## **Company Information**

	Value
Company Name:	
Group Affiliation:	
Federal EIN:	
A.M. Best Number:	
NAIC Group Code:	
NAIC Company Code:	
DBA / Marketing Name:	
HIOS Issuer ID:	
Business in the State of:	
Domiciliary State:	
Address:	
Federal Tax Exempt:	
Marketplace:	
Merge Markets - Ind/SmGrp:	
Not-For-Profit:	
MLR Reporting Year:	

## Cell Keys for Parts 1 - 6:

White cells accept input from the issuer Grey cells require no data input – input will result in an upload failure Green cells require a calculation by the issuer

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				3	4	5			8	9	10			13	14	15			18			21	
Line Description	01105	1 Health Insurance	2 Health Insurance	Health Insurance INDIVIDUAL	Health Insurance INDIVIDUAL	Health Insurance INDIVIDUAL	6 Health Insurance	7 Health Insurance	Health Insurance SMALL GROUP	Health Insurance SMALL GROUP	Health Insurance SMALL GROUP	11 Health Insurance	12 Health Insurance	Health Insurance LARGE GROUP	Health Insurance LARGE GROUP	Health Insurance LARGE GROUP	16 Mini-Med	17 Mini-Med	Mini-Med INDIVIDUAL	19 Mini-Med	20 Mini-Med	Mini-Med SMALL GROUP	22 Mini-Med
Line Description	SHCE	INDIVIDUAL	INDIVIDUAL	Dual Contracts (Included in Total as	Deferred PY1	Deferred CY	SMALL GROUP	SMALL GROUP Total as of 3/31/20	Dual Contracts (Included in Total as	Deferred PY1	Deferred CY	LARGE GROUP	LARGE GROUP Total as of 3/31/20	Dual Contracts (Included in Total as	Deferred PY1	Deferred CY	INDIVIDUAL Total as of 12/31/19	INDIVIDUAL Total as of 3/31/20	Dual Contracts (Included in Total as	SMALL GROUP Total as of 12/31/19	SMALL GROUP Total as of 3/31/20	Dual Contracts (Included in Total as	LARGE GROUP Total as of 12/31/19
				of 3/31/20)	(Add)	(Subtract)			of 3/31/20)	(Add)	(Subtract)			of 3/31/20)	(Add)	(Subtract)			of 3/31/20)			of 3/31/20)	
1. Premium																							
1.1 Total direct premium earned     1.2 Federal high risk pools	Pt 1, Ln 1.2																						
1.3 State high risk pools	Pt 1, Ln 1.3																						
1.4 Net assumed less ceded reinsurance premium earned (exclude amounts already reported in Line 1.1)	Pt 1, Ln 1.9																						
Other adjustments due to MLR calculations - premium     1.6 Risk revenue	Pt 1, Ln 1.10																						
2. Claims	P(1, 1)1111																						
2.1 Total incurred claims (MLR Form Part 2, Line 2.17)																							
2.2 Prescription drugs (informational only; already included in total incurred claims above	e) Pt 1, Ln 2.2																						
2.3 Pharmaceutical rebates (informational only, already excluded from total incurred claims above)	Pt 1, LH 2.3																						
2.4 State stop loss, market stabilization and claim/census based assessments (informational only; already excluded from total incurred claims above)	Pt 1, Ln 2.4																						
2.5 Net assumed less ceded claims incurred (exclude amounts already reported in Line	Pt 1, Ln 5.1																						
2.1)     2.6 Other adjustments due to MLR calculations – claims incurred	Pt 1, Ln 5.2																						
2.7 Rebates paid	Pt 1, Ln 5.3																						
2.8 Estimated rebates unpaid at the end of the previous MLR reporting year 2.9 Estimated rebates unpaid at the end of the MLR reporting year	Pt 1, Ln 5.4 Pt 1, Ln 5.5																		<b> </b>				
2.10 Fee-for-service and co-pay revenue (net of expenses)	Pt 1, Ln 5.6																						
<ol> <li>2.11 Allowable claims recovered through fraud reduction efforts (MLR Form Part 2, Line 2.18)</li> </ol>	e Pt 1, Ln 4																						
3. Federal and State Taxes and Licensing or Regulatory Fees																							
3.1 Federal taxes and assessments incurred by the reporting issuer during the MLR reporting year	Pt 1, Ln 1.5																						
3.1a Federal income taxes deductible from premium in MLR calculations 3.1b Patient Centered Outcomes Research Institute (PCORI) Fee																							
3.1c Affordable Care Act section 9010 Fee																							
3.1d Other Federal taxes and assessments deductible from premium 3.2 State insurance, premium and other taxes incurred by the reporting issuer	Pt 1, Ln 1.6																						
during the MLR reporting year (deductible from premium in MLR calculation)	F11, E111.0																						
3.2a State income, excise, business, and other taxes 3.2b State premium taxes																							
3.2c Community benefit expenditures deductible from premium in MLR calculations	Pt 1, Ln 1.6a																						
3.3 Regulatory authority licenses and fees 3.3a Federal Transitional Reinsurance Program contributions	Pt 1, Ln 1.7																						
3.3b Other Federal and State regulatory authority licenses and fees																							
4. Health Care Quality Improvement Expenses Incurred																							
Improve health outcomes     Activities to prevent hospital readmission	Pt 1, Ln 6.1 Pt 1, Ln 6.2																						
4.3 Improve patient safety and reduce medical errors	Pt 1, Ln 6.3																						
4.4 Wellness and health promotion activities 4.5 Health information technology expenses related to improving health care quality	Pt 1, Ln 6.4 Pt 1, Ln 6.5																						
4.6 Total allowable quality improvement expenses	JF11, EI10.5																						
5. Non-Claims Costs																							
5.1 Cost containment expenses not included in quality improvement expenses in 5.2 All other claims adjustment expenses	Pt 1, Ln 8.1 Pt 1, Ln 8.2																						
5.3 Direct sales salaries and benefits	Pt 1, Ln 10.1																						
5.4 Agents and brokers fees and commissions 5.5 Other taxes	Pt 1, Ln 10.2																						
5.5a Taxes and assessments (exclude amounts reported in Section 3 or Lines 5.5c or 9																							
5.5b Fines and penalties of regulatory authorities (exclude amounts reported in Line 3.3) 5.5c Federal and State employment taxes and assessments	1																						
5.6 Other general and administrative expenses																							
<ol> <li>Community benefit expenditures (informational only; include amounts reported in Lines 3.2c and 5.6)</li> </ol>																							
6. Income from fees of uninsured plans	Pt 1, Ln 12																						
7. Other Indicators or information	los a conser a s																						
7.1 Number of policies/certificates 7.2 Number of covered lives	Pt 1 Other, Ln 1 Pt 1 Other, Ln 2																						
7.3 Number of groups	Pt 1 Other, Ln 3																						
7.4 Member months 7.5 Number of life-years	Pt 1 Other, Ln 4				_	_	_																_
8. Net investment income and other gain / (loss)	Pt 1, Ln 13																						
9. Other Federal income taxes (exclude taxes on Lines 3.1a-d)	Pt 1, Ln 14																						

