

Small Group Historical Medical & Rx Claims Summary - ACA Compliant

Month	Medical Claim Expense	Rx Claim Expense	Medical Allowed - COB	Rx Allowed	Average HHS Age Fx	Member Months	Age Normalized Medical Claim Expense	Age Normalized Rx Claim Expense	Age Normalized Medical Allowed - COB	Age Normalized Rx Allowed	Normalized Rolling 3 Medical Claim Expense Trend (Annualized)	Normalized Rolling 6 Medical Claim Expense Trend (Annualized)	Normalized Rolling 3 Medical Allowed Trend (Annualized)	Normalized Rolling 6 Medical Allowed Trend (Annualized)	Normalized Rolling 3 Rx Claim Expense Trend (Annualized)	Normalized Rolling 6 Rx Claim Expense Trend (Annualized)	Normalized Rolling 3 Rx Allowed Trend (Annualized)	Normalized Rolling 6 Rx Allowed Trend (Annualized)
	PMPM	PMPM	PMPM	PMPM			PMPM	PMPM	PMPM	PMPM	PMPM	PMPM	(Annualized)	(Annualized)	(Annualized)	(Annualized)	(Annualized)	(Annualized)
201401	\$185.40	\$21.71	\$284.72	\$43.48	1.501	942	\$123.52	\$14.46	\$189.70	\$28.97	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
201402	\$115.94	\$17.22	\$194.60	\$29.34	1.487	1,104	\$77.97	\$11.58	\$130.87	\$19.73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
201403	\$228.41	\$35.49	\$291.43	\$52.30	1.512	1,238	\$151.09	\$23.47	\$192.78	\$34.60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
201404	\$228.31	\$30.52	\$306.59	\$42.64	1.511	1,787	\$151.11	\$20.20	\$202.92	\$28.22	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
201405	\$223.46	\$31.75	\$305.53	\$43.86	1.525	1,881	\$146.53	\$20.82	\$200.35	\$28.76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
201406	\$257.44	\$34.60	\$318.18	\$46.94	1.528	1,942	\$168.53	\$22.65	\$208.29	\$30.73	196.3%	N/A	101.8%	N/A	150.8%	N/A	19.6%	N/A
201407	\$272.08	\$35.67	\$344.70	\$47.23	1.522	2,035	\$178.79	\$23.44	\$226.51	\$31.03	147.7%	N/A	90.1%	N/A	96.1%	N/A	38.0%	N/A
201408	\$236.25	\$39.03	\$283.32	\$51.83	1.527	2,119	\$154.70	\$25.55	\$185.52	\$33.94	56.9%	N/A	15.0%	N/A	60.2%	N/A	27.9%	N/A
201409	\$303.03	\$39.41	\$357.58	\$51.42	1.536	2,228	\$197.26	\$25.66	\$232.77	\$33.47	68.3%	N/A	23.8%	N/A	88.8%	N/A	58.6%	N/A
201410	\$274.40	\$42.52	\$339.90	\$55.04	1.538	2,367	\$178.41	\$27.64	\$220.99	\$35.79	32.9%	N/A	3.1%	N/A	92.9%	N/A	69.0%	N/A
201411	\$199.99	\$42.50	\$230.84	\$53.44	1.545	2,447	\$129.48	\$27.51	\$149.45	\$34.60	0.5%	N/A	-12.2%	N/A	61.5%	N/A	38.3%	N/A
201412	\$237.09	\$65.04	\$288.07	\$79.98	1.568	2,862	\$151.20	\$41.48	\$183.71	\$51.01	-45.0%	33.2%	-46.1%	6.9%	198.8%	120.9%	144.7%	68.2%
201501	\$291.52	\$39.89	\$379.40	\$63.81	1.574	2,320	\$185.21	\$25.34	\$241.04	\$40.54	-42.1%	19.3%	-37.3%	2.1%	120.9%	97.7%	133.4%	75.7%
201502	\$247.36	\$40.08	\$325.84	\$56.33	1.575	2,307	\$157.07	\$25.45	\$206.90	\$35.77	-8.8%	7.9%	18.7%	1.1%	87.1%	66.4%	139.0%	57.2%
201503	\$262.68	\$61.89	\$351.06	\$77.46	1.575	2,294	\$166.79	\$39.30	\$222.91	\$49.19	52.8%	-7.5%	116.9%	-6.5%	-29.6%	83.7%	7.3%	76.6%
201504	\$306.08	\$64.58	\$377.91	\$78.99	1.576	2,285	\$194.24	\$40.98	\$239.82	\$50.13	55.6%	-9.5%	89.7%	-6.6%	45.0%	88.3%	25.0%	81.4%
201505	\$332.14	\$65.84	\$385.97	\$77.91	1.577	2,271	\$210.62	\$41.75	\$244.76	\$49.40	84.0%	11.2%	63.2%	19.3%	176.5%	97.4%	75.5%	91.2%
201506	\$312.60	\$51.28	\$370.35	\$62.68	1.582	2,276	\$197.64	\$32.42	\$234.15	\$39.63	96.0%	27.8%	31.7%	36.4%	167.9%	36.9%	51.4%	39.4%
201507	\$332.03	\$53.43	\$403.46	\$65.56	1.585	2,272	\$209.47	\$33.71	\$254.54	\$41.36	102.3%	31.2%	44.0%	35.0%	8.7%	46.6%	-13.0%	30.3%
201508	\$221.35	\$66.10	\$268.41	\$77.41	1.587	2,273	\$139.47	\$41.65	\$169.13	\$48.78	-16.3%	26.9%	-25.2%	24.0%	-39.1%	70.6%	-42.0%	41.8%
201509	\$326.85	\$102.27	\$382.62	\$113.22	1.589	2,269	\$205.75	\$64.38	\$240.85	\$71.27	-28.2%	43.9%	-25.9%	29.0%	116.7%	82.3%	80.8%	46.1%
201510	\$341.61	\$57.35	\$396.88	\$68.25	1.590	2,267	\$214.85	\$36.07	\$249.60	\$42.92	-32.5%	44.7%	-34.6%	27.2%	201.1%	53.9%	144.1%	25.0%
201511	\$236.76	\$77.67	\$290.87	\$86.94	1.591	2,266	\$148.78	\$48.81	\$182.78	\$54.63	17.8%	11.2%	9.7%	0.2%	267.8%	42.3%	186.6%	16.1%
201512	\$382.22	\$82.49	\$442.44	\$92.26	1.591	2,295	\$240.23	\$51.84	\$278.08	\$57.98	41.0%	8.8%	31.1%	-2.0%	-8.1%	81.9%	-13.5%	43.6%

