

SERFF Tracking Number: UHLC-127390823 State: District of Columbia  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number:  
 Company Tracking Number:  
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.003G Small Group Only - Other  
 Product Name: DC-SG-UHCIC-EPO-2012.01  
 Project Name/Number: /

**Rate Information**

Rate data applies to filing.

**Filing Method:** Review & Approval  
**Rate Change Type:** Decrease  
**Overall Percentage of Last Rate Revision:** -1.000%  
**Effective Date of Last Rate Revision:** 10/01/2011  
**Filing Method of Last Filing:** Review & Approval

**Company Rate Information**

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
UnitedHealthcare Insurance Company	Decrease	-1.000%	-1.000%	\$-53,309	148	\$5,330,922	-1.000%	-1.000%
<b>Product Type:</b>	<b>HMO</b>	<b>PPO</b>	<b>EPO</b>	<b>POS</b>	<b>HSA</b>	<b>HDHP</b>	<b>FFS</b>	<b>Other</b>
<b>Covered Lives:</b>			1,754					
<b>Policy Holders:</b>			148					

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Product Name: DC-SG-UHCIC-EPO-2012.01  
Project Name/Number: /

## Rate Review Details

### COMPANY:

Company Name: UnitedHealthcare Insurance Company  
HHS Issuer Id: 41842  
Product Names: UHCIC-EPO  
Trend Factors: The annual pricing trend is 11.2%

### FORMS:

New Policy Forms:  
Affected Forms:  
Other Affected Forms: POL.I.07.DC et al, POL.I.09.DC et al, COVNET.01.DC, COVPLS.01.DC, COVMI8080.01.DC, COVPPO.01.DC

### REQUESTED RATE CHANGE

#### INFORMATION:

Change Period: Other  
Member Months: 17,366  
Benefit Change: Decrease  
Percent Change Requested: Min: -1.0 Max: -1.0 Avg: -1.0

#### PRIOR RATE:

Total Earned Premium: 5,330,922.00  
Total Incurred Claims: 3,914,891.00  
Annual \$: Min: 303.90 Max: 303.90 Avg: 303.90

#### REQUESTED RATE:

Projected Earned Premium: 6,244,684.00  
Projected Incurred Claims: 4,632,257.00  
Annual \$: Min: 359.59 Max: 359.59 Avg: 359.59

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## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Exhibits	POL.I.07.DC et al, POL.I.09.DC et al, COVNET.01.DC, COVPLS.01.DC, COVMI8080.01.DC, COVPP0.01.DC	Revised	Previous State Filing Number: Percent Rate Change Request: -1.000	DC-SG-UHCIC-EPO-2012-01-Exhibits.pdf

Rating Factors

Exhibit 1a

(1) Starting Base Rate

	<u>Medical</u>	<u>Rx</u>
CH/Ins (EPO):	\$194.73	\$59.71

(2) Trend Factors

<u>Effective Quarter</u>	<u>Factor</u>
1st Qtr, 2012	2.113
2nd Qtr, 2012	2.170
3rd Qtr, 2012	2.228
4th Qtr, 2012	2.288

(thereafter continue 2.7% trend per quarter)

(3) Age Factors

<u>Age</u>	<u>Factor</u>	<u>Age</u>	<u>Factor</u>
Child	0.524	45	1.127
<25	0.708	46	1.172
25	0.736	47	1.218
26	0.736	48	1.266
27	0.765	49	1.316
28	0.765	50	1.368
29	0.795	51	1.422
30	0.795	52	1.478
31	0.826	53	1.536
32	0.826	54	1.597
33	0.826	55	1.660
34	0.859	56	1.726
35	0.859	57	1.795
36	0.859	58	1.866
37	0.893	59	1.866
38	0.893	60	1.940
39	0.928	61	1.940
40	0.928	62	2.017
41	0.965	63	2.017
42	1.003	64	2.097
43	1.043	65+ Plan Primary	2.097
44	1.084	65+ Medicare	1.251

Maximum number of children assumed is 3 per family.