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		24 23 Mini-Med	25	27 26 Expat	28	29	30	31	32 Expat	33	34	35	36	37 Student Health	38	39	40	41	42	
Line Description	SHCE	Mini-Med LARGE GROUP	Expat	Expat SMALL GROUP	Expat SMALL GROUP	Expat SMALL GROUP	Expat	Expat	LARGE GROUP	Expat LARGE GROUP	Expat LARGE GROUP	Student Health	Student Health	INDIVIDUAL	Student Health INDIVIDUAL	Student Health INDIVIDUAL	Government	Other Health	Medicare MLR	43 Uninsured Plans
	0	LARGE GROUP Dual Contracts Total as of 3/31/20 (Included in Total a	SMALL GROUP Total as of 12/31/19	SMALL GROUP Dual Contracts Total as of 3/31/20 (Included in Total as	Deferred DV4	Deferred CY (Subtract)	LARGE GROUP Total as of 12/31/19	LARGE GROUP Total as of 3/31/20	Dual Contracts (Included in Total as	Deferred PY1	Deferred CY (Subtract)	INDIVIDUAL Total as of 12/31/19	INDIVIDUAL Total as of 3/31/20	Dual Contracts (Included in Total as	Deferred PY1 (Add)	Deferred CY (Subtract)	Program Plans Total as of 12/31/19	Business Total as of 12/31/19	Business Total as of 12/31/19	Total as of 12/31/19
		of 3/31/20)		of 3/31/20)	(Add)	(Subtract)			of 3/31/20)	(Add)	(Subtract)			of 3/31/20)	(Add)	(Subtract)				
1. Premium	,								ļ											
1.1 Total direct premium earned     1.2 Federal high risk pools	Pt 1, Ln 1.2											67								
1.3 State high risk pools	Pt 1, Ln 1.3											-								
1.4 Net assumed less ceded reinsurance premium earned (exclude amounts already reported in Line 1.1)	Pt 1, Ln 1.9																			
1.5 Other adjustments due to MLR calculations - premium	Pt 1, Ln 1.10																			
1.6 Risk revenue	Pt 1, Ln 1.11																			
2. Claims	,								ļ											
2.1 Total incurred claims (MLR Form Part 2, Line 2.17) 2.2 Prescription drugs (informational only; already included in total incurred claims above	Dt 1 In 2 2																			
2.3 Pharmaceutical rebates (informational only, already excluded from total incurred claims above)																				
2.4 State stop loss, market stabilization and claim/census based assessments (informational only; already excluded from total incurred claims above)	Pt 1, Ln 2.4																			
2.5 Net assumed less ceded claims incurred (exclude amounts already reported in Line 2.1)	Pt 1, Ln 5.1																			
2.6 Other adjustments due to MLR calculations – claims incurred	Pt 1, Ln 5.2																			
Rebates paid     Bestimated rebates unpaid at the end of the previous MLR reporting year	Pt 1, Ln 5.3 Pt 1, Ln 5.4																			
2.9 Estimated rebates unpaid at the end of the MLR reporting year	Pt 1, Ln 5.5																			
2.10 Fee-for-service and co-pay revenue (net of expenses) 2.11 Allowable claims recovered through fraud reduction efforts (MLR Form Part 2, Line	Pt 1, Ln 5.6																			
2.11 Allowable claims recovered infough fraud reduction ellons (MER Form Part 2, Line 2.18)	E PLI, LII 4																			
3. Federal and State Taxes and Licensing or Regulatory Fees																				
3.1 Federal taxes and assessments incurred by the reporting issuer during the MLR reporting year	Pt 1, Ln 1.5																			
3.1a Federal income taxes deductible from premium in MLR calculations 3.1b Patient Centered Outcomes Research Institute (PCORI) Fee																				
3.1c Affordable Care Act section 9010 Fee																				
3.1d Other Federal taxes and assessments deductible from premium																				
3.2 State insurance, premium and other taxes incurred by the reporting issuer during the MLR reporting year (deductible from premium in MLR calculation)	Pt 1, Ln 1.6																			
3.2a State income, excise, business, and other taxes																				
3.2b State premium taxes 3.2c Community benefit expenditures deductible from premium in MLR calculations	Pt 1, Ln 1.6a																			
3.3 Regulatory authority licenses and fees	Pt 1, Ln 1.7																			
3.3a Federal Transitional Reinsurance Program contributions     3.3b Other Federal and State regulatory authority licenses and fees																				
Health Care Quality Improvement Expenses Incurred																				
4.1 Improve health outcomes	Pt 1, Ln 6.1																			
4.2 Activities to prevent hospital readmission	Pt 1, Ln 6.2																			
Improve patient safety and reduce medical errors     Wellness and health promotion activities	Pt 1, Ln 6.3 Pt 1, Ln 6.4																			
4.5 Health information technology expenses related to improving health care quality	Pt 1, Ln 6.5																			
4.6 Total allowable quality improvement expenses																				_
Non-Claims Costs     S.1 Cost containment expenses not included in quality improvement expenses in	Pt 1, Ln 8.1																			
5.2 All other claims adjustment expenses	Pt 1, Ln 8.2																			
5.3 Direct sales salaries and benefits 5.4 Agents and brokers fees and commissions	Pt 1, Ln 10.1 Pt 1, Ln 10.2		-																	
5.5 Other taxes																				
5.5a Taxes and assessments (exclude amounts reported in Section 3 or Lines 5.5c or 9) 5.5b Fines and penalties of regulatory authorities (exclude amounts reported in Line 3.3)																				
5.5c Federal and State employment taxes and assessments																				
5.6 Other general and administrative expenses	Pt 1, Ln 10.4a																			
Lines 3.2c and 5.6)																				
	Pt 1, Ln 12																			
7. Other Indicators or information	_																			
7.1 Number of policies/certificates 7.2 Number of covered lives	Pt 1 Other, Ln 1 Pt 1 Other, Ln 2		-																	
7.3 Number of groups	Pt 1 Other, Ln 3		1																	
7.4 Member months	Pt 1 Other, Ln 4																			
7.5 Number of life-years  8. Net investment income and other gain / (loss)	Pt 1, Ln 13																			
	Pt 1, Ln 14																			

