

State: Vermont **Filing Company:** BCBSVT
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: 2014 BCBSVT Charge Factors for ASL and Risk & Admin Charges Filing
Project Name/Number: /

Filing at a Glance

Company: BCBSVT
Product Name: 2014 BCBSVT Charge Factors for ASL and Risk & Admin Charges Filing
State: Vermont
TOI: ML02 Multi-Line - Other
Sub-TOI: ML02.000 Multi-Line - Other
Filing Type: GMCB Trend / Admin Charge
Date Submitted: 01/14/2014
SERFF Tr Num: BCVT-129373971
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num:

Implementation: On Approval
Date Requested:
Author(s): Vince Mace, Pam Young, Seth Abbene, Jude Daye, Martine Brisson-Lemieux
Reviewer(s): Thomas Crompton (primary), Kelly Macnee, David Dillon, Jacqueline Lee
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

State: Vermont **Filing Company:** BCBSVT
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
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General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Large
Group Market Type: Employer Overall Rate Impact:
Filing Status Changed: 01/14/2014
State Status Changed: Deemer Date:
Created By: Jude Daye Submitted By: Jude Daye
Corresponding Filing Tracking Number:

Filing Description:
January 10, 2014

Judith Henkin, Esq.
Health Policy Director
Green Mountain Care Board
89 Main Street, Third Floor, City Center
Montpelier, Vermont 05620

Subject: Blue Cross and Blue Shield of Vermont - NAIC # 53295
2014 Filing: Charge Factors for Aggregate Stop Loss, and
Risk and Administration Charges for Experience Refund Eligible Product

Dear Ms. Henkin:

Enclosed for your review and approval is the Blue Cross and Blue Shield of Vermont (BCBSVT) filing for:

- o 2014 Charge Factors for Aggregate Stop Loss, and
- o 2014 Risk and Administration Charges to be used in the rating of BCBSVT's Experience Refund Eligible product.

Please let me know if we can answer any questions or provide further information during your review.

Sincerely,

Kevin Goddard

cc: Tom Crompton / GMCB
Ruth Greene / BCBSVT
Vince Mace / BCBSVT
Paul Schultz/BCBSVT

State: Vermont **Filing Company:** BCBSVT
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Company and Contact

Filing Contact Information

Jude Daye, Executive Assistant dayej@bcbsvt.com
 445 Industrial Lane 802-371-3244 [Phone]
 Montpelier, VT 05601

Filing Company Information

BCBSVT	CoCode: 53295	State of Domicile: Vermont
PO BOX 186	Group Code:	Company Type: Hospital
Montpelier, VT 05601	Group Name:	Service Corp
(802) 371-3450 ext. [Phone]	FEIN Number: 03-0277307	State ID Number:

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

SERFF Tracking #:

BCVT-129373971

State Tracking #:

Company Tracking #:

State: Vermont **Filing Company:** BCBSVT
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: 2014 BCBSVT Charge Factors for ASL and Risk & Admin Charges Filing
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Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	2014 BCBSVT ASL, Risk & Admin Charges Filing - Actuarial Memorandum.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Civil Union Rating Requirements
Bypass Reason:	Not required.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Filing Compliance Certification
Comments:	
Attachment(s):	Filing Compliance Certification.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Third Party Filing Authorization
Bypass Reason:	BCBSVT does not use a Third Party to submit filings.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Plain Language Summary
Comments:	
Attachment(s):	2014 BCBSVT ASL, Risk & Admin Charges Filing - Plain Language Summary.pdf
Item Status:	
Status Date:	

Satisfied - Item:	ASL Factors
Comments:	
Attachment(s):	ASL Factors.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

BCVT-129373971

State Tracking #:

Company Tracking #:

State: Vermont **Filing Company:** BCBSVT
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: 2014 BCBSVT Charge Factors for ASL and Risk & Admin Charges Filing
Project Name/Number: /

Satisfied - Item:	Risk Charge Factors
Comments:	
Attachment(s):	Risk Charge Factors.pdf
Item Status:	
Status Date:	

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk & Administration Charges for Experience Refund Eligible Product
Actuarial Memorandum**

SUMMARY

The purpose of this filing is to:

1. reprice our Aggregate Stop Loss coverage offerings to our Cost Plus groups, and
2. reprice the risk and administration charge factors to be used in the development of rates for Experience Refund Eligible plans.

Blue Cross and Blue Shield of Vermont (BCBSVT) will apply the new factors in the determination of rates for groups with 50 or more subscribers that are renewing or applying for coverage under Cost Plus or Experience Refund Eligible plans with BCBSVT delivered 10 or more business days after the date of approval of this filing through 10 business days after the approval of a successor filing.

The method used is based on VFN 41126, Method of Determination of Aggregate Stop Loss Charge Factors. For the determination of the risk charge factors to be used in the development of rates for Experience Refund Eligible plans, the loadings for expected loss ratio and for default (i.e. for the risk of the group failing to fund claims) do not apply.

Distribution of Individual Claims by Amount

The distribution of individual claims by amount was generated from the 2013 Milliman Health Cost Guidelines distribution of allowed charges (adjusted for VT) by trending the distribution to produce the same expected average annual allowed charge per member as the trended BCBSVT distribution for Q1 2015 (developed as part of the determination of the BCBSVT Provision for Large Claims and Stop Loss filing¹), and then applying paid/allowed factors (also from that filing).

For each specific stop loss level, the expected claims amount and standard deviation of the distribution of claims less than the specific stop loss level are calculated.

¹ See page 3 of “Blue Cross and Blue Shield of Vermont, Provision for Large Claims and Stop Loss Filing for 2014, Actuarial Memorandum”, filed concurrently with this filing.

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk & Administration Charges for Experience Refund Eligible Product
Actuarial Memorandum**

Expected Claims Factors

For each number of members (N) in the following table:

N
100
200
300
400
500
600
700
800
900
1,000
1,500
2,000
3,000
4,000
5,000
10,000
20,000
30,000
40,000

and for each ISL limit, a preliminary expected fraction of aggregate claims in excess of 90%, 95%, 100%, 105%, 110%, 115%, 120%, 125%, 130%, 135%, and 140% of expected aggregate claims was calculated. These were then adjusted for uncertainty in the projection of expected claims as described in the table below:

Expected to projected expected	>107.5%	107.5% - 102.5%	102.5% - 97.5%	97.5% - 92.5%	< 92.5%
Fraction of projections	F ₁ (Estimated from distribution)	F ₂ (Estimated from distribution)	F ₃ (Estimated from distribution)	F ₄ (Estimated from distribution)	F ₅ (Estimated from distribution)
Assumed (Actual expected) / (projected expected) factor	1.1	1.05	1.00	0.95	0.90
Weighting Factor for averaging	F ₁ /1.1	F ₂ /1.05	F ₃	F ₄ /.95	F ₅ /0.9

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk & Administration Charges for Experience Refund Eligible Product
Actuarial Memorandum**

CHARGE FACTORS FOR AGGREGATE STOP LOSS

The factors developed above were then divided by 0.7 to produce an expected loss ratio (net of the provision for default) of 70%.

To protect BCBSVT against potential default situations (i.e. to cover the risk of the group failing to fund claims), the proposed ASL rates include an additional fixed risk charge of 0.5% of expected claims under the ISL limit for groups with less than 20,000 members, and a reduced fixed risk charge of 0.4% of expected claims under the ISL limit for groups of 20,000 members or more.

To assure that the factors on each line were strictly decreasing with increasing stop loss percentage, in cases where the ratio for a 130% stop loss percentage was less than 0.0001:

- the calculated value for 130% was increased by 0.00001
- the calculated value for 125% was increased by 0.00002
- the calculated value for 120% was increased by 0.00003
- the calculated value for 115% was increased by 0.00004
- the calculated value for 110% was increased by 0.00005.

The resulting factors were then multiplied by ratios of claims under the limit to total claims at the various ISL limits. Thus the final factors are applicable to total expected claims, as is required for use in the approved BCBSVT rating formula².

The tables of factors are contained in the **ASL Factors.pdf** file that accompanies this filing.

If the expected number of members (N) in the rating period is not one of the values in either table, the value is determined by interpolating linearly between the entries in the table for the numbers of members immediately below and above N.

RISK & ADMINISTRATION CHARGES FOR EXPERIENCE REFUND ELIGIBLE PRODUCT

Risk Charges for Experience Refund Eligible Plans

The BCBSVT Experience Refund Eligible products involve pricing margins of 10% or 5% (i.e. expected claims below the ISL limit will be increased by 10% or 5% in the determination of the premium). The risk charge factors are developed in the same way as the ASL factors, except that the loadings for the 70% expected loss ratio and for default (the charges of either 0.5% or 0.4% of expected claims) do not apply. These factors are applied to total expected claims (before adjustment for pricing margin) and the retention is increased by the risk charge (both in the prospective pricing and in the refund calculation).

The tables of factors are contained in the **Risk Charge Factors.pdf** file that accompanies this filing.

² See “Blue Cross and Blue Shield of Vermont, Group Merit Rating Program” filing, SERFF # BCVT-128267446, VFN 59619.

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk & Administration Charges for Experience Refund Eligible Product
Actuarial Memorandum**

If the expected number of members (N) in the rating period is not one of the values in either table, the value is determined by interpolating linearly between the entries in the table for the numbers of members immediately below and above N.

Administration Charge

An administration charge equal to a settlement administration charge, offset by an investment income credit, will be made.

1. Settlement Administration Charge: An additional administrative charge of **\$1,625** will be included to offset the costs of administering the retrospective arrangement. This amount is based on the 2013 settlement administration charge of \$1,600 increased by 1.6%³ trend to reflect the assumed increase for the direct staff cost.
2. Investment Income Adjustment:

Margin factor	Investment Income adjustment factor (applicable to expected claims below the ISL limit)
10%	0.4%
5%	0.2%

ACTUARIAL CERTIFICATION

I am a Fellow of the Society of Actuaries, a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering opinions with regard to health rate filings.

Based on my review of the block's underlying experience and methods applied, it is my opinion that the rate factors set forth in this filing are adequate and are neither excessive nor unfairly discriminatory.

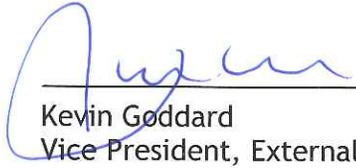


Paul Schultz, F.S.A., M.A.A.A.

January 9, 2014

³ The 1.6% trend factor is based on a two-year regression of the CPI data values (Source: [Bureau of Labor Statistics Data](#), CPI - All Urban Consumers, Northeast Urban, All Items, 1982-1984=100, data through October 2013) for October 2011 through October 2013.

I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and, to the best of my knowledge, the filing complies with all applicable statutory and regulatory provisions for the state of Vermont



Kevin Goddard
Vice President, External Affairs and Sales

1/13/14

Date

Blue Cross and Blue Shield of Vermont
2014 Factor Filing
Plain Language Summary

The purpose of this filing is to reprice the Blue Cross and Blue Shield of Vermont (BCBSVT) Aggregate Stop Loss (ASL) coverage offerings to Cost Plus groups, and to reprice the risk and administration charge factors to be used in the development of rates for Experience Refund Eligible plans. These factors are applied as part of the BCBSVT Group Merit Rating formula, approved in a separate filing.

Aggregate stop loss is an insurance mechanism designed to protect plan sponsors in the event that total health care claims are higher than expected. Loss ratios for aggregate stop loss tend to be lower than those for comprehensive health coverage because stop loss is protecting against a relatively unlikely event (namely, that total claims exceed expectation by a given amount); therefore, aggregate stop loss claims will experience a great deal of year-to-year fluctuation. Since Cost Plus groups are not responsible for claims above a selected percentage of expected claims (the aggregate stop loss attachment point), best estimate ASL rates are modified to produce a reasonable loss ratio for this type of business.

Risk charge factors are similar in concept and development to aggregate stop loss factors, but are applied differently. Because pricing margins for Experience Refund Eligible plans are included within the expected claim development, risk charge factors are unmodified from their best estimate values.

Charge factors for aggregate stop loss arrangements and risk charges for refund eligible arrangements are developed through the calibration of 2013 Milliman Health Cost Guidelines to expected Vermont claims levels, using factors from the most recently approved trend filings as the key input item.

Default risk charges for Cost Plus groups and administrative charges specific to Experience Refund Eligible plans are also documented within this filing.

