State: District of Columbia Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name: DC-SG-UHIC-2014-01

Project Name/Number: /

### **Rate Information**

Rate data applies to filing.

Filing Method: Review & Approval

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: -5.000%

Effective Date of Last Rate Revision: 07/01/2012

Filing Method of Last Filing: Review & Approval

## **Company Rate Information**

Company Name:	Company Rate Change:	Overall % Indicated Change:		Overall % Rate Impact:	Ď	Written Premium Change for this Program:	# of Policy Holders Affecto for this Progra		Written Premium for this Program:	Maximum % Change (where req'd)	Minimum % Change : (where req'd):
UnitedHealthcare Insurance Company	Increase	21.900%		21.900%		\$10,351,903	653		\$47,268,964	149.900%	-60.000%
	et Type:	НМО	PPC	) [	EPO 1,662	POS 6,949	HSA H	DHF	P FFS	Other	
Policy	Holders:				140	504					

State: District of Columbia Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name: DC-SG-UHIC-2014-01

Project Name/Number: /

### **Rate Review Detail**

State: District of Columbia Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name: DC-SG-UHIC-2014-01

Project Name/Number: /

**COMPANY:** 

Company Name: UnitedHealthcare Insurance Company

HHS Issuer Id: 41842

Product Names: EPO and POS

Trend Factors: The current annual trend factor is 11.2%. The proposed 2014 trend

factor is 10.7%.

**FORMS:** 

SERFF Tracking #: UHLC-129030275 State Tracking #:

Company Tracking #:

State: District of Columbia Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name: DC-SG-UHIC-2014-01

Project Name/Number: /

New Policy Forms: POL.I.14.SB.DC, EXB2NTC.I.14.SB.DC COC.I.11-14.SB.DC,

PL1.SBN.CHP.I.14.DC, PL2.SBN.CHP.I.14.DC, PL3.SBN.CHP.I.14.DC, PL4.SBN.CHP.I.14.DC, PL5.SBN.CHP.I.14.DC, PL6.SBN.CHP.I.14.DC, GO1.SBN.CHP.I.14.DC, GO2.SBN.CHP.I.14.DC, GO3.SBN.CHP.I.14.DC, GO4.SBN.CHP.I.14.DC, GO5.SBN.CHP.I.14.DC, GO6.SBN.CHP.I.14.DC, GO7.SBN.CHP.I.14.DC, GO9.SBN.CHP.I.14.DC, GO9.SBN.CHP.I.14.DC, GO9.SBN.CHP.I.14.DC, GO9.SBN.CHP.I.14.DC, GO9.SBN.CHP.I.14.DC, GO9.SBN.CHP.I.14.DC, GO10.SBN.CHP.I.14.DC, GO9.SBN.CHP.I.14.DC, GO10.SBN.CHP.I.14.DC, GO9.SBN.CHP.I.14.DC, GO10.SBN.CHP.I.14.DC, GO9.SBN.CHP.I.14.DC, GO10.SBN.CHP.I.14.DC, GO9.SBN.CHP.I.14.DC, GO10.SBN.CHP.I.14.DC, G

SL7.SBN.CHP.I.14.DC, SL8.SBN.CHP.I.14.DC, SL9.SBN.CHP.I.14.DC, SL10.SBN.CHP.I.14.DC, PL1.SBN.CHC.I.14.DC, PL2.SBN.CHC.I.14.DC, PL3.SBN.CHC.I.14.DC, PL4.SBN.CHC.I.14.DC, PL5.SBN.CHC.I.14.DC, PL6.SBN.CHC.I.14.DC, PL6.SBN.CHC.II.14.DC, PL6.SB

GO1.SBN.CHC.I.14.DC, GO2.SBN.CHC.I.14.DC, GO3.SBN.CHC.I.14.DC, GO4.SBN.CHC.I.14.DC, GO5.SBN.CHC.I.14.DC, GO6.SBN.CHC.I.14.DC,

GO7.SBN.CHC.I.14.DC,

GO8.SBN.CHC.I.14.DC,GO9.SBN.CHC.I.14.DC, GO10.SBN.CHC.I.14.DC, SL1.SBN.CHC.I.14.DC, SL2.SBN.CHC.I.14.DC, SL3.SBN.CHC.I.14.DC, SL4.SBN.CHC.I.14.DC, SL5.SBN.CHC.I.14.DC, SL7.SBN.CHC.I.14.DC, SL8.SBN.CHC.I.14.DC, SL9.SBN.CHC.I.14.DC, SL10.SBN.CHC.I.14.DC, BR1.SBN.CHC.I.14.DC,BR2.SBN.CHC.I.14.DC,

BR3.SBN.CHC.I.14.DC, RID.PDS.NET-NON.MD.I.14.DC, RID.PDS.NET-NON.DD.I.14.DC, MM.RID.PVC.NET.I.14.DC, AP.RID.PVC.NET.I.14.DC, AP.RID.PVCS.NET-NON.I.14.DC,

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152550.RDR.RXSBN.NET.I.14.DC.SB, 104075.RDR.RXSBN.NET.I.14.DC.SB, 104075.DD.RDR.RXSBN.NET.I.14.DC.SB, 153050.RDR.RXSBN.NET.I.14.DC.SB, 102040.RDR.RXSBN.NET.I.14.DC.SB, 152550.RDR.RXSBN.PLS.I.14.DC.SB, 104075.RDR.RXSBN.PLS.I.14.DC.SB, 104075.D.RDR.RXSBN.PLS.I.14.DC.SB,

104075.D.RDR.RXSBN.PLS.I.14.DC.SB, 153050.RDR.RXSBN.PLS.I.14.DC.SB,

102040.RDR.RXSBN.PLS.I.14.DC.SB

Affected Forms:

Other Affected Forms:

#### **REQUESTED RATE CHANGE INFORMATION:**

Change Period: Other

State: District of Columbia Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name: DC-SG-UHIC-2014-01

Project Name/Number: /

Member Months: 110,175
Benefit Change: Increase

Percent Change Requested: Min: -60.0 Max: 149.9 Avg: 21.9

**PRIOR RATE:** 

Total Earned Premium: 47,268,964.00 Total Incurred Claims: 31,328,050.00

Annual \$: Min: 1,513.14 Max: 161.99 Avg: 429.04

**REQUESTED RATE:** 

Projected Earned Premium: 66,317,009.00 Projected Incurred Claims: 48,411,416.00

Annual \$: Min: 696.60 Max: 465.91 Avg: 601.92

State: District of Columbia Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name: DC-SG-UHIC-2014-01

Project Name/Number: /

# **Supporting Document Schedules**

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	DC-SG-UHIC-Cover-2013-05-15.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Actuarial Justification
Bypass Reason:	See Actuarial Memorandum
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Consumer Disclosure Form

SERFF Tracking #:	UHLC-129030275	State Tracking #:		Company Tracking #:	
State: 'Ol/Sub-TOI: Product Name: Project Name/Number:	District of Colu H16G Group F DC-SG-UHIC-2	lealth - Major Medical/H16G.003G Sma	Filing Company: all Group Only - Other	UnitedHealthcare Insurance Company	
Bypass Reason:		Initial submission			
Attachment(s):					
tem Status:					
Status Date:					
Satisfied - Item:		Actuarial Value Snapshot			
Comments:					
Attachment(s):		AV Part-1.pdf AV part-2.pdf AV Part-3.pdf AV Part-4.pdf AV Part-5.pdf AV Part-6.pdf AV Part-7.pdf AV Part-8.pdf AV Part-9.pdf AV Part-10.pdf AV Part-11.pdf			
tem Status:					
Status Date:					
Satisfied - Item:		Age distribution of 2012 member	per months		
Comments:					
Attachment(s):		DC 2012 Mbrs by Age.pdf			
tem Status:					
Status Date:					
Satisfied - Item:		Pagnanas to 6/7/2012 Objection	.no		
Comments:		Response to 6/7/2013 Objection	illo		
Attachment(s):		DC-DOI-SG-questions-2013-06	6-07.pdf		
Item Status:		20 201 00 9400110110 2010 00	5 01 ipui		
Status Date:					

UnitedHealthcare Insurance Company

Filing Company: District of Columbia State: TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name: DC-SG-UHIC-2014-01

Project Name/Number:

Satisfied - Item:	Index Rate Development
Comments:	
Attachment(s):	Index Rate Development.xlsx
Item Status:	
Status Date:	

State: District of Columbia Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name: DC-SG-UHIC-2014-01

Project Name/Number:

Attachment Index Rate Development.xlsx is not a PDF document and cannot be reproduced here.



185 Asylum Street, CT039-16B Hartford, CT 06103

Phone 860-702-5540 Fax 860-702-5016

E-Mail: boris\_gerber@uhc.com

May 15, 2013

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

Re: UnitedHealthcare Insurance Company

Small Group (2-50) Rate Filing

Dear Mr. Tanhehco:

This rate filing presents proposed premium rates effective January 1, 2014 through December 31, 2014 for new medical and Rx benefit plans to be sold by the UnitedHealthcare Insurance Company to small group employers. The benefit plans and rates are for non-grandfathered employers, and are for both on and off-exchange.

A. Company Name: UnitedHealthcare Insurance Company

B. NAIC Company Code: 79413

C. Marketing Name of Products: Choice Insurance (or EPO), and Choice Plus Insurance (or POS).

D. Date Filing Submitted: 5/15/2013

E. Proposed Effective Date: 1/1/2014

F. Type of Product: Medical and prescription drug insurance, offered both in-network only and innetwork with out-of-network benefits.

G. Market: Small group.

H. Scope and Purpose of Filing: 2014 rates for small group plans meeting the requirements of the Patient Protection and Affordable Care Act (PPACA).

I. Initial Filing or Rate Change: Initial filing.

J. Overall Premium Impact of Filing on DC Policyholders: This is an initial rate filing.

K. Contact Information: Boris Gerber, 860-702-5540, boris gerber@uhc.com.

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

Sincerely,

Boris P. Gerber, FSA, MAAA Actuary, UnitedHealthcare

Boris P. Genlier

User Inputs for Plan Parameters											
Use Integrated Medical and Drug Deductible?	? I HSA/HRA Options					Narrow Network Options					
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan?					
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			it Tier Utilization:					
Use Separate OOP Maximum for Medical and Drug Spending?		Pirdisidi Correri			2n	d Tier Utilization:	- i - i				
Indicate if Plan Meets CSR Standard?	The state of the s										
Desired Metal Tier		4 br   6   6   6					1				
		1 Plan Benefit De				r 2 Plan Benefit I	Y				
Deductible (\$)	Medical	Drug	\$4,000.00		Medical	Drug	Combined				
Coinsurance (%, Insurer's Cost Share)	4.5		70.00%								
OOP Maximum (\$)			\$6,250.00		-						
OOP Maximum if Separate (\$)		-	90,250.00			I C					
241 Manufatti Waabarara (4)						-					
lick Here for important instructions		Tie	r1			Ti	er 2				
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate			
Medical	☐ All	☐ All	direcent	scharace	T All	□ A#	different	separate			
Emergency Room Services		<u> </u>			7	7					
All Inpatient Hospital Services (inc. MHSA)		<b>2</b>				<u>Z</u>	***************************************				
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	2	Ø				Z					
		<b>2</b>			기	Ľ.					
Specialist Visit  Mental/Behavioral Health and Substance Abuse Disorder Outpatient	M				12			- Turinturarius de la composição de la c			
Services		3			7						
maging (CT/PET Scans, MRIs)	Ø	V			[J]	(7)	uruptailiurum maa				
Rehabilitative Speech Therapy	Ø	V			D	(v)		40000			
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Rehabilitative Occupational and Rehabilitative Physical Therapy	-										
Preventive Care/Screening/Immunization  aboratory Outpatient and Professional Services	<b>V</b>							-			
(-rays and Diagnostic Imaging	2	<u> </u>				<del>-</del>					
skilled Nursing Facility						- 5	minute and a second				
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		2			2	2					
Outpatient Surgery Physician/Surgical Services					V	[7]					
Drugs	☐ All	[] All			☐ AE	— — — — — — — — — — — — — — — — — — —					
ienerics	2		70.08%		7	_ <del>_</del> <del></del>					
Preferred Brand Drugs	7	<b>9</b>	74.08%			7	F15-55	Ори-топо			
Non-Preferred Brand Drugs	7	7	69.67%		Z Z	7	888 B				
pecialty Drugs (i.e. high-cost)		Ø	96.64%		7	<u> </u>					
Options for Additional Benefit Design Limits:											
Set a Maximum on Specialty Rx Coinsurance Payments?											
Specialty Rx Coinsurance Maximum:											
Set a Maximum Number of Days for Charging an IP Copay?											
# Days (1-10):											
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):											
legin Primary Care Deductible/Coinsurance After a Set Number of Copays?											
# Copays (1-10):											
- Asper											
itatus/Error Messages:	Calculation Successfi	al,									
Actuarial Value:	60.89%										
Metal Tier:	Bronze										

User Inputs for Plan Parameters										
Use Integrated Medical and Drug Deductible?						Narrow Network Options				
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan?				
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			t Tier Utilization:	No. 2012 (1972)			
Use Separate OOP Maximum for Medical and Drug Spending?		Anniage Contes	DOLLDH PROGRAM		2n	d Tier Utilization:				
Indicate if Plan Meets CSR Standard?	And an arthur and a second									
Desired Metal Tier										
		1 Plan Benefit De				2 Plan Benefit I				
Deductible (\$)	Medical	Drug	Combined		Medical	Drug	Combined			
Coinsurance (%, Insurer's Cost Share)			\$4,000.00 70.00%							
OOP Maximum (\$)			\$6,250.00							
OOP Maximum if Separate (\$)			30,230.00							
oot makinan n ooparate (v)										
Click Here for Important Instructions		Tie	er 1			Ti	er 2			
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate		
Medical	☐ All	☐ All	Sill City	3cpu.ote	☐ All	☐ All	ameren.	Separate		
Emergency Room Services	Z Z	<b>7</b>				7				
All Inpatient Hospital Services (inc. MHSA)	<b>a</b>	Ø			w.	Z	more illustration and a second			
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	[2]	V			[7]	V				
Specialist Visit	Z.	V			W.	Ø	enter in particular security of the security o			
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	<b>9</b>					[2]	Al Conjulium			
Imaging (CT/PET Scans, MRIs)	7	2			l Di	P		- Continue pro-		
Rehabilitative Speech Therapy		Z						-		
		- Britis						***		
Rehabilitative Occupational and Rehabilitative Physical Therapy					Z	Ø.				
Preventive Care/Screening/Immunization										
Laboratory Outpatient and Professional Services	Ø	7			2	7				
X-rays and Diagnostic Imaging	Image: Control of the	$\Box$			7	Ø				
Skilled Nursing Facility	7	Ø			2	✓	- Internation			
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	V	Ø			Z	Ø				
Outpatient Surgery Physician/Surgical Services					. ✓	V				
Drugs	□ All	☐ All	<i>38</i>	199	☐ All	☐ All	0.000			
Generics		Ø.	67.10%		Ø	V	- Samen			
Preferred Brand Drugs	2	V	67.10%		2	Z.		20.00		
Non-Preferred Brand Drugs Specialty Drugs (i.e. high-cost)	Image: second control of the control	Ø Ø	67,10%							
Options for Additional Benefit Design Limits:	A	N.	67.10%		V .//	<b>▽</b>				
Set a Maximum on Specialty Rx Coinsurance Payments?										
Specialty Rx Coinsurance Maximum:	ш									
Set a Maximum Number of Days for Charging an IP Copay?										
# Days (1-10):										
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):										
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):										
Output # Copays (1-10).										
	Calculation Successfo	ul.								
	60.58%									
Metal Tier:	Bronze									

User Inputs for Plan Parameters										
Use Integrated Medical and Drug Deductible			HSA/HRA Options		Nai	row Network O	ptions			
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?		Blended Network/POS Plan?					
Apply Skilled Nursing Facility Copay per Day		Annual Contri	bution Amount:			t Tier Utilization:				
Use Separate OOP Maximum for Medical and Drug Spending?		V 25.00			20	d Tier Utilization:		Á		
Indicate if Plan Meets CSR Standard?										
Desired Metal Tier	Tier 1 Plan Benefit Design					Tier 2 Plan Benefit Design				
	Medical	Drug	Combined		Medical	Drug	Combined			
Deductible (\$)	TOTAL CONTRACTOR OF THE PARTY O	Drug	\$3,500.00		Wieurcai	Diug	Compilied			
Coinsurance (%, Insurer's Cost Share			60.00%							
OOP Maximum (\$			\$6,250.00							
OOP Maximum if Separate (\$	- management		-							
Click Here for important instructions		Tie	er 1			TI	er 2			
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate		
Medical	□ All	□ All		3.00	☐ AE	☐ All				
Emergency Room Services	<b>☑</b>	V			✓	Ø.				
All Inpatient Hospital Services (inc. MHSA)	2	図			V	2				
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	2	Ø			Ø					
Specialist Visit	<b></b>	Ø				Ø				
Mental/Behavioral Health and Substance Abuse Disorder Outpatient	7	V				<u></u>				
Services	Ø				Z	Ø				
Imaging (CT/PET Scans, MRIs)	<b>2</b>	7			7	7	3.4			
Rehabilitative Speech Therapy	7	4			V					
Rehabilitative Occupational and Rehabilitative Physical Therapy	Ø	Image: Control of the				Ø.				
Preventive Care/Screening/Immunization								300		
Laboratory Outpatient and Professional Services	V	7			Z)	✓				
X-rays and Diagnostic Imaging	<b>2</b>	2			Z	2		SOLO DI DEPORTURA DI CONTROLI DI CONTRO		
Skilled Nursing Facility	<b>2</b>	$\overline{\mathbf{v}}$			Ø.	7				
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ø				Ø	Ø				
Outpatient Surgery Physician/Surgical Services	Ø	2		660000	≥	✓	1997			
Drugs	□ All	☐ All		200	☐ All	☐ Al	3 3			
Generics	2		70.08%		Z	Z.	- XXX	23/2		
Preferred Brand Drugs	Ø	Image: Control of the	74.08%				- 18922			
Non-Preferred Brand Drugs	Ø		69.67%							
Specialty Drugs (i.e. high-cost)	V	7	96.64%			7				
Options for Additional Benefit Design Limits: Set a Maximum on Specialty Rx Coinsurance Payments?										
Specialty Rx Coinsurance Maximum:										
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):										
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):										
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):										
Output										
5 0 3 E 5 3 V										
Status/Error Messages:	Calculation Successf	ul.								
	61,50%									
Motal Tiers	Propra									

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network Op		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			work/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:		3	Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?					200	Tier Utilization:		
Indicate if Plan Meets CSR Standard?	Bronze 🔻							
Desired Metal Tier	S.C. Communication of the Comm	r 1 Plan Benefit De	sign		Tier	2 Plan Benefit D	esign	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (5)	Triculeu.	5.08	\$3,500.00					
Coinsurance (%, Insurer's Cost Share)			60.00%					
OOP Maximum (\$)			\$6,250.00					
OOP Maximum if Separate (\$)								
Click Here for important instructions		Tie	ir1		100		er 2	
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	☐ All	□ All			(T). AE	☐ Al		7.5
Emergency Room Services	7				7		- minus	muuuheetsa Salaana A
All Inpatient Hospital Services (inc. MHSA)	V	<b>V</b>			7	Q .		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	2	Ø				Ø		
Specialist Visit	4	2			Z.	V	100	
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	V	7			Ø	<b>2</b>		
Imaging (CT/PET Scans, MRIs)	7					7		
Rehabilitative Speech Therapy	7					<b>4</b>		
Rehabilitative Occupational and Rehabilitative Physical Therapy	v				Ø	Ø		
Preventive Care/Screening/Immunization	П						- Titaling (Citation and Asia)	processor and a second and a second
Laboratory Outpatient and Professional Services	7	<b>-</b>			-	₽ P		
X-rays and Diagnostic Imaging		7			Z.	Ø		
Skilled Nursing Facility		<b>V</b>			2	☑		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ø	2			Z.	Ø		
Outpatient Surgery Physician/Surgical Services		V			V	<b>2</b>		
Drugs	☐ All	□ All			[ Al	All		
Generics	V	V	67.10%		V	. <b>U</b>	5 5233	
Preferred Brand Drugs	Ø	1	67.10%		2	✓.		
Non-Preferred Brand Drugs	<b>3</b>		67.10%		- 2	Ø		
Specialty Drugs (i.e. high-cost)	V	7	67.10%		7	<b>7</b>		W
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:		V						
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
Output								
Sterner att att att and a first	Calculation Succes	sful.						

Bronze

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network Op		
Apply Inpatient Copay per Day?		HSA/HRA Emp	oloyer Contribution?			twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contr	bution Amount:			t Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?		Attitud Colle	DUDDIT FITTOUTS		2n	d Tier Utilization:		
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier								
	Tier	1 Plan Benefit D				2 Plan Benefit [		
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)			\$5,000.00	1				
Coinsurance (%, Insurer's Cost Share)			100.00%					
OOP Maximum (\$)			\$6,250.00	1		33 5 5 6		
OOP Maximum if Separate (\$								
Click Here for Important Instructions		Ti	er 1			Ţi	er 2	
	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	☐ All	☐ All			AE	[iii] All		
Emergency Room Services	2	7		***************************************	✓	Z		
All Inpatient Hospital Services (inc. MHSA)	Z	2			V	₽		
		2000				-		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)		[2]			₽.	U		
Specialist Visit	0	V			[Z]	V		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient					,	<u>~</u>		
Services	<b>4</b>	2			Ø.	[2]		
Imaging (CT/PET Scans, MRIs)	<b>2</b>				7	7		
Rehabilitative Speech Therapy	D D				2	Ø		
menabilitative speech friendpy	-					Z		
Rehabilitative Occupational and Rehabilitative Physical Therapy						131		
Preventive Care/Screening/Immunization		П		100000				
Laboratory Outpatient and Professional Services		7			- 2	v v		
X-rays and Diagnostic Imaging	7	Ø			[J]	. v		
Skilled Nursing Facility					7	✓		
Skilled Nullsing Facility					- storiffmilion-			
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		[Z]			Z	2		
Outpatient Surgery Physician/Surgical Services	7	7			✓	V	0.0000000000000000000000000000000000000	
Drugs	☐ All	□ All		interest in the second	T All	HA T		
Generics	7	7	70.08%			- F	200000000000000000000000000000000000000	
Preferred Brand Drugs	0	7	74.08%		2	7	A4440000000000000000000000000000000000	
Non-Preferred Brand Drugs		Ø	69.67%		7	Ø		
	- I	7	96.64%	-	T I	7		
Specialty Drugs (i.e. high-cost)			20101770		- No.			
Options for Additional Benefit Design Limits:  Set a Maximum on Specialty Rx Coinsurance Payments								
Specialty Rx Coinsurance Maximum								
Set a Maximum Number of Days for Charging an IP Copay								
# Days (1-10)								
Begin Primary Care Cost-Sharing After a Set Number of Visits								
# Visits (1-10)								
B. J. Brian Care Badwatible/Caine								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays								
# Copays (1-10)								
Output								
and the state of t	Calculation Success	eful						
Status/Error Messages:		Stul,						
Actuarial Value:	59.27%							
Metal Tier:	Bronze							

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible			HSA/HRA Options		Na	row Network O	otions	
Apply Inpatient Copay per Day		HSA/HRA Emp	loyer Contribution?		Blended Ne	twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day		Annual Contri	bution Amount:			t Tier Utilization:	growth and the second	
Use Separate OOP Maximum for Medical and Drug Spending			777081		2n	d Tier Utilization:	27.0%	
Indicate if Plan Meets CSR Standard Desired Metal Tie	and the second second							
Desired Metal He		er 1 Plan Benefit De	reian		Tie	2 Dia - Dan - 64 F	Number 1	
	Medical	Drug	Combined		Medical	2 Plan Benefit I Drug	Combined	
Deductible (\$		\$250.00	Combined		\$2,000.00	\$250.00	Combined	
Coinsurance (%, Insurer's Cost Share	and the second s	100.00%	Jan 18 18 18 18 18 18 18 18 18 18 18 18 18		60.00%	100.00%		
OOP Maximum (\$	\$6,2	50.00				50.00		
OOP Maximum if Separate (\$								
AND COLUMN TO SERVICE OF THE SERVICE								
Click Here for Important instructions	e. 1 P		er 1				er 2	
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if
Medical	□ All	☐ All	umerent	separace	☐ All	□ All	unierent	separate
Emergency Room Services	[7]	Ø			V	<b>Z</b>	- Change	
All Inpatient Hospital Services (inc. MHSA)		Ø			V	Ū		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$30.00				\$30.00
pecialist Visit				\$60.00				\$60.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient								
Services				\$60.00				\$60.00
maging (CT/PET Scans, MRIs)				\$300.00				\$300.00
lehabilitative Speech Therapy				\$30.00				\$30.00
ehabilitative Occupational and Rehabilitative Physical Therapy				\$30.00				\$30.00
reventive Care/Screening/Immunization			100%		-JD		N N F-8855	5777
aboratory Outpatient and Professional Services	7	Ø			Ø	$\overline{\mathcal{Q}}$		
-rays and Diagnostic Imaging						<b>V</b>		
killed Nursing Facility	Z	7			7	7		
utpatient Facility Fee (e.g., Ambulatory Surgery Center)			54,10%		Ø			
Outpatient Surgery Physician/Surgical Services	2	7				v		
Drugs	☑ All	☑ All			□ All	ZAI	8 - 3 - 3	
enerics				\$10.00				\$10.00
referred Brand Drugs	7	Ø	74.21%		2	Ø.	74.21%	
on-Preferred Brand Drugs		7	71.01%		2	Ø	71.01%	
pecialty Drugs (i.e. high-cost)		7	96.59%		7	Ø	96,59%	
options for Additional Benefit Design Limits: Set a Maximum on Specialty Rx Coinsurance Payments?								
Specialty Rx Coinsurance Maximum: Set a Maximum Number of Days for Charging an IP Copay?								
# Days (1-10):  Begin Primary Care Cost-Sharing After a Set Number of Visits?  # Visits (1-10):								
egin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):				71	05 X	0.45		
utput "Copays (1-10).								
			1	-	D . C . L	m E	-	
ratus/Error Messages:	Calculation Success	ful.	-	/	0.64)	(0. 2	2	
	71.05%					1		
Metal Tier:							-	
	Silver							
	Silver		-		700	- 1	1	
	Silver				70.8	2 0/0		

User Inputs for Plan Parameters										
Use Integrated Medical and Drug Deductible?						Narrow Network Options				
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?		Blended Network/POS Plan?					
Apply Skilled Nursing Facility Copay per Day?		Annual Contril	oution Amount:			Tier Utilization:				
Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contra	oddin Amount	- Company	2nd	Tier Utilization:	- 44			
Indicate if Plan Meets CSR Standard?	menononi - ;									
Desired Metal Tier										
		1 Plan Benefit De			Medical	2 Plan Benefit D	Combined			
Deductible (\$)	\$2,000.00	\$250.00	Combined		Medical	Drug	Combined			
Coinsurance (%, Insurer's Cost Share)	Company of the Compan	100.00%			11					
OOP Maximum (\$)							-44-5			
OOP Maximum if Separate (\$)		,,,,,			75.00	23				
out manifest to expense (v)			1							
Click Here for Important Instructions		Tie	r 1			- Ti	er 2			
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate		
Medical	☐ All	□ All	7.9		☐ All	(III) All				
Emergency Room Services	<b>2</b>	v			Z.	7				
All Inpatient Hospital Services (inc. MHSA)		V			- <b>V</b>	7	The same of the sa			
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$30.00						
Specialist Visit				\$60.00			(a) (b)			
Mental/Behavioral Health and Substance Abuse Disorder Outpatient		p===		¢50.00	100.24	4		- Administrative Company		
Services				\$60.00						
Imaging (CT/PET Scans, MRIs)	Ø	₹.								
Rehabilitative Speech Therapy				\$30.00	р					
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$30.00	D.					
Preventive Care/Screening/Immunization			100%							
Laboratory Outpatient and Professional Services	2	V			<b>2</b>	V				
X-rays and Diagnostic Imaging	7	Ø			V	Ø				
Skilled Nursing Facility		<b>V</b>			7	<b>▽</b>				
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	7				☑	Ø				
Outpatient Surgery Physician/Surgical Services		₽ P			7	D.				
Drugs	✓ All	☑ All			☑ All	□ All				
Generics				\$10.00			3.5			
Preferred Brand Drugs	Ø	Ø	74.21%		V			-		
Non-Preferred Brand Drugs		<b>2</b>	71.01%		Ø	<b>▽</b>				
Specialty Drugs (i.e. high-cost)	V	[2]	96.59%		[2]					
Options for Additional Benefit Design Limits: Set a Maximum on Specialty Rx Coinsurance Payments?	740									
Specialty Rx Coinsurance Maximum: Set a Maximum Number of Days for Charging an IP Copay?										
# Days (1-10): Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	11-1									
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?										
# Copays (1-10):	-									
Output										
Status/Error Messages: Actuarial Value:	Calculation Successfu 70.64%	iL								
Metal Tier:	Silver									

Silver 1 a: Fess stransing

User Inputs for Plan Parameters		2						
Use Integrated Medical and Drug Deductible?			HSA/HRA Options		3,000	row Network O	The state of the s	
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan?	innia.	
Apply Skilled Nursing Facility Copay per Day?		Annual Contril	oution Amount:			t Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending? Indicate if Plan Meets CSR Standard?			enter propo		2nd	d Tier Utilization:	27.0%	
Desired Metal Tier								
Desired Metal Hel		er 1 Plan Benefit De	cion		Tier	2 Plan Benefit I	Design	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$2,000.00	\$0.00			\$2,000.00	\$0.00		
Coinsurance (%, Insurer's Cost Share)	60,00%	61.10%			60.00%	61.10%		
OOP Maximum (\$)	\$6,2	50.00			\$6,2	50.00		
OOP Maximum if Separate (\$)	<u> </u>				<b>1</b> 30			
distribution of the control of the c			-					
lick Here for Important Instructions		Tie					er 2	
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if
Medical	All	All	amerent	separate	Deductibler	Coinsurancer	different	separate
mergency Room Services	7	0				7	- surfavorum	
II Inpatient Hospital Services (inc. MHSA)		V			- Z	- I		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$30.00	0			\$30.00
pecialist Visit				\$60.00				\$60.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient	1 7 2 7				1000			
ervices				\$60.00				\$60.00
maging (CT/PET Scans, MRIs)				\$300.00				\$300.00
ehabilitative Speech Therapy				\$30.00				\$30.00
ehabilitative Occupational and Rehabilitative Physical Therapy				\$30,00				\$30.00
reventive Care/Screening/Immunization			100%					
aboratory Outpatient and Professional Services		V			V			
rays and Diagnostic Imaging	7	2			2	T.		
killed Nursing Facility	7	v			2	7		
outpatient Facility Fee (e.g., Ambulatory Surgery Center)		Ø	54.10%		Ø	V		
Jutpatient Surgery Physician/Surgical Services		Q			V	$\overline{\mathcal{Q}}$		
Drugs	✓ All	✓ All			✓ All	✓ All	E 2 1	
enerics						<b>☑</b>		
referred Brand Drugs Ion-Preferred Brand Drugs						<u> </u>		
pecialty Drugs (i.e. high-cost)	<b>7</b>	<u> </u>			<b>☑</b>	<u> </u>		
ptions for Additional Benefit Design Limits:	E.	TV.						_
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
legin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):					70	.02	× 45. × 55	1.
Output					70.00			7
tatus/Error Messages:	Calculation Success	eful			1 6	9.86	x 53	1/2
	70,02%	risan.			0	4 0-	0	1
	Silver							-
1000 ALANA					1	100	7 1	1
					1	69.7	> 1/0	
					1			

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network O		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	button Amount:			Tier Utilization		
Use Separate OOP Maximum for Medical and Drug Spending? Indicate if Plan Meets CSR Standard?					200	Tier Utilization	10.00	
Desired Metal Tier	Silver 🔻							
Desired Wetal Net	The same of the sa	r 1 Plan Benefit De	sign		Tier	2 Plan Benefit	Design	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$2,000.00	\$0.00	***					
Coinsurance (%, Insurer's Cost Share)	60,00%	61.10%						
OOP Maximum (\$)	\$6,2	50.00						
OOP Maximum if Separate (\$)			J			1.00000		
Click Here for important instructions		Tie	er 1			т	ier 2	
Tuno of Donofit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	All	☐ All				(T) All		
Emergency Room Services		Ø.				<b>2</b>		
All Inpatient Hospital Services (inc. MHSA)	V	V				Ø		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$30.00	<b>Z</b>			
Specialist Visit				\$60.00	7	7	NAME OF TAXABLE PARTY.	
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$60.00	Ø	<b>2</b>		
Imaging (CT/PET Scans, MRIs)	2	7			Ø	(a)		
Rehabilitative Speech Therapy		П		\$30.00		v v		
N. C. Charles and C.				\$30.00	2	(2)	at suppose	
Rehabilitative Occupational and Rehabilitative Physical Therapy			A ATALL	1-000				
Preventive Care/Screening/Immunization  aboratory Outpatient and Professional Services	7		100%		<u> </u>		1000	-
K-rays and Diagnostic Imaging		<u> </u>			7	7		and the second
skilled Nursing Facility	Z	2				7		
transaction of the second of t						an manifestra		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	V	7			2			
Outpatient Surgery Physician/Surgical Services	Image: Control of the	교			2			
Drugs	☑ All	☑ All	-57	227	✓ All	∠ All		
Senerics	0	9				<b>4</b>		
Preferred Brand Drugs Ion-Preferred Brand Drugs	<b>3</b>	2			7	✓		
pecialty Drugs (i.e. high-cost)	₹ 	<b>A</b>			7	· <u>·</u>	0-5pm,000	
Options for Additional Benefit Design Limits:	124							
Set a Maximum on Specialty Rx Coinsurance Payments?								
Specialty Rx Coinsurance Maximum:  Set a Maximum Number of Days for Charging an IP Copay?								
# Days (1-10):	ш							
Begin Primary Care Cost-Sharing After a Set Number of Visits?								
# Visits (1-10):								
Segin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
Output								

Actuarial Value:

Metal Tier:

69.86%

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options		100000000000000000000000000000000000000	row Network O		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?		are arrest and a second a second and a second a second and a second a second and a second and a second and a	work/POS Plan		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			Tier Utilization Tier Utilization		
Use Separate OOP Maximum for Medical and Drug Spending? Indicate If Plan Meets CSR Standard?					- 2:11	i ilei osiiracibii		
Desired Metal Tier								
Desired Metal Her		r 1 Plan Benefit De	sign		Tier	2 Plan Benefit	Design	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	1 33	10000	\$2,000,00					
Coinsurance (%, Insurer's Cost Share)		20,000	70.00%					
OOP Maximum (\$)			\$4,000.00					
OOP Maximum if Separate (\$)	100				2.33			
						_		
Click Here for important instructions	2711		er 1	- "	F. 15		ier 2	Conn. If
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	✓ All	✓ All			V All	V AN		
Emergency Room Services	Ø	V			✓			
All Inpatient Hospital Services (inc. MHSA)	Image: Control of the				abla			
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)					✓	☑		
Specialist Visit	V	<b>4</b>			V	Ø		alaman alaman de dete
Mental/Behavioral Health and Substance Abuse Disorder Outpatient					☑			
Services							The second section is a second se	
maging (CT/PET Scans, MRIs)	Ø				$\square$	Z.	C. Copporation of the comment	
Rehabilitative Speech Therapy	~	V			V	Ø	100000000000000000000000000000000000000	
Rehabilitative Occupational and Rehabilitative Physical Therapy	2	V			V	☑		
Preventive Care/Screening/Immunization			100%				100%	\$0.00
aboratory Outpatient and Professional Services	Ø				V	V		
X-rays and Diagnostic Imaging	<b>V</b>	<b>V</b>			<b>Z</b>			
Skilled Nursing Facility	₹ P				₹ .	Ø		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<b>Ø</b>				Ø	</td <td></td> <td></td>		
Outpatient Surgery Physician/Surgical Services	✓				[✓	✓		
Drugs	✓ All	✓ All			✓ All	✓ All		
Generics	V		71.4%		<b>☑</b>	V		
Preferred Brand Drugs		$\square$	74.2%		[Z]			
Non-Preferred Brand Drugs	Ø.		71.0%		Ø Ø	✓		
Specialty Drugs (i.e. high-cost)	<b>V</b>	✓	96.6%			14		
Options for Additional Benefit Design Limits:  Set a Maximum on Specialty Rx Coinsurance Payments?								
Specialty Rx Coinsurance Maximum: Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits?								
# Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
Output								
Status/Error Messages:	Calculation Succes	sful.						
Actuarial Value:	70.18%							
Metal Tier:	Silver							

User Inputs for Plan Parameters	- 1 <u>-</u>							
Use Integrated Medical and Drug Deductible?			HSA/HRA Options	-		row Network O		
Apply Inpatient Copay per Day?		HSA/HRA Emp	oloyer Contribution?			work/PO5 Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			Tier Utilization		
Use Separate OOP Maximum for Medical and Drug Spending?		5600	7		Zno	Tier Utilization	r e	
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Silver 🔻	a) a 5.5			Ties	2 Plan Benefit I	Dacies	
		Plan Benefit De	Combined		Medical	Drug	Combined	
Deductible (\$)	Medical	Drug	\$2,000.00		iviedicar	Drug	Combined	
			70.00%		4.3			
Coinsurance (%, Insurer's Cost Share) OOP Maximum (\$)			\$4,000.00		2.00			
OOP Maximum if Separate (\$)			34,000.00		100000			
OUT MAXIMUM (1)			-					
Click Here for Important Instructions		Tie	er 1			Ť	ier 2	
	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	✓ All	ZAII			ZAL	ZA		
Emergency Room Services	2				(E)	Į.		
All Inpatient Hospital Services (inc. MHSA)	<b>2</b>	2			7	V		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)		<b>2</b>			[2]	(Z)		
Filmary Care visit to freet an injury or miness (exc. Freetilities, and a rays)						E)	mail Communication	
Specialist Visit		团			Ø	(3)		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient	2					Ø.		
Services					E)	٥		dimmanes -
Imaging (CT/PET Scans, MRIs)	7					<u>_</u>		amur <sub>ana a</sub> an
Rehabilitative Speech Therapy	7	2						
n to the control of t	2					2		
Rehabilitative Occupational and Rehabilitative Physical Therapy	П		100%	\$0.00			100%	\$0,00
Preventive Care/Screening/Immunization Laboratory Outpatient and Professional Services	2	2	20070	20.00				
X-rays and Diagnostic Imaging	2	Z			2	Z.	4,000	
Skilled Nursing Facility	<b>2</b>	<b>2</b>			<b>V</b>	<b></b>		***************************************
Skilled (varsing racinty					-	[J]		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	2	2						
Outpatient Surgery Physician/Surgical Services	Z	2			7	€)		
Drugs	[⊒Nii	<b>☑</b> AII			. ∠At	[∡Aii		
Generics	2	<b>2</b>	67,1%		Z.			
Preferred Brand Drugs		2	67.1%		2	그		
Non-Preferred Brand Drugs	V	0	67,1%		e.			
Specialty Drugs (i.e. high-cost)	0	T)	67.1%		J	7		
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments?								
Specialty Rx Coinsurance Maximum:	-							
Set a Maximum Number of Days for Charging an IP Copay?								
# Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits?								
# Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?								
# Copays (1-10): Output								
Con In Management	Calculation Successfu	6						
Status/Error Messages:	69.70%	tte.						
Actuarial Value:	Silver							
Metal Tier:	Juver							

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ition?		work/POS Plan? Tier Utilization		
t		Tier Utilization		
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		2 Plan Benefit I		
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e, if Copay, if t separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
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	t separate			

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Nar	row Network Op	tions	
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?		Blended Net	work/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount			Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?				383	2nc	Tier Utilization:		
Indicate if Plan Meets CSR Standard?	, 0							
Desired Metal Tier	Silver •							
		L Plan Benefit De				2 Plan Benefit D		
Deductible (\$)	Medical	Drug	\$2,000.00		Medical	Drug	Combined	
Coinsurance (%, Insurer's Cost Share)			90,00%		8			
OOP Maximum (\$)	1	-	\$6,000.00					
OOP Maximum if Separate (\$)			30,000.00					
And Manufall II Separate (4)			4					
Click Rece for Important Instructions		Tie	er 1			Ti	er 2	
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, If	Subject to	Subject to	Coinsurance, if	Copay, if
	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	☑ Ali	<b>⊡</b> All		600	[∠]AII	_ MI		135
Emergency Room Services	Z Z	Image: Control of the			<b>2</b>			
All Inpatient Hospital Services (inc. MHSA)		Ø						200
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	Ø	₹			☑			
Specialist Visit	<b>3</b>				<b>2</b>			
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	2	Ø			Ð	Ø		
Imaging (CT/PET Scans, MRIs)	Z Z				2			***************************************
Rehabilitative Speech Therapy		7			7	5		
Reliabilitative Speech Melapy								(Company)
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑							
Preventive Care/Screening/Immunization			100%	\$0.00			100%	\$0.00
Laboratory Outpatient and Professional Services	(3)	1			(Z)			
X-rays and Diagnostic Imaging	Ð	V			2	2		
Skilled Nursing Facility	Ø	7			v.	¥		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	2	2			[2]	ø		
Outpatient Surgery Physician/Surgical Services		<b>9</b>			<b>☑</b>	Œ	Account Connection	esandado esanones.
Drugs	[Z]AII	[Z]All			[Z]All	(Z)AII		90
Generics	2	<b>2</b>	67.1%		₹.	. 🗷		
Preferred Brand Drugs	<b>1</b>	Ø	67.1%		<b>V</b>	7		
Non-Preferred Brand Drugs	E	2	67.1%		[2]	2		
Specialty Drugs (i.e. high-cost)	•	(I)	67.1%			9		anne de
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay?								
# Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
# VISits (1-10);								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	tand .							
Output # Copays (1-10):								
Product Product Advanced in	e range and							
	Calculation Successfu	10						
	69.28%							
Metal Tier:	Silver							

User Inputs for Plan Parameters	-							
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network Op		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			work/POS Plan? Tier Utilization		
Apply Skilled Nursing Facility Copay per Day?  Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contri	bution Amount:			Tier Utilization:		
Indicate if Plan Meets CSR Standard?					4073			
Desired Metal Tier	Silver 🔻							
		Plan Benefit De	esign	6-	Tier	2 Plan Benefit D	Design	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)			\$1,500.00		3.7			
Coinsurance (%, insurer's Cost Share)			80.00%		2 (3)	1200		
OOP Maximum (\$)	· · · · · · · · · · · · · · · · · · ·		\$6,000,00					
OOP Maximum if Separate (\$)	- 1							
lick Here for Important Instructions			er 1				er 2	C W
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
	Deductible?	Coinsurance?	different	separate	Deductible? ✓ All	Coinsurancer	different	separate
Medical		✓ All	E			[2]		
mergency Room Services	<b>7</b>	[A]			- U	8		
All Inpatient Hospital Services (Inc. MHSA)								
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)								
pecialist Visit		Ø			✓	(Z)		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient					F-1			
ervices		<b>V</b>			Z	V	100	
maging (CT/PET Scans, MRIs)	<b>2</b>	<b>V</b>			<b>▽</b>	[ <del>\frac{1}{2}</del> ]		
Rehabilitative Speech Therapy	V	Ø.			V	V	ALCONOMIC DE LA CONTRACTOR DE LA CONTRAC	ion)
CONTROL OF THE PROPERTY AND THE PROPERTY	<b>V</b>	V			V	<b>2</b>		
Rehabilitative Occupational and Rehabilitative Physical Therapy		П	100%			<u> </u>	100%	\$0.00
reventive Care/Screening/Immunization aboratory Outpatient and Professional Services	V	7	100%			7		1,75
(-rays and Diagnostic Imaging		₹			(a)	V		
killed Nursing Facility						V		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ø	Ø			ĺZ	[7]		
A CONTRACTOR OF THE CONTRACTOR								
Outpatient Surgery Physician/Surgical Services	Ø	V			Z	V		
Drugs	☑ All	✓ All	24.104		□ All	✓ AI		
Senerics		<b>V</b>	71.4% 74.2%			2		
Preferred Brand Drugs	✓	Ø.	71.0%					
Ion-Preferred Brand Drugs pecialty Drugs (i.e. high-cost)		N	96.6%			8		
Options for Additional Benefit Design Limits:			30.070		1			
Set a Maximum on Specialty Rx Coinsurance Payments?								
Specialty Rx Coinsurance Maximum:	72							
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits?								
# Visits (1-10):								
Control to the second control of the second								
Segin Primary Care Deductible/Coinsurance After a Set Number of Copays?								
# Copays (1-10):								
Dutput								
itatus/Error Messages:	Calculation Successfu	ıl.						
	70.98%							
	Silver							

User Inputs for Plan Parameters	-							
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network Op		
Apply Inpatient Copay per Day?	8	HSA/HRA Emp	oyer Contribution?			twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	oution Amount:			Tier Utilization. Tier Utilization		
Use Separate OOP Maximum for Medical and Drug Spending?	H				2410	File Offization		
Indicate if Plan Meets CSR Standard?  Desired Metal Tier	Silver							
Desired Wetar ner		er 1 Plan Benefit De	sipn		Tie	2 Plan Benefit D	esign	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (5)			\$1,500.00					
Coinsurance (%, Insurer's Cost Share)			70.00%			10000		
OOP Maximum (\$)			\$6,000.00					
OOP Maximum if Separate (\$)								
Click Hisre for Important Instructions		Tie	r 1			Ti	er 2	
	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	□ All	□All			All	Alf		
Emergency Room Services					Ø	7	600 644	
All Inpatient Hospital Services (inc. MHSA)	~	9				2		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)						Ø		
Specialist Visit		Image: Control of the			. 2	₹.		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient	~				Ø	[Z]		
Services					100	Anna (Contraction Contraction		<del></del>
Imaging (CT/PET Scans, MRIs)	Z	Ø.			7	7		
Rehabilitative Speech Therapy	₹.	Z			7	\[\bar{\range}{\range}\]		
Rehabilitative Occupational and Rehabilitative Physical Therapy	Ø	Ø			<b>□Z</b>	V		07-1-10 (00000000007-01000
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services	(2)	2			7	2	Co. 27	
X-rays and Diagnostic Imaging	<b></b>					Z Z		
Skilled Nursing Facility		Ø			Ø	✓		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	V				Ø	Ø		
Outpatient Surgery Physician/Surgical Services	2	2			2	Z/	1000	
Drugs	<b>₽</b> All	ZAII			[A]	[≠]All		
Generics	$\square$	<b>4</b>	71.35%		7	V.		
Preferred Brand Drugs	7	<u> </u>	74.21%		2	7		
Non-Preferred Brand Drugs	2		71.01%		✓	υ υ		
Specialty Drugs (i.e. high-cost)	₹ P	Image: section of the content of the	96.59%		12	- 12		
Options for Additional Benefit Design Limits:		1						
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay?								
# Days (1-10):	8							
Begin Primary Care Cost-Sharing After a Set Number of Visits?								
# Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	LJ							
# Copays (1-10):								
" sobaje (± 20).		4						

Actuarial Value: Metal Tier: Calculation Successfu 69.05% Silver

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network O		
Apply Inpatient Copay per Day?		HSA/HRA Emp	oloyer Contribution?			work/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			Tier Utilization		
Use Separate OOP Maximum for Medical and Drug Spending?		Propins Carlier	PORTERIOR PROTECTION OF THE PR	25	2nd	Tier Utilization:		
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier								
		Plan Benefit De	_			2 Plan Benefit I	Combined	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)			\$1,500.00 70.00%				1	
Coinsurance (%, Insurer's Cost Share)			\$6,000.00					
OOP Maximum (\$) OOP Maximum if Separate (\$)			\$6,000.00		100			
OOF Maximum is separate (5)								
Click Here for Important Instructions		Tie	er 1			- 7	ier 2	
	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	₹ All	. All			区相	ZAII		
Emergency Room Services	Ø	2			[2]	(2)		
All Inpatient Hospital Services (inc. MHSA)	Ø	Ø			V	[-7]	966	
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	v	V			7	Ø		
Specialist Visit	- I	D			₹	17		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient					-			
Services	✓				Ø			
Imaging (CT/PET Scans, MRIs)	2	7			₹.	<b>₽</b>		
Rehabilitative Speech Therapy	<b>2</b>	- I			< ✓			
	4	3						
Rehabilitative Occupational and Rehabilitative Physical Therapy	(4)							and the state of t
Preventive Care/Screening/Immunization	D	D	100%	\$0.00	0		100%	90.00
Laboratory Outpatient and Professional Services	V	9			v v	•		5.0
X-rays and Diagnostic Imaging	Image: Control of the	v.			-2	Z)	ифрерронции и	
Skilled Nursing Facility	2	<b>I</b>			•	J	June 1990	4 5 7
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<b>2</b>	2			- 2			
Outpatient Surgery Physician/Surgical Services	₹ E	2		nation's facilities	Ø.			
Drugs	□AII	[Z]AII			[√]All	[∡]All		
Generics	2	<b>2</b>	67.1%		₹.	⊌	100000	33.33
Preferred Brand Drugs	2	Ø	67.1%		2	2		
Non-Preferred Brand Drugs		12	67.1%		E.	<b>₽</b>		The second second
Specialty Drugs (i.e. high-cost)	2	<b>2</b>	67.1%		2	J		(E)
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay?								
# Days (1-10);								
Begin Primary Care Cost-Sharing After a Set Number of Visits?								
# Visits (1-10);								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
Output								
Status/Error Messages:	Calculation Successfu	1						
Actuarial Value:	68.29%							
Metal Tier:	Silver							
History (191)	510-51							

User Inputs for Plan Parameters  Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Nar	row Network O	ptions	
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?		Blended Net	work/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	butleri Amount:			Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contri	DUCKIII MINGGILL		2nd	Tier Utilization:	27.0%	
Indicate if Plan Meets CSR Standard?		,						
Desired Metal Tier	Silver 🔻							
		r 1 Plan Benefit De				2 Plan Benefit (	Y	
Deductible (\$)	\$1,500.00	5500.00	Combined		\$1,500.00	\$500.00	Combined	
Coinsurance (%, Insurer's Cost Share)	70.00%	100.00%			70.00%	100.00%		
OOP Maximum (\$)		50.00			100000000000000000000000000000000000000	50.00		
OOP Maximum if Separate (\$)	\$3,2	-						
							-	
lick Here for Important instructions			er 1				er 2	
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	□ All	□ All			□ All			
mergency Room Services II Inpatient Hospital Services (inc. MHSA)	(A)	[A]			2	7		_
il inpatient Hospital Services (Inc. IVHSA)	· ·	(3)		-	(2)	121		
rimary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$40.00	1			\$40.00
pecialist Visit				\$80.00				\$80.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient	- 0.3							
ervices				\$80.00				\$80.00
maging (CT/PET Scans, MRIs)				\$300.00				\$300.00
Rehabilitative Speech Therapy				\$40.00				\$40.00
				\$40.00				\$40.00
ehabilitative Occupational and Rehabilitative Physical Therapy				Ç40.05				940.00
reventive Care/Screening/Immunization								
boratory Outpatient and Professional Services	Z	2				<b>V</b>		
rays and Diagnostic Imaging	7	2				<b>9</b>		
cilled Nursing Facility	7	V			Ø	<b>9</b>		
utpatient Facility Fee (e.g., Ambulatory Surgery Center)		2	63.10%		Ø			
utpatient Surgery Physician/Surgical Services	7	[7]			7	2		
Drugs	D All	[] All			[] All	TI All		
enerics				\$10.00				\$10.00
referred Brand Drugs	Z	Ø	74.21%		Ø		74.21%	1.22.22
on-Preferred Brand Drugs	7		71.01%				71.01%	
pecialty Drugs (i.e. high-cost)	7	7	96.59%		· ·	4	96.59%	
ptions for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments?								
Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay?								
# Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits?								
# Visits (1-10):								
5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1								
egin Primary Care Deductible/Coinsurance After a Set Number of Copays?								
# Copays (1-10): utput								
прис				-91	-47 )	( 0 - 0	15	
atus/Error Messages:	Calculation Success	sful.		/ /	16		· ·	
	71.42%							
	Silver				1 110	in mo	55	
3191 1131				1	1-48	X O	10	
					1-48			
								-
				1	71-45	11.		
				1	11 7)	410		11

Silver-7 Hospital Setting

User Inputs for Plan Parameters	-				1			
Use Integrated Medical and Drug Deductible?			HSA/HRA Options	-		row Network O		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			work/POS Plan	1000	
Apply Skilled Nursing Facility Copay per Day? Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contri	bution Amount:			Tier Utilization		
Indicate if Plan Meets CSR Standard?					1 200	Her Othization		
Desired Metal Tier	Silver							
Desired Wetal Her		r 1 Plan Benefit De	sign		Tier	2 Plan Benefit I	Design	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (5)	\$1,500.00	\$500.00	Compilied		1715241041	0.48	Companied	
Coinsurance (%, Insurer's Cost Share)	70.00%	100.00%	-		100			
OOP Maximum (\$)		50.00			11			
OOP Maximum if Separate (\$)						Es.		
Click Here for Important Instructions		Tie	ur 1			T	er 2	
	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, i
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	☐ All	All	amerent	Jeparace	T All	All	MITTER CITE	separati
Emergency Room Services	Ø	Ø			7	7		
All Inpatient Hospital Services (inc. MHSA)	7	Ø			V	7		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)		0		\$40.00	V	Ū.		77
The state of the s	1000	- American				3-1		9.00
Specialist Visit				\$80.00	J	<b>▽</b>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$80.00				
maging (CT/PET Scans, MRIs)	Z	Z.			7	Ø	and the state of t	
Rehabilitative Speech Therapy				\$40.00		F		
	Mant					James		
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$40.00	Ø			
Preventive Care/Screening/Immunization								
aboratory Outpatient and Professional Services	7	<b>2</b>			<b>2</b>	✓		
X-rays and Diagnostic Imaging	7	<b>2</b>			· 🗸	9		
killed Nursing Facility	V	Ø				D.	······································	
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	7				□ □			
Outpatient Surgery Physician/Surgical Services	2	7						
Drugs	□ All	□ All			□ All	T All		
Generics				\$10.00	7	7		
Preferred Brand Drugs	7	Ø	74.21%	1-2/2-	7	V		
Non-Preferred Brand Drugs	7	Ø	71.01%		Z/-	<b>▽</b>		229
pecialty Drugs (i.e. high-cost)	7	V	96.59%		V	V		
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
# Days (1-10):								
# Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?								
# Copays (1-10):								

Status/Error Messages Actuarial Value:

Metal Tier:

Calculation Successf 71.48%

Silver

69.24.1-

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options		_	row Network Op		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			Tier Utilization:	C X C 20C 1	
Use Separate OOP Maximum for Medical and Drug Spending?		F (1964)			2nd	Tier Utilization:	27.0%	
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier		Plan Benefit De	sign		Tier	2 Plan Benefit D	Decion	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$1,500.00	\$0.00	comonico		\$1,500.00	\$0.00	Combined	
Coinsurance (%, Insurer's Cost Share)	70.00%	57.01%			70.00%	57.01%		
OOP Maximum (\$)	\$6,250	.00			\$6,2	50.00		
OOP Maximum if Separate (\$)						100		
Click Herg for Important Instructions		Tie	r 1			Ti	er 2	
	Subject to	Subject to	Coinsurance, if	Copay, If	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	☐ All	□ All			☐ All	□ All	C 20	
Emergency Room Services		V			Ø	<b>I</b>		
All Inpatient Hospital Services (inc. MHSA)	Ø	<b>7</b>			7	V		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$40.00				\$40.00
pecialist Visit				\$80.00				\$80.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$80.00				\$80.00
maging (CT/PET Scans, MRIs)				\$300.00				\$300.00
Rehabilitative Speech Therapy				\$40.00		П		\$40.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$40.00				\$40.00
Preventive Care/Screening/Immunization			100%				100%	
aboratory Outpatient and Professional Services	7	- P	200.0		l li	2	200/1	
(-rays and Diagnostic Imaging		Ø				Ø		
skilled Nursing Facility	T.	Ī			V	Ø		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)			63.10%		<b>V</b>			
Outpatient Surgery Physician/Surgical Services		<b>2</b>						
Drugs	□ All	✓ All			✓ All	☑ All	0.000	
Senerics	V	7			7	Z		
Preferred Brand Drugs	2				V	(J		
Non-Preferred Brand Drugs	<b>2</b>	2				Z		
Specialty Drugs (i.e. high-cost)	7	V			7	V		
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits?								
# Visits (1-10):								
legin Primary Care Deductible/Coinsurance After a Set Number of Copays?	Ц							
# Copays (1-10):					6.6			
					60	111	0.55	
	Calculation Successfu	L-			0 1	TOX	1 = 1	
	59.10%							
Metal Tier:	Silver				19	11 V	0.66	
					6 .	56 A	0 11	

User Inputs for Plan Parameters								_
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network Op		
Apply Inpatient Copay per Day?		HSA/HRA Empl	loyer Contribution?	_0_		twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contrib	oution Amount:			t Tier Utilization: d Tier Utilization:	1000	
Use Separate OOP Maximum for Medical and Drug Spending?					ZHC	Tier Othization.		
Indicate if Plan Meets CSR Standard?  Desired Metal Tier	Silver							
Desired Metal Her		er 1 Plan Benefit De	sign		Tier	2 Plan Benefit D	esign	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$1,500.00	\$0.00	F'-					
Coinsurance (%, Insurer's Cost Share)	70.00%	57.01%						
OOP Maximum (\$)	\$6,2	50.00						
OOP Maximum if Separate (\$)								
Click Here for Important Instructions		Tie	r 1			Tie	er 2	
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	☐ All	□ All		1000	☐ AE			
mergency Room Services		<b>V</b>			<ul><li>✓</li></ul>	岩		
All Inpatient Hospital Services (inc. MHSA)	Z.	<b>V</b>			[7]	mananan XIII		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$40.00				
pecialist Visit				\$80.00			352	2.5
Mental/Behavioral Health and Substance Abuse Disorder Outpatient iervices				\$80.00				
maging (CT/PET Scans, MRIs)	7						38 389	
ehabilitative Speech Therapy				\$40.00			30 323	
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$40.00	o .			
Preventive Care/Screening/Immunization			100%				1000	
aboratory Outpatient and Professional Services	V	V			2	✓		
(-rays and Diagnostic Imaging					Ø.	7	2000	
killed Nursing Facility	D D	2			Z	7	475	
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	4	$\square$			Ø	Ø		
Outpatient Surgery Physician/Surgical Services	Ø.	<b>V</b>		3.33	☑			
Drugs	✓ All	✓ All		7 7	Z All	☑ All	t a Said	
enerics	2	2				<b></b>		
referred Brand Drugs					. ✓	<b>₽</b> 88		
Ion-Preferred Brand Drugs	2	2				7		
pecialty Drugs (i.e. high-cost)	7	Ø			V	7		100
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
degin Primary Care Deductible/Coinsurance After a Set Number of Copays?  # Copays (1-10):								
Output		5.00						
Status/Error Messages:	Calculation Succes	sful.						
TO COMPANY AND AND AND SERVICE OF THE SERVICE OF TH	69 36%							

Silver

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?		HSA/HRA Options			Nar	ptions		
Apply Inpatient Copay per Day?	Annual Contribution Amounts			Blended Network/POS Plan?   1st Tier Utilization:				
Apply Skilled Nursing Facility Copay per Day?								
Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contra	budon Amount.		2m	f Tier Utilization		
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Silver ▼							
		er 1 Plan Benefit De				2 Plan Benefit I		
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$2,000.00	\$250.00						
Coinsurance (%, Insurer's Cost Share)	70,00%	100.00%					No.	
OOP Maximum (\$)	\$6,2	50.00				1	111111111111111111111111111111111111111	
OOP Maximum if Separate (\$)			l .					
Click Here for Important Instructions		Tie	or 1		1	Т	er 2	-
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	☐ All	□ All			All	Al .		
Emergency Room Services	<b>V</b>					멸		
All Inpatient Hospital Services (inc. MHSA)	□ □	V			Ø	Ø		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$40.00				
Specialist Visit				\$80.00				
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$80.00	,a	D)		
maging (CT/PET Scans, MRIs)	Ø	[J]			T To			
Rehabilitative Speech Therapy				\$40.00				
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$40.00				
Preventive Care/Screening/Immunization	E (1 22)		100%				2000	
Laboratory Outpatient and Professional Services	7	2			ট	7	3000	
(-rays and Diagnostic Imaging	Ø	Ø			7	7		
skilled Nursing Facility	7	Ø				<b>2</b>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	V				V	V		
Outpatient Surgery Physician/Surgical Services	7			****		D)	ac sald in the contract of the	
Drugs	☑ All	✓ All			□ All	✓ At	200000	
Senerics				\$10.00	land in	H		
Preferred Brand Drugs		0	74.21%	15000				
Non-Preferred Brand Drugs	Ø		71.01%			Ø	1000	
pecialty Drugs (i.e. high-cost)	V	V	96.59%		D.	v)		
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
Output								
Chabina / Ferrage M. Accounts	Alaskata -	ci.						
	Calculation Success	stul.						

Silver

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Na	row Network O	ptions	
Apply Inpatient Copay per Day?		HSA/HRA Emp	oloyer Contribution?		-	twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			t Tier Utilization: d Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?					20	lier Utilization	27.0%	
Indicate if Plan Meets CSR Standard? Desired Metal Tier	Silver •							
Desired Metal Hel		r 1 Plan Benefit De	esign		Tie	2 Plan Benefit I	Design	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$2,000.00	\$250.00			\$2,000.00	\$250.00		
Coinsurance (%, Insurer's Cost Share)	70,00%	100.00%			70.00%	100.00%		
OOP Maximum (\$)	\$6,25	50.00			\$6,2	50.00		
OOP Maximum if Separate (\$)							J	
Click Here for Important Instructions		Tie	er 1		1	T	er 2	
	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	☐ All	All			☐ All	☐ All		
Emergency Room Services		Ø			7	V		
All Inpatient Hospital Services (inc. MHSA)		国				~		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$40.00		D		\$40.00
Specialist Visit				\$80.00				\$80.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient	1.24							F 31 TENT 1
Services				\$80,00				\$80,00
Imaging (CT/PET Scans, MRIs)				\$300.00				\$300.00
Rehabilitative Speech Therapy				\$40.00				\$40.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$40.00				\$40.00
Preventive Care/Screening/Immunization	THE STATE OF THE S	П	100%	E 198	1 Sin	TI		
Laboratory Outpatient and Professional Services								
X-rays and Diagnostic Imaging		<b>7</b>			2	Ø		
Skilled Nursing Facility		V			[J	Z		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)			63.10%		<b>2</b>	Z		
Outpatient Surgery Physician/Surgical Services	Z Z	2				Ø		7
Drugs	✓ All	✓ All	-	374.3	✓ All	□ All	V 0.00	
Generics				\$10.00				\$10.00
Preferred Brand Drugs	<b>Ø</b>	$\square$	74.21%		Z	V	74.21%	
Non-Preferred Brand Drugs			71.01%			2	71.01%	
Specialty Drugs (i.e. high-cost)	V	4	96.59%		V	<b>V</b>	96.59%	
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments?								
Specialty Rx Coinsurance Maximum: Set a Maximum Number of Days for Charging an IP Copay?	D							
# Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits?								
# Visits (1-10):	100							
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?								
# Copays (1-10): Output	-				/	1	0-55	
output				7	0.06	1 x C	145	
Status/Error Messages:	Calculation Success	ful.				1	1	
	70.06%					7		
Metal Tier:	Silver			6	9.95	1/ X	0-55	
				C	1 1)	1		
				1	200	00-1		
					50.6	0		

Silver-8a Free Standing

User Inputs for Plan Parameters										
Use Integrated Medical and Drug Deductible?	☐ HSA/HRA Options				Narrow Network Options					
Apply Inpatient Copay per Day?						Blended Network/POS Plan?				
Apply Skilled Nursing Facility Copay per Day?	Annual Contribution Amount:			1st Tier Utilization: 73.0% 2nd Tier Utilization: 27.0%						
Use Separate OOP Maximum for Medical and Drug Spending? Indicate if Plan Meets CSR Standard?					Zni	Tier Utilization:	27.0%			
Desired Metal Tier	Silver									
Desired Metal Her		er 1 Plan Benefit De	eian		Ties	2 Plan Benefit D	lecian			
	Medical	Drug	Combined		Medical	Drug	Combined			
Deductible (\$)	\$2,000.00	\$0.00	Company		\$2,000.00	\$0.00	compiled			
Coinsurance (%, Insurer's Cost Share)	70.00%	61.10%			70.00%	61.10%				
OOP Maximum (\$)	\$6,2	250.00			\$6,2	50.00				
OOP Maximum if Separate (\$)										
Click Here for Important instructions		Tie					er 2			
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate		
Medical	□ All	☐ All			□ All	IIA [				
Emergency Room Services		V	process of the state of the sta		<b>V</b>	V				
All Inpatient Hospital Services (inc. MHSA)	Z	Ø			· ·	4				
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$40.00				\$40.00		
Specialist Visit				\$80.00				\$80.00		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$80.00				\$80.00		
Imaging (CT/PET Scans, MRIs)				\$300.00		D		\$300.00		
Rehabilitative Speech Therapy		- i		\$40.00				\$40.00		
				7				1 7 3 1 1 1		
Rehabilitative Occupational and Rehabilitative Physical Therapy		ш		\$40.00	ш	П		\$40.00		
Preventive Care/Screening/Immunization		- 1	100%							
Laboratory Outpatient and Professional Services	7	$\square$				7				
(-rays and Diagnostic Imaging	D .	Z			V	7				
Skilled Nursing Facility		2			2	<b>V</b>				
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)			63.10%							
Outpatient Surgery Physician/Surgical Services		Ø			V	Ø				
Drugs	☑ All	☑ All		4.0	☑ All	☑ All		54.7		
Generics		7			Image: Control of the	7				
Preferred Brand Drugs					<b>2</b>	V				
Non-Preferred Brand Drugs					V	<b>V</b>				
Specialty Drugs (i.e. high-cost)	V	2				2				
Options for Additional Benefit Design Limits:	-	1								
Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:										
Set a Maximum Number of Days for Charging an IP Copay?		+								
# Days (1-10):	T.									
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):										
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):				212.1	2000					
Dutput "Copays (1 10).				68.7	OXF	45 5T				
Status/Error Messages:	Calculation Succes	eful								
	Calculation Succes	STUE.		100	7	1-7				
	Silver			6886	5 X 0	31				
Authority .	-11,49			- 0 0						
					· 7	1				
			1	68-8	77-1-					

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?		HSA/HRA Options				tions		
Apply Inpatient Copay per Day?		HSA/HRA Employer Contribution?				twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contrib	oution Amount:			Tier Utilization:	1.00	
Use Separate OOP Maximum for Medical and Drug Spending?		- 100 Y	20000		200	Tier Utilization:		
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Silver	4 Di - D - C+ D	7		***	2 Ni 0 6+ D	4.0 at	
	Medical	r 1 Plan Benefit De	Combined		Medical	2 Plan Benefit D Drug	Combined	
Deductible (\$)	\$2,000.00	\$0.00	Combined		ivieuicai	Drug	Combined	
Coinsurance (%, Insurer's Cost Share)	70,00%	61.10%						
OOP Maximum (\$)		50.00						
OOP Maximum if Separate (\$)	y o je	1				7.70		
Click (lere for Important Instructions		Tie	r1			Tie	er 2	
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Medical	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Emergency Room Services			eneutilione		7			
All Inpatient Hospital Services (inc. MHSA)	<u> </u>	<b>Z</b>						
All inpatient hospital services (inc. Minsk)	×	[2]			[54]	Ľ.		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$40.00	Ø	<u> </u>		
Specialist Visit				\$80.00	Ø	V		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$80.00	Z.	V		
maging (CT/PET Scans, MRIs)	7	4			<b>5</b>	(V)	ry i was a summing of the summing of	
Rehabilitative Speech Therapy		ō		\$40.00		E E		
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$40.00	Ø	Ø		
Preventive Care/Screening/Immunization	E-17	П	100%			The state of		
aboratory Outpatient and Professional Services			24274		7	i i	100000	
K-rays and Diagnostic Imaging		Ø			7	<u> </u>		er, conjunction
skilled Nursing Facility	Ø	Ø.			7	Z.	1000	***************************************
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Z Z				V	[J		
Outpatient Surgery Physician/Surgical Services					· ·	<b>D</b>		
Drugs	✓ All	☑ All		100	□ All	✓ All	6.7	
Generics	V	[7]			V	V		
Preferred Brand Drugs	Image: Control of the	2			<b>V</b>	V	1 22	
Non-Preferred Brand Drugs		V			V	[₩		
pecialty Drugs (i.e. high-cost)		V			2	₹.		
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	D	V						
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
	D							
# Visits (1-10).  Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?  # Copays (1-10):		U -						
Output								
Status/Error Messages:	alculation Success	ful,						

Silver

User Inputs for Plan Parameters									
Use Integrated Medical and Drug Deductible?		1154 ((154.5)	HSA/HRA Options		Narrow Network Options Blended Network/POS Plan?				
Apply Inpatient Copay per Day?  Apply Skilled Nursing Facility Copay per Day?		HSA/HRA Emp	loyer Contribution?			t Tier Utilization:	73.0%		
Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contri	bution Amount:			Tier Utilization:	27.0%		
Indicate if Plan Meets CSR Standard?	Ö								
Desired Metal Tier	Silver 🔻								
	Tie	er 1 Plan Benefit De	sign		Tier	2 Plan Benefit I	esign		
	Medical	Drug	Combined		Medical	Drug	Combined		
Deductible (\$)	\$2,500.00	\$250.00			\$2,500.00	\$250,00	100		
Coinsurance (%, Insurer's Cost Share) OOP Maximum (\$)	80.00%	100.00%			80.00%	100,00%			
OOP Maximum (\$)	36,2	250.00	200		\$6,2	50.00			
OO! Maximum il Separate (57)			1			1			
Dick Here for Important Instructions		Tie	r 1			Ti	er 2		
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	
Medical	□ All	□ All			☐ All	□ All			
mergency Room Services	2	2			V	Ø			
II Inpatient Hospital Services (inc. MHSA)	7					<b>2</b>			
rimary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)		口		\$35.00	0.	. [].		\$35.00	
pecialist Visit				\$70.00				\$70.00	
Mental/Behavioral Health and Substance Abuse Disorder Outpatient ervices				\$70.00				\$70.00	
naging (CT/PET Scans, MRIs)				\$300.00				\$300.00	
ehabilitative Speech Therapy				\$35.00				\$35.00	
ehabilitative Occupational and Rehabilitative Physical Therapy				\$35,00				\$35.00	
reventive Care/Screening/Immunization			100%						
aboratory Outpatient and Professional Services									
rays and Diagnostic Imaging					<u> </u>	<u> </u>			
killed Nursing Facility	₹ .	7			<b>2</b>	4			
utpatient Facility Fee (e.g., Ambulatory Surgery Center)		V	72.12%		Ø	Image: section of the content of the			
utpatient Surgery Physician/Surgical Services	Z				<b>V</b>	Ø.			
Drugs enerics	☑ All	✓ All		ć10.00	☑ All	Z All		\$10.00	
referred Brand Drugs			74.21%	\$10.00			74.21%	\$10.00	
on-Preferred Brand Drugs			71.01%			<b>☑</b>	71.01%	-	
pecialty Drugs (i.e. high-cost)	<b>V</b>	<b>Z</b>	96.59%		2	2	96.59%		
ptions for Additional Benefit Design Limits:									
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:									
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):									
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):									
legin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):						1.0-			
lutput				10	71 × 0	47			
tatus/Error Messages:	Calculation Succes	sful.							
	70.41%			71.8	-1 V	0 53			
etal Tier:	Silver			10					
						1			
				1 -	V7.1				

User Inputs for Plan Parameters  Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Nar	row Network O	ntions	
Apply Inpatient Copay per Day?		HSA/HRA Employer Contribution?				work/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?			Tier Utilization:					
Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contri	bution Amount:		2nc	Tier Utilization:		
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Silver							
	Tie	r 1 Plan Benefit De	esign		Tier	2 Plan Benefit (	Design	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$2,500.00	\$250.00						
Coinsurance (%, Insurer's Cost Share)	80.00%	100.00%						
OOP Maximum (\$)	\$6,2	50.00						
OOP Maximum if Separate (\$)					L		1	
Click Here for Important Instructions		Tie	er 1			Ti	er 2	
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	☐ All	☐ All			☐ All	(T)-Ali		
Emergency Room Services		7			4	고		
All Inpatient Hospital Services (inc. MHSA)	Z	₹			Z	[2]		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$35.00				
Specialist Visit				570.00			The second of the second	
Mental/Behavioral Health and Substance Abuse Disorder Outpatient		d		\$70.00				***************************************
Services				4.1515				
Imaging (CT/PET Scans, MRIs)	<u> </u>			*****		<u> </u>		
Rehabilitative Speech Therapy				\$35.00				
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$35.00				
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services	✓	✓			7	✓		
X-rays and Diagnostic Imaging	7	2			7	7		
Skilled Nursing Facility	₹	(J				Z		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	7				2	Ø		
Outpatient Surgery Physician/Surgical Services	7	Ø			U.	Ø.		
Drugs	✓ All	✓ All			✓ All	□ All		-
Senerics				\$10.00				
Preferred Brand Drugs	<b>2</b>		74.21%		7	V		
Non-Preferred Brand Drugs		7	71.01%		Ø	<b>(</b>		
specialty Drugs (i.e. high-cost)	V	<b>2</b>	96.59%		٦	7		
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay?								
# Days (1-10):	phone in the same							
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
H 1953 (2 20)								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	_							
Output								

Actuarial Value: Metal Tier: Calculation Successfu 70.51% Silver

Silver-9 a Hospital Setting

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?		1.3.3	HSA/HRA Options		Nar	row Network Op	itions	
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Centei	bution Amount:	100	15	Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?		Manipal Contri	oution Amount.		2nc	Tier Utilization:		
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Silver							
		r 1 Plan Benefit De				2 Plan Benefit D		
Deductible (\$)	\$2,500.00	<b>Drug</b> \$0,00	Combined		Medical	Drug	Combined	
Coinsurance (%, Insurer's Cost Share)	80.00%	61.10%						
OOP Maximum (\$)		50.00	55.0					
OOP Maximum if Separate (\$)								
Click Here for Important Instructions		Tie	r 1			Tie	er 2	
	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	□ All	□ All			□ All	□ All		усрание.
Emergency Room Services		1			2	<b>Z</b> .	100	
All Inpatient Hospital Services (inc. MHSA)		Ø.			Z	Ø		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$35.00	<b>2</b>	U		
Specialist Visit				\$70.00		<b>7</b>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient					homiumoja fili			-
Services				\$70.00	7	<b>2</b>		
Imaging (CT/PET Scans, MRIs)	Ø	7			' - U	7	- Control of the Cont	
Rehabilitative Speech Therapy				\$35.00	V			
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$35.00	Ø	Ø		
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services					Ø.	V	9.00	
X-rays and Diagnostic Imaging	Ø	☑			V	2		
Skilled Nursing Facility	2	Ø			7	[2]		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	V				v.			
Outpatient Surgery Physician/Surgical Services	7			2.4	<b>✓</b>	Ø.	30.7	C 5500
Drugs	✓ All	☑ All			☑ All	∠ All		400
Generics	2	Ø			✓	>		
Preferred Brand Drugs	$\Box$	4				Z .		
Non-Preferred Brand Drugs	2	V						
Specialty Drugs (i.e. high-cost)	7	V			<ul><li>✓</li></ul>	₹.		
Options for Additional Benefit Design Limits:	in the second							
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
# Days (1-10): Begin Primary Care Cost-Sharing After a Set Number of Visits?								
# Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
Output								
	alculation Success	ful						
Andrew Control of the	discondition andcome	T. Settle						

Actuarial Value:

Metal Tier:

69,11% Silver

User Inputs for Plan Parameters										
Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Narrow Network Options					
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan?				
Apply Skilled Nursing Facility Copay per Day?		Annual Contril	bution Amount:			t Tier Utilization:	1.22			
Use Separate OOP Maximum for Medical and Drug Spending?					- 2n	d Tier Utilization:	27.0%			
Indicate if Plan Meets CSR Standard?	Silver 🔻									
Desired Metal Tier	200.0	er 1 Plan Benefit De	sign		Tie	2 Plan Benefit D	Design			
	Medical	Drug	Combined		Medical	Drug	Combined			
Deductible (\$)	\$2,500.00	\$0.00	3011121112		\$2,500.00	\$0.00				
Coinsurance (%, Insurer's Cost Share)	80.00%	61.10%			80.00%	61.10%				
OOP Maximum (\$)	\$6,2	50.00			\$6,2	50.00				
OOP Maximum if Separate (\$)						1.6				
		-					_			
Click Here for Important Instructions			er 1				er 2			
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate		
Medical	☐ All	□ All			☐ All	IIA.				
Emergency Room Services		<b>4</b>				Ø				
All Inpatient Hospital Services (inc. MHSA)					Ø	Ø				
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$35.00				\$35.00		
Specialist Visit				\$70.00				\$70.00		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$70.00				\$70.00		
Imaging (CT/PET Scans, MRIs)				\$300.00				\$300.00		
Rehabilitative Speech Therapy				\$35.00				\$35.00		
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$35.00				\$35.00		
Preventive Care/Screening/Immunization		П	100%	(4.0)	П	33 <b>(</b>	7 7 7 7	50		
Laboratory Outpatient and Professional Services	7				- Z	Ø				
X-rays and Diagnostic Imaging	7	2			Ø	<b>I</b>				
Skilled Nursing Facility	2	V			Z	Ø				
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)			72.12%		2					
Outpatient Surgery Physician/Surgical Services		V		1.00						
Drugs	Z All	∠ All			✓ All	∠ All				
Generics	7	7			V	<b>V</b>				
Preferred Brand Drugs	7	2			<b>V</b>	<b>V</b>				
Non-Preferred Brand Drugs					2	N				
Specialty Drugs (i.e. high-cost)	7	Ø			₹	7				
Options for Additional Benefit Design Limits:  Set a Maximum on Specialty Rx Coinsurance Payments?										
Specialty Rx Coinsurance Maximum:  Set a Maximum Number of Days for Charging an IP Copay?  # Days (1-10):										
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):										
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	П									
# Copays (1-10);		I								
Actuarial Value:	Calculation Succes: 68.88% Silver	sful.								

Silver-10: Freestand

Deductible (\$) Coinsurance (%, Insurer's Cost Share) OOP Maximum (\$) OOP Maximum if Separate (\$) Click Here for Important Instructions	Tier Medical \$3,000.00 90.00% \$6,25	HSA/HRA Empl Annual Contrib  r 1 Plan Benefit De Drug \$250.00 100.00%	HSA/HRA Options loyer Contribution? bution Amount; sign Combined		Blended Net 1st 2nd	row Network Op work/POS Plan? t Tier Utilization: I Tier Utilization: 2 Plan Benefit D	73.0% 27.0%	
Apply Skilled Nursing Facility Copay per Day? Use Separate OOP Maximum for Medical and Drug Spending? Indicate if Plan Meets CSR Standard? Desired Metal Tier  Deductible (\$) Coinsurance (%, Insurer's Cost Share) OOP Maximum (\$) OOP Maximum if Separate (\$)  Click Here for Important Instructions  Type of Benefit  Medical	Tier Medical \$3,000.00 90.00%	Annual Contril r 1 Plan Benefit De Drug \$250.00 100.00%	oution Amount:		1st 2nd Tier	t Tier Utilization: I Tier Utilization: 2 Plan Benefit D	73.0% 27.0%	
Use Separate OOP Maximum for Medical and Drug Spending? Indicate if Plan Meets CSR Standard? Desired Metal Tier  Deductible (\$) Coinsurance (%, Insurer's Cost Share) OOP Maximum (\$) OOP Maximum if Separate (\$)  Type of Benefit  Medical		r 1 Plan Benefit De Drug \$250.00 100.00%	sign		2nd Tier	Tier Utilization: 2 Plan Benefit D	27.0%	
Indicate if Plan Meets CSR Standard?  Desired Metal Tier  Deductible (\$)  Coinsurance (%, Insurer's Cost Share)  OOP Maximum (\$)  OOP Maximum if Separate (\$)  Tick Here for Important Instructions  Type of Benefit  Medical	Tier Medical \$3,000.00 90.00%	Drug \$250.00 100,00%			Tier	2 Plan Benefit D		
Deductible (\$) Coinsurance (%, Insurer's Cost Share) OOP Maximum (\$) OOP Maximum if Separate (\$)  Click Here for Important Instructions  Type of Benefit  Medical	Tier Medical \$3,000.00 90.00%	Drug \$250.00 100,00%					esign	
Coinsurance (%, Insurer's Cost Share) OOP Maximum (\$) OOP Maximum if Separate (\$)  lick Here for Important Instructions  Type of Benefit  Medical	Medical \$3,000.00 90.00%	Drug \$250.00 100,00%					esign	
Coinsurance (%, Insurer's Cost Share) OOP Maximum (\$) OOP Maximum if Separate (\$)  Click Here for Important Instructions  Type of Benefit  Medical	\$3,000.00 90.00%	\$250.00 100,00%	Combined		Medical		_	
Coinsurance (%, Insurer's Cost Share) OOP Maximum (\$) OOP Maximum if Separate (\$) Click Here for Important Instructions Type of Benefit Medical	90.00%	100,00%				Drug	Combined	
OOP Maximum (\$) OOP Maximum if Separate (\$)  lick Here for Important Instructions  Type of Benefit  Medical	- 12 536 513 24				\$3,000.00	\$250,00 100.00%		
OOP Maximum if Separate (\$)  lick Here for Important Instructions  Type of Benefit  Medical	30,2.	00.00				50.00		
Type of Benefit  Medical					\$6,2	70.00		
Type of Benefit  Medical								
Medical	Tier 1 Subject to Subject to Coinsurance, if Copay, if						er 2	
Medical	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
mergency Room Services	□ All	☐ All	a,,,,e,e,,,	22721312	□ All	□ All		,
	<b>4</b>	<b>2</b>			Ø	2		
All Inpatient Hospital Services (inc. MHSA)		7			<b>2</b>	7		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$35.00				\$35.00
pecialist Visit				\$70.00				\$70.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient services				\$70.00				\$70.00
maging (CT/PET Scans, MRIs)				\$300.00				\$300.00
ehabilitative Speech Therapy				\$35.00				\$35.00
ehabilitative Occupational and Rehabilitative Physical Therapy				\$35.00				\$35.00
reventive Care/Screening/Immunization			100%				100%	
aboratory Outpatient and Professional Services	0	2			V	V		
-rays and Diagnostic Imaging	<b>D</b>	$\square$			Ø.	<u> </u>		
killed Nursing Facility	<b>a</b>	<b>2</b>			Ø.	Image: Control of the		
outpatient Facility Fee (e.g., Ambulatory Surgery Center)		7	81.13%	, in the second	2	Ø		
Outpatient Surgery Physician/Surgical Services		V						
Drugs	☑ All	✓ All			✓ All	☑ All		
enerics referred Brand Drugs			74 310/	\$10.00			74.21%	\$10.00
Ion-Preferred Brand Drugs	2	<b>2</b>	74.21% 71.01%			<b>2</b>	71.01%	
pecialty Drugs (i.e. high-cost)	[7]	[V]	96.59%		7	7	96.59%	
Options for Additional Benefit Design Limits:				-				
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	1							
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	1							
Begin Primary Care Cost-Sharing After a Set Number of Visits? #Visits (1-10):	1							
# VISIG (1-10).	1			no.	21 ~1	9,45		
egin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):				10.	21 × 65 ×			
utput				70	65 x	0 53		
Control of the Control		.a			-× 1.	157.5		
tatus/Error Messages: Calc	culation Successi	tul.						
The state of the s								
ctuarial Value: 70.2				1				
Actuarial Value: 70.2 Actal Tier: Silve	er			1	70.45	0/0		

User Inputs for Plan Parameters  Use Integrated Medical and Drug Deductible?		A	HSA/HRA Options		Nan	row Network Or	tions	
Apply Inpatient Copay per Day?	ä	HSA/HRA Emp	oyer Contribution?			twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?				Lud		t Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contril	oution Amount:			Tier Utilization:	S 43.22	
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Silver 🔻							
		r 1 Plan Benefit De				2 Plan Benefit C		
9 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$) Coinsurance (%, Insurer's Cost Share)	\$3,000.00 90.00%	\$250.00 100.00%			1	1 - 1		
OOP Maximum (\$)	F-2-7-2-1-2	50.00						
OOP Maximum if Separate (\$)	40,2	50,00						
			'					
Click Here for Important instructions		Tie					er 2	
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	☐ All	All			□ All	☐ All		
Emergency Room Services	Image: Control of the	Ø			V	۷		
All Inpatient Hospital Services (inc. MHSA)	V	<b></b>			7	Z.		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$35.00				
Specialist Visit				\$70.00				Национт
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$70.00				
Imaging (CT/PET Scans, MRIs)	- D	7			[7]	D.	700	
Rehabilitative Speech Therapy				\$35.00	H	- n		
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$35.00				
Preventive Care/Screening/Immunization		in .	100%		l n			
aboratory Outpatient and Professional Services	D.					TO TO		
K-rays and Diagnostic Imaging		7			Ø.			
Skilled Nursing Facility	7	V			2	V		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	7				2	2		
Outpatient Surgery Physician/Surgical Services		D.			V	Ø.	Section 1	1000
Drugs	☑ All	☑ All			✓ All	✓ All		
Senerics				\$10.00				
Preferred Brand Drugs	Ø	2	74.21%		☑	✓	4	
Non-Preferred Brand Drugs	$\Box$	Z	71.01%		-0	(Z)		
pecialty Drugs (i.e. high-cost)	V	2	96.59%		7	[2]		
Options for Additional Benefit Design Limits:	-	I						
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
	П							
# Visits (1-10):	hand							
Segin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10);								
Output								

Actuarial Value: Metal Tier: Calculation Successfor 70.65% Silver

Silver 10a: Hospital Setting

User Inputs for Plan Parameters  Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Na	row Network Or	ntions	
Apply Inpatient Copay per Day?	- i	HSA/HRA Emn	loyer Contribution?			twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?	d			land .		Tier Utilization	land.	
Use Separate OOP Maximum for Medical and Drug Spending?	Ö	Annual Contri	bution Amount:			Tier Utilization:		
Indicate if Plan Meets CSR Standard?	Ö					. Companies		
Desired Metal Tier	Silver							
	Tie	er 1 Plan Benefit De	sign		Tie	2 Plan Benefit I	Design	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$3,000.00	\$0.00						
Coinsurance (%, Insurer's Cost Share)	90.00%	61.10%						
OOP Maximum (\$)	\$6,2	50.00						
OOP Maximum if Separate (\$)								
Click Here for Important Instructions	-	Tie	er 1		1	Ti	er 2	
	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	☐ All	☐ All		33,210,0	All	All		
Emergency Room Services	V	V			7	Z Z		
All Inpatient Hospital Services (inc. MHSA)	7	Z)			V			
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$35.00	☑	☑		
Specialist Visit				\$70.00		Ø	·	
Mental/Behavioral Health and Substance Abuse Disorder Outpatient				(2) T. (2)	- CONTROL OF THE PARTY OF THE P	AMILIAN (1900)	United Francisco	
Services				\$70.00	Ø	2		
Imaging (CT/PET Scans, MRIs)	Ø	V			E .	D D		
Rehabilitative Speech Therapy				\$35.00		T T		
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$35.00	D.	2	- MINIO	***************************************
Preventive Care/Screening/Immunization		П	100%		- To	ПЕ	1.5	
Laboratory Outpatient and Professional Services			10074		7			
X-rays and Diagnostic Imaging		Z Z			2			A constitution of the con-
Skilled Nursing Facility		<b>2</b>				- 2 - 7		
Skilled Murshig Facility					201-000000	Commission of the Commission o		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ø	$\square$				2 2		
Outpatient Surgery Physician/Surgical Services	2				V	- J		
Drugs	☑ All	✓ All			✓ All	[∠] All		
Generics	V	<b>V</b>			V	V		
Preferred Brand Drugs	V				<b>2</b>	<b>7</b>		
Non-Preferred Brand Drugs	V	2			(Z			
Specialty Drugs (i.e. high-cost)	2	Ø			V	<b>7</b>		
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
Output								

Actuarial Value: Metal Tier: Calculation Successful 68.59%

Silver

Silver 10a: Free Stan Lo

User Inputs for Plan Parameters									
Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Narrow Network Options				
Apply Inpatient Copay per Day?		HSA/HRA Emp	oyer Contribution?			twork/POS Plan?			
Apply Skilled Nursing Facility Copay per Day?		Annual Contril	nution Amount:			t Tier Utilization:	0,000		
Use Separate OOP Maximum for Medical and Drug Spending? Indicate if Plan Meets CSR Standard?					2ni	d Tier Utilization:	27.0%		
Desired Metal Tier	Släver 👻								
Desired Metal Her	200	1 Plan Benefit De	sign		Ties	r 2 Plan Benefit D	Acign		
	Medical	Drug	Combined		Medical	Drug	Combined		
Deductible (\$)	\$3,000.00	\$0.00			\$3,000.00	\$0.00	Comonica		
Coinsurance (%, Insurer's Cost Share)	90.00%	61.10%	4.2		90.00%	61.10%			
OOP Maximum (\$)	\$6,250	0.00			\$6,2	50.00			
OOP Maximum if Separate (\$)									
makers and the second s									
Click Here for Important Instructions	-	Tie					er 2		
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, If different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	
Medical	☐ All	All	direction.	Separate	□ All	☐ All		Separate	
Emergency Room Services	V	V			<b>I</b>	2			
All Inpatient Hospital Services (inc. MHSA)	2	<b>2</b>			Ø	2			
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$35.00				\$35.00	
Specialist Visit				\$70.00				\$70.00	
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$70.00				\$70.00	
Imaging (CT/PET Scans, MRIs)				\$300.00				\$300.00	
Rehabilitative Speech Therapy				\$35.00				\$35.00	
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$35.00				\$35.00	
Preventive Care/Screening/Immunization			100%	19.0				- 70	
Laboratory Outpatient and Professional Services	Ø	Ø.			Ø	<b>7</b>			
X-rays and Diagnostic Imaging	V	2			V	<b>V</b>			
Skilled Nursing Facility	7	2			<b></b>	<b>V</b>			
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		2	81.13%		Z	V			
Outpatient Surgery Physician/Surgical Services	7				고				
Drugs	✓ All	☑ AN			✓ All	☑ All			
Generics	7	7			4	Ø			
Preferred Brand Drugs		$ \mathbf{Z} $			Z	<b>3</b>			
Non-Preferred Brand Drugs									
Specialty Drugs (i.e. high-cost)	7	¥			7	<b>V</b>			
Options for Additional Benefit Design Limits:  Set a Maximum on Specialty Rx Coinsurance Payments?									
Specialty Rx Coinsurance Maximum: Set a Maximum Number of Days for Charging an IP Copay?	П								
# Days (1-10):									
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):									
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):					10	Inv	0.41		
Output Coupling to the Coupling of the Couplin					60	10 1	0.43	)	
Status/Error Messages:	Calculation Successfu	úl.			110	1-0.	10.5	5	
	8.10%				68	5 9 7	(0.)	)	
Metal Tier:	ilver				9	200			
						2	-	-	
					1 6	38.37	1/=		

User Inputs for Plan Parameters	C							
Use Integrated Medical and Drug Deductible?			HSA/HRA Options	rest.		row Network Op		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan? t Tier (!tilization)		
Apply Skilled Nursing Facility Copay per Day? Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contri	aution Amount:			Tier Utilization:		
Indicate if Plan Meets CSR Standard?		P						
Desired Metal Tier	- Hilliam more and							
		r 1 Plan Benefit De	sign		Tie	2 Plan Benefit D		
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)			\$1,300.00		6.0	100000		
Coinsurance (%, Insurer's Cost Share)		1	90.00%					
OOP Maximum (\$)	- Internation		\$2,600.00			1		
OOP Maximum if Separate (\$)			J					
Click blere for important instructions		Tie	r 1			Ti	er 2	
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to Coinsurance?	Coinsurance, if different	Copay, if
	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	dirierent	separate
Medical	✓ All					[2]		
Emergency Room Services All Inpatient Hospital Services (inc. MHSA)		N N			Z			
						- International Internation	100	
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)		e e			Ø	✓	3/4	
Specialist Visit	☑	<b>V</b>			Ø.	Ø		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient	<b>2</b>				Ø	V		
Services	1,5.0					✓		
Imaging (CT/PET Scans, MRIs)	Ø	<b>7</b>				<u> </u>		
Rehabilitative Speech Therapy	<b></b>	7				- Annium		
Rehabilitative Occupational and Rehabilitative Physical Therapy	V				V	Ø		
Preventive Care/Screening/Immunization			100%				100%	\$0.00
Laboratory Outpatient and Professional Services	V	<b>2</b>			[Z]	Ø	Spine Comment	
X-rays and Diagnostic Imaging					□ □	V		
Skilled Nursing Facility	V	2			Z)	☑		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<b>2</b>				✓	V		
Outpatient Surgery Physician/Surgical Services		V			₹.	[✓]	9638	
Drugs	☑ All	☑ All		40.00	☑ #	☑ All	7//	
Generics	Image: Control of the	<u> </u>	71.0%		V	<u> </u>		
Preferred Brand Drugs	D		75.6%		7	<b>▽</b>   <b>▽</b>		
Non-Preferred Brand Drugs	Z Z	<u> </u>	73.6% 96.5%		V V			nr
Specialty Drugs (i.e. high-cost)	M	M	96.5%				The State of the S	anna.
Options for Additional Benefit Design Limits:  Set a Maximum on Specialty Rx Coinsurance Payments?	П	T						
Specialty Rx Coinsurance Maximum:	ш							
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	П	1						
Begin Primary Care Cost-Sharing After a Set Number of Visits?	THE STATE OF THE S	1						
# Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
Output		4						
	Union year.	12.5						
Status/Error Messages:	Calculation Succes	stul						
Actuarial Value: Metal Tier:	78.40% Gold							
ivietal riel.	COIL							

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?	Ø		HSA/HRA Options			row Network O		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contril	oution Amount:			t Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?					200	i Tier Utilization		
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Gold *					2 Plan Benefit I	Saclan	
		r 1 Plan Benefit De			Medical	Drug	Combined	
de la constante de la constant	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)			\$1,300.00 90.00%					
Coinsurance (%, Insurer's Cost Share)			\$2,600.00		***			
OOP Maximum (\$) OOP Maximum if Separate (\$)		T	\$2,000.00					
OOP Maximum II Separate (3)			3					
Click Here for Important Instructions		Tie	r 1			Ti	er 2	
	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	✓ All	✓ All			✓ A#	√ All		
Emergency Room Services	<b>2</b>	V			✓	D.		
All Inpatient Hospital Services (inc. MHSA)	Ø	V			☑	Ţ.	- upoint	
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	Ø	V			☑	Ø		
Specialist Visit	V	v			Ø	<b>V</b>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient					-			
Services	V	[]			Z.	Ø		
Imaging (CT/PET Scans, MRIs)		Ø			V	V		
Rehabilitative Speech Therapy	Ø	V				<b>√</b>		
nerabilitative speech merapy					V	V		
Rehabilitative Occupational and Rehabilitative Physical Therapy		V			- LV	4		
Preventive Care/Screening/Immunization			100%				100%	\$0.00
Laboratory Outpatient and Professional Services	v v	Ø			✓	V		
X-rays and Diagnostic Imaging	V	<b>▽</b>			✓	✓		41-0
Skilled Nursing Facility	V				7	V	10000	
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ø	$\square$			Ø	V		
Outpatient Surgery Physician/Surgical Services		7			<b></b>	<b>!</b>		
Drugs	☑ AII	[✓] All		200	✓ All	✓ A#		
Generics	0	V	75.1%		✓	Z		
Preferred Brand Drugs	2		75.1%		✓	Z)		
Non-Preferred Brand Drugs	Ø.	V	75.1%		✓	✓		
Specialty Drugs (i.e. high-cost)	V	V	75.1%		V	V		
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
Output		-						
Status, Eli ol Historia Gran	Calculation Succes 78.45%	ssful.						

Gold

Gold 2' Free Standing

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Na	row Network Op	otions	
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contril	bution Amount:			t Tier Utilization:	73% 27%	
Use Separate OOP Maximum for Medical and Drug Spending? Indicate if Plan Meets CSR Standard?					200	d Tier Utilization:	21%	
Desired Metal Tier	Gold							
	Tie	r 1 Plan Benefit De	sign		Tie	2 Plan Benefit I	esign	
	Medical	Drug	Combined				Combined	
Deductible (\$)	\$1,500.00 70,00%	\$0.00			\$1,500.00	\$0.00		
Coinsurance (%, Insurer's Cost Share)   OOP Maximum (\$)		100.00%			70.00%	100.00%		
OOP Maximum if Separate (\$)	93,0	00.00			75,0	00,00		
Click Here for Important Instructions	200	Tie			7.17		er 2	
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	All	☐ All	L	Separate	All	☐ All	direrent	Separote
Emergency Room Services	Ø	Ø			Ø	<b>2</b>		
All Inpatient Hospital Services (inc. MHSA)		Ø			Ø	<b>2</b>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$30.00				\$30.00
Specialist Visit				\$60.00				\$60,00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient								
Services				\$60.00				\$60.00
Imaging (CT/PET Scans, MRIs)				\$250.00				\$250,00
Rehabilitative Speech Therapy				\$30.00				\$30.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$30.00				\$30.00
Preventive Care/Screening/Immunization	= -	TI.	100%			П		
Laboratory Outpatient and Professional Services	- V		2000					
X-rays and Diagnostic Imaging	2	$\Box$			$\square$			
Skilled Nursing Facility	Ø	<b>Y</b>			Ø	D		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)			64.25%		Ø	Ø		
Outpatient Surgery Physician/Surgical Services	Ø	7			7	7		
Drugs	□ All	□ All			☐ All	☐ All		
Generics				\$10.00				\$10.00
Preferred Brand Drugs Non-Preferred Brand Drugs				\$40.00 \$75.00				\$40.00
Specialty Drugs (i.e. high-cost)	H	v v	96.51%	3/3.00			96.51%	\$75.00
Options for Additional Benefit Design Limits:			20,0470				30.01.0	
Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:	0							
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?								
# Copays (1-10):		B.						
output								
Status/Error Messages:	Calculation Success	sful.				16	600	
	8.90%			70.	90	xC	4)	
Metal Tier:	Sold			10	10	11	1	
					100		-	
				72	90	X D.	53	
				10	11	1	4.	100
							1	
				17	8-86	1 -1		
				1 .	9	3	1	

GOUZ: Hospital Southy,

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Nar	row Network Op	ntions	
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?		Blended Ne	twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Appual Contri	bution Amount:			t Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?		Allinon Collect	DOTTO PERCENT		2ni	Tier Utilization:		
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier								
		er 1 Plan Benefit De			Tier	2 Plan Benefit D		
Deductible (\$)	Medical \$1,500.00	<b>Drug</b> \$0.00	Combined		-		Combined	
Coinsurance (%, Insurer's Cost Share)	70.00%	100.00%						
OOP Maximum (\$)		00.00						
OOP Maximum if Separate (\$)	43/0	1						
			4					
Click Here for important instructions		Tie	er 1			Tie	er 2	
m16 m16	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	☐ All	☐ All			☐ All	☐ All	250	
Emergency Room Services		2			✓	V		
All Inpatient Hospital Services (inc. MH5A)	☑	$\square$			✓	Ø	100	
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$30.00	V	V		
Specialist Visit				\$60.00	Ø.	✓	100 T 100	
Mental/Behavioral Health and Substance Abuse Disorder Outpatient	prog			den on		y,		
Services				\$60,00	V	V		100
Imaging (CT/PET Scans, MRIs)	Ø	✓			<b>✓</b>	Ø.		250
Rehabilitative Speech Therapy				\$30.00	V	<b>▽</b>		
Experience of the contract of				\$30.00	Ŭ	<b>V</b>		
Rehabilitative Occupational and Rehabilitative Physical Therapy				***************************************	- compositionales	TOTAL TOTAL CONTRACTOR OF THE PARTY OF THE P	numananumung nama masa sa sa sa	
Preventive Care/Screening/Immunization			100%				ummududhirumminmis Serves	5,000
Laboratory Outpatient and Professional Services					<b>S</b>	✓		1,000
X-rays and Diagnostic Imaging	7				Ø	V		·····
Skilled Nursing Facility	$\overline{\mathcal{A}}$	<b>V</b>			₹.	. ☑		***************************************
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)					V	[7]		
Outpatient Surgery Physician/Surgical Services	<b>V</b>	2			✓	₹.		
Drugs	☐ All	[] All	2.25		☐ All	All .		4
Generics				\$10.00	Ø.	Z.		
Preferred Brand Drugs		0		\$40.00	. 🗵	<u> </u>	2.2	
Non-Preferred Brand Drugs			*****	\$75.00	✓			
Specialty Drugs (i.e. high-cost)		V	96.51%		. ✓	Z		
Options for Additional Benefit Design Limits:  Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	0							
Output								
Actuarial Value:	Calculation Succes: 78,79% Gold	sful.						