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Line Description	SHCE	1 Health Insurance INDIVIDUAL Total as of 12/31/19	2 Health Insurance INDIVIDUAL Total as of 3/31/20	3 Health Insurance INDIVIDUAL Dual Contracts (Included in Total as of 3/31/20)	4 Health Insurance INDIVIDUAL Deferred PY1 (Add)	5 Health Insurance INDIVIDUAL Deferred CY (Subtract)	6 Health Insurance SMALL GROUP Total as of 12/31/19	7 Health Insurance SMALL GROUP Total as of 3/31/20	8 Health Insurance SMALL GROUP Dual Contracts (Included in Total as of 3/31/20)	9 Health Insurance SMALL GROUP Deferred PY1 (Add)	10 Health Insurance SMALL GROUP Deferred CY (Subtract)	LARGE GROUP	12 Health Insurance LARGE GROUP Total as of 3/31/20	13 Health Insurance LARGE GROUP Dual Contracts (Included in Total as of 3/31/20)	14 Health Insurance LARGE GROUP Deferred PY1 (Add)	15 Health Insurance LARGE GROUP Deferred CY (Subtract)	16 Mini-Med INDIVIDUAL Total as of 12/31/19	17 Mini-Med INDIVIDUAL Total as of 3/31/20	18 Mini-Med INDIVIDUAL Dual Contracts (Included in Total as of 3/31/20)	19 Mini-Med SMALL GROUP Total as of 12/31/19	20 Mini-Med SMALL GROUP Total as of 3/31/20	21 Mini-Med SMALL GROUP Dual Contracts (Included in Total as of 3/31/20)	22 Mini-Med LARGE GROUP Total as of 12/31/19
1. Premium	'																						
1.1 Direct premium written	1																						
1.2 Uneamed premium prior year	Pt 2, Ln 1.2																						
1.3 Uneamed premium MLR Reporting year	Pt 2, Ln 1.3																						
1.4 Experience rating refunds (rate credits) paid																							
1.4a Experience rating refunds, with all incurred dates, paid in the MLR reporting year 1.4b Experience rating refunds associated with premium earned only in the reporting year and paid through 3/31 of the following year	Pt 2, Ln 1.5																						
1.5 Reserve for experience rating refunds (rate credits) MLR Reporting year	Pt 2, Ln 1.6																						
Reserve for experience rating returns (rate credits) with Reporting year     Reserve for experience rating returns (rate credits) prior year     Premium balances written off	Pt 2, Ln 1.7 Pt 2, Ln 1.9																						
1.8 Group conversion charges	Pt 2, Ln 1.10																						
1.9 Federal Transitional Reinsurance Program payments	1																						
1.10 Federal Risk Adjustment Program net payments expected from HHS / (charges payable to HHS) (as indicated by HHS as of 6/30)																							
1.11 Federal Risk Corridors Program net payments / (charges)																							
1.12 Premium ceded under 100% reinsurance (informational only; already excluded fro Lines 1.1-1.11)																							
1.13 Premium assumed under 100% reinsurance (informational only; already included in Lines 1.1-1.11) 1.14 Advance payments of the premium tax credit received from HHS (informational)	"																						
only; already included in Lines 1.1-1.11)																							
2. Claims																							
2.1 Claims Paid																							
2.1a Claims paid during the MLR reporting year regardless of incurred date	1 !																						
2.1b Claims incurred only during the MLR reporting year, paid through 3/31 of the following year																							
2.2 Direct claim liability																							
2.2a Liability as of 12/31 of MLR reporting year for all claims regardless of incurred date 2.2b Liability for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year	Pt 2, Ln 2.2																						
2.3 Direct claim liability prior year	Pt 2, Ln 2.3																						
2.4 Direct claim reserves	1																						
2.4a Reserves as of 12/31 of MLR reporting year for all claims regardless of incurred date																							
2.4b Reserves for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year																							
2.5 Direct claim reserves prior year 2.6 Direct contract reserves	Pt 2, Ln 2.5																						
2.6a Direct contract reserves 2.6a Direct contract reserves 12/31 column	Pt 2, Ln 2.6																						
2.6b Direct contract reserves 3/31, dual contract, deferred columns																							
2.7 Direct contract reserves prior year	Pt 2, Ln 2.7																						
2.8 Experience rating refunds (rate credits) paid 2.8a Experience rating refunds, with all incurred dates, paid in the MLR reporting year	Pt 2, Ln 2.8																						
2.8b Experience rating retunds, with an incurred dates, pain in the work reporting year 2.8b Experience rating refunds associated with premium earned only in the reporting year and paid through 3/31 of the following year	F12, L12.0																						
2.9 Reserve for experience rating refunds (rate credits)																							
2.9a Reserved in MLR reporting year regardless of incurred date	Pt 2, Ln 2.9																						
2.9b Reserves specific to the MLR reporting year through 3/31 of the following year 2.10 Reserve for experience rating refunds (rate credits) prior year	Pt 2, Ln 2.10																						
2.11 Incurred medical incentive pool and bonuses 2.11a Paid medical incentive pools and bonuses MLR Reporting year	Pt 2, Ln 2.11a																						
2.11a Paid medical incentive pools and bonuses MLR Reporting year  2.11b Accrued medical incentive pools and bonuses MLR Reporting year	Pt 2, Ln 2.11b																						
2.11c Accrued medical incentive pools and bonuses prior year	Pt 2, Ln 2.11c																						
2.12 Net healthcare receivables																							
2.12a Healthcare receivables MLR Reporting year     2.12b Healthcare receivables prior year	Pt 2, Ln 2.12a Pt 2, Ln 2.12b						-																
2.12b Healthcare receivables prior year 2.13 Contingent benefit and lawsuit reserves	F12, L12.120																						
2.14 Group conversion charges	Pt 2, Ln 2.13																						
2.15 Blended rate adjustment	Pt 2, Ln 2.14																						
2.16 State Reinsurance Program payments	L !																						
2.17 Total incurred claims 2.18 Allowable claims recovered through fraud reduction efforts (the smaller of Lines 2.18a or 2.18b)	Pt 2, Ln 2.15 Pt 1, Ln 4																						
2.18a Total fraud reduction expense	Pt 3, Col 7, Ln																						
2.18b Total fraud recoveries that reduced paid claims in Line 2.1	Pt 2, Ln 3																						
2.19 Reconciled payments of cost-sharing reductions	1 1																						

