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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Line Description	SHCE	1 Health Insurance INDIVIDUAL Total as of 12/31/22	2 Health Insurance INDIVIDUAL Total as of 3/31/23	3 Health Insurance INDIVIDUAL Dual Contracts (Included in Total as of 3/31/23)	4 Health Insurance INDIVIDUAL Deferred PY1 (Add)	5 Health Insurance INDIVIDUAL Deferred CY (Subtract)	6 Health Insurance SMALL GROUP Total as of 12/31/22	7 Health Insurance SMALL GROUP Total as of 3/31/23	8 Health Insurance SMALL GROUP Dual Contracts (Included in Total as of 3/31/23)	9 Health Insurance SMALL GROUP Deferred PY1 (Add)	10 Health Insurance SMALL GROUP Deferred CY (Subtract)	12 Health Insurance LARGE GROUP Total as of 3/31/23	13 Health Insurance LARGE GROUP Dual Contracts (Included in Total as of 3/31/23)	14 Health Insurance LARGE GROUP Deferred PY1 (Add)	15 Health Insurance LARGE GROUP Deferred CY (Subtract)	16 Mini-Med INDIVIDUAL Total as of 12/31/22	17 Mini-Med INDIVIDUAL Total as of 3/31/23	18 Mini-Med INDIVIDUAL Dual Contracts (Included in Total as of 3/31/23)	19 Mini-Med SMALL GROUP Total as of 12/31/22	20 Mini-Med SMALL GROUP Total as of 3/31/23	21 Mini-Med SMALL GROUP Dual Contracts (Included in Total as of 3/31/23)	22 Mini-Med LARGE GROUP Total as of 12/31/22
1. Premium	<u> </u>																					
Net assumed less ceded reinsurance premium earned (exclude amounts already reported in Line 1.1) Sother adjustments due to MLR calculations - premium	Pt 1, Ln 1.2 Pt 1, Ln 1.3 Pt 1, Ln 1.9 Pt 1, Ln 1.10																					
1.6 Risk revenue 2. Claims	Pt 1, Ln 1.11																					
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) 2.3 Pharmaceutical rebates (informational only; already excluded from total incurred claims above)	Pt 1, Ln 2.2 Pt 1, Ln 2.3 Pt 1, Ln 2.4																					
2.5 Net assumed less ceded claims incurred (exclude amounts already reported in Line	Pt 1, Ln 5.1																					
Rebates paid Sestimated rebates unpaid at the end of the previous MLR reporting year Sestimated rebates unpaid at the end of the MLR reporting year	Pt 1, Ln 5.2 Pt 1, Ln 5.3 Pt 1, Ln 5.4 Pt 1, Ln 5.5 Pt 1, Ln 5.6 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 Reserved 3.1d Other Federal taxes and assessments deductible from premium	Pt 1, Ln 1.6																					
during the MLR reporting year (deductible from premium in MLR calculation) 3.2a State income, excise, business, and other taxes 3.2b State premium taxes																						
3.3a Federal Transitional Reinsurance Program contributions 3.3b Other Federal and State regulatory authority licenses and fees	Pt 1, Ln 1.6a Pt 1, Ln 1.7																					
4. Health Care Quality Improvement Expenses Incurred	Pt 1, Ln 6.1																					
4.2 Activities to prevent hospital readmission 4.3 Improve patient safety and reduce medical errors 4.4 Wellness and health promotion activities	Pt 1, Ln 6.2 Pt 1, Ln 6.3 Pt 1, Ln 6.4 Pt 1, Ln 6.5																					
5. Non-Claims Costs																						
S.2 All other claims adjustment expenses S.3 Direct sales salaries and benefits S.4 Agents and brokers fees and commissions S.5 Other taxes	Pt 1, Ln 8.1 Pt 1, Ln 8.2 Pt 1, Ln 10.1 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 5.6 Other general and administrative expenses 5.7 Community benefit expenditures (informational only, include amounts reported in	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 7.3 Number of groups 7.4 Member mornths	Pt 1 Other, Ln 1 Pt 1 Other, Ln 2 Pt 1 Other, Ln 2 Pt 1 Other, Ln 3 Pt 1 Other, Ln 4																					
	Pt 1, Ln 13 Pt 1, Ln 14																					

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Live Description Part Par																							
Company Comp		SHCE	Mini-Med LARGE GROUP	LARGE GROUP Dual Contracts (Included in Total as	Expat SMALL GROUP	Expat SMALL GROUP	SMALL GROUP Dual Contracts (Included in Total as	SMALL GROUP Deferred PY1	SMALL GROUP Deferred CY	LARGE GROUP	Expat LARGE GROUP	LARGE GROUP Dual Contracts (Included in Total as	LARGE GROUP Deferred PY1	Expat LARGE GROUP Deferred CY	Student Health INDIVIDUAL	Student Health INDIVIDUAL	Student Health INDIVIDUAL Dual Contracts (Included in Total as	INDIVIDUAL Deferred PY1	Student Health INDIVIDUAL Deferred CY	Government Program Plans	Other Health Business	Medicare MLR Business	Uninsured Plans
Second Continue of Continue	1. Premium	,																					
