SERFF Tracking #:	UHLC-129030739	State Tracking #:	с	Company Tracking #:	
State:	District of Columbia		Filing Company:	Optimum Choice, Inc.	
TOI/Sub-TOI:	HOrg02G Group Hea	alth Organizations - Health Mainte	enance (HMO)/HOrg02G.004F Small Gr	oup Only - HMO	
Product Name: Project Name/Number:	DC-SG-OCI-2104-01 /	1			

Rate Information

Rate data applies to filing.

Filing Method:	Review & Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	01/01/2013
Filing Method of Last Filing:	Review & Approval

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Rate	Impact: Change for	Premium	# of Policy Holders Affected for this Program:			Maximum % Change : (where req'o	Minimum % Change I): (where req'd)
Optimum Choice, Inc.	Increase	21.900%	21.900)%	\$2,526,737	196		\$11,537,610	181.100%	-32.300%
Produc	t Type:	НМО	PPO	EPO	POS	HSA	HDH	P FFS	Other	
Covere	d Lives:	1,862								
Policy I	Holders:	196								

Company Tracking #:

 State:
 District of Columbia
 Filing Company:
 Optimum Choice, Inc.

 TOI/Sub-TOI:
 HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

 Product Name:
 DC-SG-OCI-2104-01

 Project Name/Number:
 /

Rate Review Detail

Company Tracking #:

State:	District of Columbia	Filing Company:	Optimum Choice, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - HMO	- Health Maintenance (HMO)/HOrg020	G.004F Small Group Only
Product Name:	DC-SG-OCI-2104-01		
Project Name/Number:	/		

COMPANY:

Company Name:	Optimum Choice, Inc.
HHS Issuer Id:	75753
Product Names:	HMO and HMO+
Trend Factors:	The current annual trend factor is 0.0%. The proposed 2014 annual
	trend factor is 10.7%.

FORMS:

Company Tracking #:

SERFF Tracking #: UF	ILC-129030739 State Tracking #: Company Tracking #:
State:	District of Columbia Filing Company: Optimum Choice, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO
Product Name:	- HMO DC-SG-OCI-2104-01
Project Name/Number:	
lew Policy Forms:	POL.OCI.14.SB.DC, COC.OCI.14.SB.DC, PL1.SBN.OCI.POS.14.DC,
	PL2.SBN.OCI.POS.14.DC, PL3.SBN.OCI.POS.14.DC,
	PL4.SBN.OCI.POS.14.DC, PL5.SBN.OCI.POS.14.DC,
	PL6.SBN.OCI.POS.14.DC, GO1.SBN.OCI.POS.14.DC,
	GO2.SBN.OCI.POS.14.DC, GO3.SBN.OCI.POS.14.DC,
	GO4.SBN.OCI.POS.14.DC, GO5.SBN.OCI.POS.14.DC,
	GO6.SBN.OCI.POS.14.DC, GO7.SBN.OCI.POS.14.DC,
	GO8.SBN.OCI.POS.14.DC, GO9.SBN.OCI.POS.14.DC,
	GO10.SBN.OCI.POS.14.DC, SL2.SBN.OCI.POS.14.DC,
	SL3.SBN.OCI.POS.14.DC, SL4.SBN.OCI.POS.14.DC,
	SL5.SBN.OCI.POS.14.DC, SL7.SBN.OCI.POS.14.DC,
	SL8.SBN.OCI.POS.14.DC, SL9.SBN.OCI.POS.14.DC,
	SL10.SBN.OCI.POS.14.DC, PL1.SBN.OCI.NET.14.DC,
	PL2.SBN.OCI.NET.14.DC, PL3.SBN.OCI.NET.14.DC,
	PL2.SBN.OCI.NET.14.DC, PL5.SBN.OCI.NET.14.DC, PL4.SBN.OCI.NET.14.DC, PL5.SBN.OCI.NET.14.DC,
	PL6.SBN.OCI.NET.14.DC, GO1.SBN.OCI.NET.14.DC,
	GO2.SBN.OCI.NET.14.DC, GO3.SBN.OCI.NET.14.DC,
	GO4.SBN.OCI.NET.14.DC, GO5.SBN.OCI.NET.14.DC,
	GO6.SBN.OCI.NET.14.DC, GO7.SBN.OCI.NET.14.DC,
	GO8.SBN.OCI.NET.14.DC, GO9.SBN.OCI.NET.14.DC,
	GO10.SBN.OCI.NET.14.DC, SL1.SBN.OCI.NET.14.DC,
	SL2.SBN.OCI.NET.14.DC, SL3.SBN.OCI.NET.14.DC,
	SL4.SBN.OCI.NET.14.DC, SL5.SBN.OCI.NET.14.DC,
	SL7.SBN.OCI.NET.14.DC, SL8.SBN.OCI.NET.14.DC,
	SL9.SBN.OCI.NET.14.DC, SL10.SBN.OCI.NET.14.DC,
	BR1.SBN.OCI.NET.14.DC, BR2.SBN.OCI.NET.14.DC,
	BR3.SBN.OCI.NET.14.DC, RID.PDS.NET-NON.MD.OCI.14.DC,
	RID.PDS.NET-NON.DD.OCI.14.DC, MM.RID.PVC.NET.OCI.14.DC,
	AP.RID.PVC.NET.OCI.14.DC, AP.RID.PVCS.NET-NON.OCI.14.DC,
	MM.RID.PVCS.NET-NON.OCI.14.DC, RDR.OCI.14.OB.DC,
	RDR.RX.NET.OCI.14.DC.SB, RDR.RX.PLS.OCI.14.DC.SB,
	152550.RDR.RXSBN.NET.OCI.14.DC.SB,
	104075.RDR.RXSBN.NET.OCI.14.DC.SB,
	104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB,
	153050.RDR.RXSBN.NET.OCI.14.DC.SB,
	102040.RDR.RXSBN.NET.OCI.14.DC.SB,
	152550.RDR.RXSBN.PLS.OCI.14.DC.SB,
	104075.RDR.RXSBN.PLS.OCI.14.DC.SB,
	104075.D.RDR.RXSBN.PLS.OCI.14.DC.SB,
	153050.RDR.RXSBN.PLS.OCI.14.DC.SB,
	102040.RDR.RXSBN.PLS.OCI.14.DC.SB
Affected Forms:	
Min an Affa at a d E	

Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period:	Other
Member Months:	24,034

Company Tracking #:

State:	District of Columbia	Filing Company:	Optimum Choice, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - He - HMO	alth Maintenance (HMO)/HOrg02	G.004F Small Group Only
Product Name:	DC-SG-OCI-2104-01		
Project Name/Number:	/		
Benefit Change:	Increase		

Percent Change Requested: Min: -32.3 Max: 181.1 Avg: 21.9

PRIOR RATE:

Total Earned Premium:	11,537,610.00
Total Incurred Claims:	5,846,466.00
Annual \$:	Min: 910.31 Max: 143.91 Avg: 480.05

REQUESTED RATE:

Projected Earned Premium:	14,556,598.00
Projected Incurred Claims:	10,626,317.00
Annual \$:	Min: 637.85 Max: 418.69 Avg: 605.67

SERFF Tracking #:	UHLC-129030739	State Tracking #:	с	company Tracking #:	
State:	District of Columb	ia	Filing Company:	Optimum Choice, Inc.	
TOI/Sub-TOI:	HOrg02G Group H	Health Organizations - Health Mainte	enance (HMO)/HOrg02G.004F Small Gr	oup Only - HMO	
Product Name:	DC-SG-0CI-2104	-01			
Project Name/Number:	/				

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	DC-SG-OCI-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:	
Dypassed - item.	Consumer Disclosure Form

SERFF Tracking #:	UHLC-129030739	State Tracking #:		Company Tracking #:
State: TOI/Sub-TOI: Product Name: Project Name/Number:	District of Colum HOrg02G Group DC-SG-OCI-210 /	Health Organizations - Health Mair	<i>Filing Company:</i> ntenance (HMO)/HOrg02G.004F Small C	Optimum Choice, Inc. Group Only - HMO
Bypass Reason:	Ir	nitial Filing		
Attachment(s):				
Item Status:				
Status Date:				
Satisfied - Item:	A	ctuarial Value Snapshot		
Comments:				
Attachment(s):	A A A A A A	V Part-6.pdf V Part-7.pdf V Part-1.pdf V part-2.pdf V Part-3.pdf V Part-4.pdf V Part-5.pdf V Part-11.pdf V Part-8.pdf V Part-9.pdf V Part-10.pdf		
Item Status:				
Status Date:				
Satisfied - Item:	A	ge distribution of 2012 mem	ber months	
Comments:				
Attachment(s):	C	C 2012 Mbrs by Age.pdf		
Item Status:				
Status Date:				
Satisfied - Item:	P	Prior Rating Factors		
Comments:				
Attachment(s):	D	C-SG-OCI-2013-RateFactor	rs.pdf	
Item Status:				
Status Date:				

SERFF Tracking #:	UHLC-129030739	State Tracking #:	с	ompany Tracking #:	
State: TOI/Sub-TOI: Product Name: Project Name/Number:	District of Columbi HOrg02G Group H DC-SG-OCI-2104- /	lealth Organizations - Health Main	<i>Filing Company:</i> tenance (HMO)/HOrg02G.004F Small Gr	Optimum Choice, Inc. oup Only - HMO	
Satisfied - Item:	Re	sponses to 6/14/2013 Obje	ctions		
Comments:					
Attachment(s):	DC	C-DOI-SG-questions-2013-0	6-14-OCI.pdf		
Item Status:					
Status Date:					
Satisfied - Item:	Ind	lex Rate Development			
Comments:					
Attachment(s):	Ind	lex Rate Development.xlsx			
Item Status:					
Status Date:					

SERFF Tracking #:	UHLC-129030739	State Tracking #:		Company Tracking #:	
State:	District of Columb	a	Filing Company:	Optimum Choice, Inc.	
TOI/Sub-TOI:	HOrg02G Group H	lealth Organizations - Health Mainte	enance (HMO)/HOrg02G.004F Small G	roup Only - HMO	
Product Name:	DC-SG-OCI-2104	-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: Optimum Choice, Inc. 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 Optimum Choice, Inc. 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: Optimum Choice, Inc.

B. NAIC Company Code: 96940

C. Marketing Name of Products: HMO and HMP (or HMO plus, or OCI Preferred).

D. Date Filing Submitted: 5/15/2013

E. Proposed Effective Date: 1/1/2014

F. Type of Product: Medical and prescription drug HMO, 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.

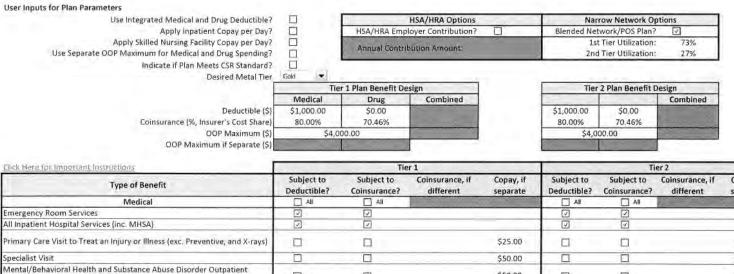
K. Contact Information: Boris Gerber, 860-702-5540, boris_gerber@uhc.com.

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

Sincerely, Boris P. Genber

Boris P. Gerber, FSA, MAAA Actuary, UnitedHealthcare

Gold 3a Free Stanting



Click Here for Important Instructions		Tie	er 1	Tier 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						
Emergency Room Services	2	V			V	Ø		
All Inpatient Hospital Services (inc. MHSA)		1				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)	0			\$250.00				\$250.00
Rehabilitative Speech Therapy				\$25,00				\$25.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$25.00				\$25.00
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services	3	I			2	2		
X-rays and Diagnostic Imaging	7	2				2		
Skilled Nursing Facility	V	<u>(</u>			2	N		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		2	73.43%		2	I		
Outpatient Surgery Physician/Surgical Services		2			2	9		
Drugs	IA II	IA 🔽			All	All		
Generics		1			2	1		
Preferred Brand Drugs	Ø	\square				I		
Non-Preferred Brand Drugs	Ø	2						
Specialty Drugs (i.e. high-cost)	I	Z			2	2		

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):	
the Taylor of States and a second state of	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	 _
Durbarit.	_

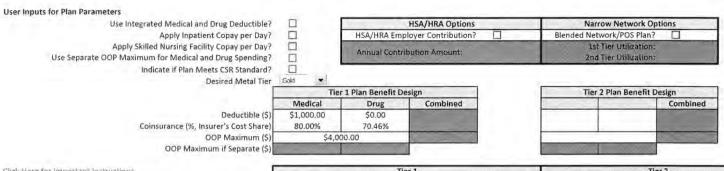
Output

Status/Error Messages: Actuarial Value: Metal Tier: Error: Result is outside of +/- 2 percent de minimis variation. 77.90%

77.90× 0.45 nation. 78-33×0.55

7814%

Gold 3a Hospital Selling



Click Here for Important Instructions		Tie	er 1	Tier 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	Ali	🔲 All			IIA 🛄	IIA 🛄		
Emergency Room Services	V	V				2		
All Inpatient Hospital Services (inc. MHSA)	J	1			J	2		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$25.00	I	2		
Specialist Visit				\$50.00	2	2		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$50.00	2	Z		
Imaging (CT/PET Scans, MRIs)	1	2			<i>v</i>			
Rehabilitative Speech Therapy				\$25.00	2	2	and the second se	
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$25.00		2		
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services	7	2			2	Image: A start and a start		
X-rays and Diagnostic Imaging	2	2			2	v		
Skilled Nursing Facility	Ø	1			 Z 	 Image: A second s		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	I	2						
Outpatient Surgery Physician/Surgical Services	Ø	2			2	2		
Drugs	All	IIA 🗌			All	All		
Generics	I	2			V	Image: A start and a start		-
Preferred Brand Drugs	2				2			
Non-Preferred Brand Drugs	2	2			2			
Specialty Drugs (i.e. high-cost)	5	1			2	2		

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):	
The second second real second se	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	
Output	

 Status/Error Messages:
 Calculation Successful.

 Actuarial Value:
 78.33%

 Metal Tier:
 Gold

Gold 4 - Free Standing

and infant of the second se								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options			rrow Network Op		
Apply Inpatient Copay per Day?	HSA/HRA Employer Contribution?		Blended Network/POS Plan?					
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:		1st Tier Utilization: 73.0%			
Use Separate OOP Maximum for Medical and Drug Spending?					200	d Tier Utilization:	27.0%	
Indicate If Plan Meets CSR Standard?								
Desired Metal Tier	Gold 🔫		. 1					
		er 1 Plan Benefit De			and the second se	r 2 Plan Benefit D	T	
Deductible (\$)	Medical	Drug	Combined		Medical \$1,500.00	Drug \$250.00	Combined	
Coinsurance (%, Insurer's Cost Share)	\$1,500.00 80.00%	\$250.00 100.00%			\$1,500.00	100.00%		
(onsurance (%, insurer's Cost Share) OOP Maximum (\$)	and the second s	000.00				100.00%		
OOP Maximum (5) OOP Maximum if Separate (\$)	20,0	100.00			\$3,0	1		
Sof hidaman i Separate (3)						LI		
Click Here for Important Instructions		Tie	er 1			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	AII.						
Emergency Room Services	Z	Ø			Ø			
All Inpatient Hospital Services (inc. MHSA)	2	2			I			
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
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services	[`	2			2	2		
X-rays and Diagnostic Imaging	I	2			9	2		
Skilled Nursing Facility	¥.	2			l I I	I		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)			72.11%		I	I		
Outpatient Surgery Physician/Surgical Services	V	2				2		
Drugs	All	[√All			IIA 🖸	ZAII		
Generics	V	2	71.01%		V	I	71.01%	
Preferred Brand Drugs	2		75.58%		I	1	75.58%	
Non-Preferred Brand Drugs	2	2	73.62%		2	2	73.62%	
Specialty Drugs (i.e. high-cost)		2	96.51%			7	96.51%	

Specialty Drugs (i.e. high-cost) Options for Additional Benefit Design Limits:

User Inputs for Plan Parameters

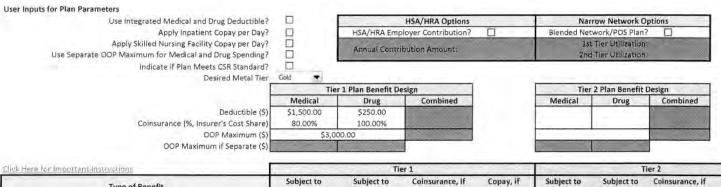
Set a Maximum on Specialty Rx Coinsurance Payments?	
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	
Output	

Status/Error Messages: Actuarial Value: Metal Tier:

Calculation Successful. 78.29% Gold

78-29 ×0.45 XOST 78

Gold 4 - Hospital Setting



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			IIA.	All		
Emergency Room Services	I	2				7		
All Inpatient Hospital Services (inc. MHSA)	I	2				2		and the second
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$20.00		2		
Specialist Visit		a		\$50.00	2	v		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$50.00		2		
Imaging (CT/PET Scans, MRIs)	2	Ø						
Rehabilitative Speech Therapy				\$20.00				
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$20.00	V	2		
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services	2	2				V		
X-rays and Diagnostic Imaging	2	Z				2		
Skilled Nursing Facility	2	Ø				2		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	I							
Outpatient Surgery Physician/Surgical Services	2	V			2	2		
Drugs						[√]Ali		
Generics	I	Ø	71.01%		2	7		
Preferred Brand Drugs	2	7	75.58%			2		
Non-Preferred Brand Drugs	2	2	73.62%		V	2		
Specialty Drugs (i.e. high-cost)	2	2	96.51%			2		-

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):	4
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	
Bégin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	78.14%
Metal Tier:	Gold

Premium - Edge Gold 4 -> Free standy

User Inputs for Plan Parameters Use Integrated Medical and Drug Deductible?			HSA/HRA Options	-	Na	row Network O	ntions	
Apply Inpatient Copay per Day?	HSA/HRA Employer Contribution?					Network/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:		200	Tier Utilization:	27.0%	
Indicate if Plan Meets CSR Standard?	ā							
Desired Metal Tier	Gald 🔻							
	Tie	er 1 Plan Benefit De	sign		Tler	2 Plan Benefit C	Design	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$1,500.00	\$250.00			\$1,500.00	\$250.00		
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 (\$)								
the server to produce a server of								
Click Here for Important Instructions		Tle					er 2	
Type of Benefit	Subject to	Subject to	Coinsurance, if	Copay, if	Subject to	Subject to	Coinsurance, if	Copay, i
	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	All	_ All						
Emergency Room Services	9	N				D		
All Inpatient Hospital Services (inc. MHSA)	হ	I			2	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	D			\$50.00
Imaging (CT/PET Scans, MRIs)	D			\$300.00				\$300.00
Rehabilitative Speech Therapy	n	ū		\$20.00	D	ñ		\$20.00
				414.14				
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$20.00				\$20.00
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services	2				2	2		
X-rays and Diagnostic Imaging	Z				1	I		
Skilled Nursing Facility	2	V			2	4		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		I	72.11%		Ø	Ø		
Outpatient Surgery Physician/Surgical Services	2	J			2	2		
Drugs	IA 🖸	IA 🖸			🖌 🗐			
Generics	2	2	71.01%		2	I	71.01%	
Preferred Brand Drugs	2	I	75.58%		Q	9	75.58%	
Non-Preferred Brand Drugs	I	I	73.62%		2	Ø	73.62%	
Specialty Drugs (i.e. high-cost)	1	I	96.51%		2	2	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?

 # Visits (1-10):

 Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?

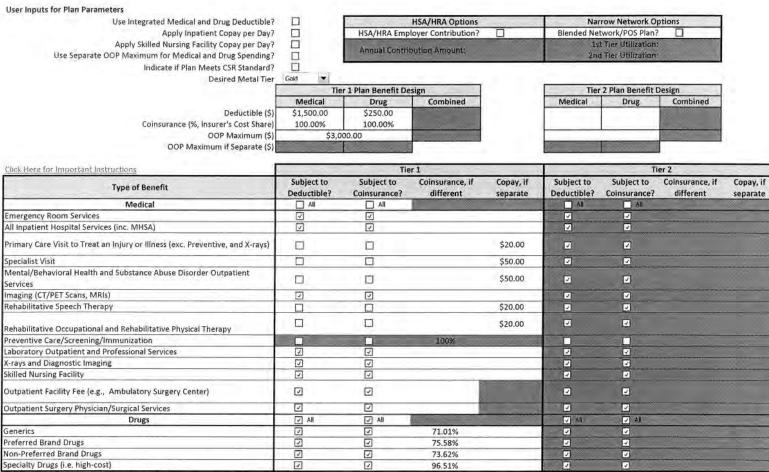
 # Copays (1-10):

 Output

Status/Error Messages: Actuarial Value: Metal Tier: Error: Result is outside of +/- 2 percent de minimis variation. 77.23%

77.23-1 × 0 45+80.99×0-55 = 79.27.1- × 0-635 = 78.21-1 × 0-365 78-88

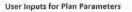
Premin-Edge Golda- Hospitel



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 Successful.
Actuarial Value:	80.94%
Metal Tier:	Gold

Gold 4a - Free Standing



- Use Integrated Medical and Drug Deductible?
 - Apply Inpatient Copay per Day?
- 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 Gow
- HSA/HRA Options Narrow Network Options Blended Network/POS Plan? HSA/HRA Employer Contribution? 1 1st Tier Utilization: 73.0% Annual Contribution Amount: 2nd Tier Utilization: 27.0% ٠

Combined

Medical Deductible (\$) \$1,500.00 Coinsurance (%, Insurer's Cost Share) 80.00% OOP Maximum (\$) OOP Maximum if Separate (\$)

Tier 2 Plan Benefit Design							
Medical	Drug	Combined					
\$1,500.00	\$0.00						
80.00%	64.91%						
\$3,00	0.00						

Click Here for important instructions		Tie	er 1		Tier 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							
Emergency Room Services	Ø				IJ	1		
All Inpatient Hospital Services (inc. MHSA)	2	2			Ø	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)				\$300.00				\$300.00
Rehabilitative Speech Therapy				\$20.00				\$20.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$20.00				\$20.00
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services	1					2		
X-rays and Diagnostic Imaging	I	1				2		
Skilled Nursing Facility		J			I			
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		Ø	72.11%			2		
Outpatient Surgery Physician/Surgical Services		2			Z	7		
Drugs	[]All	All			All	[]All		
Generics	I	1			I	2		
Preferred Brand Drugs	2	I				2		
Non-Preferred Brand Drugs	1				Ø	2		
Specialty Drugs (i.e. high-cost)	2	I			Z	5		

Tier 1 Plan Benefit Design

Drug

\$0.00

64.91%

\$3,000.00

Options for Additional Benefit Design Limits:

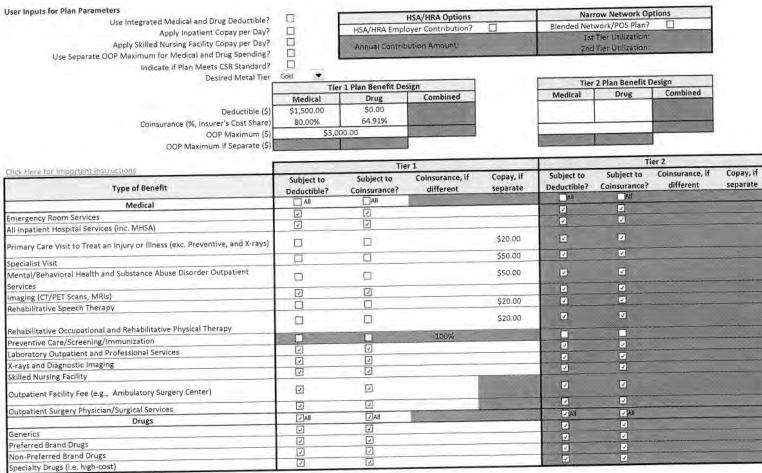
Set a Maximum on Specialty Rx Coinsurance Payments?	
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	
Dutput	

Status/Error Messages: Actuarial Value: Metal Tier:

Calculation Successful. 78.86% Gold

78.86×0 45 79.08×0.15 78.98

Goldya- Nospital



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):	
Dutput	

Status/Error Messages:	Calculation Successful.
Actuarial Value:	79.08%
Metal Tier:	Gold

Prannum Elge Gold You Freestander

ser Inputs for Plan Parameters Use Integrated Medical and Drug Deductible?			HSA/HRA Options		Nar	row Network O	ptions	
Apply Inpatient Copay per Day?	ă	HSA/HRA Emp	loyer Contribution?			twork/POS Plan		
Apply Skilled Nursing Facility Copay per Day?	-				a contract of the second se	t Tier Utilization		
Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contri	bution Amount:		2nd	d Tier Utilization	27.0%	
Indicate if Plan Meets CSR Standard?	0							
Desired Metal Tier					-	2.01 0	Deuter	
		1 Plan Benefit De				2 Plan Benefit	Combined	
Deductible (2)	Medical	Drug \$0.00	Combined		Medical \$1,500.00	Drug \$0.00	Combined	
Deductible (\$) Coinsurance (%, Insurer's Cost Share)	\$1,500.00 100.00%	\$0.00 64.91%			100.00%	64.91%		
OOP Maximum (\$)	\$3,00					00.00		
OOP Maximum if Separate (\$)								
		Tie	er 1		1	т	ler 2	
k Here for Important Instructions	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			
ergency Room Services	2	7			2	2		
patient Hospital Services (inc. MHSA)						1		
ary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$20.00				\$20.00
ialist Visit				\$50.00				\$50.00
ntal/Behavioral Health and Substance Abuse Disorder Outpatient				\$50.00				\$50.00
rices								and a state
ging (CT/PET Scans, MRIs)				\$300.00		0		\$300.00
bilitative Speech Therapy				\$20.00				\$20.00
bilitative Occupational and Rehabilitative Physical Therapy				\$20.00				\$20.00
entive Care/Screening/Immunization			100%			Π		
itory Outpatient and Professional Services	7					2		
s and Diagnostic Imaging	2	D			2	2		
Nursing Facility	2	2			2			
atient Facility Fee (e.g., Ambulatory Surgery Center)		Ø	72.11%					
atient Surgery Physician/Surgical Services		Ø			V	I		
Drugs	II 🔽	IA 🔽			IA 🔽			
erics	2	2	A			2		
erred Brand Drugs		Ø				<u> </u>		
-Preferred Brand Drugs		2			V	2 2		
alty Drugs (i.e. high-cost)	2	2				C1		-
ons for Additional Benefit Design Limits: Set a Maximum on Specialty Rx Coinsurance Payments?	0							
Specialty Rx Coinsurance Payments	,							
Set a Maximum Number of Days for Charging an IP Copay?				0 1-	a dim	2 1 -	for 1	× 0-5
# Days (1-10):			1	9-15	× 0.7500	T -	1	
Begin Primary Care Cost-Sharing After a Set Number of Visits?								
# Visits (1-10):	-			2	70.0	A	C 1	
gin Primary Care Deductible/Colnsurance After a Set Number of Copays?				- /	+9-2	117	1051	0-3
n Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):				1		_ 1		
# copays (1-10).				X	0.63	5 /		
				1		-	For	20.
Error Messages:	Calculation Success	ful.		1	70.9	8	103	~
	79.13%			T	10 -			
al Tier:	Gold			0	- 2	(5)		
				(78.9 ×0.3	50)		
				1	-		-	TI
					1-70	14-1	1-1.	Ed
							1-1	
				-	171	1 4		

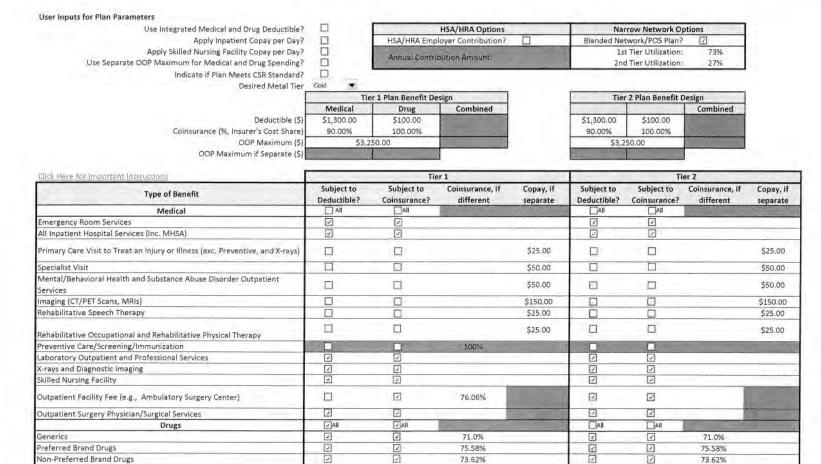
Premium Else - God 4a - Hospital User Inputs for Plan Parameters Narrow Network Options HSA/HRA Options Use Integrated Medical and Drug Deductible? Blended Network/POS Plan? HSA/HRA Employer Contribution? Apply Inpatient Copay per Day? 1st Tier Utilization: Apply Skilled Nursing Facility Copay per Day? Annual Contribution Amount: 2nd Tier Utilization: Use Separate OOP Maximum for Medical and Drug Spending? Indicate if Plan Meets CSR Standard? Desired Metal Tier Gold -Tier 2 Plan Benefit Design Tier 1 Plan Benefit Design Combined Medical Drug Combined Medical Drug Deductible (\$) \$1,500.00 \$0.00 64.91% Coinsurance (%, Insurer's Cost Share) 100.00% OOP Maximum (\$) \$3,000.00 OOP Maximum if Separate (\$) Tier 1 Tier 2 Click Here for Important Instructions Coinsurance, If Copay, if Subject to Subject to Copay, if Subject to Coinsurance, if Subject to Type of Benefit different Deductible? Coinsurance? separate Deductible? Coinsurance? different separate AB Medical 2 1 Emergency Room Services N 2 2 1 2 All Inpatient Hospital Services (inc. MHSA) 2 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays) \$20.00 1 2 \$50.00 1 **Specialist Visit** tal/Dab

Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services		\$50.00	2	
Imaging (CT/PET Scans, MRIs)		I		
Rehabilitative Speech Therapy		\$20.00		
Rehabilitative Occupational and Rehabilitative Physical Therapy		\$20.00		
Preventive Care/Screening/Immunization		100%		
Laboratory Outpatient and Professional Services			2	
X-rays and Diagnostic Imaging	2			3
Skilled Nursing Facility	N N			
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)			2	
Outpatient Surgery Physician/Surgical Services			<u>_</u>	
Drugs	All	I All	EA 🔽	I Al
Generics			Z	V
Preferred Brand Drugs		3		
Non-Preferred Brand Drugs		2		
Specialty Drugs (i.e. high-cost)			7	

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 Successful.
Actuarial Value:	79.33%
Metal Tier:	Gold

Gold 5 - Free Standing



 $\overline{\mathbf{A}}$

96.51%

Options for Additional Benefit Design Limits:

Specialty Drugs (i.e. high-cost)

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):	
CALIFORNIA DOTATION DESCRIPTION AND AND AND AND AND AND AND AND AND AN	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	

Output

Status/Error Messages: Actuarial Value: Metal Tier: Calculation Successful. 78.26% Gold

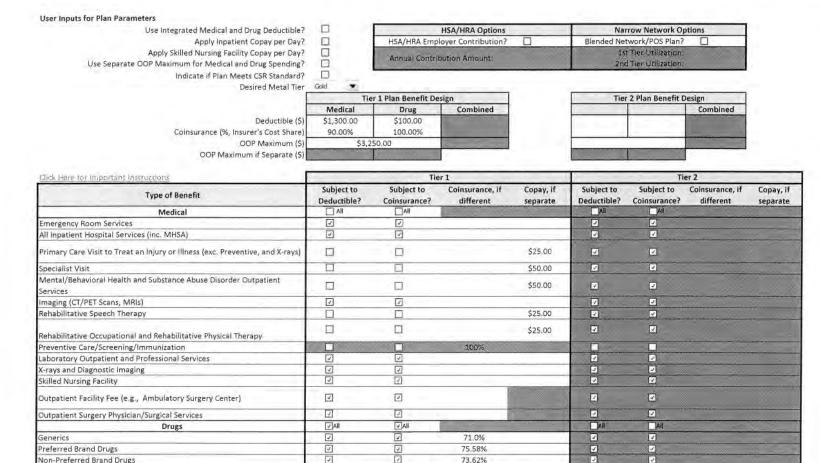
2

7826×0.45 7876×0.55

4

96.51%

Gold 5 Hospital Jetting



96.51%

-

2

Options for Additional Benefit Design Limits:

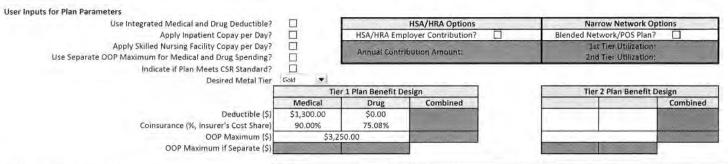
Specialty Drugs (i.e. high-cost)

Set a Maximum on Specialty Rx Coinsurance Payments?		
Specialty Rx Coinsurance Maximum:	in the second second	-
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 Successful.
Actuarial Value:	78.76%
Metal Tier:	Gold

Gold Sa Hospital Setting



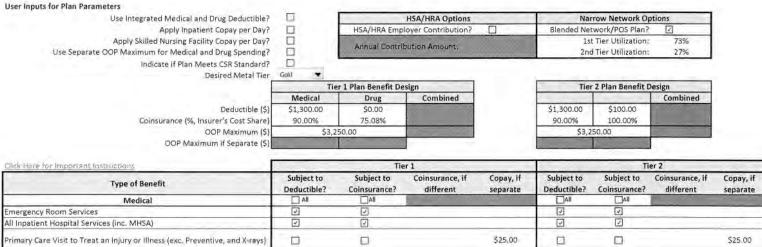
Click Here for Important Instructions		Tie	er 1		Tier 2			
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	All	All			All	All		
Emergency Room Services	2	\square			I	2		
All Inpatient Hospital Services (inc. MHSA)	2					<u>_</u>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$25.00		7		
Specialist Visit				\$50.00		V		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$50.00				
Imaging (CT/PET Scans, MRIs)	2					7		
Rehabilitative Speech Therapy				\$25.00	2	-		
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$25,00	2			
Preventive Care/Screening/Immunization			100%				The second se	
Laboratory Outpatient and Professional Services		1			2			
X-rays and Diagnostic Imaging		1				I		
Skilled Nursing Facility	2	2			2	V		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		2						
Outpatient Surgery Physician/Surgical Services					2	7		-
Drugs		🔽 All			A	All		
Generics	Ū	2			V	V		
Preferred Brand Drugs	J	2			2	2		
Non-Preferred Brand Drugs	I	2				2		
Specialty Drugs (i.e. high-cost)	4	4			V	2		

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):	
and the state of the second states in the second states and	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	79.80%
Metal Tier:	Gold

Gold 50- Hospital Sette



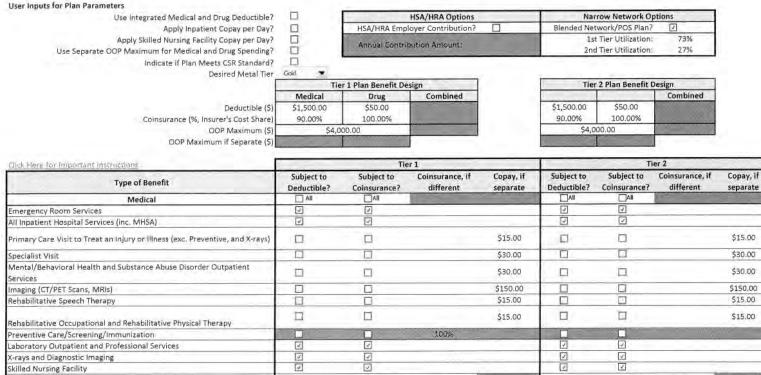
Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical	All	All				All		
Emergency Room Services	2	Ø			I	2		
All Inpatient Hospital Services (inc. MHSA)	I	Ø			Ø	Ø		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$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		D.		\$25.00				\$25.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$25.00				\$25.00
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services	2	2			2	[2]		
X-rays and Diagnostic Imaging	2	1			1			
Skilled Nursing Facility	Ø	J						
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)			76.06%					
Outpatient Surgery Physician/Surgical Services	Ø	J			2			
Drugs	All	[] All				All		
Generics	2	2			V	J.		
Preferred Brand Drugs	2	Ø			0	4		
Non-Preferred Brand Drugs	4	2				2		
Specialty Drugs (i.e. high-cost)	2	IJ			Ø	2		

Output

Status/Error Messages: Actuarial Value: Metal Tier: Calculation Successful. 79.93% Gold

79.931 X0.45 79.801. X0.55 79 86-1

Gold 6. Free standing



Skilled Nursing Facility		I		I		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		Ø	85.47%		I	
Outpatient Surgery Physician/Surgical Services	2	Ø		7	2	
Drugs	[]All					
Generics	2	2	71.0%	IJ	4	71.0%
Preferred Brand Drugs	2		75.58%		1	75.58%
Non-Preferred Brand Drugs	1	2	73.62%	2	1	7.3.62%
Specialty Drugs (I.e. high-cost)		Ø	96.51%	I	2	96.51%

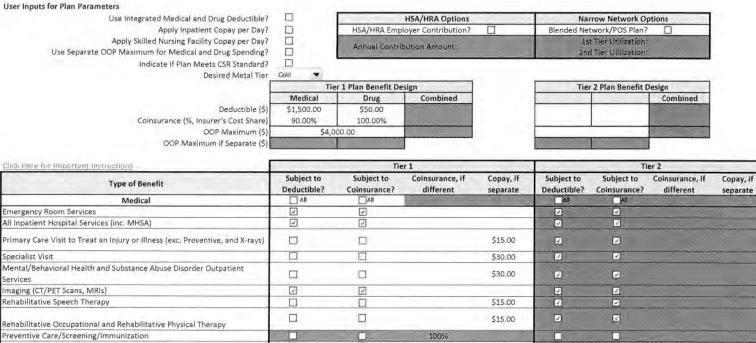
Set a Maximum on Specialty Rx Coinsurance Payments?	
Specialty Rx Coinsurance Maximum:	dia.
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	

Output

Status/Error Messages: Actuarial Value: Metal Tier: Calculation Successful. 79.02% Gold

79.02 × 0.45 79.13 × 0.55 79.08 %

Gold 6 - Hospital Setting,

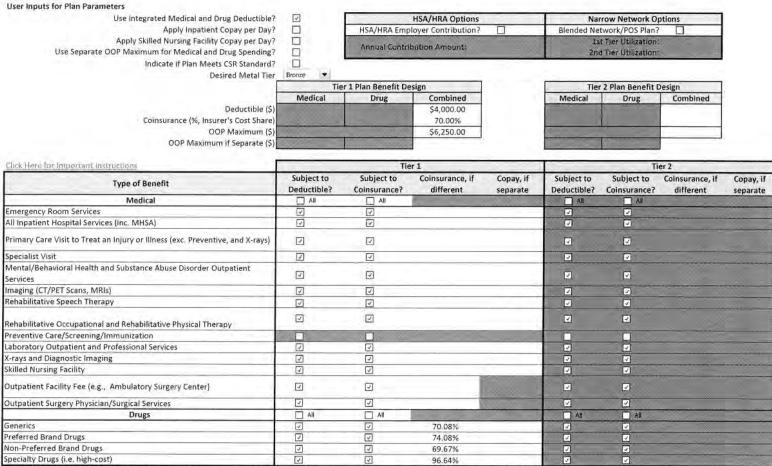


Preventive Care/Screening/Immunization			100%			
Laboratory Outpatient and Professional Services	2	Ø		2	2	
X-rays and Diagnostic Imaging	7	2				
Skilled Nursing Facility		I		2		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	V					
Outpatient Surgery Physician/Surgical Services		3		2	2	
Drugs	All			lia 🗌	liA	
Generics	I	2	71.0%	3	V	
Preferred Brand Drugs	2	7	75.58%			
Non-Preferred Brand Drugs		2	73.62%	2	2	
Specialty Drugs (i.e. bigh-cost)		2	96 51%		5	in more service se

Output

Status/Error Messages:	Calculation Successful.		
Actuarial Value:	79.13%		
Metal Tier:	Gold		

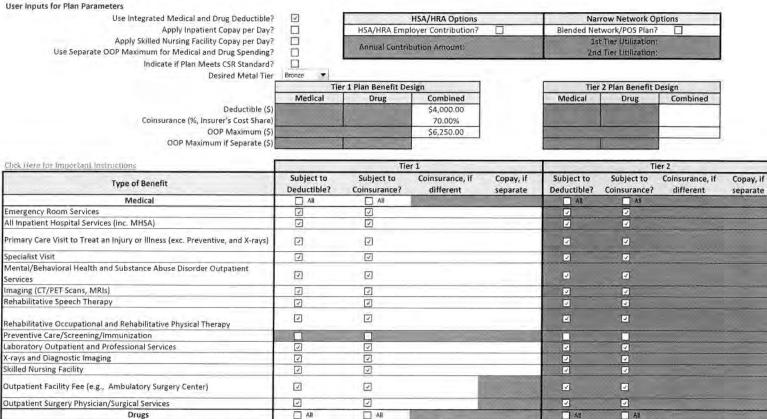
BRONZE-1



Set a Maximum on Specialty Rx Coinsurance Payments?	5
Specialty Rx Coinsurance Maximum:	4
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):	
the second se	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	
Output	

Status/Error Messages:	Calculation Successfu		
Actuarial Value:	60.89%		
Metal Tier:	Bronze		

BRONZE-1A



67.10%

67.10%

67.10%

67.10%

1

2

 $\overline{\mathbf{v}}$

1

 \Box

5

Drugs		L All	-
Generics	V		-
Preferred Brand Drugs		2	-
Non-Preferred Brand Drugs			
Specialty Drugs (i.e. high-cost)	V	2	
Options for Additional Benefit Design Limits:			
Set a Maximum on Specialty Rx Coinsurar	ce Payments?	1	

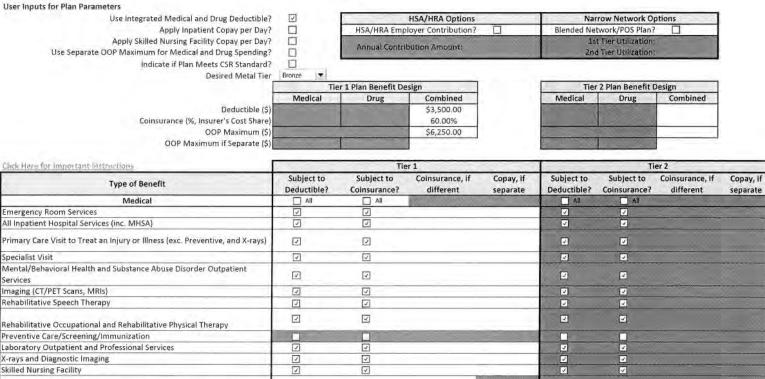
Set a Maximum on Specialty Rx Coinsurance Payments?		
Specialty Rx Coinsurance Maximum:		
Set a Maximum Number of Days for Charging an IP Copay?		
# Days (1-10):		
Begin Primary Care Cost-Sharing After a Set Number of Visits?		
# Visits (1-10):		
Contraction of the second second second second		
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?		
# Copays (1-10);	-	
Output		

 Status/Error Messages:
 Calculation Successful.

 Actuarial Value:
 60.58%

 Metal Tier:
 Bronze

BRONZE-2

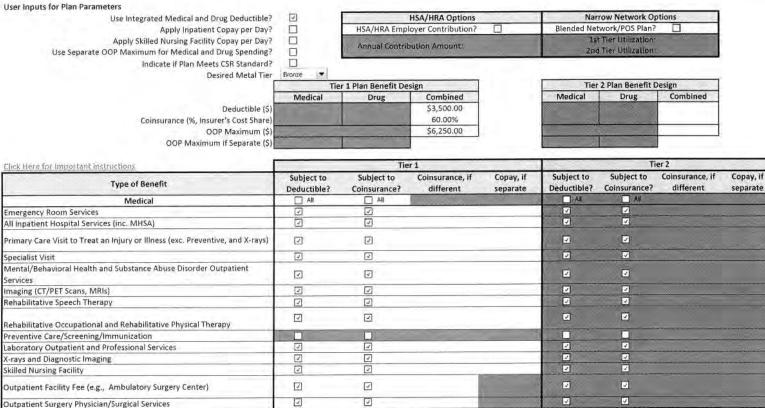


Skilled Nursing Facility	2	V	2		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)			~	2	
Outpatient Surgery Physician/Surgical Services	Ø		V	V	
Drugs		All	AL	All	
Generics		70.08%	-	× .	
Preferred Brand Drugs		74.08%	2	v	
Non-Preferred Brand Drugs		☑ 69.67%	7	V	
Specialty Drugs (i.e. high-cost)	2	96.64%	 2	V	

Set a Maximum on Specialty Rx Coinsurance Payments?	
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	0
# 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 Successful.	
Actuarial Value:	61,50%	
Metal Tier:	Bronze	

BRONZE-ZA



1 Al

2

2

1

🗍 All

2

 $\overline{\mathbf{v}}$

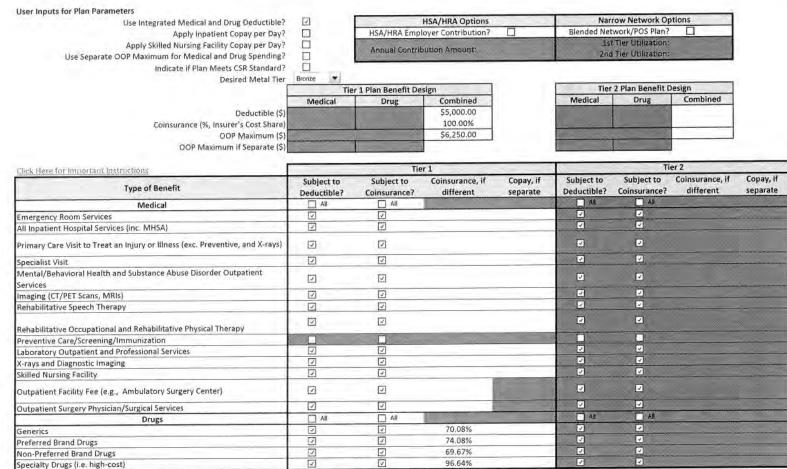
 $\overline{\mathbf{Z}}$

All All Drugs 67.10% Generics \Box 4 \square 1 67.10% Preferred Brand Drugs \square \square 67.10% Non-Preferred Brand Drugs 1 Specialty Drugs (i.e. high-cost) 67.10%

options for Additional benefit besign chints.	
Set a Maximum on Specialty Rx Coinsurance Payments?	
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	1
# 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):	1
Output	

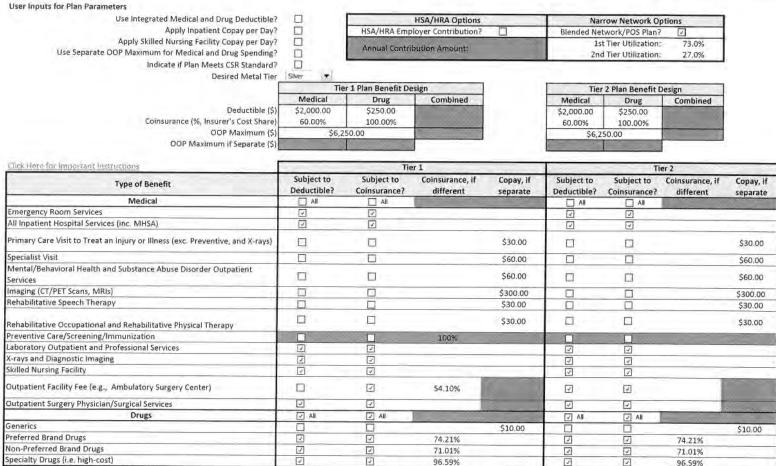
Status/Error Messages:	Calculation Successful.	
Actuarial Value:	61.18%	
Metal Tier:	Bronze	

BEONZE-3



Status/Error Messages:	Calculation Successful.		
Actuarial Value:	59.27%		
Metal Tier:	Bronze		

Silver-1: Freestanding

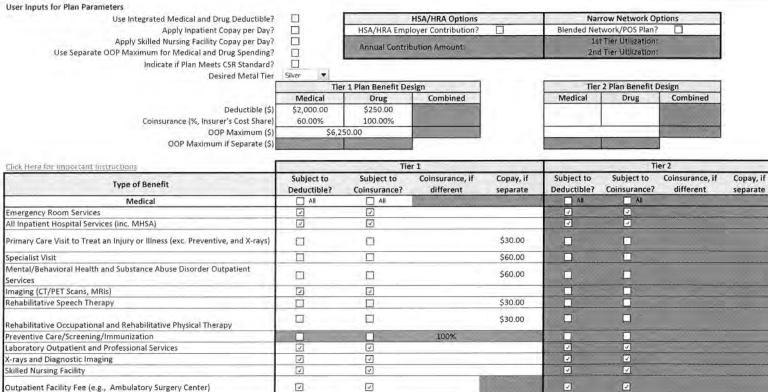


Set a Maximum on Specialty Rx Coinsurance Payments?	
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	
# Visits (1-10):	
No. 19 Web	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	
Dutput	

Status/Error Messages: Actuarial Value: Metal Tier: Calculation Successful. 71.05% Silver

71.05 X 0.45 + 70.64 X 0.55 70.82 %

Silvery Hospital Setting



2 17 Outpatient Surgery Physician/Surgical Services 🗹 All [7] A8 Drugs All Generics \square \$10.00 Preferred Brand Drugs 2 74.21% \Box Non-Preferred Brand Drugs 71.01% ~ 1 Specialty Drugs (i.e. high-cost) 96.59% 1

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):	
A CARLES AND A CARLES THE AT THE T	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	
Output	

 Status/Error Messages:
 Calculation Successful.

 Actuarial Value:
 70.64%

 Metal Tier:
 Silver

Silver 1a: Fess stranning

Copay, if separate

\$30.00 \$60.00 \$60.00 \$300.00 \$30.00

\$30.00

User Inputs for Plan Parameters							
Use Integrated Medical and Drug Deductible?		1	HSA/HRA Options		Na	rrow Network O	otions
Apply Inpatient Copay per Day?	ā					twork/POS Plan	
Apply Skilled Nursing Facility Copay per Day? Use Separate OOP Maximum for Medical and Drug Spending?		Ánnual Contri	bution Amount:			t Tier Utilization d Tier Utilization	
Indicate if Plan Meets CSR Standard?	0						
Desired Metal Tier	Silver 🔻						
		r 1 Plan Benefit De				r 2 Plan Benefit I	
	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 (\$)	Contraction of the Contraction o	\$6,250.00				\$6,250.00	
OOP Maximum if Separate (\$)					1	1	
Click Hera for Important Instructions		Tie	er 1	122	1	Т	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
Medical	All	All			IIA 🗌		
Emergency Room Services	1	2			2		
All Inpatient Hospital Services (inc. MHSA)					2	2	
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)		.[].		\$30.00	D		
Specialist Visit				\$60.00			
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$60.00			
Imaging (CT/PET Scans, MRIs)				\$300.00			
Rehabilitative Speech Therapy				\$30.00			

Rehabilitative Occupational and Rehabilitative Physical Therapy				\$30.00		
Preventive Care/Screening/Immunization			100%			
Laboratory Outpatient and Professional Services		2			7	1
X-rays and Diagnostic Imaging	2	2		1	V	2
Skilled Nursing Facility	I	1 I			2	2
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		2	54.10%		2	2
Outpatient Surgery Physician/Surgical Services	Ø	D			2	5
Drugs	All	🕢 All			All	
Generics	2	V				1
Preferred Brand Drugs		\square			1	2
Non-Preferred Brand Drugs		2			2	V
Specialty Drugs (i.e. high-cost)		¥.				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):		1				

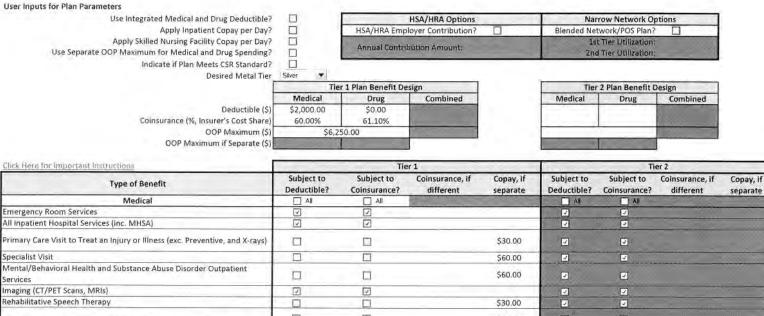
Days (1-10): Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10): Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):

Output

Status/Error Messages: Actuarial Value: Metal Tier: Calculation Successful. 70.02% Silver

70.02 × 45.1. + 69.86 × 55.1. [69.93 ./0

Silver In Hospital Setting



Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services			\$60.00		
Imaging (CT/PET Scans, MRIs)	2	1			
Rehabilitative Speech Therapy			\$30.00		
Rehabilitative Occupational and Rehabilitative Physical Therapy			\$30.00	2	2
Preventive Care/Screening/Immunization		10	0%		
Laboratory Outpatient and Professional Services	2	2		7	
X-rays and Diagnostic Imaging	2			2	
Skilled Nursing Facility	য				
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)				2	
Outpatient Surgery Physician/Surgical Services		2			
Drugs	All	All		IA 🔽	All
Generics				v	V
Preferred Brand Drugs	I	2		2	
Non-Preferred Brand Drugs	Z	2		2	
Specialty Drugs (i.e. high-cost)	V			2	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):	
A REAL PROPERTY AND A REAL	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	
Output	

 Status/Error Messages:
 Calculation Successful.

 Actuarial Value:
 69.86%

 Metal Tier:
 Silver

Silver-Ze

User Inputs for Plan	Parameters				
	1000	 24	1.16	 100	- 14

ttegrated Medical and Drug Deductible? Apply Inpatient Copay per Day? / Skilled Nursing Facility Copay per Day? kimum for Medical and Drug Spending? Indicate If Plan Meets CSR Standard? Desired Metal Tier Silver Use Integrated Medical and Drug Deductible?

Apply Skilled Nursing Facility Copay per Day? Use Separate OOP Maximum for Medical and Drug Spending?

HSA/HRA Options	Narrow Network Options
HSA/HRA Employer Contribution?	Blended Network/POS Plan?
Annual Contribution Amount:	List Tier Utilization: 2nd Tier Utilization:

*

	Tier 1 Plan Benefit Design						
	Medical	Drug	Combined				
Deductible (\$)			\$2,000,00				
Coinsurance (%, Insurer's Cost Share)			70.00%				
DOP Maximum (\$)			\$4,000.00				
OOP Maximum if Separate (\$)							

Tier 2	2 Plan Benefit	Design
Medical	Drug	Combined
		-

Click Here for important instructions	Tier 1 Tier 2			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	II 🔽	All			V Ali	∠ All		
Emergency Room Services	I	\square			☑ ☑	2		
All Inpatient Hospital Services (inc. MHSA)	N	V				<u></u>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)								
Specialist Visit	2				V	Image: Second		in a state of the
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	V	V						
Imaging (CT/PET Scans, MRIs)						<u>×</u>		
Rehabilitative Speech Therapy	V	V				v		
Rehabilitative Occupational and Rehabilitative Physical Therapy	Ø	V						
Preventive Care/Screening/Immunization			100%				100%	\$0.00
Laboratory Outpatient and Professional Services	2					Image: A state of the state		
X-rays and Diagnostic Imaging	2	\checkmark						
Skilled Nursing Facility	2	Ø						
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		2						
Outpatient Surgery Physician/Surgical Services	2				Image: A start of the start	V		
Drugs	II All	I All			🗹 Ali	V All		
Generics	2		71.4%			Image: A state of the state		
Preferred Brand Drugs			74.2%			Image: Second		
Non-Preferred Brand Drugs	2	2	71.0%		∀	V		
Specialty Drugs (i.e. high-cost)			96.6%			V		

options for Haddenin benefit bodgi annun	171
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):	2
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	
Output	

Status/Error Messages:	Calculation Successful.
Actuarial Value:	70.18%
Metal Tier:	Silver

Silver-Za

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/PO5 Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			t Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?		Annual Control	Succo Antound		27	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				1	
Coinsurance (%, Insurer's Cost Share)			70.00%					
OOP Maximum (\$)		F	\$4,000.00			1		
OOP Maximum if Separate (\$)			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	.⊻Al		
Emergency Room Services	2	2				2		
All Inpatient Hospital Services (inc. MHSA)	Ø	2						
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	Ø	I						
Specialist Visit	I	I.						
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	2	Ø						
Imaging (CT/PET Scans, MRIs)	P	2				2		
Rehabilitative Speech Therapy	2	2				2		
Rehabilitative Occupational and Rehabilitative Physical Therapy	2	I				2		
Preventive Care/Screening/Immunization			100%	\$0.00			100%	\$0.00
Laboratory Outpatient and Professional Services	2	1				I		
X-rays and Diagnostic Imaging	J	2				2		
Skilled Nursing Facility	Ø	9			V	3		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		Ø				2		
Outpatient Surgery Physician/Surgical Services	Ø	2			2	2		
Drugs	[⊇]Ait	[]]All			- Al	[]Ali		
Generics	2	2	67.1%					
Preferred Brand Drugs	1	Ø	67.1%			2		
Non-Preferred Brand Drugs	Ø	0	67.1%			2		
Specialty Drugs (i.e. high-cost)	3	R.	67.1%		2	-		

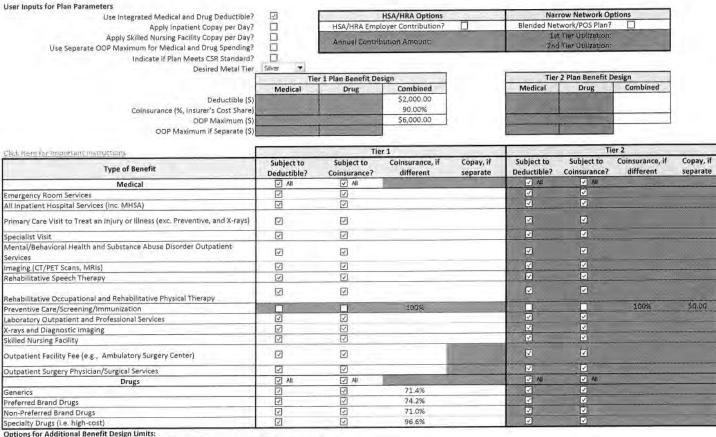
Set a Maximum on Specialty Rx Coinsurance Payments?		
Specialty Rx Coinsurance Maximum:	2	
Set a Maximum Number of Days for Charging an IP Copay?		- 11
# Days (1-10):		
Begin Primary Care Cost-Sharing After a Set Number of Visits?		
# Visits (1-10):		
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?		
# Copays (1-10):		

 Status/Error Messages:
 Calculation Successful.

 Actuarial Value:
 69.70%

 Metal Tier:
 Silver

Silver-3



Set a Maximum on Specialty Rx Coinsurance Payments?	
Specialty Rx Coinsurance Maximum:	1.00
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):	

Status/Error Messages:	Calculation Successful
Actuarial Value:	70.39%
Metal Tier:	Silver

Silver-3a

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?

Use integrated Medical and Drug Deductible?

Apply Inpatient Copay per Day?

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

2

	Annual Contr	bution Amount!		Tier Utilization	
•					_
Tier 1	L Plan Benefit D	esign	Tier	2 Plan Benefit	De
dical	Drug	Combined	Medical	Drug	T
		\$2,000.00			T

90.00% \$6,000.00

HSA/HRA Options

HSA/HRA Employer Contribution?

	Medical
Deductible (\$)	
Coinsurance (%, Insurer's Cost Share)	
OOP Maximum (\$)	
OOP Maximum if Separate (\$)	

TIEL	Plan Benefit I	Design
Medical	Drug	Combined

Narrow Network Options

Blended Network/POS Plan? 1st Tier Utilization:

Click Rece foi Importam Instructions		Tie	er 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	I Ali	[]All			IA 🔽			
Emergency Room Services	D	Ø						
All Inpatient Hospital Services (inc. MHSA)						2		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	I	I			V			
Specialist Visit	3	I			V	7		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services		I						
Imaging (CT/PET Scans, MRIs)	×.				2	 V 		
Rehabilitative Speech Therapy	J	0			2	2		en e
Rehabilitative Occupational and Rehabilitative Physical Therapy		Ø						
Preventive Care/Screening/Immunization			100%	\$0.00			100%	\$0.00
Laboratory Outpatient and Professional Services	Ð	2			2	V		
X-rays and Diagnostic Imaging	Ð	2			×.	7		
Skilled Nursing Facility	R	[J]			2			
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	2	Ð						
Outpatient Surgery Physician/Surgical Services	I	2			S	1	alana de ana concerna	- milinite -
Drugs	[2]MI	[]]All				EN 🕥		2.0
Generics	2		67.1%		2	2		
Preferred Brand Drugs	Ø	E	67.1%			2		
Non-Preferred Brand Drugs	Ð		67.1%		~	2		
Specialty Drugs (i.e. high-cost)		(7)	67.1%			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):		
the second second descent the second s	0	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?		
# Copays (1-10):		_

Status/Error Messages:	Calculation Successful.
Actuarial Value:	69.28%
Metal Tier:	Silver

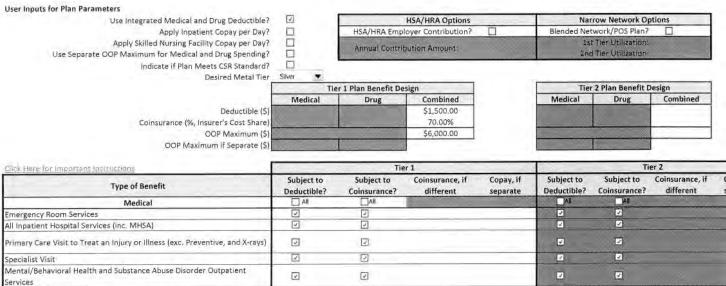
Silver-4

User Inputs for Plan Parameters	1.000							
Use Integrated Medical and Drug Deductible?			HSA/HRA Options	-		row Network Op	1,000	
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan? t Tier Utilization		
Apply Skilled Nursing Facility Copay per Day?		Annual Contril	oution Amount:			t Tier Utilization		
Use Separate OOP Maximum for Medical and Drug Spending?						a riel o cinebcion		
Indicate if Plan Meets CSR Standard? Desired Metal Tier	Silver 💌							
Desired Metal Her	2.447.447	r 1 Plan Benefit De	sign		Tie	2 Plan Benefit D	esign	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)			\$1,500.00					
Coinsurance (%, Insurer's Cost Share)		a sugar	80.00%			1000		
OOP Maximum (\$)		L	\$6,000.00					
OOP Maximum if Separate (\$)	- Internation							
Click Here for Important Instructions			r1				er 2	Contract 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	IIA 💟	I All			EA 🔽	V NI		
Emergency Room Services								
All Inpatient Hospital Services (Inc. MHSA)	V	2						
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	Ø	I						
Specialist Visit								
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	Ø	J						
Imaging (CT/PET Scans, MRIs)	Z	1	· · · · · · · · · · · · · · · · · · ·					
Rehabilitative Speech Therapy	2	Ø						
Rehabilitative Occupational and Rehabilitative Physical Therapy	U							
Preventive Care/Screening/Immunization			100%			malianina 🛄	100%	\$0.00
Laboratory Outpatient and Professional Services		2						
X-rays and Diagnostic Imaging	2 2							
Skilled Nursing Facility	M							
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		Ø				2	and the second	
Outpatient Surgery Physician/Surgical Services		V			V			
Drugs	All	All			✓ All	✓ Alí		
Generics		2	71.4%			V		
Preferred Brand Drugs			74.2%		<u></u>	<		
Non-Preferred Brand Drugs			71.0%					
Specialty Drugs (i.e. high-cost)		2	96.6%					
Options for Additional Benefit Design Limits:								
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								

	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 Cost-Sharing After a Set Number of Visits?
	Begin Primary Care Cost-Sharing After a set Number of Visits? # Visits (1-10):
	Louis and the state of the second state of the
	Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?
	# Copays (1-10):

Status/Error Messages:	Calculation Successfu
Actuarial Value:	70.98%
Metal Tier:	Silver
Metal her:	Silver

Silver-5

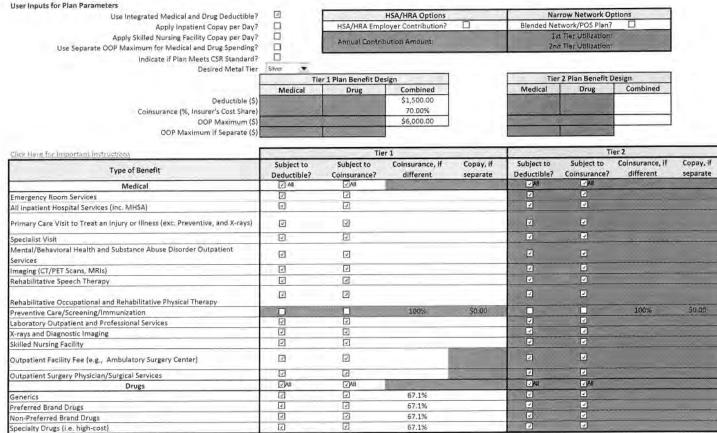


Click Here for Important Instructions		Ti	er 1		Tier 2			
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	All				∏A∐	IA[
Emergency Room Services		2				V		
All Inpatient Hospital Services (inc. MHSA)	-							
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	2	I						
Specialist Visit		Ø			1	2	A CONTRACTOR OF A CONTRACTOR O	-1000
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	I	Ø						
Imaging (CT/PET Scans, MRIs)		9			4	Z		
Rehabilitative Speech Therapy	I	Z			1	7		
Rehabilitative Occupational and Rehabilitative Physical Therapy	Ø	I						
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services		2			2	2		
X-rays and Diagnostic Imaging	I	I			2	2		
Skilled Nursing Facility		2	80					
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	I	2			2			
Outpatient Surgery Physician/Surgical Services	2	2			2	2		
Drugs	[₽]All	IIA			ltA, ▼	All		
Generics	2	I	71.35%		4	7		
Preferred Brand Drugs	9	Ø	74.21%		2	1		
Non-Preferred Brand Drugs	2	\Box	71.01%		V	2		
Specialty Drugs (i.e. high-cost)	2	2	96.59%		2	2		

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):	

Status/Error Messages:	Calculation Successful.
Actuarial Value:	69.05%
Metal Tier:	Silver

Silver-5a



Options for Additional Benefit Design Limits:

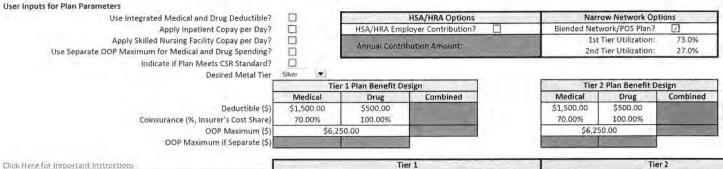
Specialty Rx Coinsurance Maximum: Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10): Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10): Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):		
# Days (1-10): Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10): Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	1.00	
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?		
# Visits (1-10): Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	0	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?		
# Consus (1-10):		
# copays (1-10).		_
Dutput		

 Status/Error Messages:
 Calculation Successful.

 Actuarial Value:
 68.29%

 Metal Tier:
 Silver

Silver-7: Free standing



Click Here for Important instructions		Tie	er 1		Tier 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	IIA 🗌	🗋 All				All				
Emergency Room Services	I	Ø				J				
All Inpatient Hospital Services (inc. MHSA)	2	2			Ø	2				
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$40.00	Ū	.□.		\$40.00		
Specialist Visit				\$80.00				\$80.00		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	Cl			\$80.00				\$80.00		
Imaging (CT/PET Scans, MRIs)		E		\$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										
Laboratory Outpatient and Professional Services	7	2				4				
X-rays and Diagnostic Imaging	7	Z				-				
Skilled Nursing Facility	\square	2				I				
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		1	63.10%		2	I				
Outpatient Surgery Physician/Surgical Services	Z	Ø				J				
Drugs	II. All	🔲 All			IA [IIA 🗌				
Generics				\$10.00				\$10.00		
Preferred Brand Drugs		2	74.21%		2	2	74.21%			
Non-Preferred Brand Drugs	2	2	71.01%			2	71.01%			
Specialty Drugs (i.e. high-cost)		7	96.59%		2	2	96.59%	-		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	
Specialty Rx Coinsurance Maximum:	Lund.
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		÷	n		٠
v	ų	-	۲	ч	٠

Status/Error Messages:	
Actuarial Value:	
Metal Tier:	

Calculation Successful. 71.42% Silver

71.42 × 0.45 71.48 × 0.55 71.450/0

Silver-7 Hospital Setting

								~
User Inputs for Plan Parameters	-							
Use Integrated Medical and Drug Deductible?		line from a	HSA/HRA Options			row Network O		
Apply Inpatient Copay per Day? Apply Skilled Nursing Facility Copay per Day?						twork/POS Plan? Utilization	The second s	
Use Separate OOP Maximum for Medical and Drug Spending?	8	Annual Contri	bution Amount:					
Indicate if Plan Meets CSR Standard?					200	Tier Utilization		
Desired Metal Tier	Silver +							
Desired Metal Her	100 million (100 million)	er 1 Plan Benefit De	sign		Tie	2 Plan Benefit I	Design	
	Medical	Drug	Combined		Medical	Drug	Combined	
Deductible (\$)	\$1,500.00	\$500.00				11		
Coinsurance (%, Insurer's Cost Share)	70.00%	100.00%			1.0			
OOP Maximum (\$)	\$6,2	50.00			1			
OOP Maximum if Separate (\$)		· · · · · · · · ·						
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
10 (1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	separate
Medical		IIA 🗌			All All	All		
Emergency Room Services		5				2		
All Inpatient Hospital Services (inc. MHSA)	Ø	I			7	v		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$40.00		2		
Specialist Visit				\$80.00	1	 Image: Second sec		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$80.00				
Imaging (CT/PET Scans, MRIs)	7	3			-	I	ing and conductors and an	
Rehabilitative Speech Therapy				\$40.00		2		
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$40.00				
Preventive Care/Screening/Immunization								
Laboratory Outpatient and Professional Services	7	2			2	V		
X-rays and Diagnostic Imaging	2				2	.		
Skilled Nursing Facility	I	2				-	-	
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	I	I						
Outpatient Surgery Physician/Surgical Services	Z	2			V	V		
Drugs		All				IA [
Generics				\$10.00	2	2		·····
Preferred Brand Drugs		7	74.21%					
Non-Preferred Brand Drugs	2	2	71.01%		2	2		
Specialty Drugs (i.e. high-cost)	2		96.59%		7	Image: A start and a start		

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):	
All and a second strength and the second second	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	
Output	

 Status/Error Messages:
 Calculation Successful.

 Actuarial Value:
 71.48%

 Metal Tier:
 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 Employer Contribution? Blended Network/POS Plan? \Box Apply Skilled Nursing Facility Copay per Day? 1st Tier Utilization: 73.0% Annual Contribution Amount: Use Separate OOP Maximum for Medical and Drug Spending? 2nd Tier Utilization: 27.0% Indicate if Plan Meets CSR Standard? **Desired Metal Tier** Sliver -Tier 1 Plan Benefit Design Tier 2 Plan Benefit Design Medical Drug Combined Medical Drug Combined \$1,500.00 \$1,500.00 Deductible (\$) \$0.00 \$0.00 70.00% Coinsurance (%, Insurer's Cost Share) 70.00% 57.01% 57.01% OOP Maximum (\$) \$6,250.00 \$6,250.00 OOP Maximum if Separate (\$)

Click Here for Important Instructions		Tie	er 1		Tier 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		
Emergency Room Services		V			V	I		
All Inpatient Hospital Services (inc. MHSA)	Q	1				2		
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				\$300.00
Rehabilitative Speech Therapy				\$40.00				\$40.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$40.00				\$40.00
Preventive Care/Screening/Immunization			100%				100%	
Laboratory Outpatient and Professional Services	7	2				2		
X-rays and Diagnostic Imaging		Z			2			
Skilled Nursing Facility	3	Ø			1	1		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)			63.10%		V	I		
Outpatient Surgery Physician/Surgical Services	Z	2			Ø	I		
Drugs	IIA 🖸	IA 🔽			IIA 💟	Z AU		
Generics	2	2				2		
Preferred Brand Drugs	2					2		
Non-Preferred Brand Drugs	2	I		-		2		
Specialty Drugs (i.e. high-cost)	2	2			2	2		

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):	and the second sec

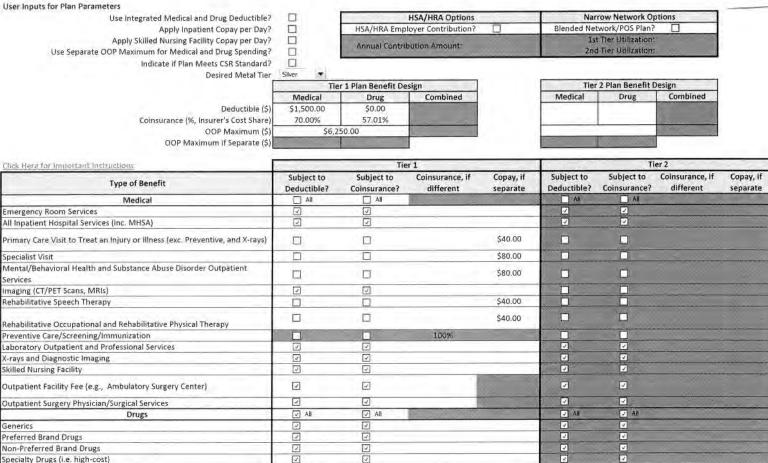
Output

Status/Error Messages:	Calculation Successful
Actuarial Value:	69.10%
Metal Tier:	Silver

69.10 × 0.45 69.36 × 0.55 69.24.1-

Silver Fai. Free Standing

Silver Fra. Hospital Setting



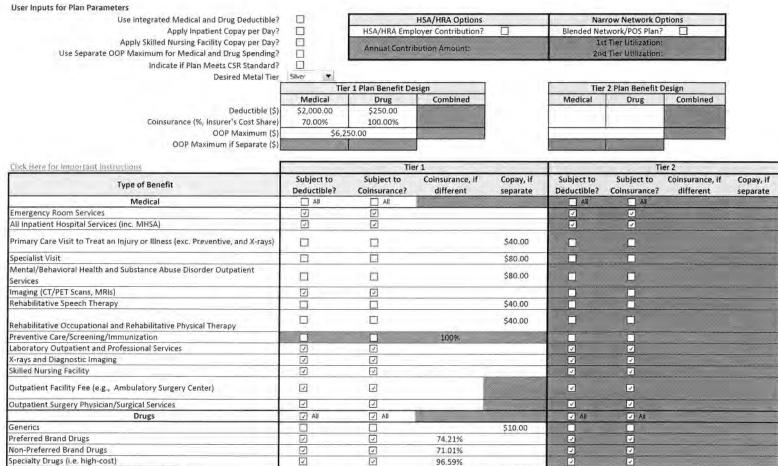
Options for Additional Benefit Design Limits:

 Status/Error Messages:
 Calculation Successful.