Line Beautistics	01105	23 Mini-Med	24 Mini-Med LARGE GROUP	25 Expat	26 Expat	27 Expat SMALL GROUP	28 Expat SMALL GROUP	29 Expat SMALL GROUP	30 Expat	31 Expat	32 Expat LARGE GROUP	33 Expat LARGE GROUP	34 Expat LARGE GROUP	35 Student Health	36 Student Health	37 Student Health INDIVIDUAL	38 Student Health	39 Student Health	40 Government	41 Other Health	42 Medicare MLR	43
Line Description	SHCE	LARGE GROUP	Dual Contracts (Included in Total as of 3/31/20)	SMALL GROUP	SMALL GROUP	Dual Contracts (Included in Total as of 3/31/20)	Deferred PY1 (Add)	Deferred CY (Subtract)	LARGE GROUP	LARGE GROUP	Dual Contracts (Included in Total as of 3/31/20)	Deferred DV1	Deferred CY (Subtract)	INDIVIDUAL	INDIVIDUAL	Dual Contracts (Included in Total as of 3/31/20)	INDIVIDUAL Deferred PY1 (Add)	INDIVIDUAL Deferred CY (Subtract)	Program Plans	Business	Duningan	Uninsured Plans Total as of 12/31/1
. Premium	1		01 0102120)			OI GIGILLO)					OI GIOZIZO)					OI GIGILLOY						
1.1 Direct premium written	1																					
1.2 Uneamed premium prior year	Pt 2, Ln 1.2																					
1.3 Unearned premium MLR Reporting year	Pt 2, Ln 1.3																					
1.4 Experience rating refunds (rate credits) paid																						
1.4a Experience rating refunds, with all incurred dates, paid in the MLR reporting year 1.4b Experience rating refunds associated with premium earned only in the reporting	Pt 2, Ln 1.5																					
year and paid through 3/31 of the following year																						
1.5 Reserve for experience rating refunds (rate credits) MLR Reporting year	Pt 2, Ln 1.6																					
1.6 Reserve for experience rating refunds (rate credits) prior year	Pt 2, Ln 1.7 Pt 2, Ln 1.9																					
1.7 Premium balances written off 1.8 Group conversion charges	Pt 2, Ln 1.10																					
1.9 Federal Transitional Reinsurance Program payments	111,111																					
1.10 Federal Risk Adjustment Program net payments expected from HHS / (charges																						
payable to HHS) (as indicated by HHS as of 6/30)  1.11 Federal Risk Corridors Program net payments / (charges)																						
1.12 Premium ceded under 100% reinsurance (informational only; already excluded from	n i																					
Lines 1.1-1.11)																						
<ol> <li>1.13 Premium assumed under 100% reinsurance (informational only; already included in Lines 1.1-1.11)</li> </ol>	n			1																		
1.14 Advance payments of the premium tax credit received from HHS (informational	1																					
only; already included in Lines 1.1-1.11)																						
2. Claims	,																					
Claims Paid     Claims paid during the MLR reporting year regardless of incurred date																						
2.1b Claims incurred only during the MLR reporting year, paid through 3/31 of the following year																						
2.2 Direct claim liability	1 1			i i																		
2.2a Liability as of 12/31 of MLR reporting year for all claims regardless of incurred date 2.1a Liability for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year	Pt 2, Ln 2.2																					
2.3 Direct claim liability prior year	Pt 2, Ln 2.3																					
2.4 Direct claim reserves																		į				
2.4a Reserves as of 12/31 of MLR reporting year for all claims regardless of incurred date																						
2.4b Reserves for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year																						
2.5 Direct claim reserves prior year	Pt 2, Ln 2.5																					
2.6 Direct contract reserves	L																					
2.6a Direct contract reserves 12/31 column     2.6b Direct contract reserves 3/31, dual contract, deferred columns	Pt 2, Ln 2.6																					
2.7 Direct contract reserves prior year	Pt 2, Ln 2.7																					
2.8 Experience rating refunds (rate credits) paid	L																					
2.8a Experience rating refunds, with all incurred dates, paid in the MLR reporting year 2.8b Experience rating refunds associated with premium earned only in the reporting	Pt 2, Ln 2.8																					
year and paid through 3/31 of the following year																						
2.9 Reserve for experience rating refunds (rate credits)	Dun 1 - 20																					
Reserved in MLR reporting year regardless of incurred date     Beserves specific to the MLR reporting year through 3/31 of the following year	Pt 2, Ln 2.9																					
2.10 Reserve for experience rating refunds (rate credits) prior year	Pt 2, Ln 2.10																					
2.11 Incurred medical incentive pool and bonuses	L !																					
Paid medical incentive pools and bonuses MLR Reporting year     L11b Accrued medical incentive pools and bonuses MLR Reporting year	Pt 2, Ln 2.11a Pt 2, Ln 2.11b																					
2.11c Accrued medical incentive pools and bonuses prior year	Pt 2, Ln 2.11c																					
2.12 Net healthcare receivables																						
2.12a Healthcare receivables MLR Reporting year     2.12b Healthcare receivables prior year	Pt 2, Ln 2.12a Pt 2, Ln 2.12b																					
2.13 Contingent benefit and lawsuit reserves	. , 2, 1.11 2.120																					
2.14 Group conversion charges	Pt 2, Ln 2.13																					
2.15 Blended rate adjustment	Pt 2, Ln 2.14																					
2.16 State Reinsurance Program payments 2.17 Total incurred claims	Pt 2, Ln 2.15																					
2.18 Allowable claims recovered through fraud reduction efforts (the smaller of	Pt 1, Ln 4																					
Lines 2.18a or 2.18b) 2.18a Total fraud reduction expense	Pt 3, Col 7, Ln																					
2.18b Total fraud recoveries that reduced paid claims in Line 2.1	Pt 2, Ln 3																					
2.19 Reconciled payments of cost-sharing reductions	1 1																					