Individual Historical Medical & Rx Claims Summary - ACA Compliant

Month	Medical Claim Expense	Rx Claim Expense	Medical Allowed - COB	Rx Allowed	Average HHS Age Fx	Member Months	Age Normalized Medical Claim Expense	Age Normalized Rx Claim Expense	Age Normalized Medical Allowed - COB	Age Normalized Rx Allowed	Normalized Rolling 3 Medical Claim Expense Trend (Annualized)	Normalized Rolling 6 Medical Claim Expense Trend (Annualized)	Normalized Rolling 3 Medical Allowed Trend (Annualized)	Normalized Rolling 6 Medical Allowed Trend (Annualized)	Normalized Rolling 3 Rx Claim Expense Trend (Annualized)	Normalized Rolling 6 Rx Claim Expense Trend (Annualized)	Normalized Rolling 3 Rx Allowed Trend (Annualized)	Normalized Rolling 6 Rx Allowed Trend (Annualized)
	PMPM	PMPM	PMPM	PMPM			PMPM	PMPM	PMPM	PMPM	PMPM	PMPM	(Annualized)	(Annualized)	(Annualized)	(Annualized)	(Annualized)	(Annualized)
201401	\$194.57	\$26.52	\$285.76	\$35.55	1.734	1,283	\$112.23	\$15.30	\$164.83	\$20.51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
201402	\$271.53	\$40.08	\$357.58	\$51.68	1.714	1,520	\$158.40	\$23.38	\$208.59	\$30.15	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
201403	\$301.27	\$48.70	\$312.59	\$59.80	1.692	1,810	\$178.01	\$28.77	\$184.70	\$35.33	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
201404	\$271.81	\$27.33	\$349.23	\$36.22	1.659	3,071	\$163.79	\$16.47	\$210.45	\$21.82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
201405	\$247.34	\$32.37	\$331.91	\$41.41	1.643	3,649	\$150.52	\$19.70	\$201.99	\$25.20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
201406	\$259.42	\$39.24	\$341.78	\$49.07	1.650	3,628	\$157.19	\$23.77	\$207.09	\$29.73	9.6%	N/A	47.9%	N/A	-43.4%	N/A	-41.6%	N/A
201407	\$234.81	\$53.17	\$310.10	\$63.18	1.661	3,628	\$141.41	\$32.02	\$186.75	\$38.05	-34.7%	N/A	-7.9%	N/A	84.3%	N/A	58.3%	N/A
201408	\$345.26	\$41.57	\$400.45	\$51.20	1.667	3,642	\$207.15	\$24.94	\$240.26	\$30.72	19.9%	N/A	21.5%	N/A	199.2%	N/A	149.1%	N/A
201409	\$334.83	\$46.99	\$386.76	\$57.42	1.665	3,634	\$201.14	\$28.23	\$232.34	\$34.50	86.7%	N/A	28.9%	N/A	292.7%	N/A	217.3%	N/A
201410	\$384.41	\$42.03	\$450.73	\$53.57	1.671	3,617	\$230.05	\$25.15	\$269.74	\$32.06	307.8%	N/A	140.8%	N/A	16.0%	N/A	19.9%	N/A
201411	\$289.30	\$33.19	\$345.03	\$44.08	1.678	3,536	\$172.40	\$19.78	\$205.61	\$26.27	103.5%	N/A	55.6%	N/A	-32.1%	N/A	-20.7%	N/A
201412	\$433.83	\$53.25	\$498.34	\$65.35	1.687	3,428	\$257.16	\$31.57	\$295.40	\$38.74	106.0%	66.9%	85.8%	41.0%	-35.6%	62.7%	-22.6%	53.5%
201501	\$497.69	\$29.42	\$600.73	\$47.20	1.666	3,527	\$298.78	\$17.66	\$360.64	\$28.33	69.0%	112.6%	81.3%	77.8%	-40.6%	6.0%	-16.0%	13.9%
201502	\$298.94	\$26.58	\$383.58	\$40.54	1.667	3,522	\$179.35	\$15.95	\$230.13	\$24.32	119.0%	81.7%	145.0%	64.3%	-38.5%	-8.4%	-7.4%	5.4%
201503	\$271.82	\$34.36	\$356.01	\$49.25	1.674	3,428	\$162.37	\$20.53	\$212.67	\$29.42	-9.8%	61.9%	19.6%	51.5%	-20.5%	-48.6%	-2.6%	N/A
201504	\$244.48	\$37.81	\$320.60	\$51.83	1.691	3,286	\$144.59	\$22.36	\$189.61	\$30.65	-79.9%	25.5%	-70.7%	25.3%	-47.2%	-31.3%	-33.2%	-13.0%
201505	\$295.77	\$34.07	\$359.73	\$46.41	1.701	3,167	\$173.83	\$20.03	\$211.42	\$27.28	-81.8%	21.5%	-77.0%	26.2%	-11.6%	-15.4%	-12.9%	N/A
201506	\$215.39	\$38.70	\$287.55	\$50.38	1.710	3,075	\$125.99	\$22.64	\$168.20	\$29.47	-76.9%	-17.5%	-74.9%	-5.7%	109.2%	-46.2%	29.2%	-28.6%
201507	\$337.69	\$39.70	\$416.37	\$51.71	1.718	3,044	\$196.59	\$23.11	\$242.40	\$30.11	7.4%	-48.0%	-7.4%	-38.4%	57.8%	-29.1%	13.0%	-19.5%
201508	\$290.51	\$40.60	\$362.64	\$51.42	1.722	2,992	\$168.68	\$23.57	\$210.55	\$29.85	8.9%	-47.3%	4.6%	-39.9%	47.2%	-8.9%	9.4%	-7.8%
201509	\$345.20	\$44.51	\$415.37	\$55.28	1.724	2,962	\$200.18	\$25.81	\$240.86	\$32.06	160.9%	-40.1%	119.9%	-36.0%	54.3%	10.7%	22.5%	0.4%
201510	\$386.43	\$55.92	\$444.01	\$66.55	1.730	2,891	\$223.40	\$32.33	\$256.70	\$38.48	101.5%	-20.6%	67.5%	-21.5%	137.4%	32.7%	77.9%	10.7%
201511	\$304.80	\$53.30	\$359.93	\$61.57	1.739	2,835	\$175.31	\$30.66	\$207.03	\$35.41	122.5%	-20.9%	66.7%	-22.9%	168.1%	51.7%	96.5%	18.9%
201512	\$352.04	\$54.67	\$412.81	\$64.29	1.746	2,797	\$201.62	\$31.31	\$236.42	\$36.82	27.4%	13.0%	3.9%	1.2%	187.0%	96.5%	110.0%	42.8%