 Actuarial Value:
 69:36%

 Metal Tier:
 Silver

Silver-8- Hospital Setting



-

Status/Error Messages:	Calculation Successful.
Actuarial Value:	69.95%
Metal Tier:	Silver

Silver- 8- Free Standing

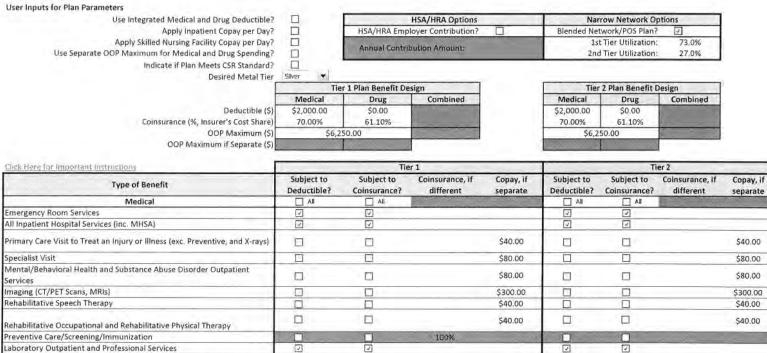
User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?	HSA/HRA Options		Narrow Network Options					
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?		Blended Net	twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contri	bution Amount:			t Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?		Minipal Condi	BOOM PRODUCT		2nd	d Tier Utilization:	27.0%	
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 70.00%	\$250.00 100.00%			\$2,000.00 70.00%	\$250.00 100.00%		
Coinsurance (%, Insurer's Cost Share) OOP Maximum (\$)		100.00%				50.00		
OOP Maximum (5) OOP Maximum if Separate (\$)	20,2	30.00			\$6,2	1	-	
OUP Maximum in Separate (3)		1					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						
Emergency Room Services		I			1	2		
All Inpatient Hospital Services (inc. MHSA)		Ø			2	7		
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				\$300.00
Rehabilitative Speech Therapy				\$40.00				\$40.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$40.00				\$40.00
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services		2			2	2		
X-rays and Diagnostic Imaging	2	2			2	Ø		
Skilled Nursing Facility					য	1		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		I	63.10%			D		
Outpatient Surgery Physician/Surgical Services	2	Z			I	V		
Drugs	All	🖂 All			All			
Generics				\$10.00				\$10.00
Preferred Brand Drugs	2		74.21%		I	I	74.21%	
Non-Preferred Brand Drugs	V	2	71.01%		R	I	71.01%	
Specialty Drugs (i.e. high-cost)	2	4	96.59%			V	96.59%	

options for Additional Denent Design clinits.	
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):	
The second s	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	
Output	

Status/Error Messages: Actuarial Value: Metal Tier: Calculation Successful. 70.06% Silver

70.06.1 × 0.45 69.951 × 0.55 20.00 %

Silver-8a Free Standing



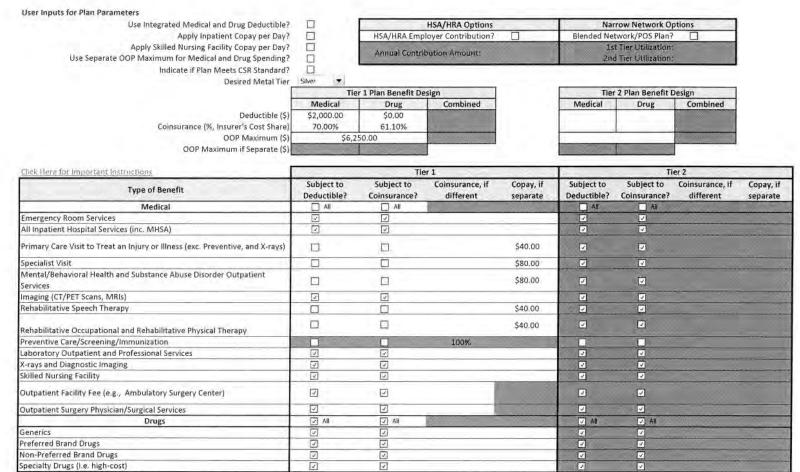
Laboratory Outpatient and Professional Services		I			2	
X-rays and Diagnostic Imaging		2		2	2	
Skilled Nursing Facility	2	2			7	
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		Ø	63.10%	9		
Outpatient Surgery Physician/Surgical Services		Z		2	I	
Drugs	IA II	All		All	All	
Generics		2		I	I	
Preferred Brand Drugs					2	
Non-Preferred Brand Drugs	2	I				
Specialty Drugs (i.e. high-cost)	V	2		2	2	

options for Huddhondr benefit besign chints.	
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):	
	D
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	
Output	

Status/Error Messages:	Calculation Successful.
Actuarial Value:	68.77%
Metal Tier:	Silver

68.877 × 0.45 68.86 × 0.55 68.82.1

Silvez-8 a Hospit



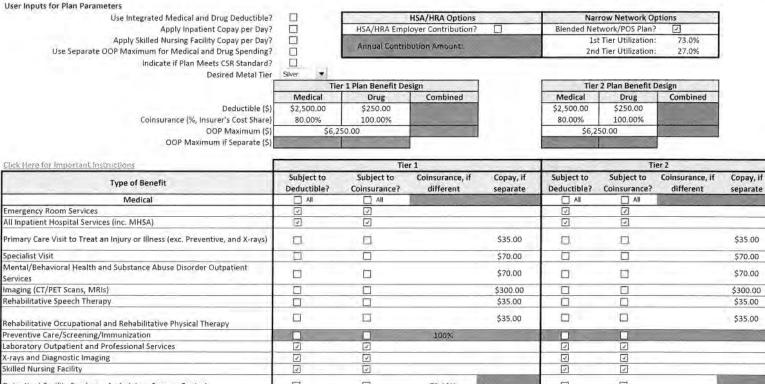
Options for Additional Benefit Design Limits: Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum: Specialty Rx Coinsurance Maximum: Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10): # Days (1-10): Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10): Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10): Output # Copays (1-10):

 Status/Error Messages:
 Calculation Successful.

 Actuarial Value:
 68,86%

 Metal Tier:
 Silver

Silver-D Free Standing



Skilled Nursing Facility	I	2		2	\square	
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		2	72.12%	Ø	2	
Outpatient Surgery Physician/Surgical Services	2				I	
Drugs	IIA 💟	🔽 All		All	IA 🖸	
Generics			\$10.00			\$10.00
Preferred Brand Drugs			74.21%		2	74.21%
Non-Preferred Brand Drugs		R	71.01%			71.01%
Specialty Drugs (i.e. high-cost)	1	2	96.59%	2	2	96.59%

Calculation Successful.

70.41%

Silver

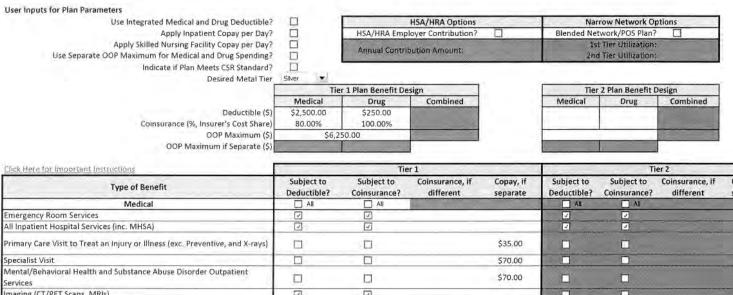
Options for Additional Benefit Design Limits:

options for Additional benefit besign 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):	
THE A REPORT OF A	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	
Dutput	

Status/Error Messages: Actuarial Value: Metal Tier:

70-41× 0.45 70-51 × 0.55 70.47.1

Silver 9 Hospital Setting



Click Here for Important Instructions	Tier 1				Tier 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	2	1			₹ ₹	2		
All Inpatient Hospital Services (inc. MHSA)	2	V			2	2		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$35.00				
Specialist Visit				\$70.00				
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$70.00				
Imaging (CT/PET Scans, MRIs)	Ø							
Rehabilitative Speech Therapy				\$35.00				
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$35.00				
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services		2			2	v		
X-rays and Diagnostic Imaging	7	7			2			-
Skilled Nursing Facility	Ø	2		-		V		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	I				2			
Outpatient Surgery Physician/Surgical Services	2				2	V		
Drugs	All	All		£	Ali	🔽 All		
Generics				\$10.00				
Preferred Brand Drugs			74.21%		2	V		
Non-Preferred Brand Drugs	2	2	71.01%		U	S		
Specialty Drugs (i.e. high-cost)	2	2	96.59%		2	2		

Cat a Maximum on Specialty Dr. Colorstones & Brune ant-3	1-1
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):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	
Output	

Status/Error Messages:	Calculation Successful.
Actuarial Value:	70.51%
Metal Tier:	Silver

User Inputs for Plan Parameters Narrow Network Options Use Integrated Medical and Drug Deductible? HSA/HRA Options Apply Inpatient Copay per Day? HSA/HRA Employer Contribution? Blended Network/POS Plan? Apply Skilled Nursing Facility Copay per Day? 1st Tier Utilization: Annual Contribution Amount: Use Separate OOP Maximum for Medical and Drug Spending? 2nd Tier Utilization: Ū Indicate if Plan Meets CSR Standard? -Desired Metal Tier Silver Tier 1 Plan Benefit Design Tier 2 Plan Benefit Design Medical Drug Combined Medical Drug Combined Deductible (\$) \$2,500.00 \$0.00 Coinsurance (%, Insurer's Cost Share) 80.00% 61.10% OOP Maximum (\$) \$6,250.00 OOP Maximum if Separate (\$)

Silver-Ja Hospital Setting

Click Here for Important Instructions	Tier 1				Tier 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	C) All			IA []	- All		
Emergency Room Services	2	1			1	.		
All Inpatient Hospital Services (inc. MHSA)	2	1				2		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$35.00		U		
Specialist Visit				\$70.00	2	V	alian and a state	
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$70.00				
Imaging (CT/PET Scans, MRIs)	2	1				2		and a straight the second s
Rehabilitative Speech Therapy				\$35.00	2	2		
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$35.00				
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services		2			2	Image: A start and a start		
X-rays and Diagnostic Imaging	I	2						
Skilled Nursing Facility	Ø	Ø			2		- International Action	
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	V	2			~			
Outpatient Surgery Physician/Surgical Services					2			C
Drugs	All	All			🔽 Ali			****
Generics		(V)			V	V		
Preferred Brand Drugs	Z	4				2		
Non-Preferred Brand Drugs	Ø	I						
Specialty Drugs (i.e. high-cost)	Ø	1				V		

Options for Additional Benefit Design Limits:

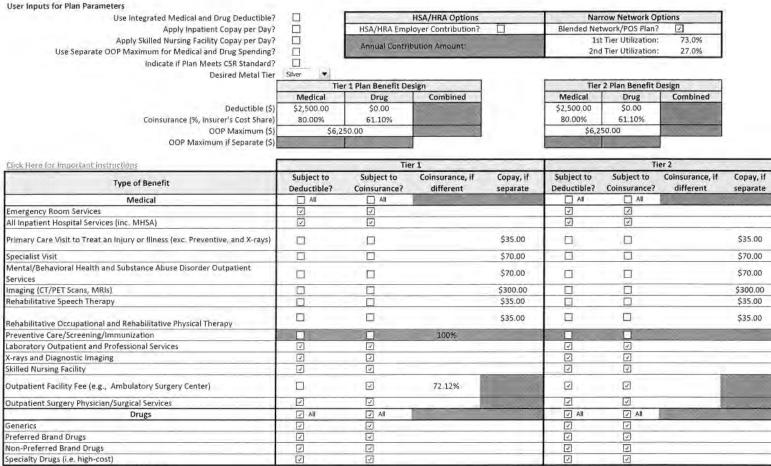
Set a Maximum on Specialty Rx Coinsurance Payments?	0
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10);	
Output	

 Status/Error Messages:
 Calculation Successful.

 Actuarial Value:
 69,11%

 Metal Tier:
 Silver

Silver-Ja Freestanding

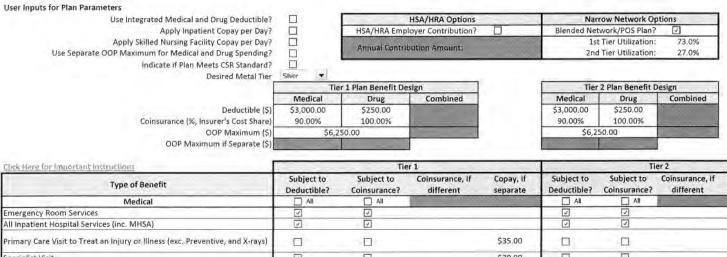


Set a Maximum on Specialty Rx Coinsurance Payments?	
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	
# Daγs (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	
# Visits (1-10):	
The second contract works Tord	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	
Output	

Status/Error Messages: Actuarial Value: Metal Tier:

Calculation Successful. 68.88% Silver

Silver-10: Greestand



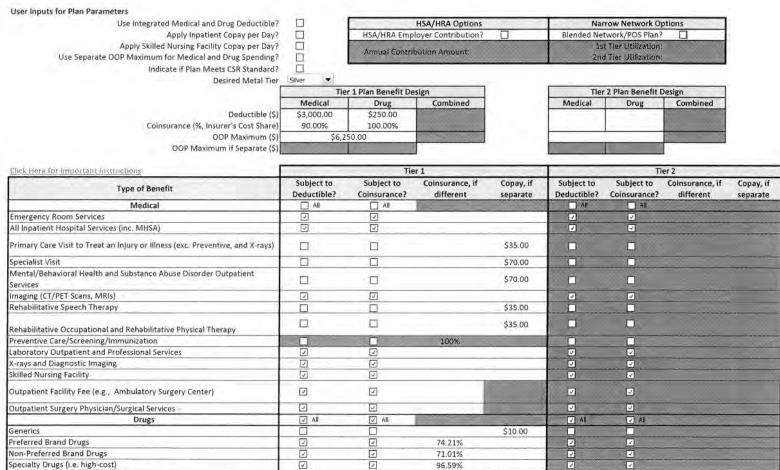
Click Here for Important Instructions	Tier 1				Tier 2			
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	All	🔲 All			All			
Emergency Room Services	2	V			I	V		
All Inpatient Hospital Services (inc. MHSA)	2	2			2	2		
Primary Care Visit to Treat an Injury on 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		D		\$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%				100%	
Laboratory Outpatient and Professional Services	Ø	2				I		
X-rays and Diagnostic Imaging	হ	2			2	2		
Skilled Nursing Facility	Ø	V			2	J		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		V	81.13%		2	2		
Outpatient Surgery Physician/Surgical Services	I							
Drugs	🔽 All	🔄 All			IA 🖓	All		
Generics				\$10.00				\$10.00
Preferred Brand Drugs	2	2	74.21%		2	2	74.21%	
Non-Preferred Brand Drugs	2	2	71.01%		Ø	I	71.01%	
Specialty Drugs (i.e. high-cost)	2	2	96.59%		Ø	\square	96.59%	

Set a Maximum on Specialty Rx Coinsurance Payments?	D
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):	
The Barris and the Barris and the second state of the	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	
Output	

Status/Error Messages:	Calculation Successful.
Actuarial Value:	70.21%
Metal Tier:	Silver

70.21 × 0.45 70.65 × 0.55 70.45 0/0

Silver10. Hospital



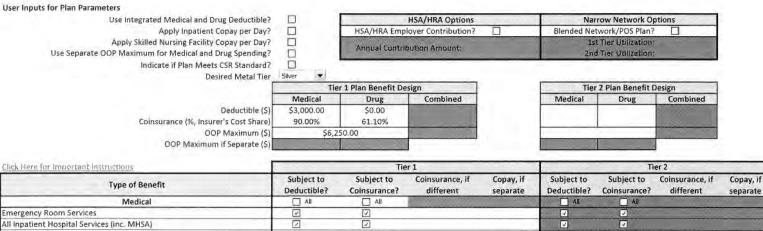
Set a Maximum on Specialty Rx Coinsurance Payments?	
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	
# Visits (1-10):	
and the second	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10);	
Output	

 Status/Error Messages:
 Calculation Successful.

 Actuarial Value:
 70.65%

 Metal Tier:
 Silver

Silver 10a: Hospital Setting



Emergency Room Services		V		V	2	
All Inpatient Hospital Services (inc. MHSA)				2		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)			\$35.00			
Specialist Visit			\$70.00	1		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services			\$70.00		2	
Imaging (CT/PET Scans, MRIs)	Ø	2		V	2	
Rehabilitative Speech Therapy			\$35.00	2	7	
Rehabilitative Occupational and Rehabilitative Physical Therapy			\$35.00			
Preventive Care/Screening/Immunization			100%			
Laboratory Outpatient and Professional Services	2	2	113	2	V	
X-rays and Diagnostic Imaging	2	2		V	a	
Skilled Nursing Facility	2	2		7		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	2	\square		2		
Outpatient Surgery Physician/Surgical Services	2					
Drugs	🖸 All	All		🗸 AU	All	
Generics	2	I		2	v	
Preferred Brand Drugs	2	2		2	V	
Non-Preferred Brand Drugs	7	Ø		2		
Specialty Drugs (i.e. high-cost)		Ø		~	2	

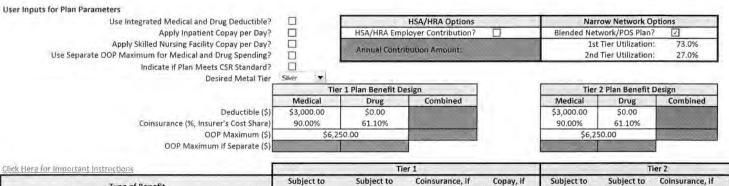
Set a Maximum on Specialty Rx Coinsurance Payments?	D	
Specialty Rx Coinsurance Maximum:		
Set a Maximum Number of Days for Charging an IP Copay?	0	
# Days (1-10):		
Begin Primary Care Cost-Sharing After a Set Number of Visits?		1
# Visits (1-10):		
Lower P. S. & M. M. The second of the second state of the second		ĺ
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?		
# Copays (1-10):		
		2

Output

1

Status/Error Messages:	Calculation Successful.
Actuarial Value:	68.59%
Metal Tier:	Silver

Silver 10a: Free Stands



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			IIA 🗌	IIA []		
Emergency Room Services	V				2	2		
All Inpatient Hospital Services (inc. MHSA)	2	2			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	D	D		\$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	Ō		100%					
Laboratory Outpatient and Professional Services		2				2		
X-rays and Diagnostic Imaging		2			2	V		
Skilled Nursing Facility	7	2			2	2		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)			81.13%		I	J		
Outpatient Surgery Physician/Surgical Services	2	I			<u> </u>	9		
Drugs		AN			IIA 🔽	All		
Generics	7	2			1	I		
Preferred Brand Drugs	Z	Z			2	2		
Non-Preferred Brand Drugs		2				2		
Specialty Drugs (i.e. high-cost)	2	a de la dela dela dela dela dela dela de				2		

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	

Output

 Status/Error Messages:
 Calculation Successful.

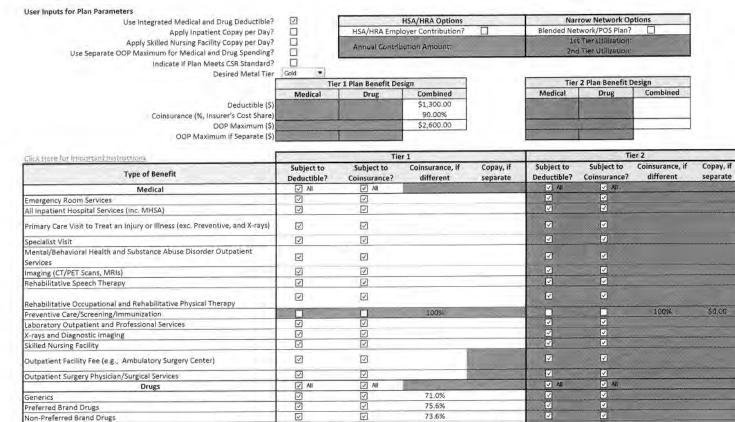
 Actuarial Value:
 68.10%

 Metal Tier:
 Silver

6810×0.45 68.59×0.55

68.37 1

4012-1



73.6%

96.5%

 \Box

 \Box

Preferred Brand Drugs	V
Non-Preferred Brand Drugs	
Specialty Drugs (i.e. high-cost)	
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:	
Actuarial Value:	
Metal Tier:	

Calculation Successful. 78,40% Gold

Gold Ja

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 Contribution Amount:		1st Ther 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 D	Tacian	
	-	r 1 Plan Benefit De			Medical	Drug	Combined	
Contraction of the second s	Medical	Drug	Combined		Weukar	Diug	combined	
Deductible (\$)			\$1,300.00 90.00%		Carlos - Carlos			
Coinsurance (%, Insurer's Cost Share)		L	\$2,600.00			L		
OOP Maximum (\$)		T	\$2,000.00			1		
OOP Maximum if Separate (\$)						1		
Click Here for Important Instructions		Tier 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			Na Va	IA 🔽		
Emergency Room Services		2						
All Inpatient Hospital Services (inc. MHSA)	3	2						
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)		V						
Specialist Visit		2				✓		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services		I						
Imaging (CT/PET Scans, MRIs)		\square						- milijonan
Rehabilitative Speech Therapy	2	V			I	2	Laurine	
Rehabilitative Occupational and Rehabilitative Physical Therapy		Ø						
Preventive Care/Screening/Immunization			100%				100%	\$0.00
Laboratory Outpatient and Professional Services	J				2			
X-rays and Diagnostic Imaging		1			2			
Skilled Nursing Facility		V				2		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ø							Junnin Angel
Outpatient Surgery Physician/Surgical Services		2			V	2		
Drugs	IIA 💟	IIA 🔽			🗹 Ali	V All		
Generics		Ø	75.1%			<u> </u>		
Preferred Brand Drugs	2	2	75.1%			2		
Non-Preferred Brand Drugs	2		75.1%		2 2	<u></u>	and the second second	
Specialty Drugs (i.e. high-cost)	2	w.	75.1%			2	A CONTRACTOR OF THE OWNER	

Non-Preferred Brand Drugs Specialty Drugs (i.e. high-cost) 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):	

Status/Error Messages:	Calculation Successful.
Actuarial Value:	78.45%
Metal Tier:	Gold

							401	95
User Inputs for Plan Parameters								
Use Integrated Medical and Drug Deductible?			HSA/HRA Options	-	Nai	rrow Network O	ptions	
Apply Inpatient Copay per Day?		HSA/HRA Emp	oyer Contribution?		Blended Ne	twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?		Annual Contrib	ution Amount:			t Tier Utilization:		
Use Separate OOP Maximum for Medical and Drug Spending?		the second second			20	d Tier Utilization:	27%	
Indicate if Plan Meets CSR Standard?	Gold							
Desired Metal Tier	and the second s	er 1 Plan Benefit De	cian		Tio	2 Plan Benefit I	Jacian	
	Medical	Drug	Combined		Tie	z rian benefit L	Combined	
Deductible (\$)	\$1,500.00	\$0.00	Complied		\$1,500.00	\$0.00	compined	
Coinsurance (%, Insurer's Cost Share)	70,00%	100.00%			70.00%	100.00%		
OOP Maximum (\$)		00.00				00.00		
OOP Maximum if Separate (\$)								
de Here for Important Instructions	A 44 44	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	IA 🗌	All			All	🗌 Ali		
gency Room Services		2				2		
atient Hospital Services (Inc. MHSA)	2				Z			-
ry Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$30.00				\$30.00
cialist Visit				\$60.00				\$60.00
tal/Behavioral Health and Substance Abuse Disorder Outpatient ices				\$60.00				\$60.00
aging (CT/PET Scans, MRIs)				\$250.00				\$250.00
nabilitative Speech Therapy				\$30.00				\$30.00
abilitative Occupational and Rehabilitative Physical Therapy				\$30.00				\$30.00
eventive Care/Screening/Immunization	0	1	100%					
oratory Outpatient and Professional Services	2	2						
ays and Diagnostic Imaging	\square				\Box	2		
led Nursing Facility	\square				Ø	2		
patient Facility Fee (e.g., Ambulatory Surgery Center)		Ø	64.25%		V	I		
tpatient Surgery Physician/Surgical Services	Ø	1			1	2		
Drugs	All	C All			All	All		
nerics				\$10.00				\$10.00
ferred Brand Drugs				\$40.00				\$40.00
B. F. J.B. J.B.				\$75.00				\$75.00
-Preferred Brand Drugs ialty Drugs (i.e. high-cost)	Ō	✓				2		

Set a Maximum on Specialty Rx Coinsurance Payments?
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):

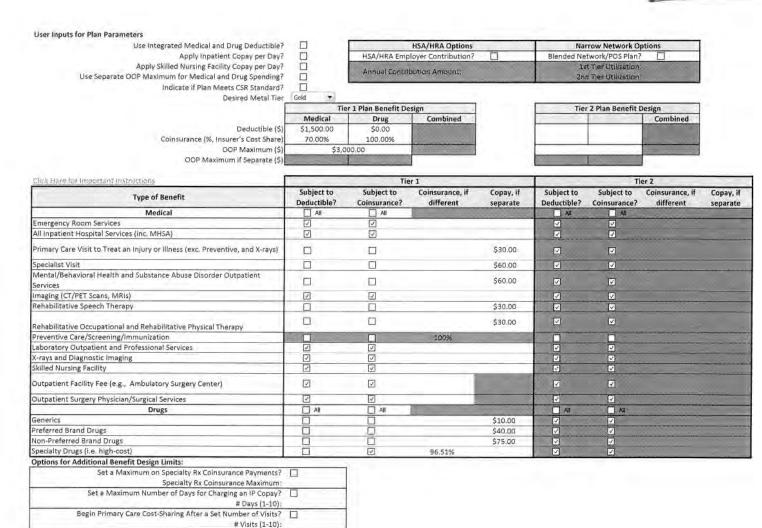
Output

Status/Error Messages: Calculati Actuarial Value: 78.90% Metal Tier: Gold

Calculation Successful.

78.90 × 0.45 78-79 × 0.55 78-84 1

Gold 2: Hospital Sotting,



78.79%

Gold

Calculation Successful.

Copays (1-10):

Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?

Output

Status/Error Messages:

Actuarial Value:

Metal Tier:

Gold Za: Freestanding

User Inputs for Plan Parameters			HSA/HRA Options		I Ma	row Network O	ations	
Use Integrated Medical and Drug Deductible? Apply Inpatient Copay per Day?		HSA/HRA Employer Contribution?				twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?	ö					t Tier Utilization:	hourd.	
Use Separate OOP Maximum for Medical and Drug Spending?	ö				2nd Tier Utilization: 27%			
Indicate if Plan Meets CSR Standard?	ō							
Desired Metal Tier	Gold 💌							
	The	er 1 Plan Benefit De	1 Plan Benefit Design		Tie	Tier 2 Plan Benefit Design		
	Medical	Drug	Combined		1		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 (\$)	\$3,0	00.00			\$3,0	00.00		
OOP Maximum if Separate (\$)		1-					1	
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	All		
Emergency Room Services		1				\square		
All Inpatient Hospital Services (inc. MHSA)	2	I				V		
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/Behavloral 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			100%					
Laboratory Outpatient and Professional Services	Ø	2						
X-rays and Diagnostic Imaging	2	\checkmark			Ø	\square		
Skilled Nursing Facility	2	I			\Box	Ø		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)			64.25%					
Outpatient Surgery Physician/Surgical Services	\Box	2			\square	Ø		
Drugs	IA 🔽	II.			All			
Generics	2	2			V	2		
Preferred Brand Drugs					V	2		_
Non-Preferred Brand Drugs		7				2		
Specialty Drugs (i.e. high-cost)					V			
Options for Additional Benefit Design Limits:					der The	-		
Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:								
Set a Maximum Number of Days for Charging an IP Copay?								

	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
Begin Primary	/ Care Deductible/Coinsurance After a Set Number of Copays?	
	# Copays (1-10):	

Status/Error Messages:	Calculation Successful
Actuarial Value:	79.52%
Aetal Tier:	Gold

79.52 ×0.45 79-41 × 0.55 79.46%

Goll Za: Hospibl Setti-

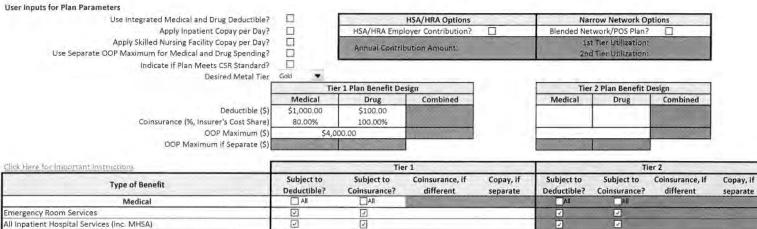
User Inputs for Plan Parameters Use Integrated Medical and Drug Deductible? Apply Inpatient Copay per Day?		HSA/HBA Emin	HSA/HRA Options	Π		row Network O twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day? Use Separate OOP Maximum for Medical and Drug Spending? Indicate if Plan Meets CSR Standard?			bution Amount:		15	t Tier Utilization Tier Utilization		
Desired Metal Tier	Gold 💌					n ni	1	
	Medical	er 1 Plan Benefit De Drug	Combined		lie	2 Plan Benefit (Combined	
Deductible (5) Coinsurance (%, Insurer's Cost Share)	\$1,500.00 70.00%	\$0,00 75.08%	Compilied				combined	
OOP Maximum (S) OOP Maximum if Separate (S)	\$3,0	00.00						
Click Here for important instructions		Tie	er 1		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			Al	All		
Emergency Room Services	\Box							
All Inpatient Hospital Services (inc. MHSA)	\square							
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$30.00				
Specialist Visit				\$60.00				
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$60.00				
Imaging (CT/PET Scans, MRIs)		I						
Rehabilitative Speech Therapy				\$30.00				
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$30.00				
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services						2		
X-rays and Diagnostic Imaging	2					V	Junio	
Skilled Nursing Facility	V	Z	18				alumm 	
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)					V			
Outpatient Surgery Physician/Surgical Services	2					 Image: A set of the set of the		
Drugs	All	All			All	All		
Generics	Ø	Ø				Image: A start and a start		
Preferred Brand Drugs	Ø							
Non-Preferred Brand Drugs						V		-
Specialty Drugs (i.e. high-cost)	2							

Options for Addition	al 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):	

Status/Error Messages;	Calculation Successfu
Actuarial Value:	79.41%
Metal Tier:	Gold

Gold 3 HOSPITAL SETTING



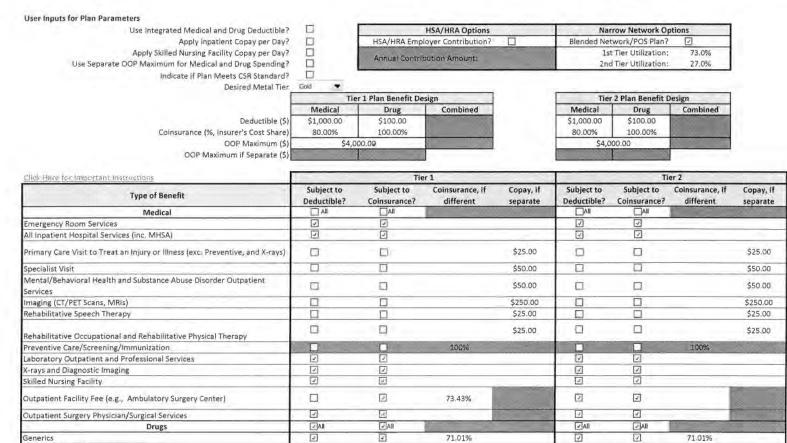
Emergency Room Services	I	2			2	
All Inpatient Hospital Services (inc. MHSA)	3	2			_	
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)			\$25.00			
Specialist Visit	D		\$50.00			
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services			\$50.00		V	
Imaging (CT/PET Scans, MRIs)	2	Ø		2	7	and a second
Rehabilitative Speech Therapy			\$25.00	2	•	
Rehabilitative Occupational and Rehabilitative Physical Therapy			\$25.00			
Preventive Care/Screening/Immunization			100%			
Laboratory Outpatient and Professional Services	9	2				
X-rays and Diagnostic Imaging	2	Ø			V	
Skilled Nursing Facility	2	Ø		2	2	
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	V	Ø		2		
Outpatient Surgery Physician/Surgical Services		Z		2	2	
Drugs	All					
Generics	2	7	71.01%	2	2	
Preferred Brand Drugs	2	D	75.58%	2	2	
Non-Preferred Brand Drugs	2	2	73.62%	2	2	Destaurant and the second s
Specialty Drugs (i.e. high-cost)	1	I	96.5%	2	2	

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	Ĩ
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):	

Status/Error Messages:	Calculation Successful,
Actuarial Value:	78.9%
Metal Tier:	Gold

Gold 3 FREE STANDING



Preferred Brand Drugs	5		75.58%
Non-Preferred Brand Drugs	7	3	73.62%
Specialty Drugs (i.e. high-cost)	2		96.5%
Options for Additional Benefit Design Limits:			
Set a Maximum on Specialty Rx Coinsurance Payments?		110	
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):			

Copays (1-10):

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	78.4%
Metal Tier:	Gold

Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?

78.4 × 0.45 78.9 × 0.55 78.680/0

4

 \square

1

 \square

2

75.58%

73.62%

96.5%

Deductible (\$) Coinsurance (%, Insurer's Cost Share)		\$50.00 100.00%		\$0.00	\$50.00 100.00%		
	Medical	Drug	Combined	Medical	Drug	Combined	
	Tie	r 1 Plan Benefit De	esign	Tier	2 Plan Benefit D	esign	
Desired Metal Tier	Alabnum 💌			1.0			
Indicate if Plan Meets CSR Standard?	П						
Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contribution Amount:		2nd	2nd Tier Utilization:		
Apply Skilled Nursing Facility Copay per Day?		Annual Control	huting tongunts	1st	Tier Utilization:	73%	
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?	Blended Net	work/POS Plan?		
Use Integrated Medical and Drug Deductible?	HSA/HRA Options			Nari	Narrow Network Opt		
ser Inputs for Plan Parameters							

\$3,000.00

OOP Maximum (S)

OOP Maximum if Separate (\$)

Click Here for Important Instructions	Tier 1					Tier 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				
Emergency Room Services				\$150.00				\$150.00		
All Inpatient Hospital Services (inc. MHSA)	1	Ø			Ø	Ø				
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				\$300.00		
Rehabilitative Speech Therapy				\$20.00				\$20.00		
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		Ø			Ø					
X-rays and Diagnostic Imaging	2	R			2	I				
Skilled Nursing Facility	2	ত			য	I				
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		2	90.15%			I				
Outpatient Surgery Physician/Surgical Services	1	2								
Drugs	All	[] All			[V]All	[]A]I		_		
Generics	2	3	57.84%		1	1	57.84%			
Preferred Brand Drugs	2	2	85.87%			2	85.87%			
Non-Preferred Brand Drugs	1	Ø	82.58%			2	82.58%			
Specialty Drugs (i.e. high-cost)	2	Ø	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?

 # 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: Actuarial Value: Metal Tier: Calculation Successful. 88.3% Platinum

Planhum 5- Huspital Setting

\$3,000.00

Plahumo - Hospital

User Inputs for Plan Parameters						1.		
Use Integrated Medical and Drug Deductible?		HSA/HRA Options		Na	rrow Network O	otions		
Apply Inpatient Copay per Day?		HSA/HRA Emp	loyer Contribution?			twork/POS Plan?		
Apply Skilled Nursing Facility Copay per Day?					1st Tier Utilization: 73% 2nd Tier Utilization: 27%			
Use Separate OOP Maximum for Medical and Drug Spending?		Annual Contri	bution Amount!					
Indicate if Plan Meets CSR Standard?					1			
Desired Metal Tier	Platinum 🐨					100 July 100 July 100		
	Tie	er 1 Plan Benefit De			Tie	r 2 Plan Benefit I	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 (\$)	\$3,0	00,00			\$3,0	00.00		
OOP Maximum if Separate (\$)						1		
Click Here for Important Instructions		Tie	er 1		1	Ti	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 separate
Medical			different	separate			unerent	separate
Emergency Room Services	0	0		\$150.00				\$150.00
All Inpatient Hospital Services (inc. MHSA)	2	2			Q	Z		110000
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
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	1	2			I	1		
X-rays and Diagnostic Imaging	L.	Z			1	2		
Skilled Nursing Facility	1	V			Ø	I		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)			95.07%		Ø	Ø		
Outpatient Surgery Physician/Surgical Services		1						
Drugs								
Generics				\$15.00				\$15.00
Preferred Brand Drugs				\$25.00				\$25.00
Non-Preferred Brand Drugs				\$50.00		0		\$50.00
and the second	Total State		THE REAL			171	Long and	

 $\overline{\mathbf{v}}$

95.8%

Options for Additional Benefit Design Limits:

Specialty Drugs (i.e. high-cost)

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):	
A CONTRACTOR OF CONTRACT IN CASE	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	

Output

Status/Error Messages: Actuarial Value: Metal Tier; Calculation Successful. 90.4% Platinum

91.0×0.45 90.4×0.55 90.670/0

95.8%

2

User Inputs for Plan Parameters Use Integrated Medical and Drug Deductible? HSA/HRA Options Narrow Network Options HSA/HRA Employer Contribution? Blended Network/POS Plan? Apply Inpatient Copay per Day? 1 1st Tier Utilization: Apply Skilled Nursing Facility Copay per Day? 73% Annual Contribution Amount: 2nd Tier Utilization: 27% Use Separate OOP Maximum for Medical and Drug Spending? Indicate if Plan Meets CSR Standard? Desired Metal Tier Platinum 🔻 Tier 1 Plan Benefit Design Tier 2 Plan Benefit Design Medical Combined Medical Drug Combined Drug \$0.00 Deductible (\$) \$0.00 \$0.00 \$0.00 Coinsurance (%, Insurer's Cost Share) 100.00% 100.00% 100.00% 100.00% \$3,000.00 OOP Maximum (\$) \$3,000.00 OOP Maximum if Separate (\$) Click Here for Important Instructions Tier 1 Tier 2 Subject to Subject to Coinsurance, if Subject to Subject to Coinsurance, if Copay, if Copay, if Type of Benefit Deductible? Coinsurance? different separate Deductible? Coinsurance? different separate Medical TAIL \$150.00 \$150.00 Emergency Room Services All Inpatient Hospital Services (inc. MHSA) 1 2 2 \$20.00 \$20.00 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays) \$40.00 \$40.00 Specialist Visit Mental/Behavioral Health and Substance Abuse Disorder Outpatient \$40.00 \$40.00 Services Imaging (CT/PET Scans, MRIs) П \$75.00 \$75.00 Rehabilitative Speech Therapy \$20.00 \$20.00 \$20.00 \$20.00 Rehabilitative Occupational and Rehabilitative Physical Therapy \$0.00 \$0.00 Preventive Care/Screening/Immunization \neg п 100% Laboratory Outpatient and Professional Services 1 \square 2 X-rays and Diagnostic Imaging 4 2 1 2 Ø 2 Skilled Nursing Facility P \square 1 97.54% Outpatient Facility Fee (e.g., Ambulatory Surgery Center) Ø 2 \checkmark Outpatient Surgery Physician/Surgical Services IAII Drugs All []All \$15.00 \$15.00 Generics Preferred Brand Drugs \$25.00 \$25.00 1 \$50.00 0 5 \$50.00 Non-Preferred Brand Drugs 1 Specialty Drugs (i.e. high-cost) 95.8% 95.8%

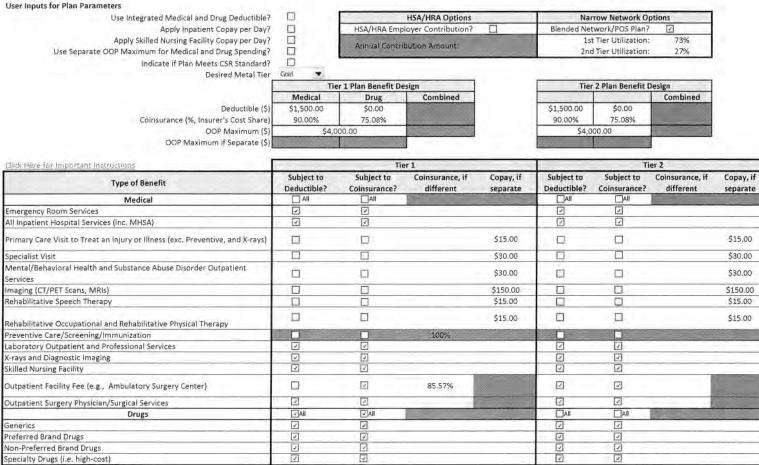
Matinum 6- Free Stunding

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):	<u>Ö</u>

Calculation Successful		
91.0%		
Platinum		

Gold Ga Free Standing



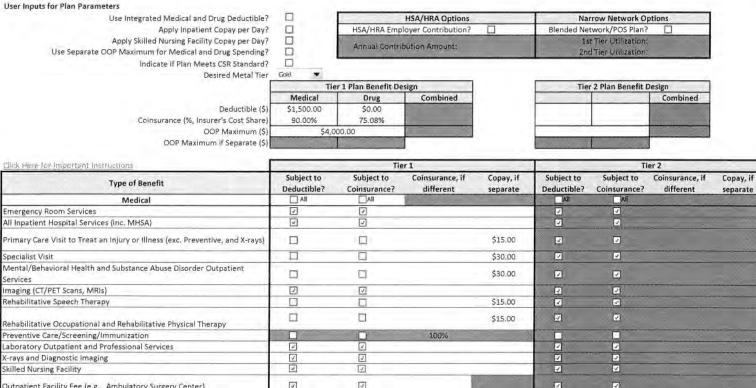
Set a Maximum on Specialty Rx Coinsurance Payments?	
Specialty Rx Coinsurance Maximum:	and the second second
Set a Maximum Number of Days for Charging an IP Copay?	
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	
# Visits (1-10):	
THE PARTY AND A DESCRIPTION OF A DESCRIP	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	

Output

Status/Error Messages: Actuarial Value: Metal Tier: Calculation Successful. 79.57% Gold

79.57 × 0.45 79.79 × 0.55 79.69.1.

Gold Ga Mospitul setting

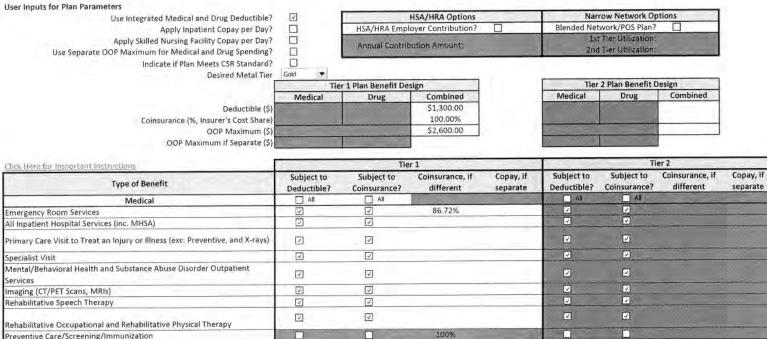


Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	I	Ø			
Outpatient Surgery Physician/Surgical Services	1	Ø	2	2	Section of the sectio
Drugs			All .	M	
Generics	2	Ø	.	Z	
Preferred Brand Drugs	I.	2	S	2	
Non-Preferred Brand Drugs	2	2	2	2	1
Specialty Drugs (i.e. high-cost)		I	2	2	and the second second second

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);	
The second se	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	

Status/Error Messages:	Calculation Successful		
Actuarial Value:	79.79%		
Metal Tier:	Gold		

Gold-7



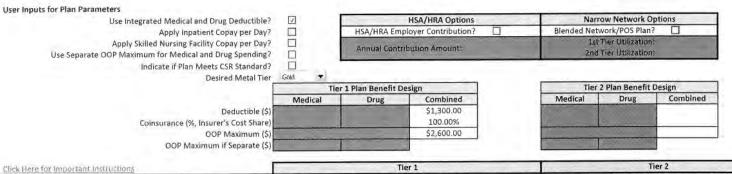
Rehabilitative Occupational and Rehabilitative Physical Therapy	Lund			
Preventive Care/Screening/Immunization		100%		
Laboratory Outpatient and Professional Services			I	
X-rays and Diagnostic Imaging	2		I	
Skilled Nursing Facility		V		✓
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		I		
Outpatient Surgery Physician/Surgical Services	I		2	
Drugs	All	All	A T	AL
Generics		71.01%		V
Preferred Brand Drugs		75,58%		V.
Non-Preferred Brand Drugs		73.62%		
Specialty Drugs (i.e. high-cost)	1	96.51%	2	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):	

Status/Error Messages:	Calculation Successful		
Actuarial Value:	78.04%		
Metal Tier:	Gold		

1012-7a



Click Here for Important Instructions		116	er 1	lier 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	Al		
Emergency Room Services	2	I	86.72%		I	2	in an	
All Inpatient Hospital Services (inc. MHSA)	Ø	2						
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	Z	D				2		
Specialist Visit	2	V			~	Image: A start and a start		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services		2			2	V		
Imaging (CT/PET Scans, MRIs)	2	2			2	V		
Rehabilitative Speech Therapy	7	2			2	2		
Rehabilitative Occupational and Rehabilitative Physical Therapy		Ø		_				
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services	2	2					ulture times	
X-rays and Diagnostic Imaging		1			2	2		
Skilled Nursing Facility		$\overline{\mathbf{v}}$				V		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		2						
Outpatient Surgery Physician/Surgical Services		Z			V	V		
Drugs	II 💟	IA 🔽			V Ail	IA 💟		
Generics		2	75.08%		V	2		
Preferred Brand Drugs		2	75.08%					
Non-Preferred Brand Drugs			75.08%		2			
Specialty Drugs (i.e. high-cost)	2	1	75.08%		2	2		

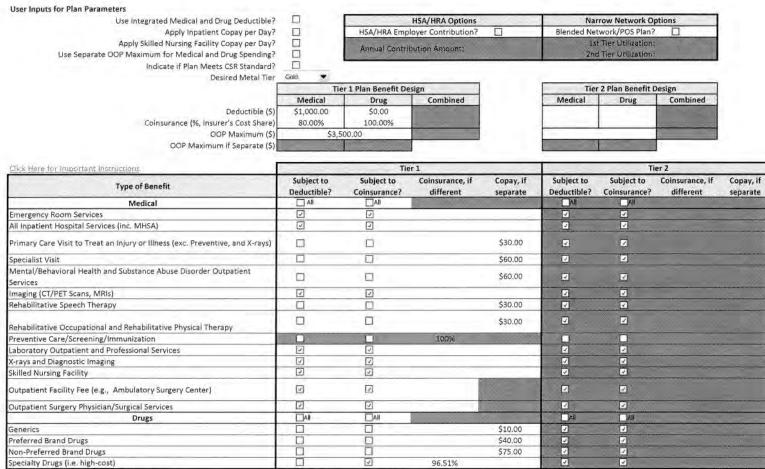
Set a Maximum on Specialty Rx Coinsurance Payments?	
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	
Output	

 Status/Error Messages:
 Calculation Successful.

 Actuarial Value:
 78.10%

 Metal Tier:
 Gold

Gold & Free Standing



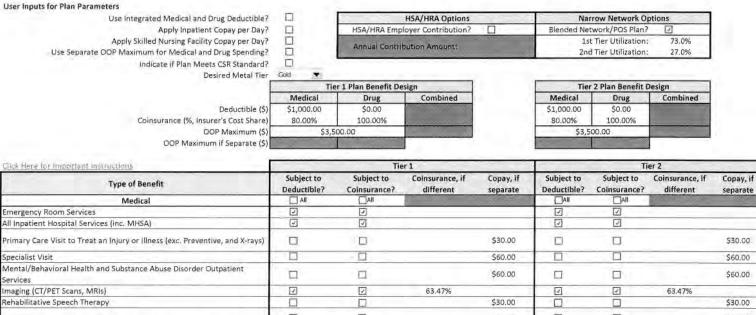
Set a Maximum on Specialty Rx Coinsurance Payments?	
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	
# Visits (1-10):	
A stand with the second states of the	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10);	
De trant	

Output

Status/Error Messages: Actuarial Value: Metal Tier: Calculation Successful. 78.59% Gold

78.59×0.45 78-13 ×0.55 78.34.1

Gold S. Hospital Setting



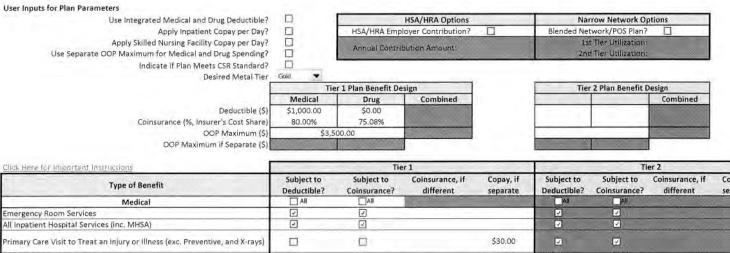
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$60.00				\$60.00
Imaging (CT/PET Scans, MRIs)		2	63.47%		2	2	63.47%	
Rehabilitative Speech Therapy		D		\$30.00				\$30.00
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$30.00				\$30.00
Preventive Care/Screening/Immunization			100%	10.00				
Laboratory Outpatient and Professional Services	2				2	2		
X-rays and Diagnostic Imaging	2	2			2	2		
Skilled Nursing Facility	E	D			I	I		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		2	73.43%		Ø			
Outpatient Surgery Physician/Surgical Services	2	2				2		
Drugs					[]All			
Generics				\$10.00			-	\$10.00
Preferred Brand Drugs				\$40.00				\$40.00
Non-Preferred Brand Drugs				\$75.00				\$75.00
Specialty Drugs (i.e. high-cost)		3	96.51%			4	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?	1
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	1
# Visits (1-10):	
	Ī
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	
Output	Ξ

Status/Error Messages:	Calculation Successful.
Actuarial Value:	78.13%
Metal Tier:	Gold

Gold Sot Free Standing



Click Here for Important Instructions	Tier 1 Tier 2						Tier 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	Ali				EA	IIA			
Emergency Room Services	2	Ø			2	V			
All Inpatient Hospital Services (inc. MHSA)	2	Ø			2	2			
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$30.00					
Specialist Visit				\$60.00	X	2		init's second	
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$60.00					
Imaging (CT/PET Scans, MRIs)		1				5			
Rehabilitative Speech Therapy				\$30.00		.			
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$30.00		Z			
Preventive Care/Screening/Immunization			100%						
Laboratory Outpatient and Professional Services	2	Ø			2				
X-rays and Diagnostic Imaging	2	V				2			
Skilled Nursing Facility	7	I			U.	X			
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		I			2				
Outpatient Surgery Physician/Surgical Services	I	Ø			1	2	de oppeteronnou		
Drugs	Ali				IIA.	IIA[
Generics	2	I			V	1		1	
Preferred Brand Drugs	J	2			2	2		Sec. 1 .	
Non-Preferred Brand Drugs	2	2			2	2			
Specialty Drugs (i.e. high-cost)	I	I				2			

Set a Maximum on Specialty Rx Coinsurance Payments?	
Specialty Rx Coinsurance Maximum:	Acres 6
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):	
THE TANK NOT THE REPORT OF THE	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	

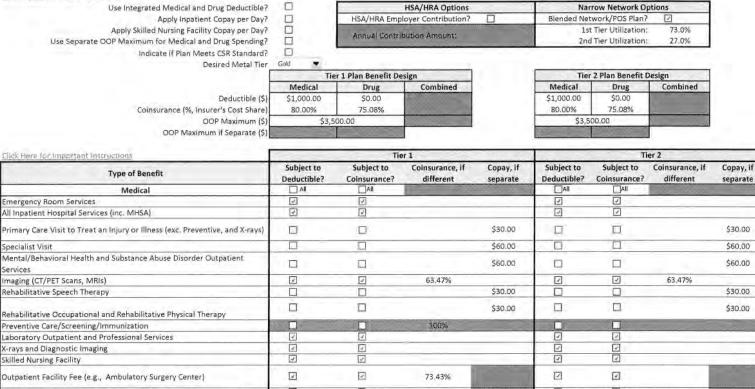
Output

Status/Error Messages: Actuarial Value: Metal Tier: Calculation Successful. 79.18% Gold

79.18 ×0.45 78.72 ×0.55

78-22408

Guld Ba: Hospital & Hing

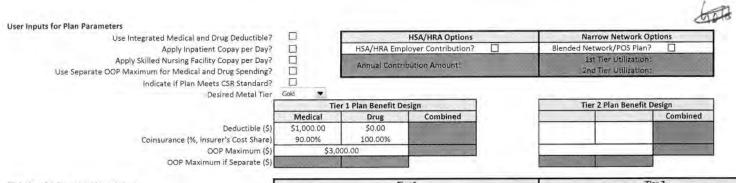


User Inputs for Plan Parameters

Type of Benefit	Deductible?	Coinsurance?	different	separate	Deductible?	Coinsurance?	different	
Medical	IA []	□ All			All			
Emergency Room Services	2	2			I	2		
All Inpatient Hospital Services (inc. MHSA)	Ø	I			2	2		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays				\$30.00				
Specialist Visit				\$60.00				
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$60.00			2.00	
Imaging (CT/PET Scans, MRIs)	2	9	63.47%		2	V	63.47%	
Rehabilitative Speech Therapy				\$30.00				-
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$30.00				
Preventive Care/Screening/Immunization			1.00%					
Laboratory Outpatient and Professional Services	N	Ø			2	I		
X-rays and Diagnostic Imaging	2	Ø				2		
Skilled Nursing Facility	2	Ø		Gridut-1000000000000000000000000000000000000	I	X		_
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	I	D	73.43%					
Outpatient Surgery Physician/Surgical Services	2	1		in the second	2			
Drugs	A#	All				[]All		
Senerics	2	2			I	4		
Preferred Brand Drugs	2	2			I	2		
Non-Preferred Brand Drugs	3	2			Ø	2		
Specialty Drugs (i.e. high-cost)	R	J			Ø	I		
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 Successful.
Actuarial Value:	78.72%
Metal Tier:	Gold



Click Here for Important Instructions	Tier 1 Tier 2					er 2		
Type of Benefit	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Colnsurance, if different	Copay, if separate
Medical						[]All		
Emergency Room Services	Ø	J			7	3		
All Inpatient Hospital Services (inc. MHSA)	9	1			Z	2		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$20.00				
Specialist Visit				\$40.00				
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$40.00				
Imaging (CT/PET Scans, MRIs)	2	Ø				Z		
Rehabilitative Speech Therapy				\$20.00				
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$20.00		, a		
Preventive Care/Screening/Immunization			100%					
Laboratory Outpatient and Professional Services	I					2		
X-rays and Diagnostic Imaging	2					_		
Skilled Nursing Facility	7	2			2	I		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	I							
Outpatient Surgery Physician/Surgical Services		2				-	N	
Drugs					IIA 🔄	[✓]All		
Generics				\$10.00	3	v		
Preferred Brand Drugs				\$40.00	2	2		
Non-Preferred Brand Drugs		0		\$75.00	2	2		
Specialty Drugs (i.e. high-cost)		Ø	95.61%		3	V		

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):	

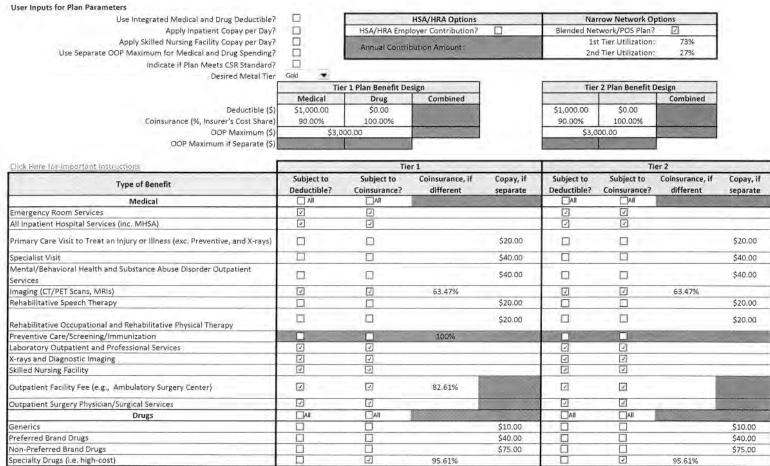
Output

Status/Error Messages: Actuarial Value: Metal Tier: Calculation Successful. 81,53% Gold

Bes 80.65.1 × 0.45 80.65.1 × 0.55 81.05-1.

Gold 9 Free Standing

Gold 9: Hospital Setting

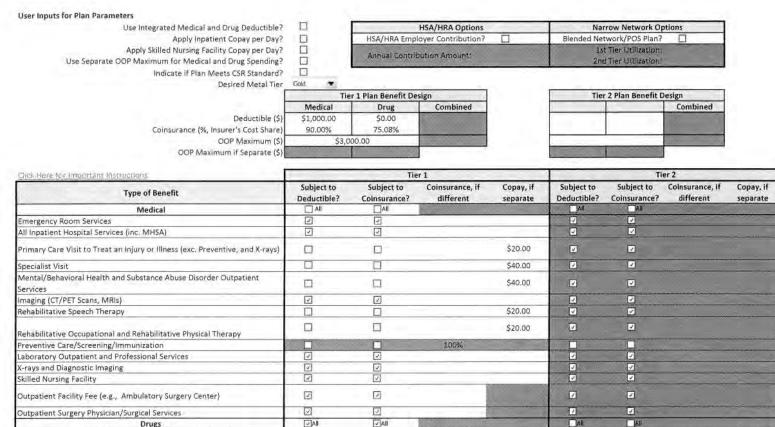


Specialty Rx Coinsurance Maximum	1:	
Set a Maximum Number of Days for Charging an IP Copay	7 🔲	
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits	3 🗆	
# Visits (1-10)):	
THE THE PARTY OF THE OTHER DESCRIPTION OF THE PARTY OF		
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays	7	
# Copays (1-10)	10	

Output

Status/Error Messages:	Calculation Successful,
Actuarial Value:	80.65%
Metal Tier:	Gold

Gold 9a Free Standing



All Drugs \square Generics 2 Preferred Brand Drugs 2 Non-Preferred Brand Drugs 2 2 Specialty Drugs (i.e. high-cost) 1 \square Options for Additional Benefit Design Limits: Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:

specially is consorance 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):	
Sector and C.C., B. 1998, And Lease of The C.	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	

Output

Status/Error Messages: Actuarial Value: Metal Tier:

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

2

1

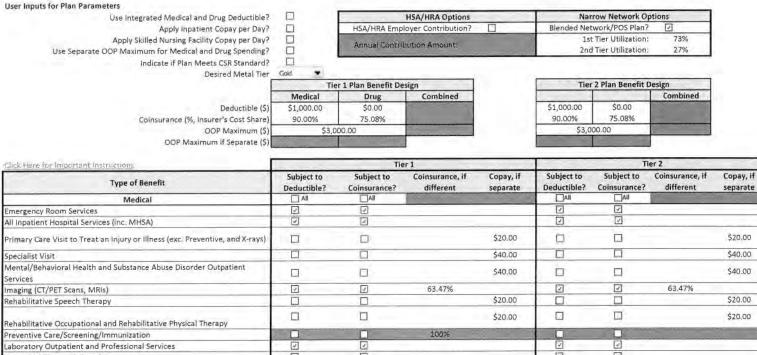
5

1

1

5

Gold 9a: Hospital Setting



Rehabilitative Occupational and Rehabilitative Physical Therapy			42.		-	
Preventive Care/Screening/Immunization			100%			
Laboratory Outpatient and Professional Services	R	3		2	2	
X-rays and Diagnostic Imaging				9		
Skilled Nursing Facility		I				
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	I	2	82.61%			
Outpatient Surgery Physician/Surgical Services		D			2	
Drugs	[]All	[√]All				
Generics	2	2			2	_
Preferred Brand Drugs	2				1	
Non-Preferred Brand Drugs	(2)				2	
Specialty Drugs (i.e. high-cost)	2				I	
Options for Additional Benefit Design Limits:						
Set a Maximum on Specialty Py Cologyrance Paymer	510					

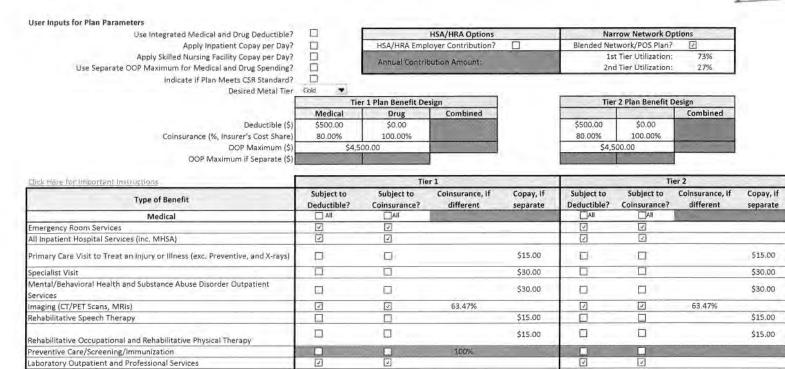
Set a Maximum on Specialty Rx Coinsurance Payments?	
Specialty Rx Coinsurance Maximum:	h
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	

Output

Status/Error Messages: Actuarial Value: Metal Tier: Calculation Successful 81.15% Gold

82-04-1- ×0-45 81-15-1- ×0-55 81.55

Goldo- Hospital Self



 \square

D

 \Box

0

73.43%

96.51%

2

 \square

\$10.00

\$40.00

\$75.00

2

2

2

2

4

All

\$10.00

\$40.00

\$75.00

96.51%

2

2

4

Specialty Drugs (i.e. high-cost) Options for Additional Benefit Design Limits:

Outpatient Surgery Physician/Surgical Services

Outpatient Facility Fee (e.g., Ambulatory Surgery Center)

Drugs

X-rays and Diagnostic Imaging

Non-Preferred Brand Drugs

Skilled Nursing Facility

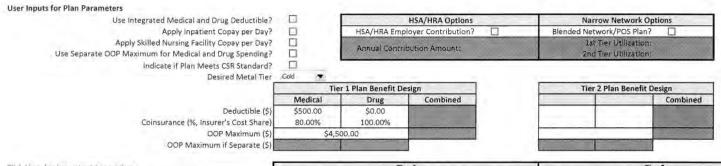
Generics Preferred Brand Drugs

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 Successful.
Actuarial Value:	80.60%
Metal Tier:	Gold

Gold B- Free Standy



Click Here for important instructions		Tie	er 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			[All	All .		
Emergency Room Services	Ø	2				Z		
All Inpatient Hospital Services (inc. MH5A)	2	Ø			2	2		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)				\$15.00				
Specialist Visit				\$30.00	2			
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services				\$30.00	EI.			
Imaging (CT/PET Scans, MRIs)	1	2			4	2		
Rehabilitative Speech Therapy				\$15.00	7	2		
Rehabilitative Occupational and Rehabilitative Physical Therapy				\$15.00	Ø	Z		
Preventive Care/Screening/Immunization			1.00%					
Laboratory Outpatient and Professional Services	1	2			2	2		
X-rays and Diagnostic Imaging	2				2	2		
Skilled Nursing Facility	Z	V			2			
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ø	1						
Outpatient Surgery Physician/Surgical Services					2	2		
Drugs	All	[]All			All	Ali		
Generics				\$10.00	V	2		
Preferred Brand Drugs				\$40.00		.		
Non-Preferred Brand Drugs				\$75.00		2		
Specialty Drugs (i.e. high-cost)		I	96.51%		2	v		

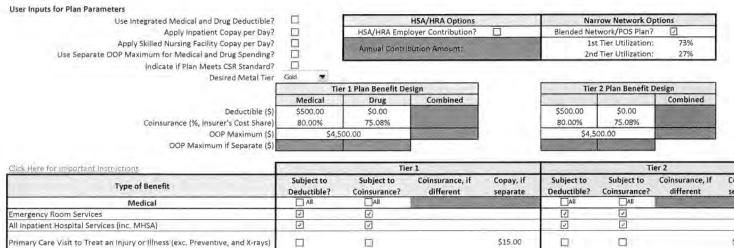
Set a Maximum on Specialty Rx Coinsurance Payments?	-	
Specialty Rx Coinsurance Maximum:		
Set a Maximum Number of Days for Charging an IP Copay?		
# Days (1-10):		
Begin Primary Care Cost-Sharing After a Set Number of Visits?		1
# Visits (1-10):		
the second sector of the second sector of the second sector		-
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?		
# Copays (1-10):		

Output

Status/Error Messages: Actuarial Value: Metal Tier: Calculation Successful. 81.23% Gold

BI. 23×0.45 80.60×0.55 80.88.1.

Gold 10 a - Hospital Setting



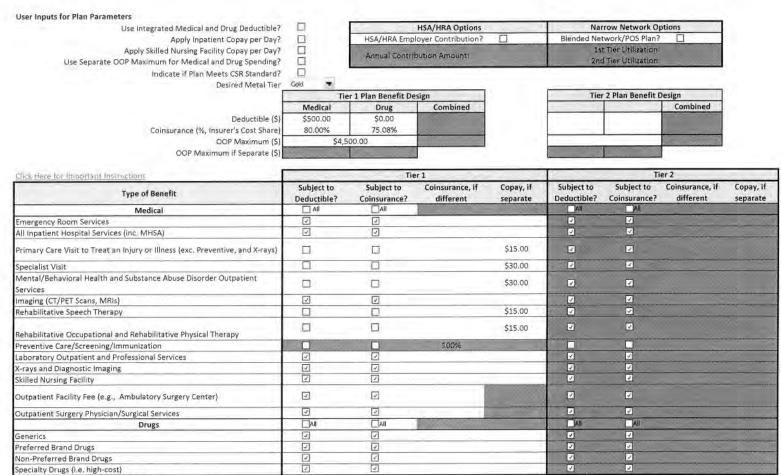
e 11		Tier 1					
Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
All							
2	2			Ø			
7	Ø				1		
			\$15.00				\$15,00
			\$30.00				\$30.00
			\$30.00				\$30.00
		63.47%			2	63.47%	
			\$15.00				\$15.00
			\$15.00				\$15.00
		100%					
7	Ø			Ø	Ø		
X	ē			I	1		
I	V			J	I		
	2	73.43%		Image: Construction	2		
I	2						. inite and
All	[]All			[]AR	All		
1	 Image: A set of the set of the			I	Ø		
I	I			Ø	7		
1	7			2	2		
Z	I			I	2		
	Deductible?	Deductible? Coinsurance? All All I All I I I	Deductible? Coinsurance? different All All I All I I I<	Deductible? Coinsurance? different separate All All All All All I All Image: All Image: All Image: All Image: All Image: All I	Deductible? Coinsurance? different separate Deductible? All All All All All All I All I I I I I I I I I I I I I I	Deductible? Coinsurance? different separate Deductible? Coinsurance? All All All All All All All I I I I I I All I I	Deductible? Coinsurance? different separate Deductible? Coinsurance? different All All

-

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	81.10%
Metal Tier:	Gold

Gold 10 a - Free standing



6	-
-	

Output

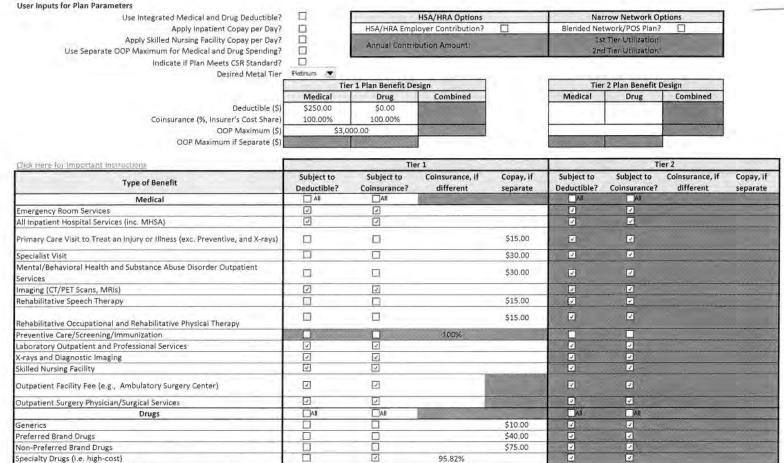
Status/Error Messages: Actuarial Value: Metal Tier: Calculation Successful. 81.73% Gold

81.73× 0.45 81.10× 0.55 81.38.1.