Line Description	1 Health Insurance Coverage INDIVIDUAL PY2	2 Health Insurance Coverage INDIVIDUAL PY1	3 Health Insurance Coverage INDIVIDUAL CY	4 Health Insurance Coverage INDIVIDUAL Total	5 Health Insurance Coverage SMALL GROUP PY2	6 Health Insurance Coverage SMALL GROUP PY1	7 Health Insurance Coverage SMALL GROUP CY	8 Health Insurance Coverage SMALL GROUP Total	9 Health Insurance Coverage LARGE GROUP PY2	10 Health Insurance Coverage LARGE GROUP PY1	11 Health Insurance Coverage LARGE GROUP CY	12 Health Insurance Coverage LARGE GROUP Total	13 Mini-Med Plans INDIVIDUAL PY2	14 Mini-Med Plans INDIVIDUAL PY1	15 Mini-Med Plans INDIVIDUAL CY	16 Mini-Med Plans INDIVIDUAL Total	17 Mini-Med Plans SMALL GROUP PY2	18 Mini-Med Plans SMALL GROUP PY1
1. Medical Loss Ratio Numerator																		
1.1 Adjusted incurred claims as reported on MLR Form for prior year(s)												<del>                                     </del>						
1.2 Adjusted incurred claims as of 3/31 of the year following the MLR reporting year																		
1.3 Improving Health Care Quality Expenses	-												-					
1.4 Reconciled payments of cost-sharing reductions																		
1.5 Federal Transitional Reinsurance Program payments from HHS					ł													
1.6 Federal Risk Adjustment Program net payments expected from HHS / (charges																		
payable to HHS) (as indicated by HHS as of 6/30)																		
1.7 Federal Risk Corridors Program net payments / (charges)																		
1.8 MLR numerator																		
1.9 MLR numerator Mini-Med and Student Health																		
2. Medical Loss Ratio Denominator																		
2.1 Premium earned including Federal and State high risk programs and adjusted for net premium stabilization program payments / (charges)																		
2.2 Federal and State taxes and licensing or regulatory fees																		
2.3 MLR Denominator (Lines 2.1 - 2.2)																		
3. Credibility Adjustment																		
3.1 Life-years																		
3.2 Base credibility factor																		
3.3 Average deductible																	·	
3.4 Deductible factor																		
3.5 Credibility adjustment (Lines 3.2 x 3.4 (do not round))																		
4. MLR Calculation (for issuers with at least 1,000 life years in the																		
Total column of Line 3.1)																		
4.1 Preliminary MLR												i i						
4.1a Preliminary MLR (Lines 1.8 / 2.3)																		
4.1b Preliminary MLR: Mini-Med and Student Health (Lines 1.9 / 2.3)																		
4.2 Credibility adjustment (Line 3.5, if applicable)					ĺ													
4.3 Credibility-adjusted MLR (Lines 4.1a or 4.1b + 4.2)					İ								İ				i l	
5. Rebate Calculation																		
5.1 MLR standard																		
5.2 Credibility-adjusted MLR (Line 4.3)																		
5.3 Adjusted earned premium (Lines 2.1 - 2.2 CY)								i									i I	
5.4 Rebate amount if credibility-adjusted MLR is less than MLR standard (Lines					i								i				i l	
(5.1 - 5.2) x 5.3)																		
5.5 Optional: single-year rebate liability (Line 2.3 x [Line 5.1 - (Lines 4.1a or 4.1b + 4.2)])																		
5.6 Optional: paid rebate liability (see instructions)																		
5.7 Optional: unpaid rebate liability (Lines 5.5 - 5.6)																		
5.8 Limited payable rebate amount (see instructions)																		
6. Temporary Adjustments																		
6.1 ACA assessments on non-calendar year policies (2017 and 2019 only)																		
6.1a Deferred portion of 2017 or 2019 premium collected for 2018 or 2020 ACA																		
6.1b Total Federal and State taxes associated with the deferred premium on Line 6.1a.																		
6.2 Reserved for future use																		
6.2a Reserved for future use																		
6.2b Reserved for future use																		
6.2c Reserved for future use																		
6.2d Reserved for future use																		
6.2e Reserved for future use																		
6.2f Reserved for future use			I												I			