**Rating Factors - Continued**

Exhibit 1b

(4) Benefit Plan Ratios

EPO	
Plan	Ratio
2HK	0.6867
2HL	0.6361
2HM	0.5857
2HN	0.6522
D0A	0.9368
D0B	0.9126
D0C	0.8638
D0D	0.8273
D0E	0.8154
D0F	0.7481
D0G	0.7621
D0H	0.6167
D0I	0.6628
D0J	0.6860
D0K	0.5302
D0L	0.6879
D0M	0.5851
D0N	0.7676
D1A	0.9149
D1B	0.8973
D1C	0.8814
D1D	0.8638
D1E	0.8556
D1F	0.8310
D1G	0.8168
D1H	0.9487
D1I	0.7908
D1J	0.8214
D1K	0.9312
D1L	0.7331
D1M	0.7657
D1N	0.6967
D1O	0.7156
D1P	0.6554
D1Q	0.6687
D1R	0.7311
D1S	0.3919
D1T	0.6599
D1U	0.6131
D1V	0.5763
D1W	0.5557
D1X	0.4915
D1Y	0.4345
D1Z	0.5611
D3A	0.5376
D3B	0.4630
D3C	0.6733
D3D	0.5712
D3E	0.5233
D3F	0.6917
D3G	0.5874
D3H	0.5416
D3I	0.7735
D3J	0.6482
D3K	0.5859
D3L	0.9571
I0N	0.6197
I0O	0.6865
I0P	0.6539
4EE	0.4761
4EG	0.5177
4EH	0.5089

EPO - HSA	
Plan	Ratio
D0O	0.6087
D0P	0.5741
D0Q	0.5451
D0R	0.7160
D0S	0.6700
D0T	0.8718
D0U	0.8227
D0V	0.7548
D2A	0.7548
D2B	0.6948
D2C	0.6558
D2D	0.7122
D2E	0.6283
D2F	0.5822
D2G	0.8633
I0S	0.7299

Rx	
Plan	Ratio
0H	0.4489
0I	0.4377
2V	0.4499
3B	0.4176
4F	0.4793
5U	0.4491
5W	0.3494
7L	0.4236
7M	0.4755
7R	0.4507
7S	0.5061
7T	0.4492
7U	0.5067
7V	0.4597
7W	0.5188
7X	0.4720
7Y	0.5326
7Z	0.4338
8A	0.4872
8H	0.5432
8I	0.5163
8J	0.4850
8Y	0.3746
8Z	0.3709
9A	0.4135
A2	0.7298
AU	0.3412
BK	0.5438
BL	0.4872
BM	0.4702
BY	0.5395
CC	0.2353
CD	0.3010
CE	0.2320
CF	0.3785
CG	0.3214
CQ	0.3253
DS	0.3634
DZ	0.1404
EA	0.3916
F5	0.5113
F7	0.4552
G4	0.4279
H9	0.4803
K4	0.5395
K5	0.4922
K6	0.5523
N7	0.5240
N8	0.4767
P9	0.4382
S5	0.5379
S8	0.3726
U8	0.5118
W1	0.4643
W2	0.4537
Y6	0.4613
SP1	0.5484
SP2	0.4771
SP3	0.3575

HSA Rx *	
Plan	Ratio
H9 HSA	0.0087

\* For HSA plans the medical plan ratio includes the cost for Rx Plan 2V (\$10/35/60). HSA plans may be offered with Rx plan H9 (\$10/30/50).

New benefit plans may be introduced periodically. These plans will be priced consistently with the current benefit plans, i.e. price differences reflecting only the actuarial value of the benefit plan differences.

(5) Group Size Factor

Group Size	
<u>(# Emps)</u>	<u>Factor</u>
1	1.30
2	1.15
3	1.10
4-50	1.00

(6) Risk Adjustment Factor

a) Maximum New Business Premium Discount for Medical Underwriting

<u>Type of Application</u>	<u>Factor</u>	<u>Default Group Size</u>
Individual Application	1.03	1-2
Individual Application	0.75	3-24
Group Level Application	0.92	25-50

b) Other Factors

Based on the underwriter's review, rates may be adjusted for:

- past experience claims
- medical underwriting and/or health status
- duration of coverage
- evidence of prior coverage
- and any other factors that the underwriter determines necessary, for example factors that impact claims or administration costs such as distribution channels, financial risk assessment, additional utilization expected from employer funded health reimbursement accounts, or known future changes such as plan closings, facility additions, or contract size changes

Based on this review, groups will be assigned an underwriting factor in the range of 0.75 to 6.00.