User Inputs for Plan Parameters						2000		
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network O		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			t Tier Utilization: Tier Utilization:	7.77	
Use Separate OOP Maximum for Medical and Drug Spending? Indicate if Plan Meets CSR Standard?	8 1				200	Tier Othization.	2176	
Desired Metal Tier								
		1 Plan Benefit De	esign		Tie	2 Plan Benefit I	Design	
	Medical	Drug	Combined				Combined	
Deductible (\$)	\$1,500.00	\$0.00			\$1,500.00	\$0.00		
Coinsurance (%, Insurer's Cost Share)	70.00%	75.08%			70.00%	75.08%		
OOP Maximum (\$) OOP Maximum if Separate (\$)	\$3,00	00.00			\$3,0	00.00		
OOP Maximum it Separate (3)						ł	1	
Click Here for Important Instructions		Tie	er 1	===		TI	er 2	
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	All	☐ All	different	30 parata	☐ All	☐ All		357
Emergency Room Services		Ø			Ø	Ø		
All Inpatient Hospital Services (inc. MHSA)		Ø			Ø	Ø		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$30.00				\$30.00
Specialist Visit				\$60.00				\$60.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient								\$60.00
Services				\$60.00				0.000
Imaging (CT/PET Scans, MRIs)				\$250.00				\$250.00
Rehabilitative Speech Therapy				\$30.00				\$30.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$30.00				\$30.00
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services	V	☑			V	Ø		
X-rays and Diagnostic Imaging	Ø	$\square$						
Skilled Nursing Facility	2	V			V	Ø		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)			64.25%		☑	Ø		
Outpatient Surgery Physician/Surgical Services	Ø	V			V	Ø		
Drugs	☑ All	☑ All		-93	□ All	☐ All		
Generics	<b>2</b>			/		Z		
Preferred Brand Drugs					<b>7</b>	Ø		
Non-Preferred Brand Drugs Specialty Drugs (i.e. high-cost)	V	☑			✓			
Options for Additional Benefit Design Limits:	E.	V.			(Y)	(4)		
Set a Maximum on Specialty Rx Coinsurance Payments?								
Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):					79-5	. 2	× 0 · 4 :	5
Output					1 30	1		
Status/Error Messages:	Calculation Success	ful:			70	(-2)		T
	79,52%				17.	91	X 0 - 5	2
	Gold					1 -2		
				-				
					770		1	
				1	19	.460	0	
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					1.7	10		

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User Inputs for Plan Parameters										
Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Narrow Network Options					
Apply Inpatient Copay per Day?		HSA/HRA Emp	oloyer Contribution?			twork/POS Plan?				
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			t Tier Utilization:				
Use Separate OOP Maximum for Medical and Drug Spending?					2h	d Tier Utilization:	- 3			
Indicate if Plan Meets CSR Standard?	A STATE OF THE PARTY OF THE PAR									
Desired Metal Tier						2 01 0 010				
		1 Plan Benefit De			Tie	2 Plan Benefit [	Combined			
Production of the second	Medical	Drug	Combined		-		Combined			
Deductible (\$)		\$0,00 75.08%	300				1.3			
Coinsurance (%, Insurer's Cost Share) OOP Maximum (\$)										
OOP Maximum if Separate (\$)		7.00								
OOF Monitori is separate (5)						1	1			
Click Here for important instructions		Tie	er 1			Ti	er 2			
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if		
	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate		
Medical	□ All	☐ All			☐ All					
Emergency Room Services					<b>V</b>	S				
All Inpatient Hospital Services (inc. MHSA)	Ø	$\overline{\mathbf{V}}$			□ □	<b>7</b>				
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$30.00		П				
Specialist Visit				\$60.00			899			
Mental/Behavioral Health and Substance Abuse Disorder Outpatient	-	Prof.		\$60.00						
Services				300,00						
Imaging (CT/PET Scans, MRIs)	✓	<b>2</b>								
Rehabilitative Speech Therapy				\$30.00				1000		
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$30.00		D, T				
Preventive Care/Screening/Immunization			100%		l H	H				
Laboratory Outpatient and Professional Services	7	<b>V</b>	200//			V				
X-rays and Diagnostic Imaging		Ø				V				
Skilled Nursing Facility	Z Z	[7]				<u> </u>	1000			
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	V	<b>V</b>		100	Ø	Ø	alumini-			
Quitastlant Current Physician / Current Society		V			171	Ø				
Outpatient Surgery Physician/Surgical Services  Drugs	☑ All	✓ All			T AI	( All	-			
Generics		7			To the second					
Preferred Brand Drugs						V				
Non-Preferred Brand Drugs					(Z)	V				
Specialty Drugs (i.e. high-cost)	Ø	Ø			i i	7				
Options for Additional Benefit Design Limits:		bind								
Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:										
Set a Maximum Number of Days for Charging an IP Copay?										
# Day's (1-10):	-									
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):										
Begin Primary Care Deductible/Colnsurance After a Set Number of Copays? # Copays (1-10):										
Output										
Status/Error Messages;	Calculation Successfu	al.								
Actuarial Value:	79.41%									
Metal Tier:	Gold									

User Inputs for Plan Parameters			usa (upa o u							
Use Integrated Medical and Drug Deductible?		UCA/UDA Form	HSA/HRA Options loyer Contribution?			rrow Network O				
Apply Inpatient Copay per Day?  Apply Skilled Nursing Facility Copay per Day?		HSA/HKA EMP	loyer Contributions	Ш	Blended Network/POS Plan?					
Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contri	bution Amount:	2nd Tier Utilization:						
Indicate if Plan Meets CSR Standard?			инини		400	a ner Omizacioni				
Desired Metal Tier	Gold 💌									
Desired Metal Her		er 1 Plan Benefit De	sign		Tie	r 2 Plan Benefit I	Design			
	Medical	Drug	Combined		Medical	Drug	Combined			
Deductible (\$)	\$1,000.00	\$100.00			111001001	-	20111011100			
Coinsurance (%, Insurer's Cost Share)	80.00%	100.00%					- A - 33			
OOP Maximum (\$)		00.00								
OOP Maximum if Separate (\$)		E.S.			ō					
Click Here for Important Instructions		Tie	or 1		1	Ti	er 2			
	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Coinsurance, if	Copay, if			
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Subject to Coinsurance?	different	separate		
Medical	All	□ All	different	separate	[All	All	unterent	Separate		
Emergency Room Services	Ø		<del></del>		T T	<u> </u>				
All Inpatient Hospital Services (inc. MHSA)	3	2			5	7				
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$25.00	2		910			
Specialist Visit				\$50.00	1 12	V				
Mental/Behavioral Health and Substance Abuse Disorder Outpatient	hood	Second Second		\$30.00	120	A.C.				
Services				\$50.00	<b>Z</b>	Ø				
maging (CT/PET Scans, MRIs)	7				12	Ø	***************************************	филон		
Rehabilitative Speech Therapy	Ō			\$25,00	7					
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$25.00	Ø	Ø				
Preventive Care/Screening/Immunization	П	П	1.00%		ΠÍ	Ti sa		noine		
aboratory Outpatient and Professional Services	7	<u>-</u>	114.63.46	· · · · · · · · · · · · · · · · · · ·	7			- The state of the		
K-rays and Diagnostic Imaging	2	2			- F					
Skilled Nursing Facility	7	Ø				- F				
Charles a College of Carrows Array					- Colomptonial		artica (Control of Control of Con			
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<b>V</b>				2					
Outpatient Surgery Physician/Surgical Services	2			200	2	Ø				
Drugs	ZAII	ZAII			ZAL-	[≠]All				
Senerics	4	Ø.	71.01%			2				
Preferred Brand Drugs	2	D .	75.58%		<b>∠</b>	Image: Control of the				
Ion-Preferred Brand Drugs	<b></b>	<b>3</b>	73.62%			2				
pecialty Drugs (i.e. high-cost)	V	Z	96.5%		<ul><li>✓</li></ul>	<b>(</b>				
Options for Additional Benefit Design Limits:										
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:										
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):										
Begin Primary Care Cost-Sharing After a Set Number of Visits?										
# Visits (1-10):		k) L								
degin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	least .	1.0								
# Copays (1-10): Output										
Zarbar										

Actuarial Value: Metal Tier: Calculation Successful 78.9%

Gold

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			otions		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			work/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			Tier Utilization:	1 - 1 - 1 - 1 - 1 - 1	
Use Separate OOP Maximum for Medical and Drug Spending? Indicate if Plan Meets CSR Standard?					Zno	Tier Utilization:	27.0%	
Desired Metal Tier	Gold .							
Desired Wetar Fler		er 1 Plan Benefit De	sign		Tier	2 Plan Benefit (	Design	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$1,000.00	\$100.00			\$1,000.00	\$100.00		
Coinsurance (%, Insurer's Cost Share)	80.00%	100,00%			80,00%	100.00%		
OOP Maximum (\$)	\$4,0	00.00			\$4,0	00.00		
OOP Maximum if Separate (\$)		100						
lick Here for important instructions	H	Tie	er 1			Ti	er 2	
Type of Benefit	Subject to	Subject to	Coinsurance, If	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	[] All	All			□AII	□All		
mergency Room Services	Ø.				Ø.			
All Inpatient Hospital Services (inc. MHSA)	Image: Control of the	2			Ø	2		
rimary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$25.00				\$25.00
pecialist Visit				\$50.00				\$50.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient		D		\$50.00				\$50.00
Services maging (CT/PET Scans, MRIs)				\$250,00				\$250.00
Rehabilitative Speech Therapy		П		\$25.00				\$25.00
Enablinative Special Metapy				\$25.00				\$25.00
ehabilitative Occupational and Rehabilitative Physical Therapy	L.	lu-l		\$25,00	ч	ш		\$25.00
reventive Care/Screening/Immunization		0	100%	-			100%	
aboratory Outpatient and Professional Services		<u> </u>			[]			
-rays and Diagnostic Imaging	Z Z	卫			Ø	2		
killed Nursing Facility	2	V						
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		2	73.43%		[3]	2		
Outpatient Surgery Physician/Surgical Services	Z.					V		
Drugs	[⊒]All	<b></b> All			<b></b> ✓All	ZAII		
Senerics	<b>4</b>	7	71.01%		7	1	71.01%	
referred Brand Drugs	2	V	75.58%		7	7	75.58%	
Ion-Preferred Brand Drugs	<u> </u>	Ø	73,62%		2	2	73.62%	
pecialty Drugs (i.e. high-cost)	7	Ø	96.5%		7	V	96.5%	
Options for Additional Benefit Design Limits:  Set a Maximum on Specialty Rx Coinsurance Payments?								
Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay?								
# Days (1-10):	-							
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	Ц							
legin Primary Care Deductible/Coinsurance After a Set Number of Copays?					23	A 11	1	
# Copays (1-10):				16.	4 V	0.4	)	
utput				10	4 x			
tatus/Error Messages:	Calculation Success	sful.		70	0 .	1.5		
	78.4%	3000		18	JX	0.)	3	
	Gold							
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				170	3-68	0/0		
				1 / (	100	10		

User Inputs for Plan Parameters	Ė		uca hina o .:		1 6		area 1	G.
Use Integrated Medical and Drug Deductible? Apply Inpatient Copay per Day?		HSA/HRA Emn	HSA/HRA Options			row Network O twork/POS Plan		
Apply Skilled Nursing Facility Copay per Day?			VIII. 1000 1100 1100 1100 1100 1100 1100			t Tier Utilization		
Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contri	button Amount:			Tier Utilization	The same of the sa	
Indicate if Plan Meets CSR Standard?				TO NAMED IN				
Desired Metal Tier	Gold							
		er 1 Plan Benefit De			Tier	2 Plan Benefit		
	Medical	Drug	Combined				Combined	
Deductible (\$)	\$1,000.00	\$0.00			\$1,000.00	\$0.00		
Coinsurance (%, Insurer's Cost Share)	80.00%	70.46%			80.00%	70.46%	= 1	
OOP Maximum (\$) OOP Maximum if Separate (\$)		00.00			\$4,0	00.00		
OOF Maximum is separate (5)			8			1		
Elick Here for Important Instructions		Tie	er 1			Υ	ier 2	
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	□ All	□ All	Proceedings.		☐ All	☐ All		
Emergency Room Services All Inpatient Hospital Services (inc. MHSA)		<b>Ø</b>			<b>V</b>	<u> </u>		
				7.7.7.	200			10111
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$25.00				\$25.00
Specialist Visit				\$50.00				\$50.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$50.00				\$50.00
Imaging (CT/PET Scans, MRIs)				\$250.00				\$250.00
Rehabilitative Speech Therapy				\$25,00				\$250.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$25.00				\$25.00
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services	Ø				2	v		
(-rays and Diagnostic Imaging						V		
Skilled Nursing Facility	7	V			Z	V		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)			73.43%		7			
Outpatient Surgery Physician/Surgical Services		V			Ø	4		
Drugs	☑ All	☑ All			₹ All	✓ AN	100	100
Generics	团	7			V	V		
Preferred Brand Drugs						Z.		
Non-Preferred Brand Drugs	回				Ø			
Specialty Drugs (i.e. high-cost) Options for Additional Benefit Design Limits:	<b>2</b>	V			. 7	V		
Set a Maximum on Specialty Rx Coinsurance Payments?		1						
Specialty Rx Coinsurance Maximum:	L.J.							
Set a Maximum Number of Days for Charging an IP Copay?	n							
# Days (1-10):	-							
Begin Primary Care Cost-Sharing After a Set Number of Visits?	П							
# Visits (1-10):								
and the second of the second o								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?								
# Copays (1-10):		I	/4-	77.00	0.4	-		
output				1. JOX	0·4	)		
status/Error Messages:	Error: Result is out	side of +/- 2 percen	nt de minimis variatio	on.				
	77.90%	- San A - borne				-		
Metal Tier:				78-30	X 0 :	55		
				. 0	10	K		-
						1		
				70	1401	0		
				/ /		M A		

User Inputs for Plan Parameters									
Use Integrated Medical and Drug Deductible?		1	HSA/HRA Options		Nar	row Network Op	tions	li .	
Apply Inpatient Copay per Day?			over Contribution?		100	work/POS Plan?			
Apply Skilled Nursing Facility Copay per Day?					1st Tier Utilization:				
Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contril	oution Amount:	2nd Tier Utilization:					
Indicate if Plan Meets CSR Standard?									
Desired Metal Tier	Gold 🔻				-				
		r 1 Plan Benefit De			Tier	2 Plan Benefit D			
Q. (5.10.10.10.10.10.10.10.10.10.10.10.10.10.	Medical	Drug	Combined				Combined		
Deductible (\$)	\$1,000.00	\$0.00							
Coinsurance (%, Insurer's Cost Share) OOP Maximum (\$)	80.00%	70.46%							
OOP Maximum (5)	54,0	00.00							
OUT Waxingin it separate (3)									
Click Here for Important Instructions		Tie	f1		17 3	Tie	er 2		
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if	
18-17 17 17 17	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate	
Medical Services	□ All	☐ All			All C	□ All			
Emergency Room Services All Innational Regulations (Inc. MHSA)		<b>2</b>			<u> </u>		m+umumasasas muning		
All Inpatient Hospital Services (inc. MHSA)	- V	[4]			12)	<u> </u>			
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$25.00	.✓	Ø			
Specialist Visit				\$50.00	Ø	7			
Mental/Behavioral Health and Substance Abuse Disorder Outpatient				\$50.00	[2]	Ø			
Services				<b>\$30.00</b>					
Imaging (CT/PET Scans, MRIs)	2	Ŧ.			Z	Ø		Control of the Contro	
Rehabilitative Speech Therapy				\$25.00		U	MILE PRODUCTION OF THE PROPERTY OF THE PROPERT		
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$25.00	☑ -	Ø			
Preventive Care/Screening/Immunization			100%	810					
Laboratory Outpatient and Professional Services	Ø	Ø			2	<b>V</b>			
X-rays and Diagnostic Imaging	<b>3</b>	<b>2</b>			<u> </u>	Ç.		1000	
Skilled Nursing Facility	D	7			<b>V</b>	- 🗸	- comprime our		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)					U	7			
Outpatient Surgery Physician/Surgical Services	2				V	<b>2</b>	7.00		
Drugs	□ All	☐ All			☐ All	☐ All		F (*)	
Generics	Ø.	V			<b>∀</b>	₹.	5.00	5	
Preferred Brand Drugs					V	V	300		
Non-Preferred Brand Drugs	2	2			□ □	Z.	***************************************		
Specialty Drugs (i.e. high-cost)	V	V			7	<b>7</b>			
Options for Additional Benefit Design Limits:		1							
Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:	П								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):									
Begin Primary Care Cost-Sharing After a Set Number of Visits?									
# Visits (1-10):  Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?									
# Copays (1-10):									
Output									
Status/Error Messages:	Calculation Success	eful							
	78.33%	el sell							
	Gold								

Gold 4 - Free Standing

User Inputs for Plan Parameters									
Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Narrow Network Options				
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?		Blended Network/POS Plan?				
Apply Skilled Nursing Facility Copay per Day?		Annual Contribution Amount:				t Tier Utilization:			
Use Separate OOP Maximum for Medical and Drug Spending?		-32%			2nd	Tier Utilization:	27.0%		
Indicate If Plan Meets CSR Standard? Desired Metal Tier	Gold 🔻								
Desired Metal Her	7,100	1 Plan Benefit De	sign	r .	Tier	2 Plan Benefit I	)esign		
	Medical	Drug	Combined		Medical	Drug	Combined		
Deductible (\$)	\$1,500.00	\$250.00			\$1,500.00	\$250.00			
Coinsurance (%, Insurer's Cost Share)	80.00%	100.00%			80.00%	100.00%			
OOP Maximum (\$)	\$3,000	1.00			\$3,0	00.00			
OOP Maximum if Separate (\$)									
Click Here for Important Instructions		Tie	er 1			Ti	er 2		
	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if	
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate	
Medical	All	All			□All	□AII			
Emergency Room Services	$\mathbf{Z}$	[]			Z.	V			
All Inpatient Hospital Services (inc. MHSA)	4	V				2			
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$20.00				\$20.00	
Specialist Visit				\$50.00				\$50.00	
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$50.00				\$50.00	
Imaging (CT/PET Scans, MRIs)	D			\$300.00				\$300.00	
Rehabilitative Speech Therapy	Ö			\$20.00				\$20.00	
Rehabilitative Occupational and Rehabilitative Physical Therapy	U	U.		\$20.00	Ο,	, iii		\$20.00	
Preventive Care/Screening/Immunization			100%						
Laboratory Outpatient and Professional Services	7	<b>2</b>			2	2			
X-rays and Diagnostic Imaging	Ø				Ø	Z Z			
Skilled Nursing Facility	<b>V</b>	<b>V</b>	- 2		V	Ø			
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)			72.11%		Ø				
Outpatient Surgery Physician/Surgical Services	V	7			· ·	2			
Drugs	<b>☑</b> All	√All	Control of the Contro		<b></b> ✓ All	ZAII			
Generics	<b>2</b>	2	71.01%		<b>V</b>	Ø.	71.01%		
Preferred Brand Drugs	2		75.58%		· ·	7	75,58%		
Non-Preferred Brand Drugs Specialty Drugs (i.e. high-cost)	<u> </u>	<b>2</b>	73.62%		- 2 2	<b>9</b>	73.62%	-	
Options for Additional Benefit Design Limits:	141	121	96.51%			IAI	96.51%		
Set a Maximum on Specialty Rx Coinsurance Payments?									
Specialty Rx Coinsurance Maximum:									
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):									
Begin Primary Care Cost-Sharing After a Set Number of Visits?					F- /2				
# Visits (1-10):				70	20	40	41		
				10	(	1.0.			
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?					29				
# Copays (1-10):				-74	712		-		
Output				18	14)	6 0	11		
Status/Error Messages:	Calculation Successfu	i-		10	1		1		
	78.29%								
	Gold		-			- i	1		
				1	7000	11 -1			
				1	/X /	-11	1		
				1			1		

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options	===	Na	row Network Op	tions	
Apply Inpatient Copay per Day?		HSA/HRA Empl	oyer Contribution?		Blended Ne	twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contrib	oution Amount:		15	t Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?		Admiral Contin	Aution Arriouse.	400	Zho	i Tier Utilization:		
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier					_			
		r 1 Plan Benefit De				2 Plan Benefit D		
The second secon	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$1,500.00	\$250.00						
Coinsurance (%, Insurer's Cost Share)		100.00%						
OOP Maximum (\$)	\$3,00	00.00						
OOP Maximum if Separate (\$)			/					
Click Here for Important Instructions		Tie	r1		175	Tie	er Ž	
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical		□All ☑			□All □	(TAIL		
Emergency Room Services		<u> </u>			2	2 2	5-0	
All Inpatient Hospital Services (inc. MHSA)	TAT.	(2)			Ε.	E)		- mpannue
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$20.00		Z		
Specialist Visit				\$50.00		7		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient				\$50.00	(F2)			
Services				\$30.00				
Imaging (CT/PET Scans, MRIs)	V	0			Ø	7		
Rehabilitative Speech Therapy				\$20.00	[2]	Z)		
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$20.00	Ø	Ø		
Preventive Care/Screening/Immunization			100%		The state of	П	The second secon	
Laboratory Outpatient and Professional Services	[ <del>]</del>	<b>3</b>			2	J.		100
K-rays and Diagnostic Imaging	Ø	Ø			I.	7		
Skilled Nursing Facility	7	V			V	2		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Z				Ø	D		
Outpatient Surgery Physician/Surgical Services	T.	<b>2</b>		3 5 5	Z.	Ø		opmorphisms.
Drugs	ZAIL	ZAIL		3554	. all	(√)Ali	200	
Generics	Ø.	Ø	71.01%		7	U		
Preferred Brand Drugs	Ø		75.58%		V	<b>.</b>		hit has a second
Non-Preferred Brand Drugs	7	2	73.62%		V	Ø		****
Specialty Drugs (i.e. high-cost)	7		96.51%		Ø		2000 0	
Options for Additional Benefit Design Limits:					-			
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay?								
# Days (1-10):	-							
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
degin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
Output # copays (1-10).								
Status/Error Messages:	Calculation Success	ful						
	78,14%	. will						
	Gold							

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?		2000	HSA/HRA Options		Nar	row Network Op	otions	
Apply Inpatient Copay per Day?		HSA/HRA Empl	oyer Contribution?		-	twork/POS Plan?	<b>9</b>	
Apply Skilled Nursing Facility Copay per Day?		Annual Contrib	ution Amount:			Tier Utilization:	73.0%	
Use Separate OOP Maximum for Medical and Drug Spending?					2nd	Tier Utilization:	27.0%	
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier		4 N			-	3 Di D C+ E	varia I	
		er 1 Plan Benefit Des			Medical	2 Plan Benefit C	Combined	
Deductible (\$)	Medical \$1,500.00	<b>Drug</b> \$250.00	Combined		\$1,500.00	Drug \$250.00	Combined	
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%			100.00%	100.00%		
OOP Maximum (\$)		00.00				00.00		
OOP Maximum if Separate (5)	43,6	20.00			\$5,0			
			Access of					
Click Here for Important Instructions		Tier	r <b>1</b>		100	Tie	er 2	
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	□ All	□ All			III All	IIA [	F*	
Emergency Room Services	2	<u> </u>			V	<u> </u>		
All Inpatient Hospital Services (Inc. MHSA)	Image: Control of the	v			<b>Ø</b>	7		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$20.00				\$20.00
Specialist Visit				\$50.00				\$50.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient				\$50.00	0			\$50.00
Services	(100)			***********	1 2 3 3 3 3	1,000		f200.00
Imaging (CT/PET Scans, MRIs) Rehabilitative Speech Therapy				\$300.00				\$300.00
кенаринануе эрееси тиегару				\$20.00				\$20.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$20.00				\$20.00
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services	<b>1</b>	V			<b>2</b>	v		
X-rays and Diagnostic Imaging		Ø			<b>V</b>	<b>Y</b>		
Skilled Nursing Facility		V			7	4		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)			72.11%		2	Z		
Outpatient Surgery Physician/Surgical Services	Image: Control of the	Image: Control of the		- 1	7	V		
Drugs	☑ All	✓ All			✓ All	Z All	F125	
Generics	Ø	Ø	71.01%		Ø	7	71.01%	
Preferred Brand Drugs		<b>☑</b>	75.58%		2	v	75.58%	
Non-Preferred Brand Drugs	☑	Z	73.62%		2	Ø	73.62%	
Specialty Drugs (i.e. high-cost)	V	Ø	96.51%		Ø	2	96.51%	
Options for Additional Benefit Design Limits:	-	r .						
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:					77 17	-1	×0 45 -1- ×	+ 80
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):					116	7 /		. 0
							7	0-6
# Visits (1-10):					= 7	9-27	·/- X	0 0
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?							/	
# Copays (1-10):		K-			-	70 -	1-1 0	0-3
Output					7	18 L	1 1 1	_
Status/Ferrar Massager:	Error: Docult is out	side of t/ 2 naverus	da minimie unrintia-					
	error: Result is out 77.23%	side of +/- 2 percent	de minimis variation	1		-		1
Actuariai value: Metal Tier:	1.2570				_	74	-88-/.	
yieldi ilei.						10	001	
						1		-

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options	-8	Nar	row Network Op	otions	
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day? Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contri	bution Amount:			t Tier Utilization: i Tier Utilization:		
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier								
		1 Plan Benefit De	Sign		Medical	2 Plan Benefit D	Combined	
Deductible (\$)	\$1,500.00	<b>Drug</b> \$250.00	Combined		Medical	Drug	Combined	
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%						
OOP Maximum (\$)	\$3,000							
OOP Maximum if Separate (\$)	,				1423			
lick Here for Important Instructions		Tie	or 1			Tie	er 2	
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	□ All	□ All			All	□ All		
mergency Room Services	2	V			Z	J		
Il Inpatient Hospital Services (inc. MHSA)	Ø	v				7		
rimary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$20.00	Ø	2		
pecialist Visit				\$50.00		<b></b> ✓		
Nental/Behavioral Health and Substance Abuse Disorder Outpatient ervices				\$50.00	2	2		
naging (CT/PET Scans, MRIs)	7	2			(7)	<b>7</b>		
ehabilitative Speech Therapy				\$20.00		T T		
					L.	<b>2</b>		****
ehabilitative Occupational and Rehabilitative Physical Therapy		ш		\$20.00	EM.	THE OWNER OF THE OWNER OF THE OWNER		
reventive Care/Screening/Immunization			100%	33				
aboratory Outpatient and Professional Services	Ø	7			U		ummerien manager	
rays and Diagnostic Imaging		$\square$					artnariffsundament	
killed Nursing Facility	1	v			~			
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<b>Ø</b>	Ø			Z	Ø		
utpatient Surgery Physician/Surgical Services	7				7	7		
Drugs	☑ All	✓ All			✓ All	☑ All		
enerics	v	2	71.01%		2	<b>₽</b>	menting Are	
referred Brand Drugs			75,58%		Z.	V		
on-Preferred Brand Drugs	<b>2</b>	2	73.62%			Z		
pecialty Drugs (i.e. high-cost)	<b>V</b>	Ø	96.51%		Z	[7]		
ptions for Additional Benefit Design Limits:	-							
Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:	Ш							
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
egin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
output # Copays (1-10).								
tatus/Error Messages:	Calculation Successfu	l.						
	80.94%							
	Gold							

User Inputs for Plan Parameters			HSA/HRA Options		1 Ma	rrow Network Op	tions	
Use Integrated Medical and Drug Deductible? Apply Inpatient Copay per Day?			over Contribution?			twork/POS Plan?	[7]	
Apply Skilled Nursing Facility Copay per Day?			ninaniiiiii aanoo aanoo aanoo	hand		t Tier Utilization:	73.0%	
Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contrib	ution Amount:			d Tier Utilization:	27.0%	
Indicate if Plan Meets CSR Standard?	111							
Desired Metal Tier					_			
		er 1 Plan Benefit Des				2 Plan Benefit D		
Deductible (\$)	\$1,500.00	<b>Drug</b> \$0.00	Combined		\$1,500.00	<b>Drug</b> \$0.00	Combined	
Coinsurance (%, Insurer's Cost Share)	80.00%	64.91%			80.00%	64.91%		
OOP Maximum (\$)		00,00				00.00		
OOP Maximum if Separate (\$)	The second second							
lick Here for Important Instructions	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	er 2 Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	□ All	□ All	different	Scholare	□ All	□All	- american	- Inputate
nergency Room Services	Ø	Ū			U	V		
I Inpatient Hospital Services (inc. MHSA)	V	Ī			Ø	2		
imary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)		D		\$20.00				\$20.00
pecialist Visit				\$50.00				\$50.00
lental/Behavioral Health and Substance Abuse Disorder Outpatient ervices				\$50.00				\$50,00
naging (CT/PET Scans, MRIs)				\$300.00				\$300.00
ehabilitative Speech Therapy				\$20.00				\$20.00
ehabilitative Occupational and Rehabilitative Physical Therapy				\$20.00				\$20.00
eventive Care/Screening/Immunization			100%				and the	<u> </u>
boratory Outpatient and Professional Services	7	0				2		
rays and Diagnostic Imaging	Image: Control of the	7				Ø		1
illed Nursing Facility		V			Image: section of the content of the			
utpatient Facility Fee (e.g., Ambulatory Surgery Center)		Ø	72.11%			<b>3</b>		
stpatient Surgery Physician/Surgical Services	V	2			V	Z Z		
Drugs	<b>☑</b> All	<b></b> ✓All			<b></b> ✓All	<b>⊿</b> All		100 pt 170
enerics	2	9			Z Z	Ø.		
eferred Brand Drugs	2	<b>2</b>				7		
on-Preferred Brand Drugs	I I	<u> </u>				<u> </u>		
pecialty Drugs (i.e. high-cost) ptions for Additional Benefit Design Limits:	LZI	L.J.		_	12.1			
Set a Maximum on Specialty Rx Coinsurance Payments?		1						
Specialty Rx Coinsurance Maximum: Set a Maximum Number of Days for Charging an IP Copay?					-	10/1	A W.	-
					/8	2. ROX	41	
# Visits (1-10): egin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):						1908	10- V	5
utput								
	Calculation Succes	sful.				78-9	0	
	78.86%				1 -	78-	7	
Metal Tier:	Gold					10	0	
Metal Tier:	Gold					10		

Jser Inputs for Plan Parameters	n 1		HSA/HRA Options		Nam	ow Network Op	tions	
Use Integrated Medical and Drug Deductible?			oyer Contribution?			work/POS Plan?		
Apply Inpatient Copay per Day?			V2 - 1		lst	Tier Utilization:		
Apply Skilled Nursing Facility Copay per Day?	ď	Annual Contrib	ution Amount:		2nd	Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?	i i	100						
Indicate if Plan Meets CSR Standard? Desired Metal Tier	Gold .							
Desired Metal Nei		r 1 Plan Benefit De	sign		Tier	2 Plan Benefit D	esign	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$1,500.00	\$0.00	1					
Coinsurance (%, Insurer's Cost Share)	80.00%	64.91%	200 and 200		1 1			
OOP Maximum (\$)		00.00						
OOP Maximum if Separate (\$)								
						Ti.	er 2	
Olick Here for important instructions		Tie		F 15	Subject to	Subject to	Coinsurance, if	Copay, if
A COLUMN TO THE	Subject to	Subject to	Coinsurance, if	Copay, if	Deductible?	Coinsurance?	different	separate
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible	[]All	Girrer em	
Medical	□ All	□ All						
Emergency Room Services		<b>I</b>				17		
All Inpatient Hospital Services (inc. MHSA)	7	<b>Y</b>					-000	
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$20.00		✓		
Primary Care Visit to Treat an injury or liness (exc. Preventive, and X 10/5)	1,100-10			\$50.00	T.	Z.		10000
Specialist Visit						3.5		100
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$50.00	0	<b>.</b>		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Imaging (CT/PET Scans, MRIs)	V			77.77.24				- composition
Rehabilitative Speech Therapy				\$20.00	7	14)		
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$20.00	V	<	numico e e e e e e e e e e e e e e e e e e e	
Rehabilitative Occupational and Rehabilitative Physical Phenapy			100%				anno trimono de la composición della composición	
Preventive Care/Screening/Immunization Laboratory Outpatient and Professional Services	T.	Ø			2	[J]	400-000	
		2			2	[ <b>7</b> ]	200	
X-rays and Diagnostic Imaging		2			(2)	V		
Skilled Nursing Facility Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<b>I</b>				Z			
	<b>V</b>			***	∠			
Outpatient Surgery Physician/Surgical Services	PAII	ZAII			ZAII	[V]AII		
Drugs	<b>7</b>	Ø			<b>∠</b>	ď		
Generics		Ū			⊌	7		
Preferred Brand Drugs	2				7	7	1	
Non-Preferred Brand Drugs	- I	Ø				7		
Specialty Drugs (i.e. high-cost) Options for Additional Benefit Design Limits:								
Options for Additional Benefit Design Limits.  Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):		1						
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
Output								
Status/Error Messages: Actuarial Value: Metal Tier:	Calculation Succe 79.08% Gold	essful.						

User Inputs for Plan Parameters									
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network O			
Apply Inpatient Copay per Day?		HSA/HRA Emp	oloyer Contribution?			twork/POS Plan			
Apply Skilled Nursing Facility Copay per Day?		Annual Contr	ibution Amount:			t Tier Utilization	The state of the s		
Use Separate OOP Maximum for Medical and Drug Spending?	prints.	per (2022)			Zno	d Tier Utilization	27.0%		
Indicate if Plan Meets CSR Standard?									
Desired Metal Tier		1 Dlan Banofit D	acian	1	Tie	2 Plan Benefit	Design		
	Medical	1 Plan Benefit D	Combined	5	Medical	Drug	Combined		
Deductible (\$)		\$0.00	Comomed		\$1,500.00	\$0.00	Combined		
Coinsurance (%, Insurer's Cost Share)		64.91%			100.00%	64.91%	199		
OOP Maximum (\$)						00.00			
OOP Maximum if Separate (\$)									
Click Here for Important instructions		Ti	er 1			Т	ler 2		
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if	
	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate	
Medical	□ All	□ All			□ All	☐ AR		3.50	
Emergency Room Services	<u> </u>	7			<b>V</b>	7			
All Inpatient Hospital Services (inc. MHSA)	2	<b>2</b>			<b>V</b>	1			
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$20.00				\$20.00	
Specialist Visit				\$50.00				\$50.00	
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$50.00				\$50,00	
Imaging (CT/PET Scans, MRIs)				\$300.00				\$300.00	
Rehabilitative Speech Therapy				\$20.00				\$20.00	
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$20.00				\$20.00	
			100%			П			
Preventive Care/Screening/Immunization Laboratory Outpatient and Professional Services		2	40070		<b>V</b>	7			
X-rays and Diagnostic Imaging	2	2			2	Ø			
Skilled Nursing Facility	2	- I			7	Ø			
	1		(21.7.17.1						
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		2	72.11%		<b>Ø</b>	<b>2</b>			
Outpatient Surgery Physician/Surgical Services		<u> </u>							
Drugs	☑ All	☑ All			✓ All	✓ All	E		
Generics	Ø.	2			7	7			
Preferred Brand Drugs					7	<b>2</b>			
Non-Preferred Brand Drugs	<b>2</b>	Image: section of the content of the			7	7			
Specialty Drugs (i.e. high-cost)	N.								
Options for Additional Benefit Design Limits: Set a Maximum on Specialty Rx Coinsurance Payments?									
Specialty Rx Coinsurance Maximum:	2.75						- 13	0	
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):				79-13	× 0.450	7 + =	19.33	× 0-22	
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):				K . C .		~	for 1		
Hata (± 14)				- 1	797	4-1	In-	00-1	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):			1.	-/	77-6	- (1)	+0.		
Output				X	0.63	5 /		~ 1.	
AND AND MODERN	Calmilation Comment	6.11					FOS	80.1.	
Status/Error Messages:	Calculation Successi	ui.		+	78.	8			
Actuarial Value:	79.13% Gold			1		1			
Metal Tier:	Gold			0	78.9 ×0.3	(5)			
					X0.	)			-1 -
				1	-	7	7	E 1	Ran Line
					7.9	10-	- 1 -	Darde	Plan Fin
				-	11)	(1)	1-)		

Premium Else - God 4a - Hospital

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Nar			
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			work/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contril	oution Amount:			Tier Utilization: Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?					2110	Her Othization.		
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Gold	1 Plan Benefit De	elen 1		Tier	2 Plan Benefit D	esign	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$1,500.00	\$0.00	Combined		Teredicus	0,06		
Coinsurance (%, Insurer's Cost Share)	100.00%	64.91%				10		
OOP Maximum (\$)		00.00						
OOP Maximum if Separate (\$)	<b>4</b> 5,60	0.00						
DOT Manifest in Separate (V)								
Click Here for Important Instructions		Tie					er 2	
Type of Benefit	Subject to	Subject to	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
e de la companya del companya de la companya de la companya del companya de la co	Deductible?	Coinsurance?	different	separate	Deductible:	All	unterent	Зеричис
Medical Second Services							· ·	
Emergency Room Services All Inpatient Hospital Services (inc. MHSA)		<u> </u>				7	anunata-miningua -	
All Inpatient Hospital Services (Inc. MinsA)	123			V. 115		The state of the s	River and the second	
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$20.00	Z.	U		
Specialist Visit				\$50.00	Ø.	7		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient		puny		\$50.00		Ø		
Services				\$30.00				
Imaging (CT/PET Scans, MRIs)	Ø	V			☑	Z.		
Rehabilitative Speech Therapy				\$20.00	☑	7	STATESTA	
A complete the terror and the state of the s				\$20.00	Ø	<b>D</b>		
Rehabilitative Occupational and Rehabilitative Physical Therapy					- Amazon Amazon	THE STATE OF THE S		
Preventive Care/Screening/Immunization		<u> </u>	100%					
aboratory Outpatient and Professional Services		<u> </u>				7		
X-rays and Diagnostic Imaging		<u> </u>				2	Smurre-Same	
Skilled Nursing Facility	7	v			Z)	<u> </u>	antres dimen	
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	7					[Z]		
Outpatient Surgery Physician/Surgical Services	7	2			✓	V		
Drugs	☑ All	✓ All			[✓] All	✓ Al	3000	
Generics	Image: Control of the	V			7	[2] [2]		
Preferred Brand Drugs		<u> </u>			Z)			
Non-Preferred Brand Drugs		<u> </u>			7			
Specialty Drugs (i.e. high-cost)	7	Ø			2	<u> </u>		
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? #Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
Output								
Status/Error Messages:	Calculation Success	sful.						
and the state of t	79.33%	To auto-						

Gold

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			rrow Network Op	tions	
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan?	7	
Apply Skilled Nursing Facility Copay per Day?		Annual Contril	bution Amount:			t Tier Utilization:	73%	
Use Separate OOP Maximum for Medical and Drug Spending?					2ne	d Tier Utilization:	27%	
Indicate if Plan Meets CSR Standard? Desired Metal Tier	Gold 🔻							
Desired Metal Her		I Plan Benefit De	elen		Tio	r 2 Plan Benefit D	oclan	
	Medical	Drug	Combined		lie	2 Flatt belieft b	Combined	
Deductible (\$)	\$1,300.00	\$100.00	Commence		\$1,300.00	\$100.00	comonica	
Coinsurance (%, Insurer's Cost Share)	90.00%	100.00%			90.00%	100.00%		
OOP Maximum (\$)	\$3,250	.00			\$3,2	50,00		
OOP Maximum if Separate (\$)								
Click Here for important Instructions		Tie					er 2	
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, If different	Copay, if separate
Medical	☐ All	All			All	All		,
Emergency Room Services	Image: section of the content of the	9			Ø	<b>∀</b>		
All Inpatient Hospital Services (inc. MHSA)	<b>9</b>	7						
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$25.00				\$25.00
Specialist Visit				\$50.00				\$50.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$50.00				\$50,00
Imaging (CT/PET Scans, MRIs)				\$150.00				\$150.00
Rehabilitative Speech Therapy				\$25.00				\$25.00
				605.00				
Rehabilitative Occupational and Rehabilitative Physical Therapy	land.	U		\$25.00	L			\$25.00
Preventive Care/Screening/Immunization		D'	100%					
Laboratory Outpatient and Professional Services	<b>V</b>				<b>2</b>	2		
X-rays and Diagnostic Imaging		Ø			Ø.	Z		
Skilled Nursing Facility	*				Ø.	Ø		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		図	76.06%		Ø			
Outpatient Surgery Physician/Surgical Services	2					7		
Drugs	√All	ZAII			□AII	IIAII.		
Generics	7	Z	71.0%		✓	7	71.0%	
Preferred Brand Drugs	7		75.58%		Ø	2	75.58%	
Non-Preferred Brand Drugs			73.62%			2	73.62%	
Specialty Drugs (i.e. high-cost)	团	<b>4</b>	96,51%		V	7	96.51%	
Options for Additional Benefit Design Limits:  Set a Maximum on Specialty Rx Coinsurance Payments?								
Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):							11,-	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?  # Copays (1-10):				78	26	x 0	45	
Output				-310	71	. 0	54	
				18	16	X	2.7	
	alculation Successfu	l.						. 7
	8.26%						1	- 1
Metal Tier:	iold		-					
				1	700	54 ×	1 . 1	
					18	1 1		
				1			- 1	

Gold 5. Hospital Jethas

					Lancard Control			
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network O		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			work/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contril	bution Amount:			Tier Utilization		
Use Separate OOP Maximum for Medical and Drug Spending?			MINISTER STATE OF THE STATE OF		2nc	Tier Utilization	100	
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Gold				-	201 2 6		
		er 1 Plan Benefit De			Tier	2 Plan Benefit		
Deductible (\$)	Medical \$1,300.00	Drug \$100.00	Combined				Combined	
Coinsurance (%, Insurer's Cost Share)	90.00%	100.00%			100			
OOP Maximum (\$)		50.00						
OOP Maximum if Separate (\$)	73,2	50,00			0.000			
OOI MANUALLI SEPARALE (5)	win i	L	1			L		
Click Here for Important instructions			er 1		1 2		er 2	
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if
Medical	☐ All	All	amerent	separate	All	Comsurancer	amerent	separate
mergency Room Services	2					7		
All Inpatient Hospital Services (inc. MHSA)	3	Ø			E E	2		
				77. 35				
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$25,00	Ø	2		
pecialist Visit				\$50,00	✓			
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$50.00		2		
maging (CT/PET Scans, MRIs)	Ø.	Ø			17	7	000000000000000000000000000000000000000	
Rehabilitative Speech Therapy				\$25.00	2			anne appear
remadificative speech merapy								novoc
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$25.00	Z.	Z		
Preventive Care/Screening/Immunization			100%					
aboratory Outpatient and Professional Services	3	Ø			Z.	✓	3.3	
-rays and Diagnostic Imaging		2			2	Z		
killed Nursing Facility		V			[2]			
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<b>Ø</b>							
Outpatient Surgery Physician/Surgical Services	7	- 2			2		recentled appointment	
Drugs	[Z]All	<b></b> ✓All			[]All	TAII	2.5	
ienerics	Ø	7	71.0%		V	7	W00000	
referred Brand Drugs	V	7	75.58%		Ø.	<b>7</b>		
lon-Preferred Brand Drugs	2	[2]	73.62%		V	2	momnimum	
pecialty Drugs (i.e. high-cost)	Z	$\square$	96.51%		[Z]	Z		
ptions for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10);								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
egin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):		-						
Dutput								

78.76%

Gold

Actuarial Value: Metal Tier:

Gold Sa Hospital Setting

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Nar	row Network O	ptions	
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?		Blended Ne	twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			t Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?		Astribut Contri	OGGIOTI MITOGITE.		2ne	d Tier Utilization:	5 (100)	
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Gold 🔻							
		r 1 Plan Benefit De			Tier	2 Plan Benefit I		
- 1 30 to test	Medical	Drug	Combined				Combined	
Deductible (\$)	\$1,300.00 90.00%	\$0.00 75.08%						
Coinsurance (%, Insurer's Cost Share) OOP Maximum (\$)		50.00						
OOP Maximum if Separate (\$)	Ş5,2	.30,00						
OOT MAXIMUM Separate (4)								
Click Here for Important Instructions		Tie					er 2	
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical Emergency Room Services	☐ All							
All Inpatient Hospital Services (inc. MHSA)					고	2		
FOR A STORY TO SEE THE SECOND SECTION OF THE SECOND SECTION OF THE SECOND SECON						The second second	nanonininininingarawa	
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$25,00		7		
Specialist Visit				\$50.00	E.	V		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$50.00	Z			
Imaging (CT/PET Scans, MRIs)	7	7			7	7	E100000000	
Rehabilitative Speech Therapy				\$25.00		<b>3</b>		250
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$25,00	Ø	V		
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services	<b>V</b>	7			7	✓		
X-rays and Diagnostic Imaging	V	7				7		
Skilled Nursing Facility	<b>V</b>	2			<b>₽</b>	☑'		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	7					7		
Outpatient Surgery Physician/Surgical Services					7	2		
Drugs	☑ All	✓ All			All	All		
Senerics	Image: Control of the	<b>4</b>			<b>V</b>	( <b>7</b> )		
Preferred Brand Drugs		E E			7	7		
Non-Preferred Brand Drugs	1				7	<u> </u>		
Specialty Drugs (i.e. high-cost)	V	7			7	<b>2</b>	8 62 8 S	
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	D							
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
Output								
Status/Error Messages	alculation Succes	eful.						

Actuarial Value: Metal Tier; Calculation Successfu 79.80% Gold

er;

Gold 50- Hospital Setting

User Inputs for Plan Parameters			use hims o d					
Use Integrated Medical and Drug Deductible? Apply Inpatient Copay per Day?	-	USA/UDA Eme	HSA/HRA Options		+	rrow Network O twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?	The state of the s	77.5		- bud		t Tier Utilization		
Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contri	bution Amount:			Tier Utilization	-0.50.70	
Indicate If Plan Meets CSR Standard?								
Desired Metal Tier	- minu							
	Tier	1 Plan Benefit De	esign		Tier	r 2 Plan Benefit	Design	
	Medical	Drug	Combined				Combined	
Deductible (\$)	\$1,300.00	\$0.00			\$1,300.00	\$100.00		
Coinsurance (%, Insurer's Cost Share)	90.00%	75.08%			90.00%	100.00%	- :	
OOP Maximum (\$)	\$3,250	0,00			\$3,2	50.00	- 1	
OOP Maximum if Separate (\$)								
Click Here for Important Instructions		Tie	er 1		1	т	ler 2	
(0)110-110000000000000000000000000000000	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	□ All	□ All			□All	All		
Emergency Room Services	2	2			Ø.	<u> </u>		
All Inpatient Hospital Services (inc. MHSA)	<b>3</b>	<b>I</b>			Ø	2		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$25.00				\$25.00
Specialist Visit				\$50.00				\$50.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$50.00				\$50.00
Imaging (CT/PET Scans, MRIs)		П		\$150.00				\$150.00
Rehabilitative Speech Therapy		П		\$25.00				\$25.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$25.00				\$25.00
Preventive Care/Screening/Immunization		П	100%				3.07	35.00
Laboratory Outpatient and Professional Services	7	2			2	(2)		
X-rays and Diagnostic Imaging	7	<b></b>			V	2		
Skilled Nursing Facility		v						
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		Image: Control of the	76.06%			Ø		
Outpatient Surgery Physician/Surgical Services	3			Rest Comment	2	Z		
Drugs	<b>⊠</b> All	<b></b> ☑AII		22.0		All	THE 123	
Generics		2			V	7		
Preferred Brand Drugs	1	Ø			V			
Non-Preferred Brand Drugs		<u> </u>						
Specialty Drugs (i.e. high-cost)	2	Ø			Ø	2		
Options for Additional Benefit Design Limits:	-							
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):				-	0 0	211.	ca six	-
# visits (1-10).				+	1.1	1	X O Y	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	****						,	
# Copays (1-10);				-	00 00	1.	NA	53
Output				7	7-8	0 1.	X0.41	1
Status/Error Messages:	Calculation Successfu	ol						
	79.93%							1
	Gold				1	79 0	6-1-	1
NELTO VITA	15.7				1	118	6	
					1			

User Inputs for Plan Parameters  Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Na	rrow Network O	ptions	
Apply Inpatient Copay per Day?			oyer Contribution?		Blended Ne	twork/POS Plan?	7	
Apply Skilled Nursing Facility Copay per Day?		Annual Campil	oution Amount:		1s	t Tier Utilization:	A CANADA	
Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contin	ACCION ACTIONNE.		2n	d Tier Utilization:	27%	
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Gold 🔻				1			
		r 1 Plan Benefit De			Tie	r 2 Plan Benefit (		
5 1 . W L W	Medical	Drug	Combined		£1 500.00	\$50.00	Combined	
Deductible (\$)	\$1,500.00	\$50.00 100.00%			\$1,500.00 90.00%	100.00%		
Coinsurance (%, Insurer's Cost Share) OOP Maximum (\$)		00.00				00.00		
OOP Maximum if Separate (5)	54,0	50,00			34,0			
20, 110,11111111111111111111111111111111						•	4	
Click Here for Important instructions		Tie	r 1			T)	er 2	
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	All	All	uncicit	Separate.	□All	□All	-0.00	
Ernergency Room Services		Ø			V	Q.		
All Inpatient Hospital Services (inc. MHSA)	· ·	Ø			Ø	<b>2</b>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$15.00				\$15.00
Specialist Visit				\$30.00				\$30.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$30.00				\$30.00
Imaging (CT/PET Scans, MRIs)				\$150.00				\$150.00
Rehabilitative Speech Therapy	Ī	ū		\$15.00			-	\$15.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$15.00				\$15.00
Preventive Care/Screening/Immunization			100%	7000000				
aboratory Outpatient and Professional Services	<b>3</b>	Ø			T Z	[2]		
K-rays and Diagnostic Imaging		1			Ø	Ø		
Skilled Nursing Facility		V			Ø.			
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		Ø	85.47%		Ø			
Outpatient Surgery Physician/Surgical Services	<b>A</b>	<b>2</b>		A		2		
Drugs	- Ali	ZAII			□All:	□All □		
Senerics	Z.	<b>3</b>	71.0%		Ø	<b>V</b>	71.0%	
Preferred Brand Drugs	7	Ø	75.58%			7	75.58%	
Non-Preferred Brand Drugs	7	V	73.62%			2	73.62%	
pecialty Drugs (i.e. high-cost)	Ø		96.51%		Ø.	Z	96.51%	
Options for Additional Benefit Design Limits:  Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):			10	79.0	13:	×0.1	45	
Output				1 -				
status/Error Messages:	Calculation Success	sful.		70	17.	r no	50	
Actuarial Value:	79.02%			19-	1 > 1	X U	1)	
Metal Tier:	Sold							
				1				4
					70	. 1	1	
					79.0	K 0/7		

User Inputs for Plan Parameters								600
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network O		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			work/POS Plan?		14
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			Tier Utilization:		1 =
Use Separate OOP Maximum for Medical and Drug Spending?					2nc	Tier Utilization:		2
Indicate if Plan Meets CSR Standard? Desired Metal Tier	Gold 🕶							
Degree Metal Her		r 1 Plan Benefit De	ocian		Tier	2 Plan Benefit (	Nacion	
	Medical	Drug	Combined		Hei	2 Flan beneat	Combined	
Deductible (\$)	\$1,500.00	\$50.00	Combined				comonied	
Coinsurance (%, Insurer's Cost Share)	90.00%	100.00%						
OOP Maximum (\$)		00.00						
OOP Maximum if Separate (\$)								
Clade size a few instances a second size of								
Click Here for important instructions	Subject to	Subject to	er 1 Coinsurance, if	Copay, if	Subject to	Subject to	er 2 Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	IIA II	□All			[All	∏All		7273111
Emergency Room Services	V	2			V	V		
All Inpatient Hospital Services (inc. MHSA)	<b>2</b>	2			- 2	2		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$15.00	E	V		
Specialist Visit				\$30.00		(Z)		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$30.00	E.	Ø		
maging (CT/PET Scans, MRIs)					[7]	2		
Rehabilitative Speech Therapy				\$15.00	E E	<u></u>		207000
Remaphiliative Speech merapy		and a		\$15.00		3000		
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$15.00	Ø			
Preventive Care/Screening/Immunization			100%	13600			The Continue of the Continue o	
aboratory Outpatient and Professional Services	7	[7]			2	(2)		STORES OF THE PARTY OF THE PART
(-rays and Diagnostic Imaging	V	7			Ø.	<b>V</b>	0.000000	
killed Nursing Facility	<b>W</b>	₹.			<b>Ø</b>	<b>4</b>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)					<b>2</b>	<b>2</b>		
Outpatient Surgery Physician/Surgical Services	<b>2</b>	₹			2	<b>7</b>	300000	
Drugs	<b>☑</b> All	✓ All		1,1101,1101,1101,1101,1101,1101,1101,1	All	Ail		
Senerics	2	7	71.0%		<u> </u>	7	3333	
Preferred Brand Drugs	2	V	75.58%		Ø	7		15
Non-Preferred Brand Drugs	Ø	2	73.62%			<ul><li></li></ul>		
pecialty Drugs (i.e. high-cost)	7	4	96.51%			3		
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits?								
# Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
Output								
	Calculation Success	eful.						

79.13%

Gold

Actuarial Value:

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Narrow Network Options			
Apply Inpatient Copay per Day?		HSA/HRA Empl	loyer Contribution?			twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contrib	oution Amount!			t Tier Utilization: d Tier Utilization:	73% 27%	
Use Separate OOP Maximum for Medical and Drug Spending? Indicate if Plan Meets CSR Standard?	D	200000			Zn.	d Her Othization:	2770	
Desired Metal Tier	Gold 💌							
Desired Wetar Her	7000	er 1 Plan Benefit De	sign		Tie	r 2 Plan Benefit D	esign	
	Medical	Drug	Combined				Combined	
Deductible (\$)	\$1,500.00	\$0.00			\$1,500.00	\$0.00		
Coinsurance (%, Insurer's Cost Share)	90.00%	75.08%			90.00%	75,08%		
OOP Maximum (\$)	\$4,0	00.00			\$4,0	00.00		
OOP Maximum if Separate (\$)		L				1	10.00	
Click Here for Important Instructions		Tie	r 1			Ti	er 2	
	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	□ All	All			□ All	[]All		
Emergency Room Services	D.	•			1	7		
All Inpatient Hospital Services (inc. MHSA)	3	2			O O	Ø		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$15.00				\$15.00
Specialist Visit				\$30.00				\$30.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$30.00				\$30.00
Imaging (CT/PET Scans, MRIs)				\$150.00				\$150.00
Rehabilitative Speech Therapy				\$15.00				\$15.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$15.00				\$15.00
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services	Z	Ø			<b>3</b>	[3]		
X-rays and Diagnostic Imaging		7			J	<b>3</b>		
Skilled Nursing Facility		7			Image: Control of the	4		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)			85.57%		∅			
Outpatient Surgery Physician/Surgical Services	V	2		<i>i</i>	2	2		
Drugs	<b>Z</b> All	<b>∠</b> All			- DAII	□ All		- Parties III
Generics	<u> </u>	<b>I</b>			Ø	<u> </u>		
Preferred Brand Drugs	7				<u>U</u>	<u> </u>		
Non-Preferred Brand Drugs		0				2		
Specialty Drugs (i.e. high-cost)	TST	121			(2)	E.		
Options for Additional Benefit Design Limits:  Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):				10 0	1		-	
# Visits (1-10).  Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?  # Copays (1-10):			1	19.5	1 x	0.4	)	
Dutput				7 -	-		_	
P. A. L. Control of the Control of t				19	79 v	-0.1	)	
Status/Error Messages:	Calculation Succes	sful.		1 1	111	- 1		
Actuarial Value:	79.57%						10	
Metal Tier:	Gold		-			- F. T. J.		
					79.6	9.1.		

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Nar	row Network O	ptions	
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?		na and an analysis of the same	work/POS Plan		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			Tier Utilization		
Use Separate OOP Maximum for Medical and Drug Spending?		7011100110011011			2nc	Tier Utilization		
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Gold 🔻							
		r 1 Plan Benefit De			Tier	2 Plan Benefit		
Darking the VAL	Medical	<b>Drug</b> \$0.00	Combined				Combined	
Deductible (\$)  Coinsurance (%, Insurer's Cost Share)	\$1,500.00 90.00%	75.08%						
OOP Maximum (\$)		00.00	N		-			
OOP Maximum if Separate (\$)	34,0	00.00						
OOT HUMINGTON SEPARATE (2)		<b>!</b>						
lick Here for Important Instructions	/		er 1				er 2	7
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	[2]					[ JAII	- Amarina	
Emergency Room Services All Inpatient Hospital Services (inc. MHSA)	<u> </u>	7			(Z)	<b>∀</b>		
	न	[0]			<u> </u>	- Auto-Chinesine		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$15.00	Į.	2		
pecialist Visit				\$30.00	Z	<b>-</b>		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$30,00	V	e e		
maging (CT/PET Scans, MRIs)	Ø.	Ø			7	Ð	inimining control with the second control	
Rehabilitative Speech Therapy				\$15.00		<u>-</u>		
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$15.00	<b>2</b>	Ø		······································
Preventive Care/Screening/Immunization			1.00%		l n	<del>– –</del>	<del></del>	
aboratory Outpatient and Professional Services			J.U.7/9		H H	7		<del></del>
-rays and Diagnostic Imaging		<b>2</b>			1 1	7		
killed Nursing Facility	2				B	Ž		
				0.5			INTERPRETATION AND ADDRESS OF THE PARTY OF T	
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	V	N			[2]	☑		
Outpatient Surgery Physician/Surgical Services	3			100	Z.	2	T 178-17	300
Drugs	ZAII	<b>₩</b> All	0.80000	15.7	All	TAI		
enérics		<b>2</b>			Z.	Ø.		0220
referred Brand Drugs	<b>2</b>				2	[7]	C (1)	
on-Preferred Brand Drugs	2				Z.	D.		
pecialty Drugs (i.e. high-cost)	1	Ø			[7]	7		
options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:	Ц							
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10);								
egin Primary Care Deductible/Coinsurance After a Set Number of Copays?								
# Copays (1-10):								
A STATE OF THE STA								

Actuarial Value: Metal Tier: Calculation Successful 79.79%

Gold

User Inputs for Plan Parameters									
Use Integrated Medical and Drug Deductible?	Ø		HSA/HRA Options		Narrow Network Options				
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			work/POS Plan?			
Apply Skilled Nursing Facility Copay per Day?		Annual Contril	bution Amount:			Tier Utilization:			
Use Separate OOP Maximum for Medical and Drug Spending?			N. 100 St. 100		2nd	Tier Utilization:			
Indicate if Plan Meets CSR Standard?									
Desired Metal Tier	Gold 💌	1 01 0 000	atom .		Tion	2 Plan Benefit C	acian .		
		r 1 Plan Benefit De	Combined		Medical	Drug	Combined		
8-1	Medical	Drug	\$1,300.00		iyieuicai	Drug	Combined		
Deductible (\$)  Coinsurance (%, Insurer's Cost Share)		100000000000000000000000000000000000000	100.00%						
OOP Maximum (\$)			\$2,600.00						
OOP Maximum (5)		T T	<b>V2,000.00</b>						
OC) Maximum Separate (4)							•		
Click Here for Important Instructions		Tie	er 1	3-2-3		TI	er 2		
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	
Medical	☐ All	☐ All			T All	All			
Emergency Room Services	- I	Ø	86.72%		V	. Z			
All Inpatient Hospital Services (inc. MHSA)	Ø				✓	Ø	ad community	7.0	
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	7	Ø				Ø			
Specialist Visit	V	<b>V</b>			<b>4</b>	Ø			
Mental/Behavioral Health and Substance Abuse Disorder Outpatient	7				Ø	<b>2</b>			
Services Imaging (CT/PET Scans, MRIs)	2	7							
Rehabilitative Speech Therapy		V			D	(Z)	N 1986	10.00	
neriusinative speech metapy		Ø			7	(d)		333	
Rehabilitative Occupational and Rehabilitative Physical Therapy	2	(4)				A			
Preventive Care/Screening/Immunization			100%						
Laboratory Outpatient and Professional Services	7	2			Ø	V.			
X-rays and Diagnostic Imaging	N	<b>2</b>			<b>7</b>	<u> </u>			
Skilled Nursing Facility	V	2			✓	7			
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ø	<b>V</b>			2	Ø		Tip.	
Outpatient Surgery Physician/Surgical Services				1.000	U	✓.			
Drugs	☑ All	☑ All	F-E	27.2	✓ All	□ Al			
Generics	<b>2</b>	Z .	71.01%		V V	V V			
Preferred Brand Drugs		<b>2</b>	75,58% 73.62%		7	<u>.</u>			
Non-Preferred Brand Drugs		<u> </u>	96.51%			7	maniferratur oldunum (* <del>10 ) 1000</del>		
Specialty Drugs (i.e. high-cost)	4	<u> </u>	96,31%			-			
Options for Additional Benefit Design Limits:  Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:									
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	D								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):		1							
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):									
Output Couply (1 19).		-							
Status/Error Messages:	Calculation Succes	ssful.							
Actuarial Value:	78.04% Gold								

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?	7		HSA/HRA Options			row Network Op		
Apply Inpatient Copay per Day?		HSA/HRA Empl	oyer Contribution?			twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contrib	oution Amount:			t Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?		Millian condi-	- General Paris	-	2nd	f Tier Utilization;	- 1	
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Gold 🔻				*12	2 Dies Desella D	Leading.	
		r 1 Plan Benefit De	Combined		Medical	2 Plan Benefit D	Combined	
5 4 417 (61	Medical	Drug			Medical	Drug	Comuneu	
Deductible (\$)			\$1,300.00 100.00%			100		
Coinsurance (%, Insurer's Cost Share)			\$2,600.00			L		
OOP Maximum (\$) OOP Maximum if Separate (\$)		1	\$2,000.00			T		
OOP Maximum II Separate (3)								
Click Here for Important Instructions		Tie	r1		in a second	Tie	er 2	
	Subject to	Subject to	Coinsurance, if	Copay, If	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	☐ All	All		1000	T All	☐ A9		
Emergency Room Services	7	Image: Control of the	86.72%		7	Z	www.compoundmen.com	
All Inpatient Hospital Services (inc. MHSA)	V	7				<b>7</b>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	Z	[Z]			Ø			
Specialist Visit	7	2			2	<b>▽</b>	0.000	
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	V				Ø	Ø		
Imaging (CT/PET Scans, MRIs)	V	2				Z.		
Rehabilitative Speech Therapy	Z Z	Ø			Ø	V		
including operation and						Ū		
Rehabilitative Occupational and Rehabilitative Physical Therapy					<u> </u>	<u> </u>		
Preventive Care/Screening/Immunization	XXD		100%					
Laboratory Outpatient and Professional Services	7	7			Ø	<b>V</b>		
X-rays and Diagnostic Imaging	Ø	<b>4</b>			<b>2</b>	(Z)		
Skilled Nursing Facility	<b></b>	V			Ø.	✓	1 1	
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		2			Ø	Ø		
Outpatient Surgery Physician/Surgical Services					V	v v		
Drugs	☑ All	✓ All	25 T W		✓ Ali	☑ All		
Generics		Z Z	75.08%		7	Z.		
Preferred Brand Drugs		<b>4</b>	75.08%		Ø	✓		
Non-Preferred Brand Drugs		2	75.08%		<b>D</b>	✓		
Specialty Drugs (i.e. high-cost)	7	4	75.08%		<b></b>	>		
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):		1						
Begin Primary Care Cost-Sharing After a Set Number of Visits (1-10):	D							
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
Output		70						
	Calculation Succes 78.10%	ssful.						

Gold

Gold 8 Free Standing

User Inputs for Plan Parameters	-2.		The state of the s					
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network Op	tions	
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			work/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?					2nc	Tier Utilization:		
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier		. nl			70	2 01 0	Catana I	
	Medical	1 Plan Benefit De	Combined		Medical	2 Plan Benefit D Drug	Combined	
Deductible (\$)	\$1,000.00	<b>Drug</b> \$0.00	Combined		iviedicai	Drug	Combined	
Coinsurance (%, Insurer's Cost Share)	80.00%	100.00%						
OOP Maximum (\$)	\$3,50							
OOP Maximum if Separate (\$)	\$5,55	0,00						
South and the Separate (S)			4					
Click Here for Important Instructions		Tie	r 1			Tie	er 2	
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Medical	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Ernergency Room Services		[7]				[7]		7.5
All Inpatient Hospital Services (inc. MHSA)		2			B			700
				400.00	-			
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$30.00	₹		THE STATE OF THE S	
Specialist Visit				\$60.00		[2]		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient				\$60.00		Z		
Services				4.000				
Imaging (CT/PET Scans, MRIs)	Image: Control of the			Ann 00		<u> </u>		
Rehabilitative Speech Therapy				\$30.00	U	<b>Y</b> .)		
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$30.00	Ø	Ø		
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services	7	Ø			<b>4</b>	V		
X-rays and Diagnostic Imaging	<b>(</b> )				7	☑		33
Skilled Nursing Facility	<b>2</b>	<b>Z</b>			Z.	7		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	$\Box$	Ø			Ø	. · · · · · · · · · · · · · · · · · · ·		
Outpatient Surgery Physician/Surgical Services	2				₹.	⊌		
Drugs	DAII	□All	-	100	[]All	[ Alf		300
Generics				\$10.00	7	Ø.	43 33	
Preferred Brand Drugs				\$40.00	<b>Y</b>	<b>7</b>		
Non-Preferred Brand Drugs				\$75,00	2	7	A	
Specialty Drugs (i.e. high-cost)		团	96.51%		7	7		2
Options for Additional Benefit Design Limits:								
Set à Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:							2 (	15
Set a Maximum Number of Days for Charging an IP Copay?					78.	50	Xo.	7)
# Days (1-10): Begin Primary Care Cost-Sharing After a Set Number of Visits?					1	-		-
# Visits (1-10):	-				100	100	~ ~	17
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):					18-	15	×0-	) 1
Dutput								_
Status/Error Messages:	Calculation Successf	uí.		***************************************	1		771.1	
	78.59%				1	18.	34 =1	8 JL - 3
	Gold				1	1 4		
A STATE OF THE STA					1			1
								-

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options	****	Nai	row Network Op	tions	
Apply Inpatient Copay per Day?		HSA/HRA Empl	oyer Contribution?		-	twork/POS Plan?	Ø	
Apply Skilled Nursing Facility Copay per Day?		Annual Contrib	oution Amount:			t Tier Utilization:	73.0%	
Use Separate OOP Maximum for Medical and Drug Spending?					2nd	Tier Utilization:	27.0%	
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Gold 🔻				-	201 0 5 0	- 1	
		er 1 Plan Benefit De				2 Plan Benefit D		
Deductible (\$)	Medical \$1,000.00	\$0.00	Combined		Medical \$1,000.00	Drug \$0.00	Combined	
Coinsurance (%, Insurer's Cost Share)	80.00%	100.00%			80.00%	100.00%		
OOP Maximum (\$)		500.00				00.00		
OOP Maximum if Separate (\$)	99,0	1			45,5	00.00		
Click Here for Important Instructions		Tie	r1			Tie	er 2	
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	□ All	[]All			□ □ All	□All □		
Emergency Room Services		[J]			1 I	Ø.		
All Inpatient Hospital Services (Inc. MHSA)		7			Ø	<b>2</b>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$30.00				\$30.00
Specialist Visit				\$60.00				\$60,00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient				660.00				den no
Services				\$60.00				\$60.00
maging (CT/PET Scans, MRIs)	Ø	Ø	63.47%			2	63.47%	
Rehabilitative Speech Therapy				\$30.00				\$30.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$30.00				\$30.00
Preventive Care/Screening/Immunization			100%					
aboratory Outpatient and Professional Services	2	7			0	7		
(-rays and Diagnostic Imaging	4	2			2	7		
killed Nursing Facility	<u>«</u>	J			Z			
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		2	73.43%		Ø			
Outpatient Surgery Physician/Surgical Services	Į.				7	2		
Drugs	[]All	[]All			□All	[]All		
Generics				\$10.00				\$10.00
referred Brand Drugs				\$40.00				\$40.00
Non-Preferred Brand Drugs				\$75.00				\$75,00
pecialty Drugs (i.e. high-cost)		Ø	96.51%			7	96.51%	
Options for Additional Benefit Design Limits:		7						
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	Ц							
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?  # Copays (1-10):								
Output								
	Calculation Succes 78.13%	sful.						

Gold

			HEA/HDA CHAILE		NI	aren Matrial O	astana			
Use Integrated Medical and Drug Deductible?  Apply Inpatient Copay per Day?		USA/UDA Emp	HSA/HRA Options over Contribution?			rrow Network O etwork/POS Plan				
Apply Skilled Nursing Facility Copay per Day?	Ö			- Lud		st Tier Utilization				
Use Separate OOP Maximum for Medical and Drug Spending?	Ī	Annual Contril	oution Amount:			d Tier Utilization				
Indicate if Plan Meets CSR Standard?										
Desired Metal Tier	Gold 💌									
		r 1 Plan Benefit De			Tie	er 2 Plan Benefit				
20.00	Medical	Drug	Combined				Combined			
Deductible (\$)	\$1,000.00	\$0.00				100				
Coinsurance (%, Insurer's Cost Share) OOP Maximum (\$)	80.00%	75.08% 00.00								
OOP Maximum if Separate (\$)	\$3,5	00,00								
		1				•				
Click Here for important Instructions	-	Tie	r1		100	r	ier 2			
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate		
Medical	☐ All	∏AII			All	JAII				
Emergency Room Services	<u> </u>	<u> </u>			2			1		
All Inpatient Hospital Services (inc. MHSA)	2	囯			<b>7</b>	· [7]				
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$30.00	国	Ø		100		
Specialist Visit				\$60.00	<b>5</b>					
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$60.00	Z	Ø				
maging (CT/PET Scans, MRIs)		Ø			Z.	7				
Rehabilitative Speech Therapy				\$30.00	· ·	Œ.	to the continuous			
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$30.00	V					
Preventive Care/Screening/Immunization			100%							
aboratory Outpatient and Professional Services	2	<u> </u>			2		imum iki imang ika sa sa sa sa	(1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.		
K-rays and Diagnostic Imaging		Ø.			2	7		-1		
skilled Nursing Facility	V	V		dimining dimini	Ø					
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ø	<b>2</b>				2	No Superior made			
Outpatient Surgery Physician/Surgical Services	7	2		Dec.	<u>-</u>	✓		12.0		
Drugs	All	□All	All Control of the Co			∏All				
Senerics December 1	2	7			<b>4</b>	7				
Preferred Brand Drugs Non-Preferred Brand Drugs	9	0				7				
pecialty Drugs (i.e. high-cost)		<u> </u>			<b>1</b>	H				
Options for Additional Benefit Design Limits:	time.				Local Seal					
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum;										
Set a Maximum Number of Days for Charging an IP Copay?				A						
# Days (1-10):			79.1	8 XO	.43					
Begin Primary Care Cost-Sharing After a Set Number of Visits?		)								
# Visits (1-10):			-		0 17	-				
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?		_	79-1	72 X	0-53					
# Copays (1-10): Output			1	- Y	1					
			70	97%	7-0	4				
	alculation Success	stul:	10-	16	1 00		- VI		70 10 VA	VI
	9.18% iold				7-0	7-7 ×	0		18 18 10	1)
nesar ner.	Old				6					
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User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network O		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contril	oution Amount:			t Tier Utilization:	400000000000000000000000000000000000000	
Use Separate OOP Maximum for Medical and Drug Spending?					2nd	Tier Utilization:	27.0%	
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Gold 💌						7.77	
		er 1 Plan Benefit De	_			2 Plan Benefit I		
De de verble del	Medical	Drug	Combined		Medical	\$0.00	Combined	
Deductible (\$)	\$1,000.00 80.00%	\$0.00 75.08%	100		\$1,000.00 80.00%	75.08%		
Coinsurance (%, Insurer's Cost Share) OOP Maximum (\$)		75,08%				00.00		
	\$3,-	100.00			33,3	00.00		
OUT Maximum is separate (3)		In .				L		
Click Here for Important Instructions	Type of Benefit  Type of Benefit  Medical  Provinces  In Subject to Subject to Deductible? Coin  Medical  Provinces  In Services (inc. MHSA)  Preat an Injury or Illness (exc. Preventive, and X-rays)  Preat an Injury or Illness (exc. Preventive, and X-rays)  Health and Substance Abuse Disorder Outpatient  Provinces  In Subject to Subject to Deductible?  In All Inductible?  In All Inductible?  In All Inductible Induction Inductible Induct		r1		1	m	er 2	
		Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, If	Copay, if
		Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
	tion .	ŬAII.						
Emergency Room Services All Inpatient Hospital Services (inc. MHSA)						2		
ni mpatient nospital services (inc. ivinsA)	LTJ.	Œ			EJ	[-]		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$30.00				\$30,00
Specialist Visit				\$60.00				\$60.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient				\$60.00				\$60.00
Services				700.00				900.00
maging (CT/PET Scans, MRIs)			63.47%		Ø	V	63.47%	
Rehabilitative Speech Therapy				\$30.00				\$30.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$30.00				\$30.00
Preventive Care/Screening/Immunization			1.00%					
Laboratory Outpatient and Professional Services		[2]			2	<b>2</b>		
X-rays and Diagnostic Imaging	7	V						
Skilled Nursing Facility	~	Ø				4		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		<b>D</b>	73.43%		Ø	<b>2</b>		
Outpatient Surgery Physician/Surgical Services	2	1		http://www.hte.htmlp.htm.co.co.co.co.co.co.co.co.co.co.co.co.co.	Z	V		
Drugs	[]All	[]All			[]All	[]All		
Senerics	2	7			Ø.	4		
Preferred Brand Drugs	1	V			Ø.	<b>3</b>		
Non-Preferred Brand Drugs	[2]	2			Image: Control of the	2		
Specialty Drugs (i.e. high-cost)		Ø			Z	Image: Control of the		
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
# Visits (1-10).  Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?  # Copays (1-10):								
Output								
7 (F) (12 P) (F) (F) (F) (F) (F) (F) (F) (F) (F) (F	Calculation Succes	sful.						
Actuarial Value:	78.72%							

Gold

Gold 9 : Free Standing

							10	Het.
User Inputs for Plan Parameters	-						-	
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network Op		
Apply Inpatient Copay per Day?		HSA/HRA Empl	oyer Contribution?			work/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contrib	ution Amount:			Tier Utilization: Tier Utilization:	9.0	
Use Separate OOP Maximum for Medical and Drug Spending?	_		rannan maria			THE OTHER GOTT		
Indicate if Plan Meets CSR Standard?  Desired Metal Tier	annihari manana							
Desired Metal Her		r 1 Plan Benefit De	ign		Tier	2 Plan Benefit D	esign	
	Medical	Drug	Combined		1,6.		Combined	
Deductible (\$)	\$1,000.00	\$0.00						
Coinsurance (%, Insurer's Cost Share)	90.00%	100.00%						
OOP Maximum (\$)	\$3,00	00.00	4.5					
OOP Maximum if Separate (\$)					12.00	200		
and the second section of the section of the second section of the section of the second section of the second section of the sectio					1	71-	. 7	
Click Here for Important Instructions	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Colnsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	☐ All	□All	different	Separate	All	TAIL		3373.00
Emergency Room Services	- Z	Ū.			7	<b></b> ✓		
All Inpatient Hospital Services (inc. MHSA)	V	Ø			(Z)	₹.	2.00	
Primary Care Visit to Treat an injury or Illness (exc. Preventive, and X-rays)				\$20.00	Ď			
				\$40.00		- D	50 C C	
Specialist Visit		luul		\$40.00	L-1	land.		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$40.00				
Imaging (CT/PET Scans, MRIs)	2	团			Ø	<b>V</b>		
Rehabilitative Speech Therapy				\$20.00		O.		
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$20.00	O I			
Preventive Care/Screening/Immunization		F	100%					
Laboratory Outpatient and Professional Services	Į.	Ø			2			1
X-rays and Diagnostic Imaging	- I	V				[J]		7.18
Skilled Nursing Facility	7	1						
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	v	2				⊇		
Outpatient Surgery Physician/Surgical Services	7	2			17	Z.	***	2.5
Drugs	DAII	DAII			[All	ZAU		20.00
Generics	- 0			\$10.00	<b>7</b>	7	101	10.00
Preferred Brand Drugs				\$40.00		<b>.</b>		
Non-Preferred Brand Drugs	(1)			\$75.00	Z	J.		
Specialty Drugs (i.e. high-cost)		Z	95.61%		<b>⊘</b>	v.		
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay?	П							
# Days (1-10):	ш				01 +7.	1. 1	115	
Begin Primary Care Cost-Sharing After a Set Number of Visits?			12		8.22	/ x 0	7)	
# Visits (1-10):	-		1		14.1	- /	- 5	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?			887	E	80.65	1 x 0	2.77	
# Copays (1-10):				5000	1			
					0	1.05.	1.	
Status/Error Messages:	Calculation Success	sful.			10	10)	/	
	81,53%				1		1	
	Gold							

User Inputs for Plan Parameters					7			
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network Op		
Apply Inpatient Copay per Day?		HSA/HRA Empl	oyer Contribution?			twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contrib	ution Amount:			t Tier Utilization:	73%	
Use Separate OOP Maximum for Medical and Drug Spending?					2nd	Tier Utilization:	27%	
Indicate if Plan Meets CSR Standard?	Gold 🔻							
Desired Metal Tier		er 1 Plan Benefit De	lau I		Tion	2 Plan Benefit D	ocless 1	
	Medical	Drug	Combined		Tier	2 Fian benefit b	Combined	
Deductible (\$)	\$1,000.00	\$0.00	Comorres		\$1,000.00	\$0.00	Complified	
Coinsurance (%, Insurer's Cost Share)	90.00%	100.00%			90.00%	100.00%		
OOP Maximum (5)		00.00	***************************************		\$3,0	00.00		
OOP Maximum if Separate (\$)								
Click Here for important Instructions	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	er 2 Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	☐ All	□ All			IIA	□All		manufacture
mergency Room Services		Ø.			e e	V		
All Inpatient Hospital Services (inc. MHSA)	₹	(J			7	7		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$20.00				\$20.00
pecialist Visit				\$40.00				\$40.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient pervices				\$40.00				\$40.00
maging (CT/PET Scans, MRIs)	<b>3</b>	2	63,47%		1	Ø.	63,47%	
Rehabilitative Speech Therapy			54.77.7	\$20.00			1534.19.55	\$20.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$20.00				\$20.00
Preventive Care/Screening/Immunization		TO TO	100%					
aboratory Outpatient and Professional Services	Z Z	o o			Ø	Ø		
-rays and Diagnostic Imaging	Ø	Ø			Ø	Z		
killed Nursing Facility	<b>4</b>	回			Image: Control of the	Z		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<b>I</b>	Ø	82.61%		Ø	Ø		
Outpatient Surgery Physician/Surgical Services	V	2			2	2		
Drugs	□ All	□AII			[]All	IIAII		
enerics				\$10.00				\$10.00
referred Brand Drugs				\$40.00				\$40.00
Ion-Preferred Brand Drugs				\$75.00				\$75.00
pecialty Drugs (i.e. high-cost)		Ø	95.61%			v	95.61%	
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay?								
# Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? #Visits (1-10):								
egin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
Output # COPAYS (1-10).								
5.25-950								

80.65%

Gold

Actuarial Value:

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Nat	row Network O	otions	
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?		Blended Net	twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contril	oution Amount:			t Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?		2011/0101 00211111			2nt	Tier Utilization:		
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Gold.				f			
		r 1 Plan Benefit De			Tier	2 Plan Benefit I		
5 (1 - 21 - 26)	Medical	Drug	Combined			-	Combined	
Deductible (\$)	\$1,000.00	\$0.00						
Coinsurance (%, Insurer's Cost Share) OOP Maximum (\$)	90.00%	75.08%						
OOP Maximum (5)	23,0	00.00						
Circk Here for impertant instructions		Tie	er 1			т	er 2	
	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	☐ All	[]All	uncrent	Separate	TAII	Ali	anjerene	зералисе
Emergency Room Services	2	- I			V	7		
All Inpatient Hospital Services (inc. MHSA)	O O	Ø						
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$20.00	<b>V</b>	Z		
Specialist Visit				\$40.00		7		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient				\$40.00		V		
Services	7				<b>Z</b>			
Imaging (CT/PET Scans, MRIs) Rehabilitative Speech Therapy				\$20.00			and the second second	
nenabilitative speech merapy	1.00	Power.		- American	- Communitation of the Community of the			
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$20.00	V	<b>∠</b>		
Preventive Care/Screening/Immunization		П	100%				munumentum er er er er fast	
Laboratory Outpatient and Professional Services		Ø				✓		
X-rays and Diagnostic Imaging	Ø	V		-	7			
Skilled Nursing Facility	Ø	V				<b></b> ✓		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<b></b>	2			Ø	Ø		
Outpatient Surgery Physician/Surgical Services		2			Z =	₹.		- Constitution
Drugs	<b>☑</b> All	ZAI			[]All	DAIL		
Generics	J	7			Ø.	<b>√</b>		
Preferred Brand Drugs	<b>2</b>	0			<b>7</b>	₹.		
Non-Preferred Brand Drugs		()			2	₽.	23974	
Specialty Drugs (i.e. high-cost)					5)	V		
Options for Additional Benefit Design Limits:		6						
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay?								
# Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	5	7						
# Copays (1-10):								

Status/Error Messages: Actuarial Value: Error: Result is outside of +/- 2 percent de minimis variation. 82.04%

Name Land at Garage Parameters								
User Inputs for Plan Parameters  Use Integrated Medical and Drug Deductible?			HSA/HRA Options		I Nar	row Network Op	tions	
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan?	i7	
Apply Skilled Nursing Facility Copay per Day?						t Tier Utilization:	73%	
Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contri	bution Amount:		2nd	Tier Utilization:	27%	
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Gold 💝							
	Tie	r 1 Plan Benefit De	sign		Tier	2 Plan Benefit D	esign	
	Medical	Drug	Combined				Combined	
Deductible (5)	\$1,000.00	\$0.00			\$1,000.00	\$0.00		
Coinsurance (%, Insurer's Cost Share)	90.00%	75.08%			90.00%	75.08%		
OOP Maximum (\$)	\$3,0	00.00			\$3,0	00.00		
OOP Maximum if Separate (\$)						)		
Click Here for Important Instructions		Tie	er 1			Tie	er 2	
	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	All	[]All		Linearon	[]All	□ All		
Emergency Room Services		Ø			Ø			
All Inpatient Hospital Services (inc. MHSA)	Ø.	3			2	Ø		- 0
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$20.00	Û			\$20.00
Specialist Visit				\$40.00				\$40.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient		-				_		A-11
Services				\$40.00				\$40.00
Imaging (CT/PET Scans, MRIs)	2	4	63.47%		2	Ø	63,47%	
Rehabilitative Speech Therapy				\$20.00				\$20.00
		D		422.00				¢20.00
Rehabilitative Occupational and Rehabilitative Physical Therapy	ш	Ш		\$20.00		-		\$20,00
Preventive Care/Screening/Immunization			100%					3,000
Laboratory Outpatient and Professional Services	7				2	3		
X-rays and Diagnostic Imaging	V	7			Ø.	Ø		
Skilled Nursing Facility								
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<b>I</b>	2	82.61%					
Outpatient Surgery Physician/Surgical Services	2	2			-	2		
Drugs	ZAII	√All		3.23	[]All	□ All		
Generics	•	2			V	V		
Preferred Brand Drugs	4	<b>V</b>				1		
Non-Preferred Brand Drugs	[-]					9		
Specialty Drugs (i.e. high-cost)	7					Z		
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):							115	
Begin Primary Care Cost-Sharing After a Set Number of Visits?				87-0	9 = 1-	XO	- 43	
# Visits (1-10):							-	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	La)			81.	17-10	XE	-45	
Output "Coppys (1 10).				20.4				
ET ACCIONOLIS	Calmilation Co.	4.0		-		1	1	
The state of the s	Calculation Success	STUI:			81.	55-10	1	
Control Control	81.15%				0	3/1		
Metal Tier:	Gold						1	

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network O		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			work/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?					2nd	Tier Utilization:	27%	
Indicate if Plan Meets CSR Standard?	D							
Desired Metal Tier	Gold 🔻							
		r 1 Plan Benefit De			Tier	2 Plan Benefit (		
200 0000	Medical	Drug	Combined				Combined	
Deductible (\$)	\$500.00	\$0.00			\$500.00	\$0.00		
Coinsurance (%, Insurer's Cost Share)	80.00%	100.00%			80.00%	100.00%		
OOP Maximum (\$)	\$4,5	00.00			\$4,5	00,00		
OOP Maximum if Separate (\$)			l .		<u> </u>		1	
Click Here for Important Instructions		Tie	er 1			Ti	ier 2	
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
100 CAR 40700	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	□ All	□All:			□All	AN		
mergency Room Services		₹.			V	Z		
All Inpatient Hospital Services (inc. MHSA)	2	Z.			Ø	Z		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$15.00				515.00
pecialist Visit				\$30.00				\$30.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$30.00				\$30.00
maging (CT/PET Scans, MRIs)	<b>2</b>	<b>2</b>	63.47%				63.47%	
Rehabilitative Speech Therapy			521177	\$15.00			44011114	\$15.00
Salasansa Spacer (Includy)		30000						
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$15.00				\$15.00
Preventive Care/Screening/Immunization			100%					
aboratory Outpatient and Professional Services	7	回			<b>3</b>	Image: Control of the		
-rays and Diagnostic Imaging	[2]	Ø			7	(J		
killed Nursing Facility	2	3			<b>2</b>			
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ø	团	73.43%		<b>2</b>			
Outpatient Surgery Physician/Surgical Services	<b>V</b>	7			<b></b>	<b>2</b>		
Drugs	□]All	[]All		3.3	[]All	[]All	(S) (S)	3.2
Senerics				\$10.00				\$10.00
referred Brand Drugs				\$40.00				\$40.00
on-Preferred Brand Drugs				\$75.00				\$75.00
pecialty Drugs (i.e. high-cost)		2	96.51%			4	96.51%	
Options for Additional Benefit Design Limits:					-			
Set a Maximum on Specialty Rx Coinsurance Payments?		1						
Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay?								
# Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits?								
# Visits (1-10):		D a						
egin Primary Care Deductible/Coinsurance After a Set Number of Copays?								
# Copays (1-10):								
Output								
Status/Error Messages:	Calculation Succes	sful.						

Actuarial Value:

80.60%

Metal Tier:

Gold

User Inputs for Plan Parameters	2							
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network O		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?					Zho	Tier Utilization:		
Indicate if Plan Meets CSR Standard? Desired Metal Tier								
Desired Metal Hel	1000000	1 Plan Benefit De	acion		Ties	2 Plan Benefit D	esign	
	Medical	Drug	Combined		116	Z i idii beliene e	Combined	
Deductible (\$)	\$500.00	\$0.00						
Coinsurance (%, Insurer's Cost Share)	80.00%	100.00%					100	
OOP Maximum (\$)	\$4,500	0.00						
OOP Maximum if Separate (\$)								
That there has been account to the control of the c		Ti.				T)		
Slick Here for Important Instructions	Subject to	Subject to	er 1 Coinsurance, if	Copay, if	Subject to	Subject to	er 2 Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	All	[]All	unterent	Separate	All	TAIL	unerent	separate
mergency Room Services		7			D D	<b>4</b>		
All Inpatient Hospital Services (inc. MHSA)	2	Ø			Ø.	7		
Primary Care West to Treat an Injury or Illinois fave Beneating and Vision				\$15.00	7	2	- The state of the	
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)		and the same of th					100	
Specialist Visit				\$30.00	Ø	•		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient				\$30.00	[2]	[2]		
Services				4,000				
maging (CT/PET Scans, MRIs)	<b>7</b>	2		der oo		·····		
Rehabilitative Speech Therapy				\$15.00	7	₽	-terrorina - pidentina de la composición dela composición de la composición dela composición de la composición de la composición de la com	
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$15.00	V	Z		
Preventive Care/Screening/Immunization			1.00%		n e			
aboratory Outpatient and Professional Services	- I	- J			1 7	F	0,000,000,000,000	
Crays and Diagnostic Imaging	2	V			<b>5</b>	i i	manner communication of the co	
ikilled Nursing Facility	Z Z	V			3			333
						ra .		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ø				M	Ø.		
Outpatient Surgery Physician/Surgical Services	2	2			2	7	***************************************	223
Drugs	□All	□All			_ []All	Ali		
Senerics				\$10.00	<b>V</b>	7		3.7
referred Brand Drugs				\$40.00	2	7		
Non-Preferred Brand Drugs				\$75.00	Z.	2		
pecialty Drugs (i.e. high-cost)		团	96.51%		· ·	V		Annua
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay?	П							
# Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits?								
# Visits (1-10):								
Segin Primary Care Deductible/Coinsurance After a Set Number of Copays?								
# Copays (1-10):								
utput				,	1 17		101	
		i.		1	31. 23	XU	73	
	Calculation Successfu	II.		-				
	81.23%			1	24 / -			
Metal Tier:	Gold			8	50.60	XU-	51	
				_		1		
				-	1	Ex. 5. 4	1	
					1 Q1	28.1		
					100	001	1	

Gold 10 a - Hospital Setting

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network Op		
Apply Inpatient Copay per Day?		HSA/HRA Empl	oyer Contribution?			twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contril	oution Amount:			t Tier Utilization:	73%	
Use Separate OOP Maximum for Medical and Drug Spending?		1503561 501(81)			2hr	Tier Utilization:	27%	
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Gold 🔻							
		er 1 Plan Benefit De			Tie	2 Plan Benefit D		
Total A	Medical	Drug	Combined				Combined	
Deductible (\$)	\$500.00	\$0.00			\$500.00	\$0.00		
Coinsurance (%, Insurer's Cost Share)	80.00%	75.08%			80.00%	75.08%		
OOP Maximum (\$)	\$4,5	00.00	100		\$4,5	00.00		
OOP Maximum if Separate (\$)	200							
Sick Here for important instructions		Tie	r 1			Tie	er 2	
	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	All	Ali	1025		☐All	All		
mergency Room Services	2	<b>2</b>			Ø	7		
All Inpatient Hospital Services (inc. MH\$A)	J.	0			V	▼		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$15.00				\$15.00
Specialist Visit				\$30.00				\$30.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$30.00				\$30.00
maging (CT/PET Scans, MRIs)	<b>2</b>		63.47%		0	2	63.47%	
Rehabilitative Speech Therapy	Ō			\$15.00				\$15.00
	1000				100	-		
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$15.00				\$15.00
Preventive Care/Screening/Immunization			100%	1000				
aboratory Outpatient and Professional Services	[7]	D D			0	Ø.		
K-rays and Diagnostic Imaging		Ø			7	[7]		
ikilled Nursing Facility	7	V			V	7		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		Ø	73.43%		Image: Control of the	v		
Outpatient Surgery Physician/Surgical Services	2	2		***************************************	2	V		ditombia
Drugs	□All	TAII			[]All	PAII	100	
Senerics		1			V	Ø		
Preferred Brand Drugs		V	~		0	7		
Non-Preferred Brand Drugs	7	7			Ø	2		
pecialty Drugs (i.e. high-cost)	V	2			<b>9</b>	V		
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
segin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
Dutput								
	Calculation Succes 31.10%	sful.						

Gold

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network O		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			work/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:		53 1	Tier Utilization		
Use Separate OOP Maximum for Medical and Drug Spending?		2200			Zho	Tier Utilization:		
Indicate if Plan Meets CSR Standard?  Desired Metal Tier								
Desired Metal Her		L Plan Benefit De	ssign		Tie	2 Plan Benefit (	Design	
	Medical	Drug	Combined		, ite	2 Han benefit	Combined	
Deductible (\$)	\$500.00	\$0.00						
Coinsurance (%, Insurer's Cost Share)	80.00%	75.08%					1200	
OOP Maximum (\$)	\$4,500	.00						
OOP Maximum if Separate (\$)								
						_		
Click Here for Important Instructions			er1		-		er 2	
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if different	Copay, if
Madiani	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical  Emergency Room Services	2	<b>7</b>			T To Table	7		
All Inpatient Hospital Services (inc. MHSA)	7	0			v v		3.5	200
				410.00		27		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$15.00		V		
pecialist Visit				\$30.00	Z	V		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient				\$30.00	Z	Ø		
Services				400.00			nionnios commence de la companio	and the second
maging (CT/PET Scans, MRIs)	7	Ø			Z	V		
Rehabilitative Speech Therapy				\$15.00		₹.	on Comme	gong
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$15.00	Ø	Ø		
Preventive Care/Screening/Immunization			1.00%					
aboratory Outpatient and Professional Services	2	<b>2</b>				y.		
(-rays and Diagnostic Imaging	<b>A</b>	<b>V</b>				Z.		(E)
Skilled Nursing Facility	Image: Control of the	团				Z.		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Image: Control of the	2			Z	Ø		
Outpatient Surgery Physician/Surgical Services	7	2			2	2		
Drugs	All	□All				All		
Senerics	7	V			V	7		
Preferred Brand Drugs	2	1			7	2	22.7	
Non-Preferred Brand Drugs	[2]	2			[Z]	2		
pecialty Drugs (i.e. high-cost)		₹ P			Ø	· ·		
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:	L.I							
Set a Maximum Number of Days for Charging an IP Copay?								
# Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits?								
# Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?								
# Copays (1-10):								
Output				4.1	-		-	
tatus/Error Messages:	Calculation Successfu	ıl.		81.7	3 x 1	7 41		
	81.73%			011	11			
	Gold							
Security				S 1 4		200		
				8101	3x (	0,2)		
				1	1.5	N		
					170	1		

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Na	rrow Network O	ptions	
Apply Inpatient Copay per Day?		HSA/HRA Empl	oyer Contribution?		Blended Ne	twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contril	oution Amount:			t Tier Utilizationi		
Use Separate OOP Maximum for Medical and Drug Spending?		701/34 107	racion (anoma)		2n	d Tier Utilization:		
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Platinum 🔻	er 1 Plan Benefit De	atom .		Tie	r 2 Plan Benefit I	Dacion	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$250.00	\$0.00	Compilied		THE STATE	2,48	100	
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%						
OOP Maximum (\$)	\$3,0	00.00						
OOP Maximum if Separate (\$)								
lick Here for Important Incructions		Tie	r 1		1	Ti	er 2	
	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	□ All	□All				Alf		
Emergency Room Services	9				7	V	34	
All Inpatient Hospital Services (inc. MHSA)	Ø	回				IZI.		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$15.00	<b>☑</b>	Ø		
Specialist Visit				\$30.00		E E		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient				\$30.00	Z)	Ø		
ervices				230.00			7	
maging (CT/PET Scans, MRIs)	7	<u> </u>		445.00	2	7	and the same	
ehabilitative Speech Therapy				\$15,00	[2]	Œ		eri eni.
lehabilitative Occupational and Rehabilitative Physical Therapy				\$15.00	Z	Ø		
reventive Care/Screening/Immunization			100%					7.7
aboratory Outpatient and Professional Services	[2]	<u> </u>			Ø	2		370.7
-rays and Diagnostic Imaging	团	Ø			<b>2</b>	7	-	
killed Nursing Facility		Ø				Z.	- Angerman	- 80
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ø	Ø			[건]	V		
Outpatient Surgery Physician/Surgical Services				.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	2	<b></b> ✓	W 1 = 1	
Drugs	□AII.	□All			All	[]All		
Senerics				\$10.00	Z.	7	38.3	The second second second
Preferred Brand Drugs				\$40.00	Ø	<b>4</b>		
Non-Preferred Brand Drugs			05.020/	\$75.00		(Z)		- C. C. C.
pecialty Drugs (i.e. high-cost) Options for Additional Benefit Design Limits:		121	95,82%		<u> </u>			
Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:								
Specialty Kx Coinsurance Maximum:  Set a Maximum Number of Days for Charging an IP Copay?	D							
# Days (1-10):	-							
Begin Primary Care Cost-Sharing After a Set Number of Visits?								
# Visits (1-10):		0						
so to had a second published to the second s					00	r 1	100	115
legin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):					89	. (0 1	XU-	7
Output # Copays (1-10):		L					× 0 -	
						0.4	^	-
	Calculation Success	sful.			07.	61	x 0.	33
	89.61%				07	0 4	/ .	
Metal Tier:	Platinum							1
				_	1			
					10	6 1-	1	1
					10	8.2	V.	1

User Inputs for Plan Parameters		-						
Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Na	rrow Network O	ptions	
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	oution Amount:			t Tier Utilization		
Use Separate OOP Maximum for Medical and Drug Spending?		1			2nd	d Tier Utilization	27.0%	
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Platinaria 🔻						1	
		er 1 Plan Benefit De				2 Plan Benefit		
6.4.11.60	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$250.00	\$0.00			\$250.00	\$0.00		
Colnsurance (%, Insurer's Cost Share) OOP Maximum (\$)	100.00%	100.00%			100.00%	100,00%		
OOP Maximum (5)	\$3,0	100.00	and in units		\$3,0	00.00		
Plint thee for Imperistant Lean Interior		Tie					er 2	
Click Here for Important Instructions	Subjected			Consu 16	Subject to			Cores II
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if
Medical	Deductible;	All	different	separate	Deductibler	All	airrerent	separate
Emergency Room Services		[2]				<b>3</b>		
All Inpatient Hospital Services (inc. MHSA)	2	Ø				2		
				- WO 155-				70.7
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$15.00				\$15.00
Specialist Visit				\$30.00				\$30.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient				\$30.00				\$30.00
Services	William Control	0.00	72 (125)	4.0/10		- Tring-		400,00
Imaging (CT/PET Scans, MRIs)			63.47%		Ø		63.47%	
Rehabilitative Speech Therapy				\$15.00				\$15.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$15.00				\$15.00
Preventive Care/Screening/Immunization		П	100%	- T. A.				-
Laboratory Outpatient and Professional Services	ত	7			Ø	[2]		
X-rays and Diagnostic Imaging	E.	2			Ø.	V		
Skilled Nursing Facility	<b>3</b>	V			Ø			
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	7	<b>2</b>	91.79%		Ø	Ø		
Outpatient Surgery Physician/Surgical Services	7			10000		4		
Drugs	DAII	□AII ·			[]All	[]All	100000	3
Generics				\$10.00				\$10.00
Preferred Brand Drugs		Ō		\$40.00		ā		\$40.00
Non-Preferred Brand Drugs				\$75.00				\$75.00
Specialty Drugs (i.e. high-cost)			95.82%			7	95.82%	
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments?		I						
Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay?								
# Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits?								
# Visits (1-10):								
		100						
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?		4						
# Copays (1-10):								

Status/Error Messages: Actuarial Value: Error: Result is outside of +/- 2 percent de minimis variation. 87.61%

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network Op		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			work/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			: Tier Utilization: Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending? Indicate if Plan Meets CSR Standard?					Zho	Her Utilization.	20.0%	
Desired Metal Tier	111							
		1 Plan Benefit De	esign		Tier	2 Plan Benefit [	Design	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)		\$50.00			\$0.00	\$50.00		
Coinsurance (%, Insurer's Cost Share)		100.00%			100.00%	100.00%		
OOP Maximum (\$) OOP Maximum if Separate (\$)	THE RESERVE THE PARTY OF THE PA	0.00			\$3,0	00.00		
OOP Maximum if Separate (5)	Chambridge San							
lick Here for Important Instructions		Tie	er 1			n	er 2	
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Medical	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
mergency Room Services				\$250.00				\$250.00
Il Inpatient Hospital Services (inc. MHSA)		Ö		\$500.00		Ö		\$500.00
rimary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$15.00				\$15.00
pecialist Visit				\$30.00				\$30.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient				-				
ervices				\$30.00				\$30.00
naging (CT/PET Scans, MRIs)				\$150.00				\$150.00
ehabilitative Speech Therapy				\$15.00				\$15.00
ehabilitative Occupational and Rehabilitative Physical Therapy				\$15.00				\$15.00
reventive Care/Screening/Immunization		П	100%	===	П	П		
aboratory Outpatient and Professional Services		Ī	200%		2			
rays and Diagnostic Imaging	Ø	<b>3</b>			2	2		
killed Nursing Facility				\$500.00				\$500.00
utpatient Facility Fee (e.g., Ambulatory Surgery Center)		2	95.07%		Ø			
utpatient Surgery Physician/Surgical Services	4	Ø		A Commission of the Commission	7	2		
Drugs	<b></b> ✓All	<b>Z</b> AII			₽AII	[Z]AII		
enerics	₹ .	V	71.89%		Ø	4	71.89%	
referred Brand Drugs	Y	回	77.39%		Ø	9	77.39%	
on-Preferred Brand Drugs	7	<u> </u>	73.88%		2	2	73.88%	
pecialty Drugs (i.e. high-cost) ptions for Additional Benefit Design Limits:	121	121	95.82%		1 3	ray.	95.82%	
Set a Maximum on Specialty Rx Coinsurance Payments?								
Specialty Rx Coinsurance Maximum: Set a Maximum Number of Days for Charging an IP Copay?	Ø.							
# Days (1-10): Begin Primary Care Cost-Sharing After a Set Number of Visits?	3							
# Visits (1-10):	H							
egin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):					89	9.16	× 0 -	45
utput "Copays (1 10).								
atus/Error Messages:	Calculation Successf	and .			65	70.	A	55
tatus/Error Messages: ctuarial Value:	89.16%	ui.			X	1. 70	XU	1)
letal Tier:	Platinum				0	, ,, ,		-
oran Maria	3000-0					87.87	x 0.	55
						3 / 3 /	11 5	1
						1	7 1	11

User Inputs for Plan Parameters					7			-11
Use Integrated Medical and Drug Deductible?		/	H5A/HRA Options		Na	row Network O	ptions	
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?		Blended Net	twork/POS Plan?	2	
Apply Skilled Nursing Facility Copay per Day?	团	Annual Contril	bution Amount:		18	t Tier Utilization:	80.0%	
Use Separate OOP Maximum for Medical and Drug Spending?		Attitual Contri	DOLION ARROUNCE		2nd	Tier Utilization:	20.0%	
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Platimum •							
	Tie	er 1 Plan Benefit De	esign		Tier	2 Plan Benefit I	Design	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$0.00	\$50.00			\$0.00	\$50.00		
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%			100.00%	100.00%		
OOP Maximum (\$)	\$3,0	00.00			\$3,0	00.00		
OOP Maximum if Separate (\$)								
Click Here for Important Instructions	Subject to	Tie Subject to	coinsurance, if	Copay, if	Subject to	Subject to	er 2 Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	☐ All	□AII			DAII	[]All		
Emergency Room Services	D			\$250,00				\$250.00
All Inpatient Hospital Services (inc. MHSA)				\$500.00				\$500.00
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$15.00				\$15.00
Specialist Visit				\$30.00				\$30.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient					N C.C.			
Services				\$30,00				\$30.00
maging (CT/PET Scans, MRIs)				\$300.00				\$300.00
Rehabilitative Speech Therapy		П		\$15.00	T G			\$15.00
lehabilitative Occupational and Rehabilitative Physical Therapy				\$15.00				\$15.00
Preventive Care/Screening/Immunization		П	100%		П	П		
aboratory Outpatient and Professional Services			EKR726					
-rays and Diagnostic Imaging	<u> </u>					2		
killed Nursing Facility				\$500.00		<u> </u>		\$500.00
killed Nursing Facility	hand	U		\$500.00				\$500.00
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		<b>3</b>	90.15%			Ø		
Outpatient Surgery Physician/Surgical Services	<b>V</b>	Image: Control of the		7.1	V	Ø		
Drugs	<b></b> ✓All	ZAII			<b>₽</b> All	<b>☑</b> All		
enerics	7	<b>☑</b>	71.89%		$\square$	7	71.89%	
referred Brand Drugs	7	Ø	77.39%		V	9	77.39%	
Ion-Preferred Brand Drugs	7	3	73.88%		Ø	(2)	73.88%	
pecialty Drugs (i.e. high-cost)	D	2	95.82%		2		95.82%	
Options for Additional Benefit Design Limits:		5						
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
	3							
Begin Primary Care Cost-Sharing After a Set Number of Visits?  # Visits (1-10):								
Segin Primary Care Deductible/Coinsurance After a Set Number of Copays?								
# Copays (1-10):		1						
rasper.								

Status/Error Messages: Actuarial Value: Error: Result is outside of +/- 2 percent de minimis variation. 87.90%

User Inputs for Plan Parameters	100								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network Op			
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan?			
Apply Skilled Nursing Facility Copay per Day?		Annual Contril	oution Amount:		1st Tier Utilization: 2nd Tier Utilization:				
Use Separate OOP Maximum for Medical and Drug Spending? Indicate if Plan Meets CSR Standard?					200	a Her Othization:			
Desired Metal Tier	Platinum								
Desired Metal Her	1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1 Plan Benefit De	sign		Tier 2 Plan Benefit Design				
	Medical	Drug	Combined		Medical	Drug	Combined		
Deductible (\$)	\$250.00	\$50,00							
Coinsurance (%, Insurer's Cost Share)	90.00%	100.00%			4				
OOP Maximum (\$)	\$2,50	00.00					vŽ.		
OOP Maximum if Separate (\$)	BLECO.								
lick Here for Important Instructions		Tie	r 1			Ti	er 2	5-1	
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if	Copay, if	
Medical	Deductible?	Coinsurance?	different	separate	Deductible	Coinsurancer	unierent	separate	
mergency Room Services		7			7	[7]			
All Inpatient Hospital Services (inc. MHSA)	Ū	<b>2</b>			Z	<b>7</b>			
rimary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$10.00	<b>7</b>		THE CONTRACTOR OF THE CONTRACT		
pecialist Visit				\$20.00	7	<b>v</b>	······································		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient		7.00		a kale a					
ervices				\$20.00	2	Ø			
maging (CT/PET Scans, MRIs)	<b>2</b>	Ø			Z.	<b>☑</b>			
ehabilitative Speech Therapy				\$10.00	D	5		7.0	
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$10.00					
reventive Care/Screening/Immunization			100%					100	
aboratory Outpatient and Professional Services	<b>a</b>	V			<b>∠</b> l	<b>9</b>	Section 1		
-rays and Diagnostic Imaging	Ø.	▼			<b>7</b>	☑	anatona a manata a m	200	
killed Nursing Facility	7	<b>2</b>			-/ 	7	m dinesa		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ø				2	7			
Outpatient Surgery Physician/Surgical Services		V			<b>▽</b>	☑			
Drugs	✓ All	☑ All			✓ M	[Z] All			
enerics	<b>2</b>	7	57.94%		✓	Ø.		···········	
referred Brand Drugs		Ø.	85.87%		v.	✓			
Ion-Preferred Brand Drugs		<u> </u>	82.58%		Z C	7			
pecialty Drugs (i.e. high-cost)	<b>V</b>	7	95.82%		7	[2]			
Options for Additional Benefit Design Limits:  Set a Maximum on Specialty Rx Coinsurance Payments?									
Specialty Rx Coinsurance Maximum:	-								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):									
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):									
egin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10);									
output									
status/Error Messages:	Calculation Success	ful							
	38.25%	iso.							
	Platinum								

Platinom4-Hospital

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network Op		
Apply Inpatient Copay per Day?		HSA/HRA Empl	oyer Contribution?			twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contrib	rution Amount:			t Tier Utilization:	80%	
Use Separate OOP Maximum for Medical and Drug Spending?					2nd	Tier Utilization:	20%	
Indicate if Plan Meets CSR Standard?								
Desired Metal Tier	Platinum 🔻							
		r 1 Plan Benefit De				2 Plan Benefit D		
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$0.00	\$0.00			\$0.00	\$0.00		
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%			100.00%	100,00%		
OOP Maximum (\$)	\$5,0	00.00			\$5,0	00.00		
OOP Maximum if Separate (\$)								
lick Here for important instructions		Tie	1			Tie	er 2	
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	□ All	AⅡ			[]All			
mergency Room Services				\$150.00				\$150.00
All Inpatient Hospital Services (Inc. MHSA)	2	7			回			
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$15.00				\$15.00
pecialist Visit				\$30.00				\$30.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient iervices				\$30,00				\$30.00
maging (CT/PET Scans, MRIs)				\$150.00				\$150.00
tehabilitative Speech Therapy		П		\$15.00				\$15.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$15.00				\$15.00
Preventive Care/Screening/Immunization	<b>T</b>	Ē.	100%	\$0.00		П	100%	\$0.00
aboratory Outpatient and Professional Services	<b></b>	Ø		P-0-2-	0	<b>9</b>		
-rays and Diagnostic Imaging	V	Ø			1 D	Ø		
killed Nursing Facility	2	Ø.			Ø	Ø		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		2	95.07%		0	Ø		
Outpatient Surgery Physician/Surgical Services	2	Ø.						- 1
Drugs	All	[]All			□All	IAII		
ienerics				\$15.00	0			\$15.00
referred Brand Drugs				\$25.00	D			\$25.00
on-Preferred Brand Drugs				\$50.00				\$50.00
pecialty Drugs (i.e. high-cost)		Ø	95.8%			7	95.80%	
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
Output								
	Calculation Succes	sful.						

Platinum

Platinumy-Free Standing

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			row Network C		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?		manufacture and the second	work/POS Plan		
Apply Skilled Nursing Facility Copay per Day? Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contri	bution Amount:			Tier Utilization		
Indicate if Plan Meets CSR Standard?					Znc	Her Othization		
Desired Metal Tier	Platinum 🔻							
	177103111 -0630	r 1 Plan Benefit De	esign		Tier	2 Plan Benefit	Design	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$0.00	\$0.00			\$0.00	\$0.00		
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%			100.00%	100.00%		
OOP Maximum (\$)	\$5,0	00.00	E =		\$5,0	00.00	2,22	
OOP Maximum if Separate (\$)								
Click Here for Important Instructions		Tie	er 1			Т	ier 2	
	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	☐ All	□All			All	M	44.0	37.5
Emergency Room Services				\$150.00		<u> </u>		
All Inpatient Hospital Services (inc. MHSA)	V	Z			[V]	<u> </u>	(Internal Control of C	
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$15.00	⊿	<b>7</b>		
Specialist Visit				\$30.00	©	(Z)		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient		-		\$30.00	Œ	€		
Services				\$30.00				
Imaging (CT/PET Scans, MRIs)	<b>☑</b>	Z			,D			
Rehabilitative Speech Therapy				\$15.00		Z.		
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$15.00	Ø	Ø		
Preventive Care/Screening/Immunization			100%	\$0.00				
Laboratory Outpatient and Professional Services	9	2			Z.	- 2		
X-rays and Diagnostic Imaging Skilled Nursing Facility		<b>7</b>			2	2		
Skilled Nursing Facility					-			30.000
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	4	团			2	Ø		
Outpatient Surgery Physician/Surgical Services	₹.	团			4	₹.		
Drugs	Ali	[]All			□AII	TAIL		177.6
Generics				\$15.00	Ø.	7		
Preferred Brand Drugs Non-Preferred Brand Drugs				\$25.00	2	2		
Specialty Drugs (i.e. high-cost)	ă	3	95.8%	\$30.00		[2]		
Options for Additional Benefit Design Limits:		1000	30.070					
Set a Maximum on Specialty Rx Coinsurance Payments?								
Specialty Rx Coinsurance Maximum:		2						
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):								
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):					0)	1~	0.45	
Output					7 6	OV	- 10	
Status/Error Messages:	From Result is out	side of +/- 2 percer	nt de minimis variatio	in.			1	1
	92.6%	and at 1) - E barcer	minima variatio		01	1 .	0.1	\
Metal Tier:					9	> X	0 3	_
					1		1	
				_		91. 0	91/1	

	USA MIRA E	HSA/HRA Options			row Network O	ACIOII2	
Same E		loyer Contribution?		Blended Net	work/POS Plan?	7	
					Tier Utilization:		
	Annual Contri	bution Amounts			Tier Utilization:		
	1 Plan Benefit De	esign				_	
	Drug	Combined				Combined	
					11,000		
ALL DESCRIPTION OF THE PARTY OF	00,00	- Vannordanus erromore errom		\$3,0	00,00		
						ı	
	Tie	er 1			Ti	er 2	
Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
All All	AII	- XX		□ All	□AII		
			\$150.00				\$150.00
<b>Ø</b>	9				₹.		
			\$20.00				\$20.00
			\$60.00				\$60.00
П	П		\$60.00	0			\$60.00
			- Code				1.00 3.7 2.1
				4000			\$100.00
			\$20.00				\$20.00
			\$20.00				\$20.00
		100%	\$0.00			100%	\$0.00
Last .	TA .	100		[5]	TX1		
	2	96.72%					
	1,000,000		40-00000	1000			
	- Annah	annum university of the control of t					
					- James	27/23/17/4	
	121	95.8%		LEJ.	[2]	95.8%	
			7 (	0 /	VY	1-45	
			0	1. 1.	V C	()	
			00	. ( ./	- x C	1-1	
			XX	> 1	1	2 1)	
Calculation Success	ful		00	· ·		14	
	A. C.	-	-			-	
			1	120	- W		
1.00			1	87.	57 V	1	
	Subject to Deductible?  All  All  All  All  All  All  All		Tier 1 Plan Benefit Design		Tier 1 Plan Benefit Design   Medical   So.00   100.00%   50.00   100.00%   53.00   100.00%	Tier 1 Plan Benefit Design   Medical   Drug   \$0.00   \$50.00   \$	Tier 1 Plan Benefit Design

User Inputs for Plan Parameters	F-3				1			
Use Integrated Medical and Drug Deductible?		1	HSA/HRA Options			rrow Network O		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?		un-	twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			t Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?		11.2			2n	d Tier Utilization:	27%	
Indicate if Plan Meets CSR Standard?	□ Platanum ▼							
Desired Metal Tier		er 1 Plan Benefit De	rim I		Tie	r 2 Plan Benefit I	Dacian	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$0.00	\$50.00	Combined		\$0.00	\$50,00	Comuneu	
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%			100.00%	100.00%		
OOP Maximum (\$)					00.00			
OOP Maximum if Separate (\$)								
Clock Here for Important instructions		Tie	r 1			Ti	er 2	-2-201
	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, i
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	☐ All	All			□AII	[]All		
Emergency Room Services				\$150.00				\$150.00
All Inpatient Hospital Services (inc. MHSA)	7	0			[3]	V		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$20.00				\$20.00
Specialist Visit				\$60.00				\$60.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$60.00				\$60.00
Imaging (CT/PET Scans, MRIs)				\$300.00		D		\$300.00
Rehabilitative Speech Therapy				\$20.00				\$20.00
The state of the s								
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$20.00				\$20.00
Preventive Care/Screening/Immunization			100%	\$0.00			100%	\$0.00
Laboratory Outpatient and Professional Services	2	Ø			2	[2]		
X-rays and Diagnostic Imaging	2	<b>2</b>			2	$\square$		
Skilled Nursing Facility					2	Ø		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		Ø	90.15%		Ø	Ø		
Outpatient Surgery Physician/Surgical Services	<b>V</b>	Ø.				7		
Drugs	ZAII	√All			<b>V</b> AII	<b>√</b> All		
Generics		0	57.84%		2	Ø	57.84%	
Preferred Brand Drugs	Ø.	2	85.87%			V	85.87%	
Non-Preferred Brand Drugs	7	Ø	82.58%			Ø	82.58%	
Specialty Drugs (i.e. high-cost)	2	Ø	95.8%				95.8%	
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments?  Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits?					01	white	n5- f	1 us Di
# Visits (1-10):					1	90110001	10	100
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):								
Output								

ns- Huspipal Sething

Actuarial Value:

Metal Tier:

88.3%

Platinum

E 40 11 24 C 15 C						-		
User Inputs for Plan Parameters			HSA/HRA Options		I No.	row Network Op	tions 1	
Use Integrated Medical and Drug Deductible? Apply Inpatient Copay per Day?	10.00	UCA/UDA Eme	loyer Contribution?	П		work/POS Plan?	(7)	
Apply Skilled Nursing Facility Copay per Day?		HOAY HAA EIIID	noyer contributions	- Ind		Tier Utilization:	73%	
Use Separate OOP Maximum for Medical and Drug Spending?	1 5 - 12	Annual Contri	bution Amount:			Tier Utilization:	27%	
Indicate if Plan Meets CSR Standard?						ing o mization	2	
Desired Metal Tier								
our carrier not		1 Plan Benefit De	sign		Tie	2 Plan Benefit D	esign	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)		\$0.00			\$0.00	\$0.00		
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%			100.00%	100.00%		
OOP Maximum (\$)	\$3,000	0.00			\$3,0	00,00		
OOP Maximum if Separate (\$)	X							
etter alle et tre time alle tre time alle tre tre time alle tre tre tre tre tre tre tre tre tre tr		T1	er 1			Ti	er 2	
Click Here for Important Instructions	College			Camera II	Fulliant to			Connu If
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	Deductible	Coinsurancer	different	separate	Deductible	All	umerent	separate
Emergency Room Services				\$150.00				\$150.00
All Inpatient Hospital Services (inc. MHSA)		0		9450:00		<b>3</b>		9400.00
				1900000				174
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$20.00				\$20.00
Specialist Visit				\$40.00				\$40.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$40.00				\$40.00
Imaging (CT/PET Scans, MRIs)				\$150.00				\$150.00
Rehabilitative Speech Therapy				\$20.00				\$20.00
nellabilitative speedii ililatay				140	-			1447.41
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$20.00				\$20.00
Preventive Care/Screening/Immunization			100%	\$0.00			100%	\$0.00
Laboratory Outpatient and Professional Services	7	[2]			2	D.		
X-rays and Diagnostic Imaging	4	Ø			7	V		
Skilled Nursing Facility	V	J			Ø			
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		Ø	95.07%		Ø	Ø		
Outpatient Surgery Physician/Surgical Services	- Z	1						- The state of the
Drugs	[]All	[]All			DAII	[]All		
Generics		Ū		\$15.00				\$15.00
Preferred Brand Drugs				\$25.00				\$25.00
Non-Preferred Brand Drugs				\$50.00				\$50.00
Specialty Drugs (i.e. high-cost)		<b>9</b>	95.8%			2	95.8%	
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments?								
Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay?	U				01	A	111	
# Days (1-10):  Begin Primary Care Cost-Sharing After a Set Number of Visits?					91	·UXC	7 - 47	
# Visits (1-10):					100		0.45	-
						11 4	10.6	(
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?					91	4 X	0.3	
# Copays (1-10):					10	1		
Output					-			-
	Calculation Successfu	ıl.				an t-	7 . /	
Actuarial Value:	90.4%					90.67	10/1	1
Metal Tier;	Platinum					2 4 4 4 1	10	

Mahnum 6- Free Stunding

User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Nai	row Network Op	otions	
Apply Inpatient Copay per Day?	-	HSA/HRA Emp	loyer Contribution?	П		twork/POS Plan?		i i
Apply Skilled Nursing Facility Copay per Day?						t Tier Utilization:		1
Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contri	bution Amount:		2nd	Tier Utilization:	27%	A Comment
Indicate if Plan Meets CSR Standard?								,*
Desired Metal Tier	Platinum 🔻							
	Tie	er 1 Plan Benefit De	sign		Tier	2 Plan Benefit D	Design	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$0.00	\$0.00			\$0.00	\$0.00	0.000	
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%			100.00%	100.00%		
OOP Maximum (\$)	\$3,0	00.00			\$3,0	00.00		
OOP Maximum if Separate (\$)	***							
Click Here for Important Instructions		Tie	er 1			Ti	er 2	
	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, if
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	□ All	[]All			[]All	□All		
Emergency Room Services				\$150.00				\$150.00
All Inpatient Hospital Services (inc. MHSA)	7	2				Ø		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$20.00				\$20.00
Specialist Visit				\$40.00				\$40.00
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$40.00				\$40.00
Imaging (CT/PET Scans, MRIs)				\$75.00				\$75.00
Rehabilitative Speech Therapy		П		\$20.00				\$20.00
				\$20.00				\$20.00
Rehabilitative Occupational and Rehabilitative Physical Therapy	The state of the s	m	100%	\$0.00	b n		100%	\$0.00
Preventive Care/Screening/Immunization	<b>3</b>		100%	90.00	<b>3</b>		10074	pung
Laboratory Outpatient and Professional Services X-rays and Diagnostic Imaging	Z Z				2	2		
X-rays and Diagnostic imaging Skilled Nursing Facility						2		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)			97,54%			2		
Salar and advisory of the salar and a			37,3470					
Outpatient Surgery Physician/Surgical Services						2		
Drugs	AII	□All			□All.	All		
Generics				\$15.00				\$15.00
Preferred Brand Drugs				\$25.00				\$25.00
Non-Preferred Brand Drugs			DF 00/	\$50.00			05.00/	\$50.00
Specialty Drugs (i.e. high-cost)		<b>I</b>	95.8%		h.l	2	95.8%	
Options for Additional Benefit Design Limits:		1						
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):								
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):		1						
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	0							
Output								
	Calculation Succes 91.0%	sful						

Actuarial Value: Metal Tier:

Platinum

	-	2012 Me	
Mont		oution by	_
0	<u>OCI</u> 159	<u>UHIC</u> 1,443	<u>Total</u> 1,602
1	193	1,574	1,767
2	191	1,438	1,629
3	166	1,284	1,450
4 5	226 165	1,318 1,304	1,544 1,469
6	149	1,304	1,460
7	133	1,200	1,333
8	213	1,320	1,533
9	253	1,308	1,561
10	249	1,149	1,398
11 12	296 289	1,238 1,301	1,534 1,590
13	327	1,391	1,718
14	273	1,230	1,503
15	329	1,284	1,613
16	327	1,069	1,396
17 18	412 290	1,145 1,097	1,557 1,387
19	318	1,037	1,405
20	356	983	1,339
21	253	1,269	1,522
22	213	1,677	1,890
23	362	1,957	2,319
24 25	418 336	2,121 2,232	2,539 2,568
26	271	2,232	2,568
27	307	2,492	2,799
28	286	2,354	2,640
29	443	2,519	2,962
30 31	367	2,331	2,698
32	283 371	2,327 2,538	2,610 2,909
33	464	2,613	3,077
34	317	2,321	2,638
35	364	2,207	2,571
36	419	2,002	2,421
37 38	361 276	1,817 1,885	2,178
39	376 360	1,932	2,261 2,292
40	431	1,954	2,385
41	422	2,181	2,603
42	475	2,099	2,574
43	393	1,884	2,277
44 45	405 410	1,915 1,868	2,320 2,278
46	416	1,961	2,377
47	409	1,820	2,229
48	424	1,773	2,197
49	483	1,723	2,206
50 51	336 533	1,611 1,488	1,947 2,021
52	630	1,624	2,021
53	615	1,614	2,229
54	603	1,548	2,151
55	549	1,517	2,066
56 57	416	1,374	1,790
57 58	583 429	1,484 1,432	2,067 1,861
59	460	1,470	1,930
60	389	1,180	1,569
61	377	1,063	1,440
62	411	1,039	1,450
63 64	413 292	1,043 845	1,456 1,137
65	182	680	862
66	122	457	579
67	141	382	523
68 60	84	256	340
69 70	31 62	254 277	285 339
70 71	66	251	317
72	9	136	145
73	21	85	106
74	11	91	102
75 76	29 30	102 36	131
76 77	30 19	36 52	66 71
78	27	8	35
79	0	15	15
80	0	8	8
81	0	21	21
82 83	5 6	39 20	44 26
84	0	20 5	26 5
86	0	10	10
87	0	6	6
		8	0
88	<u>0</u>		8
88 Total Avg Age	<u>0</u> 24,034 37.7	110,175	134,209 34.3

## DC SG Objections & Responses

1) Please provide the rates template populated with rates for all plans and for all ages. The template can be found at http://www.serff.com/planmanagementtemplates.htm.

These templates (Excel files) have been submitted via SERFF.

2) Please provide screen shots of the Actuarial Value Calculator for all actuarial value calculations.

Please see the screen shots submitted via SERFF.

3) Please provide the Unified Rate Review Template in Excel format.

The Unified Rate Review Templates in Excel format have been submitted via SERFF.

4) Please provide quantitative actuarial support for the added essential health benefits (+1.6%).

UnitedHealthcare studies indicate the below expected additional claim costs.

- 0.7% Pediatric dental and vision.
- 0.6% Mental health parity.
- 0.2% Habilitative services and applied behavior analysis (ABA).
- 0.1% Temporomandibular joint disorder (TMJ).
- 5) Please provide quantitative actuarial support for market adjustments (+1.3%).

These are the components we considered in estimating the impact of the market changes on costs and revenue.

- Market dropout: PPACA does not penalize small employer groups for dropping health insurance
  coverage. We expect that some small employers will drop coverage due to large premium increases.
  The groups with the largest premium increases will be those that are currently rated below the manual
  rate or have below average rating factors that are being limited or prohibited. Since these groups also
  have lower than average costs, when they drop coverage, the small group market average costs will
  go up.
- Early renewals: Adjusted community rating (ACR) will be effective 1/1/14. We have heard that some groups are planning to renew their coverage just prior to 1/1/14 in order to keep their current benefit plans and pre-ACR rates for a few additional months. Groups that could benefit from renewing early are likely those that currently are rated below manual or have below average rating factors that will be limited or prohibited after 1/1/14. Since these groups will join the community pool late in 2014, their exclusion will deteriorate the entire market pool only for CY2014.
- Early terms: Adjusted community rating (ACR) will be effective 1/1/14. We expect that groups will obtain quotes early in 2014, even prior to their scheduled renewal date in 2014. Groups that are favorably impacted will opt into the ACR rates, lowering revenue.
- 6) Please provide quantitative actuarial support for the risk adjustment compared to the market (6.8%) and for the merger of the individual and small group markets (7.5%).

We are revising the risk adjustment factor for the merger of the individual and small group markets from 7.5% to 4.2%.

The 6.8% is based on an analysis done in conjunction with Wakely Consulting Group. UnitedHealthcare and other DC carriers submitted small group risk data (diagnostic information by member) for the 7/1/11-12 period to Wakely. In addition to demographic and diagnosis information, benefit information was collected in order to estimate the metal level of each member's benefit plan. Wakely provided a tool with simplified inputs in order to estimate each plan's actuarial value. Based on this analysis, UnitedHealthcare is indicated to have a lower risk score than the statewide average small group market, and thus be a risk payer, transferring premium to other carriers.

We expect the DC total small group block to be have lower risk than the 2014 DC individual block, as currently high risk individuals obtain coverage with PPACA. We expect the individual block will have 14% higher morbidity than the small group block, and that individual will represent 30% of the 2014 market, 30%  $\times$  14% = 4.2% expected premium transfer.

7) Please provide a description of the base data used for the manual rate. Was it the two companies combined or just UHIC as indicated in Exhibit A? Was it only DC experience?

The combined experience of our two companies, UHIC and OCI, is used, which we believe is credible in total. Only DC experience is used. We adjusted the price relationships between our different products to reflect only the true unit cost differences between the products, and not the different health characteristics inherent in our past experience.

8) Please provide the breakdown of the adjustments with amount made to the base data for the manual rate before the 21.9% increase was applied. Please provide any quantitative support that you have available for each. Note from your actuarial memorandum, we understand that these adjustments consist of "... the impact of the new required rate calculation approach (member rating by age using the new DC age factors, removal of group size, industry, and underwriting risk adjustment factors) and our proposed product price relationships. Using our February, 2013 book of business (each group's product, and each covered member's age)...".

Below is a detailed explanation of the revenue neutrality calculation.

As our starting point we have two data files containing information on every DC small group on our books as of February 2013:

- 1) A demographic file that has the age of every covered member, both employees and dependents.
- 2) A file that identifies the license, product, benefit plan (medical and Rx), group size, industry, and rate relationship to manual.

## <u>Calculation A – Premium Using Current Rates</u>

Using the current rating factors:

Base Rates (1/1/2013 effective): OCI HMO: \$173.96, OCI HMP: \$198.00, OCI Rx: \$55.53.

UHIC EPO: \$174.68, UHIC POS: \$206.13, UHIC Rx: \$55.53.

Trend Factor: 4Q13 trend factor: OCI: 2.113, UHIC: 2.546

Benefit Plan Ratios: As detailed in our current approved rate filings.

Age Factors: As detailed in our current approved rate filings.

Group Size Factors: # of emps & factor: 1: 1.30, 2: 1.15, 3: 1.10, 4-50: 1.00

Industry Factors: Factor by SIC code as detailed in our current approved rate filings.

Rate Relationship to Manual: Each group's current factor as assigned by underwriting.

A premium is calculated for each group.

The total calculated premium PMPM for all groups on the two licenses is \$491.33.

# <u>Calculation B – Premium Using 2014 Age Factors, Proposed "Product Price Relationships", and PPACA Required Rating Methodology</u>

Using these rating factors:

Base Rates (started with current OCI gatekeeper HMO base rate, and then used these desired unit cost based product price differentials: from gatekeeper to open access: +7.0%, from in-network-only products to products with an out-of-network benefit: +3.0%):

		vs. OCI	OON vs.
		<u>HMO</u>	In-Netw.
OCI HMO	\$173.96	1.000	
OCI HMP	\$179.18		1.030
UHIC EPO	\$186.14	1.070	
UHIC POS	\$191.72		1.030
Rx (all)	\$59.17		

Trend Factor: UHIC trend factor: 2.546

Benefit Plan Ratios: Same as in Calculation A, as detailed in our current approved rate filings.

Age Factors: The new 2014 DC age factors.

Industry, Group Size & Rate Relationship to Manual: All 1.000.

A premium is calculated for each group.

The total calculated premium PMPM for all groups on the two licenses is \$517.59.

#### Revenue Neutral Adjustment

The revenue neutral adjustment is calculated as the premium difference: \$491.33 / \$517.59 = 0.949.

