

July 6, 2017

Mr. Josh Hammerquist, F.S.A., M.A.A.A.  
Assistant Vice President & Consulting Actuary  
Lewis & Ellis, Inc.

**Subject: Your July 5, 2017 Questions re: Blue Cross and Blue Shield of Vermont  
2018 Qualified Health Plan Filing (SERFF Tracking #: BCVT-131037743)**

Dear Mr. Hammerquist:

In response to your request dated July 5, 2017, here is [your question](#) and our answer:

1. [Please revise the Responses to BCBSVT 2018 Filing Inquiries - 06.20.2017.xlsx, R4Q2 tab to include updated claims incurred in 2016 paid through April 30, 2017.](#)  
Please see attached [Responses to BCBSVT 2018 Filing Inquiries - 07.05.2017.xlsx](#), Q1 tab.  
Claims and membership from calendar years 2013 to 2016 were updated to reflect information known as of April 30, 2017.

Please let us know if you have any further questions, or if we can provide additional clarity on any of the items above.

Sincerely,



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Paul Schultz, F.S.A., M.A.A.A.