Company Comp		Pt1 In12																					
March Marc	1.3 State high risk pools	Pt 1, Ln 1.3																					
1.00 1.00		Pt 1, Ln 1.9																					
Company Comp	1.5 Other adjustments due to MLR calculations - premium	Pt 1, Ln 1.10																					
The content of the	1.6 Risk revenue	Pt 1, Ln 1.11																					
2-13 Person services of the contractive of the cont		1																					
Company Comp	2.2 Prescription drugs (informational only; already included in total incurred claims above)																						
Face and control and a water product of the control	2.3 Pharmaceutical rebates (informational only, already excluded from total incurred claims above)	Pt 1, Ln 2.3																					
2. And in particular control c	2.4 State stop loss, market stabilization and claim/census based assessments	Pt 1, Ln 2.4																					
1 Statement of the Miles (Control of Section Control of Section Contro		Pt1 In51																					
1	2.1)																						
2.5 Comment and the control of the c	2.6 Other adjustments due to MLR calculations – claims incurred	Pt 1, Ln 5.2																					
2 1 1 1 1 1 1 1 1 1	2.8 Estimated rebates unpaid at the end of the previous MLR reporting year	Pt 1, Ln 5.4																					
2.1 months (Line Concent Incorpt to an Extraction of the policy of the Concentration of the	2.9 Estimated rebates unpaid at the end of the MLR reporting year	Pt 1, Ln 5.5																					
A format sear of contractions town of the responsable properties of the contraction of the properties of the proper	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																						
1. The control control for the program was for	2.18)																						
All fractions great materials with a displacement of Experiment MA originates and the propriets of the propr		Dt 1 1 0 1 E				 	 					 											
2.0 Deptice of the control and the control of the c	MLR reporting year	Pt 1, LH 1.5																					
2.5 General control and control control for prime. 2.5 See Instruction, prime description of control for prime. 2.5 See Instruction, prime description of control for prime. 2.5 See Instruction, prime description of control for prime. 2.5 See Instruction, prime description of control for prime. 2.5 See Instruction, prime description of control for prime. 2.5 See Instruction of Control for prime. 3.5 See																							
3.1 (One Formation Companies August Agriculture Searches (Companies Agriculture Searches)) (Companie																							
during the Kirryoning yas (described for a greatment MAT calculation) 3. 25 Commonly board or generalized and the second plant of the second plant	3.1d Other Federal taxes and assessments deductible from premium																						
1.0 is the source received by the content of the co	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																					
2.5 Commonly bendf experiturely bendf experiturel	3.2a State income, excise, business, and other taxes																						
13 Regularly authority Ricores and the controllations 14 Lu 17 15 Cent February and the controllations 15	3.2b State premium taxes 3.2c Community hopeofit exponditures deductible from promium in MLR calculations	Dt 1 I n 1 6 n																					
1.3. Ta food framework from contributions The Circle Facility of the contribution of	3.3 Regulatory authority licenses and fees																						
Health Care Quality Improvement Expenses Incured																							
4.1 Improve hearth concromes A A Michines promotion activisies A Valentian in promotion activisies and technique activisment activisment activisment acti							 																
4.4 Improp patient safety and reflects medical errors 4.4 Welveless and the promotion actives and the improved and the improv	4.1 Improve health outcomes																						
4.4 Welves and health promotion activities 4.5 Health information developers predicted to improving health care guidly P1, 1.6.5	4.2 Activities to prevent hospital readmission	Pt 1, Ln 6.2																					
4.6 Total abouts the quality improvement expenses Non-Claimar Contrainment expenses 5.1 Cost Contrainment expenses 5.2 Cost Contrainment expenses 7.1 Lin 1.2 5.3 Cost Contrainment expenses 7.1 Lin 1.2 5.4 Appetra and trackers Nees and commissions 5.4 Appetra and trackers Nees and commissions 5.5 Total and assessments (exclude amounts reported in Section 3 or Lines 5.5 or 9 5.5 Prices and postales or impostation and sections of the contrainment of the c	4.4 Wellness and health promotion activities																						