This is the adjustment that is applied in our rate development illustrated in Exhibit 3, to determine 4Q13 "revenue neutral" base rates:

Base Rates		
Entered	Revenue	4Q13

	Into	Neutral	Trend	
	Model x	Factor x	<u>Factor</u> =	<u>Total</u>
OCI HMO	\$173.96	0.949	2.546	\$420.31
OCI HMP	\$179.18	0.949	2.546	\$432.92
UHIC EPO	\$186.14	0.949	2.546	\$449.74
UHIC POS	\$191.72	0.949	2.546	\$463.23
Rx (all)	\$59.17	0.949	2.546	\$142.96

### Changes by Component

From Calculation A to Calculation B the model provides us these changes by component:

Age: Current member age factor: 0.993

2014 member age factor: 1.076 +8.4%

Base Rates / Product Spread [(med base rate x med plan ratio + Rx base rate x Rx plan ratio)] x trend factor:

Using current base rates: \$483.04

Using new product spread: \$482.00 -0.2%

Industry: Current industry factor: 0.973

2014 industry factor: 1.000 +2.7%

Group Size: Current group size factor: 1.012

2014 group size factor: 1.000 -1.2%

Rate Relationship Current rate rel. factor: 1.030

to Manual: 2014 rate rel. factor: 1.000 -2.9%

Interaction of Factors (The product of the member-weighted average factors does not equal the overall average. This component is the difference between the member-weighted averages and the total factor):

Current factors: 1.009

2014 factors: 0.998 -1.1%

## 9) Please provide age distributions for the base period and the projection period.

Please see the attached distribution of member months by age for the 2012 experience period. We are assuming the same distribution by age for the projection period.

10) Does the PPACA fee of 3.5% (as stated in the Act. Memo) include the 0.7% for DC HBX Exchange User Fee? (OR maybe this is embedded somewhere else?). . .

No, this fee is not included in May 15 submitted rates. In our revised filings we are adding an estimated 0.7% Exchange user fee to our 2014 rates.

SERFF Tracking #: UHLC-129030275 State Tracking #: Company Tracking #:

State: District of Columbia Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

**Product Name:** DC-SG-UHIC-2014-01

Project Name/Number: /

# **Superseded Schedule Items**

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/26/2013		Rate	Rate Filing Exhibits	06/27/2013	DCSG-UHIC-2014-01-All Exhibits 2013-06-26.pdf (Superceded)
06/26/2013		Supporting Document	Actuarial Memorandum	06/27/2013	DC-SG-UHIC-ActMemo-2013-06- 26.pdf (Superceded)
06/26/2013		Supporting Document	Actuarial Memorandum and Certifications	06/27/2013	UHIC-Part III-2014-01 (6-26- 2013).pdf (Superceded)
06/26/2013		Supporting Document	Unified Rate Review Template	06/27/2013	DC-UHIC-URRT-2014-01 (6-26- 2013).xlsm (Superceded)
06/26/2013		Supporting Document	Rate Filing Exhibits	06/27/2013	DCSG-UHIC-2014-01-All Exhibits 2013-06-26.pdf (Superceded)
06/26/2013		Supporting Document	Rate Template	06/27/2013	DC-UHIC- Rate Template 2013-06-26.zip (Superceded)
06/25/2013		Rate	Rate Filing Exhibits	06/26/2013	DCSG-UHIC-2014-01-All Exhibits 2013-06-25.pdf (Superceded)
06/25/2013		Supporting Document	Actuarial Memorandum	06/26/2013	DC-SG-UHIC-ActMemo-2013-06- 25.pdf (Superceded)
06/25/2013		Supporting Document	Actuarial Memorandum and Certifications	06/26/2013	UHIC-Part III-2014-01 (6-25- 2013).pdf (Superceded)
06/25/2013		Supporting Document	Unified Rate Review Template	06/26/2013	DC-UHIC-URRT-2014-01.xlsm (Superceded)
06/25/2013		Supporting Document	Rate Filing Exhibits	06/26/2013	DCSG-UHIC-2014-01-All Exhibits 2013-06-25.pdf (Superceded)

SERFF Tracking #: UHLC-129030275 State Tracking #: Company Tracking #:

State: District of Columbia Filing Company: UnitedHealthcare Insurance Company

**TOI/Sub-TOI:** H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name: DC-SG-UHIC-2014-01

Project Name/Number: /

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/25/2013		Supporting Document	Rate Template	06/26/2013	DC-UHIC- Rate Template 2013-06- 25.zip (Superceded)
06/21/2013		Supporting Document	Actuarial Memorandum	06/25/2013	DC-SG-UHIC-ActMemo-2013-06- 21.pdf (Superceded)
06/21/2013		Supporting Document	Actuarial Memorandum and Certifications	06/25/2013	UHIC-Part III-2014-01 (6-21- 2013).pdf (Superceded)
06/21/2013		Supporting Document	Unified Rate Review Template	06/25/2013	DC-UHIC-URRT-2014-01.xlsm (Superceded)
06/21/2013		Supporting Document	Rate Filing Exhibits	06/25/2013	DCSG-UHIC-2014-01-All Exhibits 2013-06-21.pdf (Superceded)
06/21/2013		Rate	Rate Filing Exhibits	06/25/2013	DCSG-UHIC-2014-01-All Exhibits 2013-06-21.pdf (Superceded)
06/21/2013		Supporting Document	Rate Template	06/25/2013	DC-UHIC- Rate Template 2013-06-21.zip (Superceded)
05/15/2013		Rate	Rate Filing Exhibits	06/21/2013	DCSG-UHIC-2014-01-All Exhibits 2013-05-15.pdf (Superceded)
05/15/2013		Supporting Document	Rate Filing Exhibits	06/21/2013	DCSG-UHIC-2014-01-All Exhibits 2013-05-15.pdf (Superceded)
05/15/2013		Supporting Document	Actuarial Memorandum	06/21/2013	DC-SG-UHIC-ActMemo-2013-05- 15.pdf (Superceded)
05/15/2013		Supporting Document	Actuarial Memorandum and Certifications	06/21/2013	UHIC-Part III-2014-01 (5-15- 2013).pdf (Superceded)
05/15/2013		Supporting Document	Unified Rate Review Template	06/21/2013	DC-UHIC-URRT-2014-01.pdf (Superceded)

SERFF Tracking #: UHLC-129030275 State Tracking #: Company Tracking #: Company Tracking #:

State: District of Columbia Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name: DC-SG-UHIC-2014-01

Project Name/Number: /

Attachment DC-UHIC-URRT-2014-01 (6-26-2013).xlsm is not a PDF document and cannot be reproduced here.

Attachment DC-UHIC- Rate Template 2013-06-26.zip is not a PDF document and cannot be reproduced here.

Attachment DC-UHIC-URRT-2014-01.xlsm is not a PDF document and cannot be reproduced here.

Attachment DC-UHIC- Rate Template 2013-06-25.zip is not a PDF document and cannot be reproduced here.

Attachment DC-UHIC-URRT-2014-01.xlsm is not a PDF document and cannot be reproduced here.

Attachment DC-UHIC- Rate Template 2013-06-21.zip is not a PDF document and cannot be reproduced here.

Rate Factors Exhibit 1

(1) Index Rate: \$461.48

## (2) Benefit Plan Ratios

Plan Name		Katios	CH/IN	c (EDO	Dlane		
Medical   Rx				S (EPU	Plans		
Product				_			
Product				Rx			
EPO         C4O         VBY         ZV         Platinum         88.2%         1.06364           EPO         EY1         V63         ZU         Platinum         90.7%         1.12252           EPO         E43         V7W         YM         Platinum         90.7%         1.12252           EPO         E43         V7W         YM         Platinum         90.7%         1.1252           EPO         ESN         V771         ZU         Platinum         91.9%         1.14631           EPO         EYW         V61         ZV         Platinum         89.0%         1.07961           EPO         EPO         EYW         V61         ZV         Platinum         89.0%         1.07961           EPO-HSA         DW7         VDN         AO         Gold         78.5%         0.81425           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.99079           EPO-HSA         DXP         VDP         YM         Gold         78.1%         0.99079           EPO-HSA         DXP         VDP         YM         Gold         78.1%         0.99079           EPO-HSA         DXP         VDP <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>_</td></td<>							_
EPO         EY1         V63         ZU         Platinum         90.7%         1.12252           EPO         E43         V7W         YM         Platinum         88.5%         1.08336           EPO         E5N         V71         ZV         Platinum         88.5%         1.07961           EPO         ESN         V71         ZV         Platinum         89.0%         1.07961           EPO-HSA         DW7         VDN         AO         Gold         78.5%         0.81425           EPO-HSA         DW7         VDN         YM         Gold         78.5%         0.81425           EPO-HSA         DXP         VDP         AO         Gold         78.4%         0.81078           EPO-HSA         DXP         VDP         AO         Gold         78.5%         0.90448           EPO-HSA         DXP         VDP         YM         Gold         78.9%         0.90079           EPO-HSA         DXP         VDP         YM         Gold         78.9%         0.90448           EPO-HSA         DXP         VDP         YM         Gold         78.9%         0.910463           EPO         EZJ         V67         AO         Gol							
EPO         E43         V7W         YM         Platinum         88.5%         1.08336           EPO         E47         V7Y         ZR         Platinum         88.5%         1.07773           EPO         ESN         V71         ZU         Platinum         91.9%         1.14631           EPO-HSA         DW7         VDN         A0         Gold         78.5%         0.81425           EPO-HSA         DW7         VDN         A0         Gold         78.5%         0.81078           EPO-HSA         DXP         VDP         A0         Gold         78.5%         0.91406           EPO-HSA         DXP         VDP         A0         Gold         78.1%         0.90797           EPO-HSA         DXP         VDP         YM         Gold         78.1%         0.90448           EPO-HSA         DXP         VDP         YM         Gold         78.1%         0.907948           EPO-HSA         DXP         VDP         A0         Gold         78.1%         0.90448           EPO-HSA         DXP         VDP         A0         Gold         78.1%         0.92340           EPO-HSA         DXP         VDP         AU <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>							
EPO         E47         V7Y         ZR         Platinum         88.5%         1.07773           EPO         E5N         V71         ZU         Platinum         91.9%         1.14631           EPO         EYW         V61         ZV         Platinum         89.0%         1.07961           EPO-HSA         DW7         VDN         A0         Gold         78.5%         0.81425           EPO-HSA         DWP         VDP         A0         Gold         78.1%         0.90797           EPO-HSA         DXP         VDP         A0         Gold         78.1%         0.90448           EPO-HSA         DXP         VDP         YM         Gold         78.0%         0.90448           EPO-HSA         DXP         VDP         YM         Gold         78.9%         0.902340           EPO-HSA         DXP         VDP         YM         Gold         78.9%         0.902448           EPO         EZJ         V67         YM         Gold         78.9%         0.91053           EPO         EZJ         V7D         ZT         Gold         78.9%         0.90379           EPO         EZZ         V7D         ZT         Gold							
EPO         ESN         V71         ZU         Platinum         91.9%         1.14631           EPO         EYW         V61         ZV         Platinum         89.0%         1.07961           EPO-HSA         DW7         VDN         AO         Gold         78.5%         0.81425           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.90797           EPO-HSA         DXP         VDP         YM         Gold         78.0%         0.90448           EPO         EZJ         V67         AO         Gold         78.5%         0.92340           EPO         EZJ         V67         YM         Gold         78.5%         0.92340           EPO         EZJ         V67         YM         Gold         78.5%         0.92340           EPO         EZJ         V7D         CO         Gold         78.9%         0.92340           EPO         EZJ         V7D         ZT         Gold         78.9%         0.91053           EPO         EZZ         V7D         ZT         Gold         78.9%         0.91053           EPO         EOX         V7L         AO         Gold         78.3%<	_						
EPO         EYW         V61         ZV         Platinum         89.0%         1.07961           EPO-HSA         DW7         VDN         AO         Gold         78.5%         0.81425           EPO-HSA         DW7         VDN         YM         Gold         78.4%         0.81078           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.90797           EPO-HSA         DXP         VDP         YM         Gold         78.1%         0.90797           EPO-HSA         DXP         VDP         YM         Gold         78.0%         0.90463           EPO         EZJ         V67         YM         Gold         78.9%         0.91406           EPO         EZZ         V7D         ZT         Gold         78.9%         0.91053           EPO         EZZ         V7D         ZT         Gold         78.9%         0.90179           EPO         EDP         V7J         AO         Gold         78.9%         0.90153           EPO         EDP         V7J         AO         Gold         78.9%         0.90179           EPO         EOX         V7L         AO         Gold         78							
EPO-HSA         DW7         VDN         A0         Gold         78.5%         0.81425           EPO-HSA         DW7         VDN         YM         Gold         78.4%         0.81078           EPO-HSA         DXP         VDP         A0         Gold         78.1%         0.90797           EPO-HSA         DXP         VDP         YM         Gold         78.0%         0.90448           EPO         EZJ         V67         A0         Gold         79.5%         0.92340           EPO         EZJ         V67         YM         Gold         79.5%         0.92340           EPO         EZJ         V67         YM         Gold         79.1%         0.90463           EPO         EZZ         V7D         ZT         Gold         78.9%         0.90379           EPO         EDO         EZZ         V7D         A0         Gold         78.9%         0.90379           EPO         EOP         V7J         AM         Gold         78.9%         0.90379           EPO         EOP         V7J         AM         Gold         78.3%         0.89469           EPO         EOX         V7L         AM         Gold							
EPO-HSA         DW7         VDN         YM         Gold         78.4%         0.81078           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.90797           EPO-HSA         DXP         VDP         YM         Gold         78.0%         0.90448           EPO         EZJ         V67         AO         Gold         79.5%         0.92340           EPO         EZJ         V67         YM         Gold         79.5%         0.92340           EPO         EZZ         V7D         CO         Gold         79.1%         0.90463           EPO         EZZ         V7D         ZT         Gold         78.9%         0.91053           EPO         EDO         EDO         V7J         AO         Gold         78.9%         0.90379           EPO         EDO         EOP         V7J         AO         Gold         78.9%         0.90379           EPO         EDO         EOY         V7L         AO         Gold         78.3%         0.89445           EPO         EOY         V7L         AO         Gold         81.1%         0.90379           EPO         EOX         V7L							
EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.90797           EPO-HSA         DXP         VDP         YM         Gold         78.0%         0.90448           EPO         EZJ         V67         AO         Gold         79.5%         0.92340           EPO         EZJ         V67         YM         Gold         78.8%         0.91406           EPO         EZZ         V7D         ZT         Gold         78.9%         0.91053           EPO         EZZ         V7D         ZT         Gold         78.9%         0.91053           EPO         EZZ         V7D         ZT         Gold         78.9%         0.91053           EPO         EDP         V7J         AO         Gold         78.9%         0.91053           EPO         EDP         V7J         AO         Gold         78.9%         0.91053           EPO         EDP         CDP         V7J         AO         Gold         78.9%         0.90153           EPO         EDO         EOX         V7L         AO         Gold         78.3%         0.90286           EPO         EYS         V65         AO <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>							
EPO-HSA         DXP         VDP         YM         Gold         78.0%         0.90448           EPO         EZJ         V67         A0         Gold         79.5%         0.92340           EPO         EZJ         V67         YM         Gold         79.5%         0.92340           EPO         EZZ         V7D         CO         Gold         78.9%         0.91053           EPO         EPO         EZZ         V7D         ZT         Gold         78.9%         0.90379           EPO         EOP         V7J         AM         Gold         78.9%         0.90379           EPO         EOP         V7J         YM         Gold         78.9%         0.900379           EPO         EOP         V7J         YM         Gold         78.9%         0.900379           EPO         EOP         V7J         YM         Gold         78.9%         0.90379           EPO         EOX         V7L         AO         Gold         78.3%         0.894845           EPO         EOX         V7L         AO         Gold         81.1%         0.96286           EPO         EYS         V65         AO         Gold <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>							
EPO         EZJ         V67         AO         Gold         79.5%         0.92340           EPO         EZJ         V67         YM         Gold         78.8%         0.91406           EPO         EZZ         V7D         CO         Gold         79.1%         0.90463           EPO         EPO         EZZ         V7D         ZT         Gold         78.9%         0.91053           EPO         EOP         V7J         AO         Gold         78.9%         0.90379           EPO         EOP         V7J         AO         Gold         78.3%         0.89445           EPO         EOX         V7L         AO         Gold         81.6%         0.96286           EPO         EOX         V7L         YM         Gold         81.1%         0.95352           EPO         EOX         V7L         YM         Gold         81.4%         0.94743           EPO         EY5         V65         AO         Gold         81.4%         0.94743           EPO         EY5         V65         AO         Gold         78.1%         0.93809           EPO         EZS         V69         BO         Gold         78.1%							
EPO         EZJ         V67         YM         Gold         78.8%         0.91406           EPO         EZ2         V7D         CO         Gold         79.1%         0.90463           EPO         EZZ         V7D         ZT         Gold         78.9%         0.91053           EPO         EOP         V7J         AO         Gold         78.9%         0.90379           EPO         EOP         V7J         YM         Gold         78.3%         0.89445           EPO         EOX         V7L         AO         Gold         81.6%         0.96286           EPO         EOX         V7L         AO         Gold         81.6%         0.96286           EPO         EOX         V7L         YM         Gold         81.1%         0.95352           EPO         EOX         V7L         YM         Gold         81.1%         0.94743           EPO         EY5         V65         AO         Gold         81.1%         0.94743           EPO         EZS         V69         ZS         Gold         78.1%         0.93809           EPO         EZS         V69         ZS         Gold         78.1%         0.9							
EPO         EZ2         V7D         CO         Gold         79.1%         0.90463           EPO         EZ2         V7D         ZT         Gold         78.9%         0.91053           EPO         EOP         V7J         AO         Gold         78.9%         0.90379           EPO         EOP         V7J         YM         Gold         78.3%         0.89445           EPO         EOX         V7L         AO         Gold         81.6%         0.96286           EPO         EOX         V7L         YM         Gold         81.1%         0.95352           EPO         EOX         V7L         YM         Gold         81.1%         0.95352           EPO         EY5         V65         AO         Gold         81.4%         0.94743           EPO         EY5         V65         YM         Gold         80.9%         0.93809           EPO         EZS         V69         ZS         Gold         78.1%         0.90091           EPO         EZS         V69         ZS         Gold         79.7%         0.94689           EPO         EDH         V7H         AO         Gold         79.1%         0.9	_						
EPO         EZZ         V7D         ZT         Gold         78.9%         0.91053           EPO         EOP         V7J         AO         Gold         78.9%         0.90379           EPO         EOP         V7J         YM         Gold         78.3%         0.89445           EPO         EOX         V7L         AO         Gold         81.6%         0.96286           EPO         EOX         V7L         YM         Gold         81.1%         0.95352           EPO         EYS         V65         AO         Gold         81.4%         0.94743           EPO         EYS         V65         YM         Gold         80.9%         0.93809           EPO         EZS         V69         BO         Gold         78.1%         0.90091           EPO         EZS         V69         ZS         Gold         78.1%         0.99378           EPO         EDH         V7H         AO         Gold         79.7%         0.94689           EPO         EDH         V7H         AO         Gold         79.7%         0.94689           EPO         EDH         V7H         AO         Gold         79.7%         0.9							
EPO         EOP         V7J         AO         Gold         78.9%         0.90379           EPO         EOP         V7J         YM         Gold         78.3%         0.89445           EPO         EOX         V7L         AO         Gold         81.6%         0.96286           EPO         EOX         V7L         YM         Gold         81.1%         0.95352           EPO         EY5         V65         AO         Gold         81.4%         0.94743           EPO         EY5         V65         YM         Gold         80.9%         0.93809           EPO         EY5         V65         YM         Gold         80.9%         0.93809           EPO         EZS         V69         BO         Gold         78.1%         0.90091           EPO         EZS         V69         ZS         Gold         79.7%         0.89378           EPO         EDH         V7H         AO         Gold         79.1%         0.89378           EPO         EDO         EDH         V7H         AO         Gold         79.1%         0.92034           EPO         EZD         V7F         AO         Gold         79.1%	_						
EPO         EOP         V7J         YM         Gold         78.3%         0.89445           EPO         EOX         V7L         AO         Gold         81.6%         0.96286           EPO         EOX         V7L         YM         Gold         81.1%         0.95352           EPO         EY5         V65         AO         Gold         81.1%         0.94743           EPO         EY5         V65         YM         Gold         80.9%         0.93809           EPO         EZS         V69         BO         Gold         78.1%         0.90091           EPO         EZS         V69         ZS         Gold         78.7%         0.89378           EPO         EDH         V7H         AO         Gold         79.7%         0.94689           EPO         EOH         V7H         AO         Gold         79.7%         0.94689           EPO         EOH         V7H         AO         Gold         79.1%         0.92058           EPO         EOH         V7H         AO         Gold         79.1%         0.94507           EPO         EZ9         V7F         ZS         Gold         79.7%         0.9	_						
EPO         EOX         V7L         AO         Gold         81.6%         0.96286           EPO         EOX         V7L         YM         Gold         81.1%         0.95352           EPO         EY5         V65         AO         Gold         81.4%         0.94743           EPO         EY5         V65         YM         Gold         80.9%         0.93809           EPO         EZS         V69         BO         Gold         78.1%         0.90091           EPO         EZS         V69         ZS         Gold         78.7%         0.89378           EPO         EOH         V7H         AO         Gold         79.7%         0.94689           EPO         EOH         V7H         AO         Gold         79.7%         0.94689           EPO         EOH         V7H         ZR         Gold         79.7%         0.94689           EPO         EOH         V7H         ZR         Gold         79.7%         0.94689           EPO         EOH         V7H         ZR         Gold         79.7%         0.94689           EPO         EOH         V7H         ZX         Silver         70.74%							
EPO         EOX         V7L         YM         Gold         81.1%         0.95352           EPO         EY5         V65         AO         Gold         81.4%         0.94743           EPO         EY5         V65         YM         Gold         80.9%         0.93809           EPO         EZS         V69         BO         Gold         78.1%         0.90091           EPO         EZS         V69         ZS         Gold         78.7%         0.89378           EPO         EOH         V7H         AO         Gold         79.7%         0.94689           EPO         EOH         V7H         ZR         Gold         79.7%         0.94689           EPO         EZ9         V7F         AO         Gold         79.7%         0.94689           EPO         EZ9         V7F         ZS         Gold         78.5%         0.9	EPO	EOP		YM	Gold		0.89445
EPO         EY5         V65         AO         Gold         81.4%         0.94743           EPO         EY5         V65         YM         Gold         80.9%         0.93809           EPO         EZS         V69         BO         Gold         78.1%         0.90091           EPO         EZS         V69         ZS         Gold         78.7%         0.89378           EPO         EOH         V7H         AO         Gold         79.7%         0.94689           EPO         EOH         V7H         ZR         Gold         79.7%         0.94689           EPO         EZ9         V7F         AO         Gold         79.7%         0.94689           EPO         EZ9         V7F         ZS         Gold         79.7%         0.94507           EPO         EZ9         V7F         ZS         Gold         78.5%         0.9		EOX	V7L	A0	Gold		0.96286
EPO         EY5         V65         YM         Gold         80.9%         0.93809           EPO         EZS         V69         BO         Gold         78.1%         0.90091           EPO         EZS         V69         ZS         Gold         78.7%         0.89378           EPO         EOH         V7H         AO         Gold         79.7%         0.94689           EPO         EOH         V7H         ZR         Gold         79.7%         0.94689           EPO         EZ9         V7F         ZS         Gold         79.7%         0.94689           EPO         EZ9         V7F         ZS         Gold         79.7%         0.94507           EPO         EZ9         V7F         ZS         Gold         78.5%         0.92058           EPO-HSA         DXY         VDI         ZX         Silver         70.7%         <	EPO	EOX	V7L	YM		81.1%	0.95352
EPO         EZS         V69         BO         Gold         78.1%         0.90091           EPO         EZS         V69         ZS         Gold         78.7%         0.89378           EPO         EOH         V7H         AO         Gold         79.7%         0.94689           EPO         EOH         V7H         ZR         Gold         79.7%         0.94689           EPO         EZ9         V7F         ZS         Gold         79.7%         0.94507           EPO         EZ9         V7F         ZS         Gold         78.5%         0.92058           EPO-HSA         DXY         VDI         ZX         Silver         70.2%         0.70562           EPO-HSA         DXY         VDR         ZX         Silver         70.4%         0.71534           EPO-HSA         DYP         VDV         ZX         Silver         70.1% <td>EPO</td> <td>EY5</td> <td>V65</td> <td>A0</td> <td>Gold</td> <td>81.4%</td> <td>0.94743</td>	EPO	EY5	V65	A0	Gold	81.4%	0.94743
EPO         EZS         V69         ZS         Gold         78.7%         0.89378           EPO         EOH         V7H         AO         Gold         79.7%         0.94689           EPO         EOH         V7H         ZR         Gold         79.7%         0.94689           EPO         EOH         V7H         ZR         Gold         79.7%         0.94507           EPO         EZ9         V7F         ZS         Gold         79.9%         0.94507           EPO         EZ9         V7F         ZS         Gold         79.9%         0.94507           EPO-HSA         DXY         VDI         YM         Silver         70.2%         0.70562           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.70153           EPO-HSA         DX9         VDR         ZX         Silver         69.7%         0.711548           EPO-HSA         DYJ         VDT         ZX         Silver         70.4%         0.71139           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.71524           EPO-HSA         DYP         VDV         YM         Silver	EPO	EY5	V65	YM	Gold	80.9%	0.93809
EPO         EOH         V7H         AO         Gold         79.7%         0.94689           EPO         EOH         V7H         ZR         Gold         79.1%         0.92934           EPO         EZ9         V7F         AO         Gold         79.9%         0.94507           EPO         EZ9         V7F         ZS         Gold         78.5%         0.92058           EPO-HSA         DXY         VDI         YM         Silver         70.2%         0.70562           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.70153           EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.71548           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.71139           EPO-HSA         DYJ         VDT         ZX         Silver         70.0%         0.71934           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.69479           EPO-HSA         DYP         VDV         ZX         Silver         69.1%         0.79622           EPO         EO6         V7N         ZT         Silver	EPO	EZS	V69	В0	Gold	78.1%	0.90091
EPO         EOH         V7H         ZR         Gold         79.1%         0.92934           EPO         EZ9         V7F         AO         Gold         79.9%         0.94507           EPO         EZ9         V7F         ZS         Gold         78.5%         0.92058           EPO-HSA         DXY         VDI         YM         Silver         70.2%         0.70562           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.70153           EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.71548           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.71139           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.71934           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.71524           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.69479           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.69069           EPO         E06         V7N         ZT	EPO	EZS	V69	ZS	Gold	78.7%	0.89378
EPO         EZ9         V7F         A0         Gold         79.9%         0.94507           EPO         EZ9         V7F         ZS         Gold         78.5%         0.92058           EPO-HSA         DXY         VDI         YM         Silver         70.2%         0.70562           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.70153           EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.71548           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.71139           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.71934           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.71524           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.69479           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.69069           EPO         E06         V7N         ZT         Silver         69.9%         0.77618           EPO         E2M         V7Q         DO <t< td=""><td>EPO</td><td>E0H</td><td>V7H</td><td>A0</td><td>Gold</td><td>79.7%</td><td>0.94689</td></t<>	EPO	E0H	V7H	A0	Gold	79.7%	0.94689
EPO         EZ9         V7F         ZS         Gold         78.5%         0.92058           EPO-HSA         DXY         VDI         YM         Silver         70.2%         0.70562           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.70153           EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.71548           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.71139           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.71934           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.71524           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.69479           EPO-HSA         DYP         VDV         ZX         Silver         69.1%         0.69479           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.69069           EPO         E06         V7N         ZT         Silver         69.9%         0.77618           EPO         E2M         V7Q         DO	EPO	E0H	V7H	ZR	Gold	79.1%	0.92934
EPO-HSA         DXY         VDI         YM         Silver         70.2%         0.70562           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.70153           EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.71548           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.71139           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.71934           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.71524           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.69479           EPO-HSA         DYP         VDV         ZX         Silver         69.3%         0.69069           EPO         E06         V7N         ZT         Silver         69.3%         0.69069           EPO         E06         V7N         ZT         Silver         68.3%         0.69069           EPO         E06         V7N         ZY         Silver         69.9%         0.77618           EPO         E2M         V7Q         DO	EPO	EZ9	V7F	A0	Gold	79.9%	0.94507
EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.70153           EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.71548           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.71139           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.71934           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.71524           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.69479           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.69069           EPO         E06         V7N         ZT         Silver         70.8%         0.79622           EPO         E06         V7N         ZY         Silver         69.9%         0.77618           EPO         E2M         V7Q         D0         Silver         71.5%         0.78660           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.76738           EPO         E2U         V7S         ZT <t< td=""><td>EPO</td><td>EZ9</td><td>V7F</td><td>ZS</td><td>Gold</td><td>78.5%</td><td>0.92058</td></t<>	EPO	EZ9	V7F	ZS	Gold	78.5%	0.92058
EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.71548           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.71139           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.71934           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.71524           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.69479           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.69069           EPO         E06         V7N         ZT         Silver         70.8%         0.79622           EPO         E06         V7N         ZY         Silver         69.9%         0.77618           EPO         E2M         V7Q         DO         Silver         71.5%         0.78660           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.76738           EPO         E2U         V7S         ZT         Silver         70.0%         0.79098           EPO         E2U         V7S         ZY         Si	EPO-HSA	DXY	VDI	YM	Silver	70.2%	0.70562
EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.71139           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.71934           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.71524           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.69479           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.69069           EPO         E06         V7N         ZT         Silver         70.8%         0.79622           EPO         E06         V7N         ZY         Silver         69.9%         0.77618           EPO         E2M         V7Q         D0         Silver         71.5%         0.78660           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.76738           EPO         E2U         V7S         ZT         Silver         70.0%         0.79098           EPO         E2U         V7S         ZY         Silver         70.5%         0.79891           EPO         E26         V7U         ZY         Silver	EPO-HSA	DXY	VDI	ZX	Silver	69.7%	0.70153
EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.71934           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.71524           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.69479           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.69069           EPO         E06         V7N         ZT         Silver         70.8%         0.79622           EPO         E06         V7N         ZY         Silver         69.9%         0.77618           EPO         E2M         V7Q         DO         Silver         71.5%         0.78660           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.76738           EPO         E2U         V7S         ZT         Silver         70.0%         0.79098           EPO         E2U         V7S         ZY         Silver         68.8%         0.77093           EPO         E26         V7U         ZT         Silver         70.5%         0.79891           EPO         E18         V7O         ZT         Silver <td>EPO-HSA</td> <td>DX9</td> <td>VDR</td> <td>YM</td> <td>Silver</td> <td>70.4%</td> <td>0.71548</td>	EPO-HSA	DX9	VDR	YM	Silver	70.4%	0.71548
EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.71524           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.69479           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.69069           EPO         E06         V7N         ZT         Silver         70.8%         0.79622           EPO         E06         V7N         ZY         Silver         69.9%         0.77618           EPO         E2M         V7Q         DO         Silver         71.5%         0.78660           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.76738           EPO         E2U         V7S         ZT         Silver         70.0%         0.79098           EPO         E2U         V7S         ZY         Silver         68.8%         0.77093           EPO         E26         V7U         ZT         Silver         70.5%         0.79891           EPO         E18         V7O         ZT         Silver         70.5%         0.80149           EPO         E18         V7O         ZY         Silver	EPO-HSA	DX9	VDR	ZX	Silver	69.3%	0.71139
EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.69479           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.69069           EPO         E06         V7N         ZT         Silver         70.8%         0.79622           EPO         E06         V7N         ZY         Silver         69.9%         0.77618           EPO         E2M         V7Q         DO         Silver         71.5%         0.78660           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.76738           EPO         E2U         V7S         ZT         Silver         70.0%         0.79098           EPO         E2U         V7S         ZY         Silver         68.8%         0.77093           EPO         E26         V7U         ZT         Silver         70.5%         0.79891           EPO         E18         V7O         ZT         Silver         70.5%         0.80149           EPO         E18         V7O         ZT         Silver         68.4%         0.78144           EPO-HSA         DWZ         VDK         YM         Bronze	EPO-HSA	DYJ	VDT	YM	Silver	71.0%	
EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.69069           EPO         E06         V7N         ZT         Silver         70.8%         0.79622           EPO         E06         V7N         ZY         Silver         69.9%         0.77618           EPO         E2M         V7Q         DO         Silver         71.5%         0.78660           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.76738           EPO         E2U         V7S         ZT         Silver         70.0%         0.79098           EPO         E2U         V7S         ZY         Silver         68.8%         0.77093           EPO         E26         V7U         ZT         Silver         70.5%         0.79891           EPO         E26         V7U         ZY         Silver         69.0%         0.77886           EPO         E18         V7O         ZT         Silver         70.5%         0.80149           EPO         E18         V7O         ZY         Silver         68.4%         0.78144           EPO-HSA         DWZ         VDK         YM         Bronze	EPO-HSA	DYJ	VDT	ZX	Silver	70.1%	0.71524
EPO         E06         V7N         ZT         Silver         70.8%         0.79622           EPO         E06         V7N         ZY         Silver         69.9%         0.77618           EPO         E2M         V7Q         D0         Silver         71.5%         0.78660           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.76738           EPO         E2U         V7S         ZT         Silver         70.0%         0.79098           EPO         E2U         V7S         ZY         Silver         68.8%         0.77093           EPO         E26         V7U         ZT         Silver         70.5%         0.79891           EPO         E26         V7U         ZY         Silver         69.0%         0.77886           EPO         E18         V7O         ZT         Silver         70.5%         0.80149           EPO         E18         V7O         ZY         Silver         68.4%         0.78144           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.59582           EPO-HSA         DW2         VDL         YM         Bronze	EPO-HSA	DYP	VDV	YM	Silver	69.1%	0.69479
EPO         E06         V7N         ZY         Silver         69.9%         0.77618           EPO         E2M         V7Q         D0         Silver         71.5%         0.78660           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.76738           EPO         E2U         V7S         ZT         Silver         70.0%         0.79098           EPO         E2U         V7S         ZY         Silver         68.8%         0.77093           EPO         E26         V7U         ZT         Silver         70.5%         0.79891           EPO         E18         V7O         ZT         Silver         69.0%         0.77886           EPO         E18         V7O         ZT         Silver         70.5%         0.80149           EPO         E18         V7O         ZY         Silver         68.4%         0.78144           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.59582           EPO-HSA         DW2         VDL         YM         Bronze         61.5%         0.60065	EPO-HSA	DYP	VDV	ZX	Silver	68.3%	0.69069
EPO         E2M         V7Q         D0         Silver         71.5%         0.78660           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.76738           EPO         E2U         V7S         ZT         Silver         70.0%         0.79098           EPO         E2U         V7S         ZY         Silver         68.8%         0.77093           EPO         E26         V7U         ZT         Silver         70.5%         0.79891           EPO         E18         V7O         ZT         Silver         69.0%         0.77886           EPO         E18         V7O         ZT         Silver         70.5%         0.80149           EPO         E18         V7O         ZY         Silver         68.4%         0.78144           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.59582           EPO-HSA         DW2         VDL         YM         Bronze         61.5%         0.60065		E06	V7N	ZT	Silver	70.8%	
EPO         E2M         V7Q         ZZ         Silver         69.2%         0.76738           EPO         E2U         V7S         ZT         Silver         70.0%         0.79098           EPO         E2U         V7S         ZY         Silver         68.8%         0.77093           EPO         E26         V7U         ZT         Silver         70.5%         0.79891           EPO         E18         V7O         ZT         Silver         69.0%         0.77886           EPO         E18         V7O         ZT         Silver         70.5%         0.80149           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.59582           EPO-HSA         DW2         VDL         YM         Bronze         61.5%         0.60065	EPO	E06	V7N	ZY			
EPO         E2U         V7S         ZT         Silver         70.0%         0.79098           EPO         E2U         V7S         ZY         Silver         68.8%         0.77093           EPO         E26         V7U         ZT         Silver         70.5%         0.79891           EPO         E26         V7U         ZY         Silver         69.0%         0.77886           EPO         E18         V7O         ZT         Silver         70.5%         0.80149           EPO         E18         V7O         ZY         Silver         68.4%         0.78144           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.59582           EPO-HSA         DW2         VDL         YM         Bronze         61.5%         0.60065	EPO	E2M	V7Q	D0	Silver	71.5%	0.78660
EPO         E2U         V7S         ZY         Silver         68.8%         0.77093           EPO         E26         V7U         ZT         Silver         70.5%         0.79891           EPO         E26         V7U         ZY         Silver         69.0%         0.77886           EPO         E18         V7O         ZT         Silver         70.5%         0.80149           EPO         E18         V7O         ZY         Silver         68.4%         0.78144           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.59582           EPO-HSA         DW2         VDL         YM         Bronze         61.5%         0.60065	EPO	E2M	V7Q	ZZ	Silver	69.2%	0.76738
EPO         E26         V7U         ZT         Silver         70.5%         0.79891           EPO         E26         V7U         ZY         Silver         69.0%         0.77886           EPO         E18         V7O         ZT         Silver         70.5%         0.80149           EPO         E18         V7O         ZY         Silver         68.4%         0.78144           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.59582           EPO-HSA         DW2         VDL         YM         Bronze         61.5%         0.60065	EPO	E2U	V7S	ZT	Silver	70.0%	0.79098
EPO         E26         V7U         ZY         Silver         69.0%         0.77886           EPO         E18         V7O         ZT         Silver         70.5%         0.80149           EPO         E18         V7O         ZY         Silver         68.4%         0.78144           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.59582           EPO-HSA         DW2         VDL         YM         Bronze         61.5%         0.60065	EPO	E2U	V7S	ZY	Silver	68.8%	0.77093
EPO         E18         V7O         ZT         Silver         70.5%         0.80149           EPO         E18         V7O         ZY         Silver         68.4%         0.78144           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.59582           EPO-HSA         DW2         VDL         YM         Bronze         61.5%         0.60065	EPO	E26	V7U	ZT	Silver	70.5%	0.79891
EPO         E18         V7O         ZY         Silver         68.4%         0.78144           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.59582           EPO-HSA         DW2         VDL         YM         Bronze         61.5%         0.60065			V7U	ZY		69.0%	0.77886
EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.59582           EPO-HSA         DW2         VDL         YM         Bronze         61.5%         0.60065	EPO	E18	V70	ZT	Silver	70.5%	0.80149
EPO-HSA DW2 VDL YM Bronze 61.5% 0.60065	EPO	E18	V70	ZY	Silver	68.4%	0.78144
	EPO-HSA	DWZ	VDK	YM	Bronze	60.9%	0.59582
EPO-HSA DW4 VDM YM Bronze 59.3% 0.67023	EPO-HSA	DW2	VDL	YM	Bronze	61.5%	0.60065
	EPO-HSA	DW4	VDM	YM	Bronze	59.3%	0.67023

		CH+	-/INS (P	OS) Plans		_
		lan Nam				
	Med	dical	Rx			
	Exch			Metal	Actuarial	Plan
Product	Off	On		Level	Value	Ratio
POS	C5Z	VBZ	ZV	Platinum	88.2%	1.08746
POS	EY2	V64	ZU	Platinum	90.7%	1.14653
POS	E44	V7X	YM	Platinum	88.5%	1.10484
POS	E48	V7Z	ZR	Platinum	88.5%	1.09738
POS	E50	V72	ZU	Platinum	91.9%	1.17015
POS	EYX	V62	ZV	Platinum	89.0%	1.10336
POS-HSA	DXL	VDO	A0	Gold	78.5%	0.83980
POS-HSA	DXL	VDO	YM	Gold	78.4%	0.83633
POS-HSA	DXR	VDQ	A0	Gold	78.1%	0.93577
POS-HSA	DXR	VDQ	YM	Gold	78.0%	0.93230
POS	EZL	V68	A0	Gold	79.5%	0.94466
POS	EZL	V68	YM	Gold	78.8%	0.93532
POS	EZ4	V7E	C0	Gold	79.1%	0.92652
POS	EZ4	V7E	ZT	Gold	78.9%	0.93241
POS	EOR	V7K	A0	Gold	78.9%	0.92554
POS	EOR	V7K	YM	Gold	78.3%	0.91620
POS	EY7	V66	A0	Gold	81.4%	0.96916
POS	EY7	V66	YM	Gold	80.9%	0.95982
POS	EZU	V7C	В0	Gold	78.1%	0.92245
POS	EZU	V7C	ZS	Gold	78.7%	0.91532
POS	EOZ	V7M	A0	Gold	81.6%	0.98464
POS	EOZ	V7M	YM	Gold	81.1%	0.97530
POS	EOJ	V7I	A0	Gold	79.7%	0.96884
POS	EOJ	V7I	ZR	Gold	79.1%	0.95129
POS	E0C	V7G	A0	Gold	79.9%	0.96674
POS	E0C	V7G	ZS	Gold	78.5%	0.94227
POS-HSA	DXX	VDJ	YM	Silver	70.2%	0.72634
POS-HSA	DXX	VDJ	ZX	Silver	69.7%	0.72224
POS-HSA	DX7	VDS	YM	Silver	70.4%	0.73782
POS-HSA	DX7	VDS	ZX	Silver	69.3%	0.73373
POS-HSA	DYI	VDU	YM	Silver	71.0%	0.74081
POS-HSA	DYI	VDU	ZX	Silver	70.1%	0.73672
POS-HSA	DYQ	VDW	YM	Silver	69.1%	0.71260
POS-HSA	DYQ	VDW	ZX	Silver	68.3%	0.71197
POS	E20	V7R	D0	Silver	71.5%	0.80443
POS	E20	V7R	ZZ	Silver	69.2%	0.78521
POS	E2W	V7T	ZT	Silver	70.0%	0.80872
POS	E2W	V7T	ZY	Silver	68.8%	0.78868
POS	E28	V7V	ZT	Silver	70.5%	0.81722
POS	E28	V7V	ZY	Silver	69.0%	0.79717
POS	E2E	V7P	ZT	Silver	70.5%	0.82043
POS	E2E	V7P	ZY	Silver	68.4%	0.80038

(3) Trend Factors		(4) Age Fac	tors :							
Effective Quarter	<u>Factor</u>	<u>Age</u>	<u>Factor</u>	<u> </u>	\ge	<u>Factor</u>	<u>Age</u>	<u>Factor</u>	<u>Age</u>	<u>Factor</u>
1st Quarter, 2014	1.000	0-20	0.727	;	32	0.727	44	1.137	56	1.801
2nd Quarter, 2014	1.026	21	0.727	;	33	0.727	45	1.181	57	1.871
3rd Quarter, 2014	1.052	22	0.727	;	34	0.727	46	1.227	58	1.944
4th Quarter, 2014	1.079	23	0.727	;	35	0.805	47	1.275	59	2.020
		24	0.727	;	36	0.836	48	1.325	60	2.099
		25	0.727	;	37	0.869	49	1.377	61	2.181
		26	0.727	;	38	0.903	50	1.431	62	2.181
		27	0.727	;	39	0.938	51	1.487	63	2.181
		28	0.727		40	0.975	52	1.545	64 & older	2.181
		29	0.727		41	1.013	53	1.605		
		30	0.727		42	1.053	54	1.668		
		31	0.727		43	1.094	55	1.733		

DC Small Group - 2014 Portfolio

	Pla	an Name		Medical	Rx			In	n-Netwo	rk			Ou	t-of-Net	twork				(	Copayme	ents						Rx		$\overline{}$
	11100	dicui.	Rx NA-4-1	Schedule of	Schedule of	A -4U	Dedic	-416.1-		000.1		Darde	-allela		000.14						20.6		Medical	Dardinat			T2		Ti 2
Product	_	on On	Metal Level	Benefits Form #	Benefits Form #	Act'l Value	Indiv.	ctible Family	Coins		1aximum Family	Dedu Indiv.		Coins	OOP Ma		PCP SCP	uc	FR F	Free-St.	OP Surgery Hospital	IP	Deduct. Type	Deduct. Type	Deduct.	Tier 1	Tier 2 Tier 2 Spec.		Tier 3 Spec.
EPO		VBY 2		PL3.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	88.2%	\$250	\$500		\$2,500	\$5,000						\$10 \$20						Emb	Sep	\$50	\$15	\$25 \$100		\$300
EPO	EY1	V63	U Platinum 6	PL6.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	90.7%	n/a	n/a	100%	\$3,000	\$6,000						\$20 \$40	\$75	\$150	\$75	\$150		Emb	Sep		\$15	\$25 \$100	\$50	\$300
EPO		V7W Y		PL1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	88.5%	\$250	\$500		\$3,000	\$6,000						\$15 \$30				\$250		Emb	Sep		\$10	\$40 \$100		\$300
EPO		V7Y :		PL2.SBN.CHC.I.14.DC			n/a	n/a		\$3,000	\$6,000						\$15 \$30			\$150	\$300	3x\$500	Emb	Sep	\$50	\$10	\$40 \$100		\$300
EPO EPO		V71 2		PL4.SBN.CHC.I.14.DC PL5.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB 152550.RDR.RXSBN.NET.I.14.DC.SB	91.9% 89.0%	n/a n/a	n/a n/a		\$5,000 \$3,000	\$10,000 \$6,000						\$15 \$30 \$20 \$60			\$100	\$150 \$300		Emb Emb	Sep Sep	\$50	\$15 \$15	\$25 \$100 \$25 \$100	, ,	\$300 \$300
EPO-HSA		VDN /		GO1.SBN.CHC.I.14.DC		78.5%	\$1,300	\$2.600		\$2,600	\$5,200						320 300	2/3	<b>\$130</b>	3100	3300		NonEmb	Comb	330	\$10	20% to \$100	40% to	
EPO-HSA	DW7	VDN Y	M Gold 1	GO1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.4%	\$1,300	\$2,600		\$2,600	\$5,200												NonEmb	Comb		\$10	\$40 \$100	\$75	\$300
EPO-HSA	DXP	VDP /	Gold 7-A	GO7.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.1%	\$1,300	\$2,600	100%	\$2,600	\$5,200								\$250				NonEmb	Comb		\$10	20% to \$100	40% to	\$300
EPO-HSA	DXP	VDP Y		GO7.SBN.CHC.I.14.DC		78.0%	\$1,300	\$2,600		\$2,600	\$5,200								\$250				NonEmb	Comb		\$10	\$40 \$100		\$300
EPO FPO	EZJ	V67 V	II .	GO2.SBN.CHC.I.14.DC		79.5%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60			\$250			Emb	Sep		\$10	20% to \$100	40% to	
EPO EPO	EZJ EZ2	V67 Y		GO2.SBN.CHC.I.14.DC GO4.SBN.CHC.I.14.DC		78.8% 79.1%	\$1,500 \$1,500	\$3,000 \$3.000		\$3,000	\$6,000 \$6,000						\$30 \$60 \$20 \$50			\$250 \$300			Emb Emb	Sep Sep	\$250	\$10 \$10	\$40 \$100 20% to \$100	\$75 \$	
EPO					104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,500	\$3,000		\$3,000	\$6,000						\$20 \$50			\$300			Emb	Sep	\$250	\$10	\$40 \$100		\$300
EPO	EOP	V7J /		GO8.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.9%	\$1,000	\$2,000	80%	\$3,500	\$7,000						\$30 \$60	,			Ded+\$250+Coins.		Emb	Sep	,	\$10	20% to \$100		\$300
EPO	EOP	V7J Y	M Gold 8	GO8.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.3%	\$1,000	\$2,000	80%	\$3,500	\$7,000						\$30 \$60				Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75	\$300
EPO	EOX		II .	GO9.SBN.CHC.I.14.DC		81.6%	\$1,000	\$2,000		\$3,000	\$6,000						\$20 \$40				Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100		
EPO		V7L \		GO9.SBN.CHC.I.14.DC		81.1%	\$1,000	\$2,000		\$3,000	\$6,000						\$20 \$40				Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75 \$	
EPO FPO	_	V65 V		GO10.SBN.CHC.I.14.DC		81.4% 80.9%	\$500 \$500	\$1,000 \$1.000		\$4,500 \$4.500	\$9,000						\$15 \$30 \$15 \$30				Ded+\$250+Coins. Ded+\$250+Coins.		Emb Emb	Sep		\$10 \$10	20% to \$100 \$40 \$100	40% to	\$300
EPO	FZS	V69 I		GO3.SBN.CHC.I.14.DC		78.1%	\$1,000	\$2,000		\$4,000	\$8,000						\$25 \$50			\$250	Deu+3230+Collis.		Emb	Sep	\$100	7	20% to \$100	40% to	+
EPO	EZS	V69			104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,000	\$2,000		\$4,000	\$8,000						\$25 \$50			\$250			Emb	Sep	\$100	\$10	\$40 \$100		\$300
EPO	EOH	V7H	Gold 6-A	GO6.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	79.7%	\$1,500	\$3,000	90%	\$4,000	\$8,000						\$15 \$30	\$75		\$150			Emb	Sep		\$10	20% to \$100	40% to	\$300
EPO	20	V7H			104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,500	\$3,000		\$4,000	\$8,000						\$15 \$30			\$150			Emb	Sep	\$50	\$10	\$40 \$100	7.0	\$300
EPO	EZ9		0 Gold 5-A		102040.RDR.RXSBN.NET.I.14.DC.SB	79.9%	\$1,300	\$2,600		\$3,250	\$6,500						\$25 \$50			\$150			Emb	Sep		\$10	20% to \$100	40% to	
EPO-HSA	EZ9 DXY	V7F	II .	GO5.SBN.CHC.I.14.DC SL2.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB 104075.RDR.RXSBN.NET.I.14.DC.SB	78.5% 70.2%	\$1,300	\$2,600 \$4.000		\$3,250 \$4.000	\$6,500						\$25 \$50	\$75		\$150			Emb NonEmb	Sep Comb	\$100	\$10	\$40 \$100 \$40 \$100	7.0	\$300 \$300
EPO-HSA	DXY	VDI 1		SL2.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.7%	\$2,000 \$2,000	\$4,000		\$4,000	\$8,000												NonEmb	Comb		\$10 \$15	\$40 \$100 30% to \$100		
EPO-HSA	DX9	VDR Y		SL3.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	70.4%	\$2,000	\$4,000		\$6,000	\$12,000												NonEmb	Comb		\$10	\$40 \$100		\$300
EPO-HSA	DX9	VDR 2	X Silver 3-A	SL3.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000												NonEmb	Comb		\$15	30% to \$100	50% to	\$300
EPO-HSA	DYJ	VDT Y		SL4.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	71.0%	\$1,500	\$3,000		\$6,000	\$12,000												NonEmb	Comb		\$10	\$40 \$100		\$300
EPO-HSA	DYJ	VDT :	II .	SL4.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	70.1%	\$1,500	\$3,000		\$6,000	\$12,000												NonEmb	Comb		\$15	30% to \$100	50% to	
EPO-HSA EPO-HSA	DYP	VDV Y		SL5.SBN.CHC.I.14.DC SL5.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB 152550.RDR.RXSBN.NET.I.14.DC.SB	69.1% 68.3%	\$1,500	\$3,000 \$3.000	70% 70%	\$6,000	\$12,000 \$12,000												NonEmb NonEmb	Comb		\$10 \$15	\$40 \$100 30% to \$100	\$75 \$	\$300
FPO-HSA	E06	VDV .			104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,500 \$2,000	\$4,000		\$6,000	\$12,000						\$30 \$60	\$75		\$300			Fmb	Sen	\$250	\$10	\$40 \$100		\$300
EPO	E06	V7N 2		SL1.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.9%	\$2,000	\$4,000		\$6,250	\$12,500						\$30 \$60			\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to	7000
EPO	E2M	V7Q I	00 Silver 7	SL7.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB	71.5%	\$1,500	\$3,000	70%	\$6,250	\$12,500						\$40 \$80	\$100		\$300			Emb	Sep	\$500	\$10	\$40 \$100	\$75	\$300
EPO		V7Q :		SL7.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.2%	\$1,500	\$3,000		\$6,250	\$12,500						\$40 \$80	\$100		\$300			Emb	Sep	\$500	\$15	30% to \$100	50% to	\$300
EPO		V7S			104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$2,000	\$4,000		\$6,250	\$12,500						\$40 \$80			\$300			Emb	Sep	\$250	\$10	\$40 \$100		\$300
EPO EPO	-	V7S :		SL8.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB 104075.DD.RDR.RXSBN.NET.I.14.DC.SB	68.8%	\$2,000	\$4,000 \$5,000	70% 80%	\$6,250 \$6,250	\$12,500 \$12,500						\$40 \$80 \$35 \$70			\$300 \$300			Emb Emb	Sep	\$250 \$250	\$15 \$10	30% to \$100 \$40 \$100	50% to	\$300
FPO		V7U :		SL9.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	70.5% 69.0%	\$2,500	\$5,000		+-,	\$12,500						\$35 \$70			\$300			Emb	Sep	\$250	7	30% to \$100	50% to	+
EPO		V70			104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$3,000	\$6,000		\$6,250	\$12,500						\$35 \$70			\$300			Emb	Sep	\$250	\$10	\$40 \$100		\$300
EPO		V70		SL10.SBN.CHC.I.14.DC		68.4%	\$3,000	\$6,000			\$12,500						\$35 \$70			\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to	\$300
EPO-HSA		VDK Y		BR1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	60.9%	\$4,000	\$8,000		\$6,250	\$12,500												NonEmb	Comb		\$10	\$40 \$100		\$300
EPO-HSA	DW2			BR2.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	61.5%	\$3,500	\$7,000		\$6,250	\$12,500												NonEmb	Comb		\$10	\$40 \$100		\$300
EPO-HSA POS		VDM Y		BR3.SBN.CHC.I.14.DC PL3.SBN.CHP.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB 152550.RDR.RXSBN.PLS.I.14.DC.SB	59.3% 88.2%	\$5,000 \$250	\$10,000 \$500		\$6,250 \$2,000	\$12,500 \$4,000	¢1 000	\$2.000	70%	\$6.000	\$12,000	\$10 \$20	ĊZE					NonEmb Fmb	Comb	\$50	\$10 \$15	\$40 \$100 \$25 \$100		\$300 \$300
POS		V64 2		PL6.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	90.7%	\$250 n/a	\$500 n/a		\$3,000	\$6,000	, ,	\$2,000	70%	\$6,000	\$12,000	\$10 \$20		\$150	\$75	\$150		Emb	Sep Sep	\$50	\$15 \$15	\$25 \$100 \$25 \$100	,,,,	\$300
POS		V7X Y		PL1.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	88.5%	\$250	\$500		\$3,000	\$6,000		\$4,000	70%	\$6,000	\$12,000	\$15 \$30	Ų,J	-130	Ψ.5	\$250		Emb	Sep		\$10	\$40 \$100		\$300
POS	E48	V7Z	R Platinum 2	PL2.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	88.5%	n/a	n/a		\$3,000	\$6,000		\$8,000		\$10,000	\$20,000	\$15 \$30	\$75	\$250	\$150	\$300	3x\$500	Emb	Sep	\$50	\$10	\$40 \$100		\$300
POS	E50	V72		PL4.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	91.9%	n/a	n/a	100%	\$5,000	\$10,000	, ,	\$2,000	70%	\$6,000	\$12,000	\$15 \$30				\$150		Emb	Sep		\$15	\$25 \$100	\$50	\$300
POS	EYX	V62	II .	PL5.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	89.0%	n/a	n/a		\$3,000	\$6,000		\$2,000	70%	\$6,000	\$12,000	\$20 \$60	\$75	\$150	\$100	\$300		Emb	Sep	\$50	\$15	\$25 \$100		\$300
POS-HSA		VDO /		GO1.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.5%	\$1,300	\$2,600		\$2,600	\$5,200	, ,	\$4,000	70%	\$6,000	\$12,000							NonEmb	Comb			20% to \$100	40% to	
POS-HSA POS-HSA		VDO Y		GO1.SBN.CHP.I.14.DC GO7.SBN.CHP.I.14.DC		78.4% 78.1%	\$1,300 \$1,300	\$2,600 \$2.600		\$2,600 \$2,600	\$5,200 \$5,200		\$4,000	70% 70%	\$6,000 \$6,000	\$12,000 \$12,000			\$250				NonEmb NonEmb	Comb		\$10 \$10	\$40 \$100 20% to \$100		\$300
POS-HSA		VDQ /		GO7.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB 104075.RDR.RXSBN.PLS.I.14.DC.SB	78.1%	\$1,300	\$2,600		\$2,600	\$5,200		\$4,000	70%	\$6,000	\$12,000			\$250				NonEmb	Comb		\$10	\$40 \$100		\$300
POS	EZL		AO Gold 2-A	GO2.SBN.CHP.I.14.DC		79.5%	\$1,500	\$3,000		\$3,000	\$6,000	, ,	\$4,000	50%	\$6,000	\$12,000	\$30 \$60			\$250			Emb	Sep		\$10	20% to \$100	40% to	
POS	EZL	V68 Y		GO2.SBN.CHP.I.14.DC		78.8%	\$1,500	\$3,000		\$3,000	\$6,000		\$4,000	50%	\$6,000	\$12,000	\$30 \$60			\$250			Emb	Sep		\$10	\$40 \$100		\$300
POS	EZ4	V7E (		GO4.SBN.CHP.I.14.DC		79.1%	\$1,500	\$3,000		\$3,000	\$6,000		\$4,000	70%	\$6,000	\$12,000	\$20 \$50			\$300			Emb		\$250		20% to \$100	40% to	
POS	EZ4	V7E :		GO4.SBN.CHP.I.14.DC		78.9%	\$1,500	\$3,000		\$3,000	\$6,000		\$4,000	70%	\$6,000	\$12,000	\$20 \$50	\$100		\$300			Emb	Sep	\$250	\$10	\$40 \$100		
POS	EOR FOR	V7K /		GO8.SBN.CHP.I.14.DC		78.9%	\$1,000	\$2,000		\$3,500	\$7,000		\$4,000	70% 70%	\$6,000	\$12,000	\$30 \$60 \$30 \$60				Ded+\$250+Coins. Ded+\$250+Coins.		Emb	Sep			20% to \$100		
POS POS				GO8.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB 102040.RDR.RXSBN.PLS.I.14.DC.SB	78.3% 81.4%	\$1,000 \$500	\$2,000 \$1,000		\$3,500 \$4,500	\$7,000 \$9,000	\$2,000	\$4,000	70%	\$6,000 \$6,000	\$12,000 \$12,000	\$15 \$30				Ded+\$250+Coins.  Ded+\$250+Coins.		Emb Emb	Sep Sep		\$10 \$10	\$40 \$100 20% to \$100	\$75 \$	
F 03	-17	¥ 00 /	.o   Gold 10-A	3310.3514.CHF.II.14.DC	. 101040.NDN.NADN.FL3.I.14.DC.3B	01.4/0	JJ00	J1,000	5570	000,-ب	000,00	J2,000	у <del>-1</del> ,000		90,000	J12,000	715 750				_ 10 . 9250 . 001115.		Lillo	эср		<b>910</b>	20/0 (0 \$100	-070 tO	<b>9300</b>

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		an Nam	e D.:		Medical	Rx			Ir	-Netwo	ork			Οι	t-of-Ne	work					Copayn	nents		8.411 1				Rx	$\overline{}$	
		dical hange	кх	Metal	Schedule of Benefits	Schedule of Benefits	Act'l	Dod	ctible		000.0	laximum	Dod	ictible		000.04	aximum	1 1	-	1		OP Surgery		Medical	Doduct				Ser 2	Tier 3
Product		On	_	Level	Form #	Form #	Value	Indiv.	Family	Coins	Indiv.	Family	Indiv.	Family	Coins	Indiv.	Family	PCP SC	P UC	ED	Free-St	. Hospital	ID	Deduct. Type	Deduct. Type	Doduct	Tior 1	Tier 2 S	ier 2	
POS	EY7		VA 4		GO10.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	80.9%	\$500	\$1.000		\$4.500	\$9,000	\$2.000	\$4.000	70%	\$6.000	\$12.000	\$15 \$3		LI	rree-st	Ded+\$250+Coins.	ır	Emb	Sep	Deduct.	\$10			\$75 \$300
POS	EZU				GO3.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB		\$1.000	\$2,000		\$4,000		, ,	\$4,000	60%		\$12,000	\$25 \$5			\$250	Deu+3230+Collis.				¢100		20% to \$		40% to \$300
POS			ZS		GO3.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB		\$1,000			\$4,000	\$8,000	\$2,000	\$4,000	60%	\$6,000		\$25 \$5			\$250			Emb	Sep	\$100 \$100	\$10			\$75 \$300
				Gold 3				. ,	\$2,000			\$8,000	, ,	+ .,	700/	\$6,000	\$12,000				\$250	D-4-6250-C-1		Emb	Sep	\$100	\$10	T T		
POS			A0	Gold 9-A	GO9.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB		\$1,000	\$2,000		\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$4				Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$		40% to \$300
POS		V7M		Gold 9	GO9.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	81.1%		\$2,000		\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000					Ded+\$250+Coins.		Emb	Sep		\$10			\$75 \$300
POS	EOJ			Gold 6-A	GO6.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB		\$1,500	\$3,000		\$4,000	\$8,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$3			\$150			Emb	Sep		\$10	20% to \$		40% to \$300
POS	EOJ	V7I	ZR	Gold 6	GO6.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	79.1%	\$1,500	\$3,000	90%	\$4,000	\$8,000	\$2,000	\$4,000	70%	\$6,000	\$12,000				\$150			Emb	Sep	\$50	\$10	\$40 \$	100 \$	\$75 \$300
POS	E0C	V7G	A0	Gold 5-A	GO5.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.9%	\$1,300	\$2,600	90%	\$3,250	\$6,500	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$5	0 \$75		\$150			Emb	Sep		\$10	20% to \$	100 4	40% to \$300
POS	E0C	V7G	ZS	Gold 5	GO5.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$3,250	\$6,500	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$5	0 \$75		\$150			Emb	Sep	\$100	\$10	\$40 \$	100 \$	\$75 \$300
POS-HSA	DXX	VDJ	YM	Silver 2	SL2.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	70.2%	\$2,000	\$4,000	70%	\$4,000	\$8,000	\$3,000	\$6,000	50%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$	100 \$	\$75 \$300
POS-HSA	DXX	VDJ	ZX	Silver 2-A	SL2.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.7%	\$2,000	\$4,000	70%	\$4,000	\$8,000	\$3,000	\$6,000	50%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$	100 5	50% to \$300
POS-HSA	DX7	VDS	YM	Silver 3	SL3.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	70.4%	\$2,000	\$4,000	90%	\$6,000	\$12,000	\$3,000	\$6,000	70%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$	100 \$	\$75 \$300
POS-HSA	DX7	VDS	ZX	Silver 3-A	SL3.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000	\$3,000	\$6,000	70%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$	100 5	50% to \$300
POS-HSA	DYI	VDU	YM	Silver 4	SL4.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	71.0%	\$1,500	\$3,000	80%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$	100 \$	\$75 \$300
POS-HSA	DYI	VDU	ZX	Silver 4-A	SL4.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	70.1%	\$1,500	\$3,000	80%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$	100 5	50% to \$300
POS-HSA	DYQ	VDW	YM	Silver 5	SL5.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	69.1%	\$1,500	\$3,000	70%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$	100 \$	\$75 \$300
POS-HSA	DYQ	VDW	ZX	Silver 5-A	SL5.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.3%	\$1,500	\$3,000	70%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$	100 5	50% to \$300
POS	E20	V7R	D0	Silver 7	SL7.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	71.5%	\$1,500	\$3,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$8	0 \$100	)	\$300			Emb	Sep	\$500	\$10	\$40 \$	100 \$	\$75 \$300
POS	E20	V7R	ZZ	Silver 7-A	SL7.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.2%	\$1,500	\$3,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$8	0 \$100	)	\$300			Emb	Sep	\$500	\$15	30% to \$	100 5	50% to \$300
POS	E2W	V7T	ZT	Silver 8	SL8.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.0%	\$2,000	\$4,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$8	0 \$100	)	\$300			Emb	Sep	\$250	\$10	\$40 \$	100 \$	\$75 \$300
POS	E2W	V7T	ZY	Silver 8-A	SL8.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.8%	\$2,000	\$4,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$8	0 \$100	)	\$300			Emb	Sep	\$250	\$15	30% to \$	100 5	50% to \$300
POS	E28	V7V	ZT	Silver 9	SL9.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.5%	\$2,500	\$5,000	80%	\$6,250	\$12,500	\$4,000	\$8,000	60%	\$10,000	\$20,000	\$35 \$7	0 \$100	)	\$300			Emb	Sep	\$250	\$10	\$40 \$	100 \$	\$75 \$300
POS	E28	V7V	ZY	Silver 9-A	SL9.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.0%	\$2,500	\$5,000	80%	\$6,250	\$12,500	\$4,000	\$8,000	60%	\$10,000	\$20,000	\$35 \$7	0 \$100	)	\$300			Emb	Sep	\$250	\$15	30% to \$	100 5	50% to \$300
POS	E2E	V7P	ZT	Silver 10	SL10.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.5%	\$3,000	\$6,000	90%	\$6,250	\$12,500	\$4,000	\$8,000	70%	\$10,000	\$20,000	\$35 \$7	0 \$100	)	\$300			Emb	Sep	\$250	\$10	\$40 \$	100 \$	\$75 \$300
POS	E2E	V7P	ZY	Silver 10-A	SL10.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.4%	\$3,000	\$6,000	90%	\$6,250	\$12,500	\$4,000	\$8,000	70%	\$10,000	\$20,000	\$35 \$7	0 \$100	)	\$300			Emb	Sep	\$250	\$15	30% to \$	100 5	50% to \$300

#### Rate and Rate Factor Changes, and Development of 1st Quarter 2014 Base Rates

Age Factors: Change to new 2014 DC age factors: see Exhibit 1.

Other Rating Factors: Industry, group size and risk adjustment factors all set to 1.000.

#### **Development of Base Rates:**

					Proposed *									
					Base Rates									Proposed
		Current	4Q13 Bas	se Rates	on a									1Q14
		\	with Trend	<u>k</u>	Revenue			Rate	Increases	from 4Q1	3 to 1Q14			Base
		Base	Trend	Total	Neutral	1 Qtr	PPACA		Market	Exper.	Exchange	Risk		Rates
<u>License</u>	<u>Product</u>	<u>Rate</u>	x <u>Factor</u> =	<u>Rate</u>	<u>Basis</u>	<u>Trend</u>	x <u>Fees</u>	x <u>EHB</u>	x <u>Adj</u>	x <u>Adj</u>	x <u>User Fee</u>	x <u>Adj</u>	= <u>Total</u>	<u>(= a x b)</u>
					(col a)								(col b)	
OCI	Gatekeeper HMO	173.96	2.113	367.58	420.31	1.026	1.035	1.016	1.013	0.936	1.007	1.068	1.100	462.43
	Gatekeeper HMP	198.00	2.113	418.37	432.92	1.026	1.035	1.016	1.013	0.936	1.007	1.068	1.100	476.30
	Rx	59.71	2.113	126.17	142.96	1.026	1.035	1.016	1.013	0.936	1.007	1.068	1.100	157.29
UHIC	EPO	174.68	2.546	444.74	449.74	1.026	1.035	1.016	1.013	0.936	1.007	1.068	1.100	494.79
	POS	206.13	2.546	524.81	463.23	1.026	1.035	1.016	1.013	0.936	1.007	1.068	1.100	509.64
	Rx	55.53	2.546	141.38	142.96	1.026	1.035	1.016	1.013	0.936	1.007	1.068	1.100	157.29

<sup>\*</sup> Rates when apply:

- New age factors
- All industry, group size, and risk adjustment factors set to 1.000, and
- New rate relationships between products:
  - +7.0% for gatekeeper to Choice, and
  - +3.0% for in-network only products to products with an out-of-network benefit,

to the total February, 2013 inforce book of business using:

- Each group's product, and each members's age,

produces the same total (for OCI + UHIC) revenue as the current 4Q13 rates and rating factors.

Index Rate: \$461.48 (i)

#### Benefit Plan Ratios

				CH/I	NS (EPO)	Plans					
	Plan	Name									
	Medi	cal	Rx			Medical	Medical	Rx	Rx	Med	New
	Exchai	nge		Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan
						Allowed	Rate	Allowed	Rate	Rate	Ratio =
				Level	Value	(a)	(b)	(c)	(d)	e = (a x b	e/i
Product	Off	On								+ c x d)	
EPO	C40	VBY	ZV	Platinum	88.2%	0.8328	\$494.79	0.5009	\$157.29	\$490.85	1.06364
EPO	EY1	V63	ZU	Platinum	90.7%	0.8798	\$494.79	0.5258	\$157.29	\$518.02	1.12252
EPO	E43	V7W	YM	Platinum	88.5%	0.8559	\$494.79	0.4861	\$157.29	\$499.95	1.08336
EPO	E47	V7Y	ZR	Platinum	88.5%	0.8583	\$494.79	0.4620	\$157.29	\$497.35	1.07773
EPO	E5N	V71	ZU	Platinum	91.9%	0.9020	\$494.79	0.5258	\$157.29	\$529.00	1.14631
EPO	EYW	V61	ZV	Platinum	89.0%	0.8477	\$494.79	0.5009	\$157.29	\$498.22	1.07961
EPO-HSA	DW7	VDN	A0	Gold	78.5%	0.7562	\$494.79	0.0102	\$157.29	\$375.76	0.81425
EPO-HSA	DW7	VDN	YM	Gold	78.4%	0.7562	\$494.79	0.0000	\$157.29	\$374.16	0.81078
EPO-HSA	DXP	VDP	A0	Gold	78.1%	0.8436	\$494.79	0.0102	\$157.29	\$419.01	0.90797
EPO-HSA	DXP	VDP	YM	Gold	78.0%	0.8436	\$494.79	0.0000	\$157.29	\$417.40	0.90448
EPO EPO	EZJ EZJ	V67 V67	A0 YM	Gold Gold	79.5% 78.8%	0.6980 0.6980	\$494.79 \$494.79	0.5135 0.4861	\$157.29 \$157.29	\$426.13 \$421.82	0.92340 0.91406
EPO	EZ2	V7D	CO	Gold	79.1%	0.7145	\$494.79	0.4065	\$157.29	\$421.62	0.91400
EPO	EZ2	V7D	ZT	Gold	78.9%	0.7145	\$494.79	0.4238	\$157.29	\$420.19	0.91053
EPO	EOP	V7J	A0	Gold	78.9%	0.7143	\$494.79	0.5135	\$157.29	\$417.08	0.91033
EPO	EOP	V7J	YM	Gold	78.3%	0.6797	\$494.79	0.4861	\$157.29	\$417.08	0.89445
EPO	EOX	V71	A0	Gold	81.6%	0.7348	\$494.79	0.5135	\$157.29	\$444.34	0.96286
EPO	EOX	V7L	YM	Gold	81.1%	0.7348	\$494.79	0.4861	\$157.29	\$440.03	0.95352
EPO	EY5	V65	A0	Gold	81.4%	0.7204	\$494.79	0.5135	\$157.29	\$437.22	0.94743
EPO	EY5	V65	YM	Gold	80.9%	0.7204	\$494.79	0.4861	\$157.29	\$432.91	0.93809
EPO	EZS	V69	В0	Gold	78.1%	0.6932	\$494.79	0.4626	\$157.29	\$415.75	0.90091
EPO	EZS	V69	ZS	Gold	78.7%	0.6932	\$494.79	0.4417	\$157.29	\$412.46	0.89378
EPO	EOH	V7H	A0	Gold	79.7%	0.7199	\$494.79	0.5135	\$157.29	\$436.97	0.94689
EPO	EOH	V7H	ZR	Gold	79.1%	0.7199	\$494.79	0.4620	\$157.29	\$428.87	0.92934
EPO	EZ9	V7F	Α0	Gold	79.9%	0.7182	\$494.79	0.5135	\$157.29	\$436.13	0.94507
EPO	EZ9	V7F	ZS	Gold	78.5%	0.7182	\$494.79	0.4417	\$157.29	\$424.83	0.92058
EPO-HSA	DXY	VDI	ΥM	Silver	70.2%	0.6543	\$494.79	0.0120	\$157.29	\$325.63	0.70562
EPO-HSA	DXY	VDI	ZX	Silver	69.7%	0.6543	\$494.79	0.0000	\$157.29	\$323.74	0.70153
EPO-HSA	DX9	VDR	YM	Silver	70.4%	0.6635	\$494.79	0.0120	\$157.29	\$330.18	0.71548
EPO-HSA	DX9	VDR	ZX	Silver	69.3%	0.6635	\$494.79	0.0000	\$157.29	\$328.29	0.71139
EPO-HSA	DYJ	VDT	YM	Silver	71.0%	0.6671	\$494.79	0.0120	\$157.29	\$331.96	0.71934
EPO-HSA	DYJ	VDT	ZX	Silver	70.1%	0.6671	\$494.79	0.0000	\$157.29	\$330.07	0.71524
EPO-HSA	DYP	VDV	ΥM	Silver	69.1%	0.6442	\$494.79	0.0120	\$157.29	\$320.63	0.69479
EPO-HSA	DYP	VDV	ZX	Silver	68.3%	0.6442	\$494.79	0.0000	\$157.29	\$318.74	0.69069
EPO	E06	V7N	ZT	Silver	70.8%	0.6079	\$494.79	0.4238	\$157.29	\$367.44	0.79622
EPO	E06	V7N	ZY	Silver	69.9%	0.6079	\$494.79	0.3650	\$157.29	\$358.19	0.77618
EPO	E2M	V7Q	D0	Silver	71.5%	0.6124	\$494.79	0.3814	\$157.29	\$363.00	0.78660
EPO	E2M	V7Q	ZZ	Silver	69.2%	0.6124	\$494.79	0.3250	\$157.29	\$354.13	0.76738
EPO	E2U	V7S	ZT	Silver	70.0%	0.6030	\$494.79	0.4238	\$157.29	\$365.02	0.79098
EPO	E2U	V7S	ZY	Silver	68.8%	0.6030	\$494.79	0.3650	\$157.29	\$355.77	0.77093
EPO	E26	V7U	ZT	Silver	70.5%	0.6104	\$494.79	0.4238	\$157.29	\$368.68	0.79891
EPO	E26	V7U	ZY	Silver	69.0%	0.6104	\$494.79	0.3650	\$157.29	\$359.43	0.77886
EPO	E18	V70	ZT	Silver	70.5%	0.6128	\$494.79	0.4238	\$157.29	\$369.87	0.80149
EPO EPO-HSA	E18 DWZ	V7O VDK	ZY YM	Silver	68.4% 60.9%	0.6128 0.5519	\$494.79 \$494.79	0.3650 0.0120	\$157.29 \$157.29	\$360.62 \$274.96	0.78144 0.59582
EPO-HSA EPO-HSA	DW2	VDK	YM	Bronze Bronze	61.5%	0.5519	\$494.79	0.0120	\$157.29	\$274.96	0.59582
EPO-HSA	DW2 DW4	VDL	YM		59.3%	0.5564	\$494.79	0.0120	\$157.29	\$309.30	0.67023
EPU-NSA	DW4	VUIVI	TIVI	Bronze	39.3%	0.0213	494.79	0.0120	157.29ډ	J309.30	0.07023

					CH+/I	NS (POS)	Plans				
	Pla	n Name	9								
	Med	dical				Medical	Medical	Rx	Rx	Med	New
	Exch	ange	Rx	Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan
						Allowed	Rate	Allowed	Rate	Rate	Ratio =
				Level	Value	(a)	(b)	(c)	(d)	e = (a x b	e/i
Product	Off	On				(a)	, ,	(C)		+ c x d)	e/1
POS	C5Z	VBZ	ZV	Platinum	88.2%	0.8301	\$509.64	0.5009	\$157.29	\$501.84	1.08746
POS	EY2	V64	ZU	Platinum	90.7%	0.8759	\$509.64	0.5258	\$157.29	\$529.10	1.14653
POS	E44	V7X	ΥM	Platinum	88.5%	0.8504	\$509.64	0.4861	\$157.29	\$509.86	1.10484
POS	E48	V7Z	ZR	Platinum	88.5%	0.8511	\$509.64	0.4620	\$157.29	\$506.42	1.09738
POS	E50	V72	ZU	Platinum	91.9%	0.8973	\$509.64	0.5258	\$157.29	\$540.00	1.17015
POS	EYX	V62	ZV	Platinum	89.0%	0.8445	\$509.64	0.5009	\$157.29	\$509.18	1.10336
POS-HSA	DXL	VDO	A0	Gold	78.5%	0.7573	\$509.64	0.0102	\$157.29	\$387.55	0.83980
POS-HSA	DXL	VDO	YM	Gold	78.4%	0.7573	\$509.64	0.0000	\$157.29	\$385.95	0.83633
POS-HSA	DXR	VDQ	A0	Gold	78.1%	0.8442	\$509.64	0.0102	\$157.29	\$431.84	0.93577
POS-HSA	DXR	VDQ	YM	Gold	78.0%	0.8442	\$509.64	0.0000	\$157.29	\$430.24	0.93230
POS	EZL	V68	Α0	Gold	79.5%	0.6969	\$509.64	0.5135	\$157.29	\$435.94	0.94466
POS	EZL	V68	YM	Gold	78.8%	0.6969	\$509.64	0.4861	\$157.29	\$431.63	0.93532
POS	EZ4	V7E	C0	Gold	79.1%	0.7135	\$509.64	0.4065	\$157.29	\$427.57	0.92652
POS	EZ4	V7E	ZT	Gold	78.9%	0.7135	\$509.64	0.4238	\$157.29	\$430.29	0.93241
POS	EOR	V7K	A0	Gold	78.9%	0.6796	\$509.64	0.5135	\$157.29	\$427.12	0.92554
POS	EOR	V7K	ΥM	Gold	78.3%	0.6796	\$509.64	0.4861	\$157.29	\$422.81	0.91620
POS	EY7	V66	Α0	Gold	81.4%	0.7191	\$509.64	0.5135	\$157.29	\$447.25	0.96916
POS	EY7	V66	YM	Gold	80.9%	0.7191	\$509.64	0.4861	\$157.29	\$442.94	0.95982
POS	EZU	V7C	B0	Gold	78.1%	0.6925	\$509.64	0.4626	\$157.29	\$425.69	0.92245
POS	EZU	V7C	ZS	Gold	78.7%	0.6925	\$509.64	0.4417	\$157.29	\$422.40	0.91532
POS	EOZ	V7M	Α0	Gold	81.6%	0.7331	\$509.64	0.5135	\$157.29	\$454.39	0.98464
POS	EOZ	V7M	YM	Gold	81.1%	0.7331	\$509.64	0.4861	\$157.29	\$450.08	0.97530
POS	EOJ	V7I	Α0	Gold	79.7%	0.7188	\$509.64	0.5135	\$157.29	\$447.10	0.96884
POS	EOJ	V7I	ZR	Gold	79.1%	0.7188	\$509.64	0.4620	\$157.29	\$439.00	0.95129
POS	E0C	V7G	Α0	Gold	79.9%	0.7169	\$509.64	0.5135	\$157.29	\$446.13	0.96674
POS	E0C	V7G	ZS	Gold	78.5%	0.7169	\$509.64	0.4417	\$157.29	\$434.84	0.94227
POS-HSA	DXX	VDJ	ΥM	Silver	70.2%	0.6540	\$509.64	0.0120	\$157.29	\$335.19	0.72634
POS-HSA	DXX	VDJ	ZX	Silver	69.7%	0.6540	\$509.64	0.0000	\$157.29	\$333.30	0.72224
POS-HSA	DX7	VDS	ΥM	Silver	70.4%	0.6644	\$509.64	0.0120	\$157.29	\$340.49	0.73782
POS-HSA	DX7	VDS	ZX	Silver	69.3%	0.6644	\$509.64	0.0000	\$157.29	\$338.60	0.73373
POS-HSA	DYI	VDU	ΥM	Silver	71.0%	0.6671	\$509.64	0.0120	\$157.29	\$341.87	0.74081
POS-HSA	DYI	VDU	ZX	Silver	70.1%	0.6671	\$509.64	0.0000	\$157.29	\$339.98	0.73672
POS-HSA	DYQ	VDW	ΥM	Silver	69.1%	0.6447	\$509.64	0.0018	\$157.29	\$328.85	0.71260
POS-HSA	DYQ	VDW	ZX	Silver	68.3%	0.6447	\$509.64	0.0000	\$157.29	\$328.56	0.71197
POS	E20	V7R	D0	Silver	71.5%	0.6107	\$509.64	0.3814	\$157.29	\$371.23	0.80443
POS	E20	V7R	ZZ	Silver	69.2%	0.6107	\$509.64	0.3250	\$157.29	\$362.36	0.78521
POS	E2W	V7T	ZT	Silver	70.0%	0.6015	\$509.64	0.4238	\$157.29	\$373.21	0.80872
POS	E2W	V7T	ZY	Silver	68.8%	0.6015	\$509.64	0.3650	\$157.29	\$363.96	0.78868
POS	E28	V7V	ZT	Silver	70.5%	0.6092	\$509.64	0.4238	\$157.29	\$377.13	0.81722
POS	E28	V7V	ZY	Silver	69.0%	0.6092	\$509.64	0.3650	\$157.29	\$367.88	0.79717
POS	E2E	V7P	ZT	Silver	70.5%	0.6121	\$509.64	0.4238	\$157.29	\$378.61	0.82043
POS	E2E	V7P	ZY	Silver	68.4%	0.6121	\$509.64	0.3650	\$157.29	\$369.36	0.80038

# Rate Calculation Formula

Monthly premium =

Index Rate

- x Plan Ratio
- x Trend factor for plan effective or renewal date
- x Sum of member age factors for the group

# Rating Example

Benefit Plan: EPO plan EZ2 with Rx C0

Effective Date: 4/1/14

Census:

		Member A	iges			Age I	-actors	
	EE Age	Spouse Age	Child #1	Child #2	<u>EE</u>	Spouse	Child #1	Child #2
EE #1	43	41	10	15	1.094	1.013	0.727	0.727
EE #2	35	36	5	9	0.805	0.836	0.727	0.727
EE #3	53	55	19		1.605	1.733	0.727	

Total Members: 11 Sum of Age Factors: 10.721

# **Rate Calculation**

	Rating Factor	Exhibit 1 Location	
\$461.48	Index Rate	(1)	
0.90463	Plan Ratio (EZ2)	(2)	
1.026	Trend Factor (2Q14)	(3)	
10.721	Group Age Factor	(4)	
\$4.502.05			

**Total Monthly Premium** 

# Member Months, Earned Premium & Incurred Claim Experience - UHIC

		Earned	Incurred	Claim	
Month	<u>Members</u>	<u>Premium</u>	<u>Claims</u>	<u>PMPM</u>	Loss Ratio
Jan-12	9,190	3,849,240	2,728,257	296.87	70.9%
Feb-12	9,374	3,954,953	2,599,181	277.28	65.7%
Mar-12	9,291	3,940,405	3,072,182	330.66	78.0%
Apr-12	9,175	3,912,866	2,698,096	294.07	69.0%
May-12	9,141	3,922,974	2,724,351	298.04	69.4%
Jun-12	9,136	3,940,596	2,604,675	285.10	66.1%
Jul-12	9,204	3,986,074	2,402,937	261.08	60.3%
Aug-12	9,266	4,007,942	2,720,091	293.56	67.9%
Sep-12	9,338	4,011,619	2,222,794	238.04	55.4%
Oct-12	9,083	3,934,272	2,431,348	267.68	61.8%
Nov-12	9,057	3,931,358	2,677,794	295.66	68.1%
Dec-12	8,920	3,876,665	2,446,344	274.25	63.1%
Total	110,175	47,268,964	31,328,050	284.35	66.3%

#### **Explanation, Support & Development of PPACA Fee Increases**

The Patient Protection and Affordable Care Act (PPACA) includes several new taxes and fees which will increase health insurance costs and need to be reflected in premium. The two largest cost impacts both take effect with calendar year 2014 earned premiums.

Insurer Fee. This is a permanent fee that applies to fully insured coverage. This fee will fund tax credits for insurance coverage purchased on the exchanges. The total fee increases from \$8B in 2014 to \$14.3B in 2018 (indexed to premium for subsequent years.) Each insurance carrier's assessment will be based on net written health insurance premiums in the prior year, with certain exclusions. The Oliver Wyman report "Simulation of the Impact of the Annual Fees on Insurers Using 2011 Data", dated June 27, 2012, estimates that the denominator premiums to which this fee will be applied will be \$527.085 billion. The fee must then be grossed up for federal income tax, since the member fee is not a tax deductible expense. As a % of premium, the needed fee is \$8B Insurer Fee / \$527.085 Net Industry Premiums / 65% FIT = 2.3%.

Reinsurance Assessment. This is a temporary fee that applies to all commercial groups (both fully insured and self-funded) from 2014 to 2016 for the purpose of funding the reinsurance pool for high cost claimants in the individual market during this three year transitional period. The total baseline amounts to be collected to fund this pool are \$12B in 2014, \$8B in 2015, and \$5B in 2016, and individual states can add to this baseline. Each insurance carrier will be assessed on a per capita basis. HHS has proposed a \$5.25 pmpm assessment for 2014, or an estimated 1.1% of DC small group premiums.

The total needed PPACA fee increase is 3.5% (2.3% for Insurer Fee, plus 1.2% for Reinsurance Assessment).

The below details the calculation of the Insurer Fee and Reinsurance Assessment.

#### Calculation of 2014 Fees Impact

#### **Insurer Fee Impact Calculation**

Insurer Fee in 2014 (Billions)	\$8
Projected 2013 Health Insurance Premiums (Billions)*	\$527.085
Insurer Fee as % of Health Insurance Premiums	1.5%
Gross Up by Federal Income Tax (35%)	2.3%
*from Oliver Wyman Study published on June 27, 2012	
Reinsurance Assessment Impact Calculation	
Reinsurance Assessment Per Member Per Month - HHS Proposed	\$5.25
Reinsurance Fee as a Percent of Premium	1.2%

	OCI	UHIC	Total
1. Experience 1/1/12-13			
1a. Member Months	24,034	110,175	134,209
1b. Average Mbrs (1a/12)	2,003	9,181	11,184
1c. Incurred Claims	\$5,846,466	\$31,328,050	\$37,174,516
1d. Claim PMPM (1c/1a)	\$243.26	\$284.35	\$276.99
1e. Earned Premium	\$11,537,610	\$47,268,964	\$58,806,574
1f. Premium PMPM (1e/1a)	\$480.05	\$429.04	\$438.17
1g. Loss Ratio (1c/1e)	50.7%	66.3%	63.2%
2. Needed Revenue for 10/1/13 Effective Date			
2a. Claim trend	1.195	1.195	1.195
From center of experience period: 7/1/12			
to center of 10/1/13 pricing period: 4/1/14			
(21 months at 10.7% annual rate)			
2b. Claim cost subtotal (1d x 2a)	\$290.62	\$339.71	\$330.92
2c. Target loss ratio	76.1%	76.1%	76.1%
2d. Needed revenue PMPM for 10/1/13 effective date (2b/2c)	\$381.79	\$446.28	\$434.73
3. Current Manual Rate 10/1/13			
3a. Medical base rate 10/1/2013	\$178.47	\$199.99	\$196.14
3b. Average medical plan relativity	0.9034	0.8715	0.8772
3c. Medical pricing trend factor	2.113	2.546	2.468
3d. Subtotal: Medical (3a x 3b x 3c)	<u>\$340.68</u>	<u>\$443.76</u>	<u>\$425.30</u>
3e. Pharmacy base rate 10/1/2013	\$59.71	\$55.53	\$56.28
3f. Average Rx plan relativity	0.5048	0.4396	0.4513
3g. Rx pricing trend factor	2.113	2.546	2.468
3h. Subtotal: Pharmacy (3e x 3f x 3g)	<u>\$63.69</u>	<u>\$62.16</u>	<u>\$62.43</u>
3i. Subtotal: Medical+Pharmacy (3d + 3h)	<u>\$404.37</u>	<u>\$505.92</u>	<u>\$487.73</u>
3j. Age/Sex Factors	1.0610	0.9485	0.9687
3k. Area factors	1.0000	1.0000	1.0000
3l. Industry factors	0.9969	0.9703	0.9751
3m. Size factors	1.0196	1.0108	1.0123
3n. Current premium PMPM for 10/1/13 effective date (3i x 3j x 3k x 3l x 3m)	\$436.11	\$470.63	\$464.45
4. Supportable Pricing Adjustment (2d / 3n -1)	-12.5%	-5.2%	-6.4%
(rate adjustment required to achieve 73% loss ratio)			

Exhibit T

## DISTRICT OF COLUMBIA PRICING TREND DEVELOPMENT APRIL 2013 RATE FILING SUPPORT

#### **SG PRICING TREND BY COMPONENT**

	=	SMALL GROUP PRICING TREND BY COMPONENT										
	Notes:	<u>Inpatient</u>	Outpatient	<u>Professional</u>	<u>Other</u>	Capitation	Total <u>Medical</u>	Retail <u>Pharmacy</u>	Weighted Aggregate			
Total Proposed Pricing Trend	[6]	7.5%	12.7%	10.7%	11.0%	3.6%	10.4%	12.3%	10.7%			
Utilization / Service Mix	[1],[2]	0.1%	5.1%	4.4%	4.0%	0.0%	3.5%	4.2%	3.6%			
Unit Cost Benefit Leveraging Margin	[3] [4]	6.0% 0.2% 1.0%	5.4% 0.7% 1.0%	3.7% 1.2% 1.0%	4.7% 0.9% 1.0%	2.3% 0.2% 1.0%	4.8% 0.8% 1.0%	4.8% 1.8% 1.0%	4.8% 0.9% 1.0%			
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
Sub-Total Claims Trend		7.5%	12.7%	10.7%	11.0%	3.6%	10.4%	12.3%	10.7%			
Management Adjustment		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			

#### Notes:

- [1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.
- [2] Represents expected changes in intensity of services provided.
- [3] Represents core unit pricing increases, exclusive of service mix / intenisty of services impact;
- [4] Impact of member cost-share leveraging on net claims cost trend.
- [5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).
- [6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

# Actuarial Memorandum UnitedHealthcare Insurance Company, NAIC #79413 DC Small Group Rate Filing

June 26, 2013

<u>June 26 Revisions</u>. We are reducing our previously filed rates by 4.1%. We are increasing our target loss ratio from 73.0% to 76.1%.

This rate filing presents proposed premium rates effective January 1, 2014 through December 31, 2014 for new medical and Rx benefit plans to be sold by the UnitedHealthcare Insurance Company to small group employers (employers with 50 or fewer eligible employees).

The benefit plans and rates are for non-grandfathered employers, and are for both on and off-exchange. The proposed rates and rate factors are in Exhibit 1. Benefit plan descriptions are in Exhibit 2, which also displays the metal level and actuarial value of each benefit plan. Rates are presented for 89 new plans: 47 EPO (exclusive provider) and 42 POS (point-of-service, includes out-of-network benefits) plans.

<u>Purpose of Filing</u>. UnitedHealthcare is filing for the first time rates for new benefit plans written under new policy forms and new certificates of coverage that comply with the requirements of the Patient Protection and Affordable Care Act (PPACA).

In addition to new 1/1/14 effective rates, for each of the last 3 quarters in 2014 we are filing for a 2.57% quarterly trend increase (equivalent to an annual 10.7% trend rate).

- A. Description of Benefits. Benefit plan descriptions are in Exhibit 2.
- B. Issue Age Range. All ages.
- <u>C. Marketing Method</u>. The products will be offered on the exchange, and also marketed through independent brokers and consultants.
- D. Premium Basis. Member level rating.
- <u>E. Nature of Rate Change and Proposed Rate/Methodology Change</u>. These are new rates for new products on new policy forms, no current rates exist for these forms or plans.
- <u>F. For Each Change, Indication if New or Modified</u>. These are new policy forms.
- G. For Each Change, Comparison to Status Quo. These are new policy forms.
- <u>H. Summary of How Each Proposed Modification Differs from Corresponding Current/Approved Rate/Methodology</u>. These are new policy forms.
- <u>I. Annual Rate Change for DC Policyholders</u>. These are new policy forms, there are no current rates for these forms.

While these are new products and forms, we will be offering these plans to our current small group business. The rate changes indicated in this actuarial memorandum are from our current 2013 rates on this business.

The rates in this filing are for new benefit plans and use the new PPACA required rate calculation approach, which is significantly different from UnitedHealthcare's current products and rating

approach in DC. Each existing customer who wishes to continue coverage with UnitedHealthcare will have to decide which new "metal level" benefit plan they wish to move to, either to a leaner or to a richer plan, their rate change will be based on these yet unknown choices.

The average rate increases including all rate changes (rating factors, trend, PPACA fees, essential health benefits), and an estimated neutral change in benefit plan movement to the new metal plans (premium increases from customers moving up in benefits offsetting premium reductions from customers moving down in benefits), are as follows:

#### Incremental:

1Q14/4Q13: +10.0% 2Q14/1Q14: +2.6% 3Q14/2Q14: +2.5% 4Q14/3Q14: +2.6%

J. Base Period Experience. The base period experience represents all of UnitedHealthcare Insurance Company (UHIC) and Optimum Choice, Inc. (OCI) individual and small group business in the DC market. Note: UHIC and OCI do not market and have no Individual experience in DC. The base period claims experience is for 1/1/2012 through 12/31/2012 dates of service, for claims paid through March, 2013. The estimate included for claims incurred but not paid is \$233,333 for UnitedHealthcare Insurance Company. No adjustments have been made for large group pooling.

K. Projected Base Period Experience. All claims in the base period are believed to be for essential health benefits. The cost of additional required essential health benefits in 2014 is described in the next section "L. Manual Rate Development". The assumptions used to develop the requested trend increases are shown in Exhibit T. In addition to unit cost and utilization, deductible (or benefit) leveraging is utilized in the trend estimate. These factors are not utilized in the trend determination: future/new benefits and/or mandates, risk profile changes, aging of population, increased portion of pool from conversion policies, and changes in gender and other demographic characteristics. No adjustments have been made to the underlying demographics of the population expected to be insured in 2014 are described in the next section "L. Manual Rate Development". No adjustments have been made projected changes in average cost sharing in force.

#### L. Manual Rate Development. The base experience is shown in Exhibit A.

In our rate development, we first analyzed the impact of the new required rate calculation approach (member rating by age using the new DC age factors, removal of group size, industry, and underwriting risk adjustment factors) and our proposed product price relationships. Using our February, 2013 book of business (each group's product, and each covered member's age) we first picked base rates by product that would be revenue neutral in total for our two DC small group licenses.

On this total-two-license revenue neutral basis, the average premium weighted rate change by license is:

Optimum Choice, Inc. (OCI): +7.3% UnitedHealthcare Insurance Company (UHIC): -1.6% Total: 0.0%

We are reducing the price differences between our products to the following:

In-network-only products to products with an out-of-network option: +3.0% (reduced from our current +13.8% on OCI and +18.0% on UHIC).

Gatekeeper with capitation products (OCI HMO) to Open Access products with no capitation (UHIC EPO): +7.0% (reduced from our current +21.0%).

We believe that the +3.0% and the +7.0%, respectively, are the true cost differences between these products.

After the changes to the rating factors and product price relationships, again on a total 2-license revenue neutral basis, we are then proposing these rate increases from our current 4<sup>th</sup> quarter 2013 rates:

```
+2.6%
             Trend – one quarter at a 10.7% annual trend rate.
             PPACA fees (insurer fee + reinsurance assessment).
 +3.5%
 +1.6%
             Essential health benefits.
 +1.3\%
             Market risk adjustments.
 -6.4%
             Experience adjustment.
 +0.7\%
             Exchange user fee.
             Risk adjustment.
 +6.8\%
+10.0\%
             Total
```

Trend: The assumptions used to develop the requested trend increases are shown in Exhibit T.

PPACA Fees: The assumptions used to develop the requested PPACA fee increases are shown in Exhibit B.

Essential Health Benefits: The additional benefits in our plans are as follows:

- Pediatric dental and vision.
- Mental health parity.
- Habilitative services and applied behavior analysis (ABA).
- Temporomandibular joint disorder (TMJ).
- DME and prosthetics: from \$2500 limit to unlimited.
- Increases in visit limits:
  - Physical therapy: from 20 to unlimited.
  - Occupational therapy: from 20 to unlimited.
  - Speech therapy: from 20 to unlimited.
  - Pulmonary rehabilitation: from 20 to unlimited.
  - Office spinal manipulation: from 20 to unlimited.
  - Home health service: from 60 to 90.

Market Risk Adjustments: The adjustment for overall changes to the small group marketplace in 2014 is +1.3%.

Experience Adjustment: We are pricing to a 76.1% target loss ratio. Please see the development in Exhibit C. Our analysis indicates that a -6.4% experience adjustment is required to price to a 76.1% loss ratio.

Exchange User Fee: We are using the national Federal facilitated user fee as an estimate of the DC Exchange user fee.

Risk Adjustment: Based on an analysis done in conjunction with Wakely Consulting Group, based on an analysis of just the small employer market in DC, we estimate that we will be a 6.8% risk payer in total for our two licenses.

The development of the proposed 1<sup>st</sup> quarter 2014 base rates is presented in Exhibit 3a.

Exhibit 3b presents the rates for each benefit plan, and calculates the benefit plan ratios to the index rate developed in the URRT.

<u>M. Credibility</u>. The combined DC experience on our two small group licenses is assumed to be credible.

N. Projected Index Rate. The index rate, prior to adjustment for payments and charges under the risk adjustment and transitional reinsurance programs, as defined by 45 CFR 156.80(d), is calculated and shown in the URRT. The index rates rate represents the average allowed claim cost per member per month for coverage of essential health benefits for the small group market. Allowed claims were used as the basis for developing the index rate. An adjustment to the index rate for expected changes in morbidity (+1.3%, as described in above section "L. Manual Rate Development") is included.

O. Market-wide Adjustments to the Index Rate. The market-wide adjustments are +0.7% for estimated Exchange user fees and +6.8% for risk adjustment, as described in the above section "L. Manual Rate Development".

P. Plan Level Adjustments to the Index Rate. The medical plan price relativities were developed using our pricing model ARC (Actuarial Relativity Calculator). The ARC model is based on UnitedHealthcare nationwide experience data, containing 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 ARC. The expected net-to-allowed relativity for each plan is then used to develop the 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. The prescription drug plan relativities were similarly developed using our Rx Pricing model: this model, based on nationwide UnitedHealthcare prescription drug experience, values the cost differences of Rx copays by tier, and other plan cost sharing features such as Rx deductibles and coinsurance.

In addition to the cost-sharing design of each plan, and the provider network and utilization management practices, the benefit plan ratios include administrative costs excluding Exchange user fees.

Q. Non-Benefit Expenses. The expenses assumed in the development of the proposed rates are as follows. These are the total average expenses for the two small group licenses. Except for the addition of PPACA fees, they are actual 2012 year average expenses that are expected to continue in the future.

% of Premium	Expense Category
4.5%	General administrative expenses
0.5%	Sales and marketing
3.5%	Commissions and broker fees
5.7%	Premium taxes and other taxes, licenses and fees (does not include FIT)

1.1%	Quality improvement and fraud detection
3.0%	Federal income taxes
<u>5.5%</u>	<u>Profit</u>
23.9%	Total

R. Filed Loss Ratio. The anticipated traditional loss ratio (incurred claims divided by premium) is 76.1%. The anticipated Federal MLR is 82.5%. The estimated Federal MLR adjustments are as follows:

- 8.7% Taxes, regulatory fees and assessments
- -1.5% GAAP Medical reclass to MLR SG&A
- 1.2% QI/HIT Medical costs added
- 0.1% Bad debt
- 0.0% Credibilty adjustment
- 8.5% Total

#### S. Actuarial Certification.

I, Boris P. Gerber am an actuary of UnitedHealthcare and a member of the American Academy of Actuaries.

I certify that the projected index rate is in compliance with 45 CFR 156.80(d)(1) and developed in compliance with applicable ASOPs.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

I certify that the AV Calculator was used to determine the AV Metal Values. For plans designs that did not fit into the AV Calculator, included in the Part III Actuarial Memorandum is a description of the methodology and numerical values used to develop the AV metal values, and a certification as required by 45 CFR Part 156, §156.135.

I certify that the rates comply with all applicable District of Columbia and Federal laws and regulations.

I certify that the rates are reasonable in relation to the benefits provided, and are not excessive, deficient nor unfairly discriminatory.

I qualify my opinion to state that my certification is based on confirmation received from the District of Columbia (DC) Department of Insurance and Exchange at our telephonic meeting on June 24, 2013, where the Department and Exchange advised that DC is not merging the individual and small group markets for federal law purposes, such as, risk adjustment, transitional reinsurance, risk corridor, and medical loss ratio (among other federal requirements). And, specifically, confirmation from the Department and Exchange that when HHS applies the risk adjustment calculation that it will treat DC as a non-merged market and calculate risk score separately for individual and small group market in the DC market. If this is an inaccurate summary of confirmation received on June 24<sup>th</sup>, and that DC is in fact a merged market for federal law purposes (most notably risk adjustment), then please advise as soon as possible so that we can take appropriate steps towards revising this filing and certification accordingly.

I qualify my opinion to state that the Part I Unified Rate Review Template does not demonstrate the process used by UnitedHealthcare to develop the rates. This process is described in this submitted actuarial memorandum. Rather it represents information required by Federal regulation to be

provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Sincerely,

Boris P. Gerber, FSA, MAAA

Boris P. Genber

Actuary, UnitedHealthcare

Date: June 26, 2013

#### T. District of Columbia Loss Ratio Analysis.

i. Evaluation Period: 1/1/2012 – 12/31/2012

ii. Earned Premiums: See Exhibit A.

iii. Claims: See Exhibit A.

iv. Number of Claims: Not available.

v. Loss Development Factors: See Exhibit C. vi. Loss Ratio Demonstrations: See Exhibit C. vii. Permissible Loss Ratio: 80% Federal MLR.

viii. Credibility Analysis: We believe our DC experience is credible.

ix. Determination of Overall Annual Rate Change: See section "L. Manual Rate Development".

#### U. District of Columbia and Countrywide Experience.

i. Earned Premium: See Exhibit A.

ii. Number of policyholders: As of March, 2013: 635 group policyholders.

iii. History of Rate Changes: Not applicable, these are new policy forms.

#### **List of exhibits included in rate filing:**

Exhibit 1: Rates and rate factors.

Exhibit 2: Benefit plan descriptions.

Exhibit 3a: Rate factor changes & development of base rates.

Exhibit 3b: Development of plan rates & benefit plan ratios to index rate.

Exhibit 4: Rating example.

Exhibit A: Member months, earned premium & incurred claim experience.

Exhibit B: Explanation, support & development of PPACA fees.

Exhibit C: Base rate review & development of experience adjustment.

Exhibit T: Trend assumptions and development.

Please keep these rates confidential to the extent allowed by DC law.

If you have questions, or need any further information, please do not hesitate to contact me.

Sincerely.

Boris P. Gerber, FSA, MAAA

Boris P. Genher

Actuary, UnitedHealthcare

# Federal Rate Filing Justification Part III Actuarial Memorandum & Certification For UnitedHealthcare Insurance Company

District of Columbia Rate Review

**Purpose:** The purpose of this actuarial memorandum is to provide information relevant to the Part I Health Uniform Rate Review Template (HURRT).

#### **Company Identifying Information:**

• **Company Legal Name:** UnitedHealthcare Insurance Company

State: District of Columbia
HIOS Issuer ID: 41842
Market: Small Group
Effective Date: 1/1/2014

#### **Company Contact Information:**

• **Primary Contact Name:** Boris Gerber

Primary Contact Telephone Number: 860-702-5540
 Primary Contact Email Address: boris gerber@uhc.com

**Proposed Rate Increase:** UnitedHealthcare is filing for the first time rates for new benefit plans written under new policy forms and new certificates of coverage that comply with the requirements of the Patient Protection and Affordable Care Act (PPACA).

In addition to new 1/1/14 effective rates, for each of the last 3 quarters in 2014 we are filing for a 2.57% quarterly trend increase (equivalent to an annual 10.7% trend rate).

In our rate development, we first analyzed the impact of the new required rate calculation approach (member rating by age using the new DC age factors, removal of group size, industry, and underwriting risk adjustment factors) and our proposed product price relationships. Using our February, 2013 book of business (each group's product, and each covered member's age) we first picked base rates by product that would be revenue neutral in total for our two DC small group licenses.

On this total-two-license revenue neutral basis, the average premium weighted rate change by license is:

Optimum Choice, Inc. (OCI): +7.3%
UnitedHealthcare Insurance Company (UHIC): -1.6%
Total: 0.0%

We are reducing the price differences between our products to the following:

In-network-only products to products with an out-of-network option: +3.0% (reduced from our current +13.8% on OCI and +18.0% on UHIC).

Gatekeeper with capitation products (OCI HMO) to Open Access products with no capitation (UHIC EPO): +7.0% (reduced from our current +21.0%).

We believe that the +3.0% and the +7.0%, respectively, are the true cost differences between these products.

After the changes to the rating factors and product price relationships, again on a total 2-license revenue neutral basis, we are then proposing these rate increases from our current 4th quarter 2013 rates:

+2.6%	Trend – one quarter at a 10.7% annual trend rate.
+3.5%	PPACA fees (insurer fee + reinsurance assessment).
+1.6%	Essential health benefits.
+1.3%	Market risk adjustments.
-6.4%	Experience adjustment.
+0.7%	Exchange user fee.
+6.8%	Risk adjustment.
+10.0%	Total

Trend: The assumptions used to develop the requested trend increases are shown in Exhibit T.

PPACA Fees: The assumptions used to develop the requested PPACA fee increases are shown in Exhibit B.

Essential Health Benefits: The additional benefits in our plans are as follows:

- Pediatric dental and vision.
- Mental health parity.
- Habilitative services and applied behavior analysis (ABA).
- Temporomandibular joint disorder (TMJ).
- DME and prosthetics: from \$2500 limit to unlimited.
- Increases in visit limits:
  - Physical therapy: from 20 to unlimited.
  - Occupational therapy: from 20 to unlimited.

- Speech therapy: from 20 to unlimited.
- Pulmonary rehabilitation: from 20 to unlimited.
- Office spinal manipulation: from 20 to unlimited.
- Home health service: from 60 to 90.

Market Risk Adjustments: The adjustment for overall changes to the small group marketplace in 2014 is +1.3%.

Experience Adjustment: We are pricing to a 76.1% target loss ratio. Please see the development in Exhibit C. Our analysis indicates that a -6.4% experience adjustment is required to price to a 76.1% loss ratio.

Risk Adjustment: Based on an analysis done in conjunction with Wakely Consulting Group, based on an analysis of just the small employer market in DC, we estimate that we will be a 6.8% risk payer in total for our two licenses.

#### **Experience Period Premiums and Claims:**

- Paid Through Date: The experience period is 1/1/2012 to 12/31/2012 paid through 3/31/2013.
- Premiums (net of MLR Rebate) in Experience Period: Earned premiums for the
  experience period are given in Part I. The earned premiums are the sum total of
  the actual premiums in the experience period for each small group policy.
  UnitedHealthcare Insurance Company anticipates paying \$1,130,595 in MLR
  rebates for 2012 premiums.
- Allowed and Incurred Claims Incurred During the Experience Period: Incurred claims were developed by first starting with actual claims paid through 3/31/13 by incurred date. To these paid claims estimates of incurred but not paid were added. Here is a description of the reserve methodology:

The UnitedHealthcare Reserving process utilizes the Reserve Production System (RPS) to record reserves into the PeopleSoft general ledger. Fee for service and paid claim data is loaded into RPS and becomes the basis for the monthly reserve calculations at the various business unit, location, and line of business levels. The assignment of the paid claims into RPS packages is based on the mapping rules maintained by the Corporate Actuarial department. RPS calculates a preliminary best estimate Incurred But Not Reported (IBNR) for each reserving model (package) primarily using standard completion factors based on historical claim experience. The Claims Reserving Team adjusts the preliminary IBNR based on specific knowledge of the entity (i.e. catastrophic claims, pended claims, etc.) to calculate the final IBNR. In months where adjudicated claims experience is not complete enough for an estimate using completion factors, a seasonally adjusted PMPM is used to estimate incurred claims.

A description of the Sarbanes Oxley controls, audited by Deloitte & Touche, in place regarding the reserving process include:

- 1) Market Paid claim Tie-outs: To verify completeness and accuracy of financial data in RPS, paid claim data is tied out between source system (RPS) and PeopleSoft general ledger.
- 2) Market Expense Tie-outs: RPS reserve changes on the income statement are tied to the PeopleSoft general ledger to ensure that information is accurate subsequent to computing the reserve.
- Allowed claims by benefit category were obtained from UnitedHealthcare claim paying system reports.

#### **Benefit Categories:**

#### **Inpatient Hospital**

 Includes non-capitated facility services for medical, surgical, maternity, mental health and substance abuse, skilled nursing, and other services provided in an inpatient facility setting and billed by the facility.

#### **Outpatient Hospital**

 Includes non-capitated facility services for surgery, emergency room, lab, radiology, therapy, observation, ambulance, home health care, DME, other services provided in an outpatient facility setting and billed by the facility.

#### **Professional**

 Includes non-capitated primary care, specialist, therapy, the professional component of laboratory and radiology, and other professional services, other than hospital based professionals whose payments are included in facility fees.

#### **Pharmacy**

 Includes drugs dispensed by a pharmacy, <u>not</u> dispensed by facility (i.e. via inpatient, outpatient), and not physician administered drugs. This amount is net of rebates received from drug manufacturers.

#### Capitation

Includes all MHCD services provided under capitated arrangement

#### Other

 Includes non-capitated, fee-for-service costs for physician procedures, inpatient stay, or and outpatient procedure related to Mental Health / Chemical Dependency (MHCD)

#### **Projection Factors:**

- Changes in the Morbidity of the Population Insured: A 1.3% increase is included in the URRT to reflect the adjustment for overall changes to the small group marketplace in 2014.
- Changes in Benefits: 1.6% included in the URRT is the estimate of the cost of adding Essential Health Benefits developed using UnitedHealthcare national experience. No other benefit changes are assumed.
- **Changes in Demographics:** No changes in demographics are assumed. The HHS proposed age factors adopted by DC are used in rating.
- **Trend Factors:** United Healthcare Medical Expense Forecasting Process Overview & Considerations:

UnitedHealthcare develops forward-looking medical expense estimates based on a number of considerations. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, benefit leveraging, and business mix identified for each category. Future trends are developed based on a projection of each component.

Utilization rates by category are measured and projected net of business mix (employer mix, benefit mix, demographic mix, etc.). Forward looking utilization levels are developed based on emerging market level data, supplemented by regional and/or national level utilization data. Macro-economic data is often used to develop assumptions regarding directional changes in national health care consumption rates.

Market-level unit cost projections are developed based on evaluations of current and anticipated provider contract economics, as well as consideration to both current and expected changes in non-contracted provider cost exposure. Unit cost projections also consider the estimated cost impact of new technologies, service availability/mandates, or other factors that might influence mix of procedures.

In addition, market-level healthcare affordability activities that are expected to impact forward-looking medical costs are recognized. Depending on the nature of individual initiatives, the impact may be recognized in one or more of the component cost items discussed above. Only incremental activities are recognized for this purpose in the expected trend impact for any particular period.

Business mix changes that influence medical cost trends are also reviewed and projected, with appropriate input from sales and underwriting staff. These factors include changing mix of employer groups, mix of benefits, and demographic changes. For the purposes of developing premium pricing trend projections, the component of trend attributable to business mix is excluded.

**Credibility Manual Rate Development:** The combined DC experience on our two small group licenses is assumed to be credible.

DC Total Experience	
Premiums (net of MLR Rebate) in Experience Period:	\$ 56,877,268
Incurred Claims in Experience Period	\$ 37,174,516
Allowed Claims:	\$ 44,186,505
Index Rate of Experience Period	329.24
Experience Period Member Months	134,209

**Paid to Allowed Ratio:** The paid to allowed average factor for the projection period is based on the actual paid to allowed in the experience period.

#### **Risk Adjustment and Reinsurance:**

- Projected Risk Adjustments (PMPMs): Based on an analysis done in conjunction with Wakely Consulting Group, based on an analysis of just the small employer market in DC, we estimate that we will be a 6.8% risk payer in total for our two licenses.
- Projected ACA Reinsurance Recoveries Net of Reinsurance Premium: This
  item is for the Individual and Combined Markets. Our rates are only for small
  groups within the combined DC market.

**Non-Benefit Expenses and Risk Margin:** The expenses assumed in the development of the proposed rates are as follows: The administrative expenses are the total average expenses for the two small group licenses. Except for the addition of PPACA fees, they are actual 2012 year average expenses that are expected to continue in the future.

% of	
Premium	Expense Category
9.7%	Admin Expenses
5.5%	Profit & Risk Load
<u>8.7%</u>	Taxes & Fees
23.9%	Total

**Projected Loss Ratio:** The projected loss ratio using federally prescribed MLR methodology is 82.5%.

#### **Index Rate:**

				D	C Small Gro	oup							
2014 Effective Dates	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Member Months	1,455	885	737	686	677	917	764	791	778	851	1,034	898	10,473
Allowed Claims PMPM 2012	329.24	329.24	329.24	329.24	329.24	329.24	329.24	329.24	329.24	329.24	329.24	329.24	329.24
Annual Trend Rate	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
Months of Trend	24	25	26	27	28	29	30	31	32	33	34	35	
Projected Allowed Claims	403.46	406.89	410.36	413.85	417.37	420.92	424.50	428.11	431.75	435.43	439.13	442.87	422.34
Base Index Rate	422.34												
Benefit Increase (EHB)	1.60%												
Exchange User Fee	0.70%												
Subtotal	432.10												
Risk Adjustment	6.80%												
2014 Index Rate	461.48												

**AV Metal Values:** The below actuarial certification describes the methodology and the AV calculator input values used for the plan design features that do not fit into the parameters of the AV calculator.