(7) Industry Factors

<u>Industry SIC Code</u>	<u>Factor</u>								
0001-0783	1.00	4300-4811	1.05	6412-6711	1.00	7390-7399	0.95	8714-8720	0.95
0784-1010	1.05	4812-4999	1.00	6712-6799	0.95	7400-7910	1.05	8721	0.90
1011-1099	1.20	5000-5153	0.95	6800-6999	1.00	7911-7999	1.15	8722-8731	0.95
1100-1210	1.10	5154-5158	1.00	7000-7299	1.05	8000-8011	1.05	8732-8733	0.90
1211-1241	1.20	5159-5169	0.95	7300-7360	0.95	8012-8020	1.10	8734-8740	0.95
1242-1310	1.10	5170	1.00	7361-7362	1.00	8021	1.05	8741-8744	0.90
1311-1389	1.20	5171-5199	0.95	7363	1.05	8022-8042	1.10	8745-8747	0.95
1390-1410	1.10	5200-5499	1.00	7364-7370	0.95	8043	1.05	8748	0.90
1411-1499	1.20	5500-5510	1.05	7371	0.85	8044-8049	1.10	8749-8810	0.95
1500-1610	1.00	5511-5521	1.10	7372	0.90	8050	1.05	8811	1.20
1611-1710	1.05	5522-5599	1.05	7373-7375	0.85	8051-8069	1.10	8812-9110	1.00
1711-2410	1.00	5600-5799	1.00	7376-7377	0.90	8070	1.05	9111-9210	1.10
2411-2499	1.10	5800-5899	1.20	7378-7379	0.85	8071-8099	1.10	9211-9310	1.15
2500-2796	0.95	5900-5920	1.00	7380	0.95	8100-8110	1.00	9311-9510	1.10
2797-3311	1.00	5921	1.15	7381	1.00	8111-8299	0.95	9511-9610	1.05
3312-3399	1.20	5922-5991	1.00	7382	0.90	8300-8399	1.00	9611-9710	1.10
3400-4013	0.95	5992	1.10	7383	0.95	8400-8639	0.95	9711-9720	1.05
4014-4110	1.00	5993-6010	0.95	7384	0.90	8640-8699	1.00	9721-9721	1.15
4111-4200	1.05	6011-6099	0.90	7385-7388	0.95	8700-8710	0.95	9722-9999	1.10
4201-4299	1.00	6100-6411	0.95	7389	0.90	8711-8713	0.90		

(8) Channel Alliances Class of Business

Groups written into our Channel Alliances class of business receive a 3% rate discount.

Rate Changes

Exhibit 2

<u>Annual Trend Rates</u>	<u>Current</u>	<u>Proposed</u>	<u>% Chg</u>
Medical	12.6%	11.2%	-1.4%
Rx	12.6%	11.2%	-1.4%

Base Rates

<u>Product</u>	<u>Current</u>	<u>Proposed</u>	<u>%</u>
<u>Type</u>	<u>Rate</u>	<u>Rate</u>	<u>Chg</u>
EPO	205.84	194.73	-5.4%
Rx	40.24	59.71	48.4%