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Line Description	19 Mini-Med Plans SMALL GROUP CY	20 Mini-Med Plans SMALL GROUP Total	21 Mini-Med Plans LARGE GROUP PY2	22 Mini-Med Plans LARGE GROUP PY1	23 Mini-Med Plans LARGE GROUP CY	24 Mini-Med Plans LARGE GROUP Total	25 Expatriate Plans SMALL GROUP PY2	26 Expatriate Plans SMALL GROUP PY1	27 Expatriate Plans SMALL GROUP CY	28 Expatriate Plans SMALL GROUP Total	29 Expatriate Plans LARGE GROUP PY2	30 Expatriate Plans LARGE GROUP PY1	31 Expatriate Plans LARGE GROUP CY	32 Expatriate Plans LARGE GROUP Total	33 Student Health Plans INDIVIDUAL PY2	34 Student Health Plans INDIVIDUAL PY1	35 Student Health Plans INDIVIDUAL CY	36 Student Health Plans INDIVIDUAL Total
1. Medical Loss Ratio Numerator																		
1.1 Adjusted incurred claims as reported on MLR Form for prior year(s)			Ī															
1.2 Adjusted incurred claims as of 3/31 of the year following the MLR reporting year																		
1.3 Improving Health Care Quality Expenses							!											
1.4 Reconciled payments of cost-sharing reductions																		
1.5 Federal Transitional Reinsurance Program payments from HHS																		
1.6 Federal Risk Adjustment Program net payments expected from HHS / (charges payable to HHS) (as indicated by HHS as of 6/30)																		
1.7 Federal Risk Corridors Program net payments / (charges)																		
1.8 MLR numerator							!											
1.9 MLR numerator Mini-Med and Student Health																		
2. Medical Loss Ratio Denominator																		
2.1 Premium earned including Federal and State high risk programs and adjusted for net premium stabilization program payments / (charges)																		
2.2 Federal and State taxes and licensing or regulatory fees																		
2.3 MLR Denominator (Lines 2.1 - 2.2)							İ											
3. Credibility Adjustment																		
3.1 Life-years																		
3.2 Base credibility factor     3.3 Average deductible																		
3.4 Deductible factor																		
3.5 Credibility adjustment (Lines 3.2 x 3.4 (do not round))																		
4. MLR Calculation (for issuers with at least 1,000 life years in the																		
Total column of Line 3.1)																		
4.1 Preliminary MLR													<del>                                     </del>					
4.1a Preliminary MLR (Lines 1.8 / 2.3)																		
4.1b Preliminary MLR: Mini-Med and Student Health (Lines 1.9 / 2.3)																		
4.2 Credibility adjustment (Line 3.5, if applicable)																		
4.3 Credibility-adjusted MLR (Lines 4.1a or 4.1b + 4.2)																		
5. Rebate Calculation																		
5.1 MLR standard																		
5.2 Credibility-adjusted MLR (Line 4.3)			ļ															
5.3 Adjusted earned premium (Lines 2.1 - 2.2 CY)			!															
5.4 Rebate amount if credibility-adjusted MLR is less than MLR standard (Lines $(5.1 - 5.2) \times 5.3)$																		
5.5 Optional: single-year rebate liability (Line 2.3 x [Line 5.1 - (Lines 4.1a or 4.1b + 4.2)])																		
5.6 Optional: paid rebate liability (see instructions)																		
5.7 Optional: unpaid rebate liability (Lines 5.5 - 5.6)																		
5.8 Limited payable rebate amount (see instructions)													l					
6. Temporary Adjustments																		
6.1 ACA assessments on non-calendar year policies (2017 and 2019 only)     6.1a Deferred portion of 2017 or 2019 premium collected for 2018 or 2020 ACA																		
6.1a Deferred portion of 2017 or 2019 premium collected for 2018 or 2020 ACA 6.1b Total Federal and State taxes associated with the deferred premium on Line 6.1a.																		
6.2 Reserved for future use																		
6.2a Reserved for future use																		
6.2b Reserved for future use																		
6.2c Reserved for future use																		
6.2d Reserved for future use																		
6.2e Reserved for future use																		
6.2f Reserved for future use																		