Plan (f)   ER Copays   Scans, MRis)   Ambulatory   Surgery Center)   Surgery Center)	Certificat	ion for AV Ca	<u>lculator</u>							Exhibit
Metallic Plan (f)   Tracking (CT/PST Scans, MRIs)   Tracking (				Estimation of t	fit of plan design into	the paramete	ers of AV calcula	ator		
Medical Copays After Peducitible Free Standing Ways and Compared the Copays Income and Compared the Copays Income and Co				Estillation of	it or plan design into	the paramete	is of Av calcula	101		
Metallic   Plan (r)				OP C						
Metallity   Facility Fee (e.g., Pacility Fee) (e.g., Pacility Fee (e.g., Pacility Fee) (e.		<b>Medical Copay</b>	s After Deductible	Free Standing	Hospital Setting	Rx E	ffective Coins	urance Estima	ition	
rorse 1-A	Metallic Plan (f)	ER Copays		Facility Fee (e.g., Ambulatory	Facility Fee (e.g., Ambulatory	Generics		Preferred	Drugs (i.e.	Methodolog
ronze 2	Bronze 1	-	-	-	-					a, e
ronze 2 A		-	-	-	-					
ronze 3		-	-	-	-					
ronze 3-A		-	-	-	-		011-01	011-01-	0.1.0.	-
Section   Sect		_	-	-	-					
Section   Sect		_	-	54.09% (c)	_	-				a. c. d. e
1	ilver 1-A	-	-		-	61.10%				b, c, d
Section   Sect	ilver 2	-	-	- ' '	-	71.35%	74.21%	71.01%	96.59%	a, e
New 2-A	ilver 2-A	-	-	-	-	67.10%	67.10%	67.10%	67.10%	b
Invert 4	ilver 3	-	-	-	-					a, e
Nort 4 A	ilver 3-A	-	-	-	-					
New   S		-	-	-	-					a, e
Silver 5		-	-	-	-					
Silver 7		-	-	-	-					a, e
		-	-	63.10/ (=)	-	67.10%				
			-			57 O1%				a, c, d, e b, c, d
Lilver 8 63.1% (c) - 61.10%					1 1	37.0170				a, c, d, e
silver 9 - 72,12% (c) - 61,00% 61,10% 61,10% 61,00%		-	-		_	61.10%				b, c, d
inver 9-A	ilver 9	_	-		_	-				a, c, d, e
10xer10-A   -   81.13% (c)   -   61.10%   61.10%   61.10%   65.13%   65.13%   60.1014   -   -   -   -   -   -   -   -   -	ilver 9-A	-	-		-	61.10%	61.10%	61.10%		b, c, d
10xe10-A   -   81.13% (c)   -   61.10%   61.10%   61.10%   65.15%   61.10%   61.10%   61.10%   61.10%   60.51%   61.10%   60.51%   61.10%   60.51%   61.10%   60.51%   61.10%   60.51%   61.10%   75.59%   73.62%   66.51%   61.10%   75.10		-	-	81.13% (c)	-	-				a, c, d, e
old 1-A	ilver10-A	-	-	81.13% (c)	-				61.10%	b, c, d
old 2		-	-	-	-				96.51%	a, e
cold 2-A   -   -   64.25% (c)   -   75.08%   7		-	-	-	-	75.10%	75.10%	75.10%		
loid 3 - 73.43% (c) - 71.01% 75.58% 73.62% 96.51% a, c, c) oid 3-A - 73.43% (c) - 70.46% 70.46% 50.46% b, c, c) oid 4 - 72.12% (c) - 71.01% 75.58% 73.62% 96.51% a, c, c) oid 4 - 72.12% (c) - 71.01% 75.58% 73.62% 96.51% a, c, c) oid 5 - 85.57% (c) - 71.01% 75.58% 73.62% 96.51% a, c, c) oid 5 - 85.57% (c) - 71.01% 75.58% 73.62% 96.51% a, c, c) oid 5 - 85.57% (c) - 75.08% 75.08% 75.08% 75.08% 75.08% 55.00% b, c, oid 6 - 85.57% (c) - 71.01% 75.58% 73.62% 96.51% a, c, c) oid 6 - 85.57% (c) - 75.08%		-	-		-	-	-	-		b, c, d, e
loid 3-A - 73.43% (c) - 70.46% 70.46% 70.46% 70.46% 96.51% 3, c, c loid 4 - 72.12% (c) - 71.01% 75.58% 73.62% 96.51% 3, c, c loid 5-A - 72.12% (c) - 64.91% 64.91% 64.91% 64.91% 64.91% 10.5 c loid 5-A - 85.57% (c) - 71.01% 75.58% 73.62% 96.51% 3, c, c loid 5-A - 85.57% (c) - 75.08%		-	-		-					b, c, d
cold 4		-	-		-					a, c, d, e
10d 4-A   -     72.12% (c)   -   64.91%   64.9		-	-		-					b, c, d
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latinum 5		-	-	-	95.07% (c.)	J7.3470 -		GZ. 3G/6		а, е b, c, d, e
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Prom Row 50 of AV Calculator's Users Guide: "If "Subject to Deductible" is checked and a copay is entered, the enrollee pays both the copay and he remainder of the cost, with the latter going towards the deductible." For the plans that have copays after deductible, the effective co-insurance settles using Actuarial Value Calculator's Unit Cost per Visit determined from the continuance table.  () Actuarial Value Calculator does not support Rx benefit with coinsurance and per script max, so company's pharmacy data was used to blend Rx ered benefits and to estimate effective co-insurance factor.  () Actuarial Value Calculator does not support outpatient copay, company's data was used to estimate effective co-insurance factor.  () Actuarial Value is the blend of Free-Standing and Hospital setting run, where Free Standing and Hospital Setting utilization are 45% and 55%, respectively.  () Speciality Rx: Multiple cost sharing levels are combined into a composite level using HHS tool unit cost to different tieres.  () See Exhibit 2 for plan benefit description, and for tie-in to benefit plan name and schedule of benefits form number.  () Gold 4/4Ax Actuarial value is the blend of estimated 63.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated	latinum 6	-	-			-	-	-		b, c, d, e
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cordance with generally accepted actuarial principles and methodologies.  Borio S. Henhor	See Exhibi Gold 4/4A	t 2 for plan bene : Actuarial value non-premium de	fit description, and for is the blend of estim	or tie-in to benefit p	lan name and schedu	le of benefits	form number.		nembers who	will utilize
Scordance with generally accepted actuarial principles and methodologies.  Boria & Henther	or plan des	ign features that	do not fit into the na	rameters of the AV	Calculator, Leertify th	at both the m	ethodology and	the calculated	l estimated val	ues are in
	ccordance v	with generally ac	cepted actuarial prin			at both the m	emouology and	a the calculated	estimated Val	ues die iii
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**AV Pricing Values:** The fixed reference plan selected as the basis for the AV Pricing Values is medical plan E50/V72 with Rx plan ZU. 100% of the AV Pricing Value is attributable to the cost-sharing design of the plans.

**Membership Projections:** Membership is projected to continue at the current February, 2013 level.

**Terminated Products:** The terminated plans are listed below

EPO		1		00	ĭ		20	l		)	ľ	2044 CO	2 Dlane
		ł		os	ŀ		OS			₹x	l .	2011 CO	
2HK	D1N		AV8	D5E		LIH	USS		0H	BM		WMY	HS5
2HL	D10		8VB	D5F		USA	UST		OI	BY		DFG	HS6
2HM	D1P		8VC	D5G		USB	USU		2V	CC		DFH	HS7
2HN	D1Q		ANA	D5H		USC	USV		3B	CD		DFR	DFJ
D0A	D1R		ANB	D5I		USD	USW		4F	CE		DFS	DFK
D0B	D1S		ANC	D5J		USE	USY		5U	CF		DFT	DFI
D0C	D1T		AND	D5K		USF	USZ		5W	CG		DFU	DFL
D0D	D1U		D01	D5L		USG	W8D		7L	CQ		DFV	DFM
D0E	D1V		D02	D5M		USH	W8E		7M	DS		DFW	DFN
D0F	D1W		D03	D5N		USI	W8F		7R	DZ		DGK	DFO
D0G	D1X		D04	D5O		USJ	W8G		7S	EA		DGQ	DFP
D0H	D1Y		D05	D5P		USK	W8H		7T	F5		DGR	DFQ
D0I	D1Z		D06	D5Q		USL	W8I		7U	F7		DGS	1TT
D0J	D3A		D07	D5R		USM	Y3D		7V	G4		DGT	1TV
D0K	D3B		D08	D5S		USN	Y3E		7W	H9		DGU	HSY
D0L	D3C		D09	D5T		USO	Y3F		7X	K4		DGV	HSZ
DOM	D3D		DOW	D5U		USP	Y3G		7Y	K5		DGW	FBP
D0N	D3E		D0X	D5V		USQ	Y3H		7Z	K6		DGX	HS1
D1A	D3F		D0Y	D5W			Y3I		8A	N7		DGL	HS2
D1B	D3G		D0Z	2EM					8H	N8		DGM	2BK
D1C	D3H		D4A	D5X		POS	- HSA		81	P9		DGN	DD7
D1D	D3I		D4B	D5Y		D6A	HDN		8J	S5		DGO	DD8
D1E	D3J		D4C	D5Z		D6B	HDO		8Y	S8		DGP	DD9
D1F	D3K		D4D	DKA		D6C	HDP		8Z	U8		P0C	DEK
D1G	D3L		D4E	DKB		D6D	HDQ		9A	W1		FD2	DEL
D1H	ION		D4F	DKC		D6E	HYA		A2	W2		HS3	CM8
D1I	100		D4G	DKD		D6F	HYB		AU	Y6		HS4	CM9
D1J	IOP		D4H	DKE		D6G	HYC		BK	SP1		FD1	DEM
D1K	4EE		D4I	DKF		D6H	IOF		BL	SP2			
D1L	4EG		D4J	DKG		D6S	I0G			SP3			
D1M	4EH		D4K	DKH		HDD	ЮH				_		
		•	D4L	DKI		HDE	101		HS/	A Rx	Ī		
EPO	- HSA	1	D4M	G8A		HDF	IOJ		H9 HSA		ľ		
D0O	D2A	1	D4N	G8B		HDG	IOK						
D0P	D2B		D4O	G8C		HDH	IOL		Р	PO	Ī		
D0Q	D2C		D4P	IOA		HDI	IOM		D9A	NAD	ľ		
D0R	D2D		D4Q	IOB		HDJ	IOT		D9B	NAJ			
D0S	D2E		D4R	IOC		HDK	I1T		LKA	NAN			
DOT	D2F		D4S	IOD		HDL	RTA		LKG	NDA			
D0U	D2G		D4T	IOE		HDM	RTB		LKH	NDB			
D0V	10S		D4U	10Q		RTC			NAA	NDC			
		1	D4V	IOR					NAB	NDD			
			D4W	I1S		PP∩	- HSA		NAC	1100			
			D4W	JKH		LDD	LDP		14/10		L		
			D4Z	JKI		LDF	LDQ						
			D5A	LIA		LDI	LDQ						
			D5A D5B	LIA		Inda	mnity	1					
				LIF		CWJ	mnity						
			D5C D5D	LIF		D7A	D7B						
			עטע	LIG	1	UIA							

**Plan Type:** Not applicable.

**Warning Alerts:** Warning alerts occur because all of the current plans will be terminated during the projection period.

**Reliance:** Not applicable.

#### **Actuarial Certification:**

I, Boris P. Gerber am an actuary of UnitedHealthcare and a member of the American Academy of Actuaries.

I certify that the projected index rate is:

a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)),

b. Developed in compliance with the applicable Actuarial Standards of Practice,

c. Reasonable in relation to the benefits provided and the population anticipated to be

covered, and

d. Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

I certify that the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

I certify that the AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template. For plans designs that did not fit into the AV Calculator, included in this Part III Actuarial Memorandum is a description of the methodology and numerical values used to develop the AV metal values, and a certification as required by 45 CFR Part 156, §156.135.

I qualify my opinion to state that the Part I Unified Rate Review Template does not demonstrate the process used by UnitedHealthcare to develop the rates. This process is described in detail in my state submitted actuarial memorandum. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Sincerely,

Boris P. Gerber, FSA, MAAA

Actuary, UnitedHealthcare

185 Asylum Street, CT039-16B

Boris P. Genher

Hartford, CT 06103

Phone 860-702-5540 Fax 860-702-5016

Date: 6/26/2013

Rate Factors Exhibit 1

(1) Index Rate: \$461.48

#### (2) Benefit Plan Ratios

	CH/INS (EPO) Plans												
		P	lan Name										
		Med	dical	Rx									
		Exch	ange		Metal	Actuarial	Plan						
	Product	Off	On		Level	Value	Ratio						
	EPO	C40	VBY	ZV	Platinum	88.2%	1.06364						
	EPO	EY1	V63	ZU	Platinum	90.7%	1.12252						
	EPO	E43	V7W	ΥM	Platinum	88.5%	1.08336						
	EPO	E47	V7Y	ZR	Platinum	88.5%	1.07773						
	EPO	E5N	V71	ZU	Platinum	91.9%	1.14631						
	EPO	EYW	V61	ZV	Platinum	89.0%	1.07961						
	EPO-HSA	DW7	VDN	A0	Gold	78.5%	0.81425						
	EPO-HSA	DW7	VDN	YM	Gold	78.4%	0.81078						
	EPO-HSA	DXP	VDP	A0	Gold	78.1%	0.90797						
	EPO-HSA	DXP	VDP	ΥM	Gold	78.0%	0.90448						
	EPO	EZJ	V67	A0	Gold	79.5%	0.92340						
	EPO	EZJ	V67	YM	Gold	78.8%	0.91406						
	EPO	EZ2	V7D	CO	Gold	79.1%	0.90463						
	EPO	EZ2	V7D	ZT	Gold	78.9%	0.91053						
	EPO	EOP	V7J	A0	Gold	78.9%	0.90379						
	EPO	EOP	V7J	YM	Gold	78.3%	0.89445						
	EPO	EOX	V7L	A0	Gold	81.6%	0.96286						
	EPO	EOX	V7L	YM	Gold	81.1%	0.95352						
	EPO	EY5	V65	A0	Gold	81.4%	0.94743						
	EPO	EY5	V65	YM	Gold	80.9%	0.93809						
	EPO	EZS	V69	В0	Gold	78.1%	0.90091						
	EPO	EZS	V69	ZS	Gold	78.7%	0.89378						
	EPO	EOH	V7H	A0	Gold	79.7%	0.94689						
	EPO	EOH	V7H	ZR	Gold	79.1%	0.92934						
	EPO	EZ9	V7F	A0	Gold	79.9%	0.94507						
	EPO	EZ9	V7F	ZS	Gold	78.5%	0.92058						
	EPO-HSA	DXY	VDI	YM	Silver	70.2%	0.70562						
	EPO-HSA	DXY	VDI	ZX	Silver	69.7%	0.70153						
	EPO-HSA	DX9	VDR	YM	Silver	70.4%	0.71548						
	EPO-HSA	DX9	VDR	ZX	Silver	69.3%	0.71139						
	EPO-HSA	DYJ	VDT	YM	Silver	71.0%	0.71934						
	EPO-HSA	DYJ	VDT	ZX	Silver	70.1%	0.71524						
	EPO-HSA	DYP	VDV	YM	Silver	69.1%	0.69479						
	EPO-HSA	DYP	VDV	ZX	Silver	68.3%	0.69069						
	EPO	E06	V7N	ZT	Silver	70.8%	0.79622						
	EPO	E06	V7N	ZY	Silver	69.9%	0.77618						
	EPO	E2M	V7Q	D0	Silver	71.5%	0.78660						
	EPO	E2M	V7Q	ZZ	Silver	69.2%	0.76738						
	EPO	E2U	V7S	ZT	Silver	70.0%	0.79098						
	EPO	E2U	V7S	ZY	Silver	68.8%	0.77093						
	EPO	E26	V7U	ZT	Silver	70.5%	0.77033						
	EPO	E26	V7U	ZY	Silver	69.0%	0.77886						
	EPO	E18	V70	ZT	Silver	70.5%	0.80149						
	EPO	E18	V70	ZY	Silver	68.4%	0.78144						
	EPO-HSA	DWZ	VDK	YM	Bronze	60.9%	0.78144						
	EPO-HSA	DW2	VDL	YM	Bronze	61.5%	0.60065						
	EPO-HSA	DW2	VDL	YM	Bronze	59.3%	0.67023						
ı	LI O'IISA	D 114	V DIVI	i IVI	שוטוועפ	JJ.J/0	0.07023						

	CH+/INS (POS) Plans Plan Name													
	Р	lan Nam	ne											
	Med		Rx											
	Exch	ange		Metal	Actuarial	Plan								
Product	Off	On		Level	Value	Ratio								
POS	C5Z	VBZ	ZV	Platinum	88.2%	1.08746								
POS	EY2	V64	ZU	Platinum	90.7%	1.14653								
POS	E44	V7X	YM	Platinum	88.5%	1.10484								
POS	E48	V7Z	ZR	Platinum	88.5%	1.09738								
POS	E50	V72	ZU	Platinum	91.9%	1.17015								
POS	EYX	V62	ZV	Platinum	89.0%	1.10336								
POS-HSA	DXL	VDO	A0	Gold	78.5%	0.83980								
POS-HSA	DXL	VDO	YM	Gold	78.4%	0.83633								
POS-HSA	DXR	VDQ	A0	Gold	78.1%	0.93577								
POS-HSA	DXR	VDQ	YM	Gold	78.0%	0.93230								
POS	EZL	V68	A0	Gold	79.5%	0.94466								
POS	EZL	V68	YM	Gold	78.8%	0.93532								
POS	EZ4	V7E	C0	Gold	79.1%	0.92652								
POS	EZ4	V7E	ZT	Gold	78.9%	0.93241								
POS	EOR	V7K	A0	Gold	78.9%	0.92554								
POS	EOR	V7K	YM	Gold	78.3%	0.91620								
POS	EY7	V66	A0	Gold	81.4%	0.96916								
POS	EY7	V66	YM	Gold	80.9%	0.95982								
POS	EZU	V7C	В0	Gold	78.1%	0.92245								
POS	EZU	V7C	ZS	Gold	78.7%	0.91532								
POS	EOZ	V7M	A0	Gold	81.6%	0.98464								
POS	EOZ	V7M	YM	Gold	81.1%	0.97530								
POS	EOJ	V7I	A0	Gold	79.7%	0.96884								
POS	EOJ	V7I	ZR	Gold	79.1%	0.95129								
POS	E0C	V7G	A0	Gold	79.9%	0.96674								
POS	E0C	V7G	ZS	Gold	78.5%	0.94227								
POS-HSA	DXX	VDJ	YM	Silver	70.2%	0.72634								
POS-HSA	DXX	VDJ	ZX	Silver	69.7%	0.72224								
POS-HSA	DX7	VDS	YM	Silver	70.4%	0.73782								
POS-HSA	DX7	VDS	ZX	Silver	69.3%	0.73373								
POS-HSA	DYI	VDU	YM	Silver	71.0%	0.74081								
POS-HSA	DYI	VDU	ZX	Silver	70.1%	0.73672								
POS-HSA	DYQ	VDW	YM	Silver	69.1%	0.71260								
POS-HSA	DYQ	VDW	ZX	Silver	68.3%	0.71197								
POS	E20	V7R	D0	Silver	71.5%	0.80443								
POS	E20	V7R	ZZ	Silver	69.2%	0.78521								
POS	E2W	V7T	ZT	Silver	70.0%	0.80872								
POS	E2W	V7T	ZY	Silver	68.8%	0.78868								
POS	E28	V7V	ZT	Silver	70.5%	0.81722								
POS	E28	V7V	ZY	Silver	69.0%	0.79717								
POS	E2E	V7P	ZT	Silver	70.5%	0.82043								
POS	E2E	V7P	ZY	Silver	68.4%	0.80038								

(3) Trend Factors		(4) Age Fa	ctors							
Effective Quarter	<u>Factor</u>	<u>Age</u>	<u>Factor</u>	<u> </u>	\ge	Factor	Age	Factor	<u>Age</u>	Factor
1st Quarter, 2014	1.000	0-20	0.727	;	32	0.727	44	1.137	56	1.801
2nd Quarter, 2014	1.026	21	0.727	;	33	0.727	45	1.181	57	1.871
3rd Quarter, 2014	1.052	22	0.727	;	34	0.727	46	1.227	58	1.944
4th Quarter, 2014	1.079	23	0.727	;	35	0.805	47	1.275	59	2.020
		24	0.727	;	36	0.836	48	1.325	60	2.099
		25	0.727	;	37	0.869	49	1.377	61	2.181
		26	0.727	;	38	0.903	50	1.431	62	2.181
		27	0.727	;	39	0.938	51	1.487	63	2.181
		28	0.727		40	0.975	52	1.545	64 & older	2.181
		29	0.727		41	1.013	53	1.605		
		30	0.727		42	1.053	54	1.668		
		31	0.727	•	43	1.094	55	1.733		

DC Small Group - 2014 Portfolio

		Plan	Name		Medical	Rx			In	-Netwo	ırk			Ou	it-of-Ne	twork				Copay	nents						Rx	
	_	Medic	_		Schedule of	Schedule of																	Medical					
Product	_	xchan ff	U -	Metal Level	Benefits Form #	Benefits Form #	Act'l Value	Dedu Indiv.	rctible Family	Coins	OOP N	faximum Family	Dedu Indiv.	ctible Family	Coins		aximum Family	PCP SCP	uc I	R Free-S	OP Surgery Hospital	IP	Deduct. Type	Deduct. Type	Deduct.	Tier 1	Tier 2 Tier 2 Spec.	Tier 3 Tier 3 Spec.
EPO	_	0 \			PL3.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	88.2%	\$250	\$500	90%	\$2,500	\$5,000						\$10 \$20	\$75				Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
EPO	EY	/1 ۱	√63 ZU	Platinum 6	PL6.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	90.7%	n/a	n/a	100%	\$3,000	\$6,000						\$20 \$40	\$75 \$1	50 \$75	\$150		Emb	Sep		\$15	\$25 \$100	\$50 \$300
EPO	1 -		7W YM	Platinum 1	PL1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	88.5%	\$250	\$500		\$3,000	\$6,000						\$15 \$30			\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
EPO		۱7 \ 		Platinum 2		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		n/a	n/a		\$3,000	\$6,000						\$15 \$30			\$300	3x\$500	Emb	Sep	\$50	\$10	\$40 \$100	\$75 \$300
EPO EPO		W V		Platinum 4	PL4.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB 152550.RDR.RXSBN.NET.I.14.DC.SB	91.9% 89.0%	n/a n/a	n/a n/a		\$5,000 \$3.000	\$10,000						\$15 \$30 \$20 \$60			\$150 \$300		Emb Emb	Sep	\$50	\$15 \$15	\$25 \$100 \$25 \$100	\$50 \$300 \$50 \$300
FPO-HSA	1	vv		Gold 1-A	GO1.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$2,600	\$5,200						\$20 \$60	\$/5 \$1	.50 \$100	\$300		NonEmb	Sep Comb	ŞSU	\$10	20% to \$100	*** ****
EPO-HSA	.		/DN YM	Gold 1	GO1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.4%	\$1,300	\$2,600	90%	\$2,600	\$5,200											NonEmb	Comb		\$10	\$40 \$100	
EPO-HSA	A D	(P V	/DP A0	Gold 7-A	GO7.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.1%	\$1,300	\$2,600	100%	\$2,600	\$5,200							\$2	50			NonEmb	Comb		\$10	20% to \$100	
EPO-HSA	A D>	KP V	/DP YM	Gold 7	GO7.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.0%	\$1,300	\$2,600	100%	\$2,600	\$5,200							\$2	50			NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
EPO	EZ		/67 A0	Gold 2-A	GO2.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	79.5%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60		\$250			Emb	Sep		\$10	20% to \$100	
EPO	EZ	-	/67 YM	Gold 2	GO2.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.8%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60	4400	\$250			Emb	Sep	4050	\$10	\$40 \$100	, . ,
EPO EPO			/7D C0 /7D ZT	Gold 4-A Gold 4	GO4.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB 104075.DD.RDR.RXSBN.NET.I.14.DC.SB	79.1% 78.9%	\$1,500 \$1,500	\$3,000 \$3,000		\$3,000 \$3,000	\$6,000 \$6.000						\$20 \$50 \$20 \$50		\$300 \$300			Emb Emb	Sep Sep	\$250 \$250	\$10 \$10	20% to \$100 \$40 \$100	
EPO EPO	EC		V7J A0	Gold 8-A	GO8.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.9%	\$1,000	\$2,000		\$3,500	\$7,000						\$30 \$60	\$100	\$500	Ded+\$250+Coins		Emb	Sep	323U	\$10	20% to \$100	
EPO	EC		V7J YM	Gold 8	GO8.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.3%	\$1,000	\$2,000	80%	\$3,500	\$7,000						\$30 \$60			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	-
EPO	EC		V7L A0	Gold 9-A	GO9.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	81.6%	\$1,000	\$2,000		\$3,000	\$6,000						\$20 \$40			Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	
EPO	EC	)X \	V7L YM	Gold 9	GO9.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	81.1%	\$1,000	\$2,000	90%	\$3,000	\$6,000						\$20 \$40			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75 \$300
EPO	EY		√65 A0	Gold 10-A	GO10.SBN.CHC.I.14.DC		81.4%	\$500	\$1,000	80%	\$4,500	\$9,000						\$15 \$30			Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	
EPO	EY		√65 YM			104075.RDR.RXSBN.NET.I.14.DC.SB	80.9%	\$500	\$1,000	80%	\$4,500	\$9,000						\$15 \$30			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	
EPO	EZ		√69 B0	Gold 3-A	GO3.SBN.CHC.I.14.DC		78.1%	\$1,000	\$2,000		\$4,000	\$8,000						\$25 \$50		\$250			Emb	Sep	\$100	\$10	20% to \$100	
EPO EPO	EZ FO		√69 zs /7H A0	Gold 3 Gold 6-A	GO3.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB 102040.RDR.RXSBN.NET.I.14.DC.SB	78.7% 79.7%	\$1,000 \$1,500	\$2,000	80% 90%	\$4,000 \$4,000	\$8,000						\$25 \$50 \$15 \$30		\$250 \$150			Emb Emb	Sep Sep	\$100	\$10 \$10	\$40 \$100 20% to \$100	
FPO	FO		/7H ZR	Gold 6		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,500	\$3,000	90%	\$4,000	\$8,000						\$15 \$30		\$150			Emb	Sep	\$50	\$10	\$40 \$100	-
EPO	EZ		√7F A0	Gold 5-A	GO5.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	79.9%	\$1,300	\$2,600	90%	\$3,250	\$6,500						\$25 \$50		\$150			Emb	Sep	<b>430</b>	\$10	20% to \$100	, . ,
EPO		29 ١		Gold 5	GO5.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$3,250	\$6,500						\$25 \$50		\$150			Emb	Sep	\$100	\$10	\$40 \$100	
EPO-HSA	A D>	(Y ۱	VDI YM	Silver 2	SL2.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	70.2%	\$2,000	\$4,000	70%	\$4,000	\$8,000											NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
EPO-HSA	A D		VDI ZX	Silver 2-A	SL2.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.7%	\$2,000	\$4,000	70%	\$4,000	\$8,000											NonEmb	Comb		\$15	30% to \$100	
EPO-HSA			/DR YM	Silver 3	SL3.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	70.4%	\$2,000	\$4,000	90%	\$6,000	\$12,000											NonEmb	Comb		\$10	\$40 \$100	7.0 7000
EPO-HSA	A DX		/DR ZX	Silver 3-A	SL3.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000											NonEmb	Comb		\$15	30% to \$100	-
EPO-HSA	ים א ים א		/DT YM /DT ZX	Silver 4 Silver 4-A	SL4.SBN.CHC.I.14.DC SL4.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB 152550.RDR.RXSBN.NET.I.14.DC.SB	71.0% 70.1%	\$1,500 \$1.500	\$3,000 \$3,000	80% 80%	\$6,000 \$6,000	\$12,000 \$12.000											NonEmb NonEmb	Comb		\$10 \$15	\$40 \$100 30% to \$100	
FPO-HSA			/DV YM	Silver 5	SL5.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	69.1%	\$1,500	\$3,000	70%	,	, ,											NonEmb	Comb		\$10	\$40 \$100	
EPO-HSA			/DV ZX	Silver 5-A	SL5.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	68.3%	\$1,500	\$3,000	70%	\$6,000	\$12,000											NonEmb	Comb		\$15	30% to \$100	, . ,
EPO	EC	)6 V	/7N ZT	Silver 1	SL1.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB	70.8%	\$2,000	\$4,000	60%	\$6,250	\$12,500						\$30 \$60	\$75	\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
EPO	EC	)6 V	/7N ZY	Silver 1-A	SL1.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.9%	\$2,000	\$4,000	60%	\$6,250	\$12,500						\$30 \$60	\$75	\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to \$300
EPO			/7Q D0	Silver 7		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,500	\$3,000	70%	, .,	, ,						\$40 \$80		\$300			Emb	Sep	\$500	\$10	\$40 \$100	\$75 \$300
EPO			/7Q ZZ	Silver 7-A	SL7.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.2%	\$1,500	\$3,000	70%		\$12,500						\$40 \$80		\$300			Emb	Sep	\$500	\$15	30% to \$100	
EPO		!U \		Silver 8		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$2,000	\$4,000			\$12,500						\$40 \$80		\$300			Emb	Sep	\$250	\$10	\$40 \$100	, . ,
EPO EPO		!U \	V7S ZY V7U ZT	Silver 8-A Silver 9	SL8.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB 104075.DD.RDR.RXSBN.NET.I.14.DC.SB	68.8%	\$2,000	\$4,000 \$5,000	70% 80%	\$6,250	\$12,500 \$12,500						\$40 \$80 \$35 \$70		\$300 \$300			Emb Emb	Sep Sep	\$250 \$250	\$15 \$10	30% to \$100 \$40 \$100	50% to \$300 \$75 \$300
FPO			/70 Z1 /7U ZY	Silver 9-A	SL9.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.0%	\$2,500	\$5,000	80%	\$6,250	\$12,500						\$35 \$70		\$300			Emb	Sep	\$250	\$15	30% to \$100	7.0 7000
EPO	E1		/70 ZT	Silver 10		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$3,000	\$6,000	90%	\$6,250	\$12,500						\$35 \$70		\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
EPO			/70 ZY	Silver 10-A	SL10.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	68.4%	\$3,000	\$6,000	90%	\$6,250	\$12,500						\$35 \$70		\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to \$300
EPO-HSA			/DK YM	Bronze 1	BR1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	60.9%	\$4,000	\$8,000	70%													NonEmb	Comb		\$10	\$40 \$100	
EPO-HSA	.		/DL YM	Bronze 2	BR2.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	61.5%	\$3,500	\$7,000	60%	+-/	+,											NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
EPO-HSA	.		DM YM	Bronze 3	BR3.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	59.3%	\$5,000	\$10,000		\$6,250	+,		40.5	7001	40.0	440	440	425				NonEmb	Comb	45-	\$10	\$40 \$100	\$75 \$300
POS POS	C5 EY		√BZ ZV √64 ZU	Platinum 3 Platinum 6	PL3.SBN.CHP.I.14.DC PL6.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB 152550.RDR.RXSBN.PLS.I.14.DC.SB	88.2% 90.7%	\$250	\$500 n/a	90%	\$2,000 \$3.000	\$4,000 \$6.000		\$2,000	70% 70%	\$6,000 \$6,000	\$12,000 \$12.000	\$10 \$20 \$20 \$40		E0 675	\$150		Emb Emb	Sep Sep	\$50	\$15 \$15	\$25 \$100 \$25 \$100	\$50 \$300 \$50 \$300
POS			764 ZU 77X YM	Platinum 6 Platinum 1	PL6.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB 104075.RDR.RXSBN.PLS.I.14.DC.SB	90.7% 88.5%	n/a \$250	n/a \$500		\$3,000	\$6,000		\$4,000	70%	\$6,000	, ,	\$15 \$30	\$/5 \$]	JU \$75	\$150 \$250		Emb	Sep		\$15	\$40 \$100	\$50 \$300 \$75 \$300
POS			V7Z ZR	Platinum 2	PL2.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	88.5%	n/a	n/a		\$3,000	\$6,000	7-,	\$8,000		\$10,000		\$15 \$30	\$75 \$2	50 \$150	\$300	3x\$500	Emb	Sep	\$50	\$10	\$40 \$100	\$75 \$300
POS	E5		√72 ZU	Platinum 4	PL4.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	91.9%	n/a	n/a			\$10,000		\$2,000	70%	\$6,000	+,	\$15 \$30			\$150		Emb	Sep		\$15	\$25 \$100	\$50 \$300
POS	EY	x ۱	/62 ZV	Platinum 5	PL5.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	89.0%	n/a	n/a		\$3,000	\$6,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$20 \$60	\$75 \$1	50 \$100	\$300		Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
POS-HSA	A D)		/DO A0	Gold 1-A	GO1.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$2,600	\$5,200		\$4,000	70%	\$6,000	\$12,000						NonEmb	Comb		\$10	20% to \$100	
POS-HSA			/DO YM	Gold 1	GO1.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	78.4%	\$1,300	\$2,600	90%	\$2,600	\$5,200	, ,	\$4,000	70%	\$6,000	\$12,000						NonEmb	Comb		\$10	\$40 \$100	, . ,
POS-HSA			/DQ A0	Gold 7-A	GO7.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.1%	\$1,300	\$2,600		\$2,600	\$5,200	7-,	\$4,000	70%	\$6,000	\$12,000		-	50			NonEmb	Comb		\$10	20% to \$100	,
POS-HSA POS			/DQ YM /68 A0	Gold 7 Gold 2-A	GO7.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB 102040.RDR.RXSBN.PLS.I.14.DC.SB	78.0% 79.5%	\$1,300	\$2,600		\$2,600	\$5,200 \$6,000		\$4,000	70% 50%	\$6,000	\$12,000	\$30 \$60	Ş	.50 \$250			NonEmb Fmb	Comb Sep		\$10 \$10	\$40 \$100	
POS			768 AU 768 YM	Gold 2-A Gold 2	GO2.SBN.CHP.I.14.DC GO2.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB 104075.RDR.RXSBN.PLS.I.14.DC.SB	79.5% 78.8%	\$1,500 \$1,500	\$3,000		\$3,000 \$3,000	\$6,000	7-,	\$4,000	50%	\$6,000 \$6,000		\$30 \$60		\$250			Emb	Sep		\$10	20% to \$100 \$40 \$100	
POS	EZ		/7E CO	Gold 4-A	GO4.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.1%	\$1,500	\$3,000		\$3,000	\$6,000	, ,	\$4,000	70%	\$6,000	, ,	\$20 \$50	\$100	\$300			Emb	Sep	\$250	\$10	20% to \$100	, . ,
POS	EZ		√7E ZT	Gold 4	GO4.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	78.9%	\$1,500	\$3,000		\$3,000	\$6,000		\$4,000	70%	\$6,000	\$12,000	\$20 \$50		\$300			Emb	Sep	\$250	\$10	\$40 \$100	
POS	EC	DR \	/7K A0	Gold 8-A	GO8.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.9%	\$1,000	\$2,000	80%	\$3,500	\$7,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$30 \$60			Ded+\$250+Coins.		Emb	Sep		\$10		40% to \$300
POS	EC		V7K YM	Gold 8	GO8.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	78.3%	\$1,000	\$2,000		\$3,500	\$7,000		\$4,000	70%	\$6,000		\$30 \$60			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	
POS	EY	7 \	/66 A0	Gold 10-A	GO10.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	81.4%	\$500	\$1,000	80%	\$4,500	\$9,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30			Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	40% to \$300

		an Nam	e D.:		Medical	Rx			Ir	-Netwo	ork			Οι	t-of-Ne	work					Copayn	nents		8.411 1				Rx	$\overline{}$	
		dical hange	кх	Metal	Schedule of Benefits	Schedule of Benefits	Act'l	Dod	ctible		000.0	laximum	Dod	ictible		000.04	aximum	1 1	-			OP Surgery		Medical	Doduct				Ser 2	Tier 3
Product		On	_	Level	Form #	Form #	Value	Indiv.	Family	Coins	Indiv.	Family	Indiv.	Family	Coins	Indiv.	Family	PCP SC	P UC	ED	Free-St	. Hospital	ID	Deduct. Type	Deduct. Type	Doduct	Tior 1	Tier 2 S	ier 2	
POS	EY7		VA 4		GO10.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	80.9%	\$500	\$1.000		\$4.500	\$9,000	\$2.000	\$4.000	70%	\$6.000	\$12.000	\$15 \$3		LI	rree-st	Ded+\$250+Coins.	ır	Emb	Sep	Deduct.	\$10			\$75 \$300
POS	EZU				GO3.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB		\$1.000	\$2,000		\$4,000		, ,	\$4,000	60%		\$12,000	\$25 \$5			\$250	Deu+3230+Collis.				¢100		20% to \$		40% to \$300
POS			ZS		GO3.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB		\$1,000			\$4,000	\$8,000	\$2,000	\$4,000	60%	\$6,000		\$25 \$5			\$250			Emb	Sep	\$100 \$100	\$10			\$75 \$300
				Gold 3				. ,	\$2,000			\$8,000	, ,	+ .,	700/	\$6,000	\$12,000				\$250	D-4-6250-C-1		Emb	Sep	\$100	\$10	T T		
POS			A0	Gold 9-A	GO9.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB		\$1,000	\$2,000		\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$4				Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$		40% to \$300
POS		V7M		Gold 9	GO9.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	81.1%		\$2,000		\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000					Ded+\$250+Coins.		Emb	Sep		\$10			\$75 \$300
POS	EOJ			Gold 6-A	GO6.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB		\$1,500	\$3,000		\$4,000	\$8,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$3			\$150			Emb	Sep		\$10	20% to \$		40% to \$300
POS	EOJ	V7I	ZR	Gold 6	GO6.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	79.1%	\$1,500	\$3,000	90%	\$4,000	\$8,000	\$2,000	\$4,000	70%	\$6,000	\$12,000				\$150			Emb	Sep	\$50	\$10	\$40 \$	100 \$	\$75 \$300
POS	E0C	V7G	A0	Gold 5-A	GO5.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.9%	\$1,300	\$2,600	90%	\$3,250	\$6,500	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$5	0 \$75		\$150			Emb	Sep		\$10	20% to \$	100 4	40% to \$300
POS	E0C	V7G	ZS	Gold 5	GO5.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$3,250	\$6,500	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$5	0 \$75		\$150			Emb	Sep	\$100	\$10	\$40 \$	100 \$	\$75 \$300
POS-HSA	DXX	VDJ	YM	Silver 2	SL2.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	70.2%	\$2,000	\$4,000	70%	\$4,000	\$8,000	\$3,000	\$6,000	50%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$	100 \$	\$75 \$300
POS-HSA	DXX	VDJ	ZX	Silver 2-A	SL2.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.7%	\$2,000	\$4,000	70%	\$4,000	\$8,000	\$3,000	\$6,000	50%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$	100 5	50% to \$300
POS-HSA	DX7	VDS	YM	Silver 3	SL3.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	70.4%	\$2,000	\$4,000	90%	\$6,000	\$12,000	\$3,000	\$6,000	70%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$	100 \$	\$75 \$300
POS-HSA	DX7	VDS	ZX	Silver 3-A	SL3.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000	\$3,000	\$6,000	70%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$	100 5	50% to \$300
POS-HSA	DYI	VDU	YM	Silver 4	SL4.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	71.0%	\$1,500	\$3,000	80%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$	100 \$	\$75 \$300
POS-HSA	DYI	VDU	ZX	Silver 4-A	SL4.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	70.1%	\$1,500	\$3,000	80%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$	100 5	50% to \$300
POS-HSA	DYQ	VDW	YM	Silver 5	SL5.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	69.1%	\$1,500	\$3,000	70%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$	100 \$	\$75 \$300
POS-HSA	DYQ	VDW	ZX	Silver 5-A	SL5.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.3%	\$1,500	\$3,000	70%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$	100 5	50% to \$300
POS	E20	V7R	D0	Silver 7	SL7.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	71.5%	\$1,500	\$3,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$8	0 \$100	)	\$300			Emb	Sep	\$500	\$10	\$40 \$	100 \$	\$75 \$300
POS	E20	V7R	ZZ	Silver 7-A	SL7.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.2%	\$1,500	\$3,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$8	0 \$100	)	\$300			Emb	Sep	\$500	\$15	30% to \$	100 5	50% to \$300
POS	E2W	V7T	ZT	Silver 8	SL8.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.0%	\$2,000	\$4,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$8	0 \$100	)	\$300			Emb	Sep	\$250	\$10	\$40 \$	100 \$	\$75 \$300
POS	E2W	V7T	ZY	Silver 8-A	SL8.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.8%	\$2,000	\$4,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$8	0 \$100	)	\$300			Emb	Sep	\$250	\$15	30% to \$	100 5	50% to \$300
POS	E28	V7V	ZT	Silver 9	SL9.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.5%	\$2,500	\$5,000	80%	\$6,250	\$12,500	\$4,000	\$8,000	60%	\$10,000	\$20,000	\$35 \$7	0 \$100	)	\$300			Emb	Sep	\$250	\$10	\$40 \$	100 \$	\$75 \$300
POS	E28	V7V	ZY	Silver 9-A	SL9.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.0%	\$2,500	\$5,000	80%	\$6,250	\$12,500	\$4,000	\$8,000	60%	\$10,000	\$20,000	\$35 \$7	0 \$100	)	\$300			Emb	Sep	\$250	\$15	30% to \$	100 5	50% to \$300
POS	E2E	V7P	ZT	Silver 10	SL10.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.5%	\$3,000	\$6,000	90%	\$6,250	\$12,500	\$4,000	\$8,000	70%	\$10,000	\$20,000	\$35 \$7	0 \$100	)	\$300			Emb	Sep	\$250	\$10	\$40 \$	100 \$	\$75 \$300
POS	E2E	V7P	ZY	Silver 10-A	SL10.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.4%	\$3,000	\$6,000	90%	\$6,250	\$12,500	\$4,000	\$8,000	70%	\$10,000	\$20,000	\$35 \$7	0 \$100	)	\$300			Emb	Sep	\$250	\$15	30% to \$	100 5	50% to \$300

#### Rate and Rate Factor Changes, and Development of 1st Quarter 2014 Base Rates

Age Factors: Change to new 2014 DC age factors: see Exhibit 1.

Other Rating Factors: Industry, group size and risk adjustment factors all set to 1.000.

#### **Development of Base Rates:**

			t 4Q13 Bas with Trend		Proposed * Base Rates on a Revenue			Rate	Increases	from 4Q1	3 to 1Q14			Proposed 1Q14 Base
		Base	Trend	Total	Neutral	1 Qtr	PPACA		Market	Exper.	Exchange	Risk		Rates
<u>License</u>	<u>Product</u>	<u>Rate</u>	x <u>Factor</u> =	<u>Rate</u>	<u>Basis</u>	<u>Trend</u>	x <u>Fees</u>	x <u>EHB</u>	x <u>Adj</u>	x <u>Adj</u>	x <u>User Fee</u>	x <u>Adj</u>	= <u>Total</u>	<u>(= a x b)</u>
					(col a)								(col b)	
OCI	Gatekeeper HMO	173.96	2.113	367.58	420.31	1.026	1.035	1.016	1.013	0.936	1.007	1.068	1.100	462.43
	Gatekeeper HMP	198.00	2.113	418.37	432.92	1.026	1.035	1.016	1.013	0.936	1.007	1.068	1.100	476.30
	Rx	59.71	2.113	126.17	142.96	1.026	1.035	1.016	1.013	0.936	1.007	1.068	1.100	157.29
UHIC	EPO	174.68	2.546	444.74	449.74	1.026	1.035	1.016	1.013	0.936	1.007	1.068	1.100	494.79
	POS	206.13	2.546	524.81	463.23	1.026	1.035	1.016	1.013	0.936	1.007	1.068	1.100	509.64
	Rx	55.53	2.546	141.38	142.96	1.026	1.035	1.016	1.013	0.936	1.007	1.068	1.100	157.29

<sup>\*</sup> Rates when apply:

- New age factors
- All industry, group size, and risk adjustment factors set to 1.000, and
- New rate relationships between products:
  - +7.0% for gatekeeper to Choice, and
  - +3.0% for in-network only products to products with an out-of-network benefit,

to the total February, 2013 inforce book of business using:

- Each group's product, and each members's age,

produces the same total (for OCI + UHIC) revenue as the current 4Q13 rates and rating factors.

Index Rate: \$461.48 (i)

#### Benefit Plan Ratios

	CH/INS (EPO) Plans  Plan Name  Madical Madical Du Du Mad													
	Medi	cal	Rx			Medical	Medical	Rx	Rx	Med	New			
	Exchai	nge		Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan			
						Allowed	Rate	Allowed	Rate	Rate	Ratio =			
				Level	Value	(a)	(b)	(c)	(d)	e = (a x b	e/i			
Product	Off	On								+ c x d)				
EPO	C40	VBY	ZV	Platinum	88.2%	0.8328	\$494.79	0.5009	\$157.29	\$490.85	1.06364			
EPO	EY1	V63	ZU	Platinum	90.7%	0.8798	\$494.79	0.5258	\$157.29	\$518.02	1.12252			
EPO	E43	V7W	YM	Platinum	88.5%	0.8559	\$494.79	0.4861	\$157.29	\$499.95	1.08336			
EPO	E47	V7Y	ZR	Platinum	88.5%	0.8583	\$494.79	0.4620	\$157.29	\$497.35	1.07773			
EPO	E5N	V71	ZU	Platinum	91.9%	0.9020	\$494.79	0.5258	\$157.29	\$529.00	1.14631			
EPO	EYW	V61	ZV	Platinum	89.0%	0.8477	\$494.79	0.5009	\$157.29	\$498.22	1.07961			
EPO-HSA	DW7	VDN	A0	Gold	78.5%	0.7562	\$494.79	0.0102	\$157.29	\$375.76	0.81425			
EPO-HSA	DW7	VDN	YM	Gold	78.4%	0.7562	\$494.79	0.0000	\$157.29	\$374.16	0.81078			
EPO-HSA	DXP	VDP	A0	Gold	78.1%	0.8436	\$494.79	0.0102	\$157.29	\$419.01	0.90797			
EPO-HSA	DXP	VDP	YM	Gold	78.0%	0.8436	\$494.79	0.0000	\$157.29	\$417.40	0.90448			
EPO EPO	EZJ	V67 V67	A0 YM	Gold Gold	79.5%	0.6980 0.6980	\$494.79 \$494.79	0.5135	\$157.29 \$157.29	\$426.13	0.92340 0.91406			
EPO	EZJ EZ2	V07 V7D	CO	Gold	78.8% 79.1%	0.6980	\$494.79	0.4861 0.4065	\$157.29	\$421.82 \$417.47	0.91406			
EPO	EZ2	V7D V7D	ZT	Gold	78.9%	0.7145	\$494.79	0.4238	\$157.29	\$420.19	0.91053			
EPO	EOP	V7J	A0	Gold	78.9%	0.7143	\$494.79	0.4236	\$157.29	\$417.08	0.91033			
EPO	EOP	V7J	YM	Gold	78.3%	0.6797	\$494.79	0.4861	\$157.29	\$417.08	0.89445			
EPO	EOX	V71	A0	Gold	81.6%	0.7348	\$494.79	0.5135	\$157.29	\$444.34	0.96286			
EPO	EOX	V7L	YM	Gold	81.1%	0.7348	\$494.79	0.4861	\$157.29	\$440.03	0.95352			
EPO	EY5	V65	A0	Gold	81.4%	0.7204	\$494.79	0.5135	\$157.29	\$437.22	0.94743			
EPO	EY5	V65	YM	Gold	80.9%	0.7204	\$494.79	0.4861	\$157.29	\$432.91	0.93809			
EPO	EZS	V69	В0	Gold	78.1%	0.6932	\$494.79	0.4626	\$157.29	\$415.75	0.90091			
EPO	EZS	V69	ZS	Gold	78.7%	0.6932	\$494.79	0.4417	\$157.29	\$412.46	0.89378			
EPO	EOH	V7H	Α0	Gold	79.7%	0.7199	\$494.79	0.5135	\$157.29	\$436.97	0.94689			
EPO	EOH	V7H	ZR	Gold	79.1%	0.7199	\$494.79	0.4620	\$157.29	\$428.87	0.92934			
EPO	EZ9	V7F	A0	Gold	79.9%	0.7182	\$494.79	0.5135	\$157.29	\$436.13	0.94507			
EPO	EZ9	V7F	ZS	Gold	78.5%	0.7182	\$494.79	0.4417	\$157.29	\$424.83	0.92058			
EPO-HSA	DXY	VDI	YM	Silver	70.2%	0.6543	\$494.79	0.0120	\$157.29	\$325.63	0.70562			
EPO-HSA	DXY	VDI	ZX	Silver	69.7%	0.6543	\$494.79	0.0000	\$157.29	\$323.74	0.70153			
EPO-HSA	DX9	VDR	ΥM	Silver	70.4%	0.6635	\$494.79	0.0120	\$157.29	\$330.18	0.71548			
EPO-HSA	DX9	VDR	ZX	Silver	69.3%	0.6635	\$494.79	0.0000	\$157.29	\$328.29	0.71139			
EPO-HSA	DYJ	VDT	YM	Silver	71.0%	0.6671	\$494.79	0.0120	\$157.29	\$331.96	0.71934			
EPO-HSA	DYJ	VDT	ZX	Silver	70.1%	0.6671	\$494.79	0.0000	\$157.29	\$330.07	0.71524			
EPO-HSA	DYP	VDV	YM	Silver	69.1%	0.6442	\$494.79	0.0120	\$157.29	\$320.63	0.69479			
EPO-HSA	DYP	VDV	ZX	Silver	68.3%	0.6442	\$494.79	0.0000	\$157.29	\$318.74	0.69069			
EPO	E06	V7N	ZT	Silver	70.8%	0.6079	\$494.79	0.4238	\$157.29	\$367.44	0.79622			
EPO	E06	V7N	ZY	Silver	69.9%	0.6079	\$494.79	0.3650	\$157.29	\$358.19	0.77618			
EPO	E2M	V7Q	D0	Silver	71.5%	0.6124	\$494.79	0.3814	\$157.29	\$363.00	0.78660			
EPO	E2M	V7Q	ZZ	Silver	69.2%	0.6124	\$494.79	0.3250	\$157.29	\$354.13	0.76738			
EPO	E2U	V7S	ZT	Silver	70.0%	0.6030	\$494.79	0.4238	\$157.29	\$365.02	0.79098			
EPO	E2U	V7S V7U	ZY	Silver	68.8%	0.6030	\$494.79	0.3650	\$157.29	\$355.77	0.77093			
EPO	E26		ZT	Silver	70.5%	0.6104	\$494.79	0.4238	\$157.29	\$368.68	0.79891 0.77886			
EPO EPO	E26 E18	V7U V7O	ZY ZT	Silver Silver	69.0% 70.5%	0.6104 0.6128	\$494.79 \$494.79	0.3650 0.4238	\$157.29 \$157.29	\$359.43 \$369.87	0.77886			
EPO	E18 E18	V70 V70	ZY	Silver	70.5% 68.4%	0.6128	\$494.79	0.4238	\$157.29	\$369.87	0.80149			
EPO-HSA	DWZ	VDK	YM	Bronze	60.9%	0.5519	\$494.79	0.3030	\$157.29	\$274.96	0.78144			
EPO-HSA	DW2	VDL	YM	Bronze	61.5%	0.5564	\$494.79	0.0120	\$157.29	\$277.19	0.60065			
EPO-HSA	DW4	VDL	YM	Bronze	59.3%	0.6213	\$494.79	0.0120	\$157.29	\$309.30	0.67023			
LI O IIJA	D 117	4 DIVI		DI OTILC	33.370	0.0213	y-54.13	0.0120	Y131.23	7303.30	3.07023			

	CH+/INS (POS) Plans											
	Pla	n Name	9									
	Med	dical				Medical	Medical	Rx	Rx	Med	New	
	Exch	ange	Rx	Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan	
						Allowed	Rate	Allowed	Rate	Rate	Ratio =	
				Level	Value	(a)	(b)	(c)	(d)	e = (a x b	e/i	
Product	Off	On				(a)	, ,	(C)		+ c x d)	e/1	
POS	C5Z	VBZ	ZV	Platinum	88.2%	0.8301	\$509.64	0.5009	\$157.29	\$501.84	1.08746	
POS	EY2	V64	ZU	Platinum	90.7%	0.8759	\$509.64	0.5258	\$157.29	\$529.10	1.14653	
POS	E44	V7X	ΥM	Platinum	88.5%	0.8504	\$509.64	0.4861	\$157.29	\$509.86	1.10484	
POS	E48	V7Z	ZR	Platinum	88.5%	0.8511	\$509.64	0.4620	\$157.29	\$506.42	1.09738	
POS	E50	V72	ZU	Platinum	91.9%	0.8973	\$509.64	0.5258	\$157.29	\$540.00	1.17015	
POS	EYX	V62	ZV	Platinum	89.0%	0.8445	\$509.64	0.5009	\$157.29	\$509.18	1.10336	
POS-HSA	DXL	VDO	A0	Gold	78.5%	0.7573	\$509.64	0.0102	\$157.29	\$387.55	0.83980	
POS-HSA	DXL	VDO	YM	Gold	78.4%	0.7573	\$509.64	0.0000	\$157.29	\$385.95	0.83633	
POS-HSA	DXR	VDQ	A0	Gold	78.1%	0.8442	\$509.64	0.0102	\$157.29	\$431.84	0.93577	
POS-HSA	DXR	VDQ	YM	Gold	78.0%	0.8442	\$509.64	0.0000	\$157.29	\$430.24	0.93230	
POS	EZL	V68	Α0	Gold	79.5%	0.6969	\$509.64	0.5135	\$157.29	\$435.94	0.94466	
POS	EZL	V68	YM	Gold	78.8%	0.6969	\$509.64	0.4861	\$157.29	\$431.63	0.93532	
POS	EZ4	V7E	C0	Gold	79.1%	0.7135	\$509.64	0.4065	\$157.29	\$427.57	0.92652	
POS	EZ4	V7E	ZT	Gold	78.9%	0.7135	\$509.64	0.4238	\$157.29	\$430.29	0.93241	
POS	EOR	V7K	A0	Gold	78.9%	0.6796	\$509.64	0.5135	\$157.29	\$427.12	0.92554	
POS	EOR	V7K	ΥM	Gold	78.3%	0.6796	\$509.64	0.4861	\$157.29	\$422.81	0.91620	
POS	EY7	V66	Α0	Gold	81.4%	0.7191	\$509.64	0.5135	\$157.29	\$447.25	0.96916	
POS	EY7	V66	YM	Gold	80.9%	0.7191	\$509.64	0.4861	\$157.29	\$442.94	0.95982	
POS	EZU	V7C	B0	Gold	78.1%	0.6925	\$509.64	0.4626	\$157.29	\$425.69	0.92245	
POS	EZU	V7C	ZS	Gold	78.7%	0.6925	\$509.64	0.4417	\$157.29	\$422.40	0.91532	
POS	EOZ	V7M	Α0	Gold	81.6%	0.7331	\$509.64	0.5135	\$157.29	\$454.39	0.98464	
POS	EOZ	V7M	YM	Gold	81.1%	0.7331	\$509.64	0.4861	\$157.29	\$450.08	0.97530	
POS	EOJ	V7I	Α0	Gold	79.7%	0.7188	\$509.64	0.5135	\$157.29	\$447.10	0.96884	
POS	EOJ	V7I	ZR	Gold	79.1%	0.7188	\$509.64	0.4620	\$157.29	\$439.00	0.95129	
POS	E0C	V7G	Α0	Gold	79.9%	0.7169	\$509.64	0.5135	\$157.29	\$446.13	0.96674	
POS	E0C	V7G	ZS	Gold	78.5%	0.7169	\$509.64	0.4417	\$157.29	\$434.84	0.94227	
POS-HSA	DXX	VDJ	ΥM	Silver	70.2%	0.6540	\$509.64	0.0120	\$157.29	\$335.19	0.72634	
POS-HSA	DXX	VDJ	ZX	Silver	69.7%	0.6540	\$509.64	0.0000	\$157.29	\$333.30	0.72224	
POS-HSA	DX7	VDS	ΥM	Silver	70.4%	0.6644	\$509.64	0.0120	\$157.29	\$340.49	0.73782	
POS-HSA	DX7	VDS	ZX	Silver	69.3%	0.6644	\$509.64	0.0000	\$157.29	\$338.60	0.73373	
POS-HSA	DYI	VDU	YM	Silver	71.0%	0.6671	\$509.64	0.0120	\$157.29	\$341.87	0.74081	
POS-HSA	DYI	VDU	ZX	Silver	70.1%	0.6671	\$509.64	0.0000	\$157.29	\$339.98	0.73672	
POS-HSA	DYQ	VDW	ΥM	Silver	69.1%	0.6447	\$509.64	0.0018	\$157.29	\$328.85	0.71260	
POS-HSA	DYQ	VDW	ZX	Silver	68.3%	0.6447	\$509.64	0.0000	\$157.29	\$328.56	0.71197	
POS	E20	V7R	D0	Silver	71.5%	0.6107	\$509.64	0.3814	\$157.29	\$371.23	0.80443	
POS	E20	V7R	ZZ	Silver	69.2%	0.6107	\$509.64	0.3250	\$157.29	\$362.36	0.78521	
POS	E2W	V7T	ZT	Silver	70.0%	0.6015	\$509.64	0.4238	\$157.29	\$373.21	0.80872	
POS	E2W	V7T	ZY	Silver	68.8%	0.6015	\$509.64	0.3650	\$157.29	\$363.96	0.78868	
POS	E28	V7V	ZT	Silver	70.5%	0.6092	\$509.64	0.4238	\$157.29	\$377.13	0.81722	
POS	E28	V7V	ZY	Silver	69.0%	0.6092	\$509.64	0.3650	\$157.29	\$367.88	0.79717	
POS	E2E	V7P	ZT	Silver	70.5%	0.6121	\$509.64	0.4238	\$157.29	\$378.61	0.82043	
POS	E2E	V7P	ZY	Silver	68.4%	0.6121	\$509.64	0.3650	\$157.29	\$369.36	0.80038	

#### Rate Calculation Formula

Monthly premium =

Index Rate

- x Plan Ratio
- x Trend factor for plan effective or renewal date
- x Sum of member age factors for the group

#### Rating Example

Benefit Plan: EPO plan EZ2 with Rx C0

Effective Date: 4/1/14

Census:

		Member A	iges		Age Factors						
	EE Age	Spouse Age	Child #1	Child #2	<u>EE</u>	Spouse	Child #1	Child #2			
EE #1	43	41	10	15	1.094	1.013	0.727	0.727			
EE #2	35	36	5	9	0.805	0.836	0.727	0.727			
EE #3	53	55	19		1.605	1.733	0.727				

Total Members: 11 Sum of Age Factors: 10.721

#### **Rate Calculation**

	Rating Factor	Exhibit 1 Location
\$461.48	Index Rate	(1)
0.90463	Plan Ratio (EZ2)	(2)
1.026	Trend Factor (2Q14)	(3)
10.721	Group Age Factor	(4)
\$4 592 05		

**Total Monthly Premium** 

#### Member Months, Earned Premium & Incurred Claim Experience - UHIC

		Earned	Incurred	Claim	
Month	<u>Members</u>	<u>Premium</u>	<u>Claims</u>	<u>PMPM</u>	Loss Ratio
Jan-12	9,190	3,849,240	2,728,257	296.87	70.9%
Feb-12	9,374	3,954,953	2,599,181	277.28	65.7%
Mar-12	9,291	3,940,405	3,072,182	330.66	78.0%
Apr-12	9,175	3,912,866	2,698,096	294.07	69.0%
May-12	9,141	3,922,974	2,724,351	298.04	69.4%
Jun-12	9,136	3,940,596	2,604,675	285.10	66.1%
Jul-12	9,204	3,986,074	2,402,937	261.08	60.3%
Aug-12	9,266	4,007,942	2,720,091	293.56	67.9%
Sep-12	9,338	4,011,619	2,222,794	238.04	55.4%
Oct-12	9,083	3,934,272	2,431,348	267.68	61.8%
Nov-12	9,057	3,931,358	2,677,794	295.66	68.1%
Dec-12	8,920	3,876,665	2,446,344	274.25	63.1%
Total	110,175	47,268,964	31,328,050	284.35	66.3%

#### **Explanation, Support & Development of PPACA Fee Increases**

The Patient Protection and Affordable Care Act (PPACA) includes several new taxes and fees which will increase health insurance costs and need to be reflected in premium. The two largest cost impacts both take effect with calendar year 2014 earned premiums.

Insurer Fee. This is a permanent fee that applies to fully insured coverage. This fee will fund tax credits for insurance coverage purchased on the exchanges. The total fee increases from \$8B in 2014 to \$14.3B in 2018 (indexed to premium for subsequent years.) Each insurance carrier's assessment will be based on net written health insurance premiums in the prior year, with certain exclusions. The Oliver Wyman report "Simulation of the Impact of the Annual Fees on Insurers Using 2011 Data", dated June 27, 2012, estimates that the denominator premiums to which this fee will be applied will be \$527.085 billion. The fee must then be grossed up for federal income tax, since the member fee is not a tax deductible expense. As a % of premium, the needed fee is \$8B Insurer Fee / \$527.085 Net Industry Premiums / 65% FIT = 2.3%.

Reinsurance Assessment. This is a temporary fee that applies to all commercial groups (both fully insured and self-funded) from 2014 to 2016 for the purpose of funding the reinsurance pool for high cost claimants in the individual market during this three year transitional period. The total baseline amounts to be collected to fund this pool are \$12B in 2014, \$8B in 2015, and \$5B in 2016, and individual states can add to this baseline. Each insurance carrier will be assessed on a per capita basis. HHS has proposed a \$5.25 pmpm assessment for 2014, or an estimated 1.1% of DC small group premiums.

The total needed PPACA fee increase is 3.5% (2.3% for Insurer Fee, plus 1.2% for Reinsurance Assessment).

The below details the calculation of the Insurer Fee and Reinsurance Assessment.

#### Calculation of 2014 Fees Impact

#### **Insurer Fee Impact Calculation**

Insurer Fee in 2014 (Billions)	\$8
Projected 2013 Health Insurance Premiums (Billions)*	\$527.085
Insurer Fee as % of Health Insurance Premiums	1.5%
Gross Up by Federal Income Tax (35%)	2.3%
*from Oliver Wyman Study published on June 27, 2012	
Reinsurance Assessment Impact Calculation	
Reinsurance Assessment Per Member Per Month - HHS Proposed	\$5.25
Reinsurance Fee as a Percent of Premium	1.2%

	OCI	UHIC	Total
1. Experience 1/1/12-13			
1a. Member Months	24,034	110,175	134,209
1b. Average Mbrs (1a/12)	2,003	9,181	11,184
1c. Incurred Claims	\$5,846,466	\$31,328,050	\$37,174,516
1d. Claim PMPM (1c/1a)	\$243.26	\$284.35	\$276.99
1e. Earned Premium	\$11,537,610	\$47,268,964	\$58,806,574
1f. Premium PMPM (1e/1a)	\$480.05	\$429.04	\$438.17
1g. Loss Ratio (1c/1e)	50.7%	66.3%	63.2%
2. Needed Revenue for 10/1/13 Effective Date			
2a. Claim trend	1.195	1.195	1.195
From center of experience period: 7/1/12			
to center of 10/1/13 pricing period: 4/1/14			
(21 months at 10.7% annual rate)			
2b. Claim cost subtotal (1d x 2a)	\$290.62	\$339.71	\$330.92
2c. Target loss ratio	76.1%	76.1%	76.1%
2d. Needed revenue PMPM for 10/1/13 effective date (2b/2c)	\$381.79	\$446.28	\$434.73
3. Current Manual Rate 10/1/13			
3a. Medical base rate 10/1/2013	\$178.47	\$199.99	\$196.14
3b. Average medical plan relativity	0.9034	0.8715	0.8772
3c. Medical pricing trend factor	2.113	2.546	2.468
3d. Subtotal: Medical (3a x 3b x 3c)	<u>\$340.68</u>	<u>\$443.76</u>	<u>\$425.30</u>
3e. Pharmacy base rate 10/1/2013	\$59.71	\$55.53	\$56.28
3f. Average Rx plan relativity	0.5048	0.4396	0.4513
3g. Rx pricing trend factor	2.113	2.546	2.468
3h. Subtotal: Pharmacy (3e x 3f x 3g)	<u>\$63.69</u>	<u>\$62.16</u>	<u>\$62.43</u>
3i. Subtotal: Medical+Pharmacy (3d + 3h)	<u>\$404.37</u>	<u>\$505.92</u>	<u>\$487.73</u>
3j. Age/Sex Factors	1.0610	0.9485	0.9687
3k. Area factors	1.0000	1.0000	1.0000
3l. Industry factors	0.9969	0.9703	0.9751
3m. Size factors	1.0196	1.0108	1.0123
3n. Current premium PMPM for 10/1/13 effective date (3i x 3j x 3k x 3l x 3m)	\$436.11	\$470.63	\$464.45
4. Supportable Pricing Adjustment (2d / 3n -1)	-12.5%	-5.2%	-6.4%
(rate adjustment required to achieve 73% loss ratio)			

Exhibit T

## DISTRICT OF COLUMBIA PRICING TREND DEVELOPMENT APRIL 2013 RATE FILING SUPPORT

#### **SG PRICING TREND BY COMPONENT**

	=	SMALL GROUP PRICING TREND BY COMPONENT										
	Notes:	<u>Inpatient</u>	Outpatient	<u>Professional</u>	<u>Other</u>	Capitation	Total <u>Medical</u>	Retail <u>Pharmacy</u>	Weighted Aggregate			
Total Proposed Pricing Trend	[6]	7.5%	12.7%	10.7%	11.0%	3.6%	10.4%	12.3%	10.7%			
Utilization / Service Mix	[1],[2]	0.1%	5.1%	4.4%	4.0%	0.0%	3.5%	4.2%	3.6%			
Unit Cost Benefit Leveraging Margin	[3] [4]	6.0% 0.2% 1.0%	5.4% 0.7% 1.0%	3.7% 1.2% 1.0%	4.7% 0.9% 1.0%	2.3% 0.2% 1.0%	4.8% 0.8% 1.0%	4.8% 1.8% 1.0%	4.8% 0.9% 1.0%			
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
Sub-Total Claims Trend		7.5%	12.7%	10.7%	11.0%	3.6%	10.4%	12.3%	10.7%			
Management Adjustment		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			

#### Notes:

- [1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.
- [2] Represents expected changes in intensity of services provided.
- [3] Represents core unit pricing increases, exclusive of service mix / intenisty of services impact;
- [4] Impact of member cost-share leveraging on net claims cost trend.
- [5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).
- [6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

Rate Factors Exhibit 1

(1) Index Rate: \$461.48

#### (2) Benefit Plan Ratios

1		Natios	CH/IN	S (EPO	\ Plans		
				3 (EPU	) Flails		
			lan Name dical	Dv			
				Rx	Metal	Actuarial	Plan
	Product	Off	ange On		Level	Value	Ratio
	EPO	C40	VBY	ZV	Platinum	88.2%	1.10911
	EPO	EY1	V63	ZU	Platinum	90.7%	1.17049
	EPO	E43	V03 V7W	YM	Platinum	88.5%	1.17043
	EPO	E47	V7VV V7Y	ZR	Platinum	88.5%	1.12378
	EPO	E5N	V71	ZU	Platinum	91.9%	1.12578
	EPO	EYW	V61	ZV	Platinum	89.0%	1.12575
	EPO-HSA	DW7	VDN	A0	Gold	78.5%	0.84907
			VDN		Gold		
	EPO-HSA EPO-HSA	DW7	VDN	YM	Gold	78.4%	0.84543
	EPO-HSA	DXP		A0	Gold	78.1%	0.94678
	EPO-H3A	DXP EZJ	VDP	YM A0	Gold	78.0% 79.5%	0.94316 0.96288
	EPO	EZJ	V67 V67	YM	Gold	79.5% 78.8%	0.95313
	EPO	EZ2	V07 V7D	CO	Gold	79.1%	0.93313
	EPO	EZ2	V7D V7D	ZT	Gold	78.9%	0.94945
	EPO	EOP	V7J	A0	Gold	78.9% 78.9%	0.94943
	EPO	EOP	V7J	YM	Gold	78.3% 78.3%	0.94240
	EPO	E0X	V71	A0	Gold	81.6%	1.00401
	EPO	E0X	V7L	YM	Gold	81.1%	0.99428
	EPO	EY5	V65	A0	Gold	81.4%	0.98791
	EPO	EY5	V65	YM	Gold	80.9%	0.97818
	EPO	EZS	V69	B0	Gold	78.1%	0.93941
	EPO	EZS	V69	ZS	Gold	78.1%	0.93341
	EPO	EOH	V09 V7H	A0	Gold	79.7%	0.93138
	EPO	EOH	V711	ZR	Gold	79.1%	0.96906
	EPO	EZ9	V7F	A0	Gold	79.9%	0.98546
	EPO	EZ9	V7F	ZS	Gold	78.5%	0.95993
	EPO-HSA	DXY	VDI	YM	Silver	70.2%	0.73578
	EPO-HSA	DXY	VDI	ZX	Silver	69.7%	0.73152
	EPO-HSA	DX1	VDR	YM	Silver	70.4%	0.74606
	EPO-HSA	DX9	VDR	ZX	Silver	69.3%	0.74181
	EPO-HSA	DYJ	VDT	YM	Silver	71.0%	0.75009
	EPO-HSA	DYJ	VDT	ZX	Silver	70.1%	0.74582
	EPO-HSA	DYP	VDV	YM	Silver	69.1%	0.72450
	EPO-HSA	DYP	VDV	ZX	Silver	68.3%	0.72023
	EPO	E06	V7N	ZT	Silver	70.8%	0.83026
	EPO	E06	V7N	ZY	Silver	69.9%	0.80935
	EPO	E2M	V7N V7Q	D0	Silver	71.5%	0.82023
	EPO	E2M	V7Q V7Q	ZZ	Silver	69.2%	0.80016
	EPO	E2U	V7Q V7S	ZT	Silver	70.0%	0.82478
	EPO	E2U	V7S	ZY	Silver	68.8%	0.80389
	EPO	E26	V7U	ZT	Silver	70.5%	0.83306
	EPO	E26	V7U	ZY	Silver	69.0%	0.83300
	EPO	E18	V70	ZT	Silver	70.5%	0.83575
	EPO	E18	V70	ZY	Silver	68.4%	0.83373
	EPO-HSA	DWZ	VDK	YM	Bronze	60.9%	0.62131
	EPO-HSA	DW2	VDL	YM	Bronze	61.5%	0.62633
	EPO-HSA	DW4	VDL	YM	Bronze	59.3%	0.69888
ı				. 1 1	D. CIIEC	33.370	0.0000

	CH+/INS (POS) Plans									
		lan Nam								
	Med		Rx							
	Exch			Metal	Actuarial	Plan				
Product	Off	On		Level	Value	Ratio				
POS	C5Z	VBZ	ZV	Platinum	88.2%	1.13392				
POS	EY2	V64	ZU	Platinum	90.7%	1.19552				
POS	E44	V7X	YM	Platinum	88.5%	1.15203				
POS	E48	V7Z	ZR	Platinum	88.5%	1.14427				
POS	E50	V72	ZU	Platinum	91.9%	1.22016				
POS	EYX	V62	ZV	Platinum	89.0%	1.15052				
POS-HSA	DXL	VDO	A0	Gold	78.5%	0.87570				
POS-HSA	DXL	VDO	YM	Gold	78.4%	0.87206				
POS-HSA POS-HSA	DXR DXR	VDQ	A0 YM	Gold Gold	78.1% 78.0%	0.97577 0.97213				
POS-HSA	EZL	VDQ V68	A0	Gold	78.0% 79.5%	0.97213				
POS	EZL	V68	YM	Gold	79.5% 78.8%	0.98503				
POS	EZ4	V7E	CO	Gold	79.1%	0.96611				
POS	EZ4	V7E	ZT	Gold	78.9%	0.97226				
POS	EOR	V7L V7K	A0	Gold	78.9%	0.96509				
POS	EOR	V7K V7K	YM	Gold	78.3%	0.95536				
POS	EY7	V66	A0	Gold	81.4%	1.01057				
POS	EY7	V66	YM	Gold	80.9%	1.00085				
POS	EZU	V7C	B0	Gold	78.1%	0.96186				
POS	EZU	V7C	ZS	Gold	78.7%	0.95443				
POS	EOZ	V7M	A0	Gold	81.6%	1.02670				
POS	EOZ	V7M	YM	Gold	81.1%	1.01697				
POS	EOJ	V7I	A0	Gold	79.7%	1.01023				
POS	EOJ	V7I	ZR	Gold	79.1%	0.99194				
POS	E0C	V7G	A0	Gold	79.9%	1.00804				
POS	E0C	V7G	ZS	Gold	78.5%	0.98253				
POS-HSA	DXX	VDJ	YM	Silver	70.2%	0.75739				
POS-HSA	DXX	VDJ	ZX	Silver	69.7%	0.75312				
POS-HSA	DX7	VDS	YM	Silver	70.4%	0.76935				
POS-HSA	DX7	VDS	ZX	Silver	69.3%	0.76510				
POS-HSA	DYI	VDU	YM	Silver	71.0%	0.77247				
POS-HSA	DYI	VDU	ZX	Silver	70.1%	0.76820				
POS-HSA	DYQ	VDW	YM	Silver	69.1%	0.74304				
POS-HSA	DYQ	VDW	ZX	Silver	68.3%	0.74242				
POS	E20	V7R	D0	Silver	71.5%	0.83880				
POS	E20	V7R	ZZ	Silver	69.2%	0.81876				
POS	E2W	V7T	ZT	Silver	70.0%	0.84329				
POS	E2W	V7T	ZY	Silver	68.8%	0.82238				
POS	E28	V7V	ZT	Silver	70.5%	0.85215				
POS	E28	V7V	ZY	Silver	69.0%	0.83124				
POS	E2E	V7P	ZT	Silver	70.5%	0.85549				
POS	E2E	V7P	ZY	Silver	68.4%	0.83460				

(3) Trend Factors		(4) Age Fa	ctors						
Effective Quarter	<u>Factor</u>	<u>Age</u>	<u>Factor</u>	<u>Age</u>	<u>Factor</u>	<u>Age</u>	Factor	<u>Age</u>	Factor
1st Quarter, 2014	1.000	0-20	0.727	32	0.727	44	1.137	56	1.801
2nd Quarter, 2014	1.026	21	0.727	33	0.727	45	1.181	57	1.871
3rd Quarter, 2014	1.052	22	0.727	34	0.727	46	1.227	58	1.944
4th Quarter, 2014	1.079	23	0.727	35	0.805	47	1.275	59	2.020
		24	0.727	36	0.836	48	1.325	60	2.099
		25	0.727	37	0.869	49	1.377	61	2.181
		26	0.727	38	0.903	50	1.431	62	2.181
		27	0.727	39	0.938	51	1.487	63	2.181
		28	0.727	40	0.975	52	1.545	64 & older	2.181
		29	0.727	41	1.013	53	1.605		
		30	0.727	42	1.053	54	1.668		
		31	0.727	43	1.094	55	1.733		

DC Small Group - 2014 Portfolio

	Pla	an Name		Medical	Rx			In	n-Netwo	rk			Ou	t-of-Ne	twork				C	Copayme	nts						Rx		
	11100	aicai .	Rx NA-4-1	Schedule of	Schedule of	A -4U	Dedic	-416.1-		000.1		Darden	-allela		000.14						D.C		Medical	Dardinat			T2	-	
Product	_	on On	Metal Level	Benefits Form #	Benefits Form #	Act'l Value	Indiv.	ctible Family	Coins		1aximum Family	Deduc Indiv.		Coins	OOP M Indiv.		PCP SCP	uc	FR F	ree-St.	P Surgery Hospital	IP	Deduct. Type	Deduct. Type	Deduct.	Tier 1	Tier 2 Tier 2 Spec.		ier 3 pec.
EPO		VBY 2		PL3.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	88.2%	\$250	\$500		\$2,500	\$5,000						\$10 \$20						Emb	Sep	\$50	\$15	\$25 \$100		300
EPO	EY1	V63 Z	U Platinum 6	PL6.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	90.7%	n/a	n/a	100%	\$3,000	\$6,000						\$20 \$40	\$75	\$150	\$75	\$150		Emb	Sep		\$15	\$25 \$100	\$50 \$3	300
EPO		V7W Y		PL1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	88.5%	\$250	\$500		\$3,000	\$6,000						\$15 \$30				\$250		Emb	Sep		\$10	\$40 \$100	7.0 70	300
EPO		V7Y 2		PL2.SBN.CHC.I.14.DC			n/a	n/a		\$3,000	\$6,000						\$15 \$30			\$150	\$300	3x\$500	Emb	Sep	\$50	\$10	\$40 \$100	7.0 70	300
EPO EPO		V71 Z		PL4.SBN.CHC.I.14.DC PL5.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB 152550.RDR.RXSBN.NET.I.14.DC.SB	91.9% 89.0%	n/a n/a	n/a n/a		\$5,000 \$3,000	\$10,000 \$6,000						\$15 \$30 \$20 \$60			\$100	\$150 \$300		Emb Emb	Sep Sep	\$50	\$15 \$15	\$25 \$100 \$25 \$100	7 7-	300 300
EPO-HSA		VDN A		GO1.SBN.CHC.I.14.DC		78.5%	\$1,300	\$2.600		\$2,600	\$5,200						\$20 \$00	2/3	31JU	3100	3300		NonEmb	Comb	330	\$10	20% to \$100	40% to \$	
EPO-HSA	DW7	VDN Y	M Gold 1	GO1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.4%	\$1,300	\$2,600		\$2,600	\$5,200												NonEmb	Comb		\$10	\$40 \$100	\$75 \$3	300
EPO-HSA	DXP	VDP A	Gold 7-A	GO7.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.1%	\$1,300	\$2,600	100%	\$2,600	\$5,200								\$250				NonEmb	Comb		\$10	20% to \$100	40% to \$	300
EPO-HSA	DXP	VDP Y		GO7.SBN.CHC.I.14.DC		78.0%	\$1,300	\$2,600		\$2,600	\$5,200								\$250				NonEmb	Comb		\$10	\$40 \$100	\$75 \$3	
EPO FPO	EZJ	V67 A	II .	GO2.SBN.CHC.I.14.DC		79.5%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60			\$250			Emb	Sep		\$10	20% to \$100	40% to \$	
EPO EPO	EZJ EZ2	V67 Y		GO2.SBN.CHC.I.14.DC GO4.SBN.CHC.I.14.DC		78.8% 79.1%	\$1,500 \$1,500	\$3,000 \$3.000		\$3,000	\$6,000 \$6,000						\$30 \$60 \$20 \$50			\$250 \$300			Emb Emb	Sep Sep	\$250	\$10 \$10	\$40 \$100 20% to \$100	\$75 \$3 40% to \$3	
EPO					104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,500	\$3,000		\$3,000	\$6,000						\$20 \$50			\$300			Emb	Sep	\$250	\$10	\$40 \$100	,	
EPO	EOP	V7J A		GO8.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.9%	\$1,000	\$2,000	80%	\$3,500	\$7,000						\$30 \$60	,			Ded+\$250+Coins.		Emb	Sep	,	\$10	20% to \$100		300
EPO	EOP	V7J Y	M Gold 8	GO8.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.3%	\$1,000	\$2,000	80%	\$3,500	\$7,000						\$30 \$60				Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75 \$3	300
EPO	EOX		II .	GO9.SBN.CHC.I.14.DC		81.6%	\$1,000	\$2,000		\$3,000	\$6,000						\$20 \$40				Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100		
EPO		V7L Y		GO9.SBN.CHC.I.14.DC		81.1%	\$1,000	\$2,000		\$3,000	\$6,000						\$20 \$40				Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75 \$3	
EPO FPO	_	V65 A		GO10.SBN.CHC.I.14.DC		81.4% 80.9%	\$500 \$500	\$1,000 \$1.000		\$4,500 \$4,500	\$9,000						\$15 \$30 \$15 \$30				Ded+\$250+Coins. Ded+\$250+Coins.		Emb Emb	Sep		\$10 \$10	20% to \$100 \$40 \$100	40% to \$3	
EPO	FZS	V69 E		GO3.SBN.CHC.I.14.DC		78.1%	\$1,000	\$2,000		\$4,000	\$8,000						\$25 \$50			\$250	Deu+3230+Coms.		Emb	Sep	\$100	7	20% to \$100	40% to \$	
EPO	EZS	V69			104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,000	\$2,000		\$4,000	\$8,000						\$25 \$50			\$250			Emb	Sep	\$100	\$10	\$40 \$100		300
EPO	EOH	V7H A	Gold 6-A	GO6.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	79.7%	\$1,500	\$3,000	90%	\$4,000	\$8,000						\$15 \$30	\$75		\$150			Emb	Sep		\$10	20% to \$100	40% to \$	300
EPO	20	V7H 2			104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,500	\$3,000		\$4,000	\$8,000						\$15 \$30			\$150			Emb	Sep	\$50	\$10	\$40 \$100	\$75 \$3	
EPO	EZ9		0 Gold 5-A		102040.RDR.RXSBN.NET.I.14.DC.SB	79.9%	\$1,300	\$2,600		\$3,250	\$6,500						\$25 \$50			\$150			Emb	Sep		\$10	20% to \$100	40% to \$	
EPO-HSA	EZ9 DXY	V7F 2	II .	GO5.SBN.CHC.I.14.DC SL2.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB 104075.RDR.RXSBN.NET.I.14.DC.SB	78.5% 70.2%	\$1,300	\$2,600 \$4.000		\$3,250 \$4.000	\$6,500						\$25 \$50	\$75		\$150			Emb NonEmb	Sep Comb	\$100	\$10	\$40 \$100 \$40 \$100	\$75 \$3	300
EPO-HSA	DXY	VDI 2		SL2.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.7%	\$2,000 \$2,000	\$4,000		\$4,000	\$8,000												NonEmb	Comb		\$10 \$15	\$40 \$100 30% to \$100		
EPO-HSA	DX9	VDR Y		SL3.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	70.4%	\$2,000	\$4,000		\$6,000	\$12,000												NonEmb	Comb		\$10	\$40 \$100	\$75 \$3	
EPO-HSA	DX9	VDR 2	X Silver 3-A	SL3.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000												NonEmb	Comb		\$15	30% to \$100	50% to \$	300
EPO-HSA	DYJ	VDT Y		SL4.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	71.0%	\$1,500	\$3,000		\$6,000	\$12,000												NonEmb	Comb		\$10	\$40 \$100		
EPO-HSA	DYJ	VDT 2	II .	SL4.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	70.1%	\$1,500	\$3,000		\$6,000	\$12,000												NonEmb	Comb		\$15	30% to \$100	50% to \$	
EPO-HSA EPO-HSA	DYP	VDV Y		SL5.SBN.CHC.I.14.DC SL5.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB 152550.RDR.RXSBN.NET.I.14.DC.SB	69.1% 68.3%	\$1,500	\$3,000 \$3.000	70% 70%	\$6,000	\$12,000 \$12,000												NonEmb NonEmb	Comb		\$10 \$15	\$40 \$100 30% to \$100	\$75 \$3 50% to \$3	
FPO-HSA	E06	VDV Z			104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,500 \$2,000	\$4,000		\$6,000	\$12,000						\$30 \$60	\$75		\$300			Fmb	Sen	\$250	\$10	\$40 \$100	\$75 \$3	
EPO	E06	V7N 2		SL1.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.9%	\$2,000	\$4,000		\$6,250	\$12,500						\$30 \$60			\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to \$	
EPO	E2M	V7Q [	00 Silver 7	SL7.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB	71.5%	\$1,500	\$3,000	70%	\$6,250	\$12,500						\$40 \$80	\$100		\$300			Emb	Sep	\$500	\$10	\$40 \$100	\$75 \$3	300
EPO		V7Q 2		SL7.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.2%	\$1,500	\$3,000		\$6,250	\$12,500						\$40 \$80	\$100		\$300			Emb	Sep	\$500	\$15	30% to \$100	50% to \$	300
EPO		V7S 2			104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$2,000	\$4,000		\$6,250	\$12,500						\$40 \$80			\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$3	
EPO EPO	-	V7S 2		SL8.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB 104075.DD.RDR.RXSBN.NET.I.14.DC.SB	68.8%	\$2,000	\$4,000 \$5,000	70% 80%	\$6,250 \$6,250	\$12,500 \$12,500						\$40 \$80 \$35 \$70			\$300 \$300			Emb Emb	Sep	\$250 \$250	\$15 \$10	30% to \$100 \$40 \$100	50% to \$3	
FPO		V7U 2		SL9.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	70.5% 69.0%	\$2,500	\$5,000		+-,	\$12,500						\$35 \$70			\$300			Emb	Sep	\$250	7	30% to \$100	50% to \$3	
EPO		V70 2			104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$3,000	\$6,000		\$6,250	\$12,500						\$35 \$70			\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$3	
EPO		V70 2		SL10.SBN.CHC.I.14.DC		68.4%	\$3,000	\$6,000			\$12,500						\$35 \$70			\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to \$	300
EPO-HSA		VDK Y	M Bronze 1	BR1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	60.9%	\$4,000	\$8,000		\$6,250	\$12,500												NonEmb	Comb		\$10	\$40 \$100	\$75 \$3	300
EPO-HSA	DW2			BR2.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	61.5%	\$3,500	\$7,000		\$6,250	\$12,500												NonEmb	Comb		\$10	\$40 \$100		300
EPO-HSA POS		VDM Y		BR3.SBN.CHC.I.14.DC PL3.SBN.CHP.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB 152550.RDR.RXSBN.PLS.I.14.DC.SB	59.3% 88.2%	\$5,000 \$250	\$10,000 \$500		\$6,250 \$2,000	\$12,500 \$4,000	¢1 000	\$2.000	70%	\$6,000	\$12,000	\$10 \$20	ĊZE					NonEmb Fmb	Comb	\$50	\$10 \$15	\$40 \$100 \$25 \$100		300 300
POS		V64 Z		PL6.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	90.7%	\$250 n/a	\$500 n/a		\$3,000	\$6,000	, ,	\$2,000	70%	\$6,000	\$12,000	\$10 \$20		\$150	\$75	\$150		Emb	Sep Sep	\$50	\$15 \$15	\$25 \$100	700 70	300
POS		V7X Y		PL1.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	88.5%	\$250	\$500		\$3,000	\$6,000		\$4,000	70%	\$6,000	\$12,000	\$15 \$30	Ų,J	- 150	7.5	\$250		Emb	Sep		\$10	\$40 \$100		300
POS	E48	V7Z 2	R Platinum 2	PL2.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	88.5%	n/a	n/a		\$3,000	\$6,000		\$8,000		\$10,000	\$20,000	\$15 \$30	\$75	\$250	\$150	\$300	3x\$500	Emb	Sep	\$50	\$10	\$40 \$100		300
POS	E50	V72 Z		PL4.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	91.9%	n/a	n/a	100%	\$5,000	\$10,000	, ,	\$2,000	70%	\$6,000	\$12,000	\$15 \$30				\$150		Emb	Sep		\$15	\$25 \$100	\$50 \$3	300
POS	EYX	V62 2	II .	PL5.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	89.0%	n/a	n/a		\$3,000	\$6,000	, ,	\$2,000	70%	\$6,000	\$12,000	\$20 \$60	\$75	\$150	\$100	\$300		Emb	Sep	\$50	\$15	\$25 \$100		300
POS-HSA		VDO A		GO1.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.5%	\$1,300	\$2,600		\$2,600	\$5,200	, ,	\$4,000	70%	\$6,000	\$12,000							NonEmb	Comb			20% to \$100	40% to \$	
POS-HSA POS-HSA		VDO Y		GO1.SBN.CHP.I.14.DC GO7.SBN.CHP.I.14.DC		78.4% 78.1%	\$1,300 \$1,300	\$2,600 \$2.600		\$2,600 \$2,600	\$5,200 \$5,200		\$4,000 \$4,000	70% 70%	\$6,000 \$6,000	\$12,000 \$12,000			\$250				NonEmb NonEmb	Comb		\$10 \$10	\$40 \$100 20% to \$100		
POS-HSA POS-HSA		VDQ Y		GO7.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB 104075.RDR.RXSBN.PLS.I.14.DC.SB	78.1%	\$1,300	\$2,600		\$2,600	\$5,200		\$4,000	70%	\$6,000	\$12,000			\$250 \$250				NonEmb	Comb		\$10	\$40 \$100	\$75 \$3	
POS	EZL		AO Gold 2-A	GO2.SBN.CHP.I.14.DC		79.5%	\$1,500	\$3,000		\$3,000	\$6,000	, ,	\$4,000	50%	\$6,000	\$12,000	\$30 \$60			\$250			Emb	Sep		\$10	20% to \$100	40% to \$	
POS	EZL	V68 Y		GO2.SBN.CHP.I.14.DC		78.8%	\$1,500	\$3,000		\$3,000	\$6,000		\$4,000	50%	\$6,000	\$12,000	\$30 \$60			\$250			Emb	Sep		\$10	\$40 \$100		
POS	EZ4	V7E (		GO4.SBN.CHP.I.14.DC		79.1%	\$1,500	\$3,000		\$3,000	\$6,000		\$4,000	70%	\$6,000	\$12,000	\$20 \$50			\$300			Emb		\$250		20% to \$100	40% to \$	
POS	EZ4	V7E 2		GO4.SBN.CHP.I.14.DC		78.9%	\$1,500	\$3,000		\$3,000	\$6,000		\$4,000	70%	\$6,000	\$12,000	\$20 \$50	\$100		\$300			Emb	Sep	\$250	\$10	\$40 \$100		
POS	EOR FOR	V7K A		GO8.SBN.CHP.I.14.DC		78.9%	\$1,000	\$2,000		\$3,500	\$7,000		\$4,000	70% 70%	\$6,000	\$12,000	\$30 \$60 \$30 \$60				Ded+\$250+Coins. Ded+\$250+Coins.		Emb	Sep			20% to \$100		
POS POS				GO8.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB 102040.RDR.RXSBN.PLS.I.14.DC.SB	78.3% 81.4%	\$1,000 \$500	\$2,000 \$1,000		\$3,500 \$4,500	\$7,000 \$9,000	\$2,000	\$4,000	70%	\$6,000 \$6,000	\$12,000 \$12,000	\$15 \$30				Dea+\$250+Coins. Ded+\$250+Coins.		Emb Emb	Sep Sep		\$10 \$10	\$40 \$100 20% to \$100	\$75 \$3	
F 03	L /	V 00 F	TO GOIU 10-A	GG10.36IN.CHF.II.14.DC	. 1020-0.NDN.NA3BN.F L3.I.14.DC.3B	31.4/0	3300	J1,000	0070	000,44	000,00	92,000	Ş- <b>+</b> ,000	7070	JU,000	J12,000	1413 430				DCG - 9230 - COIIIS.		LIIID	эсh		310	20/0 (0 9100	→U/0 LU Ş.	500

	PI	an Name	e		Medical	Rx			In	-Netwo	rk			Ou	t-of-Ne	work					Copaym	ents		1				Rx		$\overline{}$
		edical	Rx		Schedule of	Schedule of	İ		-															Medical				<u>-</u>	$\neg \Box$	$\neg$
	Excl	hange		Metal	Benefits	Benefits	Act'l	Dedu	ctible		OOP M	laximum	Dedu	ıctible		OOP M	aximum					OP Surgery		Deduct.	Deduct.			т	ier 2	Tier 3
Product	Off	On		Level	Form #	Form #	Value	Indiv.	Family	Coins	Indiv.	Family	Indiv.	Family	Coins	Indiv.	Family	PCP SCF	P UC	ER F	ree-St.	Hospital	IP	Type	Type	Deduct.	Tier 1	Tier 2 S	pec. Tie	ier 3 Spec.
POS	EY7	V66	YM	Gold 10	GO10.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	80.9%	\$500	\$1,000	80%	\$4,500	\$9,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30	)			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$	100 \$7	75 \$300
POS	EZU	V7C	во	Gold 3-A	GO3.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.1%	\$1,000	\$2,000	80%	\$4,000	\$8,000	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$50	\$75		\$250			Emb	Sep	\$100	\$10	20% to \$	100 40	0% to \$300
POS	EZU	V7C	ZS	Gold 3	GO3.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	78.7%	\$1,000	\$2,000	80%	\$4,000	\$8,000	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$50	\$75		\$250			Emb	Sep	\$100	\$10	\$40 \$	100 \$7	75 \$300
POS	EOZ	V7M	A0	Gold 9-A	GO9.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	81.6%	\$1,000	\$2,000	90%	\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$40	)			Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$	100 40	0% to \$300
POS	EOZ	V7M	YM	Gold 9	GO9.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	81.1%	\$1,000	\$2,000	90%	\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$40	)			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$	100 \$7	75 \$300
POS	EOJ	V7I	A0	Gold 6-A	GO6.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.7%	\$1,500	\$3,000	90%	\$4,000	\$8,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30	\$75		\$150			Emb	Sep		\$10	20% to \$	100 40	0% to \$300
POS	EOJ	V7I	ZR	Gold 6	GO6.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	79.1%	\$1,500	\$3,000	90%	\$4,000	\$8,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30	\$75		\$150			Emb	Sep	\$50	\$10	\$40 \$	100 \$7	75 \$300
POS	E0C	V7G	A0	Gold 5-A	GO5.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.9%	\$1,300	\$2,600	90%	\$3,250	\$6,500	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$50	\$75		\$150			Emb	Sep		\$10	20% to \$	100 40	0% to \$300
POS	E0C	V7G	ZS	Gold 5	GO5.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$3,250	\$6,500	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$50	\$75		\$150			Emb	Sep	\$100	\$10	\$40 \$	100 \$7	75 \$300
POS-HSA	DXX	VDJ	YM	Silver 2	SL2.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	70.2%	\$2,000	\$4,000	70%	\$4,000	\$8,000	\$3,000	\$6,000	50%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$	100 \$7	75 \$300
POS-HSA	DXX	VDJ	ZX	Silver 2-A	SL2.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.7%	\$2,000	\$4,000	70%	\$4,000	\$8,000	\$3,000	\$6,000	50%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$	100 50	0% to \$300
POS-HSA	DX7	VDS	YM	Silver 3	SL3.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	70.4%	\$2,000	\$4,000	90%	\$6,000	\$12,000	\$3,000	\$6,000	70%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$	100 \$7	75 \$300
POS-HSA	DX7	VDS	ZX	Silver 3-A	SL3.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000	\$3,000	\$6,000	70%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$	100 50	0% to \$300
POS-HSA	DYI	VDU	YM	Silver 4	SL4.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	71.0%	\$1,500	\$3,000	80%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$	100 \$7	75 \$300
POS-HSA	DYI	VDU	ZX	Silver 4-A	SL4.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	70.1%	\$1,500	\$3,000	80%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$	100 50	0% to \$300
POS-HSA	DYQ	VDW	YM	Silver 5	SL5.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	69.1%	\$1,500	\$3,000	70%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$	100 \$7	75 \$300
POS-HSA	DYQ	VDW	ZX	Silver 5-A	SL5.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.3%	\$1,500	\$3,000	70%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$	100 50	0% to \$300
POS	E20	V7R	D0	Silver 7	SL7.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	71.5%	\$1,500	\$3,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$80	0 \$100		\$300			Emb	Sep	\$500	\$10	\$40 \$	100 \$7	75 \$300
POS	E20	V7R	ZZ	Silver 7-A	SL7.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.2%	\$1,500	\$3,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$80	0 \$100		\$300			Emb	Sep	\$500	\$15	30% to \$	100 50	0% to \$300
POS	E2W	V7T	ZT	Silver 8	SL8.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.0%	\$2,000	\$4,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$80	0 \$100		\$300			Emb	Sep	\$250	\$10	\$40 \$	100 \$7	75 \$300
POS	E2W	V7T	ZY	Silver 8-A	SL8.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.8%	\$2,000	\$4,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$80	0 \$100		\$300			Emb	Sep	\$250	\$15	30% to \$	100 50	0% to \$300
POS	E28	V7V	ZT	Silver 9	SL9.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.5%	\$2,500	\$5,000	80%	\$6,250	\$12,500	\$4,000	\$8,000	60%	\$10,000	\$20,000	\$35 \$70	\$100		\$300			Emb	Sep	\$250	\$10	\$40 \$	100 \$7	75 \$300
POS	E28	V7V	ZY	Silver 9-A	SL9.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.0%	\$2,500	\$5,000	80%	\$6,250	\$12,500	\$4,000	\$8,000	60%	\$10,000	\$20,000	\$35 \$70	\$100		\$300			Emb	Sep	\$250	\$15	30% to \$	100 50	0% to \$300
POS	E2E	V7P	ZT	Silver 10	SL10.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.5%	\$3,000	\$6,000	90%	\$6,250	\$12,500	\$4,000	\$8,000	70%	\$10,000	\$20,000	\$35 \$70	\$100		\$300			Emb	Sep	\$250	\$10	\$40 \$	100 \$7	75 \$300
POS	E2E	V7P	ZY	Silver 10-A	SL10.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.4%	\$3,000	\$6,000	90%	\$6,250	\$12,500	\$4,000	\$8,000	70%	\$10,000	\$20,000	\$35 \$70	\$100		\$300			Emb	Sep	\$250	\$15	30% to \$	100 50	0% to \$300

#### Rate and Rate Factor Changes, and Development of 1st Quarter 2014 Base Rates

**Age Factors**: Change to new 2014 DC age factors: see Exhibit 1.

Other Rating Factors: Industry, group size and risk adjustment factors all set to 1.000.

#### **Development of Base Rates:**

					Proposed *									
					Base Rates									Proposed
		Current	4Q13 Bas	se Rates	on a									1Q14
			with Trend	<u> </u>	Revenue			Rate	Increases	from 4Q1	3 to 1Q14			Base
		Base	Trend	Total	Neutral	1 Qtr	PPACA		Market	Exper.	Exchange	Risk		Rates
<u>License</u>	<u>Product</u>	<u>Rate</u>	x <u>Factor</u> =	<u>Rate</u>	<u>Basis</u>	<u>Trend</u>	x <u>Fees</u>	x <u>EHB</u>	x <u>Adj</u>	x <u>Adj</u>	x <u>User Fee</u>	x <u>Adj</u>	= <u>Total</u>	<u>(= a x b)</u>
					(col a)								(col b)	
OCI	Gatekeeper HMO	173.96	2.113	367.58	420.31	1.026	1.035	1.016	1.013	0.976	1.007	1.068	1.147	482.19
	Gatekeeper HMP	198.00	2.113	418.37	432.92	1.026	1.035	1.016	1.013	0.976	1.007	1.068	1.147	496.65
	Rx	59.71	2.113	126.17	142.96	1.026	1.035	1.016	1.013	0.976	1.007	1.068	1.147	164.01
UHIC	EPO	174.68	2.546	444.74	449.74	1.026	1.035	1.016	1.013	0.976	1.007	1.068	1.147	515.94
	POS	206.13	2.546	524.81	463.23	1.026	1.035	1.016	1.013	0.976	1.007	1.068	1.147	531.42
	Rx	55.53	2.546	141.38	142.96	1.026	1.035	1.016	1.013	0.976	1.007	1.068	1.147	164.01

<sup>\*</sup> Rates when apply:

- New age factors
- All industry, group size, and risk adjustment factors set to 1.000, and
- New rate relationships between products:
  - +7.0% for gatekeeper to Choice, and
  - +3.0% for in-network only products to products with an out-of-network benefit,

to the total February, 2013 inforce book of business using:

- Each group's product, and each members's age,

produces the same total (for OCI + UHIC) revenue as the current 4Q13 rates and rating factors.

Index Rate: \$461.48 (i)

#### Benefit Plan Ratios

	CH/INS (EPO) Plans											
	Plar	Name										
	Medi	cal	Rx			Medical	Medical	Rx	Rx	Med	New	
	Excha	nge		Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan	
						Allowed	Rate	Allowed	Rate	Rate	Ratio =	
				Level	Value	(a)	(b)	(c)	(d)	e = (a x b	e/i	
Product	Off	On								+ c x d)		
EPO	C40	VBY	ZV	Platinum	88.2%	0.8328	\$515.94	0.5009	\$164.01	\$511.83	1.10911	
EPO	EY1	V63	ZU	Platinum	90.7%	0.8798	\$515.94	0.5258	\$164.01	\$540.16	1.17049	
EPO	E43	V7W	YM	Platinum	88.5%	0.8559	\$515.94	0.4861	\$164.01	\$521.32	1.12967	
EPO	E47	V7Y	ZR	Platinum	88.5%	0.8583	\$515.94	0.4620	\$164.01	\$518.60	1.12378	
EPO	E5N	V71	ZU	Platinum	91.9%	0.9020	\$515.94	0.5258	\$164.01	\$551.61	1.19531	
EPO HSA	EYW	V61	ZV A0	Platinum	89.0%	0.8477	\$515.94	0.5009	\$164.01	\$519.51 \$391.83	1.12575	
EPO-HSA EPO-HSA	DW7	VDN VDN		Gold Gold	78.5% 78.4%	0.7562	\$515.94	0.0102 0.0000	\$164.01	\$390.15	0.84907 0.84543	
EPO-HSA	DW7 DXP	VDN	YM A0	Gold	78.4% 78.1%	0.7562 0.8436	\$515.94 \$515.94	0.0000	\$164.01 \$164.01	\$436.92	0.84543	
EPO-HSA	DXP	VDP	YM	Gold	78.0%	0.8436	\$515.94	0.0000	\$164.01	\$435.25	0.94316	
EPO	EZJ	V67	A0	Gold	79.5%	0.6980	\$515.94	0.5135	\$164.01	\$444.35	0.96288	
EPO	EZJ	V67	YM	Gold	78.8%	0.6980	\$515.94	0.4861	\$164.01	\$439.85	0.95313	
EPO	EZ2	V7D	CO	Gold	79.1%	0.7145	\$515.94	0.4065	\$164.01	\$435.31	0.94329	
EPO	EZ2	V7D	ZT	Gold	78.9%	0.7145	\$515.94	0.4238	\$164.01	\$438.15	0.94945	
EPO	EOP	V7J	Α0	Gold	78.9%	0.6797	\$515.94	0.5135	\$164.01	\$434.90	0.94240	
EPO	EOP	V7J	ΥM	Gold	78.3%	0.6797	\$515.94	0.4861	\$164.01	\$430.41	0.93267	
EPO	EOX	V7L	Α0	Gold	81.6%	0.7348	\$515.94	0.5135	\$164.01	\$463.33	1.00401	
EPO	EOX	V7L	ΥM	Gold	81.1%	0.7348	\$515.94	0.4861	\$164.01	\$458.84	0.99428	
EPO	EY5	V65	A0	Gold	81.4%	0.7204	\$515.94	0.5135	\$164.01	\$455.90	0.98791	
EPO	EY5	V65	ΥM	Gold	80.9%	0.7204	\$515.94	0.4861	\$164.01	\$451.41	0.97818	
EPO	EZS	V69	В0	Gold	78.1%	0.6932	\$515.94	0.4626	\$164.01	\$433.52	0.93941	
EPO	EZS	V69	ZS	Gold	78.7%	0.6932	\$515.94	0.4417	\$164.01	\$430.09	0.93198	
EPO	EOH	V7H	A0	Gold	79.7%	0.7199	\$515.94	0.5135	\$164.01	\$455.64	0.98735	
EPO	EOH	V7H	ZR	Gold	79.1%	0.7199	\$515.94	0.4620	\$164.01	\$447.20	0.96906	
EPO	EZ9	V7F	A0	Gold	79.9%	0.7182	\$515.94	0.5135	\$164.01	\$454.77	0.98546	
EPO	EZ9	V7F	ZS	Gold	78.5%	0.7182	\$515.94	0.4417	\$164.01	\$442.99	0.95993	
EPO-HSA	DXY	VDI	YM	Silver	70.2%	0.6543	\$515.94	0.0120	\$164.01	\$339.55	0.73578	
EPO-HSA	DXY	VDI	ZX	Silver	69.7%	0.6543	\$515.94	0.0000	\$164.01	\$337.58	0.73152	
EPO-HSA	DX9 DX9	VDR VDR	YM ZX	Silver	70.4%	0.6635	\$515.94	0.0120 0.0000	\$164.01	\$344.29 \$342.33	0.74606	
EPO-HSA EPO-HSA	DYA	VDK	YM	Silver Silver	69.3% 71.0%	0.6635 0.6671	\$515.94 \$515.94	0.0000	\$164.01	\$346.15	0.74181 0.75009	
EPO-HSA	DYJ	VDT	ZX	Silver	70.1%	0.6671	\$515.94	0.0000	\$164.01 \$164.01	\$344.18	0.74582	
EPO-HSA	DYP	VDV	YM	Silver	69.1%	0.6442	\$515.94	0.0120	\$164.01	\$334.34	0.72450	
EPO-HSA	DYP	VDV	ZX	Silver	68.3%	0.6442	\$515.94	0.0000	\$164.01	\$332.37	0.72430	
EPO	E06	V7N	ZT	Silver	70.8%	0.6079	\$515.94	0.4238	\$164.01	\$383.15	0.83026	
EPO	E06	V7N	ZY	Silver	69.9%	0.6079	\$515.94	0.3650	\$164.01	\$373.50	0.80935	
EPO	E2M	V7Q	D0	Silver	71.5%	0.6124	\$515.94	0.3814	\$164.01	\$378.52	0.82023	
EPO	E2M	V7Q	ZZ	Silver	69.2%	0.6124	\$515.94	0.3250	\$164.01	\$369.26	0.80016	
EPO	E2U	V7S	ZT	Silver	70.0%	0.6030	\$515.94	0.4238	\$164.01	\$380.62	0.82478	
EPO	E2U	V7S	ZY	Silver	68.8%	0.6030	\$515.94	0.3650	\$164.01	\$370.98	0.80389	
EPO	E26	V7U	ZT	Silver	70.5%	0.6104	\$515.94	0.4238	\$164.01	\$384.44	0.83306	
EPO	E26	V7U	ZY	Silver	69.0%	0.6104	\$515.94	0.3650	\$164.01	\$374.79	0.81215	
EPO	E18	V70	ZT	Silver	70.5%	0.6128	\$515.94	0.4238	\$164.01	\$385.68	0.83575	
EPO	E18	V70	ZY	Silver	68.4%	0.6128	\$515.94	0.3650	\$164.01	\$376.03	0.81483	
EPO-HSA	DWZ	VDK	YM	Bronze	60.9%	0.5519	\$515.94	0.0120	\$164.01	\$286.72	0.62131	
EPO-HSA	DW2	VDL	YM	Bronze	61.5%	0.5564	\$515.94	0.0120	\$164.01	\$289.04	0.62633	
EPO-HSA	DW4	VDM	YM	Bronze	59.3%	0.6213	\$515.94	0.0120	\$164.01	\$322.52	0.69888	

CH+/INS (POS) Plans											
	Pla	n Nam	e								
	Med	dical				Medical	Medical	Rx	Rx	Med	New
	Exch	ange	Rx	Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan
						Allowed	Rate	Allowed	Rate	Rate	Ratio =
				Level	Value	(a)	(b)	(c)	(d)	e = (a x b	e/i
Product	Off	On								+ c x d)	
POS	C5Z	VBZ	ZV	Platinum	88.2%	0.8301	\$531.42	0.5009	\$164.01	\$523.28	1.13392
POS	EY2	V64	ZU	Platinum	90.7%	0.8759	\$531.42	0.5258	\$164.01	\$551.71	1.19552
POS	E44	V7X	YM	Platinum	88.5%	0.8504	\$531.42	0.4861	\$164.01	\$531.64	1.15203
POS	E48	V7Z	ZR	Platinum	88.5%	0.8511	\$531.42	0.4620	\$164.01	\$528.06	1.14427
POS	E50	V72	ZU	Platinum	91.9%	0.8973	\$531.42	0.5258	\$164.01	\$563.08	1.22016
POS	EYX	V62	ZV	Platinum	89.0%	0.8445	\$531.42	0.5009	\$164.01	\$530.94	1.15052
POS-HSA	DXL	VDO	Α0	Gold	78.5%	0.7573	\$531.42	0.0102	\$164.01	\$404.12	0.87570
POS-HSA	DXL	VDO	YM	Gold	78.4%	0.7573	\$531.42	0.0000	\$164.01	\$402.44	0.87206
POS-HSA	DXR	VDQ	Α0	Gold	78.1%	0.8442	\$531.42	0.0102	\$164.01	\$450.30	0.97577
POS-HSA	DXR	VDQ	YM	Gold	78.0%	0.8442	\$531.42	0.0000	\$164.01	\$448.62	0.97213
POS	EZL	V68	Α0	Gold	79.5%	0.6969	\$531.42	0.5135	\$164.01	\$454.57	0.98503
POS	EZL	V68	YM	Gold	78.8%	0.6969	\$531.42	0.4861	\$164.01	\$450.07	0.97528
POS	EZ4	V7E	C0	Gold	79.1%	0.7135	\$531.42	0.4065	\$164.01	\$445.84	0.96611
POS	EZ4	V7E	ZT	Gold	78.9%	0.7135	\$531.42	0.4238	\$164.01	\$448.68	0.97226
POS	EOR	V7K	Α0	Gold	78.9%	0.6796	\$531.42	0.5135	\$164.01	\$445.37	0.96509
POS	EOR	V7K	YM	Gold	78.3%	0.6796	\$531.42	0.4861	\$164.01	\$440.88	0.95536
POS	EY7	V66	Α0	Gold	81.4%	0.7191	\$531.42	0.5135	\$164.01	\$466.36	1.01057
POS	EY7	V66	YM	Gold	80.9%	0.7191	\$531.42	0.4861	\$164.01	\$461.87	1.00085
POS	EZU	V7C	В0	Gold	78.1%	0.6925	\$531.42	0.4626	\$164.01	\$443.88	0.96186
POS	EZU	V7C	ZS	Gold	78.7%	0.6925	\$531.42	0.4417	\$164.01	\$440.45	0.95443
POS	EOZ	V7M	A0	Gold	81.6%	0.7331	\$531.42	0.5135	\$164.01	\$473.80	1.02670
POS	EOZ	V7M	YM	Gold	81.1%	0.7331	\$531.42	0.4861	\$164.01	\$469.31	1.01697
POS	EOJ	V7I	Α0	Gold	79.7%	0.7188	\$531.42	0.5135	\$164.01	\$466.20	1.01023
POS	EOJ	V7I	ZR	Gold	79.1%	0.7188	\$531.42	0.4620	\$164.01	\$457.76	0.99194
POS	EOC	V7G	Α0	Gold	79.9%	0.7169	\$531.42	0.5135	\$164.01	\$465.19	1.00804
POS	EOC	V7G	ZS	Gold	78.5%	0.7169	\$531.42	0.4417	\$164.01	\$453.42	0.98253
POS-HSA	DXX	VDJ	YM	Silver	70.2%	0.6540	\$531.42	0.0120	\$164.01	\$349.52	0.75739
POS-HSA	DXX	VDJ	ZX	Silver	69.7%	0.6540	\$531.42	0.0000	\$164.01	\$347.55	0.75312
POS-HSA	DX7	VDS	YM	Silver	70.4%	0.6644	\$531.42	0.0120	\$164.01	\$355.04	0.76935
POS-HSA	DX7	VDS	ZX	Silver	69.3%	0.6644	\$531.42	0.0000	\$164.01	\$353.08	0.76510
POS-HSA	DYI	VDU	YM	Silver	71.0%	0.6671	\$531.42	0.0120	\$164.01	\$356.48	0.77247
POS-HSA	DYI	VDU	ZX	Silver	70.1%	0.6671	\$531.42	0.0000	\$164.01	\$354.51	0.76820
POS-HSA	DYQ	VDW	YM	Silver	69.1%	0.6447	\$531.42	0.0018	\$164.01	\$342.90	0.74304
POS-HSA	DYQ	VDW	ZX	Silver	68.3%	0.6447	\$531.42	0.0000	\$164.01	\$342.61	0.74242
POS	E20	V7R	D0	Silver	71.5%	0.6107	\$531.42	0.3814	\$164.01	\$387.09	0.83880
POS	E20	V7R	ZZ	Silver	69.2%	0.6107	\$531.42	0.3250	\$164.01	\$377.84	0.81876
POS	E2W	V7T	ZT	Silver	70.0%	0.6015	\$531.42	0.4238	\$164.01	\$389.16	0.84329
POS	E2W	V7T	ZY	Silver	68.8%	0.6015	\$531.42	0.3650	\$164.01	\$379.51	0.82238
POS	E28	V7V	ZT	Silver	70.5%	0.6092	\$531.42	0.4238	\$164.01	\$393.25	0.85215
POS	E28	V7V	ZY	Silver	69.0%	0.6092	\$531.42	0.3650	\$164.01	\$383.60	0.83124
POS	E2E	V7P	ZT	Silver	70.5%	0.6121	\$531.42	0.4238	\$164.01	\$394.79	0.85549
POS	E2E	V7P	ZY	Silver	68.4%	0.6121	\$531.42	0.3650	\$164.01	\$385.15	0.83460

#### Rate Calculation Formula

Monthly premium =

Index Rate

x Plan Ratio

x Trend factor for plan effective or renewal date

x Sum of member age factors for the group

#### Rating Example

Benefit Plan: EPO plan EZ2 with Rx C0

Effective Date: 4/1/14

Census:

		Member A	iges			Age I	-actors	
	EE Age	Spouse Age	Child #1	Child #2	<u>EE</u>	Spouse	Child #1	Child #2
EE #1	43	41	10	15	1.094	1.013	0.727	0.727
EE #2	35	36	5	9	0.805	0.836	0.727	0.727
EE #3	53	55	19		1.605	1.733	0.727	

Total Members: 11 Sum of Age Factors: 10.721

#### **Rate Calculation**

<u>loaiation</u>		
	Rating Factor	Exhibit 1 Location
\$461.48	Index Rate	(1)
0.94329	Plan Ratio (EZ2)	(2)
1.026	Trend Factor (2Q14)	(3)
10.721	Group Age Factor	(4)
\$4,788.29		

**Total Monthly Premium** 

#### Member Months, Earned Premium & Incurred Claim Experience - UHIC

		Earned	Incurred	Claim	
Month	<u>Members</u>	<u>Premium</u>	<u>Claims</u>	<u>PMPM</u>	Loss Ratio
Jan-12	9,190	3,849,240	2,728,257	296.87	70.9%
Feb-12	9,374	3,954,953	2,599,181	277.28	65.7%
Mar-12	9,291	3,940,405	3,072,182	330.66	78.0%
Apr-12	9,175	3,912,866	2,698,096	294.07	69.0%
May-12	9,141	3,922,974	2,724,351	298.04	69.4%
Jun-12	9,136	3,940,596	2,604,675	285.10	66.1%
Jul-12	9,204	3,986,074	2,402,937	261.08	60.3%
Aug-12	9,266	4,007,942	2,720,091	293.56	67.9%
Sep-12	9,338	4,011,619	2,222,794	238.04	55.4%
Oct-12	9,083	3,934,272	2,431,348	267.68	61.8%
Nov-12	9,057	3,931,358	2,677,794	295.66	68.1%
Dec-12	8,920	3,876,665	2,446,344	274.25	63.1%
Total	110,175	47,268,964	31,328,050	284.35	66.3%

#### **Explanation, Support & Development of PPACA Fee Increases**

The Patient Protection and Affordable Care Act (PPACA) includes several new taxes and fees which will increase health insurance costs and need to be reflected in premium. The two largest cost impacts both take effect with calendar year 2014 earned premiums.

Insurer Fee. This is a permanent fee that applies to fully insured coverage. This fee will fund tax credits for insurance coverage purchased on the exchanges. The total fee increases from \$8B in 2014 to \$14.3B in 2018 (indexed to premium for subsequent years.) Each insurance carrier's assessment will be based on net written health insurance premiums in the prior year, with certain exclusions. The Oliver Wyman report "Simulation of the Impact of the Annual Fees on Insurers Using 2011 Data", dated June 27, 2012, estimates that the denominator premiums to which this fee will be applied will be \$527.085 billion. The fee must then be grossed up for federal income tax, since the member fee is not a tax deductible expense. As a % of premium, the needed fee is \$8B Insurer Fee / \$527.085 Net Industry Premiums / 65% FIT = 2.3%.

Reinsurance Assessment. This is a temporary fee that applies to all commercial groups (both fully insured and self-funded) from 2014 to 2016 for the purpose of funding the reinsurance pool for high cost claimants in the individual market during this three year transitional period. The total baseline amounts to be collected to fund this pool are \$12B in 2014, \$8B in 2015, and \$5B in 2016, and individual states can add to this baseline. Each insurance carrier will be assessed on a per capita basis. HHS has proposed a \$5.25 pmpm assessment for 2014, or an estimated 1.1% of DC small group premiums.

The total needed PPACA fee increase is 3.5% (2.3% for Insurer Fee, plus 1.2% for Reinsurance Assessment).

The below details the calculation of the Insurer Fee and Reinsurance Assessment.