Summary of Historical Rx Claims Broken Out by Rx Category- Small Group

LOB	Size	Month	Rx Category	Allowed	Member Months	Allowed PMPM	Normalized Allowed PMPM	Allowed Trend (Annualized)	Normalized Rolling 3 Month Trend (Annualized)	Normalized Rolling 6 Month Trend (Annualized)
AR44	Small	201401	1 Generic	\$16,414	942	\$17.42	\$11.61	N/A	N/A	N/A
AR44	Small	201402	1 Generic	\$14,954	1,104	\$13.55	\$9.11	N/A	N/A	N/A
AR44	Small	201403	1 Generic	\$18,927	1,238	\$15.29	\$10.11	N/A	N/A	N/A
AR44	Small	201404	1 Generic	\$24,494	1,787	\$13.71	\$9.07	N/A	N/A	N/A
AR44	Small	201405	1 Generic	\$29,759	1,881	\$15.82	\$10.37	N/A	N/A	N/A
AR44	Small	201406	1 Generic	\$32,120	1,942	\$16.54	\$10.83	-3.4%	N/A	N/A
AR44	Small	201407	1 Generic	\$35,295	2,035	\$17.34	\$11.40	79.9%	N/A	N/A
AR44	Small	201408	1 Generic	\$35,742	2,119	\$16.87	\$11.04	61.9%	N/A	N/A
AR44	Small	201409	1 Generic	\$41,606	2,228	\$18.67	\$12.16	69.6%	N/A	N/A
AR44	Small	201410	1 Generic	\$45,307	2,367	\$19.14	\$12.45	43.5%	N/A	N/A
AR44	Small	201411	1 Generic	\$55,216	2,447	\$22.56	\$14.61	94.8%	N/A	N/A
AR44	Small	201412	1 Generic	\$74,582	2,862	\$26.06	\$16.62	162.2%	70.8%	N/A
AR44	Small	201501	1 Generic	\$43,759	2,320	\$18.86	\$11.98	123.8%	68.4%	N/A
AR44	Small	201502	1 Generic	\$42,887	2,307	\$18.59	\$11.80	19.4%	62.2%	N/A
AR44	Small	201503	1 Generic	\$42,089	2,294	\$18.35	\$11.65	-58.2%	50.1%	N/A
AR44	Small	201504	1 Generic	\$41,871	2,285	\$18.32	\$11.63	-58.4%	33.5%	N/A
AR44	Small	201505	1 Generic	\$47,437	2,271	\$20.89	\$13.25	-37.7%	13.5%	N/A
AR44	Small	201506	1 Generic	\$44,400	2,276	\$19.51	\$12.33	21.5%	-16.7%	N/A
AR44	Small	201507	1 Generic	\$45,350	2,272	\$19.96	\$12.59	40.1%	-16.0%	N/A
AR44	Small	201508	1 Generic	\$41,725	2,273	\$18.36	\$11.57	-0.3%	-17.7%	N/A
AR44	Small	201509	1 Generic	\$42,491	2,269	\$18.73	\$11.79	-12.8%	-16.3%	N/A
AR44	Small	201510	1 Generic	\$39,094	2,267	\$17.24	\$10.85	-35.5%	-16.5%	N/A
AR44	Small	201511	1 Generic	\$40,442	2,266	\$17.85	\$11.22	-26.0%	-18.3%	N/A
AR44	Small	201512	1 Generic	\$41,647	2,295	\$18.15	\$11.41	-24.9%	-8.7%	N/A

Summary of Historical Rx Claims Broken Out by Rx Category- Individual

LOB	Size	Month	Rx Category	Allowed	Member Months	Allowed PMPM	Normalized Allowed PMPM	Allowed Trend (Annualized)	Normalized Rolling 3 Month Trend (Annualized)	Normalized Rolling 6 Month Trend (Annualized)
AR44	Individual	201401	1 Generic	\$13,624	1,283	\$10.62	\$6.13	N/A	N/A	N/A
AR44	Individual	201402	1 Generic	\$18,382	1,520	\$12.09	\$7.05	N/A	N/A	N/A
AR44	Individual	201403	1 Generic	\$25,672	1,810	\$14.18	\$8.38	N/A	N/A	N/A
AR44	Individual	201404	1 Generic	\$37,309	3,071	\$12.15	\$7.32	N/A	N/A	N/A
AR44	Individual	201405	1 Generic	\$44,590	3,649	\$12.22	\$7.44	N/A	N/A	N/A
AR44	Individual	201406	1 Generic	\$54,994	3,628	\$15.16	\$9.18	44.0%	N/A	N/A
AR44	Individual	201407	1 Generic	\$52,114	3,628	\$14.36	\$8.65	54.2%	N/A	N/A
AR44	Individual	201408	1 Generic	\$51,858	3,642	\$14.24	\$8.54	79.6%	N/A	N/A
AR44	Individual	201409	1 Generic	\$61,122	3,634	\$16.82	\$10.10	66.1%	N/A	N/A
AR44	Individual	201410	1 Generic	\$66,133	3,617	\$18.28	\$10.94	87.9%	N/A	N/A
AR44	Individual	201411	1 Generic	\$64,267	3,536	\$18.18	\$10.83	113.1%	N/A	N/A
AR44	Individual	201412	1 Generic	\$84,871	3,428	\$24.76	\$14.68	214.2%	84.1%	N/A
AR44	Individual	201501	1 Generic	\$45,648	3,527	\$12.94	\$7.77	58.2%	66.3%	N/A
AR44	Individual	201502	1 Generic	\$49,460	3,522	\$14.04	\$8.43	-13.3%	59.5%	N/A
AR44	Individual	201503	1 Generic	\$53,968	3,428	\$15.74	\$9.40	-75.5%	45.2%	N/A
AR44	Individual	201504	1 Generic	\$53,652	3,286	\$16.33	\$9.66	-53.2%	22.5%	N/A
AR44	Individual	201505	1 Generic	\$44,806	3,167	\$14.15	\$8.32	-36.8%	0.2%	N/A
AR44	Individual	201506	1 Generic	\$50,432	3,075	\$16.40	\$9.59	35.1%	-30.2%	N/A
AR44	Individual	201507	1 Generic	\$45,515	3,044	\$14.95	\$8.70	-11.8%	-25.6%	N/A
AR44	Individual	201508	1 Generic	\$47,960	2,992	\$16.03	\$9.31	2.8%	-22.8%	N/A
AR44	Individual	201509	1 Generic	\$53,030	2,962	\$17.90	\$10.38	12.1%	-18.6%	N/A
AR44	Individual	201510	1 Generic	\$35,027	2,891	\$12.12	\$7.00	2.2%	-22.8%	N/A
AR44	Individual	201511	1 Generic	\$32,202	2,835	\$11.36	\$6.53	-42.8%	-21.3%	N/A
AR44	Individual	201512	1 Generic	\$40,827	2,798	\$14.59	\$8.36	-64.7%	-9.7%	N/A

Summary of Historical Rx Claims Broken Out by Rx Category- Small Group

LOB	Size	Month	Rx Category	Allowed	Member Months	Allowed PMPM	Normalized Allowed PMPM	Allowed Trend (Annualized)	Normalized Rolling 3 Month Trend (Annualized)	Normalized Rolling 6 Month Trend (Annualized)
AR44	Small	201401	2 Brand	\$16,521	942	\$17.54	\$11.69	N/A	N/A	N/A
AR44	Small	201402	2 Brand	\$15,707	1,104	\$14.23	\$9.57	N/A	N/A	N/A
AR44	Small	201403	2 Brand	\$29,060	1,238	\$23.47	\$15.53	N/A	N/A	N/A
AR44	Small	201404	2 Brand	\$35,407	1,787	\$19.81	\$13.11	N/A	N/A	N/A
AR44	Small	201405	2 Brand	\$41,033	1,881	\$21.81	\$14.31	N/A	N/A	N/A
AR44	Small	201406	2 Brand	\$44,583	1,942	\$22.96	\$15.03	69.6%	N/A	N/A
AR44	Small	201407	2 Brand	\$45,268	2,035	\$22.24	\$14.62	67.0%	N/A	N/A
AR44	Small	201408	2 Brand	\$55,900	2,119	\$26.38	\$17.27	49.2%	N/A	N/A
AR44	Small	201409	2 Brand	\$51,412	2,228	\$23.08	\$15.02	48.2%	N/A	N/A
AR44	Small	201410	2 Brand	\$61,624	2,367	\$26.03	\$16.93	57.1%	N/A	N/A
AR44	Small	201411	2 Brand	\$56,021	2,447	\$22.89	\$14.82	-2.0%	N/A	N/A
AR44	Small	201412	2 Brand	\$72,213	2,862	\$25.23	\$16.09	8.0%	36.5%	N/A
AR44	Small	201501	2 Brand	\$73,693	2,320	\$31.76	\$20.18	13.4%	43.5%	N/A
AR44	Small	201502	2 Brand	\$63,343	2,307	\$27.46	\$17.43	68.7%	24.1%	N/A
AR44	Small	201503	2 Brand	\$71,020	2,294	\$30.96	\$19.66	105.6%	35.9%	N/A
AR44	Small	201504	2 Brand	\$59,247	2,285	\$25.93	\$16.45	23.6%	24.1%	N/A
AR44	Small	201505	2 Brand	\$63,152	2,271	\$27.81	\$17.63	3.3%	30.3%	N/A
AR44	Small	201506	2 Brand	\$52,682	2,276	\$23.15	\$14.63	-47.6%	25.0%	N/A
AR44	Small	201507	2 Brand	\$67,725	2,272	\$29.81	\$18.81	-17.3%	9.3%	N/A
AR44	Small	201508	2 Brand	\$57,265	2,273	\$25.19	\$15.87	-29.2%	5.6%	N/A
AR44	Small	201509	2 Brand	\$67,195	2,269	\$29.61	\$18.64	43.5%	-4.9%	N/A
AR44	Small	201510	2 Brand	\$64,314	2,267	\$28.37	\$17.84	10.5%	-1.5%	N/A
AR44	Small	201511	2 Brand	\$61,286	2,266	\$27.05	\$17.00	38.4%	-7.8%	N/A
AR44	Small	201512	2 Brand	\$68,351	2,295	\$29.78	\$18.72	1.9%	1.6%	N/A