S. Non-Claims Costs 1. Cost contame dependent on included in quality improvement expenses in included in quality improvement expenses in p1. Lin 8.1 2. 24 of other claims adjustment of expenses 2. 1. Lin 8.1 3. A Agents and others feed and commissions 3. Cost Taxes and adsessments (exclude amounts reported in Section 3 or Lines 5.5 or 19 3. So the taxes 3. Taxes and adsessments (exclude amounts reported in Line 3.1) 3. Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 3. Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 3. Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 3. Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 3. Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 3. Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 3. Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 3. Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 3. Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 4. Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 5. Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 5. Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 5. Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 5. Line Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 5. Line Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 5. Line Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 5. Line Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 5. Line Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 5. Line Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 5. Line Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 5. Line Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 5. Line Cost Taxes and adsessments (exclude amounts reported in Line 3.1) 5. Line Cost Taxes and adsessment	4.5 Health information technology expenses related to improving health care quality	Pt 1, Ln 6.5																					
5.1 Cost containment expenses not included in quality improvement expenses in a fluid management expenses in a fluid managem	5. Non-Claims Costs																						
5.4 Agents and threwfore fees and commissions 4.5 Other tuces 5.5 Taxes and assessments (exclude amounts reported in Section 3 or Lines 5.5 or 9 5.5 Taxes and assessments (exclude amounts reported in Section 3 or Lines 5.5 or 9 5.5 Taxes and assessments (exclude amounts reported in Line 3.7 5.5 Taxes and assessments (exclude amounts reported in Line 3.7 5.6 Other general and entiments are assessments (exclude amounts reported in Line 3.7 5.7 Commanity benefit expenditures (informational only, include amounts reported in Line 3.7 5.7 Commanity benefit expenditures (informational only, include amounts reported in Line 3.7 5.1 Lines 3.2c and 5.5 5. Lines 1.5 5. Lines 2.5 5. Lines 2.5 5. Lines 2.5 5. Lines 3.5 5. Lines 4.5 5. Lines 4.5 5. Lines 4.5 5. Lines 4.5 5. Lines 5.5 6. Lines	5.1 Cost containment expenses not included in quality improvement expenses in																						
5.4 Agents and trokens fees and commissions 5.5 Takes and assessments (sockube amounts reported in Let 3 7 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	5.2 All other claims adjustment expenses 5.3 Direct sales salaries and benefits	Pt 1, Ln 8.2				-																	
5.54 Taxes and assessments (exclude amounts reported in Section 3 or Lines 5.5 or 9) 5.5 Fines and premised or regulatory authories (exclude amounts reported in 18-33) 5.5 Fieder and State end/opment taxes and assessments 5.5 Taxes and 5.5	5.4 Agents and brokers fees and commissions	Pt 1, Ln 10.2																					
5.56 Feels and penalties of regulatory authorities (sechude amounts reported in Line 3.3) 5.6 Feel and administrative expenses 5.50 Feel and admin																							
5.6 Ofter general and administrative expenses 7.7 Community benefit expenditure. (Informational only, include amounts reported in Informational Only, include Informat	5.5b Fines and penalties of regulatory authorities (exclude amounts reported in Line 3.3)																						
5.7 Community benefit expenditures (informational only, include amounts reported in P1, Li 10.4a Li 10.5a																							
Lines 3.2 and 5.6	5.7 Community benefit expenditures (informational only; include amounts reported in	Pt 1, Ln 10.4a																					