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$30,000	100	3.382%	2.143%	1.338%	0.856%	0.591%
\$30,000	200	2.030%	1.126%	0.663%	0.461%	0.388%
\$30,000	300	1.475%	0.776%	0.484%	0.389%	0.365%
\$30,000	400	1.161%	0.608%	0.417%	0.370%	0.361%
\$30,000	500	0.961%	0.516%	0.389%	0.364%	0.360%
\$30,000	600	0.823%	0.463%	0.375%	0.362%	0.360%
\$30,000	700	0.724%	0.429%	0.369%	0.361%	0.360%
\$30,000	800	0.650%	0.408%	0.365%	0.361%	0.360%
\$30,000	900	0.594%	0.394%	0.363%	0.361%	0.360%
\$30,000	1,000	0.551%	0.384%	0.362%	0.360%	0.360%
\$30,000	1,500	0.436%	0.366%	0.361%	0.360%	0.360%
\$30,000	2,000	0.395%	0.363%	0.361%	0.360%	0.360%
\$30,000	3,000	0.370%	0.362%	0.361%	0.360%	0.360%
\$30,000	4,000	0.365%	0.362%	0.361%	0.360%	0.360%
\$30,000	5,000	0.363%	0.362%	0.361%	0.360%	0.360%
\$30,000	10,000	0.363%	0.362%	0.361%	0.360%	0.360%
\$30,000	20,000	0.291%	0.290%	0.289%	0.289%	0.288%
\$30,000	30,000	0.291%	0.290%	0.289%	0.289%	0.288%
\$30,000	40,000	0.291%	0.290%	0.289%	0.289%	0.288%
\$35,000	100	3.689%	2.371%	1.498%	0.962%	0.658%
\$35,000	200	2.224%	1.250%	0.735%	0.501%	0.411%
\$35,000	300	1.621%	0.858%	0.526%	0.411%	0.380%
\$35,000	400	1.279%	0.668%	0.446%	0.386%	0.374%
\$35,000	500	1.059%	0.563%	0.411%	0.378%	0.373%
\$35,000	600	0.907%	0.500%	0.393%	0.375%	0.373%
\$35,000	700	0.797%	0.460%	0.385%	0.374%	0.373%
\$35,000	800	0.714%	0.434%	0.380%	0.374%	0.373%
\$35,000	900	0.651%	0.417%	0.378%	0.374%	0.373%
\$35,000	1,000	0.601%	0.405%	0.376%	0.374%	0.373%
\$35,000	1,500	0.468%	0.381%	0.374%	0.373%	0.373%
\$35,000	2,000	0.417%	0.377%	0.374%	0.373%	0.373%
\$35,000	3,000	0.386%	0.375%	0.374%	0.373%	0.373%
\$35,000	4,000	0.379%	0.375%	0.374%	0.373%	0.373%
\$35,000	5,000	0.377%	0.375%	0.374%	0.373%	0.373%
\$35,000	10,000	0.376%	0.375%	0.374%	0.373%	0.373%
\$35,000	20,000	0.301%	0.301%	0.300%	0.299%	0.298%
\$35,000	30,000	0.301%	0.301%	0.300%	0.299%	0.298%
\$35,000	40,000	0.301%	0.301%	0.300%	0.299%	0.298%
\$40,000	100	3.991%	2.600%	1.662%	1.073%	0.729%
\$40,000	200	2.416%	1.376%	0.810%	0.542%	0.434%
\$40,000	300	1.763%	0.940%	0.568%	0.432%	0.393%
\$40,000	400	1.398%	0.730%	0.475%	0.402%	0.386%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$40,000	500	1.159%	0.610%	0.432%	0.391%	0.384%
\$40,000	600	0.992%	0.537%	0.411%	0.387%	0.384%
\$40,000	700	0.870%	0.491%	0.400%	0.385%	0.384%
\$40,000	800	0.779%	0.460%	0.393%	0.385%	0.384%
\$40,000	900	0.708%	0.439%	0.390%	0.384%	0.383%
\$40,000	1,000	0.652%	0.425%	0.388%	0.384%	0.383%
\$40,000	1,500	0.499%	0.395%	0.385%	0.384%	0.383%
\$40,000	2,000	0.440%	0.388%	0.385%	0.384%	0.383%
\$40,000	3,000	0.400%	0.386%	0.385%	0.384%	0.383%
\$40,000	4,000	0.391%	0.386%	0.385%	0.384%	0.383%
\$40,000	5,000	0.388%	0.386%	0.385%	0.384%	0.383%
\$40,000	10,000	0.387%	0.386%	0.385%	0.384%	0.383%
\$40,000	20,000	0.310%	0.309%	0.308%	0.308%	0.307%
\$40,000	30,000	0.310%	0.309%	0.308%	0.308%	0.307%
\$40,000	40,000	0.310%	0.309%	0.308%	0.308%	0.307%
\$45,000	100	4.288%	2.830%	1.830%	1.189%	0.805%
\$45,000	200	2.606%	1.503%	0.887%	0.586%	0.458%
\$45,000	300	1.908%	1.026%	0.614%	0.455%	0.407%
\$45,000	400	1.515%	0.793%	0.505%	0.417%	0.397%
\$45,000	500	1.258%	0.659%	0.454%	0.403%	0.394%
\$45,000	600	1.077%	0.576%	0.428%	0.398%	0.393%
\$45,000	700	0.945%	0.522%	0.414%	0.395%	0.393%
\$45,000	800	0.844%	0.486%	0.406%	0.394%	0.393%
\$45,000	900	0.766%	0.462%	0.401%	0.394%	0.393%
\$45,000	1,000	0.705%	0.444%	0.399%	0.394%	0.393%
\$45,000	1,500	0.532%	0.407%	0.395%	0.394%	0.393%
\$45,000	2,000	0.462%	0.399%	0.394%	0.394%	0.393%
\$45,000	3,000	0.414%	0.395%	0.394%	0.394%	0.393%
\$45,000	4,000	0.402%	0.395%	0.394%	0.394%	0.393%
\$45,000	5,000	0.398%	0.395%	0.394%	0.394%	0.393%
\$45,000	10,000	0.396%	0.395%	0.394%	0.394%	0.393%
\$45,000	20,000	0.318%	0.317%	0.316%	0.315%	0.314%
\$45,000	30,000	0.318%	0.317%	0.316%	0.315%	0.314%
\$45,000	40,000	0.318%	0.317%	0.316%	0.315%	0.314%
\$50,000	100	4.580%	3.058%	2.001%	1.309%	0.885%
\$50,000	200	2.792%	1.632%	0.967%	0.631%	0.483%
\$50,000	300	2.050%	1.114%	0.661%	0.479%	0.419%
\$50,000	400	1.632%	0.858%	0.537%	0.432%	0.406%
\$50,000	500	1.357%	0.708%	0.476%	0.414%	0.402%
\$50,000	600	1.163%	0.615%	0.445%	0.407%	0.401%
\$50,000	700	1.020%	0.554%	0.427%	0.404%	0.401%
\$50,000	800	0.910%	0.513%	0.418%	0.403%	0.401%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$50,000	900	0.825%	0.484%	0.412%	0.402%	0.401%
\$50,000	1,000	0.757%	0.464%	0.408%	0.402%	0.401%
\$50,000	1,500	0.565%	0.419%	0.403%	0.402%	0.401%
\$50,000	2,000	0.484%	0.408%	0.403%	0.402%	0.401%
\$50,000	3,000	0.428%	0.404%	0.402%	0.402%	0.401%
\$50,000	4,000	0.412%	0.403%	0.402%	0.402%	0.401%
\$50,000	5,000	0.407%	0.403%	0.402%	0.402%	0.401%
\$50,000	10,000	0.404%	0.403%	0.402%	0.402%	0.401%
\$50,000	20,000	0.324%	0.323%	0.322%	0.322%	0.321%
\$50,000	30,000	0.324%	0.323%	0.322%	0.322%	0.321%
\$50,000	40,000	0.324%	0.323%	0.322%	0.322%	0.321%
\$55,000	100	4.911%	3.325%	2.204%	1.455%	0.984%
\$55,000	200	3.006%	1.783%	1.064%	0.688%	0.513%
\$55,000	300	2.214%	1.217%	0.718%	0.507%	0.434%
\$55,000	400	1.767%	0.935%	0.574%	0.449%	0.416%
\$55,000	500	1.471%	0.768%	0.502%	0.427%	0.410%
\$55,000	600	1.262%	0.663%	0.464%	0.417%	0.409%
\$55,000	700	1.107%	0.593%	0.443%	0.413%	0.408%
\$55,000	800	0.988%	0.545%	0.430%	0.411%	0.408%
\$55,000	900	0.895%	0.511%	0.423%	0.410%	0.408%
\$55,000	1,000	0.820%	0.487%	0.418%	0.409%	0.408%
\$55,000	1,500	0.604%	0.432%	0.411%	0.409%	0.408%
\$55,000	2,000	0.511%	0.417%	0.410%	0.409%	0.408%
\$55,000	3,000	0.442%	0.411%	0.409%	0.409%	0.408%
\$55,000	4,000	0.422%	0.410%	0.409%	0.409%	0.408%
\$55,000	5,000	0.415%	0.410%	0.409%	0.409%	0.408%
\$55,000	10,000	0.411%	0.410%	0.409%	0.409%	0.408%
\$55,000	20,000	0.330%	0.329%	0.328%	0.327%	0.326%
\$55,000	30,000	0.330%	0.329%	0.328%	0.327%	0.326%
\$55,000	40,000	0.330%	0.329%	0.328%	0.327%	0.326%
\$60,000	100	5.233%	3.587%	2.406%	1.603%	1.087%
\$60,000	200	3.213%	1.932%	1.162%	0.746%	0.545%
\$60,000	300	2.373%	1.321%	0.777%	0.537%	0.449%
\$60,000	400	1.894%	1.009%	0.610%	0.466%	0.424%
\$60,000	500	1.583%	0.828%	0.530%	0.439%	0.418%
\$60,000	600	1.360%	0.711%	0.484%	0.426%	0.415%
\$60,000	700	1.193%	0.632%	0.458%	0.421%	0.415%
\$60,000	800	1.065%	0.578%	0.443%	0.418%	0.414%
\$60,000	900	0.964%	0.539%	0.433%	0.416%	0.414%
\$60,000	1,000	0.882%	0.510%	0.427%	0.416%	0.414%
\$60,000	1,500	0.643%	0.444%	0.417%	0.415%	0.414%
\$60,000	2,000	0.537%	0.426%	0.416%	0.415%	0.414%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$60,000	3,000	0.457%	0.418%	0.416%	0.415%	0.414%
\$60,000	4,000	0.432%	0.417%	0.416%	0.415%	0.414%
\$60,000	5,000	0.423%	0.417%	0.416%	0.415%	0.414%
\$60,000	10,000	0.418%	0.417%	0.416%	0.415%	0.414%
\$60,000	20,000	0.335%	0.334%	0.333%	0.332%	0.331%
\$60,000	30,000	0.335%	0.334%	0.333%	0.332%	0.331%
\$60,000	40,000	0.335%	0.334%	0.333%	0.332%	0.331%
\$65,000	100	5.501%	3.806%	2.577%	1.730%	1.176%
\$65,000	200	3.386%	2.058%	1.246%	0.797%	0.574%
\$65,000	300	2.506%	1.408%	0.828%	0.564%	0.463%
\$65,000	400	2.004%	1.075%	0.645%	0.482%	0.433%
\$65,000	500	1.677%	0.880%	0.554%	0.450%	0.425%
\$65,000	600	1.442%	0.753%	0.503%	0.435%	0.422%
\$65,000	700	1.266%	0.667%	0.473%	0.428%	0.420%
\$65,000	800	1.130%	0.606%	0.455%	0.424%	0.420%
\$65,000	900	1.022%	0.563%	0.443%	0.423%	0.420%
\$65,000	1,000	0.935%	0.531%	0.436%	0.422%	0.420%
\$65,000	1,500	0.677%	0.456%	0.424%	0.421%	0.420%
\$65,000	2,000	0.561%	0.434%	0.422%	0.421%	0.420%
\$65,000	3,000	0.470%	0.424%	0.421%	0.421%	0.420%
\$65,000	4,000	0.441%	0.423%	0.421%	0.421%	0.420%
\$65,000	5,000	0.431%	0.422%	0.421%	0.421%	0.420%
\$65,000	10,000	0.423%	0.422%	0.421%	0.421%	0.420%
\$65,000	20,000	0.339%	0.338%	0.338%	0.337%	0.336%
\$65,000	30,000	0.339%	0.338%	0.338%	0.337%	0.336%
\$65,000	40,000	0.339%	0.338%	0.338%	0.337%	0.336%
\$70,000	100	5.837%	4.086%	2.800%	1.899%	1.297%
\$70,000	200	3.603%	2.221%	1.357%	0.866%	0.614%
\$70,000	300	2.674%	1.523%	0.896%	0.600%	0.480%
\$70,000	400	2.143%	1.161%	0.690%	0.503%	0.443%
\$70,000	500	1.797%	0.948%	0.586%	0.464%	0.432%
\$70,000	600	1.547%	0.808%	0.526%	0.445%	0.427%
\$70,000	700	1.360%	0.712%	0.491%	0.436%	0.426%
\$70,000	800	1.214%	0.644%	0.469%	0.431%	0.425%
\$70,000	900	1.098%	0.595%	0.455%	0.429%	0.425%
\$70,000	1,000	1.004%	0.558%	0.446%	0.427%	0.425%
\$70,000	1,500	0.722%	0.470%	0.430%	0.426%	0.425%
\$70,000	2,000	0.592%	0.443%	0.427%	0.425%	0.425%
\$70,000	3,000	0.487%	0.430%	0.426%	0.425%	0.425%
\$70,000	4,000	0.452%	0.428%	0.426%	0.425%	0.425%
\$70,000	5,000	0.438%	0.427%	0.426%	0.425%	0.425%
\$70,000	10,000	0.428%	0.427%	0.426%	0.425%	0.425%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$70,000	20,000	0.343%	0.342%	0.342%	0.341%	0.340%
\$70,000	30,000	0.343%	0.342%	0.342%	0.341%	0.340%
\$70,000	40,000	0.343%	0.342%	0.342%	0.341%	0.340%
\$75,000	100	6.163%	4.360%	3.020%	2.067%	1.420%
\$75,000	200	3.814%	2.380%	1.468%	0.937%	0.655%
\$75,000	300	2.837%	1.635%	0.965%	0.638%	0.499%
\$75,000	400	2.278%	1.247%	0.737%	0.526%	0.454%
\$75,000	500	1.909%	1.013%	0.617%	0.477%	0.438%
\$75,000	600	1.649%	0.863%	0.551%	0.456%	0.433%
\$75,000	700	1.451%	0.758%	0.510%	0.444%	0.431%
\$75,000	800	1.296%	0.682%	0.484%	0.438%	0.430%
\$75,000	900	1.172%	0.627%	0.467%	0.435%	0.430%
\$75,000	1,000	1.072%	0.586%	0.456%	0.433%	0.430%
\$75,000	1,500	0.767%	0.485%	0.436%	0.430%	0.429%
\$75,000	2,000	0.623%	0.452%	0.432%	0.430%	0.429%
\$75,000	3,000	0.504%	0.436%	0.431%	0.430%	0.429%
\$75,000	4,000	0.462%	0.433%	0.431%	0.430%	0.429%
\$75,000	5,000	0.446%	0.432%	0.431%	0.430%	0.429%
\$75,000	10,000	0.433%	0.432%	0.431%	0.430%	0.429%
\$75,000	20,000	0.347%	0.346%	0.345%	0.345%	0.344%
\$75,000	30,000	0.347%	0.346%	0.345%	0.345%	0.344%
\$75,000	40,000	0.347%	0.346%	0.345%	0.345%	0.344%
\$80,000	100	6.377%	4.539%	3.164%	2.178%	1.502%
\$80,000	200	3.953%	2.485%	1.542%	0.985%	0.684%
\$80,000	300	2.944%	1.709%	1.011%	0.663%	0.513%
\$80,000	400	2.367%	1.303%	0.768%	0.541%	0.462%
\$80,000	500	1.985%	1.058%	0.640%	0.488%	0.444%
\$80,000	600	1.716%	0.900%	0.568%	0.463%	0.438%
\$80,000	700	1.511%	0.788%	0.523%	0.450%	0.435%
\$80,000	800	1.350%	0.708%	0.494%	0.443%	0.434%
\$80,000	900	1.221%	0.649%	0.476%	0.439%	0.434%
\$80,000	1,000	1.117%	0.605%	0.463%	0.437%	0.433%
\$80,000	1,500	0.797%	0.495%	0.440%	0.434%	0.433%
\$80,000	2,000	0.645%	0.459%	0.436%	0.434%	0.433%
\$80,000	3,000	0.516%	0.440%	0.435%	0.434%	0.433%
\$80,000	4,000	0.470%	0.437%	0.435%	0.434%	0.433%
\$80,000	5,000	0.452%	0.436%	0.435%	0.434%	0.433%
\$80,000	10,000	0.437%	0.436%	0.435%	0.434%	0.433%
\$80,000	20,000	0.350%	0.349%	0.348%	0.348%	0.347%
\$80,000	30,000	0.350%	0.349%	0.348%	0.348%	0.347%
\$80,000	40,000	0.350%	0.349%	0.348%	0.348%	0.347%
\$85,000	100	6.591%	4.719%	3.310%	2.291%	1.586%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$85,000	200	4.092%	2.591%	1.616%	1.034%	0.714%
\$85,000	300	3.051%	1.784%	1.058%	0.690%	0.527%
\$85,000	400	2.455%	1.361%	0.801%	0.558%	0.470%
\$85,000	500	2.062%	1.103%	0.663%	0.499%	0.450%
\$85,000	600	1.784%	0.938%	0.586%	0.472%	0.443%
\$85,000	700	1.571%	0.820%	0.537%	0.457%	0.439%
\$85,000	800	1.404%	0.735%	0.506%	0.449%	0.438%
\$85,000	900	1.271%	0.672%	0.485%	0.444%	0.437%
\$85,000	1,000	1.162%	0.625%	0.471%	0.441%	0.437%
\$85,000	1,500	0.828%	0.506%	0.445%	0.438%	0.437%
\$85,000	2,000	0.667%	0.466%	0.440%	0.438%	0.437%
\$85,000	3,000	0.529%	0.445%	0.439%	0.438%	0.437%
\$85,000	4,000	0.479%	0.441%	0.439%	0.438%	0.437%
\$85,000	5,000	0.458%	0.440%	0.439%	0.438%	0.437%
\$85,000	10,000	0.441%	0.439%	0.439%	0.438%	0.437%
\$85,000	20,000	0.353%	0.352%	0.351%	0.351%	0.350%
\$85,000	30,000	0.353%	0.352%	0.351%	0.351%	0.350%
\$85,000	40,000	0.353%	0.352%	0.351%	0.351%	0.350%
\$90,000	100	6.802%	4.897%	3.455%	2.405%	1.671%
\$90,000	200	4.228%	2.695%	1.691%	1.083%	0.744%
\$90,000	300	3.157%	1.858%	1.106%	0.718%	0.542%
\$90,000	400	2.543%	1.418%	0.834%	0.575%	0.479%
\$90,000	500	2.137%	1.149%	0.687%	0.510%	0.456%
\$90,000	600	1.850%	0.975%	0.604%	0.480%	0.447%
\$90,000	700	1.630%	0.851%	0.551%	0.463%	0.443%
\$90,000	800	1.458%	0.762%	0.517%	0.454%	0.442%
\$90,000	900	1.320%	0.695%	0.495%	0.449%	0.441%
\$90,000	1,000	1.207%	0.645%	0.479%	0.446%	0.441%
\$90,000	1,500	0.858%	0.517%	0.450%	0.442%	0.440%
\$90,000	2,000	0.689%	0.474%	0.444%	0.441%	0.440%
\$90,000	3,000	0.541%	0.449%	0.442%	0.441%	0.440%
\$90,000	4,000	0.487%	0.444%	0.442%	0.441%	0.440%
\$90,000	5,000	0.464%	0.443%	0.442%	0.441%	0.440%
\$90,000	10,000	0.445%	0.443%	0.442%	0.441%	0.440%
\$90,000	20,000	0.356%	0.355%	0.354%	0.353%	0.352%
\$90,000	30,000	0.356%	0.355%	0.354%	0.353%	0.352%
\$90,000	40,000	0.356%	0.355%	0.354%	0.353%	0.352%
\$95,000	100	7.006%	5.071%	3.598%	2.517%	1.756%
\$95,000	200	4.361%	2.798%	1.765%	1.133%	0.775%
\$95,000	300	3.259%	1.932%	1.153%	0.745%	0.557%
\$95,000	400	2.628%	1.474%	0.867%	0.592%	0.487%
\$95,000	500	2.210%	1.195%	0.711%	0.522%	0.461%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$95,000	600	1.915%	1.013%	0.622%	0.488%	0.452%
\$95,000	700	1.688%	0.883%	0.565%	0.469%	0.447%
\$95,000	800	1.511%	0.789%	0.529%	0.459%	0.445%
\$95,000	900	1.368%	0.718%	0.504%	0.453%	0.444%
\$95,000	1,000	1.251%	0.665%	0.487%	0.450%	0.444%
\$95,000	1,500	0.889%	0.528%	0.454%	0.445%	0.443%
\$95,000	2,000	0.711%	0.481%	0.447%	0.444%	0.443%
\$95,000	3,000	0.554%	0.453%	0.445%	0.444%	0.443%
\$95,000	4,000	0.495%	0.448%	0.445%	0.444%	0.443%
\$95,000	5,000	0.470%	0.446%	0.445%	0.444%	0.443%
\$95,000	10,000	0.448%	0.446%	0.445%	0.444%	0.443%
\$95,000	20,000	0.358%	0.357%	0.357%	0.356%	0.355%
\$95,000	30,000	0.358%	0.357%	0.357%	0.356%	0.355%
\$95,000	40,000	0.358%	0.357%	0.357%	0.356%	0.355%
\$100,000	100	7.210%	5.246%	3.742%	2.632%	1.843%
\$100,000	200	4.494%	2.902%	1.841%	1.184%	0.807%
\$100,000	300	3.362%	2.006%	1.201%	0.774%	0.572%
\$100,000	400	2.713%	1.531%	0.900%	0.610%	0.496%
\$100,000	500	2.284%	1.241%	0.736%	0.533%	0.467%
\$100,000	600	1.976%	1.047%	0.639%	0.495%	0.455%
\$100,000	700	1.747%	0.915%	0.580%	0.476%	0.451%
\$100,000	800	1.564%	0.816%	0.540%	0.464%	0.449%
\$100,000	900	1.416%	0.742%	0.514%	0.457%	0.447%
\$100,000	1,000	1.295%	0.686%	0.495%	0.454%	0.447%
\$100,000	1,500	0.919%	0.539%	0.459%	0.448%	0.446%
\$100,000	2,000	0.733%	0.488%	0.451%	0.447%	0.446%
\$100,000	3,000	0.567%	0.458%	0.448%	0.447%	0.446%
\$100,000	4,000	0.504%	0.451%	0.448%	0.447%	0.446%
\$100,000	5,000	0.476%	0.450%	0.448%	0.447%	0.446%
\$100,000	10,000	0.451%	0.449%	0.448%	0.447%	0.446%
\$100,000	20,000	0.361%	0.360%	0.359%	0.358%	0.357%
\$100,000	30,000	0.361%	0.360%	0.359%	0.358%	0.357%
\$100,000	40,000	0.361%	0.360%	0.359%	0.358%	0.357%
\$105,000	100	7.404%	5.413%	3.881%	2.742%	1.929%
\$105,000	200	4.620%	3.001%	1.914%	1.234%	0.839%
\$105,000	300	3.459%	2.077%	1.248%	0.802%	0.587%
\$105,000	400	2.794%	1.587%	0.933%	0.627%	0.505%
\$105,000	500	2.354%	1.285%	0.760%	0.545%	0.473%
\$105,000	600	2.038%	1.084%	0.657%	0.503%	0.459%
\$105,000	700	1.803%	0.946%	0.595%	0.482%	0.454%
\$105,000	800	1.615%	0.843%	0.552%	0.469%	0.452%
\$105,000	900	1.463%	0.765%	0.523%	0.462%	0.450%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$105,000	1,000	1.338%	0.705%	0.503%	0.457%	0.450%
\$105,000	1,500	0.949%	0.550%	0.463%	0.451%	0.449%
\$105,000	2,000	0.755%	0.495%	0.454%	0.450%	0.449%
\$105,000	3,000	0.580%	0.461%	0.451%	0.450%	0.449%
\$105,000	4,000	0.512%	0.454%	0.451%	0.450%	0.449%
\$105,000	5,000	0.482%	0.452%	0.451%	0.450%	0.449%
\$105,000	10,000	0.454%	0.452%	0.451%	0.450%	0.449%
\$105,000	20,000	0.363%	0.362%	0.361%	0.360%	0.359%
\$105,000	30,000	0.363%	0.362%	0.361%	0.360%	0.359%
\$105,000	40,000	0.363%	0.362%	0.361%	0.360%	0.359%
\$110,000	100	7.595%	5.578%	4.018%	2.853%	2.014%
\$110,000	200	4.744%	3.099%	1.986%	1.284%	0.872%
\$110,000	300	3.556%	2.147%	1.295%	0.830%	0.603%
\$110,000	400	2.875%	1.641%	0.966%	0.645%	0.514%
\$110,000	500	2.424%	1.330%	0.785%	0.557%	0.478%
\$110,000	600	2.099%	1.121%	0.676%	0.512%	0.464%
\$110,000	700	1.858%	0.977%	0.609%	0.488%	0.458%
\$110,000	800	1.665%	0.869%	0.564%	0.474%	0.454%
\$110,000	900	1.509%	0.788%	0.533%	0.466%	0.453%
\$110,000	1,000	1.380%	0.726%	0.511%	0.461%	0.452%
\$110,000	1,500	0.979%	0.562%	0.467%	0.453%	0.451%
\$110,000	2,000	0.776%	0.502%	0.457%	0.452%	0.451%
\$110,000	3,000	0.592%	0.465%	0.453%	0.452%	0.451%
\$110,000	4,000	0.520%	0.457%	0.453%	0.452%	0.451%
\$110,000	5,000	0.488%	0.455%	0.453%	0.452%	0.451%
\$110,000	10,000	0.457%	0.454%	0.453%	0.452%	0.451%
\$110,000	20,000	0.365%	0.364%	0.363%	0.362%	0.361%
\$110,000	30,000	0.365%	0.364%	0.363%	0.362%	0.361%
\$110,000	40,000	0.365%	0.364%	0.363%	0.362%	0.361%
\$115,000	100	7.783%	5.741%	4.155%	2.963%	2.100%
\$115,000	200	4.867%	3.197%	2.059%	1.334%	0.904%
\$115,000	300	3.650%	2.217%	1.342%	0.859%	0.619%
\$115,000	400	2.954%	1.696%	1.000%	0.663%	0.523%
\$115,000	500	2.492%	1.374%	0.810%	0.569%	0.484%
\$115,000	600	2.160%	1.158%	0.695%	0.520%	0.468%
\$115,000	700	1.913%	1.008%	0.624%	0.495%	0.461%
\$115,000	800	1.714%	0.896%	0.576%	0.479%	0.457%
\$115,000	900	1.554%	0.811%	0.542%	0.470%	0.456%
\$115,000	1,000	1.422%	0.746%	0.519%	0.464%	0.455%
\$115,000	1,500	1.008%	0.573%	0.471%	0.456%	0.454%
\$115,000	2,000	0.798%	0.509%	0.460%	0.455%	0.454%
\$115,000	3,000	0.605%	0.469%	0.456%	0.454%	0.454%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$115,000	4,000	0.528%	0.460%	0.455%	0.454%	0.454%
\$115,000	5,000	0.493%	0.457%	0.455%	0.454%	0.454%
\$115,000	10,000	0.459%	0.456%	0.455%	0.454%	0.454%
\$115,000	20,000	0.367%	0.366%	0.365%	0.364%	0.363%
\$115,000	30,000	0.367%	0.366%	0.365%	0.364%	0.363%
\$115,000	40,000	0.367%	0.366%	0.365%	0.364%	0.363%
\$120,000	100	7.959%	5.894%	4.283%	3.068%	2.182%
\$120,000	200	4.981%	3.288%	2.128%	1.382%	0.936%
\$120,000	300	3.739%	2.283%	1.387%	0.886%	0.635%
\$120,000	400	3.027%	1.747%	1.032%	0.681%	0.531%
\$120,000	500	2.556%	1.416%	0.833%	0.581%	0.490%
\$120,000	600	2.217%	1.193%	0.713%	0.529%	0.472%
\$120,000	700	1.964%	1.038%	0.638%	0.501%	0.464%
\$120,000	800	1.761%	0.922%	0.587%	0.484%	0.460%
\$120,000	900	1.597%	0.833%	0.552%	0.474%	0.458%
\$120,000	1,000	1.462%	0.765%	0.527%	0.468%	0.457%
\$120,000	1,500	1.036%	0.584%	0.475%	0.458%	0.456%
\$120,000	2,000	0.819%	0.515%	0.462%	0.457%	0.456%
\$120,000	3,000	0.618%	0.473%	0.458%	0.456%	0.456%
\$120,000	4,000	0.536%	0.462%	0.457%	0.456%	0.456%
\$120,000	5,000	0.499%	0.460%	0.457%	0.456%	0.456%
\$120,000	10,000	0.462%	0.458%	0.457%	0.456%	0.456%
\$120,000	20,000	0.368%	0.367%	0.366%	0.366%	0.365%
\$120,000	30,000	0.368%	0.367%	0.366%	0.366%	0.365%
\$120,000	40,000	0.368%	0.367%	0.366%	0.366%	0.365%
\$125,000	100	8.134%	6.047%	4.413%	3.174%	2.265%
\$125,000	200	5.096%	3.380%	2.197%	1.432%	0.968%
\$125,000	300	3.828%	2.350%	1.432%	0.915%	0.651%
\$125,000	400	3.101%	1.799%	1.064%	0.699%	0.541%
\$125,000	500	2.620%	1.458%	0.858%	0.593%	0.496%
\$125,000	600	2.273%	1.228%	0.732%	0.537%	0.476%
\$125,000	700	2.010%	1.064%	0.650%	0.506%	0.466%
\$125,000	800	1.808%	0.947%	0.599%	0.489%	0.463%
\$125,000	900	1.640%	0.856%	0.561%	0.478%	0.460%
\$125,000	1,000	1.501%	0.785%	0.535%	0.471%	0.459%
\$125,000	1,500	1.064%	0.595%	0.479%	0.460%	0.458%
\$125,000	2,000	0.839%	0.522%	0.465%	0.459%	0.458%
\$125,000	3,000	0.630%	0.476%	0.460%	0.459%	0.458%
\$125,000	4,000	0.544%	0.465%	0.459%	0.459%	0.458%
\$125,000	5,000	0.505%	0.462%	0.459%	0.459%	0.458%
\$125,000	10,000	0.464%	0.460%	0.459%	0.459%	0.458%
\$125,000	20,000	0.370%	0.369%	0.368%	0.367%	0.366%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$125,000	30,000	0.370%	0.369%	0.368%	0.367%	0.366%
\$125,000	40,000	0.370%	0.369%	0.368%	0.367%	0.366%
\$130,000	100	8.306%	6.198%	4.541%	3.278%	2.348%
\$130,000	200	5.208%	3.471%	2.266%	1.481%	1.001%
\$130,000	300	3.915%	2.415%	1.478%	0.943%	0.667%
\$130,000	400	3.174%	1.850%	1.096%	0.717%	0.550%
\$130,000	500	2.683%	1.500%	0.882%	0.606%	0.502%
\$130,000	600	2.329%	1.263%	0.750%	0.546%	0.480%
\$130,000	700	2.061%	1.094%	0.665%	0.512%	0.469%
\$130,000	800	1.853%	0.973%	0.611%	0.494%	0.465%
\$130,000	900	1.682%	0.878%	0.571%	0.482%	0.462%
\$130,000	1,000	1.540%	0.804%	0.543%	0.474%	0.461%
\$130,000	1,500	1.091%	0.606%	0.483%	0.462%	0.459%
\$130,000	2,000	0.860%	0.529%	0.468%	0.461%	0.459%
\$130,000	3,000	0.643%	0.480%	0.462%	0.460%	0.459%
\$130,000	4,000	0.552%	0.467%	0.461%	0.460%	0.459%
\$130,000	5,000	0.510%	0.464%	0.461%	0.460%	0.459%
\$130,000	10,000	0.466%	0.462%	0.461%	0.460%	0.459%
\$130,000	20,000	0.371%	0.370%	0.370%	0.369%	0.368%
\$130,000	30,000	0.371%	0.370%	0.370%	0.369%	0.368%
\$130,000	40,000	0.371%	0.370%	0.370%	0.369%	0.368%
\$135,000	100	8.475%	6.346%	4.667%	3.383%	2.431%
\$135,000	200	5.319%	3.561%	2.335%	1.530%	1.034%
\$135,000	300	4.000%	2.481%	1.523%	0.972%	0.684%
\$135,000	400	3.245%	1.901%	1.129%	0.735%	0.559%
\$135,000	500	2.745%	1.541%	0.906%	0.618%	0.507%
\$135,000	600	2.384%	1.298%	0.769%	0.555%	0.484%
\$135,000	700	2.110%	1.124%	0.680%	0.519%	0.472%
\$135,000	800	1.899%	0.999%	0.623%	0.499%	0.468%
\$135,000	900	1.724%	0.900%	0.581%	0.486%	0.465%
\$135,000	1,000	1.579%	0.824%	0.551%	0.478%	0.463%
\$135,000	1,500	1.119%	0.617%	0.486%	0.464%	0.461%
\$135,000	2,000	0.881%	0.536%	0.470%	0.462%	0.461%
\$135,000	3,000	0.655%	0.483%	0.464%	0.462%	0.461%
\$135,000	4,000	0.561%	0.470%	0.463%	0.462%	0.461%
\$135,000	5,000	0.516%	0.466%	0.463%	0.462%	0.461%
\$135,000	10,000	0.468%	0.464%	0.463%	0.462%	0.461%
\$135,000	20,000	0.373%	0.372%	0.371%	0.370%	0.369%
\$135,000	30,000	0.373%	0.372%	0.371%	0.370%	0.369%
\$135,000	40,000	0.373%	0.372%	0.371%	0.370%	0.369%
\$140,000	100	8.641%	6.493%	4.793%	3.487%	2.514%
\$140,000	200	5.428%	3.650%	2.403%	1.579%	1.067%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$140,000	300	4.085%	2.545%	1.568%	1.001%	0.701%
\$140,000	400	3.316%	1.952%	1.161%	0.754%	0.569%
\$140,000	500	2.806%	1.583%	0.930%	0.631%	0.514%
\$140,000	600	2.439%	1.333%	0.788%	0.564%	0.488%
\$140,000	700	2.159%	1.154%	0.695%	0.525%	0.476%
\$140,000	800	1.943%	1.024%	0.635%	0.504%	0.470%
\$140,000	900	1.765%	0.923%	0.591%	0.490%	0.467%
\$140,000	1,000	1.617%	0.844%	0.559%	0.481%	0.465%
\$140,000	1,500	1.146%	0.628%	0.490%	0.466%	0.463%
\$140,000	2,000	0.902%	0.543%	0.473%	0.464%	0.463%
\$140,000	3,000	0.668%	0.487%	0.466%	0.464%	0.463%
\$140,000	4,000	0.569%	0.472%	0.465%	0.464%	0.463%
\$140,000	5,000	0.522%	0.468%	0.465%	0.464%	0.463%
\$140,000	10,000	0.470%	0.466%	0.465%	0.464%	0.463%
\$140,000	20,000	0.374%	0.373%	0.372%	0.371%	0.370%
\$140,000	30,000	0.374%	0.373%	0.372%	0.371%	0.370%
\$140,000	40,000	0.374%	0.373%	0.372%	0.371%	0.370%
\$145,000	100	8.796%	6.630%	4.911%	3.584%	2.592%
\$145,000	200	5.529%	3.733%	2.467%	1.626%	1.099%
\$145,000	300	4.164%	2.605%	1.611%	1.028%	0.717%
\$145,000	400	3.381%	1.999%	1.192%	0.771%	0.578%
\$145,000	500	2.863%	1.622%	0.954%	0.643%	0.519%
\$145,000	600	2.489%	1.365%	0.806%	0.572%	0.492%
\$145,000	700	2.205%	1.182%	0.709%	0.532%	0.478%
\$145,000	800	1.985%	1.049%	0.646%	0.509%	0.472%
\$145,000	900	1.803%	0.944%	0.600%	0.494%	0.469%
\$145,000	1,000	1.652%	0.862%	0.567%	0.484%	0.467%
\$145,000	1,500	1.172%	0.639%	0.494%	0.468%	0.464%
\$145,000	2,000	0.921%	0.550%	0.475%	0.466%	0.464%
\$145,000	3,000	0.680%	0.490%	0.467%	0.465%	0.464%
\$145,000	4,000	0.577%	0.474%	0.466%	0.465%	0.464%
\$145,000	5,000	0.527%	0.469%	0.466%	0.465%	0.464%
\$145,000	10,000	0.472%	0.467%	0.466%	0.465%	0.464%
\$145,000	20,000	0.375%	0.374%	0.373%	0.372%	0.372%
\$145,000	30,000	0.375%	0.374%	0.373%	0.372%	0.372%
\$145,000	40,000	0.375%	0.374%	0.373%	0.372%	0.372%
\$150,000	100	8.951%	6.768%	5.029%	3.683%	2.672%
\$150,000	200	5.631%	3.816%	2.532%	1.673%	1.132%
\$150,000	300	4.243%	2.666%	1.654%	1.056%	0.734%
\$150,000	400	3.447%	2.047%	1.223%	0.790%	0.588%
\$150,000	500	2.920%	1.661%	0.977%	0.655%	0.525%
\$150,000	600	2.540%	1.398%	0.824%	0.581%	0.496%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$150,000	700	2.251%	1.210%	0.724%	0.538%	0.481%
\$150,000	800	2.027%	1.073%	0.658%	0.514%	0.475%
\$150,000	900	1.842%	0.965%	0.610%	0.498%	0.471%
\$150,000	1,000	1.688%	0.881%	0.575%	0.487%	0.469%
\$150,000	1,500	1.198%	0.650%	0.498%	0.470%	0.466%
\$150,000	2,000	0.941%	0.557%	0.477%	0.467%	0.466%
\$150,000	3,000	0.692%	0.493%	0.469%	0.467%	0.466%
\$150,000	4,000	0.585%	0.476%	0.468%	0.467%	0.466%
\$150,000	5,000	0.533%	0.471%	0.467%	0.467%	0.466%
\$150,000	10,000	0.474%	0.468%	0.467%	0.467%	0.466%
\$150,000	20,000	0.376%	0.375%	0.375%	0.374%	0.373%
\$150,000	30,000	0.376%	0.375%	0.375%	0.374%	0.373%
\$150,000	40,000	0.376%	0.375%	0.375%	0.374%	0.373%
\$155,000	100	9.129%	6.928%	5.167%	3.799%	2.766%
\$155,000	200	5.748%	3.914%	2.609%	1.729%	1.171%
\$155,000	300	4.334%	2.737%	1.705%	1.089%	0.754%
\$155,000	400	3.523%	2.103%	1.260%	0.811%	0.599%
\$155,000	500	2.986%	1.707%	1.005%	0.670%	0.532%
\$155,000	600	2.599%	1.437%	0.846%	0.592%	0.501%
\$155,000	700	2.304%	1.243%	0.741%	0.546%	0.485%
\$155,000	800	2.071%	1.098%	0.669%	0.518%	0.476%
\$155,000	900	1.887%	0.991%	0.621%	0.502%	0.473%
\$155,000	1,000	1.730%	0.904%	0.585%	0.491%	0.470%
\$155,000	1,500	1.228%	0.662%	0.502%	0.472%	0.467%
\$155,000	2,000	0.964%	0.565%	0.480%	0.469%	0.467%
\$155,000	3,000	0.706%	0.497%	0.470%	0.468%	0.467%
\$155,000	4,000	0.594%	0.479%	0.469%	0.468%	0.467%
\$155,000	5,000	0.539%	0.473%	0.469%	0.468%	0.467%
\$155,000	10,000	0.476%	0.470%	0.469%	0.468%	0.467%
\$155,000	20,000	0.378%	0.376%	0.376%	0.375%	0.374%
\$155,000	30,000	0.377%	0.376%	0.376%	0.375%	0.374%
\$155,000	40,000	0.377%	0.376%	0.376%	0.375%	0.374%
\$160,000	100	9.317%	7.096%	5.314%	3.923%	2.868%
\$160,000	200	5.872%	4.017%	2.690%	1.790%	1.213%
\$160,000	300	4.430%	2.813%	1.759%	1.126%	0.776%
\$160,000	400	3.604%	2.163%	1.299%	0.835%	0.612%
\$160,000	500	3.056%	1.756%	1.035%	0.686%	0.540%
\$160,000	600	2.661%	1.478%	0.870%	0.603%	0.506%
\$160,000	700	2.360%	1.279%	0.760%	0.554%	0.488%
\$160,000	800	2.123%	1.129%	0.685%	0.524%	0.479%
\$160,000	900	1.934%	1.018%	0.634%	0.507%	0.475%
\$160,000	1,000	1.774%	0.928%	0.595%	0.495%	0.472%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$160,000	1,500	1.261%	0.676%	0.507%	0.473%	0.468%
\$160,000	2,000	0.988%	0.574%	0.482%	0.470%	0.468%
\$160,000	3,000	0.722%	0.501%	0.472%	0.469%	0.468%
\$160,000	4,000	0.604%	0.481%	0.470%	0.469%	0.468%
\$160,000	5,000	0.546%	0.475%	0.470%	0.469%	0.468%
\$160,000	10,000	0.478%	0.471%	0.470%	0.469%	0.468%
\$160,000	20,000	0.379%	0.377%	0.377%	0.376%	0.375%
\$160,000	30,000	0.378%	0.377%	0.377%	0.376%	0.375%
\$160,000	40,000	0.378%	0.377%	0.377%	0.376%	0.375%
\$165,000	100	9.506%	7.266%	5.462%	4.049%	2.970%
\$165,000	200	5.996%	4.121%	2.773%	1.851%	1.256%
\$165,000	300	4.527%	2.889%	1.815%	1.162%	0.798%
\$165,000	400	3.684%	2.223%	1.340%	0.859%	0.625%
\$165,000	500	3.126%	1.805%	1.066%	0.703%	0.548%
\$165,000	600	2.723%	1.520%	0.894%	0.615%	0.511%
\$165,000	700	2.417%	1.315%	0.779%	0.563%	0.492%
\$165,000	800	2.175%	1.160%	0.700%	0.531%	0.482%
\$165,000	900	1.982%	1.045%	0.647%	0.512%	0.477%
\$165,000	1,000	1.819%	0.952%	0.606%	0.499%	0.474%
\$165,000	1,500	1.293%	0.690%	0.512%	0.475%	0.470%
\$165,000	2,000	1.013%	0.583%	0.485%	0.471%	0.469%
\$165,000	3,000	0.737%	0.506%	0.473%	0.470%	0.469%
\$165,000	4,000	0.614%	0.484%	0.472%	0.470%	0.469%
\$165,000	5,000	0.553%	0.476%	0.471%	0.470%	0.469%
\$165,000	10,000	0.480%	0.472%	0.471%	0.470%	0.469%
\$165,000	20,000	0.380%	0.378%	0.378%	0.377%	0.376%
\$165,000	30,000	0.379%	0.378%	0.378%	0.377%	0.376%
\$165,000	40,000	0.379%	0.378%	0.378%	0.377%	0.376%
\$170,000	100	9.672%	7.416%	5.594%	4.160%	3.062%
\$170,000	200	6.106%	4.214%	2.846%	1.906%	1.295%
\$170,000	300	4.612%	2.957%	1.864%	1.196%	0.819%
\$170,000	400	3.756%	2.276%	1.376%	0.881%	0.637%
\$170,000	500	3.188%	1.849%	1.094%	0.718%	0.556%
\$170,000	600	2.779%	1.557%	0.916%	0.626%	0.516%
\$170,000	700	2.467%	1.347%	0.797%	0.571%	0.495%
\$170,000	800	2.220%	1.188%	0.714%	0.537%	0.484%
\$170,000	900	2.025%	1.070%	0.658%	0.517%	0.479%
\$170,000	1,000	1.858%	0.974%	0.616%	0.503%	0.476%
\$170,000	1,500	1.322%	0.703%	0.516%	0.477%	0.471%
\$170,000	2,000	1.036%	0.591%	0.488%	0.473%	0.471%
\$170,000	3,000	0.751%	0.509%	0.475%	0.471%	0.470%
\$170,000	4,000	0.624%	0.486%	0.473%	0.471%	0.470%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$170,000	5,000	0.560%	0.478%	0.472%	0.471%	0.470%
\$170,000	10,000	0.482%	0.473%	0.472%	0.471%	0.470%
\$170,000	20,000	0.381%	0.379%	0.378%	0.378%	0.377%
\$170,000	30,000	0.380%	0.379%	0.378%	0.378%	0.377%
\$170,000	40,000	0.380%	0.379%	0.378%	0.378%	0.377%
\$175,000	100	9.814%	7.544%	5.706%	4.256%	3.141%
\$175,000	200	6.200%	4.293%	2.909%	1.954%	1.329%
\$175,000	300	4.685%	3.015%	1.906%	1.224%	0.837%
\$175,000	400	3.817%	2.322%	1.407%	0.900%	0.648%
\$175,000	500	3.241%	1.887%	1.117%	0.731%	0.562%
\$175,000	600	2.826%	1.589%	0.934%	0.636%	0.520%
\$175,000	700	2.510%	1.374%	0.812%	0.578%	0.499%
\$175,000	800	2.260%	1.213%	0.727%	0.543%	0.487%
\$175,000	900	2.056%	1.088%	0.666%	0.520%	0.480%
\$175,000	1,000	1.892%	0.993%	0.624%	0.506%	0.477%
\$175,000	1,500	1.347%	0.715%	0.520%	0.479%	0.472%
\$175,000	2,000	1.055%	0.598%	0.490%	0.474%	0.471%
\$175,000	3,000	0.764%	0.513%	0.476%	0.472%	0.471%
\$175,000	4,000	0.632%	0.488%	0.474%	0.472%	0.471%
\$175,000	5,000	0.565%	0.479%	0.473%	0.472%	0.471%
\$175,000	10,000	0.484%	0.474%	0.473%	0.472%	0.471%
\$175,000	20,000	0.381%	0.380%	0.379%	0.378%	0.377%
\$175,000	30,000	0.381%	0.380%	0.379%	0.378%	0.377%
\$175,000	40,000	0.381%	0.380%	0.379%	0.378%	0.377%
\$180,000	100	9.957%	7.673%	5.819%	4.352%	3.221%
\$180,000	200	6.294%	4.372%	2.972%	2.002%	1.363%
\$180,000	300	4.758%	3.073%	1.949%	1.254%	0.855%
\$180,000	400	3.878%	2.368%	1.438%	0.919%	0.658%
\$180,000	500	3.294%	1.925%	1.142%	0.745%	0.569%
\$180,000	600	2.873%	1.622%	0.953%	0.646%	0.525%
\$180,000	700	2.553%	1.402%	0.827%	0.586%	0.502%
\$180,000	800	2.299%	1.237%	0.739%	0.548%	0.489%
\$180,000	900	2.092%	1.109%	0.676%	0.524%	0.482%
\$180,000	1,000	1.925%	1.012%	0.633%	0.510%	0.479%
\$180,000	1,500	1.372%	0.726%	0.524%	0.480%	0.473%
\$180,000	2,000	1.074%	0.605%	0.492%	0.475%	0.472%
\$180,000	3,000	0.776%	0.516%	0.477%	0.473%	0.472%
\$180,000	4,000	0.640%	0.490%	0.475%	0.473%	0.472%
\$180,000	5,000	0.571%	0.481%	0.474%	0.473%	0.472%
\$180,000	10,000	0.486%	0.475%	0.474%	0.473%	0.472%
\$180,000	20,000	0.382%	0.381%	0.380%	0.379%	0.378%
\$180,000	30,000	0.382%	0.381%	0.380%	0.379%	0.378%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$180,000	40,000	0.382%	0.381%	0.380%	0.379%	0.378%
\$185,000	100	10.100%	7.802%	5.933%	4.449%	3.301%
\$185,000	200	6.388%	4.451%	3.036%	2.051%	1.398%
\$185,000	300	4.832%	3.131%	1.993%	1.283%	0.874%
\$185,000	400	3.939%	2.415%	1.470%	0.939%	0.670%
\$185,000	500	3.347%	1.964%	1.166%	0.759%	0.576%
\$185,000	600	2.921%	1.654%	0.973%	0.656%	0.530%
\$185,000	700	2.595%	1.430%	0.843%	0.593%	0.505%
\$185,000	800	2.338%	1.262%	0.752%	0.554%	0.492%
\$185,000	900	2.129%	1.131%	0.687%	0.528%	0.484%
\$185,000	1,000	1.959%	1.031%	0.642%	0.513%	0.480%
\$185,000	1,500	1.397%	0.737%	0.529%	0.482%	0.474%
\$185,000	2,000	1.094%	0.613%	0.495%	0.476%	0.473%
\$185,000	3,000	0.789%	0.520%	0.478%	0.474%	0.473%
\$185,000	4,000	0.649%	0.492%	0.476%	0.474%	0.473%
\$185,000	5,000	0.577%	0.482%	0.475%	0.474%	0.473%
\$185,000	10,000	0.487%	0.476%	0.475%	0.474%	0.473%
\$185,000	20,000	0.383%	0.382%	0.381%	0.380%	0.379%
\$185,000	30,000	0.383%	0.382%	0.381%	0.380%	0.379%
\$185,000	40,000	0.383%	0.382%	0.381%	0.380%	0.379%
\$190,000	100	10.242%	7.931%	6.047%	4.547%	3.383%
\$190,000	200	6.482%	4.531%	3.101%	2.100%	1.434%
\$190,000	300	4.905%	3.190%	2.036%	1.313%	0.893%
\$190,000	400	4.000%	2.461%	1.503%	0.959%	0.681%
\$190,000	500	3.401%	2.002%	1.191%	0.773%	0.584%
\$190,000	600	2.968%	1.687%	0.993%	0.666%	0.535%
\$190,000	700	2.639%	1.459%	0.859%	0.601%	0.509%
\$190,000	800	2.378%	1.286%	0.765%	0.560%	0.494%
\$190,000	900	2.165%	1.153%	0.698%	0.533%	0.486%
\$190,000	1,000	1.993%	1.051%	0.651%	0.517%	0.482%
\$190,000	1,500	1.422%	0.749%	0.533%	0.483%	0.475%
\$190,000	2,000	1.113%	0.620%	0.497%	0.477%	0.474%
\$190,000	3,000	0.801%	0.524%	0.480%	0.475%	0.474%
\$190,000	4,000	0.658%	0.494%	0.477%	0.475%	0.474%
\$190,000	5,000	0.583%	0.484%	0.476%	0.475%	0.474%
\$190,000	10,000	0.489%	0.477%	0.476%	0.475%	0.474%
\$190,000	20,000	0.384%	0.383%	0.382%	0.381%	0.380%
\$190,000	30,000	0.383%	0.383%	0.382%	0.381%	0.380%
\$190,000	40,000	0.383%	0.383%	0.382%	0.381%	0.380%
\$195,000	100	10.381%	8.057%	6.157%	4.642%	3.462%
\$195,000	200	6.574%	4.609%	3.163%	2.148%	1.469%
\$195,000	300	4.976%	3.247%	2.079%	1.343%	0.912%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$195,000	400	4.060%	2.507%	1.534%	0.979%	0.692%
\$195,000	500	3.452%	2.040%	1.215%	0.787%	0.591%
\$195,000	600	3.014%	1.719%	1.012%	0.676%	0.540%
\$195,000	700	2.680%	1.486%	0.875%	0.609%	0.512%
\$195,000	800	2.416%	1.311%	0.778%	0.566%	0.497%
\$195,000	900	2.201%	1.174%	0.709%	0.538%	0.488%
\$195,000	1,000	2.026%	1.070%	0.660%	0.521%	0.484%
\$195,000	1,500	1.447%	0.761%	0.537%	0.485%	0.476%
\$195,000	2,000	1.132%	0.628%	0.500%	0.478%	0.475%
\$195,000	3,000	0.814%	0.527%	0.481%	0.476%	0.475%
\$195,000	4,000	0.666%	0.497%	0.478%	0.476%	0.475%
\$195,000	5,000	0.589%	0.486%	0.477%	0.476%	0.475%
\$195,000	10,000	0.491%	0.478%	0.477%	0.476%	0.475%
\$195,000	20,000	0.385%	0.383%	0.382%	0.381%	0.380%
\$195,000	30,000	0.384%	0.383%	0.382%	0.381%	0.380%
\$195,000	40,000	0.384%	0.383%	0.382%	0.381%	0.380%
\$200,000	100	10.483%	8.149%	6.239%	4.712%	3.521%
\$200,000	200	6.641%	4.666%	3.210%	2.183%	1.494%
\$200,000	300	5.029%	3.289%	2.111%	1.365%	0.926%
\$200,000	400	4.104%	2.540%	1.557%	0.994%	0.701%
\$200,000	500	3.490%	2.067%	1.233%	0.797%	0.596%
\$200,000	600	3.048%	1.743%	1.026%	0.684%	0.543%
\$200,000	700	2.711%	1.507%	0.886%	0.614%	0.515%
\$200,000	800	2.444%	1.329%	0.788%	0.570%	0.499%
\$200,000	900	2.227%	1.190%	0.717%	0.541%	0.489%
\$200,000	1,000	2.051%	1.084%	0.667%	0.523%	0.485%
\$200,000	1,500	1.465%	0.769%	0.540%	0.486%	0.477%
\$200,000	2,000	1.147%	0.633%	0.501%	0.479%	0.476%
\$200,000	3,000	0.823%	0.530%	0.482%	0.477%	0.476%
\$200,000	4,000	0.673%	0.498%	0.479%	0.477%	0.476%
\$200,000	5,000	0.594%	0.487%	0.478%	0.477%	0.476%
\$200,000	10,000	0.492%	0.479%	0.478%	0.477%	0.476%
\$200,000	20,000	0.385%	0.384%	0.383%	0.382%	0.381%
\$200,000	30,000	0.385%	0.384%	0.383%	0.382%	0.381%
\$200,000	40,000	0.385%	0.384%	0.383%	0.382%	0.381%
\$205,000	100	10.585%	8.241%	6.321%	4.783%	3.580%
\$205,000	200	6.709%	4.724%	3.256%	2.219%	1.521%
\$205,000	300	5.081%	3.332%	2.142%	1.387%	0.941%
\$205,000	400	4.147%	2.574%	1.581%	1.009%	0.710%
\$205,000	500	3.528%	2.095%	1.252%	0.808%	0.602%
\$205,000	600	3.082%	1.766%	1.041%	0.692%	0.547%
\$205,000	700	2.742%	1.527%	0.898%	0.620%	0.517%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$205,000	800	2.472%	1.347%	0.798%	0.575%	0.501%
\$205,000	900	2.253%	1.206%	0.725%	0.545%	0.491%
\$205,000	1,000	2.075%	1.098%	0.674%	0.526%	0.486%
\$205,000	1,500	1.483%	0.778%	0.544%	0.488%	0.478%
\$205,000	2,000	1.161%	0.639%	0.503%	0.480%	0.477%
\$205,000	3,000	0.833%	0.533%	0.483%	0.478%	0.477%
\$205,000	4,000	0.679%	0.500%	0.480%	0.478%	0.477%
\$205,000	5,000	0.598%	0.488%	0.479%	0.478%	0.477%
\$205,000	10,000	0.494%	0.480%	0.479%	0.478%	0.477%
\$205,000	20,000	0.386%	0.384%	0.383%	0.383%	0.382%
\$205,000	30,000	0.385%	0.384%	0.383%	0.383%	0.382%
\$205,000	40,000	0.385%	0.384%	0.383%	0.383%	0.382%
\$210,000	100	10.687%	8.334%	6.403%	4.853%	3.639%
\$210,000	200	6.776%	4.781%	3.303%	2.255%	1.547%
\$210,000	300	5.134%	3.374%	2.174%	1.409%	0.955%
\$210,000	400	4.191%	2.607%	1.605%	1.024%	0.718%
\$210,000	500	3.567%	2.123%	1.270%	0.819%	0.608%
\$210,000	600	3.116%	1.790%	1.056%	0.700%	0.551%
\$210,000	700	2.773%	1.548%	0.910%	0.626%	0.520%
\$210,000	800	2.501%	1.365%	0.808%	0.579%	0.503%
\$210,000	900	2.279%	1.222%	0.733%	0.548%	0.493%
\$210,000	1,000	2.095%	1.109%	0.678%	0.527%	0.486%
\$210,000	1,500	1.501%	0.787%	0.547%	0.489%	0.479%
\$210,000	2,000	1.175%	0.645%	0.505%	0.481%	0.478%
\$210,000	3,000	0.842%	0.536%	0.484%	0.479%	0.477%
\$210,000	4,000	0.686%	0.502%	0.480%	0.478%	0.477%
\$210,000	5,000	0.603%	0.489%	0.480%	0.478%	0.477%
\$210,000	10,000	0.495%	0.480%	0.479%	0.478%	0.477%
\$210,000	20,000	0.386%	0.385%	0.384%	0.383%	0.382%
\$210,000	30,000	0.386%	0.385%	0.384%	0.383%	0.382%
\$210,000	40,000	0.386%	0.385%	0.384%	0.383%	0.382%
\$215,000	100	10.789%	8.427%	6.485%	4.924%	3.699%
\$215,000	200	6.844%	4.839%	3.350%	2.291%	1.574%
\$215,000	300	5.186%	3.416%	2.206%	1.432%	0.970%
\$215,000	400	4.235%	2.641%	1.628%	1.039%	0.727%
\$215,000	500	3.605%	2.151%	1.288%	0.830%	0.613%
\$215,000	600	3.150%	1.814%	1.070%	0.708%	0.555%
\$215,000	700	2.803%	1.569%	0.922%	0.632%	0.523%
\$215,000	800	2.529%	1.383%	0.818%	0.584%	0.505%
\$215,000	900	2.305%	1.238%	0.741%	0.552%	0.494%
\$215,000	1,000	2.119%	1.123%	0.685%	0.530%	0.488%
\$215,000	1,500	1.519%	0.796%	0.551%	0.490%	0.479%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$215,000	2,000	1.189%	0.651%	0.507%	0.482%	0.478%
\$215,000	3,000	0.851%	0.539%	0.485%	0.479%	0.478%
\$215,000	4,000	0.692%	0.503%	0.481%	0.479%	0.478%
\$215,000	5,000	0.608%	0.490%	0.480%	0.479%	0.478%
\$215,000	10,000	0.497%	0.481%	0.480%	0.479%	0.478%
\$215,000	20,000	0.387%	0.386%	0.385%	0.384%	0.383%
\$215,000	30,000	0.387%	0.386%	0.385%	0.384%	0.383%
\$215,000	40,000	0.387%	0.386%	0.385%	0.384%	0.383%
\$220,000	100	10.892%	8.520%	6.567%	4.996%	3.759%
\$220,000	200	6.911%	4.896%	3.397%	2.328%	1.601%
\$220,000	300	5.239%	3.459%	2.239%	1.455%	0.985%
\$220,000	400	4.279%	2.675%	1.652%	1.055%	0.736%
\$220,000	500	3.643%	2.179%	1.307%	0.841%	0.619%
\$220,000	600	3.184%	1.838%	1.085%	0.716%	0.559%
\$220,000	700	2.834%	1.590%	0.934%	0.639%	0.526%
\$220,000	800	2.557%	1.401%	0.828%	0.589%	0.507%
\$220,000	900	2.332%	1.255%	0.750%	0.556%	0.496%
\$220,000	1,000	2.143%	1.138%	0.692%	0.533%	0.489%
\$220,000	1,500	1.537%	0.805%	0.554%	0.492%	0.480%
\$220,000	2,000	1.204%	0.657%	0.509%	0.483%	0.479%
\$220,000	3,000	0.861%	0.542%	0.486%	0.480%	0.479%
\$220,000	4,000	0.699%	0.505%	0.482%	0.480%	0.479%
\$220,000	5,000	0.613%	0.491%	0.481%	0.480%	0.479%
\$220,000	10,000	0.498%	0.482%	0.481%	0.480%	0.479%
\$220,000	20,000	0.388%	0.386%	0.385%	0.384%	0.383%
\$220,000	30,000	0.387%	0.386%	0.385%	0.384%	0.383%
\$220,000	40,000	0.387%	0.386%	0.385%	0.384%	0.383%
\$225,000	100	10.994%	8.613%	6.650%	5.067%	3.819%
\$225,000	200	6.979%	4.954%	3.444%	2.365%	1.628%
\$225,000	300	5.292%	3.502%	2.271%	1.477%	1.000%
\$225,000	400	4.323%	2.709%	1.676%	1.070%	0.746%
\$225,000	500	3.681%	2.208%	1.326%	0.852%	0.625%
\$225,000	600	3.218%	1.862%	1.100%	0.724%	0.563%
\$225,000	700	2.865%	1.610%	0.947%	0.645%	0.529%
\$225,000	800	2.586%	1.420%	0.838%	0.594%	0.509%
\$225,000	900	2.358%	1.271%	0.759%	0.560%	0.498%
\$225,000	1,000	2.168%	1.153%	0.699%	0.537%	0.491%
\$225,000	1,500	1.556%	0.814%	0.558%	0.493%	0.481%
\$225,000	2,000	1.218%	0.663%	0.511%	0.484%	0.480%
\$225,000	3,000	0.871%	0.545%	0.487%	0.481%	0.480%
\$225,000	4,000	0.706%	0.507%	0.483%	0.481%	0.480%
\$225,000	5,000	0.618%	0.493%	0.482%	0.481%	0.480%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$225,000	10,000	0.499%	0.483%	0.481%	0.481%	0.480%
\$225,000	20,000	0.388%	0.387%	0.386%	0.385%	0.384%
\$225,000	30,000	0.388%	0.387%	0.386%	0.385%	0.384%
\$225,000	40,000	0.388%	0.387%	0.386%	0.385%	0.384%
\$230,000	100	11.083%	8.694%	6.723%	5.130%	3.873%
\$230,000	200	7.039%	5.005%	3.486%	2.397%	1.652%
\$230,000	300	5.338%	3.539%	2.300%	1.498%	1.013%
\$230,000	400	4.362%	2.739%	1.698%	1.084%	0.754%
\$230,000	500	3.715%	2.233%	1.342%	0.862%	0.631%
\$230,000	600	3.248%	1.883%	1.114%	0.732%	0.567%
\$230,000	700	2.892%	1.629%	0.958%	0.650%	0.531%
\$230,000	800	2.611%	1.436%	0.847%	0.598%	0.511%
\$230,000	900	2.381%	1.286%	0.766%	0.563%	0.499%
\$230,000	1,000	2.189%	1.166%	0.706%	0.539%	0.492%
\$230,000	1,500	1.572%	0.822%	0.561%	0.494%	0.482%
\$230,000	2,000	1.231%	0.668%	0.513%	0.484%	0.480%
\$230,000	3,000	0.879%	0.548%	0.488%	0.481%	0.480%
\$230,000	4,000	0.712%	0.508%	0.483%	0.481%	0.480%
\$230,000	5,000	0.622%	0.494%	0.482%	0.481%	0.480%
\$230,000	10,000	0.501%	0.483%	0.482%	0.481%	0.480%
\$230,000	20,000	0.389%	0.387%	0.386%	0.385%	0.384%
\$230,000	30,000	0.388%	0.387%	0.386%	0.385%	0.384%
\$230,000	40,000	0.388%	0.387%	0.386%	0.385%	0.384%
\$235,000	100	11.172%	8.775%	6.795%	5.193%	3.926%
\$235,000	200	7.097%	5.056%	3.527%	2.430%	1.676%
\$235,000	300	5.384%	3.577%	2.328%	1.518%	1.027%
\$235,000	400	4.400%	2.769%	1.719%	1.098%	0.762%
\$235,000	500	3.748%	2.257%	1.359%	0.872%	0.636%
\$235,000	600	3.278%	1.905%	1.127%	0.739%	0.570%
\$235,000	700	2.919%	1.647%	0.969%	0.656%	0.534%
\$235,000	800	2.635%	1.452%	0.856%	0.602%	0.513%
\$235,000	900	2.404%	1.300%	0.774%	0.567%	0.500%
\$235,000	1,000	2.211%	1.178%	0.712%	0.542%	0.493%
\$235,000	1,500	1.588%	0.830%	0.564%	0.495%	0.482%
\$235,000	2,000	1.244%	0.673%	0.515%	0.485%	0.481%
\$235,000	3,000	0.888%	0.550%	0.489%	0.482%	0.481%
\$235,000	4,000	0.718%	0.510%	0.484%	0.482%	0.481%
\$235,000	5,000	0.626%	0.495%	0.483%	0.482%	0.481%
\$235,000	10,000	0.502%	0.484%	0.483%	0.482%	0.481%
\$235,000	20,000	0.389%	0.388%	0.387%	0.386%	0.385%
\$235,000	30,000	0.389%	0.388%	0.387%	0.386%	0.385%
\$235,000	40,000	0.389%	0.388%	0.387%	0.386%	0.385%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$240,000	100	11.261%	8.857%	6.867%	5.256%	3.980%
\$240,000	200	7.156%	5.106%	3.569%	2.462%	1.701%
\$240,000	300	5.430%	3.614%	2.357%	1.539%	1.040%
\$240,000	400	4.439%	2.799%	1.740%	1.112%	0.771%
\$240,000	500	3.782%	2.282%	1.376%	0.882%	0.642%
\$240,000	600	3.308%	1.926%	1.140%	0.746%	0.574%
\$240,000	700	2.946%	1.666%	0.980%	0.662%	0.537%
\$240,000	800	2.660%	1.469%	0.865%	0.607%	0.515%
\$240,000	900	2.427%	1.314%	0.781%	0.570%	0.502%
\$240,000	1,000	2.232%	1.191%	0.719%	0.545%	0.494%
\$240,000	1,500	1.604%	0.838%	0.567%	0.497%	0.483%
\$240,000	2,000	1.256%	0.679%	0.517%	0.486%	0.481%
\$240,000	3,000	0.896%	0.553%	0.490%	0.483%	0.481%
\$240,000	4,000	0.724%	0.512%	0.485%	0.482%	0.481%
\$240,000	5,000	0.631%	0.496%	0.484%	0.482%	0.481%
\$240,000	10,000	0.503%	0.484%	0.483%	0.482%	0.481%
\$240,000	20,000	0.390%	0.388%	0.387%	0.386%	0.385%
\$240,000	30,000	0.389%	0.388%	0.387%	0.386%	0.385%
\$240,000	40,000	0.389%	0.388%	0.387%	0.386%	0.385%
\$245,000	100	11.350%	8.938%	6.940%	5.319%	4.033%
\$245,000	200	7.215%	5.157%	3.610%	2.495%	1.725%
\$245,000	300	5.476%	3.652%	2.386%	1.559%	1.054%
\$245,000	400	4.477%	2.829%	1.762%	1.126%	0.779%
\$245,000	500	3.815%	2.307%	1.393%	0.892%	0.647%
\$245,000	600	3.337%	1.947%	1.154%	0.754%	0.578%
\$245,000	700	2.973%	1.684%	0.991%	0.668%	0.539%
\$245,000	800	2.685%	1.485%	0.874%	0.611%	0.517%
\$245,000	900	2.450%	1.329%	0.789%	0.574%	0.504%
\$245,000	1,000	2.254%	1.204%	0.725%	0.548%	0.495%
\$245,000	1,500	1.620%	0.846%	0.570%	0.498%	0.484%
\$245,000	2,000	1.269%	0.684%	0.519%	0.487%	0.482%
\$245,000	3,000	0.905%	0.556%	0.491%	0.483%	0.482%
\$245,000	4,000	0.730%	0.513%	0.485%	0.483%	0.482%
\$245,000	5,000	0.635%	0.497%	0.484%	0.483%	0.482%
\$245,000	10,000	0.505%	0.485%	0.484%	0.483%	0.482%
\$245,000	20,000	0.390%	0.389%	0.388%	0.387%	0.386%
\$245,000	30,000	0.390%	0.389%	0.388%	0.387%	0.386%
\$245,000	40,000	0.389%	0.389%	0.388%	0.387%	0.386%
\$250,000	100	11.439%	9.019%	7.012%	5.383%	4.087%
\$250,000	200	7.274%	5.208%	3.652%	2.528%	1.750%
\$250,000	300	5.522%	3.689%	2.415%	1.580%	1.068%
\$250,000	400	4.516%	2.859%	1.784%	1.140%	0.788%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$250,000	500	3.848%	2.332%	1.409%	0.902%	0.653%
\$250,000	600	3.367%	1.969%	1.168%	0.762%	0.582%
\$250,000	700	3.000%	1.703%	1.002%	0.673%	0.542%
\$250,000	800	2.710%	1.501%	0.884%	0.616%	0.519%
\$250,000	900	2.473%	1.344%	0.797%	0.577%	0.505%
\$250,000	1,000	2.275%	1.218%	0.732%	0.551%	0.497%
\$250,000	1,500	1.636%	0.854%	0.574%	0.499%	0.484%
\$250,000	2,000	1.282%	0.690%	0.520%	0.487%	0.483%
\$250,000	3,000	0.913%	0.559%	0.491%	0.484%	0.482%
\$250,000	4,000	0.736%	0.515%	0.486%	0.483%	0.482%
\$250,000	5,000	0.639%	0.498%	0.485%	0.483%	0.482%
\$250,000	10,000	0.506%	0.486%	0.484%	0.483%	0.482%
\$250,000	20,000	0.391%	0.389%	0.388%	0.387%	0.386%
\$250,000	30,000	0.390%	0.389%	0.388%	0.387%	0.386%
\$250,000	40,000	0.390%	0.389%	0.388%	0.387%	0.386%
\$255,000	100	11.527%	9.100%	7.085%	5.446%	4.141%
\$255,000	200	7.333%	5.259%	3.694%	2.561%	1.775%
\$255,000	300	5.568%	3.727%	2.444%	1.601%	1.082%
\$255,000	400	4.554%	2.889%	1.805%	1.155%	0.796%
\$255,000	500	3.882%	2.357%	1.427%	0.913%	0.659%
\$255,000	600	3.397%	1.990%	1.181%	0.769%	0.586%
\$255,000	700	3.027%	1.722%	1.013%	0.679%	0.545%
\$255,000	800	2.735%	1.518%	0.893%	0.620%	0.521%
\$255,000	900	2.496%	1.358%	0.805%	0.581%	0.507%
\$255,000	1,000	2.297%	1.231%	0.739%	0.554%	0.498%
\$255,000	1,500	1.652%	0.863%	0.577%	0.500%	0.485%
\$255,000	2,000	1.295%	0.695%	0.522%	0.488%	0.483%
\$255,000	3,000	0.922%	0.562%	0.492%	0.484%	0.483%
\$255,000	4,000	0.742%	0.517%	0.487%	0.484%	0.483%
\$255,000	5,000	0.644%	0.499%	0.485%	0.484%	0.483%
\$255,000	10,000	0.507%	0.486%	0.485%	0.484%	0.483%
\$255,000	20,000	0.391%	0.389%	0.388%	0.387%	0.386%
\$255,000	30,000	0.390%	0.389%	0.388%	0.387%	0.386%
\$255,000	40,000	0.390%	0.389%	0.388%	0.387%	0.386%
\$260,000	100	11.610%	9.176%	7.153%	5.506%	4.192%
\$260,000	200	7.388%	5.306%	3.734%	2.592%	1.798%
\$260,000	300	5.610%	3.762%	2.471%	1.621%	1.095%
\$260,000	400	4.590%	2.917%	1.826%	1.168%	0.805%
\$260,000	500	3.913%	2.381%	1.443%	0.923%	0.664%
\$260,000	600	3.425%	2.010%	1.194%	0.777%	0.589%
\$260,000	700	3.053%	1.739%	1.024%	0.685%	0.547%
\$260,000	800	2.758%	1.533%	0.902%	0.625%	0.523%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$260,000	900	2.517%	1.372%	0.812%	0.584%	0.508%
\$260,000	1,000	2.317%	1.243%	0.745%	0.556%	0.499%
\$260,000	1,500	1.668%	0.870%	0.580%	0.501%	0.486%
\$260,000	2,000	1.307%	0.701%	0.524%	0.489%	0.484%
\$260,000	3,000	0.930%	0.564%	0.493%	0.485%	0.483%
\$260,000	4,000	0.748%	0.518%	0.487%	0.484%	0.483%
\$260,000	5,000	0.648%	0.500%	0.486%	0.484%	0.483%
\$260,000	10,000	0.508%	0.487%	0.485%	0.484%	0.483%
\$260,000	20,000	0.392%	0.390%	0.389%	0.388%	0.387%
\$260,000	30,000	0.391%	0.390%	0.389%	0.388%	0.387%
\$260,000	40,000	0.391%	0.390%	0.389%	0.388%	0.387%
\$265,000	100	11.691%	9.251%	7.220%	5.565%	4.243%
\$265,000	200	7.442%	5.353%	3.773%	2.623%	1.822%
\$265,000	300	5.652%	3.797%	2.498%	1.640%	1.109%
\$265,000	400	4.625%	2.945%	1.846%	1.182%	0.813%
\$265,000	500	3.944%	2.404%	1.458%	0.932%	0.669%
\$265,000	600	3.452%	2.030%	1.207%	0.784%	0.593%
\$265,000	700	3.077%	1.756%	1.034%	0.690%	0.550%
\$265,000	800	2.780%	1.549%	0.911%	0.629%	0.525%
\$265,000	900	2.538%	1.386%	0.820%	0.588%	0.510%
\$265,000	1,000	2.336%	1.255%	0.751%	0.559%	0.500%
\$265,000	1,500	1.682%	0.878%	0.583%	0.503%	0.486%
\$265,000	2,000	1.319%	0.706%	0.526%	0.490%	0.484%
\$265,000	3,000	0.938%	0.567%	0.494%	0.485%	0.484%
\$265,000	4,000	0.753%	0.520%	0.488%	0.485%	0.484%
\$265,000	5,000	0.652%	0.501%	0.486%	0.485%	0.484%
\$265,000	10,000	0.510%	0.487%	0.486%	0.485%	0.484%
\$265,000	20,000	0.392%	0.390%	0.389%	0.388%	0.387%
\$265,000	30,000	0.391%	0.390%	0.389%	0.388%	0.387%
\$265,000	40,000	0.391%	0.390%	0.389%	0.388%	0.387%
\$270,000	100	11.772%	9.325%	7.287%	5.623%	4.293%
\$270,000	200	7.496%	5.400%	3.811%	2.654%	1.845%
\$270,000	300	5.695%	3.832%	2.525%	1.660%	1.122%
\$270,000	400	4.660%	2.972%	1.866%	1.195%	0.821%
\$270,000	500	3.974%	2.427%	1.474%	0.942%	0.675%
\$270,000	600	3.479%	2.050%	1.220%	0.791%	0.597%
\$270,000	700	3.102%	1.774%	1.045%	0.696%	0.553%
\$270,000	800	2.803%	1.564%	0.920%	0.634%	0.527%
\$270,000	900	2.559%	1.399%	0.827%	0.591%	0.511%
\$270,000	1,000	2.356%	1.268%	0.758%	0.562%	0.501%
\$270,000	1,500	1.697%	0.886%	0.586%	0.504%	0.487%
\$270,000	2,000	1.331%	0.711%	0.528%	0.490%	0.485%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$270,000	3,000	0.946%	0.569%	0.495%	0.486%	0.484%
\$270,000	4,000	0.759%	0.521%	0.488%	0.485%	0.484%
\$270,000	5,000	0.656%	0.502%	0.487%	0.485%	0.484%
\$270,000	10,000	0.511%	0.488%	0.486%	0.485%	0.484%
\$270,000	20,000	0.392%	0.390%	0.389%	0.389%	0.388%
\$270,000	30,000	0.391%	0.390%	0.389%	0.389%	0.388%
\$270,000	40,000	0.391%	0.390%	0.389%	0.389%	0.388%
\$275,000	100	11.853%	9.400%	7.354%	5.682%	4.344%
\$275,000	200	7.550%	5.447%	3.850%	2.685%	1.869%
\$275,000	300	5.737%	3.867%	2.552%	1.679%	1.135%
\$275,000	400	4.695%	3.000%	1.886%	1.209%	0.830%
\$275,000	500	4.005%	2.450%	1.490%	0.952%	0.680%
\$275,000	600	3.507%	2.070%	1.233%	0.799%	0.601%
\$275,000	700	3.127%	1.791%	1.055%	0.702%	0.555%
\$275,000	800	2.826%	1.579%	0.928%	0.638%	0.529%
\$275,000	900	2.580%	1.413%	0.835%	0.595%	0.513%
\$275,000	1,000	2.376%	1.280%	0.764%	0.565%	0.502%
\$275,000	1,500	1.712%	0.893%	0.590%	0.505%	0.487%
\$275,000	2,000	1.343%	0.716%	0.529%	0.491%	0.485%
\$275,000	3,000	0.954%	0.572%	0.496%	0.486%	0.485%
\$275,000	4,000	0.765%	0.523%	0.489%	0.486%	0.485%
\$275,000	5,000	0.661%	0.503%	0.487%	0.486%	0.485%
\$275,000	10,000	0.512%	0.488%	0.487%	0.486%	0.485%
\$275,000	20,000	0.393%	0.391%	0.390%	0.389%	0.388%
\$275,000	30,000	0.392%	0.391%	0.390%	0.389%	0.388%
\$275,000	40,000	0.392%	0.391%	0.390%	0.389%	0.388%
\$280,000	100	11.934%	9.474%	7.422%	5.741%	4.394%
\$280,000	200	7.604%	5.494%	3.890%	2.716%	1.892%
\$280,000	300	5.779%	3.902%	2.579%	1.699%	1.149%
\$280,000	400	4.731%	3.028%	1.907%	1.223%	0.838%
\$280,000	500	4.035%	2.474%	1.506%	0.962%	0.686%
\$280,000	600	3.534%	2.090%	1.246%	0.806%	0.604%
\$280,000	700	3.152%	1.809%	1.066%	0.708%	0.558%
\$280,000	800	2.849%	1.595%	0.937%	0.642%	0.531%
\$280,000	900	2.602%	1.427%	0.842%	0.598%	0.514%
\$280,000	1,000	2.395%	1.292%	0.771%	0.568%	0.504%
\$280,000	1,500	1.727%	0.901%	0.593%	0.506%	0.488%
\$280,000	2,000	1.354%	0.721%	0.531%	0.492%	0.486%
\$280,000	3,000	0.963%	0.575%	0.496%	0.487%	0.485%
\$280,000	4,000	0.771%	0.524%	0.489%	0.486%	0.485%
\$280,000	5,000	0.665%	0.504%	0.488%	0.486%	0.485%
\$280,000	10,000	0.513%	0.488%	0.487%	0.486%	0.485%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$280,000	20,000	0.393%	0.391%	0.390%	0.389%	0.388%
\$280,000	30,000	0.392%	0.391%	0.390%	0.389%	0.388%
\$280,000	40,000	0.392%	0.391%	0.390%	0.389%	0.388%
\$285,000	100	12.016%	9.549%	7.489%	5.801%	4.445%
\$285,000	200	7.658%	5.541%	3.929%	2.748%	1.916%
\$285,000	300	5.821%	3.936%	2.606%	1.719%	1.163%
\$285,000	400	4.766%	3.056%	1.927%	1.236%	0.847%
\$285,000	500	4.066%	2.497%	1.522%	0.972%	0.692%
\$285,000	600	3.561%	2.110%	1.259%	0.814%	0.608%
\$285,000	700	3.177%	1.826%	1.077%	0.713%	0.561%
\$285,000	800	2.872%	1.610%	0.946%	0.647%	0.533%
\$285,000	900	2.623%	1.441%	0.850%	0.602%	0.516%
\$285,000	1,000	2.415%	1.305%	0.777%	0.570%	0.505%
\$285,000	1,500	1.742%	0.909%	0.596%	0.507%	0.488%
\$285,000	2,000	1.366%	0.727%	0.533%	0.492%	0.486%
\$285,000	3,000	0.971%	0.578%	0.497%	0.487%	0.486%
\$285,000	4,000	0.777%	0.526%	0.490%	0.487%	0.485%
\$285,000	5,000	0.669%	0.505%	0.488%	0.486%	0.485%
\$285,000	10,000	0.515%	0.489%	0.487%	0.486%	0.485%
\$285,000	20,000	0.394%	0.392%	0.391%	0.390%	0.389%
\$285,000	30,000	0.393%	0.391%	0.391%	0.390%	0.389%
\$285,000	40,000	0.392%	0.391%	0.391%	0.390%	0.389%
\$290,000	100	12.098%	9.625%	7.558%	5.861%	4.498%
\$290,000	200	7.712%	5.588%	3.969%	2.780%	1.941%
\$290,000	300	5.864%	3.972%	2.634%	1.740%	1.177%
\$290,000	400	4.802%	3.085%	1.948%	1.251%	0.855%
\$290,000	500	4.097%	2.521%	1.539%	0.982%	0.698%
\$290,000	600	3.589%	2.130%	1.272%	0.822%	0.612%
\$290,000	700	3.202%	1.844%	1.088%	0.719%	0.564%
\$290,000	800	2.895%	1.626%	0.956%	0.652%	0.535%
\$290,000	900	2.644%	1.455%	0.858%	0.606%	0.517%
\$290,000	1,000	2.435%	1.318%	0.784%	0.573%	0.506%
\$290,000	1,500	1.757%	0.917%	0.599%	0.508%	0.489%
\$290,000	2,000	1.379%	0.732%	0.535%	0.493%	0.486%
\$290,000	3,000	0.979%	0.580%	0.498%	0.487%	0.486%
\$290,000	4,000	0.782%	0.528%	0.490%	0.487%	0.486%
\$290,000	5,000	0.674%	0.506%	0.489%	0.487%	0.486%
\$290,000	10,000	0.516%	0.489%	0.488%	0.487%	0.486%
\$290,000	20,000	0.394%	0.392%	0.391%	0.390%	0.389%
\$290,000	30,000	0.393%	0.392%	0.391%	0.390%	0.389%
\$290,000	40,000	0.393%	0.392%	0.391%	0.390%	0.389%
\$295,000	100	12.180%	9.702%	7.627%	5.923%	4.550%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$295,000	200	7.767%	5.637%	4.009%	2.812%	1.966%
\$295,000	300	5.907%	4.008%	2.662%	1.761%	1.191%
\$295,000	400	4.838%	3.114%	1.970%	1.265%	0.864%
\$295,000	500	4.129%	2.545%	1.556%	0.993%	0.703%
\$295,000	600	3.617%	2.151%	1.286%	0.829%	0.617%
\$295,000	700	3.227%	1.862%	1.099%	0.725%	0.567%
\$295,000	800	2.918%	1.642%	0.965%	0.656%	0.537%
\$295,000	900	2.666%	1.469%	0.866%	0.609%	0.519%
\$295,000	1,000	2.456%	1.330%	0.791%	0.576%	0.507%
\$295,000	1,500	1.773%	0.925%	0.603%	0.510%	0.489%
\$295,000	2,000	1.391%	0.738%	0.537%	0.494%	0.487%
\$295,000	3,000	0.988%	0.583%	0.499%	0.488%	0.486%
\$295,000	4,000	0.789%	0.529%	0.491%	0.487%	0.486%
\$295,000	5,000	0.678%	0.507%	0.489%	0.487%	0.486%
\$295,000	10,000	0.517%	0.490%	0.488%	0.487%	0.486%
\$295,000	20,000	0.394%	0.392%	0.391%	0.390%	0.389%
\$295,000	30,000	0.393%	0.392%	0.391%	0.390%	0.389%
\$295,000	40,000	0.393%	0.392%	0.391%	0.390%	0.389%
\$300,000	100	12.263%	9.778%	7.696%	5.984%	4.603%
\$300,000	200	7.822%	5.685%	4.050%	2.845%	1.991%
\$300,000	300	5.950%	4.044%	2.691%	1.781%	1.205%
\$300,000	400	4.874%	3.142%	1.991%	1.280%	0.874%
\$300,000	500	4.160%	2.569%	1.573%	1.004%	0.710%
\$300,000	600	3.645%	2.171%	1.299%	0.837%	0.621%
\$300,000	700	3.253%	1.880%	1.111%	0.732%	0.570%
\$300,000	800	2.941%	1.658%	0.975%	0.661%	0.539%
\$300,000	900	2.688%	1.483%	0.874%	0.613%	0.520%
\$300,000	1,000	2.476%	1.343%	0.798%	0.580%	0.509%
\$300,000	1,500	1.788%	0.934%	0.606%	0.511%	0.490%
\$300,000	2,000	1.403%	0.743%	0.539%	0.494%	0.487%
\$300,000	3,000	0.996%	0.586%	0.500%	0.488%	0.487%
\$300,000	4,000	0.795%	0.531%	0.491%	0.488%	0.487%
\$300,000	5,000	0.683%	0.508%	0.489%	0.488%	0.487%
\$300,000	10,000	0.518%	0.490%	0.489%	0.488%	0.487%
\$300,000	20,000	0.395%	0.392%	0.391%	0.390%	0.389%
\$300,000	30,000	0.393%	0.392%	0.391%	0.390%	0.389%
\$300,000	40,000	0.393%	0.392%	0.391%	0.390%	0.389%
\$305,000	100	12.345%	9.854%	7.765%	6.045%	4.657%
\$305,000	200	7.877%	5.733%	4.091%	2.878%	2.016%
\$305,000	300	5.993%	4.080%	2.719%	1.802%	1.220%
\$305,000	400	4.910%	3.171%	2.012%	1.294%	0.883%
\$305,000	500	4.191%	2.593%	1.589%	1.014%	0.716%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$305,000	600	3.673%	2.192%	1.313%	0.846%	0.625%
\$305,000	700	3.278%	1.898%	1.122%	0.738%	0.573%
\$305,000	800	2.965%	1.674%	0.984%	0.666%	0.541%
\$305,000	900	2.709%	1.498%	0.882%	0.617%	0.522%
\$305,000	1,000	2.496%	1.356%	0.805%	0.583%	0.510%
\$305,000	1,500	1.803%	0.942%	0.610%	0.512%	0.490%
\$305,000	2,000	1.416%	0.749%	0.541%	0.495%	0.488%
\$305,000	3,000	1.005%	0.589%	0.500%	0.489%	0.487%
\$305,000	4,000	0.801%	0.532%	0.492%	0.488%	0.487%
\$305,000	5,000	0.687%	0.509%	0.490%	0.488%	0.487%
\$305,000	10,000	0.520%	0.490%	0.489%	0.488%	0.487%
\$305,000	20,000	0.395%	0.393%	0.392%	0.391%	0.390%
\$305,000	30,000	0.394%	0.393%	0.392%	0.391%	0.390%
\$305,000	40,000	0.394%	0.393%	0.392%	0.391%	0.390%
\$310,000	100	12.428%	9.931%	7.835%	6.107%	4.710%
\$310,000	200	7.932%	5.782%	4.131%	2.911%	2.042%
\$310,000	300	6.036%	4.116%	2.748%	1.824%	1.235%
\$310,000	400	4.946%	3.200%	2.034%	1.309%	0.892%
\$310,000	500	4.223%	2.617%	1.607%	1.025%	0.722%
\$310,000	600	3.701%	2.213%	1.327%	0.854%	0.629%
\$310,000	700	3.303%	1.916%	1.133%	0.744%	0.576%
\$310,000	800	2.988%	1.690%	0.994%	0.671%	0.544%
\$310,000	900	2.731%	1.512%	0.890%	0.621%	0.524%
\$310,000	1,000	2.516%	1.369%	0.812%	0.586%	0.511%
\$310,000	1,500	1.819%	0.950%	0.613%	0.513%	0.491%
\$310,000	2,000	1.428%	0.755%	0.543%	0.496%	0.488%
\$310,000	3,000	1.013%	0.592%	0.501%	0.489%	0.487%
\$310,000	4,000	0.807%	0.534%	0.492%	0.488%	0.487%
\$310,000	5,000	0.692%	0.510%	0.490%	0.488%	0.487%
\$310,000	10,000	0.521%	0.491%	0.489%	0.488%	0.487%
\$310,000	20,000	0.395%	0.393%	0.392%	0.391%	0.390%
\$310,000	30,000	0.394%	0.393%	0.392%	0.391%	0.390%
\$310,000	40,000	0.394%	0.393%	0.392%	0.391%	0.390%
\$315,000	100	12.510%	10.008%	7.904%	6.169%	4.763%
\$315,000	200	7.987%	5.830%	4.172%	2.944%	2.067%
\$315,000	300	6.079%	4.152%	2.776%	1.845%	1.250%
\$315,000	400	4.982%	3.229%	2.056%	1.324%	0.902%
\$315,000	500	4.254%	2.642%	1.624%	1.036%	0.728%
\$315,000	600	3.729%	2.234%	1.341%	0.862%	0.634%
\$315,000	700	3.329%	1.935%	1.145%	0.750%	0.579%
\$315,000	800	3.012%	1.706%	1.004%	0.676%	0.546%
\$315,000	900	2.753%	1.527%	0.898%	0.625%	0.525%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$315,000	1,000	2.537%	1.382%	0.819%	0.589%	0.512%
\$315,000	1,500	1.834%	0.959%	0.617%	0.515%	0.492%
\$315,000	2,000	1.440%	0.760%	0.545%	0.496%	0.488%
\$315,000	3,000	1.022%	0.595%	0.502%	0.489%	0.488%
\$315,000	4,000	0.813%	0.536%	0.493%	0.489%	0.488%
\$315,000	5,000	0.696%	0.512%	0.491%	0.489%	0.488%
\$315,000	10,000	0.522%	0.491%	0.490%	0.489%	0.488%
\$315,000	20,000	0.396%	0.393%	0.392%	0.391%	0.390%
\$315,000	30,000	0.394%	0.393%	0.392%	0.391%	0.390%
\$315,000	40,000	0.394%	0.393%	0.392%	0.391%	0.390%
\$320,000	100	12.593%	10.084%	7.974%	6.230%	4.817%
\$320,000	200	8.043%	5.879%	4.213%	2.977%	2.093%
\$320,000	300	6.122%	4.189%	2.805%	1.866%	1.265%
\$320,000	400	5.018%	3.258%	2.077%	1.339%	0.911%
\$320,000	500	4.285%	2.666%	1.641%	1.047%	0.735%
\$320,000	600	3.757%	2.255%	1.355%	0.870%	0.638%
\$320,000	700	3.354%	1.953%	1.157%	0.757%	0.582%
\$320,000	800	3.035%	1.723%	1.013%	0.681%	0.548%
\$320,000	900	2.774%	1.541%	0.907%	0.629%	0.527%
\$320,000	1,000	2.557%	1.396%	0.826%	0.592%	0.514%
\$320,000	1,500	1.850%	0.967%	0.620%	0.516%	0.492%
\$320,000	2,000	1.453%	0.766%	0.547%	0.497%	0.489%
\$320,000	3,000	1.031%	0.598%	0.503%	0.490%	0.488%
\$320,000	4,000	0.819%	0.538%	0.493%	0.489%	0.488%
\$320,000	5,000	0.701%	0.513%	0.491%	0.489%	0.488%
\$320,000	10,000	0.524%	0.492%	0.490%	0.489%	0.488%
\$320,000	20,000	0.396%	0.393%	0.393%	0.392%	0.391%
\$320,000	30,000	0.395%	0.393%	0.393%	0.392%	0.391%
\$320,000	40,000	0.394%	0.393%	0.393%	0.392%	0.391%
\$325,000	100	12.674%	10.160%	8.043%	6.292%	4.870%
\$325,000	200	8.097%	5.927%	4.254%	3.010%	2.119%
\$325,000	300	6.164%	4.224%	2.833%	1.888%	1.279%
\$325,000	400	5.053%	3.287%	2.099%	1.354%	0.921%
\$325,000	500	4.316%	2.690%	1.658%	1.058%	0.741%
\$325,000	600	3.785%	2.276%	1.369%	0.879%	0.642%
\$325,000	700	3.379%	1.971%	1.168%	0.763%	0.585%
\$325,000	800	3.058%	1.739%	1.023%	0.686%	0.551%
\$325,000	900	2.796%	1.556%	0.915%	0.633%	0.529%
\$325,000	1,000	2.577%	1.409%	0.833%	0.596%	0.515%
\$325,000	1,500	1.865%	0.975%	0.624%	0.517%	0.493%
\$325,000	2,000	1.465%	0.772%	0.549%	0.498%	0.489%
\$325,000	3,000	1.039%	0.601%	0.504%	0.490%	0.488%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$325,000	4,000	0.826%	0.539%	0.494%	0.489%	0.488%
\$325,000	5,000	0.706%	0.514%	0.491%	0.489%	0.488%
\$325,000	10,000	0.525%	0.492%	0.490%	0.489%	0.488%
\$325,000	20,000	0.396%	0.394%	0.393%	0.392%	0.391%
\$325,000	30,000	0.395%	0.394%	0.393%	0.392%	0.391%
\$325,000	40,000	0.395%	0.394%	0.393%	0.392%	0.391%
\$330,000	100	12.744%	10.225%	8.101%	6.344%	4.916%
\$330,000	200	8.143%	5.967%	4.289%	3.038%	2.141%
\$330,000	300	6.201%	4.255%	2.858%	1.906%	1.292%
\$330,000	400	5.084%	3.312%	2.117%	1.367%	0.929%
\$330,000	500	4.343%	2.711%	1.673%	1.067%	0.746%
\$330,000	600	3.808%	2.293%	1.381%	0.886%	0.646%
\$330,000	700	3.401%	1.987%	1.178%	0.769%	0.588%
\$330,000	800	3.078%	1.752%	1.031%	0.691%	0.553%
\$330,000	900	2.814%	1.568%	0.922%	0.637%	0.530%
\$330,000	1,000	2.594%	1.420%	0.839%	0.598%	0.516%
\$330,000	1,500	1.878%	0.983%	0.627%	0.518%	0.493%
\$330,000	2,000	1.476%	0.777%	0.550%	0.498%	0.489%
\$330,000	3,000	1.046%	0.604%	0.505%	0.491%	0.489%
\$330,000	4,000	0.831%	0.541%	0.494%	0.490%	0.489%
\$330,000	5,000	0.710%	0.515%	0.492%	0.490%	0.489%
\$330,000	10,000	0.526%	0.492%	0.491%	0.490%	0.489%
\$330,000	20,000	0.397%	0.394%	0.393%	0.392%	0.391%
\$330,000	30,000	0.395%	0.394%	0.393%	0.392%	0.391%
\$330,000	40,000	0.395%	0.394%	0.393%	0.392%	0.391%
\$335,000	100	12.813%	10.289%	8.160%	6.397%	4.962%
\$335,000	200	8.190%	6.008%	4.323%	3.066%	2.163%
\$335,000	300	6.237%	4.286%	2.882%	1.924%	1.305%
\$335,000	400	5.114%	3.337%	2.136%	1.380%	0.937%
\$335,000	500	4.369%	2.731%	1.687%	1.077%	0.752%
\$335,000	600	3.832%	2.311%	1.393%	0.893%	0.650%
\$335,000	700	3.422%	2.002%	1.188%	0.774%	0.591%
\$335,000	800	3.098%	1.766%	1.040%	0.695%	0.555%
\$335,000	900	2.832%	1.580%	0.929%	0.640%	0.532%
\$335,000	1,000	2.611%	1.431%	0.845%	0.601%	0.517%
\$335,000	1,500	1.891%	0.990%	0.630%	0.520%	0.494%
\$335,000	2,000	1.486%	0.782%	0.552%	0.499%	0.490%
\$335,000	3,000	1.054%	0.606%	0.505%	0.491%	0.489%
\$335,000	4,000	0.836%	0.542%	0.495%	0.490%	0.489%
\$335,000	5,000	0.714%	0.516%	0.492%	0.490%	0.489%
\$335,000	10,000	0.527%	0.493%	0.491%	0.490%	0.489%
\$335,000	20,000	0.397%	0.394%	0.393%	0.392%	0.391%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$335,000	30,000	0.395%	0.394%	0.393%	0.392%	0.391%
\$335,000	40,000	0.395%	0.394%	0.393%	0.392%	0.391%
\$340,000	100	12.883%	10.354%	8.219%	6.449%	5.008%
\$340,000	200	8.236%	6.050%	4.358%	3.095%	2.185%
\$340,000	300	6.273%	4.316%	2.907%	1.943%	1.318%
\$340,000	400	5.145%	3.361%	2.155%	1.393%	0.945%
\$340,000	500	4.396%	2.752%	1.702%	1.086%	0.758%
\$340,000	600	3.856%	2.329%	1.405%	0.900%	0.654%
\$340,000	700	3.444%	2.018%	1.198%	0.780%	0.594%
\$340,000	800	3.117%	1.780%	1.048%	0.699%	0.557%
\$340,000	900	2.851%	1.593%	0.937%	0.644%	0.534%
\$340,000	1,000	2.628%	1.442%	0.851%	0.604%	0.519%
\$340,000	1,500	1.904%	0.997%	0.633%	0.521%	0.494%
\$340,000	2,000	1.497%	0.787%	0.554%	0.499%	0.490%
\$340,000	3,000	1.061%	0.609%	0.506%	0.491%	0.489%
\$340,000	4,000	0.842%	0.544%	0.495%	0.490%	0.489%
\$340,000	5,000	0.718%	0.517%	0.492%	0.490%	0.489%
\$340,000	10,000	0.529%	0.493%	0.491%	0.490%	0.489%
\$340,000	20,000	0.397%	0.394%	0.393%	0.392%	0.391%
\$340,000	30,000	0.396%	0.394%	0.393%	0.392%	0.391%
\$340,000	40,000	0.395%	0.394%	0.393%	0.392%	0.391%
\$345,000	100	12.952%	10.419%	8.278%	6.502%	5.054%
\$345,000	200	8.283%	6.091%	4.393%	3.123%	2.207%
\$345,000	300	6.310%	4.347%	2.931%	1.961%	1.331%
\$345,000	400	5.175%	3.386%	2.173%	1.406%	0.954%
\$345,000	500	4.422%	2.773%	1.717%	1.096%	0.763%
\$345,000	600	3.879%	2.347%	1.417%	0.908%	0.658%
\$345,000	700	3.465%	2.034%	1.208%	0.786%	0.596%
\$345,000	800	3.137%	1.794%	1.057%	0.704%	0.559%
\$345,000	900	2.869%	1.605%	0.944%	0.647%	0.535%
\$345,000	1,000	2.646%	1.453%	0.858%	0.607%	0.520%
\$345,000	1,500	1.917%	1.004%	0.637%	0.522%	0.494%
\$345,000	2,000	1.508%	0.792%	0.556%	0.500%	0.490%
\$345,000	3,000	1.069%	0.611%	0.507%	0.491%	0.489%
\$345,000	4,000	0.847%	0.545%	0.496%	0.490%	0.489%
\$345,000	5,000	0.722%	0.518%	0.493%	0.490%	0.489%
\$345,000	10,000	0.530%	0.493%	0.491%	0.490%	0.489%
\$345,000	20,000	0.398%	0.395%	0.394%	0.393%	0.392%
\$345,000	30,000	0.396%	0.395%	0.394%	0.393%	0.392%
\$345,000	40,000	0.396%	0.395%	0.394%	0.393%	0.392%
\$350,000	100	13.022%	10.483%	8.337%	6.555%	5.100%
\$350,000	200	8.329%	6.132%	4.428%	3.152%	2.230%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$350,000	300	6.346%	4.378%	2.956%	1.980%	1.345%
\$350,000	400	5.206%	3.411%	2.192%	1.419%	0.962%
\$350,000	500	4.449%	2.794%	1.732%	1.106%	0.769%
\$350,000	600	3.903%	2.365%	1.429%	0.915%	0.662%
\$350,000	700	3.487%	2.049%	1.218%	0.792%	0.599%
\$350,000	800	3.157%	1.808%	1.065%	0.709%	0.561%
\$350,000	900	2.888%	1.618%	0.951%	0.651%	0.537%
\$350,000	1,000	2.663%	1.465%	0.864%	0.610%	0.521%
\$350,000	1,500	1.931%	1.012%	0.640%	0.523%	0.495%
\$350,000	2,000	1.518%	0.797%	0.558%	0.501%	0.491%
\$350,000	3,000	1.076%	0.614%	0.507%	0.492%	0.490%
\$350,000	4,000	0.853%	0.547%	0.496%	0.491%	0.490%
\$350,000	5,000	0.726%	0.519%	0.493%	0.491%	0.490%
\$350,000	10,000	0.531%	0.494%	0.492%	0.491%	0.490%
\$350,000	20,000	0.398%	0.395%	0.394%	0.393%	0.392%
\$350,000	30,000	0.396%	0.395%	0.394%	0.393%	0.392%
\$350,000	40,000	0.396%	0.395%	0.394%	0.393%	0.392%
\$355,000	100	13.091%	10.548%	8.397%	6.608%	5.146%
\$355,000	200	8.376%	6.173%	4.463%	3.181%	2.252%
\$355,000	300	6.383%	4.409%	2.981%	1.998%	1.358%
\$355,000	400	5.236%	3.436%	2.211%	1.432%	0.971%
\$355,000	500	4.476%	2.815%	1.747%	1.116%	0.775%
\$355,000	600	3.927%	2.383%	1.441%	0.922%	0.666%
\$355,000	700	3.508%	2.065%	1.228%	0.797%	0.602%
\$355,000	800	3.177%	1.822%	1.074%	0.713%	0.563%
\$355,000	900	2.906%	1.630%	0.958%	0.655%	0.538%
\$355,000	1,000	2.680%	1.476%	0.870%	0.613%	0.522%
\$355,000	1,500	1.944%	1.019%	0.643%	0.524%	0.495%
\$355,000	2,000	1.529%	0.802%	0.560%	0.501%	0.491%
\$355,000	3,000	1.084%	0.617%	0.508%	0.492%	0.490%
\$355,000	4,000	0.858%	0.549%	0.496%	0.491%	0.490%
\$355,000	5,000	0.730%	0.520%	0.493%	0.491%	0.490%
\$355,000	10,000	0.532%	0.494%	0.492%	0.491%	0.490%
\$355,000	20,000	0.398%	0.395%	0.394%	0.393%	0.392%
\$355,000	30,000	0.396%	0.395%	0.394%	0.393%	0.392%
\$355,000	40,000	0.396%	0.395%	0.394%	0.393%	0.392%
\$360,000	100	13.161%	10.613%	8.456%	6.661%	5.193%
\$360,000	200	8.422%	6.214%	4.499%	3.210%	2.275%
\$360,000	300	6.419%	4.440%	3.006%	2.017%	1.371%
\$360,000	400	5.267%	3.461%	2.230%	1.445%	0.979%
\$360,000	500	4.502%	2.835%	1.762%	1.125%	0.781%
\$360,000	600	3.951%	2.401%	1.454%	0.930%	0.670%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$360,000	700	3.530%	2.081%	1.239%	0.803%	0.605%
\$360,000	800	3.197%	1.836%	1.083%	0.718%	0.565%
\$360,000	900	2.924%	1.643%	0.966%	0.658%	0.540%
\$360,000	1,000	2.697%	1.488%	0.877%	0.616%	0.524%
\$360,000	1,500	1.957%	1.026%	0.646%	0.525%	0.496%
\$360,000	2,000	1.540%	0.807%	0.561%	0.502%	0.491%
\$360,000	3,000	1.091%	0.620%	0.509%	0.492%	0.490%
\$360,000	4,000	0.864%	0.550%	0.497%	0.491%	0.490%
\$360,000	5,000	0.734%	0.521%	0.494%	0.491%	0.490%
\$360,000	10,000	0.533%	0.494%	0.492%	0.491%	0.490%
\$360,000	20,000	0.399%	0.395%	0.394%	0.393%	0.392%
\$360,000	30,000	0.396%	0.395%	0.394%	0.393%	0.392%
\$360,000	40,000	0.396%	0.395%	0.394%	0.393%	0.392%
\$365,000	100	13.230%	10.678%	8.515%	6.714%	5.239%
\$365,000	200	8.469%	6.256%	4.534%	3.239%	2.298%
\$365,000	300	6.455%	4.471%	3.031%	2.036%	1.385%
\$365,000	400	5.297%	3.486%	2.249%	1.459%	0.988%
\$365,000	500	4.529%	2.856%	1.777%	1.135%	0.787%
\$365,000	600	3.974%	2.419%	1.466%	0.937%	0.674%
\$365,000	700	3.552%	2.097%	1.249%	0.809%	0.608%
\$365,000	800	3.216%	1.850%	1.091%	0.722%	0.567%
\$365,000	900	2.943%	1.656%	0.973%	0.662%	0.542%
\$365,000	1,000	2.714%	1.499%	0.883%	0.619%	0.525%
\$365,000	1,500	1.970%	1.034%	0.650%	0.527%	0.496%
\$365,000	2,000	1.550%	0.812%	0.563%	0.502%	0.492%
\$365,000	3,000	1.099%	0.622%	0.510%	0.493%	0.490%
\$365,000	4,000	0.869%	0.552%	0.497%	0.492%	0.490%
\$365,000	5,000	0.738%	0.522%	0.494%	0.491%	0.490%
\$365,000	10,000	0.535%	0.495%	0.492%	0.491%	0.490%
\$365,000	20,000	0.399%	0.395%	0.394%	0.393%	0.393%
\$365,000	30,000	0.397%	0.395%	0.394%	0.393%	0.393%
\$365,000	40,000	0.396%	0.395%	0.394%	0.393%	0.393%
\$370,000	100	13.300%	10.743%	8.575%	6.767%	5.286%
\$370,000	200	8.515%	6.297%	4.569%	3.268%	2.321%
\$370,000	300	6.492%	4.502%	3.055%	2.055%	1.398%
\$370,000	400	5.328%	3.511%	2.268%	1.472%	0.997%
\$370,000	500	4.555%	2.877%	1.792%	1.145%	0.792%
\$370,000	600	3.998%	2.437%	1.478%	0.945%	0.679%
\$370,000	700	3.573%	2.113%	1.259%	0.815%	0.611%
\$370,000	800	3.236%	1.864%	1.100%	0.727%	0.570%
\$370,000	900	2.961%	1.668%	0.981%	0.666%	0.543%
\$370,000	1,000	2.732%	1.510%	0.889%	0.622%	0.526%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$370,000	1,500	1.983%	1.041%	0.653%	0.528%	0.497%
\$370,000	2,000	1.561%	0.818%	0.565%	0.503%	0.492%
\$370,000	3,000	1.106%	0.625%	0.511%	0.493%	0.491%
\$370,000	4,000	0.875%	0.553%	0.498%	0.492%	0.491%
\$370,000	5,000	0.742%	0.523%	0.494%	0.492%	0.491%
\$370,000	10,000	0.536%	0.495%	0.493%	0.492%	0.491%
\$370,000	20,000	0.399%	0.396%	0.395%	0.394%	0.393%
\$370,000	30,000	0.397%	0.396%	0.395%	0.394%	0.393%
\$370,000	40,000	0.397%	0.396%	0.395%	0.394%	0.393%
\$375,000	100	13.370%	10.808%	8.634%	6.820%	5.333%
\$375,000	200	8.562%	6.338%	4.605%	3.297%	2.344%
\$375,000	300	6.528%	4.533%	3.081%	2.074%	1.412%
\$375,000	400	5.358%	3.536%	2.287%	1.485%	1.006%
\$375,000	500	4.582%	2.898%	1.807%	1.155%	0.799%
\$375,000	600	4.022%	2.455%	1.491%	0.953%	0.683%
\$375,000	700	3.595%	2.128%	1.270%	0.821%	0.614%
\$375,000	800	3.256%	1.878%	1.109%	0.732%	0.572%
\$375,000	900	2.980%	1.681%	0.988%	0.670%	0.545%
\$375,000	1,000	2.749%	1.522%	0.896%	0.625%	0.528%
\$375,000	1,500	1.997%	1.049%	0.657%	0.529%	0.497%
\$375,000	2,000	1.572%	0.823%	0.567%	0.504%	0.492%
\$375,000	3,000	1.114%	0.628%	0.511%	0.493%	0.491%
\$375,000	4,000	0.880%	0.555%	0.498%	0.492%	0.491%
\$375,000	5,000	0.747%	0.524%	0.495%	0.492%	0.491%
\$375,000	10,000	0.537%	0.495%	0.493%	0.492%	0.491%
\$375,000	20,000	0.399%	0.396%	0.395%	0.394%	0.393%
\$375,000	30,000	0.397%	0.396%	0.395%	0.394%	0.393%
\$375,000	40,000	0.397%	0.396%	0.395%	0.394%	0.393%
\$380,000	100	13.439%	10.873%	8.694%	6.874%	5.380%
\$380,000	200	8.609%	6.380%	4.640%	3.326%	2.367%
\$380,000	300	6.565%	4.564%	3.106%	2.093%	1.426%
\$380,000	400	5.389%	3.561%	2.306%	1.499%	1.015%
\$380,000	500	4.609%	2.919%	1.822%	1.165%	0.805%
\$380,000	600	4.046%	2.473%	1.503%	0.960%	0.687%
\$380,000	700	3.616%	2.144%	1.280%	0.827%	0.617%
\$380,000	800	3.276%	1.893%	1.118%	0.737%	0.574%
\$380,000	900	2.998%	1.694%	0.996%	0.674%	0.547%
\$380,000	1,000	2.766%	1.533%	0.903%	0.628%	0.529%
\$380,000	1,500	2.010%	1.056%	0.660%	0.531%	0.498%
\$380,000	2,000	1.582%	0.828%	0.569%	0.504%	0.493%
\$380,000	3,000	1.121%	0.631%	0.512%	0.494%	0.491%
\$380,000	4,000	0.886%	0.557%	0.499%	0.492%	0.491%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$380,000	5,000	0.751%	0.525%	0.495%	0.492%	0.491%
\$380,000	10,000	0.539%	0.496%	0.493%	0.492%	0.491%
\$380,000	20,000	0.400%	0.396%	0.395%	0.394%	0.393%
\$380,000	30,000	0.397%	0.396%	0.395%	0.394%	0.393%
\$380,000	40,000	0.397%	0.396%	0.395%	0.394%	0.393%
\$385,000	100	13.491%	10.921%	8.738%	6.913%	5.415%
\$385,000	200	8.643%	6.411%	4.666%	3.348%	2.384%
\$385,000	300	6.592%	4.587%	3.124%	2.107%	1.436%
\$385,000	400	5.412%	3.579%	2.320%	1.509%	1.021%
\$385,000	500	4.628%	2.935%	1.834%	1.173%	0.809%
\$385,000	600	4.063%	2.487%	1.512%	0.966%	0.690%
\$385,000	700	3.632%	2.156%	1.288%	0.832%	0.620%
\$385,000	800	3.291%	1.903%	1.124%	0.740%	0.576%
\$385,000	900	3.012%	1.703%	1.002%	0.676%	0.548%
\$385,000	1,000	2.779%	1.542%	0.907%	0.631%	0.530%
\$385,000	1,500	2.020%	1.062%	0.663%	0.532%	0.498%
\$385,000	2,000	1.590%	0.832%	0.571%	0.505%	0.493%
\$385,000	3,000	1.127%	0.633%	0.513%	0.494%	0.491%
\$385,000	4,000	0.890%	0.558%	0.499%	0.493%	0.491%
\$385,000	5,000	0.754%	0.525%	0.495%	0.492%	0.491%
\$385,000	10,000	0.540%	0.496%	0.493%	0.492%	0.491%
\$385,000	20,000	0.400%	0.396%	0.395%	0.394%	0.393%
\$385,000	30,000	0.397%	0.396%	0.395%	0.394%	0.393%
\$385,000	40,000	0.397%	0.396%	0.395%	0.394%	0.393%
\$390,000	100	13.542%	10.969%	8.782%	6.953%	5.450%
\$390,000	200	8.678%	6.441%	4.693%	3.369%	2.401%
\$390,000	300	6.619%	4.610%	3.143%	2.122%	1.446%
\$390,000	400	5.434%	3.598%	2.334%	1.519%	1.028%
\$390,000	500	4.648%	2.951%	1.845%	1.180%	0.814%
\$390,000	600	4.081%	2.500%	1.522%	0.972%	0.694%
\$390,000	700	3.648%	2.168%	1.296%	0.836%	0.622%
\$390,000	800	3.305%	1.914%	1.131%	0.744%	0.578%
\$390,000	900	3.025%	1.713%	1.007%	0.679%	0.549%
\$390,000	1,000	2.792%	1.551%	0.912%	0.633%	0.531%
\$390,000	1,500	2.029%	1.068%	0.665%	0.533%	0.499%
\$390,000	2,000	1.598%	0.836%	0.572%	0.505%	0.493%
\$390,000	3,000	1.133%	0.635%	0.513%	0.494%	0.492%
\$390,000	4,000	0.894%	0.559%	0.499%	0.493%	0.492%
\$390,000	5,000	0.757%	0.526%	0.495%	0.493%	0.492%
\$390,000	10,000	0.541%	0.496%	0.494%	0.493%	0.492%
\$390,000	20,000	0.400%	0.396%	0.395%	0.394%	0.393%
\$390,000	30,000	0.398%	0.396%	0.395%	0.394%	0.393%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$390,000	40,000	0.397%	0.396%	0.395%	0.394%	0.393%
\$395,000	100	13.594%	11.018%	8.826%	6.993%	5.485%
\$395,000	200	8.712%	6.472%	4.719%	3.391%	2.419%
\$395,000	300	6.646%	4.633%	3.162%	2.136%	1.457%
\$395,000	400	5.457%	3.617%	2.349%	1.529%	1.035%
\$395,000	500	4.668%	2.966%	1.857%	1.188%	0.818%
\$395,000	600	4.099%	2.514%	1.531%	0.978%	0.697%
\$395,000	700	3.664%	2.180%	1.303%	0.841%	0.624%
\$395,000	800	3.320%	1.924%	1.138%	0.748%	0.580%
\$395,000	900	3.039%	1.722%	1.013%	0.682%	0.551%
\$395,000	1,000	2.805%	1.559%	0.917%	0.636%	0.532%
\$395,000	1,500	2.039%	1.073%	0.668%	0.533%	0.499%
\$395,000	2,000	1.606%	0.840%	0.574%	0.506%	0.493%
\$395,000	3,000	1.138%	0.637%	0.514%	0.494%	0.492%
\$395,000	4,000	0.899%	0.560%	0.500%	0.493%	0.492%
\$395,000	5,000	0.760%	0.527%	0.496%	0.493%	0.492%
\$395,000	10,000	0.542%	0.496%	0.494%	0.493%	0.492%
\$395,000	20,000	0.400%	0.397%	0.396%	0.395%	0.394%
\$395,000	30,000	0.398%	0.397%	0.396%	0.395%	0.394%
\$395,000	40,000	0.398%	0.397%	0.396%	0.395%	0.394%
\$400,000	100	13.646%	11.066%	8.871%	7.033%	5.520%
\$400,000	200	8.747%	6.503%	4.746%	3.413%	2.436%
\$400,000	300	6.673%	4.657%	3.180%	2.150%	1.467%
\$400,000	400	5.480%	3.635%	2.363%	1.540%	1.041%
\$400,000	500	4.688%	2.982%	1.868%	1.196%	0.823%
\$400,000	600	4.116%	2.527%	1.541%	0.984%	0.700%
\$400,000	700	3.681%	2.192%	1.311%	0.845%	0.627%
\$400,000	800	3.335%	1.935%	1.144%	0.751%	0.581%
\$400,000	900	3.053%	1.732%	1.019%	0.685%	0.552%
\$400,000	1,000	2.817%	1.568%	0.922%	0.638%	0.533%
\$400,000	1,500	2.049%	1.079%	0.670%	0.534%	0.499%
\$400,000	2,000	1.614%	0.844%	0.575%	0.506%	0.493%
\$400,000	3,000	1.144%	0.639%	0.515%	0.495%	0.492%
\$400,000	4,000	0.903%	0.562%	0.500%	0.493%	0.492%
\$400,000	5,000	0.764%	0.528%	0.496%	0.493%	0.492%
\$400,000	10,000	0.543%	0.496%	0.494%	0.493%	0.492%
\$400,000	20,000	0.401%	0.397%	0.396%	0.395%	0.394%
\$400,000	30,000	0.398%	0.397%	0.396%	0.395%	0.394%
\$400,000	40,000	0.398%	0.397%	0.396%	0.395%	0.394%
\$405,000	100	13.697%	11.114%	8.915%	7.073%	5.555%
\$405,000	200	8.782%	6.534%	4.772%	3.435%	2.453%
\$405,000	300	6.700%	4.680%	3.199%	2.165%	1.478%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors**

