

<b>Calculation of Bill H559 Adjustment PMPMs by Risk Segment</b>				
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		<b>Non-ACA Compliant Agriservices</b>	<b>Non-ACA Compliant Small Group</b>	<b>Non-ACA Compliant Large Group 51-100</b>	<b>ACA Compliant Small Group/Individual</b>
<b>A)</b>	<b>Rx Cost Share over \$1,300</b>	\$4,494	\$18,281	\$17,554	\$24,456
<b>B)</b>	<b>Member Months in Study</b>	14,648	15,077	12,489	64,859
<b>A) / B)</b>	<b>Rx Cost Share over \$1,300 PMPM</b>	\$0.31	\$1.21	\$1.41	\$0.38

<b>Reconciliation of Expenses- Exhibit 5 of Rate Filing to URRT</b>
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<b>Expense</b>	<b>Amount (PMPM)</b>	<b>Amount (% of Premium or PMPM converted %)</b>	<b>Category</b>
Bad Debt	N/A	0.40%	Administrative Expense Load
Contribution to Reserves	N/A	1.00%	Profit & Risk Load
General Administrative Load	\$35.10	7.49%	Administrative Expense Load
National Network Fee	\$1.50	0.32%	Administrative Expense Load
VT Vaccine Pilot	N/A	0.50%	Taxes & Fees
Comparative Eff Research Tax	\$0.20	0.04%	Taxes & Fees
2017 Billback- Health Care Advocate	\$0.49	0.10%	Taxes & Fees
Single Risk Pool Gross Premium Avg. Rate, PMPM	\$468.47		

Calculation of Single Risk Pool Net Reinsurance Expense, 2015 Experience Period					
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	Agriservices & Pre-ACA Large Group 51-100	Pre-ACA Individual Indemnity	Pre-ACA Small Group	Post-ACA Small Group	Post-ACA Individual
Net Reinsurance Expense PMPM	\$0.78	\$0.64	\$0.64	\$0.64	(\$4.79)
Experience Period Member Months	34,065	1,593	26,592	27,395	37,526

Total Reinsurance Expense	(\$117,608)
Total Member Months	127,171
Net Reinsurance Expense PMPM	(\$0.92)