7. Other Indicators or information 7. 1 Number of points Seterificates 7.1 Number of points Seterificates 7.1 Number of points Seterificates 7.1 Number of points 7.3 Number of groups 7.3 Number of groups 7.3 Number of groups 7.3 Number of groups 7.4 Number of groups 7.5 Number of Seterificates 7.5 Number of S	Lines 3.2c and 5.6)																						
7.1 Number of police/setrificates		F1.1, LII 12																					
7.2 Number of operal lives		Pt 1 Other, Ln 1																					
7.4 Member months P1 Other, Lin 4 7.5 Number of life-years	7.2 Number of covered lives	Pt 1 Other, Ln 2																					
7.5 Number of He-years Alter investment income and other gain / (loss) P1.1.13																							
	7.5 Number of life-years																						
9. Uther Federal Income taxes (exclude taxes on Lines 3.1a-0) 19.1. Lin 49																							
	9. Other Federal income taxes (exclude taxes on Lines 3.1a-d)	Pt 1, LN 14																					

Line Description	SHCE	INDIVIDUAL	2 Health Insurance INDIVIDUAL Total as of 3/31/23	3 Health Insurance INDIVIDUAL Dual Contracts (Included in Total as of 3/31/23)	4 Health Insurance INDIVIDUAL Deferred PY1 (Add)	5 Health Insurance INDIVIDUAL Deferred CY (Subtract)	SMALL GROUP	7 Health Insurance SMALL GROUP Total as of 3/31/23	8 Health Insurance SMALL GROUP Dual Contracts (Included in Total as of 3/31/23)	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 3/31/23	13 Health Insurance LARGE GROUP Dual Contracts (Included in Total as of 3/31/23)	14 Health Insurance LARGE GROUP Deferred PY1 (Add)	15 Health Insurance LARGE GROUP Deferred CY (Subtract)	16 Mini-Med INDIVIDUAL Total as of 12/31/22	17 Mini-Med INDIVIDUAL Total as of 3/31/23	18 Mini-Med INDIVIDUAL Dual Contracts (Included in Total as of 3/31/23)	19 Mini-Med SMALL GROUP Total as of 12/31/22	20 Mini-Med SMALL GROUP Total as of 3/31/23	21 Mini-Med SMALL GROUP Dual Contracts (Included in Total as of 3/31/23)	22 Mini-Med LARGE GROUP Total as of 12/31/22
1. Premium																							
Direct premium written 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	l !																						
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 1.6 Reserve for experience rating refunds (rate credits) prior year	Pt 2, Ln 1.6 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 1.10 Federal Risk Adjustment Program net payments expected from HHS / (charges 	1																						
payable to HHS) (as indicated by HHS as of 6/30)	1																						
1.11 Reserved 1.12 Premium ceded under 100% reinsurance (informational only; already excluded from Lines 1.1-1.11)	1																						
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																							
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	l i																						
	Pt 2, Ln 2.2																						
2.2b Liability for claims incurred only during the MLR reporting year, calculated as of	1 1																						
3/31 of the following year 2.3 Direct claim liability prior year	Pt 2, Ln 2.3																						
2.4 Direct claim reserves																į			į				
2.4a Reserves as of 12/31 of MLR reporting year for all claims regardless of incurred date	Pt 2, Ln 2.4																						
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 2.6a Direct contract reserves 12/31 column	Pt 2, Ln 2.6																		,				
2.6b Direct contract reserves 3/31, dual contract, deferred columns	1 1																						
Direct contract reserves prior year Experience rating refunds (rate credits) paid	Pt 2, Ln 2.7																						
2.8a Experience rating refunds, with all incurred dates, paid in the MLR reporting year	Pt 2, Ln 2.8																		i				
2.8b Experience rating refunds associated with premium earned only in the reporting	1 1																						
year and paid through 3/31 of the following year 2.9 Reserve for experience rating refunds (rate credits)	1 1																						
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																						
2.10 Reserve for expenence raining reliands (rate credits) prior year 2.11 Incurred medical incentive pool and bonuses	F12, L112.10																						
2.11a Paid medical incentive pools and bonuses MLR Reporting year	Pt 2, Ln 2.11a																						
2.11b Accrued medical incentive pools and bonuses MLR Reporting year 2.11c Accrued medical incentive pools and bonuses prior year	Pt 2, Ln 2.11b 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 Realthcare receivables prior year 2.13 Contingent benefit and lawsuit reserves	l f																						