ISL limit	members	110%	115%	120%	125%	130%
\$405,000	400	5.503%	3.654%	2.378%	1.550%	1.048%
\$405,000	500	4.708%	2.998%	1.879%	1.203%	0.828%
\$405,000	600	4.134%	2.541%	1.550%	0.990%	0.703%
\$405,000	700	3.697%	2.204%	1.319%	0.850%	0.629%
\$405,000	800	3.350%	1.945%	1.151%	0.755%	0.583%
\$405,000	900	3.067%	1.741%	1.024%	0.688%	0.553%
\$405,000	1,000	2.830%	1.577%	0.927%	0.640%	0.534%
\$405,000	1,500	2.059%	1.085%	0.673%	0.535%	0.500%
\$405,000	2,000	1.622%	0.848%	0.577%	0.507%	0.494%
\$405,000	3,000	1.150%	0.642%	0.515%	0.495%	0.492%
\$405,000	4,000	0.907%	0.563%	0.500%	0.493%	0.492%
\$405,000	5,000	0.767%	0.529%	0.496%	0.493%	0.492%
\$405,000	10,000	0.544%	0.497%	0.494%	0.493%	0.492%
\$405,000	20,000	0.401%	0.397%	0.396%	0.395%	0.394%
\$405,000	30,000	0.398%	0.397%	0.396%	0.395%	0.394%
\$405,000	40,000	0.398%	0.397%	0.396%	0.395%	0.394%
\$410,000	100	13.749%	11.163%	8.960%	7.113%	5.591%
\$410,000	200	8.816%	6.565%	4.799%	3.457%	2.471%
\$410,000	300	6.728%	4.703%	3.218%	2.179%	1.488%
\$410,000	400	5.525%	3.673%	2.392%	1.560%	1.055%
\$410,000	500	4.727%	3.014%	1.891%	1.211%	0.832%
\$410,000	600	4.152%	2.554%	1.559%	0.996%	0.707%
\$410,000	700	3.713%	2.216%	1.327%	0.855%	0.632%
\$410,000	800	3.365%	1.956%	1.158%	0.759%	0.585%
\$410,000	900	3.080%	1.751%	1.030%	0.691%	0.555%
\$410,000	1,000	2.843%	1.585%	0.932%	0.643%	0.535%
\$410,000	1,500	2.069%	1.090%	0.676%	0.537%	0.500%
\$410,000	2,000	1.630%	0.852%	0.578%	0.507%	0.494%
\$410,000	3,000	1.155%	0.644%	0.516%	0.495%	0.492%
\$410,000	4,000	0.911%	0.564%	0.501%	0.494%	0.492%
\$410,000	5,000	0.770%	0.529%	0.496%	0.493%	0.492%
\$410,000	10,000	0.545%	0.497%	0.494%	0.493%	0.492%
\$410,000	20,000	0.401%	0.397%	0.396%	0.395%	0.394%
\$410,000	30,000	0.398%	0.397%	0.396%	0.395%	0.394%
\$410,000	40,000	0.398%	0.397%	0.396%	0.395%	0.394%
\$415,000	100	13.801%	11.211%	9.004%	7.153%	5.626%
\$415,000	200	8.851%	6.596%	4.826%	3.479%	2.489%
\$415,000	300	6.755%	4.726%	3.237%	2.194%	1.499%
\$415,000	400	5.548%	3.692%	2.406%	1.571%	1.062%
\$415,000	500	4.747%	3.029%	1.903%	1.219%	0.837%
\$415,000	600	4.169%	2.568%	1.569%	1.001%	0.710%
\$415,000	700	3.729%	2.228%	1.335%	0.859%	0.634%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$415,000	800	3.379%	1.967%	1.164%	0.762%	0.587%
\$415,000	900	3.094%	1.761%	1.036%	0.694%	0.556%
\$415,000	1,000	2.856%	1.594%	0.937%	0.645%	0.536%
\$415,000	1,500	2.079%	1.096%	0.678%	0.538%	0.501%
\$415,000	2,000	1.638%	0.856%	0.580%	0.508%	0.494%
\$415,000	3,000	1.161%	0.646%	0.517%	0.495%	0.493%
\$415,000	4,000	0.916%	0.566%	0.501%	0.494%	0.492%
\$415,000	5,000	0.773%	0.530%	0.497%	0.493%	0.492%
\$415,000	10,000	0.546%	0.497%	0.494%	0.493%	0.492%
\$415,000	20,000	0.401%	0.397%	0.396%	0.395%	0.394%
\$415,000	30,000	0.398%	0.397%	0.396%	0.395%	0.394%
\$415,000	40,000	0.398%	0.397%	0.396%	0.395%	0.394%
\$420,000	100	13.852%	11.260%	9.049%	7.193%	5.661%
\$420,000	200	8.885%	6.627%	4.852%	3.501%	2.506%
\$420,000	300	6.782%	4.750%	3.256%	2.208%	1.509%
\$420,000	400	5.571%	3.710%	2.421%	1.581%	1.069%
\$420,000	500	4.767%	3.045%	1.914%	1.227%	0.842%
\$420,000	600	4.187%	2.582%	1.579%	1.007%	0.714%
\$420,000	700	3.745%	2.240%	1.343%	0.864%	0.637%
\$420,000	800	3.394%	1.978%	1.171%	0.766%	0.589%
\$420,000	900	3.108%	1.770%	1.042%	0.697%	0.558%
\$420,000	1,000	2.869%	1.603%	0.942%	0.648%	0.537%
\$420,000	1,500	2.089%	1.102%	0.681%	0.539%	0.501%
\$420,000	2,000	1.646%	0.860%	0.581%	0.508%	0.494%
\$420,000	3,000	1.167%	0.648%	0.517%	0.496%	0.493%
\$420,000	4,000	0.920%	0.567%	0.501%	0.494%	0.493%
\$420,000	5,000	0.776%	0.531%	0.497%	0.494%	0.493%
\$420,000	10,000	0.547%	0.497%	0.495%	0.494%	0.493%
\$420,000	20,000	0.402%	0.397%	0.396%	0.395%	0.394%
\$420,000	30,000	0.399%	0.397%	0.396%	0.395%	0.394%
\$420,000	40,000	0.398%	0.397%	0.396%	0.395%	0.394%
\$425,000	100	13.904%	11.308%	9.093%	7.233%	5.697%
\$425,000	200	8.920%	6.658%	4.879%	3.524%	2.524%
\$425,000	300	6.809%	4.773%	3.275%	2.223%	1.520%
\$425,000	400	5.594%	3.729%	2.435%	1.591%	1.076%
\$425,000	500	4.787%	3.061%	1.926%	1.234%	0.847%
\$425,000	600	4.205%	2.595%	1.588%	1.014%	0.717%
\$425,000	700	3.761%	2.252%	1.351%	0.869%	0.639%
\$425,000	800	3.409%	1.988%	1.178%	0.770%	0.590%
\$425,000	900	3.122%	1.780%	1.048%	0.700%	0.559%
\$425,000	1,000	2.882%	1.611%	0.947%	0.650%	0.538%
\$425,000	1,500	2.098%	1.108%	0.684%	0.540%	0.501%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$425,000	2,000	1.655%	0.864%	0.583%	0.509%	0.495%
\$425,000	3,000	1.173%	0.650%	0.518%	0.496%	0.493%
\$425,000	4,000	0.924%	0.568%	0.502%	0.494%	0.493%
\$425,000	5,000	0.780%	0.532%	0.497%	0.494%	0.493%
\$425,000	10,000	0.548%	0.498%	0.495%	0.494%	0.493%
\$425,000	20,000	0.402%	0.397%	0.396%	0.395%	0.394%
\$425,000	30,000	0.399%	0.397%	0.396%	0.395%	0.394%
\$425,000	40,000	0.398%	0.397%	0.396%	0.395%	0.394%
\$430,000	100	13.956%	11.357%	9.138%	7.273%	5.732%
\$430,000	200	8.955%	6.689%	4.906%	3.546%	2.542%
\$430,000	300	6.836%	4.796%	3.294%	2.238%	1.531%
\$430,000	400	5.617%	3.748%	2.450%	1.602%	1.083%
\$430,000	500	4.807%	3.077%	1.937%	1.242%	0.852%
\$430,000	600	4.223%	2.609%	1.598%	1.020%	0.720%
\$430,000	700	3.777%	2.264%	1.359%	0.874%	0.642%
\$430,000	800	3.424%	1.999%	1.185%	0.774%	0.592%
\$430,000	900	3.135%	1.790%	1.054%	0.704%	0.561%
\$430,000	1,000	2.895%	1.620%	0.952%	0.653%	0.539%
\$430,000	1,500	2.108%	1.114%	0.686%	0.541%	0.502%
\$430,000	2,000	1.663%	0.868%	0.584%	0.510%	0.495%
\$430,000	3,000	1.178%	0.653%	0.519%	0.496%	0.493%
\$430,000	4,000	0.928%	0.570%	0.502%	0.494%	0.493%
\$430,000	5,000	0.783%	0.533%	0.497%	0.494%	0.493%
\$430,000	10,000	0.549%	0.498%	0.495%	0.494%	0.493%
\$430,000	20,000	0.402%	0.398%	0.397%	0.396%	0.395%
\$430,000	30,000	0.399%	0.398%	0.397%	0.396%	0.395%
\$430,000	40,000	0.399%	0.398%	0.397%	0.396%	0.395%
\$435,000	100	14.008%	11.405%	9.182%	7.314%	5.768%
\$435,000	200	8.990%	6.720%	4.933%	3.568%	2.560%
\$435,000	300	6.864%	4.820%	3.313%	2.252%	1.541%
\$435,000	400	5.639%	3.767%	2.465%	1.612%	1.090%
\$435,000	500	4.827%	3.093%	1.949%	1.250%	0.856%
\$435,000	600	4.240%	2.623%	1.607%	1.026%	0.724%
\$435,000	700	3.793%	2.276%	1.367%	0.878%	0.644%
\$435,000	800	3.439%	2.010%	1.192%	0.778%	0.594%
\$435,000	900	3.149%	1.799%	1.060%	0.707%	0.562%
\$435,000	1,000	2.908%	1.629%	0.958%	0.655%	0.541%
\$435,000	1,500	2.118%	1.119%	0.689%	0.542%	0.502%
\$435,000	2,000	1.671%	0.872%	0.586%	0.510%	0.495%
\$435,000	3,000	1.184%	0.655%	0.519%	0.496%	0.493%
\$435,000	4,000	0.933%	0.571%	0.502%	0.495%	0.493%
\$435,000	5,000	0.786%	0.534%	0.498%	0.494%	0.493%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$435,000	10,000	0.550%	0.498%	0.495%	0.494%	0.493%
\$435,000	20,000	0.402%	0.398%	0.397%	0.396%	0.395%
\$435,000	30,000	0.399%	0.398%	0.397%	0.396%	0.395%
\$435,000	40,000	0.399%	0.398%	0.397%	0.396%	0.395%
\$440,000	100	14.059%	11.454%	9.227%	7.354%	5.804%
\$440,000	200	9.024%	6.751%	4.959%	3.590%	2.577%
\$440,000	300	6.891%	4.843%	3.332%	2.267%	1.552%
\$440,000	400	5.662%	3.786%	2.479%	1.623%	1.097%
\$440,000	500	4.847%	3.109%	1.961%	1.258%	0.861%
\$440,000	600	4.258%	2.636%	1.617%	1.032%	0.727%
\$440,000	700	3.809%	2.288%	1.375%	0.883%	0.647%
\$440,000	800	3.454%	2.020%	1.199%	0.782%	0.596%
\$440,000	900	3.163%	1.809%	1.065%	0.710%	0.563%
\$440,000	1,000	2.920%	1.638%	0.963%	0.658%	0.542%
\$440,000	1,500	2.128%	1.125%	0.692%	0.543%	0.503%
\$440,000	2,000	1.679%	0.876%	0.588%	0.511%	0.495%
\$440,000	3,000	1.190%	0.657%	0.520%	0.497%	0.493%
\$440,000	4,000	0.937%	0.572%	0.503%	0.495%	0.493%
\$440,000	5,000	0.790%	0.535%	0.498%	0.494%	0.493%
\$440,000	10,000	0.551%	0.498%	0.495%	0.494%	0.493%
\$440,000	20,000	0.403%	0.398%	0.397%	0.396%	0.395%
\$440,000	30,000	0.399%	0.398%	0.397%	0.396%	0.395%
\$440,000	40,000	0.399%	0.398%	0.397%	0.396%	0.395%
\$445,000	100	14.107%	11.498%	9.268%	7.391%	5.837%
\$445,000	200	9.056%	6.780%	4.984%	3.611%	2.594%
\$445,000	300	6.916%	4.865%	3.350%	2.281%	1.562%
\$445,000	400	5.683%	3.803%	2.493%	1.633%	1.104%
\$445,000	500	4.865%	3.123%	1.972%	1.265%	0.866%
\$445,000	600	4.274%	2.649%	1.626%	1.037%	0.731%
\$445,000	700	3.824%	2.299%	1.383%	0.888%	0.649%
\$445,000	800	3.467%	2.030%	1.205%	0.785%	0.598%
\$445,000	900	3.176%	1.818%	1.071%	0.713%	0.565%
\$445,000	1,000	2.932%	1.646%	0.968%	0.660%	0.543%
\$445,000	1,500	2.137%	1.131%	0.694%	0.544%	0.503%
\$445,000	2,000	1.686%	0.880%	0.589%	0.511%	0.496%
\$445,000	3,000	1.195%	0.659%	0.520%	0.497%	0.494%
\$445,000	4,000	0.941%	0.573%	0.503%	0.495%	0.494%
\$445,000	5,000	0.793%	0.535%	0.498%	0.495%	0.494%
\$445,000	10,000	0.552%	0.499%	0.496%	0.494%	0.494%
\$445,000	20,000	0.403%	0.398%	0.397%	0.396%	0.395%
\$445,000	30,000	0.399%	0.398%	0.397%	0.396%	0.395%
\$445,000	40,000	0.399%	0.398%	0.397%	0.396%	0.395%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$450,000	100	14.150%	11.539%	9.305%	7.425%	5.867%
\$450,000	200	9.085%	6.806%	5.007%	3.630%	2.609%
\$450,000	300	6.939%	4.884%	3.366%	2.293%	1.571%
\$450,000	400	5.702%	3.819%	2.505%	1.642%	1.110%
\$450,000	500	4.881%	3.137%	1.981%	1.272%	0.870%
\$450,000	600	4.289%	2.661%	1.634%	1.043%	0.734%
\$450,000	700	3.838%	2.309%	1.390%	0.892%	0.651%
\$450,000	800	3.480%	2.039%	1.211%	0.788%	0.600%
\$450,000	900	3.187%	1.826%	1.076%	0.715%	0.566%
\$450,000	1,000	2.943%	1.653%	0.972%	0.663%	0.544%
\$450,000	1,500	2.146%	1.135%	0.697%	0.545%	0.503%
\$450,000	2,000	1.693%	0.884%	0.591%	0.512%	0.496%
\$450,000	3,000	1.200%	0.661%	0.521%	0.497%	0.494%
\$450,000	4,000	0.945%	0.575%	0.503%	0.495%	0.494%
\$450,000	5,000	0.796%	0.536%	0.498%	0.495%	0.494%
\$450,000	10,000	0.553%	0.499%	0.496%	0.495%	0.494%
\$450,000	20,000	0.403%	0.398%	0.397%	0.396%	0.395%
\$450,000	30,000	0.399%	0.398%	0.397%	0.396%	0.395%
\$450,000	40,000	0.399%	0.398%	0.397%	0.396%	0.395%
\$455,000	100	14.193%	11.579%	9.343%	7.459%	5.896%
\$455,000	200	9.114%	6.831%	5.029%	3.649%	2.624%
\$455,000	300	6.961%	4.904%	3.382%	2.306%	1.580%
\$455,000	400	5.721%	3.835%	2.517%	1.651%	1.116%
\$455,000	500	4.898%	3.150%	1.991%	1.279%	0.874%
\$455,000	600	4.304%	2.672%	1.642%	1.048%	0.737%
\$455,000	700	3.851%	2.319%	1.396%	0.896%	0.654%
\$455,000	800	3.492%	2.048%	1.217%	0.792%	0.601%
\$455,000	900	3.199%	1.834%	1.081%	0.718%	0.567%
\$455,000	1,000	2.954%	1.661%	0.976%	0.665%	0.545%
\$455,000	1,500	2.149%	1.136%	0.696%	0.544%	0.503%
\$455,000	2,000	1.700%	0.887%	0.592%	0.512%	0.496%
\$455,000	3,000	1.205%	0.663%	0.522%	0.497%	0.494%
\$455,000	4,000	0.948%	0.576%	0.504%	0.495%	0.494%
\$455,000	5,000	0.798%	0.537%	0.498%	0.495%	0.494%
\$455,000	10,000	0.554%	0.499%	0.496%	0.495%	0.494%
\$455,000	20,000	0.403%	0.398%	0.397%	0.396%	0.395%
\$455,000	30,000	0.400%	0.398%	0.397%	0.396%	0.395%
\$455,000	40,000	0.399%	0.398%	0.397%	0.396%	0.395%
\$460,000	100	14.236%	11.619%	9.380%	7.492%	5.926%
\$460,000	200	9.143%	6.857%	5.052%	3.667%	2.639%
\$460,000	300	6.984%	4.923%	3.398%	2.318%	1.589%
\$460,000	400	5.740%	3.851%	2.530%	1.660%	1.122%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$460,000	500	4.915%	3.163%	2.001%	1.285%	0.878%
\$460,000	600	4.319%	2.684%	1.650%	1.053%	0.740%
\$460,000	700	3.865%	2.330%	1.403%	0.900%	0.656%
\$460,000	800	3.504%	2.058%	1.222%	0.795%	0.603%
\$460,000	900	3.210%	1.842%	1.086%	0.721%	0.568%
\$460,000	1,000	2.965%	1.668%	0.981%	0.667%	0.546%
\$460,000	1,500	2.157%	1.141%	0.698%	0.545%	0.503%
\$460,000	2,000	1.707%	0.891%	0.593%	0.512%	0.496%
\$460,000	3,000	1.210%	0.665%	0.522%	0.497%	0.494%
\$460,000	4,000	0.952%	0.577%	0.504%	0.495%	0.494%
\$460,000	5,000	0.801%	0.538%	0.499%	0.495%	0.494%
\$460,000	10,000	0.554%	0.499%	0.496%	0.495%	0.494%
\$460,000	20,000	0.403%	0.398%	0.397%	0.396%	0.395%
\$460,000	30,000	0.400%	0.398%	0.397%	0.396%	0.395%
\$460,000	40,000	0.399%	0.398%	0.397%	0.396%	0.395%
\$465,000	100	14.279%	11.660%	9.417%	7.526%	5.956%
\$465,000	200	9.172%	6.883%	5.074%	3.686%	2.654%
\$465,000	300	7.007%	4.943%	3.414%	2.331%	1.599%
\$465,000	400	5.759%	3.866%	2.542%	1.668%	1.128%
\$465,000	500	4.931%	3.177%	2.011%	1.292%	0.883%
\$465,000	600	4.334%	2.695%	1.658%	1.058%	0.743%
\$465,000	700	3.878%	2.340%	1.410%	0.904%	0.658%
\$465,000	800	3.517%	2.067%	1.228%	0.798%	0.604%
\$465,000	900	3.222%	1.850%	1.091%	0.723%	0.570%
\$465,000	1,000	2.975%	1.675%	0.985%	0.669%	0.547%
\$465,000	1,500	2.165%	1.146%	0.701%	0.546%	0.503%
\$465,000	2,000	1.713%	0.894%	0.595%	0.513%	0.496%
\$465,000	3,000	1.215%	0.667%	0.523%	0.498%	0.494%
\$465,000	4,000	0.956%	0.578%	0.504%	0.495%	0.494%
\$465,000	5,000	0.804%	0.538%	0.499%	0.495%	0.494%
\$465,000	10,000	0.555%	0.499%	0.496%	0.495%	0.494%
\$465,000	20,000	0.403%	0.398%	0.397%	0.396%	0.395%
\$465,000	30,000	0.400%	0.398%	0.397%	0.396%	0.395%
\$465,000	40,000	0.399%	0.398%	0.397%	0.396%	0.395%
\$470,000	100	14.322%	11.700%	9.455%	7.560%	5.986%
\$470,000	200	9.201%	6.909%	5.097%	3.705%	2.670%
\$470,000	300	7.029%	4.962%	3.430%	2.343%	1.608%
\$470,000	400	5.778%	3.882%	2.554%	1.677%	1.134%
\$470,000	500	4.948%	3.190%	2.021%	1.299%	0.887%
\$470,000	600	4.348%	2.707%	1.667%	1.063%	0.746%
\$470,000	700	3.891%	2.350%	1.417%	0.908%	0.660%
\$470,000	800	3.529%	2.076%	1.234%	0.802%	0.606%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors**

ISL limit	members	110%	115%	120%	125%	130%
\$470,000	900	3.233%	1.859%	1.096%	0.726%	0.571%
\$470,000	1,000	2.986%	1.683%	0.989%	0.671%	0.548%
\$470,000	1,500	2.174%	1.151%	0.703%	0.546%	0.504%
\$470,000	2,000	1.720%	0.898%	0.596%	0.513%	0.497%
\$470,000	3,000	1.220%	0.669%	0.523%	0.498%	0.494%
\$470,000	4,000	0.959%	0.579%	0.505%	0.496%	0.494%
\$470,000	5,000	0.807%	0.539%	0.499%	0.495%	0.494%
\$470,000	10,000	0.556%	0.499%	0.496%	0.495%	0.494%
\$470,000	20,000	0.404%	0.399%	0.397%	0.397%	0.396%
\$470,000	30,000	0.400%	0.398%	0.397%	0.397%	0.396%
\$470,000	40,000	0.400%	0.398%	0.397%	0.397%	0.396%
\$475,000	100	14.365%	11.741%	9.492%	7.594%	6.017%
\$475,000	200	9.230%	6.935%	5.119%	3.724%	2.685%
\$475,000	300	7.052%	4.982%	3.446%	2.356%	1.617%
\$475,000	400	5.797%	3.898%	2.567%	1.686%	1.140%
\$475,000	500	4.964%	3.203%	2.031%	1.306%	0.891%
\$475,000	600	4.363%	2.718%	1.675%	1.069%	0.749%
\$475,000	700	3.905%	2.360%	1.424%	0.912%	0.662%
\$475,000	800	3.541%	2.085%	1.240%	0.805%	0.608%
\$475,000	900	3.245%	1.867%	1.101%	0.729%	0.572%
\$475,000	1,000	2.997%	1.690%	0.994%	0.674%	0.549%
\$475,000	1,500	2.182%	1.156%	0.706%	0.547%	0.504%
\$475,000	2,000	1.727%	0.901%	0.597%	0.514%	0.497%
\$475,000	3,000	1.224%	0.671%	0.524%	0.498%	0.494%
\$475,000	4,000	0.963%	0.580%	0.505%	0.496%	0.494%
\$475,000	5,000	0.810%	0.540%	0.499%	0.495%	0.494%
\$475,000	10,000	0.557%	0.500%	0.496%	0.495%	0.494%
\$475,000	20,000	0.404%	0.399%	0.398%	0.397%	0.396%
\$475,000	30,000	0.400%	0.399%	0.398%	0.397%	0.396%
\$475,000	40,000	0.400%	0.399%	0.398%	0.397%	0.396%
\$480,000	100	14.408%	11.781%	9.529%	7.628%	6.047%
\$480,000	200	9.258%	6.961%	5.142%	3.743%	2.700%
\$480,000	300	7.075%	5.001%	3.462%	2.368%	1.626%
\$480,000	400	5.816%	3.914%	2.579%	1.696%	1.146%
\$480,000	500	4.981%	3.217%	2.041%	1.312%	0.895%
\$480,000	600	4.378%	2.730%	1.683%	1.074%	0.752%
\$480,000	700	3.918%	2.370%	1.431%	0.917%	0.665%
\$480,000	800	3.554%	2.094%	1.246%	0.808%	0.610%
\$480,000	900	3.256%	1.875%	1.106%	0.732%	0.574%
\$480,000	1,000	3.008%	1.698%	0.998%	0.676%	0.550%
\$480,000	1,500	2.190%	1.161%	0.708%	0.548%	0.504%
\$480,000	2,000	1.734%	0.905%	0.599%	0.514%	0.497%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$480,000	3,000	1.229%	0.673%	0.524%	0.498%	0.495%
\$480,000	4,000	0.967%	0.582%	0.505%	0.496%	0.494%
\$480,000	5,000	0.812%	0.540%	0.499%	0.496%	0.494%
\$480,000	10,000	0.558%	0.500%	0.496%	0.495%	0.494%
\$480,000	20,000	0.404%	0.399%	0.398%	0.397%	0.396%
\$480,000	30,000	0.400%	0.399%	0.398%	0.397%	0.396%
\$480,000	40,000	0.400%	0.399%	0.398%	0.397%	0.396%
\$485,000	100	14.451%	11.822%	9.567%	7.662%	6.077%
\$485,000	200	9.287%	6.987%	5.164%	3.762%	2.715%
\$485,000	300	7.097%	5.021%	3.478%	2.381%	1.636%
\$485,000	400	5.835%	3.930%	2.591%	1.705%	1.152%
\$485,000	500	4.997%	3.230%	2.051%	1.319%	0.900%
\$485,000	600	4.393%	2.741%	1.691%	1.079%	0.755%
\$485,000	700	3.932%	2.380%	1.438%	0.921%	0.667%
\$485,000	800	3.566%	2.103%	1.252%	0.812%	0.611%
\$485,000	900	3.268%	1.883%	1.111%	0.734%	0.575%
\$485,000	1,000	3.018%	1.705%	1.003%	0.678%	0.551%
\$485,000	1,500	2.199%	1.166%	0.710%	0.549%	0.505%
\$485,000	2,000	1.740%	0.908%	0.600%	0.515%	0.497%
\$485,000	3,000	1.234%	0.675%	0.525%	0.498%	0.495%
\$485,000	4,000	0.970%	0.583%	0.506%	0.496%	0.495%
\$485,000	5,000	0.815%	0.541%	0.500%	0.496%	0.495%
\$485,000	10,000	0.559%	0.500%	0.497%	0.496%	0.495%
\$485,000	20,000	0.404%	0.399%	0.398%	0.397%	0.396%
\$485,000	30,000	0.400%	0.399%	0.398%	0.397%	0.396%
\$485,000	40,000	0.400%	0.399%	0.398%	0.397%	0.396%
\$490,000	100	14.494%	11.862%	9.604%	7.696%	6.107%
\$490,000	200	9.316%	7.013%	5.187%	3.781%	2.731%
\$490,000	300	7.120%	5.041%	3.494%	2.393%	1.645%
\$490,000	400	5.854%	3.946%	2.604%	1.714%	1.159%
\$490,000	500	5.014%	3.243%	2.061%	1.326%	0.904%
\$490,000	600	4.408%	2.753%	1.699%	1.085%	0.758%
\$490,000	700	3.945%	2.391%	1.445%	0.925%	0.669%
\$490,000	800	3.579%	2.112%	1.258%	0.815%	0.613%
\$490,000	900	3.279%	1.891%	1.116%	0.737%	0.576%
\$490,000	1,000	3.029%	1.713%	1.007%	0.680%	0.552%
\$490,000	1,500	2.207%	1.171%	0.713%	0.550%	0.505%
\$490,000	2,000	1.747%	0.912%	0.602%	0.515%	0.497%
\$490,000	3,000	1.239%	0.677%	0.526%	0.499%	0.495%
\$490,000	4,000	0.974%	0.584%	0.506%	0.496%	0.495%
\$490,000	5,000	0.818%	0.542%	0.500%	0.496%	0.495%
\$490,000	10,000	0.560%	0.500%	0.497%	0.496%	0.495%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$490,000	20,000	0.404%	0.399%	0.398%	0.397%	0.396%
\$490,000	30,000	0.400%	0.399%	0.398%	0.397%	0.396%
\$490,000	40,000	0.400%	0.399%	0.398%	0.397%	0.396%
\$495,000	100	14.537%	11.903%	9.641%	7.730%	6.137%
\$495,000	200	9.345%	7.039%	5.210%	3.800%	2.746%
\$495,000	300	7.143%	5.060%	3.510%	2.406%	1.654%
\$495,000	400	5.873%	3.962%	2.616%	1.723%	1.165%
\$495,000	500	5.031%	3.257%	2.071%	1.333%	0.908%
\$495,000	600	4.423%	2.765%	1.708%	1.090%	0.761%
\$495,000	700	3.959%	2.401%	1.452%	0.929%	0.672%
\$495,000	800	3.591%	2.121%	1.264%	0.818%	0.615%
\$495,000	900	3.291%	1.900%	1.122%	0.740%	0.578%
\$495,000	1,000	3.040%	1.720%	1.012%	0.683%	0.553%
\$495,000	1,500	2.215%	1.176%	0.715%	0.551%	0.505%
\$495,000	2,000	1.754%	0.915%	0.603%	0.516%	0.497%
\$495,000	3,000	1.244%	0.679%	0.526%	0.499%	0.495%
\$495,000	4,000	0.978%	0.585%	0.506%	0.496%	0.495%
\$495,000	5,000	0.821%	0.543%	0.500%	0.496%	0.495%
\$495,000	10,000	0.561%	0.500%	0.497%	0.496%	0.495%
\$495,000	20,000	0.405%	0.399%	0.398%	0.397%	0.396%
\$495,000	30,000	0.401%	0.399%	0.398%	0.397%	0.396%
\$495,000	40,000	0.400%	0.399%	0.398%	0.397%	0.396%
\$500,000	100	14.580%	11.943%	9.679%	7.764%	6.168%
\$500,000	200	9.374%	7.065%	5.232%	3.819%	2.761%
\$500,000	300	7.165%	5.080%	3.527%	2.419%	1.664%
\$500,000	400	5.892%	3.978%	2.629%	1.732%	1.171%
\$500,000	500	5.047%	3.270%	2.081%	1.340%	0.913%
\$500,000	600	4.437%	2.776%	1.716%	1.095%	0.764%
\$500,000	700	3.972%	2.411%	1.459%	0.933%	0.674%
\$500,000	800	3.603%	2.130%	1.270%	0.822%	0.616%
\$500,000	900	3.302%	1.908%	1.127%	0.743%	0.579%
\$500,000	1,000	3.051%	1.728%	1.016%	0.685%	0.554%
\$500,000	1,500	2.224%	1.181%	0.718%	0.552%	0.506%
\$500,000	2,000	1.761%	0.919%	0.605%	0.516%	0.498%
\$500,000	3,000	1.249%	0.681%	0.527%	0.499%	0.495%
\$500,000	4,000	0.981%	0.586%	0.506%	0.496%	0.495%
\$500,000	5,000	0.824%	0.544%	0.500%	0.496%	0.495%
\$500,000	10,000	0.562%	0.501%	0.497%	0.496%	0.495%
\$500,000	20,000	0.405%	0.399%	0.398%	0.397%	0.396%
\$500,000	30,000	0.401%	0.399%	0.398%	0.397%	0.396%
\$500,000	40,000	0.400%	0.399%	0.398%	0.397%	0.396%
\$505,000	100	14.623%	11.984%	9.716%	7.798%	6.198%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$505,000	200	9.403%	7.091%	5.255%	3.838%	2.777%
\$505,000	300	7.188%	5.100%	3.543%	2.431%	1.673%
\$505,000	400	5.912%	3.994%	2.641%	1.741%	1.177%
\$505,000	500	5.064%	3.284%	2.091%	1.347%	0.917%
\$505,000	600	4.452%	2.788%	1.724%	1.101%	0.767%
\$505,000	700	3.986%	2.421%	1.466%	0.938%	0.676%
\$505,000	800	3.616%	2.139%	1.276%	0.825%	0.618%
\$505,000	900	3.314%	1.916%	1.132%	0.745%	0.580%
\$505,000	1,000	3.062%	1.735%	1.021%	0.687%	0.555%
\$505,000	1,500	2.232%	1.186%	0.720%	0.553%	0.506%
\$505,000	2,000	1.768%	0.922%	0.606%	0.517%	0.498%
\$505,000	3,000	1.254%	0.683%	0.527%	0.499%	0.495%
\$505,000	4,000	0.985%	0.588%	0.507%	0.497%	0.495%
\$505,000	5,000	0.827%	0.544%	0.500%	0.496%	0.495%
\$505,000	10,000	0.563%	0.501%	0.497%	0.496%	0.495%
\$505,000	20,000	0.405%	0.399%	0.398%	0.397%	0.396%
\$505,000	30,000	0.401%	0.399%	0.398%	0.397%	0.396%
\$505,000	40,000	0.400%	0.399%	0.398%	0.397%	0.396%
\$510,000	100	14.664%	12.023%	9.753%	7.830%	6.227%
\$510,000	200	9.431%	7.116%	5.277%	3.856%	2.792%
\$510,000	300	7.210%	5.119%	3.559%	2.444%	1.682%
\$510,000	400	5.930%	4.009%	2.653%	1.750%	1.183%
\$510,000	500	5.080%	3.297%	2.101%	1.354%	0.921%
\$510,000	600	4.466%	2.799%	1.732%	1.106%	0.770%
\$510,000	700	3.999%	2.431%	1.472%	0.942%	0.678%
\$510,000	800	3.628%	2.148%	1.281%	0.829%	0.620%
\$510,000	900	3.325%	1.924%	1.137%	0.748%	0.581%
\$510,000	1,000	3.072%	1.742%	1.025%	0.690%	0.556%
\$510,000	1,500	2.240%	1.191%	0.722%	0.554%	0.507%
\$510,000	2,000	1.774%	0.926%	0.607%	0.517%	0.498%
\$510,000	3,000	1.259%	0.685%	0.528%	0.499%	0.495%
\$510,000	4,000	0.989%	0.589%	0.507%	0.497%	0.495%
\$510,000	5,000	0.829%	0.545%	0.501%	0.496%	0.495%
\$510,000	10,000	0.564%	0.501%	0.497%	0.496%	0.495%
\$510,000	20,000	0.405%	0.399%	0.398%	0.397%	0.396%
\$510,000	30,000	0.401%	0.399%	0.398%	0.397%	0.396%
\$510,000	40,000	0.400%	0.399%	0.398%	0.397%	0.396%
\$515,000	100	14.705%	12.061%	9.788%	7.863%	6.256%
\$515,000	200	9.458%	7.141%	5.298%	3.874%	2.807%
\$515,000	300	7.231%	5.137%	3.574%	2.456%	1.691%
\$515,000	400	5.948%	4.024%	2.665%	1.759%	1.189%
\$515,000	500	5.096%	3.309%	2.110%	1.360%	0.925%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors**