Plan Relativity Factors

<u>Product</u>	<u>Plan</u>	<u>Current</u>	<u>Proposed</u>	<u>%</u>
	<u>Factor</u>	<u>Factor</u>	<u>Chg</u>	
EPO	2HK	0.6274	0.6867	9.5%
EPO	2HL	0.6011	0.6361	5.8%
EPO	2HM	0.5380	0.5857	8.9%
EPO	2HN	0.5906	0.6522	10.4%
EPO	D0A	0.9208	0.9368	1.7%
EPO	D0B	0.8940	0.9126	2.1%
EPO	D0C	0.8403	0.8638	2.8%
EPO	D0D	0.7998	0.8273	3.4%
EPO	D0E	0.7862	0.8154	3.7%
EPO	D0F	0.7074	0.7481	5.7%
EPO	D0G	0.6966	0.7621	9.4%
EPO	D0H	0.5689	0.6167	8.4%
EPO	D0I	0.6204	0.6628	6.8%
EPO	D0J	0.6545	0.6860	4.8%
EPO	D0K	0.4936	0.5302	7.4%
EPO	D0L	0.6657	0.6879	3.3%
EPO	D0M	0.5630	0.5851	3.9%
EPO	D0N	0.7289	0.7676	5.3%
EPO	D1A	0.8975	0.9149	1.9%
EPO	D1B	0.8791	0.8973	2.1%
EPO	D1C	0.8585	0.8814	2.7%
EPO	D1D	0.8403	0.8638	2.8%
EPO	D1E	0.8290	0.8556	3.2%
EPO	D1F	0.8037	0.8310	3.4%
EPO	D1G	0.7858	0.8168	3.9%
EPO	D1H	0.9360	0.9487	1.4%
EPO	D1I	0.7547	0.7908	4.8%
EPO	D1J	0.7942	0.8214	3.4%
EPO	D1K	0.9176	0.9312	1.5%
EPO	D1L	0.6877	0.7331	6.6%
EPO	D1M	0.7256	0.7657	5.5%
EPO	D1N	0.6528	0.6967	6.7%
EPO	D1O	0.6715	0.7156	6.6%
EPO	D1P	0.6127	0.6554	7.0%
EPO	D1Q	0.6315	0.6687	5.9%
EPO	D1R	0.6942	0.7311	5.3%
EPO	D1S	0.3369	0.3919	16.3%
EPO	D1T	0.6314	0.6599	4.5%
EPO	D1U	0.5854	0.6131	4.7%
EPO	D1V	0.5492	0.5763	4.9%
EPO	D1W	0.5229	0.5557	6.3%
EPO	D1X	0.4443	0.4915	10.6%
EPO	D1Y	0.3809	0.4345	14.1%
EPO	D1Z	0.5264	0.5611	6.6%
EPO	D3A	0.4975	0.5376	8.1%
EPO	D3B	0.4114	0.4630	12.5%
EPO	D3C	0.6513	0.6733	3.4%
EPO	D3D	0.5467	0.5712	4.5%
EPO	D3E	0.4890	0.5233	7.0%
EPO	D3F	0.6714	0.6917	3.0%
EPO	D3G	0.5673	0.5874	3.5%
EPO	D3H	0.5095	0.5416	6.3%
EPO	D3I	0.7381	0.7735	4.8%
EPO	D3J	0.6207	0.6482	4.4%
EPO	D3K	0.5531	0.5859	5.9%
EPO	D3L	0.9468	0.9571	1.1%
EPO	I0N	0.5543	0.6197	11.8%