Platinum 1- Free stanling

89.61 × 0.45 87.61 × 0.55

88.51



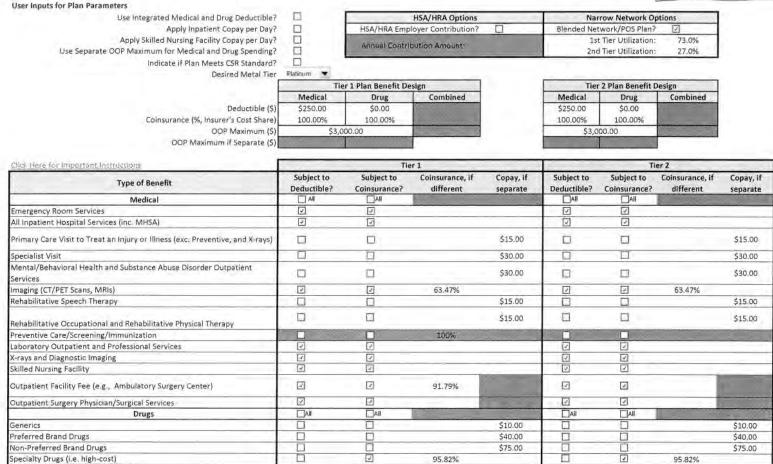
Options for Additional Benefit Design Limits:

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):	

Output

Status/Error Messages: Actuarial Value: Metal Tier: Calculation Successful. 89.61% Platinum

Platinum 1 - Hospital



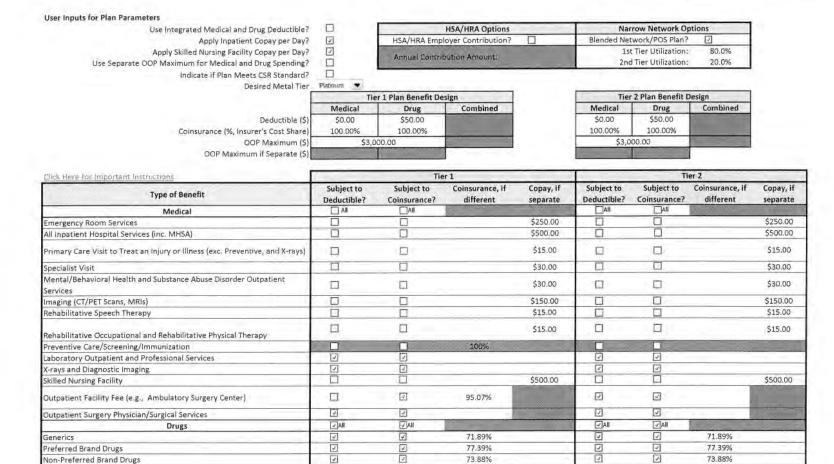
Set a Maximum on Specialty Rx Coinsurance Payments?	
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	 _

Output

Status/Error Messages: Actuarial Value: Metal Tier:

Error: Result is outside of +/- 2 percent de minimis variation 87.61%

Platinum-2- Free Stanling



1

95.82%

Options for Additional Benefit Design Limits:

Specialty Drugs (i.e. high-cost)

Set a Maximum on Specialty Rx Coinsurance Payments?		
Specialty Rx Coinsurance Maximum:		
Set a Maximum Number of Days for Charging an IP Copay?	2	
# Days (1-10):		3
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 Successful, 89,16% Platinum

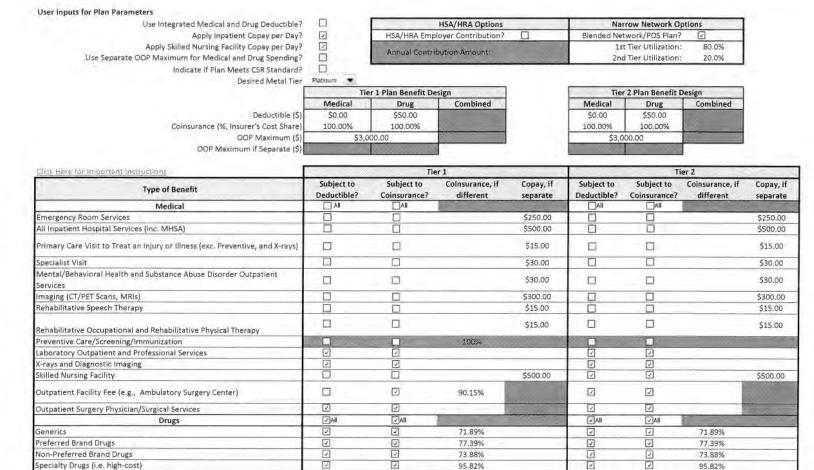
1

89.16× 0.45 87.90× 0.55 87.87×0.55

95.82%

1

Platinum-2-Hospital

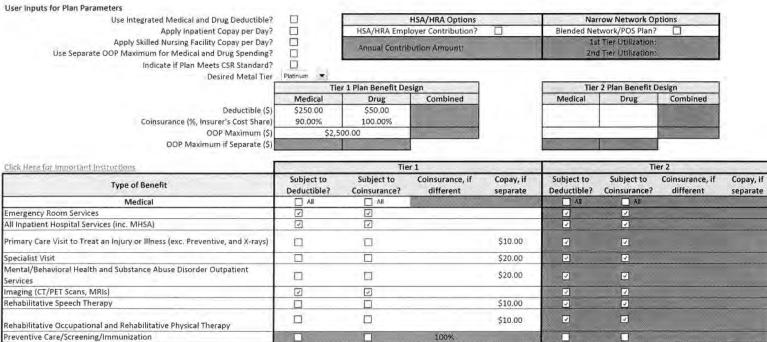


Set a Maximum on Specialty Rx Coinsurance Payments?			
Specialty Rx Coinsurance Maximum:			
Set a Maximum Number of Days for Charging an IP Copay?	1		
# Days (1-10):		3	
Begin Primary Care Cost-Sharing After a Set Number of Visits?			
# Visits (1-10):			
Contraction of the second day of the second second			
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?			
# Copays (1-10):			

Output

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

Matinum-3



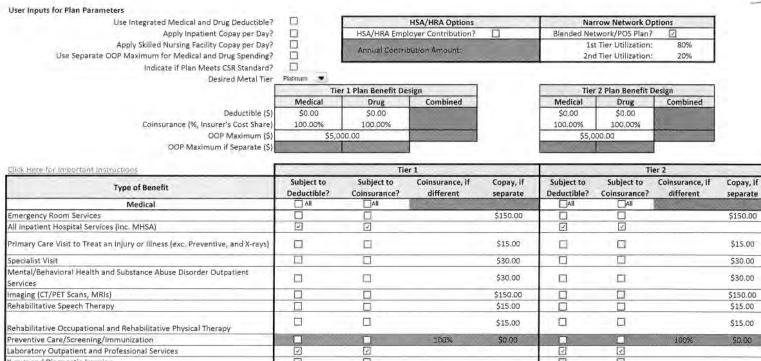
		\$10.00	2	2
		100%		
	$\overline{\mathbf{Z}}$		V	V
	1		2	V
2	2		-	2
	2		2	
I	2		V	
IIA 🔽	IA 🔽		V AI	Z All
2	2	57.94%	V	2
	2	85.87%	2	7
	Ø	82.58%	2	
	2	95.82%	2	
	_			
			100% 2 2 2 2 2 2 2 2 2 3 2 3 4 3 4 4 57.94% 2 3 3 4 4 57.94% 5	100% ✓

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):	
the state of a state of the state of the state	-
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10);	 _
C. La I	

Output

Status/Error Messages:	Calculation Successful
Actuarial Value:	88.25%
Metal Tier:	Platinum

Plachinum4-Hospital



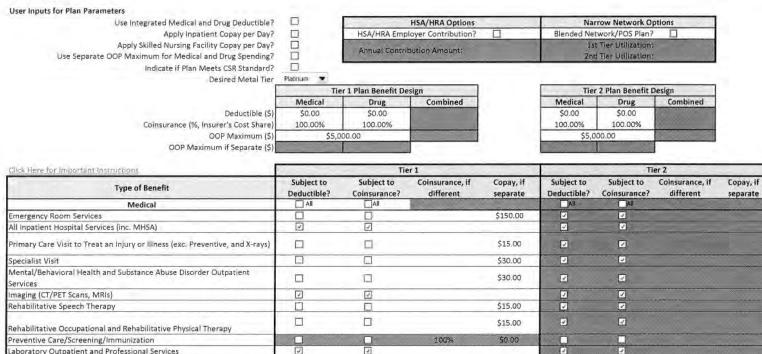
X-rays and Diagnostic Imaging	L¥1	1			2	2	
Skilled Nursing Facility	2	I			Ð	I	
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		2	95.07%		Ø		
Outpatient Surgery Physician/Surgical Services		2			Ø		
Drugs	All	[]All				IIA	
Generics				\$15.00			\$15.00
Preferred Brand Drugs				\$25.00			\$25.00
Non-Preferred Brand Drugs				\$50.00			\$50.00
Specialty Drugs (i.e. high-cost)		Ø	95.8%			1	95.80%

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?	0	
# Visits (1-10):		
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?		
# Copays (1-10):		

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	91.3%
Metal Tier:	Platinum

Platinum4-Free Standing



Laboratory Outpatient and Professional Services	2	2		L	2	
X-rays and Diagnostic Imaging		I		2	2	
Skilled Nursing Facility	9	J			Z	
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	I	Ð				
Outpatient Surgery Physician/Surgical Services	7	2	a de la construcción de la constru	1	2	
Drugs	All					
Generics			\$15.00	1	 Image: A set of the set of the	
Preferred Brand Drugs			\$25.00	2	2	
Non-Preferred Brand Drugs	0	C	\$50.00	2	2	
Specialty Drugs (i.e. high-cost)		2	95.8%	.	 Image: A set of the set of the	
Options for Additional Benefit Design Limits:						

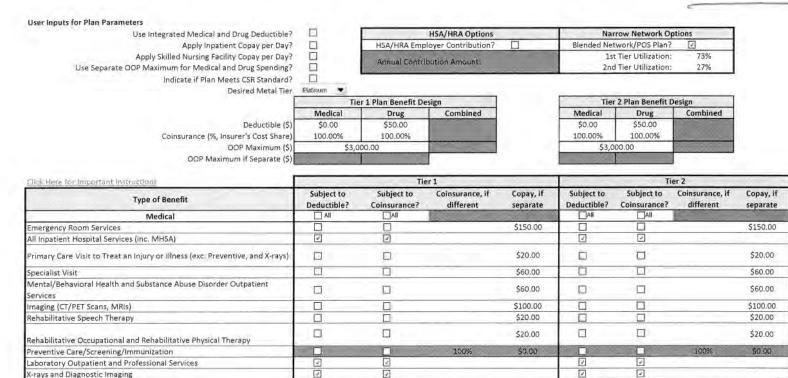
Options for Additional Benefit Design Limits:	
Set a Maximum on Specialty Rx Coinsurance Payments?	
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	
# Days (1-10):	-
Begin Primary Care Cost-Sharing After a Set Number of Visits?	
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	
# Copays (1-10):	

Output

Status/Error Messages: Actuarial Value: Metal Tier: Error: Result is outside of +/- 2 percent de minimis variation. 92.6%

91.3×0.45 89%

Platinum5 - Freestanling



1

R

1

1

All

96.72%

57.84%

85.87%

82.58%

95.8%

Non-Preferred Brand Drugs	1	Z	
Specialty Drugs (i.e. high-cost)	2	\square	
Options for Additional Benefit Design Limits:			
Set a Maximum on Specialty Rx Coinsurance Payments?			
Specialty Rx Coinsurance Maximum:		5.00	
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):		3.0	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?		1.1	

Copays (1-10):

Output

Status/Error Messages: Actuarial Value: Metal Tier:

Skilled Nursing Facility

Preferred Brand Drugs

Generics

Outpatient Facility Fee (e.g., Ambulatory Surgery Center)

Drugs

Outpatient Surgery Physician/Surgical Services

Calculation Successful. 89.9% Platinum

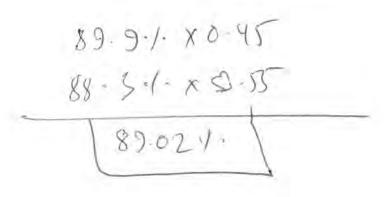
1

1

All

1

4



1

 \Box

 $\overline{\mathbf{V}}$

All

4

1

1

1

57.84%

85.87%

82.58%

95.8%

 \square

2

2

 \Box

2

 \Box

All

0 1 2 3 4 5 6 7	<u>OCI</u> 159 193 191 166 226	Dution by UHIC 1,443 1,574 1,438	<u>Total</u> 1,602 1,767
1 2 3 4 5 6	193 191 166 226	1,574 1,438	1,767
2 3 4 5 6	191 166 226	1,438	
3 4 5 6	166 226		1,629
5 6	226	1,284	1,029
6		1,318	1,544
	165	1,304	1,469
	149	1,311	1,460
8	133 213	1,200 1,320	1,333 1,533
9	253	1,308	1,561
10	249	1,149	1,398
11	296	1,238	1,534
12 13	289	1,301	1,590
13	327 273	1,391 1,230	1,718 1,503
15	329	1,284	1,613
16	327	1,069	1,396
17	412	1,145	1,557
18 19	290	1,097	1,387 1,405
20	318 356	1,087 983	1,405
21	253	1,269	1,522
22	213	1,677	1,890
23	362	1,957	2,319
24	418	2,121	2,539
25 26	336 271	2,232 2,398	2,568 2,669
20 27	307	2,398 2,492	2,009
28	286	2,354	2,640
29	443	2,519	2,962
30 21	367	2,331	2,698
31 32	283 371	2,327 2,538	2,610 2,909
33	464	2,558	3,077
34	317	2,321	2,638
35	364	2,207	2,571
36 37	419 361	2,002 1 817	2,421
37 38	361 376	1,817 1,885	2,178 2,261
39	360	1,932	2,292
40	431	1,954	2,385
41 42	422	2,181	2,603
42 43	475 393	2,099 1,884	2,574 2,277
44	405	1,915	2,277
45	410	1,868	2,278
46	416	1,961	2,377
47 48	409 424	1,820 1,773	2,229 2,197
48 49	483	1,773	2,197
50	336	1,611	1,947
51	533	1,488	2,021
52	630	1,624	2,254
53 54	615 603	1,614 1,548	2,229 2,151
55	549	1,517	2,066
56	416	1,374	1,790
57	583	1,484	2,067
58 59	429 460	1,432 1,470	1,861 1,930
59 60	460 389	1,470	1,930
61	377	1,063	1,440
62	411	1,039	1,450
63 64	413	1,043	1,456
64 65	292 182	845 680	1,137 862
66	182	457	579
67	141	382	523
68	84	256	340
69 70	31 62	254 277	285 339
70 71	62 66	277 251	339 317
72	9	136	145
73	21	85	106
74	11	91 102	102
75 76	29 30	102 36	131 66
76 77	30 19	30 52	71
78	27	8	35
79	0	15	15
80 91	0	8	8
81 82	0 5	21 39	21 44
83	6	20	26
84	0	5	5
86 97	0	10	10
87 88	0 <u>0</u>	6 8	6 8
Total	24,034	110,175	134,209
Avg Age	37.7	33.6	34.3

(1) Starting Base Rate

	<u>Medical</u>	<u>Rx</u>
HMO:	\$173.96	\$59.71
HMP:	\$198.00	\$59.71

(2) Effective Date Adjustment Factor

Policy Effective Dates	Factor
On or after January 1, 2013	2.113

(3) Age Factors

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

Maximum number of children assumed is 3 per family.

(4) Benefit Plan Ratios

HMO		HMP		HMO-HSA		1
Plan	Ratio	Plan	Ratio	Plan	Ratio	
ADC	0.9293	1M1	0.9006	SWT	0.8677	
ADD	0.9055	1M2	0.8505	SWU	0.7115	
ADE	0.8555	1M3	0.8120	SWV	0.8269	
ADF	0.8136	1M4	0.8120	SWW	0.6734	
ADG	0.8150	1M5	0.7590	SWX	0.7586	
ADH	0.7618	1M6	0.7486	SWY	0.6118	
ADI	0.7495	1M7	0.6919	SWZ	0.5770	
ADJ	0.6908	1M8	0.6634	SW1	0.5478	
ADK	0.6638	1M9	0.6183	-		
ADL	0.6195	1MN	0.9233			_
KVA	0.9454	KXA	0.9414	HMF	P-HSA	
KVB	0.9166	KXB	0.9140	Plan	Ratio	
KVC	0.8951	KXC	0.8936	SW2	0.8680	
KVD	0.8500	KXD	0.8507	SW3	0.7126	
KVE	0.8946	KXE	0.8931	SW4	0.8264	
KVF	0.8715	KXF	0.8711	SW5	0.6739	
KVG	0.9463	KXG	0.7094	SW6	0.7576	
KVH	0.9175	KXH	0.6554	SW7	0.6111	
KVI	0.8960	KXI	0.6298	SW8	0.5752	
KVM	0.7104	Edge4	0.6160	SW9	0.5453	
KVN	0.6590	Edge5	0.6523			
KVO	0.6328	Edge6	0.6846			
Edge1	0.6197					
Edge2	0.6865					
Edge3	0.6539					

Rx				
Plan	Ratio			
0J	0.3821			
0K	0.4260			
0L	0.4863			
0M	0.5487			
0N	0.4736			
0P	0.5345			
0R	0.4628			
0S	0.5220			
0T	0.4643			
0U	0.5215			
0V	0.4469			
0W	0.5020			
0X	0.4364			
0Y	0.4899			
8H	0.5432			
81	0.5163			
8J	0.4850			
8K	0.4970			
8L	0.4425			
8M	0.4321			
8P	0.4597			
8T	0.4814			
8U	0.4689			
8V	0.5291			
8W	0.4582			
8X	0.5168			
9B	0.3783			
9C	0.4217			
JK	0.7444			
SP1	0.5484			
SP2	0.4771			
SP3	0.3575			
9U	0.5634			
9Y	0.4589			
TF	0.3214			

* For HSA plans the medical plan ratio includes the cost for Rx Plan 9Y (\$10/35/60). HSA plans may be offered with Rx plan 0Y (\$10/30/50).

HSA Rx *			
Plan	Ratio		
0Y HSA	0.0087		

(5) Group Size Factor

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

(6) Risk Adjustment Factor

a) Maximum New Business Premium Discount for Medical Underwriting

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

b) Other Factors

Based on use of the "Milliman Health Cost Guidelines: Small Group Medical Underwriting" (assigns medical underwriting factors based on members' medical conditions) groups will be assigned an underwriting factor in the range of 0.75 to 6.00.

(7) Industry Factors

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

DC SG Objections & Responses - OCI

Summarized Main Issue/ Objection--- (Detailed Objections 'point-by-point' follow)

It appears that United did not develop a single index rate across the entire small group market (i.e. all products combined) for each legal entity. The ACA requires that the index rate be the average allowed cost PMPM for EHB benefits only across the entire market (i.e. individual or small group). United appears to have maintained prior "base rates" that differ by product. This common index rate must then be adjusted to reflect the anticipated population that is expected to enroll and the utilization of the average benefit plan that they are expected to be enrolled in. So, for example, if the average AV underlying the base period index rate is .80 but the expected average benefit during the projection period is 0.76 then the base period index rate must be adjusted to reflect anticipated lower utilization due to the lower benefits in developing the projection period index rates. United has not made this demonstration by showing their AV underlying the base period, their projected population by plan, the corresponding average AV in the projections period, and finally the adjustment that should be applied to the index rate. The base period index rate must also be adjusted to reflect anticipated changes in morbidity, provider contracts, average demographics, etc. as well. The ACA requires that these adjustments be applied to the index rate so that they are spread across the entire market to take morbidity out of the equation. United has also not demonstrated any of these adjustments. Again, these adjustments would be specific to each operating entity (e.g., United vs. Optimum). It also appears that the current "base rates" include administration expenses and other retention items. The index rate must reflect ONLY allowed claims to ensure the same average claim cost is used as the starting point for developing rates for each plan to spread the average morbidity across all plans. The admin expenses then get added as a separate plan level adjustment.

In our submitted rate filings we provided index rates in the Unified Rate Review Templates (URRT's) that meet the HHS requirements, and we developed rates in a manner that meet the PPACA requirements to use a single risk pool and to provide rates that are not based on the health characteristics of members or groups.

CCIO representatives in their American Academy of Actuaries sponsored webinars have stated that the URRT is not a rate development tool, and the URRT Part I instructions state: "The purpose of Worksheet 1 is to capture information at the market level for non-grandfathered products, consistent with the requirement to set premium rates using a single risk pool, as defined in 45 CFR Part 156, §156.80. The worksheet is not intended to prescribe a rate development methodology. Rather, the worksheet captures experience period data and key assumptions consistent with those used in the development of the proposed premium rate increases. The worksheet uses the data to show that the average gross premium rate complies with the requirements of the single risk pool, and reports the total and annualized change in the gross premium relative to the experience period. These calculated changes in the average gross premium are not equal to the average rate increase of the pool, but rather provide information on how the average gross premiums have changed over time."

We are providing revised URRT's to respond to the objections we have received. In developing the index rate, we first begin with the base period allowed claims. We then adjust for trend from the experience period to the projection period, adjust for expected changes in morbidity, and adjust for EHB additions and subtractions. We then make market wide adjustments to this index rate for risk adjustment and for estimated SHOP user exchange fees. Finally, the permitted plan level adjustments are included in our benefit plan ratios (cost-sharing design of each plan, provider network and utilization management practices, and administrative costs excluding Exchange user fees). The rate development is as described in the actuarial memorandum we provide with our rate filing to the DC Department of Insurance.

1) We note that you are offering a number of products and a number of plans at the same metal level in regions. Please provide information on all of your offerings describing what differentiates them and what the target market is for each.

The member cost sharing features of each benefit plan (copays, deductibles, coinsurance, and out-of-pocket maximums) are presented in the rate filing Exhibit 2. We wish to offer small employers in DC options to best meet the specific needs of their employees and families. We currently offer a wide range of benefit plan options and believe many customers will wish to choose a plan close to their present coverage. We are offering both in-network only HMO plans, and plans with an out-of-network option, again to meet the different needs and desires of DC small group employers.

2) 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.

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

Please see the screen shots submitted via SERFF.

4) Worksheet 2 of the URRT uses different reference plans for the two products. Please provide a revised URRT using a single reference plan.

A revised URRT using a single reference plan has been submitted.

5) Please provide quantitative actuarial support for the 2.113 factor used to trend base rates to the 3^{rd} quarter 2013. What time period is encompassed by the trend factor?

This is the actual factor used in calculating our 2013 rates. It is from our current approved rate filing (SERFF tracking # UHLC-128716373). Copies of our current rates and rate factors are being provided (see response to Question #15).

6) 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).

7) 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.

8) 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% x 14% = 4.2% expected premium transfer.

9) Please provide quantitative actuarial support for the assumptions that +3.0% and +7.0% are the true cost differences between products.

Our experience has always indicated a higher than 3% claim cost difference between in-network only plans and plans with an out-of-network benefit. We believe this is due to selection: groups that are higher utilizers of medical care are more likely to choose plans that offer out-of-network benefits, for example to cover members with on-going health conditions being serviced by out-of-network providers. The ACA requires carriers to remove morbidity from their pricing, to not have rates based on the health characteristics of the groups we insure. Based on a review of the benefits offered in and out-of-network on our benefit plans, we believe that 3% is the appropriate pricing differential that removes morbidity.

The 7% differential between the OCI HMO product, which includes both a PCP gatekeeper and provider capitation, and our UHIC EPO product, which is Open Access with no gatekeeper requirement and no provider capitation, is comprised of two components: 5% for gatekeeper plus 2% for capitation.

10) Please provide a description of the base data used for the manual rate including:

1) Was it the two companies combined or just UHIC as indicated in the Part III Actuarial memorandum or just OCI as indicated on Exhibit A and referenced in item L of the DC actuarial memorandum?

2) If it was the combined experience, please explain why this is appropriate basis for the credibility manual?

The combined experience of our two companies, UHIC and OCI, is used, which we believe is credible in total.

11) 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:

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

Calculation A – Premium Using Current Rates

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</u> <u>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: $\frac{491.33}{517.59} = 0.949$.

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			
<u>Model</u> x	Factor x	<u>Factor</u> =	Total		
\$173.96	0.949	2.546	\$420.31		
\$179.18	0.949	2.546	\$432.92		
\$186.14	0.949	2.546	\$449.74		
\$191.72	0.949	2.546	\$463.23		
\$59.17	0.949	2.546	\$142.96		
	Entered Into <u>Model</u> x \$173.96 \$179.18 \$186.14 \$191.72	Entered Revenue Into Neutral <u>Model</u> x Factor x \$173.96 0.949 \$179.18 0.949 \$186.14 0.949 \$191.72 0.949	EnteredRevenue $4Q13$ IntoNeutralTrendModelxFactorx $\$173.96$ 0.949 2.546 $\$179.18$ 0.949 2.546 $\$186.14$ 0.949 2.546 $\$191.72$ 0.949 2.546		

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:

U		base rates: oduct spread:	\$483.0 \$482.0)4)0 -0.29	%	
Industry:	Current industry factor: 2014 industry factor:			0.973 1.000	+2.7%	
Group Size:		nt group size fac group size facto		1.012 1.000	-1.2%	
Rate Relation to Manual	1	Current rate re 2014 rate rel.		r:	1.030 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%

12) Please provide a quantitative development of your plan rates demonstrating how the overall base rate was adjusted to get the individual plan base rates with all allowed adjustments quantified before age factors are applied.

The medical plan price relativities that are applied to the base rates to get the individual plan rates 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.

Exhibit 3b displays the calculation of each plan's rate (medical base rate x medical net-to-allowed ratio + Rx base rate x Rx net-to-allowed ratio), and the calculation of each plan's ratio to the index rate as developed in the URRT's. Included in the benefit plan ratios are the cost-sharing design of each plan, the provider network and utilization management practices, and the administrative costs excluding Exchange user fees.

13) The Part III Actuarial Memorandum states that no products are being terminated, but the URRT shows terminated products. Please correct or explain.

We are not terminating products, but are terminating benefit plans. The current benefit plans do not meet the PPACA requirements for non-grandfathered groups. All groups must move to new 2014 metal level plans.

14) 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.

15) Please provide your rating factors for the prior rates.

Attached are copies of Exhibits 1a, 1b, and 1c from our current approved rate filing, providing all our 2013 rating factors.

SERFF Tracking #:	UHLC-129030739 State Tracking #:		Company Tracking #:						
State:	District of Columbia	3	Filing Company:	Optimum Choice, Inc.					
TOI/Sub-TOI:	HOrg02G Group H	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO							
Product Name:	DC-SG-OCI-2104-	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-OCI-2014-01-All Exhibits 2013-06-26.pdf (Superceded)
06/26/2013		Supporting Document	Actuarial Memorandum	06/27/2013	DC-SG-OCI-ActMemo-2013-06- 26.pdf (Superceded)
06/26/2013		Supporting Document	Actuarial Memorandum and Certifications	06/27/2013	OCI-Part III-2014-01 (6-26-2013).pdf (Superceded)
06/26/2013		Supporting Document	Unified Rate Review Template	06/27/2013	DC-OCI-URRT-2014-01 (6-26- 2013).xlsm (Superceded)
06/26/2013		Supporting Document	Rate Filing Exhibits	06/27/2013	DCSG-OCI-2014-01-All Exhibits 2013-06-26.pdf (Superceded)
06/26/2013		Supporting Document	Rate Template	06/27/2013	DC-OCI- Rate Template 2013-06- 26.zip (Superceded)
06/25/2013		Rate	Rate Filing Exhibits	06/26/2013	DCSG-OCI-2014-01-All Exhibits 2013-06-25.pdf (Superceded)
06/25/2013		Supporting Document	Actuarial Memorandum	06/26/2013	DC-SG-OCI-ActMemo-2013-06- 25.pdf (Superceded)
06/25/2013		Supporting Document	Actuarial Memorandum and Certifications	06/26/2013	OCI-Part III-2014-01 (6-25-2013).pdf (Superceded)
06/25/2013		Supporting Document	Unified Rate Review Template	06/26/2013	DC-OCI-URRT-2014-01.xlsm (Superceded)
06/25/2013		Supporting Document	Rate Filing Exhibits	06/26/2013	DCSG-OCI-2014-01-All Exhibits 2013-06-25.pdf (Superceded)

SERFF Tracking #:

UHLC-129030739 State Tracking #:

Company Tracking #:

 State:
 District of Columbia
 Filing Company:
 Optimum Choice, Inc.

 TOI/Sub-TOI:
 HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

 Product Name:
 DC-SG-OCI-2104-01

 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-OCI- Rate Template 2013-06- 25.zip (Superceded)
06/21/2013		Supporting Document	Actuarial Memorandum	06/25/2013	DC-SG-OCI-ActMemo-2013-06- 21.pdf (Superceded)
06/21/2013		Supporting Document	Actuarial Memorandum and Certifications	06/25/2013	OCI-Part III-2014-01 (6-21-2013).pdf (Superceded)
06/21/2013		Supporting Document	Unified Rate Review Template	06/25/2013	DC-OCI-URRT-2014-01.xlsm (Superceded)
06/21/2013		Supporting Document	Rate Filing Exhibits	06/25/2013	DCSG-OCI-2014-01-All Exhibits 2013-06-21.pdf (Superceded)
06/21/2013		Rate	Rate Filing Exhibits	06/25/2013	DCSG-OCI-2014-01-All Exhibits 2013-06-21.pdf (Superceded)
06/21/2013		Supporting Document	Rate Template	06/25/2013	DC-OCI- Rate Template 2013-06- 21.zip (Superceded)
05/15/2013		Rate	Rate Filing Exhibits	06/21/2013	DCSG-OCI-2014-01-All Exhibits 2013-05-15.pdf (Superceded)
05/15/2013		Supporting Document	Rate Filing Exhibits	06/21/2013	DCSG-OCI-2014-01-All Exhibits 2013-05-15.pdf (Superceded)
05/15/2013		Supporting Document	Actuarial Memorandum	06/21/2013	DC-SG-OCI-ActMemo-2013-05- 15.pdf (Superceded)
05/15/2013		Supporting Document	Actuarial Memorandum and Certifications	06/21/2013	OCI-Part III-2014-01 (5-15-2013).pdf (Superceded)
05/15/2013		Supporting Document	Unified Rate Review Template	06/21/2013	DC-OCI-URRT-2014-01.pdf (Superceded)

SERFF Tracking #:	UHLC-129030739 State Tracking #:		Company Tracking #:					
State:	District of Columbia		Filing Company:	Optimum Choice, Inc.				
TOI/Sub-TOI:	HOrg02G Group He	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO						
Product Name:	DC-SG-OCI-2104-0	1						
Project Name/Number:	/							

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

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

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

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

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

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

Rate Factors

(1) Index Rate: \$461.48

(2) Benefit Plan Ratios

			10 Pla	ins				
		an Name	_					
					Rx			
	Exch			Metal	Actuarial	Plan		
Product	Off	On		Level	Value	Ratio		
HMO	C4N	VM9	ZV	Platinum	88.2%	1.00524		
HMO	EY3	V75	ZU	Platinum	90.7%	1.06083		
HMO	E45	V87	ΥM	Platinum	88.5%	1.02334		
HMO	E49	V89	ZR	Platinum	88.5%	1.01753		
HMO	E5P	V9E	ZU	Platinum	91.9%	1.08306		
HMO	EYY	V73	ZV	Platinum	89.0%	1.02017		
HMO-HSA	DW8	VZW	A0	Gold	78.5%	0.76122		
HMO-HSA	DW8	VZW	ΥM	Gold	78.4%	0.75776		
HMO-HSA	DW6	VZY	A0	Gold	78.1%	0.84881		
HMO-HSA	DW6	VZY	ΥM	Gold	78.0%	0.84535		
HMO	EZO	V79	A0	Gold	79.5%	0.87445		
HMO	EZO	V79	YM	Gold	78.8%	0.86511		
HMO	EZ5	V8N	C0	Gold	79.1%	0.85451		
HMO	EZ5	V8N	ZT	Gold	78.9%	0.86043		
HMO	EOT	V8T	A0	Gold	78.9%	0.85612		
нмо	EOT	V8T	ΥM	Gold	78.3%	0.84678		
HMO	EY9	V77	A0	Gold	81.4%	0.89690		
нмо	EY9	V77	ΥM	Gold	80.9%	0.88756		
нмо	EZY	V8L	BO	Gold	78.1%	0.85230		
HMO	EZY	V8L	ZS	Gold	78.7%	0.84517		
HMO	E02	V8V	A0	Gold	81.6%	0.91133		
HMO	E02	V8V	YM	Gold	81.1%	0.90199		
HMO	EOL	V8R	A0	Gold	79.7%	0.89640		
HMO	EOL	V8R	ZR	Gold	79.1%	0.87885		
HMO	EOE	V8P	A0	Gold	79.9%	0.89471		
НМО	EOE	V8P	ZS	Gold	78.5%	0.87022		
HMO-HSA	DX1	VZR	YM	Silver	70.2%	0.65975		
HMO-HSA	DX1	VZR	ZX	Silver	69.7%	0.65565		
HMO-HSA	DX8	VZ1	YM	Silver	70.4%	0.66896		
HMO-HSA	DX8	VZ1	ZX	Silver	69.3%	0.66486		
HMO-HSA	DYG	VZ2	YM	Silver	71.0%	0.67255		
HMO-HSA	DYG	VZ2	ZX	Silver	70.1%	0.66848		
HMO-HSA	DYR	VZ5	YM	Silver	69.1%	0.64961		
HMO-HSA	DYR	VZ5	ZX	Silver	68.3%	0.64553		
HMO	E08	V8X	ZT	Silver	70.8%	0.75360		
HMO	E08	V8X V8X	ZY	Silver	69.9%	0.73355		
HMO	E2Q	V8A V81	D0	Silver	71.5%	0.74365		
HMO	E2Y	V81 V83	ZT	Silver	70.0%	0.74868		
HMO	E2Y	V83	ZY	Silver	70.0%	0.72866		
HMO	E3Y	V85 V85	ZT	Silver	70.5%	0.75611		
HMO	E3Y	V85 V85	ZY	Silver	69.0%	0.73607		
HMO	EST E2I	V85 V8Y	ZT	Silver	70.5%	0.75852		
HMO	E2I	V8Y	ZY	Silver	68.4%	0.73832		
HMO	E2I E2Q	V81	ZZ	Silver	68.4% 69.2%	0.73847		
HMO-HSA	DW1	V81 VZT	ZX	Bronze	69.2% 60.6%	0.72443		
					60.6% 61.2%			
HMO-HSA	DW3	VZU	ZX	Bronze		0.55755		
HMO-HSA	DW5	VZV	ZX	Bronze	59.0%	0.62258		

HMP Plans									
	Р	lan Nan	ne						
		dical	Rx						
	Exch	ange	İ	Metal	Actuarial	Plan			
Product	Off	Ön	İ	Level	Value	Ratio			
HMP	C4M	VM8	ZV	Platinum	88.2%	1.02748			
HMP	EYZ	V74	ZV	Platinum	89.0%	1.04234			
HMP	EY4	V76	ZU	Platinum	90.7%	1.08323			
HMP	E46	V88	YM	Platinum	88.5%	1.04338			
HMP	E5M	V9D	ZR	Platinum	88.5%	1.03591			
HMP	E5Q	V9F	ZU	Platinum	91.9%	1.10534			
HMP-HSA	DW9	VZX	A0	Gold	78.5%	0.78510			
HMP-HSA	DW9	VZX	YM	Gold	78.4%	0.78162			
HMP-HSA	DXQ	VZZ	A0	Gold	78.1%	0.87479			
HMP-HSA	DXQ	VZZ	YM	Gold	78.0%	0.87131			
HMP	EZQ	V8K	YM	Gold	78.8%	0.88496			
HMP	EZ7	V80	C0	Gold	79.1%	0.87497			
HMP	EZ7	V80	ZT	Gold	78.9%	0.88086			
HMP	EOV	V8U	A0	Gold	78.9%	0.87644			
HMP	EOV	V8U	YM	Gold	78.3%	0.86710			
HMP	EZF	V78	YM	Gold	80.9%	0.90788			
HMP	EZF	V78	A0	Gold	81.4%	0.91722			
HMP	EZQ	V8K	A0	Gold	79.5%	0.89430			
HMP	EZZ	V8M	B0	Gold	78.1%	0.87241			
HMP	EZZ	V8M	ZS	Gold	78.7%	0.86528			
HMP	E04	V8W	A0	Gold	81.6%	0.93165			
HMP	E04	V8W	YM	Gold	81.1%	0.92232			
HMP	EON	V8S	A0	Gold	79.7%	0.91690			
HMP	EON	V8S	ZR	Gold	79.1%	0.89935			
HMP	E0G	V8Q	A0	Gold	79.9%	0.91495			
HMP	E0G	V8Q	ZS	Gold	78.5%	0.89046			
HMP-HSA	DXZ	VZS	YM	Silver	70.2%	0.67910			
HMP-HSA	DXZ	VZS	ZX	Silver	69.7%	0.67500			
HMP-HSA	DYH	VZ3	YM	Silver	71.0%	0.69262			
HMP-HSA	DYH	VZ3	ZX	Silver	70.1%	0.68852			
HMP-HSA	DX6	VZ4	YM	Silver	70.4%	0.68982			
HMP-HSA	DX6	VZ4	ZX	Silver	69.3%	0.68573			
HMP-HSA	DYO	VZ6	YM	Silver	69.1%	0.66950			
HMP-HSA	DYO	VZ6	ZX	Silver	68.3%	0.66540			
HMP	E2S	V82	D0	Silver	71.5%	0.76031			
HMP	E25	V84	ZT	Silver	70.0%	0.76526			
HMP	E2K	V8Z	ZT	Silver	70.5%	0.77620			
HMP	E2K	V8Z	ZY	Silver	68.4%	0.75615			
HMP	E41	V86	ZT	Silver	70.5%	0.77321			
HMP	E41	V86	ZY	Silver	69.0%	0.75316			
HMP	E2S	V82	ZZ	Silver	69.2%	0.74109			

(3) Trend Factors		<u>(4) Age Fac</u>	<u>ctors</u>							
Effective Quarter	Factor	Age	Factor	Ag	e	Factor	Age	Factor	Age	Factor
1st Quarter, 2014	1.000	0-20	0.727	33	2	0.727	44	1.137	56	1.801
2nd Quarter, 2014	1.026	21	0.727	33	3	0.727	45	1.181	57	1.871
3rd Quarter, 2014	1.052	22	0.727	34	4	0.727	46	1.227	58	1.944
4th Quarter, 2014	1.079	23	0.727	3	5	0.805	47	1.275	59	2.020
		24	0.727	3	5	0.836	48	1.325	60	2.099
		25	0.727	3	7	0.869	49	1.377	61	2.181
		26	0.727	3	3	0.903	50	1.431	62	2.181
		27	0.727	3	Э	0.938	51	1.487	63	2.181
		28	0.727	4)	0.975	52	1.545	64 & older	2.181
		29	0.727	43	1	1.013	53	1.605		
		30	0.727	42	2	1.053	54	1.668		
		31	0.727	43	3	1.094	55	1.733		

DC Small Group - 2014 Portfolio

	_	Plan Nam	ne	<u> </u>	Medical	Rx	1		In	-Netwo	rk			0	it-of-Ne	twork					Copaym	ents						Rx		
		1edical change	Rx	Metal	Schedule of Benefits	Schedule of Benefits	Act'l	Dedu	ctiblo		OORM	aximum	Dodu	uctible		OORN	laximum		1 1	1		OP Surgery		Medical Deduct.	Deduct.			Tier 2		Tier 3
Product		f On		Level	Form #	Form #	Value	Indiv.		Coins		Family		Family	Coins		Family	PCP SCP	UC	ER	Free-St.	Hospital	IP	Type		Deduct.	Tier 1	Tier 2 Spec.	Tier 3	Spec.
HMO	C41			Platinum 3	PL3.SBN.OCI.NET.14.DC	152550.RDR.RXSBN.NET.OCI.14.DC.SB	88.2%	\$250	\$500	90%	\$2,500	\$5,000						\$10 \$20						Emb	Sep	\$50	\$15	\$25 \$100		\$300
HMO HMO	EY3	3 V75 5 V87		Platinum 6 Platinum 1	PL6.SBN.OCI.NET.14.DC PL1.SBN.OCI.NET.14.DC	152550.RDR.RXSBN.NET.OCI.14.DC.SB 104075.RDR.RXSBN.NET.OCI.14.DC.SB	90.7% 88.5%	n/a \$250	n/a \$500		\$3,000 \$3,000	\$6,000 \$6,000						\$20 \$40 \$15 \$30	\$75	\$150	\$75	\$150 \$250		Emb	Sep		\$15 \$10	\$25 \$100 \$40 \$100		\$300 \$300
HMO	E43			Platinum 1 Platinum 2	PL1.SBN.OCI.NET.14.DC PL2.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB 104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB	88.5% 88.5%	\$250 n/a	\$500 n/a		\$3,000 \$3.000	\$6,000 \$6.000						\$15 \$30 \$15 \$30	\$75	\$250	\$150	\$250	3x\$500	Emb Emb	Sep Sep	\$50	\$10 \$10	\$40 \$100 \$40 \$100		\$300
нмо	E5F			Platinum 4	PL4.SBN.OCI.NET.14.DC	152550.RDR.RXSBN.NET.OCI.14.DC.SB	91.9%	n/a	n/a	100%	\$5,000	\$10,000						\$15 \$30			<i>Q</i> 150	\$150	579500	Emb	Sep	çso	\$15	\$25 \$100	4.4	\$300
HMO	EY		zv	Platinum 5	PL5.SBN.OCI.NET.14.DC	152550.RDR.RXSBN.NET.OCI.14.DC.SB	89.0%	n/a	n/a	100%	\$3,000	\$6,000						\$20 \$60	\$75	\$150	\$100	\$300		Emb	Sep	\$50	\$15	\$25 \$100	\$50	\$300
HMO-HSA	DW			Gold 1-A	GO1.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$2,600	\$5,200												NonEmb	Comb		\$10	20% to \$100	40% to	
HMO-HSA		8 VZW		Gold 1	GO1.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	78.4%	\$1,300	\$2,600		\$2,600	\$5,200								4484				NonEmb	Comb		\$10	\$40 \$100		\$300
HMO-HSA HMO-HSA	DW		A0 YM	Gold 7-A Gold 7	GO7.SBN.OCI.NET.14.DC GO7.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB 104075.RDR.RXSBN.NET.OCI.14.DC.SB	78.1% 78.0%	\$1,300 \$1,300	\$2,600 \$2,600		\$2,600 \$2,600	\$5,200 \$5,200								\$250 \$250				NonEmb NonEmb	Comb Comb		\$10 \$10	20% to \$100 \$40 \$100	40% to \$75	5300 \$300
HMO	FZC		AO	Gold 2-A	GO2.SBN.OCI.NET.14.DC	102040 RDR. RXSBN. NET. OCI. 14. DC. SB	79.5%	\$1,500	\$2,000		\$2,000	\$5,200 \$6.000						\$30 \$60		3230	\$250			Emb	Sep		\$10	20% to \$100	40% to	+
HMO	EZC	D V79	YM	Gold 2	GO2.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	78.8%	\$1,500	\$3,000	70%	\$3,000	\$6,000						\$30 \$60			\$250			Emb	Sep		\$10	\$40 \$100		\$300
HMO	EZ!	5 V8N	C0	Gold 4-A	GO4.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.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	o \$300
HMO	EZS			Gold 4	GO4.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB	78.9%	\$1,500	\$3,000		\$3,000	\$6,000						\$20 \$50	\$100		\$300			Emb	Sep	\$250	\$10	\$40 \$100	+	\$300
HMO	E0			Gold 8-A	GO8.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.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	
HMO HMO	E0 FY		YM A0	Gold 8 Gold 10-A	GO8.SBN.OCI.NET.14.DC GO10.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB 102040.RDR.RXSBN.NET.OCI.14.DC.SB	78.3% 81.4%	\$1,000 \$500	\$2,000 \$1,000		\$3,500 \$4,500	\$7,000 \$9,000						\$30 \$60 \$15 \$30				Ded+\$250+Coins. Ded+\$250+Coins.		Emb Emb	Sep Sep		\$10 \$10	\$40 \$100 20% to \$100	\$75 40% te	\$300
HMO	EYS			Gold 10-A Gold 10	GO10.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	80.9%	\$500	\$1,000		\$4,500	\$9,000						\$15 \$30				Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100		\$300
нмо	EZY		BO	Gold 3-A	GO3.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB	78.1%	\$1,000	\$2,000		\$4,000	\$8,000						\$25 \$50	\$75		\$250			Emb	Sep	\$100	\$10	20% to \$100	40% to	
нмо	EZY		ZS	Gold 3	GO3.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.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
HMO	EO			Gold 9-A	GO9.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB	81.6%	\$1,000	\$2,000		\$3,000	\$6,000						\$20 \$40				Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	40% to	
HMO	E02		YM A0	Gold 9	GO9.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	81.1%	\$1,000	\$2,000		\$3,000	\$6,000						\$20 \$40	<u> </u>		4.50	Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75	
HMO HMO	E0I E0I			Gold 6-A Gold 6	GO6.SBN.OCI.NET.14.DC GO6.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB 104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB	79.7% 79.1%	\$1,500 \$1,500	\$3,000 \$3.000		\$4,000 \$4.000	\$8,000 \$8,000						\$15 \$30 \$15 \$30			\$150 \$150			Emb Emb	Sep Sep	\$50	\$10 \$10	20% to \$100 \$40 \$100	40% to \$75	
HMO	EOI			Gold 5-A	GO5.SBN.OCI.NET.14.DC	104073.DD.RDR.RXSBN.NET.OCI.14.DC.SB 102040.RDR.RXSBN.NET.OCI.14.DC.SB	79.9%	\$1,300	\$3,000 \$2.600		\$3,250	\$6,500 \$6,500						\$25 \$50			\$150			Emb	Sep	930	\$10	20% to \$100	40% to	
нмо	EOI		ZS	Gold 5	GO5.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$3,250	\$6,500						\$25 \$50	\$75		\$150			Emb	Sep	\$100	\$10	\$40 \$100	\$75	\$300
HMO-HSA	DX	1 VZR	YM	Silver 2	SL2.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	70.2%	\$2,000	\$4,000	70%	\$4,000	\$8,000												NonEmb	Comb		\$10	\$40 \$100	\$75	\$300
HMO-HSA	DX		ZX	Silver 2-A	SL2.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.7%	\$2,000	\$4,000	70%	\$4,000	\$8,000												NonEmb	Comb		\$15	30% to \$100	50% to	
HMO-HSA	DX			Silver 3	SL3.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	70.4%	\$2,000	\$4,000		+-,	\$12,000												NonEmb	Comb		\$10	\$40 \$100	+	\$300
HMO-HSA HMO-HSA	DX			Silver 3-A Silver 4	SL3.SBN.OCI.NET.14.DC SL4.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB 104075.RDR.RXSBN.NET.OCI.14.DC.SB	69.3% 71.0%	\$2,000 \$1.500	\$4,000 \$3.000			\$12,000 \$12,000												NonEmb NonEmb	Comb Comb		\$15 \$10	30% to \$100 \$40 \$100	50% to \$75	5300 \$300
HMO-HSA	DY			Silver 4-A	SL4.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	70.1%	\$1,500	\$3,000		1	\$12,000												NonEmb	Comb		\$15	30% to \$100	50% to	
HMO-HSA	DY			Silver 5	SL5.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	69.1%	\$1,500	\$3,000	70%	\$6,000	\$12,000												NonEmb	Comb		\$10	\$40 \$100	\$75	\$300
HMO-HSA	DYI			Silver 5-A	SL5.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	68.3%	\$1,500	\$3,000	70%	\$6,000	\$12,000												NonEmb	Comb		\$15	30% to \$100	50% to	
HMO	EO8		ZT	Silver 1	SL1.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB	70.8%	\$2,000	\$4,000	60%	1.7	\$12,500						\$30 \$60			\$300			Emb	Sep	\$250	\$10	\$40 \$100		\$300
HMO HMO	E08			Silver 1-A Silver 7	SL1.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.9% 71.5%	\$2,000	\$4,000		+-,	\$12,500						\$30 \$60	÷		\$300			Emb Emb	Sep	\$250 \$500	\$15	30% to \$100 \$40 \$100	50% to	5300 \$300
HMO	E20			Silver 7 Silver 8	SL7.SBN.OCI.NET.14.DC SL8.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB 104075.D.RDR.RXSBN.PLS.OCI.14.DC.SB	70.0%	\$1,500 \$2.000	\$3,000 \$4.000			\$12,500 \$12,500						\$40 \$80 \$40 \$80			\$300 \$300			Emb	Sep Sep	\$500 \$250	\$10 \$10	\$40 \$100 \$40 \$100	4.4	\$300 \$300
нмо	E2'			Silver 8-A	SL8.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	68.8%	\$2,000	\$4,000		1.7	\$12,500						\$40 \$80			\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to	
HMO	E3			Silver 9	SL9.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB	70.5%	\$2,500	\$5,000		\$6,250	\$12,500						\$35 \$70	\$100		\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75	\$300
HMO	E3'	Y V85	ZY	Silver 9-A	SL9.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.0%	\$2,500	\$5,000	80%	\$6,250	\$12,500						\$35 \$70	\$100		\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to	o \$300
HMO	E2		ZT	Silver 10	SL10.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB	70.5%	\$3,000	\$6,000	90%	\$6,250	\$12,500						\$35 \$70			\$300			Emb	Sep	\$250	\$10	\$40 \$100	4.4	\$300
HMO	E2			Silver 10-A	SL10.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	68.4%	\$3,000	\$6,000		+-,	\$12,500						\$35 \$70 \$40 \$80			\$300 \$300			Emb	Sep	\$250	\$15	30% to \$100	50% to	
HMO HMO-HSA	E20 DW		ZZ ZX	Silver 7-A Bronze 1-A	SL7.SBN.OCI.NET.14.DC BR1.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB 153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.2% 60.6%	\$1,500 \$4.000	\$3,000 \$8.000			\$12,500 \$12,500						Ş40 Ş80	\$100		\$300			Emb NonEmb	Sep Comb	\$500	\$15 \$15	30% to \$100 30% to \$100	50% to 50% to	
HMO-HSA	DW			Bronze 2-A	BR2.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	61.2%	\$3,500	\$7,000			\$12,500												NonEmb	Comb		\$15	30% to \$100	50% to	
HMO-HSA	DW	5 VZV	ZX	Bronze 3-A	BR3.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	59.0%		\$10,000			\$12,500												NonEmb	Comb		\$15	30% to \$100	50% to	
HMP		VM8		Platinum 3	PL3.SBN.OCI.POS.14.DC	152550.RDR.RXSBN.PLS.OCI.14.DC.SB	88.2%	\$250	\$500	90%	\$2,500	\$5,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$10 \$20						Emb	Sep	\$50	\$15	\$25 \$100		\$300
HMP	EY2		ZV	Platinum 5	PL5.SBN.OCI.POS.14.DC	152550.RDR.RXSBN.PLS.OCI.14.DC.SB	89.0%	n/a	n/a	100%	\$3,000	\$6,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$20 \$60		\$150	\$100	\$300		Emb	Sep	\$50	\$15	\$25 \$100	+	\$300
HMP HMP	EY4			Platinum 6	PL6.SBN.OCI.POS.14.DC	152550.RDR.RXSBN.PLS.OCI.14.DC.SB	90.7% 88.5%	n/a	n/a		\$3,000	\$6,000	\$1,000	\$2,000	70% 70%	\$6,000	\$12,000	\$20 \$40 \$15 \$30	\$75	\$150	\$75	\$150 \$250		Emb Emb	Sep		\$15 ¢10	\$25 \$100 \$40 \$100		\$300 \$300
НМР	E4t	••••		Platinum 1 Platinum 2	PL1.SBN.OCI.POS.14.DC PL2.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.14.DC.SB 104075.D.RDR.RXSBN.PLS.OCI.14.DC.SB	88.5% 88.5%	\$250 n/a	\$500 n/a		\$3,000 \$3,000	\$6,000 \$6,000	\$2,000 \$4,000	\$4,000 \$8,000		\$6,000 \$10,000	\$12,000 \$20,000	\$15 \$30	\$75	\$250	\$150	\$250	3x\$500	Emb	Sep Sep	\$50	\$10 \$10	\$40 \$100 \$40 \$100		\$300 \$300
HMP	E50			Platinum 4	PL4.SBN.OCI.POS.14.DC	152550.RDR.RXSBN.PLS.OCI.14.DC.SB	91.9%	n/a	n/a			\$10,000	\$1,000	\$2,000	70%	\$6,000	\$20,000 \$12,000	\$15 \$30			<i>2130</i>	\$150	57,2500	Emb	Sep	<i>450</i>	\$15	\$25 \$100		\$300
HMP-HSA	DW	9 VZX		Gold 1-A	GO1.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.14.DC.SB	78.5%	\$1,300	\$2,600		\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000							NonEmb	Comb		\$10	20% to \$100	40% to	o \$300
HMP-HSA	DW		YM	Gold 1	GO1.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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		\$300
HMP-HSA	DX		A0	Gold 7-A	GO7.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.14.DC.SB	78.1%	\$1,300	\$2,600	100%	\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000			\$250				NonEmb	Comb		\$10	20% to \$100	40% to	
HMP-HSA HMP	DX(~		Gold 7 Gold 2	GO7.SBN.OCI.POS.14.DC GO2.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.14.DC.SB 104075.RDR.RXSBN.PLS.OCI.14.DC.SB	78.0% 78.8%	\$1,300	\$2,600	100% 70%	\$2,600	\$5,200 \$6.000	\$2,000 \$2,000	\$4,000 \$4.000	70% 50%	\$6,000 \$6,000	\$12,000 \$12.000	\$30 \$60		\$250	\$250			NonEmb Emb	Comb		\$10 \$10	\$40 \$100 \$40 \$100		\$300 \$300
HMP HMP	EZC FZ			Gold 2 Gold 4-A	GO2.SBN.OCI.POS.14.DC GO4.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.14.DC.SB 102040.RDR.RXSBN.PLS.OCI.14.DC.SB	78.8% 79.1%	\$1,500 \$1,500	\$3,000 \$3,000		\$3,000 \$3,000	\$6,000 \$6,000	\$2,000 \$2,000	\$4,000 \$4,000	50% 70%	\$6,000 \$6,000	\$12,000 \$12,000	\$30 \$60 \$20 \$50			\$250 \$300			Emb Emb	Sep Sep	\$250	\$10 \$10	\$40 \$100 20% to \$100	\$75 40% to	+
HMP	EZ			Gold 4-A Gold 4	GO4.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.14.DC.SB 104075.D.RDR.RXSBN.PLS.OCI.14.DC.SB	79.1%	\$1,500	\$3,000		\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$50			\$300			Emb	Sep	\$250 \$250	\$10	\$40 \$100		\$300
HMP	EOV			Gold 8-A	GO8.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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	40% to	
HMP	EOV		YM	Gold 8	GO8.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.14.DC.SB	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	\$75	\$300
HMP	EZI		YM	Gold 10	GO10.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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		\$300
HMP	EZI				GO10.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.14.DC.SB	81.4%	\$500	\$1,000		\$4,500	\$9,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30			6250	Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	40% to	
HMP	EZO	Q V8K	A0	Gold 2-A	GO2.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.14.DC.SB	79.5%	\$1,500	\$3,000	70%	\$3,000	\$6,000	\$2,000	\$4,000	50%	\$6,000	\$12,000	Ş3U Ş60			\$250			Emb	Sep		\$10	20% to \$100	40% to	o \$300

	P	lan Nar	ne		Medical	Rx			In	-Netwo	rk			Οι	it-of-Ne	twork				Copay	ments						Rx		
	M	edical	Rx		Schedule of	Schedule of																	Medical						
	Exc	change		Metal	Benefits	Benefits	Act'l	Dedu	ctible		OOP M	laximum	Dedu	ctible		OOP N	laximum				OP Surgery		Deduct.	Deduct			Tie	r 2	Tier 3
Product	Off	On		Level	Form #	Form #	Value	Indiv.	Family	Coins	Indiv.	Family	Indiv.	Family	Coins	Indiv.	Family	PCP SCI	P UC	ER Free-S	t. Hospital	IP	Туре	Туре	Deduct.	Tier 1	Tier 2 Sp	ec. Tier	r 3 Spec.
HMP	EZZ	V8M	1 BO	Gold 3-A	GO3.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	EZZ	V8M	1 ZS	Gold 3	GO3.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	E04	V8W	/ A0	Gold 9-A	GO9.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	E04	V8W	/ YM	Gold 9	GO9.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	EON	I V8S	A0	Gold 6-A	GO6.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	EON	V8S	ZR	Gold 6	GO6.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	EOG	5 V8Q	ξ A0	Gold 5-A	GO5.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	EOG	5 V8Q	ZS	Gold 5	GO5.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP-HS	A DXZ	Z VZS	YM	Silver 2	SL2.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DXZ	Z VZS	ZX	Silver 2-A	SL2.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP-HS	A DYH	ł VZ3	YM	Silver 4	SL4.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DYH	ł VZ3	ZX	Silver 4-A	SL4.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP-HS	A DX6	5 VZ4	YM	Silver 3	SL3.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DX6	5 VZ4	ZX	Silver 3-A	SL3.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP-HS	A DYC) VZ6	YM	Silver 5	SL5.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DYC) VZ6	ZX	Silver 5-A	SL5.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP	E2S	V82	D0	Silver 7	SL7.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	\$100	\$300	1		Emb	Sep	\$500	\$10	\$40 \$1	00 \$75	5 \$300
HMP	E25	V84	ZT	Silver 8	SL8.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	\$100	\$300	1		Emb	Sep	\$250	\$10	\$40 \$1	00 \$75	5 \$300
HMP	E2K	V8Z	ZT	Silver 10	SL10.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	1		Emb	Sep	\$250	\$10	\$40 \$1	00 \$75	5 \$300
HMP	E2K	V8Z	ZY	Silver 10-A	SL10.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	1		Emb	Sep	\$250	\$15	30% to \$1	00 50%	% to \$300
HMP	E41	V86	ZT	Silver 9	SL9.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	E41	V86	ZY	Silver 9-A	SL9.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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 \$1	00 50%	% to \$300
HMP	E2S	V82	ZZ	Silver 7-A	SL7.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	\$300			Emb	Sep	\$500	\$15	30% to \$1	00 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 Ba	se Rates	on a									1Q14
		<u> </u>	with Tren	b	Revenue			Rate I	ncreases f	rom 4Q13	8 to 1Q14			Base
		Base	Trend	Total	Neutral	1 Qtr	PPACA		Market	Exper.	Exchange	Risk		Rates
License	<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>	<u>x</u> <u>User Fee</u>	x <u>Adi</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

* 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

E.

	HMO Plans									1						ŀ	IMP Plans	5						
	Plan	Name												Pla	an Nam	ne								
	Medio	cal	Rx			Medical	Medical	Rx	Rx	Med	New			Med	dical				Medical	Medical	Rx	Rx	Med	New
	Exchar	nge		Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan			Exch	ange	Rx	Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan
						Allowed	Data	Allowed	Data	Rate	Datia -								Allowed	Data	Allowed	Data	Rate	Datia -
				Level	Value	Allowed	Rate	Allowed	Rate	e = (a x b	Ratio =						Level	Value	Allowed	Rate	Allowed	Rate	e = (a x b	Ratio =
Product	Off	On				(a)	(b)	(c)	(d)	+ c x d)	e/i		Product	Off	On				(a)	(b)	(c)	(d)	+ c x d)	e/i
HMO	C4N	VM9	ZV	Platinum	88.2%	0.8328	\$462.43	0.5009	\$157.29	\$463.90	1.00524		HMP	C4M	VM8	ZV	Platinum	88.2%	0.8301	\$476.30	0.5009	\$157.29	\$474.16	1.02748
нмо	EY3	V75	ZU	Platinum	90.7%	0.8798	\$462.43	0.5258	\$157.29	\$489.55	1.06083		HMP	EYZ	V74	ZV	Platinum	89.0%	0.8445	\$476.30	0.5009	\$157.29	\$481.02	1.04234
HMO	E45	V87	YΜ	Platinum	88.5%	0.8559	\$462.43	0.4861	\$157.29	\$472.25	1.02334		HMP	EY4	V76	ZU	Platinum	90.7%	0.8759	\$476.30	0.5258	\$157.29	\$499.89	1.08323
нмо	E49	V89	ZR	Platinum	88.5%	0.8583	\$462.43	0.4620	\$157.29	\$469.57	1.01753		HMP	E46	V88	YM	Platinum	88.5%	0.8504	\$476.30	0.4861	\$157.29	\$481.50	1.04338
нмо	E5P	V9E	ZU	Platinum	91.9%	0.9020	\$462.43	0.5258	\$157.29	\$499.81			HMP	E5M	V9D	ZR	Platinum	88.5%	0.8511	\$476.30	0.4620	\$157.29	\$478.05	1.03591
нмо	EYY	V73	ZV	Platinum	89.0%	0.8477	\$462.43	0.5009	\$157.29	\$470.79	1.02017		HMP	E5Q	V9F	ZU	Platinum	91.9%	0.8973	\$476.30	0.5258	\$157.29	\$510.09	1.10534
HMO-HSA	DW8	VZW	A0	Gold	78.5%	0.7562	\$462.43	0.0102	\$157.29	\$351.29	0.76122		HMP-HSA	DW9	VZX	A0	Gold	78.5%	0.7573	\$476.30	0.0102	\$157.29	\$362.31	0.78510
HMO-HSA	DW8	VZW	ΥM	Gold	78.4%	0.7562	\$462.43	0.0000	\$157.29	\$349.69	0.75776		HMP-HSA	DW9	VZX	YM	Gold	78.4%	0.7573	\$476.30	0.0000	\$157.29	\$360.70	0.78162
HMO-HSA	DW6	VZY	A0	Gold	78.1%	0.8436	\$462.43	0.0102	\$157.29	\$391.71			HMP-HSA	DXQ	VZZ	A0	Gold	78.1%	0.8442	\$476.30	0.0102	\$157.29	\$403.70	0.87479
HMO-HSA	DW6	VZY	YM	Gold	78.0%	0.8436	\$462.43	0.0000	\$157.29	\$390.11			HMP-HSA	DXQ	VZZ	ΥM	Gold	78.0%	0.8442	\$476.30	0.0000	\$157.29	\$402.09	0.87131
HMO	EZO	V79	A0	Gold	79.5%	0.6980	\$462.43	0.5135	\$157.29	\$403.54	0.87445		HMP	EZQ	V8K	YM	Gold	78.8%	0.6969	\$476.30	0.4861	\$157.29	\$408.39	0.88496
HMO	EZO	V79	YM	Gold	78.8%	0.6980	\$462.43	0.4861	\$157.29	\$399.23	0.86511		HMP	EZ7	V80	C0	Gold	79.1%	0.7135	\$476.30	0.4065	\$157.29	\$403.78	0.87497
HMO	EZ5	V8N	C0	Gold	79.1%	0.7145	\$462.43	0.4065	\$157.29	\$394.34	0.85451		HMP	EZ7	V80	ZT	Gold	78.9%	0.7135	\$476.30	0.4238	\$157.29	\$406.50	0.88086
HMO	EZ5	V8N	ZT	Gold	78.9%	0.7145	\$462.43	0.4238	\$157.29	\$397.07	0.86043		HMP	EOV	V8U	A0	Gold	78.9%	0.6796	\$476.30	0.5135	\$157.29	\$404.46	0.87644
HMO	EOT	V8T	A0	Gold	78.9%	0.6797	\$462.43	0.5135	\$157.29	\$395.08	0.85612		HMP	EOV	V8U	YM	Gold	78.3%	0.6796	\$476.30	0.4861	\$157.29	\$400.15	0.86710
HMO	EOT	V8T	YM	Gold Gold	78.3%	0.6797	\$462.43	0.4861	\$157.29	\$390.77	0.84678		HMP	EZF EZF	V78 V78	YM	Gold	80.9%	0.7191	\$476.30	0.4861	\$157.29	\$418.97	0.90788
HMO HMO	EY9 EY9	V77 V77	A0 YM	Gold	81.4% 80.9%	0.7204 0.7204	\$462.43 \$462.43	0.5135 0.4861	\$157.29 \$157.29	\$413.90 \$409.59	0.89690 0.88756		HMP HMP	EZF	V78 V8K	A0 A0	Gold Gold	81.4% 79.5%	0.7191 0.6969	\$476.30 \$476.30	0.5135 0.5135	\$157.29 \$157.29	\$423.28 \$412.70	0.91722 0.89430
HMO	EZY	V77 V8L	BO	Gold	80.9% 78.1%	0.7204	\$462.43 \$462.43	0.4626	\$157.29	\$409.59 \$393.32	0.85230		HMP	EZQ	V8N	BO	Gold	79.5% 78.1%	0.6969	\$476.30 \$476.30	0.3135	\$157.29 \$157.29	\$412.70 \$402.60	0.89430
HMO	EZY	V8L	ZS	Gold	78.1%	0.6932	\$462.43	0.4417	\$157.29	\$390.03	0.84517		HMP	EZZ	V8M	ZS	Gold	78.7%	0.6925	\$476.30 \$476.30	0.4020	\$157.29	\$399.31	0.86528
НМО	E02	V8V	A0	Gold	81.6%	0.0332	\$462.43	0.5135	\$157.29	\$420.56	0.91133		HMP	E04	V8W	A0	Gold	81.6%	0.7331	\$476.30	0.5135	\$157.29	\$429.94	0.93165
НМО	E02	V8V	YM	Gold	81.1%	0.7348	\$462.43	0.4861	\$157.29	\$416.25	0.90199		HMP	E04	V8W	YM	Gold	81.1%	0.7331	\$476.30	0.4861	\$157.29	\$425.63	0.92232
нмо	EOL	V8V V8R	AO	Gold	79.7%	0.7348	\$462.43	0.5135	\$157.29	\$413.67	0.89640		HMP	EON	V8V	AO	Gold	79.7%	0.7188	\$476.30 \$476.30	0.4801	\$157.29	\$423.13	0.92232
нмо	EOL	V8R	ZR	Gold	79.1%	0.7199	\$462.43	0.4620	\$157.29	\$405.57	0.87885		HMP	EON	V8S	ZR	Gold	79.1%	0.7188	\$476.30	0.4620	\$157.29	\$415.03	0.89935
нмо	EOE	V8P	A0	Gold	79.9%	0.7182	\$462.43	0.5135	\$157.29	\$412.89	0.89471		HMP	EOG	V8Q	AO	Gold	79.9%	0.7169	\$476.30	0.5135	\$157.29	\$422.23	0.91495
НМО	EOE	V8P	ZS	Gold	78.5%	0.7182	\$462.43	0.4417	\$157.29	\$401.59	0.87022		HMP	EOG	V8Q	ZS	Gold	78.5%	0.7169	\$476.30	0.4417	\$157.29	\$410.93	0.89046
HMO-HSA	DX1	VZR	YM	Silver	70.2%	0.6543	\$462.43	0.0120	\$157.29	\$304.46	0.65975		HMP-HSA	DXZ	VZS	YM	Silver	70.2%	0.6540	\$476.30	0.0120	\$157.29	\$313.39	0.67910
HMO-HSA	DX1	VZR	ZX	Silver	69.7%	0.6543	\$462.43	0.0000	\$157.29	\$302.57	0.65565		HMP-HSA	DXZ	VZS	ZX	Silver	69.7%	0.6540	\$476.30	0.0000	\$157.29	\$311.50	0.67500
HMO-HSA	DX8	VZ1	YM	Silver	70.4%	0.6635	\$462.43	0.0120	\$157.29	\$308.71	0.66896		HMP-HSA	DYH	VZ3	YM	Silver	71.0%	0.6671	\$476.30	0.0120	\$157.29	\$319.63	0.69262
HMO-HSA	DX8	VZ1	ZX	Silver	69.3%	0.6635	\$462.43	0.0000	\$157.29	\$306.82	0.66486		HMP-HSA	DYH	VZ3	ZX	Silver	70.1%	0.6671	\$476.30	0.0000	\$157.29	\$317.74	0.68852
HMO-HSA	DYG	VZ2	YM	Silver	71.0%	0.6671	\$462.43	0.0120	\$157.29	\$310.37	0.67255		HMP-HSA	DX6	VZ4	YM	Silver	70.4%	0.6644	\$476.30	0.0120	\$157.29	\$318.34	0.68982
HMO-HSA	DYG	VZ2	ZX	Silver	70.1%	0.6671	\$462.43	0.0000	\$157.29	\$308.49	0.66848		HMP-HSA	DX6	VZ4	ZX	Silver	69.3%	0.6644	\$476.30	0.0000	\$157.29	\$316.45	0.68573
HMO-HSA	DYR	VZ5	YM	Silver	69.1%	0.6442	\$462.43	0.0120	\$157.29	\$299.78	0.64961		HMP-HSA	DYO	VZ6	YM	Silver	69.1%	0.6447	\$476.30	0.0120	\$157.29	\$308.96	0.66950
HMO-HSA	DYR	VZ5	ZX	Silver	68.3%	0.6442	\$462.43	0.0000	\$157.29	\$297.90	0.64553		HMP-HSA	DYO	VZ6	ZX	Silver	68.3%	0.6447	\$476.30	0.0000	\$157.29	\$307.07	0.66540
HMO	E08	V8X	ZT	Silver	70.8%	0.6079	\$462.43	0.4238	\$157.29	\$347.77	0.75360		HMP	E2S	V82	D0	Silver	71.5%	0.6107	\$476.30	0.3814	\$157.29	\$350.87	0.76031
HMO	E08	V8X	ΖY	Silver	69.9%	0.6079	\$462.43	0.3650	\$157.29	\$338.52	0.73355		HMP	E25	V84	ZT	Silver	68.8%	0.6015	\$476.30	0.4238	\$157.29	\$353.15	0.76526
нмо	E2Q	V81	D0	Silver	71.5%	0.6124	\$462.43	0.3814	\$157.29	\$343.18	0.74365		HMP	E2K	V8Z	ZT	Silver	70.5%	0.6121	\$476.30	0.4238	\$157.29	\$358.20	0.77620
нмо	E2Y	V83	ZT	Silver	70.0%	0.6030	\$462.43	0.4238	\$157.29	\$345.50	0.74868		HMP	E2K	V8Z	ZY	Silver	68.4%	0.6121	\$476.30	0.3650	\$157.29	\$348.95	0.75615
нмо	E2Y	V83	ZY	Silver	70.0%	0.6030	\$462.43	0.3650	\$157.29	\$336.26	0.72866		HMP	E41	V86	ZT	Silver	70.5%	0.6092	\$476.30	0.4238	\$157.29	\$356.82	0.77321
HMO	E3Y	V85	ZT	Silver	70.5%	0.6104	\$462.43	0.4238	\$157.29	\$348.93	0.75611		HMP	E41	V86	ZY	Silver	69.0%	0.6092	\$476.30	0.3650	\$157.29	\$347.57	0.75316
HMO	E3Y	V85	ZY	Silver	69.0%	0.6104	\$462.43	0.3650	\$157.29	\$339.68	0.73607		HMP	E2S	V82	ZZ	Silver	69.2%	0.6107	\$476.30	0.3250	\$157.29	\$342.00	0.74109
HMO	E2I	V8Y	ZT	Silver	70.5%	0.6128	\$462.43	0.4238	\$157.29	\$350.04	0.75852													
HMO	E2I	V8Y	ZY	Silver	68.4%	0.6128	\$462.43	0.3650	\$157.29	\$340.79	0.73847													
HMO	E2Q	V81	ZZ	Silver	69.2%	0.6124	\$462.43	0.3250	\$157.29	\$334.31	0.72443													
HMO-HSA	DW1	VZT	ZX	Bronze	60.6%	0.5519	\$462.43	0.0000	\$157.29	\$255.22	0.55305													
HMO-HSA	DW3	VZU	ZX	Bronze	61.2%		\$462.43	0.0000	\$157.29	\$257.30	0.55/55													

HMO-HSA DW5 VZV ZX Bronze 59.0% 0.6213 \$462.43 0.0000 \$157.29 \$287.31 0.62258

Formula & Example

Exhibit 4

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 EZ5 with Rx C0 Effective Date: 4/1/14 Census:

		Member A	lges		Age Factors					
	<u>EE Age</u>	<u>Spouse Age</u>	Child #1	Child #2	EE	<u>Spouse</u>	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)
0.85451	Plan Ratio (EZ5)	(2)
1.026	Trend Factor (2Q14)	(3)
10.721	Group Age Factor	(4)
\$4,337.63		

Total Monthly Premium

<u>Exhibit A</u>

		Earned	Incurred	Claim	
Month	Members	<u>Premium</u>	<u>Claims</u>	<u>PMPM</u>	Loss Ratio
Jan-12	2,097	1,001,289	676,230	322.47	67.5%
Feb-12	2,092	1,008,153	490,703	234.56	48.7%
Mar-12	2,087	1,004,079	429,754	205.92	42.8%
Apr-12	2,048	983,024	542,506	264.90	55.2%
May-12	2,021	968,813	519,526	257.06	53.6%
Jun-12	1,964	958,002	448,492	228.36	46.8%
Jul-12	2,013	967,548	416,466	206.89	43.0%
Aug-12	1,979	950,252	489,288	247.24	51.5%
Sep-12	1,958	924,100	405,175	206.93	43.8%
Oct-12	1,936	919,699	561,423	289.99	61.0%
Nov-12	1,936	929,625	477,799	246.80	51.4%
Dec-12	1,903	923,026	389,104	204.47	42.2%
Total	24,034	11,537,610	5,846,466	243.26	50.7%

Member Months, Earned Premium & Incurred Claim Experience - OCI

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%.

<u>Reinsurance Assessment</u>. 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 1.2% 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%

DC Small Group Rate Review - Development of Experience Adjustment

	ΟCΙ	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
<u>3d. Subtotal: Medical</u> (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
<u>3h. Subtotal: Pharmacy</u> (3e x 3f x 3g)	<u>\$63.69</u>	<u>\$62.16</u>	<u>\$62.43</u>
<u>3i. Subtotal: Medical+Pharmacy</u> (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
3I. 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	\$436.11	\$470.63	\$464.45
(3i x 3j x 3k x 3l x 3m)			
4. Supportable Pricing Adjustment (2d / 3n -1)	-12.5%	-5.2%	-6.4%
(rate adjustment required to achieve 73% loss ratio)			

UNITED HEALTHCARE HEALTHCARE ECONOMICS

DISTRICT OF COLUMBIA PRICING TREND DEVELOPMENT APRIL 2013 RATE FILING SUPPORT

SG PRICING TREND BY COMPONENT

	=			SMALL GROU	JP PRICIN	G TREND B	Y COMPON	ENT	
	Notes:	<u>Inpatient</u>	<u>Outpatient</u>	Professional	Other	<u>Capitation</u>	Total <u>Medical</u>	Retail <u>Pharmacy</u>	Weighted <u>Aggregate</u>
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	[3]	6.0%	5.4%	3.7%	4.7%	2.3%	4.8%	4.8%	4.8%
Benefit Leveraging	[4]	0.2%	0.7%	1.2%	0.9%	0.2%	0.8%	1.8%	0.9%
Margin		1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
Demographic Change	[5]	0.0%	<u>0.0%</u>	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 Optimum Choice, Inc., NAIC #96940 <u>DC Small Group Rate Filing</u>

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 Optimum Choice, Inc. 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 offexchange. 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 88 new plans: 47 HMO and 41 HMP (or HMO-Plus, 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.

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.

<u>H. Summary of How Each Proposed Modification Differs from Corresponding Current/Approved</u> <u>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%

<u>J. Base Period Experience</u>. 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 \$121,252 for Optimum Choice, Inc. No adjustments have been made for large group pooling.

<u>K. Projected Base Period Experience</u>. 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):	<u>-1.6%</u>
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.

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 1st 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.

 \underline{M} . Credibility. The combined DC experience on our two small group licenses is assumed to be credible.

<u>N. Projected Index Rate</u>. 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.

<u>O. Market-wide Adjustments to the Index Rate</u>. 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".

<u>P. Plan Level Adjustments to the Index Rate</u>. 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.

<u>Q. Non-Benefit Expenses</u>. 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 taxes5.5%Profit23.9%Total

<u>R. Filed Loss Ratio</u>. The anticipated traditional loss ratio (incurred claims divided by premium) is 76.1%. The anticipated Federal MLR is 82.9%. The estimated Federal MLR adjustments are as follows:

- 9.1% Taxes, regulatory fees and assessments
- -1.7% GAAP Medical reclass to MLR SG&A
- 1.5% QI/HIT Medical costs added
- 0.1% Bad debt
- 0.0% Credibilty adjustment
- 8.9% 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 24th, 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. Genber

Boris P. Gerber, FSA, MAAA 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: 194 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. Genber

Boris P. Gerber, FSA, MAAA Actuary, UnitedHealthcare

Federal Rate Filing Justification Part III Actuarial Memorandum & Certification For Optimum Choice, Inc.

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:** Optimum Choice, Inc.
- State: District of Columbia
- **HIOS Issuer ID:** 75753
- 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):	<u>-1.6%</u>
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. Optimum Choice, Inc. anticipates paying \$798,711 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.

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

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 82.9%.