ISL limit	members	110%	115%	120%	125%	130%
\$515,000	600	4.480%	2.810%	1.740%	1.111%	0.773%
\$515,000	700	4.011%	2.441%	1.479%	0.946%	0.681%
\$515,000	800	3.639%	2.157%	1.287%	0.832%	0.622%
\$515,000	900	3.336%	1.932%	1.142%	0.751%	0.583%
\$515,000	1,000	3.082%	1.750%	1.029%	0.692%	0.557%
\$515,000	1,500	2.248%	1.196%	0.725%	0.555%	0.507%
\$515,000	2,000	1.781%	0.929%	0.609%	0.518%	0.498%
\$515,000	3,000	1.263%	0.687%	0.529%	0.500%	0.495%
\$515,000	4,000	0.992%	0.590%	0.507%	0.497%	0.495%
\$515,000	5,000	0.832%	0.546%	0.501%	0.496%	0.495%
\$515,000	10,000	0.565%	0.501%	0.497%	0.496%	0.495%
\$515,000	20,000	0.405%	0.399%	0.398%	0.397%	0.396%
\$515,000	30,000	0.401%	0.399%	0.398%	0.397%	0.396%
\$515,000	40,000	0.400%	0.399%	0.398%	0.397%	0.396%
\$520,000	100	14.745%	12.099%	9.824%	7.895%	6.285%
\$520,000	200	9.485%	7.166%	5.320%	3.892%	2.821%
\$520,000	300	7.253%	5.156%	3.589%	2.468%	1.701%
\$520,000	400	5.966%	4.039%	2.677%	1.768%	1.195%
\$520,000	500	5.111%	3.322%	2.120%	1.367%	0.930%
\$520,000	600	4.494%	2.821%	1.748%	1.116%	0.776%
\$520,000	700	4.024%	2.451%	1.486%	0.950%	0.683%
\$520,000	800	3.651%	2.166%	1.293%	0.835%	0.623%
\$520,000	900	3.347%	1.940%	1.147%	0.754%	0.584%
\$520,000	1,000	3.092%	1.757%	1.034%	0.694%	0.558%
\$520,000	1,500	2.256%	1.200%	0.727%	0.556%	0.507%
\$520,000	2,000	1.787%	0.933%	0.610%	0.518%	0.498%
\$520,000	3,000	1.268%	0.688%	0.529%	0.500%	0.496%
\$520,000	4,000	0.996%	0.591%	0.508%	0.497%	0.495%
\$520,000	5,000	0.835%	0.546%	0.501%	0.496%	0.495%
\$520,000	10,000	0.565%	0.501%	0.497%	0.496%	0.495%
\$520,000	20,000	0.406%	0.399%	0.398%	0.397%	0.396%
\$520,000	30,000	0.401%	0.399%	0.398%	0.397%	0.396%
\$520,000	40,000	0.401%	0.399%	0.398%	0.397%	0.396%
\$525,000	100	14.786%	12.137%	9.859%	7.927%	6.314%
\$525,000	200	9.513%	7.190%	5.341%	3.911%	2.836%
\$525,000	300	7.274%	5.175%	3.605%	2.480%	1.710%
\$525,000	400	5.984%	4.054%	2.689%	1.776%	1.201%
\$525,000	500	5.127%	3.335%	2.129%	1.373%	0.934%
\$525,000	600	4.508%	2.832%	1.756%	1.121%	0.780%
\$525,000	700	4.037%	2.460%	1.492%	0.954%	0.685%
\$525,000	800	3.663%	2.174%	1.299%	0.839%	0.625%
\$525,000	900	3.358%	1.948%	1.152%	0.756%	0.585%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$525,000	1,000	3.103%	1.764%	1.038%	0.696%	0.559%
\$525,000	1,500	2.263%	1.205%	0.730%	0.557%	0.508%
\$525,000	2,000	1.794%	0.936%	0.612%	0.519%	0.499%
\$525,000	3,000	1.273%	0.690%	0.530%	0.500%	0.496%
\$525,000	4,000	0.999%	0.592%	0.508%	0.497%	0.495%
\$525,000	5,000	0.838%	0.547%	0.501%	0.497%	0.495%
\$525,000	10,000	0.566%	0.501%	0.497%	0.496%	0.495%
\$525,000	20,000	0.406%	0.400%	0.399%	0.398%	0.397%
\$525,000	30,000	0.401%	0.400%	0.399%	0.398%	0.397%
\$525,000	40,000	0.401%	0.400%	0.399%	0.398%	0.397%
\$530,000	100	14.826%	12.176%	9.895%	7.960%	6.343%
\$530,000	200	9.540%	7.215%	5.363%	3.929%	2.851%
\$530,000	300	7.296%	5.193%	3.620%	2.492%	1.719%
\$530,000	400	6.002%	4.069%	2.701%	1.785%	1.208%
\$530,000	500	5.143%	3.348%	2.139%	1.380%	0.938%
\$530,000	600	4.523%	2.843%	1.764%	1.127%	0.783%
\$530,000	700	4.050%	2.470%	1.499%	0.958%	0.687%
\$530,000	800	3.675%	2.183%	1.304%	0.842%	0.627%
\$530,000	900	3.368%	1.956%	1.157%	0.759%	0.587%
\$530,000	1,000	3.113%	1.771%	1.042%	0.698%	0.560%
\$530,000	1,500	2.271%	1.210%	0.732%	0.558%	0.508%
\$530,000	2,000	1.800%	0.940%	0.613%	0.519%	0.499%
\$530,000	3,000	1.277%	0.692%	0.530%	0.500%	0.496%
\$530,000	4,000	1.003%	0.593%	0.508%	0.497%	0.496%
\$530,000	5,000	0.840%	0.548%	0.501%	0.497%	0.496%
\$530,000	10,000	0.567%	0.502%	0.498%	0.497%	0.496%
\$530,000	20,000	0.406%	0.400%	0.399%	0.398%	0.397%
\$530,000	30,000	0.401%	0.400%	0.399%	0.398%	0.397%
\$530,000	40,000	0.401%	0.400%	0.399%	0.398%	0.397%
\$535,000	100	14.867%	12.214%	9.930%	7.992%	6.372%
\$535,000	200	9.567%	7.240%	5.385%	3.947%	2.866%
\$535,000	300	7.317%	5.212%	3.636%	2.505%	1.728%
\$535,000	400	6.020%	4.085%	2.713%	1.794%	1.214%
\$535,000	500	5.158%	3.360%	2.149%	1.387%	0.942%
\$535,000	600	4.537%	2.854%	1.772%	1.132%	0.786%
\$535,000	700	4.062%	2.480%	1.506%	0.962%	0.690%
\$535,000	800	3.686%	2.192%	1.310%	0.845%	0.628%
\$535,000	900	3.379%	1.963%	1.162%	0.762%	0.588%
\$535,000	1,000	3.123%	1.778%	1.047%	0.701%	0.561%
\$535,000	1,500	2.279%	1.215%	0.734%	0.559%	0.508%
\$535,000	2,000	1.807%	0.943%	0.614%	0.519%	0.499%
\$535,000	3,000	1.282%	0.694%	0.531%	0.500%	0.496%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$535,000	4,000	1.007%	0.595%	0.508%	0.497%	0.496%
\$535,000	5,000	0.843%	0.549%	0.502%	0.497%	0.496%
\$535,000	10,000	0.568%	0.502%	0.498%	0.497%	0.496%
\$535,000	20,000	0.406%	0.400%	0.399%	0.398%	0.397%
\$535,000	30,000	0.401%	0.400%	0.399%	0.398%	0.397%
\$535,000	40,000	0.401%	0.400%	0.399%	0.398%	0.397%
\$540,000	100	14.907%	12.252%	9.966%	8.025%	6.401%
\$540,000	200	9.594%	7.265%	5.406%	3.965%	2.881%
\$540,000	300	7.339%	5.231%	3.651%	2.517%	1.737%
\$540,000	400	6.038%	4.100%	2.725%	1.803%	1.220%
\$540,000	500	5.174%	3.373%	2.158%	1.394%	0.947%
\$540,000	600	4.551%	2.865%	1.780%	1.137%	0.789%
\$540,000	700	4.075%	2.490%	1.513%	0.967%	0.692%
\$540,000	800	3.698%	2.201%	1.316%	0.849%	0.630%
\$540,000	900	3.390%	1.971%	1.167%	0.764%	0.589%
\$540,000	1,000	3.133%	1.785%	1.051%	0.703%	0.562%
\$540,000	1,500	2.287%	1.220%	0.737%	0.560%	0.509%
\$540,000	2,000	1.813%	0.947%	0.616%	0.520%	0.499%
\$540,000	3,000	1.287%	0.696%	0.531%	0.500%	0.496%
\$540,000	4,000	1.010%	0.596%	0.509%	0.497%	0.496%
\$540,000	5,000	0.846%	0.549%	0.502%	0.497%	0.496%
\$540,000	10,000	0.569%	0.502%	0.498%	0.497%	0.496%
\$540,000	20,000	0.406%	0.400%	0.399%	0.398%	0.397%
\$540,000	30,000	0.401%	0.400%	0.399%	0.398%	0.397%
\$540,000	40,000	0.401%	0.400%	0.399%	0.398%	0.397%
\$545,000	100	14.948%	12.290%	10.001%	8.057%	6.430%
\$545,000	200	9.622%	7.289%	5.428%	3.984%	2.896%
\$545,000	300	7.360%	5.249%	3.667%	2.529%	1.746%
\$545,000	400	6.056%	4.115%	2.737%	1.812%	1.226%
\$545,000	500	5.190%	3.386%	2.168%	1.400%	0.951%
\$545,000	600	4.565%	2.876%	1.788%	1.142%	0.792%
\$545,000	700	4.088%	2.499%	1.519%	0.971%	0.694%
\$545,000	800	3.710%	2.209%	1.322%	0.852%	0.632%
\$545,000	900	3.401%	1.979%	1.172%	0.767%	0.591%
\$545,000	1,000	3.143%	1.793%	1.055%	0.705%	0.563%
\$545,000	1,500	2.295%	1.224%	0.739%	0.561%	0.509%
\$545,000	2,000	1.820%	0.950%	0.617%	0.520%	0.499%
\$545,000	3,000	1.292%	0.698%	0.532%	0.501%	0.496%
\$545,000	4,000	1.014%	0.597%	0.509%	0.498%	0.496%
\$545,000	5,000	0.849%	0.550%	0.502%	0.497%	0.496%
\$545,000	10,000	0.570%	0.502%	0.498%	0.497%	0.496%
\$545,000	20,000	0.407%	0.400%	0.399%	0.398%	0.397%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$545,000	30,000	0.402%	0.400%	0.399%	0.398%	0.397%
\$545,000	40,000	0.401%	0.400%	0.399%	0.398%	0.397%
\$550,000	100	14.988%	12.329%	10.037%	8.090%	6.459%
\$550,000	200	9.649%	7.314%	5.450%	4.002%	2.911%
\$550,000	300	7.381%	5.268%	3.683%	2.541%	1.756%
\$550,000	400	6.074%	4.130%	2.749%	1.821%	1.232%
\$550,000	500	5.205%	3.399%	2.178%	1.407%	0.955%
\$550,000	600	4.579%	2.888%	1.796%	1.148%	0.795%
\$550,000	700	4.101%	2.509%	1.526%	0.975%	0.697%
\$550,000	800	3.722%	2.218%	1.328%	0.855%	0.634%
\$550,000	900	3.412%	1.987%	1.177%	0.770%	0.592%
\$550,000	1,000	3.154%	1.800%	1.060%	0.708%	0.564%
\$550,000	1,500	2.303%	1.229%	0.741%	0.562%	0.509%
\$550,000	2,000	1.826%	0.954%	0.619%	0.521%	0.499%
\$550,000	3,000	1.296%	0.700%	0.533%	0.501%	0.496%
\$550,000	4,000	1.017%	0.598%	0.509%	0.498%	0.496%
\$550,000	5,000	0.852%	0.551%	0.502%	0.497%	0.496%
\$550,000	10,000	0.571%	0.502%	0.498%	0.497%	0.496%
\$550,000	20,000	0.407%	0.400%	0.399%	0.398%	0.397%
\$550,000	30,000	0.402%	0.400%	0.399%	0.398%	0.397%
\$550,000	40,000	0.401%	0.400%	0.399%	0.398%	0.397%
\$555,000	100	15.029%	12.367%	10.073%	8.122%	6.488%
\$555,000	200	9.676%	7.339%	5.471%	4.021%	2.926%
\$555,000	300	7.403%	5.287%	3.698%	2.554%	1.765%
\$555,000	400	6.092%	4.145%	2.761%	1.830%	1.238%
\$555,000	500	5.221%	3.412%	2.187%	1.414%	0.960%
\$555,000	600	4.593%	2.899%	1.804%	1.153%	0.798%
\$555,000	700	4.113%	2.519%	1.533%	0.979%	0.699%
\$555,000	800	3.733%	2.227%	1.333%	0.859%	0.635%
\$555,000	900	3.423%	1.995%	1.182%	0.773%	0.593%
\$555,000	1,000	3.164%	1.807%	1.064%	0.710%	0.565%
\$555,000	1,500	2.311%	1.234%	0.744%	0.563%	0.510%
\$555,000	2,000	1.832%	0.957%	0.620%	0.521%	0.500%
\$555,000	3,000	1.301%	0.702%	0.533%	0.501%	0.496%
\$555,000	4,000	1.021%	0.599%	0.510%	0.498%	0.496%
\$555,000	5,000	0.854%	0.552%	0.502%	0.497%	0.496%
\$555,000	10,000	0.572%	0.502%	0.498%	0.497%	0.496%
\$555,000	20,000	0.407%	0.400%	0.399%	0.398%	0.397%
\$555,000	30,000	0.402%	0.400%	0.399%	0.398%	0.397%
\$555,000	40,000	0.401%	0.400%	0.399%	0.398%	0.397%
\$560,000	100	15.069%	12.406%	10.108%	8.155%	6.518%
\$560,000	200	9.704%	7.364%	5.493%	4.039%	2.941%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$560,000	300	7.424%	5.306%	3.714%	2.566%	1.774%
\$560,000	400	6.110%	4.161%	2.773%	1.839%	1.245%
\$560,000	500	5.237%	3.425%	2.197%	1.421%	0.964%
\$560,000	600	4.607%	2.910%	1.812%	1.158%	0.801%
\$560,000	700	4.126%	2.529%	1.540%	0.983%	0.701%
\$560,000	800	3.745%	2.236%	1.339%	0.862%	0.637%
\$560,000	900	3.434%	2.003%	1.187%	0.776%	0.595%
\$560,000	1,000	3.174%	1.814%	1.068%	0.712%	0.566%
\$560,000	1,500	2.319%	1.239%	0.746%	0.564%	0.510%
\$560,000	2,000	1.839%	0.961%	0.622%	0.522%	0.500%
\$560,000	3,000	1.306%	0.704%	0.534%	0.501%	0.496%
\$560,000	4,000	1.024%	0.600%	0.510%	0.498%	0.496%
\$560,000	5,000	0.857%	0.552%	0.502%	0.497%	0.496%
\$560,000	10,000	0.573%	0.503%	0.498%	0.497%	0.496%
\$560,000	20,000	0.407%	0.400%	0.399%	0.398%	0.397%
\$560,000	30,000	0.402%	0.400%	0.399%	0.398%	0.397%
\$560,000	40,000	0.401%	0.400%	0.399%	0.398%	0.397%
\$565,000	100	15.110%	12.444%	10.144%	8.187%	6.547%
\$565,000	200	9.731%	7.388%	5.515%	4.057%	2.956%
\$565,000	300	7.446%	5.324%	3.729%	2.579%	1.783%
\$565,000	400	6.128%	4.176%	2.785%	1.848%	1.251%
\$565,000	500	5.253%	3.438%	2.207%	1.427%	0.968%
\$565,000	600	4.621%	2.921%	1.820%	1.163%	0.805%
\$565,000	700	4.139%	2.539%	1.547%	0.988%	0.704%
\$565,000	800	3.757%	2.244%	1.345%	0.866%	0.639%
\$565,000	900	3.445%	2.011%	1.192%	0.778%	0.596%
\$565,000	1,000	3.184%	1.822%	1.073%	0.715%	0.567%
\$565,000	1,500	2.327%	1.244%	0.749%	0.565%	0.510%
\$565,000	2,000	1.846%	0.964%	0.623%	0.522%	0.500%
\$565,000	3,000	1.310%	0.706%	0.534%	0.501%	0.497%
\$565,000	4,000	1.028%	0.602%	0.510%	0.498%	0.496%
\$565,000	5,000	0.860%	0.553%	0.503%	0.497%	0.496%
\$565,000	10,000	0.574%	0.503%	0.498%	0.497%	0.496%
\$565,000	20,000	0.407%	0.400%	0.399%	0.398%	0.397%
\$565,000	30,000	0.402%	0.400%	0.399%	0.398%	0.397%
\$565,000	40,000	0.401%	0.400%	0.399%	0.398%	0.397%
\$570,000	100	15.152%	12.484%	10.181%	8.221%	6.577%
\$570,000	200	9.759%	7.414%	5.537%	4.077%	2.972%
\$570,000	300	7.468%	5.344%	3.746%	2.591%	1.793%
\$570,000	400	6.147%	4.192%	2.798%	1.857%	1.257%
\$570,000	500	5.269%	3.451%	2.217%	1.435%	0.973%
\$570,000	600	4.635%	2.933%	1.829%	1.169%	0.808%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$570,000	700	4.152%	2.549%	1.554%	0.992%	0.706%
\$570,000	800	3.769%	2.254%	1.351%	0.869%	0.641%
\$570,000	900	3.456%	2.019%	1.197%	0.781%	0.598%
\$570,000	1,000	3.195%	1.829%	1.078%	0.717%	0.568%
\$570,000	1,500	2.335%	1.249%	0.751%	0.566%	0.511%
\$570,000	2,000	1.852%	0.968%	0.625%	0.523%	0.500%
\$570,000	3,000	1.315%	0.708%	0.535%	0.501%	0.497%
\$570,000	4,000	1.032%	0.603%	0.511%	0.498%	0.496%
\$570,000	5,000	0.863%	0.554%	0.503%	0.497%	0.496%
\$570,000	10,000	0.575%	0.503%	0.498%	0.497%	0.496%
\$570,000	20,000	0.407%	0.400%	0.399%	0.398%	0.397%
\$570,000	30,000	0.402%	0.400%	0.399%	0.398%	0.397%
\$570,000	40,000	0.401%	0.400%	0.399%	0.398%	0.397%
\$575,000	100	15.199%	12.529%	10.223%	8.260%	6.612%
\$575,000	200	9.791%	7.443%	5.563%	4.098%	2.990%
\$575,000	300	7.493%	5.366%	3.764%	2.606%	1.804%
\$575,000	400	6.168%	4.210%	2.812%	1.868%	1.265%
\$575,000	500	5.287%	3.466%	2.229%	1.443%	0.978%
\$575,000	600	4.652%	2.946%	1.838%	1.175%	0.812%
\$575,000	700	4.167%	2.561%	1.562%	0.997%	0.709%
\$575,000	800	3.783%	2.264%	1.358%	0.873%	0.643%
\$575,000	900	3.469%	2.029%	1.203%	0.785%	0.599%
\$575,000	1,000	3.207%	1.838%	1.083%	0.720%	0.569%
\$575,000	1,500	2.344%	1.255%	0.754%	0.567%	0.511%
\$575,000	2,000	1.860%	0.972%	0.626%	0.523%	0.500%
\$575,000	3,000	1.321%	0.711%	0.536%	0.502%	0.497%
\$575,000	4,000	1.036%	0.604%	0.511%	0.498%	0.496%
\$575,000	5,000	0.866%	0.555%	0.503%	0.498%	0.496%
\$575,000	10,000	0.576%	0.503%	0.498%	0.497%	0.496%
\$575,000	20,000	0.408%	0.400%	0.399%	0.398%	0.397%
\$575,000	30,000	0.402%	0.400%	0.399%	0.398%	0.397%
\$575,000	40,000	0.401%	0.400%	0.399%	0.398%	0.397%
\$580,000	100	15.247%	12.574%	10.265%	8.298%	6.646%
\$580,000	200	9.823%	7.472%	5.589%	4.120%	3.008%
\$580,000	300	7.519%	5.388%	3.783%	2.621%	1.815%
\$580,000	400	6.189%	4.228%	2.827%	1.878%	1.272%
\$580,000	500	5.306%	3.481%	2.240%	1.451%	0.984%
\$580,000	600	4.668%	2.959%	1.848%	1.182%	0.816%
\$580,000	700	4.182%	2.572%	1.570%	1.002%	0.712%
\$580,000	800	3.797%	2.274%	1.365%	0.878%	0.645%
\$580,000	900	3.482%	2.038%	1.209%	0.788%	0.601%
\$580,000	1,000	3.219%	1.846%	1.088%	0.723%	0.571%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$580,000	1,500	2.353%	1.261%	0.757%	0.568%	0.512%
\$580,000	2,000	1.868%	0.976%	0.628%	0.524%	0.500%
\$580,000	3,000	1.327%	0.713%	0.536%	0.502%	0.497%
\$580,000	4,000	1.040%	0.606%	0.511%	0.498%	0.497%
\$580,000	5,000	0.870%	0.556%	0.503%	0.498%	0.496%
\$580,000	10,000	0.577%	0.503%	0.499%	0.497%	0.496%
\$580,000	20,000	0.408%	0.400%	0.399%	0.398%	0.397%
\$580,000	30,000	0.402%	0.400%	0.399%	0.398%	0.397%
\$580,000	40,000	0.401%	0.400%	0.399%	0.398%	0.397%
\$585,000	100	15.294%	12.619%	10.307%	8.337%	6.681%
\$585,000	200	9.855%	7.502%	5.615%	4.142%	3.026%
\$585,000	300	7.544%	5.410%	3.801%	2.636%	1.827%
\$585,000	400	6.210%	4.246%	2.841%	1.889%	1.280%
\$585,000	500	5.324%	3.497%	2.252%	1.459%	0.989%
\$585,000	600	4.685%	2.972%	1.858%	1.188%	0.819%
\$585,000	700	4.197%	2.584%	1.578%	1.007%	0.715%
\$585,000	800	3.811%	2.285%	1.372%	0.882%	0.647%
\$585,000	900	3.495%	2.048%	1.215%	0.792%	0.602%
\$585,000	1,000	3.231%	1.855%	1.093%	0.725%	0.572%
\$585,000	1,500	2.363%	1.266%	0.760%	0.569%	0.512%
\$585,000	2,000	1.875%	0.980%	0.630%	0.525%	0.501%
\$585,000	3,000	1.332%	0.715%	0.537%	0.502%	0.497%
\$585,000	4,000	1.045%	0.607%	0.512%	0.498%	0.497%
\$585,000	5,000	0.873%	0.557%	0.503%	0.498%	0.497%
\$585,000	10,000	0.578%	0.503%	0.499%	0.498%	0.497%
\$585,000	20,000	0.408%	0.400%	0.399%	0.398%	0.397%
\$585,000	30,000	0.402%	0.400%	0.399%	0.398%	0.397%
\$585,000	40,000	0.402%	0.400%	0.399%	0.398%	0.397%
\$590,000	100	15.342%	12.664%	10.349%	8.375%	6.716%
\$590,000	200	9.887%	7.531%	5.640%	4.164%	3.044%
\$590,000	300	7.569%	5.433%	3.820%	2.650%	1.838%
\$590,000	400	6.231%	4.264%	2.855%	1.900%	1.287%
\$590,000	500	5.343%	3.512%	2.263%	1.467%	0.994%
\$590,000	600	4.701%	2.985%	1.867%	1.195%	0.823%
\$590,000	700	4.212%	2.596%	1.586%	1.013%	0.718%
\$590,000	800	3.824%	2.295%	1.379%	0.886%	0.649%
\$590,000	900	3.508%	2.057%	1.222%	0.795%	0.604%
\$590,000	1,000	3.243%	1.863%	1.099%	0.728%	0.573%
\$590,000	1,500	2.372%	1.272%	0.763%	0.571%	0.512%
\$590,000	2,000	1.883%	0.984%	0.631%	0.525%	0.501%
\$590,000	3,000	1.338%	0.718%	0.538%	0.502%	0.497%
\$590,000	4,000	1.049%	0.609%	0.512%	0.499%	0.497%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$590,000	5,000	0.876%	0.558%	0.503%	0.498%	0.497%
\$590,000	10,000	0.579%	0.504%	0.499%	0.498%	0.497%
\$590,000	20,000	0.408%	0.401%	0.399%	0.398%	0.397%
\$590,000	30,000	0.402%	0.400%	0.399%	0.398%	0.397%
\$590,000	40,000	0.402%	0.400%	0.399%	0.398%	0.397%
\$595,000	100	15.389%	12.709%	10.391%	8.414%	6.751%
\$595,000	200	9.919%	7.560%	5.666%	4.186%	3.062%
\$595,000	300	7.594%	5.455%	3.838%	2.665%	1.849%
\$595,000	400	6.253%	4.282%	2.870%	1.911%	1.295%
\$595,000	500	5.361%	3.527%	2.275%	1.475%	1.000%
\$595,000	600	4.718%	2.999%	1.877%	1.201%	0.827%
\$595,000	700	4.227%	2.607%	1.595%	1.018%	0.721%
\$595,000	800	3.838%	2.306%	1.386%	0.890%	0.652%
\$595,000	900	3.520%	2.066%	1.228%	0.798%	0.606%
\$595,000	1,000	3.255%	1.872%	1.104%	0.731%	0.575%
\$595,000	1,500	2.381%	1.278%	0.766%	0.572%	0.513%
\$595,000	2,000	1.891%	0.989%	0.633%	0.526%	0.501%
\$595,000	3,000	1.343%	0.720%	0.539%	0.502%	0.497%
\$595,000	4,000	1.053%	0.610%	0.512%	0.499%	0.497%
\$595,000	5,000	0.880%	0.559%	0.504%	0.498%	0.497%
\$595,000	10,000	0.580%	0.504%	0.499%	0.498%	0.497%
\$595,000	20,000	0.408%	0.401%	0.400%	0.399%	0.398%
\$595,000	30,000	0.402%	0.401%	0.400%	0.399%	0.398%
\$595,000	40,000	0.402%	0.401%	0.400%	0.399%	0.398%
\$600,000	100	15.436%	12.754%	10.433%	8.452%	6.786%
\$600,000	200	9.951%	7.589%	5.692%	4.208%	3.080%
\$600,000	300	7.619%	5.477%	3.857%	2.680%	1.860%
\$600,000	400	6.274%	4.300%	2.884%	1.922%	1.303%
\$600,000	500	5.380%	3.542%	2.287%	1.484%	1.005%
\$600,000	600	4.734%	3.012%	1.887%	1.208%	0.831%
\$600,000	700	4.242%	2.619%	1.603%	1.023%	0.723%
\$600,000	800	3.852%	2.316%	1.393%	0.894%	0.654%
\$600,000	900	3.533%	2.076%	1.234%	0.802%	0.607%
\$600,000	1,000	3.267%	1.881%	1.109%	0.734%	0.576%
\$600,000	1,500	2.391%	1.284%	0.769%	0.573%	0.513%
\$600,000	2,000	1.898%	0.993%	0.635%	0.526%	0.501%
\$600,000	3,000	1.349%	0.722%	0.539%	0.503%	0.497%
\$600,000	4,000	1.058%	0.612%	0.513%	0.499%	0.497%
\$600,000	5,000	0.883%	0.560%	0.504%	0.498%	0.497%
\$600,000	10,000	0.581%	0.504%	0.499%	0.498%	0.497%
\$600,000	20,000	0.409%	0.401%	0.400%	0.399%	0.398%
\$600,000	30,000	0.402%	0.401%	0.400%	0.399%	0.398%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$600,000	40,000	0.402%	0.401%	0.400%	0.399%	0.398%
\$605,000	100	15.484%	12.799%	10.475%	8.491%	6.820%
\$605,000	200	9.983%	7.619%	5.718%	4.230%	3.098%
\$605,000	300	7.644%	5.499%	3.876%	2.695%	1.872%
\$605,000	400	6.295%	4.318%	2.899%	1.932%	1.310%
\$605,000	500	5.398%	3.558%	2.298%	1.492%	1.010%
\$605,000	600	4.751%	3.025%	1.896%	1.214%	0.835%
\$605,000	700	4.257%	2.631%	1.611%	1.028%	0.726%
\$605,000	800	3.866%	2.327%	1.400%	0.899%	0.656%
\$605,000	900	3.546%	2.085%	1.240%	0.805%	0.609%
\$605,000	1,000	3.279%	1.889%	1.115%	0.737%	0.577%
\$605,000	1,500	2.400%	1.290%	0.772%	0.574%	0.514%
\$605,000	2,000	1.906%	0.997%	0.637%	0.527%	0.501%
\$605,000	3,000	1.355%	0.725%	0.540%	0.503%	0.497%
\$605,000	4,000	1.062%	0.613%	0.513%	0.499%	0.497%
\$605,000	5,000	0.886%	0.560%	0.504%	0.498%	0.497%
\$605,000	10,000	0.583%	0.504%	0.499%	0.498%	0.497%
\$605,000	20,000	0.409%	0.401%	0.400%	0.399%	0.398%
\$605,000	30,000	0.403%	0.401%	0.400%	0.399%	0.398%
\$605,000	40,000	0.402%	0.401%	0.400%	0.399%	0.398%
\$610,000	100	15.531%	12.844%	10.517%	8.530%	6.855%
\$610,000	200	10.015%	7.648%	5.744%	4.252%	3.117%
\$610,000	300	7.670%	5.521%	3.894%	2.710%	1.883%
\$610,000	400	6.316%	4.336%	2.913%	1.943%	1.318%
\$610,000	500	5.417%	3.573%	2.310%	1.500%	1.016%
\$610,000	600	4.768%	3.038%	1.906%	1.221%	0.839%
\$610,000	700	4.272%	2.643%	1.619%	1.033%	0.729%
\$610,000	800	3.880%	2.337%	1.407%	0.903%	0.658%
\$610,000	900	3.559%	2.095%	1.246%	0.809%	0.611%
\$610,000	1,000	3.291%	1.898%	1.120%	0.740%	0.578%
\$610,000	1,500	2.409%	1.296%	0.775%	0.575%	0.514%
\$610,000	2,000	1.914%	1.001%	0.639%	0.528%	0.502%
\$610,000	3,000	1.360%	0.727%	0.541%	0.503%	0.497%
\$610,000	4,000	1.066%	0.615%	0.513%	0.499%	0.497%
\$610,000	5,000	0.890%	0.561%	0.504%	0.498%	0.497%
\$610,000	10,000	0.584%	0.504%	0.499%	0.498%	0.497%
\$610,000	20,000	0.409%	0.401%	0.400%	0.399%	0.398%
\$610,000	30,000	0.403%	0.401%	0.400%	0.399%	0.398%
\$610,000	40,000	0.402%	0.401%	0.400%	0.399%	0.398%
\$615,000	100	15.579%	12.889%	10.560%	8.569%	6.890%
\$615,000	200	10.048%	7.677%	5.770%	4.275%	3.135%
\$615,000	300	7.695%	5.544%	3.913%	2.725%	1.895%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$615,000	400	6.337%	4.354%	2.928%	1.954%	1.326%
\$615,000	500	5.435%	3.588%	2.322%	1.509%	1.021%
\$615,000	600	4.784%	3.052%	1.916%	1.227%	0.843%
\$615,000	700	4.287%	2.654%	1.628%	1.039%	0.732%
\$615,000	800	3.894%	2.348%	1.415%	0.907%	0.661%
\$615,000	900	3.572%	2.104%	1.252%	0.812%	0.613%
\$615,000	1,000	3.303%	1.907%	1.126%	0.743%	0.580%
\$615,000	1,500	2.419%	1.302%	0.778%	0.577%	0.515%
\$615,000	2,000	1.921%	1.006%	0.640%	0.528%	0.502%
\$615,000	3,000	1.366%	0.730%	0.542%	0.503%	0.497%
\$615,000	4,000	1.071%	0.616%	0.514%	0.499%	0.497%
\$615,000	5,000	0.893%	0.562%	0.504%	0.498%	0.497%
\$615,000	10,000	0.585%	0.504%	0.499%	0.498%	0.497%
\$615,000	20,000	0.409%	0.401%	0.400%	0.399%	0.398%
\$615,000	30,000	0.403%	0.401%	0.400%	0.399%	0.398%
\$615,000	40,000	0.402%	0.401%	0.400%	0.399%	0.398%
\$620,000	100	15.626%	12.934%	10.602%	8.608%	6.925%
\$620,000	200	10.080%	7.706%	5.796%	4.297%	3.153%
\$620,000	300	7.720%	5.566%	3.932%	2.740%	1.906%
\$620,000	400	6.359%	4.372%	2.942%	1.965%	1.333%
\$620,000	500	5.454%	3.604%	2.334%	1.517%	1.027%
\$620,000	600	4.801%	3.065%	1.926%	1.234%	0.847%
\$620,000	700	4.302%	2.666%	1.636%	1.044%	0.735%
\$620,000	800	3.907%	2.358%	1.422%	0.911%	0.663%
\$620,000	900	3.585%	2.114%	1.259%	0.816%	0.614%
\$620,000	1,000	3.315%	1.915%	1.131%	0.746%	0.581%
\$620,000	1,500	2.428%	1.307%	0.781%	0.578%	0.515%
\$620,000	2,000	1.929%	1.010%	0.642%	0.529%	0.502%
\$620,000	3,000	1.372%	0.732%	0.542%	0.503%	0.497%
\$620,000	4,000	1.075%	0.618%	0.514%	0.499%	0.497%
\$620,000	5,000	0.897%	0.563%	0.505%	0.498%	0.497%
\$620,000	10,000	0.586%	0.505%	0.499%	0.498%	0.497%
\$620,000	20,000	0.409%	0.401%	0.400%	0.399%	0.398%
\$620,000	30,000	0.403%	0.401%	0.400%	0.399%	0.398%
\$620,000	40,000	0.402%	0.401%	0.400%	0.399%	0.398%
\$625,000	100	15.673%	12.980%	10.644%	8.646%	6.961%
\$625,000	200	10.112%	7.736%	5.822%	4.319%	3.172%
\$625,000	300	7.745%	5.588%	3.951%	2.755%	1.918%
\$625,000	400	6.380%	4.390%	2.957%	1.976%	1.341%
\$625,000	500	5.472%	3.619%	2.346%	1.525%	1.032%
\$625,000	600	4.817%	3.078%	1.936%	1.240%	0.851%
\$625,000	700	4.318%	2.678%	1.644%	1.049%	0.738%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$625,000	800	3.921%	2.369%	1.429%	0.916%	0.665%
\$625,000	900	3.598%	2.124%	1.265%	0.819%	0.616%
\$625,000	1,000	3.327%	1.924%	1.137%	0.749%	0.583%
\$625,000	1,500	2.437%	1.313%	0.784%	0.579%	0.515%
\$625,000	2,000	1.937%	1.014%	0.644%	0.529%	0.502%
\$625,000	3,000	1.377%	0.735%	0.543%	0.504%	0.498%
\$625,000	4,000	1.079%	0.619%	0.514%	0.499%	0.497%
\$625,000	5,000	0.900%	0.564%	0.505%	0.498%	0.497%
\$625,000	10,000	0.587%	0.505%	0.499%	0.498%	0.497%
\$625,000	20,000	0.410%	0.401%	0.400%	0.399%	0.398%
\$625,000	30,000	0.403%	0.401%	0.400%	0.399%	0.398%
\$625,000	40,000	0.402%	0.401%	0.400%	0.399%	0.398%
\$630,000	100	15.721%	13.025%	10.686%	8.685%	6.996%
\$630,000	200	10.144%	7.765%	5.848%	4.341%	3.190%
\$630,000	300	7.771%	5.611%	3.970%	2.770%	1.929%
\$630,000	400	6.401%	4.408%	2.972%	1.987%	1.349%
\$630,000	500	5.491%	3.634%	2.357%	1.534%	1.038%
\$630,000	600	4.834%	3.092%	1.945%	1.247%	0.855%
\$630,000	700	4.333%	2.690%	1.653%	1.055%	0.741%
\$630,000	800	3.935%	2.380%	1.436%	0.920%	0.668%
\$630,000	900	3.611%	2.133%	1.271%	0.823%	0.618%
\$630,000	1,000	3.340%	1.933%	1.142%	0.752%	0.584%
\$630,000	1,500	2.447%	1.319%	0.787%	0.581%	0.516%
\$630,000	2,000	1.945%	1.018%	0.646%	0.530%	0.502%
\$630,000	3,000	1.383%	0.737%	0.544%	0.504%	0.498%
\$630,000	4,000	1.084%	0.621%	0.515%	0.499%	0.497%
\$630,000	5,000	0.903%	0.565%	0.505%	0.498%	0.497%
\$630,000	10,000	0.588%	0.505%	0.499%	0.498%	0.497%
\$630,000	20,000	0.410%	0.401%	0.400%	0.399%	0.398%
\$630,000	30,000	0.403%	0.401%	0.400%	0.399%	0.398%
\$630,000	40,000	0.402%	0.401%	0.400%	0.399%	0.398%
\$635,000	100	15.768%	13.070%	10.729%	8.724%	7.031%
\$635,000	200	10.176%	7.795%	5.874%	4.364%	3.209%
\$635,000	300	7.796%	5.633%	3.988%	2.785%	1.941%
\$635,000	400	6.422%	4.427%	2.986%	1.998%	1.357%
\$635,000	500	5.509%	3.650%	2.369%	1.542%	1.044%
\$635,000	600	4.850%	3.105%	1.955%	1.254%	0.859%
\$635,000	700	4.348%	2.701%	1.661%	1.060%	0.745%
\$635,000	800	3.949%	2.390%	1.443%	0.924%	0.670%
\$635,000	900	3.624%	2.143%	1.277%	0.827%	0.620%
\$635,000	1,000	3.352%	1.942%	1.148%	0.754%	0.585%
\$635,000	1,500	2.456%	1.325%	0.790%	0.582%	0.516%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$635,000	2,000	1.952%	1.023%	0.648%	0.531%	0.503%
\$635,000	3,000	1.389%	0.740%	0.545%	0.504%	0.498%
\$635,000	4,000	1.088%	0.622%	0.515%	0.499%	0.497%
\$635,000	5,000	0.907%	0.566%	0.505%	0.499%	0.497%
\$635,000	10,000	0.590%	0.505%	0.499%	0.498%	0.497%
\$635,000	20,000	0.410%	0.401%	0.400%	0.399%	0.398%
\$635,000	30,000	0.403%	0.401%	0.400%	0.399%	0.398%
\$635,000	40,000	0.402%	0.401%	0.400%	0.399%	0.398%
\$640,000	100	15.816%	13.115%	10.771%	8.763%	7.066%
\$640,000	200	10.208%	7.824%	5.900%	4.386%	3.227%
\$640,000	300	7.821%	5.655%	4.007%	2.801%	1.952%
\$640,000	400	6.444%	4.445%	3.001%	2.010%	1.365%
\$640,000	500	5.528%	3.665%	2.381%	1.551%	1.049%
\$640,000	600	4.867%	3.118%	1.965%	1.260%	0.863%
\$640,000	700	4.363%	2.713%	1.670%	1.065%	0.748%
\$640,000	800	3.963%	2.401%	1.451%	0.929%	0.672%
\$640,000	900	3.636%	2.152%	1.284%	0.830%	0.622%
\$640,000	1,000	3.364%	1.950%	1.153%	0.758%	0.587%
\$640,000	1,500	2.466%	1.331%	0.793%	0.583%	0.517%
\$640,000	2,000	1.960%	1.027%	0.650%	0.531%	0.503%
\$640,000	3,000	1.395%	0.742%	0.545%	0.504%	0.498%
\$640,000	4,000	1.092%	0.624%	0.515%	0.500%	0.497%
\$640,000	5,000	0.910%	0.567%	0.505%	0.499%	0.497%
\$640,000	10,000	0.591%	0.505%	0.499%	0.498%	0.497%
\$640,000	20,000	0.410%	0.401%	0.400%	0.399%	0.398%
\$640,000	30,000	0.403%	0.401%	0.400%	0.399%	0.398%
\$640,000	40,000	0.402%	0.401%	0.400%	0.399%	0.398%
\$645,000	100	15.863%	13.160%	10.813%	8.802%	7.101%
\$645,000	200	10.240%	7.853%	5.926%	4.408%	3.246%
\$645,000	300	7.847%	5.678%	4.026%	2.816%	1.964%
\$645,000	400	6.465%	4.463%	3.016%	2.021%	1.373%
\$645,000	500	5.547%	3.680%	2.393%	1.559%	1.055%
\$645,000	600	4.884%	3.132%	1.975%	1.267%	0.868%
\$645,000	700	4.378%	2.725%	1.678%	1.071%	0.751%
\$645,000	800	3.977%	2.411%	1.458%	0.933%	0.675%
\$645,000	900	3.649%	2.162%	1.290%	0.834%	0.623%
\$645,000	1,000	3.376%	1.959%	1.159%	0.761%	0.588%
\$645,000	1,500	2.475%	1.337%	0.796%	0.584%	0.517%
\$645,000	2,000	1.968%	1.031%	0.652%	0.532%	0.503%
\$645,000	3,000	1.400%	0.745%	0.546%	0.504%	0.498%
\$645,000	4,000	1.097%	0.625%	0.516%	0.500%	0.497%
\$645,000	5,000	0.914%	0.568%	0.506%	0.499%	0.497%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$645,000	10,000	0.592%	0.505%	0.499%	0.498%	0.497%
\$645,000	20,000	0.411%	0.401%	0.400%	0.399%	0.398%
\$645,000	30,000	0.403%	0.401%	0.400%	0.399%	0.398%
\$645,000	40,000	0.402%	0.401%	0.400%	0.399%	0.398%
\$650,000	100	15.911%	13.206%	10.856%	8.841%	7.137%
\$650,000	200	10.272%	7.883%	5.952%	4.431%	3.264%
\$650,000	300	7.872%	5.700%	4.045%	2.831%	1.976%
\$650,000	400	6.486%	4.481%	3.030%	2.032%	1.381%
\$650,000	500	5.565%	3.696%	2.405%	1.568%	1.060%
\$650,000	600	4.900%	3.145%	1.985%	1.274%	0.872%
\$650,000	700	4.393%	2.737%	1.686%	1.076%	0.754%
\$650,000	800	3.991%	2.422%	1.465%	0.938%	0.677%
\$650,000	900	3.662%	2.172%	1.296%	0.838%	0.625%
\$650,000	1,000	3.388%	1.968%	1.164%	0.764%	0.590%
\$650,000	1,500	2.484%	1.343%	0.800%	0.586%	0.518%
\$650,000	2,000	1.976%	1.036%	0.654%	0.533%	0.503%
\$650,000	3,000	1.406%	0.747%	0.547%	0.505%	0.498%
\$650,000	4,000	1.101%	0.627%	0.516%	0.500%	0.498%
\$650,000	5,000	0.917%	0.569%	0.506%	0.499%	0.497%
\$650,000	10,000	0.593%	0.506%	0.500%	0.498%	0.497%
\$650,000	20,000	0.411%	0.401%	0.400%	0.399%	0.398%
\$650,000	30,000	0.403%	0.401%	0.400%	0.399%	0.398%
\$650,000	40,000	0.402%	0.401%	0.400%	0.399%	0.398%
\$655,000	100	15.958%	13.251%	10.898%	8.880%	7.172%
\$655,000	200	10.304%	7.912%	5.978%	4.453%	3.283%
\$655,000	300	7.897%	5.722%	4.064%	2.846%	1.987%
\$655,000	400	6.507%	4.500%	3.045%	2.043%	1.389%
\$655,000	500	5.584%	3.711%	2.417%	1.577%	1.066%
\$655,000	600	4.917%	3.159%	1.995%	1.281%	0.876%
\$655,000	700	4.408%	2.749%	1.695%	1.082%	0.757%
\$655,000	800	4.005%	2.433%	1.472%	0.942%	0.679%
\$655,000	900	3.675%	2.181%	1.303%	0.841%	0.627%
\$655,000	1,000	3.400%	1.977%	1.170%	0.767%	0.591%
\$655,000	1,500	2.494%	1.349%	0.803%	0.587%	0.518%
\$655,000	2,000	1.983%	1.040%	0.655%	0.533%	0.503%
\$655,000	3,000	1.412%	0.750%	0.548%	0.505%	0.498%
\$655,000	4,000	1.106%	0.628%	0.517%	0.500%	0.498%
\$655,000	5,000	0.921%	0.570%	0.506%	0.499%	0.498%
\$655,000	10,000	0.595%	0.506%	0.500%	0.499%	0.498%
\$655,000	20,000	0.411%	0.401%	0.400%	0.399%	0.398%
\$655,000	30,000	0.403%	0.401%	0.400%	0.399%	0.398%
\$655,000	40,000	0.402%	0.401%	0.400%	0.399%	0.398%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors**