<u>Product</u>	<u>Plan</u>	<u>Current Factor</u>	<u>Proposed Factor</u>	<u>% Chg</u>
EPO	I0O	0.6274	0.6865	9.4%
EPO	I0P	0.5936	0.6539	10.2%
EPO	4EE	0.4395	0.4761	8.3%
EPO	4EG	0.4891	0.5177	5.8%
EPO	4EH	0.4776	0.5089	6.6%
EPO-HSA	I0S	0.6054	0.7299	20.6%
EPO-HSA	D0O	0.6039	0.6087	0.8%
EPO-HSA	D0P	0.5583	0.5741	2.8%
EPO-HSA	D0Q	0.5215	0.5451	4.5%
EPO-HSA	D0R	0.7206	0.7160	-0.6%
EPO-HSA	D0S	0.6751	0.6700	-0.7%
EPO-HSA	D0T	0.8043	0.8718	8.4%
EPO-HSA	D0U	0.7482	0.8227	10.0%
EPO-HSA	D0V	0.6860	0.7548	10.0%
EPO-HSA	D2A	0.6906	0.7548	9.3%
EPO-HSA	D2B	0.6149	0.6948	13.0%
EPO-HSA	D2C	0.5679	0.6558	15.5%
EPO-HSA	D2D	0.7346	0.7122	-3.0%
EPO-HSA	D2E	0.6474	0.6283	-3.0%
EPO-HSA	D2F	0.5894	0.5822	-1.2%
EPO-HSA	D2G	0.7994	0.8633	8.0%
Rx	0H	0.5683	0.4489	-21.0%
Rx	0I	0.5282	0.4377	-17.1%
Rx	2V	0.5457	0.4499	-17.6%
Rx	3B	0.5204	0.4176	-19.7%
Rx	4F	0.6064	0.4793	-21.0%
Rx	5U	0.5420	0.4491	-17.1%
Rx	5W	0.3753	0.3494	-6.9%
Rx	7L	0.5058	0.4236	-16.3%
Rx	7M	0.6023	0.4755	-21.1%
Rx	7R	0.5532	0.4507	-18.5%
Rx	7S	0.6598	0.5061	-23.3%
Rx	7T	0.5283	0.4492	-15.0%
Rx	7U	0.6297	0.5067	-19.5%
Rx	7V	0.5665	0.4597	-18.9%
Rx	7W	0.6760	0.5188	-23.3%
Rx	7X	0.5766	0.4720	-18.1%
Rx	7Y	0.6890	0.5326	-22.7%
Rx	7Z	0.5427	0.4338	-20.1%
Rx	8A	0.6471	0.4872	-24.7%
Rx	8H	0.7029	0.5432	-22.7%
Rx	8I	0.6732	0.5163	-23.3%
Rx	8J	0.6145	0.4850	-21.1%
Rx	8Y	0.4385	0.3746	-14.6%
Rx	8Z	0.4341	0.3709	-14.6%
Rx	9A	0.5152	0.4135	-19.7%
Rx	A2	0.9538	0.7298	-23.5%
Rx	AU	0.3638	0.3412	-6.2%
Rx	BK	0.6889	0.5438	-21.1%
Rx	BL	0.6399	0.4872	-23.9%
Rx	BM	0.6002	0.4702	-21.7%
Rx	BY	0.6790	0.5395	-20.5%
Rx	CC	0.2456	0.2353	-4.2%
Rx	CD	0.3160	0.3010	-4.8%
Rx	CE	0.2405	0.2320	-3.5%
Rx	CF	0.3580	0.3785	5.7%
Rx	CG	0.3745	0.3214	-14.2%
Rx	CQ	0.4653	0.3253	-30.1%
Rx	DS	0.4040	0.3634	-10.0%
Rx	DZ	0.1953	0.1404	-28.1%
Rx	EA	0.5166	0.3916	-24.2%
Rx	F5	0.6665	0.5113	-23.3%
Rx	F7	0.5588	0.4552	-18.5%
Rx	G4	0.5109	0.4279	-16.3%
Rx	H9	0.6084	0.4803	-21.1%
Rx	K4	0.6790	0.5395	-20.5%
Rx	K5	0.6536	0.4922	-24.7%
Rx	K6	0.7284	0.5523	-24.2%
Rx	N7	0.6828	0.5240	-23.3%
Rx	N8	0.5824	0.4767	-18.1%
Rx	P9	0.5482	0.4382	-20.1%

<u>Product</u>	<u>Plan</u>	<u>Current Factor</u>	<u>Proposed Factor</u>	<u>% Chg</u>
Rx	S5	0.6960	0.5379	-22.7%
Rx	S8	0.4163	0.3726	-10.5%
Rx	U8	0.6360	0.5118	-19.5%
Rx	W1	0.5722	0.4643	-18.9%
Rx	W2	0.5336	0.4537	-15.0%
Rx	Y6	0.5871	0.4613	-21.4%
Rx	SP1	0.7232	0.5484	-24.2%
Rx	SP2	0.6044	0.4771	-21.1%
Rx	SP3	0.4164	0.3575	-14.2%

SERFF Tracking Number: UHLC-127390823

State: District of Columbia

Filing Company: UnitedHealthcare Insurance Company

State Tracking Number:

Company Tracking Number:

TOI: H16G Group Health - Major Medical

Sub-TOI: H16G.003G Small Group Only - Other

Product Name: DC-SG-UHCIC-EPO-2012.01

Project Name/Number: /

## Supporting Document Schedules

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Actuarial Justification

**Comments:**

Actuarial Memoradum

**Attachment:**

DC-SG-UHCIC-EPO-2012-01-ActMemo.pdf

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Cover Letter

**Comments:**

**Attachment:**

DC-SG-UHCIC-EPO-2012-01-Cover.pdf

**Actuarial Memorandum**  
**UnitedHealthcare Insurance Company (EPO)**  
**DC Small Group (2-50) Rate Filing**

August 29, 2011

This rating manual presents proposed premium rates effective January 1, 2011 for EPO benefit plans.