Index Rate:

	DC Small Group														
2014 Effective Dates Jan Feb M		Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total			
Member Months	er Months 1,455 885 737 686						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.

	ion for AV Ca								
			Estimation of f	fit of plan design into	the paramete	rs of AV calcula	itor		
	Medical Conav	s After Deductible	OP C Free Standing	Copay Hospital Setting	Ry F	ffective Coins	urance Estima	ation	
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
ronze 1	-	-	-	-	70.08%	74.08%	69.67%	96.64%	a, e
ronze 1-A	-	-	-	-	67.1%	67.1%	67.1%	67.1%	b
ronze 2 ronze 2-A	-	-	-	-	70.08% 67.1%	74.08% 67.1%	69.67% 67.1%	96.64% 67.1%	a, e b
ronze 2-A Ironze 3	-	-	-	-	67.1% 70.08%	67.1% 74.08%	67.1% 69.67%	67.1% 96.64%	b a, e
ronze 3-A	-	-	-	-	67.1%	67.1%	67.1%	67.1%	a, e 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%	67.10%	67.10%	67.10%	b
ilver 3	-	-	-	-	71.35%	74.21%	71.01%	96.59%	a, e
ilver 3-A	-	-	-	-	67.10%	67.10%	67.10%	67.10%	b
ilver 4	-	-	-	-	71.35%	74.21%	71.01%	96.59%	a, e
ilver 4-A	-	-	-	-	67.10% 71.35%	67.10% 74.21%	67.10% 71.01%	67.10% 96.59%	b
ilver 5 ilver 5-A	-	-	-	-	71.35% 67.10%	74.21% 67.10%	71.01% 67.10%	96.59% 67.10%	a, e b
ilver 7	-	-	- 63.1% (c)	-	07.10%	74.21%	71.01%	96.59%	a, c, d, e
ilver 7 ilver 7-A	-	_	63.1% (C)	-	- 57.01%	74.21% 57.01%	57.01%	57.01%	a, c, d, e b, c, d
ilver 8	-	-	63.1% (c)	-	-	74.21%	71.01%	96.59%	a, c, d, e
ilver 8-A	-	-	63.1% (c)	-	61.10%	61.10%	61.10%	61.10%	b, c, d
ilver 9	-	-	72.12% (c)	-	-	74.21%	71.01%	96.59%	a, c, d, e
ilver 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
lver10-A	-	-	81.13% (c)	-	61.10%	61.10%	61.10%	61.10%	b, c, d
old 1	-	-	-	-	71.01%	75.58%	73.62%	96.51%	a, e
old 1-A	-	-	-	-	75.10%	75.10%	75.10%	75.10%	b
iold 2 iold 2-A	-	-	64.25% (c) 64.25% (c)	-	- 75.08%	- 75.08%	- 75.08%	96.51% 75.08%	b, c, d, e b, c, d
old 2-A	-	-	73.43% (c)	-	71.01%	75.58%	73.62%	96.51%	a, c, d, e
iold 3-A			73.43% (c)		70.46%	70.46%	70.46%	70.46%	b, c, d
iold 4	-	-	72.12% (c)	-	71.01%	75.58%	73.62%	96.51%	a, c, d, e
iold 4-A	-	-	72.12% (c)	-	64.91%	64.91%	64.91%	64.91%	b, c, d
iold 5	-	-	85.57% (c)	-	71.01%	75.58%	73.62%	96.51%	a, c, d, e
iold 5-A	-	-	85.57% (c)	-	75.08%	75.08%	75.08%	75.08%	b, c, d
iold 6	-	-	85.57% (c)	-	71.01%	75.58%	73.62%	96.51%	a, c, d, e
iold 6-A	-	-	85.57% (c)	-	75.08%	75.08%	75.08%	75.08%	b, c, d
old 7	86.72% (a)	-	-	-	71.01%	75.58%	73.62%	96.51%	a, e
iold 7-A	-	-	-	-	75.08%	75.08%	75.08%	75.08%	a
old 8 old 8-A	-	63.47% (a) 63.47% (a)	-	73.43% (c) 73.43% (c)	- 75.08%	- 75.08%	- 75.08%	96.51% 75.08%	a, b, c, d, e a, b, c, d
old 9	-	63.47% (a)	-	82.61% (c)	73.08%	73.08%	75.08%	96.51%	a, b, c, d, e
old 9-A	-	63.47% (a)	-	82.61% (c)	75.08%	75.08%	75.08%	75.08%	a, b, c, d, e
old 10	-	63.47% (a)	-	73.43% (c)	-	-	-	96.51%	a, b, c, d, e
iold 10-A	-	63.47% (a)	-	73.43% (c)	75.08%	75.08%	75.08%	75.08%	a, b, c, d
latinum 1	-	63.47% (a)	-	91.79% (c)	-	-	-	95.82%	a, b, c, d, e
latinum 2	-	-	95.07% (c)	90.15% (c)	71.89%	77.39%	73.88%	95.82%	a, b, c, d, e
latinum 3	-	-	-	-	57.94%	85.87%	82.58%	95.82%	a, e
latinum 4	-	-	-	95.07% (c)	-	-	-	95.82%	b, c, d, e
latinum 5	-	-	96.72% (c)	90.15% (c)	57.94%	85.87%	82.58%	95.82%	a, c, d, e
latinum 6	-	-	97.54% (c)	95.07% (c)	-	-	-	95.82%	b, c, d, e
Aethodolog	zv.								
e remaind estimated Actuarial ered benet	ler of the cost, wi lusing Actuarial N Value Calculator fits and to estima	th the latter going to /alue Calculator's Uni does not support Rx l ate effective co-insur-	wards the deductibl t Cost per Visit dete penefit with coinsur ance factor.	ble" is checked and a e." For the plans that rmined from the cont ance and per script m	have copays a inuance table ax, so compar	after deductible ny's pharmacy o	e, the effective data was used t	co-insurance	
Actuarial Actuarial Speciality See Exhibi	Value Calculator Value is the blen Rx: Multiple cos it 2 for plan bene Actuarial value non-premium d	does not support out d of Free-Standing ar t sharing levels are co fit description, and fo	patient copay, comp ad Hospital setting ru ombined into a comp or tie-in to benefit p	any's data was used un, where Free Stand oosite level using HH lan name and schedu vers who will utilize p	ing and Hospi tool unit cos le of benefits	tal Setting utiliz t to different tie form number.	ation are 45% eres.		
or plan des ccordance v	ign features that with generally ac	cepted actuarial prine		Calculator, I certify th ogies.	at both the m	ethodology and	the calculated	d estimated va	lues are in
2 ~	P. Gente								
Lora.									

AV Pricing Values: The fixed reference plan selected as the basis for the AV Pricing Values is medical plan E5Q/V9F 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:

H	MO		Н	MP	[F	₹x
ADC	KVD		1M1	КХВ		0J	8L
ADD	KVE		1M2	KXC		0K	8M
ADE	KVF		1M3	КХD		0L	8P
ADF	KVG		1M4	KXE		OM	8T
ADG	KVH		1M5	KXF		0N	8U
ADH	KVI		1M6	КХG		0P	8V
ADI	KVM		1M7	КХН		0R	8W
ADJ	KVN		1M8	KХI		0S	8X
ADK	KVO		1M9	Edge4		0T	9B
ADL	Edge1		1MN	Edge5		0U	9C
KVA	Edge2		KXA	Edge6		0V	JK
KVB	Edge3					0W	SP1
KVC			HMF	P-HSA		0X	SP2
			SW2	SW6		0Y	SP3
HMC)-HSA		SW3	SW7		8H	9U
SWT	SWX		SW4	SW8		81	9Y
SWU	SWY		SW5	SW9		8J	TF
SWV	SWZ				•	8K	
SWW	SW1						
		•				HSA	A Rx
				0Y HSA			

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. Genber

Boris P. Gerber, FSA, MAAA Actuary, UnitedHealthcare 185 Asylum Street, CT039-16B Hartford, CT 06103 Phone 860-702-5540 Fax 860-702-5016

Date: 6/26/2013

Rate Factors

(1) Index Rate: \$461.48

(2) Benefit Plan Ratios

			10 Pla	ins		
		an Name	_			
	Med		Rx			
	Exch			Metal	Actuarial	Plan
Product	Off	On		Level	Value	Ratio
HMO	C4N	VM9	ZV	Platinum	88.2%	1.00524
HMO	EY3	V75	ZU	Platinum	90.7%	1.06083
HMO	E45	V87	ΥM	Platinum	88.5%	1.02334
HMO	E49	V89	ZR	Platinum	88.5%	1.01753
HMO	E5P	V9E	ZU	Platinum	91.9%	1.08306
HMO	EYY	V73	ZV	Platinum	89.0%	1.02017
HMO-HSA	DW8	VZW	A0	Gold	78.5%	0.76122
HMO-HSA	DW8	VZW	ΥM	Gold	78.4%	0.75776
HMO-HSA	DW6	VZY	A0	Gold	78.1%	0.84881
HMO-HSA	DW6	VZY	ΥM	Gold	78.0%	0.84535
HMO	EZO	V79	A0	Gold	79.5%	0.87445
HMO	EZO	V79	YM	Gold	78.8%	0.86511
HMO	EZ5	V8N	C0	Gold	79.1%	0.85451
HMO	EZ5	V8N	ZT	Gold	78.9%	0.86043
HMO	EOT	V8T	A0	Gold	78.9%	0.85612
нмо	EOT	V8T	ΥM	Gold	78.3%	0.84678
нмо	EY9	V77	A0	Gold	81.4%	0.89690
нмо	EY9	V77	ΥM	Gold	80.9%	0.88756
нмо	EZY	V8L	BO	Gold	78.1%	0.85230
HMO	EZY	V8L	ZS	Gold	78.7%	0.84517
HMO	E02	V8V	A0	Gold	81.6%	0.91133
НМО	E02	V8V	YM	Gold	81.1%	0.90199
HMO	EOL	V8R	A0	Gold	79.7%	0.89640
HMO	EOL	V8R	ZR	Gold	79.1%	0.87885
HMO	EOE	V8P	A0	Gold	79.9%	0.89471
НМО	EOE	V8P	ZS	Gold	78.5%	0.87022
HMO-HSA	DX1	VZR	YM	Silver	70.2%	0.65975
HMO-HSA	DX1	VZR	ZX	Silver	69.7%	0.65565
HMO-HSA	DX8	VZ1	YM	Silver	70.4%	0.66896
HMO-HSA	DX8	VZ1	ZX	Silver	69.3%	0.66486
HMO-HSA	DYG	VZ2	YM	Silver	71.0%	0.67255
HMO-HSA	DYG	VZ2	ZX	Silver	70.1%	0.66848
HMO-HSA	DYR	VZ5	YM	Silver	69.1%	0.64961
HMO-HSA	DYR	VZ5	ZX	Silver	68.3%	0.64553
HMO	E08	V8X	ZT	Silver	70.8%	0.75360
HMO	E08	V8X V8X	ZY	Silver	69.9%	0.73355
HMO	E2Q	V8A V81	D0	Silver	71.5%	0.74365
HMO	E2Y	V81 V83	ZT	Silver	70.0%	0.74868
HMO	E2Y	V83	ZY	Silver	70.0%	0.72866
HMO	E3Y	V85 V85	ZT	Silver	70.5%	0.75611
HMO	E3Y	V85 V85	ZY	Silver	69.0%	0.73607
HMO	EST E2I	V85 V8Y	ZT	Silver	70.5%	0.75852
HMO	E2I	V8Y	ZY	Silver	68.4%	0.73832
HMO	E2I E2Q		ZZ	Silver	68.4% 69.2%	0.73847
HMO-HSA	E2Q DW1	V81	ZZ		69.2% 60.6%	0.72443
		VZT		Bronze	60.6% 61.2%	
HMO-HSA	DW3	VZU	ZX	Bronze		0.55755
HMO-HSA	DW5	VZV	ZX	Bronze	59.0%	0.62258

	HMP Plans													
	Р	lan Nan	ne											
	Med	dical	Rx											
	Exch	ange	İ	Metal	Actuarial	Plan								
Product	Off	Ön	İ	Level	Value	Ratio								
HMP	C4M	VM8	ZV	Platinum	88.2%	1.02748								
HMP	EYZ	V74	ZV	Platinum	89.0%	1.04234								
HMP	EY4	V76	ZU	Platinum	90.7%	1.08323								
HMP	E46	V88	YM	Platinum	88.5%	1.04338								
HMP	E5M	V9D	ZR	Platinum	88.5%	1.03591								
HMP	E5Q	V9F	ZU	Platinum	91.9%	1.10534								
HMP-HSA	DW9	VZX	A0	Gold	78.5%	0.78510								
HMP-HSA	DW9	VZX	YM	Gold	78.4%	0.78162								
HMP-HSA	DXQ	VZZ	A0	Gold	78.1%	0.87479								
HMP-HSA	DXQ	VZZ	YM	Gold	78.0%	0.87131								
HMP	EZQ	V8K	YM	Gold	78.8%	0.88496								
HMP	EZ7	V80	C0	Gold	79.1%	0.87497								
HMP	EZ7	V80	ZT	Gold	78.9%	0.88086								
HMP	EOV	V8U	A0	Gold	78.9%	0.87644								
HMP	EOV	V8U	YM	Gold	78.3%	0.86710								
HMP	EZF	V78	YM	Gold	80.9%	0.90788								
HMP	EZF	V78	A0	Gold	81.4%	0.91722								
HMP	EZQ	V8K	A0	Gold	79.5%	0.89430								
HMP	EZZ	V8M	BO	Gold	78.1%	0.87241								
HMP	EZZ	V8M	ZS	Gold	78.7%	0.86528								
HMP	E04	V8W	A0	Gold	81.6%	0.93165								
HMP	E04	V8W	YM	Gold	81.1%	0.92232								
HMP	EON	V8S	A0	Gold	79.7%	0.91690								
HMP	EON	V8S	ZR	Gold	79.1%	0.89935								
HMP	E0G	V8Q	A0	Gold	79.9%	0.91495								
HMP	E0G	V8Q	ZS	Gold	78.5%	0.89046								
HMP-HSA	DXZ	VZS	YM	Silver	70.2%	0.67910								
HMP-HSA	DXZ	VZS	ZX	Silver	69.7%	0.67500								
HMP-HSA	DYH	VZ3	YM	Silver	71.0%	0.69262								
HMP-HSA	DYH	VZ3	ZX	Silver	70.1%	0.68852								
HMP-HSA	DX6	VZ4	YM	Silver	70.4%	0.68982								
HMP-HSA	DX6	VZ4	ZX	Silver	69.3%	0.68573								
HMP-HSA	DYO	VZ6	YM	Silver	69.1%	0.66950								
HMP-HSA	DYO	VZ6	ZX	Silver	68.3%	0.66540								
HMP	E2S	V82	D0	Silver	71.5%	0.76031								
HMP	E25	V84	ZT	Silver	70.0%	0.76526								
HMP	E2K	V8Z	ZT	Silver	70.5%	0.77620								
HMP	E2K	V8Z	ZY	Silver	68.4%	0.75615								
HMP	E41	V86	ZT	Silver	70.5%	0.77321								
HMP	E41	V86	ZY	Silver	69.0%	0.75316								
HMP	E2S	V82	ZZ	Silver	69.2%	0.74109								

1st Quarter, 2014 1.000 0-20 0.727 32 0.727 44 1.137 56	actor 1.801
	1 001
	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 S	2.099
25 0.727 37 0.869 49 1.377 61 ·	2.181
26 0.727 38 0.903 50 1.431 62 3	2.181
27 0.727 39 0.938 51 1.487 63 S	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 Nam	ne	<u> </u>	Medical	Rx	1		In	-Netwo	rk			0	it-of-Ne	twork					Copaym	ents						Rx		
		1edical change	Rx	Metal	Schedule of Benefits	Schedule of Benefits	Act'l	Dedu	ctiblo		OORM	aximum	Dodu	uctible		OORN	laximum		1 1	1		OP Surgery		Medical Deduct.	Deduct.			Tier 2		Tier 3
Product		f On		Level	Form #	Form #	Value	Indiv.		Coins		Family		Family	Coins		Family	PCP SCP	UC	ER	Free-St.	Hospital	IP	Type		Deduct.	Tier 1	Tier 2 Spec.	Tier 3	Spec.
HMO	C41			Platinum 3	PL3.SBN.OCI.NET.14.DC	152550.RDR.RXSBN.NET.OCI.14.DC.SB	88.2%	\$250	\$500	90%	\$2,500	\$5,000						\$10 \$20						Emb	Sep	\$50	\$15	\$25 \$100		\$300
HMO HMO	EY3	3 V75 5 V87		Platinum 6 Platinum 1	PL6.SBN.OCI.NET.14.DC PL1.SBN.OCI.NET.14.DC	152550.RDR.RXSBN.NET.OCI.14.DC.SB 104075.RDR.RXSBN.NET.OCI.14.DC.SB	90.7% 88.5%	n/a \$250	n/a \$500		\$3,000 \$3,000	\$6,000 \$6,000						\$20 \$40 \$15 \$30	\$75	\$150	\$75	\$150 \$250		Emb	Sep		\$15 \$10	\$25 \$100 \$40 \$100		\$300 \$300
HMO	E43			Platinum 1 Platinum 2	PL1.SBN.OCI.NET.14.DC PL2.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB 104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB	88.5% 88.5%	\$250 n/a	\$500 n/a		\$3,000 \$3.000	\$6,000 \$6.000						\$15 \$30 \$15 \$30	\$75	\$250	\$150	\$250	3x\$500	Emb Emb	Sep Sep	\$50	\$10 \$10	\$40 \$100 \$40 \$100		\$300
нмо	E5F			Platinum 4	PL4.SBN.OCI.NET.14.DC	152550.RDR.RXSBN.NET.OCI.14.DC.SB	91.9%	n/a	n/a	100%	\$5,000	\$10,000						\$15 \$30			<i>Q</i> 150	\$150	579500	Emb	Sep	çso	\$15	\$25 \$100	4.4	\$300
HMO	EY		zv	Platinum 5	PL5.SBN.OCI.NET.14.DC	152550.RDR.RXSBN.NET.OCI.14.DC.SB	89.0%	n/a	n/a	100%	\$3,000	\$6,000						\$20 \$60	\$75	\$150	\$100	\$300		Emb	Sep	\$50	\$15	\$25 \$100	\$50	\$300
HMO-HSA	DW			Gold 1-A	GO1.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$2,600	\$5,200												NonEmb	Comb		\$10	20% to \$100	40% to	
HMO-HSA		8 VZW		Gold 1	GO1.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	78.4%	\$1,300	\$2,600		\$2,600	\$5,200								4484				NonEmb	Comb		\$10	\$40 \$100		\$300
HMO-HSA HMO-HSA	DW		A0 YM	Gold 7-A Gold 7	GO7.SBN.OCI.NET.14.DC GO7.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB 104075.RDR.RXSBN.NET.OCI.14.DC.SB	78.1% 78.0%	\$1,300 \$1,300	\$2,600 \$2,600		\$2,600 \$2,600	\$5,200 \$5,200								\$250 \$250				NonEmb NonEmb	Comb Comb		\$10 \$10	20% to \$100 \$40 \$100	40% to \$75	5300 \$300
HMO	FZC		AO	Gold 2-A	GO2.SBN.OCI.NET.14.DC	102040 RDR. RXSBN. NET. OCI. 14. DC. SB	79.5%	\$1,500	\$2,000		\$2,000	\$5,200 \$6.000						\$30 \$60		3230	\$250			Emb	Sep		\$10	20% to \$100	40% to	+
HMO	EZC	D V79	YM	Gold 2	GO2.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	78.8%	\$1,500	\$3,000	70%	\$3,000	\$6,000						\$30 \$60			\$250			Emb	Sep		\$10	\$40 \$100		\$300
HMO	EZ!	5 V8N	C0	Gold 4-A	GO4.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.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	o \$300
HMO	EZS			Gold 4	GO4.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB	78.9%	\$1,500	\$3,000		\$3,000	\$6,000						\$20 \$50	\$100		\$300			Emb	Sep	\$250	\$10	\$40 \$100	+	\$300
HMO	E0			Gold 8-A	GO8.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.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	
HMO HMO	E0 FY		YM A0	Gold 8 Gold 10-A	GO8.SBN.OCI.NET.14.DC GO10.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB 102040.RDR.RXSBN.NET.OCI.14.DC.SB	78.3% 81.4%	\$1,000 \$500	\$2,000 \$1,000		\$3,500 \$4,500	\$7,000 \$9,000						\$30 \$60 \$15 \$30				Ded+\$250+Coins. Ded+\$250+Coins.		Emb Emb	Sep Sep		\$10 \$10	\$40 \$100 20% to \$100	\$75 40% te	\$300
HMO	EYS			Gold 10-A Gold 10	GO10.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	80.9%	\$500	\$1,000		\$4,500	\$9,000						\$15 \$30				Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100		\$300
нмо	EZY		BO	Gold 3-A	GO3.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB	78.1%	\$1,000	\$2,000		\$4,000	\$8,000						\$25 \$50	\$75		\$250			Emb	Sep	\$100	\$10	20% to \$100	40% to	
нмо	EZY		ZS	Gold 3	GO3.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.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
HMO	EO			Gold 9-A	GO9.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB	81.6%	\$1,000	\$2,000		\$3,000	\$6,000						\$20 \$40				Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	40% to	
HMO	E02		YM A0	Gold 9	GO9.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	81.1%	\$1,000	\$2,000		\$3,000	\$6,000						\$20 \$40	<u> </u>		4.50	Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75	
HMO HMO	E0I E0I			Gold 6-A Gold 6	GO6.SBN.OCI.NET.14.DC GO6.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB 104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB	79.7% 79.1%	\$1,500 \$1,500	\$3,000 \$3.000		\$4,000 \$4.000	\$8,000 \$8,000						\$15 \$30 \$15 \$30			\$150 \$150			Emb Emb	Sep Sep	\$50	\$10 \$10	20% to \$100 \$40 \$100	40% to \$75	
HMO	EOI			Gold 5-A	GO5.SBN.OCI.NET.14.DC	104073.DD.RDR.RXSBN.NET.OCI.14.DC.SB 102040.RDR.RXSBN.NET.OCI.14.DC.SB	79.9%	\$1,300	\$3,000 \$2.600		\$3,250	\$6,500 \$6,500						\$25 \$50			\$150			Emb	Sep	930	\$10	20% to \$100	40% to	
нмо	EOI		ZS	Gold 5	GO5.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB	78.5%	\$1,300	\$2,600	90%	\$3,250	\$6,500						\$25 \$50	\$75		\$150			Emb	Sep	\$100	\$10	\$40 \$100	\$75	\$300
HMO-HSA	DX	1 VZR	YM	Silver 2	SL2.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	70.2%	\$2,000	\$4,000	70%	\$4,000	\$8,000												NonEmb	Comb		\$10	\$40 \$100	\$75	\$300
HMO-HSA	DX		ZX	Silver 2-A	SL2.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.7%	\$2,000	\$4,000	70%	\$4,000	\$8,000												NonEmb	Comb		\$15	30% to \$100	50% to	
HMO-HSA	DX			Silver 3	SL3.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	70.4%	\$2,000	\$4,000		+-,	\$12,000												NonEmb	Comb		\$10	\$40 \$100	+	\$300
HMO-HSA HMO-HSA	DX			Silver 3-A Silver 4	SL3.SBN.OCI.NET.14.DC SL4.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB 104075.RDR.RXSBN.NET.OCI.14.DC.SB	69.3% 71.0%	\$2,000 \$1.500	\$4,000 \$3.000			\$12,000 \$12,000												NonEmb NonEmb	Comb Comb		\$15 \$10	30% to \$100 \$40 \$100	50% to \$75	5300 \$300
HMO-HSA	DY			Silver 4-A	SL4.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	70.1%	\$1,500	\$3,000		1	\$12,000												NonEmb	Comb		\$15	30% to \$100	50% to	
HMO-HSA	DY			Silver 5	SL5.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	69.1%	\$1,500	\$3,000	70%	\$6,000	\$12,000												NonEmb	Comb		\$10	\$40 \$100	\$75	\$300
HMO-HSA	DYI			Silver 5-A	SL5.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	68.3%	\$1,500	\$3,000	70%	\$6,000	\$12,000												NonEmb	Comb		\$15	30% to \$100	50% to	
HMO	EO		ZT	Silver 1	SL1.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB	70.8%	\$2,000	\$4,000	60%	1.7	\$12,500						\$30 \$60			\$300			Emb	Sep	\$250	\$10	\$40 \$100		\$300
HMO HMO	E08			Silver 1-A Silver 7	SL1.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.9% 71.5%	\$2,000	\$4,000		+-,	\$12,500						\$30 \$60	÷		\$300			Emb Emb	Sep	\$250 \$500	\$15	30% to \$100 \$40 \$100	50% to	5300 \$300
HMO	E20			Silver 7 Silver 8	SL7.SBN.OCI.NET.14.DC SL8.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB 104075.D.RDR.RXSBN.PLS.OCI.14.DC.SB	70.0%	\$1,500 \$2.000	\$3,000 \$4.000			\$12,500 \$12,500						\$40 \$80 \$40 \$80			\$300 \$300			Emb	Sep Sep	\$500 \$250	\$10 \$10	\$40 \$100 \$40 \$100	4.4	\$300 \$300
нмо	E2'			Silver 8-A	SL8.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	68.8%	\$2,000	\$4,000		1.7	\$12,500						\$40 \$80			\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to	
HMO	E3			Silver 9	SL9.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB	70.5%	\$2,500	\$5,000		\$6,250	\$12,500						\$35 \$70	\$100		\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75	\$300
HMO	E3'	Y V85	ZY	Silver 9-A	SL9.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.0%	\$2,500	\$5,000	80%	\$6,250	\$12,500						\$35 \$70	\$100		\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to	o \$300
HMO	E2		ZT	Silver 10	SL10.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB	70.5%	\$3,000	\$6,000	90%	\$6,250	\$12,500						\$35 \$70			\$300			Emb	Sep	\$250	\$10	\$40 \$100	4.4	\$300
HMO	E2			Silver 10-A	SL10.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	68.4%	\$3,000	\$6,000		+-,	\$12,500						\$35 \$70 \$40 \$80			\$300 \$300			Emb	Sep	\$250	\$15	30% to \$100	50% to	
HMO HMO-HSA	E20 DW		ZZ ZX	Silver 7-A Bronze 1-A	SL7.SBN.OCI.NET.14.DC BR1.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB 153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.2% 60.6%	\$1,500 \$4.000	\$3,000 \$8.000			\$12,500 \$12,500						Ş40 Ş80	\$100		\$300			Emb NonEmb	Sep Comb	\$500	\$15 \$15	30% to \$100 30% to \$100	50% to 50% to	
HMO-HSA	DW			Bronze 2-A	BR2.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	61.2%	\$3,500	\$7,000			\$12,500												NonEmb	Comb		\$15	30% to \$100	50% to	
HMO-HSA	DW	5 VZV	ZX	Bronze 3-A	BR3.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	59.0%		\$10,000			\$12,500												NonEmb	Comb		\$15	30% to \$100	50% to	
HMP		VM8		Platinum 3	PL3.SBN.OCI.POS.14.DC	152550.RDR.RXSBN.PLS.OCI.14.DC.SB	88.2%	\$250	\$500	90%	\$2,500	\$5,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$10 \$20						Emb	Sep	\$50	\$15	\$25 \$100		\$300
HMP	EY2		ZV	Platinum 5	PL5.SBN.OCI.POS.14.DC	152550.RDR.RXSBN.PLS.OCI.14.DC.SB	89.0%	n/a	n/a	100%	\$3,000	\$6,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$20 \$60		\$150	\$100	\$300		Emb	Sep	\$50	\$15	\$25 \$100	+	\$300
HMP HMP	EY4			Platinum 6	PL6.SBN.OCI.POS.14.DC	152550.RDR.RXSBN.PLS.OCI.14.DC.SB	90.7% 88.5%	n/a	n/a		\$3,000	\$6,000	\$1,000	\$2,000	70% 70%	\$6,000	\$12,000	\$20 \$40 \$15 \$30	\$75	\$150	\$75	\$150 \$250		Emb Emb	Sep		\$15 ¢10	\$25 \$100 \$40 \$100		\$300 \$300
НМР	E4t	••••		Platinum 1 Platinum 2	PL1.SBN.OCI.POS.14.DC PL2.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.14.DC.SB 104075.D.RDR.RXSBN.PLS.OCI.14.DC.SB	88.5% 88.5%	\$250 n/a	\$500 n/a		\$3,000 \$3,000	\$6,000 \$6,000	\$2,000 \$4,000	\$4,000 \$8,000		\$6,000 \$10,000	\$12,000 \$20,000	\$15 \$30	\$75	\$250	\$150	\$250	3x\$500	Emb	Sep Sep	\$50	\$10 \$10	\$40 \$100 \$40 \$100		\$300 \$300
HMP	E50			Platinum 4	PL4.SBN.OCI.POS.14.DC	152550.RDR.RXSBN.PLS.OCI.14.DC.SB	91.9%	n/a	n/a			\$10,000	\$1,000	\$2,000	70%	\$6,000	\$20,000 \$12,000	\$15 \$30			<i>2130</i>	\$150	57,2500	Emb	Sep	<i>450</i>	\$15	\$25 \$100		\$300
HMP-HSA	DW	9 VZX		Gold 1-A	GO1.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.14.DC.SB	78.5%	\$1,300	\$2,600		\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000							NonEmb	Comb		\$10	20% to \$100	40% to	o \$300
HMP-HSA	DW		YM	Gold 1	GO1.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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		\$300
HMP-HSA	DX		A0	Gold 7-A	GO7.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.14.DC.SB	78.1%	\$1,300	\$2,600	100%	\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000			\$250				NonEmb	Comb		\$10	20% to \$100	40% to	
HMP-HSA HMP	DX(~		Gold 7 Gold 2	GO7.SBN.OCI.POS.14.DC GO2.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.14.DC.SB 104075.RDR.RXSBN.PLS.OCI.14.DC.SB	78.0% 78.8%	\$1,300	\$2,600	100% 70%	\$2,600	\$5,200 \$6.000	\$2,000 \$2,000	\$4,000 \$4,000	70% 50%	\$6,000 \$6,000	\$12,000 \$12.000	\$30 \$60		\$250	\$250			NonEmb Emb	Comb		\$10 \$10	\$40 \$100 \$40 \$100		\$300 \$300
HMP HMP	EZC FZ			Gold 2 Gold 4-A	GO2.SBN.OCI.POS.14.DC GO4.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.14.DC.SB 102040.RDR.RXSBN.PLS.OCI.14.DC.SB	78.8% 79.1%	\$1,500 \$1,500	\$3,000 \$3,000		\$3,000 \$3,000	\$6,000 \$6,000	\$2,000 \$2,000	\$4,000 \$4,000	50% 70%	\$6,000 \$6,000	\$12,000 \$12,000	\$30 \$60 \$20 \$50			\$250 \$300			Emb Emb	Sep Sep	\$250	\$10 \$10	\$40 \$100 20% to \$100	\$75 40% to	+
HMP	EZ			Gold 4-A Gold 4	GO4.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.14.DC.SB 104075.D.RDR.RXSBN.PLS.OCI.14.DC.SB	79.1%	\$1,500	\$3,000		\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$50			\$300			Emb	Sep	\$250 \$250	\$10	\$40 \$100		\$300
HMP	EOV			Gold 8-A	GO8.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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	40% to	
HMP	EOV		YM	Gold 8	GO8.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.14.DC.SB	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	\$75	\$300
HMP	EZI		YM	Gold 10	GO10.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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		\$300
HMP	EZI				GO10.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.14.DC.SB	81.4%	\$500	\$1,000		\$4,500	\$9,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30			6250	Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	40% to	
HMP	EZO	Q V8K	A0	Gold 2-A	GO2.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.14.DC.SB	79.5%	\$1,500	\$3,000	70%	\$3,000	\$6,000	\$2,000	\$4,000	50%	\$6,000	\$12,000	Ş3U Ş60			\$250			Emb	Sep		\$10	20% to \$100	40% to	o \$300

	P	lan Nan	ne		Medical	Rx			In	-Netwo	rk			Οι	it-of-Ne	twork				Copay	ments						Rx		
	M	edical	Rx		Schedule of	Schedule of																	Medical						
	Exc	hange		Metal	Benefits	Benefits	Act'l	Dedu	ctible		OOP M	laximum	Dedu	ctible		OOP N	laximum				OP Surgery		Deduct.	Deduct			Tie	r 2	Tier 3
Product	Off	On		Level	Form #	Form #	Value	Indiv.	Family	Coins	Indiv.	Family	Indiv.	Family	Coins	Indiv.	Family	PCP SCI	P UC	ER Free-S	t. Hospital	IP	Туре	Туре	Deduct.	Tier 1	Tier 2 Sp	ec. Tier	r 3 Spec.
HMP	EZZ	V8M	B0	Gold 3-A	GO3.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	EZZ	V8M	ZS	Gold 3	GO3.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	E04	V8W	A0	Gold 9-A	GO9.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	E04	V8W	YM	Gold 9	GO9.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	EON	I V8S	A0	Gold 6-A	GO6.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	EON	V8S	ZR	Gold 6	GO6.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	EOG	i V8Q	A0	Gold 5-A	GO5.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	EOG	i V8Q	ZS	Gold 5	GO5.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP-HS	A DXZ	VZS	YM	Silver 2	SL2.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DXZ	VZS	ZX	Silver 2-A	SL2.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP-HS	A DYH	ł VZ3	YM	Silver 4	SL4.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DYH	ł VZ3	ZX	Silver 4-A	SL4.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP-HS	A DX6	6 VZ4	YM	Silver 3	SL3.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DX6	6 VZ4	ZX	Silver 3-A	SL3.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP-HS	A DYC	VZ6	YM	Silver 5	SL5.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DYC) VZ6	ZX	Silver 5-A	SL5.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP	E2S	V82	D0	Silver 7	SL7.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	\$100	\$300	1		Emb	Sep	\$500	\$10	\$40 \$1	00 \$75	5 \$300
HMP	E25	V84	ZT	Silver 8	SL8.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	\$100	\$300	1		Emb	Sep	\$250	\$10	\$40 \$1	00 \$75	5 \$300
HMP	E2K	V8Z	ZT	Silver 10	SL10.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	1		Emb	Sep	\$250	\$10	\$40 \$1	00 \$75	5 \$300
HMP	E2K	V8Z	ZY	Silver 10-A	SL10.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	1		Emb	Sep	\$250	\$15	30% to \$1	00 50%	% to \$300
HMP	E41	V86	ZT	Silver 9	SL9.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	E41	V86	ZY	Silver 9-A	SL9.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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 \$1	00 50%	% to \$300
HMP	E2S	V82	ZZ	Silver 7-A	SL7.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	\$300			Emb	Sep	\$500	\$15	30% to \$1	00 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 Ba	se Rates	on a									1Q14
		<u> </u>	with Tren	b	Revenue			Rate I	ncreases	from 4Q13	3 to 1Q14			Base
		Base	Trend	Total	Neutral	1 Qtr	PPACA		Market	Exper.	Exchange	Risk		Rates
License	<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>	<u>x</u> <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

* 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

E.

	HMO Plans]	HMP Plans												
	Plan	Name												Pla	an Nam	ne								
	Medio	cal	Rx			Medical	Medical	Rx	Rx	Med	New			Med	dical				Medical	Medical	Rx	Rx	Med	New
	Exchar	nge		Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan			Exch	ange	Rx	Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan
						Allowed	Data	Allowed	Data	Rate	Datia -								Allowed	Data	Allowed	Data	Rate	Datia -
				Level	Value	Allowed	Rate	Allowed	Rate	e = (a x b	Ratio =						Level	Value	Allowed	Rate	Allowed	Rate	e = (a x b	Ratio =
Product	Off	On				(a)	(b)	(c)	(d)	+ c x d)	e/i		Product	Off	On				(a)	(b)	(c)	(d)	+ c x d)	e/i
HMO	C4N	VM9	ZV	Platinum	88.2%	0.8328	\$462.43	0.5009	\$157.29	\$463.90	1.00524		HMP	C4M	VM8	ZV	Platinum	88.2%	0.8301	\$476.30	0.5009	\$157.29	\$474.16	1.02748
HMO	EY3	V75	ZU	Platinum	90.7%	0.8798	\$462.43	0.5258	\$157.29	\$489.55	1.06083		HMP	EYZ	V74	ZV	Platinum	89.0%	0.8445	\$476.30	0.5009	\$157.29	\$481.02	1.04234
HMO	E45	V87	YΜ	Platinum	88.5%	0.8559	\$462.43	0.4861	\$157.29	\$472.25	1.02334		HMP	EY4	V76	ZU	Platinum	90.7%	0.8759	\$476.30	0.5258	\$157.29	\$499.89	1.08323
HMO	E49	V89	ZR	Platinum	88.5%	0.8583	\$462.43	0.4620	\$157.29	\$469.57	1.01753		HMP	E46	V88	YM	Platinum	88.5%	0.8504	\$476.30	0.4861	\$157.29	\$481.50	1.04338
HMO	E5P	V9E	ZU	Platinum	91.9%	0.9020	\$462.43	0.5258	\$157.29	\$499.81			HMP	E5M	V9D	ZR	Platinum	88.5%	0.8511	\$476.30	0.4620	\$157.29	\$478.05	1.03591
HMO	EYY	V73	ZV	Platinum	89.0%	0.8477	\$462.43	0.5009	\$157.29	\$470.79	1.02017		HMP	E5Q	V9F	ZU	Platinum	91.9%	0.8973	\$476.30	0.5258	\$157.29	\$510.09	1.10534
HMO-HSA	DW8	VZW	A0	Gold	78.5%	0.7562	\$462.43	0.0102	\$157.29	\$351.29	0.76122		HMP-HSA	DW9	VZX	A0	Gold	78.5%	0.7573	\$476.30	0.0102	\$157.29	\$362.31	0.78510
HMO-HSA	DW8	VZW	YM	Gold	78.4%	0.7562	\$462.43	0.0000	\$157.29	\$349.69	0.75776		HMP-HSA	DW9	VZX	YM	Gold	78.4%	0.7573	\$476.30	0.0000	\$157.29	\$360.70	0.78162
HMO-HSA	DW6	VZY	A0	Gold	78.1%	0.8436	\$462.43	0.0102	\$157.29	\$391.71			HMP-HSA	DXQ	VZZ	A0	Gold	78.1%	0.8442	\$476.30	0.0102	\$157.29	\$403.70	0.87479
HMO-HSA	DW6	VZY	YM	Gold	78.0%	0.8436	\$462.43	0.0000	\$157.29	\$390.11			HMP-HSA	DXQ	VZZ	ΥM	Gold	78.0%	0.8442	\$476.30	0.0000	\$157.29	\$402.09	0.87131
HMO	EZO	V79	A0	Gold	79.5%	0.6980	\$462.43	0.5135	\$157.29	\$403.54	0.87445		HMP	EZQ	V8K	YM	Gold	78.8%	0.6969	\$476.30	0.4861	\$157.29	\$408.39	0.88496
HMO	EZO	V79	YM	Gold	78.8%	0.6980	\$462.43	0.4861	\$157.29	\$399.23	0.86511		HMP	EZ7	V80	C0	Gold	79.1%	0.7135	\$476.30	0.4065	\$157.29	\$403.78	0.87497
HMO	EZ5	V8N	C0	Gold	79.1%	0.7145	\$462.43	0.4065	\$157.29	\$394.34	0.85451		HMP	EZ7	V80	ZT	Gold	78.9%	0.7135	\$476.30	0.4238	\$157.29	\$406.50	0.88086
HMO	EZ5	V8N	ZT	Gold	78.9%	0.7145	\$462.43	0.4238	\$157.29	\$397.07	0.86043		HMP	EOV	V8U	A0	Gold	78.9%	0.6796	\$476.30	0.5135	\$157.29	\$404.46	0.87644
HMO	EOT	V8T	A0	Gold	78.9%	0.6797	\$462.43	0.5135	\$157.29	\$395.08	0.85612		HMP	EOV	V8U	YM	Gold	78.3%	0.6796	\$476.30	0.4861	\$157.29	\$400.15	0.86710
HMO	EOT	V8T	YM	Gold Gold	78.3%	0.6797	\$462.43	0.4861	\$157.29	\$390.77	0.84678		HMP	EZF EZF	V78 V78	YM	Gold	80.9%	0.7191	\$476.30	0.4861	\$157.29	\$418.97	0.90788
HMO HMO	EY9 EY9	V77 V77	A0 YM	Gold	81.4% 80.9%	0.7204 0.7204	\$462.43 \$462.43	0.5135 0.4861	\$157.29 \$157.29	\$413.90 \$409.59	0.89690 0.88756		HMP HMP	EZF	V 78 V8K	A0 A0	Gold Gold	81.4% 79.5%	0.7191 0.6969	\$476.30 \$476.30	0.5135 0.5135	\$157.29 \$157.29	\$423.28 \$412.70	0.91722 0.89430
HMO	ET9	V77 V8L	BO	Gold	80.9% 78.1%	0.7204	\$462.43 \$462.43	0.4626	\$157.29	\$409.59 \$393.32	0.85230		HMP	EZQ	V8N	BO	Gold	79.5% 78.1%	0.6969	\$476.30 \$476.30	0.3135	\$157.29 \$157.29	\$412.70 \$402.60	0.89430
HMO	EZY	V8L	ZS	Gold	78.1%	0.6932	\$462.43 \$462.43	0.4020	\$157.29	\$390.03	0.83230		HMP	EZZ	V8M	ZS	Gold	78.7%	0.6925	\$476.30 \$476.30	0.4020	\$157.29	\$402.00 \$399.31	0.87241
НМО	E02	V8V	A0	Gold	81.6%	0.0332	\$462.43	0.5135	\$157.29	\$420.56	0.91133		HMP	E04	V8W	A0	Gold	81.6%	0.7331	\$476.30	0.5135	\$157.29	\$429.94	0.93165
нмо	E02	V8V	YM	Gold	81.1%	0.7348	\$462.43	0.4861	\$157.29	\$416.25	0.90199		HMP	E04	V8W	YM	Gold	81.1%	0.7331	\$476.30	0.4861	\$157.29	\$425.63	0.92232
нмо	EOL	V8R	AO	Gold	79.7%	0.7199	\$462.43	0.5135	\$157.29	\$413.67	0.89640		HMP	EON	V8S	AO	Gold	79.7%	0.7188	\$476.30	0.5135	\$157.29	\$423.13	0.91690
нмо	EOL	V8R	ZR	Gold	79.1%	0.7199	\$462.43	0.4620	\$157.29	\$405.57	0.87885		HMP	EON	V85	ZR	Gold	79.1%	0.7188	\$476.30	0.4620	\$157.29	\$415.03	0.89935
НМО	EOE	V8P	A0	Gold	79.9%	0.7182	\$462.43	0.5135	\$157.29	\$412.89	0.89471		HMP	EOG	V8Q	AO	Gold	79.9%	0.7169	\$476.30	0.5135	\$157.29	\$422.23	0.91495
НМО	EOE	V8P	ZS	Gold	78.5%	0.7182	\$462.43	0.4417	\$157.29	\$401.59	0.87022		HMP	EOG	V8Q	ZS	Gold	78.5%	0.7169	\$476.30	0.4417	\$157.29	\$410.93	0.89046
HMO-HSA	DX1	VZR	YM	Silver	70.2%	0.6543	\$462.43	0.0120	\$157.29	\$304.46	0.65975		HMP-HSA	DXZ	VZS	YM	Silver	70.2%	0.6540	\$476.30	0.0120	\$157.29	\$313.39	0.67910
HMO-HSA	DX1	VZR	ZX	Silver	69.7%	0.6543	\$462.43	0.0000	\$157.29	\$302.57	0.65565		HMP-HSA	DXZ	VZS	ZX	Silver	69.7%	0.6540	\$476.30	0.0000	\$157.29	\$311.50	0.67500
HMO-HSA	DX8	VZ1	YM	Silver	70.4%	0.6635	\$462.43	0.0120	\$157.29	\$308.71	0.66896		HMP-HSA	DYH	VZ3	YM	Silver	71.0%	0.6671	\$476.30	0.0120	\$157.29	\$319.63	0.69262
HMO-HSA	DX8	VZ1	ZX	Silver	69.3%	0.6635	\$462.43	0.0000	\$157.29	\$306.82	0.66486		HMP-HSA	DYH	VZ3	ZX	Silver	70.1%	0.6671	\$476.30	0.0000	\$157.29	\$317.74	0.68852
HMO-HSA	DYG	VZ2	YM	Silver	71.0%	0.6671	\$462.43	0.0120	\$157.29	\$310.37	0.67255		HMP-HSA	DX6	VZ4	YM	Silver	70.4%	0.6644	\$476.30	0.0120	\$157.29	\$318.34	0.68982
HMO-HSA	DYG	VZ2	ZX	Silver	70.1%	0.6671	\$462.43	0.0000	\$157.29	\$308.49	0.66848		HMP-HSA	DX6	VZ4	ZX	Silver	69.3%	0.6644	\$476.30	0.0000	\$157.29	\$316.45	0.68573
HMO-HSA	DYR	VZ5	YM	Silver	69.1%	0.6442	\$462.43	0.0120	\$157.29	\$299.78	0.64961		HMP-HSA	DYO	VZ6	YM	Silver	69.1%	0.6447	\$476.30	0.0120	\$157.29	\$308.96	0.66950
HMO-HSA	DYR	VZ5	ZX	Silver	68.3%	0.6442	\$462.43	0.0000	\$157.29	\$297.90	0.64553		HMP-HSA	DYO	VZ6	ZX	Silver	68.3%	0.6447	\$476.30	0.0000	\$157.29	\$307.07	0.66540
HMO	E08	V8X	ZT	Silver	70.8%	0.6079	\$462.43	0.4238	\$157.29	\$347.77	0.75360		HMP	E2S	V82	D0	Silver	71.5%	0.6107	\$476.30	0.3814	\$157.29	\$350.87	0.76031
HMO	E08	V8X	ZY	Silver	69.9%	0.6079	\$462.43	0.3650	\$157.29	\$338.52	0.73355		HMP	E25	V84	ZT	Silver	68.8%	0.6015	\$476.30	0.4238	\$157.29	\$353.15	0.76526
HMO	E2Q	V81	D0	Silver	71.5%	0.6124	\$462.43	0.3814	\$157.29	\$343.18	0.74365		HMP	E2K	V8Z	ZT	Silver	70.5%	0.6121	\$476.30	0.4238	\$157.29	\$358.20	0.77620
HMO	E2Y	V83	ZT	Silver	70.0%	0.6030	\$462.43	0.4238	\$157.29	\$345.50	0.74868		HMP	E2K	V8Z	ZY	Silver	68.4%	0.6121	\$476.30	0.3650	\$157.29	\$348.95	0.75615
HMO	E2Y	V83	ZY	Silver	70.0%	0.6030	\$462.43	0.3650	\$157.29	\$336.26	0.72866		HMP	E41	V86	ZT	Silver	70.5%	0.6092	\$476.30	0.4238	\$157.29	\$356.82	0.77321
HMO	E3Y	V85	ZT	Silver	70.5%	0.6104	\$462.43	0.4238	\$157.29	\$348.93	0.75611		HMP	E41	V86	ZY	Silver	69.0%	0.6092	\$476.30	0.3650	\$157.29	\$347.57	0.75316
HMO	E3Y	V85	ZY	Silver	69.0%	0.6104	\$462.43	0.3650	\$157.29	\$339.68	0.73607		HMP	E2S	V82	ZZ	Silver	69.2%	0.6107	\$476.30	0.3250	\$157.29	\$342.00	0.74109
HMO	E2I	V8Y	ZT	Silver	70.5%	0.6128	\$462.43	0.4238	\$157.29	\$350.04	0.75852													
HMO	E2I	V8Y	ZY	Silver	68.4%	0.6128	\$462.43	0.3650	\$157.29	\$340.79	0.73847													
HMO	E2Q	V81	ZZ	Silver	69.2%	0.6124	\$462.43	0.3250	\$157.29	\$334.31	0.72443													
HMO-HSA	DW1	VZT	ZX	Bronze	60.6%	0.5519	\$462.43	0.0000	\$157.29	\$255.22	0.55305													
HMO-HSA	DW3	VZU	ZX	Bronze	61.2%		\$462.43	0.0000	\$157.29	\$257.30	0.55755													

HMO-HSA DW5 VZV ZX Bronze 59.0% 0.6213 \$462.43 0.0000 \$157.29 \$287.31 0.62258

Formula & Example

Exhibit 4

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 EZ5 with Rx C0 Effective Date: 4/1/14 Census:

		Member A	lges			Age I	actors	
	<u>EE Age</u>	<u>Spouse Age</u>	Child #1	EE	<u>Spouse</u>	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)
0.85451	Plan Ratio (EZ5)	(2)
1.026	Trend Factor (2Q14)	(3)
10.721	Group Age Factor	(4)
\$4,337.63		

Total Monthly Premium

<u>Exhibit A</u>

		Earned	Incurred	Claim	
Month	Members	<u>Premium</u>	<u>Claims</u>	<u>PMPM</u>	Loss Ratio
Jan-12	2,097	1,001,289	676,230	322.47	67.5%
Feb-12	2,092	1,008,153	490,703	234.56	48.7%
Mar-12	2,087	1,004,079	429,754	205.92	42.8%
Apr-12	2,048	983,024	542,506	264.90	55.2%
May-12	2,021	968,813	519,526	257.06	53.6%
Jun-12	1,964	958,002	448,492	228.36	46.8%
Jul-12	2,013	967,548	416,466	206.89	43.0%
Aug-12	1,979	950,252	489,288	247.24	51.5%
Sep-12	1,958	924,100	405,175	206.93	43.8%
Oct-12	1,936	919,699	561,423	289.99	61.0%
Nov-12	1,936	929,625	477,799	246.80	51.4%
Dec-12	1,903	923,026	389,104	204.47	42.2%
Total	24,034	11,537,610	5,846,466	243.26	50.7%

Member Months, Earned Premium & Incurred Claim Experience - OCI

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%.

<u>Reinsurance Assessment</u>. 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 1.2% 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%

DC Small Group Rate Review - Development of Experience Adjustment

	ΟCΙ	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
<u>3d. Subtotal: Medical</u> (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
<u>3h. Subtotal: Pharmacy</u> (3e x 3f x 3g)	<u>\$63.69</u>	<u>\$62.16</u>	<u>\$62.43</u>
<u>3i. Subtotal: Medical+Pharmacy</u> (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
3I. 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	\$436.11	\$470.63	\$464.45
(3i x 3j x 3k x 3l x 3m)			
4. Supportable Pricing Adjustment (2d / 3n -1)	-12.5%	-5.2%	-6.4%
(rate adjustment required to achieve 73% loss ratio)			

UNITED HEALTHCARE HEALTHCARE ECONOMICS

DISTRICT OF COLUMBIA PRICING TREND DEVELOPMENT APRIL 2013 RATE FILING SUPPORT

SG PRICING TREND BY COMPONENT

	=			SMALL GROU	JP PRICIN	G TREND B	Y COMPON	ENT	
	Notes:	<u>Inpatient</u>	<u>Outpatient</u>	Professional	Other	<u>Capitation</u>	Total <u>Medical</u>	Retail <u>Pharmacy</u>	Weighted <u>Aggregate</u>
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	[3]	6.0%	5.4%	3.7%	4.7%	2.3%	4.8%	4.8%	4.8%
Benefit Leveraging	[4]	0.2%	0.7%	1.2%	0.9%	0.2%	0.8%	1.8%	0.9%
Margin		1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
Demographic Change	[5]	0.0%	<u>0.0%</u>	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

(1) Index Rate: \$461.48

(2) Benefit Plan Ratios

			10 Pla	ins		
		an Name				
	Med		Rx			
	Exch	-		Metal	Actuarial	Plan
Product	Off	On		Level	Value	Ratio
HMO	C4N	VM9	ZV	Platinum	88.2%	1.04819
HMO	EY3	V75	ZU	Platinum	90.7%	1.10616
HMO	E45	V87	ΥM	Platinum	88.5%	1.06707
HMO	E49	V89	ZR	Platinum	88.5%	1.06102
HMO	E5P	V9E	ZU	Platinum	91.9%	1.12934
HMO	EYY	V73	ZV	Platinum	89.0%	1.06377
HMO-HSA	DW8	VZW	A0	Gold	78.5%	0.79375
HMO-HSA	DW8	VZW	ΥM	Gold	78.4%	0.79013
HMO-HSA	DW6	VZY	A0	Gold	78.1%	0.88509
HMO-HSA	DW6	VZY	ΥM	Gold	78.0%	0.88147
HMO	EZO	V79	A0	Gold	79.5%	0.91183
HMO	EZO	V79	ΥM	Gold	78.8%	0.90208
HMO	EZ5	V8N	C0	Gold	79.1%	0.89102
HMO	EZ5	V8N	ZT	Gold	78.9%	0.89718
HMO	EOT	V8T	A0	Gold	78.9%	0.89269
HMO	EOT	V8T	YM	Gold	78.3%	0.88296
HMO	EY9	V77	A0	Gold	81.4%	0.93523
HMO	EY9	V77	ΥM	Gold	80.9%	0.92548
HMO	EZY	V8L	B0	Gold	78.1%	0.88873
HMO	EZY	V8L	ZS	Gold	78.7%	0.88129
HMO	E02	V8V	A0	Gold	81.6%	0.95027
HMO	E02	V8V	ΥM	Gold	81.1%	0.94054
HMO	EOL	V8R	A0	Gold	79.7%	0.93471
HMO	EOL	V8R	ZR	Gold	79.1%	0.91640
HMO	EOE	V8P	A0	Gold	79.9%	0.93293
HMO	EOE	V8P	ZS	Gold	78.5%	0.90741
HMO-HSA	DX1	VZR	YM	Silver	70.2%	0.68794
HMO-HSA	DX1	VZR	ZX	Silver	69.7%	0.68367
HMO-HSA	DX8	VZ1	ΥM	Silver	70.4%	0.69754
HMO-HSA	DX8	VZ1	ZX	Silver	69.3%	0.69327
HMO-HSA	DYG	VZ2	YM	Silver	71.0%	0.70131
HMO-HSA	DYG	VZ2	ZX	Silver	70.1%	0.69704
HMO-HSA	DYR	VZ5	YM	Silver	69.1%	0.67736
HMO-HSA	DYR	VZ5	ZX	Silver	68.3%	0.67312
нмо	E08	V8X	ZT	Silver	70.8%	0.78580
HMO	E08	V8X	ZY	Silver	69.9%	0.76491
HMO	E2Q	V81	D0	Silver	71.5%	0.77544
HMO	E2Y	V83	ZT	Silver	70.0%	0.78068
HMO	E2Y	V83	ZY	Silver	70.0%	0.75977
HMO	E3Y	V85	ZT	Silver	70.5%	0.78842
HMO	E3Y	V85	ZY	Silver	69.0%	0.76751
HMO	E2I	V8Y	ZT	Silver	70.5%	0.79091
HMO	E2I	V8Y	ZY	Silver	68.4%	0.77002
HMO	E2Q	V81	ZZ	Silver	69.2%	0.75540
HMO-HSA	DW1	VZT	ZX	Bronze	60.6%	0.57667
HMO-HSA	DW1 DW3	VZU	ZX	Bronze	61.2%	0.57007
HMO-HSA	DW5	VZV	ZX	Bronze	59.0%	0.64917

HMP Plans											
	Р	lan Nan	пе								
		dical	Rx								
	Exch	ange	İ	Metal	Actuarial	Plan					
Product	Off	On	İ	Level	Value	Ratio					
HMP	C4M	VM8	ZV	Platinum	88.2%	1.07138					
HMP	EYZ	V74	ZV	Platinum	89.0%	1.08687					
HMP	EY4	V76	ZU	Platinum	90.7%	1.12952					
HMP	E46	V88	YM	Platinum	88.5%	1.08798					
HMP	E5M	V9D	ZR	Platinum	88.5%	1.08016					
HMP	E5Q	V9F	ZU	Platinum	91.9%	1.15255					
HMP-HSA	DW9	VZX	A0	Gold	78.5%	0.81865					
HMP-HSA	DW9	VZX	YM	Gold	78.4%	0.81501					
HMP-HSA	DXQ	VZZ	A0	Gold	78.1%	0.91215					
HMP-HSA	DXQ	VZZ	YM	Gold	78.0%	0.90853					
HMP	EZQ	V8K	YM	Gold	78.8%	0.92277					
HMP	EZ7	V80	C0	Gold	79.1%	0.91235					
HMP	EZ7	V80	ZT	Gold	78.9%	0.91850					
HMP	EOV	V8U	A0	Gold	78.9%	0.91389					
HMP	EOV	V8U	YM	Gold	78.3%	0.90416					
HMP	EZF	V78	YM	Gold	80.9%	0.94667					
HMP	EZF	V78	A0	Gold	81.4%	0.95640					
HMP	EZQ	V8K	A0	Gold	79.5%	0.93250					
HMP	EZZ	V8M	BO	Gold	78.1%	0.90968					
HMP	EZZ	V8M	ZS	Gold	78.7%	0.90225					
HMP	E04	V8W	A0	Gold	81.6%	0.97146					
HMP	E04	V8W	YM	Gold	81.1%	0.96173					
HMP	EON	V8S	A0	Gold	79.7%	0.95608					
HMP	EON	V8S	ZR	Gold	79.1%	0.93777					
HMP	EOG	V8Q	A0	Gold	79.9%	0.95404					
HMP	EOG	V8Q	ZS	Gold	78.5%	0.92851					
HMP-HSA	DXZ	VZS	YM	Silver	70.2%	0.70811					
HMP-HSA	DXZ	VZS	ZX	Silver	69.7%	0.70384					
HMP-HSA	DYH	VZ3	YM	Silver	71.0%	0.72220					
HMP-HSA	DYH	VZ3	ZX	Silver	70.1%	0.71795					
HMP-HSA	DX6	VZ4	YM	Silver	70.4%	0.71929					
HMP-HSA	DX6	VZ4	ZX	Silver	69.3%	0.71503					
HMP-HSA	DYO	VZ6	YM	Silver	69.1%	0.69810					
HMP-HSA	DYO	VZ6	ZX	Silver	68.3%	0.69383					
HMP	E2S	V82	D0	Silver	71.5%	0.79280					
HMP	E25	V84	ZT	Silver	70.0%	0.79795					
HMP	E2K	V8Z	ZT	Silver	70.5%	0.80937					
HMP	E2K	V8Z	ZY	Silver	68.4%	0.78846					
HMP	E41	V86	ZT	Silver	70.5%	0.80625					
HMP	E41	V86	ZY	Silver	69.0%	0.78534					
HMP	E2S	V82	ZZ	Silver	69.2%	0.77275					

(3) Trend Factors	(4) Age Fac	tors .							
Effective Quarter	Factor	Age	Factor	Age	Factor	Age	Factor	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		
		31	0.727	43	1.094	55	1.733		

DC Small Group - 2014 Portfolio

		an Nar			Medical	Rx	ļ		In	-Netwo	rk			Οι	t-of-Ne	twork					Copaym	ents						Rx	
		dical nange	Rx	Metal	Schedule of Benefits	Schedule of Benefits	Act'l	Dod	uctible		OORM	aximum	Dodu	ctible		OORN	laximum		п	T		OP Surgery		Medical Deduct.	Deduct.			Tier 2	Tier 3
Product		On		Level	Form #	Form #	Value	Indiv.	Family	Coins	Indiv.	Family			Coins		Family	PCP SCP	UC	ER I	Free-St.	Hospital	IP	Type		Deduct.	Tier 1	Tier 2 Spec.	Tier 3 Spec.
HMO	C4N	VM9	ZV	Platinum 3	PL3.SBN.OCI.NET.14.DC	152550.RDR.RXSBN.NET.OCI.14.DC.SB	88.2%	\$250	\$500	90%	\$2,500	\$5,000						\$10 \$20	\$75					Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
HMO	EY3			Platinum 6	PL6.SBN.OCI.NET.14.DC		90.7%	n/a	n/a		\$3,000	\$6,000						\$20 \$40	\$75	\$150	\$75	\$150		Emb	Sep		\$15	\$25 \$100	\$50 \$300
HMO	E45	V87		Platinum 1	PL1.SBN.OCI.NET.14.DC		88.5%	\$250	\$500		\$3,000	\$6,000						\$15 \$30				\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMO	E49	V89		Platinum 2	PL2.SBN.OCI.NET.14.DC		88.5%	n/a	n/a		\$3,000	\$6,000						\$15 \$30			\$150	\$300	3x\$500	Emb	Sep	\$50	\$10	\$40 \$100	\$75 \$300
HMO HMO	E5P FYY	V9E		Platinum 4 Platinum 5	PL4.SBN.OCI.NET.14.DC PL5.SBN.OCI.NET.14.DC		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 \$200		Emb Emb	Sep Sep	\$50	\$15 \$15	\$25 \$100 \$25 \$100	\$50 \$300 \$50 \$300
HMO-HSA	DW8	• / 5		Gold 1-A	GO1.SBN.OCI.NET.14.DC		89.0% 78.5%	\$1.300	\$2.600	90%	\$2,600	\$6,000 \$5.200						\$20 \$60	\$/5 .	\$120	\$100	\$300		NonEmb	Comb	320	\$15 \$10	20% to \$100	40% to \$300
HMO-HSA	DW8			Gold 1 A	GO1.SBN.OCI.NET.14.DC		78.4%	\$1,300	\$2,600	90%	\$2,600	\$5,200												NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
HMO-HSA	DW6	VZY	AO	Gold 7-A	GO7.SBN.OCI.NET.14.DC		78.1%	\$1,300	\$2,600	100%	\$2,600	\$5,200							1	\$250				NonEmb	Comb		\$10	20% to \$100	40% to \$300
HMO-HSA	DW6	VZY	YM	Gold 7	GO7.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	78.0%	\$1,300	\$2,600	100%	\$2,600	\$5,200							1	\$250				NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
HMO	EZO	V79		Gold 2-A	GO2.SBN.OCI.NET.14.DC		79.5%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60			\$250			Emb	Sep		\$10	20% to \$100	40% to \$300
HMO	EZO	V79		Gold 2	GO2.SBN.OCI.NET.14.DC		78.8%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60			\$250			Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMO	EZ5	V8N	00	Gold 4-A	GO4.SBN.OCI.NET.14.DC		79.1%	\$1,500	1 - 7		\$3,000	\$6,000						\$20 \$50			\$300			Emb	Sep	\$250	\$10	20% to \$100	40% to \$300
HMO HMO	EZ5 FOT	V8N V8T		Gold 4 Gold 8-A	GO4.SBN.OCI.NET.14.DC GO8.SBN.OCI.NET.14.DC		78.9% 78.9%	\$1,500 \$1.000	\$3,000 \$2.000	100% 80%	\$3,000 \$3,500	\$6,000 \$7,000						\$20 \$50 \$30 \$60			\$300	Ded+\$250+Coins.		Emb Emb	Sep Sep	\$250	\$10 \$10	\$40 \$100 20% to \$100	\$75 \$300 40% to \$300
HMO	FOT	VAT		Gold 8	GO8.SBN.OCI.NET.14.DC		78.3%	\$1,000	\$2,000		\$3,500	\$7,000 \$7.000						\$30 \$60				Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	40% t0 \$300 \$75 \$300
HMO	EY9	V77			GO10.SBN.OCI.NET.14.DC		81.4%	\$500	\$1,000		\$4,500	\$9,000						\$15 \$30				Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	40% to \$300
HMO	EY9	V77	YM	Gold 10	GO10.SBN.OCI.NET.14.DC		80.9%	\$500	\$1,000		\$4,500	\$9,000						\$15 \$30				Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75 \$300
нмо	EZY	V8L	в0	Gold 3-A	GO3.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB	78.1%	\$1,000	\$2,000	80%	\$4,000	\$8,000						\$25 \$50	\$75		\$250			Emb	Sep	\$100	\$10	20% to \$100	40% to \$300
HMO	EZY	V8L	20	Gold 3	GO3.SBN.OCI.NET.14.DC		78.7%	\$1,000	\$2,000		\$4,000	\$8,000						\$25 \$50			\$250			Emb	Sep	\$100	\$10	\$40 \$100	\$75 \$300
HMO	E02	V8V		Gold 9-A	GO9.SBN.OCI.NET.14.DC		81.6%	\$1,000	\$2,000	90%	\$3,000	\$6,000						\$20 \$40				Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	40% to \$300
HMO	E02	V8V		Gold 9	GO9.SBN.OCI.NET.14.DC		81.1%	\$1,000	\$2,000	90%	\$3,000	\$6,000						\$20 \$40				Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMO	EOL	V8R		Gold 6-A	GO6.SBN.OCI.NET.14.DC		79.7%	\$1,500	\$3,000		\$4,000	\$8,000						\$15 \$30 \$15 \$30	÷		\$150 \$150			Emb	Sep	650	\$10	20% to \$100	40% to \$300
HMO HMO	EOL EOE	V8R V8P		Gold 6 Gold 5-A	GO6.SBN.OCI.NET.14.DC GO5.SBN.OCI.NET.14.DC		79.1% 79.9%	\$1,500 \$1.300	\$3,000 \$2,600		\$4,000 \$3.250	\$8,000 \$6.500						\$15 \$30 \$25 \$50			\$150 \$150			Emb Emb	Sep Sep	\$50	\$10 \$10	\$40 \$100 20% to \$100	\$75 \$300 40% to \$300
HMO	EOE	V8P		Gold 5-A	GO5.SBN.OCI.NET.14.DC		78.5%	\$1,300	\$2,600		\$3,250	\$6,500						\$25 \$50			\$150			Emb	Sep	\$100	\$10	\$40 \$100	\$75 \$300
HMO-HSA	DX1	VZR		Silver 2	SL2.SBN.OCI.NET.14.DC		70.2%	\$2,000	\$4,000		\$4,000	\$8,000									,			NonEmb	Comb	\$100	\$10	\$40 \$100	\$75 \$300
HMO-HSA	DX1	VZR	zx	Silver 2-A	SL2.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.7%	\$2,000	\$4,000	70%	\$4,000	\$8,000												NonEmb	Comb		\$15	30% to \$100	50% to \$300
HMO-HSA	DX8	VZ1	YM	Silver 3	SL3.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	70.4%	\$2,000	\$4,000	90%	\$6,000	\$12,000												NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
HMO-HSA	DX8	VZ1		Silver 3-A	SL3.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000												NonEmb	Comb		\$15	30% to \$100	50% to \$300
HMO-HSA	DYG			Silver 4	SL4.SBN.OCI.NET.14.DC		71.0%	\$1,500	\$3,000		1	\$12,000												NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
HMO-HSA HMO-HSA	DYG DYR	VZ2 VZ5		Silver 4-A Silver 5	SL4.SBN.OCI.NET.14.DC SL5.SBN.OCI.NET.14.DC		70.1% 69.1%	\$1,500 \$1.500	\$3,000 \$3.000	80% 70%		\$12,000 \$12.000												NonEmb NonEmb	Comb Comb		\$15 \$10	30% to \$100 \$40 \$100	50% to \$300 \$75 \$300
HMO-HSA	DYR			Silver 5-A	SL5.SBN.OCI.NET.14.DC		68.3%	\$1,500	\$3,000		1	\$12,000												NonEmb	Comb		\$10 \$15	\$40 \$100 30% to \$100	\$75 \$300 50% to \$300
HMO	F08	V23 V8X		Silver 1	SL1.SBN.OCI.NET.14.DC		70.8%	\$2,000	\$5,000		+-,	\$12,000						\$30 \$60	\$75		\$300			Emb	Sep	\$250	\$15 \$10	\$40 \$100	\$75 \$300
HMO	E08	V8X	ZY	Silver 1-A	SL1.SBN.OCI.NET.14.DC		69.9%	\$2,000	\$4,000	60%	\$6,250	\$12,500						\$30 \$60			\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to \$300
HMO	E2Q	V81	D0	Silver 7	SL7.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.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
HMO	E2Y	V83	ZT	Silver 8	SL8.SBN.OCI.NET.14.DC	104075.D.RDR.RXSBN.PLS.OCI.14.DC.SB	70.0%	\$2,000	\$4,000	70%	\$6,250	\$12,500						\$40 \$80	\$100		\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
HMO	E2Y	V83		Silver 8-A	SL8.SBN.OCI.NET.14.DC		68.8%	\$2,000	\$4,000	70%		\$12,500						\$40 \$80			\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to \$300
HMO	E3Y	V85		Silver 9	SL9.SBN.OCI.NET.14.DC		70.5%	\$2,500	\$5,000			\$12,500						\$35 \$70			\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
HMO HMO	E3Y F2I	V85 V8Y		Silver 9-A Silver 10	SL9.SBN.OCI.NET.14.DC		69.0% 70.5%	\$2,500	\$5,000		+-)	\$12,500						\$35 \$70 \$35 \$70			\$300 \$300			Emb	Sep	\$250 \$250	\$15	30% to \$100	50% to \$300
HMO	E2I E2I	V81 V8Y		Silver 10 Silver 10-A	SL10.SBN.OCI.NET.14.DC SL10.SBN.OCI.NET.14.DC		70.5% 68.4%	\$3,000 \$3.000	\$6,000 \$6.000	90% 90%	\$6,250	\$12,500 \$12,500						\$35 \$70 \$35 \$70			\$300 \$300			Emb Emb	Sep Sep	\$250 \$250	\$10 \$15	\$40 \$100 30% to \$100	\$75 \$300 50% to \$300
HMO	F20	V81		Silver 7-A	SL7.SBN.OCI.NET.14.DC		69.2%	\$3,000 \$1.500	\$0,000 \$3.000	70%		\$12,500						\$40 \$80			\$300			Emb	Sep	\$500	\$15	30% to \$100	50% to \$300
HMO-HSA	DW1			Bronze 1-A	BR1.SBN.OCI.NET.14.DC		60.6%	\$4,000	\$8,000			\$12,500												NonEmb	Comb		\$15	30% to \$100	50% to \$300
HMO-HSA	DW3	VZU	zx	Bronze 2-A	BR2.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	61.2%	\$3,500	\$7,000			\$12,500												NonEmb	Comb		\$15	30% to \$100	50% to \$300
HMO-HSA		VZV		Bronze 3-A	BR3.SBN.OCI.NET.14.DC		59.0%	\$5,000	\$10,000		+ -)	\$12,500												NonEmb	Comb		\$15	30% to \$100	50% to \$300
HMP		VM8		Platinum 3	PL3.SBN.OCI.POS.14.DC		88.2%	\$250	\$500		\$2,500	\$5,000		\$2,000	70%	\$6,000	, ,	\$10 \$20						Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
HMP	EYZ	V74		Platinum 5	PL5.SBN.OCI.POS.14.DC		89.0%	n/a	n/a		\$3,000	\$6,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$20 \$60			\$100	\$300		Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
HMP HMP	EY4 F46	V76 V88		Platinum 6	PL6.SBN.OCI.POS.14.DC		90.7% 88.5%	n/a	n/a	100% 100%	\$3,000	\$6,000 \$6.000	\$1,000	\$2,000 \$4.000	70% 70%	\$6,000	\$12,000	\$20 \$40 \$15 \$30	Ş75	\$150	\$75	\$150 \$250		Emb	Sep		\$15 ¢10	\$25 \$100	\$50 \$300 \$75 \$300
HMP	E46 E5M			Platinum 1 Platinum 2	PL1.SBN.OCI.POS.14.DC PL2.SBN.OCI.POS.14.DC		88.5% 88.5%	\$250 n/a	\$500 n/a		\$3,000 \$3.000	\$6,000 \$6.000	\$2,000 \$4.000	\$4,000 \$8.000		\$6,000 \$10.000	\$12,000 \$20.000	\$15 \$30 \$15 \$30	\$75	\$250	\$150	\$250	3x\$500	Emb Emb	Sep Sep	\$50	\$10 \$10	\$40 \$100 \$40 \$100	\$75 \$300 \$75 \$300
HMP	E5IVI E5Q	V9D V9F		Platinum 2	PL4.SBN.OCI.POS.14.DC		88.5% 91.9%	n/a	n/a		+-,	\$10,000	\$4,000	\$2,000	70%	\$6,000	\$20,000 \$12,000	\$15 \$30	T		913U	\$150	272200	Emb	Sep	0دپ	\$10 \$15	\$40 \$100 \$25 \$100	\$75 \$300 \$50 \$300
HMP-HSA	DW9			Gold 1-A	GO1.SBN.OCI.POS.14.DC		78.5%	\$1,300	\$2,600		\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000							NonEmb	Comb		\$10	20% to \$100	40% to \$300
HMP-HSA	DW9	VZX	YM	Gold 1	GO1.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	\$75 \$300
HMP-HSA	DXQ			Gold 7-A	GO7.SBN.OCI.POS.14.DC		78.1%	\$1,300	\$2,600		\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000			\$250				NonEmb	Comb		\$10	20% to \$100	40% to \$300
HMP-HSA	DXQ			Gold 7	GO7.SBN.OCI.POS.14.DC		78.0%	\$1,300	\$2,600	100%	\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000	Ι.		\$250				NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
HMP	EZQ	V8K		Gold 2	GO2.SBN.OCI.POS.14.DC		78.8%	\$1,500	\$3,000	70%	\$3,000	\$6,000	\$2,000	\$4,000	50%	\$6,000	\$12,000	\$30 \$60	44.5-5		\$250			Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMP HMP	EZ7 F77	V80		Gold 4-A	GO4.SBN.OCI.POS.14.DC		79.1%	\$1,500	\$3,000		\$3,000	\$6,000	+-/	\$4,000	70%	\$6,000	\$12,000	\$20 \$50			\$300 \$300			Emb	Sep	\$250 \$250	\$10 ¢10	20% to \$100	40% to \$300
HMP	E27	V80 V80		Gold 4 Gold 8-A	GO4.SBN.OCI.POS.14.DC GO8.SBN.OCI.POS.14.DC		78.9% 78.9%	\$1,500 \$1.000	\$3,000 \$2.000	100% 80%	\$3,000 \$3,500	\$6,000 \$7.000	\$2,000 \$2.000	\$4,000 \$4.000	70% 70%	\$6,000 \$6,000	\$12,000 \$12.000	\$20 \$50 \$30 \$60			\$300	Ded+\$250+Coins.		Emb Emb	Sep Sep	\$250	\$10 \$10	\$40 \$100 20% to \$100	\$75 \$300 40% to \$300
HMP	FOV	V8U V8U		Gold 8-A Gold 8	GO8.SBN.OCI.POS.14.DC		78.9%	\$1,000 \$1,000	\$2,000		\$3,500	\$7,000		\$4,000 \$4.000	70%	\$6,000	\$12,000 \$12,000	\$30 \$60				Ded+\$250+Coins. Ded+\$250+Coins.		Emb	Sep Sep		\$10 \$10	20% to \$100 \$40 \$100	40% to \$300 \$75 \$300
HMP	EZF	V80			GO10.SBN.OCI.POS.14.DC		80.9%	\$500	\$2,000		\$4,500	\$9,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30				Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100 \$40 \$100	\$75 \$300 \$75 \$300
HMP	EZF	V78	AO		GO10.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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
HMP	EZQ	V8K	A0		GO2.SBN.OCI.POS.14.DC		79.5%	\$1,500	\$3,000	70%	\$3,000	\$6,000	\$2,000	\$4,000	50%	\$6,000	\$12,000				\$250			Emb	Sep		\$10	20% to \$100	

	P	lan Nar	ne		Medical	Rx			In	-Netwo	rk			Οι	it-of-Ne	twork				Copay	ments						Rx		
	M	edical	Rx		Schedule of	Schedule of																	Medical						
	Exc	change		Metal	Benefits	Benefits	Act'l	Dedu	ctible		OOP M	laximum	Dedu	ctible		OOP N	laximum				OP Surgery		Deduct.	Deduct			Tie	r 2	Tier 3
Product	Off	On		Level	Form #	Form #	Value	Indiv.	Family	Coins	Indiv.	Family	Indiv.	Family	Coins	Indiv.	Family	PCP SCI	P UC	ER Free-S	t. Hospital	IP	Туре	Туре	Deduct.	Tier 1	Tier 2 Sp	ec. Tier	r 3 Spec.
HMP	EZZ	V8M	1 BO	Gold 3-A	GO3.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	EZZ	V8M	1 ZS	Gold 3	GO3.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	E04	V8W	/ A0	Gold 9-A	GO9.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	E04	V8W	/ YM	Gold 9	GO9.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	EON	I V8S	A0	Gold 6-A	GO6.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	EON	V8S	ZR	Gold 6	GO6.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	EOG	5 V8Q	ξ A0	Gold 5-A	GO5.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	EOG	5 V8Q	ZS	Gold 5	GO5.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP-HS	A DXZ	Z VZS	YM	Silver 2	SL2.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DXZ	Z VZS	ZX	Silver 2-A	SL2.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP-HS	A DYH	ł VZ3	YM	Silver 4	SL4.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DYH	ł VZ3	ZX	Silver 4-A	SL4.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP-HS	A DX6	5 VZ4	YM	Silver 3	SL3.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DX6	5 VZ4	ZX	Silver 3-A	SL3.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP-HS	A DYC) VZ6	YM	Silver 5	SL5.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DYC) VZ6	ZX	Silver 5-A	SL5.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP	E2S	V82	D0	Silver 7	SL7.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	\$100	\$300	1		Emb	Sep	\$500	\$10	\$40 \$1	00 \$75	5 \$300
HMP	E25	V84	ZT	Silver 8	SL8.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	\$100	\$300	1		Emb	Sep	\$250	\$10	\$40 \$1	00 \$75	5 \$300
HMP	E2K	V8Z	ZT	Silver 10	SL10.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	1		Emb	Sep	\$250	\$10	\$40 \$1	00 \$75	5 \$300
HMP	E2K	V8Z	ZY	Silver 10-A	SL10.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	1		Emb	Sep	\$250	\$15	30% to \$1	00 50%	% to \$300
HMP	E41	V86	ZT	Silver 9	SL9.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	E41	V86	ZY	Silver 9-A	SL9.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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 \$1	00 50%	% to \$300
HMP	E2S	V82	ZZ	Silver 7-A	SL7.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	\$300			Emb	Sep	\$500	\$15	30% to \$1	00 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 Ba	se Rates	on a									1Q14
		<u> </u>	with Tren	b	Revenue			Rate I	ncreases	from 4Q13	3 to 1Q14			Base
		Base	Trend	Total	Neutral	1 Qtr	PPACA		Market	Exper.	Exchange	Risk		Rates
License	<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>	<u>x</u> <u>User Fee</u>	x <u>Adi</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