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Line Description	1 Health Insurance Coverage INDIVIDUAL	2 Health Insurance Coverage SMALL GROUP	3 Health Insurance Coverage LARGE GROUP	4 Mini-Med Plans INDIVIDUAL	5 Mini-Med Plans SMALL GROUP	6 Mini-Med Plans LARGE GROUP	7 Expatriate Plans SMALL GROUP	8 Expatriate Plans LARGE GROUP	9 Student Health Plans INDIVIDUAL
1. Number of policies / certificates (from Part 1, Line 7.1)									
2. Number of policyholders/subscribers owed rebates									
2.a Number of group policyholders being paid a rebate									
2.b Number of subscribers being paid a rebate									
2.c Number of group policyholders whose rebate is de minimis									
2.d Number of subscribers whose rebate is de minimis									
3. Total amount of rebates									
3.a Total amount of rebates (from Part 3, Line 5.4 or 5.8)									
3.b Amount of de minimis rebates									
3.c Amount of rebates being paid by premium credit									
3.d Amount of rebates being paid by lump-sum reimbursement									
4. Prior MLR year rebates									
4.a Total amount of rebates paid for the previous MLR reporting year									
4.b Total amount of rebates still owed for the previous MLR reporting year 4.c Percentage of notices sent timely to individual policy subscribers or group									
policyholders owed a rebate									
4.d Percentage of notices sent timely to subscribers of group policies owed a rebate									
<ol> <li>Percentage of rebates paid timely to individual policy subscribers or group policyholders owed a rebate</li> </ol>									
4.f Percentage of rebates paid timely to subscribers of group policies owed a rebate									
4.g Amount of unclaimed rebates from prior MLR reporting years									
4.h Describe methods used to locate policyholders/subscribers for prior MLR reporting year's unclaimed rebates:									
4.i Describe disbursement of prior MLR reporting year's unclaimed rebates:									

Tax Rate

If an amount is reported in Part 1 Line 3.2c, Community benefit expenditures, provide the state premium tax rate used to determine the reported amount:	Tax Nate
If the issuer reported amounts in Part 2 Line 2.15 Blended rate adjustment provide the affiliate(s) name(s) with whom blended rate adjustments were made.	
Name of Affiliate	
If the issuer reported amounts in the Dual Contract 3/31 Columns provide the affiliate(s) name(s) with whom experience is being reported.     Name of Affiliate	
	-
	-
	- -
	- -
	- -
	-
If the issuer entered into any 100% assumptive reinsurance agreements with a novation during the MLR reporting year, provide the name(s) of the entity(ies) with whom the agreement was (were) made and the effective date of the novation.	:
Name of Entity with whom Agreement was made	Effective Date of Novation
<ol><li>If the Issuer novated any business in the MLR reporting year effective during the reporting year provide the name of the entity to whom the business was sold or transferred and the date of the sale or transfer.</li></ol>	
Name of Entity to whom business was sold or transferred	Effective Date of sale or transfer
6. If the issuer has any 100% indemnity reinsurance and administrative agreements effective prior to March 23, 2010, for which the assuming entity is responsible for 100% of the ceding entity's financial risk and takes on all of the administration of the block, report the name(s) of the entity(ies) that is (are) reporting the experience related to such business.	
	-