The expected loss ratio for this filing is 80%.

Exhibit 1: Rates and rate factors.

Exhibit 2: Rate and rate factor changes.

Description of Changes Made to Rating Factors

1) Benefit plan pricing and overall rate reduction.

Effective January 2012, we are changing the rate relationships between our benefit plans. While the rates for some benefit plans will decrease and some will increase, overall, in total for the business on each of our licenses (we wish to keep our rates consistent between our HMO and insurance company licenses), based on the current distribution of membership by benefit plan, these changes represent a rate reduction of 1%.

Our previous medical plan relativities were developed using an older version of our pricing model ARC (Actuarial Relativity Calculator). The plan relativities for all our plans were recalculated using our new ARC version. This ARC version incorporates new and updated UnitedHealthcare nationwide experience data. It contains utilization frequencies and unit costs by service category, and claim distributions and adjustment factors for a large number of plan design variables.

Benefit design parameters such as deductibles, coinsurance, copays, out-of-pocket maximums, etc. were input for each plan into the new ARC. The expected claim PMPM for each plan was then used to develop plan relativities for each benefit plan. All benefit plans are priced consistently with each other, with the rates different only by the estimated value of the benefit differences.

New prescription drug plan relativities were similarly developed, using an update to our Rx Pricing Model, which was updated from nationwide prescription drug experience. This model values the cost difference of Rx copays by tier, and other plan cost sharing features such as Rx deductibles and coinsurance.

Based on an analysis of our “medical vs. Rx” claim costs compared to our “medical vs. Rx” premiums, we have determined that we currently have too much pricing weight to medical, and not enough pricing weight to Rx. We are thus increasing our Rx plan rates, and decreasing our medical plan rates.

The medical and Rx InFull rates were adjusted, using current membership by plan as weights, to overall reduce revenue by 1%.

The overall 1% rate reduction was based on an analysis of recent past claim experience, adjusted for the mix of business (age, gender, benefit plan, etc), compared to our current pricing manual rates. This analysis indicated a base rate reduction.

2) Also effective January 2012, we are reducing our annual trend rate from 12.6% to 11.2%.

#### Policy Forms

The policy forms for which these rates apply are: COVNET.01.DC, COVPLS.01.DC, COVMI8080.01.DC, COVPP0.01.DC, POL.I.07.DC et al, POL.I.09.DC et al.

#### Certification

I certify that these rates were developed according to accepted actuarial principles, are based on reasonable assumptions, and that the rates are not excessive, inadequate, or unfairly discriminatory. To the best of my knowledge and judgment, the filed rates are in compliance with the applicable laws and regulations of the District of Columbia.



Boris P. Gerber, FSA, MAAA  
Actuary  
UnitedHealthcare



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August 29, 2011

Laszlo Pentek, Actuary  
DC Department of Insurance & Securities Regulation  
810 First Street, NE Suite 701  
Washington, DC 20002

Re: UnitedHealthcare Insurance Company (EPO)  
Small Group (2-50) Rate Filing

Dear Mr. Pentek:

Enclosed please find the group health pricing manual for our EPO product offered by United HealthCare Insurance Company to employers in the District of Columbia with 50 or fewer eligible employees. These rates are effective January 1, 2012.

Submitted via SERFF, in addition to the rate filing, is an actuarial memorandum.

Please keep these rates confidential to the extent allowed by District of Columbia law.

If you have any questions, please do not hesitate to call.

Sincerely,

A handwritten signature in cursive script that reads 'Boris P. Gerber'.

Boris P. Gerber, FSA, MAAA  
Actuary, UnitedHealthcare