2.14 Group conversion charges	Pt 2, Ln 2.13																						
2.15 Blended rate adjustment 2.16 State Reinsurance Program payments	Pt 2, Ln 2.14																						
2.17 Total incurred claims	Pt 2, Ln 2.15																						
2.18 Allowable claims recovered through fraud reduction efforts (the smaller of Lines 2.18a or 2.18b)	Pt 1, Ln 4																						
2.18a Total fraud reduction expense 2.18b Total fraud recoveries that reduced paid claims in Line 2.1	Pt 3, Col 7, Ln Pt 2, Ln 3																						
2.19 Reconciled payments of cost-sharing reductions																							

Line Description	SHCE	23 Mini-Med LARGE GROUP Total as of 3/31/23	24 Mini-Med LARGE GROUP Dual Contracts (Included in Total as of 3/31/23)	25 Expat SMALL GROUP Total as of 12/31/22	27 Expat SMALL GROUP Dual Contracts ncluded in Total as of 3/31/23)	28 Expat SMALL GROUP Deferred PY1 (Add)	29 Expat SMALL GROUP Deferred CY (Subtract)	30 Expat LARGE GROUP Total as of 12/31/22	31 Expat LARGE GROUP Total as of 3/31/23	32 Expat LARGE GROUP Dual Contracts (Included in Total as of 3/31/23)	33 Expat LARGE GROUP Deferred PY1 (Add)	34 Expat LARGE GROUP Deferred CY (Subtract)	35 Student Health INDIVIDUAL Total as of 12/31/22	36 Student Health INDIVIDUAL Total as of 3/31/23	37 Student Health INDIVIDUAL Dual Contracts (Included in Total as of 3/31/23)	38 Student Health INDIVIDUAL Deferred PY1 (Add)	39 Student Health INDIVIDUAL Deferred CY (Subtract)	40 Government Program Plans Total as of 12/31/22	41 Other Health Business Total as of 12/31/22	42 Medicare MLR Business Total as of 12/31/22	43 Uninsured Plans Total as of 12/31/22
1. Premium																					
1.1 Direct premium written 1.2 Unearmed premium prior year 1.3 Unearmed premium mLR Reporting year 1.4 Experience rating refunds (rate credits) paid 1.4 Experience rating refunds, with all incurred dates, paid in the MLR reporting year	Pt 2, Ln 1.2 Pt 2, Ln 1.3 Pt 2, Ln 1.5																				
1.4b Experience rating refunds associated with premium earned only in the reporting year and paid through 3/31 of the following year 1.5 Reserve for experience rating refunds (rate credits) MLR Reporting year 1.6 Reserve for experience rating refunds (rate credits) prior year	Pt 2, Ln 1.6 Pt 2, Ln 1.7																				
Premium balances written off Seroup conversion charges Federal Transitional Reinsurance Program payments	Pt 2, Ln 1.9 Pt 2, Ln 1.10																				
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 Reserved 1.12 Premium ceded under 100% reinsurance (informational only; already excluded from	1																				
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)																					
only; already included in Lines 1.1-1.11) 2. Claims	_																				
2. Claims 2.1 Claims Paid	1																				
2.1a 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 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 2.4 Direct claim reserves	Pt 2, Ln 2.3																				
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 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 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 2.7																				
2.8b Experience rating refunds associated with premium earned only in the reporting year and paid through 3/31 of the following year	Pt 2, Ln 2.8																				
2.9 Reserve for experience rating refunds (rate credits) 2.9a Reserved in MLR reporting year regardless of incurred date 2.9b Reserves 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 2.11 incurred medical incentive pool and bonuses 2.11a Paid medical incentive pools and bonuses MLR Reporting year	Pt 2, Ln 2.10 Pt 2, Ln 2.11a																				
2.11b Accrued medical incentive pools and bonuses MLR Reporting year 2.11c Accrued medical incentive pools and bonuses prior year	Pt 2, Ln 2.11b Pt 2, Ln 2.11c																				
2.12 Net healthcare receivables 2.12a Healthcare receivables MLR Reporting year	Pt 2, Ln 2.12a																				
2.12b Healthcare receivables prior year 2.13 Contingent benefit and lawsuit reserves	Pt 2, Ln 2.12b																				
2.14 Group conversion charges 2.15 Blended rate adjustment 2.16 State Reinsurance Program payments	Pt 2, Ln 2.13 Pt 2, Ln 2.14																				
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 2.18b Total fraud recoveries that reduced paid claims in Line 2.1 2.19 Reconciled payments of cost-sharing reductions	Pt 3, Col 7, Ln Pt 2, Ln 3																				