Summary of Historical Rx Claims Broken Out by Rx Category- Individual

LOB	Size	Month	Rx Category	Allowed	Member Months	Allowed PMPM	Normalized Allowed PMPM	Allowed Trend (Annualized)	Normalized Rolling 3 Month Trend (Annualized)	Normalized Rolling 6 Month Trend (Annualized)
AR44	Individual	201401	2 Brand	\$13,384	1,283	\$10.43	\$6.02	N/A	N/A	N/A
AR44	Individual	201402	2 Brand	\$18,593	1,520	\$12.23	\$7.14	N/A	N/A	N/A
AR44	Individual	201403	2 Brand	\$28,756	1,810	\$15.89	\$9.39	N/A	N/A	N/A
AR44	Individual	201404	2 Brand	\$38,213	3,071	\$12.44	\$7.50	N/A	N/A	N/A
AR44	Individual	201405	2 Brand	\$53,415	3,649	\$14.64	\$8.91	N/A	N/A	N/A
AR44	Individual	201406	2 Brand	\$55,282	3,628	\$15.24	\$9.23	55.2%	N/A	N/A
AR44	Individual	201407	2 Brand	\$69,110	3,628	\$19.05	\$11.47	137.9%	N/A	N/A
AR44	Individual	201408	2 Brand	\$58,675	3,642	\$16.11	\$9.67	100.9%	N/A	N/A
AR44	Individual	201409	2 Brand	\$64,077	3,634	\$17.63	\$10.59	128.3%	N/A	N/A
AR44	Individual	201410	2 Brand	\$64,040	3,617	\$17.71	\$10.60	17.9%	N/A	N/A
AR44	Individual	201411	2 Brand	\$61,229	3,536	\$17.32	\$10.32	15.9%	N/A	N/A
AR44	Individual	201412	2 Brand	\$78,263	3,428	\$22.83	\$13.53	37.6%	74.8%	N/A
AR44	Individual	201501	2 Brand	\$67,522	3,527	\$19.14	\$11.49	71.2%	44.5%	N/A
AR44	Individual	201502	2 Brand	\$57,368	3,522	\$16.29	\$9.77	47.8%	37.5%	N/A
AR44	Individual	201503	2 Brand	\$67,359	3,428	\$19.65	\$11.74	-15.1%	36.3%	N/A
AR44	Individual	201504	2 Brand	\$74,118	3,286	\$22.56	\$13.34	-6.2%	34.2%	N/A
AR44	Individual	201505	2 Brand	\$59,962	3,167	\$18.93	\$11.13	18.1%	31.4%	N/A
AR44	Individual	201506	2 Brand	\$68,496	3,075	\$22.28	\$13.03	67.3%	13.2%	N/A
AR44	Individual	201507	2 Brand	\$61,733	3,044	\$20.28	\$11.81	14.7%	14.2%	N/A
AR44	Individual	201508	2 Brand	\$69,643	2,992	\$23.28	\$13.51	25.5%	26.5%	N/A
AR44	Individual	201509	2 Brand	\$71,349	2,962	\$24.09	\$13.97	20.0%	29.7%	N/A
AR44	Individual	201510	2 Brand	\$70,459	2,891	\$24.37	\$14.09	78.9%	22.1%	N/A
AR44	Individual	201511	2 Brand	\$68,476	2,835	\$24.15	\$13.89	43.4%	27.9%	N/A
AR44	Individual	201512	2 Brand	\$79,722	2,798	\$28.49	\$16.32	61.7%	40.8%	N/A

Summary of Historical Rx Claims Broken Out by Rx Category- Small Group

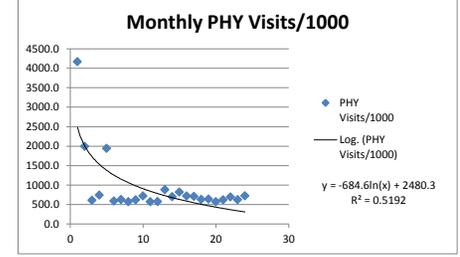
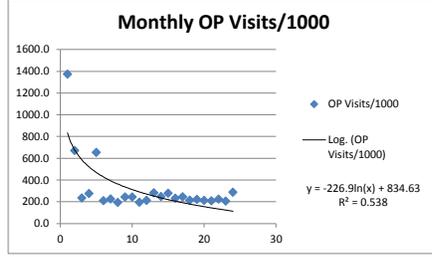
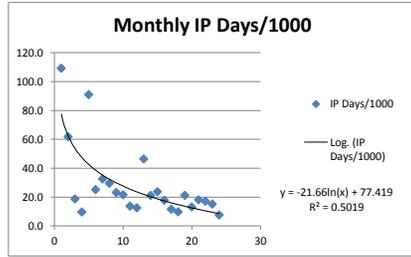
LOB	Size	Month	Rx Category	Allowed	Member Months	Allowed PMPM	Normalized Allowed PMPM	Normalized Rolling 3 Month (Annualized)	Normalized Rolling 6 Month (Annualized)	Trend
AR44	Small	201401	3 Specialty	\$8,028	942	\$8.52	\$5.68	N/A	N/A	
AR44	Small	201402	3 Specialty	\$1,731	1,104	\$1.57	\$1.05	N/A	N/A	
AR44	Small	201403	3 Specialty	\$16,763	1,238	\$13.54	\$8.96	N/A	N/A	
AR44	Small	201404	3 Specialty	\$16,300	1,787	\$9.12	\$6.04	N/A	N/A	
AR44	Small	201405	3 Specialty	\$11,704	1,881	\$6.22	\$4.08	N/A	N/A	
AR44	Small	201406	3 Specialty	\$14,451	1,942	\$7.44	\$4.87	-25.6%	N/A	
AR44	Small	201407	3 Specialty	\$15,544	2,035	\$7.64	\$5.02	-51.0%	N/A	
AR44	Small	201408	3 Specialty	\$18,177	2,119	\$8.58	\$5.62	-45.3%	N/A	
AR44	Small	201409	3 Specialty	\$21,546	2,228	\$9.67	\$6.30	67.6%	N/A	
AR44	Small	201410	3 Specialty	\$23,354	2,367	\$9.87	\$6.42	195.9%	N/A	
AR44	Small	201411	3 Specialty	\$19,525	2,447	\$7.98	\$5.17	73.3%	N/A	
AR44	Small	201412	3 Specialty	\$82,114	2,862	\$28.69	\$18.30	1058.2%	161.4%	
AR44	Small	201501	3 Specialty	\$30,592	2,320	\$13.19	\$8.38	967.7%	201.0%	
AR44	Small	201502	3 Specialty	\$23,721	2,307	\$10.28	\$6.53	1350.9%	154.2%	
AR44	Small	201503	3 Specialty	\$64,595	2,294	\$28.16	\$17.88	19.0%	298.7%	
AR44	Small	201504	3 Specialty	\$79,366	2,285	\$34.73	\$22.04	280.4%	483.2%	
AR44	Small	201505	3 Specialty	\$66,334	2,271	\$29.21	\$18.52	695.8%	655.8%	
AR44	Small	201506	3 Specialty	\$45,572	2,276	\$20.02	\$12.66	599.9%	198.9%	
AR44	Small	201507	3 Specialty	\$35,868	2,272	\$15.79	\$9.96	-38.1%	177.8%	
AR44	Small	201508	3 Specialty	\$76,970	2,273	\$33.86	\$21.34	-68.0%	271.4%	
AR44	Small	201509	3 Specialty	\$147,203	2,269	\$64.88	\$40.84	236.6%	283.4%	
AR44	Small	201510	3 Specialty	\$51,313	2,267	\$22.63	\$14.24	1090.5%	121.8%	
AR44	Small	201511	3 Specialty	\$95,280	2,266	\$42.05	\$26.42	1082.4%	85.1%	
AR44	Small	201512	3 Specialty	\$101,734	2,295	\$44.33	\$27.86	-18.2%	168.6%	