ISL limit	members	110%	115%	120%	125%	130%
\$660,000	100	16.006%	13.296%	10.941%	8.919%	7.208%
\$660,000	200	10.336%	7.942%	6.004%	4.476%	3.302%
\$660,000	300	7.923%	5.745%	4.083%	2.862%	1.999%
\$660,000	400	6.529%	4.518%	3.060%	2.054%	1.397%
\$660,000	500	5.602%	3.727%	2.429%	1.585%	1.072%
\$660,000	600	4.933%	3.172%	2.005%	1.287%	0.880%
\$660,000	700	4.423%	2.761%	1.703%	1.087%	0.760%
\$660,000	800	4.019%	2.443%	1.480%	0.947%	0.682%
\$660,000	900	3.688%	2.191%	1.309%	0.845%	0.629%
\$660,000	1,000	3.412%	1.986%	1.175%	0.770%	0.593%
\$660,000	1,500	2.503%	1.355%	0.806%	0.589%	0.519%
\$660,000	2,000	1.991%	1.045%	0.657%	0.534%	0.504%
\$660,000	3,000	1.417%	0.752%	0.549%	0.505%	0.498%
\$660,000	4,000	1.110%	0.630%	0.517%	0.500%	0.498%
\$660,000	5,000	0.924%	0.571%	0.506%	0.499%	0.498%
\$660,000	10,000	0.596%	0.506%	0.500%	0.499%	0.498%
\$660,000	20,000	0.411%	0.401%	0.400%	0.399%	0.398%
\$660,000	30,000	0.404%	0.401%	0.400%	0.399%	0.398%
\$660,000	40,000	0.402%	0.401%	0.400%	0.399%	0.398%
\$665,000	100	16.053%	13.341%	10.983%	8.959%	7.243%
\$665,000	200	10.369%	7.971%	6.030%	4.498%	3.321%
\$665,000	300	7.948%	5.767%	4.102%	2.877%	2.011%
\$665,000	400	6.550%	4.536%	3.075%	2.066%	1.405%
\$665,000	500	5.621%	3.742%	2.441%	1.594%	1.078%
\$665,000	600	4.950%	3.186%	2.015%	1.294%	0.884%
\$665,000	700	4.438%	2.773%	1.712%	1.093%	0.763%
\$665,000	800	4.032%	2.454%	1.487%	0.951%	0.684%
\$665,000	900	3.701%	2.201%	1.315%	0.849%	0.631%
\$665,000	1,000	3.424%	1.994%	1.181%	0.773%	0.594%
\$665,000	1,500	2.512%	1.361%	0.809%	0.590%	0.519%
\$665,000	2,000	1.999%	1.049%	0.659%	0.535%	0.504%
\$665,000	3,000	1.423%	0.755%	0.549%	0.505%	0.498%
\$665,000	4,000	1.115%	0.632%	0.517%	0.500%	0.498%
\$665,000	5,000	0.928%	0.572%	0.506%	0.499%	0.498%
\$665,000	10,000	0.597%	0.506%	0.500%	0.499%	0.498%
\$665,000	20,000	0.411%	0.401%	0.400%	0.399%	0.398%
\$665,000	30,000	0.404%	0.401%	0.400%	0.399%	0.398%
\$665,000	40,000	0.403%	0.401%	0.400%	0.399%	0.398%
\$670,000	100	16.101%	13.387%	11.026%	8.998%	7.279%
\$670,000	200	10.401%	8.001%	6.057%	4.521%	3.340%
\$670,000	300	7.973%	5.790%	4.121%	2.892%	2.023%
\$670,000	400	6.571%	4.554%	3.089%	2.077%	1.413%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$670,000	500	5.640%	3.758%	2.453%	1.603%	1.083%
\$670,000	600	4.967%	3.199%	2.025%	1.301%	0.889%
\$670,000	700	4.453%	2.785%	1.720%	1.098%	0.767%
\$670,000	800	4.046%	2.465%	1.495%	0.956%	0.687%
\$670,000	900	3.714%	2.210%	1.322%	0.852%	0.633%
\$670,000	1,000	3.436%	2.003%	1.187%	0.776%	0.596%
\$670,000	1,500	2.522%	1.367%	0.812%	0.591%	0.520%
\$670,000	2,000	2.007%	1.053%	0.661%	0.535%	0.504%
\$670,000	3,000	1.429%	0.758%	0.550%	0.505%	0.498%
\$670,000	4,000	1.119%	0.633%	0.518%	0.500%	0.498%
\$670,000	5,000	0.931%	0.573%	0.507%	0.499%	0.498%
\$670,000	10,000	0.598%	0.506%	0.500%	0.499%	0.498%
\$670,000	20,000	0.412%	0.401%	0.400%	0.399%	0.398%
\$670,000	30,000	0.404%	0.401%	0.400%	0.399%	0.398%
\$670,000	40,000	0.403%	0.401%	0.400%	0.399%	0.398%
\$675,000	100	16.149%	13.432%	11.068%	9.037%	7.314%
\$675,000	200	10.433%	8.030%	6.083%	4.544%	3.358%
\$675,000	300	7.999%	5.812%	4.140%	2.908%	2.035%
\$675,000	400	6.593%	4.573%	3.104%	2.088%	1.421%
\$675,000	500	5.658%	3.773%	2.465%	1.611%	1.089%
\$675,000	600	4.983%	3.213%	2.035%	1.308%	0.893%
\$675,000	700	4.469%	2.797%	1.729%	1.104%	0.770%
\$675,000	800	4.060%	2.475%	1.502%	0.960%	0.689%
\$675,000	900	3.727%	2.220%	1.328%	0.856%	0.635%
\$675,000	1,000	3.449%	2.012%	1.192%	0.779%	0.597%
\$675,000	1,500	2.531%	1.373%	0.816%	0.593%	0.520%
\$675,000	2,000	2.014%	1.058%	0.663%	0.536%	0.504%
\$675,000	3,000	1.435%	0.760%	0.551%	0.506%	0.498%
\$675,000	4,000	1.124%	0.635%	0.518%	0.500%	0.498%
\$675,000	5,000	0.935%	0.574%	0.507%	0.499%	0.498%
\$675,000	10,000	0.600%	0.507%	0.500%	0.499%	0.498%
\$675,000	20,000	0.412%	0.402%	0.400%	0.399%	0.398%
\$675,000	30,000	0.404%	0.401%	0.400%	0.399%	0.398%
\$675,000	40,000	0.403%	0.401%	0.400%	0.399%	0.398%
\$680,000	100	16.196%	13.477%	11.111%	9.076%	7.350%
\$680,000	200	10.465%	8.060%	6.109%	4.566%	3.377%
\$680,000	300	8.024%	5.835%	4.159%	2.923%	2.047%
\$680,000	400	6.614%	4.591%	3.119%	2.100%	1.429%
\$680,000	500	5.677%	3.789%	2.477%	1.620%	1.095%
\$680,000	600	5.000%	3.226%	2.045%	1.315%	0.897%
\$680,000	700	4.484%	2.809%	1.738%	1.109%	0.773%
\$680,000	800	4.074%	2.486%	1.509%	0.965%	0.692%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$680,000	900	3.740%	2.230%	1.335%	0.860%	0.637%
\$680,000	1,000	3.461%	2.021%	1.198%	0.782%	0.599%
\$680,000	1,500	2.541%	1.379%	0.819%	0.594%	0.521%
\$680,000	2,000	2.022%	1.062%	0.665%	0.537%	0.504%
\$680,000	3,000	1.440%	0.763%	0.552%	0.506%	0.499%
\$680,000	4,000	1.128%	0.636%	0.519%	0.500%	0.498%
\$680,000	5,000	0.938%	0.575%	0.507%	0.499%	0.498%
\$680,000	10,000	0.601%	0.507%	0.500%	0.499%	0.498%
\$680,000	20,000	0.412%	0.402%	0.401%	0.400%	0.399%
\$680,000	30,000	0.404%	0.401%	0.401%	0.400%	0.399%
\$680,000	40,000	0.403%	0.401%	0.401%	0.400%	0.399%
\$685,000	100	16.218%	13.499%	11.131%	9.094%	7.366%
\$685,000	200	10.480%	8.074%	6.121%	4.577%	3.386%
\$685,000	300	8.036%	5.845%	4.168%	2.931%	2.052%
\$685,000	400	6.624%	4.600%	3.126%	2.105%	1.433%
\$685,000	500	5.685%	3.796%	2.483%	1.624%	1.098%
\$685,000	600	5.008%	3.232%	2.050%	1.318%	0.899%
\$685,000	700	4.491%	2.814%	1.742%	1.112%	0.775%
\$685,000	800	4.081%	2.491%	1.513%	0.967%	0.693%
\$685,000	900	3.746%	2.234%	1.338%	0.862%	0.638%
\$685,000	1,000	3.466%	2.025%	1.201%	0.784%	0.599%
\$685,000	1,500	2.545%	1.382%	0.820%	0.595%	0.521%
\$685,000	2,000	2.026%	1.064%	0.666%	0.537%	0.504%
\$685,000	3,000	1.443%	0.764%	0.552%	0.506%	0.499%
\$685,000	4,000	1.130%	0.637%	0.519%	0.500%	0.498%
\$685,000	5,000	0.940%	0.576%	0.507%	0.499%	0.498%
\$685,000	10,000	0.601%	0.507%	0.500%	0.499%	0.498%
\$685,000	20,000	0.412%	0.402%	0.401%	0.400%	0.399%
\$685,000	30,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$685,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$690,000	100	16.239%	13.518%	11.149%	9.112%	7.382%
\$690,000	200	10.494%	8.087%	6.133%	4.587%	3.394%
\$690,000	300	8.047%	5.855%	4.176%	2.937%	2.058%
\$690,000	400	6.633%	4.608%	3.133%	2.110%	1.437%
\$690,000	500	5.694%	3.803%	2.488%	1.628%	1.100%
\$690,000	600	5.015%	3.238%	2.054%	1.321%	0.901%
\$690,000	700	4.497%	2.819%	1.745%	1.114%	0.776%
\$690,000	800	4.087%	2.496%	1.516%	0.969%	0.694%
\$690,000	900	3.752%	2.238%	1.341%	0.863%	0.638%
\$690,000	1,000	3.472%	2.029%	1.203%	0.785%	0.600%
\$690,000	1,500	2.549%	1.385%	0.822%	0.595%	0.521%
\$690,000	2,000	2.029%	1.066%	0.667%	0.537%	0.505%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$690,000	3,000	1.446%	0.765%	0.553%	0.506%	0.499%
\$690,000	4,000	1.132%	0.638%	0.519%	0.501%	0.498%
\$690,000	5,000	0.942%	0.576%	0.507%	0.499%	0.498%
\$690,000	10,000	0.602%	0.507%	0.500%	0.499%	0.498%
\$690,000	20,000	0.412%	0.402%	0.401%	0.400%	0.399%
\$690,000	30,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$690,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$695,000	100	16.260%	13.538%	11.168%	9.129%	7.398%
\$695,000	200	10.508%	8.099%	6.144%	4.597%	3.403%
\$695,000	300	8.058%	5.865%	4.185%	2.944%	2.063%
\$695,000	400	6.643%	4.616%	3.139%	2.115%	1.440%
\$695,000	500	5.702%	3.810%	2.493%	1.632%	1.103%
\$695,000	600	5.022%	3.244%	2.059%	1.324%	0.903%
\$695,000	700	4.504%	2.825%	1.749%	1.117%	0.777%
\$695,000	800	4.093%	2.501%	1.519%	0.971%	0.695%
\$695,000	900	3.757%	2.243%	1.343%	0.865%	0.639%
\$695,000	1,000	3.477%	2.033%	1.206%	0.786%	0.601%
\$695,000	1,500	2.553%	1.388%	0.823%	0.596%	0.521%
\$695,000	2,000	2.033%	1.068%	0.668%	0.538%	0.505%
\$695,000	3,000	1.448%	0.766%	0.553%	0.506%	0.499%
\$695,000	4,000	1.134%	0.639%	0.519%	0.501%	0.498%
\$695,000	5,000	0.943%	0.577%	0.507%	0.499%	0.498%
\$695,000	10,000	0.603%	0.507%	0.500%	0.499%	0.498%
\$695,000	20,000	0.413%	0.402%	0.401%	0.400%	0.399%
\$695,000	30,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$695,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$700,000	100	16.281%	13.558%	11.186%	9.146%	7.413%
\$700,000	200	10.522%	8.112%	6.156%	4.607%	3.411%
\$700,000	300	8.069%	5.875%	4.193%	2.951%	2.068%
\$700,000	400	6.652%	4.624%	3.146%	2.120%	1.444%
\$700,000	500	5.710%	3.817%	2.499%	1.636%	1.106%
\$700,000	600	5.030%	3.250%	2.063%	1.327%	0.905%
\$700,000	700	4.511%	2.830%	1.753%	1.119%	0.779%
\$700,000	800	4.099%	2.505%	1.523%	0.973%	0.696%
\$700,000	900	3.763%	2.247%	1.346%	0.867%	0.640%
\$700,000	1,000	3.482%	2.037%	1.208%	0.788%	0.601%
\$700,000	1,500	2.557%	1.390%	0.825%	0.597%	0.522%
\$700,000	2,000	2.036%	1.070%	0.669%	0.538%	0.505%
\$700,000	3,000	1.451%	0.767%	0.553%	0.506%	0.499%
\$700,000	4,000	1.136%	0.639%	0.519%	0.501%	0.498%
\$700,000	5,000	0.945%	0.577%	0.508%	0.499%	0.498%
\$700,000	10,000	0.603%	0.507%	0.500%	0.499%	0.498%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$700,000	20,000	0.413%	0.402%	0.401%	0.400%	0.399%
\$700,000	30,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$700,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$705,000	100	16.301%	13.578%	11.205%	9.163%	7.429%
\$705,000	200	10.537%	8.125%	6.167%	4.617%	3.419%
\$705,000	300	8.080%	5.885%	4.202%	2.958%	2.073%
\$705,000	400	6.661%	4.632%	3.152%	2.125%	1.447%
\$705,000	500	5.718%	3.823%	2.504%	1.639%	1.108%
\$705,000	600	5.037%	3.256%	2.068%	1.330%	0.907%
\$705,000	700	4.517%	2.835%	1.757%	1.122%	0.780%
\$705,000	800	4.105%	2.510%	1.526%	0.975%	0.697%
\$705,000	900	3.769%	2.251%	1.349%	0.868%	0.641%
\$705,000	1,000	3.488%	2.041%	1.211%	0.789%	0.602%
\$705,000	1,500	2.562%	1.393%	0.826%	0.597%	0.522%
\$705,000	2,000	2.040%	1.072%	0.670%	0.538%	0.505%
\$705,000	3,000	1.453%	0.769%	0.554%	0.506%	0.499%
\$705,000	4,000	1.138%	0.640%	0.519%	0.501%	0.498%
\$705,000	5,000	0.946%	0.578%	0.508%	0.499%	0.498%
\$705,000	10,000	0.604%	0.507%	0.500%	0.499%	0.498%
\$705,000	20,000	0.413%	0.402%	0.401%	0.400%	0.399%
\$705,000	30,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$705,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$710,000	100	16.322%	13.598%	11.224%	9.181%	7.445%
\$710,000	200	10.551%	8.138%	6.179%	4.627%	3.428%
\$710,000	300	8.091%	5.895%	4.210%	2.965%	2.079%
\$710,000	400	6.671%	4.640%	3.159%	2.130%	1.451%
\$710,000	500	5.726%	3.830%	2.509%	1.643%	1.111%
\$710,000	600	5.044%	3.262%	2.072%	1.333%	0.909%
\$710,000	700	4.524%	2.840%	1.760%	1.124%	0.782%
\$710,000	800	4.111%	2.515%	1.529%	0.977%	0.698%
\$710,000	900	3.774%	2.256%	1.352%	0.870%	0.642%
\$710,000	1,000	3.493%	2.045%	1.213%	0.791%	0.603%
\$710,000	1,500	2.566%	1.396%	0.827%	0.598%	0.522%
\$710,000	2,000	2.043%	1.074%	0.671%	0.538%	0.505%
\$710,000	3,000	1.456%	0.770%	0.554%	0.506%	0.499%
\$710,000	4,000	1.140%	0.641%	0.520%	0.501%	0.498%
\$710,000	5,000	0.948%	0.578%	0.508%	0.499%	0.498%
\$710,000	10,000	0.604%	0.507%	0.500%	0.499%	0.498%
\$710,000	20,000	0.413%	0.402%	0.401%	0.400%	0.399%
\$710,000	30,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$710,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$715,000	100	16.343%	13.618%	11.242%	9.198%	7.460%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$715,000	200	10.565%	8.151%	6.191%	4.637%	3.436%
\$715,000	300	8.102%	5.904%	4.218%	2.971%	2.084%
\$715,000	400	6.680%	4.648%	3.165%	2.135%	1.455%
\$715,000	500	5.734%	3.837%	2.515%	1.647%	1.113%
\$715,000	600	5.051%	3.268%	2.077%	1.336%	0.911%
\$715,000	700	4.531%	2.846%	1.764%	1.127%	0.783%
\$715,000	800	4.117%	2.519%	1.532%	0.979%	0.700%
\$715,000	900	3.780%	2.260%	1.355%	0.872%	0.643%
\$715,000	1,000	3.498%	2.048%	1.216%	0.792%	0.603%
\$715,000	1,500	2.570%	1.398%	0.829%	0.598%	0.522%
\$715,000	2,000	2.046%	1.076%	0.671%	0.539%	0.505%
\$715,000	3,000	1.458%	0.771%	0.555%	0.507%	0.499%
\$715,000	4,000	1.142%	0.641%	0.520%	0.501%	0.498%
\$715,000	5,000	0.949%	0.579%	0.508%	0.500%	0.498%
\$715,000	10,000	0.605%	0.507%	0.500%	0.499%	0.498%
\$715,000	20,000	0.413%	0.402%	0.401%	0.400%	0.399%
\$715,000	30,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$715,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$720,000	100	16.364%	13.638%	11.261%	9.215%	7.476%
\$720,000	200	10.579%	8.164%	6.202%	4.646%	3.444%
\$720,000	300	8.114%	5.914%	4.227%	2.978%	2.089%
\$720,000	400	6.689%	4.656%	3.172%	2.140%	1.458%
\$720,000	500	5.743%	3.844%	2.520%	1.651%	1.116%
\$720,000	600	5.059%	3.274%	2.081%	1.339%	0.913%
\$720,000	700	4.537%	2.851%	1.768%	1.129%	0.785%
\$720,000	800	4.124%	2.524%	1.536%	0.981%	0.701%
\$720,000	900	3.786%	2.264%	1.358%	0.873%	0.644%
\$720,000	1,000	3.504%	2.052%	1.218%	0.794%	0.604%
\$720,000	1,500	2.574%	1.401%	0.830%	0.599%	0.523%
\$720,000	2,000	2.050%	1.078%	0.672%	0.539%	0.505%
\$720,000	3,000	1.461%	0.772%	0.555%	0.507%	0.499%
\$720,000	4,000	1.144%	0.642%	0.520%	0.501%	0.498%
\$720,000	5,000	0.951%	0.579%	0.508%	0.500%	0.498%
\$720,000	10,000	0.605%	0.507%	0.500%	0.499%	0.498%
\$720,000	20,000	0.413%	0.402%	0.401%	0.400%	0.399%
\$720,000	30,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$720,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$725,000	100	16.385%	13.657%	11.280%	9.232%	7.492%
\$725,000	200	10.593%	8.177%	6.214%	4.656%	3.453%
\$725,000	300	8.125%	5.924%	4.235%	2.985%	2.095%
\$725,000	400	6.699%	4.664%	3.178%	2.145%	1.462%
\$725,000	500	5.751%	3.851%	2.525%	1.655%	1.119%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$725,000	600	5.066%	3.280%	2.086%	1.343%	0.915%
\$725,000	700	4.544%	2.856%	1.772%	1.132%	0.786%
\$725,000	800	4.130%	2.529%	1.539%	0.983%	0.702%
\$725,000	900	3.791%	2.268%	1.360%	0.875%	0.645%
\$725,000	1,000	3.509%	2.056%	1.221%	0.795%	0.605%
\$725,000	1,500	2.578%	1.404%	0.832%	0.600%	0.523%
\$725,000	2,000	2.053%	1.080%	0.673%	0.539%	0.505%
\$725,000	3,000	1.463%	0.773%	0.555%	0.507%	0.499%
\$725,000	4,000	1.146%	0.643%	0.520%	0.501%	0.498%
\$725,000	5,000	0.953%	0.580%	0.508%	0.500%	0.498%
\$725,000	10,000	0.606%	0.508%	0.500%	0.499%	0.498%
\$725,000	20,000	0.413%	0.402%	0.401%	0.400%	0.399%
\$725,000	30,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$725,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$730,000	100	16.406%	13.677%	11.298%	9.249%	7.507%
\$730,000	200	10.607%	8.190%	6.225%	4.666%	3.461%
\$730,000	300	8.136%	5.934%	4.243%	2.992%	2.100%
\$730,000	400	6.708%	4.672%	3.185%	2.150%	1.466%
\$730,000	500	5.759%	3.858%	2.531%	1.659%	1.121%
\$730,000	600	5.073%	3.286%	2.090%	1.346%	0.917%
\$730,000	700	4.551%	2.861%	1.776%	1.134%	0.788%
\$730,000	800	4.136%	2.534%	1.542%	0.985%	0.703%
\$730,000	900	3.797%	2.273%	1.363%	0.877%	0.645%
\$730,000	1,000	3.514%	2.060%	1.223%	0.796%	0.605%
\$730,000	1,500	2.582%	1.406%	0.833%	0.600%	0.523%
\$730,000	2,000	2.057%	1.082%	0.674%	0.540%	0.505%
\$730,000	3,000	1.466%	0.774%	0.556%	0.507%	0.499%
\$730,000	4,000	1.148%	0.644%	0.520%	0.501%	0.498%
\$730,000	5,000	0.954%	0.580%	0.508%	0.500%	0.498%
\$730,000	10,000	0.607%	0.508%	0.500%	0.499%	0.498%
\$730,000	20,000	0.413%	0.402%	0.401%	0.400%	0.399%
\$730,000	30,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$730,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$735,000	100	16.426%	13.697%	11.317%	9.267%	7.523%
\$735,000	200	10.621%	8.203%	6.237%	4.676%	3.469%
\$735,000	300	8.147%	5.944%	4.252%	2.999%	2.105%
\$735,000	400	6.718%	4.680%	3.192%	2.155%	1.469%
\$735,000	500	5.767%	3.864%	2.536%	1.663%	1.124%
\$735,000	600	5.081%	3.292%	2.094%	1.349%	0.919%
\$735,000	700	4.557%	2.867%	1.779%	1.136%	0.789%
\$735,000	800	4.142%	2.538%	1.545%	0.987%	0.704%
\$735,000	900	3.803%	2.277%	1.366%	0.878%	0.646%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$735,000	1,000	3.520%	2.064%	1.226%	0.798%	0.606%
\$735,000	1,500	2.586%	1.409%	0.835%	0.601%	0.523%
\$735,000	2,000	2.060%	1.084%	0.675%	0.540%	0.505%
\$735,000	3,000	1.469%	0.775%	0.556%	0.507%	0.499%
\$735,000	4,000	1.150%	0.644%	0.521%	0.501%	0.498%
\$735,000	5,000	0.956%	0.581%	0.508%	0.500%	0.498%
\$735,000	10,000	0.607%	0.508%	0.500%	0.499%	0.498%
\$735,000	20,000	0.413%	0.402%	0.401%	0.400%	0.399%
\$735,000	30,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$735,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$740,000	100	16.447%	13.717%	11.336%	9.284%	7.539%
\$740,000	200	10.635%	8.216%	6.248%	4.686%	3.478%
\$740,000	300	8.158%	5.954%	4.260%	3.005%	2.110%
\$740,000	400	6.727%	4.688%	3.198%	2.160%	1.473%
\$740,000	500	5.775%	3.871%	2.541%	1.667%	1.126%
\$740,000	600	5.088%	3.298%	2.099%	1.352%	0.921%
\$740,000	700	4.564%	2.872%	1.783%	1.139%	0.791%
\$740,000	800	4.148%	2.543%	1.549%	0.989%	0.705%
\$740,000	900	3.809%	2.281%	1.369%	0.880%	0.647%
\$740,000	1,000	3.525%	2.068%	1.228%	0.799%	0.607%
\$740,000	1,500	2.591%	1.412%	0.836%	0.602%	0.524%
\$740,000	2,000	2.063%	1.086%	0.676%	0.540%	0.506%
\$740,000	3,000	1.471%	0.777%	0.556%	0.507%	0.499%
\$740,000	4,000	1.152%	0.645%	0.521%	0.501%	0.498%
\$740,000	5,000	0.957%	0.581%	0.508%	0.500%	0.498%
\$740,000	10,000	0.608%	0.508%	0.500%	0.499%	0.498%
\$740,000	20,000	0.414%	0.402%	0.401%	0.400%	0.399%
\$740,000	30,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$740,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$745,000	100	16.468%	13.737%	11.354%	9.301%	7.554%
\$745,000	200	10.649%	8.229%	6.260%	4.696%	3.486%
\$745,000	300	8.169%	5.964%	4.269%	3.012%	2.116%
\$745,000	400	6.736%	4.696%	3.205%	2.165%	1.476%
\$745,000	500	5.783%	3.878%	2.547%	1.670%	1.129%
\$745,000	600	5.095%	3.304%	2.103%	1.355%	0.922%
\$745,000	700	4.570%	2.877%	1.787%	1.141%	0.792%
\$745,000	800	4.154%	2.548%	1.552%	0.991%	0.706%
\$745,000	900	3.814%	2.286%	1.372%	0.882%	0.648%
\$745,000	1,000	3.530%	2.072%	1.231%	0.801%	0.608%
\$745,000	1,500	2.595%	1.414%	0.837%	0.602%	0.524%
\$745,000	2,000	2.067%	1.088%	0.677%	0.541%	0.506%
\$745,000	3,000	1.474%	0.778%	0.557%	0.507%	0.499%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$745,000	4,000	1.154%	0.646%	0.521%	0.501%	0.498%
\$745,000	5,000	0.959%	0.582%	0.508%	0.500%	0.498%
\$745,000	10,000	0.608%	0.508%	0.500%	0.499%	0.498%
\$745,000	20,000	0.414%	0.402%	0.401%	0.400%	0.399%
\$745,000	30,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$745,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$750,000	100	16.489%	13.757%	11.373%	9.319%	7.570%
\$750,000	200	10.664%	8.242%	6.271%	4.706%	3.495%
\$750,000	300	8.180%	5.974%	4.277%	3.019%	2.121%
\$750,000	400	6.746%	4.704%	3.211%	2.170%	1.480%
\$750,000	500	5.792%	3.885%	2.552%	1.674%	1.132%
\$750,000	600	5.103%	3.310%	2.108%	1.358%	0.924%
\$750,000	700	4.577%	2.883%	1.791%	1.144%	0.794%
\$750,000	800	4.160%	2.552%	1.555%	0.993%	0.707%
\$750,000	900	3.820%	2.290%	1.375%	0.884%	0.649%
\$750,000	1,000	3.536%	2.076%	1.233%	0.802%	0.608%
\$750,000	1,500	2.599%	1.417%	0.839%	0.603%	0.524%
\$750,000	2,000	2.070%	1.090%	0.678%	0.541%	0.506%
\$750,000	3,000	1.476%	0.779%	0.557%	0.507%	0.499%
\$750,000	4,000	1.156%	0.647%	0.521%	0.501%	0.498%
\$750,000	5,000	0.960%	0.582%	0.509%	0.500%	0.498%
\$750,000	10,000	0.609%	0.508%	0.500%	0.499%	0.498%
\$750,000	20,000	0.414%	0.402%	0.401%	0.400%	0.399%
\$750,000	30,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$750,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$755,000	100	16.510%	13.777%	11.392%	9.336%	7.586%
\$755,000	200	10.678%	8.255%	6.283%	4.716%	3.503%
\$755,000	300	8.192%	5.984%	4.286%	3.026%	2.126%
\$755,000	400	6.755%	4.712%	3.218%	2.175%	1.484%
\$755,000	500	5.800%	3.892%	2.558%	1.678%	1.134%
\$755,000	600	5.110%	3.316%	2.112%	1.361%	0.926%
\$755,000	700	4.584%	2.888%	1.795%	1.146%	0.795%
\$755,000	800	4.166%	2.557%	1.559%	0.995%	0.709%
\$755,000	900	3.826%	2.294%	1.378%	0.885%	0.650%
\$755,000	1,000	3.541%	2.080%	1.236%	0.803%	0.609%
\$755,000	1,500	2.603%	1.420%	0.840%	0.604%	0.524%
\$755,000	2,000	2.074%	1.092%	0.679%	0.541%	0.506%
\$755,000	3,000	1.479%	0.780%	0.558%	0.507%	0.499%
\$755,000	4,000	1.158%	0.647%	0.521%	0.501%	0.498%
\$755,000	5,000	0.962%	0.583%	0.509%	0.500%	0.498%
\$755,000	10,000	0.609%	0.508%	0.501%	0.499%	0.498%
\$755,000	20,000	0.414%	0.402%	0.401%	0.400%	0.399%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$755,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$755,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$760,000	100	16.531%	13.797%	11.410%	9.353%	7.601%
\$760,000	200	10.692%	8.268%	6.295%	4.727%	3.511%
\$760,000	300	8.203%	5.994%	4.294%	3.033%	2.132%
\$760,000	400	6.764%	4.721%	3.224%	2.180%	1.487%
\$760,000	500	5.808%	3.899%	2.563%	1.682%	1.137%
\$760,000	600	5.117%	3.322%	2.117%	1.364%	0.928%
\$760,000	700	4.590%	2.893%	1.799%	1.149%	0.797%
\$760,000	800	4.173%	2.562%	1.562%	0.997%	0.710%
\$760,000	900	3.831%	2.298%	1.381%	0.887%	0.651%
\$760,000	1,000	3.546%	2.084%	1.238%	0.805%	0.610%
\$760,000	1,500	2.607%	1.422%	0.842%	0.604%	0.525%
\$760,000	2,000	2.077%	1.094%	0.679%	0.542%	0.506%
\$760,000	3,000	1.481%	0.781%	0.558%	0.508%	0.499%
\$760,000	4,000	1.160%	0.648%	0.522%	0.501%	0.499%
\$760,000	5,000	0.964%	0.583%	0.509%	0.500%	0.498%
\$760,000	10,000	0.610%	0.508%	0.501%	0.499%	0.498%
\$760,000	20,000	0.414%	0.402%	0.401%	0.400%	0.399%
\$760,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$760,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$765,000	100	16.552%	13.817%	11.429%	9.370%	7.617%
\$765,000	200	10.706%	8.281%	6.306%	4.737%	3.520%
\$765,000	300	8.214%	6.003%	4.302%	3.040%	2.137%
\$765,000	400	6.774%	4.729%	3.231%	2.185%	1.491%
\$765,000	500	5.816%	3.906%	2.568%	1.686%	1.140%
\$765,000	600	5.125%	3.328%	2.121%	1.367%	0.930%
\$765,000	700	4.597%	2.898%	1.802%	1.152%	0.798%
\$765,000	800	4.179%	2.567%	1.565%	0.999%	0.711%
\$765,000	900	3.837%	2.303%	1.384%	0.889%	0.652%
\$765,000	1,000	3.552%	2.088%	1.241%	0.806%	0.610%
\$765,000	1,500	2.611%	1.425%	0.843%	0.605%	0.525%
\$765,000	2,000	2.081%	1.096%	0.680%	0.542%	0.506%
\$765,000	3,000	1.484%	0.782%	0.558%	0.508%	0.499%
\$765,000	4,000	1.162%	0.649%	0.522%	0.501%	0.499%
\$765,000	5,000	0.965%	0.584%	0.509%	0.500%	0.498%
\$765,000	10,000	0.611%	0.508%	0.501%	0.499%	0.498%
\$765,000	20,000	0.414%	0.402%	0.401%	0.400%	0.399%
\$765,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$765,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$770,000	100	16.572%	13.836%	11.448%	9.388%	7.633%
\$770,000	200	10.720%	8.294%	6.318%	4.747%	3.528%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$770,000	300	8.225%	6.013%	4.311%	3.047%	2.142%
\$770,000	400	6.783%	4.737%	3.238%	2.191%	1.495%
\$770,000	500	5.824%	3.912%	2.574%	1.690%	1.142%
\$770,000	600	5.132%	3.334%	2.126%	1.370%	0.932%
\$770,000	700	4.604%	2.904%	1.806%	1.154%	0.800%
\$770,000	800	4.185%	2.571%	1.569%	1.001%	0.712%
\$770,000	900	3.843%	2.307%	1.386%	0.890%	0.653%
\$770,000	1,000	3.557%	2.092%	1.244%	0.808%	0.611%
\$770,000	1,500	2.615%	1.428%	0.845%	0.606%	0.525%
\$770,000	2,000	2.084%	1.098%	0.681%	0.542%	0.506%
\$770,000	3,000	1.486%	0.784%	0.559%	0.508%	0.499%
\$770,000	4,000	1.164%	0.650%	0.522%	0.501%	0.499%
\$770,000	5,000	0.967%	0.584%	0.509%	0.500%	0.499%
\$770,000	10,000	0.611%	0.508%	0.501%	0.499%	0.498%
\$770,000	20,000	0.414%	0.402%	0.401%	0.400%	0.399%
\$770,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$770,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$775,000	100	16.593%	13.856%	11.467%	9.405%	7.649%
\$775,000	200	10.734%	8.307%	6.329%	4.757%	3.537%
\$775,000	300	8.236%	6.023%	4.319%	3.054%	2.148%
\$775,000	400	6.792%	4.745%	3.244%	2.196%	1.499%
\$775,000	500	5.833%	3.919%	2.579%	1.694%	1.145%
\$775,000	600	5.139%	3.340%	2.130%	1.373%	0.934%
\$775,000	700	4.610%	2.909%	1.810%	1.157%	0.801%
\$775,000	800	4.191%	2.576%	1.572%	1.004%	0.713%
\$775,000	900	3.848%	2.311%	1.389%	0.892%	0.653%
\$775,000	1,000	3.562%	2.096%	1.246%	0.809%	0.612%
\$775,000	1,500	2.620%	1.431%	0.846%	0.606%	0.525%
\$775,000	2,000	2.087%	1.100%	0.682%	0.543%	0.506%
\$775,000	3,000	1.489%	0.785%	0.559%	0.508%	0.499%
\$775,000	4,000	1.166%	0.650%	0.522%	0.501%	0.499%
\$775,000	5,000	0.968%	0.585%	0.509%	0.500%	0.499%
\$775,000	10,000	0.612%	0.509%	0.501%	0.500%	0.499%
\$775,000	20,000	0.414%	0.402%	0.401%	0.400%	0.399%
\$775,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$775,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$780,000	100	16.614%	13.876%	11.485%	9.422%	7.664%
\$780,000	200	10.748%	8.320%	6.341%	4.767%	3.545%
\$780,000	300	8.247%	6.033%	4.328%	3.060%	2.153%
\$780,000	400	6.802%	4.753%	3.251%	2.201%	1.502%
\$780,000	500	5.841%	3.926%	2.584%	1.698%	1.148%
\$780,000	600	5.147%	3.346%	2.135%	1.377%	0.936%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$780,000	700	4.617%	2.914%	1.814%	1.159%	0.803%
\$780,000	800	4.197%	2.581%	1.575%	1.006%	0.714%
\$780,000	900	3.854%	2.316%	1.392%	0.894%	0.654%
\$780,000	1,000	3.568%	2.099%	1.249%	0.811%	0.613%
\$780,000	1,500	2.624%	1.433%	0.848%	0.607%	0.526%
\$780,000	2,000	2.091%	1.102%	0.683%	0.543%	0.506%
\$780,000	3,000	1.491%	0.786%	0.560%	0.508%	0.499%
\$780,000	4,000	1.168%	0.651%	0.522%	0.501%	0.499%
\$780,000	5,000	0.970%	0.585%	0.509%	0.500%	0.499%
\$780,000	10,000	0.612%	0.509%	0.501%	0.500%	0.499%
\$780,000	20,000	0.414%	0.402%	0.401%	0.400%	0.399%
\$780,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$780,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$785,000	100	16.635%	13.896%	11.504%	9.440%	7.680%
\$785,000	200	10.762%	8.333%	6.353%	4.777%	3.554%
\$785,000	300	8.258%	6.043%	4.336%	3.067%	2.159%
\$785,000	400	6.811%	4.761%	3.257%	2.206%	1.506%
\$785,000	500	5.849%	3.933%	2.590%	1.702%	1.150%
\$785,000	600	5.154%	3.351%	2.139%	1.380%	0.938%
\$785,000	700	4.624%	2.920%	1.818%	1.162%	0.804%
\$785,000	800	4.203%	2.586%	1.579%	1.008%	0.716%
\$785,000	900	3.860%	2.320%	1.395%	0.896%	0.655%
\$785,000	1,000	3.573%	2.103%	1.251%	0.812%	0.613%
\$785,000	1,500	2.628%	1.436%	0.849%	0.608%	0.526%
\$785,000	2,000	2.094%	1.104%	0.684%	0.543%	0.507%
\$785,000	3,000	1.494%	0.787%	0.560%	0.508%	0.499%
\$785,000	4,000	1.170%	0.652%	0.523%	0.502%	0.499%
\$785,000	5,000	0.972%	0.586%	0.509%	0.500%	0.499%
\$785,000	10,000	0.613%	0.509%	0.501%	0.500%	0.499%
\$785,000	20,000	0.415%	0.402%	0.401%	0.400%	0.399%
\$785,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$785,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$790,000	100	16.656%	13.916%	11.523%	9.457%	7.696%
\$790,000	200	10.777%	8.346%	6.364%	4.787%	3.562%
\$790,000	300	8.270%	6.053%	4.345%	3.074%	2.164%
\$790,000	400	6.821%	4.769%	3.264%	2.211%	1.510%
\$790,000	500	5.857%	3.940%	2.595%	1.706%	1.153%
\$790,000	600	5.161%	3.357%	2.144%	1.383%	0.940%
\$790,000	700	4.630%	2.925%	1.822%	1.164%	0.806%
\$790,000	800	4.209%	2.590%	1.582%	1.010%	0.717%
\$790,000	900	3.866%	2.324%	1.398%	0.897%	0.656%
\$790,000	1,000	3.578%	2.107%	1.254%	0.814%	0.614%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$790,000	1,500	2.632%	1.439%	0.851%	0.608%	0.526%
\$790,000	2,000	2.098%	1.106%	0.685%	0.544%	0.507%
\$790,000	3,000	1.497%	0.788%	0.560%	0.508%	0.499%
\$790,000	4,000	1.172%	0.653%	0.523%	0.502%	0.499%
\$790,000	5,000	0.973%	0.586%	0.509%	0.500%	0.499%
\$790,000	10,000	0.614%	0.509%	0.501%	0.500%	0.499%
\$790,000	20,000	0.415%	0.402%	0.401%	0.400%	0.399%
\$790,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$790,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$795,000	100	16.677%	13.936%	11.541%	9.474%	7.712%
\$795,000	200	10.791%	8.359%	6.376%	4.797%	3.571%
\$795,000	300	8.281%	6.063%	4.353%	3.081%	2.169%
\$795,000	400	6.830%	4.777%	3.271%	2.216%	1.513%
\$795,000	500	5.865%	3.947%	2.601%	1.710%	1.156%
\$795,000	600	5.168%	3.363%	2.148%	1.386%	0.942%
\$795,000	700	4.637%	2.930%	1.825%	1.167%	0.807%
\$795,000	800	4.215%	2.595%	1.585%	1.012%	0.718%
\$795,000	900	3.871%	2.329%	1.401%	0.899%	0.657%
\$795,000	1,000	3.584%	2.111%	1.256%	0.815%	0.615%
\$795,000	1,500	2.636%	1.441%	0.852%	0.609%	0.526%
\$795,000	2,000	2.101%	1.108%	0.686%	0.544%	0.507%
\$795,000	3,000	1.499%	0.790%	0.561%	0.508%	0.499%
\$795,000	4,000	1.174%	0.653%	0.523%	0.502%	0.499%
\$795,000	5,000	0.975%	0.587%	0.510%	0.500%	0.499%
\$795,000	10,000	0.614%	0.509%	0.501%	0.500%	0.499%
\$795,000	20,000	0.415%	0.402%	0.401%	0.400%	0.399%
\$795,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$795,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$800,000	100	16.698%	13.956%	11.560%	9.492%	7.728%
\$800,000	200	10.805%	8.372%	6.388%	4.807%	3.579%
\$800,000	300	8.292%	6.073%	4.362%	3.088%	2.175%
\$800,000	400	6.839%	4.785%	3.277%	2.221%	1.517%
\$800,000	500	5.873%	3.954%	2.606%	1.714%	1.158%
\$800,000	600	5.176%	3.369%	2.153%	1.389%	0.944%
\$800,000	700	4.644%	2.935%	1.829%	1.169%	0.809%
\$800,000	800	4.222%	2.600%	1.589%	1.014%	0.719%
\$800,000	900	3.877%	2.333%	1.404%	0.901%	0.658%
\$800,000	1,000	3.589%	2.115%	1.259%	0.817%	0.615%
\$800,000	1,500	2.640%	1.444%	0.854%	0.610%	0.527%
\$800,000	2,000	2.105%	1.110%	0.687%	0.544%	0.507%
\$800,000	3,000	1.502%	0.791%	0.561%	0.508%	0.500%
\$800,000	4,000	1.176%	0.654%	0.523%	0.502%	0.499%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$800,000	5,000	0.976%	0.587%	0.510%	0.500%	0.499%
\$800,000	10,000	0.615%	0.509%	0.501%	0.500%	0.499%
\$800,000	20,000	0.415%	0.402%	0.401%	0.400%	0.399%
\$800,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$800,000	40,000	0.403%	0.402%	0.401%	0.400%	0.399%
\$805,000	100	16.718%	13.976%	11.579%	9.509%	7.743%
\$805,000	200	10.819%	8.385%	6.399%	4.817%	3.587%
\$805,000	300	8.303%	6.083%	4.370%	3.095%	2.180%
\$805,000	400	6.849%	4.793%	3.284%	2.226%	1.521%
\$805,000	500	5.882%	3.961%	2.611%	1.718%	1.161%
\$805,000	600	5.183%	3.375%	2.157%	1.392%	0.946%
\$805,000	700	4.650%	2.941%	1.833%	1.172%	0.810%
\$805,000	800	4.228%	2.605%	1.592%	1.016%	0.720%
\$805,000	900	3.883%	2.337%	1.407%	0.903%	0.659%
\$805,000	1,000	3.594%	2.119%	1.262%	0.818%	0.616%
\$805,000	1,500	2.644%	1.447%	0.855%	0.610%	0.527%
\$805,000	2,000	2.108%	1.112%	0.688%	0.545%	0.507%
\$805,000	3,000	1.504%	0.792%	0.562%	0.509%	0.500%
\$805,000	4,000	1.178%	0.655%	0.523%	0.502%	0.499%
\$805,000	5,000	0.978%	0.588%	0.510%	0.500%	0.499%
\$805,000	10,000	0.615%	0.509%	0.501%	0.500%	0.499%
\$805,000	20,000	0.415%	0.402%	0.401%	0.400%	0.399%
\$805,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$805,000	40,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$810,000	100	16.739%	13.996%	11.598%	9.526%	7.759%
\$810,000	200	10.833%	8.398%	6.411%	4.827%	3.596%
\$810,000	300	8.314%	6.093%	4.379%	3.102%	2.186%
\$810,000	400	6.858%	4.802%	3.291%	2.231%	1.525%
\$810,000	500	5.890%	3.967%	2.617%	1.722%	1.164%
\$810,000	600	5.190%	3.381%	2.162%	1.395%	0.948%
\$810,000	700	4.657%	2.946%	1.837%	1.174%	0.812%
\$810,000	800	4.234%	2.610%	1.595%	1.018%	0.721%
\$810,000	900	3.888%	2.342%	1.410%	0.904%	0.660%
\$810,000	1,000	3.600%	2.123%	1.264%	0.819%	0.617%
\$810,000	1,500	2.649%	1.450%	0.857%	0.611%	0.527%
\$810,000	2,000	2.112%	1.114%	0.689%	0.545%	0.507%
\$810,000	3,000	1.507%	0.793%	0.562%	0.509%	0.500%
\$810,000	4,000	1.180%	0.656%	0.523%	0.502%	0.499%
\$810,000	5,000	0.980%	0.588%	0.510%	0.500%	0.499%
\$810,000	10,000	0.616%	0.509%	0.501%	0.500%	0.499%
\$810,000	20,000	0.415%	0.402%	0.401%	0.400%	0.399%
\$810,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$810,000	40,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$815,000	100	16.760%	14.016%	11.616%	9.544%	7.775%
\$815,000	200	10.847%	8.411%	6.422%	4.837%	3.604%
\$815,000	300	8.325%	6.103%	4.387%	3.109%	2.191%
\$815,000	400	6.868%	4.810%	3.297%	2.237%	1.528%
\$815,000	500	5.898%	3.974%	2.622%	1.725%	1.166%
\$815,000	600	5.198%	3.387%	2.167%	1.399%	0.950%
\$815,000	700	4.664%	2.951%	1.841%	1.177%	0.813%
\$815,000	800	4.240%	2.614%	1.599%	1.020%	0.723%
\$815,000	900	3.894%	2.346%	1.413%	0.906%	0.661%
\$815,000	1,000	3.605%	2.127%	1.267%	0.821%	0.618%
\$815,000	1,500	2.653%	1.452%	0.858%	0.612%	0.527%
\$815,000	2,000	2.115%	1.116%	0.690%	0.545%	0.507%
\$815,000	3,000	1.509%	0.794%	0.562%	0.509%	0.500%
\$815,000	4,000	1.182%	0.656%	0.524%	0.502%	0.499%
\$815,000	5,000	0.981%	0.589%	0.510%	0.500%	0.499%
\$815,000	10,000	0.617%	0.509%	0.501%	0.500%	0.499%
\$815,000	20,000	0.415%	0.402%	0.401%	0.400%	0.399%
\$815,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$815,000	40,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$820,000	100	16.781%	14.036%	11.635%	9.561%	7.791%
\$820,000	200	10.861%	8.424%	6.434%	4.847%	3.613%
\$820,000	300	8.336%	6.113%	4.396%	3.116%	2.197%
\$820,000	400	6.877%	4.818%	3.304%	2.242%	1.532%
\$820,000	500	5.906%	3.981%	2.628%	1.729%	1.169%
\$820,000	600	5.205%	3.393%	2.171%	1.402%	0.952%
\$820,000	700	4.670%	2.957%	1.845%	1.179%	0.815%
\$820,000	800	4.246%	2.619%	1.602%	1.022%	0.724%
\$820,000	900	3.900%	2.350%	1.416%	0.908%	0.662%
\$820,000	1,000	3.610%	2.131%	1.269%	0.822%	0.618%
\$820,000	1,500	2.657%	1.455%	0.860%	0.612%	0.528%
\$820,000	2,000	2.118%	1.118%	0.690%	0.546%	0.507%
\$820,000	3,000	1.512%	0.796%	0.563%	0.509%	0.500%
\$820,000	4,000	1.184%	0.657%	0.524%	0.502%	0.499%
\$820,000	5,000	0.983%	0.589%	0.510%	0.500%	0.499%
\$820,000	10,000	0.617%	0.509%	0.501%	0.500%	0.499%
\$820,000	20,000	0.415%	0.402%	0.401%	0.400%	0.399%
\$820,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$820,000	40,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$825,000	100	16.802%	14.056%	11.654%	9.578%	7.807%
\$825,000	200	10.876%	8.437%	6.446%	4.858%	3.621%
\$825,000	300	8.348%	6.123%	4.404%	3.123%	2.202%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors**