#### Calculation of 2014 Fees Impact

#### **Insurer Fee Impact Calculation**

Insurer Fee in 2014 (Billions)	\$8
Projected 2013 Health Insurance Premiums (Billions)*	\$527.085
Insurer Fee as % of Health Insurance Premiums	1.5%
Gross Up by Federal Income Tax (35%)	2.3%
*from Oliver Wyman Study published on June 27, 2012	
Reinsurance Assessment Impact Calculation	
Reinsurance Assessment Per Member Per Month - HHS Proposed	\$5.25
Reinsurance Fee as a Percent of Premium	1.2%

	OCI	UHIC	Total
1. Experience 1/1/12-13			
1a. Member Months	24,034	110,175	134,209
1b. Average Mbrs (1a/12)	2,003	9,181	11,184
1c. Incurred Claims	\$5,846,466	\$31,328,050	\$37,174,516
1d. Claim PMPM (1c/1a)	\$243.26	\$284.35	\$276.99
1e. Earned Premium	\$11,537,610	\$47,268,964	\$58,806,574
1f. Premium PMPM (1e/1a)	\$480.05	\$429.04	\$438.17
1g. Loss Ratio (1c/1e)	50.7%	66.3%	63.2%
2. Needed Revenue for 10/1/13 Effective Date			
2a. Claim trend	1.195	1.195	1.195
From center of experience period: 7/1/12			
to center of 10/1/13 pricing period: 4/1/14			
(21 months at 10.7% annual rate)			
2b. Claim cost subtotal (1d x 2a)	\$290.62	\$339.71	\$330.92
2c. Target loss ratio	73.0%	73.0%	73.0%
2d. Needed revenue PMPM for 10/1/13 effective date (2b/2c)	\$398.11	\$465.36	\$453.31
3. Current Manual Rate 10/1/13			
3a. Medical base rate 10/1/2013	\$178.47	\$199.99	\$196.14
3b. Average medical plan relativity	0.9034	0.8715	0.8772
3c. Medical pricing trend factor	2.113	2.546	2.468
3d. Subtotal: Medical (3a x 3b x 3c)	<u>\$340.68</u>	<u>\$443.76</u>	<u>\$425.30</u>
3e. Pharmacy base rate 10/1/2013	\$59.71	\$55.53	\$56.28
3f. Average Rx plan relativity	0.5048	0.4396	0.4513
3g. Rx pricing trend factor	2.113	2.546	2.468
3h. Subtotal: Pharmacy (3e x 3f x 3g)	<u>\$63.69</u>	<u>\$62.16</u>	<u>\$62.43</u>
3i. Subtotal: Medical+Pharmacy (3d + 3h)	<u>\$404.37</u>	<u>\$505.92</u>	\$487.7 <u>3</u>
3j. Age/Sex Factors	1.0610	0.9485	0.9687
3k. Area factors	1.0000	1.0000	1.0000
3l. Industry factors	0.9969	0.9703	0.9751
3m. Size factors	1.0196	1.0108	1.0123
3n. Current premium PMPM for 10/1/13 effective date (3i x 3j x 3k x 3l x 3m)	\$436.11	\$470.63	\$464.45
4. Supportable Pricing Adjustment (2d / 3n -1)	-8.7%	-1.1%	-2.4%
(rate adjustment required to achieve 73% loss ratio)			

## DISTRICT OF COLUMBIA PRICING TREND DEVELOPMENT APRIL 2013 RATE FILING SUPPORT

#### **SG PRICING TREND BY COMPONENT**

	=	SMALL GROUP PRICING TREND BY COMPONENT							
	Notes:	<u>Inpatient</u>	Outpatient	<u>Professional</u>	<u>Other</u>	<u>Capitation</u>	Total <u>Medical</u>	Retail <u>Pharmacy</u>	Weighted Aggregate
Total Proposed Pricing Trend	[6]	7.5%	12.7%	10.7%	11.0%	3.6%	10.4%	12.3%	10.7%
Utilization / Service Mix	[1],[2]	0.1%	5.1%	4.4%	4.0%	0.0%	3.5%	4.2%	3.6%
Unit Cost Benefit Leveraging Margin	[3] [4]	6.0% 0.2% 1.0%	5.4% 0.7% 1.0%	3.7% 1.2% 1.0%	4.7% 0.9% 1.0%	2.3% 0.2% 1.0%	4.8% 0.8% 1.0%	4.8% 1.8% 1.0%	4.8% 0.9% 1.0%
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Sub-Total Claims Trend		7.5%	12.7%	10.7%	11.0%	3.6%	10.4%	12.3%	10.7%
Management Adjustment		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

#### Notes:

- [1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.
- [2] Represents expected changes in intensity of services provided.
- [3] Represents core unit pricing increases, exclusive of service mix / intenisty of services impact;
- [4] Impact of member cost-share leveraging on net claims cost trend.
- [5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).
- [6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

# Actuarial Memorandum UnitedHealthcare Insurance Company, NAIC #79413 DC Small Group Rate Filing

June 25, 2013

<u>June 25 Revisions</u>. Based on an understanding that the small group market risk adjustment applies only among small group carriers, we are removing our previously included rate load related to merged Individual/SmallGroup risk adjustment.

This rate filing presents proposed premium rates effective January 1, 2014 through December 31, 2014 for new medical and Rx benefit plans to be sold by the UnitedHealthcare Insurance Company to small group employers (employers with 50 or fewer eligible employees).

The benefit plans and rates are for non-grandfathered employers, and are for both on and off-exchange. The proposed rates and rate factors are in Exhibit 1. Benefit plan descriptions are in Exhibit 2, which also displays the metal level and actuarial value of each benefit plan. Rates are presented for 89 new plans: 47 EPO (exclusive provider) and 42 POS (point-of-service, includes out-of-network benefits) plans.

<u>Purpose of Filing</u>. UnitedHealthcare is filing for the first time rates for new benefit plans written under new policy forms and new certificates of coverage that comply with the requirements of the Patient Protection and Affordable Care Act (PPACA).

In addition to new 1/1/14 effective rates, for each of the last 3 quarters in 2014 we are filing for a 2.57% quarterly trend increase (equivalent to an annual 10.7% trend rate).

- A. Description of Benefits. Benefit plan descriptions are in Exhibit 2.
- B. Issue Age Range. All ages.
- <u>C. Marketing Method</u>. The products will be offered on the exchange, and also marketed through independent brokers and consultants.
- D. Premium Basis. Member level rating.
- <u>E. Nature of Rate Change and Proposed Rate/Methodology Change</u>. These are new rates for new products on new policy forms, no current rates exist for these forms or plans.
- <u>F. For Each Change, Indication if New or Modified</u>. These are new policy forms.
- G. For Each Change, Comparison to Status Quo. These are new policy forms.
- H. Summary of How Each Proposed Modification Differs from Corresponding Current/Approved Rate/Methodology. These are new policy forms.
- <u>I. Annual Rate Change for DC Policyholders</u>. These are new policy forms, there are no current rates for these forms.

While these are new products and forms, we will be offering these plans to our current small group business. The rate changes indicated in this actuarial memorandum are from our current 2013 rates on this business.

The rates in this filing are for new benefit plans and use the new PPACA required rate calculation approach, which is significantly different from UnitedHealthcare's current products and rating approach in DC. Each existing customer who wishes to continue coverage with UnitedHealthcare will have to decide which new "metal level" benefit plan they wish to move to, either to a leaner or to a richer plan, their rate change will be based on these yet unknown choices.

The average rate increases including all rate changes (rating factors, trend, PPACA fees, essential health benefits), and an estimated neutral change in benefit plan movement to the new metal plans (premium increases from customers moving up in benefits offsetting premium reductions from customers moving down in benefits), are as follows:

#### Incremental:

1Q14/4Q13: +14.7% 2Q14/1Q14: +2.6% 3Q14/2Q14: +2.5% 4Q14/3Q14: +2.6%

J. Base Period Experience. The base period experience represents all of UnitedHealthcare Insurance Company (UHIC) and Optimum Choice, Inc. (OCI) individual and small group business in the DC market. Note: UHIC and OCI do not market and have no Individual experience in DC. The base period claims experience is for 1/1/2012 through 12/31/2012 dates of service, for claims paid through March, 2013. The estimate included for claims incurred but not paid is \$233,333 for UnitedHealthcare Insurance Company. No adjustments have been made for large group pooling.

K. Projected Base Period Experience. All claims in the base period are believed to be for essential health benefits. The cost of additional required essential health benefits in 2014 is described in the next section "L. Manual Rate Development". The assumptions used to develop the requested trend increases are shown in Exhibit T. In addition to unit cost and utilization, deductible (or benefit) leveraging is utilized in the trend estimate. These factors are not utilized in the trend determination: future/new benefits and/or mandates, risk profile changes, aging of population, increased portion of pool from conversion policies, and changes in gender and other demographic characteristics. No adjustments have been made to the underlying demographics of the population expected to be insured in 2014 are described in the next section "L. Manual Rate Development". No adjustments have been made projected changes in average cost sharing in force.

#### L. Manual Rate Development. The base experience is shown in Exhibit A.

In our rate development, we first analyzed the impact of the new required rate calculation approach (member rating by age using the new DC age factors, removal of group size, industry, and underwriting risk adjustment factors) and our proposed product price relationships. Using our February, 2013 book of business (each group's product, and each covered member's age) we first picked base rates by product that would be revenue neutral in total for our two DC small group licenses.

On this total-two-license revenue neutral basis, the average premium weighted rate change by license is:

Optimum Choice, Inc. (OCI): +7.3% UnitedHealthcare Insurance Company (UHIC): -1.6% Total: 0.0%

We are reducing the price differences between our products to the following:

In-network-only products to products with an out-of-network option: +3.0% (reduced from our current +13.8% on OCI and +18.0% on UHIC).

Gatekeeper with capitation products (OCI HMO) to Open Access products with no capitation (UHIC EPO): +7.0% (reduced from our current +21.0%).

We believe that the +3.0% and the +7.0%, respectively, are the true cost differences between these products.

After the changes to the rating factors and product price relationships, again on a total 2-license revenue neutral basis, we are then proposing these rate increases from our current 4<sup>th</sup> quarter 2013 rates:

+2.6%	Trend – one quarter at a 10.7% annual trend rate.
+3.5%	PPACA fees (insurer fee + reinsurance assessment).
+1.6%	Essential health benefits.
+1.3%	Market risk adjustments.
-2.4%	Experience adjustment.
+0.7%	Exchange user fee.
+6.8%	Risk adjustment.
+14.7%	Total

Trend: The assumptions used to develop the requested trend increases are shown in Exhibit T.

PPACA Fees: The assumptions used to develop the requested PPACA fee increases are shown in Exhibit B.

Essential Health Benefits: The additional benefits in our plans are as follows:

- Pediatric dental and vision.
- Mental health parity.
- Habilitative services and applied behavior analysis (ABA).
- Temporomandibular joint disorder (TMJ).
- DME and prosthetics: from \$2500 limit to unlimited.
- Increases in visit limits:
  - Physical therapy: from 20 to unlimited.
  - Occupational therapy: from 20 to unlimited.
  - Speech therapy: from 20 to unlimited.
  - Pulmonary rehabilitation: from 20 to unlimited.
  - Office spinal manipulation: from 20 to unlimited.
  - Home health service: from 60 to 90.

Market Risk Adjustments: The adjustment for overall changes to the small group marketplace in 2014 is +1.3%.

Experience Adjustment: We are pricing to a 73.0% target loss ratio. Please see the development in Exhibit C. Our analysis indicates that a -2.4% experience adjustment is required to price to a 73.0% loss ratio.

Exchange User Fee: We are using the national Federal facilitated user fee as an estimate of the DC Exchange user fee.

Risk Adjustment: Based on an analysis done in conjunction with Wakely Consulting Group, based on an analysis of just the small employer market in DC, we estimate that we will be a 6.8% risk payer in total for our two licenses.

The development of the proposed 1<sup>st</sup> quarter 2014 base rates is presented in Exhibit 3a.

Exhibit 3b presents the rates for each benefit plan, and calculates the benefit plan ratios to the index rate developed in the URRT.

<u>M. Credibility</u>. The combined DC experience on our two small group licenses is assumed to be credible.

N. Projected Index Rate. The index rate, prior to adjustment for payments and charges under the risk adjustment and transitional reinsurance programs, as defined by 45 CFR 156.80(d), is calculated and shown in the URRT. The index rates rate represents the average allowed claim cost per member per month for coverage of essential health benefits for the small group market. Allowed claims were used as the basis for developing the index rate. An adjustment to the index rate for expected changes in morbidity (+1.3%, as described in above section "L. Manual Rate Development") is included.

O. Market-wide Adjustments to the Index Rate. The market-wide adjustments are +0.7% for estimated Exchange user fees and +6.8% for risk adjustment, as described in the above section "L. Manual Rate Development".

P. Plan Level Adjustments to the Index Rate. The medical plan price relativities were developed using our pricing model ARC (Actuarial Relativity Calculator). The ARC model is based on UnitedHealthcare nationwide experience data, containing 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 ARC. The expected net-to-allowed relativity for each plan is then used to develop the 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. The prescription drug plan relativities were similarly developed using our Rx Pricing model: this model, based on nationwide UnitedHealthcare prescription drug experience, values the cost differences of Rx copays by tier, and other plan cost sharing features such as Rx deductibles and coinsurance.

In addition to the cost-sharing design of each plan, and the provider network and utilization management practices, the benefit plan ratios include administrative costs excluding Exchange user fees.

Q. Non-Benefit Expenses. The expenses assumed in the development of the proposed rates are as follows. These are the total average expenses for the two small group licenses. Except for the addition of PPACA fees, they are actual 2012 year average expenses that are expected to continue in the future.

% of Premium	Expense Category
4.5%	General administrative expenses
0.5%	Sales and marketing
3.5%	Commissions and broker fees
5.7%	Premium taxes and other taxes, licenses and fees (does not include FIT)

1.1%	Quality improvement and fraud detection
4.1%	Federal income taxes
<u>7.5%</u>	<u>Profit</u>
27.0%	Total

R. Filed Loss Ratio. The anticipated traditional loss ratio (incurred claims divided by premium) is 73.0%. The anticipated Federal MLR is 80.0%. The estimated Federal MLR adjustments are as follows:

- 9.8% Taxes, regulatory fees and assessments
- -1.5% GAAP Medical reclass to MLR SG&A
- 1.2% QI/HIT Medical costs added
- 0.1% Bad debt
- 0.0% Credibilty adjustment
- 9.6% Total

#### S. Actuarial Certification.

I, Boris P. Gerber am an actuary of UnitedHealthcare and a member of the American Academy of Actuaries.

I certify that the projected index rate is in compliance with 45 CFR 156.80(d)(1) and developed in compliance with applicable ASOPs.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

I certify that the AV Calculator was used to determine the AV Metal Values. For plans designs that did not fit into the AV Calculator, included in the Part III Actuarial Memorandum is a description of the methodology and numerical values used to develop the AV metal values, and a certification as required by 45 CFR Part 156, §156.135.

I certify that the rates comply with all applicable District of Columbia and Federal laws and regulations.

I certify that the rates are reasonable in relation to the benefits provided, and are not excessive, deficient nor unfairly discriminatory.

I qualify my opinion to state that my certification is based on confirmation received from the District of Columbia (DC) Department of Insurance and Exchange at our telephonic meeting on June 24, 2013, where the Department and Exchange advised that DC is not merging the individual and small group markets for federal law purposes, such as, risk adjustment, transitional reinsurance, risk corridor, and medical loss ratio (among other federal requirements). And, specifically, confirmation from the Department and Exchange that when HHS applies the risk adjustment calculation that it will treat DC as a non-merged market and calculate risk score separately for individual and small group market in the DC market. If this is an inaccurate summary of confirmation received on June 24<sup>th</sup>, and that DC is in fact a merged market for federal law purposes (most notably risk adjustment), then please advise as soon as possible so that we can take appropriate steps towards revising this filing and certification accordingly.

I qualify my opinion to state that the Part I Unified Rate Review Template does not demonstrate the process used by UnitedHealthcare to develop the rates. This process is described in this submitted actuarial memorandum. Rather it represents information required by Federal regulation to be

provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Sincerely,

Boris P. Gerber, FSA, MAAA

Boris P. Genber

Actuary, UnitedHealthcare

Date: June 25, 2013

#### T. District of Columbia Loss Ratio Analysis.

i. Evaluation Period: 1/1/2012 – 12/31/2012

ii. Earned Premiums: See Exhibit A.

iii. Claims: See Exhibit A.

iv. Number of Claims: Not available.

v. Loss Development Factors: See Exhibit C. vi. Loss Ratio Demonstrations: See Exhibit C.

vii. Permissible Loss Ratio: 80% Federal MLR.

viii. Credibility Analysis: We believe our DC experience is credible.

ix. Determination of Overall Annual Rate Change: See section "L. Manual Rate Development".

#### U. District of Columbia and Countrywide Experience.

i. Earned Premium: See Exhibit A.

ii. Number of policyholders: As of March, 2013: 635 group policyholders.

iii. History of Rate Changes: Not applicable, these are new policy forms.

#### **List of exhibits included in rate filing:**

Exhibit 1: Rates and rate factors.

Exhibit 2: Benefit plan descriptions.

Exhibit 3a: Rate factor changes & development of base rates.

Exhibit 3b: Development of plan rates & benefit plan ratios to index rate.

Exhibit 4: Rating example.

Exhibit A: Member months, earned premium & incurred claim experience.

Exhibit B: Explanation, support & development of PPACA fees.

Exhibit C: Base rate review & development of experience adjustment.

Exhibit T: Trend assumptions and development.

Please keep these rates confidential to the extent allowed by DC law.

If you have questions, or need any further information, please do not hesitate to contact me.

Sincerely.

Boris P. Gerber, FSA, MAAA

Boris P. Genher

Actuary, UnitedHealthcare

# Federal Rate Filing Justification Part III Actuarial Memorandum & Certification For UnitedHealthcare Insurance Company

District of Columbia Rate Review

**Purpose:** The purpose of this actuarial memorandum is to provide information relevant to the Part I Health Uniform Rate Review Template (HURRT).

#### **Company Identifying Information:**

• **Company Legal Name:** UnitedHealthcare Insurance Company

State: District of Columbia
HIOS Issuer ID: 41842
Market: Small Group
Effective Date: 1/1/2014

#### **Company Contact Information:**

• **Primary Contact Name:** Boris Gerber

Primary Contact Telephone Number: 860-702-5540
 Primary Contact Email Address: boris gerber@uhc.com

**Proposed Rate Increase:** UnitedHealthcare is filing for the first time rates for new benefit plans written under new policy forms and new certificates of coverage that comply with the requirements of the Patient Protection and Affordable Care Act (PPACA).

In addition to new 1/1/14 effective rates, for each of the last 3 quarters in 2014 we are filing for a 2.57% quarterly trend increase (equivalent to an annual 10.7% trend rate).

In our rate development, we first analyzed the impact of the new required rate calculation approach (member rating by age using the new DC age factors, removal of group size, industry, and underwriting risk adjustment factors) and our proposed product price relationships. Using our February, 2013 book of business (each group's product, and each covered member's age) we first picked base rates by product that would be revenue neutral in total for our two DC small group licenses.

On this total-two-license revenue neutral basis, the average premium weighted rate change by license is:

Optimum Choice, Inc. (OCI): +7.3%
UnitedHealthcare Insurance Company (UHIC): -1.6%
Total: 0.0%

We are reducing the price differences between our products to the following:

In-network-only products to products with an out-of-network option: +3.0% (reduced from our current +13.8% on OCI and +18.0% on UHIC).

Gatekeeper with capitation products (OCI HMO) to Open Access products with no capitation (UHIC EPO): +7.0% (reduced from our current +21.0%).

We believe that the +3.0% and the +7.0%, respectively, are the true cost differences between these products.

After the changes to the rating factors and product price relationships, again on a total 2-license revenue neutral basis, we are then proposing these rate increases from our current 4th quarter 2013 rates:

+2.6%	Trend – one quarter at a 10.7% annual trend rate.
+3.5%	PPACA fees (insurer fee + reinsurance assessment).
+1.6%	Essential health benefits.
+1.3%	Market risk adjustments.
-2.4%	Experience adjustment.
+0.7%	Exchange user fee.
+6.8%	Risk adjustment.
+14.7%	Total

Trend: The assumptions used to develop the requested trend increases are shown in Exhibit T.

PPACA Fees: The assumptions used to develop the requested PPACA fee increases are shown in Exhibit B.

Essential Health Benefits: The additional benefits in our plans are as follows:

- Pediatric dental and vision.
- Mental health parity.
- Habilitative services and applied behavior analysis (ABA).
- Temporomandibular joint disorder (TMJ).
- DME and prosthetics: from \$2500 limit to unlimited.
- Increases in visit limits:
  - Physical therapy: from 20 to unlimited.
  - Occupational therapy: from 20 to unlimited.

- Speech therapy: from 20 to unlimited.
- Pulmonary rehabilitation: from 20 to unlimited.
- Office spinal manipulation: from 20 to unlimited.
- Home health service: from 60 to 90.

Market Risk Adjustments: The adjustment for overall changes to the small group marketplace in 2014 is +1.3%.

Experience Adjustment: We are pricing to a 73.0% target loss ratio. Please see the development in Exhibit C. Our analysis indicates that a -2.4% experience adjustment is required to price to a 73.0% loss ratio.

Risk Adjustment: Based on an analysis done in conjunction with Wakely Consulting Group, based on an analysis of just the small employer market in DC, we estimate that we will be a 6.8% risk payer in total for our two licenses.

#### **Experience Period Premiums and Claims:**

- **Paid Through Date:** The experience period is 1/1/2012 to 12/31/2012 paid through 3/31/2013.
- Premiums (net of MLR Rebate) in Experience Period: Earned premiums for the
  experience period are given in Part I. The earned premiums are the sum total of
  the actual premiums in the experience period for each small group policy.
  UnitedHealthcare Insurance Company anticipates paying \$1,130,595 in MLR
  rebates for 2012 premiums.
- Allowed and Incurred Claims Incurred During the Experience Period: Incurred claims were developed by first starting with actual claims paid through 3/31/13 by incurred date. To these paid claims estimates of incurred but not paid were added. Here is a description of the reserve methodology:

The UnitedHealthcare Reserving process utilizes the Reserve Production System (RPS) to record reserves into the PeopleSoft general ledger. Fee for service and paid claim data is loaded into RPS and becomes the basis for the monthly reserve calculations at the various business unit, location, and line of business levels. The assignment of the paid claims into RPS packages is based on the mapping rules maintained by the Corporate Actuarial department. RPS calculates a preliminary best estimate Incurred But Not Reported (IBNR) for each reserving model (package) primarily using standard completion factors based on historical claim experience. The Claims Reserving Team adjusts the preliminary IBNR based on specific knowledge of the entity (i.e. catastrophic claims, pended claims, etc.) to calculate the final IBNR. In months where adjudicated claims experience is not complete enough for an estimate using completion factors, a seasonally adjusted PMPM is used to estimate incurred claims.

A description of the Sarbanes Oxley controls, audited by Deloitte & Touche, in place regarding the reserving process include:

- 1) Market Paid claim Tie-outs: To verify completeness and accuracy of financial data in RPS, paid claim data is tied out between source system (RPS) and PeopleSoft general ledger.
- 2) Market Expense Tie-outs: RPS reserve changes on the income statement are tied to the PeopleSoft general ledger to ensure that information is accurate subsequent to computing the reserve.
- Allowed claims by benefit category were obtained from UnitedHealthcare claim paying system reports.

#### **Benefit Categories:**

#### **Inpatient Hospital**

 Includes non-capitated facility services for medical, surgical, maternity, mental health and substance abuse, skilled nursing, and other services provided in an inpatient facility setting and billed by the facility.

#### **Outpatient Hospital**

 Includes non-capitated facility services for surgery, emergency room, lab, radiology, therapy, observation, ambulance, home health care, DME, other services provided in an outpatient facility setting and billed by the facility.

#### **Professional**

 Includes non-capitated primary care, specialist, therapy, the professional component of laboratory and radiology, and other professional services, other than hospital based professionals whose payments are included in facility fees.

#### **Pharmacy**

 Includes drugs dispensed by a pharmacy, <u>not</u> dispensed by facility (i.e. via inpatient, outpatient), and not physician administered drugs. This amount is net of rebates received from drug manufacturers.

#### Capitation

Includes all MHCD services provided under capitated arrangement

#### Other

 Includes non-capitated, fee-for-service costs for physician procedures, inpatient stay, or and outpatient procedure related to Mental Health / Chemical Dependency (MHCD)

#### **Projection Factors:**

- Changes in the Morbidity of the Population Insured: A 1.3% increase is included in the URRT to reflect the adjustment for overall changes to the small group marketplace in 2014.
- Changes in Benefits: 1.6% included in the URRT is the estimate of the cost of adding Essential Health Benefits developed using UnitedHealthcare national experience. No other benefit changes are assumed.
- **Changes in Demographics:** No changes in demographics are assumed. The HHS proposed age factors adopted by DC are used in rating.
- **Trend Factors:** United Healthcare Medical Expense Forecasting Process Overview & Considerations:

UnitedHealthcare develops forward-looking medical expense estimates based on a number of considerations. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, benefit leveraging, and business mix identified for each category. Future trends are developed based on a projection of each component.

Utilization rates by category are measured and projected net of business mix (employer mix, benefit mix, demographic mix, etc.). Forward looking utilization levels are developed based on emerging market level data, supplemented by regional and/or national level utilization data. Macro-economic data is often used to develop assumptions regarding directional changes in national health care consumption rates.

Market-level unit cost projections are developed based on evaluations of current and anticipated provider contract economics, as well as consideration to both current and expected changes in non-contracted provider cost exposure. Unit cost projections also consider the estimated cost impact of new technologies, service availability/mandates, or other factors that might influence mix of procedures.

In addition, market-level healthcare affordability activities that are expected to impact forward-looking medical costs are recognized. Depending on the nature of individual initiatives, the impact may be recognized in one or more of the component cost items discussed above. Only incremental activities are recognized for this purpose in the expected trend impact for any particular period.

Business mix changes that influence medical cost trends are also reviewed and projected, with appropriate input from sales and underwriting staff. These factors include changing mix of employer groups, mix of benefits, and demographic changes. For the purposes of developing premium pricing trend projections, the component of trend attributable to business mix is excluded.

**Credibility Manual Rate Development:** The combined DC experience on our two small group licenses is assumed to be credible.

DC Total Experience	
Premiums (net of MLR Rebate) in Experience Period:	\$ 56,877,268
Incurred Claims in Experience Period	\$ 37,174,516
Allowed Claims:	\$ 44,186,505
Index Rate of Experience Period	329.24
Experience Period Member Months	134,209

**Paid to Allowed Ratio:** The paid to allowed average factor for the projection period is based on the actual paid to allowed in the experience period.

#### **Risk Adjustment and Reinsurance:**

- **Projected Risk Adjustments (PMPMs):** Based on an analysis done in conjunction with Wakely Consulting Group, based on an analysis of just the small employer market in DC, we estimate that we will be a 6.8% risk payer in total for our two licenses.
- Projected ACA Reinsurance Recoveries Net of Reinsurance Premium: This
  item is for the Individual and Combined Markets. Our rates are only for small
  groups within the combined DC market.

**Non-Benefit Expenses and Risk Margin:** The expenses assumed in the development of the proposed rates are as follows: The administrative expenses are the total average expenses for the two small group licenses. Except for the addition of PPACA fees, they are actual 2012 year average expenses that are expected to continue in the future.

% of	
Premium	Expense Category
9.7%	Admin Expenses
7.5%	Profit & Risk Load
9.8%	Taxes & Fees
27.0%	Total

**Projected Loss Ratio:** The projected loss ratio using federally prescribed MLR methodology is 80.0%.

#### **Index Rate:**

				D	C Small Gro	oup							
2014 Effective Dates	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Member Months	1,455	885	737	686	677	917	764	791	778	851	1,034	898	10,473
Allowed Claims PMPM 2012	329.24	329.24	329.24	329.24	329.24	329.24	329.24	329.24	329.24	329.24	329.24	329.24	329.24
Annual Trend Rate	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
Months of Trend	24	25	26	27	28	29	30	31	32	33	34	35	
Projected Allowed Claims	403.46	406.89	410.36	413.85	417.37	420.92	424.50	428.11	431.75	435.43	439.13	442.87	422.34
Base Index Rate	422.34												
Benefit Increase (EHB)	1.60%												
Exchange User Fee	0.70%												
Subtotal	432.10												
Risk Adjustment	6.80%												
2014 Index Rate	461.48												

**AV Metal Values:** The below actuarial certification describes the methodology and the AV calculator input values used for the plan design features that do not fit into the parameters of the AV calculator.

Plan (f)   ER Copays   Scans, MRis)   Ambulatory   Surgery Center)   Surgery Center)	Certificat	ion for AV Ca	<u>lculator</u>							Exhibit
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latinum 1 - 63.47% (a) - 73.43% (c) 75.08% 75.08% 75.08% 75.08% a, b, c latinum 2 - 63.47% (a) 95.07% (c) 90.15% (c) 71.80% 77.30% 73.88% 95.82% a, b, c latinum 3 - 95.07% (c) 90.15% (c) 71.80% 77.30% 73.88% 95.82% a, b, c latinum 4 - 95.07% (c) 95.07%		-		-		75.08%	75.08%	75.08%		a, b, c, d
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latinum 3		-	63.47% (a)	OF 079/ /e.\		71 909/	77.200/	73.000/	0010271	a, b, c, d, e
latinum 4		-	-	95.07% (C)	90.15% (C)					a, b, c, d, e
latinum 5		-	-	-	95.07% (c.)	J7.3470 -		GZ. 3G/6		а, е b, c, d, e
Actuarial Value actuariate description, and for tie-in to benefit plan name and schedule of benefits form number.  See Exhibit 2 for plan benefit description, and for tie-in to benefit plan name and schedule of benefits from number.  See Exhibit 2 for plan benefit description, and for tie-in to benefit plan name and schedule of benefits from number.  Sold 4/4Ax. Actuarial Value is the bland of estimated 63.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated principles and methodologies.  At Manufactured with generally accepted actuarial principles and methodologies.  At Manufactured with generally accepted actuarial principles and methodologies.	latinum 5	-	-	96.72% (c)		57.94%	85.87%	82.58%		a, c, d, e
Prom Row 50 of AV Calculator's Users Guide: "If "Subject to Deductible" is checked and a copay is entered, the enrollee pays both the copay and he remainder of the cost, with the latter going towards the deductible." For the plans that have copays after deductible, the effective co-insurance settles using Actuarial Value Calculator's Unit Cost per Visit determined from the continuance table.  () Actuarial Value Calculator does not support Rx benefit with coinsurance and per script max, so company's pharmacy data was used to blend Rx ered benefits and to estimate effective co-insurance factor.  () Actuarial Value Calculator does not support outpatient copay, company's data was used to estimate effective co-insurance factor.  () Actuarial Value is the blend of Free-Standing and Hospital setting run, where Free Standing and Hospital Setting utilization are 45% and 55%, respectively.  () Speciality Rx: Multiple cost sharing levels are combined into a composite level using HHS tool unit cost to different tieres.  () See Exhibit 2 for plan benefit description, and for tie-in to benefit plan name and schedule of benefits form number.  () Gold 4/4Ax Actuarial value is the blend of estimated 63.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated	latinum 6	-	-			-	-	-		b, c, d, e
OF FORM ROW 50 of AV Calculator's Users Guide: "If "Subject to Deductible" is checked and a copay is entered, the enrollee pays both the copay and he remainder of the cost, with the latter going towards the deductible." For the plans that have copays after deductible, the effective co-insurance estimated using Actuarial Value Calculator's Unit Cost per Visit determined from the continuance table.  () Actuarial Value Calculator does not support Rx benefit with coinsurance and per script max, so company's pharmacy data was used to blend Rx ered benefits and to estimate effective co-insurance factor.  () Actuarial Value Calculator does not support outpatient copay, company's data was used to estimate effective co-insurance factor.  () Actuarial Value is the blend of Free-Standing and Hospital setting turn, where Free Standing and Hospital setting settin					, , , , , , , ,					., ., ., .
ne remainder of the cost, with the latter going towards the deductible." For the plans that have copays after deductible, the effective co-insurance estimated using Actuarial Value Calculator's Unit Cost per Visit determined from the continuance table.  Actuarial Value Calculator does not support Rx benefit with coinsurance and per script max, so company's pharmacy data was used to blend Rx ered benefits and to estimate effective co-insurance factor.  Actuarial Value Calculator does not support outpatient copay, company's data was used to estimate effective co-insurance factor.  Actuarial Value Calculator does not support outpatient copay, company's data was used to estimate effective co-insurance factor.  Actuarial Value is the blend of Free-Standing and Hospital setting run, where Free Standing and Hospital Setting trillization are 45% and 55%, respectively.  Specialty Rx: Multiple cost sharing levels are combined into a composite level using HHS tool unit cost to different tieres.  See Exhibit 2 for plan benefit description, and for tie-in to benefit plan name and schedule of benefits form number.  Soid 4/4Ax. Actuarial value is the blend of estimated 63.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of members who will utilize premium designated provider and 36.5% of member	lethodolog	¥								
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cordance with generally accepted actuarial principles and methodologies.  Borio S. Henhor	See Exhibi Gold 4/4A	t 2 for plan bene : Actuarial value non-premium de	fit description, and for is the blend of estim	or tie-in to benefit p	lan name and schedu	le of benefits	form number.		nembers who	will utilize
Scordance with generally accepted actuarial principles and methodologies.  Boria & Henther	or plan des	ign features that	do not fit into the na	rameters of the AV	Calculator, Leertify th	at both the m	ethodology and	the calculated	l estimated val	ues are in
	ccordance v	with generally ac	cepted actuarial prin			at both the m	emouology and	a the calculated	estimated Val	ues die iii
	3	P Head.								
			-,							

**AV Pricing Values:** The fixed reference plan selected as the basis for the AV Pricing Values is medical plan E50/V72 with Rx plan ZU. 100% of the AV Pricing Value is attributable to the cost-sharing design of the plans.

**Membership Projections:** Membership is projected to continue at the current February, 2013 level.

**Terminated Products:** The terminated plans are listed below

	DO.	1		00	ĭ		20	l		)	ľ	2044 CO	2 Dlane
	PO	ł		os	ŀ		OS			₹x	l .	2011 CO	
2HK	D1N		AV8	D5E		LIH	USS		0H	BM		WMY	HS5
2HL	D10		8VB	D5F		USA	UST		OI	BY		DFG	HS6
2HM	D1P		8VC	D5G		USB	USU		2V	CC		DFH	HS7
2HN	D1Q		ANA	D5H		USC	USV		3B	CD		DFR	DFJ
D0A	D1R		ANB	D5I		USD	USW		4F	CE		DFS	DFK
D0B	D1S		ANC	D5J		USE	USY		5U	CF		DFT	DFI
D0C	D1T		AND	D5K		USF	USZ		5W	CG		DFU	DFL
D0D	D1U		D01	D5L		USG	W8D		7L	CQ		DFV	DFM
D0E	D1V		D02	D5M		USH	W8E		7M	DS		DFW	DFN
D0F	D1W		D03	D5N		USI	W8F		7R	DZ		DGK	DFO
D0G	D1X		D04	D5O		USJ	W8G		7S	EA		DGQ	DFP
D0H	D1Y		D05	D5P		USK	W8H		7T	F5		DGR	DFQ
D0I	D1Z		D06	D5Q		USL	W8I		7U	F7		DGS	1TT
D0J	D3A		D07	D5R		USM	Y3D		7V	G4		DGT	1TV
D0K	D3B		D08	D5S		USN	Y3E		7W	H9		DGU	HSY
D0L	D3C		D09	D5T		USO	Y3F		7X	K4		DGV	HSZ
DOM	D3D		DOW	D5U		USP	Y3G		7Y	K5		DGW	FBP
D0N	D3E		D0X	D5V		USQ	Y3H		7Z	K6		DGX	HS1
D1A	D3F		D0Y	D5W			Y3I		8A	N7		DGL	HS2
D1B	D3G		D0Z	2EM					8H	N8		DGM	2BK
D1C	D3H		D4A	D5X		POS	- HSA		81	P9		DGN	DD7
D1D	D3I		D4B	D5Y		D6A	HDN		8J	S5		DGO	DD8
D1E	D3J		D4C	D5Z		D6B	HDO		8Y	S8		DGP	DD9
D1F	D3K		D4D	DKA		D6C	HDP		8Z	U8		P0C	DEK
D1G	D3L		D4E	DKB		D6D	HDQ		9A	W1		FD2	DEL
D1H	ION		D4F	DKC		D6E	HYA		A2	W2		HS3	CM8
D1I	100		D4G	DKD		D6F	HYB		AU	Y6		HS4	CM9
D1J	IOP		D4H	DKE		D6G	HYC		BK	SP1		FD1	DEM
D1K	4EE		D4I	DKF		D6H	IOF		BL	SP2			
D1L	4EG		D4J	DKG		D6S	I0G			SP3			
D1M	4EH		D4K	DKH		HDD	ЮH				_		
		•	D4L	DKI		HDE	101		HS/	A Rx	Ī		
EPO	- HSA	1	D4M	G8A		HDF	IOJ		H9 HSA		ľ		
D0O	D2A	1	D4N	G8B		HDG	IOK						
D0P	D2B		D4O	G8C		HDH	IOL		Р	PO	Ī		
D0Q	D2C		D4P	IOA		HDI	IOM		D9A	NAD	ľ		
D0R	D2D		D4Q	IOB		HDJ	IOT		D9B	NAJ			
D0S	D2E		D4R	IOC		HDK	I1T		LKA	NAN			
DOT	D2F		D4S	IOD		HDL	RTA		LKG	NDA			
D0U	D2G		D4T	IOE		HDM	RTB		LKH	NDB			
D0V	10S		D4U	10Q		RTC			NAA	NDC			
		1	D4V	IOR					NAB	NDD			
			D4W	I1S		PP∩	- HSA		NAC	1100			
			D4W	JKH		LDD	LDP		14/10		L		
			D4Z	JKI		LDF	LDQ						
			D5A	LIA		LDI	LDQ						
			D5A D5B	LIA		Inda	mnity	1					
				LIF		CWJ	mnity						
			D5C D5D	LIF		D7A	D7B						
			עטע	LIG	1	UIA							

**Plan Type:** Not applicable.

**Warning Alerts:** Warning alerts occur because all of the current plans will be terminated during the projection period.

**Reliance:** Not applicable.

#### **Actuarial Certification:**

I, Boris P. Gerber am an actuary of UnitedHealthcare and a member of the American Academy of Actuaries.

I certify that the projected index rate is:

a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)),

b. Developed in compliance with the applicable Actuarial Standards of Practice,

c. Reasonable in relation to the benefits provided and the population anticipated to be covered, and

d. Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

I certify that the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

I certify that the AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template. For plans designs that did not fit into the AV Calculator, included in this Part III Actuarial Memorandum is a description of the methodology and numerical values used to develop the AV metal values, and a certification as required by 45 CFR Part 156, §156.135.

I qualify my opinion to state that the Part I Unified Rate Review Template does not demonstrate the process used by UnitedHealthcare to develop the rates. This process is described in detail in my state submitted actuarial memorandum. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Sincerely,

Boris P. Gerber, FSA, MAAA

Actuary, UnitedHealthcare

185 Asylum Street, CT039-16B

Boris P. Genher

Hartford, CT 06103

Phone 860-702-5540 Fax 860-702-5016

Date: 6/25/2013

Rate Factors Exhibit 1

(1) Index Rate: \$461.48

#### (2) Benefit Plan Ratios

		Natios	CH/IN	S (EPO	\ Plans		
				3 (EPU	) Flalls		
			lan Name dical	Dv			
				Rx	Metal	Actuarial	Plan
	Product	Off	ange On		Level	Value	Ratio
	EPO	C40	VBY	ZV	Platinum	88.2%	1.10911
	EPO	EY1	V63	ZU	Platinum	90.7%	1.17049
	EPO	E43	V03 V7W	YM	Platinum	88.5%	1.17043
	EPO	E47	V7VV V7Y	ZR	Platinum	88.5%	1.12378
	EPO	E5N	V71	ZU	Platinum	91.9%	1.12578
	EPO	EYW	V61	ZV	Platinum	89.0%	1.12575
	EPO-HSA	DW7	VDN	A0	Gold	78.5%	0.84907
	EPO-HSA	DW7	VDN	YM	Gold	78.3% 78.4%	0.84543
	EPO-HSA	DXP	VDN	A0	Gold	78.4%	0.84343
	EPO-HSA	DXP	VDP	YM	Gold	78.1%	0.94316
	EPO	EZJ	V67	A0	Gold	79.5%	0.94310
	EPO	EZJ	V67	YM	Gold	78.8%	0.95313
	EPO	EZ2	V7D	CO	Gold	79.1%	0.94329
	EPO	EZ2	V7D V7D	ZT	Gold	78.9%	0.94945
	EPO	EOP	V7J	A0	Gold	78.9%	0.94240
	EPO	EOP	V7J	YM	Gold	78.3%	0.93267
	EPO	EOX	V7L	A0	Gold	81.6%	1.00401
	EPO	EOX	V7L	YM	Gold	81.1%	0.99428
	EPO	EY5	V65	A0	Gold	81.4%	0.98791
	EPO	EY5	V65	YM	Gold	80.9%	0.97818
	EPO	EZS	V69	В0	Gold	78.1%	0.93941
	EPO	EZS	V69	ZS	Gold	78.7%	0.93198
	EPO	EOH	V7H	A0	Gold	79.7%	0.98735
	EPO	EOH	V711	ZR	Gold	79.1%	0.96906
	EPO	EZ9	V7F	A0	Gold	79.9%	0.98546
	EPO	EZ9	V7F	ZS	Gold	78.5%	0.95993
	EPO-HSA	DXY	VDI	YM	Silver	70.2%	0.73578
	EPO-HSA	DXY	VDI	ZX	Silver	69.7%	0.73152
	EPO-HSA	DX9	VDR	YM	Silver	70.4%	0.74606
	EPO-HSA	DX9	VDR	ZX	Silver	69.3%	0.74181
	EPO-HSA	DYJ	VDT	YM	Silver	71.0%	0.75009
	EPO-HSA	DYJ	VDT	ZX	Silver	70.1%	0.74582
	EPO-HSA	DYP	VDV	YM	Silver	69.1%	0.72450
	EPO-HSA	DYP	VDV	ZX	Silver	68.3%	0.72023
	EPO	E06	V7N	ZT	Silver	70.8%	0.83026
	EPO	E06	V7N	ZY	Silver	69.9%	0.80935
	EPO	E2M	V7Q	D0	Silver	71.5%	0.82023
	EPO	E2M	V7Q	ZZ	Silver	69.2%	0.80016
	EPO	E2U	V7S	ZT	Silver	70.0%	0.82478
	EPO	E2U	V7S	ZY	Silver	68.8%	0.80389
	EPO	E26	V7U	ZT	Silver	70.5%	0.83306
	EPO	E26	V7U	ZY	Silver	69.0%	0.81215
	EPO	E18	V70	ZT	Silver	70.5%	0.83575
	EPO	E18	V70	ZY	Silver	68.4%	0.81483
	EPO-HSA	DWZ	VDK	YM	Bronze	60.9%	0.62131
	EPO-HSA	DW2	VDL	ΥM	Bronze	61.5%	0.62633
	EPO-HSA	DW4	VDM	YM	Bronze	59.3%	0.69888

		CH+	·/INS (P	OS) Plans		
		lan Nam				
	Med		Rx			
	Exch			Metal	Actuarial	Plan
Product	Off	On		Level	Value	Ratio
POS	C5Z	VBZ	ZV	Platinum	88.2%	1.13392
POS	EY2	V64	ZU	Platinum	90.7%	1.19552
POS	E44	V7X	YM	Platinum	88.5%	1.15203
POS	E48	V7Z	ZR	Platinum	88.5%	1.14427
POS	E50	V72	ZU	Platinum	91.9%	1.22016
POS	EYX	V62	ZV	Platinum	89.0%	1.15052
POS-HSA POS-HSA	DXL	VDO	A0	Gold	78.5%	0.87570
	DXL	VDO	YM	Gold	78.4%	0.87206
POS-HSA POS-HSA	DXR DXR	VDQ	A0 YM	Gold Gold	78.1% 78.0%	0.97577 0.97213
POS-HSA	EZL	VDQ V68	A0	Gold	78.0% 79.5%	0.97213
POS	EZL	V68	YM	Gold	79.5% 78.8%	0.98503
POS	EZ4	V7E	CO	Gold	79.1%	0.96611
POS	EZ4	V7E	ZT	Gold	78.9%	0.97226
POS	EOR	V7L V7K	A0	Gold	78.9%	0.96509
POS	EOR	V7K V7K	YM	Gold	78.3%	0.95536
POS	EY7	V66	A0	Gold	81.4%	1.01057
POS	EY7	V66	YM	Gold	80.9%	1.00085
POS	EZU	V7C	B0	Gold	78.1%	0.96186
POS	EZU	V7C	ZS	Gold	78.7%	0.95443
POS	EOZ	V7M	A0	Gold	81.6%	1.02670
POS	EOZ	V7M	YM	Gold	81.1%	1.01697
POS	EOJ	V7I	A0	Gold	79.7%	1.01023
POS	EOJ	V7I	ZR	Gold	79.1%	0.99194
POS	E0C	V7G	Α0	Gold	79.9%	1.00804
POS	E0C	V7G	ZS	Gold	78.5%	0.98253
POS-HSA	DXX	VDJ	YM	Silver	70.2%	0.75739
POS-HSA	DXX	VDJ	ZX	Silver	69.7%	0.75312
POS-HSA	DX7	VDS	YM	Silver	70.4%	0.76935
POS-HSA	DX7	VDS	ZX	Silver	69.3%	0.76510
POS-HSA	DYI	VDU	YM	Silver	71.0%	0.77247
POS-HSA	DYI	VDU	ZX	Silver	70.1%	0.76820
POS-HSA	DYQ	VDW	YM	Silver	69.1%	0.74304
POS-HSA	DYQ	VDW	ZX	Silver	68.3%	0.74242
POS	E20	V7R	D0	Silver	71.5%	0.83880
POS	E20	V7R	ZZ	Silver	69.2%	0.81876
POS	E2W	V7T	ZT	Silver	70.0%	0.84329
POS	E2W	V7T	ZY	Silver	68.8%	0.82238
POS	E28	V7V	ZT	Silver	70.5%	0.85215
POS	E28	V7V	ZY	Silver	69.0%	0.83124
POS	E2E	V7P	ZT	Silver	70.5%	0.85549
POS	E2E	V7P	ZY	Silver	68.4%	0.83460

(3) Trend Factors		(4) Age Fa	ctors						
Effective Quarter	<u>Factor</u>	<u>Age</u>	<u>Factor</u>	<u>Age</u>	<u>Factor</u>	<u>Age</u>	Factor	<u>Age</u>	Factor
1st Quarter, 2014	1.000	0-20	0.727	32	0.727	44	1.137	56	1.801
2nd Quarter, 2014	1.026	21	0.727	33	0.727	45	1.181	57	1.871
3rd Quarter, 2014	1.052	22	0.727	34	0.727	46	1.227	58	1.944
4th Quarter, 2014	1.079	23	0.727	35	0.805	47	1.275	59	2.020
		24	0.727	36	0.836	48	1.325	60	2.099
		25	0.727	37	0.869	49	1.377	61	2.181
		26	0.727	38	0.903	50	1.431	62	2.181
		27	0.727	39	0.938	51	1.487	63	2.181
		28	0.727	40	0.975	52	1.545	64 & older	2.181
		29	0.727	41	1.013	53	1.605		
		30	0.727	42	1.053	54	1.668		
		31	0.727	43	1.094	55	1.733		

DC Small Group - 2014 Portfolio

	Pla	an Name		Medical	Rx			In	n-Netwo	rk			Ou	t-of-Net	twork				(	Copayme	ents						Rx		$\overline{}$
	11100	dicui.	Rx NA-4-1	Schedule of	Schedule of	A -4U	Dedic	-416.1-		000.1		Darde	-allela		000.14						20.6		Medical	Dardinat			T2		Ti 2
Product	_	on On	Metal Level	Benefits Form #	Benefits Form #	Act'l Value	Indiv.	ctible Family	Coins		1aximum Family	Dedu		Coins	OOP Ma		PCP SCP	uc	FR F	Free-St.	OP Surgery Hospital	IP	Deduct. Type	Deduct. Type	Deduct.	Tier 1	Tier 2 Tier 2 Spec.		Tier 3 Spec.
EPO		VBY 2		PL3.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	88.2%	\$250	\$500		\$2,500	\$5,000						\$10 \$20						Emb	Sep	\$50	\$15	\$25 \$100		\$300
EPO	EY1	V63	U Platinum 6	PL6.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	90.7%	n/a	n/a	100%	\$3,000	\$6,000						\$20 \$40	\$75	\$150	\$75	\$150		Emb	Sep		\$15	\$25 \$100	\$50	\$300
EPO		V7W Y		PL1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	88.5%	\$250	\$500		\$3,000	\$6,000						\$15 \$30				\$250		Emb	Sep		\$10	\$40 \$100		\$300
EPO		V7Y :		PL2.SBN.CHC.I.14.DC			n/a	n/a		\$3,000	\$6,000						\$15 \$30			\$150	\$300	3x\$500	Emb	Sep	\$50	\$10	\$40 \$100		\$300
EPO EPO		V71 2		PL4.SBN.CHC.I.14.DC PL5.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB 152550.RDR.RXSBN.NET.I.14.DC.SB	91.9% 89.0%	n/a n/a	n/a n/a		\$5,000 \$3,000	\$10,000 \$6,000						\$15 \$30 \$20 \$60			\$100	\$150 \$300		Emb Emb	Sep Sep	\$50	\$15 \$15	\$25 \$100 \$25 \$100	, ,	\$300 \$300
EPO-HSA		VDN /		GO1.SBN.CHC.I.14.DC		78.5%	\$1,300	\$2.600		\$2,600	\$5,200						320 300	2/3	<b>\$130</b>	3100	3300		NonEmb	Comb	330	\$10	20% to \$100	40% to	
EPO-HSA	DW7	VDN Y	M Gold 1	GO1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.4%	\$1,300	\$2,600		\$2,600	\$5,200												NonEmb	Comb		\$10	\$40 \$100	\$75	\$300
EPO-HSA	DXP	VDP /	Gold 7-A	GO7.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.1%	\$1,300	\$2,600	100%	\$2,600	\$5,200								\$250				NonEmb	Comb		\$10	20% to \$100	40% to	\$300
EPO-HSA	DXP	VDP Y		GO7.SBN.CHC.I.14.DC		78.0%	\$1,300	\$2,600		\$2,600	\$5,200								\$250				NonEmb	Comb		\$10	\$40 \$100		\$300
EPO FPO	EZJ	V67 V	l l	GO2.SBN.CHC.I.14.DC		79.5%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60			\$250			Emb	Sep		\$10	20% to \$100	40% to	
EPO EPO	EZJ EZ2	V67 Y		GO2.SBN.CHC.I.14.DC GO4.SBN.CHC.I.14.DC		78.8% 79.1%	\$1,500 \$1,500	\$3,000 \$3.000		\$3,000	\$6,000 \$6,000						\$30 \$60 \$20 \$50			\$250 \$300			Emb Emb	Sep Sep	\$250	\$10 \$10	\$40 \$100 20% to \$100	\$75 \$	
EPO					104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,500	\$3,000		\$3,000	\$6,000						\$20 \$50			\$300			Emb	Sep	\$250	\$10	\$40 \$100		\$300
EPO	EOP	V7J /		GO8.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.9%	\$1,000	\$2,000	80%	\$3,500	\$7,000						\$30 \$60	,			Ded+\$250+Coins.		Emb	Sep	,	\$10	20% to \$100		\$300
EPO	EOP	V7J Y	M Gold 8	GO8.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.3%	\$1,000	\$2,000	80%	\$3,500	\$7,000						\$30 \$60				Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75	\$300
EPO	EOX		l l	GO9.SBN.CHC.I.14.DC		81.6%	\$1,000	\$2,000		\$3,000	\$6,000						\$20 \$40				Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100		
EPO		V7L \		GO9.SBN.CHC.I.14.DC		81.1%	\$1,000	\$2,000		\$3,000	\$6,000						\$20 \$40				Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75 \$	
EPO FPO	_	V65 V		GO10.SBN.CHC.I.14.DC		81.4% 80.9%	\$500 \$500	\$1,000 \$1.000		\$4,500 \$4.500	\$9,000						\$15 \$30 \$15 \$30				Ded+\$250+Coins. Ded+\$250+Coins.		Emb Emb	Sep		\$10 \$10	20% to \$100 \$40 \$100	40% to	\$300
EPO	FZS	V69 I		GO3.SBN.CHC.I.14.DC		78.1%	\$1,000	\$2,000		\$4,000	\$8,000						\$25 \$50			\$250	Deu+3230+Collis.		Emb	Sep	\$100	7	20% to \$100	40% to	+
EPO	EZS	V69			104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,000	\$2,000		\$4,000	\$8,000						\$25 \$50			\$250			Emb	Sep	\$100	\$10	\$40 \$100		\$300
EPO	EOH	V7H	Gold 6-A	GO6.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	79.7%	\$1,500	\$3,000	90%	\$4,000	\$8,000						\$15 \$30	\$75		\$150			Emb	Sep		\$10	20% to \$100	40% to	\$300
EPO	20	V7H			104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,500	\$3,000		\$4,000	\$8,000						\$15 \$30			\$150			Emb	Sep	\$50	\$10	\$40 \$100	7.0	\$300
EPO	EZ9		O Gold 5-A		102040.RDR.RXSBN.NET.I.14.DC.SB	79.9%	\$1,300	\$2,600		\$3,250	\$6,500						\$25 \$50			\$150			Emb	Sep		\$10	20% to \$100	40% to	
EPO-HSA	EZ9 DXY	V7F	II .	GO5.SBN.CHC.I.14.DC SL2.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB 104075.RDR.RXSBN.NET.I.14.DC.SB	78.5% 70.2%	\$1,300	\$2,600 \$4.000		\$3,250 \$4.000	\$6,500						\$25 \$50	\$75		\$150			Emb NonEmb	Sep Comb	\$100	\$10	\$40 \$100 \$40 \$100	7.0	\$300 \$300
EPO-HSA	DXY	VDI 1		SL2.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.7%	\$2,000 \$2,000	\$4,000		\$4,000	\$8,000												NonEmb	Comb		\$10 \$15	\$40 \$100 30% to \$100		
EPO-HSA	DX9	VDR Y		SL3.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	70.4%	\$2,000	\$4,000		\$6,000	\$12,000												NonEmb	Comb		\$10	\$40 \$100		\$300
EPO-HSA	DX9	VDR 2	X Silver 3-A	SL3.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000												NonEmb	Comb		\$15	30% to \$100	50% to	\$300
EPO-HSA	DYJ	VDT Y		SL4.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	71.0%	\$1,500	\$3,000		\$6,000	\$12,000												NonEmb	Comb		\$10	\$40 \$100		\$300
EPO-HSA	DYJ	VDT :	II .	SL4.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	70.1%	\$1,500	\$3,000		\$6,000	\$12,000												NonEmb	Comb		\$15	30% to \$100	50% to	
EPO-HSA EPO-HSA	DYP	VDV Y		SL5.SBN.CHC.I.14.DC SL5.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB 152550.RDR.RXSBN.NET.I.14.DC.SB	69.1% 68.3%	\$1,500	\$3,000 \$3.000	70% 70%	\$6,000	\$12,000 \$12,000												NonEmb NonEmb	Comb		\$10 \$15	\$40 \$100 30% to \$100	\$75 \$	\$300
FPO-HSA	E06	VDV .			104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,500 \$2,000	\$4,000		\$6,000	\$12,000						\$30 \$60	\$75		\$300			Fmb	Sen	\$250	\$10	\$40 \$100		\$300
EPO	E06	V7N 2		SL1.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.9%	\$2,000	\$4,000		\$6,250	\$12,500						\$30 \$60			\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to	7000
EPO	E2M	V7Q I	00 Silver 7	SL7.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB	71.5%	\$1,500	\$3,000	70%	\$6,250	\$12,500						\$40 \$80	\$100		\$300			Emb	Sep	\$500	\$10	\$40 \$100	\$75	\$300
EPO		V7Q :		SL7.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.2%	\$1,500	\$3,000		\$6,250	\$12,500						\$40 \$80	\$100		\$300			Emb	Sep	\$500	\$15	30% to \$100	50% to	\$300
EPO		V7S			104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$2,000	\$4,000		\$6,250	\$12,500						\$40 \$80			\$300			Emb	Sep	\$250	\$10	\$40 \$100		\$300
EPO EPO	-	V7S :		SL8.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB 104075.DD.RDR.RXSBN.NET.I.14.DC.SB	68.8%	\$2,000	\$4,000 \$5,000	70% 80%	\$6,250 \$6,250	\$12,500 \$12,500						\$40 \$80 \$35 \$70			\$300 \$300			Emb Emb	Sep	\$250 \$250	\$15 \$10	30% to \$100 \$40 \$100	50% to	\$300
FPO		V7U :		SL9.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	70.5% 69.0%	\$2,500	\$5,000		+-,	\$12,500						\$35 \$70			\$300			Emb	Sep	\$250	7	30% to \$100	50% to	+
EPO		V70			104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$3,000	\$6,000		\$6,250	\$12,500						\$35 \$70			\$300			Emb	Sep	\$250	\$10	\$40 \$100		\$300
EPO		V70		SL10.SBN.CHC.I.14.DC		68.4%	\$3,000	\$6,000			\$12,500						\$35 \$70			\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to	\$300
EPO-HSA		VDK Y		BR1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	60.9%	\$4,000	\$8,000		\$6,250	\$12,500												NonEmb	Comb		\$10	\$40 \$100		\$300
EPO-HSA	DW2			BR2.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	61.5%	\$3,500	\$7,000		\$6,250	\$12,500												NonEmb	Comb		\$10	\$40 \$100		\$300
EPO-HSA POS		VDM Y		BR3.SBN.CHC.I.14.DC PL3.SBN.CHP.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB 152550.RDR.RXSBN.PLS.I.14.DC.SB	59.3% 88.2%	\$5,000 \$250	\$10,000 \$500		\$6,250 \$2,000	\$12,500 \$4,000	¢1 000	\$2.000	70%	\$6.000	\$12,000	\$10 \$20	ĊZE					NonEmb Fmb	Comb	\$50	\$10 \$15	\$40 \$100 \$25 \$100		\$300 \$300
POS		V64 2		PL6.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	90.7%	\$250 n/a	\$500 n/a		\$3,000	\$6,000	, ,	\$2,000	70%	\$6,000	\$12,000	\$10 \$20		\$150	\$75	\$150		Emb	Sep Sep	\$50	\$15 \$15	\$25 \$100 \$25 \$100	,,,,	\$300
POS		V7X Y		PL1.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	88.5%	\$250	\$500		\$3,000	\$6,000		\$4,000	70%	\$6,000	\$12,000	\$15 \$30	Ų,J	-130	Ψ.5	\$250		Emb	Sep		\$10	\$40 \$100		\$300
POS	E48	V7Z	R Platinum 2	PL2.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	88.5%	n/a	n/a		\$3,000	\$6,000		\$8,000		\$10,000	\$20,000	\$15 \$30	\$75	\$250	\$150	\$300	3x\$500	Emb	Sep	\$50	\$10	\$40 \$100		\$300
POS	E50	V72		PL4.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	91.9%	n/a	n/a	100%	\$5,000	\$10,000	, ,	\$2,000	70%	\$6,000	\$12,000	\$15 \$30				\$150		Emb	Sep		\$15	\$25 \$100	\$50	\$300
POS	EYX	V62	II .	PL5.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	89.0%	n/a	n/a		\$3,000	\$6,000		\$2,000	70%	\$6,000	\$12,000	\$20 \$60	\$75	\$150	\$100	\$300		Emb	Sep	\$50	\$15	\$25 \$100		\$300
POS-HSA		VDO /		GO1.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.5%	\$1,300	\$2,600		\$2,600	\$5,200	, ,	\$4,000	70%	\$6,000	\$12,000							NonEmb	Comb			20% to \$100	40% to	
POS-HSA POS-HSA		VDO Y		GO1.SBN.CHP.I.14.DC GO7.SBN.CHP.I.14.DC		78.4% 78.1%	\$1,300 \$1,300	\$2,600 \$2.600		\$2,600 \$2,600	\$5,200 \$5,200		\$4,000 \$4,000	70% 70%	\$6,000 \$6,000	\$12,000 \$12,000			\$250				NonEmb NonEmb	Comb		\$10 \$10	\$40 \$100 20% to \$100		\$300
POS-HSA POS-HSA		VDQ /		GO7.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB 104075.RDR.RXSBN.PLS.I.14.DC.SB	78.1%	\$1,300	\$2,600		\$2,600	\$5,200		\$4,000	70%	\$6,000	\$12,000			\$250				NonEmb	Comb		\$10	\$40 \$100		\$300
POS	EZL		AO Gold 2-A	GO2.SBN.CHP.I.14.DC		79.5%	\$1,500	\$3,000		\$3,000	\$6,000	, ,	\$4,000	50%	\$6,000	\$12,000	\$30 \$60			\$250			Emb	Sep		\$10	20% to \$100	40% to	
POS	EZL	V68 Y		GO2.SBN.CHP.I.14.DC		78.8%	\$1,500	\$3,000		\$3,000	\$6,000		\$4,000	50%	\$6,000	\$12,000	\$30 \$60			\$250			Emb	Sep		\$10	\$40 \$100		\$300
POS	EZ4	V7E (		GO4.SBN.CHP.I.14.DC		79.1%	\$1,500	\$3,000		\$3,000	\$6,000		\$4,000	70%	\$6,000	\$12,000	\$20 \$50			\$300			Emb		\$250		20% to \$100	40% to	
POS	EZ4	V7E :		GO4.SBN.CHP.I.14.DC		78.9%	\$1,500	\$3,000		\$3,000	\$6,000		\$4,000	70%	\$6,000	\$12,000	\$20 \$50	\$100		\$300			Emb	Sep	\$250	\$10	\$40 \$100		
POS	EOR FOR	V7K /		GO8.SBN.CHP.I.14.DC		78.9%	\$1,000	\$2,000		\$3,500	\$7,000		\$4,000	70% 70%	\$6,000	\$12,000	\$30 \$60 \$30 \$60				Ded+\$250+Coins. Ded+\$250+Coins.		Emb	Sep			20% to \$100		
POS POS				GO8.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB 102040.RDR.RXSBN.PLS.I.14.DC.SB	78.3% 81.4%	\$1,000 \$500	\$2,000 \$1,000		\$3,500 \$4,500	\$7,000 \$9,000	\$2,000	\$4,000	70%	\$6,000 \$6,000	\$12,000 \$12,000	\$15 \$30				Ded+\$250+Coins.  Ded+\$250+Coins.		Emb Emb	Sep Sep		\$10 \$10	\$40 \$100 20% to \$100	\$75 \$	
F 03	-17	¥ 00 /	.o   Gold 10-A	3310.3514.CHF.II.14.DC	. 101040.NDN.NADN.FL3.I.14.DC.3B	01.4/0	JJ00	J1,000	5570	000,-ب	000,00	J2,000	у <del>-1</del> ,000		90,000	J12,000	715 750				_ 10 . 9250 . 001115.		Lillo	эср		<b>910</b>	20/0 (0 \$100	-070 tO	<b>9300</b>

	PI	an Name	e		Medical	Rx			In	-Netwo	rk		1	Ou	it-of-Ne	twork				Cor	ayments						Rx		$\overline{}$
		edical	Rx		Schedule of	Schedule of	İ		-												-,		Medical					$\neg$	$\neg \neg$
	Excl	hange		Metal	Benefits	Benefits	Act'l	Dedu	ctible		OOP M	laximum	Dedu	ıctible		OOP M	aximum				OP Surgery		Deduct.	Deduct.			Ti	er 2	Tier 3
Product	Off	On		Level	Form #	Form #	Value	Indiv.	Family	Coins	Indiv.	Family	Indiv.	Family	Coins	Indiv.	Family	PCP SCP	UC	ER Fre	e-St. Hospital	IP	Type	Type	Deduct.	Tier 1	Tier 2 Sp	oec. Tier	3 Spec.
POS	EY7	V66	YM	Gold 10	GO10.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	80.9%	\$500	\$1,000	80%	\$4,500	\$9,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30	)		Ded+\$250+Coin	S.	Emb	Sep		\$10	\$40 \$1	100 \$75	5 \$300
POS	EZU	V7C	во	Gold 3-A	GO3.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.1%	\$1,000	\$2,000	80%	\$4,000	\$8,000	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$50	\$75	\$2	50		Emb	Sep	\$100	\$10	20% to \$1	100 40%	% to \$300
POS	EZU	V7C	ZS	Gold 3	GO3.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	78.7%	\$1,000	\$2,000	80%	\$4,000	\$8,000	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$50	\$75	\$2	50		Emb	Sep	\$100	\$10	\$40 \$1	100 \$75	5 \$300
POS	EOZ	V7M	Α0	Gold 9-A	GO9.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	81.6%	\$1,000	\$2,000	90%	\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$40	)		Ded+\$250+Coin	s.	Emb	Sep		\$10	20% to \$1	100 40%	% to \$300
POS	EOZ	V7M	YM	Gold 9	GO9.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	81.1%	\$1,000	\$2,000	90%	\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$40	)		Ded+\$250+Coin	s.	Emb	Sep		\$10	\$40 \$1	100 \$75	5 \$300
POS	EOJ	V7I	A0	Gold 6-A	GO6.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.7%	\$1,500	\$3,000	90%	\$4,000	\$8,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30	\$75	\$1	50		Emb	Sep		\$10	20% to \$1	100 40%	% to \$300
POS	EOJ	V7I	ZR	Gold 6	GO6.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	79.1%	\$1,500	\$3,000	90%	\$4,000	\$8,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30	\$75	\$1	50		Emb	Sep	\$50	\$10	\$40 \$1	100 \$75	5 \$300
POS	E0C	V7G	A0	Gold 5-A	GO5.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.9%	\$1,300	\$2,600	90%	\$3,250	\$6,500	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$50	\$75	\$1	50		Emb	Sep		\$10	20% to \$1	100 40%	% to \$300
POS	E0C	V7G	ZS	Gold 5	GO5.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$3,250	\$6,500	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$50	\$75	\$1	50		Emb	Sep	\$100	\$10	\$40 \$1	100 \$75	5 \$300
POS-HSA	DXX	VDJ	YM	Silver 2	SL2.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	70.2%	\$2,000	\$4,000	70%	\$4,000	\$8,000	\$3,000	\$6,000	50%	\$10,000	\$20,000						NonEmb	Comb		\$10	\$40 \$1	100 \$75	5 \$300
POS-HSA	DXX	VDJ	ZX	Silver 2-A	SL2.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.7%	\$2,000	\$4,000	70%	\$4,000	\$8,000	\$3,000	\$6,000	50%	\$10,000	\$20,000						NonEmb	Comb		\$15	30% to \$1	100 50%	% to \$300
POS-HSA	DX7	VDS	YM	Silver 3	SL3.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	70.4%	\$2,000	\$4,000	90%	\$6,000	\$12,000	\$3,000	\$6,000	70%	\$10,000	\$20,000						NonEmb	Comb		\$10	\$40 \$1	100 \$75	5 \$300
POS-HSA	DX7	VDS	ZX	Silver 3-A	SL3.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000	\$3,000	\$6,000	70%	\$10,000	\$20,000						NonEmb	Comb		\$15	30% to \$1	100 50%	% to \$300
POS-HSA	DYI	VDU	YM	Silver 4	SL4.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	71.0%	\$1,500	\$3,000	80%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000						NonEmb	Comb		\$10	\$40 \$1	100 \$75	5 \$300
POS-HSA	DYI	VDU	ZX	Silver 4-A	SL4.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	70.1%	\$1,500	\$3,000	80%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000						NonEmb	Comb		\$15	30% to \$1	100 50%	% to \$300
POS-HSA	DYQ	VDW	YM	Silver 5	SL5.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	69.1%	\$1,500	\$3,000	70%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000						NonEmb	Comb		\$10	\$40 \$1	100 \$75	5 \$300
POS-HSA	DYQ	VDW	ZX	Silver 5-A	SL5.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.3%	\$1,500	\$3,000	70%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000						NonEmb	Comb		\$15	30% to \$1	100 50%	% to \$300
POS	E20	V7R	D0	Silver 7	SL7.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	71.5%	\$1,500	\$3,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$80	\$100	\$3	00		Emb	Sep	\$500	\$10	\$40 \$1	100 \$75	5 \$300
POS	E20	V7R	ZZ	Silver 7-A	SL7.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.2%	\$1,500	\$3,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$80	\$100	\$3	00		Emb	Sep	\$500	\$15	30% to \$1	100 50%	% to \$300
POS	E2W	V7T	ZT	Silver 8	SL8.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.0%	\$2,000	\$4,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$80	\$100	\$3	00		Emb	Sep	\$250	\$10	\$40 \$1	100 \$75	5 \$300
POS	E2W	V7T	ZY	Silver 8-A	SL8.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.8%	\$2,000	\$4,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$80	\$100	\$3	00		Emb	Sep	\$250	\$15	30% to \$1	100 50%	% to \$300
POS	E28	V7V	ZT	Silver 9	SL9.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.5%	\$2,500	\$5,000	80%	\$6,250	\$12,500	\$4,000	\$8,000	60%	\$10,000	\$20,000	\$35 \$70	\$100	\$3	00		Emb	Sep	\$250	\$10	\$40 \$1	100 \$75	5 \$300
POS	E28	V7V	ZY	Silver 9-A	SL9.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.0%	\$2,500	\$5,000	80%	\$6,250	\$12,500	\$4,000	\$8,000	60%	\$10,000	\$20,000	\$35 \$70	\$100	\$3	00		Emb	Sep	\$250	\$15	30% to \$1	100 50%	% to \$300
POS	E2E	V7P	ZT	Silver 10	SL10.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.5%	\$3,000	\$6,000	90%	\$6,250	\$12,500	\$4,000	\$8,000	70%	\$10,000	\$20,000	\$35 \$70	\$100	\$3	00		Emb	Sep	\$250	\$10	\$40 \$1	100 \$75	5 \$300
POS	E2E	V7P	ZY	Silver 10-A	SL10.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.4%	\$3,000	\$6,000	90%	\$6,250	\$12,500	\$4,000	\$8,000	70%	\$10,000	\$20,000	\$35 \$70	\$100	\$3	00		Emb	Sep	\$250	\$15	30% to \$1	100 50%	% to \$300

#### Rate and Rate Factor Changes, and Development of 1st Quarter 2014 Base Rates

**Age Factors**: Change to new 2014 DC age factors: see Exhibit 1.

Other Rating Factors: Industry, group size and risk adjustment factors all set to 1.000.

#### **Development of Base Rates:**

					Proposed *									
					Base Rates									Proposed
		Current	4Q13 Bas	se Rates	on a									1Q14
			with Trend	<u> </u>	Revenue			Rate	Increases	from 4Q1	3 to 1Q14			Base
		Base	Trend	Total	Neutral	1 Qtr	PPACA		Market	Exper.	Exchange	Risk		Rates
<u>License</u>	<u>Product</u>	<u>Rate</u>	x <u>Factor</u> =	<u>Rate</u>	<u>Basis</u>	Trend	x <u>Fees</u>	x <u>EHB</u>	x <u>Adj</u>	x <u>Adj</u>	x <u>User Fee</u>	x <u>Adj</u>	= <u>Total</u>	<u>(= a x b)</u>
					(col a)								(col b)	
OCI	Gatekeeper HMO	173.96	2.113	367.58	420.31	1.026	1.035	1.016	1.013	0.976	1.007	1.068	1.147	482.19
	Gatekeeper HMP	198.00	2.113	418.37	432.92	1.026	1.035	1.016	1.013	0.976	1.007	1.068	1.147	496.65
	Rx	59.71	2.113	126.17	142.96	1.026	1.035	1.016	1.013	0.976	1.007	1.068	1.147	164.01
UHIC	EPO	174.68	2.546	444.74	449.74	1.026	1.035	1.016	1.013	0.976	1.007	1.068	1.147	515.94
	POS	206.13	2.546	524.81	463.23	1.026	1.035	1.016	1.013	0.976	1.007	1.068	1.147	531.42
	Rx	55.53	2.546	141.38	142.96	1.026	1.035	1.016	1.013	0.976	1.007	1.068	1.147	164.01

<sup>\*</sup> Rates when apply:

- New age factors
- All industry, group size, and risk adjustment factors set to 1.000, and
- New rate relationships between products:
  - +7.0% for gatekeeper to Choice, and
  - +3.0% for in-network only products to products with an out-of-network benefit,

to the total February, 2013 inforce book of business using:

- Each group's product, and each members's age,

produces the same total (for OCI + UHIC) revenue as the current 4Q13 rates and rating factors.

Index Rate: \$461.48 (i)

#### Benefit Plan Ratios

	CH/INS (EPO) Plans Plan Name													
	Plar	Name												
	Medi	cal	Rx			Medical	Medical	Rx	Rx	Med	New			
	Excha	nge		Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan			
						Allowed	Rate	Allowed	Rate	Rate	Ratio =			
				Level	Value	(a)	(b)	(c)	(d)	e = (a x b	e/i			
Product	Off	On								+ c x d)				
EPO	C40	VBY	ZV	Platinum	88.2%	0.8328	\$515.94	0.5009	\$164.01	\$511.83	1.10911			
EPO	EY1	V63	ZU	Platinum	90.7%	0.8798	\$515.94	0.5258	\$164.01	\$540.16	1.17049			
EPO	E43	V7W	YM	Platinum	88.5%	0.8559	\$515.94	0.4861	\$164.01	\$521.32	1.12967			
EPO	E47	V7Y	ZR	Platinum	88.5%	0.8583	\$515.94	0.4620	\$164.01	\$518.60	1.12378			
EPO	E5N	V71	ZU	Platinum	91.9%	0.9020	\$515.94	0.5258	\$164.01	\$551.61	1.19531			
EPO	EYW	V61	ZV	Platinum	89.0%	0.8477	\$515.94	0.5009	\$164.01	\$519.51	1.12575			
EPO-HSA	DW7	VDN	A0	Gold	78.5%	0.7562	\$515.94	0.0102	\$164.01	\$391.83	0.84907			
EPO-HSA	DW7	VDN	YM	Gold	78.4%	0.7562	\$515.94	0.0000	\$164.01	\$390.15	0.84543			
EPO-HSA	DXP	VDP	A0	Gold	78.1%	0.8436	\$515.94	0.0102	\$164.01	\$436.92	0.94678			
EPO-HSA	DXP	VDP	YM	Gold	78.0%	0.8436	\$515.94	0.0000	\$164.01	\$435.25	0.94316			
EPO	EZJ	V67	A0	Gold	79.5%	0.6980	\$515.94	0.5135	\$164.01	\$444.35	0.96288			
EPO	EZJ	V67	YM	Gold	78.8%	0.6980	\$515.94	0.4861	\$164.01	\$439.85	0.95313			
EPO	EZ2	V7D	C0	Gold	79.1%	0.7145	\$515.94	0.4065	\$164.01	\$435.31	0.94329			
EPO	EZ2	V7D	ZT	Gold	78.9%	0.7145	\$515.94	0.4238	\$164.01	\$438.15	0.94945			
EPO	EOP	V7J	A0	Gold	78.9%	0.6797	\$515.94	0.5135	\$164.01	\$434.90	0.94240			
EPO	EOP	V7J	YM	Gold	78.3%	0.6797	\$515.94	0.4861	\$164.01	\$430.41	0.93267			
EPO	E0X	V7L	A0	Gold	81.6%	0.7348	\$515.94	0.5135	\$164.01	\$463.33	1.00401			
EPO EPO	EOX EY5	V7L V65	YM A0	Gold Gold	81.1% 81.4%	0.7348 0.7204	\$515.94 \$515.94	0.4861 0.5135	\$164.01 \$164.01	\$458.84 \$455.90	0.99428 0.98791			
EPO	EY5	V65	YM	Gold	80.9%	0.7204	\$515.94	0.4861	\$164.01	\$453.90	0.97818			
EPO	EZS	V69	B0	Gold	78.1%	0.7204	\$515.94	0.4626	\$164.01	\$433.52	0.93941			
EPO	EZS	V69	ZS	Gold	78.7%	0.6932	\$515.94	0.4417	\$164.01	\$430.09	0.93198			
EPO	EOH	V7H	A0	Gold	79.7%	0.7199	\$515.94	0.5135	\$164.01	\$455.64	0.98735			
EPO	EOH	V711	ZR	Gold	79.1%	0.7199	\$515.94	0.4620	\$164.01	\$447.20	0.96906			
EPO	EZ9	V7F	A0	Gold	79.9%	0.7182	\$515.94	0.5135	\$164.01	\$454.77	0.98546			
EPO	EZ9	V7F	ZS	Gold	78.5%	0.7182	\$515.94	0.4417	\$164.01	\$442.99	0.95993			
EPO-HSA	DXY	VDI	YM	Silver	70.2%	0.6543	\$515.94	0.0120	\$164.01	\$339.55	0.73578			
EPO-HSA	DXY	VDI	ZX	Silver	69.7%	0.6543	\$515.94	0.0000	\$164.01	\$337.58	0.73152			
EPO-HSA	DX9	VDR	ΥM	Silver	70.4%	0.6635	\$515.94	0.0120	\$164.01	\$344.29	0.74606			
EPO-HSA	DX9	VDR	ZX	Silver	69.3%	0.6635	\$515.94	0.0000	\$164.01	\$342.33	0.74181			
EPO-HSA	DYJ	VDT	ΥM	Silver	71.0%	0.6671	\$515.94	0.0120	\$164.01	\$346.15	0.75009			
EPO-HSA	DYJ	VDT	ZX	Silver	70.1%	0.6671	\$515.94	0.0000	\$164.01	\$344.18	0.74582			
EPO-HSA	DYP	VDV	ΥM	Silver	69.1%	0.6442	\$515.94	0.0120	\$164.01	\$334.34	0.72450			
EPO-HSA	DYP	VDV	ZX	Silver	68.3%	0.6442	\$515.94	0.0000	\$164.01	\$332.37	0.72023			
EPO	E06	V7N	ZT	Silver	70.8%	0.6079	\$515.94	0.4238	\$164.01	\$383.15	0.83026			
EPO	E06	V7N	ZY	Silver	69.9%	0.6079	\$515.94	0.3650	\$164.01	\$373.50	0.80935			
EPO	E2M	V7Q	D0	Silver	71.5%	0.6124	\$515.94	0.3814	\$164.01	\$378.52	0.82023			
EPO	E2M	V7Q	ZZ	Silver	69.2%	0.6124	\$515.94	0.3250	\$164.01	\$369.26	0.80016			
EPO	E2U	V7S	ZT	Silver	70.0%	0.6030	\$515.94	0.4238	\$164.01	\$380.62	0.82478			
EPO	E2U	V7S	ZY	Silver	68.8%	0.6030	\$515.94	0.3650	\$164.01	\$370.98	0.80389			
EPO	E26	V7U	ZT	Silver	70.5%	0.6104	\$515.94	0.4238	\$164.01	\$384.44	0.83306			
EPO	E26	V7U	ZY	Silver	69.0%	0.6104	\$515.94	0.3650	\$164.01	\$374.79	0.81215			
EPO	E18	V70	ZT	Silver	70.5%	0.6128	\$515.94	0.4238	\$164.01	\$385.68	0.83575			
EPO	E18	V70	ZY	Silver	68.4%	0.6128	\$515.94	0.3650	\$164.01	\$376.03	0.81483			
EPO-HSA	DWZ	VDK	YM	Bronze	60.9%	0.5519	\$515.94	0.0120	\$164.01	\$286.72	0.62131			
EPO-HSA	DW2	VDL	YM	Bronze	61.5%	0.5564	\$515.94	0.0120	\$164.01	\$289.04	0.62633			
EPO-HSA	DW4	VDM	YM	Bronze	59.3%	0.6213	\$515.94	0.0120	\$164.01	\$322.52	0.69888			

					CH+/I	NS (POS)	Plans				
	Pla	n Nam	e								
	Med	dical				Medical	Medical	Rx	Rx	Med	New
	Exch	ange	Rx	Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan
						Allowed	Rate	Allowed	Rate	Rate	Ratio =
				Level	Value	(a)	(b)	(c)	(d)	e = (a x b	e/i
Product	Off	On								+ c x d)	
POS	C5Z	VBZ	ZV	Platinum	88.2%	0.8301	\$531.42	0.5009	\$164.01	\$523.28	1.13392
POS	EY2	V64	ZU	Platinum	90.7%	0.8759	\$531.42	0.5258	\$164.01	\$551.71	1.19552
POS	E44	V7X	YM	Platinum	88.5%	0.8504	\$531.42	0.4861	\$164.01	\$531.64	1.15203
POS	E48	V7Z	ZR	Platinum	88.5%	0.8511	\$531.42	0.4620	\$164.01	\$528.06	1.14427
POS	E50	V72	ZU	Platinum	91.9%	0.8973	\$531.42	0.5258	\$164.01	\$563.08	1.22016
POS	EYX	V62	ZV	Platinum	89.0%	0.8445	\$531.42	0.5009	\$164.01	\$530.94	1.15052
POS-HSA	DXL	VDO	Α0	Gold	78.5%	0.7573	\$531.42	0.0102	\$164.01	\$404.12	0.87570
POS-HSA	DXL	VDO	YM	Gold	78.4%	0.7573	\$531.42	0.0000	\$164.01	\$402.44	0.87206
POS-HSA	DXR	VDQ	Α0	Gold	78.1%	0.8442	\$531.42	0.0102	\$164.01	\$450.30	0.97577
POS-HSA	DXR	VDQ	YM	Gold	78.0%	0.8442	\$531.42	0.0000	\$164.01	\$448.62	0.97213
POS	EZL	V68	Α0	Gold	79.5%	0.6969	\$531.42	0.5135	\$164.01	\$454.57	0.98503
POS	EZL	V68	YM	Gold	78.8%	0.6969	\$531.42	0.4861	\$164.01	\$450.07	0.97528
POS	EZ4	V7E	C0	Gold	79.1%	0.7135	\$531.42	0.4065	\$164.01	\$445.84	0.96611
POS	EZ4	V7E	ZT	Gold	78.9%	0.7135	\$531.42	0.4238	\$164.01	\$448.68	0.97226
POS	EOR	V7K	Α0	Gold	78.9%	0.6796	\$531.42	0.5135	\$164.01	\$445.37	0.96509
POS	EOR	V7K	YM	Gold	78.3%	0.6796	\$531.42	0.4861	\$164.01	\$440.88	0.95536
POS	EY7	V66	Α0	Gold	81.4%	0.7191	\$531.42	0.5135	\$164.01	\$466.36	1.01057
POS	EY7	V66	YM	Gold	80.9%	0.7191	\$531.42	0.4861	\$164.01	\$461.87	1.00085
POS	EZU	V7C	В0	Gold	78.1%	0.6925	\$531.42	0.4626	\$164.01	\$443.88	0.96186
POS	EZU	V7C	ZS	Gold	78.7%	0.6925	\$531.42	0.4417	\$164.01	\$440.45	0.95443
POS	EOZ	V7M	A0	Gold	81.6%	0.7331	\$531.42	0.5135	\$164.01	\$473.80	1.02670
POS	EOZ	V7M	YM	Gold	81.1%	0.7331	\$531.42	0.4861	\$164.01	\$469.31	1.01697
POS	EOJ	V7I	Α0	Gold	79.7%	0.7188	\$531.42	0.5135	\$164.01	\$466.20	1.01023
POS	EOJ	V7I	ZR	Gold	79.1%	0.7188	\$531.42	0.4620	\$164.01	\$457.76	0.99194
POS	EOC	V7G	Α0	Gold	79.9%	0.7169	\$531.42	0.5135	\$164.01	\$465.19	1.00804
POS	EOC	V7G	ZS	Gold	78.5%	0.7169	\$531.42	0.4417	\$164.01	\$453.42	0.98253
POS-HSA	DXX	VDJ	YM	Silver	70.2%	0.6540	\$531.42	0.0120	\$164.01	\$349.52	0.75739
POS-HSA	DXX	VDJ	ZX	Silver	69.7%	0.6540	\$531.42	0.0000	\$164.01	\$347.55	0.75312
POS-HSA	DX7	VDS	YM	Silver	70.4%	0.6644	\$531.42	0.0120	\$164.01	\$355.04	0.76935
POS-HSA	DX7	VDS	ZX	Silver	69.3%	0.6644	\$531.42	0.0000	\$164.01	\$353.08	0.76510
POS-HSA	DYI	VDU	YM	Silver	71.0%	0.6671	\$531.42	0.0120	\$164.01	\$356.48	0.77247
POS-HSA	DYI	VDU	ZX	Silver	70.1%	0.6671	\$531.42	0.0000	\$164.01	\$354.51	0.76820
POS-HSA	DYQ	VDW	YM	Silver	69.1%	0.6447	\$531.42	0.0018	\$164.01	\$342.90	0.74304
POS-HSA	DYQ	VDW	ZX	Silver	68.3%	0.6447	\$531.42	0.0000	\$164.01	\$342.61	0.74242
POS	E20	V7R	D0	Silver	71.5%	0.6107	\$531.42	0.3814	\$164.01	\$387.09	0.83880
POS	E20	V7R	ZZ	Silver	69.2%	0.6107	\$531.42	0.3250	\$164.01	\$377.84	0.81876
POS	E2W	V7T	ZT	Silver	70.0%	0.6015	\$531.42	0.4238	\$164.01	\$389.16	0.84329
POS	E2W	V7T	ZY	Silver	68.8%	0.6015	\$531.42	0.3650	\$164.01	\$379.51	0.82238
POS	E28	V7V	ZT	Silver	70.5%	0.6092	\$531.42	0.4238	\$164.01	\$393.25	0.85215
POS	E28	V7V	ZY	Silver	69.0%	0.6092	\$531.42	0.3650	\$164.01	\$383.60	0.83124
POS	E2E	V7P	ZT	Silver	70.5%	0.6121	\$531.42	0.4238	\$164.01	\$394.79	0.85549
POS	E2E	V7P	ZY	Silver	68.4%	0.6121	\$531.42	0.3650	\$164.01	\$385.15	0.83460

#### Rate Calculation Formula

Monthly premium =

Index Rate

x Plan Ratio

x Trend factor for plan effective or renewal date

x Sum of member age factors for the group

#### Rating Example

Benefit Plan: EPO plan EZ2 with Rx C0

Effective Date: 4/1/14

Census:

		Member A	iges			Age I	-actors	
	EE Age	Spouse Age	Child #1	Child #2	<u>EE</u>	Spouse	Child #1	Child #2
EE #1	43	41	10	15	1.094	1.013	0.727	0.727
EE #2	35	36	5	9	0.805	0.836	0.727	0.727
EE #3	53	55	19		1.605	1.733	0.727	

Total Members: 11 Sum of Age Factors: 10.721

#### **Rate Calculation**

<u>loaiation</u>		
	Rating Factor	Exhibit 1 Location
\$461.48	Index Rate	(1)
0.94329	Plan Ratio (EZ2)	(2)
1.026	Trend Factor (2Q14)	(3)
10.721	Group Age Factor	(4)
\$4,788.29		

**Total Monthly Premium** 

#### Member Months, Earned Premium & Incurred Claim Experience - UHIC

		Earned	Incurred	Claim	
Month	<u>Members</u>	<u>Premium</u>	<u>Claims</u>	<u>PMPM</u>	Loss Ratio
Jan-12	9,190	3,849,240	2,728,257	296.87	70.9%
Feb-12	9,374	3,954,953	2,599,181	277.28	65.7%
Mar-12	9,291	3,940,405	3,072,182	330.66	78.0%
Apr-12	9,175	3,912,866	2,698,096	294.07	69.0%
May-12	9,141	3,922,974	2,724,351	298.04	69.4%
Jun-12	9,136	3,940,596	2,604,675	285.10	66.1%
Jul-12	9,204	3,986,074	2,402,937	261.08	60.3%
Aug-12	9,266	4,007,942	2,720,091	293.56	67.9%
Sep-12	9,338	4,011,619	2,222,794	238.04	55.4%
Oct-12	9,083	3,934,272	2,431,348	267.68	61.8%
Nov-12	9,057	3,931,358	2,677,794	295.66	68.1%
Dec-12	8,920	3,876,665	2,446,344	274.25	63.1%
Total	110,175	47,268,964	31,328,050	284.35	66.3%

#### **Explanation, Support & Development of PPACA Fee Increases**

The Patient Protection and Affordable Care Act (PPACA) includes several new taxes and fees which will increase health insurance costs and need to be reflected in premium. The two largest cost impacts both take effect with calendar year 2014 earned premiums.

Insurer Fee. This is a permanent fee that applies to fully insured coverage. This fee will fund tax credits for insurance coverage purchased on the exchanges. The total fee increases from \$8B in 2014 to \$14.3B in 2018 (indexed to premium for subsequent years.) Each insurance carrier's assessment will be based on net written health insurance premiums in the prior year, with certain exclusions. The Oliver Wyman report "Simulation of the Impact of the Annual Fees on Insurers Using 2011 Data", dated June 27, 2012, estimates that the denominator premiums to which this fee will be applied will be \$527.085 billion. The fee must then be grossed up for federal income tax, since the member fee is not a tax deductible expense. As a % of premium, the needed fee is \$8B Insurer Fee / \$527.085 Net Industry Premiums / 65% FIT = 2.3%.

Reinsurance Assessment. This is a temporary fee that applies to all commercial groups (both fully insured and self-funded) from 2014 to 2016 for the purpose of funding the reinsurance pool for high cost claimants in the individual market during this three year transitional period. The total baseline amounts to be collected to fund this pool are \$12B in 2014, \$8B in 2015, and \$5B in 2016, and individual states can add to this baseline. Each insurance carrier will be assessed on a per capita basis. HHS has proposed a \$5.25 pmpm assessment for 2014, or an estimated 1.1% of DC small group premiums.

The total needed PPACA fee increase is 3.5% (2.3% for Insurer Fee, plus 1.2% for Reinsurance Assessment).

The below details the calculation of the Insurer Fee and Reinsurance Assessment.

#### Calculation of 2014 Fees Impact

#### **Insurer Fee Impact Calculation**

Insurer Fee in 2014 (Billions)	\$8
Projected 2013 Health Insurance Premiums (Billions)*	\$527.085
Insurer Fee as % of Health Insurance Premiums	1.5%
Gross Up by Federal Income Tax (35%)	2.3%
*from Oliver Wyman Study published on June 27, 2012	
Reinsurance Assessment Impact Calculation	
Reinsurance Assessment Per Member Per Month - HHS Proposed	\$5.25
Reinsurance Fee as a Percent of Premium	1.2%

	OCI	UHIC	Total
1. Experience 1/1/12-13			
1a. Member Months	24,034	110,175	134,209
1b. Average Mbrs (1a/12)	2,003	9,181	11,184
1c. Incurred Claims	\$5,846,466	\$31,328,050	\$37,174,516
1d. Claim PMPM (1c/1a)	\$243.26	\$284.35	\$276.99
1e. Earned Premium	\$11,537,610	\$47,268,964	\$58,806,574
1f. Premium PMPM (1e/1a)	\$480.05	\$429.04	\$438.17
1g. Loss Ratio (1c/1e)	50.7%	66.3%	63.2%
2. Needed Revenue for 10/1/13 Effective Date			
2a. Claim trend	1.195	1.195	1.195
From center of experience period: 7/1/12			
to center of 10/1/13 pricing period: 4/1/14			
(21 months at 10.7% annual rate)			
2b. Claim cost subtotal (1d x 2a)	\$290.62	\$339.71	\$330.92
2c. Target loss ratio	73.0%	73.0%	73.0%
2d. Needed revenue PMPM for 10/1/13 effective date (2b/2c)	\$398.11	\$465.36	\$453.31
3. Current Manual Rate 10/1/13			
3a. Medical base rate 10/1/2013	\$178.47	\$199.99	\$196.14
3b. Average medical plan relativity	0.9034	0.8715	0.8772
3c. Medical pricing trend factor	2.113	2.546	2.468
3d. Subtotal: Medical (3a x 3b x 3c)	<u>\$340.68</u>	<u>\$443.76</u>	<u>\$425.30</u>
3e. Pharmacy base rate 10/1/2013	\$59.71	\$55.53	\$56.28
3f. Average Rx plan relativity	0.5048	0.4396	0.4513
3g. Rx pricing trend factor	2.113	2.546	2.468
3h. Subtotal: Pharmacy (3e x 3f x 3g)	<u>\$63.69</u>	<u>\$62.16</u>	<u>\$62.43</u>
3i. Subtotal: Medical+Pharmacy (3d + 3h)	<u>\$404.37</u>	<u>\$505.92</u>	\$487.73
3j. Age/Sex Factors	1.0610	0.9485	0.9687
3k. Area factors	1.0000	1.0000	1.0000
3l. Industry factors	0.9969	0.9703	0.9751
3m. Size factors	1.0196	1.0108	1.0123
3n. Current premium PMPM for 10/1/13 effective date (3i x 3j x 3k x 3l x 3m)	\$436.11	\$470.63	\$464.45
4. Supportable Pricing Adjustment (2d / 3n -1)	-8.7%	-1.1%	-2.4%
(rate adjustment required to achieve 73% loss ratio)			

## DISTRICT OF COLUMBIA PRICING TREND DEVELOPMENT APRIL 2013 RATE FILING SUPPORT

#### **SG PRICING TREND BY COMPONENT**

	=			SMALL GRO	UP PRICIN	G TREND B	Y COMPON	ENT	
	Notes:	<u>Inpatient</u>	Outpatient	<u>Professional</u>	<u>Other</u>	<u>Capitation</u>	Total <u>Medical</u>	Retail <u>Pharmacy</u>	Weighted Aggregate
Total Proposed Pricing Trend	[6]	7.5%	12.7%	10.7%	11.0%	3.6%	10.4%	12.3%	10.7%
Utilization / Service Mix	[1],[2]	0.1%	5.1%	4.4%	4.0%	0.0%	3.5%	4.2%	3.6%
Unit Cost Benefit Leveraging Margin	[3] [4]	6.0% 0.2% 1.0%	5.4% 0.7% 1.0%	3.7% 1.2% 1.0%	4.7% 0.9% 1.0%	2.3% 0.2% 1.0%	4.8% 0.8% 1.0%	4.8% 1.8% 1.0%	4.8% 0.9% 1.0%
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Sub-Total Claims Trend		7.5%	12.7%	10.7%	11.0%	3.6%	10.4%	12.3%	10.7%
Management Adjustment		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

#### Notes:

- [1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.
- [2] Represents expected changes in intensity of services provided.
- [3] Represents core unit pricing increases, exclusive of service mix / intenisty of services impact;
- [4] Impact of member cost-share leveraging on net claims cost trend.
- [5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).
- [6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

# Actuarial Memorandum UnitedHealthcare Insurance Company, NAIC #79413 DC Small Group Rate Filing

June 21, 2013

<u>June 21 Revisions</u>. Instead of separate base rates by product and by medical vs. prescription drugs, a single index rate developed in the Unified Rate Review Templates (URRT's) is used in the rate calculation formula. The load for risk adjustment has been reduced from 14.3% to 11.0%. In addition, a 0.7% increase for an estimated Exchange user fee has been added to the proposed 2014 rates.

This rate filing presents proposed premium rates effective January 1, 2014 through December 31, 2014 for new medical and Rx benefit plans to be sold by the UnitedHealthcare Insurance Company to small group employers (employers with 50 or fewer eligible employees).

The benefit plans and rates are for non-grandfathered employers, and are for both on and off-exchange. The proposed rates and rate factors are in Exhibit 1. Benefit plan descriptions are in Exhibit 2, which also displays the metal level and actuarial value of each benefit plan. Rates are presented for 89 new plans: 47 EPO (exclusive provider) and 42 POS (point-of-service, includes out-of-network benefits) plans.

<u>Purpose of Filing</u>. UnitedHealthcare is filing for the first time rates for new benefit plans written under new policy forms and new certificates of coverage that comply with the requirements of the Patient Protection and Affordable Care Act (PPACA).

In addition to new 1/1/14 effective rates, for each of the last 3 quarters in 2014 we are filing for a 2.57% quarterly trend increase (equivalent to an annual 10.7% trend rate).

- A. Description of Benefits. Benefit plan descriptions are in Exhibit 2.
- B. Issue Age Range. All ages.
- <u>C. Marketing Method</u>. The products will be offered on the exchange, and also marketed through independent brokers and consultants.
- <u>D. Premium Basis</u>. Member level rating.
- <u>E. Nature of Rate Change and Proposed Rate/Methodology Change</u>. These are new rates for new products on new policy forms, no current rates exist for these forms or plans.
- <u>F. For Each Change, Indication if New or Modified</u>. These are new policy forms.
- G. For Each Change, Comparison to Status Quo. These are new policy forms.
- H. Summary of How Each Proposed Modification Differs from Corresponding Current/Approved Rate/Methodology. These are new policy forms.
- <u>I. Annual Rate Change for DC Policyholders</u>. These are new policy forms, there are no current rates for these forms.

While these are new products and forms, we will be offering these plans to our current small group business. The rate changes indicated in this actuarial memorandum are from our current 2013 rates on this business.

The rates in this filing are for new benefit plans and use the new PPACA required rate calculation approach, which is significantly different from UnitedHealthcare's current products and rating approach in DC. Each existing customer who wishes to continue coverage with UnitedHealthcare will have to decide which new "metal level" benefit plan they wish to move to, either to a leaner or to a richer plan, their rate change will be based on these yet unknown choices.

The average rate increases including all rate changes (rating factors, trend, PPACA fees, essential health benefits), and an estimated neutral change in benefit plan movement to the new metal plans (premium increases from customers moving up in benefits offsetting premium reductions from customers moving down in benefits), are as follows:

#### Incremental:

1Q14/4Q13: +19.2% 2Q14/1Q14: +2.6% 3Q14/2Q14: +2.5% 4Q14/3Q14: +2.6%

J. Base Period Experience. The base period experience represents all of UnitedHealthcare Insurance Company (UHIC) and Optimum Choice, Inc. (OCI) individual and small group business in the DC market. Note: UHIC and OCI do not market and have no Individual experience in DC. The base period claims experience is for 1/1/2012 through 12/31/2012 dates of service, for claims paid through March, 2013. The estimate included for claims incurred but not paid is \$233,333 for UnitedHealthcare Insurance Company. No adjustments have been made for large group pooling.

K. Projected Base Period Experience. All claims in the base period are believed to be for essential health benefits. The cost of additional required essential health benefits in 2014 is described in the next section "L. Manual Rate Development". The assumptions used to develop the requested trend increases are shown in Exhibit T. In addition to unit cost and utilization, deductible (or benefit) leveraging is utilized in the trend estimate. These factors are not utilized in the trend determination: future/new benefits and/or mandates, risk profile changes, aging of population, increased portion of pool from conversion policies, and changes in gender and other demographic characteristics. No adjustments have been made to the underlying demographics of the population expected to be insured. Adjustments for projected changes in the average morbidity of the population expected to be insured in 2014 are described in the next section "L. Manual Rate Development". No adjustments have been made projected changes in average cost sharing in force.

#### L. Manual Rate Development. The base experience is shown in Exhibit A.

In our rate development, we first analyzed the impact of the new required rate calculation approach (member rating by age using the new DC age factors, removal of group size, industry, and underwriting risk adjustment factors) and our proposed product price relationships. Using our February, 2013 book of business (each group's product, and each covered member's age) we first picked base rates by product that would be revenue neutral in total for our two DC small group licenses.

On this total-two-license revenue neutral basis, the average premium weighted rate change by license is:

Optimum Choice, Inc. (OCI): +7.3% UnitedHealthcare Insurance Company (UHIC): -1.6% Total: 0.0%

We are reducing the price differences between our products to the following:

In-network-only products to products with an out-of-network option: +3.0% (reduced from our current +13.8% on OCI and +18.0% on UHIC).

Gatekeeper with capitation products (OCI HMO) to Open Access products with no capitation (UHIC EPO): +7.0% (reduced from our current +21.0%).

We believe that the +3.0% and the +7.0%, respectively, are the true cost differences between these products.

After the changes to the rating factors and product price relationships, again on a total 2-license revenue neutral basis, we are then proposing these rate increases from our current 4<sup>th</sup> quarter 2013 rates:

+2.6%	Trend – one quarter at a 10.7% annual trend rate.
+3.5%	PPACA fees (insurer fee + reinsurance assessment).
+1.6%	Essential health benefits.
+1.3%	Market risk adjustments.
-2.4%	Experience adjustment.
+0.7%	Exchange user fee.
+11.0%	Risk adjustment.
+19.2%	Total

Trend: The assumptions used to develop the requested trend increases are shown in Exhibit T.

PPACA Fees: The assumptions used to develop the requested PPACA fee increases are shown in Exhibit B.

Essential Health Benefits: The additional benefits in our plans are as follows:

- Pediatric dental and vision.
- Mental health parity.
- Habilitative services and applied behavior analysis (ABA).
- Temporomandibular joint disorder (TMJ).
- DME and prosthetics: from \$2500 limit to unlimited.
- Increases in visit limits:
  - Physical therapy: from 20 to unlimited.
  - Occupational therapy: from 20 to unlimited.
  - Speech therapy: from 20 to unlimited.
  - Pulmonary rehabilitation: from 20 to unlimited.
  - Office spinal manipulation: from 20 to unlimited.
  - Home health service: from 60 to 90.

Market Risk Adjustments: The adjustment for overall changes to the small group marketplace in 2014 is +1.3%.

Experience Adjustment: We are pricing to a 73.0% target loss ratio. Please see the development in Exhibit C. Our analysis indicates that a -2.4% experience adjustment is required to price to a 73.0% loss ratio.

Exchange User Fee: We are using the national Federal facilitated user fee as an estimate of the DC Exchange user fee.

Risk Adjustment: Based on an analysis done in conjunction with Wakely Consulting Group, based on an analysis of just the small employer market in DC, we estimate that we will be a 6.8% risk payer in total for our two licenses. With the merging of the individual and small group markets in DC for risk adjustments purposes, we expect to be an additional 4.2% risk payer due to the higher morbidity of individual over small group. In total we estimate we will be a 6.8% + 4.2% = 11.0% payer.

The development of the proposed 1<sup>st</sup> quarter 2014 base rates is presented in Exhibit 3a.

Exhibit 3b presents the rates for each benefit plan, and calculates the benefit plan ratios to the index rate developed in the URRT.

<u>M. Credibility</u>. The combined DC experience on our two small group licenses is assumed to be credible.

N. Projected Index Rate. The index rate, prior to adjustment for payments and charges under the risk adjustment and transitional reinsurance programs, as defined by 45 CFR 156.80(d), is calculated and shown in the URRT. The index rates rate represents the average allowed claim cost per member per month for coverage of essential health benefits for the small group market. Allowed claims were used as the basis for developing the index rate. An adjustment to the index rate for expected changes in morbidity (+1.3%, as described in above section "L. Manual Rate Development") is included.

O. Market-wide Adjustments to the Index Rate. The market-wide adjustments are +0.7% for estimated Exchange user fees and +11.0% for risk adjustment, as described in the above section "L. Manual Rate Development".

P. Plan Level Adjustments to the Index Rate. The medical plan price relativities were developed using our pricing model ARC (Actuarial Relativity Calculator). The ARC model is based on UnitedHealthcare nationwide experience data, containing 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 ARC. The expected net-to-allowed relativity for each plan is then used to develop the 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. The prescription drug plan relativities were similarly developed using our Rx Pricing model: this model, based on nationwide UnitedHealthcare prescription drug experience, values the cost differences of Rx copays by tier, and other plan cost sharing features such as Rx deductibles and coinsurance.

In addition to the cost-sharing design of each plan, and the provider network and utilization management practices, the benefit plan ratios include administrative costs excluding Exchange user fees.

Q. Non-Benefit Expenses. The expenses assumed in the development of the proposed rates are as follows. These are the total average expenses for the two small group licenses. Except for the addition of PPACA fees, they are actual 2012 year average expenses that are expected to continue in the future.

% of Premium	Expense Category
4.5%	General administrative expenses
0.5%	Sales and marketing
3.5%	Commissions and broker fees
5.7%	Premium taxes and other taxes, licenses and fees (does not include FIT)
1.1%	Quality improvement and fraud detection
4.1%	Federal income taxes
<u>7.5%</u>	<u>Profit</u>
27.0%	Total

<u>R. Filed Loss Ratio</u>. The anticipated traditional loss ratio (incurred claims divided by premium) is 73.0%. The anticipated Federal MLR is 80.0%. The estimated Federal MLR adjustments are as follows:

- 9.8% Taxes, regulatory fees and assessments
- -1.5% GAAP Medical reclass to MLR SG&A
- 1.2% OI/HIT Medical costs added
- 0.1% Bad debt
- 0.0% Credibilty adjustment
- 9.6% Total

#### S. Actuarial Certification.

I, Boris P. Gerber am an actuary of UnitedHealthcare and a member of the American Academy of Actuaries.

I certify that the projected index rate is in compliance with 45 CFR 156.80(d)(1) and developed in compliance with applicable ASOPs.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

I certify that the AV Calculator was used to determine the AV Metal Values. For plans designs that did not fit into the AV Calculator, included in the Part III Actuarial Memorandum is a description of the methodology and numerical values used to develop the AV metal values, and a certification as required by 45 CFR Part 156, §156.135.

I certify that the rates are reasonable in relation to the benefits provided, and are not excessive, deficient nor unfairly discriminatory.

I certify that the rates comply with all applicable District of Columbia and Federal laws and regulations.

I qualify my opinion to state that the Part I Unified Rate Review Template does not demonstrate the process used by UnitedHealthcare to develop the rates. This process is described in this submitted actuarial memorandum. Rather it represents information required by Federal regulation to be

provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Sincerely,

Boris P. Gerber, FSA, MAAA

Boris P. Genber

Actuary, UnitedHealthcare

Date: June 21, 2013

#### T. District of Columbia Loss Ratio Analysis.

i. Evaluation Period: 1/1/2012 – 12/31/2012

ii. Earned Premiums: See Exhibit A.

iii. Claims: See Exhibit A.

iv. Number of Claims: Not available.

v. Loss Development Factors: See Exhibit C. vi. Loss Ratio Demonstrations: See Exhibit C.

vii. Permissible Loss Ratio: 80% Federal MLR.

viii. Credibility Analysis: We believe our DC experience is credible.

ix. Determination of Overall Annual Rate Change: See section "L. Manual Rate Development".

# U. District of Columbia and Countrywide Experience.

i. Earned Premium: See Exhibit A.

ii. Number of policyholders: As of March, 2013: 635 group policyholders. iii. History of Rate Changes: Not applicable, these are new policy forms.

# List of exhibits included in rate filing:

Exhibit 1: Rates and rate factors.

Exhibit 2: Benefit plan descriptions.

Exhibit 3a: Rate factor changes & development of base rates.

Exhibit 3b: Development of plan rates & benefit plan ratios to index rate.

Exhibit 4: Rating example.

Exhibit A: Member months, earned premium & incurred claim experience.

Exhibit B: Explanation, support & development of PPACA fees.

Exhibit C: Base rate review & development of experience adjustment.

Exhibit T: Trend assumptions and development.

Please keep these rates confidential to the extent allowed by DC law.

If you have questions, or need any further information, please do not hesitate to contact me.

Sincerely,

Boris P. Gerber, FSA, MAAA

Boris & Gentrer

Actuary

UnitedHealthcare

# Federal Rate Filing Justification Part III Actuarial Memorandum & Certification For UnitedHealthcare Insurance Company

District of Columbia Rate Review

**Purpose:** The purpose of this actuarial memorandum is to provide information relevant to the Part I Health Uniform Rate Review Template (HURRT).

# **Company Identifying Information:**

• **Company Legal Name:** UnitedHealthcare Insurance Company

State: District of Columbia
HIOS Issuer ID: 41842
Market: Small Group
Effective Date: 1/1/2014

#### **Company Contact Information:**

• **Primary Contact Name:** Boris Gerber

Primary Contact Telephone Number: 860-702-5540
 Primary Contact Email Address: boris gerber@uhc.com

**Proposed Rate Increase:** UnitedHealthcare is filing for the first time rates for new benefit plans written under new policy forms and new certificates of coverage that comply with the requirements of the Patient Protection and Affordable Care Act (PPACA).

In addition to new 1/1/14 effective rates, for each of the last 3 quarters in 2014 we are filing for a 2.57% quarterly trend increase (equivalent to an annual 10.7% trend rate).

In our rate development, we first analyzed the impact of the new required rate calculation approach (member rating by age using the new DC age factors, removal of group size, industry, and underwriting risk adjustment factors) and our proposed product price relationships. Using our February, 2013 book of business (each group's product, and each covered member's age) we first picked base rates by product that would be revenue neutral in total for our two DC small group licenses.

On this total-two-license revenue neutral basis, the average premium weighted rate change by license is:

Optimum Choice, Inc. (OCI): +7.3% UnitedHealthcare Insurance Company (UHIC): -1.6% Total: 0.0%

We are reducing the price differences between our products to the following:

In-network-only products to products with an out-of-network option: +3.0% (reduced from our current +13.8% on OCI and +18.0% on UHIC).

Gatekeeper with capitation products (OCI HMO) to Open Access products with no capitation (UHIC EPO): +7.0% (reduced from our current +21.0%).

We believe that the +3.0% and the +7.0%, respectively, are the true cost differences between these products.

After the changes to the rating factors and product price relationships, again on a total 2-license revenue neutral basis, we are then proposing these rate increases from our current 4th quarter 2013 rates:

+2.6%	Trend – one quarter at a 10.7% annual trend rate.
+3.5%	PPACA fees (insurer fee + reinsurance assessment).
+1.6%	Essential health benefits.
+1.3%	Market risk adjustments.
-2.4%	Experience adjustment.
+0.7%	Exchange user fee.
+11.0%	Risk adjustment.
+19.2%	Total

Trend: The assumptions used to develop the requested trend increases are shown in Exhibit T.

PPACA Fees: The assumptions used to develop the requested PPACA fee increases are shown in Exhibit B.

Essential Health Benefits: The additional benefits in our plans are as follows:

- Pediatric dental and vision.
- Mental health parity.
- Habilitative services and applied behavior analysis (ABA).
- Temporomandibular joint disorder (TMJ).
- DME and prosthetics: from \$2500 limit to unlimited.
- Increases in visit limits:
  - Physical therapy: from 20 to unlimited.
  - Occupational therapy: from 20 to unlimited.

- Speech therapy: from 20 to unlimited.
- Pulmonary rehabilitation: from 20 to unlimited.
- Office spinal manipulation: from 20 to unlimited.
- Home health service: from 60 to 90.

Market Risk Adjustments: The adjustment for overall changes to the small group marketplace in 2014 is +1.3%.

Experience Adjustment: We are pricing to a 73.0% target loss ratio. Please see the development in Exhibit C. Our analysis indicates that a -2.4% experience adjustment is required to price to a 73.0% loss ratio.

Risk Adjustment: Based on an analysis done in conjunction with Wakely Consulting Group, based on an analysis of just the small employer market in DC, we estimate that we will be a 6.8% risk payer in total for our two licenses. With the merging of the individual and small group markets in DC for risk adjustments purposes, we expect to be an additional 4.2% risk payer due to the higher morbidity of individual over small group. In total we estimate we will be a 6.8% + 4.2% = 11.0% payer.

# **Experience Period Premiums and Claims:**

- **Paid Through Date:** The experience period is 1/1/2012 to 12/31/2012 paid through 3/31/2013.
- Premiums (net of MLR Rebate) in Experience Period: Earned premiums for the
  experience period are given in Part I. The earned premiums are the sum total of
  the actual premiums in the experience period for each small group policy.
  UnitedHealthcare Insurance Company anticipates paying \$1,130,595 in MLR
  rebates for 2012 premiums.
- Allowed and Incurred Claims Incurred During the Experience Period: Incurred claims were developed by first starting with actual claims paid through 3/31/13 by incurred date. To these paid claims estimates of incurred but not paid were added. Here is a description of the reserve methodology:

The UnitedHealthcare Reserving process utilizes the Reserve Production System (RPS) to record reserves into the PeopleSoft general ledger. Fee for service and paid claim data is loaded into RPS and becomes the basis for the monthly reserve calculations at the various business unit, location, and line of business levels. The assignment of the paid claims into RPS packages is based on the mapping rules maintained by the Corporate Actuarial department. RPS calculates a preliminary best estimate Incurred But Not Reported (IBNR) for each reserving model (package) primarily using standard completion factors based on historical claim experience. The Claims Reserving Team adjusts the preliminary IBNR based on specific knowledge of the entity (i.e.

catastrophic claims, pended claims, etc.) to calculate the final IBNR. In months where adjudicated claims experience is not complete enough for an estimate using completion factors, a seasonally adjusted PMPM is used to estimate incurred claims.

A description of the Sarbanes Oxley controls, audited by Deloitte & Touche, in place regarding the reserving process include:

- Market Paid claim Tie-outs: To verify completeness and accuracy of financial data in RPS, paid claim data is tied out between source system (RPS) and PeopleSoft general ledger.
- 2) Market Expense Tie-outs: RPS reserve changes on the income statement are tied to the PeopleSoft general ledger to ensure that information is accurate subsequent to computing the reserve.
- Allowed claims by benefit category were obtained from UnitedHealthcare claim paying system reports.

#### **Benefit Categories:**

#### **Inpatient Hospital**

 Includes non-capitated facility services for medical, surgical, maternity, mental health and substance abuse, skilled nursing, and other services provided in an inpatient facility setting and billed by the facility.

#### **Outpatient Hospital**

 Includes non-capitated facility services for surgery, emergency room, lab, radiology, therapy, observation, ambulance, home health care, DME, other services provided in an outpatient facility setting and billed by the facility.

#### **Professional**

 Includes non-capitated primary care, specialist, therapy, the professional component of laboratory and radiology, and other professional services, other than hospital based professionals whose payments are included in facility fees.

#### **Pharmacy**

 Includes drugs dispensed by a pharmacy, <u>not</u> dispensed by facility (i.e. via inpatient, outpatient), and not physician administered drugs. This amount is net of rebates received from drug manufacturers.

#### Capitation

Includes all MHCD services provided under capitated arrangement

#### Other

 Includes non-capitated, fee-for-service costs for physician procedures, inpatient stay, or and outpatient procedure related to Mental Health / Chemical Dependency (MHCD)

#### **Projection Factors:**

- Changes in the Morbidity of the Population Insured: A 1.3% increase is included in the URRT to reflect the adjustment for overall changes to the small group marketplace in 2014.
- Changes in Benefits: 1.6% included in the URRT is the estimate of the cost of adding Essential Health Benefits developed using UnitedHealthcare national experience. No other benefit changes are assumed.
- **Changes in Demographics:** No changes in demographics are assumed. The HHS proposed age factors adopted by DC are used in rating.
- **Trend Factors:** United Healthcare Medical Expense Forecasting Process Overview & Considerations:

UnitedHealthcare develops forward-looking medical expense estimates based on a number of considerations. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, benefit leveraging, and business mix identified for each category. Future trends are developed based on a projection of each component.

Utilization rates by category are measured and projected net of business mix (employer mix, benefit mix, demographic mix, etc.). Forward looking utilization levels are developed based on emerging market level data, supplemented by regional and/or national level utilization data. Macro-economic data is often used to develop assumptions regarding directional changes in national health care consumption rates.

Market-level unit cost projections are developed based on evaluations of current and anticipated provider contract economics, as well as consideration to both current and expected changes in non-contracted provider cost exposure. Unit cost projections also consider the estimated cost impact of new technologies, service availability/mandates, or other factors that might influence mix of procedures.

In addition, market-level healthcare affordability activities that are expected to impact forward-looking medical costs are recognized. Depending on the nature of individual initiatives, the impact may be recognized in one or more of the component cost items discussed above. Only incremental activities are recognized for this purpose in the expected trend impact for any particular period.

Business mix changes that influence medical cost trends are also reviewed and projected, with appropriate input from sales and underwriting staff. These factors include changing mix of employer groups, mix of benefits, and demographic changes. For the purposes of

developing premium pricing trend projections, the component of trend attributable to business mix is excluded.

**Credibility Manual Rate Development:** The combined DC experience on our two small group licenses is assumed to be credible.

DC Total Experience	
Premiums (net of MLR Rebate) in Experience Period:	\$ 56,877,268
Incurred Claims in Experience Period	\$ 37,174,516
Allowed Claims:	\$ 44,186,505
Index Rate of Experience Period	329.24
<b>Experience Period Member Months</b>	134,209

**Paid to Allowed Ratio:** The paid to allowed average factor for the projection period is based on the actual paid to allowed in the experience period.