Summary of Historical Rx Claims Broken Out by Rx Category- Individual

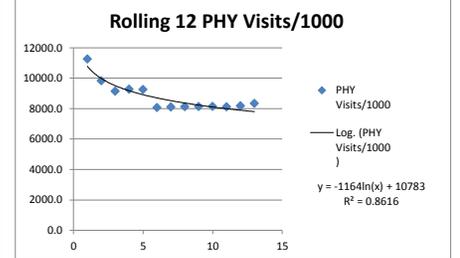
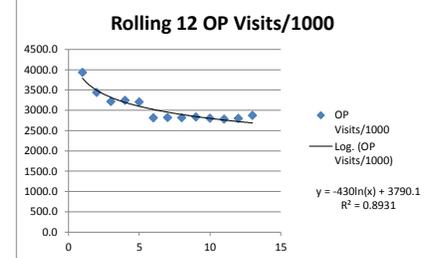
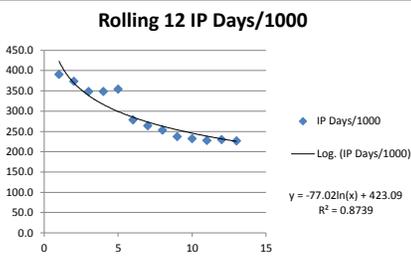
LOB	Size	Month	Rx Category	Allowed	Member Months	Allowed PMPM	Normalized Allowed PMPM	Normalized Rolling 3 Month (Annualized)	Normalized Rolling 6 Month (Annualized)	Trend
AR44	Individual	201401	3 Specialty	\$18,599	1,283	\$14.50	\$8.36	N/A	N/A	
AR44	Individual	201402	3 Specialty	\$41,584	1,520	\$27.36	\$15.96	N/A	N/A	
AR44	Individual	201403	3 Specialty	\$53,810	1,810	\$29.73	\$17.57	N/A	N/A	
AR44	Individual	201404	3 Specialty	\$35,696	3,071	\$11.62	\$7.00	N/A	N/A	
AR44	Individual	201405	3 Specialty	\$53,088	3,649	\$14.55	\$8.85	N/A	N/A	
AR44	Individual	201406	3 Specialty	\$67,749	3,628	\$18.67	\$11.31	-83.9%	N/A	
AR44	Individual	201407	3 Specialty	\$108,002	3,628	\$29.77	\$17.93	20.3%	N/A	
AR44	Individual	201408	3 Specialty	\$75,943	3,642	\$20.85	\$12.51	269.6%	N/A	
AR44	Individual	201409	3 Specialty	\$83,473	3,634	\$22.97	\$13.80	568.6%	N/A	
AR44	Individual	201410	3 Specialty	\$63,582	3,617	\$17.58	\$10.52	-12.4%	N/A	
AR44	Individual	201411	3 Specialty	\$30,377	3,536	\$8.59	\$5.12	-74.9%	N/A	
AR44	Individual	201412	3 Specialty	\$60,875	3,428	\$17.76	\$10.53	-87.8%	18.8%	
AR44	Individual	201501	3 Specialty	\$53,288	3,527	\$15.11	\$9.07	-80.0%	-32.1%	
AR44	Individual	201502	3 Specialty	\$35,962	3,522	\$10.21	\$6.13	-43.1%	-43.1%	
AR44	Individual	201503	3 Specialty	\$47,490	3,428	\$13.85	\$8.28	-35.2%	-52.7%	
AR44	Individual	201504	3 Specialty	\$42,543	3,286	\$12.95	\$7.66	-36.3%	-61.2%	
AR44	Individual	201505	3 Specialty	\$42,227	3,167	\$13.33	\$7.84	-26.3%	-51.9%	
AR44	Individual	201506	3 Specialty	\$35,979	3,075	\$11.70	\$6.84	-17.5%	-57.8%	
AR44	Individual	201507	3 Specialty	\$50,168	3,044	\$16.48	\$9.59	47.4%	-44.1%	
AR44	Individual	201508	3 Specialty	\$36,237	2,992	\$12.11	\$7.03	-5.2%	-26.9%	
AR44	Individual	201509	3 Specialty	\$39,371	2,962	\$13.29	\$7.71	40.9%	-11.6%	
AR44	Individual	201510	3 Specialty	\$86,922	2,891	\$30.07	\$17.38	200.2%	43.8%	
AR44	Individual	201511	3 Specialty	\$73,870	2,835	\$26.06	\$14.99	735.3%	61.9%	
AR44	Individual	201512	3 Specialty	\$59,325	2,798	\$21.20	\$12.14	1022.6%	122.4%	