ISL limit	members	110%	115%	120%	125%	130%
\$825,000	400	6.886%	4.826%	3.311%	2.247%	1.536%
\$825,000	500	5.914%	3.988%	2.633%	1.733%	1.172%
\$825,000	600	5.212%	3.399%	2.176%	1.405%	0.954%
\$825,000	700	4.677%	2.962%	1.849%	1.182%	0.816%
\$825,000	800	4.252%	2.624%	1.605%	1.024%	0.725%
\$825,000	900	3.905%	2.355%	1.419%	0.910%	0.663%
\$825,000	1,000	3.616%	2.135%	1.272%	0.824%	0.619%
\$825,000	1,500	2.661%	1.458%	0.861%	0.613%	0.528%
\$825,000	2,000	2.122%	1.120%	0.691%	0.546%	0.507%
\$825,000	3,000	1.514%	0.797%	0.563%	0.509%	0.500%
\$825,000	4,000	1.186%	0.658%	0.524%	0.502%	0.499%
\$825,000	5,000	0.984%	0.590%	0.510%	0.500%	0.499%
\$825,000	10,000	0.618%	0.509%	0.501%	0.500%	0.499%
\$825,000	20,000	0.416%	0.402%	0.401%	0.400%	0.399%
\$825,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$825,000	40,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$830,000	100	16.823%	14.076%	11.673%	9.596%	7.823%
\$830,000	200	10.890%	8.450%	6.457%	4.868%	3.630%
\$830,000	300	8.359%	6.133%	4.413%	3.130%	2.207%
\$830,000	400	6.896%	4.834%	3.317%	2.252%	1.540%
\$830,000	500	5.923%	3.995%	2.638%	1.737%	1.175%
\$830,000	600	5.220%	3.405%	2.180%	1.408%	0.956%
\$830,000	700	4.684%	2.967%	1.853%	1.185%	0.818%
\$830,000	800	4.258%	2.629%	1.609%	1.027%	0.726%
\$830,000	900	3.911%	2.359%	1.421%	0.911%	0.664%
\$830,000	1,000	3.621%	2.139%	1.274%	0.825%	0.620%
\$830,000	1,500	2.665%	1.460%	0.863%	0.614%	0.528%
\$830,000	2,000	2.125%	1.122%	0.692%	0.546%	0.508%
\$830,000	3,000	1.517%	0.798%	0.564%	0.509%	0.500%
\$830,000	4,000	1.188%	0.659%	0.524%	0.502%	0.499%
\$830,000	5,000	0.986%	0.590%	0.510%	0.500%	0.499%
\$830,000	10,000	0.618%	0.510%	0.501%	0.500%	0.499%
\$830,000	20,000	0.416%	0.402%	0.401%	0.400%	0.399%
\$830,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$830,000	40,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$835,000	100	16.844%	14.096%	11.691%	9.613%	7.838%
\$835,000	200	10.904%	8.463%	6.469%	4.878%	3.639%
\$835,000	300	8.370%	6.143%	4.421%	3.137%	2.213%
\$835,000	400	6.905%	4.842%	3.324%	2.257%	1.543%
\$835,000	500	5.931%	4.002%	2.644%	1.741%	1.177%
\$835,000	600	5.227%	3.411%	2.185%	1.411%	0.958%
\$835,000	700	4.690%	2.973%	1.856%	1.187%	0.819%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$835,000	800	4.265%	2.633%	1.612%	1.029%	0.727%
\$835,000	900	3.917%	2.363%	1.424%	0.913%	0.665%
\$835,000	1,000	3.626%	2.143%	1.277%	0.827%	0.621%
\$835,000	1,500	2.669%	1.463%	0.864%	0.614%	0.528%
\$835,000	2,000	2.129%	1.124%	0.693%	0.547%	0.508%
\$835,000	3,000	1.520%	0.799%	0.564%	0.509%	0.500%
\$835,000	4,000	1.190%	0.659%	0.525%	0.502%	0.499%
\$835,000	5,000	0.988%	0.591%	0.510%	0.500%	0.499%
\$835,000	10,000	0.619%	0.510%	0.501%	0.500%	0.499%
\$835,000	20,000	0.416%	0.402%	0.401%	0.400%	0.399%
\$835,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$835,000	40,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$840,000	100	16.865%	14.115%	11.710%	9.631%	7.854%
\$840,000	200	10.918%	8.476%	6.481%	4.888%	3.647%
\$840,000	300	8.381%	6.152%	4.430%	3.144%	2.218%
\$840,000	400	6.915%	4.850%	3.331%	2.262%	1.547%
\$840,000	500	5.939%	4.009%	2.649%	1.745%	1.180%
\$840,000	600	5.234%	3.417%	2.189%	1.414%	0.960%
\$840,000	700	4.697%	2.978%	1.860%	1.190%	0.821%
\$840,000	800	4.271%	2.638%	1.615%	1.031%	0.729%
\$840,000	900	3.923%	2.368%	1.427%	0.915%	0.665%
\$840,000	1,000	3.632%	2.147%	1.280%	0.828%	0.621%
\$840,000	1,500	2.673%	1.466%	0.866%	0.615%	0.529%
\$840,000	2,000	2.132%	1.126%	0.694%	0.547%	0.508%
\$840,000	3,000	1.522%	0.800%	0.564%	0.509%	0.500%
\$840,000	4,000	1.192%	0.660%	0.525%	0.502%	0.499%
\$840,000	5,000	0.989%	0.591%	0.511%	0.501%	0.499%
\$840,000	10,000	0.620%	0.510%	0.501%	0.500%	0.499%
\$840,000	20,000	0.416%	0.402%	0.401%	0.400%	0.399%
\$840,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$840,000	40,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$845,000	100	16.885%	14.135%	11.729%	9.648%	7.870%
\$845,000	200	10.932%	8.489%	6.492%	4.898%	3.656%
\$845,000	300	8.392%	6.162%	4.438%	3.151%	2.224%
\$845,000	400	6.924%	4.858%	3.337%	2.267%	1.551%
\$845,000	500	5.947%	4.016%	2.655%	1.749%	1.183%
\$845,000	600	5.242%	3.423%	2.194%	1.418%	0.962%
\$845,000	700	4.704%	2.983%	1.864%	1.192%	0.822%
\$845,000	800	4.277%	2.643%	1.619%	1.033%	0.730%
\$845,000	900	3.928%	2.372%	1.430%	0.917%	0.666%
\$845,000	1,000	3.637%	2.151%	1.282%	0.830%	0.622%
\$845,000	1,500	2.678%	1.469%	0.867%	0.616%	0.529%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$845,000	2,000	2.136%	1.128%	0.695%	0.547%	0.508%
\$845,000	3,000	1.525%	0.802%	0.565%	0.509%	0.500%
\$845,000	4,000	1.194%	0.661%	0.525%	0.502%	0.499%
\$845,000	5,000	0.991%	0.592%	0.511%	0.501%	0.499%
\$845,000	10,000	0.620%	0.510%	0.501%	0.500%	0.499%
\$845,000	20,000	0.416%	0.403%	0.401%	0.400%	0.399%
\$845,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$845,000	40,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$850,000	100	16.906%	14.155%	11.748%	9.665%	7.886%
\$850,000	200	10.946%	8.502%	6.504%	4.908%	3.664%
\$850,000	300	8.403%	6.172%	4.447%	3.158%	2.229%
\$850,000	400	6.933%	4.867%	3.344%	2.273%	1.555%
\$850,000	500	5.955%	4.023%	2.660%	1.753%	1.186%
\$850,000	600	5.249%	3.430%	2.198%	1.421%	0.964%
\$850,000	700	4.710%	2.989%	1.868%	1.195%	0.824%
\$850,000	800	4.283%	2.648%	1.622%	1.035%	0.731%
\$850,000	900	3.934%	2.376%	1.433%	0.918%	0.667%
\$850,000	1,000	3.643%	2.155%	1.285%	0.831%	0.623%
\$850,000	1,500	2.682%	1.471%	0.869%	0.616%	0.529%
\$850,000	2,000	2.139%	1.130%	0.696%	0.548%	0.508%
\$850,000	3,000	1.527%	0.803%	0.565%	0.510%	0.500%
\$850,000	4,000	1.196%	0.662%	0.525%	0.502%	0.499%
\$850,000	5,000	0.992%	0.592%	0.511%	0.501%	0.499%
\$850,000	10,000	0.621%	0.510%	0.501%	0.500%	0.499%
\$850,000	20,000	0.416%	0.403%	0.401%	0.400%	0.399%
\$850,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$850,000	40,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$855,000	100	16.927%	14.175%	11.767%	9.683%	7.902%
\$855,000	200	10.960%	8.515%	6.516%	4.918%	3.673%
\$855,000	300	8.415%	6.182%	4.455%	3.165%	2.235%
\$855,000	400	6.943%	4.875%	3.351%	2.278%	1.559%
\$855,000	500	5.964%	4.030%	2.666%	1.757%	1.188%
\$855,000	600	5.257%	3.436%	2.203%	1.424%	0.967%
\$855,000	700	4.717%	2.994%	1.872%	1.198%	0.826%
\$855,000	800	4.289%	2.653%	1.625%	1.037%	0.732%
\$855,000	900	3.940%	2.381%	1.436%	0.920%	0.668%
\$855,000	1,000	3.648%	2.159%	1.287%	0.833%	0.624%
\$855,000	1,500	2.686%	1.474%	0.870%	0.617%	0.529%
\$855,000	2,000	2.143%	1.132%	0.697%	0.548%	0.508%
\$855,000	3,000	1.530%	0.804%	0.566%	0.510%	0.500%
\$855,000	4,000	1.198%	0.662%	0.525%	0.502%	0.499%
\$855,000	5,000	0.994%	0.593%	0.511%	0.501%	0.499%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$855,000	10,000	0.621%	0.510%	0.501%	0.500%	0.499%
\$855,000	20,000	0.416%	0.403%	0.401%	0.400%	0.399%
\$855,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$855,000	40,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$860,000	100	16.948%	14.195%	11.785%	9.700%	7.918%
\$860,000	200	10.975%	8.528%	6.528%	4.929%	3.681%
\$860,000	300	8.426%	6.192%	4.464%	3.172%	2.240%
\$860,000	400	6.952%	4.883%	3.357%	2.283%	1.562%
\$860,000	500	5.972%	4.037%	2.671%	1.761%	1.191%
\$860,000	600	5.264%	3.442%	2.208%	1.427%	0.969%
\$860,000	700	4.724%	2.999%	1.876%	1.200%	0.827%
\$860,000	800	4.295%	2.657%	1.629%	1.039%	0.733%
\$860,000	900	3.945%	2.385%	1.439%	0.922%	0.669%
\$860,000	1,000	3.653%	2.163%	1.290%	0.834%	0.624%
\$860,000	1,500	2.690%	1.477%	0.872%	0.618%	0.530%
\$860,000	2,000	2.146%	1.134%	0.698%	0.548%	0.508%
\$860,000	3,000	1.533%	0.805%	0.566%	0.510%	0.500%
\$860,000	4,000	1.200%	0.663%	0.526%	0.502%	0.499%
\$860,000	5,000	0.996%	0.593%	0.511%	0.501%	0.499%
\$860,000	10,000	0.622%	0.510%	0.501%	0.500%	0.499%
\$860,000	20,000	0.416%	0.403%	0.401%	0.400%	0.399%
\$860,000	30,000	0.405%	0.402%	0.401%	0.400%	0.399%
\$860,000	40,000	0.404%	0.402%	0.401%	0.400%	0.399%
\$865,000	100	16.969%	14.215%	11.804%	9.718%	7.934%
\$865,000	200	10.989%	8.542%	6.539%	4.939%	3.690%
\$865,000	300	8.437%	6.202%	4.472%	3.179%	2.246%
\$865,000	400	6.962%	4.891%	3.364%	2.288%	1.566%
\$865,000	500	5.980%	4.043%	2.677%	1.765%	1.194%
\$865,000	600	5.271%	3.448%	2.212%	1.430%	0.971%
\$865,000	700	4.730%	3.005%	1.880%	1.203%	0.829%
\$865,000	800	4.301%	2.662%	1.632%	1.042%	0.735%
\$865,000	900	3.951%	2.389%	1.442%	0.924%	0.670%
\$865,000	1,000	3.659%	2.167%	1.293%	0.836%	0.625%
\$865,000	1,500	2.694%	1.480%	0.873%	0.618%	0.530%
\$865,000	2,000	2.149%	1.136%	0.699%	0.549%	0.508%
\$865,000	3,000	1.535%	0.806%	0.567%	0.510%	0.500%
\$865,000	4,000	1.202%	0.664%	0.526%	0.502%	0.499%
\$865,000	5,000	0.997%	0.594%	0.511%	0.501%	0.499%
\$865,000	10,000	0.623%	0.510%	0.501%	0.500%	0.499%
\$865,000	20,000	0.417%	0.403%	0.401%	0.400%	0.399%
\$865,000	30,000	0.406%	0.402%	0.401%	0.400%	0.399%
\$865,000	40,000	0.404%	0.402%	0.401%	0.400%	0.399%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$870,000	100	16.990%	14.235%	11.823%	9.735%	7.950%
\$870,000	200	11.003%	8.555%	6.551%	4.949%	3.699%
\$870,000	300	8.448%	6.212%	4.481%	3.186%	2.251%
\$870,000	400	6.971%	4.899%	3.371%	2.293%	1.570%
\$870,000	500	5.988%	4.050%	2.682%	1.769%	1.197%
\$870,000	600	5.279%	3.454%	2.217%	1.434%	0.973%
\$870,000	700	4.737%	3.010%	1.884%	1.205%	0.830%
\$870,000	800	4.308%	2.667%	1.636%	1.044%	0.736%
\$870,000	900	3.957%	2.394%	1.445%	0.926%	0.671%
\$870,000	1,000	3.664%	2.171%	1.295%	0.837%	0.626%
\$870,000	1,500	2.698%	1.482%	0.875%	0.619%	0.530%
\$870,000	2,000	2.153%	1.138%	0.700%	0.549%	0.508%
\$870,000	3,000	1.538%	0.808%	0.567%	0.510%	0.500%
\$870,000	4,000	1.204%	0.665%	0.526%	0.502%	0.499%
\$870,000	5,000	0.999%	0.594%	0.511%	0.501%	0.499%
\$870,000	10,000	0.623%	0.510%	0.501%	0.500%	0.499%
\$870,000	20,000	0.417%	0.403%	0.402%	0.401%	0.400%
\$870,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$870,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$875,000	100	17.011%	14.255%	11.842%	9.752%	7.966%
\$875,000	200	11.017%	8.568%	6.563%	4.959%	3.707%
\$875,000	300	8.459%	6.222%	4.489%	3.193%	2.257%
\$875,000	400	6.980%	4.907%	3.377%	2.299%	1.574%
\$875,000	500	5.997%	4.057%	2.688%	1.773%	1.199%
\$875,000	600	5.286%	3.460%	2.221%	1.437%	0.975%
\$875,000	700	4.744%	3.015%	1.888%	1.208%	0.832%
\$875,000	800	4.314%	2.672%	1.639%	1.046%	0.737%
\$875,000	900	3.963%	2.398%	1.448%	0.927%	0.672%
\$875,000	1,000	3.669%	2.175%	1.298%	0.839%	0.627%
\$875,000	1,500	2.703%	1.485%	0.876%	0.620%	0.531%
\$875,000	2,000	2.156%	1.140%	0.701%	0.550%	0.509%
\$875,000	3,000	1.540%	0.809%	0.567%	0.510%	0.500%
\$875,000	4,000	1.206%	0.666%	0.526%	0.503%	0.499%
\$875,000	5,000	1.000%	0.595%	0.511%	0.501%	0.499%
\$875,000	10,000	0.624%	0.510%	0.501%	0.500%	0.499%
\$875,000	20,000	0.417%	0.403%	0.402%	0.401%	0.400%
\$875,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$875,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$880,000	100	17.032%	14.275%	11.861%	9.770%	7.982%
\$880,000	200	11.031%	8.581%	6.574%	4.969%	3.716%
\$880,000	300	8.471%	6.232%	4.498%	3.200%	2.262%
\$880,000	400	6.990%	4.915%	3.384%	2.304%	1.578%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$880,000	500	6.005%	4.064%	2.693%	1.778%	1.202%
\$880,000	600	5.293%	3.466%	2.226%	1.440%	0.977%
\$880,000	700	4.750%	3.021%	1.892%	1.211%	0.833%
\$880,000	800	4.320%	2.677%	1.642%	1.048%	0.738%
\$880,000	900	3.968%	2.402%	1.451%	0.929%	0.673%
\$880,000	1,000	3.675%	2.179%	1.301%	0.840%	0.627%
\$880,000	1,500	2.707%	1.488%	0.878%	0.621%	0.531%
\$880,000	2,000	2.160%	1.142%	0.702%	0.550%	0.509%
\$880,000	3,000	1.543%	0.810%	0.568%	0.510%	0.500%
\$880,000	4,000	1.208%	0.666%	0.526%	0.503%	0.499%
\$880,000	5,000	1.002%	0.595%	0.512%	0.501%	0.499%
\$880,000	10,000	0.624%	0.511%	0.501%	0.500%	0.499%
\$880,000	20,000	0.417%	0.403%	0.402%	0.401%	0.400%
\$880,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$880,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$885,000	100	17.052%	14.295%	11.879%	9.787%	7.997%
\$885,000	200	11.045%	8.594%	6.586%	4.979%	3.724%
\$885,000	300	8.482%	6.242%	4.507%	3.207%	2.268%
\$885,000	400	6.999%	4.924%	3.391%	2.309%	1.581%
\$885,000	500	6.013%	4.071%	2.698%	1.782%	1.205%
\$885,000	600	5.301%	3.472%	2.230%	1.443%	0.979%
\$885,000	700	4.757%	3.026%	1.895%	1.213%	0.835%
\$885,000	800	4.326%	2.681%	1.646%	1.050%	0.740%
\$885,000	900	3.974%	2.407%	1.454%	0.931%	0.674%
\$885,000	1,000	3.680%	2.183%	1.303%	0.842%	0.628%
\$885,000	1,500	2.711%	1.491%	0.879%	0.621%	0.531%
\$885,000	2,000	2.163%	1.144%	0.703%	0.550%	0.509%
\$885,000	3,000	1.545%	0.811%	0.568%	0.510%	0.500%
\$885,000	4,000	1.210%	0.667%	0.527%	0.503%	0.499%
\$885,000	5,000	1.004%	0.596%	0.512%	0.501%	0.499%
\$885,000	10,000	0.625%	0.511%	0.501%	0.500%	0.499%
\$885,000	20,000	0.417%	0.403%	0.402%	0.401%	0.400%
\$885,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$885,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$890,000	100	17.073%	14.315%	11.898%	9.805%	8.013%
\$890,000	200	11.060%	8.607%	6.598%	4.990%	3.733%
\$890,000	300	8.493%	6.252%	4.515%	3.214%	2.273%
\$890,000	400	7.009%	4.932%	3.397%	2.314%	1.585%
\$890,000	500	6.021%	4.078%	2.704%	1.786%	1.208%
\$890,000	600	5.308%	3.478%	2.235%	1.446%	0.981%
\$890,000	700	4.764%	3.031%	1.899%	1.216%	0.837%
\$890,000	800	4.332%	2.686%	1.649%	1.052%	0.741%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$890,000	900	3.980%	2.411%	1.457%	0.933%	0.675%
\$890,000	1,000	3.685%	2.187%	1.306%	0.843%	0.629%
\$890,000	1,500	2.715%	1.493%	0.881%	0.622%	0.531%
\$890,000	2,000	2.167%	1.146%	0.704%	0.551%	0.509%
\$890,000	3,000	1.548%	0.813%	0.569%	0.510%	0.500%
\$890,000	4,000	1.212%	0.668%	0.527%	0.503%	0.499%
\$890,000	5,000	1.005%	0.596%	0.512%	0.501%	0.499%
\$890,000	10,000	0.626%	0.511%	0.501%	0.500%	0.499%
\$890,000	20,000	0.417%	0.403%	0.402%	0.401%	0.400%
\$890,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$890,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$895,000	100	17.094%	14.335%	11.917%	9.822%	8.029%
\$895,000	200	11.074%	8.620%	6.609%	5.000%	3.742%
\$895,000	300	8.504%	6.262%	4.524%	3.221%	2.279%
\$895,000	400	7.018%	4.940%	3.404%	2.319%	1.589%
\$895,000	500	6.029%	4.085%	2.709%	1.790%	1.210%
\$895,000	600	5.315%	3.484%	2.240%	1.450%	0.983%
\$895,000	700	4.771%	3.037%	1.903%	1.218%	0.838%
\$895,000	800	4.338%	2.691%	1.653%	1.055%	0.742%
\$895,000	900	3.986%	2.416%	1.460%	0.935%	0.676%
\$895,000	1,000	3.691%	2.191%	1.308%	0.845%	0.630%
\$895,000	1,500	2.719%	1.496%	0.882%	0.623%	0.532%
\$895,000	2,000	2.170%	1.148%	0.705%	0.551%	0.509%
\$895,000	3,000	1.551%	0.814%	0.569%	0.511%	0.500%
\$895,000	4,000	1.214%	0.669%	0.527%	0.503%	0.499%
\$895,000	5,000	1.007%	0.597%	0.512%	0.501%	0.499%
\$895,000	10,000	0.626%	0.511%	0.502%	0.500%	0.499%
\$895,000	20,000	0.417%	0.403%	0.402%	0.401%	0.400%
\$895,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$895,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$900,000	100	17.115%	14.355%	11.936%	9.840%	8.045%
\$900,000	200	11.088%	8.633%	6.621%	5.010%	3.750%
\$900,000	300	8.515%	6.272%	4.532%	3.228%	2.284%
\$900,000	400	7.027%	4.948%	3.411%	2.325%	1.593%
\$900,000	500	6.038%	4.092%	2.715%	1.794%	1.213%
\$900,000	600	5.323%	3.490%	2.244%	1.453%	0.985%
\$900,000	700	4.777%	3.042%	1.907%	1.221%	0.840%
\$900,000	800	4.345%	2.696%	1.656%	1.057%	0.743%
\$900,000	900	3.991%	2.420%	1.463%	0.936%	0.677%
\$900,000	1,000	3.696%	2.195%	1.311%	0.846%	0.630%
\$900,000	1,500	2.723%	1.499%	0.884%	0.623%	0.532%
\$900,000	2,000	2.174%	1.150%	0.706%	0.551%	0.509%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$900,000	3,000	1.553%	0.815%	0.570%	0.511%	0.500%
\$900,000	4,000	1.216%	0.670%	0.527%	0.503%	0.499%
\$900,000	5,000	1.009%	0.597%	0.512%	0.501%	0.499%
\$900,000	10,000	0.627%	0.511%	0.502%	0.500%	0.499%
\$900,000	20,000	0.417%	0.403%	0.402%	0.401%	0.400%
\$900,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$900,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$905,000	100	17.136%	14.375%	11.955%	9.857%	8.061%
\$905,000	200	11.102%	8.646%	6.633%	5.020%	3.759%
\$905,000	300	8.526%	6.282%	4.541%	3.235%	2.290%
\$905,000	400	7.037%	4.956%	3.418%	2.330%	1.597%
\$905,000	500	6.046%	4.099%	2.720%	1.798%	1.216%
\$905,000	600	5.330%	3.496%	2.249%	1.456%	0.987%
\$905,000	700	4.784%	3.048%	1.911%	1.224%	0.841%
\$905,000	800	4.351%	2.701%	1.659%	1.059%	0.745%
\$905,000	900	3.997%	2.424%	1.466%	0.938%	0.678%
\$905,000	1,000	3.702%	2.199%	1.314%	0.848%	0.631%
\$905,000	1,500	2.728%	1.502%	0.885%	0.624%	0.532%
\$905,000	2,000	2.177%	1.153%	0.707%	0.552%	0.509%
\$905,000	3,000	1.556%	0.816%	0.570%	0.511%	0.500%
\$905,000	4,000	1.218%	0.670%	0.527%	0.503%	0.500%
\$905,000	5,000	1.010%	0.598%	0.512%	0.501%	0.499%
\$905,000	10,000	0.628%	0.511%	0.502%	0.500%	0.499%
\$905,000	20,000	0.418%	0.403%	0.402%	0.401%	0.400%
\$905,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$905,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$910,000	100	17.157%	14.395%	11.973%	9.875%	8.077%
\$910,000	200	11.116%	8.659%	6.645%	5.030%	3.768%
\$910,000	300	8.538%	6.292%	4.549%	3.242%	2.296%
\$910,000	400	7.046%	4.965%	3.424%	2.335%	1.601%
\$910,000	500	6.054%	4.106%	2.726%	1.802%	1.219%
\$910,000	600	5.337%	3.502%	2.253%	1.459%	0.989%
\$910,000	700	4.791%	3.053%	1.915%	1.226%	0.843%
\$910,000	800	4.357%	2.706%	1.663%	1.061%	0.746%
\$910,000	900	4.003%	2.429%	1.469%	0.940%	0.679%
\$910,000	1,000	3.707%	2.203%	1.316%	0.850%	0.632%
\$910,000	1,500	2.732%	1.505%	0.887%	0.625%	0.533%
\$910,000	2,000	2.176%	1.151%	0.705%	0.550%	0.508%
\$910,000	3,000	1.558%	0.818%	0.570%	0.511%	0.501%
\$910,000	4,000	1.220%	0.671%	0.528%	0.503%	0.500%
\$910,000	5,000	1.012%	0.598%	0.512%	0.501%	0.499%
\$910,000	10,000	0.628%	0.511%	0.502%	0.500%	0.499%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$910,000	20,000	0.418%	0.403%	0.402%	0.401%	0.400%
\$910,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$910,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$915,000	100	17.174%	14.411%	11.989%	9.889%	8.090%
\$915,000	200	11.128%	8.670%	6.654%	5.039%	3.774%
\$915,000	300	8.547%	6.300%	4.556%	3.248%	2.300%
\$915,000	400	7.054%	4.971%	3.430%	2.339%	1.604%
\$915,000	500	6.061%	4.111%	2.730%	1.805%	1.221%
\$915,000	600	5.343%	3.507%	2.257%	1.462%	0.991%
\$915,000	700	4.796%	3.057%	1.918%	1.228%	0.844%
\$915,000	800	4.362%	2.709%	1.666%	1.063%	0.747%
\$915,000	900	4.007%	2.432%	1.471%	0.942%	0.680%
\$915,000	1,000	3.711%	2.206%	1.319%	0.851%	0.633%
\$915,000	1,500	2.735%	1.507%	0.888%	0.625%	0.533%
\$915,000	2,000	2.178%	1.152%	0.705%	0.550%	0.509%
\$915,000	3,000	1.560%	0.819%	0.571%	0.511%	0.501%
\$915,000	4,000	1.222%	0.672%	0.528%	0.503%	0.500%
\$915,000	5,000	1.013%	0.599%	0.512%	0.501%	0.499%
\$915,000	10,000	0.629%	0.511%	0.502%	0.500%	0.499%
\$915,000	20,000	0.418%	0.403%	0.402%	0.401%	0.400%
\$915,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$915,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$920,000	100	17.184%	14.421%	11.998%	9.898%	8.098%
\$920,000	200	11.135%	8.676%	6.660%	5.044%	3.779%
\$920,000	300	8.552%	6.305%	4.561%	3.251%	2.303%
\$920,000	400	7.059%	4.975%	3.433%	2.342%	1.606%
\$920,000	500	6.065%	4.115%	2.733%	1.807%	1.223%
\$920,000	600	5.347%	3.510%	2.259%	1.464%	0.992%
\$920,000	700	4.799%	3.060%	1.920%	1.230%	0.845%
\$920,000	800	4.365%	2.712%	1.667%	1.064%	0.747%
\$920,000	900	4.010%	2.434%	1.473%	0.943%	0.680%
\$920,000	1,000	3.714%	2.208%	1.320%	0.852%	0.633%
\$920,000	1,500	2.737%	1.508%	0.889%	0.626%	0.533%
\$920,000	2,000	2.180%	1.153%	0.706%	0.551%	0.509%
\$920,000	3,000	1.562%	0.819%	0.571%	0.511%	0.501%
\$920,000	4,000	1.223%	0.672%	0.528%	0.503%	0.500%
\$920,000	5,000	1.014%	0.599%	0.512%	0.501%	0.499%
\$920,000	10,000	0.629%	0.511%	0.502%	0.500%	0.499%
\$920,000	20,000	0.418%	0.403%	0.402%	0.401%	0.400%
\$920,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$920,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$925,000	100	17.195%	14.431%	12.008%	9.906%	8.106%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$925,000	200	11.142%	8.683%	6.666%	5.049%	3.783%
\$925,000	300	8.558%	6.310%	4.565%	3.255%	2.306%
\$925,000	400	7.063%	4.979%	3.437%	2.345%	1.608%
\$925,000	500	6.069%	4.118%	2.736%	1.809%	1.224%
\$925,000	600	5.351%	3.513%	2.262%	1.465%	0.993%
\$925,000	700	4.803%	3.063%	1.922%	1.231%	0.846%
\$925,000	800	4.368%	2.714%	1.669%	1.065%	0.748%
\$925,000	900	4.013%	2.437%	1.474%	0.943%	0.681%
\$925,000	1,000	3.717%	2.210%	1.321%	0.852%	0.633%
\$925,000	1,500	2.739%	1.510%	0.890%	0.626%	0.533%
\$925,000	2,000	2.182%	1.154%	0.706%	0.551%	0.509%
\$925,000	3,000	1.563%	0.820%	0.571%	0.511%	0.501%
\$925,000	4,000	1.224%	0.673%	0.528%	0.503%	0.500%
\$925,000	5,000	1.015%	0.599%	0.512%	0.501%	0.499%
\$925,000	10,000	0.629%	0.511%	0.502%	0.500%	0.499%
\$925,000	20,000	0.418%	0.403%	0.402%	0.401%	0.400%
\$925,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$925,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$930,000	100	17.205%	14.441%	12.017%	9.915%	8.114%
\$930,000	200	11.149%	8.689%	6.672%	5.054%	3.788%
\$930,000	300	8.564%	6.315%	4.569%	3.258%	2.308%
\$930,000	400	7.068%	4.983%	3.440%	2.347%	1.610%
\$930,000	500	6.073%	4.122%	2.739%	1.811%	1.225%
\$930,000	600	5.354%	3.516%	2.264%	1.467%	0.994%
\$930,000	700	4.806%	3.065%	1.924%	1.232%	0.847%
\$930,000	800	4.371%	2.717%	1.671%	1.066%	0.749%
\$930,000	900	4.016%	2.439%	1.476%	0.944%	0.681%
\$930,000	1,000	3.719%	2.212%	1.323%	0.853%	0.634%
\$930,000	1,500	2.741%	1.511%	0.891%	0.626%	0.533%
\$930,000	2,000	2.184%	1.155%	0.707%	0.551%	0.509%
\$930,000	3,000	1.564%	0.820%	0.571%	0.511%	0.501%
\$930,000	4,000	1.225%	0.673%	0.528%	0.503%	0.500%
\$930,000	5,000	1.016%	0.600%	0.512%	0.501%	0.500%
\$930,000	10,000	0.630%	0.511%	0.502%	0.500%	0.499%
\$930,000	20,000	0.418%	0.403%	0.402%	0.401%	0.400%
\$930,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$930,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$935,000	100	17.216%	14.451%	12.027%	9.924%	8.122%
\$935,000	200	11.156%	8.696%	6.678%	5.059%	3.792%
\$935,000	300	8.569%	6.320%	4.574%	3.262%	2.311%
\$935,000	400	7.073%	4.988%	3.443%	2.350%	1.612%
\$935,000	500	6.077%	4.125%	2.741%	1.813%	1.227%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$935,000	600	5.358%	3.519%	2.266%	1.469%	0.995%
\$935,000	700	4.809%	3.068%	1.926%	1.234%	0.848%
\$935,000	800	4.374%	2.719%	1.673%	1.067%	0.749%
\$935,000	900	4.019%	2.441%	1.477%	0.945%	0.682%
\$935,000	1,000	3.722%	2.214%	1.324%	0.854%	0.634%
\$935,000	1,500	2.743%	1.512%	0.891%	0.627%	0.533%
\$935,000	2,000	2.185%	1.156%	0.707%	0.551%	0.509%
\$935,000	3,000	1.566%	0.821%	0.572%	0.511%	0.501%
\$935,000	4,000	1.226%	0.673%	0.528%	0.503%	0.500%
\$935,000	5,000	1.016%	0.600%	0.513%	0.501%	0.500%
\$935,000	10,000	0.630%	0.511%	0.502%	0.500%	0.499%
\$935,000	20,000	0.418%	0.403%	0.402%	0.401%	0.400%
\$935,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$935,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$940,000	100	17.226%	14.461%	12.036%	9.933%	8.130%
\$940,000	200	11.163%	8.703%	6.684%	5.065%	3.796%
\$940,000	300	8.575%	6.325%	4.578%	3.266%	2.314%
\$940,000	400	7.078%	4.992%	3.447%	2.353%	1.614%
\$940,000	500	6.081%	4.129%	2.744%	1.815%	1.228%
\$940,000	600	5.362%	3.522%	2.269%	1.470%	0.996%
\$940,000	700	4.813%	3.071%	1.928%	1.235%	0.848%
\$940,000	800	4.377%	2.722%	1.674%	1.068%	0.750%
\$940,000	900	4.022%	2.443%	1.479%	0.946%	0.682%
\$940,000	1,000	3.725%	2.216%	1.325%	0.855%	0.635%
\$940,000	1,500	2.746%	1.514%	0.892%	0.627%	0.533%
\$940,000	2,000	2.187%	1.157%	0.708%	0.551%	0.509%
\$940,000	3,000	1.567%	0.822%	0.572%	0.511%	0.501%
\$940,000	4,000	1.227%	0.674%	0.528%	0.503%	0.500%
\$940,000	5,000	1.017%	0.600%	0.513%	0.501%	0.500%
\$940,000	10,000	0.630%	0.512%	0.502%	0.501%	0.500%
\$940,000	20,000	0.418%	0.403%	0.402%	0.401%	0.400%
\$940,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$940,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$945,000	100	17.237%	14.471%	12.045%	9.942%	8.139%
\$945,000	200	11.170%	8.709%	6.690%	5.070%	3.801%
\$945,000	300	8.580%	6.331%	4.582%	3.269%	2.317%
\$945,000	400	7.082%	4.996%	3.450%	2.355%	1.616%
\$945,000	500	6.086%	4.132%	2.747%	1.817%	1.230%
\$945,000	600	5.365%	3.525%	2.271%	1.472%	0.998%
\$945,000	700	4.816%	3.073%	1.930%	1.237%	0.849%
\$945,000	800	4.380%	2.724%	1.676%	1.069%	0.751%
\$945,000	900	4.025%	2.445%	1.480%	0.947%	0.683%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$945,000	1,000	3.727%	2.218%	1.327%	0.855%	0.635%
\$945,000	1,500	2.748%	1.515%	0.893%	0.628%	0.534%
\$945,000	2,000	2.189%	1.159%	0.708%	0.551%	0.509%
\$945,000	3,000	1.568%	0.822%	0.572%	0.511%	0.501%
\$945,000	4,000	1.228%	0.674%	0.528%	0.503%	0.500%
\$945,000	5,000	1.018%	0.600%	0.513%	0.501%	0.500%
\$945,000	10,000	0.631%	0.512%	0.502%	0.501%	0.500%
\$945,000	20,000	0.418%	0.403%	0.402%	0.401%	0.400%
\$945,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$945,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$950,000	100	17.247%	14.481%	12.055%	9.950%	8.147%
\$950,000	200	11.178%	8.716%	6.696%	5.075%	3.805%
\$950,000	300	8.586%	6.336%	4.587%	3.273%	2.320%
\$950,000	400	7.087%	5.000%	3.454%	2.358%	1.617%
\$950,000	500	6.090%	4.136%	2.750%	1.820%	1.231%
\$950,000	600	5.369%	3.528%	2.273%	1.474%	0.999%
\$950,000	700	4.820%	3.076%	1.932%	1.238%	0.850%
\$950,000	800	4.384%	2.726%	1.678%	1.071%	0.751%
\$950,000	900	4.027%	2.448%	1.482%	0.948%	0.683%
\$950,000	1,000	3.730%	2.220%	1.328%	0.856%	0.635%
\$950,000	1,500	2.750%	1.517%	0.894%	0.628%	0.534%
\$950,000	2,000	2.191%	1.160%	0.709%	0.552%	0.509%
\$950,000	3,000	1.570%	0.823%	0.572%	0.511%	0.501%
\$950,000	4,000	1.229%	0.675%	0.529%	0.503%	0.500%
\$950,000	5,000	1.019%	0.601%	0.513%	0.501%	0.500%
\$950,000	10,000	0.631%	0.512%	0.502%	0.501%	0.500%
\$950,000	20,000	0.418%	0.403%	0.402%	0.401%	0.400%
\$950,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$950,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$955,000	100	17.258%	14.491%	12.064%	9.959%	8.155%
\$955,000	200	11.185%	8.722%	6.702%	5.080%	3.810%
\$955,000	300	8.592%	6.341%	4.591%	3.276%	2.323%
\$955,000	400	7.092%	5.004%	3.457%	2.361%	1.619%
\$955,000	500	6.094%	4.139%	2.753%	1.822%	1.233%
\$955,000	600	5.373%	3.531%	2.276%	1.475%	1.000%
\$955,000	700	4.823%	3.079%	1.934%	1.239%	0.851%
\$955,000	800	4.387%	2.729%	1.679%	1.072%	0.752%
\$955,000	900	4.030%	2.450%	1.484%	0.949%	0.684%
\$955,000	1,000	3.733%	2.222%	1.329%	0.857%	0.636%
\$955,000	1,500	2.752%	1.518%	0.894%	0.628%	0.534%
\$955,000	2,000	2.192%	1.161%	0.709%	0.552%	0.509%
\$955,000	3,000	1.571%	0.824%	0.572%	0.512%	0.501%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$955,000	4,000	1.230%	0.675%	0.529%	0.503%	0.500%
\$955,000	5,000	1.020%	0.601%	0.513%	0.501%	0.500%
\$955,000	10,000	0.631%	0.512%	0.502%	0.501%	0.500%
\$955,000	20,000	0.418%	0.403%	0.402%	0.401%	0.400%
\$955,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$955,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$960,000	100	17.268%	14.501%	12.074%	9.968%	8.163%
\$960,000	200	11.192%	8.729%	6.707%	5.085%	3.814%
\$960,000	300	8.597%	6.346%	4.595%	3.280%	2.325%
\$960,000	400	7.097%	5.008%	3.460%	2.363%	1.621%
\$960,000	500	6.098%	4.143%	2.755%	1.824%	1.234%
\$960,000	600	5.377%	3.534%	2.278%	1.477%	1.001%
\$960,000	700	4.826%	3.082%	1.936%	1.241%	0.852%
\$960,000	800	4.390%	2.731%	1.681%	1.073%	0.752%
\$960,000	900	4.033%	2.452%	1.485%	0.950%	0.684%
\$960,000	1,000	3.736%	2.224%	1.331%	0.858%	0.636%
\$960,000	1,500	2.754%	1.519%	0.895%	0.629%	0.534%
\$960,000	2,000	2.194%	1.162%	0.710%	0.552%	0.509%
\$960,000	3,000	1.572%	0.824%	0.573%	0.512%	0.501%
\$960,000	4,000	1.231%	0.675%	0.529%	0.503%	0.500%
\$960,000	5,000	1.021%	0.601%	0.513%	0.501%	0.500%
\$960,000	10,000	0.632%	0.512%	0.502%	0.501%	0.500%
\$960,000	20,000	0.418%	0.403%	0.402%	0.401%	0.400%
\$960,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$960,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$965,000	100	17.279%	14.512%	12.083%	9.977%	8.171%
\$965,000	200	11.199%	8.736%	6.713%	5.090%	3.818%
\$965,000	300	8.603%	6.351%	4.600%	3.283%	2.328%
\$965,000	400	7.101%	5.012%	3.464%	2.366%	1.623%
\$965,000	500	6.102%	4.146%	2.758%	1.826%	1.235%
\$965,000	600	5.380%	3.537%	2.281%	1.478%	1.002%
\$965,000	700	4.830%	3.084%	1.938%	1.242%	0.853%
\$965,000	800	4.393%	2.734%	1.683%	1.074%	0.753%
\$965,000	900	4.036%	2.454%	1.487%	0.951%	0.685%
\$965,000	1,000	3.738%	2.226%	1.332%	0.859%	0.637%
\$965,000	1,500	2.756%	1.521%	0.896%	0.629%	0.534%
\$965,000	2,000	2.196%	1.163%	0.710%	0.552%	0.509%
\$965,000	3,000	1.573%	0.825%	0.573%	0.512%	0.501%
\$965,000	4,000	1.232%	0.676%	0.529%	0.503%	0.500%
\$965,000	5,000	1.021%	0.601%	0.513%	0.501%	0.500%
\$965,000	10,000	0.632%	0.512%	0.502%	0.501%	0.500%
\$965,000	20,000	0.418%	0.403%	0.402%	0.401%	0.400%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$965,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$965,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$970,000	100	17.289%	14.522%	12.093%	9.986%	8.179%
\$970,000	200	11.206%	8.742%	6.719%	5.096%	3.823%
\$970,000	300	8.609%	6.356%	4.604%	3.287%	2.331%
\$970,000	400	7.106%	5.016%	3.467%	2.369%	1.625%
\$970,000	500	6.106%	4.150%	2.761%	1.828%	1.237%
\$970,000	600	5.384%	3.540%	2.283%	1.480%	1.003%
\$970,000	700	4.833%	3.087%	1.940%	1.243%	0.853%
\$970,000	800	4.396%	2.736%	1.685%	1.075%	0.754%
\$970,000	900	4.039%	2.457%	1.488%	0.952%	0.685%
\$970,000	1,000	3.741%	2.228%	1.333%	0.859%	0.637%
\$970,000	1,500	2.758%	1.522%	0.897%	0.629%	0.534%
\$970,000	2,000	2.197%	1.164%	0.711%	0.552%	0.509%
\$970,000	3,000	1.575%	0.825%	0.573%	0.512%	0.501%
\$970,000	4,000	1.233%	0.676%	0.529%	0.503%	0.500%
\$970,000	5,000	1.022%	0.602%	0.513%	0.501%	0.500%
\$970,000	10,000	0.632%	0.512%	0.502%	0.501%	0.500%
\$970,000	20,000	0.418%	0.403%	0.402%	0.401%	0.400%
\$970,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$970,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$975,000	100	17.300%	14.532%	12.102%	9.995%	8.187%
\$975,000	200	11.213%	8.749%	6.725%	5.101%	3.827%
\$975,000	300	8.614%	6.361%	4.608%	3.291%	2.334%
\$975,000	400	7.111%	5.021%	3.471%	2.371%	1.627%
\$975,000	500	6.110%	4.154%	2.764%	1.830%	1.238%
\$975,000	600	5.388%	3.543%	2.285%	1.482%	1.004%
\$975,000	700	4.836%	3.090%	1.942%	1.245%	0.854%
\$975,000	800	4.399%	2.739%	1.686%	1.076%	0.754%
\$975,000	900	4.042%	2.459%	1.490%	0.953%	0.686%
\$975,000	1,000	3.744%	2.230%	1.335%	0.860%	0.637%
\$975,000	1,500	2.760%	1.524%	0.898%	0.630%	0.534%
\$975,000	2,000	2.199%	1.165%	0.711%	0.553%	0.509%
\$975,000	3,000	1.576%	0.826%	0.573%	0.512%	0.501%
\$975,000	4,000	1.234%	0.677%	0.529%	0.503%	0.500%
\$975,000	5,000	1.023%	0.602%	0.513%	0.501%	0.500%
\$975,000	10,000	0.632%	0.512%	0.502%	0.501%	0.500%
\$975,000	20,000	0.419%	0.403%	0.402%	0.401%	0.400%
\$975,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$975,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$980,000	100	17.310%	14.542%	12.112%	10.003%	8.195%
\$980,000	200	11.220%	8.755%	6.731%	5.106%	3.832%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$980,000	300	8.620%	6.366%	4.613%	3.294%	2.337%
\$980,000	400	7.115%	5.025%	3.474%	2.374%	1.629%
\$980,000	500	6.115%	4.157%	2.767%	1.832%	1.240%
\$980,000	600	5.391%	3.547%	2.288%	1.483%	1.005%
\$980,000	700	4.840%	3.092%	1.944%	1.246%	0.855%
\$980,000	800	4.402%	2.741%	1.688%	1.077%	0.755%
\$980,000	900	4.045%	2.461%	1.491%	0.954%	0.686%
\$980,000	1,000	3.746%	2.232%	1.336%	0.861%	0.638%
\$980,000	1,500	2.762%	1.525%	0.898%	0.630%	0.535%
\$980,000	2,000	2.201%	1.166%	0.712%	0.553%	0.509%
\$980,000	3,000	1.577%	0.827%	0.574%	0.512%	0.501%
\$980,000	4,000	1.235%	0.677%	0.529%	0.503%	0.500%
\$980,000	5,000	1.024%	0.602%	0.513%	0.501%	0.500%
\$980,000	10,000	0.633%	0.512%	0.502%	0.501%	0.500%
\$980,000	20,000	0.419%	0.403%	0.402%	0.401%	0.400%
\$980,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$980,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$985,000	100	17.321%	14.552%	12.121%	10.012%	8.203%
\$985,000	200	11.227%	8.762%	6.737%	5.111%	3.836%
\$985,000	300	8.625%	6.371%	4.617%	3.298%	2.340%
\$985,000	400	7.120%	5.029%	3.477%	2.377%	1.631%
\$985,000	500	6.119%	4.161%	2.769%	1.834%	1.241%
\$985,000	600	5.395%	3.550%	2.290%	1.485%	1.006%
\$985,000	700	4.843%	3.095%	1.946%	1.247%	0.856%
\$985,000	800	4.405%	2.744%	1.690%	1.078%	0.756%
\$985,000	900	4.048%	2.463%	1.493%	0.955%	0.687%
\$985,000	1,000	3.749%	2.234%	1.337%	0.862%	0.638%
\$985,000	1,500	2.764%	1.526%	0.899%	0.630%	0.535%
\$985,000	2,000	2.203%	1.167%	0.712%	0.553%	0.509%
\$985,000	3,000	1.579%	0.827%	0.574%	0.512%	0.501%
\$985,000	4,000	1.236%	0.677%	0.529%	0.503%	0.500%
\$985,000	5,000	1.025%	0.602%	0.513%	0.501%	0.500%
\$985,000	10,000	0.633%	0.512%	0.502%	0.501%	0.500%
\$985,000	20,000	0.419%	0.403%	0.402%	0.401%	0.400%
\$985,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$985,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$990,000	100	17.331%	14.562%	12.131%	10.021%	8.211%
\$990,000	200	11.235%	8.769%	6.743%	5.116%	3.840%
\$990,000	300	8.631%	6.376%	4.621%	3.301%	2.342%
\$990,000	400	7.125%	5.033%	3.481%	2.379%	1.633%
\$990,000	500	6.123%	4.164%	2.772%	1.836%	1.243%
\$990,000	600	5.399%	3.553%	2.292%	1.487%	1.007%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors

ISL limit	members	110%	115%	120%	125%	130%
\$990,000	700	4.846%	3.098%	1.948%	1.249%	0.857%
\$990,000	800	4.408%	2.746%	1.692%	1.079%	0.756%
\$990,000	900	4.051%	2.465%	1.494%	0.956%	0.687%
\$990,000	1,000	3.752%	2.236%	1.339%	0.863%	0.639%
\$990,000	1,500	2.767%	1.528%	0.900%	0.631%	0.535%
\$990,000	2,000	2.204%	1.168%	0.713%	0.553%	0.509%
\$990,000	3,000	1.580%	0.828%	0.574%	0.512%	0.501%
\$990,000	4,000	1.237%	0.678%	0.529%	0.503%	0.500%
\$990,000	5,000	1.026%	0.603%	0.513%	0.501%	0.500%
\$990,000	10,000	0.633%	0.512%	0.502%	0.501%	0.500%
\$990,000	20,000	0.419%	0.403%	0.402%	0.401%	0.400%
\$990,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$990,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$995,000	100	17.342%	14.572%	12.140%	10.030%	8.219%
\$995,000	200	11.242%	8.775%	6.749%	5.122%	3.845%
\$995,000	300	8.637%	6.381%	4.626%	3.305%	2.345%
\$995,000	400	7.130%	5.037%	3.484%	2.382%	1.635%
\$995,000	500	6.127%	4.168%	2.775%	1.838%	1.244%
\$995,000	600	5.403%	3.556%	2.295%	1.488%	1.008%
\$995,000	700	4.850%	3.101%	1.950%	1.250%	0.858%
\$995,000	800	4.411%	2.748%	1.693%	1.081%	0.757%
\$995,000	900	4.053%	2.468%	1.496%	0.956%	0.688%
\$995,000	1,000	3.754%	2.238%	1.340%	0.863%	0.639%
\$995,000	1,500	2.769%	1.529%	0.901%	0.631%	0.535%
\$995,000	2,000	2.206%	1.169%	0.713%	0.553%	0.509%
\$995,000	3,000	1.581%	0.829%	0.574%	0.512%	0.501%
\$995,000	4,000	1.238%	0.678%	0.530%	0.503%	0.500%
\$995,000	5,000	1.026%	0.603%	0.513%	0.501%	0.500%
\$995,000	10,000	0.634%	0.512%	0.502%	0.501%	0.500%
\$995,000	20,000	0.419%	0.403%	0.402%	0.401%	0.400%
\$995,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$995,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%
\$1,000,000	100	17.352%	14.582%	12.150%	10.039%	8.228%
\$1,000,000	200	11.249%	8.782%	6.755%	5.127%	3.849%
\$1,000,000	300	8.642%	6.386%	4.630%	3.309%	2.348%
\$1,000,000	400	7.134%	5.041%	3.488%	2.385%	1.637%
\$1,000,000	500	6.131%	4.171%	2.778%	1.840%	1.245%
\$1,000,000	600	5.406%	3.559%	2.297%	1.490%	1.009%
\$1,000,000	700	4.853%	3.103%	1.952%	1.251%	0.858%
\$1,000,000	800	4.415%	2.751%	1.695%	1.082%	0.758%
\$1,000,000	900	4.056%	2.470%	1.497%	0.957%	0.688%
\$1,000,000	1,000	3.757%	2.241%	1.341%	0.864%	0.640%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Aggregate Stop Loss Rate Factors**