# **Risk Adjustment and Reinsurance:**

- **Projected Risk Adjustments (PMPMs):** Based on an analysis done in conjunction with Wakely Consulting Group, based on an analysis of just the small employer market in DC, we estimate that we will be a 6.8% risk payer in total for our two licenses. With the merging of the individual and small group markets in DC for risk adjustments purposes, we expect to be an additional 4.2% risk payer due to the higher morbidity of individual over small group. In total we estimate we will be a 6.8% + 4.2% = 11.0% payer.
- Projected ACA Reinsurance Recoveries Net of Reinsurance Premium: This
  item is for the Individual and Combined Markets. Our rates are only for small
  groups within the combined DC market.

**Non-Benefit Expenses and Risk Margin:** The expenses assumed in the development of the proposed rates are as follows: The administrative expenses are the total average expenses for the two small group licenses. Except for the addition of PPACA fees, they are actual 2012 year average expenses that are expected to continue in the future.

% of	
Premium	Expense Category
9.7%	Admin Expenses
7.5%	Profit & Risk Load
9.8%	Taxes & Fees
27.0%	Total

**Projected Loss Ratio:** The projected loss ratio using federally prescribed MLR methodology is 80.0%.

#### **Index Rate:**

				D	C Small Gro	oup					851     1,034     898       329.24     329.24     329.24       10.7%     10.7%     10.7%       33     34     35											
2014 Effective Dates	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total									
Member Months	1,455	885	737	686	677	917	764	791	778	851	1,034	898	10,473									
Allowed Claims PMPM 2012	329.24	329.24	329.24	329.24	329.24	329.24	329.24	329.24	329.24	329.24	329.24	329.24	329.24									
Annual Trend Rate	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%									
Months of Trend	24	25	26	27	28	29	30	31	32	33	34	35										
Projected Allowed Claims	403.46	406.89	410.36	413.85	417.37	420.92	424.50	428.11	431.75	435.43	439.13	442.87	422.34									
Base Index Rate	422.34																					
Benefit Increase (EHB)	1.60%																					
Exchange User Feee	0.70%																					
Subtotal	432.10																					
Risk Adjustment	11.00%																					
2014 Index Rate	479.63																					

**AV Metal Values:** The below actuarial certification describes the methodology and the AV calculator input values used for the plan design features that do not fit into the parameters of the AV calculator.

			Estimation of t	fit of plan design into	the naramete	ers of AV calcula	tor		
			Estimation of	it of plan design into	tne paramete	IS OF AV Calcula	tor		1
			OP C	Орау					
	Medical Copay	s After Deductible	Free Standing	Hospital Setting	Rx E	ffective Coins	urance Estima	tion	
Metallic Plan (f)	ER Copays	Imaging (CT/PET Scans, MRIs)	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Generics	Preferred Brand Drugs	Non- Preferred Brand Drugs	Specialty Drugs (i.e. high-cost)	Methodolog
Bronze 1	-	-	-	-	70.08%	74.08%	69.67%	96.64%	a, e
Bronze 1-A	-	-	-	-	67.1%	67.1%	67.1%	67.1%	ь
Bronze 2 Bronze 2-A	-	-	-	-	70.08% 67.1%	74.08% 67.1%	69.67% 67.1%	96.64% 67.1%	a, e b
Bronze 2-A Bronze 3	-	-	-	-	70.08%	74.08%	69.67%	96.64%	a, e
Bronze 3-A	-	-	-	_	67.1%	67.1%	67.1%	67.1%	h
Silver 1	_	-	54.09% (c)	_	-	74.21%	71.01%	96.59%	a. c. d. e
Silver 1-A	-	-	54.09% (c)	-	61.10%	61.10%	61.10%	61.10%	b, c, d
Silver 2	-	-	- ' '	-	71.35%	74.21%	71.01%	96.59%	a, e
Silver 2-A	-	-	-	-	67.10%	67.10%	67.10%	67.10%	b
Silver 3	-	-	-	-	71.35%	74.21%	71.01%	96.59%	a, e
Silver 3-A	-	-	-	-	67.10%	67.10%	67.10%	67.10%	b
Silver 4	-	-	-	-	71.35%	74.21%	71.01%	96.59%	a, e
Silver 4-A	-	-	-	-	67.10%	67.10%	67.10%	67.10%	ь
Silver 5	-	-	-	-	71.35%	74.21%	71.01%	96.59%	a, e
Silver 5-A	-	-	- 63.10/ (-)	-	67.10%	67.10%	67.10%	67.10%	b
Silver 7 Silver 7-A	-	-	63.1% (c ) 63.1% (c )	-	57.01%	74.21% 57.01%	71.01% 57.01%	96.59% 57.01%	a, c, d, e b, c, d
Silver 7-A Silver 8	-		63.1% (c )		J7.U170	74.21%	71.01%	96.59%	a, c, d, e
Silver 8-A	_	_	63.1% (c )	_	61.10%	61.10%	61.10%	61.10%	b, c, d
Silver 9	_	-	72.12% (c )	_	-	74.21%	71.01%	96.59%	a, c, d, e
Silver 9-A	-	-	72.12% (c )	-	61.10%	61.10%	61.10%	61.10%	b, c, d
Silver 10	-	-	81.13% (c)	-	-	74.21%	71.01%	96.59%	a, c, d, e
Silver10-A	-	-	81.13% (c)	-	61.10%	61.10%	61.10%	61.10%	b, c, d
Gold 1	-	-	-	-	71.01%	75.58%	73.62%	96.51%	a, e
Gold 1-A	-	-	-	-	75.10%	75.10%	75.10%	75.10%	b
Gold 2	-	-	64.25% (c)	-	-	-	-	96.51%	b, c, d, e
Gold 2-A	-	-	64.25% (c)	-	75.08%	75.08%	75.08%	75.08%	b, c, d
Gold 3	-	-	73.43% (c)	-	71.01%	75.58%	73.62%	96.51%	a, c, d, e
Gold 3-A	-	-	73.43% (c)	-	70.46%	70.46%	70.46%	70.46% 96.51%	b, c, d
Gold 4 Gold 4-A	-	-	72.12% (c ) 72.12% (c )	-	71.01% 64.91%	75.58% 64.91%	73.62% 64.91%	64.91%	a, c, d, e b, c, d
Gold 5	-		85.57% (c )		71.01%	75.58%	73.62%	96.51%	a, c, d, e
Gold 5-A	-	-	85.57% (c)	_	75.08%	75.08%	75.08%	75.08%	b, c, d
Gold 6	_	_	85.57% (c )	_	71.01%	75.58%	73.62%	96.51%	a, c, d, e
Gold 6-A	-	-	85.57% (c )	-	75.08%	75.08%	75.08%	75.08%	b, c, d
Gold 7	86.72% (a)	-	- '	-	71.01%	75.58%	73.62%	96.51%	a, e
Gold 7-A	-	-	-	-	75.08%	75.08%	75.08%	75.08%	а
Gold 8	-	63.47% (a)	-	73.43% (c)	-	-	-	96.51%	a, b, c, d, e
Gold 8-A	-	63.47% (a)	-	73.43% (c)	75.08%	75.08%	75.08%	75.08%	a, b, c, d
Gold 9	-	63.47% (a)	-	82.61% (c)	-	-	-	96.51%	a, b, c, d, e
Gold 9-A	-	63.47% (a)	-	82.61% (c )	75.08%	75.08%	75.08%	75.08%	a, b, c, d
Gold 10	-	63.47% (a)	-	73.43% (c )		-		96.51%	a, b, c, d, e
Gold 10-A Platinum 1	-	63.47% (a)	-	73.43% (c )	75.08%	75.08%	75.08%	75.08% 95.82%	a, b, c, d
Platinum 1 Platinum 2	-	63.47% (a)	95.07% (c )	91.79% (c ) 90.15% (c )	71.89%	77.39%	73.88%	95.82% 95.82%	a, b, c, d, e a, b, c, d, e
Platinum 2 Platinum 3	-	-	93.07% (C)	50.15% (C)	71.89% 57.94%	77.39% 85.87%	73.88% 82.58%	95.82%	а, в, с, а, е
Platinum 4	-	-	-	95.07% (c )	-	-	-	95.82%	b, c, d, e
Platinum 5	-	-	96.72% (c)	90.15% (c )	57.94%	85.87%	82.58%	95.82%	a, c, d, e
Platinum 6	-	-	97.54% (c)	95.07% (c )	-	-	-	95.82%	b, c, d, e
			. ,						
Methodolog	Y								
he remaindo s estimated o) Actuarial V iered benef o) Actuarial V	er of the cost, w using Actuarial \ Value Calculator its and to estima Value Calculator	tor's Users Guide: "If ith the latter going to Value Calculator's Uni does not support Rx la de effective co-insur does not support out Id of Free-Standing ar	wards the deductibl t Cost per Visit dete benefit with coinsur ance factor. patient copay, comp	e." For the plans that rmined from the con ance and per script m any's data was used	have copays a tinuance table ax, so compar to estimate ef	after deductible ny's pharmacy o fective co-insu	e, the effective data was used t rance factor.	co-insurance o blend Rx	ctively
) Speciality ) See Exhibi ) Gold 4/4A	Rx: Multiple cos t 2 for plan bene : Actuarial value non-premium d	t sharing levels are confit description, and for its the blend of estimesignated provider.	ombined into a comp or tie-in to benefit p	oosite level using HHS lan name and schedu	tool unit cost le of benefits	t to different tie form number.	eres.		
uauon									
	ign features that	do not fit into the pa	rameters of the AV	Calculator, I certify th	at both the me	ethodology and	I the calculated	estimated val	ues are in
		cepted actuarial princ		ogies.					
ccordance v		cepted actuarial prin		ogies.					

**AV Pricing Values:** The fixed reference plan selected as the basis for the AV Pricing Values is medical plan E50/V72 with Rx plan ZU. 100% of the AV Pricing Value is attributable to the cost-sharing design of the plans.

**Membership Projections:** Membership is projected to continue at the current February, 2013 level.

**Terminated Products:** The terminated plans are listed below

	DO.	1		00	ĭ		20	l		)	ľ	2044 CO	2 Dlane
	PO	ł		os	ŀ		OS			₹x	l .	2011 CO	
2HK	D1N		AV8	D5E		LIH	USS		0H	BM		WMY	HS5
2HL	D10		8VB	D5F		USA	UST		OI	BY		DFG	HS6
2HM	D1P		8VC	D5G		USB	USU		2V	CC		DFH	HS7
2HN	D1Q		ANA	D5H		USC	USV		3B	CD		DFR	DFJ
D0A	D1R		ANB	D5I		USD	USW		4F	CE		DFS	DFK
D0B	D1S		ANC	D5J		USE	USY		5U	CF		DFT	DFI
D0C	D1T		AND	D5K		USF	USZ		5W	CG		DFU	DFL
D0D	D1U		D01	D5L		USG	W8D		7L	CQ		DFV	DFM
D0E	D1V		D02	D5M		USH	W8E		7M	DS		DFW	DFN
D0F	D1W		D03	D5N		USI	W8F		7R	DZ		DGK	DFO
D0G	D1X		D04	D5O		USJ	W8G		7S	EA		DGQ	DFP
D0H	D1Y		D05	D5P		USK	W8H		7T	F5		DGR	DFQ
D0I	D1Z		D06	D5Q		USL	W8I		7U	F7		DGS	1TT
D0J	D3A		D07	D5R		USM	Y3D		7V	G4		DGT	1TV
D0K	D3B		D08	D5S		USN	Y3E		7W	H9		DGU	HSY
D0L	D3C		D09	D5T		USO	Y3F		7X	K4		DGV	HSZ
DOM	D3D		DOW	D5U		USP	Y3G		7Y	K5		DGW	FBP
D0N	D3E		D0X	D5V		USQ	Y3H		7Z	K6		DGX	HS1
D1A	D3F		D0Y	D5W			Y3I		8A	N7		DGL	HS2
D1B	D3G		D0Z	2EM					8H	N8		DGM	2BK
D1C	D3H		D4A	D5X		POS	- HSA		81	P9		DGN	DD7
D1D	D3I		D4B	D5Y		D6A	HDN		8J	S5		DGO	DD8
D1E	D3J		D4C	D5Z		D6B	HDO		8Y	S8		DGP	DD9
D1F	D3K		D4D	DKA		D6C	HDP		8Z	U8		P0C	DEK
D1G	D3L		D4E	DKB		D6D	HDQ		9A	W1		FD2	DEL
D1H	ION		D4F	DKC		D6E	HYA		A2	W2		HS3	CM8
D1I	100		D4G	DKD		D6F	HYB		AU	Y6		HS4	CM9
D1J	IOP		D4H	DKE		D6G	HYC		BK	SP1		FD1	DEM
D1K	4EE		D4I	DKF		D6H	IOF		BL	SP2			
D1L	4EG		D4J	DKG		D6S	I0G			SP3			
D1M	4EH		D4K	DKH		HDD	ЮH				_		
		•	D4L	DKI		HDE	101		HS/	A Rx	Ī		
EPO	- HSA	1	D4M	G8A		HDF	IOJ		H9 HSA		ľ		
D0O	D2A	1	D4N	G8B		HDG	IOK						
D0P	D2B		D4O	G8C		HDH	IOL		Р	PO	Ī		
D0Q	D2C		D4P	IOA		HDI	IOM		D9A	NAD	ľ		
D0R	D2D		D4Q	IOB		HDJ	IOT		D9B	NAJ			
D0S	D2E		D4R	IOC		HDK	I1T		LKA	NAN			
DOT	D2F		D4S	IOD		HDL	RTA		LKG	NDA			
D0U	D2G		D4T	IOE		HDM	RTB		LKH	NDB			
D0V	10S		D4U	10Q		RTC			NAA	NDC			
		1	D4V	IOR					NAB	NDD			
			D4W	I1S		PP∩	- HSA		NAC	1100			
			D4W	JKH		LDD	LDP		14/10		L		
			D4Z	JKI		LDF	LDQ						
			D5A	LIA		LDI	LDQ						
			D5A D5B	LIA		Inda	mnity	1					
				LIF		CWJ	mnity						
			D5C D5D	LIF		D7A	D7B						
			עטע	LIG		UIA							

**Plan Type:** Not applicable.

**Warning Alerts:** Warning alerts occur because all of the current plans will be terminated during the projection period.

**Reliance:** Not applicable.

# **Actuarial Certification:**

I, Boris P. Gerber am an actuary of UnitedHealthcare and a member of the American Academy of Actuaries.

I certify that the projected index rate is:

a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)),

b. Developed in compliance with the applicable Actuarial Standards of Practice,

c. Reasonable in relation to the benefits provided and the population anticipated to be covered, and

d. Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

I certify that the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

I certify that the AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template. For plans designs that did not fit into the AV Calculator, included in this Part III Actuarial Memorandum is a description of the methodology and numerical values used to develop the AV metal values, and a certification as required by 45 CFR Part 156, §156.135.

I qualify my opinion to state that the Part I Unified Rate Review Template does not demonstrate the process used by UnitedHealthcare to develop the rates. This process is described in detail in my state submitted actuarial memorandum. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Sincerely,

Boris P. Gerber, FSA, MAAA

Actuary, UnitedHealthcare

185 Asylum Street, CT039-16B

Boris P. Genher

Hartford, CT 06103

Phone 860-702-5540 Fax 860-702-5016

Date: 6/21/2013

Rate Factors Exhibit 1

(1) Index Rate: \$479.63

# (2) Benefit Plan Ratios

Plan Name		Hent Plan	Natios	011/22	0 /=00'			1
Nedical   Exchange   Product   Off   On   Level   Caluarial   Plan   Level   Caluarial   Plan   Level   Caluarial   Plan   Level   Caluarial   Plan   Pla		1	1		S (EPO)	Plans		
Product								
Product					Rx			
EPO         C4O         VBY         ZV         Platinum         88.2%         1.10910           EPO         EY1         V63         ZU         Platinum         90.7%         1.17049           EPO         E47         V7W         YM         Platinum         88.5%         1.12966           EPO         E47         V7V         ZR         Platinum         89.0%         1.12575           EPO         ESN         V71         ZU         Platinum         89.0%         1.12575           EPO-HSA         DW7         VDN         A0         Gold         78.5%         0.84906           EPO-HSA         DW7         VDN         A0         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         A0         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         A0         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         A0         Gold         78.1%         0.94278           EPO-HSA         DXP         VDP         A0         Gold         78.1%         0.94281           EPO-HSA         DXP         VDP         YM				_				-
EPO         EY1         V63         ZU         Platinum         90.7%         1.17049           EPO         E43         V7W         YM         Platinum         88.5%         1.12966           EPO         E5N         V71         ZV         Platinum         91.9%         1.19531           EPO         E5N         V71         ZU         Platinum         91.9%         1.12575           EPO         EYW         V61         ZV         Platinum         89.0%         1.12575           EPO-HSA         DW7         VDN         AO         Gold         78.5%         0.84946           EPO-HSA         DW7         VDN         YDP         AO         Gold         78.5%         0.84946           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.94315           EPO-HSA         DXP         VDP <td< td=""><td>Р</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	Р							
EPO         E43         V7W         YM         Platinum         88.5%         1.12966           EPO         E47         V7Y         ZR         Platinum         88.5%         1.12378           EPO         E5N         V71         ZU         Platinum         91.9%         1.12575           EPO         EYW         V61         ZV         Platinum         89.0%         1.12575           EPO-HSA         DW7         VDN         A0         Gold         78.5%         0.84946           EPO-HSA         DXP         VDP         A0         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         YM         Gold         78.1%         0.94215           EPO-HSA         DXP         VDP         YM         Gold         78.1%         0.94215           EPO-HSA         DXP         VDP         YM         Gold         78.1%         0.94218           EPO-HSA         DXP         VDP         YM         Gold         78.1%         0.94218           EPO         EZJ         V7D         ZT         Gold         79.1%         0.96217           EPO         EZJ         V7D         ZT         Gold <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
EPO         E47         V7Y         ZR         Platinum         88.5%         1.12378           EPO         E5N         V71         ZU         Platinum         91.9%         1.19531           EPO         EYW         V61         ZV         Platinum         91.9%         1.12575           EPO-HSA         DW7         VDN         AO         Gold         78.5%         0.84906           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         YM         Gold         78.1%         0.94315           EPO         EZJ         V67         AO         Gold         78.8%         0.95313           EPO         EZJ         V67         YM         Gold         78.9%         0.94241           EPO         EZZ         V7D         ZT         Gold         79.1%         0.94241           EPO         EDP         V7J         AO         Gold         78.3%         0.93267           EPO         EOP         V7J         AO         Gold         78.3%         0.93267           EPO         EOP         V7J         AO         Gold         78								
EPO         E5N         V71         ZU         Platinum         91.9%         1.19531           EPO         EYW         V61         ZV         Platinum         89.0%         1.12575           EPO-HSA         DW7         VDN         AO         Gold         78.5%         0.84906           EPO-HSA         DWP         VDP         AO         Gold         78.4%         0.84504           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         YM         Gold         78.0%         0.94215           EPO         EZJ         V67         AO         Gold         79.5%         0.96287           EPO         EZJ         V7D         CO         Gold         78.9%         0.94231           EPO         EZZ         V7D         CO         Gold         78.9%         0.94231           EPO         EZZ         V7D         ZT         Gold         78.9%         0.94943           EPO         EZZ         V7D         AO         Gold         78.9%         0.94943           EPO         EZZ         V7D         AO         Gold         78								
EPO         EYW         V61         ZV         Platinum         89.0%         1.12575           EPO-HSA         DW7         VDN         AO         Gold         78.5%         0.84906           EPO-HSA         DW7         VDN         YM         Gold         78.4%         0.84544           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.94315           EPO-HSA         DXP         VDP         YM         Gold         78.5%         0.94315           EPO         EZJ         V67         AO         Gold         79.5%         0.94315           EPO         EZJ         V67         AO         Gold         79.5%         0.92421           EPO         EZZ         V7D         CO         Gold         79.1%         0.94329           EPO         EZZ         V7D         AO         Gold         78.9%         0.94943           EPO         EZZ         V7D         AO         Gold         78.9%         0.94943           EPO         EDP         V7J         AO         Gold         78.9%         0.94241           EPO         EOP         V7J         AO         Gold         78.3%<								
EPO-HSA         DW7         VDN         A0         Gold         78.5%         0.84906           EPO-HSA         DW7         VDN         YM         Gold         78.4%         0.84544           EPO-HSA         DXP         VDP         A0         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         YM         Gold         78.0%         0.94315           EPO         EZJ         V67         A0         Gold         79.5%         0.96287           EPO         EZJ         V67         YM         Gold         78.5%         0.95213           EPO         EZJ         V67         YM         Gold         79.5%         0.96287           EPO         EZJ         V7D         CO         Gold         79.1%         0.96287           EPO         EZZ         V7D         ZT         Gold         79.1%         0.94329           EPO         EZZ         V7D         ZT         Gold         78.3%         0.932267           EPO         EOP         V7J         A0         Gold         78.1%         0.932267           EPO         EOX         V7L         A0         Gold         81.4% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
EPO-HSA         DW7         VDN         YM         Gold         78.4%         0.84544           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         YM         Gold         78.0%         0.94315           EPO         EZJ         V67         AO         Gold         79.5%         0.96287           EPO         EZJ         V67         YM         Gold         78.8%         0.95313           EPO         EZZ         V7D         CO         Gold         79.1%         0.94329           EPO         EZZ         V7D         ZT         Gold         78.9%         0.94241           EPO         EOP         V7J         AO         Gold         78.3%         0.93267           EPO         EOX         V7L         AO         Gold         78.3%         0.93267           EPO         EOX         V7L         AO         Gold         78.3%         0.93267           EPO         EOX         V7L         AO         Gold         81.6%         1.00401           EPO         EOX         V7L         YM         Gold         81.1%								
EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         YM         Gold         78.0%         0.94315           EPO         EZJ         V67         AO         Gold         79.5%         0.96287           EPO         EZJ         V67         YM         Gold         78.8%         0.95313           EPO         EZZ         V7D         CO         Gold         79.1%         0.94329           EPO         EZZ         V7D         ZT         Gold         78.9%         0.94943           EPO         EDO         EDO         V7J         AO         Gold         78.9%         0.94943           EPO         EOP         V7J         AO         Gold         78.9%         0.94241           EPO         EOP         V7J         AO         Gold         78.3%         0.93267           EPO         EOP         V7J         AO         Gold         78.3%         0.93267           EPO         EOX         V7L         AO         Gold         81.1%         0.99427           EPO         EOX         V7L         AO         Gold         <								
EPO-HSA         DXP         VDP         YM         Gold         78.0%         0.94315           EPO         EZJ         V67         AO         Gold         79.5%         0.96287           EPO         EZJ         V67         YM         Gold         78.8%         0.95313           EPO         EZZ         V7D         ZT         Gold         78.9%         0.94241           EPO         EPO         EPO         EPO         AO         Gold         78.9%         0.94241           EPO         EPO         EPO         FYJ         AO         Gold         78.9%         0.94241           EPO         EPO         EPO         FYJ         AO         Gold         78.3%         0.93267           EPO         EON         V7L         AO         Gold         81.4%         0.99421           EPO         EON         V7L         AO         Gold         81.1%         0.99427           EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EOX         V7L         YM         Gold         81.1%         0.997817           EPO         EYS         V65								
EPO         EZJ         V67         AO         Gold         79.5%         0.96287           EPO         EZJ         V67         YM         Gold         78.8%         0.95313           EPO         EZZ         V7D         CO         Gold         79.1%         0.94329           EPO         EPO         EPO         EPO         TT         Gold         78.9%         0.94241           EPO         EPO         EOP         V7J         AO         Gold         78.9%         0.93267           EPO         EOP         V7J         AO         Gold         78.9%         0.93267           EPO         EOP         V7J         AO         Gold         78.3%         0.93267           EPO         EOX         V7L         AO         Gold         81.6%         1.00401           EPO         EOX         V7L         AO         Gold         81.6%         1.00401           EPO         EOX         V7L         AO         Gold         81.4%         0.98791           EPO         EOX         V7E         AO         Gold         78.1%         0.99341           EPO         EZS         V69         BO         Gold </td <td>_</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	_							
EPO         EZJ         V67         YM         Gold         78.8%         0.95313           EPO         EZZ         V7D         CO         Gold         79.1%         0.94329           EPO         EZZ         V7D         ZT         Gold         78.9%         0.94943           EPO         EOP         V7J         AO         Gold         78.9%         0.94241           EPO         EOP         V7J         YM         Gold         78.3%         0.93267           EPO         EOX         V7L         AO         Gold         81.6%         1.00401           EPO         EOX         V7L         AO         Gold         81.6%         1.00401           EPO         EOX         V7L         AO         Gold         81.4%         0.99427           EPO         EV5         V65         AO         Gold         81.1%         0.99427           EPO         EY5         V65         AO         Gold         81.4%         0.997817           EPO         EY5         V65         AO         Gold         78.1%         0.93198           EPO         EZS         V69         ZS         Gold         78.7%         0.	E							
EPO         EZZ         V7D         CO         Gold         79.1%         0.94329           EPO         EZZ         V7D         ZT         Gold         78.9%         0.94943           EPO         EOP         V7J         AO         Gold         78.9%         0.94241           EPO         EOP         V7J         YM         Gold         78.3%         0.93267           EPO         EOX         V7L         AO         Gold         81.6%         1.00401           EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EYS         V65         AO         Gold         81.4%         0.9987817           EPO         EZS         V69         BO         Gold         78.1%         0								
EPO         EZZ         V7D         ZT         Gold         78.9%         0.94943           EPO         EOP         V7J         AO         Gold         78.9%         0.94241           EPO         EOP         V7J         YM         Gold         78.3%         0.93267           EPO         EOX         V7L         AO         Gold         81.6%         1.00401           EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EOX         V65         AO         Gold         81.4%         0.98791           EPO         EY5         V65         YM         Gold         78.1%         0.93941           EPO         EZS         V69         BO         Gold         78.1%         0.939198           EPO         EZS         V69         ZS         Gold         79.7%         0.98735           EPO         EOH         V7H         AO         Gold         79.1%         0.								
EPO         EOP         V7J         AO         Gold         78.9%         0.94241           EPO         EOP         V7J         YM         Gold         78.3%         0.93267           EPO         EOX         V7L         AO         Gold         81.6%         1.00401           EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EYS         V65         AO         Gold         81.4%         0.98791           EPO         EYS         V65         AO         Gold         81.4%         0.98791           EPO         EYS         V65         YM         Gold         80.9%         0.97817           EPO         EZS         V69         BO         Gold         78.1%         0.93941           EPO         EZS         V69         ZS         Gold         78.7%         0.93198           EPO         EDH         V7H         AO         Gold         79.7%         0.98735           EPO         EOH         V7H         AO         Gold         79.7%         0.98735           EPO         EOH         V7H         AO         Gold         79.1%         0.9								
EPO         EOP         V7J         YM         Gold         78.3%         0.93267           EPO         EOX         V7L         A0         Gold         81.6%         1.00401           EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EY5         V65         A0         Gold         81.4%         0.98791           EPO         EY5         V65         YM         Gold         80.9%         0.97817           EPO         EY5         V65         YM         Gold         80.9%         0.97817           EPO         EZS         V69         B0         Gold         78.1%         0.93941           EPO         EZS         V69         ZS         Gold         78.7%         0.93198           EPO         EDH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         A0         Gold         79.1%         0.9								
EPO         EOX         V7L         A0         Gold         81.6%         1.00401           EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EY5         V65         A0         Gold         81.4%         0.98791           EPO         EY5         V65         YM         Gold         80.9%         0.97817           EPO         EY5         V69         B0         Gold         78.1%         0.93941           EPO         EZS         V69         ZS         Gold         78.7%         0.93198           EPO         EOH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         A0         Gold         79.1%         0.96905           EPO         E29         V7F         ZS         Gold         79.1%         0.96905           EPO         E20         V7F         ZS         Gold         79.2%         0.7								
EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EY5         V65         A0         Gold         81.4%         0.98791           EPO         EY5         V65         YM         Gold         80.9%         0.97817           EPO         EZS         V69         B0         Gold         78.1%         0.93941           EPO         EZS         V69         ZS         Gold         78.7%         0.93198           EPO         EOH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.7%         0.96905           EPO         EZ9         V7F         A0         Gold         79.9%         0.98545           EPO         EZ9         V7F         ZS         Gold         79.9%         0.98545           EPO         EZ9         V7F         ZS         Gold         78.5%         0.95993           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         <								
EPO         EY5         V65         A0         Gold         81.4%         0.98791           EPO         EY5         V65         YM         Gold         80.9%         0.97817           EPO         EZS         V69         B0         Gold         78.1%         0.93941           EPO         EZS         V69         ZS         Gold         78.7%         0.93198           EPO         EOH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.1%         0.96905           EPO         EZ9         V7F         A0         Gold         79.1%         0.96905           EPO         EZ9         V7F         ZS         Gold         79.1%         0.96905           EPO         EZ9         V7F         ZS         Gold         78.5%         0.95993           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         <								
EPO         EY5         V65         YM         Gold         80.9%         0.97817           EPO         EZS         V69         B0         Gold         78.1%         0.93941           EPO         EZS         V69         ZS         Gold         78.7%         0.93198           EPO         EOH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.1%         0.96905           EPO         EOH         V7H         ZR         Gold         79.1%         0.96905           EPO         EOH         V7H         ZS         Gold         79.1%         0.96905           EPO         EZ9         V7F         A0         Gold         79.9%         0.98545           EPO         EZ9         V7F         ZS         Gold         79.9%         0.98545           EPO         EZ9         V7F         ZS         Gold         78.5%         0.95993           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         <								
EPO         EZS         V69         BO         Gold         78.1%         0.93941           EPO         EZS         V69         ZS         Gold         78.7%         0.93198           EPO         EOH         V7H         AO         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.1%         0.96905           EPO         EZ9         V7F         AO         Gold         79.9%         0.98545           EPO         EZ9         V7F         ZS         Gold         78.5%         0.95993           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.73151           EPO-HSA         DX9         VDR         ZX         Silver         69.7%         0.74180           EPO-HSA         DYJ         VDT         ZX         Silver         70.1% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
EPO         EZS         V69         ZS         Gold         78.7%         0.93198           EPO         EOH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.1%         0.96905           EPO         EZ9         V7F         A0         Gold         79.9%         0.98545           EPO         EZ9         V7F         ZS         Gold         78.5%         0.95993           EPO-HSA         DXY         VDI         YM         Silver         70.2%         0.73578           EPO-HSA         DX9         VDR         YM         Silver         69.7%         0.73151           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.74180           EPO-HSA         DYJ         VDT         ZX         Silver         70								
EPO         EOH         V7H         AO         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.1%         0.96905           EPO         EZ9         V7F         AO         Gold         79.9%         0.98545           EPO         EZ9         V7F         ZS         Gold         78.5%         0.95993           EPO-HSA         DXY         VDI         YM         Silver         70.2%         0.73578           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.73151           EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.74606           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.74180           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.75009           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.74582           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72042           EPO         E06         V7N         ZT         Silver								
EPO         EOH         V7H         ZR         Gold         79.1%         0.96905           EPO         EZ9         V7F         A0         Gold         79.9%         0.98545           EPO         EZ9         V7F         ZS         Gold         78.5%         0.95993           EPO-HSA         DXY         VDI         YM         Silver         70.2%         0.73578           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.73151           EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.74606           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.74180           EPO-HSA         DYJ         VDT         ZX         Silver         71.0%         0.75009           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.74480           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         E06         V7N         ZY								
EPO         EZ9         V7F         A0         Gold         79.9%         0.98545           EPO         EZ9         V7F         ZS         Gold         78.5%         0.95993           EPO-HSA         DXY         VDI         YM         Silver         70.2%         0.73578           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.73151           EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.74606           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.74180           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.75009           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.74582           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         E06         V7N         ZY         Silver         70.8%         0.83025           EPO         E2M         V7Q         D0 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>								
EPO         EZ9         V7F         ZS         Gold         78.5%         0.95993           EPO-HSA         DXY         VDI         YM         Silver         70.2%         0.73578           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.73151           EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.74606           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.74180           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.75009           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.75009           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         69.1%         0.722449           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         E06         V7N         ZY         Silver         70.8%         0.83025           EPO         E2M         V7Q         DO								
EPO-HSA         DXY         VDI         YM         Silver         70.2%         0.73578           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.73151           EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.74606           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.74180           EPO-HSA         DYJ         VDT         YM         Silver         69.3%         0.74180           EPO-HSA         DYJ         VDT         ZX         Silver         71.0%         0.75009           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.74582           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         EO6         V7N         ZY         Silver         70.8%         0.83025           EPO         EO6         V7N         ZY         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ								
EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.73151           EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.74606           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.74180           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.75009           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.74582           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         69.1%         0.72249           EPO-HSA         DYP         VDV         ZX         Silver         69.1%         0.72249           EPO-HSA         DYP         VDV         ZX         Silver         69.1%         0.83025           EPO         E26         V7N         ZY         Silver         69.9%         0.82022           EPO         E2M         V7Q         ZZ <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.74606           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.74180           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.75009           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.74582           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         E06         V7N         ZT         Silver         70.8%         0.83025           EPO         E06         V7N         ZY         Silver         69.9%         0.80936           EPO         E2M         V7Q         D0         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Si								
EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.74180           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.75009           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.74582           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         E06         V7N         ZT         Silver         70.8%         0.83025           EPO         E06         V7N         ZY         Silver         69.9%         0.80936           EPO         E2M         V7Q         D0         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver								
EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.75009           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.74582           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         E06         V7N         ZT         Silver         70.8%         0.83025           EPO         E06         V7N         ZY         Silver         69.9%         0.80936           EPO         E2M         V7Q         D0         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.74582           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         E06         V7N         ZT         Silver         70.8%         0.83025           EPO         E06         V7N         ZY         Silver         69.9%         0.80936           EPO         E2M         V7Q         D0         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver								
EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         E06         V7N         ZT         Silver         70.8%         0.83025           EPO         E06         V7N         ZY         Silver         69.9%         0.80936           EPO         E2M         V7Q         D0         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver								
EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         E06         V7N         ZT         Silver         70.8%         0.83025           EPO         E06         V7N         ZY         Silver         69.9%         0.80936           EPO         E2M         V7Q         D0         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze								
EPO         E06         V7N         ZT         Silver         70.8%         0.83025           EPO         E06         V7N         ZY         Silver         69.9%         0.80936           EPO         E2M         V7Q         D0         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129								
EPO         E06         V7N         ZY         Silver         69.9%         0.80936           EPO         E2M         V7Q         D0         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129	E							
EPO         E2M         V7Q         D0         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129								
EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129								
EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129				-				
EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129								
EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129								
EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129								
EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129								
EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129								
EPO-HSA DWZ VDK YM Bronze 60.9% 0.62129								
I EPO-HSA DW2 VDL YM Bronze 61.5% 0.62632								
			DW2	VDL	YM	Bronze	61.5%	0.62632
EPO-HSA DW4 VDM YM Bronze 59.3% 0.69888	El	PO-HSA	DW4	VDM	YM	Bronze	59.3%	0.69888

		CH+	·/INS (P	OS) Plans		
		lan Nam				
	Med		Rx			
	Exch			Metal	Actuarial	Plan
Product	Off	On		Level	Value	Ratio
POS	C5Z	VBZ	ZV	Platinum	88.2%	1.13392
POS	EY2	V64	ZU	Platinum	90.7%	1.19552
POS	E44	V7X	YM	Platinum	88.5%	1.15204
POS	E48	V7Z	ZR	Platinum	88.5%	1.14428
POS	E50	V72	ZU	Platinum	91.9%	1.22016
POS	EYX	V62	ZV	Platinum	89.0%	1.15051
POS-HSA	DXL	VDO	A0	Gold	78.5%	0.87570
POS-HSA	DXL	VDO	YM	Gold	78.4%	0.87207
POS-HSA POS-HSA	DXR DXR	VDQ	A0 YM	Gold Gold	78.1% 78.0%	0.97577 0.97214
POS-HSA	EZL	VDQ V68	A0	Gold	78.0% 79.5%	0.97214
POS	EZL	V68	YM	Gold	79.5% 78.8%	0.98502
POS	EZ4	V7E	CO	Gold	79.1%	0.96610
POS	EZ4	V7E	ZT	Gold	78.9%	0.90010
POS	EOR	V7E V7K	A0	Gold	78.9%	0.96509
POS	EOR	V7K V7K	YM	Gold	78.3%	0.95536
POS	EY7	V66	A0	Gold	81.4%	1.01058
POS	EY7	V66	YM	Gold	80.9%	1.00084
POS	EZU	V7C	B0	Gold	78.1%	0.96186
POS	EZU	V7C	ZS	Gold	78.7%	0.95443
POS	EOZ	V7M	A0	Gold	81.6%	1.02670
POS	EOZ	V7M	YM	Gold	81.1%	1.01696
POS	EOJ	V7I	A0	Gold	79.7%	1.01023
POS	EOJ	V7I	ZR	Gold	79.1%	0.99193
POS	E0C	V7G	Α0	Gold	79.9%	1.00805
POS	E0C	V7G	ZS	Gold	78.5%	0.98253
POS-HSA	DXX	VDJ	YM	Silver	70.2%	0.75738
POS-HSA	DXX	VDJ	ZX	Silver	69.7%	0.75312
POS-HSA	DX7	VDS	YM	Silver	70.4%	0.76936
POS-HSA	DX7	VDS	ZX	Silver	69.3%	0.76509
POS-HSA	DYI	VDU	YM	Silver	71.0%	0.77247
POS-HSA	DYI	VDU	ZX	Silver	70.1%	0.76820
POS-HSA	DYQ	VDW	YM	Silver	69.1%	0.74305
POS-HSA	DYQ	VDW	ZX	Silver	68.3%	0.74241
POS	E20	V7R	D0	Silver	71.5%	0.83880
POS	E20	V7R	ZZ	Silver	69.2%	0.81876
POS	E2W	V7T	ZT	Silver	70.0%	0.84328
POS	E2W	V7T	ZY	Silver	68.8%	0.82238
POS	E28	V7V	ZT	Silver	70.5%	0.85214
POS	E28	V7V	ZY	Silver	69.0%	0.83125
POS	E2E	V7P	ZT	Silver	70.5%	0.85548
POS	E2E	V7P	ZY	Silver	68.4%	0.83459

(3) Trend Factors		(4) Age Factors												
Effective Quarter	<u>Factor</u>	<u>Age</u>	<u>Factor</u>	<u>Age</u>	<u>Factor</u>	<u>Age</u>	Factor	<u>Age</u>	Factor					
1st Quarter, 2014	1.000	0-20	0.727	32	0.727	44	1.137	56	1.801					
2nd Quarter, 2014	1.026	21	0.727	33	0.727	45	1.181	57	1.871					
3rd Quarter, 2014	1.052	22	0.727	34	0.727	46	1.227	58	1.944					
4th Quarter, 2014	1.079	23	0.727	35	0.805	47	1.275	59	2.020					
		24	0.727	36	0.836	48	1.325	60	2.099					
		25	0.727	37	0.869	49	1.377	61	2.181					
		26	0.727	38	0.903	50	1.431	62	2.181					
		27	0.727	39	0.938	51	1.487	63	2.181					
		28	0.727	40	0.975	52	1.545	64 & older	2.181					
		29	0.727	41	1.013	53	1.605							
		30	0.727	42	1.053	54	1.668							
		31	0.727	43	1.094	55	1.733							

DC Small Group - 2014 Portfolio

		Plan	Name		Medical	Rx			In	-Netwo	ırk			Ou	it-of-Ne	twork				Copay	nents						Rx	
	_	Medic	_		Schedule of	Schedule of																	Medical					
Product	_	xchan ff	U -	Metal Level	Benefits Form #	Benefits Form #	Act'l Value	Dedu Indiv.	rctible Family	Coins	OOP N	faximum Family	Dedu Indiv.	ctible Family	Coins		aximum Family	PCP SCP	uc I	R Free-S	OP Surgery Hospital	IP	Deduct. Type	Deduct. Type	Deduct.	Tier 1	Tier 2 Tier 2 Spec.	Tier 3 Tier 3 Spec.
EPO	_	0 \			PL3.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	88.2%	\$250	\$500	90%	\$2,500	\$5,000						\$10 \$20	\$75				Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
EPO	EY	/1 ۱	√63 ZU	Platinum 6	PL6.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	90.7%	n/a	n/a	100%	\$3,000	\$6,000						\$20 \$40	\$75 \$1	50 \$75	\$150		Emb	Sep		\$15	\$25 \$100	\$50 \$300
EPO	1 -		7W YM	Platinum 1	PL1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	88.5%	\$250	\$500		\$3,000	\$6,000						\$15 \$30			\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
EPO		۱7 \ 		Platinum 2		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		n/a	n/a		\$3,000	\$6,000						\$15 \$30			\$300	3x\$500	Emb	Sep	\$50	\$10	\$40 \$100	\$75 \$300
EPO EPO		W V		Platinum 4	PL4.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB 152550.RDR.RXSBN.NET.I.14.DC.SB	91.9% 89.0%	n/a n/a	n/a n/a		\$5,000 \$3.000	\$10,000						\$15 \$30 \$20 \$60			\$150 \$300		Emb Emb	Sep	\$50	\$15 \$15	\$25 \$100 \$25 \$100	\$50 \$300 \$50 \$300
FPO-HSA	1	vv		Gold 1-A	GO1.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$2,600	\$5,200						\$20 \$60	\$/5 \$1	.50 \$100	\$300		NonEmb	Sep Comb	ŞSU	\$10	20% to \$100	*** ****
EPO-HSA	.		/DN YM	Gold 1	GO1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.4%	\$1,300	\$2,600	90%	\$2,600	\$5,200											NonEmb	Comb		\$10	\$40 \$100	
EPO-HSA	A D	(P V	/DP A0	Gold 7-A	GO7.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.1%	\$1,300	\$2,600	100%	\$2,600	\$5,200							\$2	50			NonEmb	Comb		\$10	20% to \$100	
EPO-HSA	A D>	KP V	/DP YM	Gold 7	GO7.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.0%	\$1,300	\$2,600	100%	\$2,600	\$5,200							\$2	50			NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
EPO	EZ		/67 A0	Gold 2-A	GO2.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	79.5%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60		\$250			Emb	Sep		\$10	20% to \$100	
EPO	EZ	-	/67 YM	Gold 2	GO2.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.8%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60	4400	\$250			Emb	Sep	4050	\$10	\$40 \$100	, . ,
EPO EPO			/7D C0 /7D ZT	Gold 4-A Gold 4	GO4.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB 104075.DD.RDR.RXSBN.NET.I.14.DC.SB	79.1% 78.9%	\$1,500 \$1,500	\$3,000 \$3,000		\$3,000 \$3,000	\$6,000 \$6.000						\$20 \$50 \$20 \$50		\$300 \$300			Emb Emb	Sep Sep	\$250 \$250	\$10 \$10	20% to \$100 \$40 \$100	
EPO EPO	EC		V7J A0	Gold 8-A	GO8.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.9%	\$1,000	\$2,000		\$3,500	\$7,000						\$30 \$60	\$100	\$500	Ded+\$250+Coins		Emb	Sep	323U	\$10	20% to \$100	
EPO	EC		V7J YM	Gold 8	GO8.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.3%	\$1,000	\$2,000	80%	\$3,500	\$7,000						\$30 \$60			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	-
EPO	EC		V7L A0	Gold 9-A	GO9.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	81.6%	\$1,000	\$2,000		\$3,000	\$6,000						\$20 \$40			Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	
EPO	EC	)X \	V7L YM	Gold 9	GO9.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	81.1%	\$1,000	\$2,000	90%	\$3,000	\$6,000						\$20 \$40			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75 \$300
EPO	EY		√65 A0	Gold 10-A	GO10.SBN.CHC.I.14.DC		81.4%	\$500	\$1,000	80%	\$4,500	\$9,000						\$15 \$30			Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	
EPO	EY		√65 YM			104075.RDR.RXSBN.NET.I.14.DC.SB	80.9%	\$500	\$1,000	80%	\$4,500	\$9,000						\$15 \$30			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	
EPO	EZ		√69 B0	Gold 3-A	GO3.SBN.CHC.I.14.DC		78.1%	\$1,000	\$2,000		\$4,000	\$8,000						\$25 \$50		\$250			Emb	Sep	\$100	\$10	20% to \$100	
EPO EPO	EZ FO		√69 zs /7H A0	Gold 3 Gold 6-A	GO3.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB 102040.RDR.RXSBN.NET.I.14.DC.SB	78.7% 79.7%	\$1,000 \$1,500	\$2,000	80% 90%	\$4,000 \$4,000	\$8,000						\$25 \$50 \$15 \$30		\$250 \$150			Emb Emb	Sep Sep	\$100	\$10 \$10	\$40 \$100 20% to \$100	
FPO	FO		/7H ZR	Gold 6		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,500	\$3,000	90%	\$4,000	\$8,000						\$15 \$30		\$150			Emb	Sep	\$50	\$10	\$40 \$100	-
EPO	EZ		√7F A0	Gold 5-A	GO5.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	79.9%	\$1,300	\$2,600	90%	\$3,250	\$6,500						\$25 \$50		\$150			Emb	Sep	<b>430</b>	\$10	20% to \$100	, . ,
EPO		29 ١		Gold 5	GO5.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$3,250	\$6,500						\$25 \$50		\$150			Emb	Sep	\$100	\$10	\$40 \$100	
EPO-HSA	A D>	(Y ۱	VDI YM	Silver 2	SL2.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	70.2%	\$2,000	\$4,000	70%	\$4,000	\$8,000											NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
EPO-HSA	A D		VDI ZX	Silver 2-A	SL2.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.7%	\$2,000	\$4,000	70%	\$4,000	\$8,000											NonEmb	Comb		\$15	30% to \$100	
EPO-HSA			/DR YM	Silver 3	SL3.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	70.4%	\$2,000	\$4,000	90%	\$6,000	\$12,000											NonEmb	Comb		\$10	\$40 \$100	7.0 7000
EPO-HSA	A DX		/DR ZX	Silver 3-A	SL3.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000											NonEmb	Comb		\$15	30% to \$100	-
EPO-HSA	ים א ים א		/DT YM /DT ZX	Silver 4 Silver 4-A	SL4.SBN.CHC.I.14.DC SL4.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB 152550.RDR.RXSBN.NET.I.14.DC.SB	71.0% 70.1%	\$1,500 \$1.500	\$3,000 \$3,000	80% 80%	\$6,000 \$6,000	\$12,000 \$12.000											NonEmb NonEmb	Comb		\$10 \$15	\$40 \$100 30% to \$100	
FPO-HSA			/DV YM	Silver 5	SL5.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	69.1%	\$1,500	\$3,000	70%	,	, ,											NonEmb	Comb		\$10	\$40 \$100	
EPO-HSA			/DV ZX	Silver 5-A	SL5.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	68.3%	\$1,500	\$3,000	70%	\$6,000	\$12,000											NonEmb	Comb		\$15	30% to \$100	, . ,
EPO	EC	)6 V	/7N ZT	Silver 1	SL1.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB	70.8%	\$2,000	\$4,000	60%	\$6,250	\$12,500						\$30 \$60	\$75	\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
EPO	EC	)6 V	/7N ZY	Silver 1-A	SL1.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.9%	\$2,000	\$4,000	60%	\$6,250	\$12,500						\$30 \$60	\$75	\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to \$300
EPO			/7Q D0	Silver 7		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,500	\$3,000	70%	, .,	, ,						\$40 \$80		\$300			Emb	Sep	\$500	\$10	\$40 \$100	\$75 \$300
EPO			/7Q ZZ	Silver 7-A	SL7.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.2%	\$1,500	\$3,000	70%		\$12,500						\$40 \$80		\$300			Emb	Sep	\$500	\$15	30% to \$100	
EPO		!U \		Silver 8		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$2,000	\$4,000			\$12,500						\$40 \$80		\$300			Emb	Sep	\$250	\$10	\$40 \$100	, . ,
EPO EPO		!U \	V7S ZY V7U ZT	Silver 8-A Silver 9	SL8.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB 104075.DD.RDR.RXSBN.NET.I.14.DC.SB	68.8%	\$2,000	\$4,000 \$5,000	70% 80%	\$6,250	\$12,500 \$12,500						\$40 \$80 \$35 \$70		\$300 \$300			Emb Emb	Sep Sep	\$250 \$250	\$15 \$10	30% to \$100 \$40 \$100	50% to \$300 \$75 \$300
FPO			/70 Z1 /70 ZY	Silver 9-A	SL9.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.0%	\$2,500	\$5,000	80%	\$6,250	\$12,500						\$35 \$70		\$300			Emb	Sep	\$250	\$15	30% to \$100	7.0 7000
EPO	E1		/70 ZT	Silver 10		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$3,000	\$6,000	90%	\$6,250	\$12,500						\$35 \$70		\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
EPO			/70 ZY	Silver 10-A	SL10.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	68.4%	\$3,000	\$6,000	90%	\$6,250	\$12,500						\$35 \$70		\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to \$300
EPO-HSA			/DK YM	Bronze 1	BR1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	60.9%	\$4,000	\$8,000	70%													NonEmb	Comb		\$10	\$40 \$100	
EPO-HSA	.		/DL YM	Bronze 2	BR2.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	61.5%	\$3,500	\$7,000	60%	+-/	+,											NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
EPO-HSA	.		DM YM	Bronze 3	BR3.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	59.3%	\$5,000	\$10,000		\$6,250	+,		40.5	7001	40.0	440	440	425				NonEmb	Comb	45-	\$10	\$40 \$100	\$75 \$300
POS	C5 EY		√BZ ZV √64 ZU	Platinum 3 Platinum 6	PL3.SBN.CHP.I.14.DC PL6.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB 152550.RDR.RXSBN.PLS.I.14.DC.SB	88.2% 90.7%	\$250	\$500 n/a	90%	\$2,000 \$3.000	\$4,000 \$6.000		\$2,000	70% 70%	\$6,000 \$6,000	\$12,000 \$12.000	\$10 \$20 \$20 \$40		E0 675	\$150		Emb Emb	Sep Sep	\$50	\$15 \$15	\$25 \$100 \$25 \$100	\$50 \$300 \$50 \$300
POS			764 ZU 77X YM	Platinum 6 Platinum 1	PL6.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB 104075.RDR.RXSBN.PLS.I.14.DC.SB	90.7% 88.5%	n/a \$250	n/a \$500		\$3,000	\$6,000		\$4,000	70%	\$6,000	, ,	\$15 \$30	\$/5 \$]	JU \$75	\$150 \$250		Emb	Sep		\$15	\$40 \$100	\$50 \$300 \$75 \$300
POS			V7Z ZR	Platinum 2	PL2.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	88.5%	n/a	n/a		\$3,000	\$6,000	7-,	\$8,000		\$10,000		\$15 \$30	\$75 \$2	50 \$150	\$300	3x\$500	Emb	Sep	\$50	\$10	\$40 \$100	\$75 \$300
POS	E5		√72 ZU	Platinum 4	PL4.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	91.9%	n/a	n/a			\$10,000		\$2,000	70%	\$6,000	+,	\$15 \$30			\$150		Emb	Sep		\$15	\$25 \$100	\$50 \$300
POS	EY	x ۱	/62 ZV	Platinum 5	PL5.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	89.0%	n/a	n/a		\$3,000	\$6,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$20 \$60	\$75 \$1	50 \$100	\$300		Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
POS-HSA	A D)		/DO A0	Gold 1-A	GO1.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$2,600	\$5,200		\$4,000	70%	\$6,000	\$12,000						NonEmb	Comb		\$10	20% to \$100	
POS-HSA			/DO YM	Gold 1	GO1.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	78.4%	\$1,300	\$2,600	90%	\$2,600	\$5,200	, ,	\$4,000	70%	\$6,000	\$12,000						NonEmb	Comb		\$10	\$40 \$100	, . ,
POS-HSA			/DQ A0	Gold 7-A	GO7.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.1%	\$1,300	\$2,600		\$2,600	\$5,200	7-,	\$4,000	70%	\$6,000	\$12,000		-	50			NonEmb	Comb		\$10	20% to \$100	,
POS-HSA POS			/DQ YM /68 A0	Gold 7 Gold 2-A	GO7.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB 102040.RDR.RXSBN.PLS.I.14.DC.SB	78.0% 79.5%	\$1,300	\$2,600		\$2,600	\$5,200 \$6,000		\$4,000	70% 50%	\$6,000	\$12,000	\$30 \$60	Ş	.50 \$250			NonEmb Fmb	Comb Sep		\$10 \$10	\$40 \$100	
POS			768 AU 768 YM	Gold 2-A Gold 2	GO2.SBN.CHP.I.14.DC GO2.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB 104075.RDR.RXSBN.PLS.I.14.DC.SB	79.5% 78.8%	\$1,500 \$1,500	\$3,000		\$3,000 \$3,000	\$6,000	7-,	\$4,000	50%	\$6,000 \$6,000		\$30 \$60		\$250			Emb	Sep		\$10	20% to \$100 \$40 \$100	
POS	EZ		/7E CO	Gold 4-A	GO4.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.1%	\$1,500	\$3,000		\$3,000	\$6,000	, ,	\$4,000	70%	\$6,000	, ,	\$20 \$50	\$100	\$300			Emb	Sep	\$250	\$10	20% to \$100	, . ,
POS	EZ		√7E ZT	Gold 4	GO4.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	78.9%	\$1,500	\$3,000		\$3,000	\$6,000		\$4,000	70%	\$6,000	\$12,000	\$20 \$50		\$300			Emb	Sep	\$250	\$10	\$40 \$100	
POS	EC	DR \	/7K A0	Gold 8-A	GO8.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.9%	\$1,000	\$2,000	80%	\$3,500	\$7,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$30 \$60			Ded+\$250+Coins.		Emb	Sep		\$10		40% to \$300
POS	EC		V7K YM	Gold 8	GO8.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	78.3%	\$1,000	\$2,000		\$3,500	\$7,000		\$4,000	70%	\$6,000		\$30 \$60			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	
POS	EY	7 \	/66 A0	Gold 10-A	GO10.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	81.4%	\$500	\$1,000	80%	\$4,500	\$9,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30			Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	40% to \$300

	PI	an Name	e		Medical	Rx		In-Network				1	Ou	it-of-Ne	twork				Cor	ayments						Rx		$\overline{}$	
		edical	Rx		Schedule of	Schedule of	ľ		-												-,		Medical						$\neg \neg$
	Excl	hange		Metal	Benefits	Benefits	Act'l	Dedu	ctible		OOP M	laximum	Dedu	ıctible		OOP M	aximum				OP Surgery		Deduct.	Deduct.			Ti	er 2	Tier 3
Product	Off	On		Level	Form #	Form #	Value	Indiv.	Family	Coins	Indiv.	Family	Indiv.	Family	Coins	Indiv.	Family	PCP SCP	UC	ER Fre	e-St. Hospital	IP	Type	Type	Deduct.	Tier 1	Tier 2 Sp	oec. Tier	3 Spec.
POS	EY7	V66	YM	Gold 10	GO10.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	80.9%	\$500	\$1,000	80%	\$4,500	\$9,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30	)		Ded+\$250+Coin	S.	Emb	Sep		\$10	\$40 \$1	100 \$75	5 \$300
POS	EZU	V7C	во	Gold 3-A	GO3.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.1%	\$1,000	\$2,000	80%	\$4,000	\$8,000	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$50	\$75	\$2	50		Emb	Sep	\$100	\$10	20% to \$1	100 40%	% to \$300
POS	EZU	V7C	ZS	Gold 3	GO3.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	78.7%	\$1,000	\$2,000	80%	\$4,000	\$8,000	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$50	\$75	\$2	50		Emb	Sep	\$100	\$10	\$40 \$1	100 \$75	5 \$300
POS	EOZ	V7M	A0	Gold 9-A	GO9.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	81.6%	\$1,000	\$2,000	90%	\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$40	)		Ded+\$250+Coin	s.	Emb	Sep		\$10	20% to \$1	100 40%	% to \$300
POS	EOZ	V7M	YM	Gold 9	GO9.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	81.1%	\$1,000	\$2,000	90%	\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$40	)		Ded+\$250+Coin	s.	Emb	Sep		\$10	\$40 \$1	100 \$75	5 \$300
POS	EOJ	V7I	A0	Gold 6-A	GO6.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.7%	\$1,500	\$3,000	90%	\$4,000	\$8,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30	\$75	\$1	50		Emb	Sep		\$10	20% to \$1	100 40%	% to \$300
POS	EOJ	V7I	ZR	Gold 6	GO6.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	79.1%	\$1,500	\$3,000	90%	\$4,000	\$8,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30	\$75	\$1	50		Emb	Sep	\$50	\$10	\$40 \$1	100 \$75	5 \$300
POS	E0C	V7G	A0	Gold 5-A	GO5.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.9%	\$1,300	\$2,600	90%	\$3,250	\$6,500	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$50	\$75	\$1	50		Emb	Sep		\$10	20% to \$1	100 40%	% to \$300
POS	E0C	V7G	ZS	Gold 5	GO5.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$3,250	\$6,500	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$50	\$75	\$1	50		Emb	Sep	\$100	\$10	\$40 \$1	100 \$75	5 \$300
POS-HSA	DXX	VDJ	YM	Silver 2	SL2.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	70.2%	\$2,000	\$4,000	70%	\$4,000	\$8,000	\$3,000	\$6,000	50%	\$10,000	\$20,000						NonEmb	Comb		\$10	\$40 \$1	100 \$75	5 \$300
POS-HSA	DXX	VDJ	ZX	Silver 2-A	SL2.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.7%	\$2,000	\$4,000	70%	\$4,000	\$8,000	\$3,000	\$6,000	50%	\$10,000	\$20,000						NonEmb	Comb		\$15	30% to \$1	100 50%	% to \$300
POS-HSA	DX7	VDS	YM	Silver 3	SL3.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	70.4%	\$2,000	\$4,000	90%	\$6,000	\$12,000	\$3,000	\$6,000	70%	\$10,000	\$20,000						NonEmb	Comb		\$10	\$40 \$1	100 \$75	5 \$300
POS-HSA	DX7	VDS	ZX	Silver 3-A	SL3.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000	\$3,000	\$6,000	70%	\$10,000	\$20,000						NonEmb	Comb		\$15	30% to \$1	100 50%	% to \$300
POS-HSA	DYI	VDU	YM	Silver 4	SL4.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	71.0%	\$1,500	\$3,000	80%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000						NonEmb	Comb		\$10	\$40 \$1	100 \$75	5 \$300
POS-HSA	DYI	VDU	ZX	Silver 4-A	SL4.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	70.1%	\$1,500	\$3,000	80%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000						NonEmb	Comb		\$15	30% to \$1	100 50%	% to \$300
POS-HSA	DYQ	VDW	YM	Silver 5	SL5.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	69.1%	\$1,500	\$3,000	70%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000						NonEmb	Comb		\$10	\$40 \$1	100 \$75	5 \$300
POS-HSA	DYQ	VDW	ZX	Silver 5-A	SL5.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.3%	\$1,500	\$3,000	70%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000						NonEmb	Comb		\$15	30% to \$1	100 50%	% to \$300
POS	E20	V7R	D0	Silver 7	SL7.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	71.5%	\$1,500	\$3,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$80	\$100	\$3	00		Emb	Sep	\$500	\$10	\$40 \$1	100 \$75	5 \$300
POS	E20	V7R	ZZ	Silver 7-A	SL7.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.2%	\$1,500	\$3,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$80	\$100	\$3	00		Emb	Sep	\$500	\$15	30% to \$1	100 50%	% to \$300
POS	E2W	V7T	ZT	Silver 8	SL8.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.0%	\$2,000	\$4,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$80	\$100	\$3	00		Emb	Sep	\$250	\$10	\$40 \$1	100 \$75	5 \$300
POS	E2W	V7T	ZY	Silver 8-A	SL8.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.8%	\$2,000	\$4,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$80	\$100	\$3	00		Emb	Sep	\$250	\$15	30% to \$1	100 50%	% to \$300
POS	E28	V7V	ZT	Silver 9	SL9.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.5%	\$2,500	\$5,000	80%	\$6,250	\$12,500	\$4,000	\$8,000	60%	\$10,000	\$20,000	\$35 \$70	\$100	\$3	00		Emb	Sep	\$250	\$10	\$40 \$1	100 \$75	5 \$300
POS	E28	V7V	ZY	Silver 9-A	SL9.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.0%	\$2,500	\$5,000	80%	\$6,250	\$12,500	\$4,000	\$8,000	60%	\$10,000	\$20,000	\$35 \$70	\$100	\$3	00		Emb	Sep	\$250	\$15	30% to \$1	100 50%	% to \$300
POS	E2E	V7P	ZT	Silver 10	SL10.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.5%	\$3,000	\$6,000	90%	\$6,250	\$12,500	\$4,000	\$8,000	70%	\$10,000	\$20,000	\$35 \$70	\$100	\$3	00		Emb	Sep	\$250	\$10	\$40 \$1	100 \$75	5 \$300
POS	E2E	V7P	ZY	Silver 10-A	SL10.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.4%	\$3,000	\$6,000	90%	\$6,250	\$12,500	\$4,000	\$8,000	70%	\$10,000	\$20,000	\$35 \$70	\$100	\$3	00		Emb	Sep	\$250	\$15	30% to \$1	100 50%	% to \$300

#### Rate and Rate Factor Changes, and Development of 1st Quarter 2014 Base Rates

Age Factors: Change to new 2014 DC age factors: see Exhibit 1.

Other Rating Factors: Industry, group size and risk adjustment factors all set to 1.000.

#### **Development of Base Rates:**

					Proposed *									
					Base Rates									Proposed
		Current	4Q13 Bas	se Rates	on a									1Q14
			with Trend	<u>k</u>	Revenue			Rate I	Increases	from 4Q1	3 to 1Q14			Base
		Base	Trend	Total	Neutral	1 Qtr	PPACA		Market	Exper.	Exchange	Risk		Rates
<u>License</u>	<u>Product</u>	<u>Rate</u>	x <u>Factor</u> =	<u>Rate</u>	<u>Basis</u>	<u>Trend</u>	x <u>Fees</u>	x <u>EHB</u>	x <u>Adj</u>	x <u>Adj</u>	x <u>User Fee</u>	x <u>Adj</u>	= <u>Total</u>	<u>(= a x b)</u>
					(col a)								(col b)	
OCI	Gatekeeper HMO	173.96	2.113	367.58	420.31	1.026	1.035	1.016	1.013	0.976	1.007	1.110	1.192	501.15
	Gatekeeper HMP	198.00	2.113	418.37	432.92	1.026	1.035	1.016	1.013	0.976	1.007	1.110	1.192	516.18
	Rx	59.71	2.113	126.17	142.96	1.026	1.035	1.016	1.013	0.976	1.007	1.110	1.192	170.46
UHIC	EPO	174.68	2.546	444.74	449.74	1.026	1.035	1.016	1.013	0.976	1.007	1.110	1.192	536.23
	POS	206.13	2.546	524.81	463.23	1.026	1.035	1.016	1.013	0.976	1.007	1.110	1.192	552.32
	Rx	55.53	2.546	141.38	142.96	1.026	1.035	1.016	1.013	0.976	1.007	1.110	1.192	170.46

<sup>\*</sup> Rates when apply:

- New age factors
- All industry, group size, and risk adjustment factors set to 1.000, and
- New rate relationships between products:
  - +7.0% for gatekeeper to Choice, and
  - +3.0% for in-network only products to products with an out-of-network benefit,

to the total February, 2013 inforce book of business using:

- Each group's product, and each members's age,

produces the same total (for OCI + UHIC) revenue as the current 4Q13 rates and rating factors.

Index Rate: \$479.63 (i)

#### Benefit Plan Ratios

CH/INS (EPO) Plans												
		Name										
	Medi		Rx			Medical	Medical	Rx	Rx	Med	New	
	Exchai	nge		Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan	
						Allowed	Rate	Allowed	Rate	Rate	Ratio =	
				Level	Value	(a)	(b)	(c)	(d)	e = (a x b	e/i	
Product	Off	On								+ c x d)		
EPO	C40	VBY	ZV	Platinum	88.2%	0.8328	\$536.23	0.5009	\$170.46	\$531.96	1.10910	
EPO	EY1	V63	ZU	Platinum	90.7%	0.8798	\$536.23	0.5258	\$170.46	\$561.40	1.17049	
EPO	E43	V7W	YM	Platinum	88.5%	0.8559	\$536.23	0.4861	\$170.46	\$541.82	1.12966	
EPO	E47	V7Y	ZR	Platinum	88.5%	0.8583	\$536.23	0.4620	\$170.46	\$539.00	1.12378	
EPO	E5N	V71	ZU	Platinum	91.9%	0.9020	\$536.23	0.5258	\$170.46	\$573.31	1.19531	
EPO USA	EYW	V61	ZV	Platinum	89.0%	0.8477	\$536.23	0.5009	\$170.46	\$539.95	1.12575	
EPO-HSA	DW7	VDN	A0	Gold	78.5%	0.7562	\$536.23	0.0102	\$170.46	\$407.24	0.84906	
EPO-HSA	DW7	VDN VDP	YM A0	Gold	78.4%	0.7562	\$536.23	0.0000	\$170.46	\$405.50	0.84544	
EPO-HSA	DXP DXP	VDP	YM	Gold Gold	78.1%	0.8436	\$536.23	0.0102	\$170.46	\$454.10	0.94678	
EPO-HSA EPO		V67			78.0%	0.8436	\$536.23	0.0000	\$170.46	\$452.36	0.94315 0.96287	
EPO	EZJ	V67	A0 YM	Gold Gold	79.5%	0.6980	\$536.23	0.5135	\$170.46	\$461.82		
EPO	EZJ EZ2	V07 V7D	CO	Gold	78.8% 79.1%	0.6980 0.7145	\$536.23 \$536.23	0.4861 0.4065	\$170.46 \$170.46	\$457.15 \$452.43	0.95313 0.94329	
EPO	EZ2	V7D V7D	ZT	Gold	78.9%	0.7145	\$536.23	0.4003	\$170.46	\$455.38	0.94943	
EPO	EOP	V7J	A0	Gold	78.9% 78.9%	0.7143	\$536.23	0.4236	\$170.46	\$452.01	0.94943	
EPO	EOP	V7J	YM	Gold	78.3%	0.6797	\$536.23	0.4861	\$170.46	\$447.34	0.93267	
EPO	E0X	V71	A0	Gold	81.6%	0.7348	\$536.23	0.5135	\$170.46	\$481.55	1.00401	
EPO	EOX	V7L	YM	Gold	81.1%	0.7348	\$536.23	0.4861	\$170.46	\$476.88	0.99427	
EPO	EY5	V65	A0	Gold	81.4%	0.7348	\$536.23	0.5135	\$170.46	\$473.83	0.98791	
EPO	EY5	V65	YM	Gold	80.9%	0.7204	\$536.23	0.4861	\$170.46	\$469.16	0.97817	
EPO	EZS	V69	BO	Gold	78.1%	0.6932	\$536.23	0.4626	\$170.46	\$450.57	0.93941	
EPO	EZS	V69	ZS	Gold	78.7%	0.6932	\$536.23	0.4417	\$170.46	\$447.01	0.93198	
EPO	EOH	V7H	A0	Gold	79.7%	0.7199	\$536.23	0.5135	\$170.46	\$473.56	0.98735	
EPO	EOH	V7H	ZR	Gold	79.1%	0.7199	\$536.23	0.4620	\$170.46	\$464.78	0.96905	
EPO	EZ9	V7F	Α0	Gold	79.9%	0.7182	\$536.23	0.5135	\$170.46	\$472.65	0.98545	
EPO	EZ9	V7F	ZS	Gold	78.5%	0.7182	\$536.23	0.4417	\$170.46	\$460.41	0.95993	
EPO-HSA	DXY	VDI	ΥM	Silver	70.2%	0.6543	\$536.23	0.0120	\$170.46	\$352.90	0.73578	
EPO-HSA	DXY	VDI	ZX	Silver	69.7%	0.6543	\$536.23	0.0000	\$170.46	\$350.86	0.73151	
EPO-HSA	DX9	VDR	ΥM	Silver	70.4%	0.6635	\$536.23	0.0120	\$170.46	\$357.83	0.74606	
EPO-HSA	DX9	VDR	ZX	Silver	69.3%	0.6635	\$536.23	0.0000	\$170.46	\$355.79	0.74180	
EPO-HSA	DYJ	VDT	ΥM	Silver	71.0%	0.6671	\$536.23	0.0120	\$170.46	\$359.76	0.75009	
EPO-HSA	DYJ	VDT	ZX	Silver	70.1%	0.6671	\$536.23	0.0000	\$170.46	\$357.72	0.74582	
EPO-HSA	DYP	VDV	ΥM	Silver	69.1%	0.6442	\$536.23	0.0120	\$170.46	\$347.48	0.72449	
EPO-HSA	DYP	VDV	ZX	Silver	68.3%	0.6442	\$536.23	0.0000	\$170.46	\$345.44	0.72022	
EPO	E06	V7N	ZT	Silver	70.8%	0.6079	\$536.23	0.4238	\$170.46	\$398.22	0.83025	
EPO	E06	V7N	ZY	Silver	69.9%	0.6079	\$536.23	0.3650	\$170.46	\$388.19	0.80936	
EPO	E2M	V7Q	D0	Silver	71.5%	0.6124	\$536.23	0.3814	\$170.46	\$393.40	0.82022	
EPO	E2M	V7Q	ZZ	Silver	69.2%	0.6124	\$536.23	0.3250	\$170.46	\$383.79	0.80017	
EPO	E2U	V7S	ZT	Silver	70.0%	0.6030	\$536.23	0.4238	\$170.46	\$395.59	0.82478	
EPO	E2U	V7S	ZY	Silver	68.8%	0.6030	\$536.23	0.3650	\$170.46	\$385.56	0.80388	
EPO	E26	V7U	ZT	Silver	70.5%	0.6104	\$536.23	0.4238	\$170.46	\$399.56	0.83305	
EPO	E26	V7U	ZY	Silver	69.0%	0.6104	\$536.23	0.3650	\$170.46	\$389.53	0.81215	
EPO	E18	V70	ZT	Silver	70.5%	0.6128	\$536.23	0.4238	\$170.46	\$400.84	0.83573	
EPO	E18	V70	ZY	Silver	68.4%	0.6128	\$536.23	0.3650	\$170.46	\$390.82	0.81484	
EPO-HSA	DWZ	VDK	YM	Bronze	60.9%	0.5519	\$536.23	0.0120	\$170.46	\$297.99	0.62129	
EPO-HSA	DW2	VDL	YM	Bronze	61.5%	0.5564	\$536.23	0.0120	\$170.46	\$300.40	0.62632	
EPO-HSA	DW4	VDM	YM	Bronze	59.3%	0.6213	\$536.23	0.0120	\$170.46	\$335.21	0.69888	

CH+/INS (POS) Plans Plan Name											
	Pla	n Nam	e								
		dical				Medical	Medical	Rx	Rx	Med	New
	Exch	ange	Rx	Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan
						Allowed	Rate	Allowed	Rate	Rate	Ratio =
				Level	Value	(a)	(b)	(c)	(d)	e = (a x b	e/i
Product	Off	On								+ c x d)	
POS	C5Z	VBZ	ZV	Platinum	88.2%	0.8301	\$552.32	0.5009	\$170.46	\$543.86	1.13392
POS	EY2	V64	ZU	Platinum	90.7%	0.8759	\$552.32	0.5258	\$170.46	\$573.40	1.19552
POS	E44	V7X	YM	Platinum	88.5%	0.8504	\$552.32	0.4861	\$170.46	\$552.55	1.15204
POS	E48	V7Z	ZR	Platinum	88.5%	0.8511	\$552.32	0.4620	\$170.46	\$548.83	1.14428
POS	E50	V72	ZU	Platinum	91.9%	0.8973	\$552.32	0.5258	\$170.46	\$585.22	1.22016
POS	EYX	V62	ZV	Platinum	89.0%	0.8445	\$552.32	0.5009	\$170.46	\$551.82	1.15051
POS-HSA	DXL	VDO	Α0	Gold	78.5%	0.7573	\$552.32	0.0102	\$170.46	\$420.01	0.87570
POS-HSA	DXL	VDO	YM	Gold	78.4%	0.7573	\$552.32	0.0000	\$170.46	\$418.27	0.87207
POS-HSA	DXR	VDQ	Α0	Gold	78.1%	0.8442	\$552.32	0.0102	\$170.46	\$468.01	0.97577
POS-HSA	DXR	VDQ	YM	Gold	78.0%	0.8442	\$552.32	0.0000	\$170.46	\$466.27	0.97214
POS	EZL	V68	Α0	Gold	79.5%	0.6969	\$552.32	0.5135	\$170.46	\$472.44	0.98502
POS	EZL	V68	YM	Gold	78.8%	0.6969	\$552.32	0.4861	\$170.46	\$467.77	0.97528
POS	EZ4	V7E	C0	Gold	79.1%	0.7135	\$552.32	0.4065	\$170.46	\$463.37	0.96610
POS	EZ4	V7E	ZT	Gold	78.9%	0.7135	\$552.32	0.4238	\$170.46	\$466.32	0.97225
POS	EOR	V7K	Α0	Gold	78.9%	0.6796	\$552.32	0.5135	\$170.46	\$462.89	0.96509
POS	EOR	V7K	YM	Gold	78.3%	0.6796	\$552.32	0.4861	\$170.46	\$458.22	0.95536
POS	EY7	V66	Α0	Gold	81.4%	0.7191	\$552.32	0.5135	\$170.46	\$484.70	1.01058
POS	EY7	V66	YM	Gold	80.9%	0.7191	\$552.32	0.4861	\$170.46	\$480.03	1.00084
POS	EZU	V7C	В0	Gold	78.1%	0.6925	\$552.32	0.4626	\$170.46	\$461.34	0.96186
POS	EZU	V7C	ZS	Gold	78.7%	0.6925	\$552.32	0.4417	\$170.46	\$457.77	0.95443
POS	EOZ	V7M	Α0	Gold	81.6%	0.7331	\$552.32	0.5135	\$170.46	\$492.44	1.02670
POS	EOZ	V7M	YM	Gold	81.1%	0.7331	\$552.32	0.4861	\$170.46	\$487.77	1.01696
POS	EOJ	V7I	Α0	Gold	79.7%	0.7188	\$552.32	0.5135	\$170.46	\$484.54	1.01023
POS	EOJ	V7I	ZR	Gold	79.1%	0.7188	\$552.32	0.4620	\$170.46	\$475.76	0.99193
POS	E0C	V7G	Α0	Gold	79.9%	0.7169	\$552.32	0.5135	\$170.46	\$483.49	1.00805
POS	E0C	V7G	ZS	Gold	78.5%	0.7169	\$552.32	0.4417	\$170.46	\$471.25	0.98253
POS-HSA	DXX	VDJ	YM	Silver	70.2%	0.6540	\$552.32	0.0120	\$170.46	\$363.26	0.75738
POS-HSA	DXX	VDJ	ZX	Silver	69.7%	0.6540	\$552.32	0.0000	\$170.46	\$361.22	0.75312
POS-HSA	DX7	VDS	YM	Silver	70.4%	0.6644	\$552.32	0.0120	\$170.46	\$369.01	0.76936
POS-HSA	DX7	VDS	ZX	Silver	69.3%	0.6644	\$552.32	0.0000	\$170.46	\$366.96	0.76509
POS-HSA	DYI	VDU	YM	Silver	71.0%	0.6671	\$552.32	0.0120	\$170.46	\$370.50	0.77247
POS-HSA	DYI	VDU	ZX	Silver	70.1%	0.6671	\$552.32	0.0000	\$170.46	\$368.45	0.76820
POS-HSA	DYQ	VDW	YM	Silver	69.1%	0.6447	\$552.32	0.0018	\$170.46	\$356.39	0.74305
POS-HSA	DYQ	VDW	ZX	Silver	68.3%	0.6447	\$552.32	0.0000	\$170.46	\$356.08	0.74241
POS	E20	V7R	D0	Silver	71.5%	0.6107	\$552.32	0.3814	\$170.46	\$402.32	0.83880
POS	E20	V7R	ZZ	Silver	69.2%	0.6107	\$552.32	0.3250	\$170.46	\$392.70	0.81876
POS	E2W	V7T	ZT	Silver	70.0%	0.6015	\$552.32	0.4238	\$170.46	\$404.46	0.84328
POS	E2W	V7T	ZY	Silver	68.8%	0.6015	\$552.32	0.3650	\$170.46	\$394.44	0.82238
POS	E28	V7V	ZT	Silver	70.5%	0.6092	\$552.32	0.4238	\$170.46	\$408.71	0.85214
POS	E28	V7V	ZY	Silver	69.0%	0.6092	\$552.32	0.3650	\$170.46	\$398.69	0.83125
POS	E2E	V7P	ZT	Silver	70.5%	0.6121	\$552.32	0.4238	\$170.46	\$410.32	0.85548
POS	E2E	V7P	ZY	Silver	68.4%	0.6121	\$552.32	0.3650	\$170.46	\$400.29	0.83459

# Rate Calculation Formula

Monthly premium =

Index Rate

x Plan Ratio

x Trend factor for plan effective or renewal date

x Sum of member age factors for the group

# Rating Example

Benefit Plan: EPO plan EZ2 with Rx C0

Effective Date: 4/1/14

Census:

		Member A	\ges			Age I	-actors	
	EE Age	Spouse Age	Child #1	Child #2	<u>EE</u>	Spouse	Child #1	Child #2
EE #1	43	41	10	15	1.094	1.013	0.727	0.727
EE #2	35	36	5	9	0.805	0.836	0.727	0.727
EE #3	53	55	19		1.605	1.733	0.727	

Total Members: 11 Sum of Age Factors: 10.721

# **Rate Calculation**

10 4141011		
	Rating Factor	Exhibit 1 Location
\$479.63	Index Rate	(1)
0.94329	Plan Ratio (EZ2)	(2)
1.026	Trend Factor (2Q14)	(3)
10.721	Group Age Factor	(4)
\$4,976.62		

**Total Monthly Premium** 

# Member Months, Earned Premium & Incurred Claim Experience - UHIC

		Earned	Incurred	Claim	
Month	<u>Members</u>	<u>Premium</u>	<u>Claims</u>	<u>PMPM</u>	Loss Ratio
Jan-12	9,190	3,849,240	2,728,257	296.87	70.9%
Feb-12	9,374	3,954,953	2,599,181	277.28	65.7%
Mar-12	9,291	3,940,405	3,072,182	330.66	78.0%
Apr-12	9,175	3,912,866	2,698,096	294.07	69.0%
May-12	9,141	3,922,974	2,724,351	298.04	69.4%
Jun-12	9,136	3,940,596	2,604,675	285.10	66.1%
Jul-12	9,204	3,986,074	2,402,937	261.08	60.3%
Aug-12	9,266	4,007,942	2,720,091	293.56	67.9%
Sep-12	9,338	4,011,619	2,222,794	238.04	55.4%
Oct-12	9,083	3,934,272	2,431,348	267.68	61.8%
Nov-12	9,057	3,931,358	2,677,794	295.66	68.1%
Dec-12	8,920	3,876,665	2,446,344	274.25	63.1%
Total	110,175	47,268,964	31,328,050	284.35	66.3%

#### **Explanation, Support & Development of PPACA Fee Increases**

The Patient Protection and Affordable Care Act (PPACA) includes several new taxes and fees which will increase health insurance costs and need to be reflected in premium. The two largest cost impacts both take effect with calendar year 2014 earned premiums.

Insurer Fee. This is a permanent fee that applies to fully insured coverage. This fee will fund tax credits for insurance coverage purchased on the exchanges. The total fee increases from \$8B in 2014 to \$14.3B in 2018 (indexed to premium for subsequent years.) Each insurance carrier's assessment will be based on net written health insurance premiums in the prior year, with certain exclusions. The Oliver Wyman report "Simulation of the Impact of the Annual Fees on Insurers Using 2011 Data", dated June 27, 2012, estimates that the denominator premiums to which this fee will be applied will be \$527.085 billion. The fee must then be grossed up for federal income tax, since the member fee is not a tax deductible expense. As a % of premium, the needed fee is \$8B Insurer Fee / \$527.085 Net Industry Premiums / 65% FIT = 2.3%.

Reinsurance Assessment. This is a temporary fee that applies to all commercial groups (both fully insured and self-funded) from 2014 to 2016 for the purpose of funding the reinsurance pool for high cost claimants in the individual market during this three year transitional period. The total baseline amounts to be collected to fund this pool are \$12B in 2014, \$8B in 2015, and \$5B in 2016, and individual states can add to this baseline. Each insurance carrier will be assessed on a per capita basis. HHS has proposed a \$5.25 pmpm assessment for 2014, or an estimated 1.1% of DC small group premiums.

The total needed PPACA fee increase is 3.5% (2.3% for Insurer Fee, plus 1.2% for Reinsurance Assessment).

The below details the calculation of the Insurer Fee and Reinsurance Assessment.

#### Calculation of 2014 Fees Impact

#### **Insurer Fee Impact Calculation**

Insurer Fee in 2014 (Billions)	\$8
Projected 2013 Health Insurance Premiums (Billions)*	\$527.085
Insurer Fee as % of Health Insurance Premiums	1.5%
Gross Up by Federal Income Tax (35%)	2.3%
*from Oliver Wyman Study published on June 27, 2012	
Reinsurance Assessment Impact Calculation	
Reinsurance Assessment Per Member Per Month - HHS Proposed	\$5.25
Reinsurance Fee as a Percent of Premium	1.2%

	OCI	UHIC	Total
1. Experience 1/1/12-13			
1a. Member Months	24,034	110,175	134,209
1b. Average Mbrs (1a/12)	2,003	9,181	11,184
1c. Incurred Claims	\$5,846,466	\$31,328,050	\$37,174,516
1d. Claim PMPM (1c/1a)	\$243.26	\$284.35	\$276.99
1e. Earned Premium	\$11,537,610	\$47,268,964	\$58,806,574
1f. Premium PMPM (1e/1a)	\$480.05	\$429.04	\$438.17
1g. Loss Ratio (1c/1e)	50.7%	66.3%	63.2%
2. Needed Revenue for 10/1/13 Effective Date			
2a. Claim trend	1.195	1.195	1.195
From center of experience period: 7/1/12			
to center of 10/1/13 pricing period: 4/1/14			
(21 months at 10.7% annual rate)			
2b. Claim cost subtotal (1d x 2a)	\$290.62	\$339.71	\$330.92
2c. Target loss ratio	73.0%	73.0%	73.0%
2d. Needed revenue PMPM for 10/1/13 effective date (2b/2c)	\$398.11	\$465.36	\$453.31
3. Current Manual Rate 10/1/13			
3a. Medical base rate 10/1/2013	\$178.47	\$199.99	\$196.14
3b. Average medical plan relativity	0.9034	0.8715	0.8772
3c. Medical pricing trend factor	2.113	2.546	2.468
3d. Subtotal: Medical (3a x 3b x 3c)	<u>\$340.68</u>	<u>\$443.76</u>	<u>\$425.30</u>
3e. Pharmacy base rate 10/1/2013	\$59.71	\$55.53	\$56.28
3f. Average Rx plan relativity	0.5048	0.4396	0.4513
3g. Rx pricing trend factor	2.113	2.546	2.468
3h. Subtotal: Pharmacy (3e x 3f x 3g)	<u>\$63.69</u>	<u>\$62.16</u>	<u>\$62.43</u>
3i. Subtotal: Medical+Pharmacy (3d + 3h)	<u>\$404.37</u>	\$505.92	\$487.7 <u>3</u>
3j. Age/Sex Factors	1.0610	0.9485	0.9687
3k. Area factors	1.0000	1.0000	1.0000
3l. Industry factors	0.9969	0.9703	0.9751
3m. Size factors	1.0196	1.0108	1.0123
3n. Current premium PMPM for 10/1/13 effective date (3i x 3j x 3k x 3l x 3m)	\$436.11	\$470.63	\$464.45
4. Supportable Pricing Adjustment (2d / 3n -1)	-8.7%	-1.1%	-2.4%
(rate adjustment required to achieve 73% loss ratio)			

Exhibit T

# DISTRICT OF COLUMBIA PRICING TREND DEVELOPMENT APRIL 2013 RATE FILING SUPPORT

#### **SG PRICING TREND BY COMPONENT**

	=	SMALL GROUP PRICING TREND BY COMPONENT													
	Notes:	Inpatient	Outpatient	<u>Professional</u>	<u>Other</u>	<u>Capitation</u>	Total <u>Medical</u>	Retail <u>Pharmacy</u>	Weighted Aggregate						
Total Proposed Pricing Trend	[6]	7.5%	12.7%	10.7%	11.0%	3.6%	10.4%	12.3%	10.7%						
Utilization / Service Mix	[1],[2]	0.1%	5.1%	4.4%	4.0%	0.0%	3.5%	4.2%	3.6%						
Unit Cost Benefit Leveraging Margin	[3] [4]	6.0% 0.2% 1.0%	5.4% 0.7% 1.0%	3.7% 1.2% 1.0%	4.7% 0.9% 1.0%	2.3% 0.2% 1.0%	4.8% 0.8% 1.0%	4.8% 1.8% 1.0%	4.8% 0.9% 1.0%						
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%						
Sub-Total Claims Trend		7.5%	12.7%	10.7%	11.0%	3.6%	10.4%	12.3%	10.7%						
Management Adjustment		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%						

#### Notes:

- [1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.
- [2] Represents expected changes in intensity of services provided.
- [3] Represents core unit pricing increases, exclusive of service mix / intenisty of services impact;
- [4] Impact of member cost-share leveraging on net claims cost trend.
- [5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).
- [6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

Rate Factors Exhibit 1

(1) Index Rate: \$479.63

# (2) Benefit Plan Ratios

Plan Name	CH/INS (EPO) Plans												
Nedical   Exchange   Product   Off   On   Level   Caluarial   Plan   Level   Caluarial   Plan   Level   Caluarial   Plan   Level   Caluarial   Plan   Pla	Plan Name												
Product													
Product					Rx								
EPO         C4O         VBY         ZV         Platinum         88.2%         1.10910           EPO         EY1         V63         ZU         Platinum         90.7%         1.17049           EPO         E47         V7W         YM         Platinum         88.5%         1.12966           EPO         E47         V7V         ZR         Platinum         89.0%         1.12575           EPO         ESN         V71         ZU         Platinum         89.0%         1.12575           EPO-HSA         DW7         VDN         A0         Gold         78.5%         0.84906           EPO-HSA         DW7         VDN         A0         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         A0         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         A0         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         A0         Gold         78.1%         0.94278           EPO-HSA         DXP         VDP         A0         Gold         78.1%         0.94281           EPO-HSA         DXP         VDP         YM				_				-					
EPO         EY1         V63         ZU         Platinum         90.7%         1.17049           EPO         E43         V7W         YM         Platinum         88.5%         1.12966           EPO         E5N         V71         ZV         Platinum         91.9%         1.19531           EPO         E5N         V71         ZU         Platinum         91.9%         1.12575           EPO         EYW         V61         ZV         Platinum         89.0%         1.12575           EPO-HSA         DW7         VDN         AO         Gold         78.5%         0.84946           EPO-HSA         DW7         VDN         YDP         AO         Gold         78.5%         0.84946           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.94315           EPO-HSA         DXP         VDP <td< td=""><td>Р</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	Р												
EPO         E43         V7W         YM         Platinum         88.5%         1.12966           EPO         E47         V7Y         ZR         Platinum         88.5%         1.12378           EPO         E5N         V71         ZU         Platinum         91.9%         1.12575           EPO         EYW         V61         ZV         Platinum         89.0%         1.12575           EPO-HSA         DW7         VDN         A0         Gold         78.5%         0.84946           EPO-HSA         DXP         VDP         A0         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         YM         Gold         78.1%         0.94215           EPO-HSA         DXP         VDP         YM         Gold         78.1%         0.94215           EPO-HSA         DXP         VDP         YM         Gold         78.1%         0.94218           EPO-HSA         DXP         VDP         YM         Gold         78.1%         0.94218           EPO         EZJ         V7D         ZT         Gold         79.1%         0.96217           EPO         EZJ         V7D         ZT         Gold <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>													
EPO         E47         V7Y         ZR         Platinum         88.5%         1.12378           EPO         E5N         V71         ZU         Platinum         91.9%         1.19531           EPO         EYW         V61         ZV         Platinum         91.9%         1.12575           EPO-HSA         DW7         VDN         AO         Gold         78.5%         0.84906           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         YM         Gold         78.1%         0.94315           EPO         EZJ         V67         AO         Gold         78.8%         0.95313           EPO         EZJ         V67         YM         Gold         78.9%         0.94241           EPO         EZZ         V7D         ZT         Gold         79.1%         0.94241           EPO         EDP         V7J         AO         Gold         78.3%         0.93267           EPO         EOP         V7J         AO         Gold         78.3%         0.93267           EPO         EOP         V7J         AO         Gold         78													
EPO         E5N         V71         ZU         Platinum         91.9%         1.19531           EPO         EYW         V61         ZV         Platinum         89.0%         1.12575           EPO-HSA         DW7         VDN         AO         Gold         78.5%         0.84906           EPO-HSA         DWP         VDP         AO         Gold         78.4%         0.84504           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         YM         Gold         78.0%         0.94215           EPO         EZJ         V67         AO         Gold         79.5%         0.96287           EPO         EZJ         V7D         CO         Gold         78.9%         0.94231           EPO         EZZ         V7D         CO         Gold         78.9%         0.94231           EPO         EZZ         V7D         ZT         Gold         78.9%         0.94943           EPO         EZZ         V7D         AO         Gold         78.9%         0.94943           EPO         EZZ         V7D         AO         Gold         78													
EPO         EYW         V61         ZV         Platinum         89.0%         1.12575           EPO-HSA         DW7         VDN         AO         Gold         78.5%         0.84906           EPO-HSA         DW7         VDN         YM         Gold         78.4%         0.84544           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.94315           EPO-HSA         DXP         VDP         YM         Gold         78.5%         0.94315           EPO         EZJ         V67         AO         Gold         79.5%         0.94315           EPO         EZJ         V67         AO         Gold         79.5%         0.92421           EPO         EZZ         V7D         CO         Gold         79.1%         0.94329           EPO         EZZ         V7D         AO         Gold         78.9%         0.94943           EPO         EZZ         V7D         AO         Gold         78.9%         0.94943           EPO         EDP         V7J         AO         Gold         78.9%         0.94241           EPO         EOP         V7J         AO         Gold         78.3%<													
EPO-HSA         DW7         VDN         A0         Gold         78.5%         0.84906           EPO-HSA         DW7         VDN         YM         Gold         78.4%         0.84544           EPO-HSA         DXP         VDP         A0         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         YM         Gold         78.0%         0.94315           EPO         EZJ         V67         A0         Gold         79.5%         0.96287           EPO         EZJ         V67         YM         Gold         78.5%         0.95213           EPO         EZJ         V67         YM         Gold         79.5%         0.96287           EPO         EZJ         V7D         CO         Gold         79.1%         0.96287           EPO         EZZ         V7D         ZT         Gold         79.1%         0.94329           EPO         EZZ         V7D         ZT         Gold         78.3%         0.932267           EPO         EOP         V7J         A0         Gold         78.1%         0.932267           EPO         EOX         V7L         A0         Gold         81.4% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>													
EPO-HSA         DW7         VDN         YM         Gold         78.4%         0.84544           EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         YM         Gold         78.0%         0.94315           EPO         EZJ         V67         AO         Gold         79.5%         0.96287           EPO         EZJ         V67         YM         Gold         78.8%         0.95313           EPO         EZZ         V7D         CO         Gold         79.1%         0.94329           EPO         EZZ         V7D         ZT         Gold         78.9%         0.94241           EPO         EOP         V7J         AO         Gold         78.3%         0.93267           EPO         EOX         V7L         AO         Gold         78.3%         0.93267           EPO         EOX         V7L         AO         Gold         78.3%         0.93267           EPO         EOX         V7L         AO         Gold         81.6%         1.00401           EPO         EOX         V7L         YM         Gold         81.1%													
EPO-HSA         DXP         VDP         AO         Gold         78.1%         0.94678           EPO-HSA         DXP         VDP         YM         Gold         78.0%         0.94315           EPO         EZJ         V67         AO         Gold         79.5%         0.96287           EPO         EZJ         V67         YM         Gold         78.8%         0.95313           EPO         EZZ         V7D         CO         Gold         79.1%         0.94329           EPO         EZZ         V7D         ZT         Gold         78.9%         0.94943           EPO         EDO         EDO         V7J         AO         Gold         78.9%         0.94943           EPO         EOP         V7J         AO         Gold         78.9%         0.94241           EPO         EOP         V7J         AO         Gold         78.3%         0.93267           EPO         EOP         V7J         AO         Gold         78.3%         0.93267           EPO         EOX         V7L         AO         Gold         81.1%         0.99427           EPO         EOX         V7L         AO         Gold         <													
EPO-HSA         DXP         VDP         YM         Gold         78.0%         0.94315           EPO         EZJ         V67         AO         Gold         79.5%         0.96287           EPO         EZJ         V67         YM         Gold         78.8%         0.95313           EPO         EZZ         V7D         ZT         Gold         78.9%         0.94241           EPO         EPO         EPO         EPO         AO         Gold         78.9%         0.94241           EPO         EPO         EPO         FYJ         AO         Gold         78.9%         0.94241           EPO         EPO         EPO         FYJ         AO         Gold         78.3%         0.93267           EPO         EON         V7L         AO         Gold         81.4%         0.99421           EPO         EON         V7L         AO         Gold         81.1%         0.99427           EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EOX         V7L         YM         Gold         81.1%         0.997817           EPO         EYS         V65													
EPO         EZJ         V67         AO         Gold         79.5%         0.96287           EPO         EZJ         V67         YM         Gold         78.8%         0.95313           EPO         EZZ         V7D         CO         Gold         79.1%         0.94329           EPO         EPO         EPO         EPO         TT         Gold         78.9%         0.94241           EPO         EPO         EOP         V7J         AO         Gold         78.9%         0.93267           EPO         EOP         V7J         AO         Gold         78.9%         0.93267           EPO         EOP         V7J         AO         Gold         78.3%         0.93267           EPO         EOX         V7L         AO         Gold         81.6%         1.00401           EPO         EOX         V7L         AO         Gold         81.6%         1.00401           EPO         EOX         V7L         AO         Gold         81.4%         0.98791           EPO         EOX         V7E         AO         Gold         78.1%         0.99341           EPO         EZS         V69         BO         Gold </td <td>_</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	_												
EPO         EZJ         V67         YM         Gold         78.8%         0.95313           EPO         EZZ         V7D         CO         Gold         79.1%         0.94329           EPO         EZZ         V7D         ZT         Gold         78.9%         0.94943           EPO         EOP         V7J         AO         Gold         78.9%         0.94241           EPO         EOP         V7J         YM         Gold         78.3%         0.93267           EPO         EOX         V7L         AO         Gold         81.6%         1.00401           EPO         EOX         V7L         AO         Gold         81.6%         1.00401           EPO         EOX         V7L         AO         Gold         81.4%         0.99427           EPO         EV5         V65         AO         Gold         81.1%         0.99427           EPO         EY5         V65         AO         Gold         81.4%         0.997817           EPO         EY5         V65         AO         Gold         78.1%         0.93198           EPO         EZS         V69         ZS         Gold         78.7%         0.	E												
EPO         EZZ         V7D         CO         Gold         79.1%         0.94329           EPO         EZZ         V7D         ZT         Gold         78.9%         0.94943           EPO         EOP         V7J         AO         Gold         78.9%         0.94241           EPO         EOP         V7J         YM         Gold         78.3%         0.93267           EPO         EOX         V7L         AO         Gold         81.6%         1.00401           EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EYS         V65         AO         Gold         81.4%         0.9987817           EPO         EZS         V69         BO         Gold         78.1%         0													
EPO         EZZ         V7D         ZT         Gold         78.9%         0.94943           EPO         EOP         V7J         AO         Gold         78.9%         0.94241           EPO         EOP         V7J         YM         Gold         78.3%         0.93267           EPO         EOX         V7L         AO         Gold         81.6%         1.00401           EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EOX         V65         AO         Gold         81.4%         0.98791           EPO         EY5         V65         YM         Gold         78.1%         0.93941           EPO         EZS         V69         BO         Gold         78.1%         0.939198           EPO         EZS         V69         ZS         Gold         79.7%         0.98735           EPO         EOH         V7H         AO         Gold         79.1%         0.													
EPO         EOP         V7J         AO         Gold         78.9%         0.94241           EPO         EOP         V7J         YM         Gold         78.3%         0.93267           EPO         EOX         V7L         AO         Gold         81.6%         1.00401           EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EYS         V65         AO         Gold         81.4%         0.98791           EPO         EYS         V65         AO         Gold         81.4%         0.98791           EPO         EYS         V65         YM         Gold         80.9%         0.97817           EPO         EZS         V69         BO         Gold         78.1%         0.93941           EPO         EZS         V69         ZS         Gold         78.7%         0.93198           EPO         EDH         V7H         AO         Gold         79.7%         0.98735           EPO         EOH         V7H         AO         Gold         79.7%         0.98735           EPO         EOH         V7H         AO         Gold         79.1%         0.9													
EPO         EOP         V7J         YM         Gold         78.3%         0.93267           EPO         EOX         V7L         A0         Gold         81.6%         1.00401           EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EY5         V65         A0         Gold         81.4%         0.98791           EPO         EY5         V65         YM         Gold         80.9%         0.97817           EPO         EY5         V65         YM         Gold         80.9%         0.97817           EPO         EZS         V69         B0         Gold         78.1%         0.93941           EPO         EZS         V69         ZS         Gold         78.7%         0.93198           EPO         EDH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         A0         Gold         79.1%         0.9													
EPO         EOX         V7L         A0         Gold         81.6%         1.00401           EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EY5         V65         A0         Gold         81.4%         0.98791           EPO         EY5         V65         YM         Gold         80.9%         0.97817           EPO         EY5         V69         B0         Gold         78.1%         0.93941           EPO         EZS         V69         ZS         Gold         78.7%         0.93198           EPO         EOH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         A0         Gold         79.1%         0.96905           EPO         E29         V7F         ZS         Gold         79.1%         0.96905           EPO         E20         V7F         ZS         Gold         79.2%         0.7													
EPO         EOX         V7L         YM         Gold         81.1%         0.99427           EPO         EY5         V65         A0         Gold         81.4%         0.98791           EPO         EY5         V65         YM         Gold         80.9%         0.97817           EPO         EZS         V69         B0         Gold         78.1%         0.93941           EPO         EZS         V69         ZS         Gold         78.7%         0.93198           EPO         EOH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.7%         0.96905           EPO         EZ9         V7F         A0         Gold         79.9%         0.98545           EPO         EZ9         V7F         ZS         Gold         79.9%         0.98545           EPO         EZ9         V7F         ZS         Gold         78.5%         0.95993           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         <													
EPO         EY5         V65         A0         Gold         81.4%         0.98791           EPO         EY5         V65         YM         Gold         80.9%         0.97817           EPO         EZS         V69         B0         Gold         78.1%         0.93941           EPO         EZS         V69         ZS         Gold         78.7%         0.93198           EPO         EOH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.1%         0.96905           EPO         EZ9         V7F         A0         Gold         79.1%         0.96905           EPO         EZ9         V7F         ZS         Gold         79.1%         0.96905           EPO         EZ9         V7F         ZS         Gold         78.5%         0.95993           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         <													
EPO         EY5         V65         YM         Gold         80.9%         0.97817           EPO         EZS         V69         B0         Gold         78.1%         0.93941           EPO         EZS         V69         ZS         Gold         78.7%         0.93198           EPO         EOH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.1%         0.96905           EPO         EOH         V7H         ZR         Gold         79.1%         0.96905           EPO         EOH         V7H         ZS         Gold         79.1%         0.96905           EPO         EZ9         V7F         A0         Gold         79.9%         0.98545           EPO         EZ9         V7F         ZS         Gold         79.9%         0.98545           EPO         EZ9         V7F         ZS         Gold         78.5%         0.95993           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         <													
EPO         EZS         V69         BO         Gold         78.1%         0.93941           EPO         EZS         V69         ZS         Gold         78.7%         0.93198           EPO         EOH         V7H         AO         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.1%         0.96905           EPO         EZ9         V7F         AO         Gold         79.9%         0.98545           EPO         EZ9         V7F         ZS         Gold         78.5%         0.95993           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.73151           EPO-HSA         DX9         VDR         ZX         Silver         69.7%         0.74180           EPO-HSA         DYJ         VDT         ZX         Silver         70.1% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>													
EPO         EZS         V69         ZS         Gold         78.7%         0.93198           EPO         EOH         V7H         A0         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.1%         0.96905           EPO         EZ9         V7F         A0         Gold         79.9%         0.98545           EPO         EZ9         V7F         ZS         Gold         78.5%         0.95993           EPO-HSA         DXY         VDI         YM         Silver         70.2%         0.73578           EPO-HSA         DX9         VDR         YM         Silver         69.7%         0.73151           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.74180           EPO-HSA         DYJ         VDT         ZX         Silver         70													
EPO         EOH         V7H         AO         Gold         79.7%         0.98735           EPO         EOH         V7H         ZR         Gold         79.1%         0.96905           EPO         EZ9         V7F         AO         Gold         79.9%         0.98545           EPO         EZ9         V7F         ZS         Gold         78.5%         0.95993           EPO-HSA         DXY         VDI         YM         Silver         70.2%         0.73578           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.73151           EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.74606           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.74180           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.75009           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.74582           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72042           EPO         E06         V7N         ZT         Silver													
EPO         EOH         V7H         ZR         Gold         79.1%         0.96905           EPO         EZ9         V7F         A0         Gold         79.9%         0.98545           EPO         EZ9         V7F         ZS         Gold         78.5%         0.95993           EPO-HSA         DXY         VDI         YM         Silver         70.2%         0.73578           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.73151           EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.74606           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.74180           EPO-HSA         DYJ         VDT         ZX         Silver         71.0%         0.75009           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.74480           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         E06         V7N         ZY													
EPO         EZ9         V7F         A0         Gold         79.9%         0.98545           EPO         EZ9         V7F         ZS         Gold         78.5%         0.95993           EPO-HSA         DXY         VDI         YM         Silver         70.2%         0.73578           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.73151           EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.74606           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.74180           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.75009           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.74582           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         E06         V7N         ZY         Silver         70.8%         0.83025           EPO         E2M         V7Q         D0 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>													
EPO         EZ9         V7F         ZS         Gold         78.5%         0.95993           EPO-HSA         DXY         VDI         YM         Silver         70.2%         0.73578           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.73151           EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.74606           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.74180           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.75009           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.75009           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         69.1%         0.722449           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         E06         V7N         ZY         Silver         70.8%         0.83025           EPO         E2M         V7Q         DO													
EPO-HSA         DXY         VDI         YM         Silver         70.2%         0.73578           EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.73151           EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.74606           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.74180           EPO-HSA         DYJ         VDT         YM         Silver         69.3%         0.74180           EPO-HSA         DYJ         VDT         ZX         Silver         71.0%         0.75009           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.74582           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         EO6         V7N         ZY         Silver         70.8%         0.83025           EPO         EO6         V7N         ZY         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ													
EPO-HSA         DXY         VDI         ZX         Silver         69.7%         0.73151           EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.74606           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.74180           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.75009           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.74582           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         69.1%         0.72249           EPO-HSA         DYP         VDV         ZX         Silver         69.1%         0.72249           EPO-HSA         DYP         VDV         ZX         Silver         69.1%         0.83025           EPO         E26         V7N         ZY         Silver         69.9%         0.82022           EPO         E2M         V7Q         ZZ <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>													
EPO-HSA         DX9         VDR         YM         Silver         70.4%         0.74606           EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.74180           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.75009           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.74582           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         E06         V7N         ZT         Silver         70.8%         0.83025           EPO         E06         V7N         ZY         Silver         69.9%         0.80936           EPO         E2M         V7Q         D0         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Si													
EPO-HSA         DX9         VDR         ZX         Silver         69.3%         0.74180           EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.75009           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.74582           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         E06         V7N         ZT         Silver         70.8%         0.83025           EPO         E06         V7N         ZY         Silver         69.9%         0.80936           EPO         E2M         V7Q         D0         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver													
EPO-HSA         DYJ         VDT         YM         Silver         71.0%         0.75009           EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.74582           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         E06         V7N         ZT         Silver         70.8%         0.83025           EPO         E06         V7N         ZY         Silver         69.9%         0.80936           EPO         E2M         V7Q         D0         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>													
EPO-HSA         DYJ         VDT         ZX         Silver         70.1%         0.74582           EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         E06         V7N         ZT         Silver         70.8%         0.83025           EPO         E06         V7N         ZY         Silver         69.9%         0.80936           EPO         E2M         V7Q         D0         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver													
EPO-HSA         DYP         VDV         YM         Silver         69.1%         0.72449           EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         E06         V7N         ZT         Silver         70.8%         0.83025           EPO         E06         V7N         ZY         Silver         69.9%         0.80936           EPO         E2M         V7Q         D0         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver													
EPO-HSA         DYP         VDV         ZX         Silver         68.3%         0.72022           EPO         E06         V7N         ZT         Silver         70.8%         0.83025           EPO         E06         V7N         ZY         Silver         69.9%         0.80936           EPO         E2M         V7Q         D0         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze													
EPO         E06         V7N         ZT         Silver         70.8%         0.83025           EPO         E06         V7N         ZY         Silver         69.9%         0.80936           EPO         E2M         V7Q         D0         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129													
EPO         E06         V7N         ZY         Silver         69.9%         0.80936           EPO         E2M         V7Q         D0         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129	E												
EPO         E2M         V7Q         D0         Silver         71.5%         0.82022           EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129													
EPO         E2M         V7Q         ZZ         Silver         69.2%         0.80017           EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129													
EPO         E2U         V7S         ZT         Silver         70.0%         0.82478           EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129				-									
EPO         E2U         V7S         ZY         Silver         68.8%         0.80388           EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129													
EPO         E26         V7U         ZT         Silver         70.5%         0.83305           EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129													
EPO         E26         V7U         ZY         Silver         69.0%         0.81215           EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129													
EPO         E18         V7O         ZT         Silver         70.5%         0.83573           EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129													
EPO         E18         V7O         ZY         Silver         68.4%         0.81484           EPO-HSA         DWZ         VDK         YM         Bronze         60.9%         0.62129													
EPO-HSA DWZ VDK YM Bronze 60.9% 0.62129													
I EPO-HSA DW2 VDL YM Bronze 61.5% 0.62632													
			DW2	VDL	YM	Bronze	61.5%	0.62632					
EPO-HSA DW4 VDM YM Bronze 59.3% 0.69888	El	PO-HSA	DW4	VDM	YM	Bronze	59.3%	0.69888					

CH+/INS (POS) Plans											
		lan Nam									
	Med		Rx								
	Exch			Metal	Actuarial	Plan					
Product	Off	On		Level	Value	Ratio					
POS	C5Z	VBZ	ZV	Platinum	88.2%	1.13392					
POS	EY2	V64	ZU	Platinum	90.7%	1.19552					
POS	E44	V7X	YM	Platinum	88.5%	1.15204					
POS	E48	V7Z	ZR	Platinum	88.5%	1.14428					
POS	E50	V72	ZU	Platinum	91.9%	1.22016					
POS	EYX	V62	ZV	Platinum	89.0%	1.15051					
POS-HSA	DXL	VDO	A0	Gold	78.5%	0.87570					
POS-HSA	DXL	VDO	YM	Gold	78.4%	0.87207					
POS-HSA POS-HSA	DXR DXR	VDQ	A0 YM	Gold Gold	78.1% 78.0%	0.97577 0.97214					
POS-HSA	EZL	VDQ V68	A0	Gold	78.0% 79.5%	0.97214					
POS	EZL	V68	YM	Gold	79.5% 78.8%	0.98502					
POS	EZ4	V7E	CO	Gold	79.1%	0.96610					
POS	EZ4	V7E	ZT	Gold	78.9%	0.90010					
POS	EOR	V7E V7K	A0	Gold	78.9%	0.96509					
POS	EOR	V7K V7K	YM	Gold	78.3%	0.95536					
POS	EY7	V66	A0	Gold	81.4%	1.01058					
POS	EY7	V66	YM	Gold	80.9%	1.00084					
POS	EZU	V7C	B0	Gold	78.1%	0.96186					
POS	EZU	V7C	ZS	Gold	78.7%	0.95443					
POS	EOZ	V7M	A0	Gold	81.6%	1.02670					
POS	EOZ	V7M	YM	Gold	81.1%	1.01696					
POS	EOJ	V7I	A0	Gold	79.7%	1.01023					
POS	EOJ	V7I	ZR	Gold	79.1%	0.99193					
POS	E0C	V7G	Α0	Gold	79.9%	1.00805					
POS	E0C	V7G	ZS	Gold	78.5%	0.98253					
POS-HSA	DXX	VDJ	YM	Silver	70.2%	0.75738					
POS-HSA	DXX	VDJ	ZX	Silver	69.7%	0.75312					
POS-HSA	DX7	VDS	YM	Silver	70.4%	0.76936					
POS-HSA	DX7	VDS	ZX	Silver	69.3%	0.76509					
POS-HSA	DYI	VDU	YM	Silver	71.0%	0.77247					
POS-HSA	DYI	VDU	ZX	Silver	70.1%	0.76820					
POS-HSA	DYQ	VDW	YM	Silver	69.1%	0.74305					
POS-HSA	DYQ	VDW	ZX	Silver	68.3%	0.74241					
POS	E20	V7R	D0	Silver	71.5%	0.83880					
POS	E20	V7R	ZZ	Silver	69.2%	0.81876					
POS	E2W	V7T	ZT	Silver	70.0%	0.84328					
POS	E2W	V7T	ZY	Silver	68.8%	0.82238					
POS	E28	V7V	ZT	Silver	70.5%	0.85214					
POS	E28	V7V	ZY	Silver	69.0%	0.83125					
POS	E2E	V7P	ZT	Silver	70.5%	0.85548					
POS	E2E	V7P	ZY	Silver	68.4%	0.83459					

(3) Trend Factors		(4) Age Fa	ctors						
Effective Quarter	<u>Factor</u>	<u>Age</u>	<u>Factor</u>	<u>Age</u>	<u>Factor</u>	<u>Age</u>	Factor	<u>Age</u>	Factor
1st Quarter, 2014	1.000	0-20	0.727	32	0.727	44	1.137	56	1.801
2nd Quarter, 2014	1.026	21	0.727	33	0.727	45	1.181	57	1.871
3rd Quarter, 2014	1.052	22	0.727	34	0.727	46	1.227	58	1.944
4th Quarter, 2014	1.079	23	0.727	35	0.805	47	1.275	59	2.020
		24	0.727	36	0.836	48	1.325	60	2.099
		25	0.727	37	0.869	49	1.377	61	2.181
		26	0.727	38	0.903	50	1.431	62	2.181
		27	0.727	39	0.938	51	1.487	63	2.181
		28	0.727	40	0.975	52	1.545	64 & older	2.181
		29	0.727	41	1.013	53	1.605		
		30	0.727	42	1.053	54	1.668		
		31	0.727	43	1.094	55	1.733		

DC Small Group - 2014 Portfolio

		Plan	Name		Medical	Rx			In	-Netwo	ırk			Ou	it-of-Ne	twork				Copay	nents						Rx	
	_	Medic	_		Schedule of	Schedule of																	Medical					
Product	_	xchan ff	U -	Metal Level	Benefits Form #	Benefits Form #	Act'l Value	Dedu Indiv.	rctible Family	Coins	OOP N	faximum Family	Dedu Indiv.	ctible Family	Coins		aximum Family	PCP SCP	uc I	R Free-S	OP Surgery Hospital	IP	Deduct. Type	Deduct. Type	Deduct.	Tier 1	Tier 2 Tier 2 Spec.	Tier 3 Tier 3 Spec.
EPO	_	0 \			PL3.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	88.2%	\$250	\$500	90%	\$2,500	\$5,000						\$10 \$20	\$75				Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
EPO	EY	/1 \	√63 ZU	Platinum 6	PL6.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	90.7%	n/a	n/a	100%	\$3,000	\$6,000						\$20 \$40	\$75 \$1	50 \$75	\$150		Emb	Sep		\$15	\$25 \$100	\$50 \$300
EPO	1 -		7W YM	Platinum 1	PL1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	88.5%	\$250	\$500		\$3,000	\$6,000						\$15 \$30			\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
EPO		۱7 \ 		Platinum 2		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		n/a	n/a		\$3,000	\$6,000						\$15 \$30			\$300	3x\$500	Emb	Sep	\$50	\$10	\$40 \$100	\$75 \$300
EPO EPO		W V		Platinum 4	PL4.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB 152550.RDR.RXSBN.NET.I.14.DC.SB	91.9% 89.0%	n/a n/a	n/a n/a		\$5,000 \$3.000	\$10,000						\$15 \$30 \$20 \$60			\$150 \$300		Emb Emb	Sep	\$50	\$15 \$15	\$25 \$100 \$25 \$100	\$50 \$300 \$50 \$300
FPO-HSA	1	vv		Gold 1-A	GO1.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$2,600	\$5,200						\$20 \$60	\$/5 \$1	.50 \$100	\$300		NonEmb	Sep Comb	ŞSU	\$10	20% to \$100	*** ****
EPO-HSA	.		/DN YM	Gold 1	GO1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.4%	\$1,300	\$2,600	90%	\$2,600	\$5,200											NonEmb	Comb		\$10	\$40 \$100	
EPO-HSA	A D	(P V	/DP A0	Gold 7-A	GO7.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.1%	\$1,300	\$2,600	100%	\$2,600	\$5,200							\$2	50			NonEmb	Comb		\$10	20% to \$100	
EPO-HSA	A D>	KP V	/DP YM	Gold 7	GO7.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.0%	\$1,300	\$2,600	100%	\$2,600	\$5,200							\$2	50			NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
EPO	EZ		/67 A0	Gold 2-A	GO2.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	79.5%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60		\$250			Emb	Sep		\$10	20% to \$100	
EPO	EZ	-	/67 YM	Gold 2	GO2.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.8%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60	4400	\$250			Emb	Sep	4050	\$10	\$40 \$100	, . ,
EPO EPO			/7D C0 /7D ZT	Gold 4-A Gold 4	GO4.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB 104075.DD.RDR.RXSBN.NET.I.14.DC.SB	79.1% 78.9%	\$1,500 \$1,500	\$3,000 \$3,000		\$3,000 \$3,000	\$6,000 \$6.000						\$20 \$50 \$20 \$50		\$300 \$300			Emb Emb	Sep Sep	\$250 \$250	\$10 \$10	20% to \$100 \$40 \$100	
EPO EPO	EC		V7J A0	Gold 8-A	GO8.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.9%	\$1,000	\$2,000		\$3,500	\$7,000						\$30 \$60	\$100	\$500	Ded+\$250+Coins		Emb	Sep	323U	\$10	20% to \$100	
EPO	EC		V7J YM	Gold 8	GO8.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.3%	\$1,000	\$2,000	80%	\$3,500	\$7,000						\$30 \$60			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	-
EPO	EC		V7L A0	Gold 9-A	GO9.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	81.6%	\$1,000	\$2,000		\$3,000	\$6,000						\$20 \$40			Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	
EPO	EC	)X \	V7L YM	Gold 9	GO9.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	81.1%	\$1,000	\$2,000	90%	\$3,000	\$6,000						\$20 \$40			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75 \$300
EPO	EY		√65 A0	Gold 10-A	GO10.SBN.CHC.I.14.DC		81.4%	\$500	\$1,000	80%	\$4,500	\$9,000						\$15 \$30			Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	
EPO	EY		√65 YM			104075.RDR.RXSBN.NET.I.14.DC.SB	80.9%	\$500	\$1,000	80%	\$4,500	\$9,000						\$15 \$30			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	
EPO	EZ		√69 B0	Gold 3-A	GO3.SBN.CHC.I.14.DC		78.1%	\$1,000	\$2,000		\$4,000	\$8,000						\$25 \$50		\$250			Emb	Sep	\$100	\$10	20% to \$100	
EPO EPO	EZ FO		√69 zs /7H A0	Gold 3 Gold 6-A	GO3.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB 102040.RDR.RXSBN.NET.I.14.DC.SB	78.7% 79.7%	\$1,000 \$1,500	\$2,000	80% 90%	\$4,000 \$4,000	\$8,000						\$25 \$50 \$15 \$30		\$250 \$150			Emb Emb	Sep Sep	\$100	\$10 \$10	\$40 \$100 20% to \$100	
FPO	FO		/7H ZR	Gold 6		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,500	\$3,000	90%	\$4,000	\$8,000						\$15 \$30		\$150			Emb	Sep	\$50	\$10	\$40 \$100	-
EPO	EZ		√7F A0	Gold 5-A	GO5.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	79.9%	\$1,300	\$2,600	90%	\$3,250	\$6,500						\$25 \$50		\$150			Emb	Sep	<b>430</b>	\$10	20% to \$100	, . ,
EPO		29 ١		Gold 5	GO5.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$3,250	\$6,500						\$25 \$50		\$150			Emb	Sep	\$100	\$10	\$40 \$100	
EPO-HSA	A D>	(Y ۱	VDI YM	Silver 2	SL2.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	70.2%	\$2,000	\$4,000	70%	\$4,000	\$8,000											NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
EPO-HSA	A D		VDI ZX	Silver 2-A	SL2.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.7%	\$2,000	\$4,000	70%	\$4,000	\$8,000											NonEmb	Comb		\$15	30% to \$100	
EPO-HSA			/DR YM	Silver 3	SL3.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	70.4%	\$2,000	\$4,000	90%	\$6,000	\$12,000											NonEmb	Comb		\$10	\$40 \$100	7.0 7000
EPO-HSA	A DX		/DR ZX	Silver 3-A	SL3.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000											NonEmb	Comb		\$15	30% to \$100	-
EPO-HSA	ים א ים א		/DT YM /DT ZX	Silver 4 Silver 4-A	SL4.SBN.CHC.I.14.DC SL4.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB 152550.RDR.RXSBN.NET.I.14.DC.SB	71.0% 70.1%	\$1,500 \$1.500	\$3,000 \$3,000	80% 80%	\$6,000 \$6,000	\$12,000 \$12.000											NonEmb NonEmb	Comb		\$10 \$15	\$40 \$100 30% to \$100	
FPO-HSA			/DV YM	Silver 5	SL5.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	69.1%	\$1,500	\$3,000	70%	,	, ,											NonEmb	Comb		\$10	\$40 \$100	
EPO-HSA			/DV ZX	Silver 5-A	SL5.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	68.3%	\$1,500	\$3,000	70%	\$6,000	\$12,000											NonEmb	Comb		\$15	30% to \$100	, . ,
EPO	EC	)6 V	/7N ZT	Silver 1	SL1.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB	70.8%	\$2,000	\$4,000	60%	\$6,250	\$12,500						\$30 \$60	\$75	\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
EPO	EC	)6 V	/7N ZY	Silver 1-A	SL1.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.9%	\$2,000	\$4,000	60%	\$6,250	\$12,500						\$30 \$60	\$75	\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to \$300
EPO			/7Q D0	Silver 7		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,500	\$3,000	70%	, .,	, ,						\$40 \$80		\$300			Emb	Sep	\$500	\$10	\$40 \$100	\$75 \$300
EPO			/7Q ZZ	Silver 7-A	SL7.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.2%	\$1,500	\$3,000	70%		\$12,500						\$40 \$80		\$300			Emb	Sep	\$500	\$15	30% to \$100	
EPO		!U \		Silver 8		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$2,000	\$4,000			\$12,500						\$40 \$80		\$300			Emb	Sep	\$250	\$10	\$40 \$100	, . ,
EPO EPO		!U \	V7S ZY V7U ZT	Silver 8-A Silver 9	SL8.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB 104075.DD.RDR.RXSBN.NET.I.14.DC.SB	68.8%	\$2,000	\$4,000 \$5,000	70% 80%	\$6,250	\$12,500 \$12,500						\$40 \$80 \$35 \$70		\$300 \$300			Emb Emb	Sep Sep	\$250 \$250	\$15 \$10	30% to \$100 \$40 \$100	50% to \$300 \$75 \$300
FPO			/70 Z1 /70 ZY	Silver 9-A	SL9.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.0%	\$2,500	\$5,000	80%	\$6,250	\$12,500						\$35 \$70		\$300			Emb	Sep	\$250	\$15	30% to \$100	7.0 7000
EPO	E1		/70 ZT	Silver 10		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$3,000	\$6,000	90%	\$6,250	\$12,500						\$35 \$70		\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
EPO			/70 ZY	Silver 10-A	SL10.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	68.4%	\$3,000	\$6,000	90%	\$6,250	\$12,500						\$35 \$70		\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to \$300
EPO-HSA			/DK YM	Bronze 1	BR1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	60.9%	\$4,000	\$8,000	70%													NonEmb	Comb		\$10	\$40 \$100	
EPO-HSA	.		/DL YM	Bronze 2	BR2.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	61.5%	\$3,500	\$7,000	60%	+-/	+,											NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
EPO-HSA	.		DM YM	Bronze 3	BR3.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	59.3%	\$5,000	\$10,000		\$6,250	+,		40.5	7001	40.0	440	440	425				NonEmb	Comb	45-	\$10	\$40 \$100	\$75 \$300
POS	C5 EY		√BZ ZV √64 ZU	Platinum 3 Platinum 6	PL3.SBN.CHP.I.14.DC PL6.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB 152550.RDR.RXSBN.PLS.I.14.DC.SB	88.2% 90.7%	\$250	\$500 n/a	90%	\$2,000 \$3.000	\$4,000 \$6.000		\$2,000	70% 70%	\$6,000 \$6,000	\$12,000 \$12.000	\$10 \$20 \$20 \$40		E0 675	\$150		Emb Emb	Sep Sep	\$50	\$15 \$15	\$25 \$100 \$25 \$100	\$50 \$300 \$50 \$300
POS			764 ZU 77X YM	Platinum 6 Platinum 1	PL6.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB 104075.RDR.RXSBN.PLS.I.14.DC.SB	90.7% 88.5%	n/a \$250	n/a \$500		\$3,000	\$6,000		\$4,000	70%	\$6,000	, ,	\$15 \$30	\$/5 \$]	JU \$75	\$150 \$250		Emb	Sep		\$15	\$40 \$100	\$50 \$300 \$75 \$300
POS			V7Z ZR	Platinum 2	PL2.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	88.5%	n/a	n/a		\$3,000	\$6,000	7-,	\$8,000		\$10,000		\$15 \$30	\$75 \$2	50 \$150	\$300	3x\$500	Emb	Sep	\$50	\$10	\$40 \$100	\$75 \$300
POS	E5		√72 ZU	Platinum 4	PL4.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	91.9%	n/a	n/a			\$10,000		\$2,000	70%	\$6,000	+,	\$15 \$30			\$150		Emb	Sep		\$15	\$25 \$100	\$50 \$300
POS	EY	x ۱	/62 ZV	Platinum 5	PL5.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	89.0%	n/a	n/a		\$3,000	\$6,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$20 \$60	\$75 \$1	50 \$100	\$300		Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
POS-HSA	A D)		/DO A0	Gold 1-A	GO1.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$2,600	\$5,200		\$4,000	70%	\$6,000	\$12,000						NonEmb	Comb		\$10	20% to \$100	
POS-HSA			/DO YM	Gold 1	GO1.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	78.4%	\$1,300	\$2,600	90%	\$2,600	\$5,200	, ,	\$4,000	70%	\$6,000	\$12,000						NonEmb	Comb		\$10	\$40 \$100	, . ,
POS-HSA			/DQ A0	Gold 7-A	GO7.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.1%	\$1,300	\$2,600		\$2,600	\$5,200	7-,	\$4,000	70%	\$6,000	\$12,000		-	50			NonEmb	Comb		\$10	20% to \$100	,
POS-HSA POS			/DQ YM /68 A0	Gold 7 Gold 2-A	GO7.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB 102040.RDR.RXSBN.PLS.I.14.DC.SB	78.0% 79.5%	\$1,300	\$2,600		\$2,600	\$5,200 \$6,000		\$4,000	70% 50%	\$6,000	\$12,000	\$30 \$60	Ş	.50 \$250			NonEmb Fmb	Comb Sep		\$10 \$10	\$40 \$100	
POS			768 AU 768 YM	Gold 2-A Gold 2	GO2.SBN.CHP.I.14.DC GO2.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB 104075.RDR.RXSBN.PLS.I.14.DC.SB	79.5% 78.8%	\$1,500 \$1,500	\$3,000		\$3,000 \$3,000	\$6,000	7-,	\$4,000	50%	\$6,000 \$6,000		\$30 \$60		\$250			Emb	Sep		\$10	20% to \$100 \$40 \$100	
POS	EZ		√7E C0	Gold 4-A	GO4.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.1%	\$1,500	\$3,000		\$3,000	\$6,000	, ,	\$4,000	70%	\$6,000	, ,	\$20 \$50	\$100	\$300			Emb	Sep	\$250	\$10	20% to \$100	, . ,
POS	EZ		√7E ZT	Gold 4	GO4.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	78.9%	\$1,500	\$3,000		\$3,000	\$6,000		\$4,000	70%	\$6,000	\$12,000	\$20 \$50		\$300			Emb	Sep	\$250	\$10	\$40 \$100	
POS	EC	DR \	/7K A0	Gold 8-A	GO8.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.9%	\$1,000	\$2,000	80%	\$3,500	\$7,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$30 \$60			Ded+\$250+Coins.		Emb	Sep		\$10		40% to \$300
POS	EC		V7K YM	Gold 8	GO8.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	78.3%	\$1,000	\$2,000		\$3,500	\$7,000		\$4,000	70%	\$6,000		\$30 \$60			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	
POS	EY	7 \	/66 A0	Gold 10-A	GO10.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	81.4%	\$500	\$1,000	80%	\$4,500	\$9,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30			Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	40% to \$300

	PI	an Name	e		Medical	Rx			In	-Netwo	rk		1	Ou	it-of-Ne	twork				Cor	ayments						Rx		$\overline{}$
		edical	Rx		Schedule of	Schedule of	ľ										-,		Medical						$\neg \neg$				
	Excl	hange		Metal	Benefits	Benefits	Act'l	Dedu	ctible		OOP M	laximum	Dedu	ıctible		OOP M	aximum				OP Surgery		Deduct.	Deduct.			Ti	er 2	Tier 3
Product	Off	On		Level	Form #	Form #	Value	Indiv.	Family	Coins	Indiv.	Family	Indiv.	Family	Coins	Indiv.	Family	PCP SCP	UC	ER Fre	e-St. Hospital	IP	Type	Type	Deduct.	Tier 1	Tier 2 Sp	oec. Tier	3 Spec.
POS	EY7	V66	YM	Gold 10	GO10.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	80.9%	\$500	\$1,000	80%	\$4,500	\$9,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30	)		Ded+\$250+Coin	S.	Emb	Sep		\$10	\$40 \$1	100 \$75	5 \$300
POS	EZU	V7C	во	Gold 3-A	GO3.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.1%	\$1,000	\$2,000	80%	\$4,000	\$8,000	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$50	\$75	\$2	50		Emb	Sep	\$100	\$10	20% to \$1	100 40%	% to \$300
POS	EZU	V7C	ZS	Gold 3	GO3.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	78.7%	\$1,000	\$2,000	80%	\$4,000	\$8,000	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$50	\$75	\$2	50		Emb	Sep	\$100	\$10	\$40 \$1	100 \$75	5 \$300
POS	EOZ	V7M	Α0	Gold 9-A	GO9.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	81.6%	\$1,000	\$2,000	90%	\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$40	)		Ded+\$250+Coin	s.	Emb	Sep		\$10	20% to \$1	100 40%	% to \$300
POS	EOZ	V7M	YM	Gold 9	GO9.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	81.1%	\$1,000	\$2,000	90%	\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$40	)		Ded+\$250+Coin	s.	Emb	Sep		\$10	\$40 \$1	100 \$75	5 \$300
POS	EOJ	V7I	A0	Gold 6-A	GO6.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.7%	\$1,500	\$3,000	90%	\$4,000	\$8,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30	\$75	\$1	50		Emb	Sep		\$10	20% to \$1	100 40%	% to \$300
POS	EOJ	V7I	ZR	Gold 6	GO6.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	79.1%	\$1,500	\$3,000	90%	\$4,000	\$8,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30	\$75	\$1	50		Emb	Sep	\$50	\$10	\$40 \$1	100 \$75	5 \$300
POS	E0C	V7G	A0	Gold 5-A	GO5.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.9%	\$1,300	\$2,600	90%	\$3,250	\$6,500	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$50	\$75	\$1	50		Emb	Sep		\$10	20% to \$1	100 40%	% to \$300
POS	E0C	V7G	ZS	Gold 5	GO5.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$3,250	\$6,500	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$50	\$75	\$1	50		Emb	Sep	\$100	\$10	\$40 \$1	100 \$75	5 \$300
POS-HSA	DXX	VDJ	YM	Silver 2	SL2.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	70.2%	\$2,000	\$4,000	70%	\$4,000	\$8,000	\$3,000	\$6,000	50%	\$10,000	\$20,000						NonEmb	Comb		\$10	\$40 \$1	100 \$75	5 \$300
POS-HSA	DXX	VDJ	ZX	Silver 2-A	SL2.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.7%	\$2,000	\$4,000	70%	\$4,000	\$8,000	\$3,000	\$6,000	50%	\$10,000	\$20,000						NonEmb	Comb		\$15	30% to \$1	100 50%	% to \$300
POS-HSA	DX7	VDS	YM	Silver 3	SL3.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	70.4%	\$2,000	\$4,000	90%	\$6,000	\$12,000	\$3,000	\$6,000	70%	\$10,000	\$20,000						NonEmb	Comb		\$10	\$40 \$1	100 \$75	5 \$300
POS-HSA	DX7	VDS	ZX	Silver 3-A	SL3.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000	\$3,000	\$6,000	70%	\$10,000	\$20,000						NonEmb	Comb		\$15	30% to \$1	100 50%	% to \$300
POS-HSA	DYI	VDU	YM	Silver 4	SL4.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	71.0%	\$1,500	\$3,000	80%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000						NonEmb	Comb		\$10	\$40 \$1	100 \$75	5 \$300
POS-HSA	DYI	VDU	ZX	Silver 4-A	SL4.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	70.1%	\$1,500	\$3,000	80%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000						NonEmb	Comb		\$15	30% to \$1	100 50%	% to \$300
POS-HSA	DYQ	VDW	YM	Silver 5	SL5.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	69.1%	\$1,500	\$3,000	70%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000						NonEmb	Comb		\$10	\$40 \$1	100 \$75	5 \$300
POS-HSA	DYQ	VDW	ZX	Silver 5-A	SL5.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.3%	\$1,500	\$3,000	70%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000						NonEmb	Comb		\$15	30% to \$1	100 50%	% to \$300
POS	E20	V7R	D0	Silver 7	SL7.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	71.5%	\$1,500	\$3,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$80	\$100	\$3	00		Emb	Sep	\$500	\$10	\$40 \$1	100 \$75	5 \$300
POS	E20	V7R	ZZ	Silver 7-A	SL7.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.2%	\$1,500	\$3,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$80	\$100	\$3	00		Emb	Sep	\$500	\$15	30% to \$1	100 50%	% to \$300
POS	E2W	V7T	ZT	Silver 8	SL8.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.0%	\$2,000	\$4,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$80	\$100	\$3	00		Emb	Sep	\$250	\$10	\$40 \$1	100 \$75	5 \$300
POS	E2W	V7T	ZY	Silver 8-A	SL8.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.8%	\$2,000	\$4,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$80	\$100	\$3	00		Emb	Sep	\$250	\$15	30% to \$1	100 50%	% to \$300
POS	E28	V7V	ZT	Silver 9	SL9.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.5%	\$2,500	\$5,000	80%	\$6,250	\$12,500	\$4,000	\$8,000	60%	\$10,000	\$20,000	\$35 \$70	\$100	\$3	00		Emb	Sep	\$250	\$10	\$40 \$1	100 \$75	5 \$300
POS	E28	V7V	ZY	Silver 9-A	SL9.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.0%	\$2,500	\$5,000	80%	\$6,250	\$12,500	\$4,000	\$8,000	60%	\$10,000	\$20,000	\$35 \$70	\$100	\$3	00		Emb	Sep	\$250	\$15	30% to \$1	100 50%	% to \$300
POS	E2E	V7P	ZT	Silver 10	SL10.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.5%	\$3,000	\$6,000	90%	\$6,250	\$12,500	\$4,000	\$8,000	70%	\$10,000	\$20,000	\$35 \$70	\$100	\$3	00		Emb	Sep	\$250	\$10	\$40 \$1	100 \$75	5 \$300
POS	E2E	V7P	ZY	Silver 10-A	SL10.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.4%	\$3,000	\$6,000	90%	\$6,250	\$12,500	\$4,000	\$8,000	70%	\$10,000	\$20,000	\$35 \$70	\$100	\$3	00		Emb	Sep	\$250	\$15	30% to \$1	100 50%	% to \$300

#### Rate and Rate Factor Changes, and Development of 1st Quarter 2014 Base Rates

Age Factors: Change to new 2014 DC age factors: see Exhibit 1.