and the second payments of cost sharing reductions																					

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Line Description	Health Insurance Coverage	Mini-Med Plans																
Line Description	INDIVIDUAL	INDIVIDUAL	INDIVIDUAL	INDIVIDUAL	SMALL GROUP	SMALL GROUP	SMALL GROUP	SMALL GROUP	LARGE GROUP	LARGE GROUP	LARGE GROUP	LARGE GROUP	INDIVIDUAL	INDIVIDUAL	INDIVIDUAL	INDIVIDUAL	SMALL GROUP	SMALL GROUP
	PY2	PY1	CY	Total	PY2	PY1	CY	Total	PY2	PY1	CY	Total	PY2	PY1	CY	Total	PY2	PY1
1. Medical Loss Ratio Numerator																		
1.1 Adjusted incurred claims as reported on MLR Form for prior year(s)																		
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 Reserved																		
1.8 Shared Savings payments to enrollees																		
1.9 MLR numerator																		
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 (Lines 1.9 / 2.3)																		
4.1 Preliminary WER (Lines 1.9 / 2.5) 4.2 Credibility adjustment (Line 3.5, if applicable)																		
4.3 Credibility-adjusted MLR (Lines 4.1 + 4.2)																		
5. Rebate Calculation																		
5.1 MLR standard													1					
5.2 Credibility-adjusted MLR (Line 4.3)																		
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) x 5.3)																		
5.5 Optional: single-year rebate liability (Line 2.3 x [Line 5.1 - (Lines 4.1 + 4.2)])																		
5.6 Optional: paid rebate liability (see instructions) 5.7 Optional: unpaid rebate liability (Lines 5.5 - 5.6)																		
5.7 Optional: unpaid rebate liability (Lines 5.5 - 5.6) 5.8 Limited payable rebate amount (see instructions)																		
6. Temporary Adjustments																		
6.1 Reserved for future use																		
6.1 Reserved for future use 6.1a Reserved for future use																		
6.1b Reserved for future use	-																	
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																		

137603901 Page 6 of 16 [Pt 3 MLR and Rebate Calculation]

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)																		
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							Ì											
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 Reserved																		
1.8 Shared Savings payments to enrollees																		
1.9 MLR numerator																		
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)							i											
3. Credibility Adjustment																		
3.1 Life-years											 							
3.2 Base credibility factor							i											
3.3 Average deductible																		
3.4 Deductible factor			İ				İ											
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 (Lines 1.9 / 2.3)																		
4.2 Credibility adjustment (Line 3.5, if applicable)							İ											
4.3 Credibility-adjusted MLR (Lines 4.1 + 4.2)																		
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)							!											
5.4 Rebate amount if credibility-adjusted MLR is less than MLR standard (Lines																		
(5.1 - 5.2) x 5.3)																		
5.5 Optional: single-year rebate liability (Line 2.3 x [Line 5.1 - (Lines 4.1 + 4.2)]) 5.6 Optional: paid rebate liability (see instructions)																		
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																		
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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																		

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									
3.e Amount of rebates prepaid in advance of filing the MLR Form									
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									
 4.e Percentage of rebates paid timely to individual policy subscribers or group policyholders owed a rebate 									
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: 	
2. If the issuer reported amounts in Part 2 Line 2.15 Blended rate adjustment provide the	1
affiliate(s) name(s) with whom blended rate adjustments were made.	
Name of Affiliate	
	l
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	
4. 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.	
	Effective Date of Novation
Name of Enag was whom regressions was made	Encouve Bate of Novation
5. If the issuer sold any business in the MLR reporting year, and the novation was effective during the MLR reporting year, provide the name(s) of the entity(ies) to which the business	
was sold and the date of the sale or transfer.	