* 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

	HMO Plans														HMP Plans	5							
	Plan	Name											Pla	an Nam	e								
	Medic	al	Rx			Medical	Medical	Rx	Rx	Med	New		Me	dical				Medical	Medical	Rx	Rx	Med	New
	Exchan	ge		Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan		Exch	ange	Rx	Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan
						Allowed	Rate	Allowed	Rate	Rate	Ratio =							Allowed	Rate	Allowed	Rate	Rate	Ratio =
		-		Level	Value	(a)	(b)	(c)	(d)	e = (a x b	e/i			_		Level	Value	(a)	(b)	(c)	(d)	e = (a x b	e/i
Product	Off	On							· · /	+ c x d)		Product	Off	On								+ c x d)	-
HMO	C4N	VM9	ZV	Platinum	88.2%	0.8328	\$482.19	0.5009	\$164.01	\$483.72	1.04819	HMP	C4M	VM8	ZV	Platinum	88.2%	0.8301	\$496.65	0.5009	\$164.01	\$494.42	1.07138
HMO	EY3	V75	ZU	Platinum	90.7%	0.8798	\$482.19	0.5258	\$164.01	\$510.47	1.10616	HMP	EYZ	V74	ZV	Platinum	89.0%	0.8445	\$496.65	0.5009	\$164.01	\$501.57	1.08687
HMO	E45	V87	YM	Platinum	88.5%	0.8559	\$482.19	0.4861	\$164.01	\$492.43	1.06707	HMP	EY4	V76	ZU	Platinum	90.7%	0.8759	\$496.65	0.5258	\$164.01	\$521.25	1.12952
HMO	E49	V89	ZR	Platinum	88.5%	0.8583	\$482.19	0.4620	\$164.01	\$489.64	1.06102	HMP	E46	V88	YM	Platinum	88.5%	0.8504	\$496.65	0.4861	\$164.01	\$502.08	1.08798
HMO	E5P	V9E	ZU	Platinum	91.9%	0.9020	\$482.19	0.5258	\$164.01	\$521.17		HMP	E5M	V9D	ZR	Platinum	88.5%	0.8511	\$496.65	0.4620	\$164.01	\$498.47	1.08010
	EYY	V73	ZV A0	Platinum Gold	89.0%	0.8477 0.7562	\$482.19 \$482.19	0.5009 0.0102	\$164.01 \$164.01	\$490.91 \$366.30			E5Q DW9	V9F VZX	ZU A0	Platinum	91.9%	0.8973	\$496.65	0.5258 0.0102	\$164.01	\$531.88	1.15255
HMO-HSA	DW8	VZW			78.5%		•				0.79375	HMP-HSA		VZX VZX		Gold	78.5%	0.7573	\$496.65		\$164.01	\$377.79	0.81865
HMO-HSA HMO-HSA	DW8 DW6	VZW VZY	YM A0	Gold Gold	78.4% 78.1%	0.7562 0.8436	\$482.19 \$482.19	0.0000 0.0102	\$164.01 \$164.01	\$364.63 \$408.45	0.79013 0.88509	HMP-HSA HMP-HSA	DW9 DXQ	VZX VZZ	YM A0	Gold Gold	78.4% 78.1%	0.7573 0.8442	\$496.65 \$496.65	0.0000 0.0102	\$164.01 \$164.01	\$376.11 \$420.94	0.81501
HMO-HSA	DW6	VZY	YM	Gold	78.0%	0.8436	\$482.19 \$482.19	0.0000	\$164.01	\$406.78	0.88309	HMP-HSA	DXQ	VZZ	YM	Gold	78.0%	0.8442	\$496.65 \$496.65	0.0000	\$164.01 \$164.01	\$420.94 \$419.27	0.91213
HMO	EZO	V79	A0	Gold	78.0%	0.6980	\$482.19 \$482.19	0.5135	\$164.01 \$164.01	\$400.78	0.88147	HMP	EZQ	V2Z V8K	YM	Gold	78.8%	0.6969	\$496.65 \$496.65	0.4861	\$164.01 \$164.01	\$419.27 \$425.84	0.90853
HMO	EZO	V79	YM	Gold	79.3%	0.6980	\$482.19 \$482.19	0.3133	\$164.01 \$164.01	\$420.79 \$416.29	0.91183	HMP	EZQ EZ7	V8N	CO	Gold	78.8% 79.1%	0.0909	\$496.65 \$496.65	0.4861	\$164.01 \$164.01	\$423.84 \$421.03	0.92277
HMO	EZ5	V8N	CO	Gold	79.1%	0.0380	\$482.19	0.4065	\$164.01	\$411.19	0.89102	HMP	EZ7	V80	ZT	Gold	78.9%	0.7135	\$496.65	0.4005	\$164.01	\$423.87	0.9125
НМО	EZ5	V8N	ZT	Gold	78.9%	0.7145	\$482.19	0.4003	\$164.01	\$414.03	0.89718	HMP	EOV	V8U	A0	Gold	78.9%	0.6796	\$496.65	0.5135	\$164.01	\$421.74	0.91389
НМО	EOT	V8T	A0	Gold	78.9%	0.6797	\$482.19	0.5135	\$164.01	\$411.96	0.89269	HMP	EOV	V8U	YM	Gold	78.3%	0.6796	\$496.65	0.4861	\$164.01	\$417.25	0.90416
нмо	EOT	V8T	YM	Gold	78.3%	0.6797	\$482.19	0.4861	\$164.01	\$407.47	0.88296	HMP	EZF	V78	YM	Gold	80.9%	0.7191	\$496.65	0.4861	\$164.01	\$436.87	0.94667
НМО	EY9	V77	A0	Gold	81.4%	0.7204	\$482.19	0.5135	\$164.01	\$431.59	0.93523	HMP	EZF	V78	A0	Gold	81.4%	0.7191	\$496.65	0.5135	\$164.01	\$441.36	0.95640
НМО	EY9	V77	YM	Gold	80.9%	0.7204	\$482.19	0.4861	\$164.01	\$427.09	0.92548	HMP	EZQ	V8K	AO	Gold	79.5%	0.6969	\$496.65	0.5135	\$164.01	\$430.33	0.93250
НМО	EZY	V8L	BO	Gold	78.1%	0.6932	\$482.19	0.4626	\$164.01	\$410.13	0.88873	HMP	EZZ	V8M	BO	Gold	78.1%	0.6925	\$496.65	0.4626	\$164.01	\$419.80	0.90968
нмо	EZY	V8L	ZS	Gold	78.7%	0.6932	\$482.19	0.4417	\$164.01	\$406.70	0.88129	HMP	EZZ	V8M	ZS	Gold	78.7%	0.6925	\$496.65	0.4417	\$164.01	\$416.37	0.90225
нмо	E02	V8V	A0	Gold	81.6%	0.7348	\$482.19	0.5135	\$164.01	, \$438.53	0.95027	HMP	E04	V8W	A0	Gold	81.6%	0.7331	\$496.65	0.5135	\$164.01	\$448.31	0.97146
нмо	E02	V8V	YM	Gold	81.1%	0.7348	\$482.19	0.4861	\$164.01	\$434.04	0.94054	HMP	E04	V8W	YM	Gold	81.1%	0.7331	\$496.65	0.4861	\$164.01	\$443.82	0.96173
нмо	EOL	V8R	A0	Gold	79.7%	0.7199	\$482.19	0.5135	\$164.01	\$431.35	0.93471	HMP	EON	V8S	A0	Gold	79.7%	0.7188	\$496.65	0.5135	\$164.01	\$441.21	0.95608
нмо	EOL	V8R	ZR	Gold	79.1%	0.7199	\$482.19	0.4620	\$164.01	\$422.90	0.91640	HMP	EON	V8S	ZR	Gold	79.1%	0.7188	\$496.65	0.4620	\$164.01	\$432.76	0.93777
нмо	EOE	V8P	A0	Gold	79.9%	0.7182	\$482.19	0.5135	\$164.01	\$430.53	0.93293	HMP	E0G	V8Q	A0	Gold	79.9%	0.7169	\$496.65	0.5135	\$164.01	\$440.27	0.95404
нмо	EOE	V8P	ZS	Gold	78.5%	0.7182	\$482.19	0.4417	\$164.01	\$418.75	0.90741	HMP	E0G	V8Q	ZS	Gold	78.5%	0.7169	\$496.65	0.4417	\$164.01	\$428.49	0.92851
HMO-HSA	DX1	VZR	YΜ	Silver	70.2%	0.6543	\$482.19	0.0120	\$164.01	\$317.47	0.68794	HMP-HSA	DXZ	VZS	YM	Silver	70.2%	0.6540	\$496.65	0.0120	\$164.01	\$326.78	0.70811
HMO-HSA	DX1	VZR	ZX	Silver	69.7%	0.6543	\$482.19	0.0000	\$164.01	\$315.50	0.68367	HMP-HSA	DXZ	VZS	ZX	Silver	69.7%	0.6540	\$496.65	0.0000	\$164.01	\$324.81	0.70384
HMO-HSA	DX8	VZ1	ΥM	Silver	70.4%	0.6635	\$482.19	0.0120	\$164.01	\$321.90	0.69754	HMP-HSA	DYH	VZ3	YM	Silver	71.0%	0.6671	\$496.65	0.0120	\$164.01	\$333.28	0.72220
HMO-HSA	DX8	VZ1	ZX	Silver	69.3%	0.6635	\$482.19	0.0000	\$164.01	\$319.93	0.69327	HMP-HSA	DYH	VZ3	ZX	Silver	70.1%	0.6671	\$496.65	0.0000	\$164.01	\$331.32	0.71795
HMO-HSA	DYG	VZ2	YΜ	Silver	71.0%	0.6671	\$482.19	0.0120	\$164.01	\$323.64	0.70131	HMP-HSA	DX6	VZ4	YM	Silver	70.4%	0.6644	\$496.65	0.0120	\$164.01	\$331.94	0.71929
HMO-HSA	DYG	VZ2	ZX	Silver	70.1%	0.6671	\$482.19	0.0000	\$164.01	\$321.67	0.69704	HMP-HSA	DX6	VZ4	ZX	Silver	69.3%	0.6644	\$496.65	0.0000	\$164.01	\$329.97	0.71503
HMO-HSA	DYR	VZ5	YΜ	Silver	69.1%	0.6442	\$482.19	0.0120	\$164.01	\$312.59	0.67736	HMP-HSA	DYO	VZ6	YM	Silver	69.1%	0.6447	\$496.65	0.0120	\$164.01	\$322.16	0.69810
HMO-HSA	DYR	VZ5	ZX	Silver	68.3%	0.6442	\$482.19	0.0000	\$164.01	\$310.63	0.67312	HMP-HSA	DYO	VZ6	ZX	Silver	68.3%	0.6447	\$496.65	0.0000	\$164.01	\$320.19	0.69383
НМО	E08	V8X	ΖT	Silver	70.8%	0.6079	\$482.19	0.4238	\$164.01	\$362.63	0.78580	HMP	E2S	V82	D0	Silver	71.5%	0.6107	\$496.65	0.3814	\$164.01	\$365.86	0.79280
нмо	E08	V8X	ΖY	Silver	69.9%	0.6079	\$482.19	0.3650	\$164.01	\$352.99	0.76491	HMP	E25	V84	ZT	Silver	68.8%	0.6015	\$496.65	0.4238	\$164.01	\$368.24	0.79795
НМО	E2Q	V81	D0	Silver	71.5%	0.6124	\$482.19	0.3814	\$164.01	\$357.85	0.77544	HMP	E2K	V8Z	ZT	Silver	70.5%	0.6121	\$496.65	0.4238	\$164.01	\$373.51	0.80937
НМО	E2Y	V83	ΖT	Silver	70.0%	0.6030	\$482.19	0.4238	\$164.01	\$360.27	0.78068	HMP	E2K	V8Z	ZY	Silver	68.4%	0.6121	\$496.65	0.3650	\$164.01	\$363.86	0.78846
HMO	E2Y	V83	ZY	Silver	70.0%	0.6030	\$482.19	0.3650	\$164.01	\$350.62	0.75977	HMP	E41	V86	ZT	Silver	70.5%	0.6092	\$496.65	0.4238	\$164.01	\$372.07	0.80625
HMO	E3Y	V85	ZT	Silver	70.5%	0.6104	\$482.19	0.4238	\$164.01	\$363.84	0.78842	HMP	E41	V86	ZY	Silver	69.0%	0.6092	\$496.65	0.3650	\$164.01	\$362.42	0.78534
HMO	E3Y	V85	ZY	Silver	69.0%	0.6104	\$482.19	0.3650	\$164.01	\$354.19	0.76751	HMP	E2S	V82	ZZ	Silver	69.2%	0.6107	\$496.65	0.3250	\$164.01	\$356.61	0.77275
HMO	E2I	V8Y	ZT	Silver	70.5%	0.6128	\$482.19	0.4238	\$164.01	\$364.99	0.79091												
HMO	E2I	V8Y	ZY	Silver	68.4%	0.6128	\$482.19	0.3650	\$164.01	\$355.35	0.77002												
HMO	E2Q	V81	ZZ	Silver	69.2%	0.6124	\$482.19	0.3250	\$164.01	\$348.60	0.75540												
HMO-HSA	DW1	VZT	ZX	Bronze	60.6%	0.5519	\$482.19	0.0000	\$164.01	\$266.12													
HMO-HSA	DW3	VZU	ZX	Bronze	61.2%	0.5564	\$482.19	0.0000	\$164.01	\$268.29	0.58137												

HMO-HSA DW5 VZV ZX Bronze 59.0% 0.6213 \$482.19 0.0000 \$164.01 \$299.58 0.64917

Formula & Example

Exhibit 4

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 EZ5 with Rx C0 Effective Date: 4/1/14 Census:

		Member A	lges			Age I	actors	
	<u>EE Age</u>	<u>Spouse Age</u>	Child #1	Child #2	EE	<u>Spouse</u>	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)
0.89102	Plan Ratio (EZ5)	(2)
1.026	Trend Factor (2Q14)	(3)
10.721	Group Age Factor	(4)
\$4,522.96		

Total Monthly Premium

<u>Exhibit A</u>

		Earned	Incurred	Claim	
Month	Members	<u>Premium</u>	<u>Claims</u>	<u>PMPM</u>	Loss Ratio
Jan-12	2,097	1,001,289	676,230	322.47	67.5%
Feb-12	2,092	1,008,153	490,703	234.56	48.7%
Mar-12	2,087	1,004,079	429,754	205.92	42.8%
Apr-12	2,048	983,024	542,506	264.90	55.2%
May-12	2,021	968,813	519,526	257.06	53.6%
Jun-12	1,964	958,002	448,492	228.36	46.8%
Jul-12	2,013	967,548	416,466	206.89	43.0%
Aug-12	1,979	950,252	489,288	247.24	51.5%
Sep-12	1,958	924,100	405,175	206.93	43.8%
Oct-12	1,936	919,699	561,423	289.99	61.0%
Nov-12	1,936	929,625	477,799	246.80	51.4%
Dec-12	1,903	923,026	389,104	204.47	42.2%
Total	24,034	11,537,610	5,846,466	243.26	50.7%

Member Months, Earned Premium & Incurred Claim Experience - OCI

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%.

<u>Reinsurance Assessment</u>. 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 1.2% 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%

DC Small Group Rate Review - Development of Experience Adjustment

	ΟCΙ	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
<u>3d. Subtotal: Medical</u> (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
<u>3h. Subtotal: Pharmacy</u> (3e x 3f x 3g)	<u>\$63.69</u>	<u>\$62.16</u>	<u>\$62.43</u>
<u>3i. Subtotal: Medical+Pharmacy</u> (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	\$436.11	\$470.63	\$464.45
(3i x 3j x 3k x 3l x 3m)			
4. Supportable Pricing Adjustment (2d / 3n -1)	-8.7%	-1.1%	-2.4%
(rate adjustment required to achieve 73% loss ratio)			

UNITED HEALTHCARE HEALTHCARE ECONOMICS

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>	<u>Outpatient</u>	Professional	Other	<u>Capitation</u>	Total <u>Medical</u>	Retail <u>Pharmacy</u>	Weighted <u>Aggregate</u>
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	[3]	6.0%	5.4%	3.7%	4.7%	2.3%	4.8%	4.8%	4.8%
Benefit Leveraging	[4]	0.2%	0.7%	1.2%	0.9%	0.2%	0.8%	1.8%	0.9%
Margin		1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
Demographic Change	[5]	0.0%	<u>0.0%</u>	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 Optimum Choice, Inc., NAIC #96940 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 Optimum Choice, Inc. 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 offexchange. 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 88 new plans: 47 HMO and 41 HMP (or HMO-Plus, 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.

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.

<u>H. Summary of How Each Proposed Modification Differs from Corresponding Current/Approved</u> <u>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: +14.7% 2Q14/1Q14: +2.6% 3Q14/2Q14: +2.5% 4Q14/3Q14: +2.6%

<u>J. Base Period Experience</u>. 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 \$121,252 for Optimum Choice, Inc. No adjustments have been made for large group pooling.

<u>K. Projected Base Period Experience</u>. 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):	<u>-1.6%</u>
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.

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 1st 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.

 \underline{M} . Credibility. The combined DC experience on our two small group licenses is assumed to be credible.

<u>N. Projected Index Rate</u>. 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.

<u>O. Market-wide Adjustments to the Index Rate</u>. 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".

<u>P. Plan Level Adjustments to the Index Rate</u>. 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.

<u>Q. Non-Benefit Expenses</u>. 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 taxes7.5%Profit27.0%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 80.3%. The estimated Federal MLR adjustments are as follows:

10.2% Taxes, regulatory fees and assessments

- -1.7% GAAP Medical reclass to MLR SG&A
- 1.5% QI/HIT Medical costs added
- 0.1% Bad debt
- 0.0% Credibilty adjustment
- 10.1% 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 24th, 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. Genber

Boris P. Gerber, FSA, MAAA 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: 194 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. Genber

Boris P. Gerber, FSA, MAAA Actuary, UnitedHealthcare

Federal Rate Filing Justification Part III Actuarial Memorandum & Certification For Optimum Choice, Inc.

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:** Optimum Choice, Inc.
- State: District of Columbia
- **HIOS Issuer ID:** 75753
- 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):	<u>-1.6%</u>
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. Optimum Choice, Inc. anticipates paying \$798,711 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.

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

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
<u>9.8%</u>	Taxes & Fees
27.0%	Total

Projected Loss Ratio: The projected loss ratio using federally prescribed MLR methodology is 80.3%.

Index Rate:

				DC	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.

	ion for AV Ca								
			Estimation of f	fit of plan design into	the paramete	rs of AV calcula	itor		
	Medical Conav	s After Deductible	OP C Free Standing	Copay Hospital Setting	Ry F	ffective Coins	urance Estima	ation	
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
ronze 1	-	-	-	-	70.08%	74.08%	69.67%	96.64%	a, e
ronze 1-A	-	-	-	-	67.1%	67.1%	67.1%	67.1%	b
ronze 2 ronze 2-A	-	-	-	-	70.08% 67.1%	74.08% 67.1%	69.67% 67.1%	96.64% 67.1%	a, e b
ronze 2-A Ironze 3	-	-	-	-	67.1% 70.08%	67.1% 74.08%	67.1% 69.67%	67.1% 96.64%	b a, e
ronze 3-A	-	-	-	-	67.1%	67.1%	67.1%	67.1%	a, e 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%	67.10%	67.10%	67.10%	b
ilver 3	-	-	-	-	71.35%	74.21%	71.01%	96.59%	a, e
ilver 3-A	-	-	-	-	67.10%	67.10%	67.10%	67.10%	b
ilver 4	-	-	-	-	71.35%	74.21%	71.01%	96.59%	a, e
ilver 4-A	-	-	-	-	67.10% 71.35%	67.10% 74.21%	67.10% 71.01%	67.10% 96.59%	b
ilver 5 ilver 5-A	-	-	-	-	71.35% 67.10%	74.21% 67.10%	71.01% 67.10%	96.59% 67.10%	a, e b
ilver 7	-	-	- 63.1% (c)	-	07.10%	74.21%	71.01%	96.59%	a, c, d, e
ilver 7 ilver 7-A	-	_	63.1% (C)	-	- 57.01%	74.21% 57.01%	57.01%	57.01%	a, c, d, e b, c, d
ilver 8	-	-	63.1% (c)	-	-	74.21%	71.01%	96.59%	a, c, d, e
ilver 8-A	-	-	63.1% (c)	-	61.10%	61.10%	61.10%	61.10%	b, c, d
ilver 9	-	-	72.12% (c)	-	-	74.21%	71.01%	96.59%	a, c, d, e
ilver 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
lver10-A	-	-	81.13% (c)	-	61.10%	61.10%	61.10%	61.10%	b, c, d
old 1	-	-	-	-	71.01%	75.58%	73.62%	96.51%	a, e
old 1-A	-	-	-	-	75.10%	75.10%	75.10%	75.10%	b
iold 2 iold 2-A	-	-	64.25% (c) 64.25% (c)	-	- 75.08%	- 75.08%	- 75.08%	96.51% 75.08%	b, c, d, e b, c, d
old 2-A	-	-	73.43% (c)	-	71.01%	75.58%	73.62%	96.51%	a, c, d, e
iold 3-A			73.43% (c)		70.46%	70.46%	70.46%	70.46%	b, c, d
iold 4	-	-	72.12% (c)	-	71.01%	75.58%	73.62%	96.51%	a, c, d, e
iold 4-A	-	-	72.12% (c)	-	64.91%	64.91%	64.91%	64.91%	b, c, d
iold 5	-	-	85.57% (c)	-	71.01%	75.58%	73.62%	96.51%	a, c, d, e
iold 5-A	-	-	85.57% (c)	-	75.08%	75.08%	75.08%	75.08%	b, c, d
iold 6	-	-	85.57% (c)	-	71.01%	75.58%	73.62%	96.51%	a, c, d, e
iold 6-A	-	-	85.57% (c)	-	75.08%	75.08%	75.08%	75.08%	b, c, d
old 7	86.72% (a)	-	-	-	71.01%	75.58%	73.62%	96.51%	a, e
iold 7-A	-	-	-	-	75.08%	75.08%	75.08%	75.08%	a
old 8 old 8-A	-	63.47% (a) 63.47% (a)	-	73.43% (c) 73.43% (c)	- 75.08%	- 75.08%	- 75.08%	96.51% 75.08%	a, b, c, d, e a, b, c, d
old 9	-	63.47% (a)	-	82.61% (c)	73.08%	73.08%	75.08%	96.51%	a, b, c, d, e
old 9-A	-	63.47% (a)	-	82.61% (c)	75.08%	75.08%	75.08%	75.08%	a, b, c, d, e
old 10	-	63.47% (a)	-	73.43% (c)	-	-	-	96.51%	a, b, c, d, e
iold 10-A	-	63.47% (a)	-	73.43% (c)	75.08%	75.08%	75.08%	75.08%	a, b, c, d
latinum 1	-	63.47% (a)	-	91.79% (c)	-	-	-	95.82%	a, b, c, d, e
latinum 2	-	-	95.07% (c)	90.15% (c)	71.89%	77.39%	73.88%	95.82%	a, b, c, d, e
latinum 3	-	-	-	-	57.94%	85.87%	82.58%	95.82%	a, e
latinum 4	-	-	-	95.07% (c)	-	-	-	95.82%	b, c, d, e
latinum 5	-	-	96.72% (c)	90.15% (c)	57.94%	85.87%	82.58%	95.82%	a, c, d, e
latinum 6	-	-	97.54% (c)	95.07% (c)	-	-	-	95.82%	b, c, d, e
Aethodolog	zv.								
e remaind estimated Actuarial ered benet	ler of the cost, wi lusing Actuarial N Value Calculator fits and to estima	th the latter going to /alue Calculator's Uni does not support Rx l ate effective co-insur-	wards the deductibl t Cost per Visit dete penefit with coinsur ance factor.	ble" is checked and a e." For the plans that rmined from the cont ance and per script m	have copays a inuance table ax, so compar	after deductible ny's pharmacy o	e, the effective data was used t	co-insurance	
Actuarial Actuarial Speciality See Exhibi	Value Calculator Value is the blen Rx: Multiple cos it 2 for plan bene Actuarial value non-premium d	does not support out d of Free-Standing ar t sharing levels are co fit description, and fo	patient copay, comp ad Hospital setting ru ombined into a comp or tie-in to benefit p	any's data was used un, where Free Stand oosite level using HH lan name and schedu vers who will utilize p	ing and Hospi tool unit cos le of benefits	tal Setting utiliz t to different tie form number.	ation are 45% eres.		
or plan des ccordance v	ign features that with generally ac	cepted actuarial prine		Calculator, I certify th ogies.	at both the m	ethodology and	the calculated	d estimated va	lues are in
2 ~	P. Gente								
Lora.									

AV Pricing Values: The fixed reference plan selected as the basis for the AV Pricing Values is medical plan E5Q/V9F 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:

HMO			Н	MP	[F	₹x
ADC	KVD		1M1	КХВ		0J	8L
ADD	KVE		1M2	KXC		0K	8M
ADE	KVF		1M3	КХD		0L	8P
ADF	KVG		1M4	KXE		OM	8T
ADG	KVH		1M5	KXF		0N	8U
ADH	KVI		1M6	КХG		0P	8V
ADI	KVM		1M7	КХН		0R	8W
ADJ	KVN		1M8	KХI		0S	8X
ADK	KVO		1M9	Edge4		0T	9B
ADL	Edge1		1MN	Edge5		0U	9C
KVA	Edge2		KXA	Edge6		0V	JK
KVB	Edge3					0W	SP1
KVC			HMF	P-HSA		0X	SP2
			SW2	SW6		0Y	SP3
HMC)-HSA		SW3	SW7		8H	9U
SWT	SWX		SW4	SW8		81	9Y
SWU	SWY		SW5	SW9		8J	TF
SWV	SWZ				•	8K	
SWW	SW1						
		•				HSA	A Rx
						0Y HSA	

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. Genber

Boris P. Gerber, FSA, MAAA Actuary, UnitedHealthcare 185 Asylum Street, CT039-16B Hartford, CT 06103 Phone 860-702-5540 Fax 860-702-5016

Date: 6/25/2013

Rate Factors

(1) Index Rate: \$461.48

(2) Benefit Plan Ratios

HMO Plans											
		an Name									
	Med		Rx								
	Exch	-		Metal	Actuarial	Plan					
Product	Off	On		Level	Value	Ratio					
HMO	C4N	VM9	ZV	Platinum	88.2%	1.04819					
HMO	EY3	V75	ZU	Platinum	90.7%	1.10616					
HMO	E45	V87	ΥM	Platinum	88.5%	1.06707					
HMO	E49	V89	ZR	Platinum	88.5%	1.06102					
HMO	E5P	V9E	ZU	Platinum	91.9%	1.12934					
HMO	EYY	V73	ZV	Platinum	89.0%	1.06377					
HMO-HSA	DW8	VZW	A0	Gold	78.5%	0.79375					
HMO-HSA	DW8	VZW	ΥM	Gold	78.4%	0.79013					
HMO-HSA	DW6	VZY	A0	Gold	78.1%	0.88509					
HMO-HSA	DW6	VZY	ΥM	Gold	78.0%	0.88147					
HMO	EZO	V79	A0	Gold	79.5%	0.91183					
HMO	EZO	V79	ΥM	Gold	78.8%	0.90208					
HMO	EZ5	V8N	C0	Gold	79.1%	0.89102					
HMO	EZ5	V8N	ZT	Gold	78.9%	0.89718					
HMO	EOT	V8T	A0	Gold	78.9%	0.89269					
HMO	EOT	V8T	YM	Gold	78.3%	0.88296					
HMO	EY9	V77	A0	Gold	81.4%	0.93523					
HMO	EY9	V77	YM	Gold	80.9%	0.92548					
HMO	EZY	V8L	B0	Gold	78.1%	0.88873					
HMO	EZY	V8L	ZS	Gold	78.7%	0.88129					
HMO	E02	V8V	A0	Gold	81.6%	0.95027					
HMO	E02	V8V	ΥM	Gold	81.1%	0.94054					
HMO	EOL	V8R	A0	Gold	79.7%	0.93471					
HMO	EOL	V8R	ZR	Gold	79.1%	0.91640					
HMO	EOE	V8P	A0	Gold	79.9%	0.93293					
HMO	EOE	V8P	ZS	Gold	78.5%	0.90741					
HMO-HSA	DX1	VZR	ΥM	Silver	70.2%	0.68794					
HMO-HSA	DX1	VZR	ZX	Silver	69.7%	0.68367					
HMO-HSA	DX8	VZ1	ΥM	Silver	70.4%	0.69754					
HMO-HSA	DX8	VZ1	ZX	Silver	69.3%	0.69327					
HMO-HSA	DYG	VZ2	YM	Silver	71.0%	0.70131					
HMO-HSA	DYG	VZ2	ZX	Silver	70.1%	0.69704					
HMO-HSA	DYR	VZ5	YM	Silver	69.1%	0.67736					
HMO-HSA	DYR	VZ5	ZX	Silver	68.3%	0.67312					
нмо	E08	V8X	ZT	Silver	70.8%	0.78580					
HMO	E08	V8X	ZY	Silver	69.9%	0.76491					
HMO	E2Q	V81	D0	Silver	71.5%	0.77544					
HMO	E2Y	V83	ZT	Silver	70.0%	0.78068					
HMO	E2Y	V83	ZY	Silver	70.0%	0.75977					
HMO	E3Y	V85	ZT	Silver	70.5%	0.78842					
HMO	E3Y	V85	ZY	Silver	69.0%	0.76751					
HMO	E2I	V8Y	ZT	Silver	70.5%	0.79091					
HMO	E2I	V8Y	ZY	Silver	68.4%	0.77002					
HMO	E2Q	V81	ZZ	Silver	69.2%	0.75540					
HMO-HSA	DW1	VZT	ZX	Bronze	60.6%	0.57667					
HMO-HSA	DW1 DW3	VZU	ZX	Bronze	61.2%	0.57007					
HMO-HSA	DW5	VZV	ZX	Bronze	59.0%	0.64917					

			НМР	Plans		
	Р	lan Nan	ne			
		dical	Rx			
	Exch	ange	İ	Metal	Actuarial	Plan
Product	Off	On	İ	Level	Value	Ratio
HMP	C4M	VM8	ZV	Platinum	88.2%	1.07138
HMP	EYZ	V74	ZV	Platinum	89.0%	1.08687
HMP	EY4	V76	ZU	Platinum	90.7%	1.12952
HMP	E46	V88	YM	Platinum	88.5%	1.08798
HMP	E5M	V9D	ZR	Platinum	88.5%	1.08016
HMP	E5Q	V9F	ZU	Platinum	91.9%	1.15255
HMP-HSA	DW9	VZX	A0	Gold	78.5%	0.81865
HMP-HSA	DW9	VZX	YM	Gold	78.4%	0.81501
HMP-HSA	DXQ	VZZ	A0	Gold	78.1%	0.91215
HMP-HSA	DXQ	VZZ	YM	Gold	78.0%	0.90853
HMP	EZQ	V8K	YM	Gold	78.8%	0.92277
HMP	EZ7	V80	C0	Gold	79.1%	0.91235
HMP	EZ7	V80	ZT	Gold	78.9%	0.91850
HMP	EOV	V8U	A0	Gold	78.9%	0.91389
HMP	EOV	V8U	YM	Gold	78.3%	0.90416
HMP	EZF	V78	YM	Gold	80.9%	0.94667
HMP	EZF	V78	A0	Gold	81.4%	0.95640
HMP	EZQ	V8K	A0	Gold	79.5%	0.93250
HMP	EZZ	V8M	B0	Gold	78.1%	0.90968
HMP	EZZ	V8M	ZS	Gold	78.7%	0.90225
HMP	E04	V8W	A0	Gold	81.6%	0.97146
HMP	E04	V8W	YM	Gold	81.1%	0.96173
HMP	EON	V8S	A0	Gold	79.7%	0.95608
HMP	EON	V8S	ZR	Gold	79.1%	0.93777
HMP	E0G	V8Q	A0	Gold	79.9%	0.95404
HMP	E0G	V8Q	ZS	Gold	78.5%	0.92851
HMP-HSA	DXZ	VZS	YM	Silver	70.2%	0.70811
HMP-HSA	DXZ	VZS	ZX	Silver	69.7%	0.70384
HMP-HSA	DYH	VZ3	YM	Silver	71.0%	0.72220
HMP-HSA	DYH	VZ3	ZX	Silver	70.1%	0.71795
HMP-HSA	DX6	VZ4	YM	Silver	70.4%	0.71929
HMP-HSA	DX6	VZ4	ZX	Silver	69.3%	0.71503
HMP-HSA	DYO	VZ6	YM	Silver	69.1%	0.69810
HMP-HSA	DYO	VZ6	ZX	Silver	68.3%	0.69383
HMP	E2S	V82	D0	Silver	71.5%	0.79280
HMP	E25	V84	ZT	Silver	70.0%	0.79795
HMP	E2K	V8Z	ZT	Silver	70.5%	0.80937
HMP	E2K	V8Z	ZY	Silver	68.4%	0.78846
HMP	E41	V86	ZT	Silver	70.5%	0.80625
HMP	E41	V86	ZY	Silver	69.0%	0.78534
HMP	E2S	V82	ZZ	Silver	69.2%	0.77275

(3) Trend Factors		(4) Age Fac	tors_							
Effective Quarter	Factor	Age	Factor	<u> </u>	Age	Factor	Age	Factor	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		
		31	0.727		43	1.094	55	1.733		

DC Small Group - 2014 Portfolio

Produc HMO HMO HMO HMO HMO HMO-H	E ct O 0 C4 0 E ¹ 0 E ² 0 E ⁴	rchar ff IN V		N	Metal	Schedule of Benefits	Schedule of							1											Medical				1	
нмо нмо нмо нмо нмо нмо	ct O 0 C4 0 E1 0 E2 0 E4	ff IN V	On				Benefits	Act'l	Dedu	ctiblo	1	OOP M	avimum	Dodu	ctible			aximum		гт		OP Surg	000		Deduct.	Deduct.			Tier 2	Tier 3
HMO HMO HMO HMO HMO) E1) E2		VM9 Z		Level	Form #	Form #	Value	Indiv.	Family	Coins	Indiv.	Family			Coins		Family	PCP SCP	UC	ER F		ospital	IP	Type		Deduct.	Tier 1	Tier 2 Spec.	Tier 3 Spec.
нмо нмо нмо нмо нмо) E4	/3 V		/ Plat	itinum 3	PL3.SBN.OCI.NET.14.DC	152550.RDR.RXSBN.NET.OCI.14.DC.SB	88.2%	\$250	\$500	90%	\$2,500	\$5,000						\$10 \$20	\$75					Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
нмо нмо нмо нмо-н) E4		V75 Z	J Plat	tinum 6	PL6.SBN.OCI.NET.14.DC		90.7%	n/a			\$3,000	\$6,000						\$20 \$40	\$75	\$150		\$150		Emb	Sep			\$25 \$100	\$50 \$300
нмо нмо нмо-н			V87 YI			PL1.SBN.OCI.NET.14.DC		88.5%	\$250	+		\$3,000	\$6,000						\$15 \$30				\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
нмо нмо-н			V89 Z					88.5%	n/a	n/a	100%	1 - 7	\$6,000						\$15 \$30					3x\$500	Emb	Sep	\$50	\$10	\$40 \$100	\$75 \$300
нмо-н			V9E Z			PL4.SBN.OCI.NET.14.DC		91.9% 89.0%	n/a		100% 100%	\$5,000 \$3.000	\$10,000						\$15 \$30				\$150		Emb Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300 \$50 \$300
			V73 Z VZW A		initianiti 5	PL5.SBN.OCI.NET.14.DC GO1.SBN.OCI.NET.14.DC		89.0% 78.5%	n/a \$1.300	n/a \$2.600	100% 90%	\$3,000	\$6,000 \$5.200						\$20 \$60	\$75	\$150	\$100	\$300		NonEmb	Sep Comb	Ş50	\$15 \$10	\$25 \$100 20% to \$100	\$50 \$300 40% to \$300
	-		VZW A			GO1.SBN.OCI.NET.14.DC		78.4%	\$1,300	\$2,600	90%	\$2,600	\$5,200												NonEmb	Comb		\$10 \$10	\$40 \$100	\$75 \$300
нмо-н			VZY A			GO7.SBN.OCI.NET.14.DC		78.1%	\$1,300	+-/		\$2,600	\$5,200								\$250				NonEmb	Comb			20% to \$100	40% to \$300
нмо-н	ISA DV	V6 \	VZY YI	۸ G	Gold 7 (GO7.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	78.0%	\$1,300	\$2,600	100%	\$2,600	\$5,200								\$250				NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
нмо) EZ	20 1	V79 A	Go	old 2-A	GO2.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB	79.5%	\$1,500	\$3,000	70%	\$3,000	\$6,000						\$30 \$60)		\$250			Emb	Sep		\$10	20% to \$100	40% to \$300
нмо) EZ	<u>د</u> 0	V79 YI	۸ G	Gold 2 0	GO2.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	78.8%	\$1,500	\$3,000	70%	\$3,000	\$6,000						\$30 \$60			\$250			Emb	Sep		\$10	\$40 \$100	\$75 \$300
нмо			V8N C			GO4.SBN.OCI.NET.14.DC		79.1%	\$1,500	1 - 7	100%	1 - 7	\$6,000						\$20 \$50			\$300			Emb		\$250		20% to \$100	40% to \$300
нмо			V8N Z			GO4.SBN.OCI.NET.14.DC		78.9%	\$1,500	\$3,000	100%	\$3,000	\$6,000						\$20 \$50			\$300			Emb		\$250	\$10	\$40 \$100	\$75 \$300
HMO			V8T A			GO8.SBN.OCI.NET.14.DC		78.9%	\$1,000	\$2,000	80% 80%	\$3,500	\$7,000						\$30 \$60 \$30 \$60				250+Coins. 250+Coins.		Emb	Sep		\$10	20% to \$100	40% to \$300
HMO HMO			V8T YI V77 A	-		GO8.SBN.OCI.NET.14.DC GO10.SBN.OCI.NET.14.DC		78.3% 81.4%	\$1,000 \$500	\$2,000 \$1,000		\$3,500 \$4,500	\$7,000 \$9,000						\$30 \$60 \$15 \$30				250+Coins. 250+Coins.		Emb Emb	Sep Sep		\$10 \$10	\$40 \$100 20% to \$100	\$75 \$300 40% to \$300
нмо			V77 YI			5010.SBN.OCI.NET.14.DC		80.9%	\$500	\$1,000		\$4,500	\$9,000						\$15 \$30				250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMO			V8L B			GO3.SBN.OCI.NET.14.DC		78.1%	\$1.000	\$2,000		\$4,000	\$8.000						\$25 \$50			\$250	250 - 60115.		Emb		\$100	\$10	20% to \$100	40% to \$300
нмо			V8L Z					78.7%	\$1,000	\$2,000		\$4,000	\$8,000						\$25 \$50			\$250			Emb		\$100	\$10	\$40 \$100	\$75 \$300
нмо) E(۵2 ۱	V8V A	Go	old 9-A	GO9.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB	81.6%	\$1,000	\$2,000	90%	\$3,000	\$6,000						\$20 \$40			Ded+\$	250+Coins.		Emb	Sep		\$10	20% to \$100	40% to \$300
нмо			V8V YI	۸ G	Gold 9 0	GO9.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.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
нмо) E(DL ۱	V8R A) Go	old 6-A	GO6.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB	79.7%	\$1,500	\$3,000	90%	\$4,000	\$8,000						\$15 \$30	4.4		\$150			Emb	Sep		\$10	20% to \$100	40% to \$300
HMO			V8R Z					79.1%	\$1,500	\$3,000		\$4,000	\$8,000						\$15 \$30			\$150			Emb	Sep	\$50	\$10	\$40 \$100	\$75 \$300
HMO			V8P A			GO5.SBN.OCI.NET.14.DC		79.9%	\$1,300	\$2,600		\$3,250	\$6,500						\$25 \$50			\$150			Emb	Sep		\$10	20% to \$100	40% to \$300
HMO HMO-H			V8P Z VZR YI			GO5.SBN.OCI.NET.14.DC		78.5%	\$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
HMO-H			VZR TI VZR Z			SL2.SBN.OCI.NET.14.DC		70.2% 69.7%	\$2,000	\$4,000	70%	\$4,000	\$8,000												NonEmb	Comb		\$10 \$15	30% to \$100	50% to \$300
нмо-н			VZ1 Y			SL3.SBN.OCI.NET.14.DC		70.4%	\$2,000	\$4,000	90%		\$12.000												NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
НМО-Н	ISA D	K8 1	VZ1 Z	Silv	ver 3-A	SL3.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000												NonEmb	Comb		\$15	30% to \$100	50% to \$300
HMO-H	ISA D	G ۱	VZ2 YI	∕l Si	ilver 4	SL4.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	71.0%	\$1,500	\$3,000	80%	\$6,000	\$12,000												NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
HMO-H	ISA D'	۲G	VZ2 Z	< Silv	ver 4-A	SL4.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	70.1%	\$1,500	\$3,000	80%	\$6,000	\$12,000												NonEmb	Comb		\$15	30% to \$100	50% to \$300
HMO-H			VZ5 YI			SL5.SBN.OCI.NET.14.DC		69.1%	\$1,500	\$3,000		1 - 7	\$12,000												NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
HMO-H			VZ5 Z			SL5.SBN.OCI.NET.14.DC		68.3%	\$1,500	\$3,000		+-,	\$12,000												NonEmb	Comb		\$15	30% to \$100	50% to \$300
HMO			V8X Z					70.8%	\$2,000	\$4,000			\$12,500						\$30 \$60			\$300			Emb		\$250	\$10	\$40 \$100	\$75 \$300
HMO HMO			V8X Z V81 D	-		SL1.SBN.OCI.NET.14.DC SL7.SBN.OCI.NET.14.DC		69.9% 71.5%	\$2,000 \$1.500	\$4,000 \$3,000	60% 70%		\$12,500 \$12,500						\$30 \$60 \$40 \$80			\$300 \$300			Emb Emb		\$250 \$500	\$15 \$10	30% to \$100 \$40 \$100	50% to \$300 \$75 \$300
нмо		_	V81 D			SL8.SBN.OCI.NET.14.DC		70.0%	\$2,000	\$4.000			\$12,500						\$40 \$80 \$40 \$80			\$300			Emb		\$250	\$10 \$10	\$40 \$100	\$75 \$300 \$75 \$300
нмо) E2	2Y 1	V83 Z			SL8.SBN.OCI.NET.14.DC		68.8%	\$2,000	\$4.000			\$12,500						\$40 \$80			\$300			Emb		\$250	\$15	30% to \$100	50% to \$300
нмо			V85 Z	-		SL9.SBN.OCI.NET.14.DC		70.5%	\$2,500	\$5,000			\$12,500						\$35 \$70			\$300			Emb		\$250	\$10	\$40 \$100	\$75 \$300
нмо) E3	SY ۱	V85 Z	Y Silv	ver 9-A	SL9.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.0%	\$2,500	\$5,000	80%	\$6,250	\$12,500						\$35 \$70	\$100		\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to \$300
HMO) E	21 1	V8Y Z	r Sil	lver 10 S	SL10.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB	70.5%	\$3,000	\$6,000	90%	\$6,250	\$12,500						\$35 \$70	\$100		\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
HMO			V8Y Z			SL10.SBN.OCI.NET.14.DC		68.4%	\$3,000	\$6,000	90%		\$12,500						\$35 \$70			\$300			Emb		\$250	\$15	30% to \$100	50% to \$300
HMO		_	V81 Z	-		SL7.SBN.OCI.NET.14.DC		69.2%	\$1,500	\$3,000			\$12,500						\$40 \$80	\$100		\$300			Emb		\$500	\$15	30% to \$100	50% to \$300
HMO-H HMO-H		• •	VZT Z VZU Z			BR1.SBN.OCI.NET.14.DC BR2.SBN.OCI.NET.14.DC	1556561151111055111121106111156155	60.6% 61.2%	\$4,000	\$8,000		1.7	\$12,500 \$12,500												NonEmb NonEmb	Comb			30% to \$100	50% to \$300
нмо-н			VZU Z VZV Z			BR2.SBN.OCI.NET.14.DC		61.2% 59.0%	\$3,500 \$5,000	\$7,000 \$10.000		1.7	\$12,500												NonEmb	Comb Comb		\$15 \$15	30% to \$100 30% to \$100	50% to \$300
HIVIO-H HMP			VZV Z VM8 Z			PL3.SBN.OCI.NET.14.DC		59.0% 88.2%	\$5,000 \$250	\$10,000		\$6,250	\$12,500 \$5.000	\$1,000	\$2.000	70%	\$6.000	\$12,000	\$10 \$20	\$75					Emb	Sep	\$50	\$15 \$15	\$25 \$100	\$50% to \$300
HMP			V74 Z			PL5.SBN.OCI.POS.14.DC		89.0%	n/a	n/a		\$3,000	\$6,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$20 \$60		\$150	\$100	\$300		Emb	Sep	\$50	\$15	\$25 \$100 \$25 \$100	\$50 \$300
HMP	E	۲4 ۱	V76 Z	J Plat		PL6.SBN.OCI.POS.14.DC	152550.RDR.RXSBN.PLS.OCI.14.DC.SB	90.7%	n/a	n/a	100%	\$3,000	\$6,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$20 \$40	\$75	\$150	\$75	\$150		Emb	Sep		\$15	\$25 \$100	\$50 \$300
HMP	E4	ا 6	V88 YI	/ Plat	tinum 1	PL1.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.14.DC.SB	88.5%	\$250	\$500	100%	\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30				\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMP			V9D Z			PL2.SBN.OCI.POS.14.DC		88.5%	n/a			\$3,000	\$6,000	\$4,000	\$8,000		\$10,000	\$20,000	\$15 \$30	4.4	+	+		3x\$500	Emb	Sep	\$50	\$10	\$40 \$100	\$75 \$300
HMP			V9F Z			PL4.SBN.OCI.POS.14.DC		91.9%	n/a				\$10,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$15 \$30	\$75	\$150		\$150		Emb	Sep		\$15	\$25 \$100	\$50 \$300
HMP-H	-		VZX A			GO1.SBN.OCI.POS.14.DC		78.5%	\$1,300	\$2,600		\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000							NonEmb	Comb			20% to \$100	40% to \$300
HMP-H		•••	VZX YI			GO1.SBN.OCI.POS.14.DC		78.4%	\$1,300	\$2,600		\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000			\$250				NonEmb	Comb		\$10 ¢10	\$40 \$100	\$75 \$300
HMP-H HMP-H			VZZ A VZZ YI			GO7.SBN.OCI.POS.14.DC GO7.SBN.OCI.POS.14.DC		78.1% 78.0%	\$1,300 \$1,300	\$2,600 \$2,600	100% 100%	\$2,600 \$2,600	\$5,200 \$5,200	\$2,000 \$2,000	\$4,000 \$4,000	70% 70%	\$6,000 \$6,000	\$12,000 \$12,000			\$250 \$250				NonEmb NonEmb	Comb Comb		\$10 \$10	20% to \$100 \$40 \$100	40% to \$300 \$75 \$300
HMP-H HMP			V22 YI V8K YI	-		GO7.SBN.OCI.POS.14.DC GO2.SBN.OCI.POS.14.DC		78.0% 78.8%	\$1,300 \$1.500	\$2,600 \$3.000	70%	\$2,600 \$3.000	\$5,200 \$6.000	\$2,000 \$2.000	\$4,000 \$4.000	70% 50%	\$6,000 \$6,000	\$12,000 \$12,000	\$30 \$60		UC2¢	\$250			Emb	Sep		\$10 \$10	\$40 \$100 \$40 \$100	\$75 \$300 \$75 \$300
HMP			V80 C	-		GO4.SBN.OCI.POS.14.DC		79.1%	\$1,500			\$3,000	\$6,000	1 1	\$4,000	70%	\$6,000 \$6,000	\$12,000	\$20 \$50	\$100		\$300			Emb		\$250		20% to \$100	40% to \$300
HMP	EZ		V80 Z			GO4.SBN.OCI.POS.14.DC		78.9%	\$1,500	1		\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$50			\$300			Emb	- op	\$250	\$10	\$40 \$100	\$75 \$300
HMP	EC	٥v ۱	V8U A	-		GO8.SBN.OCI.POS.14.DC		78.9%	\$1,000	\$2,000		\$3,500	\$7,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$30 \$60				250+Coins.		Emb	Sep	-		20% to \$100	40% to \$300
HMP	EC	v ۷	V8U YI	۸ G	Gold 8 0	GO8.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.14.DC.SB	78.3%	\$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 \$100	\$75 \$300
HMP	E	ZF۱	V78 YI	Л Go	iold 10 G	GO10.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	\$75 \$300
HMP			V78 A			6010.SBN.OCI.POS.14.DC		81.4%	\$500	\$1,000	80%	\$4,500	\$9,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30				250+Coins.		Emb	Sep			20% to \$100	40% to \$300
HMP	EZ	۵. N	V8K A	Go	old 2-A	GO2.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.14.DC.SB	79.5%	\$1,500	\$3,000	70%	\$3,000	\$6,000	\$2,000	\$4,000	50%	\$6,000	\$12,000	\$30 \$60			\$250			Emb	Sep		\$10	20% to \$100	40% to \$300

	P	lan Nan	ne		Medical	Rx			In	-Netwo	rk			Οι	it-of-Ne	twork				Copay	ments						Rx		
	M	edical	Rx		Schedule of	Schedule of																	Medical						
	Exc	hange		Metal	Benefits	Benefits	Act'l	Dedu	ctible		OOP M	laximum	Dedu	ctible		OOP N	laximum				OP Surgery		Deduct.	Deduct			Tie	r 2	Tier 3
Product	Off	On		Level	Form #	Form #	Value	Indiv.	Family	Coins	Indiv.	Family	Indiv.	Family	Coins	Indiv.	Family	PCP SCI	P UC	ER Free-S	t. Hospital	IP	Туре	Туре	Deduct.	Tier 1	Tier 2 Sp	ec. Tier	r 3 Spec.
HMP	EZZ	V8M	B0	Gold 3-A	GO3.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	EZZ	V8M	ZS	Gold 3	GO3.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	E04	V8W	A0	Gold 9-A	GO9.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	E04	V8W	YM	Gold 9	GO9.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	EON	I V8S	A0	Gold 6-A	GO6.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	EON	V8S	ZR	Gold 6	GO6.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	EOG	i V8Q	A0	Gold 5-A	GO5.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	EOG	i V8Q	ZS	Gold 5	GO5.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP-HS	A DXZ	VZS	YM	Silver 2	SL2.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DXZ	VZS	ZX	Silver 2-A	SL2.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP-HS	A DYH	ł VZ3	YM	Silver 4	SL4.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DYH	ł VZ3	ZX	Silver 4-A	SL4.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP-HS	A DX6	6 VZ4	YM	Silver 3	SL3.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DX6	6 VZ4	ZX	Silver 3-A	SL3.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP-HS	A DYC	VZ6	YM	Silver 5	SL5.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DYC) VZ6	ZX	Silver 5-A	SL5.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP	E2S	V82	D0	Silver 7	SL7.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	\$100	\$300	1		Emb	Sep	\$500	\$10	\$40 \$1	00 \$75	5 \$300
HMP	E25	V84	ZT	Silver 8	SL8.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	\$100	\$300	1		Emb	Sep	\$250	\$10	\$40 \$1	00 \$75	5 \$300
HMP	E2K	V8Z	ZT	Silver 10	SL10.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	1		Emb	Sep	\$250	\$10	\$40 \$1	00 \$75	5 \$300
HMP	E2K	V8Z	ZY	Silver 10-A	SL10.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	1		Emb	Sep	\$250	\$15	30% to \$1	00 50%	% to \$300
HMP	E41	V86	ZT	Silver 9	SL9.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	E41	V86	ZY	Silver 9-A	SL9.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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 \$1	00 50%	% to \$300
HMP	E2S	V82	ZZ	Silver 7-A	SL7.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	\$300			Emb	Sep	\$500	\$15	30% to \$1	00 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 Ba	se Rates	on a									1Q14
		۱	with Tren	d d	Revenue			Rate I	ncreases	from 4Q13	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>	<u>x</u> <u>User Fee</u>	x <u>Adi</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

* 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

	HMO Plans Plan Name								HMP Plans															
	Plan	Name												Pla	an Nam	e								
	Medic	al	Rx			Medical	Medical	Rx	Rx	Med	New			Me	dical				Medical	Medical	Rx	Rx	Med	New
	Exchan	ge		Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan			Exch	ange	Rx	Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan
						Allowed	Rate	Allowed	Rate	Rate	Ratio =								Allowed	Rate	Allowed	Rate	Rate	Ratio =
		_		Level	Value	(a)	(b)	(c)	(d)	e = (a x b	e/i				_		Level	Value	(a)	(b)	(c)	(d)	e = (a x b	e/i
Product	Off	On							. ,	+ c x d)			Product	Off	On								+ c x d)	-
HMO	C4N	VM9	ZV	Platinum	88.2%	0.8328	\$482.19	0.5009	\$164.01	\$483.72	1.04819		HMP	C4M	VM8	ZV	Platinum	88.2%	0.8301	\$496.65	0.5009	\$164.01	\$494.42	1.07138
HMO	EY3	V75	ZU	Platinum	90.7%	0.8798	\$482.19	0.5258	\$164.01	\$510.47	1.10616		HMP	EYZ	V74	ZV	Platinum	89.0%	0.8445	\$496.65	0.5009	\$164.01	\$501.57	1.08687
HMO	E45	V87	YM	Platinum	88.5%	0.8559	\$482.19	0.4861	\$164.01	\$492.43	1.06707		HMP	EY4	V76	ZU	Platinum	90.7%	0.8759	\$496.65	0.5258	\$164.01	\$521.25	1.12952
HMO	E49	V89	ZR	Platinum	88.5%	0.8583	\$482.19	0.4620	\$164.01	\$489.64	1.06102		HMP	E46	V88	YM	Platinum	88.5%	0.8504	\$496.65	0.4861	\$164.01	\$502.08	1.08798
HMO	E5P	V9E	ZU	Platinum	91.9%	0.9020	\$482.19	0.5258	\$164.01	\$521.17			HMP	E5M	V9D	ZR	Platinum	88.5%	0.8511	\$496.65	0.4620	\$164.01	\$498.47	1.08010
	EYY	V73	ZV A0	Platinum Gold	89.0%	0.8477 0.7562	\$482.19 \$482.19	0.5009 0.0102	\$164.01 \$164.01	\$490.91 \$366.30				E5Q DW9	V9F VZX	ZU A0	Platinum	91.9%	0.8973	\$496.65	0.5258 0.0102	\$164.01	\$531.88	1.15255
HMO-HSA	DW8	VZW			78.5%		•				0.79375		HMP-HSA		VZX VZX		Gold	78.5%	0.7573	\$496.65		\$164.01	\$377.79	0.81865
HMO-HSA HMO-HSA	DW8 DW6	VZW VZY	YM A0	Gold Gold	78.4% 78.1%	0.7562 0.8436	\$482.19 \$482.19	0.0000 0.0102	\$164.01 \$164.01	\$364.63 \$408.45	0.79013 0.88509		HMP-HSA HMP-HSA	DW9 DXQ	VZX VZZ	YM A0	Gold Gold	78.4% 78.1%	0.7573 0.8442	\$496.65 \$496.65	0.0000 0.0102	\$164.01 \$164.01	\$376.11 \$420.94	0.81501
HMO-HSA	DW6	VZY	YM	Gold	78.0%	0.8436	\$482.19 \$482.19	0.0000	\$164.01	\$406.78	0.88309		HMP-HSA	DXQ	VZZ	YM	Gold	78.0%	0.8442	\$496.65 \$496.65	0.0000	\$164.01 \$164.01	\$420.94 \$419.27	0.91213
HMO	EZO	V79	A0	Gold	79.5%	0.6980	\$482.19 \$482.19	0.5135	\$164.01	\$400.78	0.88147		HMP	EZQ	V2Z V8K	YM	Gold	78.8%	0.6969	\$496.65 \$496.65	0.4861	\$164.01 \$164.01	\$419.27 \$425.84	0.90853
HMO	EZO	V79 V79	YM	Gold	79.3%	0.6980	\$482.19 \$482.19	0.3133	\$164.01 \$164.01	\$420.79 \$416.29	0.91183		HMP	EZQ EZ7	V8N	CO	Gold	78.8%	0.0909	\$496.65 \$496.65	0.4861	\$164.01 \$164.01	\$423.84 \$421.03	0.92277
HMO	EZ5	V8N	CO	Gold	79.1%	0.0380	\$482.19	0.4065	\$164.01	\$411.19	0.89102		HMP	EZ7	V80	ZT	Gold	78.9%	0.7135	\$496.65	0.4005	\$164.01	\$423.87	0.9125
НМО	EZ5	V8N	ZT	Gold	78.9%	0.7145	\$482.19	0.4003	\$164.01	\$414.03	0.89718		HMP	EOV	V8U	A0	Gold	78.9%	0.6796	\$496.65	0.5135	\$164.01	\$421.74	0.91389
HMO	EOT	V8T	A0	Gold	78.9%	0.6797	\$482.19	0.5135	\$164.01	\$411.96	0.89269		HMP	EOV	V8U	YM	Gold	78.3%	0.6796	\$496.65	0.4861	\$164.01	\$417.25	0.90416
НМО	EOT	V8T	YM	Gold	78.3%	0.6797	\$482.19	0.4861	\$164.01	\$407.47	0.88296		HMP	EZF	V78	YM	Gold	80.9%	0.7191	\$496.65	0.4861	\$164.01	\$436.87	0.94667
НМО	EY9	V77	A0	Gold	81.4%	0.7204	\$482.19	0.5135	\$164.01	\$431.59	0.93523		HMP	EZF	V78	A0	Gold	81.4%	0.7191	\$496.65	0.5135	\$164.01	\$441.36	0.95640
HMO	EY9	V77	YM	Gold	80.9%	0.7204	\$482.19	0.4861	\$164.01	\$427.09	0.92548		HMP	EZQ	V8K	AO	Gold	79.5%	0.6969	\$496.65	0.5135	\$164.01	\$430.33	0.93250
НМО	EZY	V8L	BO	Gold	78.1%	0.6932	\$482.19	0.4626	\$164.01	\$410.13	0.88873		HMP	EZZ	V8M	BO	Gold	78.1%	0.6925	\$496.65	0.4626	\$164.01	\$419.80	0.90968
нмо	EZY	V8L	ZS	Gold	78.7%	0.6932	\$482.19	0.4417	\$164.01	\$406.70	0.88129		HMP	EZZ	V8M	ZS	Gold	78.7%	0.6925	\$496.65	0.4417	\$164.01	\$416.37	0.90225
нмо	E02	V8V	A0	Gold	81.6%	0.7348	\$482.19	0.5135	\$164.01	, \$438.53	0.95027		HMP	E04	V8W	A0	Gold	81.6%	0.7331	\$496.65	0.5135	\$164.01	\$448.31	0.97146
нмо	E02	V8V	YM	Gold	81.1%	0.7348	\$482.19	0.4861	\$164.01	\$434.04	0.94054		HMP	E04	V8W	YM	Gold	81.1%	0.7331	\$496.65	0.4861	\$164.01	\$443.82	0.96173
нмо	EOL	V8R	A0	Gold	79.7%	0.7199	\$482.19	0.5135	\$164.01	\$431.35	0.93471		HMP	EON	V8S	A0	Gold	79.7%	0.7188	\$496.65	0.5135	\$164.01	\$441.21	0.95608
нмо	EOL	V8R	ZR	Gold	79.1%	0.7199	\$482.19	0.4620	\$164.01	\$422.90	0.91640		HMP	EON	V8S	ZR	Gold	79.1%	0.7188	\$496.65	0.4620	\$164.01	\$432.76	0.93777
нмо	EOE	V8P	A0	Gold	79.9%	0.7182	\$482.19	0.5135	\$164.01	\$430.53	0.93293		HMP	E0G	V8Q	A0	Gold	79.9%	0.7169	\$496.65	0.5135	\$164.01	\$440.27	0.95404
нмо	EOE	V8P	ZS	Gold	78.5%	0.7182	\$482.19	0.4417	\$164.01	\$418.75	0.90741		HMP	E0G	V8Q	ZS	Gold	78.5%	0.7169	\$496.65	0.4417	\$164.01	\$428.49	0.92851
HMO-HSA	DX1	VZR	YM	Silver	70.2%	0.6543	\$482.19	0.0120	\$164.01	\$317.47	0.68794		HMP-HSA	DXZ	VZS	YM	Silver	70.2%	0.6540	\$496.65	0.0120	\$164.01	\$326.78	0.70811
HMO-HSA	DX1	VZR	ZX	Silver	69.7%	0.6543	\$482.19	0.0000	\$164.01	\$315.50	0.68367		HMP-HSA	DXZ	VZS	ZX	Silver	69.7%	0.6540	\$496.65	0.0000	\$164.01	\$324.81	0.70384
HMO-HSA	DX8	VZ1	YM	Silver	70.4%	0.6635	\$482.19	0.0120	\$164.01	\$321.90	0.69754		HMP-HSA	DYH	VZ3	YM	Silver	71.0%	0.6671	\$496.65	0.0120	\$164.01	\$333.28	0.72220
HMO-HSA	DX8	VZ1	ZX	Silver	69.3%	0.6635	\$482.19	0.0000	\$164.01	\$319.93	0.69327		HMP-HSA	DYH	VZ3	ZX	Silver	70.1%	0.6671	\$496.65	0.0000	\$164.01	\$331.32	0.71795
HMO-HSA	DYG	VZ2	YM	Silver	71.0%	0.6671	\$482.19	0.0120	\$164.01	\$323.64	0.70131		HMP-HSA	DX6	VZ4	YM	Silver	70.4%	0.6644	\$496.65	0.0120	\$164.01	\$331.94	0.71929
HMO-HSA	DYG	VZ2	ZX	Silver	70.1%	0.6671	\$482.19	0.0000	\$164.01	\$321.67	0.69704		HMP-HSA	DX6	VZ4	ZX	Silver	69.3%	0.6644	\$496.65	0.0000	\$164.01	\$329.97	0.71503
HMO-HSA	DYR	VZ5	YM	Silver	69.1%	0.6442	\$482.19	0.0120	\$164.01	\$312.59	0.67736		HMP-HSA	DYO	VZ6	YM	Silver	69.1%	0.6447	\$496.65	0.0120	\$164.01	\$322.16	0.69810
HMO-HSA	DYR	VZ5	ZX	Silver	68.3%	0.6442	\$482.19	0.0000	\$164.01	\$310.63	0.67312		HMP-HSA	DYO	VZ6	ZX	Silver	68.3%	0.6447	\$496.65	0.0000	\$164.01	\$320.19	0.69383
нмо	E08	V8X	ΖT	Silver	70.8%	0.6079	\$482.19	0.4238	\$164.01	\$362.63	0.78580		HMP	E2S	V82	D0	Silver	71.5%	0.6107	\$496.65	0.3814	\$164.01	\$365.86	0.79280
нмо	E08	V8X	ZY	Silver	69.9%	0.6079	\$482.19	0.3650	\$164.01	\$352.99	0.76491		HMP	E25	V84	ZT	Silver	68.8%	0.6015	\$496.65	0.4238	\$164.01	\$368.24	0.79795
нмо	E2Q	V81	D0	Silver	71.5%	0.6124	\$482.19	0.3814	\$164.01	\$357.85	0.77544		HMP	E2K	V8Z	ZT	Silver	70.5%	0.6121	\$496.65	0.4238	\$164.01	\$373.51	0.80937
нмо	E2Y	V83	ZT	Silver	70.0%	0.6030	\$482.19	0.4238	\$164.01	\$360.27	0.78068		HMP	E2K	V8Z	ZY	Silver	68.4%	0.6121	\$496.65	0.3650	\$164.01	\$363.86	0.78846
HMO	E2Y	V83	ZY	Silver	70.0%	0.6030	\$482.19	0.3650	\$164.01	\$350.62	0.75977		HMP	E41	V86	ZT	Silver	70.5%	0.6092	\$496.65	0.4238	\$164.01	\$372.07	0.80625
HMO	E3Y	V85	ZT	Silver	70.5%	0.6104	\$482.19	0.4238	\$164.01	\$363.84	0.78842		HMP	E41	V86	ZY	Silver	69.0%	0.6092	\$496.65	0.3650	\$164.01	\$362.42	0.78534
HMO	E3Y	V85	ZY	Silver	69.0%	0.6104	\$482.19	0.3650	\$164.01	\$354.19	0.76751		HMP	E2S	V82	ZZ	Silver	69.2%	0.6107	\$496.65	0.3250	\$164.01	\$356.61	0.77275
HMO	E2I	V8Y	ZT	Silver	70.5%	0.6128	\$482.19	0.4238	\$164.01	\$364.99	0.79091													
HMO	E21	V8Y	ZY	Silver	68.4%	0.6128	\$482.19	0.3650	\$164.01	\$355.35	0.77002													
HMO	E2Q	V81	ZZ	Silver	69.2%	0.6124	\$482.19	0.3250	\$164.01	\$348.60	0.75540													
HMO-HSA	DW1	VZT	ZX	Bronze	60.6%	0.5519	\$482.19	0.0000	\$164.01	\$266.12														
HMO-HSA	DW3	VZU	ZX	Bronze	61.2%	0.5564	\$482.19	0.0000	\$164.01	\$268.29	0.58137													

HMO-HSA DW5 VZV ZX Bronze 59.0% 0.6213 \$482.19 0.0000 \$164.01 \$299.58 0.64917

Formula & Example

Exhibit 4

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 EZ5 with Rx C0 Effective Date: 4/1/14 Census:

		Member A	lges		Age Factors						
	<u>EE Age</u>	<u>Spouse Age</u>	Child #1	Child #2	EE	<u>Spouse</u>	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)
0.89102	Plan Ratio (EZ5)	(2)
1.026	Trend Factor (2Q14)	(3)
10.721	Group Age Factor	(4)
\$4,522.96		

Total Monthly Premium

<u>Exhibit A</u>

		Earned	Incurred	Claim	
Month	Members	<u>Premium</u>	<u>Claims</u>	<u>PMPM</u>	Loss Ratio
Jan-12	2,097	1,001,289	676,230	322.47	67.5%
Feb-12	2,092	1,008,153	490,703	234.56	48.7%
Mar-12	2,087	1,004,079	429,754	205.92	42.8%
Apr-12	2,048	983,024	542,506	264.90	55.2%
May-12	2,021	968,813	519,526	257.06	53.6%
Jun-12	1,964	958,002	448,492	228.36	46.8%
Jul-12	2,013	967,548	416,466	206.89	43.0%
Aug-12	1,979	950,252	489,288	247.24	51.5%
Sep-12	1,958	924,100	405,175	206.93	43.8%
Oct-12	1,936	919,699	561,423	289.99	61.0%
Nov-12	1,936	929,625	477,799	246.80	51.4%
Dec-12	1,903	923,026	389,104	204.47	42.2%
Total	24,034	11,537,610	5,846,466	243.26	50.7%

Member Months, Earned Premium & Incurred Claim Experience - OCI

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%.

<u>Reinsurance Assessment</u>. 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 1.2% 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%

DC Small Group Rate Review - Development of Experience Adjustment

	ΟCΙ	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
<u>3d. Subtotal: Medical</u> (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
<u>3h. Subtotal: Pharmacy</u> (3e x 3f x 3g)	<u>\$63.69</u>	<u>\$62.16</u>	<u>\$62.43</u>
<u>3i. Subtotal: Medical+Pharmacy</u> (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
3I. 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	\$436.11	\$470.63	\$464.45
(3i x 3j x 3k x 3l x 3m)			
4. Supportable Pricing Adjustment (2d / 3n -1)	-8.7%	-1.1%	-2.4%
(rate adjustment required to achieve 73% loss ratio)			

UNITED HEALTHCARE HEALTHCARE ECONOMICS

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>	<u>Outpatient</u>	Professional	Other	<u>Capitation</u>	Total <u>Medical</u>	Retail <u>Pharmacy</u>	Weighted <u>Aggregate</u>
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	[3]	6.0%	5.4%	3.7%	4.7%	2.3%	4.8%	4.8%	4.8%
Benefit Leveraging	[4]	0.2%	0.7%	1.2%	0.9%	0.2%	0.8%	1.8%	0.9%
Margin		1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
Demographic Change	[5]	0.0%	<u>0.0%</u>	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 Optimum Choice, Inc., NAIC #96940 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 Optimum Choice, Inc. 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 offexchange. 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 88 new plans: 47 HMO and 41 HMP (or HMO-Plus, 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.

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

<u>J. Base Period Experience</u>. 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 \$121,252 for Optimum Choice, Inc. No adjustments have been made for large group pooling.

<u>K. Projected Base Period Experience</u>. 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):	<u>-1.6%</u>
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. PPACA fees (insurer fee + reinsurance assessment). +3.5%Essential health benefits. +1.6%+1.3%Market risk adjustments. Experience adjustment. -2.4% +0.7%Exchange user fee. Risk adjustment. +11.0%+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 1st 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.

 \underline{M} . Credibility. The combined DC experience on our two small group licenses is assumed to be credible.

<u>N. Projected Index Rate</u>. 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.

<u>O. Market-wide Adjustments to the Index Rate</u>. 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".

<u>P. Plan Level Adjustments to the Index Rate</u>. 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.

<u>Q. Non-Benefit Expenses</u>. 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 80.3%. The estimated Federal MLR adjustments are as follows:

10.2% Taxes, regulatory fees and assessments

- -1.7% GAAP Medical reclass to MLR SG&A
- 1.5% QI/HIT Medical costs added
- 0.1% Bad debt
- 0.0% Credibilty adjustment

10.1% 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. Genber

Boris P. Gerber, FSA, MAAA 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: 194 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 & Gentrer

Boris P. Gerber, FSA, MAAA Actuary UnitedHealthcare

Federal Rate Filing Justification Part III Actuarial Memorandum & Certification For Optimum Choice, Inc.

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:** Optimum Choice, Inc.
- State: District of Columbia
- **HIOS Issuer ID:** 75753
- 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):	<u>-1.6%</u>
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. Optimum Choice, Inc. anticipates paying \$798,711 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. 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
<u>9.8%</u>	Taxes & Fees
27.0%	Total

Projected Loss Ratio: The projected loss ratio using federally prescribed MLR methodology is 80.3%.

Index Rate:

	DC Small Group												
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.

	ion for AV Ca								
			Estimation of f	fit of plan design into	the paramete	rs of AV calcula	itor		
	Medical Conav	s After Deductible	OP C Free Standing	Copay Hospital Setting	Ry F	ffective Coins	urance Estima	ation	
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
ronze 1	-	-	-	-	70.08%	74.08%	69.67%	96.64%	a, e
ronze 1-A	-	-	-	-	67.1%	67.1%	67.1%	67.1%	b
ronze 2 ronze 2-A	-	-	-	-	70.08% 67.1%	74.08% 67.1%	69.67% 67.1%	96.64% 67.1%	a, e b
ronze 2-A Ironze 3	-	-	-	-	67.1% 70.08%	67.1% 74.08%	67.1% 69.67%	67.1% 96.64%	b a, e
ronze 3-A	-	-	-	-	67.1%	67.1%	67.1%	67.1%	a, e 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%	67.10%	67.10%	67.10%	b
ilver 3	-	-	-	-	71.35%	74.21%	71.01%	96.59%	a, e
ilver 3-A	-	-	-	-	67.10%	67.10%	67.10%	67.10%	b
ilver 4	-	-	-	-	71.35%	74.21%	71.01%	96.59%	a, e
ilver 4-A	-	-	-	-	67.10% 71.35%	67.10% 74.21%	67.10% 71.01%	67.10% 96.59%	b
ilver 5 ilver 5-A	-	-	-	-	71.35% 67.10%	74.21% 67.10%	71.01% 67.10%	96.59% 67.10%	a, e b
ilver 7	-	-	- 63.1% (c)	-	07.10%	74.21%	71.01%	96.59%	a, c, d, e
ilver 7 ilver 7-A	-	_	63.1% (C)	-	- 57.01%	74.21% 57.01%	57.01%	57.01%	a, c, d, e b, c, d
ilver 8	-	-	63.1% (c)	-	-	74.21%	71.01%	96.59%	a, c, d, e
ilver 8-A	-	-	63.1% (c)	-	61.10%	61.10%	61.10%	61.10%	b, c, d
ilver 9	-	-	72.12% (c)	-	-	74.21%	71.01%	96.59%	a, c, d, e
ilver 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
lver10-A	-	-	81.13% (c)	-	61.10%	61.10%	61.10%	61.10%	b, c, d
old 1	-	-	-	-	71.01%	75.58%	73.62%	96.51%	a, e
old 1-A	-	-	-	-	75.10%	75.10%	75.10%	75.10%	b
iold 2 iold 2-A	-	-	64.25% (c) 64.25% (c)	-	- 75.08%	- 75.08%	- 75.08%	96.51% 75.08%	b, c, d, e b, c, d
old 2-A	-	-	73.43% (c)	-	71.01%	75.58%	73.62%	96.51%	a, c, d, e
iold 3-A			73.43% (c)		70.46%	70.46%	70.46%	70.46%	b, c, d
iold 4	-	_	72.12% (c)	-	71.01%	75.58%	73.62%	96.51%	a, c, d, e
iold 4-A	-	-	72.12% (c)	-	64.91%	64.91%	64.91%	64.91%	b, c, d
iold 5	-	-	85.57% (c)	-	71.01%	75.58%	73.62%	96.51%	a, c, d, e
iold 5-A	-	-	85.57% (c)	-	75.08%	75.08%	75.08%	75.08%	b, c, d
iold 6	-	-	85.57% (c)	-	71.01%	75.58%	73.62%	96.51%	a, c, d, e
iold 6-A	-	-	85.57% (c)	-	75.08%	75.08%	75.08%	75.08%	b, c, d
old 7	86.72% (a)	-	-	-	71.01%	75.58%	73.62%	96.51%	a, e
iold 7-A	-	-	-	-	75.08%	75.08%	75.08%	75.08%	a
old 8 old 8-A	-	63.47% (a) 63.47% (a)	-	73.43% (c) 73.43% (c)	- 75.08%	- 75.08%	- 75.08%	96.51% 75.08%	a, b, c, d, e a, b, c, d
old 9	-	63.47% (a)	-	82.61% (c)	73.08%	73.08%	75.08%	96.51%	a, b, c, d, e
old 9-A	-	63.47% (a)	-	82.61% (c)	75.08%	75.08%	75.08%	75.08%	a, b, c, d, e
old 10	-	63.47% (a)	-	73.43% (c)	-	-	-	96.51%	a, b, c, d, e
iold 10-A	-	63.47% (a)	-	73.43% (c)	75.08%	75.08%	75.08%	75.08%	a, b, c, d
latinum 1	-	63.47% (a)	-	91.79% (c)	-	-	-	95.82%	a, b, c, d, e
latinum 2	-	-	95.07% (c)	90.15% (c)	71.89%	77.39%	73.88%	95.82%	a, b, c, d, e
latinum 3	-	-	-	-	57.94%	85.87%	82.58%	95.82%	a, e
latinum 4	-	-	-	95.07% (c)	-	-	-	95.82%	b, c, d, e
latinum 5	-	-	96.72% (c)	90.15% (c)	57.94%	85.87%	82.58%	95.82%	a, c, d, e
latinum 6	-	-	97.54% (c)	95.07% (c)	-	-	-	95.82%	b, c, d, e
Aethodolog	zv.								
e remaind estimated Actuarial ered benet	ler of the cost, wi lusing Actuarial N Value Calculator fits and to estima	th the latter going to /alue Calculator's Uni does not support Rx l ate effective co-insur-	wards the deductibl t Cost per Visit dete penefit with coinsur ance factor.	ble" is checked and a e." For the plans that rmined from the cont ance and per script m	have copays a inuance table ax, so compar	after deductible ny's pharmacy o	e, the effective data was used t	co-insurance	
Actuarial Actuarial Speciality See Exhibi	Value Calculator Value is the blen Rx: Multiple cos it 2 for plan bene Actuarial value non-premium d	does not support out d of Free-Standing ar t sharing levels are co fit description, and fo	patient copay, comp ad Hospital setting ru ombined into a comp or tie-in to benefit p	any's data was used un, where Free Stand oosite level using HH lan name and schedu vers who will utilize p	ing and Hospi tool unit cos le of benefits	tal Setting utiliz t to different tie form number.	ation are 45% eres.		
or plan des ccordance v	ign features that with generally ac	cepted actuarial prine		Calculator, I certify th ogies.	at both the m	ethodology and	the calculated	d estimated va	lues are in
2 ~	P. Gente								
Lora.									