Historical Utilization/1000- ACA Market Segments, 2014 & 2015

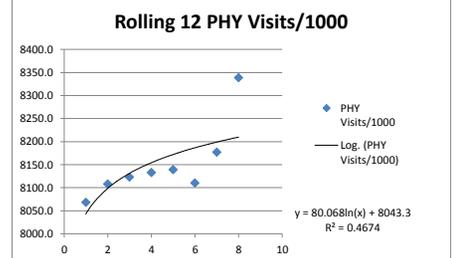
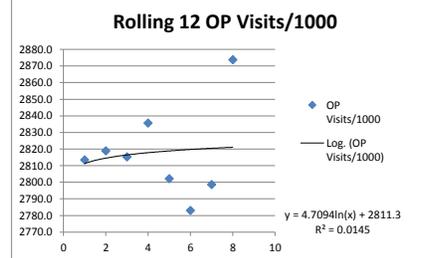
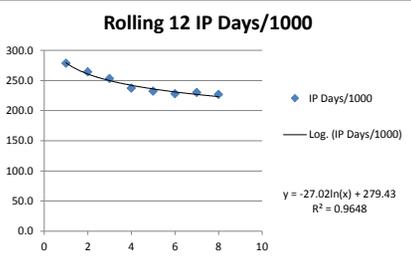
Monthly					
Month	x-Axis	Members	IP Days/1000	OP Visits/1000	PHY Visits/1000
1/31/2014	1	2,225	109.2	1373.0	4173.5
2/28/2014	2	2,624	61.7	671.5	1994.7
3/31/2014	3	3,048	18.7	235.6	607.3
4/30/2014	4	4,858	9.7	275.8	739.6
5/31/2014	5	5,530	91.0	654.6	1942.1
6/30/2014	6	5,570	25.1	210.2	589.2
7/31/2014	7	5,663	32.5	226.0	623.7
8/31/2014	8	5,761	29.5	195.0	568.7
9/30/2014	9	5,862	23.2	244.5	618.7
10/31/2014	10	5,984	21.6	244.0	717.9
11/30/2014	11	5,983	13.7	195.1	568.9
12/31/2014	12	6,290	12.6	212.3	573.3
1/31/2015	13	5,847	46.4	282.4	879.9
2/28/2015	14	5,829	21.1	247.8	700.4
3/31/2015	15	5,722	23.8	279.2	816.1
4/30/2015	16	5,571	17.8	232.9	716.0
5/31/2015	17	5,438	11.6	246.1	704.8
6/30/2015	18	5,351	9.7	215.1	628.6
7/31/2015	19	5,316	21.2	221.6	636.7
8/31/2015	20	5,265	13.2	213.2	569.1
9/30/2015	21	5,231	18.1	209.3	618.5
10/31/2015	22	5,158	17.2	224.8	692.7
11/30/2015	23	5,101	15.2	205.7	622.6
12/31/2015	24	5,093	7.6	287.3	719.7



Rolling 12 Month					
12 Month End	x-Axis	Member Months	IP Days/1000	OP Visits/1000	PHY Visits/1000
12/31/2014	1	59,398	390.4	3932.5	11258.4
1/31/2015	2	63,020	373.3	3439.1	9822.7
2/28/2015	3	66,225	348.2	3215.2	9138.7
3/31/2015	4	68,899	348.5	3243.6	9275.0
4/30/2015	5	69,612	353.9	3203.0	9248.2
5/31/2015	6	69,520	278.4	2813.4	8068.1
6/30/2015	7	69,301	264.1	2818.8	8107.7
7/31/2015	8	68,954	253.0	2815.2	8122.8
8/31/2015	9	68,458	237.2	2835.6	8132.6
9/30/2015	10	67,827	232.1	2802.1	8139.0
10/31/2015	11	67,001	227.7	2782.9	8109.9
11/30/2015	12	66,119	229.9	2798.6	8176.7
12/31/2015	13	64,922	226.6	2873.7	8338.5



Rolling 12 Month (removing first 5 months)					
12 Month End	x-Axis	Member Months	IP Days/1000	OP Visits/1000	PHY Visits/1000
5/31/2015	1	69,520	278.4	2813.4	8068.1
6/30/2015	2	69,301	264.1	2818.8	8107.7
7/31/2015	3	68,954	253.0	2815.2	8122.8
8/31/2015	4	68,458	237.2	2835.6	8132.6
9/30/2015	5	67,827	232.1	2802.1	8139.0
10/31/2015	6	67,001	227.7	2782.9	8109.9
11/30/2015	7	66,119	229.9	2798.6	8176.7
12/31/2015	8	64,922	226.6	2873.7	8338.5



Experience Period IBNR Factors by Data Pool by Month

Non-ACA Compliant 51-100, Small Group, Individual

Incurred Month	Paid Claims	Incurred Claims	IBNR Factor
201512	\$1,471,061	\$1,575,113	1.071
201511	\$1,784,497	\$1,887,266	1.058
201510	\$1,791,071	\$1,841,493	1.028
201509	\$2,105,381	\$2,129,446	1.011
201508	\$1,984,982	\$2,009,822	1.013
201507	\$2,049,844	\$2,084,961	1.017
201506	\$1,567,862	\$1,575,733	1.005
201505	\$1,501,531	\$1,506,037	1.003
201504	\$1,573,410	\$1,575,384	1.001
201503	\$1,870,990	\$1,871,678	1.000
201502	\$1,771,330	\$1,772,420	1.001
201501	\$1,923,086	\$1,924,930	1.001
Total	\$21,395,045	\$21,754,282	1.017

Non-ACA Compliant Agriservices

Incurred Month	Paid Claims	Incurred Claims	IBNR Factor
201512	\$607,799	\$625,055	1.028
201511	\$373,547	\$395,617	1.059
201510	\$293,956	\$332,961	1.133
201509	\$338,135	\$341,085	1.009
201508	\$281,411	\$283,452	1.007
201507	\$352,586	\$352,865	1.001
201506	\$311,358	\$312,695	1.004
201505	\$462,851	\$462,879	1.000
201504	\$359,793	\$359,797	1.000
201503	\$279,073	\$279,073	1.000
201502	\$482,453	\$482,453	1.000
201501	\$279,630	\$279,630	1.000
Total	\$4,422,592	\$4,507,561	1.019

Note: 1.133 Factor for October is due to claims reversed in February 2016 and repaid in March 2016

ACA Compliant Small Group, Individual

Incurred Month	Paid Claims	Incurred Claims	IBNR Factor
201512	\$1,629,487	\$1,967,232	1.207
201511	\$1,423,333	\$1,488,900	1.046
201510	\$1,900,447	\$1,933,415	1.017
201509	\$1,782,812	\$1,815,705	1.018
201508	\$1,410,858	\$1,416,780	1.004
201507	\$1,828,829	\$1,826,972	0.999
201506	\$1,515,687	\$1,518,240	1.002
201505	\$1,707,653	\$1,709,207	1.001
201504	\$1,526,193	\$1,527,942	1.001
201503	\$1,599,240	\$1,599,828	1.000
201502	\$1,703,346	\$1,704,007	1.000
201501	\$2,445,090	\$2,448,271	1.001
Total	\$20,472,974	\$20,956,499	1.024

Note: 1.207 Factor for December is due to larger than anticipated volume of claims paid in March 2016