ISL limit	members	110%	115%	120%	125%	130%
\$1,000,000	1,500	2.771%	1.531%	0.902%	0.632%	0.535%
\$1,000,000	2,000	2.208%	1.170%	0.714%	0.554%	0.510%
\$1,000,000	3,000	1.583%	0.829%	0.574%	0.512%	0.501%
\$1,000,000	4,000	1.239%	0.679%	0.530%	0.503%	0.500%
\$1,000,000	5,000	1.027%	0.603%	0.513%	0.501%	0.500%
\$1,000,000	10,000	0.634%	0.512%	0.502%	0.501%	0.500%
\$1,000,000	20,000	0.419%	0.403%	0.402%	0.401%	0.400%
\$1,000,000	30,000	0.406%	0.403%	0.402%	0.401%	0.400%
\$1,000,000	40,000	0.404%	0.403%	0.402%	0.401%	0.400%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$30,000	100	3.356%	2.117%
\$30,000	200	2.240%	1.170%
\$30,000	300	1.731%	0.779%
\$30,000	400	1.416%	0.560%
\$30,000	500	1.195%	0.420%
\$30,000	600	1.028%	0.323%
\$30,000	700	0.897%	0.254%
\$30,000	800	0.791%	0.202%
\$30,000	900	0.704%	0.163%
\$30,000	1000	0.631%	0.133%
\$30,000	1500	0.395%	0.052%
\$30,000	2000	0.272%	0.023%
\$30,000	3000	0.154%	0.006%
\$30,000	4000	0.100%	0.002%
\$30,000	5000	0.070%	0.001%
\$30,000	10000	0.019%	0.001%
\$30,000	20000	0.003%	0.001%
\$30,000	30000	0.002%	0.001%
\$30,000	40000	0.001%	0.001%
\$35,000	100	3.623%	2.322%
\$35,000	200	2.426%	1.297%
\$35,000	300	1.882%	0.873%
\$35,000	400	1.547%	0.633%
\$35,000	500	1.311%	0.479%
\$35,000	600	1.133%	0.373%
\$35,000	700	0.992%	0.295%
\$35,000	800	0.879%	0.237%
\$35,000	900	0.785%	0.193%
\$35,000	1000	0.706%	0.159%
\$35,000	1500	0.448%	0.065%
\$35,000	2000	0.311%	0.030%
\$35,000	3000	0.177%	0.008%
\$35,000	4000	0.116%	0.003%
\$35,000	5000	0.082%	0.001%
\$35,000	10000	0.023%	0.001%
\$35,000	20000	0.004%	0.001%
\$35,000	30000	0.002%	0.001%
\$35,000	40000	0.002%	0.001%
\$40,000	100	3.881%	2.527%
\$40,000	200	2.606%	1.424%
\$40,000	300	2.029%	0.967%
\$40,000	400	1.674%	0.709%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$40,000	500	1.424%	0.541%
\$40,000	600	1.236%	0.425%
\$40,000	700	1.087%	0.339%
\$40,000	800	0.966%	0.275%
\$40,000	900	0.866%	0.226%
\$40,000	1000	0.781%	0.187%
\$40,000	1500	0.502%	0.080%
\$40,000	2000	0.351%	0.038%
\$40,000	3000	0.202%	0.010%
\$40,000	4000	0.133%	0.004%
\$40,000	5000	0.094%	0.002%
\$40,000	10000	0.027%	0.001%
\$40,000	20000	0.005%	0.001%
\$40,000	30000	0.002%	0.001%
\$40,000	40000	0.002%	0.001%
\$45,000	100	4.132%	2.728%
\$45,000	200	2.780%	1.551%
\$45,000	300	2.171%	1.062%
\$45,000	400	1.798%	0.784%
\$45,000	500	1.535%	0.604%
\$45,000	600	1.337%	0.478%
\$45,000	700	1.180%	0.385%
\$45,000	800	1.052%	0.315%
\$45,000	900	0.946%	0.260%
\$45,000	1000	0.856%	0.217%
\$45,000	1500	0.557%	0.096%
\$45,000	2000	0.393%	0.047%
\$45,000	3000	0.228%	0.014%
\$45,000	4000	0.150%	0.005%
\$45,000	5000	0.107%	0.002%
\$45,000	10000	0.032%	0.001%
\$45,000	20000	0.006%	0.001%
\$45,000	30000	0.003%	0.001%
\$45,000	40000	0.002%	0.001%
\$50,000	100	4.374%	2.927%
\$50,000	200	2.948%	1.675%
\$50,000	300	2.309%	1.156%
\$50,000	400	1.918%	0.860%
\$50,000	500	1.643%	0.668%
\$50,000	600	1.435%	0.532%
\$50,000	700	1.271%	0.432%
\$50,000	800	1.137%	0.355%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$50,000	900	1.025%	0.296%
\$50,000	1000	0.930%	0.248%
\$50,000	1500	0.612%	0.113%
\$50,000	2000	0.436%	0.057%
\$50,000	3000	0.255%	0.017%
\$50,000	4000	0.169%	0.006%
\$50,000	5000	0.121%	0.003%
\$50,000	10000	0.037%	0.001%
\$50,000	20000	0.008%	0.001%
\$50,000	30000	0.003%	0.001%
\$50,000	40000	0.002%	0.001%
\$55,000	100	4.644%	3.154%
\$55,000	200	3.136%	1.820%
\$55,000	300	2.463%	1.266%
\$55,000	400	2.052%	0.950%
\$55,000	500	1.765%	0.743%
\$55,000	600	1.547%	0.597%
\$55,000	700	1.375%	0.488%
\$55,000	800	1.234%	0.405%
\$55,000	900	1.116%	0.339%
\$55,000	1000	1.016%	0.287%
\$55,000	1500	0.678%	0.136%
\$55,000	2000	0.487%	0.070%
\$55,000	3000	0.288%	0.022%
\$55,000	4000	0.192%	0.008%
\$55,000	5000	0.138%	0.004%
\$55,000	10000	0.044%	0.001%
\$55,000	20000	0.009%	0.001%
\$55,000	30000	0.003%	0.001%
\$55,000	40000	0.002%	0.001%
\$60,000	100	4.904%	3.374%
\$60,000	200	3.316%	1.960%
\$60,000	300	2.611%	1.373%
\$60,000	400	2.181%	1.037%
\$60,000	500	1.881%	0.817%
\$60,000	600	1.654%	0.661%
\$60,000	700	1.474%	0.544%
\$60,000	800	1.327%	0.454%
\$60,000	900	1.204%	0.383%
\$60,000	1000	1.099%	0.326%
\$60,000	1500	0.742%	0.159%
\$60,000	2000	0.538%	0.085%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$60,000	3000	0.322%	0.028%
\$60,000	4000	0.216%	0.011%
\$60,000	5000	0.156%	0.005%
\$60,000	10000	0.051%	0.001%
\$60,000	20000	0.011%	0.001%
\$60,000	30000	0.004%	0.001%
\$60,000	40000	0.002%	0.001%
\$65,000	100	5.121%	3.558%
\$65,000	200	3.467%	2.078%
\$65,000	300	2.733%	1.462%
\$65,000	400	2.288%	1.110%
\$65,000	500	1.978%	0.879%
\$65,000	600	1.743%	0.714%
\$65,000	700	1.557%	0.591%
\$65,000	800	1.404%	0.496%
\$65,000	900	1.276%	0.420%
\$65,000	1000	1.167%	0.359%
\$65,000	1500	0.795%	0.179%
\$65,000	2000	0.580%	0.097%
\$65,000	3000	0.351%	0.034%
\$65,000	4000	0.236%	0.014%
\$65,000	5000	0.171%	0.006%
\$65,000	10000	0.057%	0.001%
\$65,000	20000	0.013%	0.001%
\$65,000	30000	0.005%	0.001%
\$65,000	40000	0.003%	0.001%
\$70,000	100	5.387%	3.790%
\$70,000	200	3.651%	2.227%
\$70,000	300	2.884%	1.576%
\$70,000	400	2.420%	1.204%
\$70,000	500	2.097%	0.959%
\$70,000	600	1.853%	0.784%
\$70,000	700	1.659%	0.653%
\$70,000	800	1.501%	0.551%
\$70,000	900	1.368%	0.470%
\$70,000	1000	1.254%	0.404%
\$70,000	1500	0.864%	0.207%
\$70,000	2000	0.636%	0.116%
\$70,000	3000	0.389%	0.042%
\$70,000	4000	0.264%	0.017%
\$70,000	5000	0.192%	0.008%
\$70,000	10000	0.065%	0.001%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$70,000	20000	0.016%	0.001%
\$70,000	30000	0.006%	0.001%
\$70,000	40000	0.003%	0.001%
\$75,000	100	5.644%	4.015%
\$75,000	200	3.829%	2.371%
\$75,000	300	3.029%	1.687%
\$75,000	400	2.547%	1.296%
\$75,000	500	2.211%	1.037%
\$75,000	600	1.958%	0.852%
\$75,000	700	1.758%	0.713%
\$75,000	800	1.593%	0.605%
\$75,000	900	1.455%	0.519%
\$75,000	1000	1.337%	0.448%
\$75,000	1500	0.931%	0.235%
\$75,000	2000	0.691%	0.134%
\$75,000	3000	0.427%	0.051%
\$75,000	4000	0.291%	0.022%
\$75,000	5000	0.213%	0.010%
\$75,000	10000	0.073%	0.001%
\$75,000	20000	0.019%	0.001%
\$75,000	30000	0.007%	0.001%
\$75,000	40000	0.003%	0.001%
\$80,000	100	5.814%	4.162%
\$80,000	200	3.946%	2.465%
\$80,000	300	3.124%	1.759%
\$80,000	400	2.629%	1.355%
\$80,000	500	2.286%	1.088%
\$80,000	600	2.027%	0.897%
\$80,000	700	1.822%	0.753%
\$80,000	800	1.653%	0.640%
\$80,000	900	1.512%	0.550%
\$80,000	1000	1.391%	0.477%
\$80,000	1500	0.974%	0.253%
\$80,000	2000	0.726%	0.146%
\$80,000	3000	0.452%	0.056%
\$80,000	4000	0.310%	0.025%
\$80,000	5000	0.227%	0.012%
\$80,000	10000	0.079%	0.001%
\$80,000	20000	0.021%	0.001%
\$80,000	30000	0.008%	0.001%
\$80,000	40000	0.004%	0.001%
\$85,000	100	5.984%	4.309%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$85,000	200	4.064%	2.560%
\$85,000	300	3.220%	1.832%
\$85,000	400	2.712%	1.415%
\$85,000	500	2.360%	1.139%
\$85,000	600	2.095%	0.941%
\$85,000	700	1.885%	0.792%
\$85,000	800	1.713%	0.676%
\$85,000	900	1.569%	0.582%
\$85,000	1000	1.445%	0.506%
\$85,000	1500	1.017%	0.272%
\$85,000	2000	0.762%	0.159%
\$85,000	3000	0.477%	0.063%
\$85,000	4000	0.328%	0.028%
\$85,000	5000	0.241%	0.013%
\$85,000	10000	0.084%	0.001%
\$85,000	20000	0.022%	0.001%
\$85,000	30000	0.008%	0.001%
\$85,000	40000	0.004%	0.001%
\$90,000	100	6.151%	4.454%
\$90,000	200	4.178%	2.653%
\$90,000	300	3.313%	1.903%
\$90,000	400	2.793%	1.473%
\$90,000	500	2.432%	1.189%
\$90,000	600	2.162%	0.985%
\$90,000	700	1.947%	0.831%
\$90,000	800	1.772%	0.711%
\$90,000	900	1.624%	0.614%
\$90,000	1000	1.497%	0.535%
\$90,000	1500	1.059%	0.291%
\$90,000	2000	0.797%	0.172%
\$90,000	3000	0.502%	0.069%
\$90,000	4000	0.347%	0.031%
\$90,000	5000	0.255%	0.015%
\$90,000	10000	0.090%	0.001%
\$90,000	20000	0.024%	0.001%
\$90,000	30000	0.009%	0.001%
\$90,000	40000	0.005%	0.001%
\$95,000	100	6.310%	4.595%
\$95,000	200	4.288%	2.744%
\$95,000	300	3.402%	1.972%
\$95,000	400	2.870%	1.531%
\$95,000	500	2.502%	1.238%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$95,000	600	2.226%	1.029%
\$95,000	700	2.007%	0.870%
\$95,000	800	1.828%	0.746%
\$95,000	900	1.677%	0.646%
\$95,000	1000	1.548%	0.564%
\$95,000	1500	1.101%	0.310%
\$95,000	2000	0.832%	0.185%
\$95,000	3000	0.527%	0.076%
\$95,000	4000	0.366%	0.035%
\$95,000	5000	0.270%	0.017%
\$95,000	10000	0.096%	0.002%
\$95,000	20000	0.027%	0.001%
\$95,000	30000	0.010%	0.001%
\$95,000	40000	0.005%	0.001%
\$100,000	100	6.470%	4.736%
\$100,000	200	4.399%	2.835%
\$100,000	300	3.491%	2.042%
\$100,000	400	2.948%	1.588%
\$100,000	500	2.572%	1.288%
\$100,000	600	2.290%	1.072%
\$100,000	700	2.067%	0.909%
\$100,000	800	1.884%	0.781%
\$100,000	900	1.731%	0.677%
\$100,000	1000	1.599%	0.593%
\$100,000	1500	1.142%	0.330%
\$100,000	2000	0.866%	0.199%
\$100,000	3000	0.552%	0.083%
\$100,000	4000	0.384%	0.039%
\$100,000	5000	0.284%	0.019%
\$100,000	10000	0.102%	0.002%
\$100,000	20000	0.029%	0.001%
\$100,000	30000	0.011%	0.001%
\$100,000	40000	0.005%	0.001%
\$105,000	100	6.621%	4.870%
\$105,000	200	4.503%	2.921%
\$105,000	300	3.576%	2.109%
\$105,000	400	3.021%	1.643%
\$105,000	500	2.638%	1.335%
\$105,000	600	2.351%	1.114%
\$105,000	700	2.124%	0.946%
\$105,000	800	1.938%	0.814%
\$105,000	900	1.781%	0.708%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$105,000	1000	1.647%	0.621%
\$105,000	1500	1.181%	0.348%
\$105,000	2000	0.900%	0.212%
\$105,000	3000	0.577%	0.090%
\$105,000	4000	0.403%	0.042%
\$105,000	5000	0.299%	0.022%
\$105,000	10000	0.107%	0.002%
\$105,000	20000	0.031%	0.001%
\$105,000	30000	0.012%	0.001%
\$105,000	40000	0.006%	0.001%
\$110,000	100	6.770%	5.002%
\$110,000	200	4.605%	3.007%
\$110,000	300	3.658%	2.175%
\$110,000	400	3.093%	1.698%
\$110,000	500	2.702%	1.382%
\$110,000	600	2.410%	1.155%
\$110,000	700	2.179%	0.983%
\$110,000	800	1.990%	0.848%
\$110,000	900	1.831%	0.739%
\$110,000	1000	1.694%	0.649%
\$110,000	1500	1.220%	0.367%
\$110,000	2000	0.932%	0.226%
\$110,000	3000	0.601%	0.097%
\$110,000	4000	0.421%	0.046%
\$110,000	5000	0.313%	0.024%
\$110,000	10000	0.113%	0.002%
\$110,000	20000	0.033%	0.001%
\$110,000	30000	0.013%	0.001%
\$110,000	40000	0.006%	0.001%
\$115,000	100	6.915%	5.132%
\$115,000	200	4.705%	3.091%
\$115,000	300	3.740%	2.239%
\$115,000	400	3.163%	1.751%
\$115,000	500	2.765%	1.428%
\$115,000	600	2.468%	1.196%
\$115,000	700	2.233%	1.020%
\$115,000	800	2.041%	0.881%
\$115,000	900	1.879%	0.769%
\$115,000	1000	1.741%	0.676%
\$115,000	1500	1.258%	0.386%
\$115,000	2000	0.964%	0.239%
\$115,000	3000	0.625%	0.105%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$115,000	4000	0.440%	0.051%
\$115,000	5000	0.327%	0.026%
\$115,000	10000	0.119%	0.002%
\$115,000	20000	0.035%	0.001%
\$115,000	30000	0.014%	0.001%
\$115,000	40000	0.007%	0.001%
\$120,000	100	7.050%	5.254%
\$120,000	200	4.798%	3.170%
\$120,000	300	3.815%	2.300%
\$120,000	400	3.228%	1.802%
\$120,000	500	2.824%	1.472%
\$120,000	600	2.522%	1.234%
\$120,000	700	2.283%	1.054%
\$120,000	800	2.088%	0.912%
\$120,000	900	1.924%	0.797%
\$120,000	1000	1.783%	0.703%
\$120,000	1500	1.293%	0.404%
\$120,000	2000	0.995%	0.252%
\$120,000	3000	0.648%	0.112%
\$120,000	4000	0.457%	0.055%
\$120,000	5000	0.341%	0.029%
\$120,000	10000	0.125%	0.003%
\$120,000	20000	0.037%	0.001%
\$120,000	30000	0.015%	0.001%
\$120,000	40000	0.007%	0.001%
\$125,000	100	7.186%	5.375%
\$125,000	200	4.891%	3.248%
\$125,000	300	3.890%	2.361%
\$125,000	400	3.293%	1.852%
\$125,000	500	2.883%	1.515%
\$125,000	600	2.576%	1.273%
\$125,000	700	2.334%	1.088%
\$125,000	800	2.135%	0.943%
\$125,000	900	1.969%	0.826%
\$125,000	1000	1.826%	0.729%
\$125,000	1500	1.329%	0.423%
\$125,000	2000	1.025%	0.266%
\$125,000	3000	0.671%	0.119%
\$125,000	4000	0.475%	0.059%
\$125,000	5000	0.355%	0.031%
\$125,000	10000	0.131%	0.003%
\$125,000	20000	0.040%	0.001%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$125,000	30000	0.016%	0.001%
\$125,000	40000	0.008%	0.001%
\$130,000	100	7.317%	5.494%
\$130,000	200	4.982%	3.326%
\$130,000	300	3.963%	2.420%
\$130,000	400	3.357%	1.902%
\$130,000	500	2.939%	1.558%
\$130,000	600	2.628%	1.310%
\$130,000	700	2.382%	1.122%
\$130,000	800	2.181%	0.974%
\$130,000	900	2.013%	0.854%
\$130,000	1000	1.868%	0.755%
\$130,000	1500	1.363%	0.441%
\$130,000	2000	1.055%	0.279%
\$130,000	3000	0.693%	0.127%
\$130,000	4000	0.492%	0.063%
\$130,000	5000	0.369%	0.034%
\$130,000	10000	0.137%	0.003%
\$130,000	20000	0.042%	0.001%
\$130,000	30000	0.017%	0.001%
\$130,000	40000	0.009%	0.001%
\$135,000	100	7.446%	5.611%
\$135,000	200	5.071%	3.402%
\$135,000	300	4.035%	2.479%
\$135,000	400	3.419%	1.950%
\$135,000	500	2.995%	1.600%
\$135,000	600	2.679%	1.348%
\$135,000	700	2.430%	1.156%
\$135,000	800	2.226%	1.005%
\$135,000	900	2.055%	0.882%
\$135,000	1000	1.909%	0.781%
\$135,000	1500	1.397%	0.459%
\$135,000	2000	1.084%	0.292%
\$135,000	3000	0.715%	0.134%
\$135,000	4000	0.510%	0.068%
\$135,000	5000	0.383%	0.037%
\$135,000	10000	0.142%	0.003%
\$135,000	20000	0.044%	0.001%
\$135,000	30000	0.019%	0.001%
\$135,000	40000	0.009%	0.001%
\$140,000	100	7.573%	5.726%
\$140,000	200	5.158%	3.477%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$140,000	300	4.106%	2.537%
\$140,000	400	3.480%	1.999%
\$140,000	500	3.050%	1.642%
\$140,000	600	2.730%	1.385%
\$140,000	700	2.477%	1.189%
\$140,000	800	2.271%	1.035%
\$140,000	900	2.098%	0.910%
\$140,000	1000	1.949%	0.806%
\$140,000	1500	1.431%	0.477%
\$140,000	2000	1.113%	0.306%
\$140,000	3000	0.738%	0.142%
\$140,000	4000	0.527%	0.073%
\$140,000	5000	0.397%	0.040%
\$140,000	10000	0.148%	0.004%
\$140,000	20000	0.046%	0.001%
\$140,000	30000	0.020%	0.001%
\$140,000	40000	0.010%	0.001%
\$145,000	100	7.691%	5.834%
\$145,000	200	5.239%	3.547%
\$145,000	300	4.172%	2.591%
\$145,000	400	3.537%	2.044%
\$145,000	500	3.101%	1.681%
\$145,000	600	2.776%	1.419%
\$145,000	700	2.521%	1.220%
\$145,000	800	2.312%	1.063%
\$145,000	900	2.137%	0.936%
\$145,000	1000	1.986%	0.830%
\$145,000	1500	1.462%	0.494%
\$145,000	2000	1.139%	0.318%
\$145,000	3000	0.758%	0.149%
\$145,000	4000	0.544%	0.077%
\$145,000	5000	0.410%	0.042%
\$145,000	10000	0.154%	0.004%
\$145,000	20000	0.048%	0.001%
\$145,000	30000	0.021%	0.001%
\$145,000	40000	0.010%	0.001%
\$150,000	100	7.809%	5.941%
\$150,000	200	5.321%	3.617%
\$150,000	300	4.237%	2.646%
\$150,000	400	3.593%	2.089%
\$150,000	500	3.152%	1.720%
\$150,000	600	2.823%	1.454%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$150,000	700	2.564%	1.251%
\$150,000	800	2.353%	1.091%
\$150,000	900	2.175%	0.962%
\$150,000	1000	2.024%	0.854%
\$150,000	1500	1.493%	0.511%
\$150,000	2000	1.166%	0.331%
\$150,000	3000	0.779%	0.157%
\$150,000	4000	0.560%	0.082%
\$150,000	5000	0.423%	0.045%
\$150,000	10000	0.160%	0.004%
\$150,000	20000	0.051%	0.001%
\$150,000	30000	0.022%	0.001%
\$150,000	40000	0.011%	0.001%
\$155,000	100	7.944%	6.065%
\$155,000	200	5.414%	3.699%
\$155,000	300	4.312%	2.709%
\$155,000	400	3.658%	2.141%
\$155,000	500	3.210%	1.765%
\$155,000	600	2.876%	1.494%
\$155,000	700	2.614%	1.288%
\$155,000	800	2.400%	1.125%
\$155,000	900	2.220%	0.992%
\$155,000	1000	2.066%	0.883%
\$155,000	1500	1.529%	0.531%
\$155,000	2000	1.197%	0.346%
\$155,000	3000	0.803%	0.166%
\$155,000	4000	0.580%	0.087%
\$155,000	5000	0.439%	0.049%
\$155,000	10000	0.166%	0.005%
\$155,000	20000	0.053%	0.001%
\$155,000	30000	0.023%	0.001%
\$155,000	40000	0.012%	0.001%
\$160,000	100	8.085%	6.196%
\$160,000	200	5.511%	3.784%
\$160,000	300	4.391%	2.775%
\$160,000	400	3.726%	2.197%
\$160,000	500	3.271%	1.813%
\$160,000	600	2.932%	1.537%
\$160,000	700	2.666%	1.326%
\$160,000	800	2.449%	1.160%
\$160,000	900	2.267%	1.025%
\$160,000	1000	2.111%	0.913%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$160,000	1500	1.566%	0.553%
\$160,000	2000	1.230%	0.363%
\$160,000	3000	0.829%	0.176%
\$160,000	4000	0.600%	0.093%
\$160,000	5000	0.456%	0.053%
\$160,000	10000	0.174%	0.005%
\$160,000	20000	0.056%	0.001%
\$160,000	30000	0.025%	0.001%
\$160,000	40000	0.013%	0.001%
\$165,000	100	8.227%	6.327%
\$165,000	200	5.608%	3.870%
\$165,000	300	4.469%	2.842%
\$165,000	400	3.794%	2.252%
\$165,000	500	3.332%	1.861%
\$165,000	600	2.988%	1.579%
\$165,000	700	2.718%	1.365%
\$165,000	800	2.498%	1.195%
\$165,000	900	2.314%	1.057%
\$165,000	1000	2.156%	0.943%
\$165,000	1500	1.604%	0.575%
\$165,000	2000	1.263%	0.379%
\$165,000	3000	0.855%	0.186%
\$165,000	4000	0.621%	0.100%
\$165,000	5000	0.473%	0.057%
\$165,000	10000	0.181%	0.006%
\$165,000	20000	0.059%	0.001%
\$165,000	30000	0.026%	0.001%
\$165,000	40000	0.014%	0.001%
\$170,000	100	8.352%	6.443%
\$170,000	200	5.695%	3.946%
\$170,000	300	4.539%	2.901%
\$170,000	400	3.854%	2.301%
\$170,000	500	3.385%	1.904%
\$170,000	600	3.037%	1.617%
\$170,000	700	2.764%	1.399%
\$170,000	800	2.542%	1.227%
\$170,000	900	2.355%	1.086%
\$170,000	1000	2.195%	0.970%
\$170,000	1500	1.637%	0.594%
\$170,000	2000	1.292%	0.394%
\$170,000	3000	0.878%	0.195%
\$170,000	4000	0.640%	0.106%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$170,000	5000	0.488%	0.061%
\$170,000	10000	0.188%	0.006%
\$170,000	20000	0.062%	0.001%
\$170,000	30000	0.028%	0.001%
\$170,000	40000	0.014%	0.001%
\$175,000	100	8.459%	6.542%
\$175,000	200	5.768%	4.011%
\$175,000	300	4.598%	2.951%
\$175,000	400	3.905%	2.343%
\$175,000	500	3.431%	1.940%
\$175,000	600	3.079%	1.650%
\$175,000	700	2.803%	1.428%
\$175,000	800	2.578%	1.253%
\$175,000	900	2.390%	1.111%
\$175,000	1000	2.229%	0.992%
\$175,000	1500	1.665%	0.611%
\$175,000	2000	1.317%	0.407%
\$175,000	3000	0.898%	0.203%
\$175,000	4000	0.656%	0.111%
\$175,000	5000	0.501%	0.064%
\$175,000	10000	0.194%	0.007%
\$175,000	20000	0.064%	0.001%
\$175,000	30000	0.029%	0.001%
\$175,000	40000	0.015%	0.001%
\$180,000	100	8.566%	6.641%
\$180,000	200	5.842%	4.077%
\$180,000	300	4.658%	3.002%
\$180,000	400	3.956%	2.385%
\$180,000	500	3.477%	1.977%
\$180,000	600	3.121%	1.682%
\$180,000	700	2.842%	1.458%
\$180,000	800	2.615%	1.280%
\$180,000	900	2.425%	1.136%
\$180,000	1000	2.262%	1.015%
\$180,000	1500	1.693%	0.628%
\$180,000	2000	1.341%	0.419%
\$180,000	3000	0.918%	0.211%
\$180,000	4000	0.672%	0.116%
\$180,000	5000	0.514%	0.067%
\$180,000	10000	0.200%	0.008%
\$180,000	20000	0.066%	0.001%
\$180,000	30000	0.030%	0.001%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$180,000	40000	0.016%	0.001%
\$185,000	100	8.673%	6.740%
\$185,000	200	5.916%	4.142%
\$185,000	300	4.717%	3.052%
\$185,000	400	4.007%	2.427%
\$185,000	500	3.523%	2.013%
\$185,000	600	3.163%	1.715%
\$185,000	700	2.882%	1.487%
\$185,000	800	2.652%	1.307%
\$185,000	900	2.460%	1.160%
\$185,000	1000	2.295%	1.038%
\$185,000	1500	1.722%	0.645%
\$185,000	2000	1.366%	0.432%
\$185,000	3000	0.937%	0.219%
\$185,000	4000	0.688%	0.121%
\$185,000	5000	0.528%	0.071%
\$185,000	10000	0.206%	0.008%
\$185,000	20000	0.069%	0.001%
\$185,000	30000	0.032%	0.001%
\$185,000	40000	0.017%	0.001%
\$190,000	100	8.780%	6.839%
\$190,000	200	5.989%	4.207%
\$190,000	300	4.776%	3.103%
\$190,000	400	4.059%	2.470%
\$190,000	500	3.569%	2.050%
\$190,000	600	3.205%	1.747%
\$190,000	700	2.921%	1.517%
\$190,000	800	2.689%	1.334%
\$190,000	900	2.495%	1.185%
\$190,000	1000	2.329%	1.062%
\$190,000	1500	1.750%	0.662%
\$190,000	2000	1.391%	0.446%
\$190,000	3000	0.957%	0.227%
\$190,000	4000	0.704%	0.127%
\$190,000	5000	0.541%	0.075%
\$190,000	10000	0.212%	0.009%
\$190,000	20000	0.071%	0.001%
\$190,000	30000	0.033%	0.001%
\$190,000	40000	0.017%	0.001%
\$195,000	100	8.884%	6.936%
\$195,000	200	6.061%	4.271%
\$195,000	300	4.834%	3.152%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$195,000	400	4.108%	2.511%
\$195,000	500	3.613%	2.086%
\$195,000	600	3.246%	1.779%
\$195,000	700	2.958%	1.545%
\$195,000	800	2.724%	1.360%
\$195,000	900	2.529%	1.209%
\$195,000	1000	2.361%	1.084%
\$195,000	1500	1.777%	0.678%
\$195,000	2000	1.414%	0.458%
\$195,000	3000	0.976%	0.235%
\$195,000	4000	0.720%	0.132%
\$195,000	5000	0.554%	0.078%
\$195,000	10000	0.218%	0.009%
\$195,000	20000	0.074%	0.001%
\$195,000	30000	0.034%	0.001%
\$195,000	40000	0.018%	0.001%
\$200,000	100	8.960%	7.007%
\$200,000	200	6.113%	4.317%
\$200,000	300	4.876%	3.189%
\$200,000	400	4.145%	2.541%
\$200,000	500	3.646%	2.112%
\$200,000	600	3.276%	1.802%
\$200,000	700	2.986%	1.566%
\$200,000	800	2.751%	1.379%
\$200,000	900	2.553%	1.227%
\$200,000	1000	2.385%	1.101%
\$200,000	1500	1.797%	0.690%
\$200,000	2000	1.432%	0.468%
\$200,000	3000	0.990%	0.241%
\$200,000	4000	0.731%	0.136%
\$200,000	5000	0.564%	0.081%
\$200,000	10000	0.222%	0.010%
\$200,000	20000	0.075%	0.001%
\$200,000	30000	0.035%	0.001%
\$200,000	40000	0.019%	0.001%
\$205,000	100	9.037%	7.077%
\$205,000	200	6.166%	4.364%
\$205,000	300	4.919%	3.225%
\$205,000	400	4.181%	2.571%
\$205,000	500	3.678%	2.138%
\$205,000	600	3.306%	1.825%
\$205,000	700	3.014%	1.587%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$205,000	800	2.777%	1.399%
\$205,000	900	2.578%	1.245%
\$205,000	1000	2.408%	1.117%
\$205,000	1500	1.816%	0.702%
\$205,000	2000	1.449%	0.477%
\$205,000	3000	1.004%	0.247%
\$205,000	4000	0.743%	0.140%
\$205,000	5000	0.573%	0.084%
\$205,000	10000	0.227%	0.010%
\$205,000	20000	0.077%	0.001%
\$205,000	30000	0.036%	0.001%
\$205,000	40000	0.019%	0.001%
\$210,000	100	9.113%	7.148%
\$210,000	200	6.219%	4.411%
\$210,000	300	4.961%	3.261%
\$210,000	400	4.218%	2.601%
\$210,000	500	3.711%	2.164%
\$210,000	600	3.335%	1.849%
\$210,000	700	3.042%	1.608%
\$210,000	800	2.803%	1.418%
\$210,000	900	2.603%	1.263%
\$210,000	1000	2.432%	1.134%
\$210,000	1500	1.836%	0.715%
\$210,000	2000	1.467%	0.487%
\$210,000	3000	1.018%	0.253%
\$210,000	4000	0.754%	0.144%
\$210,000	5000	0.583%	0.086%
\$210,000	10000	0.231%	0.011%
\$210,000	20000	0.079%	0.001%
\$210,000	30000	0.037%	0.001%
\$210,000	40000	0.020%	0.001%
\$215,000	100	9.190%	7.219%
\$215,000	200	6.271%	4.458%
\$215,000	300	5.003%	3.297%
\$215,000	400	4.254%	2.632%
\$215,000	500	3.743%	2.190%
\$215,000	600	3.365%	1.872%
\$215,000	700	3.069%	1.629%
\$215,000	800	2.829%	1.437%
\$215,000	900	2.628%	1.281%
\$215,000	1000	2.456%	1.150%
\$215,000	1500	1.856%	0.727%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$215,000	2000	1.484%	0.496%
\$215,000	3000	1.032%	0.260%
\$215,000	4000	0.766%	0.148%
\$215,000	5000	0.593%	0.089%
\$215,000	10000	0.236%	0.011%
\$215,000	20000	0.081%	0.001%
\$215,000	30000	0.038%	0.001%
\$215,000	40000	0.021%	0.001%
\$220,000	100	9.266%	7.290%
\$220,000	200	6.324%	4.504%
\$220,000	300	5.046%	3.334%
\$220,000	400	4.291%	2.662%
\$220,000	500	3.776%	2.217%
\$220,000	600	3.395%	1.895%
\$220,000	700	3.097%	1.650%
\$220,000	800	2.855%	1.457%
\$220,000	900	2.652%	1.298%
\$220,000	1000	2.479%	1.167%
\$220,000	1500	1.876%	0.739%
\$220,000	2000	1.502%	0.506%
\$220,000	3000	1.046%	0.266%
\$220,000	4000	0.778%	0.152%
\$220,000	5000	0.602%	0.092%
\$220,000	10000	0.240%	0.012%
\$220,000	20000	0.083%	0.001%
\$220,000	30000	0.039%	0.001%
\$220,000	40000	0.021%	0.001%
\$225,000	100	9.343%	7.362%
\$225,000	200	6.377%	4.551%
\$225,000	300	5.088%	3.370%
\$225,000	400	4.327%	2.692%
\$225,000	500	3.809%	2.243%
\$225,000	600	3.425%	1.919%
\$225,000	700	3.125%	1.672%
\$225,000	800	2.881%	1.476%
\$225,000	900	2.677%	1.316%
\$225,000	1000	2.503%	1.183%
\$225,000	1500	1.896%	0.752%
\$225,000	2000	1.519%	0.515%
\$225,000	3000	1.061%	0.272%
\$225,000	4000	0.789%	0.156%
\$225,000	5000	0.612%	0.095%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$225,000	10000	0.245%	0.012%
\$225,000	20000	0.085%	0.001%
\$225,000	30000	0.040%	0.001%
\$225,000	40000	0.022%	0.001%
\$230,000	100	9.409%	7.424%
\$230,000	200	6.423%	4.592%
\$230,000	300	5.125%	3.402%
\$230,000	400	4.359%	2.719%
\$230,000	500	3.837%	2.266%
\$230,000	600	3.451%	1.939%
\$230,000	700	3.149%	1.690%
\$230,000	800	2.903%	1.493%
\$230,000	900	2.698%	1.332%
\$230,000	1000	2.523%	1.198%
\$230,000	1500	1.913%	0.762%
\$230,000	2000	1.534%	0.524%
\$230,000	3000	1.073%	0.278%
\$230,000	4000	0.800%	0.160%
\$230,000	5000	0.621%	0.097%
\$230,000	10000	0.249%	0.013%
\$230,000	20000	0.086%	0.001%
\$230,000	30000	0.041%	0.001%
\$230,000	40000	0.022%	0.001%
\$235,000	100	9.475%	7.486%
\$235,000	200	6.468%	4.633%
\$235,000	300	5.162%	3.434%
\$235,000	400	4.390%	2.745%
\$235,000	500	3.865%	2.289%
\$235,000	600	3.476%	1.960%
\$235,000	700	3.173%	1.709%
\$235,000	800	2.926%	1.510%
\$235,000	900	2.720%	1.348%
\$235,000	1000	2.544%	1.213%
\$235,000	1500	1.930%	0.773%
\$235,000	2000	1.549%	0.532%
\$235,000	3000	1.085%	0.283%
\$235,000	4000	0.810%	0.164%
\$235,000	5000	0.629%	0.100%
\$235,000	10000	0.253%	0.013%
\$235,000	20000	0.088%	0.001%
\$235,000	30000	0.042%	0.001%
\$235,000	40000	0.023%	0.001%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$240,000	100	9.542%	7.547%
\$240,000	200	6.514%	4.674%
\$240,000	300	5.199%	3.466%
\$240,000	400	4.422%	2.772%
\$240,000	500	3.893%	2.312%
\$240,000	600	3.502%	1.980%
\$240,000	700	3.196%	1.727%
\$240,000	800	2.948%	1.527%
\$240,000	900	2.741%	1.363%
\$240,000	1000	2.564%	1.227%
\$240,000	1500	1.947%	0.784%
\$240,000	2000	1.564%	0.541%
\$240,000	3000	1.097%	0.289%
\$240,000	4000	0.820%	0.168%
\$240,000	5000	0.638%	0.103%
\$240,000	10000	0.257%	0.014%
\$240,000	20000	0.090%	0.001%
\$240,000	30000	0.043%	0.001%
\$240,000	40000	0.024%	0.001%
\$245,000	100	9.608%	7.609%
\$245,000	200	6.559%	4.715%
\$245,000	300	5.235%	3.497%
\$245,000	400	4.453%	2.798%
\$245,000	500	3.921%	2.335%
\$245,000	600	3.528%	2.001%
\$245,000	700	3.220%	1.746%
\$245,000	800	2.971%	1.544%
\$245,000	900	2.762%	1.379%
\$245,000	1000	2.584%	1.242%
\$245,000	1500	1.964%	0.795%
\$245,000	2000	1.579%	0.549%
\$245,000	3000	1.110%	0.294%
\$245,000	4000	0.830%	0.172%
\$245,000	5000	0.647%	0.105%
\$245,000	10000	0.262%	0.014%
\$245,000	20000	0.091%	0.001%
\$245,000	30000	0.044%	0.001%
\$245,000	40000	0.024%	0.001%
\$250,000	100	9.674%	7.671%
\$250,000	200	6.605%	4.756%
\$250,000	300	5.272%	3.529%
\$250,000	400	4.485%	2.825%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$250,000	500	3.949%	2.358%
\$250,000	600	3.553%	2.021%
\$250,000	700	3.244%	1.764%
\$250,000	800	2.993%	1.561%
\$250,000	900	2.783%	1.395%
\$250,000	1000	2.604%	1.257%
\$250,000	1500	1.981%	0.806%
\$250,000	2000	1.594%	0.558%
\$250,000	3000	1.122%	0.300%
\$250,000	4000	0.841%	0.176%
\$250,000	5000	0.655%	0.108%
\$250,000	10000	0.266%	0.015%
\$250,000	20000	0.093%	0.002%
\$250,000	30000	0.045%	0.001%
\$250,000	40000	0.025%	0.001%
\$255,000	100	9.740%	7.733%
\$255,000	200	6.651%	4.797%
\$255,000	300	5.309%	3.561%
\$255,000	400	4.516%	2.851%
\$255,000	500	3.978%	2.381%
\$255,000	600	3.579%	2.042%
\$255,000	700	3.268%	1.783%
\$255,000	800	3.016%	1.578%
\$255,000	900	2.805%	1.411%
\$255,000	1000	2.625%	1.271%
\$255,000	1500	1.998%	0.817%
\$255,000	2000	1.609%	0.567%
\$255,000	3000	1.134%	0.306%
\$255,000	4000	0.851%	0.180%
\$255,000	5000	0.664%	0.111%
\$255,000	10000	0.270%	0.015%
\$255,000	20000	0.095%	0.002%
\$255,000	30000	0.046%	0.001%
\$255,000	40000	0.025%	0.001%
\$260,000	100	9.801%	7.790%
\$260,000	200	6.693%	4.835%
\$260,000	300	5.343%	3.591%
\$260,000	400	4.546%	2.876%
\$260,000	500	4.004%	2.402%
\$260,000	600	3.603%	2.061%
\$260,000	700	3.290%	1.800%
\$260,000	800	3.036%	1.594%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$260,000	900	2.824%	1.425%
\$260,000	1000	2.644%	1.285%
\$260,000	1500	2.014%	0.827%
\$260,000	2000	1.623%	0.575%
\$260,000	3000	1.146%	0.311%
\$260,000	4000	0.861%	0.183%
\$260,000	5000	0.672%	0.114%
\$260,000	10000	0.274%	0.016%
\$260,000	20000	0.096%	0.002%
\$260,000	30000	0.047%	0.001%
\$260,000	40000	0.026%	0.001%
\$265,000	100	9.861%	7.847%
\$265,000	200	6.734%	4.872%
\$265,000	300	5.376%	3.620%
\$265,000	400	4.574%	2.900%
\$265,000	500	4.029%	2.423%
\$265,000	600	3.626%	2.079%
\$265,000	700	3.312%	1.817%
\$265,000	800	3.057%	1.609%
\$265,000	900	2.844%	1.440%
\$265,000	1000	2.662%	1.298%
\$265,000	1500	2.030%	0.837%
\$265,000	2000	1.637%	0.583%
\$265,000	3000	1.157%	0.316%
\$265,000	4000	0.870%	0.187%
\$265,000	5000	0.680%	0.116%
\$265,000	10000	0.278%	0.016%
\$265,000	20000	0.098%	0.002%
\$265,000	30000	0.048%	0.001%
\$265,000	40000	0.027%	0.001%
\$270,000	100	9.921%	7.903%
\$270,000	200	6.776%	4.910%
\$270,000	300	5.409%	3.649%
\$270,000	400	4.603%	2.925%
\$270,000	500	4.055%	2.445%
\$270,000	600	3.650%	2.098%
\$270,000	700	3.333%	1.834%
\$270,000	800	3.077%	1.625%
\$270,000	900	2.863%	1.454%
\$270,000	1000	2.680%	1.312%
\$270,000	1500	2.045%	0.847%
\$270,000	2000	1.651%	0.591%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$270,000	3000	1.168%	0.322%
\$270,000	4000	0.880%	0.191%
\$270,000	5000	0.688%	0.119%
\$270,000	10000	0.282%	0.017%
\$270,000	20000	0.099%	0.002%
\$270,000	30000	0.049%	0.001%
\$270,000	40000	0.027%	0.001%
\$275,000	100	9.982%	7.960%
\$275,000	200	6.817%	4.947%
\$275,000	300	5.443%	3.678%
\$275,000	400	4.632%	2.949%
\$275,000	500	4.080%	2.466%
\$275,000	600	3.673%	2.117%
\$275,000	700	3.355%	1.851%
\$275,000	800	3.097%	1.641%
\$275,000	900	2.882%	1.469%
\$275,000	1000	2.699%	1.325%
\$275,000	1500	2.061%	0.858%
\$275,000	2000	1.665%	0.599%
\$275,000	3000	1.180%	0.327%
\$275,000	4000	0.889%	0.194%
\$275,000	5000	0.697%	0.121%
\$275,000	10000	0.286%	0.017%
\$275,000	20000	0.101%	0.002%
\$275,000	30000	0.050%	0.001%
\$275,000	40000	0.028%	0.001%
\$280,000	100	10.040%	8.016%
\$280,000	200	6.858%	4.985%
\$280,000	300	5.476%	3.707%
\$280,000	400	4.660%	2.973%
\$280,000	500	4.106%	2.487%
\$280,000	600	3.696%	2.136%
\$280,000	700	3.377%	1.868%
\$280,000	800	3.118%	1.656%
\$280,000	900	2.902%	1.483%
\$280,000	1000	2.717%	1.339%
\$280,000	1500	2.076%	0.868%
\$280,000	2000	1.678%	0.607%
\$280,000	3000	1.191%	0.333%
\$280,000	4000	0.899%	0.198%
\$280,000	5000	0.705%	0.124%
\$280,000	10000	0.290%	0.018%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$280,000	20000	0.103%	0.002%
\$280,000	30000	0.051%	0.001%
\$280,000	40000	0.028%	0.001%
\$285,000	100	10.100%	8.073%
\$285,000	200	6.900%	5.022%
\$285,000	300	5.509%	3.736%
\$285,000	400	4.689%	2.998%
\$285,000	500	4.131%	2.508%
\$285,000	600	3.720%	2.155%
\$285,000	700	3.398%	1.885%
\$285,000	800	3.138%	1.672%
\$285,000	900	2.921%	1.498%
\$285,000	1000	2.735%	1.352%
\$285,000	1500	2.091%	0.878%
\$285,000	2000	1.692%	0.615%
\$285,000	3000	1.202%	0.338%
\$285,000	4000	0.908%	0.202%
\$285,000	5000	0.713%	0.127%
\$285,000	10000	0.294%	0.019%
\$285,000	20000	0.104%	0.002%
\$285,000	30000	0.052%	0.001%
\$285,000	40000	0.029%	0.001%
\$290,000	100	10.160%	8.130%
\$290,000	200	6.942%	5.060%
\$290,000	300	5.543%	3.766%
\$290,000	400	4.718%	3.023%
\$290,000	500	4.157%	2.530%
\$290,000	600	3.743%	2.174%
\$290,000	700	3.420%	1.903%
\$290,000	800	3.159%	1.688%
\$290,000	900	2.940%	1.513%
\$290,000	1000	2.754%	1.366%
\$290,000	1500	2.107%	0.888%
\$290,000	2000	1.706%	0.623%
\$290,000	3000	1.214%	0.344%
\$290,000	4000	0.918%	0.206%
\$290,000	5000	0.721%	0.130%
\$290,000	10000	0.298%	0.019%
\$290,000	20000	0.106%	0.002%
\$290,000	30000	0.053%	0.001%
\$290,000	40000	0.030%	0.001%
\$295,000	100	10.220%	8.187%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$295,000	200	6.984%	5.098%
\$295,000	300	5.577%	3.796%
\$295,000	400	4.747%	3.048%
\$295,000	500	4.183%	2.551%
\$295,000	600	3.767%	2.193%
\$295,000	700	3.442%	1.920%
\$295,000	800	3.179%	1.704%
\$295,000	900	2.960%	1.527%
\$295,000	1000	2.773%	1.380%
\$295,000	1500	2.123%	0.899%
\$295,000	2000	1.720%	0.632%
\$295,000	3000	1.225%	0.349%
\$295,000	4000	0.928%	0.210%
\$295,000	5000	0.729%	0.133%
\$295,000	10000	0.302%	0.020%
\$295,000	20000	0.108%	0.002%
\$295,000	30000	0.054%	0.001%
\$295,000	40000	0.030%	0.001%
\$300,000	100	10.280%	8.245%
\$300,000	200	7.025%	5.137%
\$300,000	300	5.610%	3.826%
\$300,000	400	4.776%	3.073%
\$300,000	500	4.209%	2.573%
\$300,000	600	3.790%	2.213%
\$300,000	700	3.464%	1.938%
\$300,000	800	3.200%	1.720%
\$300,000	900	2.979%	1.542%
\$300,000	1000	2.791%	1.394%
\$300,000	1500	2.138%	0.909%
\$300,000	2000	1.734%	0.640%
\$300,000	3000	1.237%	0.355%
\$300,000	4000	0.937%	0.214%
\$300,000	5000	0.738%	0.135%
\$300,000	10000	0.307%	0.021%
\$300,000	20000	0.109%	0.002%
\$300,000	30000	0.055%	0.001%
\$300,000	40000	0.031%	0.001%
\$305,000	100	10.340%	8.302%
\$305,000	200	7.067%	5.175%
\$305,000	300	5.644%	3.856%
\$305,000	400	4.805%	3.097%
\$305,000	500	4.234%	2.595%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$305,000	600	3.814%	2.232%
\$305,000	700	3.486%	1.955%
\$305,000	800	3.220%	1.736%
\$305,000	900	2.999%	1.557%
\$305,000	1000	2.810%	1.408%
\$305,000	1500	2.154%	0.920%
\$305,000	2000	1.747%	0.648%
\$305,000	3000	1.248%	0.361%
\$305,000	4000	0.947%	0.218%
\$305,000	5000	0.746%	0.138%
\$305,000	10000	0.311%	0.021%
\$305,000	20000	0.111%	0.002%
\$305,000	30000	0.056%	0.001%
\$305,000	40000	0.031%	0.001%
\$310,000	100	10.410%	8.360%
\$310,000	200	7.109%	5.213%
\$310,000	300	5.678%	3.886%
\$310,000	400	4.834%	3.122%
\$310,000	500	4.260%	2.616%
\$310,000	600	3.837%	2.251%
\$310,000	700	3.508%	1.973%
\$310,000	800	3.241%	1.752%
\$310,000	900	3.018%	1.572%
\$310,000	1000	2.828%	1.422%
\$310,000	1500	2.170%	0.930%
\$310,000	2000	1.761%	0.657%
\$310,000	3000	1.260%	0.366%
\$310,000	4000	0.957%	0.222%
\$310,000	5000	0.755%	0.141%
\$310,000	10000	0.315%	0.022%
\$310,000	20000	0.113%	0.002%
\$310,000	30000	0.057%	0.001%
\$310,000	40000	0.032%	0.001%
\$315,000	100	10.470%	8.417%
\$315,000	200	7.151%	5.252%
\$315,000	300	5.711%	3.915%
\$315,000	400	4.863%	3.148%
\$315,000	500	4.286%	2.638%
\$315,000	600	3.861%	2.271%
\$315,000	700	3.530%	1.991%
\$315,000	800	3.261%	1.768%
\$315,000	900	3.038%	1.587%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$315,000	1000	2.847%	1.436%
\$315,000	1500	2.185%	0.941%
\$315,000	2000	1.775%	0.665%
\$315,000	3000	1.271%	0.372%
\$315,000	4000	0.967%	0.226%
\$315,000	5000	0.763%	0.144%
\$315,000	10000	0.320%	0.023%
\$315,000	20000	0.115%	0.002%
\$315,000	30000	0.058%	0.001%
\$315,000	40000	0.033%	0.001%
\$320,000	100	10.530%	8.475%
\$320,000	200	7.193%	5.290%
\$320,000	300	5.745%	3.945%
\$320,000	400	4.892%	3.173%
\$320,000	500	4.312%	2.660%
\$320,000	600	3.884%	2.290%
\$320,000	700	3.551%	2.008%
\$320,000	800	3.282%	1.785%
\$320,000	900	3.057%	1.602%
\$320,000	1000	2.865%	1.450%
\$320,000	1500	2.201%	0.952%
\$320,000	2000	1.789%	0.674%
\$320,000	3000	1.283%	0.378%
\$320,000	4000	0.977%	0.230%
\$320,000	5000	0.772%	0.147%
\$320,000	10000	0.324%	0.023%
\$320,000	20000	0.117%	0.002%
\$320,000	30000	0.059%	0.001%
\$320,000	40000	0.033%	0.001%
\$325,000	100	10.590%	8.532%
\$325,000	200	7.235%	5.328%
\$325,000	300	5.779%	3.975%
\$325,000	400	4.920%	3.197%
\$325,000	500	4.337%	2.681%
\$325,000	600	3.908%	2.309%
\$325,000	700	3.573%	2.025%
\$325,000	800	3.302%	1.801%
\$325,000	900	3.076%	1.617%
\$325,000	1000	2.884%	1.464%
\$325,000	1500	2.216%	0.962%
\$325,000	2000	1.803%	0.682%
\$325,000	3000	1.294%	0.384%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$325,000	4000	0.986%	0.234%
\$325,000	5000	0.780%	0.150%
\$325,000	10000	0.328%	0.024%
\$325,000	20000	0.118%	0.002%
\$325,000	30000	0.060%	0.001%
\$325,000	40000	0.034%	0.001%
\$330,000	100	10.640%	8.580%
\$330,000	200	7.270%	5.360%
\$330,000	300	5.807%	4.000%
\$330,000	400	4.944%	3.218%
\$330,000	500	4.359%	2.700%
\$330,000	600	3.927%	2.326%
\$330,000	700	3.591%	2.040%
\$330,000	800	3.319%	1.814%
\$330,000	900	3.092%	1.630%
\$330,000	1000	2.899%	1.476%
\$330,000	1500	2.229%	0.971%
\$330,000	2000	1.814%	0.689%
\$330,000	3000	1.304%	0.389%
\$330,000	4000	0.995%	0.238%
\$330,000	5000	0.787%	0.153%
\$330,000	10000	0.332%	0.025%
\$330,000	20000	0.120%	0.002%
\$330,000	30000	0.061%	0.001%
\$330,000	40000	0.035%	0.001%
\$335,000	100	10.690%	8.629%
\$335,000	200	7.305%	5.392%
\$335,000	300	5.835%	4.025%
\$335,000	400	4.969%	3.239%
\$335,000	500	4.381%	2.718%
\$335,000	600	3.947%	2.342%
\$335,000	700	3.610%	2.055%
\$335,000	800	3.336%	1.828%
\$335,000	900	3.109%	1.642%
\$335,000	1000	2.915%	1.487%
\$335,000	1500	2.242%	0.980%
\$335,000	2000	1.826%	0.697%
\$335,000	3000	1.313%	0.394%
\$335,000	4000	1.003%	0.242%
\$335,000	5000	0.794%	0.156%
\$335,000	10000	0.336%	0.025%
\$335,000	20000	0.121%	0.002%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$335,000	30000	0.061%	0.001%
\$335,000	40000	0.035%	0.001%
\$340,000	100	10.740%	8.677%
\$340,000	200	7.340%	5.425%
\$340,000	300	5.863%	4.051%
\$340,000	400	4.993%	3.261%
\$340,000	500	4.402%	2.736%
\$340,000	600	3.967%	2.358%
\$340,000	700	3.628%	2.070%
\$340,000	800	3.353%	1.841%
\$340,000	900	3.125%	1.655%
\$340,000	1000	2.930%	1.499%
\$340,000	1500	2.255%	0.989%
\$340,000	2000	1.837%	0.704%
\$340,000	3000	1.323%	0.399%
\$340,000	4000	1.011%	0.245%
\$340,000	5000	0.801%	0.158%
\$340,000	10000	0.340%	0.026%
\$340,000	20000	0.123%	0.002%
\$340,000	30000	0.062%	0.001%
\$340,000	40000	0.036%	0.001%
\$345,000	100	10.790%	8.726%
\$345,000	200	7.375%	5.457%
\$345,000	300	5.892%	4.076%
\$345,000	400	5.017%	3.282%
\$345,000	500	4.424%	2.755%
\$345,000	600	3.987%	2.375%
\$345,000	700	3.646%	2.085%
\$345,000	800	3.371%	1.855%
\$345,000	900	3.141%	1.668%
\$345,000	1000	2.946%	1.511%
\$345,000	1500	2.268%	0.998%
\$345,000	2000	1.849%	0.711%
\$345,000	3000	1.333%	0.404%
\$345,000	4000	1.019%	0.249%
\$345,000	5000	0.809%	0.161%
\$345,000	10000	0.343%	0.027%
\$345,000	20000	0.125%	0.002%
\$345,000	30000	0.063%	0.001%
\$345,000	40000	0.036%	0.001%
\$350,000	100	10.840%	8.774%
\$350,000	200	7.411%	5.489%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$350,000	300	5.920%	4.101%
\$350,000	400	5.042%	3.303%
\$350,000	500	4.446%	2.773%
\$350,000	600	4.006%	2.391%
\$350,000	700	3.664%	2.100%
\$350,000	800	3.388%	1.869%
\$350,000	900	3.157%	1.680%
\$350,000	1000	2.961%	1.523%
\$350,000	1500	2.282%	1.007%
\$350,000	2000	1.861%	0.718%
\$350,000	3000	1.342%	0.409%
\$350,000	4000	1.028%	0.252%
\$350,000	5000	0.816%	0.164%
\$350,000	10000	0.347%	0.027%
\$350,000	20000	0.126%	0.002%
\$350,000	30000	0.064%	0.001%
\$350,000	40000	0.037%	0.001%
\$355,000	100	10.890%	8.823%
\$355,000	200	7.446%	5.522%
\$355,000	300	5.948%	4.127%
\$355,000	400	5.066%	3.324%
\$355,000	500	4.467%	2.792%
\$355,000	600	4.026%	2.408%
\$355,000	700	3.683%	2.115%
\$355,000	800	3.405%	1.882%
\$355,000	900	3.174%	1.693%
\$355,000	1000	2.977%	1.535%
\$355,000	1500	2.295%	1.016%
\$355,000	2000	1.872%	0.726%
\$355,000	3000	1.352%	0.414%
\$355,000	4000	1.036%	0.256%
\$355,000	5000	0.823%	0.166%
\$355,000	10000	0.351%	0.028%
\$355,000	20000	0.128%	0.003%
\$355,000	30000	0.065%	0.001%
\$355,000	40000	0.038%	0.001%
\$360,000	100	10.940%	8.871%
\$360,000	200	7.481%	5.554%
\$360,000	300	5.977%	4.152%
\$360,000	400	5.090%	3.345%
\$360,000	500	4.489%	2.810%
\$360,000	600	4.046%	2.424%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$360,000	700	3.701%	2.130%
\$360,000	800	3.422%	1.896%
\$360,000	900	3.190%	1.706%
\$360,000	1000	2.992%	1.547%
\$360,000	1500	2.308%	1.025%
\$360,000	2000	1.884%	0.733%
\$360,000	3000	1.362%	0.419%
\$360,000	4000	1.044%	0.260%
\$360,000	5000	0.830%	0.169%
\$360,000	10000	0.355%	0.029%
\$360,000	20000	0.129%	0.003%
\$360,000	30000	0.066%	0.001%
\$360,000	40000	0.038%	0.001%
\$365,000	100	11.000%	8.920%
\$365,000	200	7.516%	5.587%
\$365,000	300	6.005%	4.177%
\$365,000	400	5.115%	3.366%
\$365,000	500	4.510%	2.829%
\$365,000	600	4.065%	2.440%
\$365,000	700	3.719%	2.144%
\$365,000	800	3.439%	1.910%
\$365,000	900	3.206%	1.718%
\$365,000	1000	3.008%	1.558%
\$365,000	1500	2.321%	1.034%
\$365,000	2000	1.895%	0.740%
\$365,000	3000	1.371%	0.424%
\$365,000	4000	1.053%	0.263%
\$365,000	5000	0.837%	0.172%
\$365,000	10000	0.359%	0.029%
\$365,000	20000	0.131%	0.003%
\$365,000	30000	0.067%	0.001%
\$365,000	40000	0.039%	0.001%
\$370,000	100	11.050%	8.968%
\$370,000	200	7.552%	5.619%
\$370,000	300	6.033%	4.203%
\$370,000	400	5.139%	3.388%
\$370,000	500	4.532%	2.847%
\$370,000	600	4.085%	2.457%
\$370,000	700	3.738%	2.159%
\$370,000	800	3.456%	1.924%
\$370,000	900	3.222%	1.731%
\$370,000	1000	3.023%	1.570%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$370,000	1500	2.334%	1.043%
\$370,000	2000	1.907%	0.747%
\$370,000	3000	1.381%	0.429%
\$370,000	4000	1.061%	0.267%
\$370,000	5000	0.845%	0.174%
\$370,000	10000	0.363%	0.030%
\$370,000	20000	0.132%	0.003%
\$370,000	30000	0.068%	0.001%
\$370,000	40000	0.039%	0.001%
\$375,000	100	11.100%	9.017%
\$375,000	200	7.587%	5.651%
\$375,000	300	6.062%	4.228%
\$375,000	400	5.163%	3.409%
\$375,000	500	4.554%	2.865%
\$375,000	600	4.105%	2.473%
\$375,000	700	3.756%	2.174%
\$375,000	800	3.473%	1.937%
\$375,000	900	3.239%	1.744%
\$375,000	1000	3.039%	1.582%
\$375,000	1500	2.347%	1.052%
\$375,000	2000	1.918%	0.755%
\$375,000	3000	1.391%	0.434%
\$375,000	4000	1.069%	0.271%
\$375,000	5000	0.852%	0.177%
\$375,000	10000	0.366%	0.031%
\$375,000	20000	0.134%	0.003%
\$375,000	30000	0.069%	0.001%
\$375,000	40000	0.040%	0.001%
\$380,000	100	11.150%	9.065%
\$380,000	200	7.622%	5.684%
\$380,000	300	6.090%	4.253%
\$380,000	400	5.187%	3.430%
\$380,000	500	4.575%	2.884%
\$380,000	600	4.125%	2.490%
\$380,000	700	3.774%	2.189%
\$380,000	800	3.491%	1.951%
\$380,000	900	3.255%	1.757%
\$380,000	1000	3.054%	1.594%
\$380,000	1500	2.359%	1.061%
\$380,000	2000	1.930%	0.762%
\$380,000	3000	1.400%	0.439%
\$380,000	4000	1.078%	0.275%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$380,000	5000	0.859%	0.180%
\$380,000	10000	0.370%	0.031%
\$380,000	20000	0.136%	0.003%
\$380,000	30000	0.070%	0.001%
\$380,000	40000	0.041%	0.001%
\$385,000	100	11.190%	9.101%
\$385,000	200	7.648%	5.708%
\$385,000	300	6.111%	4.272%
\$385,000	400	5.205%	3.446%
\$385,000	500	4.591%	2.898%
\$385,000	600	4.139%	2.502%
\$385,000	700	3.788%	2.200%
\$385,000	800	3.503%	1.961%
\$385,000	900	3.267%	1.766%
\$385,000	1000	3.065%	1.603%
\$385,000	1500	2.369%	1.068%
\$385,000	2000	1.938%	0.768%
\$385,000	3000	1.408%	0.443%
\$385,000	4000	1.084%	0.277%
\$385,000	5000	0.864%	0.182%
\$385,000	10000	0.373%	0.032%
\$385,000	20000	0.137%	0.003%
\$385,000	30000	0.070%	0.001%
\$385,000	40000	0.041%	0.001%
\$390,000	100	11.220%	9.137%
\$390,000	200	7.674%	5.732%
\$390,000	300	6.132%	4.291%
\$390,000	400	5.223%	3.462%
\$390,000	500	4.607%	2.911%
\$390,000	600	4.154%	2.514%
\$390,000	700	3.801%	2.211%
\$390,000	800	3.516%	1.971%
\$390,000	900	3.279%	1.775%
\$390,000	1000	3.077%	1.612%
\$390,000	1500	2.379%	1.075%
\$390,000	2000	1.947%	0.773%
\$390,000	3000	1.415%	0.447%
\$390,000	4000	1.090%	0.280%
\$390,000	5000	0.870%	0.184%
\$390,000	10000	0.376%	0.033%
\$390,000	20000	0.138%	0.003%
\$390,000	30000	0.071%	0.001%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$390,000	40000	0.042%	0.001%
\$395,000	100	11.260%	9.173%
\$395,000	200	7.700%	5.756%
\$395,000	300	6.153%	4.310%
\$395,000	400	5.241%	3.477%
\$395,000	500	4.623%	2.925%
\$395,000	600	4.168%	2.526%
\$395,000	700	3.815%	2.223%
\$395,000	800	3.529%	1.982%
\$395,000	900	3.291%	1.785%
\$395,000	1000	3.088%	1.621%
\$395,000	1500	2.388%	1.081%
\$395,000	2000	1.955%	0.778%
\$395,000	3000	1.422%	0.451%
\$395,000	4000	1.096%	0.283%
\$395,000	5000	0.875%	0.186%
\$395,000	10000	0.379%	0.033%
\$395,000	20000	0.139%	0.003%
\$395,000	30000	0.072%	0.001%
\$395,000	40000	0.042%	0.001%
\$400,000	100	11.300%	9.209%
\$400,000	200	7.726%	5.780%
\$400,000	300	6.174%	4.329%
\$400,000	400	5.259%	3.493%
\$400,000	500	4.639%	2.939%
\$400,000	600	4.183%	2.539%
\$400,000	700	3.828%	2.234%
\$400,000	800	3.541%	1.992%
\$400,000	900	3.303%	1.794%
\$400,000	1000	3.100%	1.630%
\$400,000	1500	2.398%	1.088%
\$400,000	2000	1.964%	0.784%
\$400,000	3000	1.429%	0.455%
\$400,000	4000	1.102%	0.286%
\$400,000	5000	0.881%	0.188%
\$400,000	10000	0.382%	0.034%
\$400,000	20000	0.141%	0.003%
\$400,000	30000	0.073%	0.001%
\$400,000	40000	0.043%	0.001%
\$405,000	100	11.340%	9.245%
\$405,000	200	7.752%	5.804%
\$405,000	300	6.195%	4.348%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$405,000	400	5.277%	3.509%
\$405,000	500	4.655%	2.953%
\$405,000	600	4.198%	2.551%
\$405,000	700	3.842%	2.245%
\$405,000	800	3.554%	2.002%
\$405,000	900	3.315%	1.804%
\$405,000	1000	3.111%	1.638%
\$405,000	1500	2.407%	1.095%
\$405,000	2000	1.972%	0.789%
\$405,000	3000	1.436%	0.459%
\$405,000	4000	1.108%	0.289%
\$405,000	5000	0.886%	0.190%
\$405,000	10000	0.385%	0.034%
\$405,000	20000	0.142%	0.003%
\$405,000	30000	0.073%	0.001%
\$405,000	40000	0.043%	0.001%
\$410,000	100	11.380%	9.281%
\$410,000	200	7.778%	5.828%
\$410,000	300	6.216%	4.366%
\$410,000	400	5.295%	3.525%
\$410,000	500	4.671%	2.966%
\$410,000	600	4.212%	2.563%
\$410,000	700	3.855%	2.256%
\$410,000	800	3.567%	2.012%
\$410,000	900	3.327%	1.813%
\$410,000	1000	3.122%	1.647%
\$410,000	1500	2.417%	1.102%
\$410,000	2000	1.981%	0.795%
\$410,000	3000	1.443%	0.462%
\$410,000	4000	1.115%	0.292%
\$410,000	5000	0.891%	0.193%
\$410,000	10000	0.388%	0.035%
\$410,000	20000	0.143%	0.003%
\$410,000	30000	0.074%	0.001%
\$410,000	40000	0.043%	0.001%
\$415,000	100	11.410%	9.317%
\$415,000	200	7.805%	5.853%
\$415,000	300	6.237%	4.385%
\$415,000	400	5.313%	3.541%
\$415,000	500	4.687%	2.980%
\$415,000	600	4.227%	2.576%
\$415,000	700	3.869%	2.267%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$415,000	800	3.579%	2.023%
\$415,000	900	3.339%	1.823%
\$415,000	1000	3.134%	1.656%
\$415,000	1500	2.427%	1.109%
\$415,000	2000	1.989%	0.800%