Other Rating Factors: Industry, group size and risk adjustment factors all set to 1.000.

#### **Development of Base Rates:**

					Proposed *									
					Base Rates									Proposed
		Current	4Q13 Bas	se Rates	on a									1Q14
			with Trend	<u>k</u>	Revenue			Rate I	Increases	from 4Q1	3 to 1Q14			Base
		Base	Trend	Total	Neutral	1 Qtr	PPACA		Market	Exper.	Exchange	Risk		Rates
<u>License</u>	<u>Product</u>	<u>Rate</u>	x <u>Factor</u> =	<u>Rate</u>	<u>Basis</u>	<u>Trend</u>	x <u>Fees</u>	x <u>EHB</u>	x <u>Adj</u>	x <u>Adj</u>	x <u>User Fee</u>	x <u>Adj</u>	= <u>Total</u>	<u>(= a x b)</u>
					(col a)								(col b)	
OCI	Gatekeeper HMO	173.96	2.113	367.58	420.31	1.026	1.035	1.016	1.013	0.976	1.007	1.110	1.192	501.15
	Gatekeeper HMP	198.00	2.113	418.37	432.92	1.026	1.035	1.016	1.013	0.976	1.007	1.110	1.192	516.18
	Rx	59.71	2.113	126.17	142.96	1.026	1.035	1.016	1.013	0.976	1.007	1.110	1.192	170.46
UHIC	EPO	174.68	2.546	444.74	449.74	1.026	1.035	1.016	1.013	0.976	1.007	1.110	1.192	536.23
	POS	206.13	2.546	524.81	463.23	1.026	1.035	1.016	1.013	0.976	1.007	1.110	1.192	552.32
	Rx	55.53	2.546	141.38	142.96	1.026	1.035	1.016	1.013	0.976	1.007	1.110	1.192	170.46

<sup>\*</sup> Rates when apply:

- New age factors
- All industry, group size, and risk adjustment factors set to 1.000, and
- New rate relationships between products:
  - +7.0% for gatekeeper to Choice, and
  - +3.0% for in-network only products to products with an out-of-network benefit,

to the total February, 2013 inforce book of business using:

- Each group's product, and each members's age,

produces the same total (for OCI + UHIC) revenue as the current 4Q13 rates and rating factors.

Index Rate: \$479.63 (i)

#### Benefit Plan Ratios

				CH/I	NS (EPO)	Plans					
		Name									
	Medi		Rx			Medical	Medical	Rx	Rx	Med	New
	Exchai	nge		Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan
						Allowed	Rate	Allowed	Rate	Rate	Ratio =
				Level	Value	(a)	(b)	(c)	(d)	e = (a x b	e/i
Product	Off	On								+ c x d)	
EPO	C40	VBY	ZV	Platinum	88.2%	0.8328	\$536.23	0.5009	\$170.46	\$531.96	1.10910
EPO	EY1	V63	ZU	Platinum	90.7%	0.8798	\$536.23	0.5258	\$170.46	\$561.40	1.17049
EPO	E43	V7W	YM	Platinum	88.5%	0.8559	\$536.23	0.4861	\$170.46	\$541.82	1.12966
EPO	E47	V7Y	ZR	Platinum	88.5%	0.8583	\$536.23	0.4620	\$170.46	\$539.00	1.12378
EPO	E5N	V71	ZU	Platinum	91.9%	0.9020	\$536.23	0.5258	\$170.46	\$573.31	1.19531
EPO USA	EYW	V61	ZV	Platinum	89.0%	0.8477	\$536.23	0.5009	\$170.46	\$539.95	1.12575
EPO-HSA	DW7	VDN	A0	Gold	78.5%	0.7562	\$536.23	0.0102	\$170.46	\$407.24	0.84906
EPO-HSA	DW7	VDN VDP	YM A0	Gold	78.4%	0.7562	\$536.23	0.0000	\$170.46	\$405.50	0.84544
EPO-HSA	DXP DXP	VDP	YM	Gold Gold	78.1%	0.8436	\$536.23	0.0102	\$170.46	\$454.10	0.94678
EPO-HSA EPO		V67			78.0%	0.8436	\$536.23	0.0000	\$170.46	\$452.36	0.94315 0.96287
EPO	EZJ	V67	A0 YM	Gold Gold	79.5%	0.6980	\$536.23	0.5135	\$170.46	\$461.82	
EPO	EZJ EZ2	V07 V7D	CO	Gold	78.8% 79.1%	0.6980 0.7145	\$536.23 \$536.23	0.4861 0.4065	\$170.46 \$170.46	\$457.15 \$452.43	0.95313 0.94329
EPO	EZ2	V7D V7D	ZT	Gold	78.9%	0.7145	\$536.23	0.4003	\$170.46	\$455.38	0.94943
EPO	EOP	V7J	A0	Gold	78.9%	0.7143	\$536.23	0.4236	\$170.46	\$452.01	0.94943
EPO	EOP	V7J	YM	Gold	78.3%	0.6797	\$536.23	0.4861	\$170.46	\$447.34	0.93267
EPO	E0X	V71	A0	Gold	81.6%	0.7348	\$536.23	0.5135	\$170.46	\$481.55	1.00401
EPO	EOX	V7L	YM	Gold	81.1%	0.7348	\$536.23	0.4861	\$170.46	\$476.88	0.99427
EPO	EY5	V65	A0	Gold	81.4%	0.7348	\$536.23	0.5135	\$170.46	\$473.83	0.98791
EPO	EY5	V65	YM	Gold	80.9%	0.7204	\$536.23	0.4861	\$170.46	\$469.16	0.97817
EPO	EZS	V69	BO	Gold	78.1%	0.6932	\$536.23	0.4626	\$170.46	\$450.57	0.93941
EPO	EZS	V69	ZS	Gold	78.7%	0.6932	\$536.23	0.4417	\$170.46	\$447.01	0.93198
EPO	EOH	V7H	A0	Gold	79.7%	0.7199	\$536.23	0.5135	\$170.46	\$473.56	0.98735
EPO	EOH	V7H	ZR	Gold	79.1%	0.7199	\$536.23	0.4620	\$170.46	\$464.78	0.96905
EPO	EZ9	V7F	Α0	Gold	79.9%	0.7182	\$536.23	0.5135	\$170.46	\$472.65	0.98545
EPO	EZ9	V7F	ZS	Gold	78.5%	0.7182	\$536.23	0.4417	\$170.46	\$460.41	0.95993
EPO-HSA	DXY	VDI	ΥM	Silver	70.2%	0.6543	\$536.23	0.0120	\$170.46	\$352.90	0.73578
EPO-HSA	DXY	VDI	ZX	Silver	69.7%	0.6543	\$536.23	0.0000	\$170.46	\$350.86	0.73151
EPO-HSA	DX9	VDR	ΥM	Silver	70.4%	0.6635	\$536.23	0.0120	\$170.46	\$357.83	0.74606
EPO-HSA	DX9	VDR	ZX	Silver	69.3%	0.6635	\$536.23	0.0000	\$170.46	\$355.79	0.74180
EPO-HSA	DYJ	VDT	ΥM	Silver	71.0%	0.6671	\$536.23	0.0120	\$170.46	\$359.76	0.75009
EPO-HSA	DYJ	VDT	ZX	Silver	70.1%	0.6671	\$536.23	0.0000	\$170.46	\$357.72	0.74582
EPO-HSA	DYP	VDV	ΥM	Silver	69.1%	0.6442	\$536.23	0.0120	\$170.46	\$347.48	0.72449
EPO-HSA	DYP	VDV	ZX	Silver	68.3%	0.6442	\$536.23	0.0000	\$170.46	\$345.44	0.72022
EPO	E06	V7N	ZT	Silver	70.8%	0.6079	\$536.23	0.4238	\$170.46	\$398.22	0.83025
EPO	E06	V7N	ZY	Silver	69.9%	0.6079	\$536.23	0.3650	\$170.46	\$388.19	0.80936
EPO	E2M	V7Q	D0	Silver	71.5%	0.6124	\$536.23	0.3814	\$170.46	\$393.40	0.82022
EPO	E2M	V7Q	ZZ	Silver	69.2%	0.6124	\$536.23	0.3250	\$170.46	\$383.79	0.80017
EPO	E2U	V7S	ZT	Silver	70.0%	0.6030	\$536.23	0.4238	\$170.46	\$395.59	0.82478
EPO	E2U	V7S	ZY	Silver	68.8%	0.6030	\$536.23	0.3650	\$170.46	\$385.56	0.80388
EPO	E26	V7U	ZT	Silver	70.5%	0.6104	\$536.23	0.4238	\$170.46	\$399.56	0.83305
EPO	E26	V7U	ZY	Silver	69.0%	0.6104	\$536.23	0.3650	\$170.46	\$389.53	0.81215
EPO	E18	V70	ZT	Silver	70.5%	0.6128	\$536.23	0.4238	\$170.46	\$400.84	0.83573
EPO	E18	V70	ZY	Silver	68.4%	0.6128	\$536.23	0.3650	\$170.46	\$390.82	0.81484
EPO-HSA	DWZ	VDK	YM	Bronze	60.9%	0.5519	\$536.23	0.0120	\$170.46	\$297.99	0.62129
EPO-HSA	DW2	VDL	YM	Bronze	61.5%	0.5564	\$536.23	0.0120	\$170.46	\$300.40	0.62632
EPO-HSA	DW4	VDM	YM	Bronze	59.3%	0.6213	\$536.23	0.0120	\$170.46	\$335.21	0.69888

					CH+/I	NS (POS)	Plans				
	Pla	n Nam	e								
		dical				Medical	Medical	Rx	Rx	Med	New
	Exch	ange	Rx	Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan
						Allowed	Rate	Allowed	Rate	Rate	Ratio =
				Level	Value	(a)	(b)	(c)	(d)	e = (a x b	e/i
Product	Off	On								+ c x d)	
POS	C5Z	VBZ	ZV	Platinum	88.2%	0.8301	\$552.32	0.5009	\$170.46	\$543.86	1.13392
POS	EY2	V64	ZU	Platinum	90.7%	0.8759	\$552.32	0.5258	\$170.46	\$573.40	1.19552
POS	E44	V7X	YM	Platinum	88.5%	0.8504	\$552.32	0.4861	\$170.46	\$552.55	1.15204
POS	E48	V7Z	ZR	Platinum	88.5%	0.8511	\$552.32	0.4620	\$170.46	\$548.83	1.14428
POS	E50	V72	ZU	Platinum	91.9%	0.8973	\$552.32	0.5258	\$170.46	\$585.22	1.22016
POS	EYX	V62	ZV	Platinum	89.0%	0.8445	\$552.32	0.5009	\$170.46	\$551.82	1.15051
POS-HSA	DXL	VDO	A0	Gold	78.5%	0.7573	\$552.32	0.0102	\$170.46	\$420.01	0.87570
POS-HSA	DXL	VDO	YM	Gold	78.4%	0.7573	\$552.32	0.0000	\$170.46	\$418.27	0.87207
POS-HSA	DXR	VDQ	Α0	Gold	78.1%	0.8442	\$552.32	0.0102	\$170.46	\$468.01	0.97577
POS-HSA	DXR	VDQ	YM	Gold	78.0%	0.8442	\$552.32	0.0000	\$170.46	\$466.27	0.97214
POS	EZL	V68	Α0	Gold	79.5%	0.6969	\$552.32	0.5135	\$170.46	\$472.44	0.98502
POS	EZL	V68	YM	Gold	78.8%	0.6969	\$552.32	0.4861	\$170.46	\$467.77	0.97528
POS	EZ4	V7E	C0	Gold	79.1%	0.7135	\$552.32	0.4065	\$170.46	\$463.37	0.96610
POS	EZ4	V7E	ZT	Gold	78.9%	0.7135	\$552.32	0.4238	\$170.46	\$466.32	0.97225
POS	EOR	V7K	Α0	Gold	78.9%	0.6796	\$552.32	0.5135	\$170.46	\$462.89	0.96509
POS	EOR	V7K	YM	Gold	78.3%	0.6796	\$552.32	0.4861	\$170.46	\$458.22	0.95536
POS	EY7	V66	Α0	Gold	81.4%	0.7191	\$552.32	0.5135	\$170.46	\$484.70	1.01058
POS	EY7	V66	YM	Gold	80.9%	0.7191	\$552.32	0.4861	\$170.46	\$480.03	1.00084
POS	EZU	V7C	В0	Gold	78.1%	0.6925	\$552.32	0.4626	\$170.46	\$461.34	0.96186
POS	EZU	V7C	ZS	Gold	78.7%	0.6925	\$552.32	0.4417	\$170.46	\$457.77	0.95443
POS	EOZ	V7M	Α0	Gold	81.6%	0.7331	\$552.32	0.5135	\$170.46	\$492.44	1.02670
POS	EOZ	V7M	YM	Gold	81.1%	0.7331	\$552.32	0.4861	\$170.46	\$487.77	1.01696
POS	EOJ	V7I	Α0	Gold	79.7%	0.7188	\$552.32	0.5135	\$170.46	\$484.54	1.01023
POS	EOJ	V7I	ZR	Gold	79.1%	0.7188	\$552.32	0.4620	\$170.46	\$475.76	0.99193
POS	E0C	V7G	Α0	Gold	79.9%	0.7169	\$552.32	0.5135	\$170.46	\$483.49	1.00805
POS	E0C	V7G	ZS	Gold	78.5%	0.7169	\$552.32	0.4417	\$170.46	\$471.25	0.98253
POS-HSA	DXX	VDJ	YM	Silver	70.2%	0.6540	\$552.32	0.0120	\$170.46	\$363.26	0.75738
POS-HSA	DXX	VDJ	ZX	Silver	69.7%	0.6540	\$552.32	0.0000	\$170.46	\$361.22	0.75312
POS-HSA	DX7	VDS	YM	Silver	70.4%	0.6644	\$552.32	0.0120	\$170.46	\$369.01	0.76936
POS-HSA	DX7	VDS	ZX	Silver	69.3%	0.6644	\$552.32	0.0000	\$170.46	\$366.96	0.76509
POS-HSA	DYI	VDU	YM	Silver	71.0%	0.6671	\$552.32	0.0120	\$170.46	\$370.50	0.77247
POS-HSA	DYI	VDU	ZX	Silver	70.1%	0.6671	\$552.32	0.0000	\$170.46	\$368.45	0.76820
POS-HSA	DYQ	VDW	YM	Silver	69.1%	0.6447	\$552.32	0.0018	\$170.46	\$356.39	0.74305
POS-HSA	DYQ	VDW	ZX	Silver	68.3%	0.6447	\$552.32	0.0000	\$170.46	\$356.08	0.74241
POS	E20	V7R	D0	Silver	71.5%	0.6107	\$552.32	0.3814	\$170.46	\$402.32	0.83880
POS	E20	V7R	ZZ	Silver	69.2%	0.6107	\$552.32	0.3250	\$170.46	\$392.70	0.81876
POS	E2W	V7T	ZT	Silver	70.0%	0.6015	\$552.32	0.4238	\$170.46	\$404.46	0.84328
POS	E2W	V7T	ZY	Silver	68.8%	0.6015	\$552.32	0.3650	\$170.46	\$394.44	0.82238
POS	E28	V7V	ZT	Silver	70.5%	0.6092	\$552.32	0.4238	\$170.46	\$408.71	0.85214
POS	E28	V7V	ZY	Silver	69.0%	0.6092	\$552.32	0.3650	\$170.46	\$398.69	0.83125
POS	E2E	V7P	ZT	Silver	70.5%	0.6121	\$552.32	0.4238	\$170.46	\$410.32	0.85548
POS	E2E	V7P	ZY	Silver	68.4%	0.6121	\$552.32	0.3650	\$170.46	\$400.29	0.83459

# Rate Calculation Formula

Monthly premium =

Index Rate

x Plan Ratio

x Trend factor for plan effective or renewal date

x Sum of member age factors for the group

# Rating Example

Benefit Plan: EPO plan EZ2 with Rx C0

Effective Date: 4/1/14

Census:

		Member A	\ges		Age Factors					
	EE Age	Spouse Age	Child #1	Child #2	<u>EE</u>	Spouse	Child #1	Child #2		
EE #1	43	41	10	15	1.094	1.013	0.727	0.727		
EE #2	35	36	5	9	0.805	0.836	0.727	0.727		
EE #3	53	55	19		1.605	1.733	0.727			

Total Members: 11 Sum of Age Factors: 10.721

# **Rate Calculation**

10 4141011		
	Rating Factor	Exhibit 1 Location
\$479.63	Index Rate	(1)
0.94329	Plan Ratio (EZ2)	(2)
1.026	Trend Factor (2Q14)	(3)
10.721	Group Age Factor	(4)
\$4,976.62		

**Total Monthly Premium** 

# Member Months, Earned Premium & Incurred Claim Experience - UHIC

		Earned	Incurred	Claim	
Month	<u>Members</u>	<u>Premium</u>	<u>Claims</u>	<u>PMPM</u>	Loss Ratio
Jan-12	9,190	3,849,240	2,728,257	296.87	70.9%
Feb-12	9,374	3,954,953	2,599,181	277.28	65.7%
Mar-12	9,291	3,940,405	3,072,182	330.66	78.0%
Apr-12	9,175	3,912,866	2,698,096	294.07	69.0%
May-12	9,141	3,922,974	2,724,351	298.04	69.4%
Jun-12	9,136	3,940,596	2,604,675	285.10	66.1%
Jul-12	9,204	3,986,074	2,402,937	261.08	60.3%
Aug-12	9,266	4,007,942	2,720,091	293.56	67.9%
Sep-12	9,338	4,011,619	2,222,794	238.04	55.4%
Oct-12	9,083	3,934,272	2,431,348	267.68	61.8%
Nov-12	9,057	3,931,358	2,677,794	295.66	68.1%
Dec-12	8,920	3,876,665	2,446,344	274.25	63.1%
Total	110,175	47,268,964	31,328,050	284.35	66.3%

#### **Explanation, Support & Development of PPACA Fee Increases**

The Patient Protection and Affordable Care Act (PPACA) includes several new taxes and fees which will increase health insurance costs and need to be reflected in premium. The two largest cost impacts both take effect with calendar year 2014 earned premiums.

Insurer Fee. This is a permanent fee that applies to fully insured coverage. This fee will fund tax credits for insurance coverage purchased on the exchanges. The total fee increases from \$8B in 2014 to \$14.3B in 2018 (indexed to premium for subsequent years.) Each insurance carrier's assessment will be based on net written health insurance premiums in the prior year, with certain exclusions. The Oliver Wyman report "Simulation of the Impact of the Annual Fees on Insurers Using 2011 Data", dated June 27, 2012, estimates that the denominator premiums to which this fee will be applied will be \$527.085 billion. The fee must then be grossed up for federal income tax, since the member fee is not a tax deductible expense. As a % of premium, the needed fee is \$8B Insurer Fee / \$527.085 Net Industry Premiums / 65% FIT = 2.3%.

Reinsurance Assessment. This is a temporary fee that applies to all commercial groups (both fully insured and self-funded) from 2014 to 2016 for the purpose of funding the reinsurance pool for high cost claimants in the individual market during this three year transitional period. The total baseline amounts to be collected to fund this pool are \$12B in 2014, \$8B in 2015, and \$5B in 2016, and individual states can add to this baseline. Each insurance carrier will be assessed on a per capita basis. HHS has proposed a \$5.25 pmpm assessment for 2014, or an estimated 1.1% of DC small group premiums.

The total needed PPACA fee increase is 3.5% (2.3% for Insurer Fee, plus 1.2% for Reinsurance Assessment).

The below details the calculation of the Insurer Fee and Reinsurance Assessment.

#### Calculation of 2014 Fees Impact

#### **Insurer Fee Impact Calculation**

Insurer Fee in 2014 (Billions)	\$8
Projected 2013 Health Insurance Premiums (Billions)*	\$527.085
Insurer Fee as % of Health Insurance Premiums	1.5%
Gross Up by Federal Income Tax (35%)	2.3%
*from Oliver Wyman Study published on June 27, 2012	
Reinsurance Assessment Impact Calculation	
Reinsurance Assessment Per Member Per Month - HHS Proposed	\$5.25
Reinsurance Fee as a Percent of Premium	1.2%

	OCI	UHIC	Total
1. Experience 1/1/12-13			
1a. Member Months	24,034	110,175	134,209
1b. Average Mbrs (1a/12)	2,003	9,181	11,184
1c. Incurred Claims	\$5,846,466	\$31,328,050	\$37,174,516
1d. Claim PMPM (1c/1a)	\$243.26	\$284.35	\$276.99
1e. Earned Premium	\$11,537,610	\$47,268,964	\$58,806,574
1f. Premium PMPM (1e/1a)	\$480.05	\$429.04	\$438.17
1g. Loss Ratio (1c/1e)	50.7%	66.3%	63.2%
2. Needed Revenue for 10/1/13 Effective Date			
2a. Claim trend	1.195	1.195	1.195
From center of experience period: 7/1/12			
to center of 10/1/13 pricing period: 4/1/14			
(21 months at 10.7% annual rate)			
2b. Claim cost subtotal (1d x 2a)	\$290.62	\$339.71	\$330.92
2c. Target loss ratio	73.0%	73.0%	73.0%
2d. Needed revenue PMPM for 10/1/13 effective date (2b/2c)	\$398.11	\$465.36	\$453.31
3. Current Manual Rate 10/1/13			
3a. Medical base rate 10/1/2013	\$178.47	\$199.99	\$196.14
3b. Average medical plan relativity	0.9034	0.8715	0.8772
3c. Medical pricing trend factor	2.113	2.546	2.468
3d. Subtotal: Medical (3a x 3b x 3c)	<u>\$340.68</u>	<u>\$443.76</u>	<u>\$425.30</u>
3e. Pharmacy base rate 10/1/2013	\$59.71	\$55.53	\$56.28
3f. Average Rx plan relativity	0.5048	0.4396	0.4513
3g. Rx pricing trend factor	2.113	2.546	2.468
3h. Subtotal: Pharmacy (3e x 3f x 3g)	<u>\$63.69</u>	<u>\$62.16</u>	<u>\$62.43</u>
3i. Subtotal: Medical+Pharmacy (3d + 3h)	<u>\$404.37</u>	<u>\$505.92</u>	\$487.7 <u>3</u>
3j. Age/Sex Factors	1.0610	0.9485	0.9687
3k. Area factors	1.0000	1.0000	1.0000
3l. Industry factors	0.9969	0.9703	0.9751
3m. Size factors	1.0196	1.0108	1.0123
3n. Current premium PMPM for 10/1/13 effective date (3i x 3j x 3k x 3l x 3m)	\$436.11	\$470.63	\$464.45
4. Supportable Pricing Adjustment (2d / 3n -1)	-8.7%	-1.1%	-2.4%
(rate adjustment required to achieve 73% loss ratio)			

Exhibit T

# DISTRICT OF COLUMBIA PRICING TREND DEVELOPMENT APRIL 2013 RATE FILING SUPPORT

#### **SG PRICING TREND BY COMPONENT**

	=	SMALL GROUP PRICING TREND BY COMPONENT									
	Notes:	Inpatient	Outpatient	<u>Professional</u>	<u>Other</u>	<u>Capitation</u>	Total <u>Medical</u>	Retail <u>Pharmacy</u>	Weighted Aggregate		
Total Proposed Pricing Trend	[6]	7.5%	12.7%	10.7%	11.0%	3.6%	10.4%	12.3%	10.7%		
Utilization / Service Mix	[1],[2]	0.1%	5.1%	4.4%	4.0%	0.0%	3.5%	4.2%	3.6%		
Unit Cost Benefit Leveraging Margin	[3] [4]	6.0% 0.2% 1.0%	5.4% 0.7% 1.0%	3.7% 1.2% 1.0%	4.7% 0.9% 1.0%	2.3% 0.2% 1.0%	4.8% 0.8% 1.0%	4.8% 1.8% 1.0%	4.8% 0.9% 1.0%		
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Sub-Total Claims Trend		7.5%	12.7%	10.7%	11.0%	3.6%	10.4%	12.3%	10.7%		
Management Adjustment		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		

#### Notes:

- [1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.
- [2] Represents expected changes in intensity of services provided.
- [3] Represents core unit pricing increases, exclusive of service mix / intenisty of services impact;
- [4] Impact of member cost-share leveraging on net claims cost trend.
- [5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).
- [6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

Rate Factors Exhibit 1

POS: \$564.78 medical

\$174.31 prescription drugs

#### (1) Starting Base Rates

EPO: \$548.33 medical

\$174.31 prescription drugs

#### (2) Benefit Plan Ratios

		C	H/INS	(EPO) Plans	S		
	F	lan Name					
	Me	dical	Rx				
	Excl	nange		Metal	Actuarial	Medical	Rx
Product	Off	On		Level	Value	Ratio	Ratio
EPO	C40	VBY	ZV	Platinum	88.2%	0.8328	0.5009
EPO	EY1	V63	ZU	Platinum	90.7%	0.8798	0.5258
EPO	E43	V7W	YM	Platinum	88.5%	0.8559	0.4861
EPO	E47	V7Y	ZR	Platinum	88.5%	0.8583	0.4620
EPO	E5N	V71	ZU	Platinum	91.9%	0.9020	0.5258
EPO	EYW	V61	ZV	Platinum	89.0%	0.8477	0.5009
EPO-HSA	DW7	VDN	Α0	Gold	78.5%	0.7562	0.0102
EPO-HSA	DW7	VDN	YM	Gold	78.4%	0.7562	0.0000
EPO-HSA	DXP	VDP	Α0	Gold	78.1%	0.8436	0.0102
EPO-HSA	DXP	VDP	YM	Gold	78.0%	0.8436	0.0000
EPO	EZJ	V67	Α0	Gold	79.5%	0.6980	0.5135
EPO	EZJ	V67	YM	Gold	78.8%	0.6980	0.4861
EPO	EZ2	V7D	CO	Gold	79.1%	0.7145	0.4065
EPO	EZ2	V7D	ZT	Gold	78.9%	0.7145	0.4238
EPO	EOP	V7J	Α0	Gold	78.9%	0.6797	0.5135
EPO	EOP	V7J	YM	Gold	78.3%	0.6797	0.4861
EPO	EOX	V7L	Α0	Gold	81.6%	0.7348	0.5135
EPO	EOX	V7L	YM	Gold	81.1%	0.7348	0.4861
EPO	EY5	V65	A0	Gold	81.4%	0.7204	0.5135
EPO	EY5	V65	YM	Gold	80.9%	0.7204	0.4861
EPO	EZS	V69	В0	Gold	78.1%	0.6932	0.4626
EPO	EZS	V69	ZS	Gold	78.7%	0.6932	0.4417
EPO	EOH	V7H	A0	Gold	79.7%	0.7199	0.5135
EPO	EOH	V7H	ZR	Gold	79.1%	0.7199	0.4620
EPO	EZ9	V7F	A0	Gold	79.9%	0.7182	0.5135
EPO	EZ9	V7F	ZS	Gold	78.5%	0.7182	0.4417
EPO-HSA	DXY	VDI	YM	Silver	70.2%	0.6543	0.0120
EPO-HSA	DXY	VDI	ZX	Silver	69.7%	0.6543	0.0000
EPO-HSA	DX9	VDR	YM	Silver	70.4%	0.6635	0.0120
EPO-HSA	DX9	VDR	ZX	Silver	69.3%	0.6635	0.0000
EPO-HSA	DYJ	VDT	YM	Silver	71.0%	0.6671	0.0120
EPO-HSA	DYJ	VDT	ZX	Silver	70.1%	0.6671	0.0000
EPO-HSA	DYP	VDV	YM	Silver	69.1%	0.6442	0.0120
EPO-HSA	DYP	VDV	ZX	Silver	68.3%	0.6442	0.0000
EPO	E06	V7N	ZT	Silver	70.8%	0.6079	0.4238
EPO	E06	V7N	ZY	Silver	69.9%	0.6079	0.3650
EPO	E2M	V7Q	D0	Silver	71.5%	0.6124	0.3814
EPO	E2M	V7Q	ZZ	Silver	69.2%	0.6124	0.3250
EPO	E2U	V7S	ZT	Silver	70.0%	0.6030	0.4238
EPO	E2U	V7S	ZY	Silver	68.8%	0.6030	0.3650
EPO	E26	V7U	ZT	Silver	70.5%	0.6104	0.4238
EPO	E26	V7U	ZY	Silver	69.0%	0.6104	0.3650
EPO	E18	V70	ZT	Silver	70.5%	0.6128	0.4238
EPO	E18	V70	ZY	Silver	68.4%	0.6128	0.3650
EPO	DWZ	VDK	YM	Bronze	60.9%	0.5519	0.0120
EPO	DW2	VDL	YM	Bronze	61.5%	0.5564	0.0120
EPO	DW4	VDM	YM	Bronze	59.3%	0.6213	0.0120

CH+/INS (POS) Plans	Rx
Medical Rx	Rx
	Rx
I Francisco I I anni I an initiani in il	КX
Exchange Metal Actuarial Medical	
Product Off On Level Value Ratio	Ratio
POS C5Z VBZ ZV Platinum 88.2% 0.8301	0.5009
POS EY2 V64 ZU Platinum 90.7% 0.8759	0.5258
POS E44 V7X YM Platinum 88.5% 0.8504	0.4861
POS E48 V7Z ZR Platinum 88.5% 0.8511	0.4620
POS E50 V72 ZU Platinum 91.9% 0.8973	0.5258
POS EYX V62 ZV Platinum 89.0% 0.8445	0.5009
POS-HSA DXL VDO A0 Gold 78.5% 0.7573	0.0102
POS-HSA DXL VDO YM Gold 78.4% 0.7573	0.0000
POS-HSA DXR VDQ A0 Gold 78.1% 0.8442	0.0102
POS-HSA DXR VDQ YM Gold 78.0% 0.8442	0.0000
POS EZL V68 A0 Gold 79.5% 0.6969	0.5135
POS EZL V68 YM Gold 78.8% 0.6969	0.4861
POS EZ4 V7E C0 Gold 79.1% 0.7135	0.4065
POS EZ4 V7E ZT Gold 78.9% 0.7135	0.4238
POS EOR V7K AO Gold 78.9% 0.6796	0.5135
POS EOR V7K YM Gold 78.3% 0.6796	0.4861
POS EY7 V66 A0 Gold 81.4% 0.7191	0.5135
POS EY7 V66 YM Gold 80.9% 0.7191	0.4861
POS EZU V7C B0 Gold 78.1% 0.6925	0.4626
POS EZU V7C ZS Gold 78.7% 0.6925	0.4417
POS EOZ V7M AO Gold 81.6% 0.7331	0.5135
POS E0Z V7M YM Gold 81.1% 0.7331	0.4861
POS EOJ V7I AO Gold 79.7% 0.7188	0.5135
POS EOJ V7I ZR Gold 79.1% 0.7188	0.4620
POS EOC V7G A0 Gold 79.9% 0.7169	0.5135
POS EOC V7G ZS Gold 78.5% 0.7169	0.4417
POS-HSA DXX VDJ YM Silver 70.2% 0.6540	0.0120
POS-HSA DXX VDJ ZX Silver 69.7% 0.6540	0.0000
POS-HSA DX7 VDS YM Silver 70.4% 0.6644	0.0120
POS-HSA DX7 VDS ZX Silver 69.3% 0.6644	0.0000
POS-HSA DYI VDU YM Silver 71.0% 0.6671	0.0120
POS-HSA DYI VDU ZX Silver 70.1% 0.6671	0.0000
POS-HSA DYQ VDW YM Silver 69.1% 0.6447	0.0018
POS-HSA DYQ VDW ZX Silver 68.3% 0.6447	0.0000
POS E20 V7R D0 Silver 71.5% 0.6107	0.3814
POS E20 V7R ZZ Silver 69.2% 0.6107	0.3250
POS E2W V7T ZT Silver 70.0% 0.6015	0.4238
POS E2W V7T ZY Silver 68.8% 0.6015	0.3650
POS E28 V7V ZT Silver 70.5% 0.6092	0.4238
POS E28 V7V ZY Silver 69.0% 0.6092	0.3650
POS E2E V7P ZT Silver 70.5% 0.6121	0.3030
POS E2E V7P ZY Silver 68.4% 0.6121	0.3650

(3) Trend Factors		(4) Age Fa	(4) Age Factors														
Effective Quarter	Factor	<u>Age</u>	Factor	Age	<u>Factor</u>	<u>Age</u>	<u>Factor</u>	Age	Factor								
1st Quarter, 2014	1.000	0-20	0.727	32	0.727	44	1.137	56	1.801								
2nd Quarter, 2014	1.026	21	0.727	33	0.727	45	1.181	57	1.871								
3rd Quarter, 2014	1.052	22	0.727	34	0.727	46	1.227	58	1.944								
4th Quarter, 2014	1.079	23	0.727	35	0.805	47	1.275	59	2.020								
		24	0.727	36	0.836	48	1.325	60	2.099								
		25	0.727	37	0.869	49	1.377	61	2.181								
		26	0.727	38	0.903	50	1.431	62	2.181								
		27	0.727	39	0.938	51	1.487	63	2.181								
		28	0.727	40	0.975	52	1.545	64 & older	2.181								
		29	0.727	41	1.013	53	1.605										
		30	0.727	42	1.053	54	1.668										
		31	0.727	43	1.094	55	1.733										

DC Small Group - 2014 Portfolio

	-	Plar	n Name		Medical	Rx			Ir	-Netwo	rk			Ou	ıt-of-Ne	twork		l		Copayr	nents						Rx	
		Medi			Schedule of	Schedule of																	Medical					
Durado	_	Excha Off	nge On	Metal Level	Benefits Form #	Benefits Form #	Act'l Value	Dedu Indiv.	rctible Family	C-!	OOP N	1aximum Family	Dedu Indiv.	ctible Family	Coins		aximum Family	PCP SCP	IIC F	R Free-St	OP Surgery Hospital	IP	Deduct.	Deduct.	Dardinak	Ti 4	Tier 2	Tier 3
Produ		C40		Platinum 3	PL3.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	88.2%	\$250	\$500	Coins 90%	\$2,500	\$5,000	inaiv.	Family	Coins	inaiv.	Family	\$10 \$20	00   1	K [Free-St	. Hospitai	IP	Type Emb	Type Sep	\$50	\$15	\$25 \$100	\$50 \$300
FPC			V63 ZU	Platinum 6	PL6.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	90.7%	n/a	n/a		\$3,000	\$6,000						\$20 \$40		50 \$75	\$150		Emb	Sep	<b>930</b>	\$15	\$25 \$100	
EPC			V7W YM	Platinum 1	PL1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	88.5%	\$250	\$500		\$3,000	\$6,000						\$15 \$30			\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
EPC	, li	E47	V7Y ZR	Platinum 2		104075.DD.RDR.RXSBN.NET.I.14.DC.SB	88.5%	n/a	n/a		\$3,000	\$6,000						\$15 \$30	\$75 \$2	50 \$150	\$300	3x\$500	Emb	Sep	\$50	\$10	\$40 \$100	\$75 \$300
EPC	) [	E5N	V71 ZU	Platinum 4	PL4.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	91.9%	n/a	n/a	100%	\$5,000	\$10,000						\$15 \$30	\$75 \$1	50	\$150		Emb	Sep		\$15	\$25 \$100	\$50 \$300
EPC	) E	YW	V61 ZV	Platinum 5	PL5.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	89.0%	n/a	n/a	100%	\$3,000	\$6,000						\$20 \$60	\$75 \$1	50 \$100	\$300		Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
EPO-H	SA D	W7	VDN A0	Gold 1-A	GO1.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$2,600	\$5,200											NonEmb	Comb		\$10	20% to \$100	40% to \$300
EPO-H			VDN YM	Gold 1	GO1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.4%	\$1,300	\$2,600		\$2,600	\$5,200											NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
EPO-H			VDP A0	Gold 7-A	GO7.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.1%	\$1,300	\$2,600		\$2,600	\$5,200							\$2				NonEmb	Comb		\$10	20% to \$100	-
EPO-H			VDP YM	Gold 7	GO7.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.0%	\$1,300	\$2,600		\$2,600	\$5,200							\$2				NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
EPC FPC			V67 A0 V67 YM	Gold 2-A	GO2.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	79.5%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60 \$30 \$60		\$250			Emb	Sep		\$10	20% to \$100	
EPC FPC				Gold 2	GO2.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.8%	\$1,500	\$3,000	70% 100%	\$3,000	\$6,000						700 700	¢100	\$250			Emb	Sep	¢2E0	\$10	\$40 \$100	
FPC			V7D C0 V7D ZT	Gold 4-A Gold 4	GO4.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB 104075.DD.RDR.RXSBN.NET.I.14.DC.SB	79.1% 78.9%	\$1,500 \$1,500	\$3,000 \$3,000		\$3,000 \$3,000	\$6,000 \$6,000						\$20 \$50 \$ \$20 \$50 \$		\$300 \$300			Emb Emb	Sep Sep	\$250 \$250	\$10 \$10	20% to \$100 \$40 \$100	
EPC			V7D 21	Gold 8-A	GO8.SBN.CHC.I.14.DC		78.9%	\$1,000	\$2,000		\$3,500	\$7,000						\$30 \$60	,100	3300	Ded+\$250+Coins		Fmb	Sep	323U	\$10	20% to \$100	
EPC			V7J YM	Gold 8	GO8.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.3%	\$1,000	\$2,000		\$3,500	\$7,000						\$30 \$60			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75 \$300
EPC			V7L A0	Gold 9-A	GO9.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	81.6%	\$1,000	\$2,000		\$3,000	\$6,000						\$20 \$40			Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	
EPC	)	EOX	V7L YM	Gold 9	GO9.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	81.1%	\$1,000	\$2,000		\$3,000	\$6,000						\$20 \$40			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75 \$300
EPC	)   1	EY5	V65 A0	Gold 10-A	GO10.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	81.4%	\$500	\$1,000	80%	\$4,500	\$9,000						\$15 \$30			Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	40% to \$300
EPC	)	EY5	V65 YM	Gold 10	GO10.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	80.9%	\$500	\$1,000	80%	\$4,500	\$9,000						\$15 \$30			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75 \$300
EPC			V69 B0	Gold 3-A	GO3.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.1%	\$1,000	\$2,000		\$4,000	\$8,000						\$25 \$50	T	\$250			Emb	Sep	\$100	\$10	20% to \$100	40% to \$300
EPC			V69 ZS	Gold 3		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,000	\$2,000		\$4,000	\$8,000						\$25 \$50		\$250			Emb	Sep	\$100	\$10	\$40 \$100	\$75 \$300
EPC			V7H A0	Gold 6-A	GO6.SBN.CHC.I.14.DC		79.7%	\$1,500	\$3,000		\$4,000	\$8,000						\$15 \$30		\$150			Emb	Sep		\$10	20% to \$100	-
EPC			V7H ZR	Gold 6		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,500	\$3,000		\$4,000	\$8,000						\$15 \$30		\$150			Emb	Sep	\$50	\$10	\$40 \$100	
EPC FPC			V7F A0	Gold 5-A	GO5.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	79.9%	\$1,300	\$2,600	90% 90%	\$3,250	\$6,500						\$25 \$50		\$150			Emb	Sep	4400	\$10	20% to \$100	-
FPO-H			V7F ZS VDI YM	Gold 5 Silver 2	SL2.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB 104075.RDR.RXSBN.NET.I.14.DC.SB	78.5% 70.2%	\$1,300 \$2.000	\$2,600 \$4.000		\$3,250 \$4,000	\$6,500 \$8.000						\$25 \$50	\$75	\$150			Emb NonEmb	Sep Comb	\$100	\$10 \$10	\$40 \$100 \$40 \$100	\$75 \$300 \$75 \$300
EPO-H			VDI TWI	Silver 2-A	SL2.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.7%	\$2,000	\$4,000		\$4,000	\$8,000											NonEmb	Comb		\$15	30% to \$100	50% to \$300
FPO-H			VDR YM	Silver 3	SL3.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	70.4%	\$2,000	\$4,000		\$6,000	\$12,000											NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
EPO-H	-		VDR ZX	Silver 3-A	SL3.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.3%	\$2,000	\$4,000		\$6,000	\$12,000											NonEmb	Comb		\$15	30% to \$100	50% to \$300
EPO-H	SA	DYJ	VDT YM	Silver 4	SL4.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	71.0%	\$1,500	\$3,000	80%	\$6,000	\$12,000											NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
EPO-H	SA	DYJ	VDT ZX	Silver 4-A	SL4.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	70.1%	\$1,500	\$3,000	80%	\$6,000	\$12,000											NonEmb	Comb		\$15	30% to \$100	50% to \$300
EPO-H	SA I	DYP	VDV YM	Silver 5	SL5.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	69.1%	\$1,500	\$3,000	70%	\$6,000	\$12,000											NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
EPO-H	SA I	DYP	VDV ZX	Silver 5-A	SL5.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	68.3%	\$1,500	\$3,000	70%	\$6,000	\$12,000											NonEmb	Comb		\$15	30% to \$100	50% to \$300
EPC			V7N ZT	Silver 1		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$2,000	\$4,000		+-,	\$12,500						\$30 \$60		\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
EPC			V7N ZY	Silver 1-A	SL1.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.9%	\$2,000	\$4,000			\$12,500						\$30 \$60		\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to \$300
EPC			V7Q D0	Silver 7		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$1,500	\$3,000	70%	\$6,250	\$12,500						\$40 \$80 \$		\$300			Emb	Sep	\$500	\$10	\$40 \$100	\$75 \$300
EPC			V7Q ZZ	Silver 7-A	SL7.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.2%	\$1,500	\$3,000		,	\$12,500						\$40 \$80 \$		\$300			Emb	Sep	\$500	\$15	30% to \$100	
EPC EPC			V7S ZT V7S ZY	Silver 8 Silver 8-A	SL8.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB 152550.RDR.RXSBN.NET.I.14.DC.SB	70.0% 68.8%	\$2,000	\$4,000 \$4,000		,	\$12,500 \$12,500						\$40 \$80 S		\$300 \$300			Emb Emb	Sep	\$250 \$250	\$10 \$15	\$40 \$100 30% to \$100	\$75 \$300 50% to \$300
FPC			V73 ZY V7U ZT	Silver 8-A Silver 9		104075.DD.RDR.RXSBN.NFT.I.14.DC.SB		\$2,000	\$5,000		\$6,250	\$12,500						\$35 \$70 \$		\$300			Emb	Sep Sep	\$250	\$10	\$40 \$100	\$75 \$300
FPC		F26		Silver 9-A	SL9.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.0%	\$2,500	\$5,000		\$6,250	\$12,500						\$35 \$70 \$		\$300			Fmb	Sep	\$250	\$15	30% to \$100	50% to \$300
EPC			V70 ZT	Silver 10		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$3,000	\$6,000	90%	\$6,250	\$12,500						\$35 \$70 \$		\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
EPC			V70 ZY	Silver 10-A	SL10.SBN.CHC.I.14.DC		68.4%	\$3,000	\$6,000		,	\$12,500						\$35 \$70 \$		\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to \$300
EPO-H			VDK YM	Bronze 1	BR1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	60.9%	\$4,000	\$8,000	70%	\$6,250	\$12,500						1					NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
EPO-H	SA D	DW2	VDL YM	Bronze 2	BR2.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	61.5%	\$3,500	\$7,000			\$12,500						1					NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
EPO-H	SA	)W4	VDM YM	Bronze 3	BR3.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	59.3%	\$5,000	\$10,000	100%	\$6,250	\$12,500						1					NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
POS			VBZ ZV	Platinum 3	PL3.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	88.2%	\$250	\$500		\$2,000	\$4,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$10 \$20					Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
POS			V64 ZU	Platinum 6	PL6.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	90.7%	n/a	n/a		\$3,000	\$6,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$20 \$40	\$75 \$1	50 \$75	\$150		Emb	Sep		\$15	\$25 \$100	\$50 \$300
POS			V7X YM	Platinum 1	PL1.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	88.5%	\$250	\$500		\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30	4== 4		\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
POS			V7Z ZR	Platinum 2	PL2.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	88.5%	n/a	n/a		\$3,000	\$6,000	\$4,000	\$8,000		\$10,000	\$20,000	\$15 \$30			\$300	3x\$500	Emb	Sep	\$50	\$10	\$40 \$100	\$75 \$300
POS			V72 ZU	Platinum 4	PL4.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	91.9%	n/a	n/a		+-,	\$10,000	\$1,000	\$2,000	70% 70%	\$6,000	\$12,000	\$15 \$30 \$20 \$60			\$150 \$300		Emb	Sep	<b>^</b> F0	\$15	\$25 \$100	\$50 \$300
POS-H			V62 ZV VDO A0	Platinum 5 Gold 1-A	PL5.SBN.CHP.I.14.DC GO1.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB 102040.RDR.RXSBN.PLS.I.14.DC.SB	89.0% 78.5%	n/a \$1,300	n/a \$2,600		\$3,000 \$2,600	\$6,000 \$5,200	\$1,000 \$2,000	\$2,000 \$4,000	70%	\$6,000 \$6,000	\$12,000 \$12,000	J2U \$6U	.12 ( د/ډ	001¢ 00	ŞSUU		Emb NonEmb	Sep Comb	\$50	\$15 \$10	\$25 \$100 20% to \$100	\$50 \$300 40% to \$300
POS-H			VDO AU	Gold 1-A Gold 1	GO1.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB 104075.RDR.RXSBN.PLS.I.14.DC.SB	78.5% 78.4%	\$1,300	\$2,600	90%	\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000	1					NonEmb	Comb		\$10 \$10	\$40 \$100	
POS-H			VDQ A0	Gold 7-A	GO7.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.1%	\$1,300	\$2,600		\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000		\$2	50			NonEmb	Comb		\$10	20% to \$100	
POS-H			VDQ YM	Gold 7	GO7.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	78.0%	\$1,300	\$2,600		\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000	1	\$2				NonEmb	Comb		\$10	\$40 \$100	
POS			V68 A0	Gold 2-A	GO2.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.5%	\$1,500	\$3,000		\$3,000	\$6,000	\$2,000	\$4,000	50%	\$6,000	\$12,000	\$30 \$60	72	\$250			Emb	Sep		\$10	20% to \$100	
POS	; [	EZL	V68 YM	Gold 2	GO2.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	78.8%	\$1,500	\$3,000		\$3,000	\$6,000	\$2,000	\$4,000	50%	\$6,000	\$12,000	\$30 \$60		\$250			Emb	Sep		\$10	\$40 \$100	\$75 \$300
POS	;   I	EZ4	V7E C0	Gold 4-A	GO4.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.1%	\$1,500	\$3,000	100%	\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$50 \$	\$100	\$300			Emb	Sep	\$250	\$10	20% to \$100	40% to \$300
POS			V7E ZT	Gold 4	GO4.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	78.9%	\$1,500	\$3,000		\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$50 \$		\$300			Emb	Sep	\$250	\$10	\$40 \$100	
POS			V7K A0	Gold 8-A	GO8.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.9%	\$1,000	\$2,000		\$3,500	\$7,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$30 \$60			Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	
POS			V7K YM	Gold 8	GO8.SBN.CHP.I.14.DC		78.3%	\$1,000	\$2,000		\$3,500	\$7,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$30 \$60			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	
POS	i   I	EY7	V66 A0	Gold 10-A	GO10.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	81.4%	\$500	\$1,000	80%	\$4,500	\$9,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30			Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	40% to \$300

		Pla	n Name	1	Medical	Rx			Ir	-Netwo	rk		Out-of-Network					Copayments								Rx				$\overline{}$
	F	Med	lical R	1	Schedule of	Schedule of																		Medical					$\Box$	
		Excha	ange	Met	al Benefits	Benefits	Act'l	Dedu	ıctible		OOP N	laximum	Dedu	ıctible		OOP M	laximum					OP Surgery		Deduct.	Deduct.			Tier	r 2	Tier 3
Pro	duct	Off	On	Leve	el Form#	Form #	Value	Indiv.	Family	Coins	Indiv.	Family	Indiv.	Family	Coins	Indiv.	Family	PCP SC	P UC	ER	Free-St	. Hospital	IP	Type	Type	Deduct.	Tier 1	Tier 2 Spe	ec. Tier 3	3 Spec.
P	OS	EY7	V66 Y	4 Gold	10 GO10.SBN.CHP.I.14.D	C 104075.RDR.RXSBN.PLS.I.14.DC.SB	80.9%	\$500	\$1,000	80%	\$4,500	\$9,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$3	0			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$10	00 \$75	\$300
P	OS	EZU	V7C B	Gold 3	3-A GO3.SBN.CHP.I.14.DO	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.1%	\$1,000	\$2,000	80%	\$4,000	\$8,000	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$5	0 \$75		\$250			Emb	Sep	\$100	\$10	20% to \$10	JO 40%	to \$300
P	OS	EZU	V7C Z	Gold	3 GO3.SBN.CHP.I.14.DO	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	78.7%	\$1,000	\$2,000	80%	\$4,000	\$8,000	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$5	0 \$75		\$250			Emb	Sep	\$100	\$10	\$40 \$10	00 \$75	\$300
P	os	EOZ	V7M A	Gold 9	9-A GO9.SBN.CHP.I.14.DO	102040.RDR.RXSBN.PLS.I.14.DC.SB	81.6%	\$1,000	\$2,000	90%	\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$4	0			Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$10	JO 40%	to \$300
P	OS	E0Z	V7M Y	1 Gold	9 GO9.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	81.1%	\$1,000	\$2,000	90%	\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$4	0			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$10	00 \$75	\$300
P	OS	EOJ	V7I A	Gold (	5-A GO6.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.7%	\$1,500	\$3,000	90%	\$4,000	\$8,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$3	0 \$75		\$150			Emb	Sep		\$10	20% to \$10	JO 40%	to \$300
P	OS	EOJ	V7I Z	Gold	6 GO6.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	79.1%	\$1,500	\$3,000	90%	\$4,000	\$8,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$3	0 \$75		\$150			Emb	Sep	\$50	\$10	\$40 \$10	00 \$75	\$300
Р	os	E0C	V7G A	Gold !	5-A GO5.SBN.CHP.I.14.DO	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.9%	\$1,300	\$2,600	90%	\$3,250	\$6,500	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$5	0 \$75		\$150			Emb	Sep		\$10	20% to \$10	JO 40%	to \$300
Р	os	E0C	V7G Z	Gold	5 GO5.SBN.CHP.I.14.DO	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$3,250	\$6,500	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$5	0 \$75		\$150			Emb	Sep	\$100	\$10	\$40 \$10	00 \$75	\$300
POS	-HSA	DXX	VDJ Y	1 Silve	2 SL2.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	70.2%	\$2,000	\$4,000	70%	\$4,000	\$8,000	\$3,000	\$6,000	50%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$10	00 \$75	\$300
POS	HSA	DXX	VDJ Z	Silver	2-A SL2.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.7%	\$2,000	\$4,000	70%	\$4,000	\$8,000	\$3,000	\$6,000	50%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$10	JO 50%	to \$300
POS	HSA	DX7	VDS Y	1 Silve	3 SL3.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	70.4%	\$2,000	\$4,000	90%	\$6,000	\$12,000	\$3,000	\$6,000	70%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$10	0 \$75	\$300
POS	HSA	DX7	VDS Z	Silver	3-A SL3.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000	\$3,000	\$6,000	70%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$10	JO 50%	to \$300
POS	HSA	DYI	VDU Y	1 Silve	4 SL4.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	71.0%	\$1,500	\$3,000	80%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$10	00 \$75	\$300
POS	HSA	DYI	VDU Z	Silver	4-A SL4.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	70.1%	\$1,500	\$3,000	80%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$10	JO 50%	to \$300
POS	HSA	DYQ	VDW Y	1 Silve	5 SL5.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	69.1%	\$1,500	\$3,000	70%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$10	00 \$75	\$300
POS	-HSA	DYQ	VDW Z	Silver	5-A SL5.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.3%	\$1,500	\$3,000	70%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$10	00 50%	to \$300
P	os	E20	V7R D	Silver	7 SL7.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	71.5%	\$1,500	\$3,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$8	0 \$100	1	\$300			Emb	Sep	\$500	\$10	\$40 \$10	00 \$75	\$300
P	os	E20	V7R Z	Silver	7-A SL7.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.2%	\$1,500	\$3,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$8	0 \$100	1	\$300			Emb	Sep	\$500	\$15	30% to \$10	JO 50%	to \$300
P	os	E2W	V7T Z	Silve	8 SL8.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.0%	\$2,000	\$4,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$8	0 \$100	1	\$300			Emb	Sep	\$250	\$10	\$40 \$10	JO \$75	\$300
Р	os	E2W	V7T Z	Silver	8-A SL8.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.8%	\$2,000	\$4,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$8	0 \$100	1	\$300			Emb	Sep	\$250	\$15	30% to \$10	JO 50%	6 to \$300
Р	os	E28	V7V Z	Silve	9 SL9.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.5%	\$2,500	\$5,000	80%	\$6,250	\$12,500	\$4,000	\$8,000	60%	\$10,000	\$20,000	\$35 \$7	0 \$100		\$300			Emb	Sep	\$250	\$10	\$40 \$10	00 \$75	\$300
P	os	E28	V7V Z	Silver	9-A SL9.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.0%	\$2,500	\$5,000	80%	\$6,250	\$12,500	\$4,000	\$8,000	60%	\$10,000	\$20,000	\$35 \$7	0 \$100		\$300			Emb	Sep	\$250	\$15	30% to \$10	00 50%	to \$300
Р	os	E2E	V7P Z	Silver	10 SL10.SBN.CHP.I.14.DO	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.5%	\$3,000	\$6,000	90%	\$6,250	\$12,500	\$4,000	\$8,000	70%	\$10,000	\$20,000	\$35 \$7	0 \$100		\$300			Emb	Sep	\$250	\$10	\$40 \$10	00 \$75	\$300
Р	os	E2E	V7P Z	Silver 1	.0-A SL10.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.4%	\$3,000	\$6,000	90%	\$6,250	\$12,500	\$4,000	\$8,000	70%	\$10,000	\$20,000	\$35 \$7	0 \$100		\$300			Emb	Sep	\$250	\$15	30% to \$10	JO 50%	to \$300

#### Rate and Rate Factor Changes, and Development of 1st Quarter 2014 Base Rates

Age Factors: Change to new 2014 DC age factors: see Exhibit 1.

Other Rating Factors: Industry, group size and risk adjustment factors all set to 1.000.

#### **Development of Base Rates:**

					Proposed * Base Rates								Proposed
		Current 4	4Q13 Ba	se Rates	on a								1Q14
		w	ith Tren	<u>k</u>	Revenue			Base					
		Base	Trend	Total	Neutral	1 Qtr	PPACA		Market	Exper.	Risk		Rates
<u>License</u>	<u>Product</u>	<u>Rate</u> x	Factor =	Rate	<u>Basis</u>	<u>Trend</u> >	Fees 2	x <u>EHB</u> :	( <u>Adj</u> :	k <u>Adj</u>	x <u>Adj</u>	= <u>Total</u>	<u>(= a x b)</u>
					(col a)							(col b)	
OCI	Gatekeeper HMO	173.96	2.113	367.58	420.31	1.026	1.035	1.016	1.013	0.976	1.143	1.219	512.46
	Gatekeeper HMP	198.00	2.113	418.37	432.92	1.026	1.035	1.016	1.013	0.976	1.143	1.219	527.83
	Rx	59.71	2.113	126.17	142.96	1.026	1.035	1.016	1.013	0.976	1.143	1.219	174.31
UHIC	EPO	174.68	2.546	444.74	449.74	1.026	1.035	1.016	1.013	0.976	1.143	1.219	548.33
	POS	206.13	2.546	524.81	463.23	1.026	1.035	1.016	1.013	0.976	1.143	1.219	564.78
	Rx	55.53	2.546	141.38	142.96	1.026	1.035	1.016	1.013	0.976	1.143	1.219	174.31

<sup>\*</sup> Rates when apply:

- New age factors
- All industry, group size, and risk adjustment factors set to 1.000, and
- New rate relationships between products:
  - +7.0% for gatekeeper to Choice, and
  - +3.0% for in-network only products to products with an out-of-network benefit,

to the total February, 2013 inforce book of business using:

- Each group's product, and each members's age,

produces the same total (for OCI + UHIC) revenue as the current 4Q13 rates and rating factors.

### Rate Calculation Formula

Monthly premium =

(Medical starting base rate x Medical plan ratio) + (Rx starting base rate x Rx plan ratio)

- x Trend factor for plan effective or renewal date
- x Sum of member age factors for the group

### Rating Example

Benefit Plan: EPO plan EZ2 with Rx C0

Effective Date: 4/1/14

Census:

		Member A	\ges				Age I	-actors	
	EE Age	Spouse Age	Child #1	Child #2	•	<u>EE</u>	Spouse	Child #1	Child #2
EE #1	43	41	10	15		1.094	1.013	0.727	0.727
EE #2	35	36	5	9		0.805	0.836	0.727	0.727
EE #3	53	55	19			1.605	1.733	0.727	

Total Members: 11 Sum of Age Factors: 10.721

### **Rate Calculation**

	Rating Factor	Exhibit 1 Location
\$548.33	Medical Base Rate	(1)
0.7145	Benefit Plan Ratio (EZ2)	(2)
\$174.31	Rx Base Rate	(1)
0.4065	Rx Plan Ratio (C0)	(2)
1.026	Trend Factor (2Q14)	(3)
10.721	Group Age Factor	(4)
\$5,088.91		

**Total Monthly Premium** 

### Member Months, Earned Premium & Incurred Claim Experience - UHIC

		Earned	Incurred	Claim	
Month	<u>Members</u>	<u>Premium</u>	<u>Claims</u>	<u>PMPM</u>	Loss Ratio
Jan-12	9,190	3,849,240	2,728,257	296.87	70.9%
Feb-12	9,374	3,954,953	2,599,181	277.28	65.7%
Mar-12	9,291	3,940,405	3,072,182	330.66	78.0%
Apr-12	9,175	3,912,866	2,698,096	294.07	69.0%
May-12	9,141	3,922,974	2,724,351	298.04	69.4%
Jun-12	9,136	3,940,596	2,604,675	285.10	66.1%
Jul-12	9,204	3,986,074	2,402,937	261.08	60.3%
Aug-12	9,266	4,007,942	2,720,091	293.56	67.9%
Sep-12	9,338	4,011,619	2,222,794	238.04	55.4%
Oct-12	9,083	3,934,272	2,431,348	267.68	61.8%
Nov-12	9,057	3,931,358	2,677,794	295.66	68.1%
Dec-12	8,920	3,876,665	2,446,344	274.25	63.1%
Total	110,175	47,268,964	31,328,050	284.35	66.3%

### **Explanation, Support & Development of PPACA Fee Increases**

The Patient Protection and Affordable Care Act (PPACA) includes several new taxes and fees which will increase health insurance costs and need to be reflected in premium. The two largest cost impacts both take effect with calendar year 2014 earned premiums.

Insurer Fee. This is a permanent fee that applies to fully insured coverage. This fee will fund tax credits for insurance coverage purchased on the exchanges. The total fee increases from \$8B in 2014 to \$14.3B in 2018 (indexed to premium for subsequent years.) Each insurance carrier's assessment will be based on net written health insurance premiums in the prior year, with certain exclusions. The Oliver Wyman report "Simulation of the Impact of the Annual Fees on Insurers Using 2011 Data", dated June 27, 2012, estimates that the denominator premiums to which this fee will be applied will be \$527.085 billion. The fee must then be grossed up for federal income tax, since the member fee is not a tax deductible expense. As a % of premium, the needed fee is \$8B Insurer Fee / \$527.085 Net Industry Premiums / 65% FIT = 2.3%.

Reinsurance Assessment. This is a temporary fee that applies to all commercial groups (both fully insured and self-funded) from 2014 to 2016 for the purpose of funding the reinsurance pool for high cost claimants in the individual market during this three year transitional period. The total baseline amounts to be collected to fund this pool are \$12B in 2014, \$8B in 2015, and \$5B in 2016, and individual states can add to this baseline. Each insurance carrier will be assessed on a per capita basis. HHS has proposed a \$5.25 pmpm assessment for 2014, or an estimated 1.1% of DC small group premiums.

The total needed PPACA fee increase is 3.5% (2.3% for Insurer Fee, plus 1.2% for Reinsurance Assessment).

The below details the calculation of the Insurer Fee and Reinsurance Assessment.

### Calculation of 2014 Fees Impact

### **Insurer Fee Impact Calculation**

Insurer Fee in 2014 (Billions)	\$8
Projected 2013 Health Insurance Premiums (Billions)*	\$527.085
Insurer Fee as % of Health Insurance Premiums	1.5%
Gross Up by Federal Income Tax (35%)	2.3%
*from Oliver Wyman Study published on June 27, 2012	
Reinsurance Assessment Impact Calculation	
Reinsurance Assessment Per Member Per Month - HHS Proposed	\$5.25
Reinsurance Fee as a Percent of Premium	1.2%

	OCI	UHIC	Total
1. Experience 1/1/12-13			
1a. Member Months	24,034	110,175	134,209
1b. Average Mbrs (1a/12)	2,003	9,181	11,184
1c. Incurred Claims	\$5,846,466	\$31,328,050	\$37,174,516
1d. Claim PMPM (1c/1a)	\$243.26	\$284.35	\$276.99
1e. Earned Premium	\$11,537,610	\$47,268,964	\$58,806,574
1f. Premium PMPM (1e/1a)	\$480.05	\$429.04	\$438.17
1g. Loss Ratio (1c/1e)	50.7%	66.3%	63.2%
2. Needed Revenue for 10/1/13 Effective Date			
2a. Claim trend	1.195	1.195	1.195
From center of experience period: 7/1/12			
to center of 10/1/13 pricing period: 4/1/14			
(21 months at 10.7% annual rate)			
2b. Claim cost subtotal (1d x 2a)	\$290.62	\$339.71	\$330.92
2c. Target loss ratio	73.0%	73.0%	73.0%
2d. Needed revenue PMPM for 10/1/13 effective date (2b/2c)	\$398.11	\$465.36	\$453.31
3. Current Manual Rate 10/1/13			
3a. Medical base rate 10/1/2013	\$178.47	\$199.99	\$196.14
3b. Average medical plan relativity	0.9034	0.8715	0.8772
3c. Medical pricing trend factor	2.113	2.546	2.468
3d. Subtotal: Medical (3a x 3b x 3c)	<u>\$340.68</u>	<u>\$443.76</u>	<u>\$425.30</u>
3e. Pharmacy base rate 10/1/2013	\$59.71	\$55.53	\$56.28
3f. Average Rx plan relativity	0.5048	0.4396	0.4513
3g. Rx pricing trend factor	2.113	2.546	2.468
3h. Subtotal: Pharmacy (3e x 3f x 3g)	<u>\$63.69</u>	<u>\$62.16</u>	<u>\$62.43</u>
3i. Subtotal: Medical+Pharmacy (3d + 3h)	<u>\$404.37</u>	<u>\$505.92</u>	\$487.73
3j. Age/Sex Factors	1.0610	0.9485	0.9687
3k. Area factors	1.0000	1.0000	1.0000
3l. Industry factors	0.9969	0.9703	0.9751
3m. Size factors	1.0196	1.0108	1.0123
3n. Current premium PMPM for 10/1/13 effective date (3i x 3j x 3k x 3l x 3m)	\$436.11	\$470.63	\$464.45
4. Supportable Pricing Adjustment (2d / 3n -1)	-8.7%	-1.1%	-2.4%
(rate adjustment required to achieve 73% loss ratio)			

## DISTRICT OF COLUMBIA PRICING TREND DEVELOPMENT APRIL 2013 RATE FILING SUPPORT

### **SG PRICING TREND BY COMPONENT**

	=			SMALL GRO	UP PRICIN	G TREND B	Y COMPON	ENT	
	Notes:	Inpatient	Outpatient	<u>Professional</u>	<u>Other</u>	<u>Capitation</u>	Total <u>Medical</u>	Retail <u>Pharmacy</u>	Weighted Aggregate
Total Proposed Pricing Trend	[6]	7.5%	12.7%	10.7%	11.0%	3.6%	10.4%	12.3%	10.7%
Utilization / Service Mix	[1],[2]	0.1%	5.1%	4.4%	4.0%	0.0%	3.5%	4.2%	3.6%
Unit Cost Benefit Leveraging Margin	[3] [4]	6.0% 0.2% 1.0%	5.4% 0.7% 1.0%	3.7% 1.2% 1.0%	4.7% 0.9% 1.0%	2.3% 0.2% 1.0%	4.8% 0.8% 1.0%	4.8% 1.8% 1.0%	4.8% 0.9% 1.0%
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Sub-Total Claims Trend		7.5%	12.7%	10.7%	11.0%	3.6%	10.4%	12.3%	10.7%
Management Adjustment		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

### Notes:

- [1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.
- [2] Represents expected changes in intensity of services provided.
- [3] Represents core unit pricing increases, exclusive of service mix / intenisty of services impact;
- [4] Impact of member cost-share leveraging on net claims cost trend.
- [5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).
- [6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

Rate Factors Exhibit 1

### (1) Starting Base Rates

EPO: \$548.33 medical

\$174.31 prescription drugs

POS: \$564.78 medical

\$174.31 prescription drugs

### (2) Benefit Plan Ratios

		C	H/INS	(EPO) Plan	s		
	F	lan Name					
	Me	dical	Rx				
	Excl	nange		Metal	Actuarial	Medical	Rx
Product	Off	On		Level	Value	Ratio	Ratio
EPO	C40	VBY	ZV	Platinum	88.2%	0.8328	0.5009
EPO	EY1	V63	ZU	Platinum	90.7%	0.8798	0.5258
EPO	E43	V7W	YM	Platinum	88.5%	0.8559	0.4861
EPO	E47	V7Y	ZR	Platinum	88.5%	0.8583	0.4620
EPO	E5N	V71	ZU	Platinum	91.9%	0.9020	0.5258
EPO	EYW	V61	ZV	Platinum	89.0%	0.8477	0.5009
EPO-HSA	DW7	VDN	A0	Gold	78.5%	0.7562	0.0102
EPO-HSA	DW7	VDN	YM	Gold	78.4%	0.7562	0.0000
EPO-HSA	DXP	VDP	A0	Gold	78.1%	0.8436	0.0102
EPO-HSA	DXP	VDP	YM	Gold	78.0%	0.8436	0.0000
EPO	EZJ	V67	A0	Gold	79.5%	0.6980	0.5135
EPO	EZJ	V67	YM	Gold	78.8%	0.6980	0.4861
EPO	EZ2	V7D	C0	Gold	79.1%	0.7145	0.4065
EPO	EZ2	V7D	ZT	Gold	78.9%	0.7145	0.4238
EPO	E0P	V7J	A0	Gold	78.9%	0.6797	0.5135
EPO	E0P	V7J	YM	Gold	78.3%	0.6797	0.4861
EPO	EOX	V7L	A0	Gold	81.6%	0.7348	0.5135
EPO	EOX	V7L	YM	Gold	81.1%	0.7348	0.4861
EPO	EY5	V65	A0	Gold	81.4%	0.7204	0.5135
EPO	EY5	V65	YM	Gold	80.9%	0.7204	0.4861
EPO	EZS	V69	В0	Gold	78.1%	0.6932	0.4626
EPO	EZS	V69	ZS	Gold	78.7%	0.6932	0.4417
EPO	EOH	V7H	A0	Gold	79.7%	0.7199	0.5135
EPO	EOH	V7H	ZR	Gold	79.1%	0.7199	0.4620
EPO	EZ9	V7F	A0	Gold	79.9%	0.7182	0.5135
EPO	EZ9	V7F	ZS	Gold	78.5%	0.7182	0.4417
EPO-HSA	DXY	VDI	YM	Silver	70.2%	0.6543	0.0120
EPO-HSA	DXY	VDI	ZX	Silver	69.7%	0.6543	0.0000
EPO-HSA	DX9	VDR	YM	Silver	70.4%	0.6635	0.0120
EPO-HSA	DX9	VDR	ZX	Silver	69.3%	0.6635	0.0000
EPO-HSA	DYJ	VDT	YM	Silver	71.0%	0.6671	0.0120
EPO-HSA	DYJ	VDT	ZX	Silver	70.1%	0.6671	0.0000
EPO-HSA	DYP	VDV	YM	Silver	69.1%	0.6442	0.0120
EPO-HSA	DYP	VDV	ZX	Silver	68.3%	0.6442	0.0000
EPO	E06	V7N	ZT	Silver	70.8%	0.6079	0.4238
EPO	E06	V7N	ZΥ	Silver	69.9%	0.6079	0.3650
EPO	E2M	V7Q	D0	Silver	71.5%	0.6124	0.3814
EPO	E2M	V7Q V7Q	ZZ	Silver	69.2%	0.6124	0.3250
EPO	E2U	V7S	ZT	Silver	70.0%	0.6030	0.4238
EPO	E2U	V7S	ZY	Silver	68.8%	0.6030	0.3650
EPO	E26	V7U	ZT	Silver	70.5%	0.6104	0.4238
EPO	E26	V7U	ZY	Silver	69.0%	0.6104	0.3650
EPO	E18	V70	ZT	Silver	70.5%	0.6128	0.4238
EPO	E18	V70	ZY	Silver	68.4%	0.6128	0.3650
EPO	DWZ	VDK	YM	Bronze	60.9%	0.5519	0.0120
EPO	DW2	VDL	YM	Bronze	61.5%	0.5564	0.0120
EPO	DW2	VDL	YM	Bronze	59.3%	0.5364	0.0120
	D 114	V DIVI	1 171	שוטוועכ	JJ.J/0	0.0213	0.0120

POS-HSA DYI VDU YM Silver 71.0% 0.6671 0.0120 POS-HSA DYI VDU ZX Silver 70.1% 0.6671 0.0000			(	CH+/II	NS (POS) P	lans		
Product         Off         On         Metal         Actuarial         Medical         Rx           POS         C5Z         VBZ         ZV         Platinum         88.2%         0.8301         0.5009           POS         EY2         V64         ZU         Platinum         90.7%         0.8759         0.5258           POS         E44         V7X         YM         Platinum         88.5%         0.8504         0.4861           POS         E48         V7Z         ZR         Platinum         88.5%         0.8511         0.4620           POS         E50         V72         ZU         Platinum         91.9%         0.8973         0.5258           POS         E50         V72         ZU         Platinum         91.9%         0.8973         0.5209           POS         E50         V72         ZU         Platinum         91.9%         0.8511         0.4620           POS         E5X         V062         ZV         Platinum         91.0%         0.8442         0.5009           POS-HSA         DXR         VDQ         A0         Gold         78.4%         0.7573         0.0102           POS-HSA         DXR         VDQ<								
Product         Off         On         Level         Value         Ratio         Ratio           POS         C5Z         VBZ         ZV         Platinum         88.2%         0.8301         0.5009           POS         EY2         V64         ZU         Platinum         90.7%         0.8759         0.5258           POS         E44         V7X         YM         Platinum         88.5%         0.8504         0.4861           POS         E48         V7Z         ZR         Platinum         88.5%         0.8511         0.4620           POS         E50         V72         ZU         Platinum         91.9%         0.8973         0.5258           POS         E50         V72         ZU         Platinum         91.9%         0.8973         0.5258           POS         E50         V72         ZU         Platinum         91.9%         0.8973         0.5258           POS         E7X         V62         ZV         Platinum         91.9%         0.8973         0.5258           POS         E7X         V62         ZV         Platinum         91.9%         0.8973         0.5209           POS-HSA         DXR         VDQ				Rx				
POS         C5Z         VBZ         ZV         Platinum         88.2%         0.8301         0.5009           POS         EY2         V64         ZU         Platinum         90.7%         0.8759         0.5258           POS         E44         V7X         YM         Platinum         88.5%         0.8504         0.4861           POS         E48         V7Z         ZR         Platinum         88.5%         0.8511         0.4620           POS         E50         V72         ZU         Platinum         91.9%         0.8973         0.5258           POS         E50         V72         ZU         Platinum         91.9%         0.8973         0.5258           POS         EYX         V62         ZV         Platinum         91.9%         0.8973         0.5258           POS         EXX         V62         ZV         Platinum         91.9%         0.8973         0.5258           POS         EXX         V62         ZV         Platinum         91.9%         0.8442         0.5009           POS-HSA         DXR         VDQ         A0         Gold         78.1%         0.7442         0.0102           POS-HSA         DXR								
POS         EY2         V64         ZU         Platinum         90.7%         0.8759         0.5258           POS         E44         V7X         YM         Platinum         88.5%         0.8504         0.4861           POS         E48         V7Z         ZR         Platinum         88.5%         0.8511         0.4620           POS         E5O         V72         ZU         Platinum         91.9%         0.8973         0.5258           POS         E5O         V72         ZU         Platinum         91.9%         0.8973         0.5258           POS         E5O         V72         ZU         Platinum         91.9%         0.8973         0.5258           POS         E5O         V72         ZU         Platinum         91.9%         0.8445         0.5009           POS         E7X         V60         A0         Gold         78.5%         0.7573         0.0000           POS-HSA         DXR         VDQ         A0         Gold         78.1%         0.8442         0.0102           POS-HSA         DXR         VDQ         YM         Gold         78.1%         0.6969         0.51135           POS         EZL				L				
POS         E44         V7X         YIM         Platinum         88.5%         0.8504         0.4861           POS         E48         V7Z         ZR         Platinum         88.5%         0.8511         0.4620           POS         E5O         V7Z         ZU         Platinum         91.9%         0.8973         0.5258           POS         EYX         V62         ZV         Platinum         89.0%         0.8445         0.5009           POS-HSA         DXL         VDO         A0         Gold         78.5%         0.7573         0.0000           POS-HSA         DXR         VDQ         A0         Gold         78.4%         0.7573         0.0000           POS-HSA         DXR         VDQ         A0         Gold         78.1%         0.8442         0.0102           POS-HSA         DXR         VDQ         YM         Gold         78.0%         0.8442         0.0102           POS-HSA         DXR         VDQ         YM         Gold         78.1%         0.8442         0.0000           POS         EZL         V68         A0         Gold         78.2%         0.6969         0.4861           POS         EZL								
POS         E48         V7Z         ZR         Platinum         88.5%         0.8511         0.4620           POS         E5O         V72         ZU         Platinum         91.9%         0.8973         0.5258           POS         EYX         V62         ZV         Platinum         89.0%         0.8445         0.5009           POS-HSA         DXL         VDO         A0         Gold         78.5%         0.7573         0.0000           POS-HSA         DXR         VDQ         A0         Gold         78.4%         0.7573         0.0000           POS-HSA         DXR         VDQ         A0         Gold         78.1%         0.8442         0.0000           POS-HSA         DXR         VDQ         YM         Gold         78.0%         0.8442         0.0000           POS-HSA         DXR         VDQ         YM         Gold         78.0%         0.8442         0.0000           POS-HSA         DXR         VDQ         YM         Gold         78.1%         0.6969         0.5135           POS         EZL         V68         A0         Gold         79.1%         0.7135         0.4065           POS         EZ4								
POS         E5O         V72         ZU         Platinum         91.9%         0.8973         0.5258           POS         EYX         V62         ZV         Platinum         89.0%         0.8445         0.5009           POS-HSA         DXL         VDO         A0         Gold         78.5%         0.7573         0.0000           POS-HSA         DXR         VDQ         A0         Gold         78.1%         0.8442         0.0000           POS-HSA         DXR         VDQ         YM         Gold         78.0%         0.8442         0.0000           POS-HSA         DXR         VDQ         YM         Gold         78.0%         0.8442         0.0000           POS         EZL         V68         A0         Gold         79.5%         0.6969         0.5135           POS         EZL         V68         YM         Gold         79.1%         0.7135         0.4065           POS         EZL         V7E         CO         Gold         79.1%         0.7135         0.4065           POS         EZL         V7E         ZT         Gold         78.9%         0.6736         0.5135           POS         EOR         V7K <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
POS         EYX         V62         ZV         Platinum         89.0%         0.8445         0.5009           POS-HSA         DXL         VDO         A0         Gold         78.5%         0.7573         0.0102           POS-HSA         DXR         VDQ         A0         Gold         78.4%         0.7573         0.0000           POS-HSA         DXR         VDQ         A0         Gold         78.1%         0.8442         0.0000           POS-HSA         DXR         VDQ         YM         Gold         78.0%         0.8442         0.0000           POS         EZL         V68         A0         Gold         79.5%         0.6969         0.5135           POS         EZL         V68         YM         Gold         78.8%         0.6969         0.4861           POS         EZ4         V7E         CO         Gold         79.1%         0.7135         0.4065           POS         EZ4         V7E         ZT         Gold         78.9%         0.7135         0.4065           POS         EOR         V7K         A0         Gold         78.9%         0.7135         0.4236           POS         EOR         V7K								
POS-HSA         DXL         VDO         A0         Gold         78.5%         0.7573         0.0102           POS-HSA         DXL         VDO         YM         Gold         78.4%         0.7573         0.0000           POS-HSA         DXR         VDQ         A0         Gold         78.1%         0.8442         0.0000           POS-HSA         DXR         VDQ         YM         Gold         78.0%         0.8442         0.0000           POS         EZL         V68         A0         Gold         79.5%         0.6969         0.5135           POS         EZL         V68         YM         Gold         78.8%         0.6969         0.4861           POS         EZ4         V7E         CO         Gold         79.1%         0.7135         0.4065           POS         EZ4         V7E         ZT         Gold         78.9%         0.7135         0.4238           POS         EOR         V7K         A0         Gold         78.9%         0.7135         0.4238           POS         EOR         V7K         A0         Gold         78.9%         0.7135         0.4238           POS         EOR         V7K								
POS-HSA         DXL         VDO         YIM         Gold         78.4%         0.7573         0.0000           POS-HSA         DXR         VDQ         A0         Gold         78.1%         0.8442         0.0102           POS-HSA         DXR         VDQ         YM         Gold         78.0%         0.8442         0.0000           POS         EZL         V68         A0         Gold         79.5%         0.6969         0.5135           POS         EZL         V68         YM         Gold         78.8%         0.6969         0.4861           POS         EZL         V7E         CO         Gold         79.1%         0.7135         0.4065           POS         EZL         V7E         ZT         Gold         78.9%         0.7135         0.4238           POS         EZL         V7E         ZT         Gold         78.9%         0.7135         0.4238           POS         EOR         V7K         AO         Gold         78.9%         0.6796         0.5135           POS         EOR         V7K         AO         Gold         78.3%         0.6796         0.4861           POS         EYT         V66         <								
POS-HSA         DXR         VDQ         A0         Gold         78.1%         0.8442         0.0102           POS-HSA         DXR         VDQ         YM         Gold         78.0%         0.8442         0.0000           POS         EZL         V68         A0         Gold         79.5%         0.6969         0.5135           POS         EZL         V68         YM         Gold         78.8%         0.6969         0.4861           POS         EZL         V7E         CO         Gold         79.1%         0.7135         0.4065           POS         EZL         V7E         ZT         Gold         78.9%         0.7135         0.4238           POS         EOR         V7K         AO         Gold         78.9%         0.6796         0.5135           POS         EOR         V7K         AO         Gold         78.9%         0.6796         0.4238           POS         EOR         V7K         MM         Gold         78.3%         0.6796         0.5135           POS         EOR         V7K         MM         Gold         78.1%         0.7191         0.4861           POS         EZU         V7C         ZS								
POS-HSA         DXR         VDQ         YM         Gold         78.0%         0.8442         0.0000           POS         EZL         V68         A0         Gold         79.5%         0.6969         0.5135           POS         EZL         V68         YM         Gold         78.8%         0.6969         0.4861           POS         EZ4         V7E         CO         Gold         79.1%         0.7135         0.4065           POS         EZ4         V7E         ZT         Gold         78.9%         0.6796         0.5135           POS         EOR         V7K         AO         Gold         78.9%         0.6796         0.5135           POS         EOR         V7K         AO         Gold         78.3%         0.6796         0.4861           POS         EOR         V7K         YM         Gold         78.3%         0.6796         0.4861           POS         EY7         V66         AO         Gold         81.4%         0.7191         0.5135           POS         EZU         V7C         BO         Gold         78.1%         0.6925         0.4426           POS         EOZ         V7M         AO <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
POS         EZL         V68         AO         Gold         79.5%         0.6969         0.5135           POS         EZL         V68         YIM         Gold         78.8%         0.6969         0.4861           POS         EZ4         V7E         CO         Gold         79.1%         0.7135         0.4065           POS         EZ4         V7E         ZT         Gold         78.9%         0.6796         0.5135           POS         EOR         V7K         AO         Gold         78.9%         0.6796         0.5135           POS         EOR         V7K         YM         Gold         78.3%         0.6796         0.4861           POS         EY7         V66         AO         Gold         81.4%         0.7191         0.5135           POS         EY7         V66         YM         Gold         80.9%         0.7191         0.4861           POS         EZU         V7C         BO         Gold         78.1%         0.6925         0.4626           POS         EZU         V7C         ZS         Gold         78.7%         0.6925         0.4417           POS         EOZ         V7M         AO								
POS         EZL         V68         YM         Gold         78.8%         0.6969         0.4861           POS         EZ4         V7E         C0         Gold         79.1%         0.7135         0.4065           POS         EZ4         V7E         ZT         Gold         78.9%         0.7135         0.4238           POS         EOR         V7K         AO         Gold         78.9%         0.6796         0.5135           POS         EOR         V7K         YM         Gold         78.3%         0.6796         0.4861           POS         EY7         V66         AO         Gold         81.4%         0.7191         0.5135           POS         EY7         V66         YM         Gold         80.9%         0.7191         0.4861           POS         EZU         V7C         BO         Gold         78.1%         0.6925         0.4626           POS         EZU         V7C         ZS         Gold         78.7%         0.6925         0.4417           POS         EOZ         V7M         AO         Gold         81.6%         0.7331         0.5135           POS         EOZ         V7M         YM								
POS         EZ4         V7E         CO         Gold         79.1%         0.7135         0.4065           POS         EZ4         V7E         ZT         Gold         78.9%         0.7135         0.4238           POS         EOR         V7K         AO         Gold         78.9%         0.6796         0.5135           POS         EOR         V7K         YM         Gold         78.3%         0.6796         0.4861           POS         EY7         V66         AO         Gold         81.4%         0.7191         0.5135           POS         EY7         V66         YM         Gold         80.9%         0.7191         0.4861           POS         EZU         V7C         BO         Gold         78.1%         0.6925         0.4626           POS         EZU         V7C         ZS         Gold         78.7%         0.6925         0.4417           POS         EOZ         V7M         AO         Gold         81.6%         0.7331         0.5135           POS         EOZ         V7M         YM         Gold         81.1%         0.7331         0.4861           POS         EOJ         V7I         AO								
POS         EZ4         V7E         ZT         Gold         78.9%         0.7135         0.4238           POS         E0R         V7K         A0         Gold         78.9%         0.6796         0.5135           POS         E0R         V7K         YM         Gold         78.3%         0.6796         0.4861           POS         EY7         V66         A0         Gold         81.4%         0.7191         0.5135           POS         EY7         V66         YM         Gold         80.9%         0.7191         0.4861           POS         EZU         V7C         B0         Gold         78.1%         0.6925         0.4626           POS         EZU         V7C         ZS         Gold         78.7%         0.6925         0.4417           POS         EOZ         V7M         A0         Gold         81.6%         0.7331         0.5135           POS         EOZ         V7M         YM         Gold         81.1%         0.7331         0.4861           POS         EOZ         V7I         A0         Gold         79.7%         0.7188         0.5135           POS         EOZ         V7G         A0								
POS         EOR         V7K         AO         Gold         78.9%         0.6796         0.5135           POS         EOR         V7K         YM         Gold         78.3%         0.6796         0.4861           POS         EY7         V66         AO         Gold         81.4%         0.7191         0.5135           POS         EY7         V66         YM         Gold         80.9%         0.7191         0.4861           POS         EZU         V7C         BO         Gold         78.1%         0.6925         0.4626           POS         EZU         V7C         ZS         Gold         78.7%         0.6925         0.4417           POS         EOZ         V7M         AO         Gold         81.6%         0.7331         0.5135           POS         EOZ         V7M         YM         Gold         81.1%         0.7331         0.4861           POS         EOZ         V7M         YM         Gold         79.7%         0.7188         0.5135           POS         EOZ         V7G         AO         Gold         79.1%         0.7188         0.4620           POS         EOZ         V7G         AO								
POS         EOR         V7K         YM         Gold         78.3%         0.6796         0.4861           POS         EY7         V66         A0         Gold         81.4%         0.7191         0.5135           POS         EY7         V66         YM         Gold         80.9%         0.7191         0.4861           POS         EZU         V7C         B0         Gold         78.1%         0.6925         0.4626           POS         EZU         V7C         ZS         Gold         78.7%         0.6925         0.4417           POS         EOZ         V7M         A0         Gold         81.6%         0.7331         0.5135           POS         EOZ         V7M         YM         Gold         81.1%         0.7331         0.4861           POS         EOZ         V7M         YM         Gold         79.7%         0.7188         0.5135           POS         EOJ         V7I         A0         Gold         79.1%         0.7188         0.4620           POS         EOC         V7G         A0         Gold         79.9%         0.7169         0.5135           POS-HSA         DXX         VDJ         YM <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
POS         EY7         V66         A0         Gold         81.4%         0.7191         0.5135           POS         EY7         V66         YM         Gold         80.9%         0.7191         0.4861           POS         EZU         V7C         B0         Gold         78.1%         0.6925         0.4626           POS         EZU         V7C         ZS         Gold         78.7%         0.6925         0.4417           POS         EOZ         V7M         A0         Gold         81.6%         0.7331         0.5135           POS         EOZ         V7M         YM         Gold         81.1%         0.7331         0.4861           POS         EOZ         V7M         YM         Gold         81.1%         0.7331         0.4861           POS         EOZ         V7M         YM         Gold         79.7%         0.7188         0.5135           POS         EOJ         V7I         ZR         Gold         79.1%         0.7169         0.5135           POS         EOC         V7G         ZS         Gold         79.9%         0.7169         0.5135           POS-HSA         DXX         VDJ         YM <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
POS         EY7         V66         YM         Gold         80.9%         0.7191         0.4861           POS         EZU         V7C         B0         Gold         78.1%         0.6925         0.4626           POS         EZU         V7C         ZS         Gold         78.7%         0.6925         0.4417           POS         EOZ         V7M         AO         Gold         81.6%         0.7331         0.5135           POS         EOZ         V7M         YM         Gold         81.1%         0.7331         0.4861           POS         EOJ         V7I         AO         Gold         79.7%         0.7148         0.5135           POS         EOJ         V7I         ZR         Gold         79.1%         0.7188         0.4620           POS         EOC         V7G         AO         Gold         79.9%         0.7188         0.4620           POS         EOC         V7G         AO         Gold         79.9%         0.7169         0.5135           POS-HSA         DXX         VDJ         YM         Silver         70.2%         0.6540         0.0120           POS-HSA         DX7         VDS								
POS         EZU         V7C         B0         Gold         78.1%         0.6925         0.4626           POS         EZU         V7C         ZS         Gold         78.7%         0.6925         0.4417           POS         E0Z         V7M         A0         Gold         81.6%         0.7331         0.5135           POS         E0Z         V7M         YM         Gold         81.1%         0.7331         0.4861           POS         E0J         V7I         A0         Gold         79.7%         0.7188         0.5135           POS         E0J         V7I         ZR         Gold         79.1%         0.7188         0.4620           POS         E0C         V7G         A0         Gold         79.9%         0.7169         0.5135           POS         E0C         V7G         ZS         Gold         79.9%         0.7169         0.5417           POS-HSA         DXX         VDJ         YM         Silver         70.2%         0.6540         0.0120           POS-HSA         DX7         VDS         YM         Silver         70.4%         0.6644         0.0000           POS-HSA         DX7         VDS								
POS         EZU         V7C         ZS         Gold         78.7%         0.6925         0.4417           POS         E0Z         V7M         A0         Gold         81.6%         0.7331         0.5135           POS         E0Z         V7M         YM         Gold         81.1%         0.7331         0.4861           POS         E0J         V7I         A0         Gold         79.7%         0.7188         0.5135           POS         E0J         V7I         ZR         Gold         79.1%         0.7188         0.4620           POS         E0C         V7G         A0         Gold         79.9%         0.7169         0.5135           POS         E0C         V7G         ZS         Gold         78.5%         0.7169         0.4417           POS-HSA         DXX         VDJ         YM         Silver         70.2%         0.6540         0.0120           POS-HSA         DX7         VDS         YM         Silver         70.4%         0.6644         0.0000           POS-HSA         DYI         VDU         YM         Silver         71.0%         0.6671         0.0120           POS-HSA         DYI         VDU								
POS         EOZ         V7M         A0         Gold         81.6%         0.7331         0.5135           POS         EOZ         V7M         YM         Gold         81.1%         0.7331         0.4861           POS         EOJ         V7I         A0         Gold         79.7%         0.7188         0.5135           POS         EOJ         V7I         ZR         Gold         79.1%         0.7169         0.5135           POS         EOC         V7G         ZS         Gold         79.9%         0.7169         0.5135           POS-HSA         DXX         VDJ         YM         Silver         70.2%         0.6540         0.0120           POS-HSA         DXX         VDJ         ZX         Silver         70.4%         0.6644         0.0120           POS-HSA         DX7         VDS         ZX         Silver         71.0%         0.6671         0.0120           POS-HSA         DYI         VDU         ZX         Silver         71.0%         0.6671         0.0000								
POS         EOZ         V7M         YM         Gold         81.1%         0.7331         0.4861           POS         EOJ         V7I         A0         Gold         79.7%         0.7188         0.5135           POS         EOJ         V7I         ZR         Gold         79.1%         0.7188         0.4620           POS         EOC         V7G         A0         Gold         79.9%         0.7169         0.5135           POS         EOC         V7G         ZS         Gold         78.5%         0.7169         0.4417           POS-HSA         DXX         VDJ         YM         Silver         70.2%         0.6540         0.0120           POS-HSA         DX7         VDS         YM         Silver         70.4%         0.6644         0.0120           POS-HSA         DX7         VDS         ZX         Silver         71.0%         0.6671         0.0120           POS-HSA         DYI         VDU         ZX         Silver         70.1%         0.6671         0.0000								
POS         EOJ         V7I         A0         Gold         79.7%         0.7188         0.5135           POS         EOJ         V7I         ZR         Gold         79.1%         0.7188         0.4620           POS         EOC         V7G         A0         Gold         79.9%         0.7169         0.5135           POS         EOC         V7G         ZS         Gold         78.5%         0.7169         0.4417           POS-HSA         DXX         VDJ         YM         Silver         70.2%         0.6540         0.0120           POS-HSA         DXX         VDJ         ZX         Silver         69.7%         0.6644         0.0120           POS-HSA         DX7         VDS         ZX         Silver         70.4%         0.6644         0.0000           POS-HSA         DYI         VDU         YM         Silver         71.0%         0.6671         0.0120           POS-HSA         DYI         VDU         ZX         Silver         70.1%         0.6671         0.0000								
POS         EOJ         V7I         ZR         Gold         79.1%         0.7188         0.4620           POS         EOC         V7G         A0         Gold         79.9%         0.7169         0.5135           POS         EOC         V7G         ZS         Gold         78.5%         0.7169         0.4417           POS-HSA         DXX         VDJ         YM         Silver         70.2%         0.6540         0.0120           POS-HSA         DXX         VDJ         ZX         Silver         69.7%         0.6540         0.0000           POS-HSA         DX7         VDS         YM         Silver         70.4%         0.6644         0.0000           POS-HSA         DYI         VDU         YM         Silver         71.0%         0.6671         0.0120           POS-HSA         DYI         VDU         ZX         Silver         70.1%         0.6671         0.0000								
POS         EOC         V7G         A0         Gold         79.9%         0.7169         0.5135           POS         EOC         V7G         ZS         Gold         78.5%         0.7169         0.4417           POS-HSA         DXX         VDJ         YM         Silver         70.2%         0.6540         0.0120           POS-HSA         DXX         VDJ         ZX         Silver         69.7%         0.6540         0.0000           POS-HSA         DX7         VDS         YM         Silver         70.4%         0.6644         0.0120           POS-HSA         DYI         VDU         YM         Silver         71.0%         0.6671         0.0120           POS-HSA         DYI         VDU         ZX         Silver         70.1%         0.6671         0.0000								
POS         EOC         V7G         ZS         Gold         78.5%         0.7169         0.4417           POS-HSA         DXX         VDJ         YM         Silver         70.2%         0.6540         0.0120           POS-HSA         DXX         VDJ         ZX         Silver         69.7%         0.6540         0.0000           POS-HSA         DX7         VDS         YM         Silver         70.4%         0.6644         0.0120           POS-HSA         DYI         VDU         YM         Silver         71.0%         0.6671         0.0120           POS-HSA         DYI         VDU         ZX         Silver         70.1%         0.6671         0.0000								
POS-HSA         DXX         VDJ         YM         Silver         70.2%         0.6540         0.0120           POS-HSA         DXX         VDJ         ZX         Silver         69.7%         0.6540         0.0000           POS-HSA         DX7         VDS         YM         Silver         70.4%         0.6644         0.0120           POS-HSA         DX1         VDU         YM         Silver         69.3%         0.6644         0.0000           POS-HSA         DYI         VDU         YM         Silver         71.0%         0.6671         0.0120           POS-HSA         DYI         VDU         ZX         Silver         70.1%         0.6671         0.0000								
POS-HSA         DXX         VDJ         ZX         Silver         69.7%         0.6540         0.0000           POS-HSA         DX7         VDS         YM         Silver         70.4%         0.6644         0.0120           POS-HSA         DX7         VDS         ZX         Silver         69.3%         0.6644         0.0000           POS-HSA         DYI         VDU         YM         Silver         71.0%         0.6671         0.0120           POS-HSA         DYI         VDU         ZX         Silver         70.1%         0.6671         0.0000								-
POS-HSA         DX7         VDS         YM         Silver         70.4%         0.6644         0.0120           POS-HSA         DX7         VDS         ZX         Silver         69.3%         0.6644         0.0000           POS-HSA         DYI         VDU         YM         Silver         71.0%         0.6671         0.0120           POS-HSA         DYI         VDU         ZX         Silver         70.1%         0.6671         0.0000								
POS-HSA         DX7         VDS         ZX         Silver         69.3%         0.6644         0.0000           POS-HSA         DYI         VDU         YM         Silver         71.0%         0.6671         0.0120           POS-HSA         DYI         VDU         ZX         Silver         70.1%         0.6671         0.0000								
POS-HSA         DYI         VDU         YM         Silver         71.0%         0.6671         0.0120           POS-HSA         DYI         VDU         ZX         Silver         70.1%         0.6671         0.0000								0.0000
								0.0120
POS-HSA DYO VDW YM Silver 69.1% 0.6447 0.0018	POS-HSA	DYI	VDU	ZX	Silver	70.1%	0.6671	0.0000
	POS-HSA	DYQ	VDW	YM	Silver	69.1%	0.6447	0.0018
								0.0000
·				D0				0.3814
POS E2O V7R ZZ Silver 69.2% 0.6107 0.3250	POS	E20	V7R	ZZ	Silver	69.2%	0.6107	0.3250
								0.4238
	POS	E2W		ZY	Silver		0.6015	0.3650
POS E28 V7V ZT Silver 70.5% 0.6092 0.4238	POS	E28	V7V	ZT	Silver	70.5%	0.6092	0.4238
POS E28 V7V ZY Silver 69.0% 0.6092 0.3650	POS	E28	V7V	ZY	Silver	69.0%	0.6092	0.3650
POS E2E V7P ZT Silver 70.5% 0.6121 0.4238	POS	E2E	V7P	ZT	Silver	70.5%	0.6121	0.4238
POS E2E V7P ZY Silver 68.4% 0.6121 0.3650	POS	E2E	V7P	ZY	Silver	68.4%	0.6121	0.3650

### Effective Quarter <u>Factor</u> Age <u>Factor</u> Age <u>Factor</u> <u>Age</u> <u>Factor</u> Age <u>Factor</u> 1st Quarter, 2014 1.000 0-20 0.727 32 0.727 44 1.137 56 1.801 1.026 45 57 2nd Quarter, 2014 21 0.727 33 0.727 1.181 1.871 3rd Quarter, 2014 1.052 22 0.727 34 0.727 46 1.227 58 1.944 4th Quarter, 2014 1.079 23 0.727 35 0.805 47 1.275 59 2.020 24 0.727 48 60 2.099 36 0.836 1.325 25 0.727 37 0.869 49 1.377 61 2.181 26 50 62 0.727 38 0.903 1.431 2.181 27 0.727 39 0.938 51 1.487 63 2.181 28 0.727 40 52 1.545 64 & older 2.181 0.975