AV Pricing Values: The fixed reference plan selected as the basis for the AV Pricing Values is medical plan E5Q/V9F 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:

H	MO		Н	MP	[F	₹x
ADC	KVD		1M1	КХВ		0J	8L
ADD	KVE		1M2	KXC		0K	8M
ADE	KVF		1M3	KXD		0L	8P
ADF	KVG		1M4	KXE		OM	8T
ADG	KVH		1M5	KXF		0N	8U
ADH	KVI		1M6	КХG		0P	8V
ADI	KVM		1M7	КХН		0R	8W
ADJ	KVN		1M8	KХI		0S	8X
ADK	KVO		1M9	Edge4		0T	9B
ADL	Edge1		1MN	Edge5		0U	9C
KVA	Edge2		KXA	Edge6		0V	JK
KVB	Edge3					0W	SP1
KVC			HMF	P-HSA		0X	SP2
			SW2	SW6		0Y	SP3
HMC)-HSA		SW3	SW7		8H	9U
SWT	SWX		SW4	SW8		81	9Y
SWU	SWY		SW5	SW9		8J	TF
SWV	SWZ				•	8K	
SWW	SW1						
		•				HSA	A Rx
						0Y HSA	

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. Genber

Boris P. Gerber, FSA, MAAA Actuary, UnitedHealthcare 185 Asylum Street, CT039-16B Hartford, CT 06103 Phone 860-702-5540 Fax 860-702-5016

Date: 6/21/2013

Rate Factors

(1) Index Rate: \$479.63

(2) Benefit Plan Ratios

			10 Pla	ns		
		an Name	_			
		dical	Rx			
	Exch	<u> </u>		Metal	Actuarial	Plan
Product	Off	On		Level	Value	Ratio
НМО	C4N	VM9	ZV	Platinum	88.2%	1.04819
НМО	EY3	V75	ZU	Platinum	90.7%	1.10614
нмо	E45	V87	YM	Platinum	88.5%	1.06706
нмо	E49	V89	ZR	Platinum	88.5%	1.06100
нмо	E5P	V9E	ZU	Platinum	91.9%	1.12934
нмо	EYY	V73	ZV	Platinum	89.0%	1.06375
MO-HSA	DW8	VZW	A0	Gold	78.5%	0.79375
MO-HSA	DW8	VZW	YΜ	Gold	78.4%	0.79013
MO-HSA	DW6	VZY	A0	Gold	78.1%	0.88508
MO-HSA	DW6	VZY	ΥM	Gold	78.0%	0.88145
HMO	EZO	V79	A0	Gold	79.5%	0.91182
HMO	EZO	V79	YM	Gold	78.8%	0.90208
HMO	EZ5	V8N	C0	Gold	79.1%	0.89103
нмо	EZ5	V8N	ZT	Gold	78.9%	0.89718
НМО	EOT	V8T	A0	Gold	78.9%	0.89269
нмо	EOT	V8T	ΥM	Gold	78.3%	0.88296
нмо	EY9	V77	A0	Gold	81.4%	0.93522
нмо	EY9	V77	ΥM	Gold	80.9%	0.92548
нмо	EZY	V8L	BO	Gold	78.1%	0.88871
НМО	EZY	V8L	ZS	Gold	78.7%	0.88128
НМО	E02	V8V	A0	Gold	81.6%	0.95027
нмо	E02	V8V	YM	Gold	81.1%	0.94053
НМО	EOL	V8R	A0	Gold	79.7%	0.93470
НМО	EOL	V8R	ZR	Gold	79.1%	0.91639
НМО	EOE	V8P	A0	Gold	79.9%	0.93292
НМО	EOE	V8P	ZS	Gold	78.5%	0.90740
MO-HSA	DX1	VZR	YM	Silver	70.2%	0.68792
MO-HSA	DX1	VZR	ZX	Silver	69.7%	0.68366
MO-HSA	DX8	VZ1	YM	Silver	70.4%	0.69753
MO-HSA	DX8	VZ1	ZX	Silver	69.3%	0.69327
MO-HSA	DYG	VZ1 VZ2	YM	Silver	71.0%	0.70130
MO-HSA	DYG	VZ2	ZX	Silver	70.1%	0.69703
MO-HSA	DYR	VZ5	YM	Silver	69.1%	0.67737
MO-HSA	DYR	VZ5	ZX	Silver	68.3%	0.67310
HMO	E08	V8X	ZT	Silver	70.8%	0.78579
HMO	E08	V8X V8X	ZY	Silver	69.9%	0.76490
HMO	E2Q	V8A V81	D0	Silver	71.5%	0.77543
HMO	E2Q E2Y	V81 V83	ZT	Silver	70.0%	0.77545
HMO	E21 E2Y	V83	ZY	Silver	70.0%	0.75978
HMO	EZY E3Y	V83 V85	ZT	Silver	70.0% 70.5%	0.75978
HMO	E3Y	V85	ZY	Silver	69.0%	0.76751
HMO	E2I	V8Y	ZT	Silver	70.5%	0.79091
HMO	E2I	V8Y	ZY	Silver	68.4%	0.77002
НМО	E2Q	V81	ZZ	Silver	69.2%	0.75538
MO-HSA	DW1	VZT	ZX	Bronze	60.6%	0.57666
MO-HSA	DW3	VZU	ZX	Bronze	61.2%	0.58136
MO-HSA	DW5	VZV	ZX	Bronze	59.0%	0.64918

HMP Plans											
	Plan Name										
	Medical		Rx								
		ange		Metal	Actuarial	Plan					
Product	Off	On	·	Level	Value	Ratio					
HMP	C4M	VM8	ZV	Platinum	88.2%	1.07138					
HMP	EYZ	V74	ZV	Platinum	89.0%	1.08687					
HMP	EY4	V76	ZU	Platinum	90.7%	1.12952					
HMP	E46	V88	YM	Platinum	88.5%	1.08796					
HMP	E5M	V9D	ZR	Platinum	88.5%	1.08015					
HMP	E5Q	V9F	ZU	Platinum	91.9%	1.15255					
HMP-HSA	DW9	VZX	A0	Gold	78.5%	0.81863					
HMP-HSA	DW9	VZX	YM	Gold	78.4%	0.81501					
HMP-HSA	DXQ	VZZ	A0	Gold	78.1%	0.91216					
HMP-HSA	DXQ	VZZ	YM	Gold	78.0%	0.90853					
HMP	EZQ	V8K	YM	Gold	78.8%	0.92277					
HMP	EZ7	V80	C0	Gold	79.1%	0.91234					
HMP	EZ7	V80	ZT	Gold	78.9%	0.91849					
HMP	EOV	V8U	A0	Gold	78.9%	0.91389					
HMP	EOV	V8U	YM	Gold	78.3%	0.90415					
HMP	EZF	V78	YM	Gold	80.9%	0.94666					
HMP	EZF	V78	A0	Gold	81.4%	0.95640					
HMP	EZQ	V8K	A0	Gold	79.5%	0.93250					
HMP	EZZ	V8M	B0	Gold	78.1%	0.90968					
HMP	EZZ	V8M	ZS	Gold	78.7%	0.90225					
HMP	E04	V8W	A0	Gold	81.6%	0.97146					
HMP	E04	V8W	YM	Gold	81.1%	0.96173					
HMP	EON	V8S	A0	Gold	79.7%	0.95607					
HMP	EON	V8S	ZR	Gold	79.1%	0.93777					
HMP	EOG	V8Q	A0	Gold	79.9%	0.95403					
HMP	EOG	V8Q	ZS	Gold	78.5%	0.92851					
HMP-HSA	DXZ	VZS	YM	Silver	70.2%	0.70810					
HMP-HSA HMP-HSA	DXZ DYH	VZS VZ3	ZX YM	Silver	69.7%	0.70384					
HMP-HSA HMP-HSA				Silver	71.0%	0.72220 0.71794					
HMP-HSA	DYH DX6	VZ3 VZ4	ZX YM	Silver Silver	70.1% 70.4%	0.71794 0.71930					
HMP-HSA	DX6 DX6	VZ4 VZ4	ZX	Silver	70.4% 69.3%	0.71930					
HMP-HSA	DX6	VZ4 VZ6	YM	Silver	69.3% 69.1%	0.71503					
HMP-HSA	DYO	VZ6 VZ6	ZX	Silver	69.1% 68.3%	0.69809					
HMP	E2S	V26 V82	2X D0	Silver	68.3% 71.5%	0.69383					
HMP	E25	V82 V84	ZT	Silver	70.0%	0.79279					
HMP	E2K	V84 V8Z	ZT	Silver	70.5%	0.80936					
HMP	E2K	V8Z	ZY	Silver	68.4%	0.78847					
HMP	E41	V82	ZT	Silver	70.5%	0.80624					
HMP	E41	V80	ZY	Silver	69.0%	0.78534					
HMP	E2S	V80 V82	ZZ	Silver	69.2%	0.78534					

	(4) Age Fac	<u>ctors</u>						
Factor	Age	Factor	Age	Factor	Age	Factor	Age	Factor
1.000	0-20	0.727	32	0.727	44	1.137	56	1.801
1.026	21	0.727	33	0.727	45	1.181	57	1.871
1.052	22	0.727	34	0.727	46	1.227	58	1.944
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		
	1.000 1.026 1.052	Factor Age 1.000 0-20 1.026 21 1.052 22 1.079 23 24 25 26 27 28 29 30 30	1.000 0-20 0.727 1.026 21 0.727 1.052 22 0.727 1.079 23 0.727 24 0.727 25 26 0.727 26 27 0.727 28 28 0.727 29 30 0.727 30	Factor Age Factor Age 1.000 0-20 0.727 32 1.026 21 0.727 33 1.052 22 0.727 34 1.079 23 0.727 36 25 0.727 37 26 0.727 38 27 0.727 39 28 0.727 40 29 0.727 41 30 0.727 42	Factor Age Factor Age Factor 1.000 0-20 0.727 32 0.727 1.026 21 0.727 33 0.727 1.052 22 0.727 34 0.727 1.079 23 0.727 35 0.805 24 0.727 36 0.836 25 0.727 37 0.869 26 0.727 38 0.903 27 0.727 39 0.938 28 0.727 40 0.975 29 0.727 41 1.013 30 0.727 42 1.053	Factor Age Factor Age Factor Age Factor Age 1.000 0-20 0.727 32 0.727 44 1.026 21 0.727 33 0.727 45 1.052 22 0.727 34 0.727 46 1.079 23 0.727 35 0.805 47 24 0.727 36 0.836 48 25 0.727 37 0.869 49 26 0.727 39 0.938 50 27 0.727 39 0.938 51 28 0.727 40 0.975 52 29 0.727 41 1.013 53 30 0.727 42 1.053 54	Factor Age Factor Age Factor Age Factor Age Factor 1.000 0-20 0.727 32 0.727 44 1.137 1.026 21 0.727 33 0.727 46 1.281 1.052 22 0.727 34 0.727 46 1.275 1.079 23 0.727 35 0.805 47 1.275 24 0.727 36 0.836 48 1.325 25 0.727 37 0.869 49 1.377 26 0.727 39 0.938 50 1.431 27 0.727 39 0.938 51 1.487 28 0.727 40 0.975 52 1.545 29 0.727 41 1.013 53 1.605 30 0.727 42 1.053 54 1.668	Factor Age Factor Factor Age Factor Age Factor Factor Factor Factor Factor Factor Factor

DC Small Group - 2014 Portfolio

		an Nar			Medical	Rx	ļ		In	-Netwo	rk			Οι	t-of-Ne	twork					Copaym	ents						Rx	
		dical nange	Rx	Metal	Schedule of Benefits	Schedule of Benefits	Act'l	Dod	uctible		OORM	aximum	Dodu	ctible		OORN	laximum		п	T		OP Surgery		Medical Deduct.	Deduct.			Tier 2	Tier 3
Product		On		Level	Form #	Form #	Value	Indiv.	Family	Coins	Indiv.	Family			Coins		Family	PCP SCP	UC	ER I	Free-St.	Hospital	IP	Type		Deduct.	Tier 1	Tier 2 Spec.	Tier 3 Spec.
HMO	C4N	VM9	ZV	Platinum 3	PL3.SBN.OCI.NET.14.DC	152550.RDR.RXSBN.NET.OCI.14.DC.SB	88.2%	\$250	\$500	90%	\$2,500	\$5,000						\$10 \$20	\$75					Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
HMO	EY3			Platinum 6	PL6.SBN.OCI.NET.14.DC		90.7%	n/a	n/a		\$3,000	\$6,000						\$20 \$40	\$75	\$150	\$75	\$150		Emb	Sep		\$15	\$25 \$100	\$50 \$300
HMO	E45	V87		Platinum 1	PL1.SBN.OCI.NET.14.DC		88.5%	\$250	\$500		\$3,000	\$6,000						\$15 \$30				\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMO	E49	V89		Platinum 2	PL2.SBN.OCI.NET.14.DC		88.5%	n/a	n/a		\$3,000	\$6,000						\$15 \$30			\$150	\$300	3x\$500	Emb	Sep	\$50	\$10	\$40 \$100	\$75 \$300
HMO HMO	E5P FYY	V9E		Platinum 4 Platinum 5	PL4.SBN.OCI.NET.14.DC PL5.SBN.OCI.NET.14.DC		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 \$200		Emb Emb	Sep Sep	\$50	\$15 \$15	\$25 \$100 \$25 \$100	\$50 \$300 \$50 \$300
HMO-HSA	DW8	• / 5		Gold 1-A	GO1.SBN.OCI.NET.14.DC		89.0% 78.5%	\$1.300	\$2.600	90%	\$2,600	\$6,000 \$5.200						\$20 \$60	\$/5 .	\$120	\$100	\$300		NonEmb	Comb	320	\$15 \$10	20% to \$100	40% to \$300
HMO-HSA	DW8			Gold 1 A	GO1.SBN.OCI.NET.14.DC		78.4%	\$1,300	\$2,600	90%	\$2,600	\$5,200												NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
HMO-HSA	DW6	VZY	AO	Gold 7-A	GO7.SBN.OCI.NET.14.DC		78.1%	\$1,300	\$2,600	100%	\$2,600	\$5,200							1	\$250				NonEmb	Comb		\$10	20% to \$100	40% to \$300
HMO-HSA	DW6	VZY	YM	Gold 7	GO7.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	78.0%	\$1,300	\$2,600	100%	\$2,600	\$5,200							1	\$250				NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
HMO	EZO	V79		Gold 2-A	GO2.SBN.OCI.NET.14.DC		79.5%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60			\$250			Emb	Sep		\$10	20% to \$100	40% to \$300
HMO	EZO	V79		Gold 2	GO2.SBN.OCI.NET.14.DC		78.8%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60			\$250			Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMO	EZ5	V8N	00	Gold 4-A	GO4.SBN.OCI.NET.14.DC		79.1%	\$1,500	1 - 7		\$3,000	\$6,000						\$20 \$50			\$300			Emb	Sep	\$250	\$10	20% to \$100	40% to \$300
HMO HMO	EZ5 FOT	V8N V8T		Gold 4 Gold 8-A	GO4.SBN.OCI.NET.14.DC GO8.SBN.OCI.NET.14.DC		78.9% 78.9%	\$1,500 \$1.000	\$3,000 \$2.000	100% 80%	\$3,000 \$3,500	\$6,000 \$7,000						\$20 \$50 \$30 \$60			\$300	Ded+\$250+Coins.		Emb Emb	Sep Sep	\$250	\$10 \$10	\$40 \$100 20% to \$100	\$75 \$300 40% to \$300
HMO	FOT	VAT		Gold 8	GO8.SBN.OCI.NET.14.DC		78.3%	\$1,000	\$2,000		\$3,500	\$7,000 \$7.000						\$30 \$60				Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	40% t0 \$300 \$75 \$300
HMO	EY9	V77			GO10.SBN.OCI.NET.14.DC		81.4%	\$500	\$1,000		\$4,500	\$9,000						\$15 \$30				Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	40% to \$300
HMO	EY9	V77	YM	Gold 10	GO10.SBN.OCI.NET.14.DC		80.9%	\$500	\$1,000		\$4,500	\$9,000						\$15 \$30				Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75 \$300
нмо	EZY	V8L	в0	Gold 3-A	GO3.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB	78.1%	\$1,000	\$2,000	80%	\$4,000	\$8,000						\$25 \$50	\$75		\$250			Emb	Sep	\$100	\$10	20% to \$100	40% to \$300
HMO	EZY	V8L	20	Gold 3	GO3.SBN.OCI.NET.14.DC		78.7%	\$1,000	\$2,000		\$4,000	\$8,000						\$25 \$50			\$250			Emb	Sep	\$100	\$10	\$40 \$100	\$75 \$300
HMO	E02	V8V		Gold 9-A	GO9.SBN.OCI.NET.14.DC		81.6%	\$1,000	\$2,000	90%	\$3,000	\$6,000						\$20 \$40				Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$100	40% to \$300
HMO	E02	V8V		Gold 9	GO9.SBN.OCI.NET.14.DC		81.1%	\$1,000	\$2,000	90%	\$3,000	\$6,000						\$20 \$40				Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMO	EOL	V8R		Gold 6-A	GO6.SBN.OCI.NET.14.DC		79.7%	\$1,500	\$3,000		\$4,000	\$8,000						\$15 \$30 \$15 \$30	÷		\$150 \$150			Emb	Sep	650	\$10	20% to \$100	40% to \$300
HMO HMO	EOL EOE	V8R V8P		Gold 6 Gold 5-A	GO6.SBN.OCI.NET.14.DC GO5.SBN.OCI.NET.14.DC		79.1% 79.9%	\$1,500 \$1.300	\$3,000 \$2,600		\$4,000 \$3.250	\$8,000 \$6.500						\$15 \$30 \$25 \$50			\$150 \$150			Emb Emb	Sep Sep	\$50	\$10 \$10	\$40 \$100 20% to \$100	\$75 \$300 40% to \$300
HMO	EOE	V8P		Gold 5-A	GO5.SBN.OCI.NET.14.DC		78.5%	\$1,300	\$2,600		\$3,250	\$6,500						\$25 \$50			\$150			Emb	Sep	\$100	\$10	\$40 \$100	\$75 \$300
HMO-HSA	DX1	VZR		Silver 2	SL2.SBN.OCI.NET.14.DC		70.2%	\$2,000	\$4,000		\$4,000	\$8,000												NonEmb	Comb	\$100	\$10	\$40 \$100	\$75 \$300
HMO-HSA	DX1	VZR	zx	Silver 2-A	SL2.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.7%	\$2,000	\$4,000	70%	\$4,000	\$8,000												NonEmb	Comb		\$15	30% to \$100	50% to \$300
HMO-HSA	DX8	VZ1	YM	Silver 3	SL3.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	70.4%	\$2,000	\$4,000	90%	\$6,000	\$12,000												NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
HMO-HSA	DX8	VZ1		Silver 3-A	SL3.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000												NonEmb	Comb		\$15	30% to \$100	50% to \$300
HMO-HSA	DYG			Silver 4	SL4.SBN.OCI.NET.14.DC		71.0%	\$1,500	\$3,000		1	\$12,000												NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
HMO-HSA HMO-HSA	DYG DYR	VZ2 VZ5		Silver 4-A Silver 5	SL4.SBN.OCI.NET.14.DC SL5.SBN.OCI.NET.14.DC		70.1% 69.1%	\$1,500 \$1.500	\$3,000 \$3.000	80% 70%		\$12,000 \$12.000												NonEmb NonEmb	Comb Comb		\$15 \$10	30% to \$100 \$40 \$100	50% to \$300 \$75 \$300
HMO-HSA	DYR			Silver 5-A	SL5.SBN.OCI.NET.14.DC		68.3%	\$1,500	\$3,000		1	\$12,000												NonEmb	Comb		\$10 \$15	\$40 \$100 30% to \$100	\$75 \$300 50% to \$300
HMO	F08	V23 V8X		Silver 1	SL1.SBN.OCI.NET.14.DC		70.8%	\$2,000	\$5,000		+-,	\$12,000						\$30 \$60	\$75		\$300			Emb	Sep	\$250	\$15 \$10	\$40 \$100	\$75 \$300
HMO	E08	V8X	ZY	Silver 1-A	SL1.SBN.OCI.NET.14.DC		69.9%	\$2,000	\$4,000	60%	\$6,250	\$12,500						\$30 \$60			\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to \$300
HMO	E2Q	V81	D0	Silver 7	SL7.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.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
HMO	E2Y	V83	ZT	Silver 8	SL8.SBN.OCI.NET.14.DC	104075.D.RDR.RXSBN.PLS.OCI.14.DC.SB	70.0%	\$2,000	\$4,000	70%	\$6,250	\$12,500						\$40 \$80	\$100		\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
HMO	E2Y	V83		Silver 8-A	SL8.SBN.OCI.NET.14.DC		68.8%	\$2,000	\$4,000	70%		\$12,500						\$40 \$80			\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to \$300
HMO	E3Y	V85		Silver 9	SL9.SBN.OCI.NET.14.DC		70.5%	\$2,500	\$5,000			\$12,500						\$35 \$70			\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
HMO HMO	E3Y F2I	V85 V8Y		Silver 9-A Silver 10	SL9.SBN.OCI.NET.14.DC		69.0% 70.5%	\$2,500	\$5,000		+-)	\$12,500						\$35 \$70 \$35 \$70			\$300 \$300			Emb	Sep	\$250 \$250	\$15	30% to \$100	50% to \$300
HMO	E2I E2I	V81 V8Y		Silver 10 Silver 10-A	SL10.SBN.OCI.NET.14.DC SL10.SBN.OCI.NET.14.DC		70.5% 68.4%	\$3,000 \$3.000	\$6,000 \$6.000	90% 90%	\$6,250	\$12,500 \$12,500						\$35 \$70 \$35 \$70			\$300 \$300			Emb Emb	Sep Sep	\$250 \$250	\$10 \$15	\$40 \$100 30% to \$100	\$75 \$300 50% to \$300
HMO	F20	V81		Silver 7-A	SL7.SBN.OCI.NET.14.DC		69.2%	\$3,000 \$1.500	\$0,000 \$3.000	70%		\$12,500						\$40 \$80			\$300			Emb	Sep	\$500	\$15	30% to \$100	50% to \$300
HMO-HSA	DW1			Bronze 1-A	BR1.SBN.OCI.NET.14.DC		60.6%	\$4,000	\$8,000			\$12,500												NonEmb	Comb		\$15	30% to \$100	50% to \$300
HMO-HSA	DW3	VZU	zx	Bronze 2-A	BR2.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	61.2%	\$3,500	\$7,000			\$12,500												NonEmb	Comb		\$15	30% to \$100	50% to \$300
HMO-HSA		VZV		Bronze 3-A	BR3.SBN.OCI.NET.14.DC		59.0%	\$5,000	\$10,000		+ -)	\$12,500												NonEmb	Comb		\$15	30% to \$100	50% to \$300
HMP		VM8		Platinum 3	PL3.SBN.OCI.POS.14.DC		88.2%	\$250	\$500		\$2,500	\$5,000		\$2,000	70%	\$6,000	, ,	\$10 \$20						Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
HMP	EYZ	V74		Platinum 5	PL5.SBN.OCI.POS.14.DC		89.0%	n/a	n/a		\$3,000	\$6,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$20 \$60			\$100	\$300		Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
HMP HMP	EY4 F46	V76 V88		Platinum 6	PL6.SBN.OCI.POS.14.DC		90.7% 88.5%	n/a	n/a	100% 100%	\$3,000	\$6,000 \$6.000	\$1,000	\$2,000 \$4.000	70% 70%	\$6,000	\$12,000	\$20 \$40 \$15 \$30	Ş75	\$150	\$75	\$150 \$250		Emb	Sep		\$15 ¢10	\$25 \$100	\$50 \$300 \$75 \$300
HMP	E46 E5M			Platinum 1 Platinum 2	PL1.SBN.OCI.POS.14.DC PL2.SBN.OCI.POS.14.DC		88.5% 88.5%	\$250 n/a	\$500 n/a		\$3,000 \$3.000	\$6,000 \$6.000	\$2,000 \$4.000	\$4,000 \$8.000		\$6,000 \$10.000	\$12,000 \$20.000	\$15 \$30 \$15 \$30	\$75	\$250	\$150	\$250	3x\$500	Emb Emb	Sep Sep	\$50	\$10 \$10	\$40 \$100 \$40 \$100	\$75 \$300 \$75 \$300
HMP	E5IVI E5Q	V9D V9F		Platinum 2	PL4.SBN.OCI.POS.14.DC		88.5% 91.9%	n/a	n/a		+-,	\$10,000	\$4,000	\$2,000	70%	\$6,000	\$20,000 \$12,000	\$15 \$30	T		913U	\$150	272200	Emb	Sep	0دپ	\$10 \$15	\$40 \$100 \$25 \$100	\$75 \$300 \$50 \$300
HMP-HSA	DW9			Gold 1-A	GO1.SBN.OCI.POS.14.DC		78.5%	\$1,300	\$2,600		\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000							NonEmb	Comb		\$10	20% to \$100	40% to \$300
HMP-HSA	DW9	VZX	YM	Gold 1	GO1.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	\$75 \$300
HMP-HSA	DXQ			Gold 7-A	GO7.SBN.OCI.POS.14.DC		78.1%	\$1,300	\$2,600		\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000			\$250				NonEmb	Comb		\$10	20% to \$100	40% to \$300
HMP-HSA	DXQ			Gold 7	GO7.SBN.OCI.POS.14.DC		78.0%	\$1,300	\$2,600	100%	\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000	Ι.		\$250				NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
HMP	EZQ	V8K		Gold 2	GO2.SBN.OCI.POS.14.DC		78.8%	\$1,500	\$3,000	70%	\$3,000	\$6,000	\$2,000	\$4,000	50%	\$6,000	\$12,000	\$30 \$60	A		\$250			Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMP HMP	EZ7 F77	V80		Gold 4-A	GO4.SBN.OCI.POS.14.DC		79.1%	\$1,500	\$3,000		\$3,000	\$6,000	+-/	\$4,000	70%	\$6,000	\$12,000	\$20 \$50			\$300 \$300			Emb	Sep	\$250 \$250	\$10	20% to \$100	40% to \$300
HMP	E27	V80 V80		Gold 4 Gold 8-A	GO4.SBN.OCI.POS.14.DC GO8.SBN.OCI.POS.14.DC		78.9% 78.9%	\$1,500 \$1.000	\$3,000 \$2.000	100% 80%	\$3,000 \$3,500	\$6,000 \$7.000	\$2,000 \$2.000	\$4,000 \$4.000	70% 70%	\$6,000 \$6,000	\$12,000 \$12.000	\$20 \$50 \$30 \$60			\$300	Ded+\$250+Coins.		Emb Emb	Sep Sep	\$250	\$10 \$10	\$40 \$100 20% to \$100	\$75 \$300 40% to \$300
HMP	FOV	V8U V8U		Gold 8-A Gold 8	GO8.SBN.OCI.POS.14.DC		78.9%	\$1,000 \$1,000	\$2,000		\$3,500	\$7,000		\$4,000 \$4.000	70%	\$6,000	\$12,000 \$12,000	\$30 \$60				Ded+\$250+Coins. Ded+\$250+Coins.		Emb	Sep Sep		\$10 \$10	20% to \$100 \$40 \$100	40% to \$300 \$75 \$300
HMP	EZF	V80			GO10.SBN.OCI.POS.14.DC		80.9%	\$500	\$2,000		\$4,500	\$9,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30				Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$100 \$40 \$100	\$75 \$300 \$75 \$300
HMP	EZF	V78	AO		GO10.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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
HMP	EZQ	V8K	A0		GO2.SBN.OCI.POS.14.DC		79.5%	\$1,500	\$3,000	70%	\$3,000	\$6,000	\$2,000	\$4,000	50%	\$6,000	\$12,000				\$250			Emb	Sep		\$10	20% to \$100	

		Plan N	ame			Medical	Rx	In-Network			Ou	t-of-Ne	twork				Copayme	ents						Rx						
	N	/ledical	Rx			Schedule of	Schedule of																	Medical	i -	1				
		chang	e	M	Vietal	Benefits	Benefits	Act'l	Dedu	ctible		OOP M	laximum	Dedu	ctible		OOP M	laximum			(OP Surgery		Deduct.	Deduct.	. I		Tie	er 2	Tier 3
Produ	t Of	ff O	n	L	Level	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 Sp	ec. Tier 3	3 Spec.
HMP	EZ	Z V8	M B0	Go	old 3-A	GO3.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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) \$75	\$250			Emb	Sep	\$100	\$10	20% to \$1	00 40%	% to \$300
HMP	EZ	Z V8	M ZS	Go	iold 3	GO3.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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) \$75	\$250			Emb	Sep	\$100	\$10	\$40 \$1	JO \$75	\$300
HMP	E04	4 V8	W A0	Go	old 9-A	GO9.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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	C		Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$1	00 40%	6 to \$300
HMP	E04	4 V8	W YM	I Go	iold 9	GO9.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	C		Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$1	00 \$75	\$300
HMP	EOI	N V8	BS AO	Go	old 6-A	GO6.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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) \$75	\$150			Emb	Sep		\$10	20% to \$1	00 40%	6 to \$300
HMP	EOI	N V8	BS ZR	Go	old 6	GO6.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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) \$75	\$150			Emb	Sep	\$50	\$10	\$40 \$1	JO \$75	\$300
HMP	EO	G V8	Q A0	Go	old 5-A	GO5.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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) \$75	\$150			Emb	Sep		\$10	20% to \$1	00 40%	6 to \$300
HMP	EO	G V8	Q ZS	Go	iold 5	GO5.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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) \$75	\$150			Emb	Sep	\$100	\$10	\$40 \$1	00 \$75	\$300
HMP-H	SA DX	Z VZ	S YM	I Sil	ilver 2	SL2.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	\$300
HMP-H	SA DX	Z VZ	ZS ZX	Silv	ver 2-A	SL2.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	6 to \$300
HMP-H	SA DY	'H VZ	23 YM	I Sil	ilver 4	SL4.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	\$300
HMP-H	SA DY	'H VZ	23 ZX	Silv	ver 4-A	SL4.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	6 to \$300
HMP-H	SA DX	(6 VZ	24 YM	I Sil	ilver 3	SL3.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	\$300
HMP-H	SA DX	(6 VZ	24 ZX	Silv	ver 3-A	SL3.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	6 to \$300
HMP-H	SA DY	O VZ	26 YM	I Sil	ilver 5	SL5.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	\$300
HMP-H	SA DY	O VZ	26 ZX	Silv	ver 5-A	SL5.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	6 to \$300
HMP	E2	S V8	32 D0	Sil	ilver 7	SL7.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	\$300
HMP	E2	5 V8	34 ZT	Sil	ilver 8	SL8.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	\$300
HMP	E2	K V8	BZ ZT	Silv	ver 10	SL10.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	\$300
HMP	E2	K V8	BZ ZY	Silve	er 10-A	SL10.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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 \$1	00 50%	6 to \$300
HMP	E4:	1 V8	36 ZT	Sil	ilver 9	SL9.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	\$100	\$300			Emb	Sep	\$250	\$10	\$40 \$1	JO \$75	\$300
HMP	E4:	1 V8	36 ZY	Silv	ver 9-A	SL9.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	\$100	\$300			Emb	Sep	\$250	\$15	30% to \$1	00 50%	6 to \$300
HMP	E2:	S V8	32 ZZ	Silv	ver 7-A	SL7.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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) \$100	\$300			Emb	Sep	\$500	\$15	30% to \$1	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	4Q13 Ba	se Rates	on a									1Q14
		١	with Tren	d	Revenue			Rate I	ncreases	from 4Q13	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>	<u>x</u> <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

* 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

					HMO Plar	าร											ł	HMP Plans	5				
	Plan	Name											Pla	an Nam	ne								
	Medie	cal	Rx			Medical	Medical	Rx	Rx	Med	New		Me	dical				Medical	Medical	Rx	Rx	Med	New
	Exchar	nge		Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan		Exch	ange	Rx	Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan
						Allowed	Data	Allowed	Data	Rate	Datia -							Allowed	Data	Allowed	Data	Rate	Datia -
				Level	Value	Allowed	Rate	Allowed	Rate	e = (a x b	Ratio =					Level	Value	Allowed	Rate	Allowed	Rate	e = (a x b	Ratio =
Product	Off	On				(a)	(b)	(c)	(d)	+ c x d)	e/i	Product	Off	On				(a)	(b)	(c)	(d)	+ c x d)	e/i
HMO	C4N	VM9	ZV	Platinum	88.2%	0.8328	\$501.15	0.5009	\$170.46	\$502.74	1.04819	HMP	C4M	VM8	ZV	Platinum	88.2%	0.8301	\$516.18	0.5009	\$170.46	\$513.86	1.07138
HMO	EY3	V75	ZU	Platinum	90.7%	0.8798	\$501.15	0.5258	\$170.46	\$530.54	1.10614	HMP	EYZ	V74	ZV	Platinum	89.0%	0.8445	\$516.18	0.5009	\$170.46	\$521.30	1.08687
HMO	E45	V87	YM	Platinum	88.5%	0.8559	\$501.15	0.4861	\$170.46	\$511.79	1.06706	HMP	EY4	V76	ZU	Platinum	90.7%	0.8759	\$516.18	0.5258	\$170.46	\$541.75	1.12952
HMO	E49	V89	ZR	Platinum	88.5%	0.8583	\$501.15	0.4620	\$170.46	\$508.89	1.06100	HMP	E46	V88	YM	Platinum	88.5%	0.8504	\$516.18	0.4861	\$170.46	\$521.82	1.08796
HMO	E5P	V9E	ZU	Platinum	91.9%	0.9020	\$501.15	0.5258	\$170.46	\$541.67	1.12934	HMP	E5M	V9D	ZR	Platinum	88.5%	0.8511	\$516.18	0.4620	\$170.46	\$518.07	1.08015
HMO	EYY	V73	ZV	Platinum	89.0%	0.8477	\$501.15	0.5009	\$170.46	\$510.21	1.06375	HMP	E5Q	V9F	ZU	Platinum	91.9%	0.8973	\$516.18	0.5258	\$170.46	\$552.80	1.15255
HMO-HSA	DW8	VZW	A0	Gold	78.5%	0.7562	\$501.15	0.0102	\$170.46	\$380.71	0.79375	HMP-HSA	DW9	VZX	A0	Gold	78.5%	0.7573	\$516.18	0.0102	\$170.46	\$392.64	0.81863
HMO-HSA	DW8	VZW	ΥM	Gold	78.4%	0.7562	\$501.15	0.0000	\$170.46	\$378.97	0.79013	HMP-HSA	DW9	VZX	YM	Gold	78.4%	0.7573	\$516.18	0.0000	\$170.46	\$390.90	0.81501
HMO-HSA	DW6	VZY	A0	Gold	78.1%	0.8436	\$501.15	0.0102	\$170.46	\$424.51	0.88508	HMP-HSA	DXQ	VZZ	A0	Gold	78.1%	0.8442	\$516.18	0.0102	\$170.46	\$437.50	0.91216
HMO-HSA	DW6	VZY	ΥM	Gold	78.0%	0.8436	\$501.15	0.0000	\$170.46	\$422.77	0.88145	HMP-HSA	DXQ	VZZ	YM	Gold	78.0%	0.8442	\$516.18	0.0000	\$170.46	\$435.76	0.90853
HMO	EZO	V79	A0	Gold	79.5%	0.6980	\$501.15	0.5135	\$170.46	\$437.33	0.91182	HMP	EZQ	V8K	YM	Gold	78.8%	0.6969	\$516.18	0.4861	\$170.46	\$442.59	0.92277
HMO	EZO	V79	ΥM	Gold	78.8%	0.6980	\$501.15	0.4861	\$170.46	\$432.66	0.90208	HMP	EZ7	V80	C0	Gold	79.1%	0.7135	\$516.18	0.4065	\$170.46	\$437.59	0.91234
HMO	EZ5	V8N	C0	Gold	79.1%	0.7145	\$501.15	0.4065	\$170.46	\$427.36	0.89103	HMP	EZ7	V80	ZT	Gold	78.9%	0.7135	\$516.18	0.4238	\$170.46	\$440.54	0.91849
HMO	EZ5	V8N	ZT	Gold	78.9%	0.7145	\$501.15	0.4238	\$170.46	\$430.31	0.89718	HMP	EOV	V8U	A0	Gold	78.9%	0.6796	\$516.18	0.5135	\$170.46	\$438.33	0.91389
HMO	EOT	V8T	A0	Gold	78.9%	0.6797	\$501.15	0.5135	\$170.46	\$428.16	0.89269	HMP	EOV	V8U	YM	Gold	78.3%	0.6796	\$516.18	0.4861	\$170.46	\$433.66	0.90415
HMO	EOT	V8T	YM	Gold	78.3%	0.6797	\$501.15	0.4861	\$170.46	\$423.49	0.88296	HMP	EZF	V78	YM	Gold	80.9%	0.7191	\$516.18	0.4861	\$170.46	\$454.05	0.94666
HMO	EY9	V77	A0	Gold	81.4%	0.7204	\$501.15	0.5135	\$170.46	\$448.56	0.93522	HMP	EZF	V78	A0	Gold	81.4%	0.7191	\$516.18	0.5135	\$170.46	\$458.72	0.95640
HMO	EY9	V77	YM	Gold	80.9%	0.7204	\$501.15	0.4861	\$170.46	\$443.89	0.92548	HMP	EZQ	V8K	A0	Gold	79.5%	0.6969	\$516.18	0.5135	\$170.46	\$447.26	0.93250
HMO	EZY	V8L	B0	Gold	78.1%	0.6932	\$501.15	0.4626	\$170.46	\$426.25	0.88871	HMP	EZZ	V8M	B0	Gold	78.1%	0.6925	\$516.18	0.4626	\$170.46	\$436.31	0.90968
HMO	EZY	V8L	ZS A0	Gold	78.7%	0.6932	\$501.15	0.4417	\$170.46	\$422.69	0.88128	HMP	EZZ E04	V8M V8W	ZS	Gold	78.7%	0.6925	\$516.18	0.4417	\$170.46 \$170.46	\$432.75	0.90225
HMO HMO	E02	V8V	YM	Gold Gold	81.6%	0.7348 0.7348	\$501.15 \$501.15	0.5135	\$170.46 \$170.46	\$455.78	0.95027	HMP HMP	E04 E04	V8VV V8W	A0 YM	Gold	81.6%	0.7331	\$516.18	0.5135	•	\$465.94	0.97146
HMO	E02 E0L	V8V V8R	A0	Gold	81.1% 79.7%	0.7348	\$501.15 \$501.15	0.4861 0.5135	\$170.46 \$170.46	\$451.11 \$448.31	0.94053 0.93470	HMP	E04 E0N	V8VV V8S	AO	Gold Gold	81.1% 79.7%	0.7331 0.7188	\$516.18 \$516.18	0.4861 0.5135	\$170.46 \$170.46	\$461.27 \$458.56	0.96173 0.95607
HMO	EOL	V8R	ZR	Gold	79.7%	0.7199	\$501.15 \$501.15	0.3133	\$170.46 \$170.46	\$439.53	0.93470	HMP	EON	V85 V85	ZR	Gold	79.1%	0.7188	\$516.18 \$516.18	0.3133	\$170.46 \$170.46	\$438.30 \$449.78	0.93007
HMO	EOE	V8P	A0	Gold	79.9%	0.7182	\$501.15 \$501.15	0.5135	\$170.40 \$170.46	\$447.46	0.91039	HMP	EOG	V8Q	AO	Gold	79.9%	0.7169	\$516.18 \$516.18	0.4020	\$170.40 \$170.46	\$457.58	0.95403
HMO	EOE	V8P	ZS	Gold	78.5%	0.7182	\$501.15 \$501.15	0.4417	\$170.40 \$170.46	\$435.22	0.93232	HMP	EOG	V8Q	ZS	Gold	78.5%	0.7169	\$516.18 \$516.18	0.3133	\$170.40 \$170.46	\$445.34	0.92851
HMO-HSA	DX1	VZR	YM	Silver	70.2%	0.6543	\$501.15 \$501.15	0.0120	\$170.40 \$170.46	\$329.95	0.68792	HMP-HSA	DXZ	VSQ	YM	Silver	70.2%	0.6540	\$516.18 \$516.18	0.0120	\$170.40 \$170.46	\$339.63	0.70810
HMO-HSA	DX1	VZR	ZX	Silver	69.7%	0.6543	\$501.15	0.0000	\$170.46	\$327.90	0.68366	HMP-HSA	DXZ	VZS	ZX	Silver	69.7%	0.6540	\$516.18	0.0000	\$170.46	\$337.58	0.70384
HMO-HSA	DX8	VZ1	YM	Silver	70.4%	0.6635	\$501.15	0.0120	\$170.46	\$334.56	0.69753	HMP-HSA	DYH	VZ3	YM	Silver	71.0%	0.6671	\$516.18	0.0120	\$170.46	\$346.39	0.72220
HMO-HSA	DX8	VZ1	ZX	Silver	69.3%	0.6635	\$501.15	0.0000	\$170.46	\$332.51	0.69327	HMP-HSA	DYH	VZ3	ZX	Silver	70.1%	0.6671	\$516.18	0.0000	\$170.46	\$344.34	0.71794
HMO-HSA	DYG	VZ2	YM	Silver	71.0%	0.6671	\$501.15	0.0120	\$170.46	\$336.36		HMP-HSA	DX6	VZ4	YM	Silver	70.4%	0.6644	\$516.18	0.0120	\$170.46	\$345.00	0.71930
HMO-HSA	DYG	VZ2	ZX	Silver	70.1%	0.6671	\$501.15	0.0000	\$170.46	\$334.32	0.69703	HMP-HSA	DX6	VZ4	ZX	Silver	69.3%	0.6644	\$516.18	0.0000	\$170.46	\$342.95	0.71503
HMO-HSA	DYR	VZ5	YM	Silver	69.1%	0.6442	\$501.15	0.0120	\$170.46	\$324.89	0.67737	HMP-HSA	DYO	VZ6	YM	Silver	69.1%	0.6447	\$516.18	0.0120	\$170.46	\$334.83	0.69809
HMO-HSA	DYR	VZ5	ZX	Silver	68.3%	0.6442	\$501.15	0.0000	\$170.46	\$322.84	0.67310	HMP-HSA	DYO	VZ6	ZX	Silver	68.3%	0.6447	\$516.18	0.0000	\$170.46	\$332.78	0.69383
нмо	E08	V8X	ΖT	Silver	70.8%	0.6079	\$501.15	0.4238	\$170.46	\$376.89	0.78579	HMP	E2S	V82	D0	Silver	71.5%	0.6107	\$516.18	0.3814	\$170.46	\$380.24	0.79279
нмо	E08	V8X	ΖY	Silver	69.9%	0.6079	\$501.15	0.3650	\$170.46	\$366.87	0.76490	HMP	E25	V84	ZT	Silver	68.8%	0.6015	\$516.18	0.4238	\$170.46	\$382.72	0.79796
нмо	E2Q	V81	D0	Silver	71.5%	0.6124	\$501.15	0.3814	\$170.46	\$371.92	0.77543	HMP	E2K	V8Z	ZT	Silver	70.5%	0.6121	\$516.18	0.4238	\$170.46	\$388.19	0.80936
нмо	E2Y	V83	ΖT	Silver	70.0%	0.6030	\$501.15	0.4238	\$170.46	\$374.43	0.78067	HMP	E2K	V8Z	ZY	Silver	68.4%	0.6121	\$516.18	0.3650	\$170.46	\$378.17	0.78847
нмо	E2Y	V83	ΖY	Silver	70.0%	0.6030	\$501.15	0.3650	\$170.46	\$364.41	0.75978	HMP	E41	V86	ZT	Silver	70.5%	0.6092	\$516.18	0.4238	\$170.46	\$386.70	0.80624
нмо	E3Y	V85	ZT	Silver	70.5%	0.6104	\$501.15	0.4238	\$170.46	\$378.14	0.78841	HMP	E41	V86	ZY	Silver	69.0%	0.6092	\$516.18	0.3650	\$170.46	\$376.67	0.78534
нмо	E3Y	V85	ΖY	Silver	69.0%	0.6104	\$501.15	0.3650	\$170.46	\$368.12	0.76751	HMP	E2S	V82	ZZ	Silver	69.2%	0.6107	\$516.18	0.3250	\$170.46	\$370.63	0.77274
нмо	E2I	V8Y	ZT	Silver	70.5%	0.6128	\$501.15	0.4238	\$170.46	\$379.35	0.79091												
HMO	E2I	V8Y	ΖY	Silver	68.4%	0.6128	\$501.15	0.3650	\$170.46	\$369.32													
нмо	E2Q	V81	ZZ	Silver	69.2%	0.6124	\$501.15	0.3250	\$170.46	\$362.30	0.75538												
HMO-HSA	DW1	VZT	ZX	Bronze	60.6%	0.5519	\$501.15	0.0000	\$170.46	\$276.58	0.57666												
HMO-HSA	DW3	VZU	ZX	Bronze	61.2%	0.5564	\$501.15	0.0000	\$170.46	\$278.84	0.58136												
110.00 110.0	DIAC	A (TA) (D	EO 00/	0 (242	6504 45	0 0000	6470 46	6244 26	0 6 4 0 4 0												

HMO-HSA DW5 VZV ZX Bronze 59.0% 0.6213 \$501.15 0.0000 \$170.46 \$311.36 0.64918

Formula & Example

Exhibit 4

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 EZ5 with Rx C0 Effective Date: 4/1/14 Census:

		Member A	lges			Age I	actors	
	<u>EE Age</u>	<u>Spouse Age</u>	Child #1	Child #2	EE	<u>Spouse</u>	Child #1	Child #2
EE #1	43	41	10	15	1.094	1.013	0.000	0.000
EE #2	35	36	5	9	0.805	0.836	0.000	0.000
EE #3	53	55	19		1.605	1.733	0.000	

Total Members: 11

Sum of Age Factors: 7.086

Rate Calculation

	Rating Factor	Exhibit 1 Location
\$479.63	Index Rate	(1)
0.89103	Plan Ratio (EZ5)	(2)
1.026	Trend Factor (2Q14)	(3)
7.086	Group Age Factor	(4)
¢0 407 04		

\$3,107.04 Total Monthly Premium

<u>Exhibit A</u>

		Earned	Incurred	Claim	
Month	Members	<u>Premium</u>	<u>Claims</u>	<u>PMPM</u>	Loss Ratio
Jan-12	2,097	1,001,289	676,230	322.47	67.5%
Feb-12	2,092	1,008,153	490,703	234.56	48.7%
Mar-12	2,087	1,004,079	429,754	205.92	42.8%
Apr-12	2,048	983,024	542,506	264.90	55.2%
May-12	2,021	968,813	519,526	257.06	53.6%
Jun-12	1,964	958,002	448,492	228.36	46.8%
Jul-12	2,013	967,548	416,466	206.89	43.0%
Aug-12	1,979	950,252	489,288	247.24	51.5%
Sep-12	1,958	924,100	405,175	206.93	43.8%
Oct-12	1,936	919,699	561,423	289.99	61.0%
Nov-12	1,936	929,625	477,799	246.80	51.4%
Dec-12	1,903	923,026	389,104	204.47	42.2%
Total	24,034	11,537,610	5,846,466	243.26	50.7%

Member Months, Earned Premium & Incurred Claim Experience - OCI

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%.

<u>Reinsurance Assessment</u>. 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 1.2% 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%

DC Small Group Rate Review - Development of Experience Adjustment

	ΟCΙ	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
<u>3d. Subtotal: Medical</u> (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
<u>3h. Subtotal: Pharmacy</u> (3e x 3f x 3g)	<u>\$63.69</u>	<u>\$62.16</u>	<u>\$62.43</u>
<u>3i. Subtotal: Medical+Pharmacy</u> (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	\$436.11	\$470.63	\$464.45
(3i x 3j x 3k x 3l x 3m)			
4. Supportable Pricing Adjustment (2d / 3n -1)	-8.7%	-1.1%	-2.4%
(rate adjustment required to achieve 73% loss ratio)			

UNITED HEALTHCARE HEALTHCARE ECONOMICS

DISTRICT OF COLUMBIA PRICING TREND DEVELOPMENT APRIL 2013 RATE FILING SUPPORT

SG PRICING TREND BY COMPONENT

	=			SMALL GROU	JP PRICIN	G TREND B	Y COMPON	ENT	
	Notes:	<u>Inpatient</u>	<u>Outpatient</u>	Professional	Other	<u>Capitation</u>	Total <u>Medical</u>	Retail <u>Pharmacy</u>	Weighted <u>Aggregate</u>
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	[3]	6.0%	5.4%	3.7%	4.7%	2.3%	4.8%	4.8%	4.8%
Benefit Leveraging	[4]	0.2%	0.7%	1.2%	0.9%	0.2%	0.8%	1.8%	0.9%
Margin		1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
Demographic Change	[5]	0.0%	<u>0.0%</u>	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

(1) Index Rate: \$479.63

(2) Benefit Plan Ratios

			10 Pla	ns		
		an Name	_			
		dical	Rx			
	Exch	<u> </u>		Metal	Actuarial	Plan
Product	Off	On		Level	Value	Ratio
НМО	C4N	VM9	ZV	Platinum	88.2%	1.04819
НМО	EY3	V75	ZU	Platinum	90.7%	1.10614
нмо	E45	V87	YM	Platinum	88.5%	1.06706
нмо	E49	V89	ZR	Platinum	88.5%	1.06100
нмо	E5P	V9E	ZU	Platinum	91.9%	1.12934
нмо	EYY	V73	ZV	Platinum	89.0%	1.06375
MO-HSA	DW8	VZW	A0	Gold	78.5%	0.79375
MO-HSA	DW8	VZW	YΜ	Gold	78.4%	0.79013
MO-HSA	DW6	VZY	A0	Gold	78.1%	0.88508
MO-HSA	DW6	VZY	ΥM	Gold	78.0%	0.88145
HMO	EZO	V79	A0	Gold	79.5%	0.91182
HMO	EZO	V79	YM	Gold	78.8%	0.90208
HMO	EZ5	V8N	C0	Gold	79.1%	0.89103
нмо	EZ5	V8N	ZT	Gold	78.9%	0.89718
НМО	EOT	V8T	A0	Gold	78.9%	0.89269
нмо	EOT	V8T	ΥM	Gold	78.3%	0.88296
нмо	EY9	V77	A0	Gold	81.4%	0.93522
нмо	EY9	V77	YM	Gold	80.9%	0.92548
нмо	EZY	V8L	B0	Gold	78.1%	0.88871
НМО	EZY	V8L	ZS	Gold	78.7%	0.88128
НМО	E02	V8V	A0	Gold	81.6%	0.95027
нмо	E02	V8V	YM	Gold	81.1%	0.94053
НМО	EOL	V8R	A0	Gold	79.7%	0.93470
НМО	EOL	V8R	ZR	Gold	79.1%	0.91639
НМО	EOE	V8P	A0	Gold	79.9%	0.93292
НМО	EOE	V8P	ZS	Gold	78.5%	0.90740
MO-HSA	DX1	VZR	YM	Silver	70.2%	0.68792
MO-HSA	DX1	VZR	ZX	Silver	69.7%	0.68366
MO-HSA	DX8	VZ1	YM	Silver	70.4%	0.69753
MO-HSA	DX8	VZ1	ZX	Silver	69.3%	0.69327
MO-HSA	DYG	VZ1 VZ2	YM	Silver	71.0%	0.70130
MO-HSA	DYG	VZ2	ZX	Silver	70.1%	0.69703
MO-HSA	DYR	VZ5	YM	Silver	69.1%	0.67737
MO-HSA	DYR	VZ5	ZX	Silver	68.3%	0.67310
HMO	E08	V8X	ZT	Silver	70.8%	0.78579
HMO	E08	V8X V8X	ZY	Silver	69.9%	0.76490
HMO	E2Q	V8A V81	D0	Silver	71.5%	0.77543
HMO	E2Q E2Y	V81 V83	ZT	Silver	70.0%	0.77545
HMO	E21 E2Y	V83	ZY	Silver	70.0%	0.75978
HMO	EZY E3Y	V83 V85	ZT	Silver	70.0% 70.5%	0.75978
HMO	E3Y	V85	ZY	Silver	69.0%	0.76751
HMO	E2I	V8Y	ZT	Silver	70.5%	0.79091
HMO	E2I	V8Y	ZY	Silver	68.4%	0.77002
НМО	E2Q	V81	ZZ	Silver	69.2%	0.75538
MO-HSA	DW1	VZT	ZX	Bronze	60.6%	0.57666
MO-HSA	DW3	VZU	ZX	Bronze	61.2%	0.58136
MO-HSA	DW5	VZV	ZX	Bronze	59.0%	0.64918

Plan Name Medical Rx Medical Rx Metal Actuarial Plan Product Off On Level Value Ratio HMP C4M VM8 ZV Platinum 88.2% 1.07138 HMP EYZ V74 ZV Platinum 88.2% 1.08687 HMP EYZ V74 ZV Platinum 90.7% 1.12952 HMP EYA V76 ZU Platinum 90.7% 1.12952 HMP ESQ V9D ZR Platinum 88.5% 1.08015 HMP ESQ V9F ZU Platinum 91.9% 1.15255 HMP-HSA DW9 VZX AO Gold 78.3% 0.91216 HMP-HSA DXQ VZZ YM Gold 78.8% 0.91234 HMP EZQ V8K YM Gold 78.3% 0.90134 HMP EOV V8U <td< th=""><th></th><th></th><th></th><th>нмр</th><th>Plans</th><th></th><th></th></td<>				нмр	Plans		
Medical Rx Metal Actuarial Plan Product Off On Level Value Ratio HMP C4M VM8 ZV Platinum 88.2% 1.07138 HMP EYZ V74 ZV Platinum 89.0% 1.08687 HMP EYZ V76 ZU Platinum 88.5% 1.080796 HMP E46 V88 YM Platinum 88.5% 1.08015 HMP E50 V9F ZU Platinum 91.9% 1.15255 HMP-HSA DW9 VZX AO Gold 78.4% 0.81601 HMP-HSA DXQ VZZ YM Gold 78.8% 0.92277 HMP EZ7 V80 C0 Gold 78.8% 0.92277 HMP EZ7 V80 ZT Gold 78.9% 0.91234 HMP EZ7 V80 ZT Gold 78.9% 0.91389 <		P	lan Nam				
Exchange Metal Level Actuarial Value Plan Ratio HMP C4M VM8 ZV Platinum 88.2% 1.07138 HMP EY4 V76 ZU Platinum 89.0% 1.08687 HMP EY4 V76 ZU Platinum 90.7% 1.12952 HMP EY4 V76 ZU Platinum 88.5% 1.08796 HMP E5Q V9F ZU Platinum 88.5% 1.08015 HMP E5Q V9F ZU Platinum 91.9% 1.15255 HMP-HSA DW9 VZX AO Gold 78.4% 0.81501 HMP-HSA DXQ VZZ AO Gold 78.4% 0.91234 HMP-HSA DXQ VZZ YM Gold 78.8% 0.92277 HMP EZ7 V80 CT Gold 78.9% 0.91234 HMP EZ7 V80 ZT Gold 78.9% 0.91							
Product Off On Level Value Ratio HMP C4M VM8 ZV Platinum 88.2% 1.07138 HMP EYZ V74 ZV Platinum 89.0% 1.08687 HMP EY4 V76 ZU Platinum 88.5% 1.08796 HMP E5M V9D ZR Platinum 88.5% 1.08015 HMP E5M V9F ZU Platinum 91.9% 1.15255 HMP-HSA DW9 VZX AO Gold 78.5% 0.81863 HMP-HSA DW9 VZX AO Gold 78.4% 0.91216 HMP-HSA DXQ VZZ AO Gold 78.4% 0.91234 HMP EZ7 V80 C0 Gold 78.9% 0.91389 HMP E27 V80 ZT Gold 78.9% 0.91389 HMP E27 V78 AO Gold 78.3% 0.9045					Metal	Actuarial	Plan
HMP C4M VM8 ZV Platinum 88.2% 1.07138 HMP EYZ V74 ZV Platinum 89.0% 1.08687 HMP EY4 V76 ZU Platinum 88.5% 1.08795 HMP ESM V9D ZR Platinum 88.5% 1.08015 HMP ESM V9D ZR Platinum 88.5% 1.08015 HMP ESM V9F ZU Platinum 91.9% 1.15255 HMP-HSA DW9 VZX AO Gold 78.4% 0.81631 HMP-HSA DXQ VZZ AO Gold 78.4% 0.91216 HMP-HSA DXQ VZZ YM Gold 78.4% 0.91234 HMP EZ7 V80 CT Gold 78.3% 0.901234 HMP EZ7 V80 ZT Gold 78.3% 0.91234 HMP EZ7 V80 ZT Gold	Product			·			Ratio
HMP EY4 V76 ZU Platinum 90.7% 1.12952 HMP E46 V88 YM Platinum 88.5% 1.08796 HMP E5M V9D ZR Platinum 91.9% 1.15255 HMP E5Q V9F ZU Platinum 91.9% 1.15255 HMP-HSA DW9 VZX A0 Gold 78.5% 0.81863 HMP-HSA DXQ VZZ A0 Gold 78.1% 0.91216 HMP-HSA DXQ VZZ YM Gold 78.0% 0.90853 HMP EZQ V8K YM Gold 78.8% 0.92277 HMP EZ7 V80 ZT Gold 78.9% 0.91349 HMP EZ7 V80 ZT Gold 78.3% 0.904666 HMP EQ V8K A0 Gold 78.3% 0.90225 HMP EZZ V8M B0 Gold <t< td=""><td></td><td></td><td></td><td>ZV</td><td></td><td>88.2%</td><td></td></t<>				ZV		88.2%	
HMP E46 V88 YM Platinum 88.5% 1.08796 HMP E5M V9D ZR Platinum 88.5% 1.08015 HMP E5Q V9F ZU Platinum 91.9% 1.15255 HMP-HSA DW9 VZX A0 Gold 78.5% 0.81863 HMP-HSA DW9 VZX YM Gold 78.4% 0.91216 HMP-HSA DXQ VZZ A0 Gold 78.1% 0.91216 HMP-HSA DXQ VZZ YM Gold 78.8% 0.92277 HMP EZQ V8K YM Gold 78.8% 0.91234 HMP EZ7 V8O ZT Gold 78.9% 0.91489 HMP EOV V8U YM Gold 78.3% 0.904666 HMP EZ V78 A0 Gold 78.1% 0.90225 HMP EZQ V8K A0 Gold <t< td=""><td>HMP</td><td>EYZ</td><td>V74</td><td>ZV</td><td>Platinum</td><td>89.0%</td><td>1.08687</td></t<>	HMP	EYZ	V74	ZV	Platinum	89.0%	1.08687
HMP E5M V9D ZR Platinum 88.5% 1.08015 HMP E5Q V9F ZU Platinum 91.9% 1.15255 HMP-HSA DW9 VZX A0 Gold 78.5% 0.81863 HMP-HSA DW9 VZX YM Gold 78.4% 0.81501 HMP-HSA DXQ VZZ A0 Gold 78.4% 0.91216 HMP-HSA DXQ VZZ YM Gold 78.4% 0.91216 HMP-HSA DXQ VZZ YM Gold 78.9% 0.92277 HMP EZQ V8K YM Gold 78.9% 0.91234 HMP EZQ V8K YM Gold 78.9% 0.91389 HMP EOV V8U A0 Gold 78.3% 0.904666 HMP EZZ V8M A0 Gold 78.4% 0.90225 HMP EZQ V8K A0 Gold <	HMP	EY4	V76	ZU	Platinum	90.7%	1.12952
HMP E5Q V9F ZU Platinum 91.9% 1.15255 HMP-HSA DW9 VZX A0 Gold 78.5% 0.81863 HMP-HSA DW9 VZX YM Gold 78.4% 0.81501 HMP-HSA DXQ VZZ A0 Gold 78.1% 0.91216 HMP-HSA DXQ VZZ YM Gold 78.0% 0.90853 HMP EZQ V8K YM Gold 78.9% 0.91234 HMP EZ7 V8O C0 Gold 78.9% 0.91234 HMP EZ7 V8O ZT Gold 78.9% 0.91849 HMP EZ7 V8O ZT Gold 78.3% 0.901389 HMP EOV V8U A0 Gold 78.3% 0.904666 HMP EZZ V8K A0 Gold 78.1% 0.90225 HMP EZZ V8M A0 Gold 78.1	HMP	E46	V88	YM	Platinum	88.5%	1.08796
HMP-HSA DW9 VZX A0 Gold 78.5% 0.81863 HMP-HSA DW9 VZX YM Gold 78.4% 0.81501 HMP-HSA DXQ VZZ A0 Gold 78.4% 0.91216 HMP-HSA DXQ VZZ YM Gold 78.0% 0.90853 HMP EZQ V8K YM Gold 78.0% 0.91234 HMP EZ7 V8O C0 Gold 78.9% 0.91234 HMP EZ7 V8O ZT Gold 78.9% 0.91389 HMP EOV V8U A0 Gold 78.3% 0.90415 HMP EZ7 V78 YM Gold 81.4% 0.95640 HMP EZZ V8K A0 Gold 78.7% 0.90225 HMP EZZ V8K A0 Gold 78.7% 0.90225 HMP E04 V8W YM Gold 81.6%	HMP	E5M	V9D	ZR	Platinum	88.5%	1.08015
HMP-HSA DW9 VZX YM Gold 78.4% 0.81501 HMP-HSA DXQ VZZ A0 Gold 78.1% 0.91216 HMP-HSA DXQ VZZ YM Gold 78.0% 0.90853 HMP EZQ V8K YM Gold 78.0% 0.91234 HMP EZ7 V8O C0 Gold 78.9% 0.91234 HMP EZ7 V8O ZT Gold 78.9% 0.91234 HMP EZ7 V8O ZT Gold 78.9% 0.91389 HMP EOV V8U YM Gold 78.3% 0.90415 HMP EOV V8U YM Gold 80.9% 0.94666 HMP EZF V78 A0 Gold 81.4% 0.90255 HMP EZQ V8K A0 Gold 78.7% 0.90225 HMP EO4 V8W XM Gold 81.1%	HMP	E5Q	V9F	ZU	Platinum	91.9%	1.15255
HMP-HSA DXQ VZZ A0 Gold 78.1% 0.91216 HMP-HSA DXQ VZZ YM Gold 78.1% 0.91216 HMP EZQ V8K YM Gold 78.8% 0.92277 HMP EZQ V8K YM Gold 78.8% 0.92277 HMP EZZ V8O C0 Gold 78.9% 0.91234 HMP EZ7 V8O ZT Gold 78.9% 0.91389 HMP EOV V8U YM Gold 78.3% 0.90466 HMP EZF V78 A0 Gold 81.4% 0.95640 HMP EZZ V8K A0 Gold 78.1% 0.90225 HMP EZZ V8M B0 Gold 78.1% 0.90225 HMP EQ4 V8W YM Gold 81.1% 0.9277 HMP EQ4 V8W YM Gold 81.1%	HMP-HSA	DW9	VZX	A0	Gold	78.5%	0.81863
HMP-HSA DXQ VZZ YM Gold 78.0% 0.90853 HMP EZQ V8K YM Gold 78.0% 0.92277 HMP EZ7 V8O C0 Gold 79.1% 0.91234 HMP EZ7 V8O ZT Gold 78.9% 0.91849 HMP EOV V8U A0 Gold 78.9% 0.91389 HMP EOV V8U YM Gold 78.3% 0.90415 HMP EOV V8U YM Gold 80.9% 0.94666 HMP EZF V78 A0 Gold 81.4% 0.9068 HMP EZZ V8K A0 Gold 78.7% 0.90225 HMP EQZ V8K A0 Gold 81.1% 0.9068 HMP EQ V8W A0 Gold 81.1% 0.90225 HMP EO4 V8W YM Gold 81.1% 0.	HMP-HSA	DW9	VZX	YM	Gold	78.4%	0.81501
HMP EZQ V8K YM Gold 78.8% 0.92277 HMP EZ7 V8O C0 Gold 79.1% 0.91234 HMP EZ7 V8O ZT Gold 78.8% 0.91234 HMP EQV V8U A0 Gold 78.9% 0.91389 HMP EOV V8U YM Gold 78.3% 0.90415 HMP EQV V8U YM Gold 80.9% 0.94666 HMP EZF V78 A0 Gold 81.4% 0.9068 HMP EZQ V8K A0 Gold 78.7% 0.90225 HMP EZZ V8M A0 Gold 81.6% 0.97146 HMP EQ4 V8W A0 Gold 81.1% 0.90225 HMP EO4 V8W YM Gold 81.1% 0.90225 HMP EO4 V8W YM Gold 78.7% 0.90	HMP-HSA	DXQ	VZZ	A0	Gold	78.1%	0.91216
HMP EZ7 V80 C0 Gold 79.1% 0.91234 HMP EZ7 V80 ZT Gold 78.9% 0.91849 HMP E0V V8U A0 Gold 78.9% 0.91389 HMP E0V V8U YM Gold 78.3% 0.90415 HMP E2F V78 YM Gold 80.9% 0.94666 HMP EZF V78 A0 Gold 81.4% 0.95640 HMP EZQ V8K A0 Gold 78.1% 0.90225 HMP EZZ V8M B0 Gold 78.7% 0.90225 HMP EQ4 V8W A0 Gold 81.6% 0.97146 HMP E04 V8W YM Gold 81.1% 0.96173 HMP E0N V8S ZR Gold 79.7% 0.95607 HMP E0N V8S ZR Gold 79.9% 0.9	HMP-HSA	DXQ	VZZ	YM	Gold	78.0%	0.90853
HMP EZ7 V80 ZT Gold 78.9% 0.91849 HMP E0V V8U A0 Gold 78.9% 0.91389 HMP E0V V8U YM Gold 78.3% 0.90415 HMP E2F V78 YM Gold 80.9% 0.94666 HMP EZF V78 A0 Gold 81.4% 0.95640 HMP EZQ V8K A0 Gold 78.7% 0.90225 HMP EZZ V8M B0 Gold 78.7% 0.90225 HMP EQZ V8W A0 Gold 81.6% 0.97146 HMP EQ4 V8W A0 Gold 81.1% 0.966773 HMP EON V8S ZR Gold 79.7% 0.95607 HMP EON V8S ZR Gold 79.7% 0.95403 HMP EOR V8Q ZS Gold 78.5% 0.	HMP	EZQ	V8K	YM	Gold	78.8%	0.92277
HMP EOV V8U A0 Gold 78.9% 0.91389 HMP EOV V8U YM Gold 78.3% 0.90415 HMP EZF V78 YM Gold 80.9% 0.94666 HMP EZF V78 A0 Gold 81.4% 0.95640 HMP EZQ V8K A0 Gold 79.5% 0.93250 HMP EZZ V8M B0 Gold 78.1% 0.90968 HMP EZZ V8M A0 Gold 81.4% 0.90225 HMP EQ4 V8W A0 Gold 81.6% 0.97146 HMP EO4 V8W YM Gold 81.1% 0.966773 HMP EON V8S ZR Gold 79.7% 0.95607 HMP EON V8S ZR Gold 79.7% 0.93277 HMP EOR V8Q ZS Gold 79.5% 0.	HMP	EZ7	V80		Gold	79.1%	0.91234
HMP EOV V8U YM Gold 78.3% 0.90415 HMP EZF V78 YM Gold 80.9% 0.94666 HMP EZF V78 A0 Gold 81.4% 0.95640 HMP EZQ V8K A0 Gold 79.5% 0.93250 HMP EZZ V8M B0 Gold 78.1% 0.90968 HMP EZZ V8M A0 Gold 81.4% 0.90225 HMP EQZ V8M A0 Gold 81.6% 0.97146 HMP EQ4 V8W A0 Gold 81.1% 0.906773 HMP EON V8S A0 Gold 79.7% 0.95607 HMP EON V8S ZR Gold 79.7% 0.93277 HMP EOR V8Q ZS Gold 79.7% 0.93281 HMP EOG V8Q ZS Gold 78.5% 0.	HMP	EZ7	V80	ZT	Gold	78.9%	0.91849
HMP EZF V78 YM Gold 80.9% 0.94666 HMP EZF V78 A0 Gold 81.4% 0.95640 HMP EZQ V8K A0 Gold 79.5% 0.93250 HMP EZZ V8M B0 Gold 78.1% 0.90968 HMP EZZ V8M ZS Gold 78.7% 0.90225 HMP EQZ V8W A0 Gold 81.6% 0.97146 HMP EO4 V8W A0 Gold 81.1% 0.90673 HMP EON V8S A0 Gold 79.7% 0.95607 HMP EON V8S ZR Gold 79.1% 0.93777 HMP EOG V8Q A0 Gold 79.9% 0.95607 HMP EOG V8Q ZS Gold 79.7% 0.70380 HMP-HSA DXZ VZS ZX Silver 70.1% <	HMP	EOV	V8U	A0	Gold	78.9%	0.91389
HMP EZF V78 A0 Gold 81.4% 0.95640 HMP EZQ V8K A0 Gold 79.5% 0.93250 HMP EZZ V8M B0 Gold 78.1% 0.90968 HMP EZZ V8M ZS Gold 78.7% 0.90225 HMP EQZ V8W A0 Gold 81.6% 0.97146 HMP E04 V8W A0 Gold 81.1% 0.96173 HMP E0N V8S A0 Gold 79.7% 0.95607 HMP E0N V8S ZR Gold 79.1% 0.93777 HMP E0G V8Q A0 Gold 79.9% 0.95403 HMP E0G V8Q ZS Gold 79.7% 0.92851 HMP-HSA DXZ VZS YM Silver 70.2% 0.70180 HMP-HSA DXZ VZS ZX Silver 70.1%	HMP	EOV	V8U	YM	Gold	78.3%	
HMP EZQ V8K A0 Gold 79.5% 0.93250 HMP EZZ V8M B0 Gold 78.1% 0.90968 HMP EZZ V8M ZS Gold 78.7% 0.90225 HMP EQZ V8W A0 Gold 81.6% 0.97146 HMP EQ4 V8W YM Gold 81.1% 0.96173 HMP EON V8S A0 Gold 79.7% 0.95607 HMP EON V8S ZR Gold 79.1% 0.93777 HMP EOG V8Q A0 Gold 79.9% 0.95403 HMP-HSA DXZ VZS Gold 79.7% 0.92851 HMP-HSA DXZ VZS YM Silver 70.2% 0.70810 HMP-HSA DXZ VZS ZX Silver 69.7% 0.70384 HMP-HSA DYH VZ3 YM Silver 70.1% 0							
HMP EZZ V8M B0 Gold 78.1% 0.90968 HMP EZZ V8M ZS Gold 78.7% 0.90225 HMP E04 V8W A0 Gold 81.6% 0.97146 HMP E04 V8W YM Gold 81.1% 0.96173 HMP E0N V8S A0 Gold 79.7% 0.95607 HMP E0N V8S ZR Gold 79.1% 0.93777 HMP E0G V8Q A0 Gold 79.9% 0.95403 HMP E0G V8Q ZS Gold 79.7% 0.92851 HMP-HSA DXZ VZS YM Silver 70.2% 0.70810 HMP-HSA DXZ VZS ZX Silver 69.7% 0.70384 HMP-HSA DYH VZ3 YM Silver 70.1% 0.71220 HMP-HSA DX6 VZ4 YM Silver 70							
HMP EZZ V8M ZS Gold 78.7% 0.90225 HMP E04 V8W A0 Gold 81.6% 0.97146 HMP E04 V8W YM Gold 81.1% 0.96173 HMP E0N V8S A0 Gold 79.7% 0.95607 HMP E0N V8S ZR Gold 79.1% 0.93777 HMP E0G V8Q A0 Gold 79.9% 0.95403 HMP E0G V8Q ZS Gold 79.7% 0.92851 HMP-HSA DXZ VZS YM Silver 70.2% 0.70810 HMP-HSA DXZ VZS ZX Silver 69.7% 0.70384 HMP-HSA DYH VZ3 YM Silver 70.1% 0.71220 HMP-HSA DYH VZ3 ZX Silver 70.4% 0.71930 HMP-HSA DX6 VZ4 YM Silver							
HMP E04 V8W A0 Gold 81.6% 0.97146 HMP E04 V8W YM Gold 81.6% 0.97146 HMP E04 V8W YM Gold 81.1% 0.96173 HMP E0N V8S A0 Gold 79.7% 0.95607 HMP E0N V8S ZR Gold 79.1% 0.93777 HMP E0G V8Q A0 Gold 79.9% 0.95403 HMP E0G V8Q ZS Gold 79.9% 0.92851 HMP-HSA DXZ VZS YM Silver 70.2% 0.70810 HMP-HSA DXZ VZS ZX Silver 69.7% 0.70384 HMP-HSA DYL VZ3 YM Silver 70.1% 0.71220 HMP-HSA DYG VZ4 YM Silver 70.4% 0.71930 HMP-HSA DX6 VZ4 YM Silver							
HMP E04 V8W YM Gold 81.1% 0.96173 HMP E0N V8S A0 Gold 79.7% 0.95607 HMP E0N V8S ZR Gold 79.7% 0.93777 HMP E0N V8S ZR Gold 79.9% 0.93777 HMP E0G V8Q A0 Gold 79.9% 0.95403 HMP E0G V8Q ZS Gold 78.5% 0.92851 HMP-HSA DXZ VZS YM Silver 70.2% 0.70810 HMP-HSA DXZ VZS ZX Silver 69.7% 0.70384 HMP-HSA DYL VZ3 ZX Silver 70.1% 0.71794 HMP-HSA DYH VZ3 ZX Silver 70.4% 0.71930 HMP-HSA DX6 VZ4 ZX Silver 69.3% 0.71503 HMP-HSA DYO VZ6 ZX Silver							
HMP EON V8S A0 Gold 79.7% 0.95607 HMP EON V8S ZR Gold 79.1% 0.93777 HMP EOG V8Q A0 Gold 79.9% 0.95607 HMP EOG V8Q A0 Gold 79.9% 0.95403 HMP EOG V8Q ZS Gold 78.5% 0.92851 HMP-HSA DXZ VZS YM Silver 70.2% 0.70810 HMP-HSA DXZ VZS ZX Silver 69.7% 0.70384 HMP-HSA DYL VZ3 YM Silver 71.0% 0.72220 HMP-HSA DYH VZ3 ZX Silver 70.4% 0.71794 HMP-HSA DX6 VZ4 YM Silver 69.3% 0.71503 HMP-HSA DX6 VZ4 ZX Silver 69.1% 0.69809 HMP-HSA DYO VZ6 ZX Silver </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
HMP EON V8S ZR Gold 79.1% 0.93777 HMP EOG V8Q A0 Gold 79.9% 0.95403 HMP EOG V8Q ZS Gold 78.5% 0.92851 HMP-HSA DXZ VZS YM Silver 70.2% 0.70810 HMP-HSA DXZ VZS ZX Silver 69.7% 0.70384 HMP-HSA DYL VZS ZX Silver 71.0% 0.72220 HMP-HSA DYH VZ3 ZX Silver 70.4% 0.71794 HMP-HSA DX6 VZ4 YM Silver 70.4% 0.71930 HMP-HSA DX6 VZ4 ZX Silver 69.3% 0.71503 HMP-HSA DYO VZ6 YM Silver 69.1% 0.69809 HMP-HSA DYO VZ6 ZX Silver 71.5% 0.79279 HMP E25 V82 DO							
HMP E0G V8Q A0 Gold 79.9% 0.95403 HMP E0G V8Q ZS Gold 78.5% 0.92851 HMP-HSA DXZ VZS YM Silver 70.2% 0.70810 HMP-HSA DXZ VZS ZX Silver 69.7% 0.70384 HMP-HSA DXZ VZS ZX Silver 71.0% 0.72220 HMP-HSA DYH VZ3 ZX Silver 70.1% 0.71794 HMP-HSA DX6 VZ4 YM Silver 70.4% 0.71930 HMP-HSA DX6 VZ4 ZX Silver 69.3% 0.71503 HMP-HSA DYO VZ6 YM Silver 69.1% 0.69809 HMP-HSA DYO VZ6 ZX Silver 68.3% 0.69383 HMP E2S V82 DO Silver 71.5% 0.79279 HMP E2S V84 ZT <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>							
HMP E0G V8Q ZS Gold 78.5% 0.92851 HMP-HSA DXZ VZS YM Silver 70.2% 0.70810 HMP-HSA DXZ VZS YM Silver 69.7% 0.70841 HMP-HSA DXZ VZS ZX Silver 69.7% 0.70384 HMP-HSA DYH VZ3 YM Silver 71.0% 0.72220 HMP-HSA DYH VZ3 ZX Silver 70.1% 0.71794 HMP-HSA DX6 VZ4 YM Silver 69.3% 0.71503 HMP-HSA DX6 VZ4 ZX Silver 69.1% 0.69809 HMP-HSA DYO VZ6 ZX Silver 68.3% 0.69383 HMP E2S V82 D0 Silver 71.5% 0.79279 HMP E2S V82 ZT Silver 70.5% 0.80936 HMP E2K V82 ZY							
HMP-HSA DXZ VZS YM Silver 70.2% 0.70810 HMP-HSA DXZ VZS ZX Silver 69.7% 0.70384 HMP-HSA DYL VZS ZX Silver 71.0% 0.72220 HMP-HSA DYH VZ3 ZX Silver 70.1% 0.71794 HMP-HSA DYH VZ3 ZX Silver 70.4% 0.71930 HMP-HSA DX6 VZ4 YM Silver 69.3% 0.71503 HMP-HSA DYO VZ6 YM Silver 69.1% 0.69809 HMP-HSA DYO VZ6 ZX Silver 68.3% 0.69383 HMP E2S V82 D0 Silver 71.5% 0.79279 HMP E2S V82 ZT Silver 70.5% 0.80936 HMP E2K V82 ZY Silver 70.5% 0.80624 HMP E2K V82 ZY							
HMP-HSA DXZ VZS ZX Silver 69.7% 0.70384 HMP-HSA DYH VZ3 YM Silver 71.0% 0.72220 HMP-HSA DYH VZ3 ZX Silver 70.1% 0.71794 HMP-HSA DYH VZ3 ZX Silver 70.4% 0.71930 HMP-HSA DX6 VZ4 YM Silver 69.3% 0.71503 HMP-HSA DX6 VZ4 ZX Silver 69.3% 0.71503 HMP-HSA DYO VZ6 YM Silver 69.1% 0.69809 HMP-HSA DYO VZ6 ZX Silver 68.3% 0.69383 HMP E2S V82 D0 Silver 71.5% 0.79279 HMP E2S V82 ZT Silver 70.5% 0.80936 HMP E2K V82 ZY Silver 70.5% 0.80624 HMP E41 V86 ZT			•				
HMP-HSA DYH VZ3 YM Silver 71.0% 0.72220 HMP-HSA DYH VZ3 ZX Silver 70.1% 0.71794 HMP-HSA DX6 VZ4 YM Silver 70.4% 0.71930 HMP-HSA DX6 VZ4 YM Silver 69.3% 0.71503 HMP-HSA DX6 VZ4 ZX Silver 69.1% 0.69809 HMP-HSA DYO VZ6 ZX Silver 68.3% 0.69383 HMP E2S V82 D0 Silver 71.5% 0.79279 HMP E2S V84 ZT Silver 70.5% 0.80936 HMP E2K V82 ZY Silver 70.5% 0.80624 HMP E41 V86 ZT Silver 70.5% 0.80624	-						
HMP-HSA DYH VZ3 ZX Silver 70.1% 0.71794 HMP-HSA DX6 VZ4 YM Silver 70.4% 0.71930 HMP-HSA DX6 VZ4 YM Silver 69.3% 0.71503 HMP-HSA DX6 VZ4 ZX Silver 69.3% 0.71503 HMP-HSA DYO VZ6 YM Silver 69.1% 0.69809 HMP-HSA DYO VZ6 ZX Silver 68.3% 0.69383 HMP E2S V82 DO Silver 71.5% 0.79279 HMP E2S V84 ZT Silver 70.0% 0.79796 HMP E2K V82 ZY Silver 70.5% 0.80936 HMP E2K V82 ZY Silver 68.4% 0.78847 HMP E41 V86 ZT Silver 70.5% 0.80624	-						
HMP-HSA DX6 VZ4 YM Silver 70.4% 0.71930 HMP-HSA DX6 VZ4 ZX Silver 69.3% 0.71503 HMP-HSA DYO VZ6 YM Silver 69.3% 0.71503 HMP-HSA DYO VZ6 YM Silver 69.3% 0.69809 HMP-HSA DYO VZ6 ZX Silver 68.3% 0.69383 HMP E2S V82 DO Silver 71.5% 0.79279 HMP E2S V84 ZT Silver 70.0% 0.79796 HMP E2K V82 ZT Silver 70.5% 0.80936 HMP E2K V82 ZY Silver 68.4% 0.78847 HMP E41 V86 ZT Silver 70.5% 0.80624							
HMP-HSA DX6 VZ4 ZX Silver 69.3% 0.71503 HMP-HSA DYO VZ6 YM Silver 69.1% 0.69809 HMP-HSA DYO VZ6 ZX Silver 68.3% 0.69383 HMP E2S V82 DO Silver 71.5% 0.79279 HMP E2S V84 ZT Silver 70.0% 0.79796 HMP E2K V82 ZT Silver 70.5% 0.80936 HMP E2K V82 ZY Silver 68.4% 0.78847 HMP E41 V86 ZT Silver 70.5% 0.80624	-						
HMP-HSA DYO VZ6 YM Silver 69.1% 0.69809 HMP-HSA DYO VZ6 ZX Silver 68.3% 0.69383 HMP E2S V82 DO Silver 71.5% 0.79279 HMP E2S V84 ZT Silver 70.0% 0.79796 HMP E2K V8Z ZT Silver 70.5% 0.80936 HMP E2K V8Z ZY Silver 68.4% 0.78847 HMP E41 V86 ZT Silver 70.5% 0.80624	-						
HMP-HSA DYO VZ6 ZX Silver 68.3% 0.69383 HMP E2S V82 D0 Silver 71.5% 0.79279 HMP E2S V84 ZT Silver 70.0% 0.79796 HMP E2K V8Z ZT Silver 70.5% 0.80936 HMP E2K V8Z ZY Silver 68.4% 0.78847 HMP E41 V86 ZT Silver 70.5% 0.80624	-						
HMP E2S V82 D0 Silver 71.5% 0.79279 HMP E25 V84 ZT Silver 70.0% 0.79796 HMP E2K V8Z ZT Silver 70.5% 0.80936 HMP E2K V8Z ZY Silver 68.4% 0.78847 HMP E41 V86 ZT Silver 70.5% 0.80624	-						
HMP E25 V84 ZT Silver 70.0% 0.79796 HMP E2K V8Z ZT Silver 70.5% 0.80936 HMP E2K V8Z ZY Silver 68.4% 0.78847 HMP E41 V86 ZT Silver 70.5% 0.80624	-						
HMP E2K V8Z ZT Silver 70.5% 0.80936 HMP E2K V8Z ZY Silver 68.4% 0.78847 HMP E41 V86 ZT Silver 70.5% 0.80624							
HMP E2K V8Z ZY Silver 68.4% 0.78847 HMP E41 V86 ZT Silver 70.5% 0.80624							
HMP E41 V86 ZT Silver 70.5% 0.80624							
HMP E41 V86 ZY Silver 69.0% 0.78534				ZY		69.0%	
HMP E2S V82 ZZ Silver 69.2% 0.77274							