Note: 0.999 Factor for July is due to claims reversed in March 2016

Derivation of Experience Period Average AV and Induced Demand Factor

Medical Coplan	Rx Coplan	Safe Harbor Rider	Member Months	Weighted Average AV	Weighted Average ID
				0.711	1.045
				Pricing Model AV	Induced Demand Factor
VE054L	V500L	NO	795	0.774	1.071
VE090L	V500L	NO	2569	0.849	1.117
VE101L	V502L	NO	180	0.763	1.063
VE105L	V500L	NO	973	0.857	1.122
VE107L	V500L	NO	313	0.774	1.071
VE107L	V502L	NO	19	0.756	1.062
VE107L	V500L	NO	696	0.774	1.071
VE107L	V602	NO	220	0.768	1.068
VE111LA	V500L	NO	824	0.811	1.090
VEHD-01L	In base	RX-VHD510-A	8	0.803	1.084
VEHD-02L	In base	NO	1008	0.727	1.044
VEHD-02L	In base	RX-VHD510-B	1224	0.733	1.047
VEHD-02L	In base	NO	312	0.727	1.044
VEHD-02L	In base	RX-VHD510-B	666	0.733	1.047
VEHD-03L	In base	NO	543	0.612	1.004
VEHD-03L	In base	RX-VHD510-C	2731	0.632	1.011
VEHD-03L	In base	NO	381	0.612	1.004
VEHD-03L	In base	RX-VHD510-C	1531	0.632	1.011
VEHD-06L	In base	RX-VHD510-F	823	0.699	1.028
VEHD-06L	In base	RX-VHD510-F	230	0.699	1.028
VEHD-08L	In base	RX-VHD510-H	838	0.710	1.036
VEHD-08L	In base	RX-VHD510-H	61	0.710	1.036
VEHD-09L	In base	NO	248	0.670	1.022
VEHD-09L	In base	NO	93	0.670	1.022
VEHD-17L	In base	RX-VHD510-Q	406	0.696	1.029
VEHD-17L	In base	RX-VHD510-Q	227	0.696	1.029
VEHD-19L	In base	NO	141	0.640	1.013
VEHD-19L	In base	RX-VHD510-S	1139	0.659	1.017
VP073L	V500L	NO	80	0.771	1.067
VT08LAA	V500L	NO	36	0.923	1.163
VT08LAA	V601	NO	86	0.924	1.166
VT08LAB	V601	NO	16	0.924	1.166
VEHD-02L	In base	RX-VHD510-B	2648	0.733	1.047
VEHD-02L	In base	RX-VHD510-B	1724	0.733	1.047
VP017L	V500L	NO	1000	0.804	1.086
VP019L	V500L	NO	2028	0.900	1.152
VP020L	V500L	NO	1333	0.865	1.127
VPHD-03L	In base	RX-VHD510-C	3802	0.632	1.011
VPHD-03L	In base	RX-VHD510-C	2113	0.632	1.011
VE003S	No Rx Benefit	NO	36	0.941	1.173
VE003S	V500S	NO	352	0.916	1.161
VE003S	V502S	NO	78	0.898	1.150
VE004S	No Rx Benefit	NO	165	0.936	1.172
VE004S	V500S	NO	234	0.911	1.156
VE004S	V504S	NO	16	0.917	1.160
VE006S	V500S	NO	20	0.900	1.152
VE031S	V500S	NO	68	0.882	1.140
VE033S	V500S	NO	12	0.799	1.081
VE033S	V501S	NO	60	0.788	1.078
VE036S	No Rx Benefit	NO	3	0.880	1.139
VE036S	V500S	NO	77	0.863	1.126
VE047S	V500S	NO	7	0.879	1.137
VE047S	V502S	NO	172	0.862	1.127
VE052S	V502S	NO	24	0.839	1.110
VE054S	No Rx Benefit	NO	60	0.784	1.076
VEHD-01S	In base	NO	73	0.801	1.082
VEHD-01S	In base	RX-VHD510-A	201	0.803	1.084
VEHD-01S	In base	NO	16	0.801	1.082
VEHD-01S	In base	RX-VHD510-A	30	0.803	1.084
VEHD-02S	In base	NO	6871	0.727	1.044
VEHD-02S	In base	RX-VHD510-B	5046	0.733	1.047
VEHD-02S	In base	NO	3393	0.727	1.044
VEHD-02S	In base	RX-VHD510-B	3427	0.733	1.047
VEHD-03S	In base	NO	24	0.612	1.004
VEHD-03S	In base	NO	769	0.612	1.004
VEHD-03S	In base	RX-VHD510-C	1050	0.632	1.011
VEHD-03S	In base	NO	418	0.612	1.004
VEHD-03S	In base	RX-VHD510-C	504	0.632	1.011
VEHD-07S	In base	NO	3	0.749	1.056
VEHD-07S	In base	RX-VHD510-G	9	0.752	1.060
VEHD-08S	In base	RX-VHD510-H	12	0.710	1.036
VEHD-09S	In base	RX-VHD510-I	122	0.677	1.022
VEHD-09S	In base	NO	19	0.670	1.022
VEHD-09S	In base	RX-VHD510-I	78	0.677	1.022
VEHD-12S	In base	RX-VHD510-L	144	0.699	1.028
VEHD-12S	In base	RX-VHD510-L	36	0.699	1.028
VEHD-14S	In base	NO	62	0.714	1.039
VEHD-14S	In base	NO	56	0.714	1.039

Derivation of Experience Period Average AV and Induced Demand Factor

Medical Coplan	Rx Coplan	Safe Harbor Rider	Member Months	Weighted Average AV	Weighted Average ID
				0.711	1.045
				Pricing Model AV	Induced Demand Factor
VEHD-15S	In base	NO	72	0.678	1.024
VEHD-15S	In base	RX-VHD510-O	26	0.683	1.024
VEHD-15S	In base	NO	157	0.678	1.024
VEHD-15S	In base	RX-VHD510-O	24	0.683	1.024
VEHD-17S	In base	NO	12	0.690	1.028
VEHD-18S	In base	NO	50	0.740	1.053
VEHD-18S	In base	RX-VHD510-R	261	0.746	1.056
VEHD-19S	In base	NO	145	0.640	1.013
VEHD-19S	In base	RX-VHD510-S	86	0.659	1.017
VEHD-49S	In base	NO	785	0.741	1.052
VEHD-49S	In base	RX-VHD510-AJ	58	0.749	1.056
VP048S	V502S	NO	12	0.821	1.097
VP051S	V501S	NO	5	0.885	1.140
VPHD-03S	In base	NO	3	0.612	1.004
VPHD-03S	In base	NO	116	0.612	1.004
VPHD-04S	In base	NO	24	0.767	1.065
VPHD-06S	In base	NO	839	0.692	1.028
VPHD-06S	In base	NO	114	0.692	1.028
VT03SA	V500S	NO	32	0.924	1.166
VT03SB	V500S	NO	24	0.922	1.165
VIIP-10000-G	In base	NO	22	0.230	1.000
VIIP-10000-G	In base	NO	170	0.465	1.000
VIIP-25000-G	In base	NO	327	0.353	1.000
VIIP-3500-G	In base	NO	504	0.605	1.000
VIIP-5000-G	In base	NO	570	0.559	1.000
VT Non-Standard Bronze (2015)	In base	NO	34	0.609	1.001
VT Non-Standard Bronze (2015)	In base	NO	2980	0.609	1.001
VT Non-Standard Bronze (2015)	In base	NO	994	0.609	1.001
VT Standard Bronze HMO (2015)	In base	NO	68	0.606	1.002
VT Standard Bronze HMO (2015)	In base	NO	2	0.606	1.002
VT Standard Bronze HMO (2015)	In base	NO	15730	0.606	1.002
VT Standard Bronze HMO (2015)	In base	NO	4179	0.606	1.002
VT Standard Bronze HMO (2015)	In base	NO	2	0.606	1.002
VT Catastrophic (2015)	In base	NO	1211	0.593	1.000
VT Standard Gold (2015)	In base	NO	801	0.820	1.098
VT Standard Gold (2015)	In base	NO	1270	0.820	1.098
VT Non-Standard Gold (2015)	In base	NO	14	0.833	1.106
VT Non-Standard Gold (2015)	In base	NO	429	0.833	1.106
VT Non-Standard Gold (2015)	In base	NO	1508	0.833	1.106
VT Standard Bronze HDHP (2015)	In base	NO	46	0.627	1.007
VT Standard Bronze HDHP (2015)	In base	NO	14	0.627	1.007
VT Standard Bronze HDHP (2015)	In base	NO	1310	0.627	1.007
VT Standard Bronze HDHP (2015)	In base	NO	1590	0.627	1.007
VT Standard Bronze HDHP (2015)	In base	NO	48	0.627	1.007
VT Standard Bronze HDHP (2015)	In base	NO	843	0.627	1.007
VT Standard Bronze HDHP (2015)	In base	NO	811	0.627	1.007
VT Standard Silver HDHP (2015)	In base	NO	4	0.711	1.035
VT Standard Silver HDHP (2015)	In base	NO	4	0.711	1.035
VT Standard Silver HDHP (2015)	In base	NO	366	0.711	1.035
VT Standard Silver HDHP (2015)	In base	NO	2673	0.711	1.035
VT Standard Silver HDHP (2015)	In base	NO	460	0.711	1.035
VT Standard Silver HDHP (2015)	In base	NO	1433	0.711	1.035
VT Standard Silver HDHP (2015)	In base	NO	132	0.711	1.035
VT Standard Silver HDHP (2015)	In base	NO	162	0.711	1.035
VT Standard Silver HDHP (2015)	In base	NO	300	0.711	1.035
VT Standard Silver HDHP (2015)	In base	NO	303	0.711	1.035
VT Standard Silver HDHP (2015)	In base	NO	20	0.711	1.035
VT Standard Silver HDHP (2015)	In base	NO	24	0.711	1.035
VT Standard Silver HDHP (2015)	In base	NO	126	0.711	1.035
VT Standard Silver HDHP (2015)	In base	NO	5	0.711	1.035
VT Standard Silver HDHP (2015)	In base	NO	148	0.711	1.035
VT Standard Silver HDHP (2015)	In base	NO	231	0.711	1.035
VT Standard Platinum (2015)	In base	NO	687	0.888	1.144
VT Standard Platinum (2015)	In base	NO	2177	0.888	1.144
VT Standard Platinum (2015)	In base	NO	6693	0.888	1.144
VT Non-Standard Silver (2015)	In base	NO	5	0.716	1.040
VT Non-Standard Silver (2015)	In base	NO	1318	0.716	1.040
VT Non-Standard Silver (2015)	In base	NO	2266	0.716	1.040
VT Non-Standard Silver (2015)	In base	NO	36	0.716	1.040
VT Standard Silver HMO (2015)	In base	NO	95	0.729	1.045
VT Standard Silver HMO (2015)	In base	NO	1448	0.729	1.045
VT Standard Silver HMO (2015)	In base	NO	2923	0.729	1.045
VT Non-Standard Silver (2015)	In base	NO	510	0.716	1.040
VT Standard Silver HMO (2015)	In base	NO	472	0.729	1.045
VT Non-Standard Silver (2015)	In base	NO	1781	0.716	1.040
VT Standard Silver HMO (2015)	In base	NO	11	0.729	1.045
VT Standard Silver HMO (2015)	In base	NO	908	0.729	1.045
VT Non-Standard Silver (2015)	In base	NO	408	0.716	1.040
VT Standard Silver HMO (2015)	In base	NO	450	0.729	1.045
VT Non-Standard Silver (2015)	In base	NO	1438	0.716	1.040
VT Standard Silver HMO (2015)	In base	NO	1020	0.729	1.045