1. Incurred Claims	1	
1 Description of Expense Element (by Type)	2 NEW	3 Detailed Description of Expense Allocation Methods
,		, , , , , , , , , , , , , , , , , , , ,
Ease and assessments	2	3
Description of Expense Element (by Type)	NEW	Detailed Description of Expense Allocation Methods
2.b State insurance, premium and other taxes		
1 Description of Expense Element (by Type)	2 NEW	3 Detailed Description of Expense Allocation Methods
		I
2.c Community benefit expenditures  1	2	3
Description of Expense Element (by Type)	NEW	Detailed Description of Expense Allocation Methods
2.d Regulatory authority licenses and fees		
1 Description of Expense Element (by Type)	2 NEW	3 Detailed Description of Expense Allocation Methods
D. Character Land		I
3.a Improve health outcomes	2	3
Description of Expense Element (by Type)	NEW	Detailed Description of Expense Allocation Methods
3.b Activities to prevent hospital readmission		
Description of Expense Element (by Type)	2 NEW	3 Detailed Description of Expense Allocation Methods
		Page 10 of 16

1. Incurred Claims	1	
3.c Improve patient safety and reduce medical errors		
1	2 NEW	3
Description of Expense Element (by Type)	NEW	Detailed Description of Expense Allocation Methods
3.d Wellness and health promotion activities		
1 Description of Expense Element (by Type)	2 NEW	3 Detailed Description of Evyppe Allegation Methods
Description of Expense Element (by Type)	NEW	Detailed Description of Expense Allocation Methods
3.e Health Information Technology expenses related to healthcare quality		
1 Description of Expense Element (by Type)	2 NEW	3 Detailed Description of Expense Allocation Methods
The second secon		, , , , , , , , , , , , , , , , , , ,
4.a Cost containment expenses not included in quality improvement	1	
4.a Cost containment expenses not included in quality improvement expenses		
1	2	3
1 Description of Expense Element (by Type)	NEW	3 Detailed Description of Expense Allocation Methods
		ı
4.b All other claims adjustment expenses		
1 Description of Expense Element (by Type)	2 NEW	3 Detailed Description of Expense Allocation Methods
Description of Expense Element (by Type)	14E4V	Detailed Description of Expense Anocation methods

1. Incurred Claims		
4.c Direct sales salaries and benefits		
1 Description of Expense Element (by Type)	2 NEW	3 Detailed Description of Expense Allocation Methods
4.d Agents and brokers fees and commissions	1	
1	2	3
Description of Expense Element (by Type)	NEW	Detailed Description of Expense Allocation Methods
4.e Other taxes	1	
	2	2
1 Description of Expense Element (by Type)	2 NEW	3 Detailed Description of Expense Allocation Methods
4.f Other general and administrative expenses		
1 Description of Expense Element (by Type)	2 NEW	3 Detailed Description of Expense Allocation Methods
The second secon		
4.g Community benefit expenditures	1	
	2	2
1 Description of Expense Element (by Type)	2 NEW	3 Detailed Description of Expense Allocation Methods
		1

## **Attestation Statement**

The officers of this reporting issuer being duly sworn, each attest that he/she is the described officer of the reporting issuer, and that this
MLR Reporting Form, the Company/Issuer Associations, and any supplemental submission that the issuer includes are full and true
statements of all the elements included therein for the MLR reporting year, and that the MLR Reporting Form has been completed in
accordance with the Department of Health and Human Services' reporting instructions, according to the best of his/her information,
knowledge and belief. Furthermore, the scope of this attestation by the described officer includes any related electronic filings and
postings for the MLR reporting year and which are required by Department of Health and Human Services under section 2718 of the Public
Health Service Act and implementing regulation.

Chief Executive Officer/President
Chief Financial Officer

Table 1 - Base Credibility	Adjustment Factors
Life Years	Base credibility factor
	- 0.0%
1,0	000 8.3%
2,5	500 5.2%
5,0	000 3.7%
10,0	2.6%
25,0	000 1.6%
50,0	000 1.2%
75,0	0.0%

Table 2 - Deductible Factors	
Average Health Plan Deductible	Deductible factor
\$0	1.000
\$2,500	1.164
\$5,000	1.402
\$10,000	1.736

Table 3 - State and Territory Names	Table 4 - Reporting Years
Alaska	2011
Alabama	2012
Arkansas	2013
American Samoa	2014
Arizona	2015
California	2016
Canada	2017
Colorado	2018
Connecticut	2019
District of Columbia	2020
Delaware	2021
Florida	2022
Georgia	2023
Guam	2024
Hawaii	2025
llowa	2026
Idaho	2027
Illinois	2028
Indiana	2029
Kansas	2030
Kentucky	2031
Louisiana	2032
Massachusetts	2033
Maryland	2034
Maine	2035
Michigan	2036
Minnesota	2037
Missouri	2038
MP	2039
Mississippi	2040
Montana	2041
North Carolina	2042
North Dakota	2043
Nebraska	2044
New Hampshire	2045
New Jersey	2046
New Mexico	2047
Nevada	2048
New York	2049
Ohio	2050
Oklahoma	2051
Oregon	2052
Other Territories	2053
Pennsylvania	2054
Puerto Rico	2055
Rhode Island	2056
South Carolina	2057
South Dakota	2058
Tennessee	2059
Texas	2060
Utah	,

## Table 5 -Yes/No

Yes No

Virginia
Virgin Islands
Vermont
Washington
Wisconsin
West Virginia
Wyoming
Grand Total