(3) Trend Factors		(4) Age Fac	<u>ctors</u>						
Effective Quarter	Factor	Age	Factor	Age	<u>Factor</u>	Age	Factor	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

Produc HMO HMO HMO HMO HMO HMO-H	E ct O 0 C4 0 E ¹ 0 E ² 0 E ⁴	rchar ff IN V		N	Metal	Schedule of Benefits	Schedule of							1											Medical				1	
нмо нмо нмо нмо нмо нмо	ct O 0 C4 0 E1 0 E2 0 E4	ff IN V	On				Benefits	Act'l	Dedu	ctiblo	1	OOP M	avimum	Dodu	ctible			aximum		гт		OP Surg	000		Deduct.	Deduct.			Tier 2	Tier 3
HMO HMO HMO HMO HMO) E1) E2		VM9 Z		Level	Form #	Form #	Value	Indiv.	Family	Coins	Indiv.	Family			Coins		Family	PCP SCP	UC	ER F		ospital	IP	Type		Deduct.	Tier 1	Tier 2 Spec.	Tier 3 Spec.
нмо нмо нмо нмо нмо) E4	/3 V		/ Plat	itinum 3	PL3.SBN.OCI.NET.14.DC	152550.RDR.RXSBN.NET.OCI.14.DC.SB	88.2%	\$250	\$500	90%	\$2,500	\$5,000						\$10 \$20	\$75					Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
нмо нмо нмо нмо-н) E4		V75 Z	J Plat	tinum 6	PL6.SBN.OCI.NET.14.DC		90.7%	n/a			\$3,000	\$6,000						\$20 \$40	\$75	\$150		\$150		Emb	Sep			\$25 \$100	\$50 \$300
нмо нмо нмо-н			V87 YI			PL1.SBN.OCI.NET.14.DC		88.5%	\$250	+		\$3,000	\$6,000						\$15 \$30				\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
нмо нмо-н			V89 Z					88.5%	n/a	n/a	100%	1 - 7	\$6,000						\$15 \$30					3x\$500	Emb	Sep	\$50	\$10	\$40 \$100	\$75 \$300
нмо-н			V9E Z			PL4.SBN.OCI.NET.14.DC		91.9% 89.0%	n/a		100% 100%	\$5,000 \$3.000	\$10,000						\$15 \$30				\$150		Emb Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300 \$50 \$300
			V73 Z VZW A		initianiti 5	PL5.SBN.OCI.NET.14.DC GO1.SBN.OCI.NET.14.DC		89.0% 78.5%	n/a \$1.300	n/a \$2.600	100% 90%	\$3,000	\$6,000 \$5.200						\$20 \$60	\$75	\$150	\$100	\$300		NonEmb	Sep Comb	Ş50	\$15 \$10	\$25 \$100 20% to \$100	40% to \$300
	-		VZW A			GO1.SBN.OCI.NET.14.DC		78.4%	\$1,300	\$2,600	90%	\$2,600	\$5,200												NonEmb	Comb		\$10 \$10	\$40 \$100	\$75 \$300
нмо-н			VZY A			GO7.SBN.OCI.NET.14.DC		78.1%	\$1,300	+-/		\$2,600	\$5,200								\$250				NonEmb	Comb			20% to \$100	40% to \$300
нмо-н	ISA DV	V6 V	VZY YI	۸ G	Gold 7 (GO7.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	78.0%	\$1,300	\$2,600	100%	\$2,600	\$5,200								\$250				NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
нмо) EZ	20 1	V79 A	Go	old 2-A	GO2.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB	79.5%	\$1,500	\$3,000	70%	\$3,000	\$6,000						\$30 \$60)		\$250			Emb	Sep		\$10	20% to \$100	40% to \$300
нмо) EZ	<u>د</u> 0	V79 YI	۸ G	Gold 2 0	GO2.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	78.8%	\$1,500	\$3,000	70%	\$3,000	\$6,000						\$30 \$60			\$250			Emb	Sep		\$10	\$40 \$100	\$75 \$300
нмо			V8N C			GO4.SBN.OCI.NET.14.DC		79.1%	\$1,500	1 - 7	100%	1 - 7	\$6,000						\$20 \$50			\$300			Emb		\$250		20% to \$100	40% to \$300
нмо			V8N Z			GO4.SBN.OCI.NET.14.DC		78.9%	\$1,500	\$3,000	100%	\$3,000	\$6,000						\$20 \$50			\$300			Emb		\$250	\$10	\$40 \$100	\$75 \$300
HMO			V8T A			GO8.SBN.OCI.NET.14.DC		78.9%	\$1,000	\$2,000	80% 80%	\$3,500	\$7,000						\$30 \$60 \$30 \$60				250+Coins. 250+Coins.		Emb	Sep		\$10	20% to \$100	40% to \$300
HMO HMO			V8T YI V77 A	-		GO8.SBN.OCI.NET.14.DC GO10.SBN.OCI.NET.14.DC		78.3% 81.4%	\$1,000 \$500	\$2,000 \$1,000		\$3,500 \$4,500	\$7,000 \$9,000						\$30 \$60 \$15 \$30				250+Coins. 250+Coins.		Emb Emb	Sep Sep		\$10 \$10	\$40 \$100 20% to \$100	\$75 \$300 40% to \$300
нмо			V77 YI			5010.SBN.OCI.NET.14.DC		80.9%	\$500	\$1,000		\$4,500	\$9,000						\$15 \$30				250+Coins.		Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMO			V8L B			GO3.SBN.OCI.NET.14.DC		78.1%	\$1.000	\$2,000		\$4,000	\$8.000						\$25 \$50			\$250	250 - 60115.		Emb		\$100	\$10	20% to \$100	40% to \$300
нмо			V8L Z					78.7%	\$1,000	\$2,000		\$4,000	\$8,000						\$25 \$50			\$250			Emb		\$100	\$10	\$40 \$100	\$75 \$300
нмо) E(۵2 ۱	V8V A	Go	old 9-A	GO9.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB	81.6%	\$1,000	\$2,000	90%	\$3,000	\$6,000						\$20 \$40			Ded+\$	250+Coins.		Emb	Sep		\$10	20% to \$100	40% to \$300
нмо			V8V YI	۸ G	Gold 9 0	GO9.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.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
нмо) E(DL ۱	V8R A) Go	old 6-A	GO6.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB	79.7%	\$1,500	\$3,000	90%	\$4,000	\$8,000						\$15 \$30	4.4		\$150			Emb	Sep		\$10	20% to \$100	40% to \$300
HMO			V8R Z					79.1%	\$1,500	\$3,000		\$4,000	\$8,000						\$15 \$30			\$150			Emb	Sep	\$50	\$10	\$40 \$100	\$75 \$300
HMO			V8P A			GO5.SBN.OCI.NET.14.DC		79.9%	\$1,300	\$2,600		\$3,250	\$6,500						\$25 \$50			\$150			Emb	Sep		\$10	20% to \$100	40% to \$300
HMO HMO-H			V8P Z VZR YI			GO5.SBN.OCI.NET.14.DC		78.5%	\$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
HMO-H			VZR TI VZR Z			SL2.SBN.OCI.NET.14.DC		70.2% 69.7%	\$2,000	\$4,000	70%	\$4,000	\$8,000												NonEmb	Comb		\$10 \$15	30% to \$100	50% to \$300
нмо-н			VZ1 Y			SL3.SBN.OCI.NET.14.DC		70.4%	\$2,000	\$4,000	90%		\$12.000												NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
НМО-Н	ISA D	K8 1	VZ1 Z	Silv	ver 3-A	SL3.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000												NonEmb	Comb		\$15	30% to \$100	50% to \$300
HMO-H	ISA D	G ۱	VZ2 YI	∕l Si	ilver 4	SL4.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	71.0%	\$1,500	\$3,000	80%	\$6,000	\$12,000												NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
HMO-H	ISA D'	۲G	VZ2 Z	< Silv	ver 4-A	SL4.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	70.1%	\$1,500	\$3,000	80%	\$6,000	\$12,000												NonEmb	Comb		\$15	30% to \$100	50% to \$300
HMO-H			VZ5 YI			SL5.SBN.OCI.NET.14.DC		69.1%	\$1,500	\$3,000		1 - 7	\$12,000												NonEmb	Comb		\$10	\$40 \$100	\$75 \$300
HMO-H			VZ5 Z	-		SL5.SBN.OCI.NET.14.DC		68.3%	\$1,500	\$3,000		+-,	\$12,000												NonEmb	Comb		\$15	30% to \$100	50% to \$300
HMO			V8X Z					70.8%	\$2,000	\$4,000			\$12,500						\$30 \$60			\$300			Emb		\$250	\$10	\$40 \$100	\$75 \$300
HMO HMO			V8X Z V81 D	-		SL1.SBN.OCI.NET.14.DC SL7.SBN.OCI.NET.14.DC		69.9% 71.5%	\$2,000 \$1.500	\$4,000 \$3,000	60% 70%		\$12,500 \$12,500						\$30 \$60 \$40 \$80			\$300 \$300			Emb Emb		\$250 \$500	\$15 \$10	30% to \$100 \$40 \$100	50% to \$300 \$75 \$300
нмо		_	V81 D			SL8.SBN.OCI.NET.14.DC		70.0%	\$2,000	\$4.000			\$12,500						\$40 \$80 \$40 \$80			\$300			Emb		\$250	\$10 \$10	\$40 \$100	\$75 \$300 \$75 \$300
нмо) E2	2Y 1	V83 Z			SL8.SBN.OCI.NET.14.DC		68.8%	\$2,000	\$4.000			\$12,500						\$40 \$80			\$300			Emb		\$250	\$15	30% to \$100	50% to \$300
нмо			V85 Z	-		SL9.SBN.OCI.NET.14.DC		70.5%	\$2,500	\$5,000			\$12,500						\$35 \$70			\$300			Emb		\$250	\$10	\$40 \$100	\$75 \$300
нмо) E3	SY ۱	V85 Z	Y Silv	ver 9-A	SL9.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.0%	\$2,500	\$5,000	80%	\$6,250	\$12,500						\$35 \$70	\$100		\$300			Emb	Sep	\$250	\$15	30% to \$100	50% to \$300
HMO) E	21 1	V8Y Z	r Sil	lver 10 S	SL10.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB	70.5%	\$3,000	\$6,000	90%	\$6,250	\$12,500						\$35 \$70	\$100		\$300			Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
HMO			V8Y Z			SL10.SBN.OCI.NET.14.DC		68.4%	\$3,000	\$6,000	90%		\$12,500						\$35 \$70			\$300			Emb		\$250	\$15	30% to \$100	50% to \$300
HMO		_	V81 Z			SL7.SBN.OCI.NET.14.DC		69.2%	\$1,500	\$3,000			\$12,500						\$40 \$80	\$100		\$300			Emb		\$500	\$15	30% to \$100	50% to \$300
HMO-H HMO-H		• •	VZT Z VZU Z			BR1.SBN.OCI.NET.14.DC BR2.SBN.OCI.NET.14.DC	1556561151111055111121106111156155	60.6% 61.2%	\$4,000	\$8,000		1.7	\$12,500 \$12,500												NonEmb NonEmb	Comb			30% to \$100	50% to \$300
нмо-н			VZU Z VZV Z			BR2.SBN.OCI.NET.14.DC		61.2% 59.0%	\$3,500 \$5,000	\$7,000 \$10.000		1.7	\$12,500												NonEmb	Comb Comb		\$15 \$15	30% to \$100 30% to \$100	50% to \$300
HIVIO-H HMP			VZV Z VM8 Z			PL3.SBN.OCI.NET.14.DC		59.0% 88.2%	\$5,000 \$250	\$10,000		\$6,250	\$12,500 \$5.000	\$1,000	\$2.000	70%	\$6.000	\$12,000	\$10 \$20	\$75					Emb	Sep	\$50	\$15 \$15	\$25 \$100	\$50% to \$300
HMP			V74 Z			PL5.SBN.OCI.POS.14.DC		89.0%	n/a	n/a		\$3,000	\$6,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$20 \$60		\$150	\$100	\$300		Emb	Sep	\$50	\$15	\$25 \$100 \$25 \$100	\$50 \$300
HMP	E	۲4 ۱	V76 Z	J Plat		PL6.SBN.OCI.POS.14.DC	152550.RDR.RXSBN.PLS.OCI.14.DC.SB	90.7%	n/a	n/a	100%	\$3,000	\$6,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$20 \$40	\$75	\$150	\$75	\$150		Emb	Sep		\$15	\$25 \$100	\$50 \$300
HMP	E4	ا 6	V88 YI	/ Plat	tinum 1	PL1.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.14.DC.SB	88.5%	\$250	\$500	100%	\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30				\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMP			V9D Z			PL2.SBN.OCI.POS.14.DC		88.5%	n/a			\$3,000	\$6,000	\$4,000	\$8,000		\$10,000	\$20,000	\$15 \$30	4.4	+	+		3x\$500	Emb	Sep	\$50	\$10	\$40 \$100	\$75 \$300
HMP			V9F Z			PL4.SBN.OCI.POS.14.DC		91.9%	n/a				\$10,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$15 \$30	\$75	\$150		\$150		Emb	Sep		\$15	\$25 \$100	\$50 \$300
HMP-H	-		VZX A			GO1.SBN.OCI.POS.14.DC		78.5%	\$1,300	\$2,600		\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000							NonEmb	Comb			20% to \$100	40% to \$300
HMP-H		•••	VZX YI			GO1.SBN.OCI.POS.14.DC		78.4%	\$1,300	\$2,600		\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000			\$250				NonEmb	Comb		\$10 ¢10	\$40 \$100	\$75 \$300
HMP-H HMP-H			VZZ A VZZ YI			GO7.SBN.OCI.POS.14.DC GO7.SBN.OCI.POS.14.DC		78.1% 78.0%	\$1,300 \$1,300	\$2,600 \$2,600	100% 100%	\$2,600 \$2,600	\$5,200 \$5,200	\$2,000 \$2,000	\$4,000 \$4,000	70% 70%	\$6,000 \$6,000	\$12,000 \$12,000			\$250 \$250				NonEmb NonEmb	Comb Comb		\$10 \$10	20% to \$100 \$40 \$100	40% to \$300 \$75 \$300
HMP-H HMP			V22 YI V8K YI	-		GO7.SBN.OCI.POS.14.DC GO2.SBN.OCI.POS.14.DC		78.0%	\$1,300 \$1.500	\$2,600 \$3.000	70%	\$2,600 \$3.000	\$5,200 \$6.000	\$2,000 \$2.000	\$4,000 \$4.000	70% 50%	\$6,000 \$6,000	\$12,000 \$12,000	\$30 \$60		UC2¢	\$250			Emb	Sep		\$10 \$10	\$40 \$100 \$40 \$100	\$75 \$300 \$75 \$300
HMP			V80 C	-		GO4.SBN.OCI.POS.14.DC		79.1%	\$1,500			\$3,000	\$6,000	1 1	\$4,000	70%	\$6,000 \$6,000	\$12,000	\$20 \$50	\$100		\$300			Emb		\$250		20% to \$100	40% to \$300
HMP	EZ		V80 Z			GO4.SBN.OCI.POS.14.DC		78.9%	\$1,500	1 - 7		\$3,000	\$6,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$20 \$50			\$300			Emb	- op	\$250	\$10	\$40 \$100	\$75 \$300
HMP	EC	٥v ۱	V8U A	-		GO8.SBN.OCI.POS.14.DC		78.9%	\$1,000	\$2,000		\$3,500	\$7,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$30 \$60				250+Coins.		Emb	Sep	-		20% to \$100	40% to \$300
HMP	EC	v ۷	V8U YI	۸ G	Gold 8 0	GO8.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.14.DC.SB	78.3%	\$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 \$100	\$75 \$300
HMP	E	ZF۱	V78 YI	۸ Go	iold 10 G	GO10.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	\$75 \$300
HMP			V78 A			6010.SBN.OCI.POS.14.DC		81.4%	\$500	\$1,000	80%	\$4,500	\$9,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30				250+Coins.		Emb	Sep			20% to \$100	40% to \$300
HMP	EZ	Q V	V8K A	Go	old 2-A	GO2.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.14.DC.SB	79.5%	\$1,500	\$3,000	70%	\$3,000	\$6,000	\$2,000	\$4,000	50%	\$6,000	\$12,000	\$30 \$60			\$250			Emb	Sep		\$10	20% to \$100	40% to \$300

		Plan N	ame		Medical	Rx			In	-Netwo	rk			0ι	it-of-Ne	twork				Copayme	ents						Rx		
	N	/ledical	Rx		Schedule of	Schedule of																	Medical	Í					
		chang	e	Metal	Benefits	Benefits	Act'l	Dedu	ctible		OOP M	laximum	Dedu	ctible		OOP M	laximum			(OP Surgery		Deduct.	Deduct.			Tie	.r 2	Tier 3
Produ	t Of	fΟ	n	Level	Form #	Form #	Value	Indiv.	Family	Coins	Indiv.	Family	Indiv.	Family	Coins	Indiv.	Family	PCP SC	P UC	ER Free-St.	Hospital	IP	Type	Туре	Deduct.	Tier 1	Tier 2 Sp	ec. Tier	3 Spec.
HMP	EZ	Z V8	M B0	Gold 3-A	GO3.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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) \$75	\$250			Emb	Sep	\$100	\$10	20% to \$1	JO 40%	% to \$300
HMP	EZ	Z V8	M ZS	Gold 3	GO3.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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) \$75	\$250			Emb	Sep	\$100	\$10	\$40 \$10	JO \$75	\$300
HMP	E04	4 V8	W A0	Gold 9-A	GO9.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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	C		Ded+\$250+Coins.		Emb	Sep		\$10	20% to \$1	JO 40%	6 to \$300
HMP	E04	4 V8	W YM	Gold 9	GO9.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	C		Ded+\$250+Coins.		Emb	Sep		\$10	\$40 \$10	00 \$75	\$300
HMP	EOI	N V8	S AO	Gold 6-A	GO6.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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) \$75	\$150			Emb	Sep		\$10	20% to \$1	JO 40%	6 to \$300
HMP	EOI	N V8	S ZR	Gold 6	GO6.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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) \$75	\$150			Emb	Sep	\$50	\$10	\$40 \$10	JO \$75	\$300
HMP	EO	G V8	Q A0	Gold 5-A	GO5.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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) \$75	\$150			Emb	Sep		\$10	20% to \$1	JO 40%	6 to \$300
HMP	EO	G V8	Q ZS	Gold 5	GO5.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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) \$75	\$150			Emb	Sep	\$100	\$10	\$40 \$10	00 \$75	\$300
HMP-H	SA DX	Z VZ	S YM	Silver 2	SL2.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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
HMP-H	SA DX	Z VZ	S ZX	Silver 2-A	SL2.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	JO 50%	6 to \$300
HMP-H	SA DY	H VZ	3 YM	Silver 4	SL4.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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
HMP-H	SA DY	H VZ	3 ZX	Silver 4-A	SL4.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	JO 50%	6 to \$300
HMP-H	SA DX	6 VZ	4 YM	Silver 3	SL3.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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
HMP-H	SA DX	6 VZ	4 ZX	Silver 3-A	SL3.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	JO 50%	6 to \$300
HMP-H	SA DY	o vz	.6 YM	Silver 5	SL5.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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
HMP-H	SA DY	O VZ	.6 ZX	Silver 5-A	SL5.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	JO 50%	6 to \$300
HMP	E2	S V8	2 D0	Silver 7	SL7.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$10	00 \$75	\$300
HMP	E2	5 V8	4 ZT	Silver 8	SL8.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$10	00 \$75	\$300
HMP	E2	κ νε	SZ ZT	Silver 10	SL10.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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
HMP	E2	κ νε	SZ ZY	Silver 10-A	SL10.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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 \$1	JO 50%	% to \$300
HMP	E4:	1 V8	6 ZT	Silver 9	SL9.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	\$100	\$300			Emb	Sep	\$250	\$10	\$40 \$10	JO \$75	\$300
HMP	E4:	1 V8	6 ZY	Silver 9-A	SL9.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	\$100	\$300			Emb	Sep	\$250	\$15	30% to \$1	JO 50%	6 to \$300
HMP	E2:	s va	2 ZZ	Silver 7-A	SL7.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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) \$100	\$300			Emb	Sep	\$500	\$15	30% to \$1	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	4Q13 Ba	se Rates	on a									1Q14
		١	with Tren	d	Revenue			Rate I	ncreases	from 4Q13	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>	<u>x</u> <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

* 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

					HMO Plar	าร											ł	HMP Plans	5				
	Plan	Name											Pla	an Nam	ne								
	Medie	cal	Rx			Medical	Medical	Rx	Rx	Med	New		Me	dical				Medical	Medical	Rx	Rx	Med	New
	Exchar	nge		Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan		Exch	ange	Rx	Metal	Actuarial	Net to	Base	Net to	Base	+ Rx	Plan
						Allowed	Data	Allowed	Data	Rate	Datia -							Allowed	Data	Allowed	Data	Rate	Datia -
				Level	Value	Allowed	Rate	Allowed	Rate	e = (a x b	Ratio =					Level	Value	Allowed	Rate	Allowed	Rate	e = (a x b	Ratio =
Product	Off	On				(a)	(b)	(c)	(d)	+ c x d)	e/i	Product	Off	On				(a)	(b)	(c)	(d)	+ c x d)	e/i
HMO	C4N	VM9	ZV	Platinum	88.2%	0.8328	\$501.15	0.5009	\$170.46	\$502.74	1.04819	HMP	C4M	VM8	ZV	Platinum	88.2%	0.8301	\$516.18	0.5009	\$170.46	\$513.86	1.07138
HMO	EY3	V75	ZU	Platinum	90.7%	0.8798	\$501.15	0.5258	\$170.46	\$530.54	1.10614	HMP	EYZ	V74	ZV	Platinum	89.0%	0.8445	\$516.18	0.5009	\$170.46	\$521.30	1.08687
HMO	E45	V87	YM	Platinum	88.5%	0.8559	\$501.15	0.4861	\$170.46	\$511.79	1.06706	HMP	EY4	V76	ZU	Platinum	90.7%	0.8759	\$516.18	0.5258	\$170.46	\$541.75	1.12952
HMO	E49	V89	ZR	Platinum	88.5%	0.8583	\$501.15	0.4620	\$170.46	\$508.89	1.06100	HMP	E46	V88	YM	Platinum	88.5%	0.8504	\$516.18	0.4861	\$170.46	\$521.82	1.08796
нмо	E5P	V9E	ZU	Platinum	91.9%	0.9020	\$501.15	0.5258	\$170.46	\$541.67	1.12934	HMP	E5M	V9D	ZR	Platinum	88.5%	0.8511	\$516.18	0.4620	\$170.46	\$518.07	1.08015
нмо	EYY	V73	ZV	Platinum	89.0%	0.8477	\$501.15	0.5009	\$170.46	\$510.21	1.06375	HMP	E5Q	V9F	ZU	Platinum	91.9%	0.8973	\$516.18	0.5258	\$170.46	\$552.80	1.15255
HMO-HSA	DW8	VZW	A0	Gold	78.5%	0.7562	\$501.15	0.0102	\$170.46	\$380.71	0.79375	HMP-HSA	DW9	VZX	A0	Gold	78.5%	0.7573	\$516.18	0.0102	\$170.46	\$392.64	0.81863
HMO-HSA	DW8	VZW	ΥM	Gold	78.4%	0.7562	\$501.15	0.0000	\$170.46	\$378.97	0.79013	HMP-HSA	DW9	VZX	YM	Gold	78.4%	0.7573	\$516.18	0.0000	\$170.46	\$390.90	0.81501
HMO-HSA	DW6	VZY	A0	Gold	78.1%	0.8436	\$501.15	0.0102	\$170.46	\$424.51	0.88508	HMP-HSA	DXQ	VZZ	A0	Gold	78.1%	0.8442	\$516.18	0.0102	\$170.46	\$437.50	0.91216
HMO-HSA	DW6	VZY	ΥM	Gold	78.0%	0.8436	\$501.15	0.0000	\$170.46	\$422.77	0.88145	HMP-HSA	DXQ	VZZ	YM	Gold	78.0%	0.8442	\$516.18	0.0000	\$170.46	\$435.76	0.90853
нмо	EZO	V79	A0	Gold	79.5%	0.6980	\$501.15	0.5135	\$170.46	\$437.33	0.91182	HMP	EZQ	V8K	YM	Gold	78.8%	0.6969	\$516.18	0.4861	\$170.46	\$442.59	0.92277
HMO	EZO	V79	ΥM	Gold	78.8%	0.6980	\$501.15	0.4861	\$170.46	\$432.66	0.90208	HMP	EZ7	V80	C0	Gold	79.1%	0.7135	\$516.18	0.4065	\$170.46	\$437.59	0.91234
HMO	EZ5	V8N	C0	Gold	79.1%	0.7145	\$501.15	0.4065	\$170.46	\$427.36	0.89103	HMP	EZ7	V80	ZT	Gold	78.9%	0.7135	\$516.18	0.4238	\$170.46	\$440.54	0.91849
HMO	EZ5	V8N	ZT	Gold	78.9%	0.7145	\$501.15	0.4238	\$170.46	\$430.31	0.89718	HMP	EOV	V8U	A0	Gold	78.9%	0.6796	\$516.18	0.5135	\$170.46	\$438.33	0.91389
HMO	EOT	V8T	A0	Gold	78.9%	0.6797	\$501.15	0.5135	\$170.46	\$428.16	0.89269	HMP	EOV	V8U	YM	Gold	78.3%	0.6796	\$516.18	0.4861	\$170.46	\$433.66	0.90415
HMO	EOT	V8T	YM	Gold	78.3%	0.6797	\$501.15	0.4861	\$170.46	\$423.49	0.88296	HMP	EZF	V78	YM	Gold	80.9%	0.7191	\$516.18	0.4861	\$170.46	\$454.05	0.94666
HMO	EY9	V77	A0	Gold	81.4%	0.7204	\$501.15	0.5135	\$170.46	\$448.56	0.93522	HMP	EZF	V78	A0	Gold	81.4%	0.7191	\$516.18	0.5135	\$170.46	\$458.72	0.95640
HMO	EY9	V77	YM	Gold	80.9%	0.7204	\$501.15	0.4861	\$170.46	\$443.89	0.92548	HMP	EZQ	V8K	A0	Gold	79.5%	0.6969	\$516.18	0.5135	\$170.46	\$447.26	0.93250
HMO	EZY	V8L	B0	Gold	78.1%	0.6932	\$501.15	0.4626	\$170.46	\$426.25	0.88871	HMP	EZZ	V8M	B0	Gold	78.1%	0.6925	\$516.18	0.4626	\$170.46	\$436.31	0.90968
HMO	EZY	V8L	ZS A0	Gold	78.7%	0.6932	\$501.15	0.4417	\$170.46	\$422.69	0.88128	HMP	EZZ E04	V8M V8W	ZS	Gold	78.7%	0.6925	\$516.18	0.4417	\$170.46 \$170.46	\$432.75	0.90225
HMO HMO	E02	V8V	YM	Gold Gold	81.6%	0.7348 0.7348	\$501.15 \$501.15	0.5135	\$170.46 \$170.46	\$455.78	0.95027	HMP HMP	E04 E04	V8VV V8W	A0 YM	Gold	81.6%	0.7331	\$516.18	0.5135	•	\$465.94	0.97146
HMO	E02 E0L	V8V V8R	A0	Gold	81.1% 79.7%	0.7348	\$501.15 \$501.15	0.4861 0.5135	\$170.46 \$170.46	\$451.11 \$448.31	0.94053 0.93470	HMP	E04 E0N	V8VV V8S	AO	Gold Gold	81.1% 79.7%	0.7331 0.7188	\$516.18 \$516.18	0.4861 0.5135	\$170.46 \$170.46	\$461.27 \$458.56	0.96173 0.95607
HMO	EOL	V8R	ZR	Gold	79.7% 79.1%	0.7199	\$501.15 \$501.15	0.3133	\$170.46 \$170.46	\$439.53	0.93470	HMP	EON	V85 V85	ZR	Gold	79.1%	0.7188	\$516.18 \$516.18	0.3133	\$170.46 \$170.46	\$438.30 \$449.78	0.93007
HMO	EOE	V8P	A0	Gold	79.9%	0.7182	\$501.15	0.5135	\$170.40 \$170.46	\$447.46	0.91039	HMP	EOG	V8Q	AO	Gold	79.9%	0.7169	\$516.18 \$516.18	0.4020	\$170.40 \$170.46	\$457.58	0.95403
HMO	EOE	V8P	ZS	Gold	78.5%	0.7182	\$501.15 \$501.15	0.4417	\$170.40 \$170.46	\$435.22	0.93232	HMP	EOG	V8Q	ZS	Gold	78.5%	0.7169	\$516.18 \$516.18	0.3133	\$170.40 \$170.46	\$445.34	0.92851
HMO-HSA	DX1	VZR	YM	Silver	70.2%	0.6543	\$501.15 \$501.15	0.0120	\$170.40 \$170.46	\$329.95	0.68792	HMP-HSA	DXZ	VSQ	YM	Silver	70.2%	0.6540	\$516.18 \$516.18	0.0120	\$170.40 \$170.46	\$339.63	0.70810
HMO-HSA	DX1	VZR	ZX	Silver	69.7%	0.6543	\$501.15	0.0000	\$170.46	\$327.90	0.68366	HMP-HSA	DXZ	VZS	ZX	Silver	69.7%	0.6540	\$516.18	0.0000	\$170.46	\$337.58	0.70384
HMO-HSA	DX8	VZ1	YM	Silver	70.4%	0.6635	\$501.15	0.0120	\$170.46	\$334.56	0.69753	HMP-HSA	DYH	VZ3	YM	Silver	71.0%	0.6671	\$516.18	0.0120	\$170.46	\$346.39	0.72220
HMO-HSA	DX8	VZ1	ZX	Silver	69.3%	0.6635	\$501.15	0.0000	\$170.46	\$332.51	0.69327	HMP-HSA	DYH	VZ3	ZX	Silver	70.1%	0.6671	\$516.18	0.0000	\$170.46	\$344.34	0.71794
HMO-HSA	DYG	VZ2	YM	Silver	71.0%	0.6671	\$501.15	0.0120	\$170.46	\$336.36		HMP-HSA	DX6	VZ4	YM	Silver	70.4%	0.6644	\$516.18	0.0120	\$170.46	\$345.00	0.71930
HMO-HSA	DYG	VZ2	ZX	Silver	70.1%	0.6671	\$501.15	0.0000	\$170.46	\$334.32	0.69703	HMP-HSA	DX6	VZ4	ZX	Silver	69.3%	0.6644	\$516.18	0.0000	\$170.46	\$342.95	0.71503
HMO-HSA	DYR	VZ5	YM	Silver	69.1%	0.6442	\$501.15	0.0120	\$170.46	\$324.89	0.67737	HMP-HSA	DYO	VZ6	YM	Silver	69.1%	0.6447	\$516.18	0.0120	\$170.46	\$334.83	0.69809
HMO-HSA	DYR	VZ5	ZX	Silver	68.3%	0.6442	\$501.15	0.0000	\$170.46	\$322.84	0.67310	HMP-HSA	DYO	VZ6	ZX	Silver	68.3%	0.6447	\$516.18	0.0000	\$170.46	\$332.78	0.69383
нмо	E08	V8X	ΖT	Silver	70.8%	0.6079	\$501.15	0.4238	\$170.46	\$376.89	0.78579	HMP	E2S	V82	D0	Silver	71.5%	0.6107	\$516.18	0.3814	\$170.46	\$380.24	0.79279
нмо	E08	V8X	ΖY	Silver	69.9%	0.6079	\$501.15	0.3650	\$170.46	\$366.87	0.76490	HMP	E25	V84	ZT	Silver	68.8%	0.6015	\$516.18	0.4238	\$170.46	\$382.72	0.79796
нмо	E2Q	V81	D0	Silver	71.5%	0.6124	\$501.15	0.3814	\$170.46	\$371.92	0.77543	HMP	E2K	V8Z	ZT	Silver	70.5%	0.6121	\$516.18	0.4238	\$170.46	\$388.19	0.80936
нмо	E2Y	V83	ΖT	Silver	70.0%	0.6030	\$501.15	0.4238	\$170.46	\$374.43	0.78067	HMP	E2K	V8Z	ZY	Silver	68.4%	0.6121	\$516.18	0.3650	\$170.46	\$378.17	0.78847
нмо	E2Y	V83	ΖY	Silver	70.0%	0.6030	\$501.15	0.3650	\$170.46	\$364.41	0.75978	HMP	E41	V86	ZT	Silver	70.5%	0.6092	\$516.18	0.4238	\$170.46	\$386.70	0.80624
нмо	E3Y	V85	ΖT	Silver	70.5%	0.6104	\$501.15	0.4238	\$170.46	\$378.14	0.78841	HMP	E41	V86	ZY	Silver	69.0%	0.6092	\$516.18	0.3650	\$170.46	\$376.67	0.78534
нмо	E3Y	V85	ΖY	Silver	69.0%	0.6104	\$501.15	0.3650	\$170.46	\$368.12	0.76751	HMP	E2S	V82	ZZ	Silver	69.2%	0.6107	\$516.18	0.3250	\$170.46	\$370.63	0.77274
нмо	E21	V8Y	ZT	Silver	70.5%	0.6128	\$501.15	0.4238	\$170.46	\$379.35	0.79091												
HMO	E2I	V8Y	ΖY	Silver	68.4%	0.6128	\$501.15	0.3650	\$170.46	\$369.32													
нмо	E2Q	V81	ZZ	Silver	69.2%	0.6124	\$501.15	0.3250	\$170.46	\$362.30	0.75538												
HMO-HSA	DW1	VZT	ZX	Bronze	60.6%	0.5519	\$501.15	0.0000	\$170.46	\$276.58	0.57666												
HMO-HSA	DW3	VZU	ZX	Bronze	61.2%	0.5564	\$501.15	0.0000	\$170.46	\$278.84	0.58136												
		x (77) (D	EO 00/	0 (242	6504 45	0 0000	6470 46	6244 26	0 6 4 0 4 0												

HMO-HSA DW5 VZV ZX Bronze 59.0% 0.6213 \$501.15 0.0000 \$170.46 \$311.36 0.64918

Formula & Example

Exhibit 4

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 EZ5 with Rx C0 Effective Date: 4/1/14 Census:

		Member A	lges		Age Factors						
	<u>EE Age</u>	<u>Spouse Age</u>	Child #1	Child #2	EE	<u>Spouse</u>	Child #1	Child #2			
EE #1	43	41	10	15	1.094	1.013	0.000	0.000			
EE #2	35	36	5	9	0.805	0.836	0.000	0.000			
EE #3	53	55	19		1.605	1.733	0.000				

Total Members: 11

Sum of Age Factors: 7.086

Rate Calculation

	Rating Factor	Exhibit 1 Location
\$479.63	Index Rate	(1)
0.89103	Plan Ratio (EZ5)	(2)
1.026	Trend Factor (2Q14)	(3)
7.086	Group Age Factor	(4)
¢0 407 04		

\$3,107.04 Total Monthly Premium

<u>Exhibit A</u>

		Earned	Incurred	Claim	
Month	Members	<u>Premium</u>	<u>Claims</u>	<u>PMPM</u>	Loss Ratio
Jan-12	2,097	1,001,289	676,230	322.47	67.5%
Feb-12	2,092	1,008,153	490,703	234.56	48.7%
Mar-12	2,087	1,004,079	429,754	205.92	42.8%
Apr-12	2,048	983,024	542,506	264.90	55.2%
May-12	2,021	968,813	519,526	257.06	53.6%
Jun-12	1,964	958,002	448,492	228.36	46.8%
Jul-12	2,013	967,548	416,466	206.89	43.0%
Aug-12	1,979	950,252	489,288	247.24	51.5%
Sep-12	1,958	924,100	405,175	206.93	43.8%
Oct-12	1,936	919,699	561,423	289.99	61.0%
Nov-12	1,936	929,625	477,799	246.80	51.4%
Dec-12	1,903	923,026	389,104	204.47	42.2%
Total	24,034	11,537,610	5,846,466	243.26	50.7%

Member Months, Earned Premium & Incurred Claim Experience - OCI

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%.

<u>Reinsurance Assessment</u>. 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 1.2% 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%

DC Small Group Rate Review - Development of Experience Adjustment

	ΟCΙ	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
<u>3d. Subtotal: Medical</u> (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
<u>3h. Subtotal: Pharmacy</u> (3e x 3f x 3g)	<u>\$63.69</u>	<u>\$62.16</u>	<u>\$62.43</u>
<u>3i. Subtotal: Medical+Pharmacy</u> (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	\$436.11	\$470.63	\$464.45
(3i x 3j x 3k x 3l x 3m)			
4. Supportable Pricing Adjustment (2d / 3n -1)	-8.7%	-1.1%	-2.4%
(rate adjustment required to achieve 73% loss ratio)			

UNITED HEALTHCARE HEALTHCARE ECONOMICS

DISTRICT OF COLUMBIA PRICING TREND DEVELOPMENT APRIL 2013 RATE FILING SUPPORT

SG PRICING TREND BY COMPONENT

	=			SMALL GROU	JP PRICIN	G TREND B	Y COMPON	ENT	
	Notes:	<u>Inpatient</u>	<u>Outpatient</u>	Professional	Other	<u>Capitation</u>	Total <u>Medical</u>	Retail <u>Pharmacy</u>	Weighted <u>Aggregate</u>
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	[3]	6.0%	5.4%	3.7%	4.7%	2.3%	4.8%	4.8%	4.8%
Benefit Leveraging	[4]	0.2%	0.7%	1.2%	0.9%	0.2%	0.8%	1.8%	0.9%
Margin		1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
Demographic Change	[5]	0.0%	<u>0.0%</u>	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.

(1) Starting Base Rates

HMO: \$512.46 medical

\$174.31 prescription drugs

HMP: \$527.83 medical

\$174.31 prescription drugs

(2) Benefit Plan Ratios

			нм	O Plans			
	P	lan Name					
	Me	edical	Rx				
	Exc	hange		Metal	Actuarial	Medical	Rx
Product	Off	On		Level	Value	Ratio	Ratio
HMO	C4N	VM9	ZV	Platinum	88.2%	0.8328	0.5009
нмо	EY3	V75	ZU	Platinum	90.7%	0.8798	0.5258
нмо	E45	V87	YM	Platinum	88.5%	0.8559	0.4861
НМО	E49	V89	ZR	Platinum	88.5%	0.8583	0.4620
НМО	E5P	V9E	ZU	Platinum	91.9%	0.9020	0.5258
HMO	EYY	V73	ZV	Platinum	89.0%	0.8477	0.5009
HMO-HSA	DW8	VZW	A0	Gold	78.5%	0.7562	0.0102
HMO-HSA	DW8	VZW	YM	Gold	78.4%	0.7562	0.0000
HMO-HSA	DW6	VZY	A0	Gold	78.1%	0.8436	0.0102
HMO-HSA	DW6	VZY	YM	Gold	78.0%	0.8436	0.0000
HMO	EZO	V79	A0	Gold	79.5%	0.6980	0.5135
HMO	EZO	V79	YM	Gold	78.8%	0.6980	0.4861
НМО	EZ5	V8N	CO	Gold	79.1%	0.7145	0.4065
НМО	EZ5	V8N	ZT	Gold	78.9%	0.7145	0.4238
НМО	EOT	V8T	 A0	Gold	78.9%	0.6797	0.5135
НМО	EOT	V8T	YM	Gold	78.3%	0.6797	0.4861
НМО	EY9	V77	AO	Gold	81.4%	0.7204	0.5135
НМО	EY9	V77	YM	Gold	80.9%	0.7204	0.4861
HMO	EZY	V8L	BO	Gold	78.1%	0.6932	0.4626
HMO	EZY	V8L V8L	ZS	Gold	78.7%	0.6932	0.4417
НМО	E02	V8V	A0	Gold	81.6%	0.7348	0.5135
HMO	E02	V8V	YM	Gold	81.1%	0.7348	0.4861
HMO	EOL	V8V V8R	A0	Gold	79.7%	0.7348	0.5135
HMO	EOL	V8R	ZR	Gold	79.1%	0.7199	0.4620
HMO	EOE	V8N	A0	Gold	79.9%	0.7133	0.5135
НМО	EOE	V8P	ZS	Gold	78.5%	0.7182	0.4417
HMO-HSA	DX1	VZR	YM	Silver	70.2%	0.6543	0.0120
HMO-HSA	DX1 DX1	VZR	ZX	Silver	69.7%	0.6543	0.0000
HMO-HSA	DX1 DX8	VZI VZ1	YM	Silver	70.4%	0.6635	0.0120
HMO-HSA	DX8	VZ1 VZ1	ZX	Silver	69.3%	0.6635	0.0000
HMO-HSA	DYG	VZ1 VZ2	YM	Silver	71.0%	0.6671	0.0120
HMO-HSA	DYG	VZ2 VZ2	ZX	Silver	70.1%	0.6671	0.0000
HMO-HSA	DYR	VZ5	YM	Silver	69.1%	0.6442	0.0120
HMO-HSA	DYR	VZ5 VZ5	ZX	Silver	68.3%	0.6442	0.0000
HMO	E08	V2J V8X	ZT	Silver	70.8%	0.6079	0.4238
НМО	E08	V8X V8X	ZY	Silver	69.9%	0.6079	0.3650
HMO	E2Q	V8A V81	D0	Silver	71.5%	0.6124	0.3814
HMO	E25	V81 V84	ZT	Silver	70.0%	0.60124	0.4238
НМО	E25	V84 V84	ZY	Silver	68.8%	0.6015	0.3650
HMO	E3Y	V84 V85	ZT	Silver	70.5%	0.6104	0.4238
HMO	E3Y	V85 V85	ZY	Silver	69.0%	0.6104	0.3650
HMO	E2I	V83 V8Y	ZT	Silver	70.5%	0.6128	0.4238
HMO	E2I		ZY				
HMO	E2I E2Q	V8Y V81	ZZ	Silver Silver	68.4% 69.2%	0.6128 0.6124	0.3650 0.3250
HMO-HSA	DW1		ZX				0.3250
HMO-HSA		VZT	ZX ZX	Bronze	60.6%	0.5519	
HMO-HSA	DW3 DW5	VZU VZV	ZX ZX	Bronze Bronze	61.2% 59.0%	0.5564 0.6213	0.0000 0.0000
	0003	VZV	۲۷	DIOIIZE	39.0%	0.0213	0.0000

				MP Plans	-	-	
		an Nam					
	Med		Rx				
		ange		Metal	Actuarial	Medical	Rx
Product	Off	On		Level	Value	Ratio	Ratio
HMP	C4M	VM8	ZV	Platinum	88.2%	0.8301	0.500
HMP	EYZ	V74	ZV	Platinum	89.0%	0.8445	0.500
HMP	EY4	V76	ZU	Platinum	90.7%	0.8759	0.513
HMP	E46	V88	YM	Platinum	88.5%	0.8504	0.462
HMP	E5M	V9D	ZR	Platinum	88.5%	0.8511	0.486
HMP	E5Q	V9F	ZU	Platinum	91.9%	0.8973	0.513
HMP-HSA	DW9	VZX	A0	Gold	78.5%	0.7573	0.010
HMP-HSA	DW9	VZX	YM	Gold	78.4%	0.7573	0.000
HMP-HSA	DXQ	VZZ	A0	Gold	78.1%	0.8442	0.010
HMP-HSA	DXQ	VZZ	YM	Gold	78.0%	0.8442	0.000
HMP	EZQ	V8K	YM	Gold	78.8%	0.6969	0.486
HMP	EZ7	V80	C0	Gold	79.1%	0.7135	0.406
HMP	EZ7	V80	ZT	Gold	78.9%	0.7135	0.423
HMP	EOV	V8U	A0	Gold	78.9%	0.6796	0.513
HMP	EOV	V8U	YM	Gold	78.3%	0.6796	0.486
HMP	EZF	V78	YM	Gold	80.9%	0.7191	0.486
HMP	EZF	V78	A0	Gold	81.4%	0.7191	0.513
HMP	EZQ	V8K	A0	Gold	79.5%	0.6969	0.513
HMP	EZZ	V8M	B0	Gold	78.1%	0.6925	0.462
HMP	EZZ	V8M	ZS	Gold	78.7%	0.6925	0.441
HMP	E04	V8W	A0	Gold	81.6%	0.7331	0.513
HMP	E04	V8W	YM	Gold	81.1%	0.7331	0.486
HMP	EON	V8S	A0	Gold	79.7%	0.7188	0.513
HMP	EON	V8S	ZR	Gold	79.1%	0.7188	0.462
HMP	E0G	V8Q	A0	Gold	79.9%	0.7169	0.513
НМР	E0G	V8Q	ZS	Gold	78.5%	0.7169	0.441
HMP-HSA	DXZ	VZS	YM	Silver	70.2%	0.6540	0.012
HMP-HSA	DXZ	VZS	ZX	Silver	69.7%	0.6540	0.000
HMP-HSA	DYH	VZ3	YM	Silver	71.0%	0.6671	0.012
HMP-HSA	DYH	VZ3	ZX	Silver	70.1%	0.6671	0.000
HMP-HSA	DX6	VZ4	YM	Silver	70.4%	0.6644	0.012
HMP-HSA	DX6	VZ4	ZX	Silver	69.3%	0.6644	0.000
HMP-HSA	DYO	VZ6	YM	Silver	69.1%	0.6447	0.012
HMP-HSA	DYO	VZ6	ZX	Silver	68.3%	0.6447	0.000
HMP	E2S	V82	D0	Silver	71.5%	0.6107	0.381
HMP	E2Y	V83	ZT	Silver	70.0%	0.6030	0.423
HMP	E2K	V83 V8Z	ZT	Silver	70.5%	0.6121	0.423
HMP	E2K	V8Z	ZY	Silver	68.4%	0.6121	0.423
HMP	E41	V82 V86	ZT	Silver	70.5%	0.6092	0.303
HMP	E41 E41	V80 V86	ZY	Silver	69.0%	0.6092	0.425
HMP	E41 E2S	V80 V82	ZZ	Silver	69.0% 69.2%	0.6092	0.305

(3) Trend Factors		(4) Age Fa	<u>ctors</u>						
Effective Quarter	Factor	Age	Factor	Age	Factor	Age	Factor	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

		an Nar			Medical	Rx	ļ		In	-Netwo	rk			Οι	t-of-Ne	twork				(Copayments						Rx	
		dical nange	Rx	Metal	Schedule of Benefits	Schedule of Benefits	Act'l	Dod	uctible		OORM	aximum	Dodu	uctible		OOP N	laximum		<u> </u>		OP Surgery		Medica Deduct	Deduct.			Tier 2	Tier 3
Product		On		Level	Form #	Form #	Value	Indiv.	Family	Coins	Indiv.	Family			Coins		Family	PCP SCP	UC	ER F	ree-St. Hospi	al IP	Туре	Type	Deduct.	Tier 1	Tier 2 Spec.	Tier 3 Spec.
HMO	C4N	VM9	ZV	Platinum 3	PL3.SBN.OCI.NET.14.DC	152550.RDR.RXSBN.NET.OCI.14.DC.SB	88.2%	\$250	\$500	90%	\$2,500	\$5,000						\$10 \$20	\$75				Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
HMO	EY3			Platinum 6	PL6.SBN.OCI.NET.14.DC		90.7%	n/a	n/a		\$3,000	\$6,000						\$20 \$40	\$75	\$150	\$75 \$150		Emb	Sep		\$15	\$25 \$100	\$50 \$300
HMO	E45	V87		Platinum 1	PL1.SBN.OCI.NET.14.DC		88.5%	\$250	\$500		\$3,000	\$6,000						\$15 \$30			\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMO	E49	V89		Platinum 2	PL2.SBN.OCI.NET.14.DC		88.5%	n/a	n/a		\$3,000	\$6,000						\$15 \$30			\$150 \$300			Sep	\$50	\$10	\$40 \$100	\$75 \$300
HMO HMO	E5P FYY	V9E		Platinum 4 Platinum 5	PL4.SBN.OCI.NET.14.DC PL5.SBN.OCI.NET.14.DC		91.9% 89.0%	n/a n/a	n/a n/a		\$5,000 \$3.000	\$10,000 \$6,000						\$15 \$30 \$20 \$60			\$150 \$100 \$300		Emb Emb	Sep Sep	\$50	\$15 \$15	\$25 \$100 \$25 \$100	\$50 \$300 \$50 \$300
HMO-HSA	DW8	• • • •		Gold 1-A	GO1.SBN.OCI.NET.14.DC		78.5%	\$1.300	\$2.600	90%	\$2,600	\$6,000 \$5,200						\$20 \$60	\$/5	\$120	\$100 \$300		NonEml	comb	30U	\$15 \$10	20% to \$100	40% to \$300
HMO-HSA	DW8			Gold 1 Gold 1	GO1.SBN.OCI.NET.14.DC		78.4%	\$1,300	\$2,600	90%	\$2,600	\$5,200											NonEmi	Comb		\$10	\$40 \$100	\$75 \$300
HMO-HSA	DW6	VZY	AO	Gold 7-A	GO7.SBN.OCI.NET.14.DC		78.1%	\$1,300	\$2,600	100%	\$2,600	\$5,200								\$250			NonEmi	Comb		\$10	20% to \$100	40% to \$300
HMO-HSA	DW6	VZY	YM	Gold 7	GO7.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	78.0%	\$1,300	\$2,600	100%	\$2,600	\$5,200								\$250			NonEmi	Comb		\$10	\$40 \$100	\$75 \$300
HMO	EZO	V79		Gold 2-A	GO2.SBN.OCI.NET.14.DC		79.5%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60			\$250		Emb	Sep		\$10	20% to \$100	40% to \$300
HMO	EZO	V79		Gold 2	GO2.SBN.OCI.NET.14.DC		78.8%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60			\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMO	EZ5	V8N	00	Gold 4-A	GO4.SBN.OCI.NET.14.DC		79.1%	\$1,500	\$3,000		\$3,000	\$6,000						\$20 \$50			\$300		Emb	Sep	\$250	\$10	20% to \$100	40% to \$300
HMO HMO	EZ5 FOT	V8N V8T		Gold 4 Gold 8-A	GO4.SBN.OCI.NET.14.DC GO8.SBN.OCI.NET.14.DC		78.9% 78.9%	\$1,500 \$1.000	\$3,000 \$2.000	100% 80%	\$3,000 \$3,500	\$6,000 \$7,000						\$20 \$50 \$30 \$60			\$300 Ded+\$250-	Coinc	Emb Emb	Sep Sep	\$250	\$10 \$10	\$40 \$100 20% to \$100	\$75 \$300 40% to \$300
HMO	FOT	VAT		Gold 8	GO8.SBN.OCI.NET.14.DC		78.3%	\$1,000	\$2,000		\$3,500	\$7,000 \$7.000						\$30 \$60			Ded+\$250		Emb	Sep		\$10 \$10	\$40 \$100	40% t0 \$300 \$75 \$300
HMO	EY9	V77			GO10.SBN.OCI.NET.14.DC		81.4%	\$500	\$1,000		\$4,500	\$9,000						\$15 \$30			Ded+\$250		Emb	Sep		\$10	20% to \$100	40% to \$300
нмо	EY9	V77		Gold 10	GO10.SBN.OCI.NET.14.DC		80.9%	\$500	\$1,000		\$4,500	\$9,000						\$15 \$30			Ded+\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
нмо	EZY	V8L	BO	Gold 3-A	GO3.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB	78.1%	\$1,000	\$2,000	80%	\$4,000	\$8,000						\$25 \$50	\$75		\$250		Emb	Sep	\$100	\$10	20% to \$100	40% to \$300
HMO	EZY	V8L	20	Gold 3	GO3.SBN.OCI.NET.14.DC		78.7%	\$1,000	\$2,000		\$4,000	\$8,000						\$25 \$50			\$250		Emb	Sep	\$100	\$10	\$40 \$100	\$75 \$300
HMO	E02	V8V		Gold 9-A	GO9.SBN.OCI.NET.14.DC		81.6%	\$1,000	\$2,000	90%	\$3,000	\$6,000						\$20 \$40			Ded+\$250		Emb	Sep		\$10	20% to \$100	40% to \$300
HMO	E02	V8V		Gold 9	GO9.SBN.OCI.NET.14.DC		81.1%	\$1,000	\$2,000	90%	\$3,000	\$6,000						\$20 \$40			Ded+\$250	-Coins.	Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMO HMO	EOL	V8R		Gold 6-A	GO6.SBN.OCI.NET.14.DC		79.7%	\$1,500	\$3,000		\$4,000	\$8,000						\$15 \$30 \$15 \$30	4.4		\$150 \$150		Emb	Sep	650	\$10	20% to \$100	40% to \$300
HMO	EOL EOE	V8R V8P		Gold 6 Gold 5-A	GO6.SBN.OCI.NET.14.DC GO5.SBN.OCI.NET.14.DC		79.1% 79.9%	\$1,500 \$1.300	\$3,000 \$2,600		\$4,000 \$3.250	\$8,000 \$6.500						\$25 \$50			\$150		Emb Emb	Sep Sep	\$50	\$10 \$10	\$40 \$100 20% to \$100	\$75 \$300 40% to \$300
HMO	EOE	V8P		Gold 5 A	GO5.SBN.OCI.NET.14.DC		78.5%	\$1,300	\$2,600		\$3,250	\$6,500						\$25 \$50			\$150		Emb	Sep	\$100	\$10	\$40 \$100	\$75 \$300
HMO-HSA	DX1	VZR		Silver 2	SL2.SBN.OCI.NET.14.DC		70.2%	\$2,000	\$4,000		\$4,000	\$8,000											NonEmi	Comb	\$100	\$10	\$40 \$100	\$75 \$300
HMO-HSA	DX1	VZR	zx	Silver 2-A	SL2.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.7%	\$2,000	\$4,000	70%	\$4,000	\$8,000											NonEmi	Comb		\$15	30% to \$100	50% to \$300
HMO-HSA	DX8	VZ1	YM	Silver 3	SL3.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	70.4%	\$2,000	\$4,000	90%	\$6,000	\$12,000											NonEmi	Comb		\$10	\$40 \$100	\$75 \$300
HMO-HSA	DX8	VZ1		Silver 3-A	SL3.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000											NonEmi	Comb		\$15	30% to \$100	50% to \$300
HMO-HSA	DYG			Silver 4	SL4.SBN.OCI.NET.14.DC		71.0%	\$1,500	\$3,000		1	\$12,000											NonEmi	Comb		\$10	\$40 \$100	\$75 \$300
HMO-HSA HMO-HSA	DYG DYR	VZ2 VZ5		Silver 4-A Silver 5	SL4.SBN.OCI.NET.14.DC SL5.SBN.OCI.NET.14.DC		70.1% 69.1%	\$1,500 \$1.500	\$3,000 \$3.000	80% 70%		\$12,000 \$12.000											NonEmi NonEmi	Comb		\$15 \$10	30% to \$100 \$40 \$100	50% to \$300 \$75 \$300
HMO-HSA	DYR			Silver 5-A	SL5.SBN.OCI.NET.14.DC		68.3%	\$1,500	\$3,000		1	\$12,000											NonEmi	Comb		\$10 \$15	\$40 \$100 30% to \$100	\$75 \$300 50% to \$300
HMO	F08	V8X		Silver 1	SL1.SBN.OCI.NET.14.DC		70.8%	\$1,500 \$2.000	\$4,000		+-,	\$12,000						\$30 \$60	\$75		\$300		Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
HMO	E08	V8X	ZY	Silver 1-A	SL1.SBN.OCI.NET.14.DC		69.9%	\$2,000	\$4,000	60%	\$6,250	\$12,500						\$30 \$60			\$300		Emb	Sep	\$250	\$15	30% to \$100	50% to \$300
нмо	E2Q	V81	D0	Silver 7	SL7.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.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
HMO	E25	V84	ZT	Silver 8	SL8.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB	70.0%	\$2,000	\$4,000	70%	\$6,250	\$12,500						\$40 \$80	\$100		\$300		Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
HMO	E25	V84		Silver 8-A	SL8.SBN.OCI.NET.14.DC		68.8%	\$2,000	\$4,000	70%		\$12,500						\$40 \$80			\$300		Emb	Sep	\$250	\$15	30% to \$100	50% to \$300
HMO	E3Y	V85		Silver 9	SL9.SBN.OCI.NET.14.DC		70.5%	\$2,500	\$5,000			\$12,500						\$35 \$70			\$300		Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
HMO HMO	E3Y F2I	V85 V8Y		Silver 9-A Silver 10	SL9.SBN.OCI.NET.14.DC SL10.SBN.OCI.NET.14.DC		69.0% 70.5%	\$2,500 \$3.000	\$5,000 \$6.000		+-)	\$12,500 \$12,500						\$35 \$70 \$35 \$70			\$300 \$300		Emb Emb	Sep	\$250 \$250	\$15	30% to \$100 \$40 \$100	50% to \$300 \$75 \$300
HMO	E2I	V8Y		Silver 10-A	SL10.SBN.OCI.NET.14.DC		68.4%	\$3,000	\$6,000	90%	\$6,250	\$12,500						\$35 \$70			\$300		Emb	Sep Sep	\$250 \$250	\$10 \$15	30% to \$100	50% to \$300
HMO	E20	V81		Silver 7-A	SL7.SBN.OCI.NET.14.DC		69.2%	\$1,500	\$3,000	70%		\$12,500						\$40 \$80			\$300		Emb	Sep	\$500	\$15	30% to \$100	50% to \$300
HMO-HSA	DW1	VZT	zx	Bronze 1-A	BR1.SBN.OCI.NET.14.DC		60.6%	\$4,000	\$8,000	70%		\$12,500											NonEm	Comb		\$15	30% to \$100	50% to \$300
HMO-HSA	DW3	vzu	zx	Bronze 2-A	BR2.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	61.2%	\$3,500	\$7,000			\$12,500											NonEmi	Comb		\$15	30% to \$100	50% to \$300
HMO-HSA		VZV		Bronze 3-A	BR3.SBN.OCI.NET.14.DC		59.0%	\$5,000	\$10,000		+ -)	\$12,500											NonEmi	Comb		\$15	30% to \$100	50% to \$300
HMP		VM8		Platinum 3	PL3.SBN.OCI.POS.14.DC		88.2%	\$250	\$500		\$2,500	\$5,000		\$2,000	70%	\$6,000	, ,	\$10 \$20					Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
HMP	EYZ	V74		Platinum 5	PL5.SBN.OCI.POS.14.DC		89.0%	n/a	n/a		\$3,000	\$6,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$20 \$60			\$100 \$300		Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
HMP HMP	EY4 F46	V76 V88		Platinum 6 Platinum 1	PL6.SBN.OCI.POS.14.DC PL1.SBN.OCI.POS.14.DC		90.7% 88.5%	n/a \$250	n/a \$500	100% 100%	\$3,000 \$3.000	\$6,000 \$6.000	\$1,000 \$2.000	\$2,000 \$4.000	70% 70%	\$6,000 \$6,000	\$12,000 \$12,000	\$20 \$40 \$15 \$30	\$75	\$120	\$75 \$150 \$250		Emb Emb	Sep Sep		\$15 \$10	\$25 \$100 \$40 \$100	\$50 \$300 \$75 \$300
HMP	E46 E5M			Platinum 1 Platinum 2	PL1.SBN.OCI.POS.14.DC PL2.SBN.OCI.POS.14.DC		88.5% 88.5%	\$250 n/a	\$500 n/a		\$3,000	\$6,000 \$6,000	\$2,000	\$4,000 \$8.000		\$6,000	\$12,000	\$15 \$30	\$75	\$250	\$150 \$300			Sep	\$50	\$10 \$10	\$40 \$100 \$40 \$100	\$75 \$300 \$75 \$300
HMP	E5Q	V9F		Platinum 4	PL4.SBN.OCI.POS.14.DC		91.9%	n/a	n/a		+-,	\$10,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$15 \$30	+		\$150 \$350		Emb	Sep	ψJU	\$15	\$25 \$100	\$50 \$300
HMP-HSA	DW9			Gold 1-A	GO1.SBN.OCI.POS.14.DC		78.5%	\$1,300	\$2,600		\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000			-			NonEmi	Comb		\$10	20% to \$100	40% to \$300
HMP-HSA	DW9	VZX	YM	Gold 1	GO1.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.14.DC.SB	78.4%	\$1,300	\$2,600	90%	\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000						NonEmi	Comb		\$10	\$40 \$100	\$75 \$300
HMP-HSA	DXQ			Gold 7-A	GO7.SBN.OCI.POS.14.DC		78.1%	\$1,300	\$2,600		\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000			\$250			NonEmi	Comb		\$10	20% to \$100	40% to \$300
HMP-HSA	DXQ			Gold 7	G07.SBN.OCI.POS.14.DC		78.0%	\$1,300	\$2,600	100%	\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000	I		\$250			NonEmi	Comb		\$10	\$40 \$100	\$75 \$300
HMP	EZQ	V8K		Gold 2	GO2.SBN.OCI.POS.14.DC		78.8%	\$1,500	\$3,000	70%	\$3,000	\$6,000	\$2,000	\$4,000	50%	\$6,000	\$12,000	\$30 \$60	6400		\$250		Emb	Sep	40.00	\$10	\$40 \$100	\$75 \$300
HMP HMP	EZ7 F77	V80		Gold 4-A Gold 4	GO4.SBN.OCI.POS.14.DC GO4.SBN.OCI.POS.14.DC		79.1% 78.9%	\$1,500 \$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 Sep	\$250 \$250	\$10 \$10	20% to \$100 \$40 \$100	40% to \$300 \$75 \$300
HMP	E27	V8U V8U		Gold 4 Gold 8-A	G04.SBN.OCI.POS.14.DC		78.9%	\$1,500 \$1.000	\$3,000 \$2.000	100% 80%	\$3,000	\$6,000 \$7.000	\$2,000	\$4,000 \$4.000	70% 70%	\$6,000 \$6.000	\$12,000	\$20 \$50 \$30 \$60			5300 Ded+\$250-	Coins.	Emb	Sep	¢20U	\$10 \$10	\$40 \$100 20% to \$100	\$75 \$300 40% to \$300
HMP	EOV	V8U		Gold 8	GO8.SBN.OCI.POS.14.DC		78.3%	\$1,000	\$2,000		\$3,500	\$7,000		\$4,000	70%	\$6,000	\$12,000	\$30 \$60			Ded+\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMP	EZF	V78			GO10.SBN.OCI.POS.14.DC		80.9%	\$500	\$1,000		\$4,500	\$9,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30			Ded+\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMP	EZF	V78	AO		GO10.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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
HMP	EZQ	V8K	A0	Gold 2-A	GO2.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.14.DC.SB	79.5%	\$1,500	\$3,000	70%	\$3,000	\$6,000	\$2,000	\$4,000	50%	\$6,000	\$12,000	\$30 \$60			\$250		Emb	Sep		\$10	20% to \$100	40% to \$300

	F	Plan Nar	ne		Medical	Rx			In	-Netwo	rk			Οι	it-of-Ne	twork				Copay	ments						Rx		
	M	edical	Rx		Schedule of	Schedule of																	Medical						
	Exc	change		Metal	Benefits	Benefits	Act'l	Dedu	ctible		OOP M	laximum	Dedu	ctible		OOP N	laximum				OP Surgery		Deduct.	Deduct			Tie	r 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 Free-S	t. Hospital	IP	Туре	Туре	Deduct.	Tier 1	Tier 2 Sp	ec. Tier	3 Spec.
HMP	EZZ	2 V8N	1 BO	Gold 3-A	GO3.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	EZZ	2 V8N	1 ZS	Gold 3	GO3.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	E04	1 V8W	/ A0	Gold 9-A	GO9.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	6 to \$300
HMP	E04	1 V8W	/ YM	Gold 9	GO9.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	EON	V8S	A0	Gold 6-A	GO6.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	EON	V8S	ZR	Gold 6	GO6.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	\$5 0	\$10	\$40 \$1	00 \$75	5 \$300
HMP	EOG	6 V80	(A0	Gold 5-A	GO5.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	EOG	5 V8Q	ZS	Gold 5	GO5.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP-HS	A DXZ	z vzs	YM	Silver 2	SL2.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DXZ	z vzs	ZX	Silver 2-A	SL2.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP-HS	A DYF	H VZ3	YM	Silver 4	SL4.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DYH	H VZ3	ZX	Silver 4-A	SL4.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP-HS	A DX6	6 VZ4	YM	Silver 3	SL3.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DX6	6 VZ4	ZX	Silver 3-A	SL3.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP-HS	A DYC	D VZ6	YM	Silver 5	SL5.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DYC	D VZ6	ZX	Silver 5-A	SL5.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP	E25	5 V82	D0	Silver 7	SL7.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	\$300			Emb	Sep	\$500	\$10	\$40 \$1	00 \$75	5 \$300
HMP	E2Y	(V83	ZT	Silver 8	SL8.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	\$300			Emb	Sep	\$250	\$10	\$40 \$1	00 \$75	5 \$300
HMP	E2k	< V8Z	ZT	Silver 10	SL10.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	E2k	< V8Z	ZY	Silver 10-A	SL10.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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 \$1	00 50%	% to \$300
HMP	E41	V86	ZT	Silver 9	SL9.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	E41	V86	ZY	Silver 9-A	SL9.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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 \$1	00 50%	6 to \$300
HMP	E25	5 V82	ZZ	Silver 7-A	SL7.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	\$300			Emb	Sep	\$500	\$15	30% to \$1	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:

		Current	4Q13 Ba	se Rates	Proposed * Base Rates on a								Proposed 1Q14
			with Tren		Revenue		Rate	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 <u>Factor</u> :	= <u>Rate</u>	<u>Basis</u> (col a)	<u>Trend</u>	x <u>Fees</u> x	x <u>EHB</u> x	< <u>Adj</u>	x <u>Adj</u>	x <u>Adj</u>	= <u>Total</u> (col b)	<u>(= a x b)</u>
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

* 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.