Summary of Experience Period Non-FFS and Capitation Amounts

Non-FFS / Capitation PMPM Category	Non-ACA Compliant Agriservices	Non-ACA Compliant Individual	Non-ACA Compliant Small Group	Non-ACA Compliant 51-100	ACA Compliant Small Group	ACA Compliant Individual
Other Medical Expenses not in claim warehouse	\$2.31	\$1.82	\$1.55	\$2.31	\$3.32	\$2.14
Dental	(\$0.00)	\$0.00	\$0.05	(\$0.00)	\$1.02	\$0.25
GME	\$0.40	\$0.00	\$0.14	\$0.40	\$0.13	\$0.00
Net Reinsurance Expense	\$0.78	\$0.64	\$0.64	\$0.78	\$0.64	(\$4.79)
Wellstyle Rewards	\$0.90	\$0.00	\$0.64	\$0.90	\$0.01	\$0.00
Medical Home and PCP Incentive	\$4.65	\$10.06	\$5.56	\$4.65	\$4.71	\$5.29
Value Options Cap	(\$0.17)	(\$0.50)	(\$0.21)	(\$0.17)	(\$0.12)	(\$0.14)
Lab Cap	\$0.00	\$0.00	\$0.00	\$0.00	\$0.15	\$0.10
Chiropractic Cap	\$0.00	\$0.00	\$0.00	\$0.00	\$0.70	\$0.81
Healthways and ASH Cap	\$2.43	\$3.57	\$2.29	\$2.43	\$2.37	\$2.86
Total PMPM Non-FFS and Capitation Amounts	\$11.30	\$15.58	\$10.65	\$11.30	\$12.92	\$6.52
FFS Experience Period Claim Expense After Pooling Adjustment (line 12 of rate filing Exh. 3)	\$365.39	\$240.91	\$369.71	\$362.09	\$379.10	\$331.36
VT Paid Claim Surcharge + NY HCRA Surcharge (1.249% * above)	\$4.56	\$3.01	\$4.62	\$4.52	\$4.73	\$4.14
Total Non-FFS and Capitation Amounts	\$15.86	\$18.59	\$15.27	\$15.82	\$17.65	\$10.65
Experience Period Capitation and Non-FFS Medical Costs (line 13 of rate filing Exh. 3)	\$15.86	\$18.59	\$15.27	\$15.82	\$17.65	\$10.65

Experience Period Membership by Market Segment by Contract Type

Total

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
4	Single	49,092	49,092	1.000	1.00
4	Double	13,295	26,590	2.000	2.00
4	Parent/Child(ren)	2,551	6,321	2.478	1.93
4	Family	11,316	45,168	3.992	2.81

Single Conversion Factor	1.131
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Non-ACA Compliant 51-100

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
4	Single	5,896	5,896	1.000	1.00
4	Double	2,103	4,206	2.000	2.00
4	Parent/Child(ren)	551	1,284	2.330	1.93
4	Family	2,061	8,031	3.897	2.81

Single Conversion Factor	1.145
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Non-ACA Compliant Individual

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
4	Single	624	624	1.000	1.00
4	Double	176	352	2.000	2.00
4	Parent/Child(ren)	46	102	2.217	1.93
4	Family	146	515	3.527	2.81

Single Conversion Factor	1.080
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Non-ACA Compliant Agriservices

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
4	Single	5,362	5,362	1.000	1.00
4	Double	1,210	2,420	2.000	2.00
4	Parent/Child(ren)	249	630	2.530	1.93
4	Family	1,502	6,236	4.152	2.81

Single Conversion Factor	1.173
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ACA Compliant Small Group

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
4	Single	9,916	9,916	1.000	1.00
4	Double	2,402	4,804	2.000	2.00
4	Parent/Child(ren)	549	1,433	2.610	1.93
4	Family	2,730	11,242	4.118	2.81

Single Conversion Factor	1.168
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Non-ACA Compliant Small Group

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
4	Single	9,275	9,275	1.000	1.00
4	Double	1,774	3,548	2.000	2.00
4	Parent/Child(ren)	441	1,214	2.753	1.93
4	Family	3,108	12,555	4.040	2.81

Single Conversion Factor	1.187
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ACA Compliant Individual

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
4	Single	18,019	18,019	1.000	1.00
4	Double	5,630	11,260	2.000	2.00
4	Parent/Child(ren)	715	1,658	2.319	1.93
4	Family	1,769	6,589	3.725	2.81

Single Conversion Factor	1.053
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