41

42

43

1.013

1.053

1.094

(4) Age Factors

29

30

31

0.727

0.727

0.727

(3) Trend Factors

53

54

55

1.605

1.668

1.733

DC Small Group - 2014 Portfolio

	1	Plan	Name		Medical	Rx			In	-Netwo	rk			Ou	ıt-of-Ne	twork				Copayı	nents						Rx		7
	_	Medi			Schedule of	Schedule of	l																Medical						1
Dan der		Excha Off	nge On	Metal Level	Benefits Form #	Benefits Form #	Act'l Value	Dedu Indiv.	rctible Family	C-1	OOP N	faximum Family	Dedu Indiv.	ctible Family	Coins		aximum Family	PCP SCP	IIC F	R Free-St	OP Surgery Hospital	IP	Deduct.	Deduct.	Dardinak	Ti 4	Tier 2	Tier 3	\$
Produc		240		Platinum 3	PL3.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	88.2%	\$250	\$500	Coins 90%	\$2,500	\$5,000	inaiv.	Family	Coins	inaiv.	Family	\$10 \$20	00 .	K Free-Si	. Hospitai	IP	Type Emb	Type Sep	\$50	\$15	\$25 \$100	\$50 \$300	Η.
FPO			V63 ZU	Platinum 6	PL6.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	90.7%	n/a	n/a		\$3,000	\$6,000						\$20 \$40		50 \$75	\$150		Emb	Sep	<b>930</b>	\$15	\$25 \$100		,
EPO			V7W YM	Platinum 1	PL1.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	88.5%	\$250	\$500		\$3,000	\$6,000						\$15 \$30			\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300	,
EPO	E	E47	V7Y ZR	Platinum 2	PL2.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB	88.5%	n/a	n/a		\$3,000	\$6,000						\$15 \$30	\$75 \$2	50 \$150	\$300	3x\$500	Emb	Sep	\$50	\$10	\$40 \$100	\$75 \$300	
EPO	- 1 -		V71 ZU	Platinum 4	PL4.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	91.9%	n/a	n/a	100%	\$5,000	\$10,000						\$15 \$30	\$75 \$1	50	\$150		Emb	Sep		\$15	\$25 \$100	\$50 \$300	
EPO		YW	-	Platinum 5	PL5.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	89.0%	n/a	n/a		\$3,000	\$6,000						\$20 \$60	\$75 \$1	50 \$100	\$300		Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300	
EPO-HS			VDN A0	Gold 1-A	GO1.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.5%	\$1,300	\$2,600		\$2,600	\$5,200											NonEmb	Comb		\$10	20% to \$100		)
EPO-HS			VDN YM	Gold 1	GO1.SBN.CHC.I.14.DC		78.4%	\$1,300	\$2,600		\$2,600	\$5,200							\$2	=0			NonEmb	Comb		\$10	\$40 \$100		
EPO-HS	"`  <u> </u>		VDP A0 VDP YM	Gold 7-A Gold 7	GO7.SBN.CHC.I.14.DC GO7.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB 104075.RDR.RXSBN.NET.I.14.DC.SB	78.1% 78.0%	\$1,300 \$1.300	\$2,600 \$2.600		\$2,600 \$2,600	\$5,200 \$5,200							\$2				NonEmb NonEmb	Comb		\$10 \$10	20% to \$100 \$40 \$100	40% to \$300 \$75 \$300	.'
FPO-H3			V67 A0	Gold 2-A	GO2.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	79.5%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60	,,,	\$250			Fmb	Sep		\$10	20% to \$100		,
EPO	E	EZJ	V67 YM	Gold 2	GO2.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.8%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60		\$250			Emb	Sep		\$10	\$40 \$100		
EPO	E	EZ2	V7D C0	Gold 4-A	GO4.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	79.1%	\$1,500	\$3,000	100%	\$3,000	\$6,000						\$20 \$50	\$100	\$300			Emb	Sep	\$250	\$10	20% to \$100	40% to \$300	)
EPO	E	EZ2	V7D ZT	Gold 4	GO4.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB	78.9%	\$1,500	\$3,000	100%	\$3,000	\$6,000						\$20 \$50	\$100	\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300	
EPO	- 1 -		V7J A0	Gold 8-A	GO8.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	78.9%	\$1,000	\$2,000		\$3,500	\$7,000						\$30 \$60			Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	40% to \$300	)
EPO			V7J YM	Gold 8	GO8.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	78.3%	\$1,000	\$2,000		\$3,500	\$7,000						\$30 \$60			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75 \$300	
EPO	- 1 -		V7L A0 V7L YM	Gold 9-A	GO9.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	81.6%	\$1,000	\$2,000		\$3,000	\$6,000						\$20 \$40			Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100		1
EPO EPO			V/L YM V65 A0	Gold 9 Gold 10-A	GO9.SBN.CHC.I.14.DC GO10.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB 102040.RDR.RXSBN.NET.I.14.DC.SB	81.1% 81.4%	\$1,000 \$500	\$2,000 \$1.000		\$3,000 \$4,500	\$6,000 \$9,000						\$20 \$40 \$15 \$30			Ded+\$250+Coins. Ded+\$250+Coins.		Emb Emb	Sep Sep		\$10 \$10	\$40 \$100 20% to \$100	\$75 \$300 40% to \$300	
FPO			V65 AU	Gold 10-A Gold 10		102040.RDR.RXSBN.NET.I.14.DC.SB 104075.RDR.RXSBN.NET.I.14.DC.SB	80.9%	\$500	\$1,000		\$4,500	\$9,000						\$15 \$30			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100		
EPO			V69 B0	Gold 3-A	GO3.SBN.CHC.I.14.DC		78.1%	\$1.000	\$2,000		\$4,000	\$8,000						\$25 \$50	\$75	\$250			Emb	Sep	\$100	\$10	20% to \$100		
EPO	Е	EZS	V69 ZS	Gold 3	GO3.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB	78.7%	\$1,000	\$2,000	80%	\$4,000	\$8,000						\$25 \$50	\$75	\$250			Emb	Sep	\$100	\$10	\$40 \$100	\$75 \$300	
EPO	E	ЕОН	V7H A0	Gold 6-A	GO6.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	79.7%	\$1,500	\$3,000	90%	\$4,000	\$8,000						\$15 \$30	\$75	\$150			Emb	Sep		\$10	20% to \$100	40% to \$300	)
EPO	- 1 -		V7H ZR	Gold 6	GO6.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB	79.1%	\$1,500	\$3,000		\$4,000	\$8,000						\$15 \$30		\$150			Emb	Sep	\$50	\$10	\$40 \$100		
EPO			V7F A0	Gold 5-A	GO5.SBN.CHC.I.14.DC	102040.RDR.RXSBN.NET.I.14.DC.SB	79.9%	\$1,300	\$2,600	90%	\$3,250	\$6,500						\$25 \$50		\$150			Emb	Sep		\$10	20% to \$100		)
EPO			V7F ZS VDI YM	Gold 5	GO5.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB 104075.RDR.RXSBN.NET.I.14.DC.SB		\$1,300	\$2,600		\$3,250	\$6,500						\$25 \$50	\$75	\$150			Emb	Sep	\$100	\$10	\$40 \$100	\$75 \$300	
EPO-HS	-		VDI YM VDI ZX	Silver 2 Silver 2-A	SL2.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	70.2% 69.7%	\$2,000	\$4,000 \$4.000		\$4,000	\$8,000											NonEmb NonEmb	Comb		\$10 \$15	\$40 \$100 30% to \$100	\$75 \$300 50% to \$300	
FPO-HS			VDR YM	Silver 3	SL3.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	70.4%	\$2,000	\$4,000		, ,	\$12,000											NonEmb	Comb		\$10	\$40 \$100	\$75 \$300	Ή.
EPO-HS			VDR ZX	Silver 3-A	SL3.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.3%	\$2,000	\$4,000		\$6,000	\$12,000											NonEmb	Comb		\$15	30% to \$100	50% to \$300	)
EPO-HS	SA D	DYJ	VDT YM	Silver 4	SL4.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	71.0%	\$1,500	\$3,000	80%	\$6,000	\$12,000											NonEmb	Comb		\$10	\$40 \$100	\$75 \$300	
EPO-HS	SA D	DYJ	VDT ZX	Silver 4-A	SL4.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	70.1%	\$1,500	\$3,000	80%	\$6,000	\$12,000											NonEmb	Comb		\$15	30% to \$100	50% to \$300	)
EPO-HS	"`  <u> </u>		VDV YM	Silver 5	SL5.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	69.1%	\$1,500	\$3,000		\$6,000	\$12,000											NonEmb	Comb		\$10	\$40 \$100		-
EPO-HS			VDV ZX	Silver 5-A	SL5.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	68.3%	\$1,500	\$3,000		, .,	\$12,000											NonEmb	Comb		\$15	30% to \$100		)
EPO EPO			V7N ZT V7N ZY	Silver 1 Silver 1-A	SL1.SBN.CHC.I.14.DC SL1.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB 152550.RDR.RXSBN.NET.I.14.DC.SB	70.8% 69.9%	\$2,000	\$4,000 \$4,000		7-7-0-0	\$12,500 \$12,500						\$30 \$60 \$30 \$60		\$300 \$300			Emb Emb	Sep	\$250 \$250	\$10 \$15	\$40 \$100 30% to \$100	\$75 \$300 50% to \$300	
EPO			V7N 21 V7Q D0	Silver 7		104075.DD.RDR.RXSBN.NET.I.14.DC.SB	71.5%	\$1,500	\$3,000	70%	\$6,250	\$12,500						\$40 \$80		\$300			Emb	Sep Sep	\$500	\$10	\$40 \$100	\$75 \$300	Ή.
EPO			V7Q ZZ	Silver 7-A	SL7.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.2%	\$1,500	\$3,000			\$12,500						\$40 \$80		\$300			Emb	Sep	\$500	\$15	30% to \$100		)
EPO			V7S ZT	Silver 8	SL8.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB	70.0%	\$2,000	\$4,000		\$6,250	\$12,500						\$40 \$80		\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300	
EPO	E	E2U	V7S ZY	Silver 8-A	SL8.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	68.8%	\$2,000	\$4,000	70%	\$6,250	\$12,500						\$40 \$80	\$100	\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to \$300	)
EPO			V7U ZT	Silver 9		104075.DD.RDR.RXSBN.NET.I.14.DC.SB		\$2,500	\$5,000		,	\$12,500						\$35 \$70		\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300	
EPO		E26		Silver 9-A	SL9.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB	69.0%	\$2,500	\$5,000		\$6,250	\$12,500						\$35 \$70		\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to \$300	)
EPO EPO			V70 ZT	Silver 10-A	SL10.SBN.CHC.I.14.DC	104075.DD.RDR.RXSBN.NET.I.14.DC.SB	70.5% 68.4%	\$3,000	\$6,000	90% 90%	\$6,250 \$6,250	\$12,500 \$12,500						\$35 \$70		\$300			Emb	Sep	\$250 \$250	\$10	\$40 \$100 30% to \$100	\$75 \$300 50% to \$300	
EPO-HS			V7O ZY VDK YM	Bronze 1	BR1.SBN.CHC.I.14.DC	152550.RDR.RXSBN.NET.I.14.DC.SB 104075.RDR.RXSBN.NET.I.14.DC.SB	60.9%	\$4,000	\$8,000		+-,	\$12,500						\$35 \$70	\$100	\$300			Emb NonEmb	Sep Comb	\$250	\$15 \$10	\$40 \$100		Ή.
FPO-HS			VDL YM	Bronze 2	BR2.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	61.5%	\$3,500	\$7,000			\$12,500											NonEmb	Comb		\$10	\$40 \$100	\$75 \$300	.
EPO-HS			VDM YM	Bronze 3	BR3.SBN.CHC.I.14.DC	104075.RDR.RXSBN.NET.I.14.DC.SB	59.3%	\$5,000	\$10,000			\$12,500											NonEmb	Comb		\$10	\$40 \$100	\$75 \$300	
POS	C	C5Z	VBZ ZV	Platinum 3	PL3.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	88.2%	\$250	\$500		\$2,000	\$4,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$10 \$20	\$75				Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300	- [
POS			V64 ZU	Platinum 6	PL6.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	90.7%	n/a	n/a		\$3,000	\$6,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$20 \$40	\$75 \$1	50 \$75	\$150		Emb	Sep		\$15	\$25 \$100	\$50 \$300	- [
POS			V7X YM	Platinum 1	PL1.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	88.5%	\$250	\$500		\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30			\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300	
POS			V7Z ZR	Platinum 2	PL2.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	88.5%	n/a	n/a		\$3,000	\$6,000	\$4,000	\$8,000		\$10,000	\$20,000	\$15 \$30			\$300	3x\$500	Emb	Sep	\$50	\$10	\$40 \$100	\$75 \$300	
POS	1 -		V72 ZU V62 ZV	Platinum 4	PL4.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB 152550.RDR.RXSBN.PLS.I.14.DC.SB	91.9% 89.0%	n/a n/a	n/a n/a		\$5,000 \$3,000	\$10,000	\$1,000 \$1,000	\$2,000	70% 70%	\$6,000 \$6,000	\$12,000 \$12.000	\$15 \$30 \$20 \$60			\$150 \$300		Emb Emb	Sep	\$50	\$15 \$15	\$25 \$100 \$25 \$100	\$50 \$300 \$50 \$300	. 1
POS-HS			VDO A0	Gold 1-A	GO1.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.5%	1,300	n/a \$2,600		\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000	J2U JUU	اد داب	.JU \$100	<i>3300</i>		NonEmb	Sep Comb	ŞΟU	\$10	20% to \$100		,
POS-HS			VDO YM	Gold 1	GO1.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	78.4%	\$1,300	\$2,600	90%	\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000						NonEmb	Comb		\$10	\$40 \$100		
POS-HS			VDQ A0	Gold 7-A	GO7.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.1%	\$1,300	\$2,600		\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000		\$2	50			NonEmb	Comb		\$10	20% to \$100		)
POS-HS	SA D	OXR '	VDQ YM	Gold 7	GO7.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	78.0%	\$1,300	\$2,600	100%	\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000		\$2				NonEmb	Comb		\$10	\$40 \$100	\$75 \$300	- [
POS			V68 A0	Gold 2-A	GO2.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.5%	\$1,500	\$3,000		\$3,000	\$6,000	\$2,000	\$4,000	50%	\$6,000	\$12,000	\$30 \$60		\$250			Emb	Sep		\$10	20% to \$100		)
POS			V68 YM	Gold 2	GO2.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	78.8%	\$1,500	\$3,000		\$3,000	\$6,000	\$2,000	\$4,000	50%	\$6,000	\$12,000	\$30 \$60	4400	\$250			Emb	Sep		\$10	\$40 \$100	\$75 \$300	
POS			V7E C0 V7E ZT	Gold 4-A Gold 4	GO4.SBN.CHP.I.14.DC GO4.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB 104075.D.RDR.RXSBN.PLS.I.14.DC.SB	79.1% 78.9%	\$1,500	\$3,000 \$3,000		\$3,000 \$3,000	\$6,000 \$6,000	\$2,000 \$2.000	\$4,000 \$4,000	70% 70%	\$6,000 \$6,000	\$12,000 \$12.000	\$20 \$50 \$20 \$50		\$300 \$300			Emb Emb	Sep	\$250 \$250	\$10 \$10	20% to \$100 \$40 \$100		1
POS			V7E 21	Gold 8-A	GO8.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB 102040.RDR.RXSBN.PLS.I.14.DC.SB	78.9% 78.9%	\$1,500 \$1,000	\$3,000		\$3,000	\$5,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$30 \$60	\$100	\$300	Ded+\$250+Coins.		Emb	Sep Sep	\$ <b>25</b> 0	\$10 \$10	\$40 \$100 20% to \$100		,
POS			V7K AU	Gold 8	GO8.SBN.CHP.I.14.DC		78.3%	\$1,000	\$2,000		\$3,500	\$7,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$30 \$60			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100		
POS			V66 A0			102040.RDR.RXSBN.PLS.I.14.DC.SB	81.4%	\$500	\$1,000		\$4,500	\$9,000				\$6,000	\$12,000				Ded+\$250+Coins.		Emb	Sep				40% to \$300	
			- 1										•					•					•						•

		Pla	n Name	1	Medical	Rx			Ir	-Netwo	rk			Ou	t-of-Ne	twork					Copayn	nents						Rx		
	F	Med	lical R	1	Schedule of	Schedule of																		Medical						
		Exch	ange	Met	al Benefits	Benefits	Act'l	Dedu	ıctible		OOP N	laximum	Dedu	ıctible		OOP M	laximum					OP Surgery		Deduct.	Deduct.			Tie	r 2	Tier 3
Pro	duct	Off	On	Leve	el Form#	Form #	Value	Indiv.	Family	Coins	Indiv.	Family	Indiv.	Family	Coins	Indiv.	Family	PCP SC	P UC	ER	Free-St	Hospital	IP	Type	Type	Deduct.	Tier 1	Tier 2 Spe	ec. Tier	3 Spec.
P	os	EY7	V66 Y	4 Gold	10 GO10.SBN.CHP.I.14.D	C 104075.RDR.RXSBN.PLS.I.14.DC.SB	80.9%	\$500	\$1,000	80%	\$4,500	\$9,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$3	0			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$10	00 \$75	\$300
P	os	EZU	V7C B	Gold 3	3-A GO3.SBN.CHP.I.14.DO	102040.RDR.RXSBN.PLS.I.14.DC.SB	78.1%	\$1,000	\$2,000	80%	\$4,000	\$8,000	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$5	0 \$75		\$250			Emb	Sep	\$100	\$10	20% to \$10	JO 40%	6 to \$300
P	OS	EZU	V7C Z	Gold	3 GO3.SBN.CHP.I.14.DO	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	78.7%	\$1,000	\$2,000	80%	\$4,000	\$8,000	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$5	0 \$75		\$250			Emb	Sep	\$100	\$10	\$40 \$10	00 \$75	\$300
P	os	E0Z	V7M A	Gold 9	9-A GO9.SBN.CHP.I.14.DO	102040.RDR.RXSBN.PLS.I.14.DC.SB	81.6%	\$1,000	\$2,000	90%	\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$4	0			Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$10	JO 40%	6 to \$300
P	os	E0Z	V7M Y	1 Gold	9 GO9.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	81.1%	\$1,000	\$2,000	90%	\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$4	0			Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$10	00 \$75	\$300
P	OS	EOJ	V7I A	Gold (	5-A GO6.SBN.CHP.I.14.DC	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.7%	\$1,500	\$3,000	90%	\$4,000	\$8,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$3	0 \$75		\$150			Emb	Sep		\$10	20% to \$10	JO 40%	6 to \$300
P	os	EOJ	V7I Z	Gold	6 GO6.SBN.CHP.I.14.DO	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	79.1%	\$1,500	\$3,000	90%	\$4,000	\$8,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$3	0 \$75		\$150			Emb	Sep	\$50	\$10	\$40 \$10	00 \$75	\$300
P	os	E0C	V7G A	Gold !	5-A GO5.SBN.CHP.I.14.DO	102040.RDR.RXSBN.PLS.I.14.DC.SB	79.9%	\$1,300	\$2,600	90%	\$3,250	\$6,500	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$5	0 \$75		\$150			Emb	Sep		\$10	20% to \$10	00 40%	6 to \$300
P	os	E0C	V7G Z	Gold	5 GO5.SBN.CHP.I.14.DO	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$3,250	\$6,500	\$2,000	\$4,000	60%	\$6,000	\$12,000	\$25 \$5	0 \$75		\$150			Emb	Sep	\$100	\$10	\$40 \$10	00 \$75	\$300
POS	HSA	DXX	VDJ Y	1 Silve	2 SL2.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	70.2%	\$2,000	\$4,000	70%	\$4,000	\$8,000	\$3,000	\$6,000	50%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$10	00 \$75	\$300
POS	HSA	DXX	VDJ Z	Silver	2-A SL2.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.7%	\$2,000	\$4,000	70%	\$4,000	\$8,000	\$3,000	\$6,000	50%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$10	00 50%	6 to \$300
POS	HSA	DX7	VDS Y	1 Silve	3 SL3.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	70.4%	\$2,000	\$4,000	90%	\$6,000	\$12,000	\$3,000	\$6,000	70%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$10	00 \$75	\$300
POS	HSA	DX7	VDS Z	Silver	3-A SL3.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000	\$3,000	\$6,000	70%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$10	00 50%	6 to \$300
POS	HSA	DYI	VDU Y	1 Silve	4 SL4.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	71.0%	\$1,500	\$3,000	80%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$10	00 \$75	\$300
POS	HSA	DYI	VDU Z	Silver	4-A SL4.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	70.1%	\$1,500	\$3,000	80%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$10	00 50%	6 to \$300
POS	HSA	DYQ	VDW Y	1 Silver	5 SL5.SBN.CHP.I.14.DC	104075.RDR.RXSBN.PLS.I.14.DC.SB	69.1%	\$1,500	\$3,000	70%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$10	\$40 \$10	00 \$75	\$300
POS	HSA	DYQ	VDW Z	Silver	5-A SL5.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.3%	\$1,500	\$3,000	70%	\$6,000	\$12,000	\$3,000	\$6,000	60%	\$10,000	\$20,000							NonEmb	Comb		\$15	30% to \$10	00 50%	6 to \$300
P	os	E20	V7R D	Silve	7 SL7.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	71.5%	\$1,500	\$3,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$8	0 \$100	1	\$300			Emb	Sep	\$500	\$10	\$40 \$10	00 \$75	\$300
Р	os	E20	V7R Z	Silver	7-A SL7.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.2%	\$1,500	\$3,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$8	0 \$100	1	\$300			Emb	Sep	\$500	\$15	30% to \$10	00 50%	6 to \$300
Р	os	E2W	V7T Z	Silve	8 SL8.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.0%	\$2,000	\$4,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$8	0 \$100	1	\$300			Emb	Sep	\$250	\$10	\$40 \$10	00 \$75	\$300
Р	os	E2W	V7T Z	Silver	8-A SL8.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.8%	\$2,000	\$4,000	70%	\$6,250	\$12,500	\$4,000	\$8,000	50%	\$10,000	\$20,000	\$40 \$8	0 \$100	1	\$300			Emb	Sep	\$250	\$15	30% to \$10	00 50%	6 to \$300
Р	os	E28	V7V Z	Silve	9 SL9.SBN.CHP.I.14.DC	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.5%	\$2,500	\$5,000	80%	\$6,250	\$12,500	\$4,000	\$8,000	60%	\$10,000	\$20,000	\$35 \$7	0 \$100		\$300			Emb	Sep	\$250	\$10	\$40 \$10	00 \$75	\$300
Р	os	E28	V7V Z	Silver	9-A SL9.SBN.CHP.I.14.DC	152550.RDR.RXSBN.PLS.I.14.DC.SB	69.0%	\$2,500	\$5,000	80%	\$6,250	\$12,500	\$4,000	\$8,000	60%	\$10,000	\$20,000	\$35 \$7	0 \$100		\$300			Emb	Sep	\$250	\$15	30% to \$10	00 50%	6 to \$300
Р	os	E2E	V7P Z	Silver	10 SL10.SBN.CHP.I.14.D0	104075.D.RDR.RXSBN.PLS.I.14.DC.SB	70.5%	\$3,000	\$6,000	90%	\$6,250	\$12,500	\$4,000	\$8,000	70%	\$10,000	\$20,000	\$35 \$7	0 \$100		\$300			Emb	Sep	\$250	\$10	\$40 \$10	00 \$75	\$300
Р	os	E2E	V7P Z	Silver 1	.0-A SL10.SBN.CHP.I.14.D0	152550.RDR.RXSBN.PLS.I.14.DC.SB	68.4%	\$3,000	\$6,000	90%	\$6,250	\$12,500	\$4,000	\$8,000	70%	\$10,000	\$20,000	\$35 \$7	0 \$100		\$300			Emb	Sep	\$250	\$15	30% to \$10	00 50%	6 to \$300

### Rate and Rate Factor Changes, and Development of 1st Quarter 2014 Base Rates

Age Factors: Change to new 2014 DC age factors: see Exhibit 1.

Other Rating Factors: Industry, group size and risk adjustment factors all set to 1.000.

### **Development of Base Rates:**

					Proposed * Base Rates								Proposed
		Current 4	4Q13 Ba	se Rates	on a								1Q14
		w	ith Tren	<u>k</u>	Revenue		Rat	e Increase	es from 40	Q13 to 1Q	14		Base
		Base	Trend	Total	Neutral	1 Qtr	PPACA		Market	Exper.	Risk		Rates
<u>License</u>	<u>Product</u>	<u>Rate</u> x	Factor =	Rate	<u>Basis</u>	<u>Trend</u> >	Fees 2	x <u>EHB</u> :	( <u>Adj</u> :	k <u>Adj</u>	x <u>Adj</u>	= <u>Total</u>	<u>(= a x b)</u>
					(col a)							(col b)	
OCI	Gatekeeper HMO	173.96	2.113	367.58	420.31	1.026	1.035	1.016	1.013	0.976	1.143	1.219	512.46
	Gatekeeper HMP	198.00	2.113	418.37	432.92	1.026	1.035	1.016	1.013	0.976	1.143	1.219	527.83
	Rx	59.71	2.113	126.17	142.96	1.026	1.035	1.016	1.013	0.976	1.143	1.219	174.31
UHIC	EPO	174.68	2.546	444.74	449.74	1.026	1.035	1.016	1.013	0.976	1.143	1.219	548.33
	POS	206.13	2.546	524.81	463.23	1.026	1.035	1.016	1.013	0.976	1.143	1.219	564.78
	Rx	55.53	2.546	141.38	142.96	1.026	1.035	1.016	1.013	0.976	1.143	1.219	174.31

<sup>\*</sup> Rates when apply:

- New age factors
- All industry, group size, and risk adjustment factors set to 1.000, and
- New rate relationships between products:
  - +7.0% for gatekeeper to Choice, and
  - +3.0% for in-network only products to products with an out-of-network benefit,

to the total February, 2013 inforce book of business using:

- Each group's product, and each members's age,

produces the same total (for OCI + UHIC) revenue as the current 4Q13 rates and rating factors.

### Rate Calculation Formula

Monthly premium =

(Medical starting base rate x Medical plan ratio) + (Rx starting base rate x Rx plan ratio)

- x Trend factor for plan effective or renewal date
- x Sum of member age factors for the group

### Rating Example

Benefit Plan: EPO plan EZ2 with Rx C0

Effective Date: 4/1/14

Census:

		Member A	\ges				Age I	-actors	
	EE Age	Spouse Age	Child #1	Child #2	•	<u>EE</u>	Spouse	Child #1	Child #2
EE #1	43	41	10	15		1.094	1.013	0.727	0.727
EE #2	35	36	5	9		0.805	0.836	0.727	0.727
EE #3	53	55	19			1.605	1.733	0.727	

Total Members: 11 Sum of Age Factors: 10.721

### **Rate Calculation**

	Rating Factor	Exhibit 1 Location
\$548.33	Medical Base Rate	(1)
0.7145	Benefit Plan Ratio (EZ2)	(2)
\$174.31	Rx Base Rate	(1)
0.4065	Rx Plan Ratio (C0)	(2)
1.026	Trend Factor (2Q14)	(3)
10.721	Group Age Factor	(4)
\$5,088.91		

**Total Monthly Premium** 

### Member Months, Earned Premium & Incurred Claim Experience - UHIC

		Earned	Incurred	Claim	
Month	<u>Members</u>	<u>Premium</u>	<u>Claims</u>	<u>PMPM</u>	Loss Ratio
Jan-12	9,190	3,849,240	2,728,257	296.87	70.9%
Feb-12	9,374	3,954,953	2,599,181	277.28	65.7%
Mar-12	9,291	3,940,405	3,072,182	330.66	78.0%
Apr-12	9,175	3,912,866	2,698,096	294.07	69.0%
May-12	9,141	3,922,974	2,724,351	298.04	69.4%
Jun-12	9,136	3,940,596	2,604,675	285.10	66.1%
Jul-12	9,204	3,986,074	2,402,937	261.08	60.3%
Aug-12	9,266	4,007,942	2,720,091	293.56	67.9%
Sep-12	9,338	4,011,619	2,222,794	238.04	55.4%
Oct-12	9,083	3,934,272	2,431,348	267.68	61.8%
Nov-12	9,057	3,931,358	2,677,794	295.66	68.1%
Dec-12	8,920	3,876,665	2,446,344	274.25	63.1%
Total	110,175	47,268,964	31,328,050	284.35	66.3%

### **Explanation, Support & Development of PPACA Fee Increases**

The Patient Protection and Affordable Care Act (PPACA) includes several new taxes and fees which will increase health insurance costs and need to be reflected in premium. The two largest cost impacts both take effect with calendar year 2014 earned premiums.

Insurer Fee. This is a permanent fee that applies to fully insured coverage. This fee will fund tax credits for insurance coverage purchased on the exchanges. The total fee increases from \$8B in 2014 to \$14.3B in 2018 (indexed to premium for subsequent years.) Each insurance carrier's assessment will be based on net written health insurance premiums in the prior year, with certain exclusions. The Oliver Wyman report "Simulation of the Impact of the Annual Fees on Insurers Using 2011 Data", dated June 27, 2012, estimates that the denominator premiums to which this fee will be applied will be \$527.085 billion. The fee must then be grossed up for federal income tax, since the member fee is not a tax deductible expense. As a % of premium, the needed fee is \$8B Insurer Fee / \$527.085 Net Industry Premiums / 65% FIT = 2.3%.

Reinsurance Assessment. This is a temporary fee that applies to all commercial groups (both fully insured and self-funded) from 2014 to 2016 for the purpose of funding the reinsurance pool for high cost claimants in the individual market during this three year transitional period. The total baseline amounts to be collected to fund this pool are \$12B in 2014, \$8B in 2015, and \$5B in 2016, and individual states can add to this baseline. Each insurance carrier will be assessed on a per capita basis. HHS has proposed a \$5.25 pmpm assessment for 2014, or an estimated 1.1% of DC small group premiums.

The total needed PPACA fee increase is 3.5% (2.3% for Insurer Fee, plus 1.2% for Reinsurance Assessment).

The below details the calculation of the Insurer Fee and Reinsurance Assessment.

### Calculation of 2014 Fees Impact

### **Insurer Fee Impact Calculation**

Insurer Fee in 2014 (Billions)	\$8
Projected 2013 Health Insurance Premiums (Billions)*	\$527.085
Insurer Fee as % of Health Insurance Premiums	1.5%
Gross Up by Federal Income Tax (35%)	2.3%
*from Oliver Wyman Study published on June 27, 2012	
Reinsurance Assessment Impact Calculation	
Reinsurance Assessment Per Member Per Month - HHS Proposed	\$5.25
Reinsurance Fee as a Percent of Premium	1.2%

	OCI	UHIC	Total
1. Experience 1/1/12-13			
1a. Member Months	24,034	110,175	134,209
1b. Average Mbrs (1a/12)	2,003	9,181	11,184
1c. Incurred Claims	\$5,846,466	\$31,328,050	\$37,174,516
1d. Claim PMPM (1c/1a)	\$243.26	\$284.35	\$276.99
1e. Earned Premium	\$11,537,610	\$47,268,964	\$58,806,574
1f. Premium PMPM (1e/1a)	\$480.05	\$429.04	\$438.17
1g. Loss Ratio (1c/1e)	50.7%	66.3%	63.2%
2. Needed Revenue for 10/1/13 Effective Date			
2a. Claim trend	1.195	1.195	1.195
From center of experience period: 7/1/12			
to center of 10/1/13 pricing period: 4/1/14			
(21 months at 10.7% annual rate)			
2b. Claim cost subtotal (1d x 2a)	\$290.62	\$339.71	\$330.92
2c. Target loss ratio	73.0%	73.0%	73.0%
2d. Needed revenue PMPM for 10/1/13 effective date (2b/2c)	\$398.11	\$465.36	\$453.31
3. Current Manual Rate 10/1/13			
3a. Medical base rate 10/1/2013	\$178.47	\$199.99	\$196.14
3b. Average medical plan relativity	0.9034	0.8715	0.8772
3c. Medical pricing trend factor	2.113	2.546	2.468
3d. Subtotal: Medical (3a x 3b x 3c)	<u>\$340.68</u>	<u>\$443.76</u>	<u>\$425.30</u>
3e. Pharmacy base rate 10/1/2013	\$59.71	\$55.53	\$56.28
3f. Average Rx plan relativity	0.5048	0.4396	0.4513
3g. Rx pricing trend factor	2.113	2.546	2.468
3h. Subtotal: Pharmacy (3e x 3f x 3g)	<u>\$63.69</u>	<u>\$62.16</u>	<u>\$62.43</u>
3i. Subtotal: Medical+Pharmacy (3d + 3h)	<u>\$404.37</u>	\$505.92	\$487.7 <u>3</u>
3j. Age/Sex Factors	1.0610	0.9485	0.9687
3k. Area factors	1.0000	1.0000	1.0000
3l. Industry factors	0.9969	0.9703	0.9751
3m. Size factors	1.0196	1.0108	1.0123
3n. Current premium PMPM for 10/1/13 effective date (3i x 3j x 3k x 3l x 3m)	\$436.11	\$470.63	\$464.45
4. Supportable Pricing Adjustment (2d / 3n -1)	-8.7%	-1.1%	-2.4%
(rate adjustment required to achieve 73% loss ratio)			

## DISTRICT OF COLUMBIA PRICING TREND DEVELOPMENT APRIL 2013 RATE FILING SUPPORT

### **SG PRICING TREND BY COMPONENT**

	=			SMALL GRO	UP PRICIN	G TREND B	Y COMPON	ENT	
	Notes:	Inpatient	Outpatient	<u>Professional</u>	<u>Other</u>	<u>Capitation</u>	Total <u>Medical</u>	Retail <u>Pharmacy</u>	Weighted Aggregate
Total Proposed Pricing Trend	[6]	7.5%	12.7%	10.7%	11.0%	3.6%	10.4%	12.3%	10.7%
Utilization / Service Mix	[1],[2]	0.1%	5.1%	4.4%	4.0%	0.0%	3.5%	4.2%	3.6%
Unit Cost Benefit Leveraging Margin	[3] [4]	6.0% 0.2% 1.0%	5.4% 0.7% 1.0%	3.7% 1.2% 1.0%	4.7% 0.9% 1.0%	2.3% 0.2% 1.0%	4.8% 0.8% 1.0%	4.8% 1.8% 1.0%	4.8% 0.9% 1.0%
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Sub-Total Claims Trend		7.5%	12.7%	10.7%	11.0%	3.6%	10.4%	12.3%	10.7%
Management Adjustment		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

### Notes:

- [1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.
- [2] Represents expected changes in intensity of services provided.
- [3] Represents core unit pricing increases, exclusive of service mix / intenisty of services impact;
- [4] Impact of member cost-share leveraging on net claims cost trend.
- [5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).
- [6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

# Actuarial Memorandum UnitedHealthcare Insurance Company, NAIC #79413 DC Small Group Rate Filing

May 15, 2013

This rate filing presents proposed premium rates effective January 1, 2014 through December 31, 2014 for new medical and Rx benefit plans to be sold by the UnitedHealthcare Insurance Company to small group employers (employers with 50 or fewer eligible employees).

The benefit plans and rates are for non-grandfathered employers, and are for both on and off-exchange. The proposed rates and rate factors are in Exhibit 1. Benefit plan descriptions are in Exhibit 2, which also displays the metal level and actuarial value of each benefit plan. Rates are presented for 89 new plans: 47 EPO (exclusive provider) and 42 POS (point-of-service, includes out-of-network benefits) plans.

<u>Purpose of Filing</u>. UnitedHealthcare is filing for the first time rates for new benefit plans written under new policy forms and new certificates of coverage that comply with the requirements of the Patient Protection and Affordable Care Act (PPACA).

In addition to new 1/1/14 effective rates, for each of the last 3 quarters in 2014 we are filing for a 2.57% quarterly trend increase (equivalent to an annual 10.7% trend rate).

- A. Description of Benefits. Benefit plan descriptions are in Exhibit 2.
- B. Issue Age Range. All ages.
- <u>C. Marketing Method</u>. The products will be offered on the exchange, and also marketed through independent brokers and consultants.
- D. Premium Basis. Member level rating.
- E. Nature of Rate Change and Proposed Rate/Methodology Change. These are new rates for new products on new policy forms, no current rates exist for these forms or plans.
- F. For Each Change, Indication if New or Modified. These are new policy forms.
- G. For Each Change, Comparison to Status Quo. These are new policy forms.
- H. Summary of How Each Proposed Modification Differs from Corresponding Current/Approved Rate/Methodology. These are new policy forms.
- <u>I. Annual Rate Change for DC Policyholders</u>. These are new policy forms, there are no current rates for these forms.

While these are new products and forms, we will be offering these plans to our current small group business. The rate changes indicated in this actuarial memorandum are from our current 2013 rates on this business.

The rates in this filing are for new benefit plans and use the new PPACA required rate calculation approach, which is significantly different from UnitedHealthcare's current products and rating

approach in DC. Each existing customer who wishes to continue coverage with UnitedHealthcare will have to decide which new "metal level" benefit plan they wish to move to, either to a leaner or to a richer plan, their rate change will be based on these yet unknown choices.

The average rate increases including all rate changes (rating factors, trend, PPACA fees, essential health benefits), and an estimated neutral change in benefit plan movement to the new metal plans (premium increases from customers moving up in benefits offsetting premium reductions from customers moving down in benefits), are as follows:

### Incremental:

1Q14/4Q13: +21.9% 2Q14/1Q14: +2.6% 3Q14/2Q14: +2.5% 4Q14/3Q14: +2.6%

J. Base Period Experience. The base period experience represents all of UnitedHealthcare Insurance Company (UHIC) and Optimum Choice, Inc. (OCI) individual and small group business in the DC market. Note: UHIC and OCI do not market and have no Individual experience in DC. The base period claims experience is for 1/1/2012 through 12/31/2012 dates of service, for claims paid through March, 2013. The estimate included for claims incurred but not paid is \$233,333 for UnitedHealthcare Insurance Company. No adjustments have been made for large group pooling.

K. Projected Base Period Experience. All claims in the base period are believed to be for essential health benefits. The cost of additional required essential health benefits in 2014 is described in the next section "L. Manual Rate Development". The assumptions used to develop the requested trend increases are shown in Exhibit T. In addition to unit cost and utilization, deductible (or benefit) leveraging is utilized in the trend estimate. These factors are not utilized in the trend determination: future/new benefits and/or mandates, risk profile changes, aging of population, increased portion of pool from conversion policies, and changes in gender and other demographic characteristics. No adjustments have been made to the underlying demographics of the population expected to be insured. Adjustments for projected changes in the average morbidity of the population expected to be insured in 2014 are described in the next section "L. Manual Rate Development". No adjustments have been made projected changes in average cost sharing in force.

### L. Manual Rate Development. The base experience is shown in Exhibit A.

In our rate development, we first analyzed the impact of the new required rate calculation approach (member rating by age using the new DC age factors, removal of group size, industry, and underwriting risk adjustment factors) and our proposed product price relationships. Using our February, 2013 book of business (each group's product, and each covered member's age) we first picked base rates by product that would be revenue neutral in total for our two DC small group licenses.

On this total-two-license revenue neutral basis, the average premium weighted rate change by license is:

Optimum Choice, Inc. (OCI): +7.3% UnitedHealthcare Insurance Company (UHIC): -1.6% Total: 0.0%

We are reducing the price differences between our products to the following:

In-network-only products to products with an out-of-network option: +3.0% (reduced from our current +13.8% on OCI and +18.0% on UHIC).

Gatekeeper with capitation products (OCI HMO) to Open Access products with no capitation (UHIC EPO): +7.0% (reduced from our current +21.0%).

We believe that the +3.0% and the +7.0%, respectively, are the true cost differences between these products.

After the changes to the rating factors and product price relationships, again on a total 2-license revenue neutral basis, we are then proposing these rate increases from our current 4<sup>th</sup> quarter 2013 rates:

+2.6%	Trend – one quarter at a 10.7% annual trend rate.
+3.5%	PPACA fees (insurer fee + reinsurance assessment).
+1.6%	Essential health benefits.
+1.3%	Market risk adjustments.
-2.4%	Experience adjustment.
+14.3%	Risk adjustment.
+21.9%	Total

Trend: The assumptions used to develop the requested trend increases are shown in Exhibit T.

PPACA Fees: The assumptions used to develop the requested PPACA fee increases are shown in Exhibit B.

Essential Health Benefits: The additional benefits in our plans are as follows:

- Pediatric dental and vision.
- Mental health parity.
- Habilitative services and applied behavior analysis (ABA).
- Temporomandibular joint disorder (TMJ).
- DME and prosthetics: from \$2500 limit to unlimited.
- Increases in visit limits:
  - Physical therapy: from 20 to unlimited.
  - Occupational therapy: from 20 to unlimited.
  - Speech therapy: from 20 to unlimited.
  - Pulmonary rehabilitation: from 20 to unlimited.
  - Office spinal manipulation: from 20 to unlimited.
  - Home health service: from 60 to 90.

Market Risk Adjustments: The adjustment for overall changes to the small group marketplace in 2014 is +1.3%.

Experience Adjustment: We are pricing to a 73.0% target loss ratio. Please see the development in Exhibit C. Our analysis indicates that a -2.4% experience adjustment is required to price to a 73.0% loss ratio.

Risk Adjustment: Based on an analysis done in conjunction with Wakely Consulting Group, based on an analysis of just the small employer market in DC, we estimate that we will be a 6.8% risk

payer in total for our two licenses. With the merging of the individual and small group markets in DC for risk adjustments purposes, we expect to be an additional 7.5% risk payer due to the higher morbidity of individual over small group. In total we estimate we will be a 6.8% + 7.5% = 14.3% payer.

The development of the proposed 1<sup>st</sup> quarter 2014 base rates is presented in Exhibit 3.

<u>M. Credibility</u>. The combined DC experience on our two small group licenses is assumed to be credible.

N. Projected Index Rate. The index rate presented in the Unified Rate Review Template represents the average allowed claim cost per member per month for coverage of essential health benefits for the small group market, prior to adjustment for payments and charges under the risk adjustment and transitional reinsurance programs, as defined by 45 CFR 156.80(d). Allowed claims were used as the basis for developing the index rate.

O. Market-wide Adjustments to the Index Rate. Market-wide risk adjustments are described in the above section "L. Manual Rate Development".

P. Plan Level Adjustments to the Index Rate. The medical plan price relativities were developed using our pricing model ARC (Actuarial Relativity Calculator). The ARC model is based on UnitedHealthcare nationwide experience data, containing 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 ARC. The expected net-to-allowed relativity for each plan is then used to develop the 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. The prescription drug plan relativities were similarly developed using our Rx Pricing model: this model, based on nationwide UnitedHealthcare prescription drug experience, values the cost differences of Rx copays by tier, and other plan cost sharing features such as Rx deductibles and coinsurance.

Q. Non-Benefit Expenses. The expenses assumed in the development of the proposed rates are as follows. These are the total average expenses for the two small group licenses. Except for the addition of PPACA fees, they are actual 2012 year average expenses that are expected to continue in the future.

% of Premium	Expense Category
4.5%	General administrative expenses
0.5%	Sales and marketing
3.5%	Commissions and broker fees
5.7%	Premium taxes and other taxes, licenses and fees (does not include FIT)
1.1%	Quality improvement and fraud detection
4.1%	Federal income taxes
<u>7.5%</u>	<u>Profit</u>
27.0%	Total

<u>R. Filed Loss Ratio</u>. The anticipated traditional loss ratio (incurred claims divided by premium) is 73.0%. The anticipated Federal MLR is 80.0%. The estimated Federal MLR adjustments are as follows:

- 9.8% Taxes, regulatory fees and assessments
- -1.5% GAAP Medical reclass to MLR SG&A
- 1.2% QI/HIT Medical costs added
- 0.1% Bad debt
- 0.0% Credibilty adjustment
- 9.6% Total

### S. Actuarial Certification.

I, Boris P. Gerber am an actuary of UnitedHealthcare and a member of the American Academy of Actuaries.

I certify that the projected index rate is in compliance with 45 CFR 156.80(d)(1) and developed in compliance with applicable ASOPs.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

I certify that the AV Calculator was used to determine the AV Metal Values. For plans designs that did not fit into the AV Calculator, included in the Part III Actuarial Memorandum is a description of the methodology and numerical values used to develop the AV metal values, and a certification as required by 45 CFR Part 156, §156.135.

I certify that the rates are reasonable in relation to the benefits provided, and are not excessive, deficient nor unfairly discriminatory.

I certify that the rates comply with all applicable District of Columbia and Federal laws and regulations.

I qualify my opinion to state that the Part I Unified Rate Review Template does not demonstrate the process used by UnitedHealthcare to develop the rates. This process is described in this submitted actuarial memorandum. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Sincerely,

Boris P. Gerber, FSA, MAAA Actuary, UnitedHealthcare

Boris P. Genher

Date: May 15, 2013

T. District of Columbia Loss Ratio Analysis.

i. Evaluation Period: 1/1/2012 – 12/31/2012

ii. Earned Premiums: See Exhibit A.

iii. Claims: See Exhibit A.

iv. Number of Claims: Not available.

- v. Loss Development Factors: See Exhibit C. vi. Loss Ratio Demonstrations: See Exhibit C.
- vii. Permissible Loss Ratio: 80% Federal MLR.
- viii. Credibility Analysis: We believe our DC experience is credible.
- ix. Determination of Overall Annual Rate Change: See section "L. Manual Rate Development".

### <u>U. District of Columbia and Countrywide Experience</u>.

- i. Earned Premium: See Exhibit A.
- ii. Number of policyholders: As of March, 2013: 635 group policyholders.
- iii. History of Rate Changes: Not applicable, these are new policy forms.

### **List of exhibits included in rate filing:**

- Exhibit 1: Rates and rate factors.
- Exhibit 2: Benefit plan descriptions.
- Exhibit 3: Rate factor changes & development of base rates.
- Exhibit 4: Rating example.
- Exhibit A: Member months, earned premium & incurred claim experience.
- Exhibit B: Explanation, support & development of PPACA fees.
- Exhibit C: Base rate review & development of experience adjustment.
- Exhibit T: Trend assumptions and development.

Please keep these rates confidential to the extent allowed by DC law.

If you have questions, or need any further information, please do not hesitate to contact me.

Sincerely,

Boris P. Gerber, FSA, MAAA

Boris P. Genber

Actuary

UnitedHealthcare

# Federal Rate Filing Justification Part III Actuarial Memorandum & Certification For UnitedHealthcare Insurance Company

District of Columbia Rate Review

**Purpose:** The purpose of this actuarial memorandum is to provide information relevant to the Part I Health Uniform Rate Review Template (HURRT).

### **Company Identifying Information:**

• Company Legal Name: UnitedHealthcare Insurance Company

State: District of Columbia
HIOS Issuer ID: 41842
Market: Small Group
Effective Date: 1/1/2014

### **Company Contact Information:**

• **Primary Contact Name:** Boris Gerber

Primary Contact Telephone Number: 860-702-5540
 Primary Contact Email Address: boris\_gerber@uhc.com

**Proposed Rate Increase:** UnitedHealthcare is filing for the first time rates for new benefit plans written under new policy forms and new certificates of coverage that comply with the requirements of the Patient Protection and Affordable Care Act (PPACA).

In addition to new 1/1/14 effective rates, for each of the last 3 quarters in 2014 we are filing for a 2.57% quarterly trend increase (equivalent to an annual 10.7% trend rate).

In our rate development, we first analyzed the impact of the new required rate calculation approach (member rating by age using new DC age factors, removal of group size, industry, and underwriting risk adjustment factors) and our proposed product price relationships. Using our February, 2013 book of business (each group's product, and each covered member's age) we first picked base rates by product that would be revenue neutral in total for our two DC small group licenses.

On this total-two-license revenue neutral basis, the average premium weighted rate change by license is:

Optimum Choice, Inc. (OCI): +7.3%
UnitedHealthcare Insurance Company (UHIC): -1.6%
Total: 0.0%

We are reducing the price differences between our products to the following:

In-network-only products to products with an out-of-network option: +3.0% (reduced from our current +13.8% on OCI and +18.0% on UHIC).

Gatekeeper with capitation products (OCI HMO) to Open Access products with no capitation (UHIC EPO): +7.0% (reduced from our current +21.0%).

We believe that the +3.0% and the +7.0%, respectively, are the true unit cost differences between these products.

After the changes to the rating factors and product price relationships, again on a total 2-license revenue neutral basis, we are then proposing these rate increases from our current 4<sup>th</sup> quarter 2013 rates:

+2.6%	Trend – one quarter at a 10.7% annual trend rate.
+3.5%	PPACA fees (insurer fee + reinsurance assessment).
+1.6%	Essential health benefits.
+1.3%	Market adjustments.
-2.4%	Experience adjustment.
+14.3%	Risk adjustment.
+21.9%	Total

Trend: The medical inflation and increased utilization assumptions in the 10.7% annual trend rate are shown by component in Part I.

PPACA Fees: The total needed PPACA fees in 2014 are 3.5% of premium.

Essential Health Benefits: The additional benefits in our plans are as follows:

- Pediatric dental and vision.
- Mental health parity.
- Habilitative services and applied behavioral analysis (ABA).
- Temporomandibular joint disorder (TMJ).
- DME and prosthetics: from \$2500 limit to unlimited.
- Increases in visit limits:
  - Physical therapy: from 20 to unlimited.
  - Occupational therapy: from 20 to unlimited.
  - Speech therapy: from 20 to unlimited.
  - Pulmonary rehabilitation: from 20 to unlimited.

- Office spinal manipulation: from 20 to unlimited.
- Home health service: from 60 to 90.

Market Adjustments: The adjustment for overall changes to the small group marketplace in 2014 is 1.3%.

Experience Adjustment: We are pricing to a 73.0% target loss ratio. Our analysis indicates that a -2.4% experience adjustment is required to price to a 73.0% loss ratio.

Risk Adjustment: Based on an analysis done in conjunction with Wakely Consulting Group, based on an analysis of just the small employer market in DC, we estimate that we will be a 6.8% risk payer in total for our two licenses. With the merging of the individual and small group markets in DC for risk adjustments purposes, we expect to be an additional 7.5% risk payer due to the higher morbidity of individual over small group. In total we estimate we will be a 6.8% + 7.5% = 14.3% payer.

### **Experience Period Premiums and Claims:**

- **Paid Through Date:** The experience period is 1/1/2012 to 12/31/2012 paid through 3/31/2013.
- Premiums (net of MLR Rebate) in Experience Period: Earned premiums for the
  experience period are given in Part I. The earned premiums are the sum total of
  the actual premiums in the experience period for each small group policy.
  UnitedHealthcare Insurance Company anticipates paying \$0.93 million in MLR
  rebates for 2012 premiums.
- Allowed and Incurred Claims Incurred During the Experience Period: Incurred claims were developed by first starting with actual claims paid through 3/31/13 by incurred date. To these paid claims estimates of incurred but not paid were added. Here is a description of the reserve methodology:

The UnitedHealthcare Reserving process utilizes the Reserve Production System (RPS) to record reserves into the PeopleSoft general ledger. Fee for service and paid claim data is loaded into RPS and becomes the basis for the monthly reserve calculations at the various business unit, location, and line of business levels. The assignment of the paid claims into RPS packages is based on the mapping rules maintained by the Corporate Actuarial department. RPS calculates a preliminary best estimate Incurred But Not Reported (IBNR) for each reserving model (package) primarily using standard completion factors based on historical claim experience. The Claims Reserving Team adjusts the preliminary IBNR based on specific knowledge of the entity (i.e. catastrophic claims, pended claims, etc.) to calculate the final IBNR. In months where

adjudicated claims experience is not complete enough for an estimate using completion factors, a seasonally adjusted PMPM is used to estimate incurred claims.

A description of the Sarbanes Oxley controls, audited by Deloitte & Touche, in place regarding the reserving process include:

- Market Paid claim Tie-outs: To verify completeness and accuracy of financial data in RPS, paid claim data is tied out between source system (RPS) and PeopleSoft general ledger.
- 2) Market Expense Tie-outs: RPS reserve changes on the income statement are tied to the PeopleSoft general ledger to ensure that information is accurate subsequent to computing the reserve.
  - Allowed claims by benefit category were obtained from UnitedHealthcare claim paying system reports.

### **Benefit Categories:**

### **Inpatient Hospital**

 Includes non-capitated facility services for medical, surgical, maternity, mental health and substance abuse, skilled nursing, and other services provided in an inpatient facility setting and billed by the facility.

### **Outpatient Hospital**

 Includes non-capitated facility services for surgery, emergency room, lab, radiology, therapy, observation, ambulance, home health care, DME, other services provided in an outpatient facility setting and billed by the facility.

### **Professional**

 Includes non-capitated primary care, specialist, therapy, the professional component of laboratory and radiology, and other professional services, other than hospital based professionals whose payments are included in facility fees.

### Pharmacy

 Includes drugs dispensed by a pharmacy, <u>not</u> dispensed by facility (i.e. via inpatient, outpatient), and not physician administered drugs. This amount is net of rebates received from drug manufacturers.

### Capitation

Includes all MHCD services provided under capitated arrangement

### Other

 Includes non-capitated, fee-for-service costs for physician procedures, inpatient stay, or and outpatient procedure related to Mental Health / Chemical Dependency (MHCD)

### **Projection Factors:**

- Changes in the Morbidity of the Population Insured: No changes in the average morbidity are assumed.
- **Changes in Benefits:** The estimate of the cost of added Essential Health Benefits were developed using UnitedHealthcare national experience. No other benefit changes are assumed.
- **Changes in Demographics:** No changes in demographics are assumed. The HHS proposed age factors adopted by DC are used in rating.
- **Trend Factors:** United Healthcare Medical Expense Forecasting Process Overview & Considerations:

UnitedHealthcare develops forward-looking medical expense estimates based on a number of considerations. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, benefit leveraging, and business mix identified for each category. Future trends are developed based on a projection of each component.

Utilization rates by category are measured and projected net of business mix (employer mix, benefit mix, demographic mix, etc.). Forward looking utilization levels are developed based on emerging market level data, supplemented by regional and/or national level utilization data. Macro-economic data is often used to develop assumptions regarding directional changes in national health care consumption rates.

Market-level unit cost projections are developed based on evaluations of current and anticipated provider contract economics, as well as consideration to both current and expected changes in non-contracted provider cost exposure. Unit cost projections also consider the estimated cost impact of new technologies, service availability/mandates, or other factors that might influence mix of procedures.

In addition, market-level healthcare affordability activities that are expected to impact forward-looking medical costs are recognized. Depending on the nature of individual initiatives, the impact may be recognized in one or more of the component cost items discussed above. Only incremental activities are recognized for this purpose in the expected trend impact for any particular period.

Business mix changes that influence medical cost trends are also reviewed and projected, with appropriate input from sales and underwriting staff. These factors include changing mix of employer groups, mix of benefits, and demographic changes. For the purposes of developing premium pricing trend projections, the component of trend attributable to business mix is excluded.

**Credibility Manual Rate Development:** The combined DC experience on our two small group licenses is assumed to be credible.

**Paid to Allowed Ratio:** The paid to allowed average factor for the projection period is based on the actual paid to allowed in the experience period.

### **Risk Adjustment and Reinsurance:**

- **Projected Risk Adjustments (PMPMs):** Based on an analysis done in conjunction with Wakely Consulting Group, based on an analysis of just the small employer market in DC, we estimate that we will be a 6.8% risk payer in total for our two licenses. With the merging of the individual and small group markets in DC for risk adjustments purposes, we expect to be an additional 7.5% risk payer due to the higher morbidity of individual over small group. In total we estimate we will be a 6.8% + 7.5% = 14.3% payer.
- **Projected ACA Reinsurance Recoveries Net of Reinsurance Premium:** This item is for the Individual and Combined Markets. Our rates are only for small groups within the combined DC market.

**Non-Benefit Expenses and Risk Margin:** The expenses assumed in the development of the proposed rates are as follows: The administrative expenses are the total average expenses for the two small group licenses. Except for the addition of PPACA fees, they are actual 2012 year average expenses that are expected to continue in the future.

% of	
Premium	Expense Category
9.7%	Admin Expenses
7.5%	Profit & Risk Load
9.8%	Taxes & Fees
27.0%	Total

**Projected Loss Ratio:** The projected loss ratio using federally prescribed MLR methodology is 80.0%.

### **Index Rate:**

				UnitedHe	althcare In	surance Co	ompany						
2014 Effective Dates	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Member Months	1,301	801	627	571	568	720	658	589	607	648	837	684	8,611
Allowed Claims PMPM 2012	341.31	341.31	341.31	341.31	341.31	341.31	341.31	341.31	341.31	341.31	341.31	341.31	341.31
Benefit Increase (EHB)	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
Annual Trend Rate	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	9.4%
Months of Trend	24	25	26	27	28	29	30	31	32	33	34	35	
Projected Allowed Claims	424.95	428.57	432.21	435.89	439.60	443.34	447.11	450.91	454.75	458.62	462.52	466.45	444.09
Index Rate for Part I	444.09												
Effective Date for Part I	1/1/2014												

**AV Metal Values:** The below actuarial certification describes the methodology and the AV calculator input values used for the plan design features that do not fit into the parameters of the AV calculator.

			Estimation - C	it of plan design in t	the parent	or of AV sale '	ator		
			Esumation of 1	it of plan design into	uie paramete	is or AV carcula	acor		
			OP C	opay					
	Medical Copay	s After Deductible	Free Standing	Hospital Setting	Rx E	ffective Coins	urance Estima	ation	i e
Metallic Plan (f)	ER Copays	Imaging (CT/PET Scans, MRIs)	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Generics	Preferred Brand Drugs	Non- Preferred Brand Drugs	Specialty Drugs (i.e. high-cost)	Methodolog
Bronze 1	-	-	-	-	70.08%	74.08%	69.67%	96.64%	a, e
Bronze 1-A	-	-	-	-	67.1%	67.1%	67.1%	67.1%	b
Bronze 2 Bronze 2-A	-	-	-	-	70.08% 67.1%	74.08% 67.1%	69.67% 67.1%	96.64% 67.1%	a, e b
Bronze 3	-	-	-	-	70.08%	74.08%	69.67%	96.64%	a, e
Bronze 3-A	-	-	-	-	67.1%	67.1%	67.1%	67.1%	b
ilver 1	-	-	54.09% (c)	-	-	74.21%	71.01%	96.59%	a, c, d, e
ilver 1-A	-	-	54.09% (c)	-	61.10%	61.10%	61.10%	61.10%	b, c, d
ilver 2	-	-	-	-	71.35%	74.21%	71.01%	96.59%	a, e
ilver 2-A	-	-	-	-	67.10% 71.35%	67.10% 74.21%	67.10% 71.01%	67.10% 96.59%	ь
Silver 3 Silver 3-A	-		-	-	67.10%	67.10%	67.10%	96.59% 67.10%	a, e b
Silver 4	-	-	-	-	71.35%	74.21%	71.01%	96.59%	a, e
silver 4-A	-	-	-	-	67.10%	67.10%	67.10%	67.10%	b
Silver 5	-	-	-	-	71.35%	74.21%	71.01%	96.59%	a, e
ilver 5-A	-	-	-	-	67.10%	67.10%	67.10%	67.10%	b
Silver 7	-	-	63.1% (c )	-	-	74.21%	71.01%	96.59%	a, c, d, e
Silver 7-A Silver 8	-	-	63.1% (c )	-	57.01%	57.01% 74.21%	57.01% 71.01%	57.01% 96.59%	b, c, d
Silver 8-A	-	-	63.1% (c ) 63.1% (c )	-	61.10%	61.10%	61.10%	61.10%	a, c, d, e b, c, d
Silver 9	-	-	72.12% (c)	-	-	74.21%	71.01%	96.59%	a, c, d, e
Silver 9-A	-	-	72.12% (c)	-	61.10%	61.10%	61.10%	61.10%	b, c, d
ilver 10	-	-	81.13% (c)	-	-	74.21%	71.01%	96.59%	a, c, d, e
ilver10-A	-	-	81.13% (c)	-	61.10%	61.10%	61.10%	61.10%	b, c, d
Sold 1	-	-	-	-	71.01% 75.10%	75.58% 75.10%	73.62% 75.10%	96.51%	a, e
Sold 1-A Sold 2	-	-	64.25% (c )	-	75.10%	75.10%	75.10%	75.10% 96.51%	b b, c, d, e
Sold 2-A	-	-	64.25% (c )	-	75.08%	75.08%	75.08%	75.08%	b, c, d, e
Sold 3	-	-	73.43% (c )	-	71.01%	75.58%	73.62%	96.51%	a, c, d, e
Sold 3-A	-	-	73.43% (c)	-	70.46%	70.46%	70.46%	70.46%	b, c, d
Sold 4	-	-	72.12% (c)	-	71.01%	75.58%	73.62%	96.51%	a, c, d, e
Sold 4-A	-	-	72.12% (c )	-	64.91%	64.91%	64.91%	64.91%	b, c, d
Sold 5 Sold 5-A	-	-	85.57% (c ) 85.57% (c )	-	71.01% 75.08%	75.58% 75.08%	73.62% 75.08%	96.51% 75.08%	a, c, d, e
Sold 6	-	-	85.57% (c )	-	71.01%	75.58%	73.62%	96.51%	b, c, d a, c, d, e
Sold 6-A	-	-	85.57% (c)	-	75.08%	75.08%	75.08%	75.08%	b, c, d
Sold 7	86.72% (a)	-	-	-	71.01%	75.58%	73.62%	96.51%	a, e
Sold 7-A	-	-	-	-	75.08%	75.08%	75.08%	75.08%	а
Sold 8	-	63.47% (a)	-	73.43% (c)	-	-	-	96.51%	a, b, c, d, e
Gold 8-A	-	63.47% (a)	-	73.43% (c )	75.08%	75.08%	75.08%	75.08%	a, b, c, d
Sold 9 Sold 9-A	-	63.47% (a) 63.47% (a)	-	82.61% (c ) 82.61% (c )	75.08%	75.08%	75.08%	96.51% 75.08%	a, b, c, d, e
301d 9-A 301d 10	-	63.47% (a) 63.47% (a)		73.43% (c )	75.06%	75.06%	75.06%	96.51%	a, b, c, d a, b, c, d, e
Sold 10-A	-	63.47% (a)	-	73.43% (c )	75.08%	75.08%	75.08%	75.08%	a, b, c, d, e
Platinum 1	-	63.47% (a)	-	91.79% (c)	-	-	-	95.82%	a, b, c, d, e
Platinum 2	-	-	95.07% (c)	90.15% (c )	71.89%	77.39%	73.88%	95.82%	a, b, c, d, e
Platinum 3	-	-	-	-	57.94%	85.87%	82.58%	95.82%	a, e
Platinum 4 Platinum 5	-	-	96.72% (c )	95.07% (c ) 90.15% (c )	57.94%	- 85.87%	82.58%	95.82% 95.82%	b, c, d, e
Platinum 6	-	-	96.72% (C) 97.54% (C)	90.15% (c ) 95.07% (c )	57.94%	85.87%	82.58%	95.82%	a, c, d, e b, c, d, e
Methodolog	TV		37.3476 (C)	33.07% (0)			_	93.8276	b, c, u, e
		tor's Users Guide: "If	"Subject to Deductil	ole" is checked and a	copay is enter	ed, the enrolle	e pays both the	e copay and	
				e." For the plans that			e, the effective	co-insurance	
				rmined from the con					
iered bene	fits and to estima	ite effective co-insur	ance factor.	ance and per script m any's data was used				to blend Rx	
l) Actuarial	Value is the blen	d of Free-Standing a	nd Hospital setting ru	ın, where Free Stand	ing and Hospi	tal Setting utili:	zation are 45%	and 55%, respe	ectively.
				osite level using HH					
	: Actuarial value	is the blend of estim		lan name and schedu ers who will utilize p				nembers who	will utilize
Certification		esignated provider.							
or plan des	ign features that			Calculator, I certify th	at both the m	ethodology and	d the calculated	d estimated va	lues are in
iccordance i	with generally ac	cepted actuarial prin	cipies and methodol	ogies.					
Q ·	P. Genle	_							
sores.	o. surce								
	per, FSA, MAAA								

**AV Pricing Values:** For EPO, medical plan V71/E5N with Rx plan ZU is the fixed reference plan selected as the basis for the AV Pricing Values. For POS, medical plan V72/E5O with Rx plan ZU is the fixed reference plan selected as the basis for the AV Pricing Values. 100% of the AV Pricing Value is attributable to the cost-sharing design of the plans.

**Membership Projections:** Membership is projected to continue at the current February, 2013 level.

**Terminated Products:** No products are being terminated.

Plan Type: Not applicable.

**Warning Alerts:** Warning alerts occur because all of the current plans will be terminated during the projection period.

Reliance: Not applicable.

### **Actuarial Certification:**

I, Boris P. Gerber am an actuary of UnitedHealthcare and a member of the American Academy of Actuaries.

I certify that the projected index rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)),
- b. Developed in compliance with the applicable Actuarial Standards of Practice,
- c. Reasonable in relation to the benefits provided and the population anticipated to be covered, and
- d. Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

I certify that the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

I certify that the AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template. For plans designs that did not

fit into the AV Calculator, included in this Part III Actuarial Memorandum is a description of the methodology and numerical values used to develop the AV metal values, and a certification as required by 45 CFR Part 156, §156.135.

I qualify my opinion to state that the Part I Unified Rate Review Template does not demonstrate the process used by UnitedHealthcare to develop the rates. This process is described in detail in my state submitted actuarial memorandum. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Sincerely,

Boris P. Gerber, FSA, MAAA

Boris P. Genber

Actuary, UnitedHealthcare

185 Asylum Street, CT039-16B

Hartford, CT 06103

Phone 860-702-5540 Fax 860-702-5016

Date: 5/15/2013

А	B C D	E	F	G	Н	I J	K	L	М	N O	Р	Q	R	S	T U	V	Х	Y
1	Data Collection Template																	
2																		
1	1 - 7 - 0		are Insurance C		DC													
4	HIOS Issuer ID: Effective Date of Rate Change(s):	41842		Market:	Small Group													
1	Effective Date of Rate Change(s):	1/1/2014																
1																		
	Market Level Calculations (Same for all Pla	ins)																
1																		
	Section I: Experience period data																	
ł	Experience Period:	1/1/2012	to Experience Period	12/31/2012														
			Aggregate Amount		% of Prem													
	Premiums (net of MLR Rebate) in Experien	ice Period:	\$46,338,964		100.00%													
1	Incurred Claims in Experience Period		\$31,328,050		67.61%													
ı	Allowed Claims: Index Rate of Experience Period		\$37,603,579	341.31 \$341.31	81.15%													
	Experience Period Member Months		110,175															
	Section II: Allowed Claims, PMPM basis																	
l	Section II: Allowed Claims, PMPM basis		Experience	e Period		Projec	tion Period:	1/1/201	4 to	12/31/2014	M	lid-point to Mi	d-point, Experie	ence to Projection:	24 moi	nths		
1			·			Adj't. from E		Annualize						•			-	
1			on Actual Exper			Projectio	n Period	Fact	ors		efore credibility	Adjustment		Credibility Manua	<u> </u>			
	Benefit Category	Utilization Description	Utilization per 1,000	Average Cost/Service	PMPM	Pop'l risk Morbidity	Other	Cost	Util	Utilization per 1,000	Average Cost/Service	PMPM	Utilization per 1,000	Average Cost/Service	PMPM			
١	Inpatient Hospital	Days	107.051	4,733.553	\$42.23	1.000	1.000	1.060	1.001	107.27	\$5,318.62	\$47.54	110.470	4,898.540	\$45.10			
ı	Outpatient Hospital	Services	6,836.988	183.019	104.27	1.000	1.000	1.054	1.051	7,552.14	203.32	127.96		261.377	125.55			
ł	Professional Other Medical	Services Services	10,999.043 93.043	116.930 240.383	107.18 1.86	1.000 1.000	1.000 1.000	1.037 1.047	1.044 1.040	11,988.25 100.64	125.74 263.51	125.62 2.21	11,170.617 93.732	126.733 234.879	117.97 1.83			
ı	Capitation	Benefit Period	12,000.000	15.478	15.48	1.000	1.000	1.023	1.040	12,000.00	16.20	16.20		16.122	16.12			
	Prescription Drug	Prescriptions	8,232.919	102.448	70.29	1.000	1.000	1.048	1.042	8,939.01	112.52	83.82	9,098.685	108.935	82.60			
	Total				\$341.31							\$403.34			\$389.17			
	Section III: Projected Experience:				Projected Allowed	Evnorioneo Claim	oc DMDM (w/s	annlind cradi	hility if applic	abla)		82.09%			17.91%	After Credibility \$400.81	Projected Perio	od Totals 1,416,116
	Section III. Projected Experience.				riojecteu Alloweu	Paid to Allow				able)		82.0376	1		17.51%	0.833	,,4,	1,410,110
						Projected Inc	urred Claims,	before ACA r	ein & Risk Adj	't, PMPM						\$333.92	\$34	1,504,325
						Projected Risl	-									<u>-80.54</u>	·-	3,322,359)
						Projected AC/				overies, net of rein pr	em, PMPM					\$414.46	\$42 	2,826,685
ł					Projected Incurred		A Tellisal affec	recoveries, i	ict of felli pre	,						\$414.46	\$42	2,826,685
					Administrative Exp										4.50%	23.85		2,464,451
					Profit & Risk Load										7.50%	39.75		,107,419
					Taxes & Fees										9.80%	51.94	-	5,367,027
					Single Risk Pool Gr Index Rate for Proj		. Rate, PMPM	1								\$530.00 \$444.09	\$54 	1,765,581
					acx nate for r10j	% increase ov	er Experience	Period								26.01%		
						% Increase, a	nnualized:									12.25%		
					Projected Member	Months												103,332
ı																		
1	Information Not Releasable to the Pu											st not be						
	disseminated,	distributed, or copie	ed to persons not au	thorized to recei	ve the information	. Unauthorized o	lisclosure may	result in pro	secution to t	he full extent of the l	aw.							
_																		

Product-Plan Data Collection

Company Legal Name: UnitedHealthcare Insurance Company State: DC
HIOS Issuer ID: 41842 Market: Small Group
Effective Date of Rate Change(s): 1/1/2014

Product/Plan Level Calculations		1/1/2014	
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Producty Plan Level Calculations			
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| Section I: General Product and Plan Information  | Terminated Dradust  |   |   |   
  |   |  |   |  |  
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  |  |   |   | FDO   
  |  |   | | |
| Product Product ID:  | 41842DC001  |   |   |   
  |   |  |   |  |  
   |  |   |  |   
  |  |  |   |   |  
  |  |   |   |
41842DC004   |  |   |
| Metal:   | Catastrophic P<br>0.000   | latinum Platinum<br>0.882 0.907   | n Platinum<br>0.885   | Platinum  
  | Platinum<br>0.919   | Platinum   | Gold  | Gold   | Gold (   
   | Gold Gold  | Gold  | Gold   | Gold Gold   
  | Gold   | Gold   | Gold<br>0.811   | Gold<br>0.814   | Gold   
  | Gold   | Gold  | Gold<br>0.797   |
Gold<br>0.701  | Gold   | Gold  |
| AV Metal Value AV Pricing Value  | 0.000   | 0.928 0.979   | 0.945   | 0.885<br>0.940  
  | 1.000   | 0.890<br>0.942   | 0.785<br>0.710  | 0.784<br>0.707   | 0.781 0<br>0.792 0   
   | 0.780 0.795<br>0.789 0.806   | 0.788<br>0.797  | 0.789  | 0.789 0.789<br>0.794 0.788  
  | 0.783<br>0.780   | 0.816<br>0.840   | 0.832   | 0.826   | 0.809<br>0.818   
  | 0.781<br>0.786   | 0.787<br>0.780  | 0.826   |
0.791<br>0.811   | 0.799<br>0.824   | 0.785<br>0.803  |
| Plan Type:   | POS   | EPO EPO   | EPO   | EPO   
  | EPO   | EPO  | EPO   | EPO  | EPO  
   | EPO EPO  | EPO   | EPO  | EPO EPO   
  | EPO  | EPO  | EPO   | EPO   | EPO  
  | EPO  | EPO   | EPO   | EPO   
  | EPO  | EPO   | | |
| Plan Name  | Terminated  |   |   |   
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  |  |   |
| Fiall Name   | Products  | VBY.ZV V63.ZU   | V7W.YM  | V7Y.ZR  
  | V71.ZU  | V61.ZV   | VDN.A0  | VDN.YM   | VDP.A0 VI  
   | DP.YM V67.A0   | V67.YM  | V7D.C0   | V7D.ZT V7J.A0   
  | V7J.YM   | V7LA0  | V7LYM   | V65.A0  | V65.YM   
  | V69.B0   | V69.ZS  | V7H.A0  | V7H.ZR
  | V7F.A0   | V7F.ZS  |
| Plan ID (Standard Component ID):   | 41842DC0010000 41842  |   | 40002 41842DC004000   | 03 41842DC0040004   
  |   | 41842DC0040006 4   | 41842DC0040007  | 41842DC0040008 41  | 1842DC0040009 418421   
   | DC0040010 41842DC0040  | 011 41842DC0040012  | 41842DC0040013 4184  | 42DC0040014 41842DC004  
  | 015 41842DC004001  | 16 41842DC0040017  | 41842DC0040018  | 41842DC0040019  | 41842DC0040020 4   
  | 1842DC0040021 4  | 1842DC0040022   | 41842DC0040023  |
41842DC0040024   | 41842DC0040025   | 41842DC0040026 4  |
| Exchange Plan?<br>Historical Rate Increase - Calendar Year - 2   | No  | Yes Yes   | Yes   | Yes   
  | Yes   | Yes  | Yes   | Yes  | Yes  
   | Yes Yes  | Yes   | Yes  | Yes Yes   
  | Yes  | Yes  | Yes   | Yes   | Yes  
  | Yes  | Yes   | Yes   | Yes   
  | Yes  | Yes   | | |
| Historical Rate Increase - Calendar Year - 1   |   |   |   |   
  |   |  |   |  |  
   |  |   |  |   
  |  |  |   |   |  
  |  |   |   |       
  |  |   |
| Historical Rate Increase - Calendar Year 0   |   |   |   |   
  |   |  |   |  |  
   |  |   |  |   
  |  |  |   |   |  
  |  |   |   |       
  |  |   |
| Effective Date of Proposed Rates   | 1/1/2013 1,<br>0.00%  | /1/2014 1/1/201<br>0.00% (  | 14 1/1/2014<br>0.00% 0.009  | 1/1/2014  
  | 1/1/2014  | 1/1/2014   | 1/1/2014  | 1/1/2014   | 1/1/2014 1/<br>0.00%   
   | 1/2014 1/1/2014<br>0.00% 0.0   | 1/1/2014<br>0% 0.00%  | 1/1/2014   | 1/1/2014 1/1/2014<br>0.00% 0.   
  | 1/1/2014   | 1/1/2014<br>% 0.00%  | 1/1/2014  | 1/1/2014  | 1/1/2014   
  | 1/1/2014   | 1/1/2014  | 1/1/2014  |
1/1/2014 0.00%   | 1/1/2014   | 1/1/2014  |
| Rate Change % (over prior filing) Cum'tive Rate Change % (over 12 mos prior)   | 2.51%   | -999.00% -999   | 9.00% -999.005  | % -999.00%  
  | -999.00%  | -999.00%   | -999.00%  | -999.00%   | -999.00%   
   | -999.00% -999.0  | 0% -999.00%   | -999.00%   | -999.00% -999.  
  |  |  |   | -999.00%  | -999.00%   
  | -999.00%   | -999.00%  | -999.00%  |
-999.00%   | -999.00%   |   |
| Proj'd Per Rate Change % (over Exper. Period)  | 0.00%   | #DIV/0! #0  | DIV/0! #DIV/0   | 0! #DIV/0!  
  | #DIV/0!   | #DIV/0!  | #DIV/0!   | #DIV/0!  | #DIV/01  
   | #DIV/0! #DIV   | /01 #DIV/01   | #DIV/0!  | #DIV/01 #DI   
  | //0! #DIV/0  | 0! #DIV/0!   | #DIV/01   | #DIV/0!   | #DIV/0!  
  | #DIV/01  | #DIV/0!   | #DIV/0!   |
#DIV/0!  | #DIV/0!  | #DIV/01   |
Product Threshold Rate Increase %	2.50%		
  |   |  |   |  |  
   |  |   |  |   
  |  |  |   |   |  
  |  |   |   |
#DIV/0!  |  |   |
Section II: Components of Premium Increase (PMPM Dollar	ar Amount above Current Average Rate	PMPM)	
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  |  |   |
| Plan ID (Standard Component ID):   | Total 41842DC0010000 41842  |   |   |   
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  |  |   |   |       
  |  |   |
| Inpatient  | \$5.31 \$5.31   | \$0.00  | \$0.00 \$0.00   | 00 \$0.00   
  |   | \$0.00   | \$0.00  | \$0.00   | \$0.00   
   | \$0.00 \$0   | 00 \$0.00   | \$0.00   | \$0.00 \$   
  | 0.00 \$0.00  | 0 \$0.00   | \$0.00  | \$0.00  | \$0.00   
  | \$0.00   | \$0.00  | \$0.00  |       
  | \$0.00   | \$0.00  |
| Outpatient   | \$23.68 \$23.68   | \$0.00  | \$0.00 \$0.0  | 00 \$0.00   
  | \$0.00  | \$0.00   | \$0.00  | \$0.00   | \$0.00   
   | \$0.00 \$0   | 00 \$0.00   | \$0.00   | \$0.00 \$   
  | 0.00 \$0.00  | 0 \$0.00   | \$0.00  | \$0.00  | \$0.00   
  | \$0.00   | \$0.00  | \$0.00  | \$0.00
  | \$0.00   | \$0.00  |
| Professional Prescription Drug   | \$18.44 \$18.44<br>\$0.35 \$0.35  | \$0.00<br>\$0.00  | \$0.00 \$0.0  | 00 \$0.00<br>00 \$0.00  
  |   | \$0.00<br>\$0.00   | \$0.00  | \$0.00   | \$0.00<br>\$0.00   
   | \$0.00 \$0<br>\$0.00 \$0   | 00 \$0.00   | \$0.00<br>\$0.00   | \$0.00 \$<br>\$0.00 \$  
  | 0.00 \$0.00  | 0 \$0.00   | \$0.00<br>\$0.00  | \$0.00<br>\$0.00  | \$0.00   
  | \$0.00   | \$0.00<br>\$0.00  | \$0.00<br>\$0.00  | \$0.00
  | \$0.00   | \$0.00  |
| Other  | \$0.72 \$0.72   |   | \$0.00 \$0.0  |   
  |   | \$0.00   | \$0.00  | \$0.00   | \$0.00   
   | \$0.00 \$0   | 00 \$0.00   | \$0.00   |   
  | 0.00 \$0.00  |  | \$0.00  | \$0.00  | \$0.00   
  | \$0.00   | \$0.00  | \$0.00  |       
  | \$0.00   | \$0.00  |
| Capitation Administration  | \$13.53 \$13.53   |   | \$0.00 \$0.0  | 00 \$0.00   
  | \$0.00  | \$0.00   | \$0.00  | \$0.00   | \$0.00   
   | \$0.00 \$0   | 00 \$0.00   | \$0.00   | \$0.00 \$   
  | 0.00 \$0.00  | 0 \$0.00   | \$0.00  | \$0.00  | \$0.00   
  | \$0.00   | \$0.00  | \$0.00  | \$0.00
  | \$0.00   | \$0.00  |
| Administration<br>Taxes & Fees   | \$0.00 \$0.00<br>\$0.00 \$0.00  | \$0.00<br>\$0.00  | \$0.00 \$0.0  | 00 \$0.00   
  | \$0.00  | \$0.00   | \$0.00  | \$0.00   | \$0.00<br>\$0.00   
   | \$0.00 \$0<br>\$0.00 \$0   | 00 \$0.00   | \$0.00   | \$0.00 \$   
  | 0.00 \$0.00  | 0 \$0.00   | \$0.00  | \$0.00<br>\$0.00  | \$0.00   
  | \$0.00   | \$0.00  | \$0.00<br>\$0.00  | \$0.00
  | \$0.00   | \$0.00  |
| Risk & Profit Charge   | \$0.00 \$0.00   | \$0.00  | \$0.00 \$0.0  | 00 \$0.00   
  | \$0.00  | \$0.00   | \$0.00  | \$0.00   | \$0.00   
   | \$0.00 \$0   | 00 \$0.00   | \$0.00   | \$0.00 \$   
  | 0.00 \$0.00  | 0 \$0.00   | \$0.00  | \$0.00  | \$0.00   
  | \$0.00   | \$0.00  | \$0.00  | \$0.00
  | \$0.00   | \$0.00  |
| Total Rate Increase  | \$62.04 \$62.04   | \$0.00  | \$0.00 \$0.0  | 00 \$0.00   
  | \$0.00  | \$0.00   | \$0.00  | \$0.00   | \$0.00   
   | \$0.00 \$0   | 00 \$0.00   | \$0.00   | \$0.00 \$   
  | 0.00 \$0.00  | 0 \$0.00   | \$0.00  | \$0.00  | \$0.00   
  | \$0.00   | \$0.00  | \$0.00  | \$0.00
  | \$0.00   | \$0.00  |
| Member Cost Share Increase   | \$0.00 \$0.00   | \$0.00  | \$0.00 \$0.0  | 50.00   
  | \$0.00  | \$0.00   | \$0.00  | \$0.00   | \$0.00   
   | \$0.00 \$0   | 50.00   | \$0.00   | \$0.00  
  | 3.00 \$0.00  | \$0.00   | \$0.00  | \$0.00  | \$0.00   
  | \$0.00   | \$0.00  | \$0.00  | \$0.00
  | \$0.00   | \$0.00  | | |
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  |  |   |
| Average Current Rate PMPM Projected Member Months  | \$420.59 \$420.59<br>103.332 103.332  |   |   |   
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| Projected Welliber World's   | 103,332 103,332   |   |   |   
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| Section III: Experience Period Information   |   |   |   |   
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  |  |   |
| Plan ID (Standard Component ID): Total  8 Average Rate PMPM  | s41842DC0010000 41842<br>\$420.59 \$420.59  | DC0040001 41842DC004  | 0002 41842DC004000  | 03 41842DC0040004   
  | 41842DC0040005 4  | 41842DC0040006 4:  | 1842DC0040007 4   | 41842DC0040008 41  | 1842DC0040009 41842E   
   | DC0040010 41842DC00400   | 11 41842DC0040012 4   | 11842DC0040013 4184  | 12DC0040014 41842DC0040   
  | 015 41842DC004001  | 6 41842DC0040017   | 41842DC0040018  | 41842DC0040019  | 41842DC0040020 4   
  | 1842DC0040021 41   | 1842DC0040022 4   | 41842DC0040023  |
41842DC0040024   | 41842DC0040025   | 41842DC0040026 4  |
Member Months	110,175 110,175		
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| E Total Premium (TP) \$  | \$46,338,503 \$46,338,503   | \$0   | \$0 \$  | \$0 \$0   
  | \$0   | \$0  | \$0   | \$0  | \$0  
   | \$0  | \$0 \$0   | \$0  | \$0   
  | \$0 \$1  | 0 \$0  | \$0   | \$0   | \$0  
  | \$0  | \$0   | \$0   | \$0   
  | \$0  | \$0   | | |
| EHB basis or full portion of TP, [see instructions]  | 0.00%   |   |   |   
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| state mandated benefits portion of TP that are other   | 0.00%   |   |   |   
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| than EHB   | 0.00%   |   |   |   
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| Other benefits portion of TP   | 100.00% 100.00%   | 100.00% 100   | 0.00% 100.009   | % 100.00%   
  | 100.00%   | 100.00%  | 100.00%   | 100.00%  | 100.00%  
   | 100.00% 100.0  | 0% 100.00%  | 100.00%  | 100.00% 100.  
  | 00% 100.009  | % 100.00%  | 100.00%   | 100.00%   | 100.00%  
  | 100.00%  | 100.00%   | 100.00%   |
100.00%  | 100.00%  | 100.00%   |
Total Allowed Claims (TAC) \$	\$27,602,579 \$27,602,579		
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| Total Allowed Claims (TAC) \$  | \$37,603,579 \$37,603,579   |   |   |   
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  |  |   |   |       
  |  |   |
| Total Allowed Claims (TAC) \$  | \$37,603,579 \$37,603,579<br>0.00%  |   |   |   
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  |  |   |
| Total Allowed Claims (TAC) \$  EHB basis or full portion of TAC, [see instructions]  State mandated benefits portion of TAC that are other than EHB  | \$37,603,579<br>0.00%<br>\$37,603,579<br>0.00%  |   |   |   
  |   |  |   |  |  
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  |  |   |
| Total Allowed Claims (TAC) \$  EHB basis or full portion of TAC, [see instructions]  5 state mandated benefits portion of TAC that are   | \$37,603,579<br>0.00%   | 100.00% 100   | 0.00% 100.00%   | % 100.00%   
  | 100.00%   | 100.00%  | 100.00%   | 100.00%  | 100.00%  
   | 100.00% 100.0  | 0% 100.00%  | 100.00%  | 100.00% 100.  
  | 00% 100.009  | % 100.00%  | 100.00%   | 100.00%   | 100.00%  
  | 100.00%  | 100.00%   | 100.00%   |
100.00%  | 100.00%  | 100.00%   |
| Total Allowed Claims (TAC) \$ BHB basis or full portion of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB other than EHB other benefits portion of TAC   | \$37,603,579<br>0.00%<br>\$37,603,579<br>0.00%  | 100.00% 100   | 0.00% 100.00%   | % 100.00%   
  | 100.00%   | 100.00%  | 100.00%   | 100.00%  | 100.00%  
   | 100.00% 100.0  | 0% 100.00%  | 100.00%  | 100.00% 100.  
  | 30% 100.009  | % 100.00%  | 100.00%   | 100.00%   | 100.00%  
  | 100.00%  | 100.00%   | 100.00%   |
100.00%  | 100.00%  | 100.00%   |
| Total Allowed Claims (TAC) S  EHB basis or full portion of TAC, [see instructions]  state manufaced benefits portion of TAC that are  provided to the TAC of the TAC that are  been stated to the TAC of the TAC  | \$37,603,579 \$37,603,579<br>0.00%<br>0.00%<br>100.00% 100.00%  | 100.00% 100   | 0.00% 100.009   | % 100.00%   
  | 100.00%   | 100.00%  | 100.00%   | 100.00%  | 100.00%  
   | 100.00% 100.0  | 0% 100.00%  | 100.00%  | 100.00% 100.  
  | 30% 100.009  | % 100.00%  | 100.00%   | 100.00%   | 100.00%  
  | 100.00%  | 100.00%   | 100.00%   |
100.00%  | 100.00%  | 100.00%   |
Total Allowed Calms TAC   S  ENB basis or full portion of TAC   Isse instructions   State mandated benefits portion of TAC that are  Some state than this  Other benefits portion of TAC that are  Common than the state of the st	\$37,603,579 \$37,603,579 0.00% 0.00% 100.00% 100.00% \$6,275,529 \$6,275,529 \$0		
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| Total Allowed Claims TRAC . So Eith basis or Flag portion of TAC jiese instructions) 5 states mandated benefits portion of TAC that are glother than Eith 5 other than Eith 5 other than Eith 6  | \$27,603,579 \$37,603,579<br>0.00%<br>0.00%<br>100.00%<br>56,275,529 \$6,275,529<br>50<br>0.00%   | 100.00% 100<br>#DIV/0! #DIV/0   |   | % 100.00%<br>#DIV/0!  
  | 100.00%   | 100.00%<br>#DIV/0!   | 100.00%   | 100.00%  |  
   | 100.00% 100.0 DIV/01 #DIV/01   | 0% 100.00% 100.00% sol #DIV/0!  |  | 100.00% 100.  
  | 200% 100.009   | % 100.00%<br>#DIV/0!   | 100.00%   | 100.00%<br>#DIV/01  | 100.00%  
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Total Allowed Calms TAC.   See Instructions  State basis or Apparation of TAC, their instructions  State mandated benefits portion of TAC that are glother than ERIS State mandated benefits portion of TAC that are glother than ERIS State than the State of TAC that are state of the State of TAC that are Allowed Calms which are not the issuer's obligation on behalf of insured person, in dollars behalf or insured person, as it is behalf or insured person, as it is Total insured calms, as it is	527,603,779 \$37,603,579 0.00% 0.00% 100.00% 100.00% 56,275,529 50 0.00% 531,228,050 \$31,228,050			
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| Total Allowed Cleans TAC.   So   Stitl basis or Tap Option of TAC,   Isse Instructional   Stitl basis or Tap Option of TAC,   Isse Instructional   States mandated benefits portion of TAC that are   Stock that Isse   Stock that I | \$37,603,579 \$37,603,579<br>0.00%<br>0.00%<br>100.00%<br>100.00%<br>56,275,529<br>50<br>50<br>50<br>51,228,050<br>\$31,228,050<br>\$30,000<br>\$31,228,050<br>\$30,000<br>\$31,228,050<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$30,000<br>\$ |   |   |  |  
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| Total Allowed Calms TAC.   See Instructions  State basis or Apparation of TAC, their instructions  State mandated benefits portion of TAC that are glother than ERIS State mandated benefits portion of TAC that are glother than ERIS State than the State of TAC that are state of the State of TAC that are Allowed Calms which are not the issuer's obligation on behalf of insured person, in dollars behalf or insured person, as it is behalf or insured person, as it is Total insured calms, as it is   | \$37,603,579  0.00%  0.00%  100.00%  100.00%  \$50,275,529  \$6,275,529  \$6,275,529  \$6,275,529  \$6,275,529  \$50,00%  \$31,328,050  \$31,28,050  \$50,00  | #DIV/01 #DIV/0  | 1 #DIV/01<br>\$0 \$   | #DIV/01<br>50 \$0   
  | #DIV/01<br>\$0  | #DIV/0!  | #DIV/0! \$0   | #DIV/0! \$0  | #DIV/01 #I   
   | DIV/01 #DIV/01   | #DIV/0I<br>\$0 \$0  | #DIV/0! \$0  | #DIV/0! #DIV/0!   
  | #DIV/01<br>\$0 \$1   | #DIV/0!  | #DIV/01<br>\$0  | #DIV/01<br>\$0  | #DIV/01<br>\$0   
  | #DIV/0! \$0  | #DIV/0!   | #DIV/01<br>\$0  |
#DIV/0! \$0  | #DIV/01<br>\$0   | #DIV/0!   |
| Total Allowed Claims TACL   See Instructions  States mandated benefits portion of TAC, lipse instructions  States mandated benefits portion of TAC that are yielder than 100 portion of TAC that are yielder than 100 portion of TAC that are see that the seed of | \$37,603,579  0.00%  0.00%  100.00%  100.00%  \$50,275,529  \$6,275,529  \$6,275,529  \$6,275,529  \$6,275,529  \$50,00%  \$31,328,050  \$31,28,050  \$50,00  | #DIV/01 #DIV/0  | 1 #DIV/01<br>\$0 \$   | #DIV/01<br>50 \$0   
  | #DIV/01<br>\$0  | #DIV/0!  | #DIV/0! \$0   | #DIV/0! \$0  | #DIV/01 #I   
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#DIV/0! \$0  | #DIV/01<br>\$0   | #DIV/0!   |
| Total Allowed Claims TRAC.  Shift basis or Appartise of TAC, [see instructions]  State mandated benefits portion of TAC that are  short than Life and the state of the state o | \$37,603,579  0.00%  0.00%  100.00%  100.00%  \$50,275,529  \$6,275,529  \$6,275,529  \$6,275,529  \$6,275,529  \$50,00%  \$31,328,050  \$31,28,050  \$50,00  | #DIV/01 #DIV/0  | 1 #DIV/01<br>\$0 \$   | #DIV/01<br>50 \$0   
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#DIV/0! \$0  | #DIV/01<br>\$0   | #DIV/0!   |
| Total Allowed Claims TACL   See Instructions  States mandated benefits portion of TAC, lipse instructions  States mandated benefits portion of TAC that are yielder than 100 portion of TAC that are yielder than 100 portion of TAC that are see that the seed of | \$37,603,579  0.00%  0.00%  100.00%  100.00%  \$50,275,529  \$6,275,529  \$6,275,529  \$6,275,529  \$6,275,529  \$50,00%  \$31,328,050  \$31,28,050  \$50,00  | #DIV/01 #DIV/0  | 1 #DIV/01<br>\$0 \$   | #DIV/01<br>50 \$0   
  | #DIV/01<br>\$0  | #DIV/0!  | #DIV/0! \$0   | #DIV/0! \$0  | #DIV/01 #I   
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  | #DIV/01<br>\$0 \$1   | #DIV/0!  | #DIV/01<br>\$0  | #DIV/01<br>\$0  | #DIV/01<br>\$0   
  | #DIV/0! \$0  | #DIV/0!   | #DIV/01<br>\$0  |
#DIV/0! \$0  | #DIV/01<br>\$0   | #DIV/0!   |
| Total Allowed Clems TAC. [See Instructions]  States mandated benefits portion of TAC. [See Instructions]  States mandated benefits portion of TAC that are other than Life of the Committee of th | \$37,603,579  0.00%  0.00%  100.00%  100.00%  \$50,275,529  \$6,275,529  \$6,275,529  \$6,275,529  \$6,275,529  \$50,00%  \$31,328,050  \$31,28,050  \$50,00  | #DIV/01 #DIV/0  | 1 #DIV/01<br>\$0 \$   | #DIV/01<br>50 \$0  | #DIV/01<br>\$0  
   | #DIV/0!  | #DIV/0! \$0   | #DIV/0! \$0  | #DIV/01 #I   | DIV/01 #DIV/01   
   | #DIV/0I<br>\$0 \$0  | #DIV/0! \$0  | #DIV/0! #DIV/0!  | #DIV/01<br>\$0 \$1  
  | #DIV/0!  | #DIV/01<br>\$0  | #DIV/01<br>\$0  | #DIV/01<br>\$0  
   | #DIV/0! \$0  | #DIV/0!   | #DIV/01<br>\$0  | #DIV/0! \$0  
   | #DIV/01<br>\$0   | #DIV/0!   |
| Total Allowed Claims TACA   See Instructional  | \$37,603,579  0.00%  0.00%  100.00%  100.00%  100.00%  \$62,275,229  \$62,275,529  \$62   | #DIV/OI #DIV/O \$0  #DIV/OI #DIV/OI #DIV/O #DIV/OI #DIV/OI #DIV/O #DIV/OI #DIV/O  | #DIV/0    \$0   | #DIV/01  #DIV/01  #DIV/01  #DIV/01  
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| Total Allowed Claims TAC.  Set Date manufaction of TAC, Exe Instructional State manufacted benefits protrion of TAC that are shorter than 180% of the TAC.  Set Date manufacted benefits protrion of TAC that are shorter than 180% of the TAC.  Sold Date of Claims which are not the Insuer's obligation.  Fortion of above payable by MRS's kinds on Fortion of above payable by MRS's kinds on Set Date of TAC.  Set Allowed Claims which are not the Insuer's obligation.  Fortion of above payable by MRS's kinds on Set Date of Tack of Tack payable by MRS's kinds on Set Date of Tack payable by MRS's consistent of Tack payable by MRS's not belief of Insuer payable by MRS's on Set Date of Tack payable with Insuer for Claims.  Next Annt of Rein.  Next An | \$37,603,579 \$37,603,579  0.00% 0.00% 100.00% 1100.00% 56.275.529 \$6.275.529 50.00% \$50.00% \$31,28.000 \$31,28.000 \$50.00 \$   | #DIV/01 #DIV/0  \$0  #DIV/01 #DIV/0 #DIV/01 #DIV/0 #DIV/01 #DIV/0 #DIV/01 #DIV/0  | #DIV/0  \$0 \$   #DIV/0    #DIV/0 | #DIV/01<br>50 50<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01   | #DIV/01 S0 S0 #DIV/01   | #DIV/01 50 50 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01
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| Total Allowed Claims TRAC    Self Basis or Indige Ortical or TAC    Self Basis or Indige Ortical or Indige Ortical or Indige Ortical or Indige Ortical or Indige Ortical Ortical Indige Ortical Ortical Indige  | \$37,603,709 \$37,603,579  0.00%  0.00%  100.00%  100.00%  58,275,529  \$6,275,529  \$6,275,529  \$50  \$513,228,050  \$50,00  | #DIV/01 #DIV/0  \$0  #DIV/01 #DIV/0 #DIV/01 #DIV/0 #DIV/01 #DIV/0 #DIV/01 #DIV/0  | #DIV/0    \$0   | #DIV/01<br>50 50<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01  
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| Total Allowed Claims TRAC.  Still basis or Injury Day of TaC. [See Instructions]  Still basis or Injury Day of TaC. [See Instructions]  Still basis or Injury Day of TaC.  Still basis of TaC.  Still basis of TaC.  Fortion of above payable by IMS for Injury Day of TaC.  Person of above payable by IMS on Still basis of TaC.  Still basis of TaC.  Not American Day of TaC.  Not American Day of TaC.  Not American Day of TaC.  Not American Day of TaC.  Not American Day of TaC.  Not American Day of TaC.  Not American Day of TaC.  Society | \$37,603,579 \$37,603,579  0.00% 0.00% 100.00% 1100.00% 56.275.529 \$6.275.529 50.00% \$50.00% \$31,28.000 \$31,28.000 \$50.00 \$   | #DIV/01 #DIV/0  \$0  #DIV/01 #DIV/0 #DIV/01 #DIV/0 #DIV/01 #DIV/0 #DIV/01 #DIV/0  | #DIV/0  \$0 \$   #DIV/0    #DIV/0 | #DIV/01<br>50 50<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01   | #DIV/01 S0 S0 #DIV/01
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| Total Allowed Calmis TRAD  | \$37,603,579 \$37,603,579  0.00%  0.00%  100.00%  1100.00%  100.00%  100.00%  56,275,529  56,275,529  0.005  531,328,090  \$3   | #DIV/01 #DIV/0  \$0  #DIV/01 #DIV/0 #DIV/01 #DIV/0 #DIV/01 #DIV/0 #DIV/01 #DIV/0  | #DIV/0  \$0 \$   #DIV/0    #DIV/0 | #DIV/01<br>50 50<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01   | #DIV/01 S0 S0 #DIV/01
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| Total Allowed Claims TRAD.  Set 18th basis of High options of TAC, Esser Instructional Set 18th basis of High options of TAC, Esser Instructional Set 18th basis of High options of TAC and the Set 18th basis of High options of TAC and the Set 18th basis of High options of TAC and the Set 18th basis of High options of TAC and the Set 18th basis of High options of TAC and the Set 18th basis of High options of TAC and the Set 18th basis of High options of TAC and the Set 18th basis of High options of High persons on High options of High persons of High options of High persons on High options of High persons of High options of High persons on High options of High per | \$37,603,579 \$37,603,579  0.00%  0.00%  100.00% 100.00%  55,25,29 \$6,275,529  50  0.00%  \$51,228,050 \$51,228,050  \$50,00 \$51,228,050  \$50,00 \$50,00 \$51,228,050  \$50,00 \$50,00 \$51,228,050  \$50,00 \$50,   | #DIV/01 #DIV/0  \$0  #DIV/01 #DIV/0 #DIV/01 #DIV/0 #DIV/01 #DIV/0 #DIV/01 #DIV/0  | #DIV/0  \$0 \$   #DIV/0    #DIV/0 | #DIV/01<br>50 50<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01   | #DIV/01 S0 S0 #DIV/01
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| Total Allowed Claims TATA.  Set Diff Basis or Indigentine of TAC. [see instructions]  States mandated benefits protine of TAC. [see instructions]  States mandated benefits protine of TAC.  Solve the Tack See instructions of TAC.  Solve the Tack See instruction of TAC.  Allowed Claims TATA.  Fortion of above puryable by HIS'S funds enhanced or in the See instruction of the See instruction.  Fortion of above puryable by HIS'S funds enhanced or instruction. In dishins the see instruction of the See instruction of the See instruction.  Fortion of the See instruction of the See instruction of the See instruction.  Total Incurred Claims PARPM.  Allowed Claims PARPM.  Allowed Claims PARPM.  Allowed Claims PARPM.  Section IV: Projected (12 months following effective date)  First ID'Standard Component (IV):  American Face RAPPM.  Section IV: Projected (12 months following effective date)  First ID'Standard Component (IV):  American Face RAPPM.  Section IV: Projected (12 months following effective date)  First ID'Standard Component (IV):  Section IV: Projected (12 months following effective date)  First ID'Standard Component (IV):  Section IV: Projected (12 months following effective date)  First ID'Standard Component (IV):  Section IV: Projected (12 months following effective date)  First ID'Standard Component (IV):  Section IV: Projected (12 months following effective date)  First ID'Standard Component (IV):  Section IV: Projected (12 months following effective date)  First ID'Standard Component (IV):  Section IV: Projected (12 months following effective date)  First ID'Standard Component (IV):  Section IV: Projected (12 months following effective date)  First ID'Standard Component (IV):  Section IV: Projected (IV): Proj | \$37,603,729 \$37,603,579  0.00%  0.00%  100.00%  100.00%  56,275,529  50  56,275,529  50  50,00%  513,278,609  513,278,609  500  5000  | #DIV/01 #DIV/0<br>\$0 #DIV/01 #DI | #DIV/0  \$0 \$   #DIV/0    #DIV/0 | #DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DI | #DIV/01 \$0 \$0 #DIV/01
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| Total Allowed Claims (TAC).  Set State in and acted benefits portion of TAC (bee instructions)  State in another of protrion of TAC (bee instructions)  State in another of the control of TAC (but are shorter of the control of TAC (but are shorter of the control of TAC (but are shorter of the control of TAC (but are another of the control of TAC (but are shorter of the control of TAC (but are shorter of the control of TAC (but are bethed of insured partner, as 54  Total Incurred Claims TAPPM  Life portion of the control of TAC (but are bethed of insured partner, as 54  Total incurred Claims TAPPM  Life portion of  | \$37,603,799 \$37,603,579  0.00% 0.00% 100.00% 100.00% \$58,275,529 \$6,275,529  \$50  \$50,275,529 \$6,275,529  \$50  \$50,00   | #DN/01 #DN/05 50 #DN/05 50 #DN/05 #DN    |   | #00/001 50 50 50 50 50 50 50 50 50 50 50 50 50  
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| Total Allowed Claims (TAC).  Set State in and acted benefits portion of TAC (beet instructions).  State in anotated benefits portion of TAC (but are of the state | \$37,603,799 \$37,603,579  0.00% 0.00% 100.00% 100.00% \$58,275,529 \$68,275,529  \$50  \$50  \$50  \$50  \$513,228,600 \$513,228,050  \$50,00  \$   | #DN/01 #DN/05   #DN/0    | #BOIV/0    50   5   5   5   5   5   5   5   5   | #00V/01 50 50 50 50 50 50 50 50 50 50 50 50 50   | #DNV/01 50 50 50 50 50 50 50 50 50 50 50 50 50  
   | #D0V/01 50 50 50 50 50 50 50 50 50 50 50 50 50   | #DNV/01 50 50 50 50 50 50 50 50 50 50 50 50 50  | #DRV/01 50 50 50 50 50 50 50 50 50 50 50 50 50   | #D(V/D) #1  #D(V/D | DOV/01 #DIV/01 50 FDIV/01 50 FDIV/01
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| Total Allowed Claims TATA   Deel instructions    States mandated benefits portion of TAC   Deel instruction   Portion of above payable by HIS'S funds en the Instruction   Portion of above payable by HIS'S funds en the Instruction   Portion of above payable by HIS'S funds en the Instruction   States   Deel i   | \$37,603,799 \$37,603,579  0.00% 0.00% 100.00% 100.00% \$6,275,529 \$56,275,529  \$6,275,529 \$56,275,529  \$6,275,529 \$50  \$6,275,52   | #DN/01 #DN/05 50 #DN/05 50 #DN/05 #DN    | #BOIV(0)  | #00V/01 50 50 50 50 50 50 50 50 50 50 50 50 50  
  | #DNV/01 50 50 50 50 50 50 50 50 50 50 50 50 50  | #00/00   50   60   60   60   60   60   60  | #DIV/01 50 50 50 50 50 50 50 50 50 50 50 50 50  | #504/01<br>50<br>#504/01<br>#504/01<br>#504/01<br>#504/01<br>#504/01<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50.0<br>\$50 | #D(V/D) #1 
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| Total Allowed Claims TATA   Deel instructions    States mandated benefits portion of TAC   Deel instruction   Portion of above payable by HIS'S funds en the Instruction   Portion of above payable by HIS'S funds en the Instruction   Portion of above payable by HIS'S funds en the Instruction   States   Deel i   | \$37,603,799 \$37,603,579  0.00% 0.00% 100.00% 100.00% \$58,275,529 \$68,275,529  \$50  \$50  \$50  \$50  \$513,228,600 \$513,228,050  \$50,00  \$   | #DN/01 #DN/05   #DN/0    | #BOIV/0    50   5   5   5   5   5   5   5   5   | #00V/01 50 50 50 50 50 50 50 50 50 50 50 50 50  
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#D(V/D) #1  #D(V/D | DOV/01 #DIV/01 50 FDIV/01 50 FDIV/01 F | #DIV/01<br>50 50 50<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>111 418420C0040012 00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00 | #01/01 50 50 50 50 50 50 50 50 50 50 50 50 50  | #00/V/01 #00 | #0N/0  50   50   50   50   50   50   50   5  
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  | #DN/DI 50 50 50 50 50 50 50 50 50 50 50 50 50  | #00//01<br>#00//01<br>#00//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01//01<br>#01  |
| Total Allowed Claims TATA   Deel instructions    States mandated benefits portion of TAC   Deel instructions    States mandated benefits portion of TAC   States are shown as the state of the state o   | \$37,603,799 \$37,603,579  0.00% 0.00% 100.00% 100.00% \$6,275,529 \$56,275,529  \$6,275,529 \$56,275,529  \$6,275,529 \$50  \$6,275,52   | #DN/01 #DN/05   #DN/0    | #BOIV/0    50   5   5   5   5   5   5   5   5   | #00V/01 50 50 50 50 50 50 50 50 50 50 50 50 50  
  | #DNV/01 50 50 50 50 50 50 50 50 50 50 50 50 50  | #D0V/01 50 50 50 50 50 50 50 50 50 50 50 50 50   | #DNV/01 50 50 50 50 50 50 50 50 50 50 50 50 50  | #DRV/01 50 50 50 50 50 50 50 50 50 50 50 50 50   | #D(V/D) #1 
#D(V/D) #1  #D(V/D | DOV/01 #DIV/01 50 FDIV/01 50 FDIV/01 F | #DIV/01<br>50 50 50<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>111 418420C0040012 00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00 | #01/01 50 50 50 50 50 50 50 50 50 50 50 50 50  | #00/V/01
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| Total Allowed Claims (TAC).  Set State in and acted benefits protrisin of TAC (See Instructions)  State in anotated benefits protrisin of TAC (See Instructions)  State in anotated benefits protrisin of TAC (See Instructions)  State in anotated benefits protrisin of TAC (See Instructions)  State in anotated benefits protrisin of TAC (See Instructions)  Fortion of above payable by HRS's (Instructions)  Instructed Claims FARMA  Allowed Claims FARMA  Instructed Claims FARMA  Instructed Claims FARMA  Instruction of Allowed Claims, PARMA  Section (V) Protected (12 months following effective date)  File In Claim of Allowed Claims, PARMA  Instruction of Allowed Claims, PARMA  Instruction of Allowed Claims (FAC)  Fortion of Allowed Claims (FAC)  Fortion of Allowed Claims (FAC)  Section (V) Protected (12 months following effective date)  File Instruction of Allowed Claims (FAC)  Fortion (Instruction of TP) (See Instructions)  Fortion (Instruction of TP)  Fortion of Allowed Claims (FAC)  Section (V) Protected (12 months following effective date)  Fortion (Instruction of TP)  Forting Fortion of TAC (See Instructions)  Fortion of Allowed Claims (FAC)  Allowed Claims (FAC)  Allowed Claims (FAC)  Allowed Claims (FAC)  Allowed Claims, payable with issuer funds  Section (V) Fortion of TAC  Total Instructed claims, payable with issuer funds  Section (V) Fortion of TAC (FAC)  Fortion of Allowed Claims, payable with issuer funds  Section (V) Fortion of TAC (FAC)  Fortion of Allowed Claims, payable with issuer funds  Fort | \$37,603,799 \$37,603,579  0.00% 0.00% 100.00% 100.00% \$6,275,529 \$56,275,529  \$6,275,529 \$56,275,529  \$6,275,529 \$50  \$6,275,52   | #DN/01 #DN/05   #DN/0    | #BOIV/0    50   5   5   5   5   5   5   5   5   | #00V/01 50 50 50 50 50 50 50 50 50 50 50 50 50  
  | #DNV/01 50 50 50 50 50 50 50 50 50 50 50 50 50  | #D0V/01 50 50 50 50 50 50 50 50 50 50 50 50 50   | #DNV/01 50 50 50 50 50 50 50 50 50 50 50 50 50  | #DRV/01 50 50 50 50 50 50 50 50 50 50 50 50 50   | #D(V/D) #1  #D(V/D)
#1  #D(V/D) #1  #D(V/D | DOV/01 #DIV/01 50 FDIV/01 50 FDIV/01 F | #DIV/01<br>50 50 50<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>#DIV/01<br>111 418420C0040012 00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00<br>50.00 | #01/01 50 50 50 50 50 50 50 50 50 50 50 50 50  | #00/V/01 #00 | #0N/0  50   50   50   50   50   50   50   5  
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| Total Allowed Claims (TAC)   | \$37,603,799 \$37,603,579  0.00%  0.00%  100.00% 100.00%  56,275,529 \$6,275,529  50,00%  \$31,286,000 \$311,288,000  \$50,00  \$2284.35 \$284.35 \$1  \$341,31 \$341.31 \$1  \$413,420,000,000 \$1  \$21,346,038 \$41,342 \$1  \$41,440,338 \$41,341 \$1  \$41,440,338 \$41,342 \$1  \$41,342 \$100,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,000 \$1  \$50,000 \$1  | #DIV/OI #DIV/O    |   | #00V/01    
  | #00V/01   #00V/0  | #00/001   #00/00 | 801/V01<br>50<br>801/V01<br>801/V01<br>801/V01<br>801/V01<br>11842 000040007<br>50<br>100.00%<br>100.00%<br>50<br>801/V01<br>50<br>50<br>50<br>50<br>50<br>50<br>50<br>50<br>50<br>50 | #DOV/01 50 50 50 50 50 50 50 50 50 50 50 50 50   | #DIV/DI #1   
   | DOV/01 #01/01  DOV/01 #01/01  DOV/01 #01/01  DOV/01 #01/01  DOV/01 #01/01  DOV/01 #01/01  #01/ | ### ##################################  | #60/061   50   50   50   50   50   50   50   5   | #0nv/bl
#0nv/bl #0nv/bl #0nv/bl #0nv/bl #0nv/bl #0nv/bl #0nv/b | #01/(0)   #01/ | # #50V/01   | #0N/01   #0N  | #0nV/01 50 #0nV/01 #0n    |
#00/V01<br>#00/V01<br>#00/V01<br>#00/V01<br>#00/V01<br>#00/V01<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000<br>\$0.000   | #DIV/DI 50   #DIV/ | #DIV/DI 50   #DIV/DI 1842CCOM6022 2   #DIV/DI 1842CCOM6022 2   #DIV/DI 1842CCOM6022 3   #DIV/DI 1842CCOM602 3   #DIV/DI 18  | #501/01<br>#501/01<br>#501/01<br>#501/01<br>#501/01<br>#501/01<br>#501/01<br>#501/01<br>\$50<br>\$50<br>\$50<br>\$50<br>\$50<br>\$50<br>\$50<br>\$50  | #DN/IO 50   
  | #DN/01 50 50 50 50 50 50 50 50 50 50 50 50 50  | #50V/01 50 50 50 50 50 50 50 50 50 50 50 50 50  |
| Total Allowed Claims, TAPA  Both Babasis or High portion of TAC, lipse instructional total content and the process of the proc | \$37,603,799 \$37,603,579  0.00%  0.00%  100.00% 100.00%  56,275,529 \$6,275,529  50,00%  \$31,286,000 \$311,288,000  \$50,00  \$2284.35 \$284.35 \$1  \$341,31 \$341.31 \$1  \$413,420,000,000 \$1  \$21,346,038 \$41,342 \$1  \$41,440,338 \$41,341 \$1  \$41,440,338 \$41,342 \$1  \$41,342 \$100,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,00 \$10,000 \$1  \$50,000 \$1  \$50,000 \$1  | #DIV/OI #DIV/O    |   | #01/00   #01/00 
 #01/00   #01   | #00V/01   #00V/0  | #00/001   #00/00 | 801/V01<br>50<br>801/V01<br>801/V01<br>801/V01<br>801/V01<br>11842 000040007<br>50<br>100.00%<br>100.00%<br>50<br>801/V01<br>50<br>50<br>50<br>50<br>50<br>50<br>50<br>50<br>50<br>50 | #DOV/01 50 50 50 50 50 50 50 50 50 50 50 50 50   | #DIV/DI #1   
   | DOV/01 #01/01  DOV/01 #01/01  DOV/01 #01/01  DOV/01 #01/01  DOV/01 #01/01  DOV/01 #01/01  #01/ | ### ##################################  | #60/061   50   50   50   50   50   50   50   5   | #00/V/01
#00/V/01 #00/V/01 #00/V/01 #00/V/01 #00/V/01 #00/V/01 #00 | #01/(0)   #01/ | # #50V/01   | #0N/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01<br>\$00/01 | #0nV/01 50 #0nV/01 #0n    |
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  | #DN/01 50 50 50 50 50 50 50 50 50 50 50 50 50  | #50V/01 50 50 50 50 50 50 50 50 50 50 50 50 50  |

Silver         Silver<	Silver   S	Silver   Silver   Silver   Silver   Bronze   Bronze   Bronze   Bronze   Silver   Silver   Silver   Silver   Bronze   Silver   S	Patrium   Patrium   Patrium   Patrium   Patrium   Patrium   Patrium   Patrium   Patrium   Patrium   Patrium   Patrium   Patrium   Patrium   Patrium   Patrium   Patrium   Gold	Gold Gold 0.789 0.783 0.791 0.783 POS POS
VOR.YM VOR.ZX VOTVM VOT.ZX VOV.VM VOT.XX VOV.VM VOT.XX YOR.YM VOT.XX VOV.XX YOR.XX VOX.XX TABLE200040029 4184200040030 4184200040031 41842000400031 4184200040031 4184200040031 4184200040031 4184200040031 4184200040031 4184200040031 4184200040031 4184200040031 4184200040031 4184200040031 4184200040031 4184200040031 4184200040031 4184200040031 4184200040000000000000000000000000000000		1907 1907 1907 1907 1907 1907 1907 1907	thm V82ZV V64ZU V7Ktm V7ZZR V72ZU V62ZV V00A0 V00YM V0QA0 V0QYM V68A0 V68YM V7ECO V7EZT	V7K.A0 V7K.YM 842DC0010015 41842DC0010016 Yes Yes
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50 50 50 50 50	4184200040016 418420004007 4184200040018 4184200040019 4184200040040 41844 30 50 50 50 50 50 50 50 50 50 0,00% 100,00% 100,00% 100,00% 100,00% 100,00% 100,00%	50 50 50 50 50	00-0007   15410-0001000   1541	842DC0010015 41842DC0010016 50 50 100.00% 100.00%
100.00% 100.00	00.00% 100.00%	100.00% 100.00	100.00% 100.00	100.00% 100.00%  #DIV/01 #DIV/01  SO SO SO
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		#1000060011   1184100080002   #18410008001   #18420008004   #18420080004   #1842008   #184208   #18420	0000047   4184200010001   41842000100001   4184200010001   4184200010001   4184200010001   4184200010001   4184200010001   41842000100101   4184200001001   41842000100101   41842000100101   41842000100101   41842000100101   41842000100101   418	420C0010015 41842DC0010016 \$0.00 \$0.00 
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10\t/102   10\t/103		100,002	VOI	#DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01

POS 41842DC001				
Gold         Gold <th< td=""><td>iold Gold Gold Gold Silver 0.791 0.799 0.785 0.702</td><td>Silver         Silver         Silver         Silver         Silver         Silver         Silver         Silver         O.901         O.691         O.693         O.701         O.693         O.693</td><td>Silver         Silver         Silver&lt;</td><td>ore         Sheer         Sheer         Platinum         Platinum         Platinum         Platinum         Platinum         Platinum         Platinum         Platinum         Platinum         Octava         Octava</td></th<>	iold Gold Gold Gold Silver 0.791 0.799 0.785 0.702	Silver         Silver         Silver         Silver         Silver         Silver         Silver         Silver         O.901         O.691         O.693         O.701         O.693	Silver         Silver<	ore         Sheer         Sheer         Platinum         Platinum         Platinum         Platinum         Platinum         Platinum         Platinum         Platinum         Platinum         Octava
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Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Si
0.691	0.683	0.715	0.692	0.700	0.688	0.705	0.690	0.705	0.684
0.609	0.608	0.687	0.671	0.691	0.674	0.698	0.681	0.701	0.684
POS	POS	POS	POS	POS	POS	POS	POS	POS	POS
DYQ.YM	DYQ.ZX	E20.D0	E20.ZZ	E2W.ZT	E2W.ZY	E28.ZT	E28.ZY	E2E.ZT	E2E.ZY
41842DC0010075	41842DC0010076	41842DC0010077	41842DC0010078	41842DC0010079	41842DC0010080	41842DC0010081	41842DC0010082	41842DC0010083	41842DC0010
No	No	No	No	No	No	No	No	No	No
1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
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