Name of Entity to whom business was sold or transferred	Effective Date of sale or transfer
C Make in the control of the control	
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.	
and chargines) and is (die) 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
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2 a Enderal tayes and accessments		1
2.a Federal taxes and assessments 1	2	3
Description of Expense Element (by Type)	NEW	Detailed Description of Expense Allocation Methods
2.b State insurance, premium and other taxes	2	3
Description of Expense Element (by Type)	NEW	Detailed Description of Expense Allocation Methods
	-	
2.c Community benefit expenditures		
Description of Expense Element (by Type)	2 NEW	3 Detailed Description of Expense Allocation Methods
2.d Regulatory authority licenses and fees	_	
Description of Expense Element (by Type)	2 NEW	3 Detailed Description of Expense Allocation Methods
3.a Improve health outcomes		
3.a Improve health outcomes 1 Description of Expense Element (by Type)	2 NEW	3 Detailed Description of Expense Allocation Methods
1	2 NEW	Detailed Description of Expense Allocation Methods
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Description of Expense Element (by Type)	2 NEW	Detailed Description of Expense Allocation Methods 3 Detailed Description of Expense Allocation Methods
Description of Expense Element (by Type) 3.b Activities to prevent hospital readmission	NEW 2	Detailed Description of Expense Allocation Methods 3
Description of Expense Element (by Type) 3.b Activities to prevent hospital readmission	NEW 2	Detailed Description of Expense Allocation Methods 3

1. Incurred Claims	ı	
2. Hearred Status		
3.c Improve patient safety and reduce medical errors	ı	
	2	3
1 Description of Expense Element (by Type)	2 NEW	Detailed Description of Expense Allocation Methods
3.d Wellness and health promotion activities	ı	
	2	3
1 Description of Expense Element (by Type)	2 NEW	3 Detailed Description of Expense Allocation Methods
3.e Health Information Technology expenses related to healthcare	I	
3.e Health Information Technology expenses related to healthcare quality		
1	2	3 Detailed Description of European Allocation Methods
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Description of Expense Element (by Type)	2 NEW	Detailed Description of Expense Allocation Methods
Description of Expense Element (by Type) 4.a Cost containment expenses not included in quality improvement	2 NEW	Detailed Description of Expense Allocation Methods
Description of Expense Element (by Type) 4.a Cost containment expenses not included in quality improvement expenses		Detailed Description of Expense Allocation Methods
Description of Expense Element (by Type) 4.a Cost containment expenses not included in quality improvement expenses	2 NEW	Detailed Description of Expense Allocation Methods
Description of Expense Element (by Type) 4.a Cost containment expenses not included in quality improvement	2	Detailed Description of Expense Allocation Methods 3 Detailed Description of Expense Allocation Methods
Description of Expense Element (by Type) 4.a Cost containment expenses not included in quality improvement expenses	2	Detailed Description of Expense Allocation Methods
Description of Expense Element (by Type) 4.a Cost containment expenses not included in quality improvement expenses	2	Detailed Description of Expense Allocation Methods
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Description of Expense Element (by Type) 4.a Cost containment expenses not included in quality improvement expenses 1 Description of Expense Element (by Type)	2 NEW	Detailed Description of Expense Allocation Methods 3 Detailed Description of Expense Allocation Methods

1. Incurred Claims		
4.c Direct sales salaries and benefits		
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Description of Expense Element (by Type)	NEW	Detailed Description of Expense Allocation Methods
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And A country and have been force and a country land		
4.d Agents and brokers fees and commissions		
1 Description of Expense Element (by Type)	2 NEW	3 Detailed Description of Expense Allocation Methods
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	_	
4.e Other taxes		
	,	
1 Description of Expense Element (by Type)	2 NEW	3 Detailed Description of Expense Allocation Methods
	-	
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	_	
4.f Other general and administrative expenses		
1 Description of Expense Element (by Type)	2	3 Detailed Description of Expense Allocation Methods
Description of Expense Element (by Type)	NEW	Detailed Description of Expense Allocation Methods
4.g Community benefit expenditures	1	
		2
1 Description of Expense Element (by Type)	2	,
	2 NEW	3 Detailed Description of Expense Allocation Methods
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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 Ac	Justment Factors
Life Years	Base credibility factor
-	0.0%
1,000	8.3%
2,500	5.2%
5,000	3.7%
10,000	2.6%
25,000	1.6%
50,000	1.2%
75,000	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

able 3 - State and Territo	ry
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Table 5 -Yes/No

Yes No Washington Wisconsin West Virginia Wyoming Grand Total