



625 State Street, PO Box 2207  
Schenectady, NY 12301-2207  
[mvphhealthcare.com](http://mvphhealthcare.com)

October 3, 2016

Mr. Kevin Rugeberg, A.S.A.  
Lewis & Ellis, Inc.  
P.O. Box 851857  
Richardson, TX 75085

Re: 1Q/2Q 2017 Vermont Large Group Rate Filing  
SERFF Tracking #: MVPH-130682523

Dear Mr. Rugeberg:

This letter is in response to your correspondence received 10/03/16 regarding the above mentioned rate filing. The responses to your questions are provided below.

*1. How many groups have been quoted using the manual rate cap? Did the cap increase or decrease the manual rate for the affected groups? Did any of them purchase coverage quoted with a manual rate cap?*

Response: MVP has not quoted or sold any groups using the manual rate cap since the previous version of the filing.

If you have any questions or require any additional information, please contact me at 518-386-7213.

Sincerely,

A handwritten signature in black ink, appearing to read "E. Bachner".

Eric Bachner, ASA  
Senior Actuarial Analyst  
MVP Health Care