Formula & Example

Exhibit 4

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 EZ5 with Rx C0 Effective Date: 4/1/14 Census:

_		Member A	lges			Age I	actors	
-	<u>EE Age</u>	<u>Spouse Age</u>	Child #1	Child #2	EE	<u>Spouse</u>	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
\$512.46	Medical Base Rate	(1)
0.7145	Benefit Plan Ratio (EZ5)	(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)
\$4,807.00		

Total Monthly Premium

<u>Exhibit A</u>

		Earned	Incurred	Claim	
Month	Members	<u>Premium</u>	<u>Claims</u>	<u>PMPM</u>	Loss Ratio
Jan-12	2,097	1,001,289	676,230	322.47	67.5%
Feb-12	2,092	1,008,153	490,703	234.56	48.7%
Mar-12	2,087	1,004,079	429,754	205.92	42.8%
Apr-12	2,048	983,024	542,506	264.90	55.2%
May-12	2,021	968,813	519,526	257.06	53.6%
Jun-12	1,964	958,002	448,492	228.36	46.8%
Jul-12	2,013	967,548	416,466	206.89	43.0%
Aug-12	1,979	950,252	489,288	247.24	51.5%
Sep-12	1,958	924,100	405,175	206.93	43.8%
Oct-12	1,936	919,699	561,423	289.99	61.0%
Nov-12	1,936	929,625	477,799	246.80	51.4%
Dec-12	1,903	923,026	389,104	204.47	42.2%
Total	24,034	11,537,610	5,846,466	243.26	50.7%

Member Months, Earned Premium & Incurred Claim Experience - OCI

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%.

<u>Reinsurance Assessment</u>. 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 1.2% 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%

DC Small Group Rate Review - Development of Experience Adjustment

	ΟCΙ	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
<u>3d. Subtotal: Medical</u> (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
<u>3h. Subtotal: Pharmacy</u> (3e x 3f x 3g)	<u>\$63.69</u>	<u>\$62.16</u>	<u>\$62.43</u>
<u>3i. Subtotal: Medical+Pharmacy</u> (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	\$436.11	\$470.63	\$464.45
(3i x 3j x 3k x 3l x 3m)			
4. Supportable Pricing Adjustment (2d / 3n -1)	-8.7%	-1.1%	-2.4%
(rate adjustment required to achieve 73% loss ratio)			

UNITED HEALTHCARE HEALTHCARE ECONOMICS

DISTRICT OF COLUMBIA PRICING TREND DEVELOPMENT APRIL 2013 RATE FILING SUPPORT

SG PRICING TREND BY COMPONENT

	-			SMALL GROU	P PRICIN	G TREND B	Y COMPON	ENT	
	Notes:	<u>Inpatient</u>	<u>Outpatient</u>	Professional	<u>Other</u>	<u>Capitation</u>	Total <u>Medical</u>	Retail <u>Pharmacy</u>	Weighted <u>Aggregate</u>
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	[3]	6.0%	5.4%	3.7%	4.7%	2.3%	4.8%	4.8%	4.8%
Benefit Leveraging	[4]	0.2%	0.7%	1.2%	0.9%	0.2%	0.8%	1.8%	0.9%
Margin		1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
Demographic Change	[5]	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	0.0%	0.0%	0.0%	<u>0.0%</u>	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.

(1) Starting Base Rates

HMO: \$512.46 medical

\$174.31 prescription drugs

HMP: \$527.83 medical

\$174.31 prescription drugs

(2) Benefit Plan Ratios

			нм	O Plans			
	P	lan Name					
	Me	edical	Rx				
	Exc	hange		Metal	Actuarial	Medical	Rx
Product	Off	On		Level	Value	Ratio	Ratio
HMO	C4N	VM9	ZV	Platinum	88.2%	0.8328	0.5009
нмо	EY3	V75	ZU	Platinum	90.7%	0.8798	0.5258
нмо	E45	V87	YM	Platinum	88.5%	0.8559	0.4861
HMO	E49	V89	ZR	Platinum	88.5%	0.8583	0.4620
НМО	E5P	V9E	ZU	Platinum	91.9%	0.9020	0.5258
HMO	EYY	V73	ZV	Platinum	89.0%	0.8477	0.5009
HMO-HSA	DW8	VZW	A0	Gold	78.5%	0.7562	0.0102
HMO-HSA	DW8	VZW	YM	Gold	78.4%	0.7562	0.0000
HMO-HSA	DW6	VZY	A0	Gold	78.1%	0.8436	0.0102
HMO-HSA	DW6	VZY	YM	Gold	78.0%	0.8436	0.0000
HMO	EZO	V79	A0	Gold	79.5%	0.6980	0.5135
HMO	EZO	V79	YM	Gold	78.8%	0.6980	0.4861
НМО	EZ5	V8N	CO	Gold	79.1%	0.7145	0.4065
HMO	EZ5	V8N	ZT	Gold	78.9%	0.7145	0.4238
НМО	EOT	V8T	 A0	Gold	78.9%	0.6797	0.5135
НМО	EOT	V8T	YM	Gold	78.3%	0.6797	0.4861
НМО	EY9	V77	AO	Gold	81.4%	0.7204	0.5135
НМО	EY9	V77	YM	Gold	80.9%	0.7204	0.4861
HMO	EZY	V8L	BO	Gold	78.1%	0.6932	0.4626
HMO	EZY	V8L V8L	ZS	Gold	78.7%	0.6932	0.4417
НМО	E02	V8V	A0	Gold	81.6%	0.7348	0.5135
HMO	E02	V8V	YM	Gold	81.1%	0.7348	0.4861
HMO	EOL	V8V V8R	A0	Gold	79.7%	0.7348	0.5135
HMO	EOL	V8R	ZR	Gold	79.1%	0.7199	0.4620
HMO	EOE	V8R	A0	Gold	79.9%	0.7133	0.5135
НМО	EOE	V8P	ZS	Gold	78.5%	0.7182	0.4417
HMO-HSA	DX1	VZR	YM	Silver	70.2%	0.6543	0.0120
HMO-HSA	DX1 DX1	VZR	ZX	Silver	69.7%	0.6543	0.0000
HMO-HSA	DX1 DX8	VZI VZ1	YM	Silver	70.4%	0.6635	0.0120
HMO-HSA	DX8	VZ1 VZ1	ZX	Silver	69.3%	0.6635	0.0000
HMO-HSA	DYG	VZ1 VZ2	YM	Silver	71.0%	0.6671	0.0120
HMO-HSA	DYG	VZ2 VZ2	ZX	Silver	70.1%	0.6671	0.0000
HMO-HSA	DYR	VZ5	YM	Silver	69.1%	0.6442	0.0120
HMO-HSA	DYR	VZ5 VZ5	ZX	Silver	68.3%	0.6442	0.0000
HMO	E08	V2J V8X	ZT	Silver	70.8%	0.6079	0.4238
НМО	E08	V8X V8X	ZY	Silver	69.9%	0.6079	0.3650
HMO	E2Q	V8A V81	D0	Silver	71.5%	0.6124	0.3814
HMO	E25	V81 V84	ZT	Silver	70.0%	0.60124	0.4238
НМО	E25	V84 V84	ZY	Silver	68.8%	0.6015	0.3650
HMO	E3Y	V84 V85	ZT	Silver	70.5%	0.6104	0.4238
HMO	E3Y	V85 V85	ZY	Silver	69.0%	0.6104	0.3650
HMO	E2I	V83 V8Y	ZT	Silver	70.5%	0.6128	0.4238
HMO	E2I		ZY				
HMO	E2I E2Q	V8Y V81	ZZ	Silver Silver	68.4% 69.2%	0.6128 0.6124	0.3650 0.3250
HMO-HSA	DW1		ZX				0.3250
HMO-HSA		VZT	ZX ZX	Bronze	60.6%	0.5519	
HMO-HSA	DW3 DW5	VZU VZV	ZX ZX	Bronze Bronze	61.2% 59.0%	0.5564 0.6213	0.0000 0.0000
	0003	VZV	۲۷	DIOIIZE	39.0%	0.0213	0.0000

				MP Plans	-	1	
		an Nam					
	Med		Rx				
		ange		Metal	Actuarial	Medical	Rx
Product	Off	On		Level	Value	Ratio	Ratio
HMP	C4M	VM8	ZV	Platinum	88.2%	0.8301	0.500
HMP	EYZ	V74	ZV	Platinum	89.0%	0.8445	0.500
HMP	EY4	V76	ZU	Platinum	90.7%	0.8759	0.513
HMP	E46	V88	YM	Platinum	88.5%	0.8504	0.462
HMP	E5M	V9D	ZR	Platinum	88.5%	0.8511	0.486
HMP	E5Q	V9F	ZU	Platinum	91.9%	0.8973	0.513
HMP-HSA	DW9	VZX	A0	Gold	78.5%	0.7573	0.010
HMP-HSA	DW9	VZX	YM	Gold	78.4%	0.7573	0.000
HMP-HSA	DXQ	VZZ	A0	Gold	78.1%	0.8442	0.010
HMP-HSA	DXQ	VZZ	YM	Gold	78.0%	0.8442	0.000
HMP	EZQ	V8K	YM	Gold	78.8%	0.6969	0.486
HMP	EZ7	V80	C0	Gold	79.1%	0.7135	0.406
HMP	EZ7	V80	ZT	Gold	78.9%	0.7135	0.423
HMP	EOV	V8U	A0	Gold	78.9%	0.6796	0.513
HMP	EOV	V8U	YM	Gold	78.3%	0.6796	0.486
HMP	EZF	V78	YM	Gold	80.9%	0.7191	0.486
HMP	EZF	V78	A0	Gold	81.4%	0.7191	0.513
HMP	EZQ	V8K	A0	Gold	79.5%	0.6969	0.513
HMP	EZZ	V8M	B0	Gold	78.1%	0.6925	0.462
HMP	EZZ	V8M	ZS	Gold	78.7%	0.6925	0.441
HMP	E04	V8W	A0	Gold	81.6%	0.7331	0.513
HMP	E04	V8W	YM	Gold	81.1%	0.7331	0.486
HMP	EON	V8S	A0	Gold	79.7%	0.7188	0.513
HMP	EON	V8S	ZR	Gold	79.1%	0.7188	0.462
HMP	E0G	V8Q	A0	Gold	79.9%	0.7169	0.513
НМР	E0G	V8Q	ZS	Gold	78.5%	0.7169	0.441
HMP-HSA	DXZ	VZS	YM	Silver	70.2%	0.6540	0.012
HMP-HSA	DXZ	VZS	ZX	Silver	69.7%	0.6540	0.000
HMP-HSA	DYH	VZ3	YM	Silver	71.0%	0.6671	0.012
HMP-HSA	DYH	VZ3	ZX	Silver	70.1%	0.6671	0.000
HMP-HSA	DX6	VZ4	YM	Silver	70.4%	0.6644	0.012
HMP-HSA	DX6	VZ4	ZX	Silver	69.3%	0.6644	0.000
HMP-HSA	DYO	VZ6	YM	Silver	69.1%	0.6447	0.012
HMP-HSA	DYO	VZ6	ZX	Silver	68.3%	0.6447	0.000
HMP	E2S	V82	D0	Silver	71.5%	0.6107	0.381
HMP	E2Y	V83	ZT	Silver	70.0%	0.6030	0.423
HMP	E2K	V83 V8Z	ZT	Silver	70.5%	0.6121	0.423
HMP	E2K	V8Z	ZY	Silver	68.4%	0.6121	0.423
HMP	E41	V82 V86	ZT	Silver	70.5%	0.6092	0.303
HMP	E41 E41	V80 V86	ZY	Silver	69.0%	0.6092	0.425
HMP	E41 E2S	V80 V82	ZZ	Silver	69.0% 69.2%	0.6092	0.305

(3) Trend Factors		(4) Age Fa	<u>ctors</u>						
Effective Quarter	Factor	Age	Factor	Age	Factor	Age	Factor	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

		an Nar			Medical	Rx	ļ		In	-Netwo	rk			Οι	t-of-Ne	twork				(Copayments						Rx	
		dical nange	Rx	Metal	Schedule of Benefits	Schedule of Benefits	Act'l	Dod	uctible		OORM	aximum	Dodu	uctible		OOP N	laximum		<u> </u>		OP Surgery		Medica Deduct	Deduct.			Tier 2	Tier 3
Product		On		Level	Form #	Form #	Value	Indiv.	Family	Coins	Indiv.	Family			Coins		Family	PCP SCP	UC	ER F	ree-St. Hospi	al IP	Туре	Type	Deduct.	Tier 1	Tier 2 Spec.	Tier 3 Spec.
HMO	C4N	VM9	ZV	Platinum 3	PL3.SBN.OCI.NET.14.DC	152550.RDR.RXSBN.NET.OCI.14.DC.SB	88.2%	\$250	\$500	90%	\$2,500	\$5,000						\$10 \$20	\$75				Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
HMO	EY3			Platinum 6	PL6.SBN.OCI.NET.14.DC		90.7%	n/a	n/a		\$3,000	\$6,000						\$20 \$40	\$75	\$150	\$75 \$150		Emb	Sep		\$15	\$25 \$100	\$50 \$300
HMO	E45	V87		Platinum 1	PL1.SBN.OCI.NET.14.DC		88.5%	\$250	\$500		\$3,000	\$6,000						\$15 \$30			\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMO	E49	V89		Platinum 2	PL2.SBN.OCI.NET.14.DC		88.5%	n/a	n/a		\$3,000	\$6,000						\$15 \$30			\$150 \$300			Sep	\$50	\$10	\$40 \$100	\$75 \$300
HMO HMO	E5P FYY	V9E		Platinum 4 Platinum 5	PL4.SBN.OCI.NET.14.DC PL5.SBN.OCI.NET.14.DC		91.9% 89.0%	n/a n/a	n/a n/a		\$5,000 \$3.000	\$10,000 \$6,000						\$15 \$30 \$20 \$60			\$150 \$100 \$300		Emb Emb	Sep Sep	\$50	\$15 \$15	\$25 \$100 \$25 \$100	\$50 \$300 \$50 \$300
HMO-HSA	DW8	• / 5		Gold 1-A	GO1.SBN.OCI.NET.14.DC		78.5%	\$1.300	\$2.600	90%	\$2,600	\$6,000 \$5,200						\$20 \$60	\$/5	\$120	\$100 \$300		NonEml	comb	30U	\$15 \$10	20% to \$100	40% to \$300
HMO-HSA	DW8			Gold 1 Gold 1	GO1.SBN.OCI.NET.14.DC		78.4%	\$1,300	\$2,600	90%	\$2,600	\$5,200											NonEmi	Comb		\$10	\$40 \$100	\$75 \$300
HMO-HSA	DW6	VZY	AO	Gold 7-A	GO7.SBN.OCI.NET.14.DC		78.1%	\$1,300	\$2,600	100%	\$2,600	\$5,200								\$250			NonEmi	Comb		\$10	20% to \$100	40% to \$300
HMO-HSA	DW6	VZY	YM	Gold 7	GO7.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	78.0%	\$1,300	\$2,600	100%	\$2,600	\$5,200								\$250			NonEmi	Comb		\$10	\$40 \$100	\$75 \$300
HMO	EZO	V79		Gold 2-A	GO2.SBN.OCI.NET.14.DC		79.5%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60			\$250		Emb	Sep		\$10	20% to \$100	40% to \$300
HMO	EZO	V79		Gold 2	GO2.SBN.OCI.NET.14.DC		78.8%	\$1,500	\$3,000		\$3,000	\$6,000						\$30 \$60			\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMO	EZ5	V8N	00	Gold 4-A	GO4.SBN.OCI.NET.14.DC		79.1%	\$1,500	\$3,000		\$3,000	\$6,000						\$20 \$50			\$300		Emb	Sep	\$250	\$10	20% to \$100	40% to \$300
HMO HMO	EZ5 FOT	V8N V8T		Gold 4 Gold 8-A	GO4.SBN.OCI.NET.14.DC GO8.SBN.OCI.NET.14.DC		78.9% 78.9%	\$1,500 \$1.000	\$3,000 \$2.000	100% 80%	\$3,000 \$3,500	\$6,000 \$7,000						\$20 \$50 \$30 \$60			\$300 Ded+\$250-	Coinc	Emb Emb	Sep Sep	\$250	\$10 \$10	\$40 \$100 20% to \$100	\$75 \$300 40% to \$300
HMO	FOT	VAT		Gold 8	GO8.SBN.OCI.NET.14.DC		78.3%	\$1,000	\$2,000		\$3,500	\$7,000 \$7.000						\$30 \$60			Ded+\$250		Emb	Sep		\$10 \$10	\$40 \$100	40% t0 \$300 \$75 \$300
HMO	EY9	V77			GO10.SBN.OCI.NET.14.DC		81.4%	\$500	\$1,000		\$4,500	\$9,000						\$15 \$30			Ded+\$250		Emb	Sep		\$10	20% to \$100	40% to \$300
нмо	EY9	V77		Gold 10	GO10.SBN.OCI.NET.14.DC		80.9%	\$500	\$1,000		\$4,500	\$9,000						\$15 \$30			Ded+\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
нмо	EZY	V8L	BO	Gold 3-A	GO3.SBN.OCI.NET.14.DC	102040.RDR.RXSBN.NET.OCI.14.DC.SB	78.1%	\$1,000	\$2,000	80%	\$4,000	\$8,000						\$25 \$50	\$75		\$250		Emb	Sep	\$100	\$10	20% to \$100	40% to \$300
HMO	EZY	V8L	20	Gold 3	GO3.SBN.OCI.NET.14.DC		78.7%	\$1,000	\$2,000		\$4,000	\$8,000						\$25 \$50			\$250		Emb	Sep	\$100	\$10	\$40 \$100	\$75 \$300
HMO	E02	V8V		Gold 9-A	GO9.SBN.OCI.NET.14.DC		81.6%	\$1,000	\$2,000	90%	\$3,000	\$6,000						\$20 \$40			Ded+\$250		Emb	Sep		\$10	20% to \$100	40% to \$300
HMO	E02	V8V		Gold 9	GO9.SBN.OCI.NET.14.DC		81.1%	\$1,000	\$2,000	90%	\$3,000	\$6,000						\$20 \$40			Ded+\$250	-Coins.	Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMO HMO	EOL	V8R		Gold 6-A	GO6.SBN.OCI.NET.14.DC		79.7%	\$1,500	\$3,000		\$4,000	\$8,000						\$15 \$30 \$15 \$30	4.4		\$150 \$150		Emb	Sep	650	\$10	20% to \$100	40% to \$300
HMO	EOL EOE	V8R V8P		Gold 6 Gold 5-A	GO6.SBN.OCI.NET.14.DC GO5.SBN.OCI.NET.14.DC		79.1% 79.9%	\$1,500 \$1.300	\$3,000 \$2,600		\$4,000 \$3.250	\$8,000 \$6.500						\$25 \$50			\$150		Emb Emb	Sep Sep	\$50	\$10 \$10	\$40 \$100 20% to \$100	\$75 \$300 40% to \$300
HMO	EOE	V8P		Gold 5 A	GO5.SBN.OCI.NET.14.DC		78.5%	\$1,300	\$2,600		\$3,250	\$6,500						\$25 \$50			\$150		Emb	Sep	\$100	\$10	\$40 \$100	\$75 \$300
HMO-HSA	DX1	VZR		Silver 2	SL2.SBN.OCI.NET.14.DC		70.2%	\$2,000	\$4,000		\$4,000	\$8,000											NonEmi	Comb	\$100	\$10	\$40 \$100	\$75 \$300
HMO-HSA	DX1	VZR	zx	Silver 2-A	SL2.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.7%	\$2,000	\$4,000	70%	\$4,000	\$8,000											NonEmi	Comb		\$15	30% to \$100	50% to \$300
HMO-HSA	DX8	VZ1	YM	Silver 3	SL3.SBN.OCI.NET.14.DC	104075.RDR.RXSBN.NET.OCI.14.DC.SB	70.4%	\$2,000	\$4,000	90%	\$6,000	\$12,000											NonEmi	Comb		\$10	\$40 \$100	\$75 \$300
HMO-HSA	DX8	VZ1		Silver 3-A	SL3.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	69.3%	\$2,000	\$4,000	90%	\$6,000	\$12,000											NonEmi	Comb		\$15	30% to \$100	50% to \$300
HMO-HSA	DYG			Silver 4	SL4.SBN.OCI.NET.14.DC		71.0%	\$1,500	\$3,000		1	\$12,000											NonEmi	Comb		\$10	\$40 \$100	\$75 \$300
HMO-HSA HMO-HSA	DYG DYR	VZ2 VZ5		Silver 4-A Silver 5	SL4.SBN.OCI.NET.14.DC SL5.SBN.OCI.NET.14.DC		70.1% 69.1%	\$1,500 \$1.500	\$3,000 \$3.000	80% 70%		\$12,000 \$12.000											NonEmi NonEmi	Comb		\$15 \$10	30% to \$100 \$40 \$100	50% to \$300 \$75 \$300
HMO-HSA	DYR			Silver 5-A	SL5.SBN.OCI.NET.14.DC		68.3%	\$1,500	\$3,000		1	\$12,000											NonEmi	Comb		\$10 \$15	\$40 \$100 30% to \$100	\$75 \$300 50% to \$300
HMO	F08	V8X		Silver 1	SL1.SBN.OCI.NET.14.DC		70.8%	\$1,500 \$2.000	\$4,000		+-,	\$12,000						\$30 \$60	\$75		\$300		Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
HMO	E08	V8X	ZY	Silver 1-A	SL1.SBN.OCI.NET.14.DC		69.9%	\$2,000	\$4,000	60%	\$6,250	\$12,500						\$30 \$60			\$300		Emb	Sep	\$250	\$15	30% to \$100	50% to \$300
нмо	E2Q	V81	D0	Silver 7	SL7.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.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
HMO	E25	V84	ZT	Silver 8	SL8.SBN.OCI.NET.14.DC	104075.DD.RDR.RXSBN.NET.OCI.14.DC.SB	70.0%	\$2,000	\$4,000	70%	\$6,250	\$12,500						\$40 \$80	\$100		\$300		Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
HMO	E25	V84		Silver 8-A	SL8.SBN.OCI.NET.14.DC		68.8%	\$2,000	\$4,000	70%		\$12,500						\$40 \$80			\$300		Emb	Sep	\$250	\$15	30% to \$100	50% to \$300
HMO	E3Y	V85		Silver 9	SL9.SBN.OCI.NET.14.DC		70.5%	\$2,500	\$5,000			\$12,500						\$35 \$70			\$300		Emb	Sep	\$250	\$10	\$40 \$100	\$75 \$300
HMO HMO	E3Y F2I	V85 V8Y		Silver 9-A Silver 10	SL9.SBN.OCI.NET.14.DC SL10.SBN.OCI.NET.14.DC		69.0% 70.5%	\$2,500 \$3.000	\$5,000 \$6.000		+-)	\$12,500 \$12,500						\$35 \$70 \$35 \$70			\$300 \$300		Emb Emb	Sep	\$250 \$250	\$15	30% to \$100 \$40 \$100	50% to \$300 \$75 \$300
HMO	E2I	V8Y		Silver 10-A	SL10.SBN.OCI.NET.14.DC		68.4%	\$3,000	\$6,000	90%	\$6,250	\$12,500						\$35 \$70			\$300		Emb	Sep Sep	\$250 \$250	\$10 \$15	30% to \$100	50% to \$300
HMO	E20	V81		Silver 7-A	SL7.SBN.OCI.NET.14.DC		69.2%	\$1,500	\$3,000	70%		\$12,500						\$40 \$80			\$300		Emb	Sep	\$500	\$15	30% to \$100	50% to \$300
HMO-HSA	DW1	VZT	zx	Bronze 1-A	BR1.SBN.OCI.NET.14.DC		60.6%	\$4,000	\$8,000	70%		\$12,500											NonEm	Comb		\$15	30% to \$100	50% to \$300
HMO-HSA	DW3	vzu	zx	Bronze 2-A	BR2.SBN.OCI.NET.14.DC	153050.RDR.RXSBN.NET.OCI.14.DC.SB	61.2%	\$3,500	\$7,000			\$12,500											NonEmi	Comb		\$15	30% to \$100	50% to \$300
HMO-HSA		VZV		Bronze 3-A	BR3.SBN.OCI.NET.14.DC		59.0%	\$5,000	\$10,000		+ -)	\$12,500											NonEmi	Comb		\$15	30% to \$100	50% to \$300
HMP		VM8		Platinum 3	PL3.SBN.OCI.POS.14.DC		88.2%	\$250	\$500		\$2,500	\$5,000		\$2,000	70%	\$6,000	, ,	\$10 \$20					Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
HMP	EYZ	V74		Platinum 5	PL5.SBN.OCI.POS.14.DC		89.0%	n/a	n/a		\$3,000	\$6,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$20 \$60			\$100 \$300		Emb	Sep	\$50	\$15	\$25 \$100	\$50 \$300
HMP HMP	EY4 F46	V76 V88		Platinum 6 Platinum 1	PL6.SBN.OCI.POS.14.DC PL1.SBN.OCI.POS.14.DC		90.7% 88.5%	n/a \$250	n/a \$500	100% 100%	\$3,000 \$3.000	\$6,000 \$6.000	\$1,000 \$2.000	\$2,000 \$4.000	70% 70%	\$6,000 \$6,000	\$12,000 \$12,000	\$20 \$40 \$15 \$30	\$75	\$120	\$75 \$150 \$250		Emb Emb	Sep Sep		\$15 \$10	\$25 \$100 \$40 \$100	\$50 \$300 \$75 \$300
HMP	E46 E5M			Platinum 1 Platinum 2	PL1.SBN.OCI.POS.14.DC PL2.SBN.OCI.POS.14.DC		88.5% 88.5%	\$250 n/a	\$500 n/a		\$3,000	\$6,000 \$6,000	\$2,000	\$4,000 \$8.000		\$6,000	\$12,000 \$20.000	\$15 \$30	\$75	\$250	\$150 \$300			Sep	\$50	\$10 \$10	\$40 \$100 \$40 \$100	\$75 \$300 \$75 \$300
HMP	E5Q	V9F		Platinum 4	PL4.SBN.OCI.POS.14.DC		91.9%	n/a	n/a		+-,	\$10,000	\$1,000	\$2,000	70%	\$6,000	\$12,000	\$15 \$30	+		\$150 \$350		Emb	Sep	ψJU	\$15	\$25 \$100	\$50 \$300
HMP-HSA	DW9			Gold 1-A	GO1.SBN.OCI.POS.14.DC		78.5%	\$1,300	\$2,600		\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000			-			NonEmi	Comb		\$10	20% to \$100	40% to \$300
HMP-HSA	DW9	VZX	YM	Gold 1	GO1.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.14.DC.SB	78.4%	\$1,300	\$2,600	90%	\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000						NonEmi	Comb		\$10	\$40 \$100	\$75 \$300
HMP-HSA	DXQ			Gold 7-A	GO7.SBN.OCI.POS.14.DC		78.1%	\$1,300	\$2,600		\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000			\$250			NonEmi	Comb		\$10	20% to \$100	40% to \$300
HMP-HSA	DXQ			Gold 7	G07.SBN.OCI.POS.14.DC		78.0%	\$1,300	\$2,600	100%	\$2,600	\$5,200	\$2,000	\$4,000	70%	\$6,000	\$12,000	I		\$250			NonEmi	Comb		\$10	\$40 \$100	\$75 \$300
HMP	EZQ	V8K		Gold 2	GO2.SBN.OCI.POS.14.DC		78.8%	\$1,500	\$3,000	70%	\$3,000	\$6,000	\$2,000	\$4,000	50%	\$6,000	\$12,000	\$30 \$60	6400		\$250		Emb	Sep	40.00	\$10	\$40 \$100	\$75 \$300
HMP HMP	EZ7 F77	V80		Gold 4-A Gold 4	GO4.SBN.OCI.POS.14.DC GO4.SBN.OCI.POS.14.DC		79.1% 78.9%	\$1,500 \$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 Sep	\$250 \$250	\$10 \$10	20% to \$100 \$40 \$100	40% to \$300 \$75 \$300
HMP	E27	V8U V8U		Gold 4 Gold 8-A	G04.SBN.OCI.POS.14.DC		78.9%	\$1,500 \$1.000	\$3,000 \$2.000	100% 80%	\$3,000	\$6,000 \$7.000	\$2,000	\$4,000 \$4.000	70% 70%	\$6,000 \$6.000	\$12,000	\$20 \$50 \$30 \$60			5300 Ded+\$250-	Coins.	Emb	Sep	¢20U	\$10 \$10	\$40 \$100 20% to \$100	\$75 \$300 40% to \$300
HMP	EOV	V8U		Gold 8-A	GO8.SBN.OCI.POS.14.DC		78.3%	\$1,000	\$2,000		\$3,500	\$7,000		\$4,000	70%	\$6,000	\$12,000	\$30 \$60			Ded+\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMP	EZF	V78			GO10.SBN.OCI.POS.14.DC		80.9%	\$500	\$1,000		\$4,500	\$9,000	\$2,000	\$4,000	70%	\$6,000	\$12,000	\$15 \$30			Ded+\$250		Emb	Sep		\$10	\$40 \$100	\$75 \$300
HMP	EZF	V78	AO		GO10.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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
HMP	EZQ	V8K	A0	Gold 2-A	GO2.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.14.DC.SB	79.5%	\$1,500	\$3,000	70%	\$3,000	\$6,000	\$2,000	\$4,000	50%	\$6,000	\$12,000	\$30 \$60			\$250		Emb	Sep		\$10	20% to \$100	40% to \$300

	F	Plan Nar	ne		Medical	Rx			In	-Netwo	rk			Οι	it-of-Ne	twork				Copay	ments						Rx		
	M	edical	Rx		Schedule of	Schedule of																	Medical						
	Exc	change		Metal	Benefits	Benefits	Act'l	Dedu	ctible		OOP M	laximum	Dedu	ctible		OOP N	laximum				OP Surgery		Deduct.	Deduct			Tie	r 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 Free-S	t. Hospital	IP	Туре	Туре	Deduct.	Tier 1	Tier 2 Sp	ec. Tier	3 Spec.
HMP	EZZ	2 V8N	1 BO	Gold 3-A	GO3.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	EZZ	2 V8N	1 ZS	Gold 3	GO3.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	E04	1 V8W	/ A0	Gold 9-A	GO9.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	6 to \$300
HMP	E04	1 V8W	/ YM	Gold 9	GO9.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	EON	V8S	A0	Gold 6-A	GO6.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	EON	V8S	ZR	Gold 6	GO6.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	\$5 0	\$10	\$40 \$1	00 \$75	5 \$300
HMP	EOG	6 V80	(A0	Gold 5-A	GO5.SBN.OCI.POS.14.DC	102040.RDR.RXSBN.PLS.OCI.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 \$1	00 40%	% to \$300
HMP	EOG	5 V8Q	ZS	Gold 5	GO5.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP-HS	A DXZ	z vzs	YM	Silver 2	SL2.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DXZ	z vzs	ZX	Silver 2-A	SL2.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP-HS	A DYF	H VZ3	YM	Silver 4	SL4.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DYH	H VZ3	ZX	Silver 4-A	SL4.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP-HS	A DX6	6 VZ4	YM	Silver 3	SL3.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DX6	6 VZ4	ZX	Silver 3-A	SL3.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP-HS	A DYC	D VZ6	YM	Silver 5	SL5.SBN.OCI.POS.14.DC	104075.RDR.RXSBN.PLS.OCI.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	00 \$75	5 \$300
HMP-HS	A DYC	D VZ6	ZX	Silver 5-A	SL5.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	00 50%	% to \$300
HMP	E25	5 V82	D0	Silver 7	SL7.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	\$300			Emb	Sep	\$500	\$10	\$40 \$1	00 \$75	5 \$300
HMP	E2Y	(V83	ZT	Silver 8	SL8.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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	\$300			Emb	Sep	\$250	\$10	\$40 \$1	00 \$75	5 \$300
HMP	E2k	< V8Z	ZT	Silver 10	SL10.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	E2k	< V8Z	ZY	Silver 10-A	SL10.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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 \$1	00 50%	% to \$300
HMP	E41	V86	ZT	Silver 9	SL9.SBN.OCI.POS.14.DC	104075.D.RDR.RXSBN.PLS.OCI.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 \$1	00 \$75	5 \$300
HMP	E41	V86	ZY	Silver 9-A	SL9.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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 \$1	00 50%	6 to \$300
HMP	E25	5 V82	ZZ	Silver 7-A	SL7.SBN.OCI.POS.14.DC	153050.RDR.RXSBN.PLS.OCI.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	\$300			Emb	Sep	\$500	\$15	30% to \$1	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:

		Current	4Q13 Ba	se Rates	Proposed * Base Rates on a								Proposed 1Q14
			with Tren		Revenue		Rate	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 <u>Factor</u> :	= <u>Rate</u>	<u>Basis</u> (col a)	<u>Trend</u>	x <u>Fees</u> x	x <u>EHB</u> x	< <u>Adj</u>	x <u>Adj</u>	x <u>Adj</u>	= <u>Total</u> (col b)	<u>(= a x b)</u>
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

* 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.

Formula & Example

Exhibit 4

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 EZ5 with Rx C0 Effective Date: 4/1/14 Census:

_		Member A	lges			Age I	actors	
-	<u>EE Age</u>	<u>Spouse Age</u>	Child #1	Child #2	EE	<u>Spouse</u>	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
\$512.46	Medical Base Rate	(1)
0.7145	Benefit Plan Ratio (EZ5)	(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)
\$4,807.00		

Total Monthly Premium

<u>Exhibit A</u>

		Earned	Incurred	Claim	
Month	Members	<u>Premium</u>	<u>Claims</u>	<u>PMPM</u>	Loss Ratio
Jan-12	2,097	1,001,289	676,230	322.47	67.5%
Feb-12	2,092	1,008,153	490,703	234.56	48.7%
Mar-12	2,087	1,004,079	429,754	205.92	42.8%
Apr-12	2,048	983,024	542,506	264.90	55.2%
May-12	2,021	968,813	519,526	257.06	53.6%
Jun-12	1,964	958,002	448,492	228.36	46.8%
Jul-12	2,013	967,548	416,466	206.89	43.0%
Aug-12	1,979	950,252	489,288	247.24	51.5%
Sep-12	1,958	924,100	405,175	206.93	43.8%
Oct-12	1,936	919,699	561,423	289.99	61.0%
Nov-12	1,936	929,625	477,799	246.80	51.4%
Dec-12	1,903	923,026	389,104	204.47	42.2%
Total	24,034	11,537,610	5,846,466	243.26	50.7%

Member Months, Earned Premium & Incurred Claim Experience - OCI

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%.

<u>Reinsurance Assessment</u>. 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 1.2% 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%

DC Small Group Rate Review - Development of Experience Adjustment

	ΟCΙ	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
<u>3d. Subtotal: Medical</u> (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
<u>3h. Subtotal: Pharmacy</u> (3e x 3f x 3g)	<u>\$63.69</u>	<u>\$62.16</u>	<u>\$62.43</u>
<u>3i. Subtotal: Medical+Pharmacy</u> (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	\$436.11	\$470.63	\$464.45
(3i x 3j x 3k x 3l x 3m)			
4. Supportable Pricing Adjustment (2d / 3n -1)	-8.7%	-1.1%	-2.4%
(rate adjustment required to achieve 73% loss ratio)			

UNITED HEALTHCARE HEALTHCARE ECONOMICS

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>	<u>Outpatient</u>	Professional	<u>Other</u>	<u>Capitation</u>	Total <u>Medical</u>	Retail <u>Pharmacy</u>	Weighted <u>Aggregate</u>							
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	[3]	6.0%	5.4%	3.7%	4.7%	2.3%	4.8%	4.8%	4.8%							
Benefit Leveraging	[4]	0.2%	0.7%	1.2%	0.9%	0.2%	0.8%	1.8%	0.9%							
Margin		1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%							
Demographic Change	[5]	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	0.0%	0.0%	0.0%	<u>0.0%</u>	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 Optimum Choice, Inc., NAIC #96940 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 Optimum Choice, Inc. 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 offexchange. 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 88 new plans: 47 HMO and 41 HMP (or HMO-Plus, 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.

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%

<u>J. Base Period Experience</u>. 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 \$121,252 for Optimum Choice, Inc. No adjustments have been made for large group pooling.

<u>K. Projected Base Period Experience</u>. 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):	<u>-1.6%</u>
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.
+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 1st 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.

<u>N. Projected Index Rate</u>. 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.

<u>O. Market-wide Adjustments to the Index Rate</u>. Market-wide risk adjustments are described in the above section "L. Manual Rate Development".

<u>P. Plan Level Adjustments to the Index Rate</u>. 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.

<u>Q. Non-Benefit Expenses</u>. 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.

<u>% of Premium</u> 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
7.5%	Profit
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 80.3%. The estimated Federal MLR adjustments are as follows:

10.2% Taxes, regulatory fees and assessments

- -1.7% GAAP Medical reclass to MLR SG&A
- 1.5% QI/HIT Medical costs added
- 0.1% Bad debt
- 0.0% Credibilty adjustment

10.1% 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

Boris P. Gerber, FSA, MAAA Actuary, UnitedHealthcare

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. District of Columbia and Countrywide Experience.

- i. Earned Premium: See Exhibit A.
- ii. Number of policyholders: As of March, 2013: 194 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

Boris P. Gerber, FSA, MAAA Actuary UnitedHealthcare

Federal Rate Filing Justification Part III Actuarial Memorandum & Certification For Optimum Choice, Inc.

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:** Optimum Choice, Inc.
- State: District of Columbia
- **HIOS Issuer ID:** 75753
- 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):	<u>-1.6%</u>
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 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 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. Optimum Choice, Inc. anticipates paying \$1.06 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:

- 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:** 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
<u>9.8%</u>	Taxes & Fees
27.0%	Total

Projected Loss Ratio: The projected loss ratio using federally prescribed MLR methodology is 80.3%.

Index Rate:

	Optimum Choice, Inc.														
2014 Effective Dates Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec															
Member Months	154	84	110	115	109	197	106	202	171	203	197	214	1,862		
Allowed Claims PMPM 2012	273.90	273.90	273.90	273.90	273.90	273.90	273.90	273.90	273.90	273.90	273.90	273.90	273.90		
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%	10.7%		
Months of Trend	24	25	26	27	28	29	30	31	32	33	34	35			
Projected Allowed Claims	341.02	343.92	346.85	349.80	352.77	355.78	358.80	361.85	364.93	368.04	371.17	374.33	359.72		
Index Rate for Part I	359.72		ĺ												
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.

		Iculator							Exhibit E
			Estimation of f	it of plan design into	the paramete	ers of AV calcula	ator		
				opay					
	Medical Copa	s After Deductible	Free Standing	Hospital Setting	Rx E	ffective Coins	urance Estima	ation	
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)	Methodology
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	-	-	-	-	70.08%	74.08%	69.67%	96.64%	a, e
Bronze 2-A	-	-	-	-	67.1%	67.1%	67.1%	67.1%	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
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%	b
Silver 5	-	-	-	-	71.35%	74.21%	71.01%	96.59%	a, e
Silver 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	-	-	63.1% (c)	-	57.01%	57.01%	57.01%	57.01%	b, c, d
Silver 8	-	-	63.1% (c)	-	-	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%	b, c, d
Gold 4	-	-	72.12% (c)	-	71.01%	75.58%	73.62%	96.51%	a, c, d, e
Gold 4-A	-	-	72.12% (c)	-	64.91%	64.91%	64.91%	64.91%	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	-	63.47% (a)	-	73.43% (c)	75.08%	75.08%	75.08%	75.08%	a, b, c, d
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	-	-	-	95.07% (c)	-	-	-	95.82%	b, c, d, e
						0.0.0001		05.039/	
Platinum 5	-	-	96.72% (c)	90.15% (c)	57.94%	85.87%	82.58%	95.82%	a, c, d, e

Methodology

 Methodology
 Image: Construction of the second Certification For plan design features that do not fit into the parameters of the AV Calculator, I certify that both the methodology and the calculated estimated values are in accordance with generally accepted actuarial principles and methodologies. Boris P. Genber Boris P. Gerber, FSA, MAAA

AV Pricing Values: For HMO, medical plan V9E/E5P with Rx plan ZU is the fixed reference plan selected as the basis for the AV Pricing Values. For HMP, medical plan V9F/E5W 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. Genber

Boris P. Gerber, FSA, MAAA Actuary, UnitedHealthcare 185 Asylum Street, CT039-16B Hartford, CT 06103 Phone 860-702-5540 Fax 860-702-5016

Date: 5/15/2013

	B C D	F	F	G	н		ĸ	1	м	N O	p	0	R	S	т	V	x	Y
1	Data Collection Template	L	ſ	0	11	1 1	К	L	IVI	N	F	ų	N	3	1 0	v	Ä	
-	Data concetton remplate																	
2		Ontinuum Cha		State:	DC													
3	1 7 8	Optimum Cho	ice, inc.															
4		75753		Market:	Small Group													
5	Effective Date of Rate Change(s):	1/1/2014																
6																		
2 3 4 5 6 7 8 9 10 11 12																		
8	Market Level Calculations (Same for all Pla	ins)																
9																		
11	Section I: Experience period data																	
12	Experience Period:	1/1/2012	to	12/31/2012														
			Experience Period															
13			Aggregate Amount	PMPM	% of Prem													
14	Premiums (net of MLR Rebate) in Experien	ce Period:	\$10,477,610	\$435.95	100.00%													
15	Incurred Claims in Experience Period		\$5,846,466	243.26	55.80%													
16	Allowed Claims:		\$6,582,925	273.90	62.83%													
14 15 16 17 18 19 20 21	Index Rate of Experience Period Experience Period Member Months		24,034	\$273.90	I													
18	Experience Period Member Months		24,054															
20	Section II: Allowed Claims, PMPM basis																	
21			Experience	e Period		Pro	jection Period:	1/1/2014	to 1	12/31/2014	N	/lid-point to Mic	d-point, Experie	ence to Projection:	24 m	onths	_	
							Experience to										-	
22			on Actual Exper	ience Allowed		Projec	ion Period	Fact	ors	Projections, b	efore credibility	Adjustment		Credibility Manua	I			
		Utilization	Utilization per	Average		Pop'l risk				Utilization per	Average			Average				
23	Benefit Category	Description	1,000	Cost/Service	PMPM	Morbidit		Cost	Util	1,000	Cost/Service	PMPM	per 1,000	Cost/Service	PMPM			
24	Inpatient Hospital Outpatient Hospital	Days Services	136.48 2,358.23	2,645.82 474.85	\$30.09 93.32	1.000 1.000	1.000 1.000	1.060 1.054	1.001 1.051	136.75 2,604.90	\$2,972.84 527.52	\$33.88 114.51	110.470 5,764.087	4,898.540 261.377	\$45.10 125.55			
25	Professional	Services	6,954.82	122.07	70.75	1.000	1.000	1.034	1.044	7,580.31	131.27		11,170.617	126.733	117.97			
27	Other Medical	Services	12.26	94.54	0.10	1.000	1.000	1.047	1.044	13.26	103.63	0.11	93.732	234.879	1.83			
28	Capitation	Benefit Period	12,000.00	15.07	15.07	1.000	1.000	1.023	1.000	12,000.00	15.77	15.77	12,000.000	16.122	16.12			
29	Prescription Drug	Prescriptions	9,199.98	84.23	64.57	1.000	1.000	1.048	1.042	9,989.01	92.51	77.01	9,098.685	108.935	82.60			
30	Total				\$273.90							\$324.21			\$389.17			
31																After Credibility	Projected Period Tot	tals
32	Section III: Projected Experience:				Projected Allowed					cable)		17.91%			82.09%	\$377.54	\$8,435,	717
33							wed Average Fa									0.888		
34							ncurred Claims,		ein & Risk Ac	dj't, PMPM						\$335.30	\$7,491,9	
35							isk Adjustment									<u>-80.54</u>	(<u>1,799,</u>	
36							d Incurred Clain CA reinsurance			coveries, net of rein pro	em, PMPM					\$415.84	\$9,291,5	504
38					Projected Incurre	-	ic, i remourance	recoveries, II	et or rem pr	c, . IVII IVI						\$415.84	\$9,291,5	564
35					-													
40					Administrative Ex										4.50%	23.93	534,6	
41					Profit & Risk Load Taxes & Fees										7.50% 9.80%	39.88 52.11	891,: 1,164,4	
42					Single Risk Pool G	rocc Promium A		4							5.00%	\$531.77	\$11,881,7	
44					Index Rate for Pro		νδ. nate, riviPiv									\$359.72	Ş11,001,1	
45						,	over Experience	Period								21.98%		
46							annualized:									10.44%		
47					Projected Membe	er Months											22,3	344
24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 29 40 41 42 43 44 45 46 47 48																		
48																		
	Information Not Releasable to the Pu											ust not be						
48 49 50										or internal government the full extent of the la		ust not be						

Product-Plan Data Collection

 Company Legal Name:
 Optimum Choice, Inc.

 HOS Issuer ID:
 75733

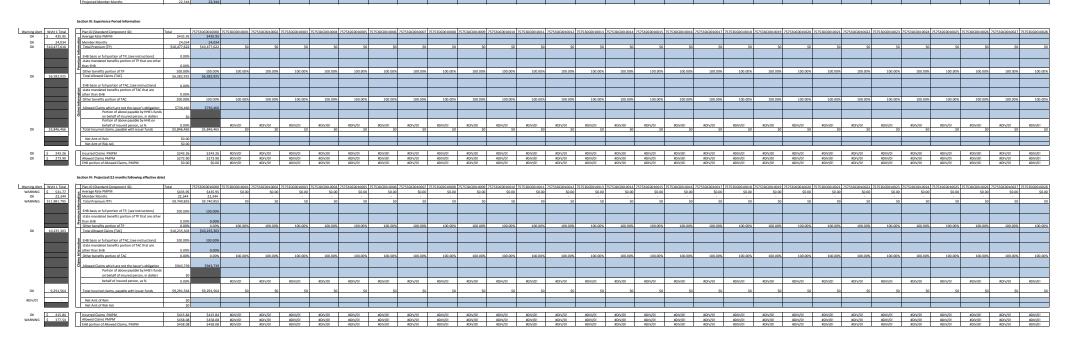
 Elfective Date of Rate Change(s):
 1/1/2014

Section I: General Product and Plan Information																														
Product		Terminated Product																								HMO				
Product ID:		75753DC001																								75753DC001				
Metal:		Catastrophic	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver
AV Metal Value		0.000	0.882	0.907	0.885	0.885	0.919	0.890	0.785	0.784	0.781	0.780	0.795	0.788	0.791	0.789	0.789	0.783	0.814	0.809	0.781	0.787	0.816	0.811	0.797	0.791	0.799	0.785	0.702	0.697
AV Pricing Value		0.000	0.928	0.979	0.945	0.939	1.000	0.942	0.703	0.700	0.784	0.780	0.807	0.799	0.789	0.794	0.790	0.782	0.828	0.819	0.787	0.780	0.841	0.833	0.828	0.811	0.826	0.803	0.609	0.605
Plan Type:		HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Plan Name		Terminated																												
		Products	VM9.2V	V75.2U	V87.YM	V89.2R	V9E.ZU	V73.2V	VZW.AD	VZW.YM	VZY.AD	VZY.YM	V79.A0	V79.YM	V8N.C0	V8N.ZT	V8T.A0	V8T.YM	V77.A0	V77.YM	V8L.80	V8L.ZS	V8V.A0	V8V.YM	V8R_AD	V8R.ZR	V8P.A0	V8P.25	VZR.YM	VZR.ZX
Plan ID (Standard Component ID):		75753DC0010000 7	75753DC0010001	75753DC0010002	75753DC0010003	75753DC0010004	75753DC0010005	75753DC0010006	75753DC0010007	75753DC0010008	75753DC0010009	75753DC0010010	75753DC0010011	75753DC0010012	75753DC0010013	75753DC0010014	75753DC0010015	75753DC0010016	75753DC0010017	75753DC0010018	75753DC0010019	75753DC0010020	75753DC0010021	75753DC0010022	75753DC0010023	75753DC0010024	75753D00010025	75753DC0010026 7	5753DC0010027	75753DC0010021
Exchange Plan?		No	Yes	Yes	Yes																									
Historical Rate Increase - Calendar Year - 2																														(
Historical Rate Increase - Calendar Year - 1																														/
Historical Rate Increase - Calendar Year 0																														/
Effective Date of Proposed Rates		1/1/2013	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	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	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	1	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.009
Cum'tive Rate Change % (over 12 mos prior)		0.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.009
Proj'd Per Rate Change % (over Exper. Period)		0.00%	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#D(V/0
Product Threshold Rate Increase %	1	0.00%																								#DIV/01				

State: DC Market: Small Group

Section II: Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM)

Plan ID (Standard Component ID):	Total 3	75753DC0010000	75753DC0010001	75753DC001000	2 75753DC0010003	75753D00010004	75753DC0010005	75753DC0010006	75753DC0010007	75753DC0010008	75753D00010009	75753DC0010010	75753DC0010011	75753DC0010012	75753DC0010013 75	753D00010014	75753DC0010015	75753DC0010016	5 75753DC0010017	75753DC0010018	75753DC0010019	75753DC0010020 75753DC0	010021 75753DC00100	22 75753DC00100.	3 75753DC0010024	75753DC0010025	75753DC0010026	75753DC0010027	75753DC0010028
Inpatient	\$3.79	\$3.75	\$0.00	\$0.0	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	\$0.00 \$0	00 \$0.	0 \$0.00	\$0.00	\$0.00	\$0.00	
Outpatient	\$21.19	\$21.15	\$0.00	\$0.0	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	\$0.00 \$0	00 \$0.	10 \$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Professional	\$12.17	\$12.17	\$0.00	\$0.0	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	\$0.00 \$0	00 \$0.	10 \$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Prescription Drug	\$0.02	\$0.02	\$0.00	\$0.0	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	\$0.00 \$0	00 \$0.I	IO \$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0.70	\$0.70	\$0.00	\$0.0	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	\$0.00 \$0	00 \$0.	10 \$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Capitation	\$12.43	\$12.43	\$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	\$0.00 \$0	00 \$0.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Administration	\$0.00	\$0.00	\$0.00	\$0.0	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	\$0.00 \$0	00 \$0.1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Taxes & Fees	\$0.00	\$0.00	\$0.00	\$0.0	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	\$0.00 \$0	00 \$0.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Risk & Profit Charge	\$0.00	\$0.00	\$0.00	\$0.0	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	\$0.00 \$0	00 \$0.I	IO \$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Rate Increase	\$50.31	\$50.31	\$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	\$0.00 \$0	00 \$0.I	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Member Cost Share Increase	\$0.00	\$0.00	\$0.00	\$0.0	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	\$0.00 \$0	00 \$0.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Average Current Rate PMPM	\$435.95	\$435.95																											/



Sheet Sheet <th< th=""><th>Nerr Shap <th< th=""><th></th><th>Cold Cold <th< th=""></th<></th></th<></th></th<>	Nerr Shap ""><th></th><th>Cold Cold <th< th=""></th<></th></th<>		Cold Cold <th< th=""></th<>
1/1/2014 1/2014	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	1/1/2014 1/1	1/2014 1/1/2
STRICTIONICS TYPELCONDNI	D7 TATELOCALISME ocalisme< th=""> TATELOCALISME</thtatelocalisme<>	ST-BOOLSAN ST-BOOL	COLORED F151CORDERED
37314001002 373140011001 </td <td>D7 D7382000000000000000000000000000000000000</td> <td>Districtione Districtione Districtione<</td> <td>Description F3-backgrawn F3-backgrawn<!--</td--></td>	D7 D7382000000000000000000000000000000000000	Districtione Districtione<	Description F3-backgrawn
10003 10003 10003 10003 10003 10003 10003 10003 10003 10003 10003 10003 10003 10003 10003 10003 10003 10003 10003 10003 10003 10003 10003 10003 10003 10003 10003	00001 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002 00002	100/02 100/03 100/03 100/03 100/03 100/03 8 100/02 100/03 100/03 100/03 100/03 100/03 9 100/03 100/03 100/03 100/03 100/03 100/03 9 100/03 100/03 100/03 100/03 100/03 100/03 9 100/04 100/03 100/03 100/03 100/03 100/03	International Internat
System System<	01 5/550000000000000000000000000000000000	No.001064 NY1100010001 UCT PL71 ECONDUCT PL71 ECONDUCT<</td>	CONDUCT PL71 ECONDUCT PL71 ECONDUCT<
Solution Solution	NN 100.000 100	100.000 100.000 <t< td=""><td>190.0% 190.0%<</td></t<>	190.0% 190.0%<
BOV(0) BOV(0)<	X01V_01 X01V_01 <t< td=""><td>ADV/01 ADV/01 ADV/01<</td><td>Structure ADV/01 ADV</td></t<>	ADV/01 ADV/01<	Structure ADV/01 ADV

HMP/POS 757330C002			
Gold Gold <th< td=""><td>Gold Gold Silver Silver</td><td>of Short Sh</td><td>Patrum Patrum Patrum<</td></th<>	Gold Gold Silver	of Short Sh	Patrum Patrum<
POS POS POS POS POS POS POS POS	POS POS POS POS POS POS	POS POS POS POS POS POS POS POS POS POS	HMO HMO HMO HMO HMO HMO HMO HMO HMO HMO
V8K.A0 V8M.80 V8M.25 V8W.A0 V8W.1M V8S.A0 V8S.28 V8Q.A0 2555300000018 75553000020019 75553000020021 75553000020021 75553000020023 75553000020023 75553000020024 75553000000023	V80,25 V25,YM V25,2X V23,YM V23,2X V24,YM 20025 75753D00020026 75753D000200027 75753D00002002 75753D000200001 75753D00020001	VZ4.2X VZ5.1M VZ5.2X V82.00 V83.2T V82.2T V82.2Y V86.2T V86.2Y V82.2Z 00 311 757530000000031 757530000000033 757530000000035 75753000000035 75753000000038 75753000000038 757530000000008 757530000000000000000000000000000000000	C4N.ZV F19.ZU F45.YM F49.28 E57.ZU F1Y.ZV D1N6.40 D1N6.1M D1N6.40 D1N6.1M E20.40 E20.1M E20.3M E20.3M E25.2T E67.40 E77.1M 755100010049 3753100010405 375300000405 375300000405 375300000405 375300000405 37530000405 37530000405 37530000405 37530000405 37530000405 37530000405 37530000405 375300000405 375300000405 375300000405 375300000405 375300000405 375300000405 375300000405 375300000405 375300000405 375300000405 375300000405 3753000000000000000000000000000000000
165 165 165 165 165 165 165	61 61 61 61	<u>201 201 201 201 201 201 201 201 201 201 </u>	
1/1/2014 1/1	14 1/1/2014 1/1/2014 1/1/2014 1/1/2014 1/1/2014 1/1/2014 1/1/2014 1/1/2014 0.00% 0.00% 0.00% 0.00%	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 1/1/2014 1/1/2014 1/1/2014	1/1/2014 1/1/2014
0 000 000 000 000 000 000 000 000 000	300.099 340.099 340.099 340.099 340.099 340.099 340.0	0% - <u>3999.00%</u> - <u>3999.00%</u> - <u>399.00%</u> - <u>3999.00%</u> - <u>3990.00%</u> - <u>3900.00%</u> - <u>30</u>	2000 2000 <td< td=""></td<>
*0(9)01			
757530C0020018 [757530C0020019 [757530C0020020 [757530C0020022] [757530C0020023 [757530C0020023 [757530C0020024 [757530C0020024 [757530C0020023 [757530C0020024 [757530C002000204 [757530C002000000000000000000000000000000000	0025 75753DC0020026 757530C0020027 75753DC0020028 75753DC0020029 75753DC0020031 75753DC0020030 75753DC0020031 75753DC0020030 75753DC0020031 75753DC0020030 75753DC0020030 75753DC0020031 75753DC0020030 75753DC0020031 75753DC0020031 75753DC0020031 75753DC0020031 75753DC0020031 75753DC0020031 75753DC0020031 75753DC0020031 75753DC0020031 75753DC0020031 75753DC0020031 75753DC0020000000000000000000000000000000000	81 757510C0020032 757510C0020033 757510C0020034 757510C0020035 757510C0020037 757510C0020038 757510C0020048 755100020048 7551000020048 755100000000000000000000000000000000000	2510000000 7575100000007 7575100000007 7575100000057 7575100000057 7575100000057 7575100000057 7575100000057 7575100000057 75500000057 755100000057 755100000057 755100000057 755100000057 755100000057 75500000057 75500000057 75500000057 75500000057 75500000057 755100000057 755100000057 755100000057 75500000057 75500000057 75500000057 75500000057 75500000057 75500000000
	\$0.00 \$0.00 <th< td=""><td>00 \$0.00 \$0</td><td>50.00 <th< td=""></th<></td></th<>	00 \$0.00 \$0	50.00 50.00 <th< td=""></th<>
\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$	30.00 30.00 30.00 50.00 <th< td=""><td>xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx</td><td>50.00 <th< td=""></th<></td></th<>	xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	50.00 50.00 <th< td=""></th<>
\$0.00 \$0.00	\$0.00 \$0.00	00 50.	Yang Yang Yang <th< td=""></th<>
	\$0.00 \$0.00	00 \$0.	6.0 전 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0
75753bC0020018 75753bC0020019 75753bC0020020 75753bC0020021 75753bC0020022 75753bC0020023 75753bC0020024 75753bC0020024	2002 75753DC0020026 75753DC0020027 75753DC0020028 75753DC0020029 75753DC0020030 75753DC0020031	121 2757530C0020032 757530C0020033 757530C0020034 757530C0020035 757530C0020036 757530C0020037 757530C0020038 757530C0020038 757530C0020040 757530C0020044 757530C002044 757530C0020044 757530000000000000000000000000000000000	7516001000 75160000000 7516000000000000000000000000000000000000
50 50 50 50 50 50 50 50 50 50 50 50 50 5	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	50 50 50 50 50 50 50 50 50 50 50	
100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%	0.00% 100.00% 100.00% 100.00% 100.00% 100.00%	0% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%	200.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%
100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%	0.00% 100.00% 100.00% 100.00% 100.00% 100.00%	9% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%	100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%
10/vi0a 10/vi0a 10/vi0a 10/vi0a 10/vi0a 10/vi0a 10/vi0a 10/vi0a 10/vi0a	10/viOa 10/viOa 10/viOa 10/viOa 10/viOa 10/viOa 10/viOa 10	10/108 10/108 10/108 10/108 10/108 10/108 10/108 10/108 10/108	
IO/VIO# IO/VIO# IO/VIO# IO/VIO# IO/VIO# IO/VIO#	10/viO# 10/viO# 10/viO# 10/viO# 10/viO# 10/viO#	10/vi0# 10/vi0# 10/vi0# 10/vi0# 10/vi0# 10/vi0# 10/vi0# 10/vi0# 10/vi0#	<u> 1 </u>
10/V/10# 10/	10/v/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	14 10/v108 10/v108 10/v108 10/v108 10/v108 10/v108 10/v108 10/v108 10/v108 10/v108 0/v108 0/v108 0/v108 0/v108 0/v108	1970 1970 1970 1970 1970 1970 1970 1970
757530C0020018 757530C0020019 757530C0020202 757530C0020021 757530C0020022 757530C0020023 757530C0020024 750530C0020024 750530C0020024 750530C0020024 750530C0020000000000000000000000000000000	20025 75753020020026 75753020020027 75753020020028 75753020020029 75753020020031 50.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	131 757530C0020032 757530C0020033 757530C0020034 757530C002004 757530C0020045 757530C0020043 757530C0020048 757530C0020048 757530C0020040 757530C000000000000000000000000000000000	1990 (1990) (199
S0 S0 S0 S0 S0 S0 S0	S0 S0<	· ·	
100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%	0.00% 100.00% 100.00% 100.00% 100.00% 100.00%	0% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%	100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%
100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%	0.00% 100.00% 100.00% 100.00% 100.00% 100.00%	0% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%	100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%
IOV/VO# 10/V/O# 10/V/O# 10/V/O# 10/V/O# 10/V/O#	I I	10/v/0# 10/v/0# 10/v/0# 10/v/0# 10/v/0# 10/v/0# 10/v/0# 10/v/0#	
50 50 50 50 50 50 50	50 50 50 50 50 50 50	50 50 50 50 50 50 50 50 50 50	<u>50</u> 50 50 50 50 50 50 50 50 50 50 50 50 50
#Div/01 aDiv/0	10/vi0a 10/vi0a 10/vi0a 10/vi0a 10/vi0a 10/vi0a 10/vi0a 10/vi0a 10/vi0a	1 10/v0# 10/v0# 10/v0# 10/v0# 10/v0# 10/v0# 10/v0# 10/v0# 10/v0# 10/v0#	No.00 No.00 <th< td=""></th<>
#Drv/01 #Drv/01 #Drv/01 #Drv/01 #Drv/01 #Drv/01 #Drv/01 #Drv/01	1 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01	a 10/viOs 10/viOs 10/viOs 10/viOs 10/viOs 10/viOs 10/viOs 10/viOs 10/viOs 10/viOs	

							HMO 75753DC001																								
G 0.814 0.828 HMO EY9.A0 757530000100	old Gold 0.809 0.819 HMO EY9.YM	Gold 0.781 0.787 HMO EZY.80 7575300010055	Gold 0.787 0.780 HMO EZY.25	Gold 0.816 0.841 HMO E02.AD	Gold 0.811 0.833 HMO E02.YM 25253DC0010069	Gold 0.797 0.828 HMO E0LA0 2525300010020	Gold 0.791 0.811 HMO E0L28 25253D0010021	Gold 0.799 0.826 HMO E0E.AD	Gold 0.785 0.803 HMO E0E.25	Silver 0.702 0.609 HMO DX1.YM 257530C0010074	Silver 0.697 0.605 HMO DX1.2X 252530c0010025	Silver 0.704 0.618 HMO DX8.YM	Silver 0.693 0.614 HMO DX8.2X 7525300010077	Silver 0.710 0.621 HMO DYG.YM	Silver 0.701 0.617 HMO DYG.ZX	Silver 0.691 0.600 HMO DYR.YM 75753000010080	Silver 0.683 0.596 HMO DYR 2X	Silver 0.708 0.696 HMO E08.2T 75253000010082	Silver 0.699 0.677 HMO E08.2Y	Silver 0.715 0.687 HMO E20,00	Silver 0.700 0.690 HMO E25.2T	Silver 0.688 0.671 HMO E25.2Y	Silver 0.705 0.698 HMO E3Y.ZT	Silver 0.690 0.680 HMO E3Y.2Y 75753000010088	Silver 0.705 0.700 HMO E21.2T 75.7530.0001.0089	Silver 0.684 0.682 HMO E21.2Y	Silver 0.692 0.669 HMO E20,22 2525300010091	Bronze 0.606 0.511 HMO DW1.ZX 2525300010092	Bronze 0.612 0.515 HMO DW3.ZX	Bronze 0.590 0.575 HMO DWS-2X 2525-30/001/0094	Platinum 0.882 0.933 POS C4M.2V
75755DC00100	No.	No.	No. No.	No	757550C0010069	75755DC0010070	75755DC0010071	No.	No.	No	75755DCD010075	/5/53DC00100/6	No.	757550C0010078	No.	75755DC0010080	75753DC0010081	No.	757550C0010085	757550C0010084	757550C0010085	75755DC0010086	No.	757530C0010088	No.	No.	75755DC0010091	75753D00010092	757550C0010095	No.	757550C0020042
110	110	NU	110	NU	NO	no	110	140	NO	NU	110	NU	140	NO	NU	no	110	140	110	NU	NO	NU	140	NU	NO	NO	no	140			NO
																													1	· · · · ·	
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	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	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	1/1/2014	1/1/2014
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%	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%
-999.0	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
#DIV	/01 #DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01
-							#DIV/01																								
	64 75753DC0010065	75753DC0010066 7	5753DC0010067 75	753DC0010068	75753DC0010069	75753DC0010070	75753DC0010071	75753DC0010072	75753DC0010073	5753DC0010074	75753DC0010075	75753DC0010076	75753DC0010077	75753DC0010078	75753DC0010079	75753DC0010080	75753DC0010081	75753D00010082	75753DC0010083	75753DC0010084	75753DC0010085	75753DC0010086	75753DC0010087	75753DC0010088	75753DC0010089	75753DC0010090	75753DC0010091	75753D00010092	75753DC0010093 7	75753DC0010094	75753DC0020042
\$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	\$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	\$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	\$0.00	\$0.00
\$0. 50		\$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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
S0.	50.00	\$0.00	S0.00	\$0.00	S0.00	\$0.00	\$0.00	\$0.00	S0.00	\$0.00	\$0.00	\$0.00	S0.00	\$0.00	\$0.00	50.00	\$0.00	\$0.00	S0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	50.00	50.00	\$0.00
50.	00 \$0.00	50.00	50.00	\$0.00	\$0.00	\$0.00	50.00	50.00	30.00	\$0.00	50.00	50.00	50.00	50.00	\$0.00	50.00	50.00	50.00	50.00	\$0.00	50.00	50.00	50.00	\$0.00	\$0.00	\$0.00	50.00	\$0.00	50.00	\$0.00	50.00
50. 50.		50.00	50.00	50.00	\$0.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00		50.00	\$0.00	50.00	\$0.00	\$0.00	50.00	50.00	50.00		\$0.00	50.00
	50.00	30.00	30.00	30.00	30.00	20.00	30.00	30.00	30.00	30.00	20.00	20100	30.00	90.00	20.00	20.00	30.00	30.00	30.00	20.00	20.00	30.00	30.00	90.00	30.00	20.00	20.00	30.00	30.00	30.00	20.00

	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
_																																
F																																

75752000010064	757520/0010065	75752000010056	25252000010062	757520/0010068	7575200010060	7575200010070	75752000010071	7575200010072	75752000010072	75752000010074	75752000010075	75752000010076	75752000010077	75752000010078	75752000010070	7575200010090	75752000010091	252520/0010082	25252000010082	75752000010084	757520/0010095	7575200010096	75753D00010087	25752000010099	75752000010080	757520/0010090	7575200010091	75 75 20 0001 0092	75752000010082	75 75 20 0001 0004	75752000000042
73733000010004	73733000010003	73733000010000	13733000010007	13733566616666	73737000010001	73733060010070	/ 3/ 330000100/1	19793000010072	13133000010013	73733666616674	131330-0010013	73733000010070	13733000010077	13/33000010070	13133000010013	73733000010000	73733000010001	13133000010001	13733000010003	73733000010004	73733060010003	73733000010000	13133000010001	3733000010000	73733000010003	13133000010030	7575500010051	13133000010071	13733000010073	73733565516634	13133000020042
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	50	\$0	\$0	\$0	\$0	\$0	50	\$0	\$0	\$0	\$0	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
#D(V/01	#DIV/01	#01//01	#01//01	#00//01	#D(V/01	#DIV/01	#01//01	#01//01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#Dry/ht	#DIV/01	#01//01	#00//01	#DIV/01	#D(V/01	#01//01	#01//01	#01//01	#DIV/01	#D(V/01	#DIV/01	#01//01	#00//01	#D(V/01	
\$0	\$0	\$0	\$0	\$0	şc	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	50	\$0	\$0	\$0	\$0	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01
#D(V/01	#DIV/01 #DIV/01	#DIV/01 #DIV/01	#DIV/01 #DIV/01	#DIV/01 #DIV/01	#D(V/01	#DIV/01 #DIV/01	#DIV/01 #DIV/01	#DIV/01 #DIV/01	#DIV/01 #DIV/01	#D(V/01 #D(V/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	#D(V/01 #D(V/01	#DIV/01	#DIV/01 #DIV/01	#DIV/01 #DIV/01	#DIV/01	#D(V/01 #D(V/01	#DIV/01 #DIV/01	#DIV/01 #DIV/01	#DIV/01 #DIV/01	#D(V/01 #D(V/01	#D(V/01 #D(V/01
#D(V/01	#UN7/01	#D/V/01	#01V/01	#UIV/01	#L(V/01	#UIV/01	#D/V/01	*UIV/01	#UIV/01	#LNV/01	#01//01	#011/01	#DIV/01	#UIV/01	#U1V/01	#011/01	#019/01	*U/V/01	#UIV/01	#U19/01	#LNV/01	#U(V/01	A017/01	#UIV/01	#U1V/01	#LNV/01	#0:1/01	*UN/01	#UIV/01	#U1V/01	#D(V/01

75753DC0010064	75753DC0010065	75753DC0010066	75753DC0010067	75753DC0010068	8 75753DC0010069	75753DC0010070	75753DC0010071	75753DC0010072	75753DC0010073	75753DC0010074	75753DC0010075	75753DC0010076	75753000010077	75753DC0010078	75753DC0010079	75753DC0010080	75753DC0010081	75753D00010082	75753DC0010083	75753DC0010084	75753DC0010085	75753DC0010086	75753DC0010087	75753DC0010088	75753DC0010085	75753DC0010090	75753DC0010091	75753DC0010092	75753DC0010093	75753DC0010094	75753DC0020042
\$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	\$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
SD	SD	S0	\$0	SC	S0 50	50 S0	\$0	\$0	S0	\$D	S0	S0	\$0	SC	\$0	S0	\$0	\$0	SD	\$0	S0	S0	\$0	\$0	SC	S0	S0	S0	\$0	SO	SD
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
																															()
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	
50	\$0	\$0	\$0	sc	50	\$0	\$0	\$0	50	50	\$0	\$0	\$0	50	\$0	\$0	\$0	\$0	50	\$0	50	\$0	\$0	\$0	sc	\$0	\$0	\$0	50	\$0	\$0
#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D/V/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#D/V/01	#DIV/01	#D(V/01	#DIV/01									
#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#D(V/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01								
#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#D(V/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#D(V/01													

140/06 753/0700	
Future Future<	Guil Guil Stare S
Fig.2 Fig.3 Eds.90 Fig.30 Edg.40 Deg.40 Deg.40 Deg.40 Deg.40 Deg.40 Deg.40 Fig.30 Egg.40 >	
1/1/2014 1/1	2014 1/1/20
a (51/24) (51	ବାଧରେ ବିଧାରର ବିଧାରର ବିଧାରର ବିଧାରର ବିଧାରର ବିଧାରର ବିଧାରର ବିଧାରର ବିଧାରର ବିଧାରର ବିଧାରର ବିଧାରର ବିଧାରର ବିଧାରର ବିଧାରର
Distribution Distribution<	
50.00 50.00 <th< td=""><td>50.00 <th< td=""></th<></td></th<>	50.00 50.00 <th< td=""></th<>
0 0	(a) (a) <th(a)< th=""> <th(a)< th=""> <th(a)< th=""></th(a)<></th(a)<></th(a)<>
10 10 <td< td=""><td>(a) (b) (c)</td></td<>	(a) (b) (c)
10000 10000 <th< td=""><td>100.0% 10</td></th<>	100.0% 10
	191 00 1 100 00 1 100 00 1 100 00 1 100 00
50/0 50/0 <th< td=""><td>NO EXN(1) EXN(2) EXN(2)</td></th<>	NO EXN(1) EXN(2)
Control Control <t< td=""><td>NUM ROVID R</td></t<>	NUM ROVID R
	χαι κανγάι κάνγαι κανγάι κονγάι κονγάι κάνγαι κάνγαι κάνγαι κάνγαι κάνγαι κάνγαι κάνγαι κάνγαι κάνγαι κάνγαι κ
P3:X4000041 T3:X4000041 000141< th=""> <tht3:x400141< th=""></tht3:x400141<></tht3:x4000141<>	202006 / 75150002061 / 75150002061 / 75150002071 / 75150002071 / 75150002071 / 7515000271 / 7515
Image: Second state Image: Second state<	Image: Second second
60/0 60/1 60/2 <th< td=""><td>NO BOURD BO</td></th<>	NO BOURD BO
NUM State S	Month Bonycit
	van envou envou envou envou envou envou envou envou envou envou envou envou envou envou envou envou envou envou