\$415,000	3000	1.450%	0.466%
\$415,000	4000	1.121%	0.294%
\$415,000	5000	0.897%	0.195%
\$415,000	10000	0.391%	0.035%
\$415,000	20000	0.144%	0.003%
\$415,000	30000	0.075%	0.001%
\$415,000	40000	0.044%	0.001%
\$420,000	100	11.450%	9.354%
\$420,000	200	7.831%	5.877%
\$420,000	300	6.258%	4.404%
\$420,000	400	5.331%	3.556%
\$420,000	500	4.704%	2.994%
\$420,000	600	4.241%	2.588%
\$420,000	700	3.882%	2.278%
\$420,000	800	3.592%	2.033%
\$420,000	900	3.351%	1.832%
\$420,000	1000	3.145%	1.665%
\$420,000	1500	2.436%	1.115%
\$420,000	2000	1.998%	0.806%
\$420,000	3000	1.458%	0.470%
\$420,000	4000	1.127%	0.297%
\$420,000	5000	0.902%	0.197%
\$420,000	10000	0.394%	0.036%
\$420,000	20000	0.146%	0.003%
\$420,000	30000	0.075%	0.001%
\$420,000	40000	0.044%	0.001%
\$425,000	100	11.490%	9.390%
\$425,000	200	7.857%	5.901%
\$425,000	300	6.279%	4.423%
\$425,000	400	5.349%	3.572%
\$425,000	500	4.720%	3.008%
\$425,000	600	4.256%	2.600%
\$425,000	700	3.896%	2.289%
\$425,000	800	3.605%	2.043%
\$425,000	900	3.363%	1.842%
\$425,000	1000	3.157%	1.674%
\$425,000	1500	2.446%	1.122%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$425,000	2000	2.006%	0.811%
\$425,000	3000	1.465%	0.474%
\$425,000	4000	1.133%	0.300%
\$425,000	5000	0.908%	0.199%
\$425,000	10000	0.397%	0.037%
\$425,000	20000	0.147%	0.003%
\$425,000	30000	0.076%	0.001%
\$425,000	40000	0.045%	0.001%
\$430,000	100	11.530%	9.426%
\$430,000	200	7.883%	5.925%
\$430,000	300	6.300%	4.442%
\$430,000	400	5.367%	3.588%
\$430,000	500	4.736%	3.021%
\$430,000	600	4.271%	2.612%
\$430,000	700	3.909%	2.301%
\$430,000	800	3.617%	2.053%
\$430,000	900	3.374%	1.851%
\$430,000	1000	3.168%	1.683%
\$430,000	1500	2.455%	1.129%
\$430,000	2000	2.015%	0.817%
\$430,000	3000	1.472%	0.478%
\$430,000	4000	1.139%	0.303%
\$430,000	5000	0.913%	0.201%
\$430,000	10000	0.400%	0.037%
\$430,000	20000	0.148%	0.003%
\$430,000	30000	0.077%	0.001%
\$430,000	40000	0.045%	0.001%
\$435,000	100	11.560%	9.462%
\$435,000	200	7.909%	5.949%
\$435,000	300	6.321%	4.461%
\$435,000	400	5.385%	3.604%
\$435,000	500	4.752%	3.035%
\$435,000	600	4.285%	2.625%
\$435,000	700	3.923%	2.312%
\$435,000	800	3.630%	2.064%
\$435,000	900	3.386%	1.861%
\$435,000	1000	3.179%	1.692%
\$435,000	1500	2.465%	1.136%
\$435,000	2000	2.023%	0.823%
\$435,000	3000	1.479%	0.482%
\$435,000	4000	1.146%	0.306%
\$435,000	5000	0.918%	0.203%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$435,000	10000	0.403%	0.038%
\$435,000	20000	0.149%	0.004%
\$435,000	30000	0.078%	0.001%
\$435,000	40000	0.046%	0.001%
\$440,000	100	11.600%	9.498%
\$440,000	200	7.935%	5.973%
\$440,000	300	6.342%	4.480%
\$440,000	400	5.404%	3.620%
\$440,000	500	4.768%	3.049%
\$440,000	600	4.300%	2.637%
\$440,000	700	3.936%	2.323%
\$440,000	800	3.643%	2.074%
\$440,000	900	3.398%	1.870%
\$440,000	1000	3.191%	1.701%
\$440,000	1500	2.474%	1.143%
\$440,000	2000	2.032%	0.828%
\$440,000	3000	1.486%	0.486%
\$440,000	4000	1.152%	0.309%
\$440,000	5000	0.924%	0.206%
\$440,000	10000	0.406%	0.038%
\$440,000	20000	0.151%	0.004%
\$440,000	30000	0.078%	0.001%
\$440,000	40000	0.046%	0.001%
\$445,000	100	11.640%	9.531%
\$445,000	200	7.959%	5.996%
\$445,000	300	6.361%	4.497%
\$445,000	400	5.420%	3.634%
\$445,000	500	4.782%	3.062%
\$445,000	600	4.313%	2.648%
\$445,000	700	3.949%	2.333%
\$445,000	800	3.654%	2.083%
\$445,000	900	3.409%	1.879%
\$445,000	1000	3.201%	1.709%
\$445,000	1500	2.483%	1.149%
\$445,000	2000	2.040%	0.833%
\$445,000	3000	1.493%	0.490%
\$445,000	4000	1.157%	0.312%
\$445,000	5000	0.929%	0.208%
\$445,000	10000	0.409%	0.039%
\$445,000	20000	0.152%	0.004%
\$445,000	30000	0.079%	0.001%
\$445,000	40000	0.047%	0.001%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$450,000	100	11.670%	9.561%
\$450,000	200	7.981%	6.016%
\$450,000	300	6.379%	4.513%
\$450,000	400	5.435%	3.648%
\$450,000	500	4.796%	3.073%
\$450,000	600	4.325%	2.659%
\$450,000	700	3.960%	2.342%
\$450,000	800	3.665%	2.092%
\$450,000	900	3.419%	1.887%
\$450,000	1000	3.211%	1.716%
\$450,000	1500	2.491%	1.155%
\$450,000	2000	2.047%	0.838%
\$450,000	3000	1.499%	0.493%
\$450,000	4000	1.163%	0.314%
\$450,000	5000	0.933%	0.210%
\$450,000	10000	0.411%	0.040%
\$450,000	20000	0.153%	0.004%
\$450,000	30000	0.080%	0.001%
\$450,000	40000	0.047%	0.001%
\$455,000	100	11.700%	9.591%
\$455,000	200	8.003%	6.036%
\$455,000	300	6.396%	4.529%
\$455,000	400	5.450%	3.661%
\$455,000	500	4.809%	3.085%
\$455,000	600	4.337%	2.669%
\$455,000	700	3.971%	2.352%
\$455,000	800	3.675%	2.100%
\$455,000	900	3.429%	1.895%
\$455,000	1000	3.220%	1.724%
\$455,000	1500	2.499%	1.160%
\$455,000	2000	2.054%	0.842%
\$455,000	3000	1.505%	0.496%
\$455,000	4000	1.168%	0.316%
\$455,000	5000	0.938%	0.211%
\$455,000	10000	0.414%	0.040%
\$455,000	20000	0.154%	0.004%
\$455,000	30000	0.080%	0.001%
\$455,000	40000	0.048%	0.001%
\$460,000	100	11.730%	9.621%
\$460,000	200	8.024%	6.056%
\$460,000	300	6.413%	4.545%
\$460,000	400	5.465%	3.674%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$460,000	500	4.822%	3.096%
\$460,000	600	4.349%	2.679%
\$460,000	700	3.982%	2.361%
\$460,000	800	3.686%	2.109%
\$460,000	900	3.439%	1.903%
\$460,000	1000	3.230%	1.731%
\$460,000	1500	2.507%	1.166%
\$460,000	2000	2.061%	0.847%
\$460,000	3000	1.510%	0.499%
\$460,000	4000	1.173%	0.319%
\$460,000	5000	0.942%	0.213%
\$460,000	10000	0.416%	0.041%
\$460,000	20000	0.155%	0.004%
\$460,000	30000	0.081%	0.001%
\$460,000	40000	0.048%	0.001%
\$465,000	100	11.760%	9.651%
\$465,000	200	8.046%	6.076%
\$465,000	300	6.431%	4.560%
\$465,000	400	5.480%	3.687%
\$465,000	500	4.835%	3.108%
\$465,000	600	4.361%	2.689%
\$465,000	700	3.993%	2.370%
\$465,000	800	3.696%	2.118%
\$465,000	900	3.449%	1.911%
\$465,000	1000	3.239%	1.739%
\$465,000	1500	2.515%	1.172%
\$465,000	2000	2.068%	0.852%
\$465,000	3000	1.516%	0.503%
\$465,000	4000	1.178%	0.321%
\$465,000	5000	0.947%	0.215%
\$465,000	10000	0.419%	0.041%
\$465,000	20000	0.156%	0.004%
\$465,000	30000	0.082%	0.001%
\$465,000	40000	0.049%	0.001%
\$470,000	100	11.790%	9.681%
\$470,000	200	8.068%	6.096%
\$470,000	300	6.448%	4.576%
\$470,000	400	5.495%	3.701%
\$470,000	500	4.849%	3.119%
\$470,000	600	4.374%	2.700%
\$470,000	700	4.004%	2.380%
\$470,000	800	3.707%	2.126%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$470,000	900	3.459%	1.919%
\$470,000	1000	3.249%	1.746%
\$470,000	1500	2.523%	1.177%
\$470,000	2000	2.075%	0.856%
\$470,000	3000	1.522%	0.506%
\$470,000	4000	1.183%	0.324%
\$470,000	5000	0.951%	0.217%
\$470,000	10000	0.421%	0.042%
\$470,000	20000	0.157%	0.004%
\$470,000	30000	0.082%	0.001%
\$470,000	40000	0.049%	0.001%
\$475,000	100	11.820%	9.711%
\$475,000	200	8.089%	6.116%
\$475,000	300	6.466%	4.592%
\$475,000	400	5.510%	3.714%
\$475,000	500	4.862%	3.131%
\$475,000	600	4.386%	2.710%
\$475,000	700	4.016%	2.389%
\$475,000	800	3.717%	2.135%
\$475,000	900	3.469%	1.927%
\$475,000	1000	3.258%	1.753%
\$475,000	1500	2.530%	1.183%
\$475,000	2000	2.082%	0.861%
\$475,000	3000	1.528%	0.509%
\$475,000	4000	1.188%	0.326%
\$475,000	5000	0.956%	0.219%
\$475,000	10000	0.424%	0.042%
\$475,000	20000	0.158%	0.004%
\$475,000	30000	0.083%	0.001%
\$475,000	40000	0.049%	0.001%
\$480,000	100	11.860%	9.741%
\$480,000	200	8.111%	6.136%
\$480,000	300	6.483%	4.608%
\$480,000	400	5.525%	3.727%
\$480,000	500	4.875%	3.142%
\$480,000	600	4.398%	2.720%
\$480,000	700	4.027%	2.398%
\$480,000	800	3.727%	2.143%
\$480,000	900	3.479%	1.935%
\$480,000	1000	3.267%	1.761%
\$480,000	1500	2.538%	1.189%
\$480,000	2000	2.089%	0.866%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$480,000	3000	1.534%	0.513%
\$480,000	4000	1.193%	0.329%
\$480,000	5000	0.961%	0.221%
\$480,000	10000	0.426%	0.043%
\$480,000	20000	0.159%	0.004%
\$480,000	30000	0.084%	0.001%
\$480,000	40000	0.050%	0.001%
\$485,000	100	11.890%	9.771%
\$485,000	200	8.133%	6.157%
\$485,000	300	6.501%	4.624%
\$485,000	400	5.540%	3.740%
\$485,000	500	4.889%	3.154%
\$485,000	600	4.410%	2.730%
\$485,000	700	4.038%	2.408%
\$485,000	800	3.738%	2.152%
\$485,000	900	3.489%	1.943%
\$485,000	1000	3.277%	1.768%
\$485,000	1500	2.546%	1.195%
\$485,000	2000	2.096%	0.870%
\$485,000	3000	1.540%	0.516%
\$485,000	4000	1.199%	0.331%
\$485,000	5000	0.965%	0.223%
\$485,000	10000	0.429%	0.043%
\$485,000	20000	0.161%	0.004%
\$485,000	30000	0.084%	0.001%
\$485,000	40000	0.050%	0.001%
\$490,000	100	11.920%	9.801%
\$490,000	200	8.154%	6.177%
\$490,000	300	6.518%	4.639%
\$490,000	400	5.554%	3.753%
\$490,000	500	4.902%	3.165%
\$490,000	600	4.422%	2.741%
\$490,000	700	4.049%	2.417%
\$490,000	800	3.748%	2.160%
\$490,000	900	3.499%	1.951%
\$490,000	1000	3.286%	1.776%
\$490,000	1500	2.554%	1.200%
\$490,000	2000	2.103%	0.875%
\$490,000	3000	1.546%	0.519%
\$490,000	4000	1.204%	0.334%
\$490,000	5000	0.970%	0.225%
\$490,000	10000	0.432%	0.044%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$490,000	20000	0.162%	0.004%
\$490,000	30000	0.085%	0.001%
\$490,000	40000	0.051%	0.001%
\$495,000	100	11.950%	9.831%
\$495,000	200	8.176%	6.197%
\$495,000	300	6.535%	4.655%
\$495,000	400	5.569%	3.767%
\$495,000	500	4.915%	3.177%
\$495,000	600	4.434%	2.751%
\$495,000	700	4.060%	2.426%
\$495,000	800	3.759%	2.169%
\$495,000	900	3.508%	1.959%
\$495,000	1000	3.296%	1.783%
\$495,000	1500	2.562%	1.206%
\$495,000	2000	2.110%	0.880%
\$495,000	3000	1.552%	0.523%
\$495,000	4000	1.209%	0.336%
\$495,000	5000	0.974%	0.227%
\$495,000	10000	0.434%	0.044%
\$495,000	20000	0.163%	0.004%
\$495,000	30000	0.085%	0.001%
\$495,000	40000	0.051%	0.001%
\$500,000	100	11.980%	9.861%
\$500,000	200	8.198%	6.217%
\$500,000	300	6.553%	4.671%
\$500,000	400	5.584%	3.780%
\$500,000	500	4.928%	3.188%
\$500,000	600	4.446%	2.761%
\$500,000	700	4.072%	2.436%
\$500,000	800	3.769%	2.178%
\$500,000	900	3.518%	1.967%
\$500,000	1000	3.305%	1.791%
\$500,000	1500	2.570%	1.212%
\$500,000	2000	2.117%	0.884%
\$500,000	3000	1.558%	0.526%
\$500,000	4000	1.214%	0.339%
\$500,000	5000	0.979%	0.228%
\$500,000	10000	0.437%	0.045%
\$500,000	20000	0.164%	0.004%
\$500,000	30000	0.086%	0.001%
\$500,000	40000	0.052%	0.001%
\$505,000	100	12.010%	9.891%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$505,000	200	8.219%	6.237%
\$505,000	300	6.570%	4.687%
\$505,000	400	5.599%	3.793%
\$505,000	500	4.942%	3.200%
\$505,000	600	4.458%	2.772%
\$505,000	700	4.083%	2.445%
\$505,000	800	3.780%	2.186%
\$505,000	900	3.528%	1.975%
\$505,000	1000	3.314%	1.798%
\$505,000	1500	2.578%	1.217%
\$505,000	2000	2.124%	0.889%
\$505,000	3000	1.564%	0.529%
\$505,000	4000	1.219%	0.341%
\$505,000	5000	0.983%	0.230%
\$505,000	10000	0.439%	0.046%
\$505,000	20000	0.165%	0.004%
\$505,000	30000	0.087%	0.001%
\$505,000	40000	0.052%	0.001%
\$510,000	100	12.040%	9.920%
\$510,000	200	8.240%	6.257%
\$510,000	300	6.587%	4.702%
\$510,000	400	5.614%	3.806%
\$510,000	500	4.954%	3.211%
\$510,000	600	4.470%	2.782%
\$510,000	700	4.093%	2.454%
\$510,000	800	3.790%	2.194%
\$510,000	900	3.538%	1.982%
\$510,000	1000	3.323%	1.805%
\$510,000	1500	2.585%	1.223%
\$510,000	2000	2.131%	0.894%
\$510,000	3000	1.569%	0.533%
\$510,000	4000	1.224%	0.344%
\$510,000	5000	0.988%	0.232%
\$510,000	10000	0.442%	0.046%
\$510,000	20000	0.166%	0.004%
\$510,000	30000	0.087%	0.001%
\$510,000	40000	0.052%	0.001%
\$515,000	100	12.070%	9.948%
\$515,000	200	8.260%	6.276%
\$515,000	300	6.603%	4.717%
\$515,000	400	5.628%	3.818%
\$515,000	500	4.967%	3.222%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$515,000	600	4.481%	2.791%
\$515,000	700	4.104%	2.463%
\$515,000	800	3.800%	2.203%
\$515,000	900	3.547%	1.990%
\$515,000	1000	3.332%	1.812%
\$515,000	1500	2.593%	1.228%
\$515,000	2000	2.137%	0.898%
\$515,000	3000	1.575%	0.536%
\$515,000	4000	1.229%	0.346%
\$515,000	5000	0.992%	0.234%
\$515,000	10000	0.444%	0.047%
\$515,000	20000	0.167%	0.005%
\$515,000	30000	0.088%	0.001%
\$515,000	40000	0.053%	0.001%
\$520,000	100	12.100%	9.977%
\$520,000	200	8.281%	6.295%
\$520,000	300	6.620%	4.732%
\$520,000	400	5.642%	3.831%
\$520,000	500	4.979%	3.233%
\$520,000	600	4.492%	2.801%
\$520,000	700	4.114%	2.472%
\$520,000	800	3.810%	2.211%
\$520,000	900	3.556%	1.998%
\$520,000	1000	3.341%	1.820%
\$520,000	1500	2.600%	1.234%
\$520,000	2000	2.144%	0.902%
\$520,000	3000	1.580%	0.539%
\$520,000	4000	1.234%	0.349%
\$520,000	5000	0.996%	0.236%
\$520,000	10000	0.447%	0.047%
\$520,000	20000	0.168%	0.005%
\$520,000	30000	0.089%	0.001%
\$520,000	40000	0.053%	0.001%
\$525,000	100	12.130%	10.000%
\$525,000	200	8.301%	6.314%
\$525,000	300	6.636%	4.747%
\$525,000	400	5.656%	3.844%
\$525,000	500	4.992%	3.244%
\$525,000	600	4.504%	2.811%
\$525,000	700	4.125%	2.481%
\$525,000	800	3.819%	2.219%
\$525,000	900	3.566%	2.005%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$525,000	1000	3.350%	1.827%
\$525,000	1500	2.608%	1.239%
\$525,000	2000	2.150%	0.907%
\$525,000	3000	1.586%	0.542%
\$525,000	4000	1.239%	0.351%
\$525,000	5000	1.001%	0.238%
\$525,000	10000	0.449%	0.048%
\$525,000	20000	0.169%	0.005%
\$525,000	30000	0.089%	0.001%
\$525,000	40000	0.054%	0.001%
\$530,000	100	12.160%	10.030%
\$530,000	200	8.321%	6.333%
\$530,000	300	6.652%	4.762%
\$530,000	400	5.670%	3.856%
\$530,000	500	5.004%	3.255%
\$530,000	600	4.515%	2.821%
\$530,000	700	4.135%	2.490%
\$530,000	800	3.829%	2.227%
\$530,000	900	3.575%	2.013%
\$530,000	1000	3.359%	1.834%
\$530,000	1500	2.615%	1.245%
\$530,000	2000	2.157%	0.911%
\$530,000	3000	1.592%	0.546%
\$530,000	4000	1.244%	0.353%
\$530,000	5000	1.005%	0.240%
\$530,000	10000	0.452%	0.048%
\$530,000	20000	0.170%	0.005%
\$530,000	30000	0.090%	0.001%
\$530,000	40000	0.054%	0.001%
\$535,000	100	12.190%	10.060%
\$535,000	200	8.342%	6.352%
\$535,000	300	6.669%	4.777%
\$535,000	400	5.684%	3.869%
\$535,000	500	5.017%	3.266%
\$535,000	600	4.526%	2.830%
\$535,000	700	4.146%	2.498%
\$535,000	800	3.839%	2.235%
\$535,000	900	3.584%	2.020%
\$535,000	1000	3.368%	1.841%
\$535,000	1500	2.622%	1.250%
\$535,000	2000	2.163%	0.916%
\$535,000	3000	1.597%	0.549%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$535,000	4000	1.249%	0.356%
\$535,000	5000	1.009%	0.242%
\$535,000	10000	0.454%	0.049%
\$535,000	20000	0.171%	0.005%
\$535,000	30000	0.091%	0.001%
\$535,000	40000	0.055%	0.001%
\$540,000	100	12.220%	10.090%
\$540,000	200	8.362%	6.371%
\$540,000	300	6.685%	4.792%
\$540,000	400	5.698%	3.881%
\$540,000	500	5.029%	3.276%
\$540,000	600	4.538%	2.840%
\$540,000	700	4.156%	2.507%
\$540,000	800	3.849%	2.243%
\$540,000	900	3.593%	2.028%
\$540,000	1000	3.377%	1.848%
\$540,000	1500	2.630%	1.256%
\$540,000	2000	2.170%	0.920%
\$540,000	3000	1.603%	0.552%
\$540,000	4000	1.253%	0.358%
\$540,000	5000	1.014%	0.243%
\$540,000	10000	0.457%	0.050%
\$540,000	20000	0.172%	0.005%
\$540,000	30000	0.091%	0.001%
\$540,000	40000	0.055%	0.001%
\$545,000	100	12.250%	10.120%
\$545,000	200	8.382%	6.390%
\$545,000	300	6.701%	4.807%
\$545,000	400	5.712%	3.894%
\$545,000	500	5.042%	3.287%
\$545,000	600	4.549%	2.850%
\$545,000	700	4.167%	2.516%
\$545,000	800	3.859%	2.251%
\$545,000	900	3.603%	2.035%
\$545,000	1000	3.385%	1.855%
\$545,000	1500	2.637%	1.261%
\$545,000	2000	2.177%	0.925%
\$545,000	3000	1.608%	0.555%
\$545,000	4000	1.258%	0.361%
\$545,000	5000	1.018%	0.245%
\$545,000	10000	0.459%	0.050%
\$545,000	20000	0.174%	0.005%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$545,000	30000	0.092%	0.001%
\$545,000	40000	0.055%	0.001%
\$550,000	100	12.280%	10.150%
\$550,000	200	8.403%	6.409%
\$550,000	300	6.718%	4.822%
\$550,000	400	5.726%	3.906%
\$550,000	500	5.054%	3.298%
\$550,000	600	4.560%	2.860%
\$550,000	700	4.177%	2.525%
\$550,000	800	3.868%	2.260%
\$550,000	900	3.612%	2.043%
\$550,000	1000	3.394%	1.862%
\$550,000	1500	2.644%	1.267%
\$550,000	2000	2.183%	0.929%
\$550,000	3000	1.614%	0.558%
\$550,000	4000	1.263%	0.363%
\$550,000	5000	1.022%	0.247%
\$550,000	10000	0.462%	0.051%
\$550,000	20000	0.175%	0.005%
\$550,000	30000	0.092%	0.001%
\$550,000	40000	0.056%	0.001%
\$555,000	100	12.310%	10.170%
\$555,000	200	8.423%	6.428%
\$555,000	300	6.734%	4.836%
\$555,000	400	5.740%	3.919%
\$555,000	500	5.067%	3.309%
\$555,000	600	4.572%	2.869%
\$555,000	700	4.188%	2.534%
\$555,000	800	3.878%	2.268%
\$555,000	900	3.621%	2.051%
\$555,000	1000	3.403%	1.869%
\$555,000	1500	2.652%	1.272%
\$555,000	2000	2.190%	0.934%
\$555,000	3000	1.619%	0.562%
\$555,000	4000	1.268%	0.366%
\$555,000	5000	1.026%	0.249%
\$555,000	10000	0.464%	0.051%
\$555,000	20000	0.176%	0.005%
\$555,000	30000	0.093%	0.002%
\$555,000	40000	0.056%	0.001%
\$560,000	100	12.340%	10.200%
\$560,000	200	8.443%	6.447%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$560,000	300	6.751%	4.851%
\$560,000	400	5.754%	3.931%
\$560,000	500	5.079%	3.320%
\$560,000	600	4.583%	2.879%
\$560,000	700	4.198%	2.543%
\$560,000	800	3.888%	2.276%
\$560,000	900	3.630%	2.058%
\$560,000	1000	3.412%	1.876%
\$560,000	1500	2.659%	1.277%
\$560,000	2000	2.196%	0.938%
\$560,000	3000	1.625%	0.565%
\$560,000	4000	1.273%	0.368%
\$560,000	5000	1.031%	0.251%
\$560,000	10000	0.467%	0.052%
\$560,000	20000	0.177%	0.005%
\$560,000	30000	0.094%	0.002%
\$560,000	40000	0.057%	0.001%
\$565,000	100	12.370%	10.230%
\$565,000	200	8.464%	6.466%
\$565,000	300	6.767%	4.866%
\$565,000	400	5.768%	3.944%
\$565,000	500	5.092%	3.331%
\$565,000	600	4.595%	2.889%
\$565,000	700	4.209%	2.552%
\$565,000	800	3.898%	2.284%
\$565,000	900	3.640%	2.066%
\$565,000	1000	3.421%	1.883%
\$565,000	1500	2.667%	1.283%
\$565,000	2000	2.203%	0.943%
\$565,000	3000	1.631%	0.568%
\$565,000	4000	1.278%	0.371%
\$565,000	5000	1.035%	0.253%
\$565,000	10000	0.469%	0.052%
\$565,000	20000	0.178%	0.005%
\$565,000	30000	0.094%	0.002%
\$565,000	40000	0.057%	0.001%
\$570,000	100	12.400%	10.260%
\$570,000	200	8.485%	6.486%
\$570,000	300	6.784%	4.882%
\$570,000	400	5.782%	3.957%
\$570,000	500	5.105%	3.343%
\$570,000	600	4.606%	2.899%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$570,000	700	4.220%	2.561%
\$570,000	800	3.908%	2.293%
\$570,000	900	3.649%	2.074%
\$570,000	1000	3.430%	1.891%
\$570,000	1500	2.674%	1.289%
\$570,000	2000	2.210%	0.947%
\$570,000	3000	1.636%	0.572%
\$570,000	4000	1.283%	0.373%
\$570,000	5000	1.040%	0.255%
\$570,000	10000	0.472%	0.053%
\$570,000	20000	0.179%	0.005%
\$570,000	30000	0.095%	0.002%
\$570,000	40000	0.058%	0.001%
\$575,000	100	12.430%	10.290%
\$575,000	200	8.509%	6.508%
\$575,000	300	6.803%	4.900%
\$575,000	400	5.799%	3.972%
\$575,000	500	5.119%	3.355%
\$575,000	600	4.620%	2.911%
\$575,000	700	4.232%	2.571%
\$575,000	800	3.920%	2.302%
\$575,000	900	3.660%	2.083%
\$575,000	1000	3.440%	1.899%
\$575,000	1500	2.683%	1.295%
\$575,000	2000	2.217%	0.953%
\$575,000	3000	1.643%	0.575%
\$575,000	4000	1.289%	0.376%
\$575,000	5000	1.045%	0.257%
\$575,000	10000	0.475%	0.054%
\$575,000	20000	0.180%	0.005%
\$575,000	30000	0.096%	0.002%
\$575,000	40000	0.058%	0.001%
\$580,000	100	12.470%	10.330%
\$580,000	200	8.532%	6.531%
\$580,000	300	6.822%	4.917%
\$580,000	400	5.815%	3.986%
\$580,000	500	5.134%	3.368%
\$580,000	600	4.633%	2.922%
\$580,000	700	4.244%	2.582%
\$580,000	800	3.931%	2.312%
\$580,000	900	3.671%	2.091%
\$580,000	1000	3.450%	1.907%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$580,000	1500	2.691%	1.302%
\$580,000	2000	2.225%	0.958%
\$580,000	3000	1.649%	0.579%
\$580,000	4000	1.294%	0.379%
\$580,000	5000	1.050%	0.259%
\$580,000	10000	0.478%	0.055%
\$580,000	20000	0.182%	0.006%
\$580,000	30000	0.097%	0.002%
\$580,000	40000	0.059%	0.001%
\$585,000	100	12.500%	10.360%
\$585,000	200	8.556%	6.553%
\$585,000	300	6.841%	4.935%
\$585,000	400	5.831%	4.001%
\$585,000	500	5.148%	3.381%
\$585,000	600	4.646%	2.934%
\$585,000	700	4.256%	2.592%
\$585,000	800	3.942%	2.321%
\$585,000	900	3.682%	2.100%
\$585,000	1000	3.461%	1.916%
\$585,000	1500	2.700%	1.308%
\$585,000	2000	2.233%	0.963%
\$585,000	3000	1.656%	0.583%
\$585,000	4000	1.300%	0.382%
\$585,000	5000	1.055%	0.262%
\$585,000	10000	0.481%	0.055%
\$585,000	20000	0.183%	0.006%
\$585,000	30000	0.097%	0.002%
\$585,000	40000	0.059%	0.001%
\$590,000	100	12.530%	10.390%
\$590,000	200	8.580%	6.575%
\$590,000	300	6.860%	4.952%
\$590,000	400	5.848%	4.016%
\$590,000	500	5.163%	3.394%
\$590,000	600	4.659%	2.945%
\$590,000	700	4.269%	2.603%
\$590,000	800	3.954%	2.331%
\$590,000	900	3.693%	2.109%
\$590,000	1000	3.471%	1.924%
\$590,000	1500	2.709%	1.314%
\$590,000	2000	2.240%	0.969%
\$590,000	3000	1.662%	0.587%
\$590,000	4000	1.306%	0.385%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$590,000	5000	1.060%	0.264%
\$590,000	10000	0.484%	0.056%
\$590,000	20000	0.184%	0.006%
\$590,000	30000	0.098%	0.002%
\$590,000	40000	0.060%	0.001%
\$595,000	100	12.570%	10.430%
\$595,000	200	8.603%	6.598%
\$595,000	300	6.879%	4.970%
\$595,000	400	5.864%	4.031%
\$595,000	500	5.177%	3.407%
\$595,000	600	4.672%	2.957%
\$595,000	700	4.281%	2.613%
\$595,000	800	3.965%	2.341%
\$595,000	900	3.703%	2.118%
\$595,000	1000	3.481%	1.933%
\$595,000	1500	2.717%	1.321%
\$595,000	2000	2.248%	0.974%
\$595,000	3000	1.669%	0.591%
\$595,000	4000	1.311%	0.388%
\$595,000	5000	1.065%	0.266%
\$595,000	10000	0.487%	0.057%
\$595,000	20000	0.186%	0.006%
\$595,000	30000	0.099%	0.002%
\$595,000	40000	0.060%	0.001%
\$600,000	100	12.600%	10.460%
\$600,000	200	8.627%	6.620%
\$600,000	300	6.898%	4.987%
\$600,000	400	5.881%	4.046%
\$600,000	500	5.192%	3.420%
\$600,000	600	4.686%	2.968%
\$600,000	700	4.293%	2.624%
\$600,000	800	3.977%	2.350%
\$600,000	900	3.714%	2.127%
\$600,000	1000	3.491%	1.941%
\$600,000	1500	2.726%	1.327%
\$600,000	2000	2.256%	0.979%
\$600,000	3000	1.675%	0.595%
\$600,000	4000	1.317%	0.391%
\$600,000	5000	1.070%	0.269%
\$600,000	10000	0.490%	0.058%
\$600,000	20000	0.187%	0.006%
\$600,000	30000	0.100%	0.002%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$600,000	40000	0.061%	0.001%
\$605,000	100	12.640%	10.490%
\$605,000	200	8.651%	6.642%
\$605,000	300	6.917%	5.005%
\$605,000	400	5.897%	4.060%
\$605,000	500	5.206%	3.433%
\$605,000	600	4.699%	2.980%
\$605,000	700	4.305%	2.634%
\$605,000	800	3.988%	2.360%
\$605,000	900	3.725%	2.136%
\$605,000	1000	3.502%	1.949%
\$605,000	1500	2.734%	1.334%
\$605,000	2000	2.263%	0.985%
\$605,000	3000	1.682%	0.599%
\$605,000	4000	1.323%	0.394%
\$605,000	5000	1.075%	0.271%
\$605,000	10000	0.493%	0.058%
\$605,000	20000	0.188%	0.006%
\$605,000	30000	0.100%	0.002%
\$605,000	40000	0.061%	0.001%
\$610,000	100	12.670%	10.530%
\$610,000	200	8.674%	6.665%
\$610,000	300	6.936%	5.023%
\$610,000	400	5.913%	4.075%
\$610,000	500	5.221%	3.446%
\$610,000	600	4.712%	2.991%
\$610,000	700	4.317%	2.645%
\$610,000	800	4.000%	2.370%
\$610,000	900	3.736%	2.145%
\$610,000	1000	3.512%	1.958%
\$610,000	1500	2.743%	1.340%
\$610,000	2000	2.271%	0.990%
\$610,000	3000	1.688%	0.603%
\$610,000	4000	1.329%	0.397%
\$610,000	5000	1.080%	0.273%
\$610,000	10000	0.496%	0.059%
\$610,000	20000	0.190%	0.006%
\$610,000	30000	0.101%	0.002%
\$610,000	40000	0.062%	0.001%
\$615,000	100	12.710%	10.560%
\$615,000	200	8.698%	6.687%
\$615,000	300	6.955%	5.040%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$615,000	400	5.930%	4.090%
\$615,000	500	5.235%	3.459%
\$615,000	600	4.725%	3.003%
\$615,000	700	4.330%	2.655%
\$615,000	800	4.011%	2.379%
\$615,000	900	3.747%	2.154%
\$615,000	1000	3.522%	1.966%
\$615,000	1500	2.752%	1.347%
\$615,000	2000	2.278%	0.995%
\$615,000	3000	1.695%	0.607%
\$615,000	4000	1.334%	0.400%
\$615,000	5000	1.085%	0.276%
\$615,000	10000	0.499%	0.060%
\$615,000	20000	0.191%	0.006%
\$615,000	30000	0.102%	0.002%
\$615,000	40000	0.062%	0.001%
\$620,000	100	12.740%	10.590%
\$620,000	200	8.722%	6.709%
\$620,000	300	6.975%	5.058%
\$620,000	400	5.946%	4.105%
\$620,000	500	5.250%	3.471%
\$620,000	600	4.738%	3.014%
\$620,000	700	4.342%	2.665%
\$620,000	800	4.022%	2.389%
\$620,000	900	3.757%	2.163%
\$620,000	1000	3.533%	1.975%
\$620,000	1500	2.760%	1.353%
\$620,000	2000	2.286%	1.001%
\$620,000	3000	1.701%	0.611%
\$620,000	4000	1.340%	0.403%
\$620,000	5000	1.091%	0.278%
\$620,000	10000	0.502%	0.061%
\$620,000	20000	0.192%	0.006%
\$620,000	30000	0.103%	0.002%
\$620,000	40000	0.063%	0.001%
\$625,000	100	12.770%	10.630%
\$625,000	200	8.746%	6.732%
\$625,000	300	6.994%	5.076%
\$625,000	400	5.962%	4.120%
\$625,000	500	5.264%	3.484%
\$625,000	600	4.752%	3.026%
\$625,000	700	4.354%	2.676%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$625,000	800	4.034%	2.399%
\$625,000	900	3.768%	2.172%
\$625,000	1000	3.543%	1.983%
\$625,000	1500	2.769%	1.360%
\$625,000	2000	2.294%	1.006%
\$625,000	3000	1.708%	0.614%
\$625,000	4000	1.346%	0.406%
\$625,000	5000	1.096%	0.280%
\$625,000	10000	0.505%	0.061%
\$625,000	20000	0.194%	0.006%
\$625,000	30000	0.104%	0.002%
\$625,000	40000	0.063%	0.001%
\$630,000	100	12.810%	10.660%
\$630,000	200	8.769%	6.754%
\$630,000	300	7.013%	5.093%
\$630,000	400	5.979%	4.134%
\$630,000	500	5.279%	3.497%
\$630,000	600	4.765%	3.037%
\$630,000	700	4.366%	2.686%
\$630,000	800	4.045%	2.408%
\$630,000	900	3.779%	2.181%
\$630,000	1000	3.553%	1.991%
\$630,000	1500	2.777%	1.366%
\$630,000	2000	2.301%	1.011%
\$630,000	3000	1.714%	0.618%
\$630,000	4000	1.351%	0.409%
\$630,000	5000	1.101%	0.283%
\$630,000	10000	0.508%	0.062%
\$630,000	20000	0.195%	0.007%
\$630,000	30000	0.104%	0.002%
\$630,000	40000	0.064%	0.001%
\$635,000	100	12.840%	10.690%
\$635,000	200	8.793%	6.777%
\$635,000	300	7.032%	5.111%
\$635,000	400	5.995%	4.149%
\$635,000	500	5.293%	3.510%
\$635,000	600	4.778%	3.049%
\$635,000	700	4.379%	2.697%
\$635,000	800	4.057%	2.418%
\$635,000	900	3.790%	2.190%
\$635,000	1000	3.563%	2.000%
\$635,000	1500	2.786%	1.373%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$635,000	2000	2.309%	1.017%
\$635,000	3000	1.721%	0.622%
\$635,000	4000	1.357%	0.412%
\$635,000	5000	1.106%	0.285%
\$635,000	10000	0.511%	0.063%
\$635,000	20000	0.197%	0.007%
\$635,000	30000	0.105%	0.002%
\$635,000	40000	0.065%	0.001%
\$640,000	100	12.880%	10.720%
\$640,000	200	8.817%	6.799%
\$640,000	300	7.051%	5.128%
\$640,000	400	6.011%	4.164%
\$640,000	500	5.308%	3.523%
\$640,000	600	4.791%	3.060%
\$640,000	700	4.391%	2.707%
\$640,000	800	4.068%	2.428%
\$640,000	900	3.801%	2.199%
\$640,000	1000	3.574%	2.008%
\$640,000	1500	2.794%	1.379%
\$640,000	2000	2.317%	1.022%
\$640,000	3000	1.727%	0.626%
\$640,000	4000	1.363%	0.415%
\$640,000	5000	1.111%	0.287%
\$640,000	10000	0.514%	0.064%
\$640,000	20000	0.198%	0.007%
\$640,000	30000	0.106%	0.002%
\$640,000	40000	0.065%	0.001%
\$645,000	100	12.910%	10.760%
\$645,000	200	8.841%	6.822%
\$645,000	300	7.070%	5.146%
\$645,000	400	6.028%	4.179%
\$645,000	500	5.322%	3.536%
\$645,000	600	4.804%	3.072%
\$645,000	700	4.403%	2.718%
\$645,000	800	4.080%	2.437%
\$645,000	900	3.811%	2.208%
\$645,000	1000	3.584%	2.017%
\$645,000	1500	2.803%	1.386%
\$645,000	2000	2.324%	1.028%
\$645,000	3000	1.734%	0.630%
\$645,000	4000	1.369%	0.418%
\$645,000	5000	1.116%	0.290%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$645,000	10000	0.517%	0.064%
\$645,000	20000	0.199%	0.007%
\$645,000	30000	0.107%	0.002%
\$645,000	40000	0.066%	0.001%
\$650,000	100	12.950%	10.790%
\$650,000	200	8.864%	6.844%
\$650,000	300	7.089%	5.164%
\$650,000	400	6.044%	4.194%
\$650,000	500	5.337%	3.549%
\$650,000	600	4.818%	3.084%
\$650,000	700	4.415%	2.729%
\$650,000	800	4.091%	2.447%
\$650,000	900	3.822%	2.217%
\$650,000	1000	3.594%	2.025%
\$650,000	1500	2.812%	1.392%
\$650,000	2000	2.332%	1.033%
\$650,000	3000	1.740%	0.634%
\$650,000	4000	1.374%	0.421%
\$650,000	5000	1.121%	0.292%
\$650,000	10000	0.521%	0.065%
\$650,000	20000	0.201%	0.007%
\$650,000	30000	0.108%	0.002%
\$650,000	40000	0.066%	0.001%
\$655,000	100	12.980%	10.820%
\$655,000	200	8.888%	6.866%
\$655,000	300	7.108%	5.181%
\$655,000	400	6.060%	4.209%
\$655,000	500	5.352%	3.562%
\$655,000	600	4.831%	3.095%
\$655,000	700	4.427%	2.739%
\$655,000	800	4.102%	2.457%
\$655,000	900	3.833%	2.226%
\$655,000	1000	3.604%	2.033%
\$655,000	1500	2.820%	1.399%
\$655,000	2000	2.339%	1.038%
\$655,000	3000	1.747%	0.638%
\$655,000	4000	1.380%	0.424%
\$655,000	5000	1.126%	0.295%
\$655,000	10000	0.524%	0.066%
\$655,000	20000	0.202%	0.007%
\$655,000	30000	0.109%	0.002%
\$655,000	40000	0.067%	0.001%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$660,000	100	13.010%	10.860%
\$660,000	200	8.912%	6.889%
\$660,000	300	7.127%	5.199%
\$660,000	400	6.077%	4.223%
\$660,000	500	5.366%	3.575%
\$660,000	600	4.844%	3.107%
\$660,000	700	4.440%	2.750%
\$660,000	800	4.114%	2.466%
\$660,000	900	3.844%	2.235%
\$660,000	1000	3.615%	2.042%
\$660,000	1500	2.829%	1.406%
\$660,000	2000	2.347%	1.044%
\$660,000	3000	1.753%	0.642%
\$660,000	4000	1.386%	0.427%
\$660,000	5000	1.131%	0.297%
\$660,000	10000	0.527%	0.067%
\$660,000	20000	0.204%	0.007%
\$660,000	30000	0.109%	0.002%
\$660,000	40000	0.067%	0.001%
\$665,000	100	13.050%	10.890%
\$665,000	200	8.936%	6.911%
\$665,000	300	7.146%	5.217%
\$665,000	400	6.093%	4.238%
\$665,000	500	5.381%	3.588%
\$665,000	600	4.857%	3.118%
\$665,000	700	4.452%	2.760%
\$665,000	800	4.125%	2.476%
\$665,000	900	3.854%	2.244%
\$665,000	1000	3.625%	2.050%
\$665,000	1500	2.837%	1.412%
\$665,000	2000	2.355%	1.049%
\$665,000	3000	1.760%	0.646%
\$665,000	4000	1.391%	0.430%
\$665,000	5000	1.137%	0.299%
\$665,000	10000	0.530%	0.068%
\$665,000	20000	0.205%	0.007%
\$665,000	30000	0.110%	0.002%
\$665,000	40000	0.068%	0.001%
\$670,000	100	13.080%	10.920%
\$670,000	200	8.959%	6.934%
\$670,000	300	7.166%	5.235%
\$670,000	400	6.110%	4.253%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$670,000	500	5.395%	3.601%
\$670,000	600	4.871%	3.130%
\$670,000	700	4.464%	2.771%
\$670,000	800	4.137%	2.486%
\$670,000	900	3.865%	2.253%
\$670,000	1000	3.635%	2.059%
\$670,000	1500	2.846%	1.419%
\$670,000	2000	2.362%	1.054%
\$670,000	3000	1.766%	0.650%
\$670,000	4000	1.397%	0.433%
\$670,000	5000	1.142%	0.302%
\$670,000	10000	0.533%	0.069%
\$670,000	20000	0.206%	0.008%
\$670,000	30000	0.111%	0.002%
\$670,000	40000	0.068%	0.001%
\$675,000	100	13.120%	10.960%
\$675,000	200	8.983%	6.956%
\$675,000	300	7.185%	5.252%
\$675,000	400	6.126%	4.268%
\$675,000	500	5.410%	3.614%
\$675,000	600	4.884%	3.142%
\$675,000	700	4.476%	2.781%
\$675,000	800	4.148%	2.495%
\$675,000	900	3.876%	2.262%
\$675,000	1000	3.645%	2.067%
\$675,000	1500	2.854%	1.425%
\$675,000	2000	2.370%	1.060%
\$675,000	3000	1.773%	0.654%
\$675,000	4000	1.403%	0.436%
\$675,000	5000	1.147%	0.304%
\$675,000	10000	0.536%	0.069%
\$675,000	20000	0.208%	0.008%
\$675,000	30000	0.112%	0.002%
\$675,000	40000	0.069%	0.001%
\$680,000	100	13.150%	10.990%
\$680,000	200	9.007%	6.979%
\$680,000	300	7.204%	5.270%
\$680,000	400	6.142%	4.283%
\$680,000	500	5.424%	3.627%
\$680,000	600	4.897%	3.153%
\$680,000	700	4.488%	2.792%
\$680,000	800	4.159%	2.505%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$680,000	900	3.887%	2.271%
\$680,000	1000	3.656%	2.076%
\$680,000	1500	2.863%	1.432%
\$680,000	2000	2.377%	1.065%
\$680,000	3000	1.779%	0.658%
\$680,000	4000	1.409%	0.439%
\$680,000	5000	1.152%	0.307%
\$680,000	10000	0.539%	0.070%
\$680,000	20000	0.209%	0.008%
\$680,000	30000	0.113%	0.002%
\$680,000	40000	0.070%	0.001%
\$685,000	100	13.170%	11.010%
\$685,000	200	9.018%	6.989%
\$685,000	300	7.213%	5.278%
\$685,000	400	6.150%	4.290%
\$685,000	500	5.431%	3.633%
\$685,000	600	4.903%	3.159%
\$685,000	700	4.494%	2.797%
\$685,000	800	4.165%	2.510%
\$685,000	900	3.892%	2.275%
\$685,000	1000	3.660%	2.080%
\$685,000	1500	2.867%	1.435%
\$685,000	2000	2.381%	1.068%
\$685,000	3000	1.782%	0.660%
\$685,000	4000	1.411%	0.441%
\$685,000	5000	1.154%	0.308%
\$685,000	10000	0.541%	0.071%
\$685,000	20000	0.210%	0.008%
\$685,000	30000	0.113%	0.002%
\$685,000	40000	0.070%	0.001%
\$690,000	100	13.180%	11.020%
\$690,000	200	9.028%	6.999%
\$690,000	300	7.221%	5.286%
\$690,000	400	6.157%	4.296%
\$690,000	500	5.437%	3.639%
\$690,000	600	4.909%	3.164%
\$690,000	700	4.500%	2.801%
\$690,000	800	4.170%	2.514%
\$690,000	900	3.896%	2.279%
\$690,000	1000	3.665%	2.083%
\$690,000	1500	2.871%	1.438%
\$690,000	2000	2.384%	1.070%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$690,000	3000	1.785%	0.662%
\$690,000	4000	1.414%	0.442%
\$690,000	5000	1.156%	0.309%
\$690,000	10000	0.542%	0.071%
\$690,000	20000	0.210%	0.008%
\$690,000	30000	0.113%	0.002%
\$690,000	40000	0.070%	0.001%
\$695,000	100	13.200%	11.030%
\$695,000	200	9.039%	7.009%
\$695,000	300	7.229%	5.294%
\$695,000	400	6.164%	4.303%
\$695,000	500	5.444%	3.644%
\$695,000	600	4.915%	3.169%
\$695,000	700	4.505%	2.806%
\$695,000	800	4.175%	2.518%
\$695,000	900	3.901%	2.283%
\$695,000	1000	3.669%	2.087%
\$695,000	1500	2.874%	1.440%
\$695,000	2000	2.387%	1.072%
\$695,000	3000	1.788%	0.663%
\$695,000	4000	1.416%	0.443%
\$695,000	5000	1.159%	0.310%
\$695,000	10000	0.543%	0.071%
\$695,000	20000	0.211%	0.008%
\$695,000	30000	0.114%	0.002%
\$695,000	40000	0.070%	0.001%
\$700,000	100	13.210%	11.050%
\$700,000	200	9.049%	7.019%
\$700,000	300	7.238%	5.301%
\$700,000	400	6.172%	4.309%
\$700,000	500	5.450%	3.650%
\$700,000	600	4.921%	3.174%
\$700,000	700	4.510%	2.811%
\$700,000	800	4.180%	2.522%
\$700,000	900	3.906%	2.287%
\$700,000	1000	3.674%	2.091%
\$700,000	1500	2.878%	1.443%
\$700,000	2000	2.391%	1.075%
\$700,000	3000	1.790%	0.665%
\$700,000	4000	1.419%	0.445%
\$700,000	5000	1.161%	0.311%
\$700,000	10000	0.545%	0.072%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$700,000	20000	0.212%	0.008%
\$700,000	30000	0.114%	0.002%
\$700,000	40000	0.071%	0.001%
\$705,000	100	13.230%	11.060%
\$705,000	200	9.059%	7.029%
\$705,000	300	7.246%	5.309%
\$705,000	400	6.179%	4.316%
\$705,000	500	5.457%	3.656%
\$705,000	600	4.926%	3.179%
\$705,000	700	4.516%	2.815%
\$705,000	800	4.185%	2.527%
\$705,000	900	3.911%	2.291%
\$705,000	1000	3.678%	2.094%
\$705,000	1500	2.882%	1.446%
\$705,000	2000	2.394%	1.077%
\$705,000	3000	1.793%	0.667%
\$705,000	4000	1.421%	0.446%
\$705,000	5000	1.163%	0.312%
\$705,000	10000	0.546%	0.072%
\$705,000	20000	0.212%	0.008%
\$705,000	30000	0.115%	0.002%
\$705,000	40000	0.071%	0.001%
\$710,000	100	13.240%	11.080%
\$710,000	200	9.070%	7.038%
\$710,000	300	7.255%	5.317%
\$710,000	400	6.186%	4.323%
\$710,000	500	5.463%	3.661%
\$710,000	600	4.932%	3.184%
\$710,000	700	4.521%	2.820%
\$710,000	800	4.190%	2.531%
\$710,000	900	3.915%	2.295%
\$710,000	1000	3.683%	2.098%
\$710,000	1500	2.885%	1.449%
\$710,000	2000	2.397%	1.080%
\$710,000	3000	1.796%	0.669%
\$710,000	4000	1.424%	0.447%
\$710,000	5000	1.165%	0.313%
\$710,000	10000	0.548%	0.073%
\$710,000	20000	0.213%	0.008%
\$710,000	30000	0.115%	0.002%
\$710,000	40000	0.071%	0.001%
\$715,000	100	13.260%	11.090%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$715,000	200	9.080%	7.048%
\$715,000	300	7.263%	5.325%
\$715,000	400	6.193%	4.329%
\$715,000	500	5.469%	3.667%
\$715,000	600	4.938%	3.189%
\$715,000	700	4.526%	2.824%
\$715,000	800	4.195%	2.535%
\$715,000	900	3.920%	2.299%
\$715,000	1000	3.687%	2.102%
\$715,000	1500	2.889%	1.452%
\$715,000	2000	2.401%	1.082%
\$715,000	3000	1.799%	0.670%
\$715,000	4000	1.426%	0.449%
\$715,000	5000	1.168%	0.314%
\$715,000	10000	0.549%	0.073%
\$715,000	20000	0.214%	0.008%
\$715,000	30000	0.115%	0.002%
\$715,000	40000	0.071%	0.001%
\$720,000	100	13.270%	11.110%
\$720,000	200	9.091%	7.058%
\$720,000	300	7.271%	5.333%
\$720,000	400	6.200%	4.336%
\$720,000	500	5.476%	3.673%
\$720,000	600	4.944%	3.194%
\$720,000	700	4.532%	2.829%
\$720,000	800	4.200%	2.539%
\$720,000	900	3.925%	2.303%
\$720,000	1000	3.692%	2.106%
\$720,000	1500	2.893%	1.455%
\$720,000	2000	2.404%	1.084%
\$720,000	3000	1.802%	0.672%
\$720,000	4000	1.429%	0.450%
\$720,000	5000	1.170%	0.315%
\$720,000	10000	0.550%	0.073%
\$720,000	20000	0.214%	0.008%
\$720,000	30000	0.116%	0.002%
\$720,000	40000	0.072%	0.001%
\$725,000	100	13.290%	11.120%
\$725,000	200	9.101%	7.068%
\$725,000	300	7.280%	5.340%
\$725,000	400	6.207%	4.342%
\$725,000	500	5.482%	3.678%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$725,000	600	4.950%	3.199%
\$725,000	700	4.537%	2.834%
\$725,000	800	4.205%	2.544%
\$725,000	900	3.930%	2.307%
\$725,000	1000	3.696%	2.109%
\$725,000	1500	2.897%	1.458%
\$725,000	2000	2.407%	1.087%
\$725,000	3000	1.805%	0.674%
\$725,000	4000	1.431%	0.452%
\$725,000	5000	1.172%	0.316%
\$725,000	10000	0.552%	0.074%
\$725,000	20000	0.215%	0.008%
\$725,000	30000	0.116%	0.002%
\$725,000	40000	0.072%	0.001%
\$730,000	100	13.300%	11.140%
\$730,000	200	9.112%	7.078%
\$730,000	300	7.288%	5.348%
\$730,000	400	6.215%	4.349%
\$730,000	500	5.488%	3.684%
\$730,000	600	4.955%	3.204%
\$730,000	700	4.542%	2.838%
\$730,000	800	4.210%	2.548%
\$730,000	900	3.934%	2.311%
\$730,000	1000	3.701%	2.113%
\$730,000	1500	2.900%	1.461%
\$730,000	2000	2.411%	1.089%
\$730,000	3000	1.807%	0.676%
\$730,000	4000	1.434%	0.453%
\$730,000	5000	1.174%	0.317%
\$730,000	10000	0.553%	0.074%
\$730,000	20000	0.215%	0.008%
\$730,000	30000	0.116%	0.002%
\$730,000	40000	0.072%	0.001%
\$735,000	100	13.320%	11.150%
\$735,000	200	9.122%	7.088%
\$735,000	300	7.296%	5.356%
\$735,000	400	6.222%	4.355%
\$735,000	500	5.495%	3.690%
\$735,000	600	4.961%	3.209%
\$735,000	700	4.548%	2.843%
\$735,000	800	4.215%	2.552%
\$735,000	900	3.939%	2.315%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$735,000	1000	3.705%	2.117%
\$735,000	1500	2.904%	1.463%
\$735,000	2000	2.414%	1.091%
\$735,000	3000	1.810%	0.677%
\$735,000	4000	1.436%	0.454%
\$735,000	5000	1.177%	0.318%
\$735,000	10000	0.554%	0.074%
\$735,000	20000	0.216%	0.008%
\$735,000	30000	0.117%	0.002%
\$735,000	40000	0.072%	0.001%
\$740,000	100	13.330%	11.170%
\$740,000	200	9.132%	7.098%
\$740,000	300	7.305%	5.364%
\$740,000	400	6.229%	4.362%
\$740,000	500	5.501%	3.696%
\$740,000	600	4.967%	3.214%
\$740,000	700	4.553%	2.848%
\$740,000	800	4.220%	2.557%
\$740,000	900	3.944%	2.319%
\$740,000	1000	3.710%	2.120%
\$740,000	1500	2.908%	1.466%
\$740,000	2000	2.417%	1.094%
\$740,000	3000	1.813%	0.679%
\$740,000	4000	1.439%	0.456%
\$740,000	5000	1.179%	0.320%
\$740,000	10000	0.556%	0.075%
\$740,000	20000	0.217%	0.008%
\$740,000	30000	0.117%	0.002%
\$740,000	40000	0.073%	0.001%
\$745,000	100	13.350%	11.180%
\$745,000	200	9.143%	7.107%
\$745,000	300	7.313%	5.371%
\$745,000	400	6.236%	4.368%
\$745,000	500	5.508%	3.701%
\$745,000	600	4.973%	3.220%
\$745,000	700	4.558%	2.852%
\$745,000	800	4.225%	2.561%
\$745,000	900	3.948%	2.323%
\$745,000	1000	3.714%	2.124%
\$745,000	1500	2.912%	1.469%
\$745,000	2000	2.421%	1.096%
\$745,000	3000	1.816%	0.681%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$745,000	4000	1.441%	0.457%
\$745,000	5000	1.181%	0.321%
\$745,000	10000	0.557%	0.075%
\$745,000	20000	0.217%	0.009%
\$745,000	30000	0.118%	0.002%
\$745,000	40000	0.073%	0.001%
\$750,000	100	13.360%	11.200%
\$750,000	200	9.153%	7.117%
\$750,000	300	7.322%	5.379%
\$750,000	400	6.243%	4.375%
\$750,000	500	5.514%	3.707%
\$750,000	600	4.978%	3.225%
\$750,000	700	4.564%	2.857%
\$750,000	800	4.230%	2.565%
\$750,000	900	3.953%	2.327%
\$750,000	1000	3.719%	2.128%
\$750,000	1500	2.915%	1.472%
\$750,000	2000	2.424%	1.099%
\$750,000	3000	1.819%	0.683%
\$750,000	4000	1.444%	0.458%
\$750,000	5000	1.183%	0.322%
\$750,000	10000	0.559%	0.076%
\$750,000	20000	0.218%	0.009%
\$750,000	30000	0.118%	0.002%
\$750,000	40000	0.073%	0.001%
\$755,000	100	13.380%	11.210%
\$755,000	200	9.164%	7.127%
\$755,000	300	7.330%	5.387%
\$755,000	400	6.251%	4.381%
\$755,000	500	5.520%	3.713%
\$755,000	600	4.984%	3.230%
\$755,000	700	4.569%	2.861%
\$755,000	800	4.235%	2.569%
\$755,000	900	3.958%	2.331%
\$755,000	1000	3.723%	2.131%
\$755,000	1500	2.919%	1.475%
\$755,000	2000	2.427%	1.101%
\$755,000	3000	1.821%	0.684%
\$755,000	4000	1.446%	0.460%
\$755,000	5000	1.186%	0.323%
\$755,000	10000	0.560%	0.076%
\$755,000	20000	0.219%	0.009%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$755,000	30000	0.118%	0.002%
\$755,000	40000	0.073%	0.001%
\$760,000	100	13.390%	11.220%
\$760,000	200	9.174%	7.137%
\$760,000	300	7.338%	5.395%
\$760,000	400	6.258%	4.388%
\$760,000	500	5.527%	3.718%
\$760,000	600	4.990%	3.235%
\$760,000	700	4.574%	2.866%
\$760,000	800	4.240%	2.574%
\$760,000	900	3.963%	2.335%
\$760,000	1000	3.728%	2.135%
\$760,000	1500	2.923%	1.478%
\$760,000	2000	2.430%	1.103%
\$760,000	3000	1.824%	0.686%
\$760,000	4000	1.449%	0.461%
\$760,000	5000	1.188%	0.324%
\$760,000	10000	0.561%	0.076%
\$760,000	20000	0.219%	0.009%
\$760,000	30000	0.119%	0.002%
\$760,000	40000	0.074%	0.001%
\$765,000	100	13.410%	11.240%
\$765,000	200	9.184%	7.147%
\$765,000	300	7.347%	5.402%
\$765,000	400	6.265%	4.394%
\$765,000	500	5.533%	3.724%
\$765,000	600	4.996%	3.240%
\$765,000	700	4.580%	2.871%
\$765,000	800	4.245%	2.578%
\$765,000	900	3.967%	2.339%
\$765,000	1000	3.732%	2.139%
\$765,000	1500	2.926%	1.481%
\$765,000	2000	2.434%	1.106%
\$765,000	3000	1.827%	0.688%
\$765,000	4000	1.451%	0.462%
\$765,000	5000	1.190%	0.325%
\$765,000	10000	0.563%	0.077%
\$765,000	20000	0.220%	0.009%
\$765,000	30000	0.119%	0.002%
\$765,000	40000	0.074%	0.001%
\$770,000	100	13.420%	11.250%
\$770,000	200	9.195%	7.157%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$770,000	300	7.355%	5.410%
\$770,000	400	6.272%	4.401%
\$770,000	500	5.539%	3.730%
\$770,000	600	5.002%	3.245%
\$770,000	700	4.585%	2.875%
\$770,000	800	4.250%	2.582%
\$770,000	900	3.972%	2.343%
\$770,000	1000	3.737%	2.143%
\$770,000	1500	2.930%	1.483%
\$770,000	2000	2.437%	1.108%
\$770,000	3000	1.830%	0.690%
\$770,000	4000	1.454%	0.464%
\$770,000	5000	1.192%	0.326%
\$770,000	10000	0.564%	0.077%
\$770,000	20000	0.221%	0.009%
\$770,000	30000	0.119%	0.002%
\$770,000	40000	0.074%	0.001%
\$775,000	100	13.440%	11.270%
\$775,000	200	9.205%	7.167%
\$775,000	300	7.363%	5.418%
\$775,000	400	6.279%	4.407%
\$775,000	500	5.546%	3.735%
\$775,000	600	5.007%	3.250%
\$775,000	700	4.590%	2.880%
\$775,000	800	4.255%	2.586%
\$775,000	900	3.977%	2.347%
\$775,000	1000	3.741%	2.146%
\$775,000	1500	2.934%	1.486%
\$775,000	2000	2.440%	1.110%
\$775,000	3000	1.833%	0.691%
\$775,000	4000	1.456%	0.465%
\$775,000	5000	1.194%	0.327%
\$775,000	10000	0.566%	0.077%
\$775,000	20000	0.221%	0.009%
\$775,000	30000	0.120%	0.002%
\$775,000	40000	0.074%	0.001%
\$780,000	100	13.450%	11.280%
\$780,000	200	9.216%	7.176%
\$780,000	300	7.372%	5.426%
\$780,000	400	6.286%	4.414%
\$780,000	500	5.552%	3.741%
\$780,000	600	5.013%	3.255%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$780,000	700	4.596%	2.885%
\$780,000	800	4.260%	2.591%
\$780,000	900	3.981%	2.351%
\$780,000	1000	3.746%	2.150%
\$780,000	1500	2.938%	1.489%
\$780,000	2000	2.444%	1.113%
\$780,000	3000	1.835%	0.693%
\$780,000	4000	1.459%	0.467%
\$780,000	5000	1.197%	0.328%
\$780,000	10000	0.567%	0.078%
\$780,000	20000	0.222%	0.009%
\$780,000	30000	0.120%	0.002%
\$780,000	40000	0.075%	0.001%
\$785,000	100	13.470%	11.300%
\$785,000	200	9.226%	7.186%
\$785,000	300	7.380%	5.434%
\$785,000	400	6.294%	4.421%
\$785,000	500	5.559%	3.747%
\$785,000	600	5.019%	3.260%
\$785,000	700	4.601%	2.889%
\$785,000	800	4.265%	2.595%
\$785,000	900	3.986%	2.355%
\$785,000	1000	3.750%	2.154%
\$785,000	1500	2.941%	1.492%
\$785,000	2000	2.447%	1.115%
\$785,000	3000	1.838%	0.695%
\$785,000	4000	1.461%	0.468%
\$785,000	5000	1.199%	0.329%
\$785,000	10000	0.568%	0.078%
\$785,000	20000	0.222%	0.009%
\$785,000	30000	0.120%	0.002%
\$785,000	40000	0.075%	0.001%
\$790,000	100	13.480%	11.310%
\$790,000	200	9.237%	7.196%
\$790,000	300	7.389%	5.441%
\$790,000	400	6.301%	4.427%
\$790,000	500	5.565%	3.753%
\$790,000	600	5.025%	3.265%
\$790,000	700	4.607%	2.894%
\$790,000	800	4.270%	2.599%
\$790,000	900	3.991%	2.359%
\$790,000	1000	3.754%	2.157%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$790,000	1500	2.945%	1.495%
\$790,000	2000	2.450%	1.118%
\$790,000	3000	1.841%	0.697%
\$790,000	4000	1.464%	0.469%
\$790,000	5000	1.201%	0.330%
\$790,000	10000	0.570%	0.079%
\$790,000	20000	0.223%	0.009%
\$790,000	30000	0.121%	0.002%
\$790,000	40000	0.075%	0.001%
\$795,000	100	13.500%	11.330%
\$795,000	200	9.247%	7.206%
\$795,000	300	7.397%	5.449%
\$795,000	400	6.308%	4.434%
\$795,000	500	5.571%	3.758%
\$795,000	600	5.031%	3.271%
\$795,000	700	4.612%	2.899%
\$795,000	800	4.275%	2.603%
\$795,000	900	3.996%	2.362%
\$795,000	1000	3.759%	2.161%
\$795,000	1500	2.949%	1.498%
\$795,000	2000	2.454%	1.120%
\$795,000	3000	1.844%	0.699%
\$795,000	4000	1.466%	0.471%
\$795,000	5000	1.203%	0.331%
\$795,000	10000	0.571%	0.079%
\$795,000	20000	0.224%	0.009%
\$795,000	30000	0.121%	0.002%
\$795,000	40000	0.075%	0.001%
\$800,000	100	13.510%	11.340%
\$800,000	200	9.257%	7.216%
\$800,000	300	7.405%	5.457%
\$800,000	400	6.315%	4.440%
\$800,000	500	5.578%	3.764%
\$800,000	600	5.036%	3.276%
\$800,000	700	4.617%	2.903%
\$800,000	800	4.280%	2.608%
\$800,000	900	4.000%	2.366%
\$800,000	1000	3.763%	2.165%
\$800,000	1500	2.953%	1.501%
\$800,000	2000	2.457%	1.122%
\$800,000	3000	1.847%	0.700%
\$800,000	4000	1.469%	0.472%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$800,000	5000	1.206%	0.333%
\$800,000	10000	0.572%	0.079%
\$800,000	20000	0.224%	0.009%
\$800,000	30000	0.122%	0.002%
\$800,000	40000	0.076%	0.001%
\$805,000	100	13.530%	11.360%
\$805,000	200	9.268%	7.226%
\$805,000	300	7.414%	5.465%
\$805,000	400	6.322%	4.447%
\$805,000	500	5.584%	3.770%
\$805,000	600	5.042%	3.281%
\$805,000	700	4.623%	2.908%
\$805,000	800	4.285%	2.612%
\$805,000	900	4.005%	2.370%
\$805,000	1000	3.768%	2.169%
\$805,000	1500	2.956%	1.504%
\$805,000	2000	2.460%	1.125%
\$805,000	3000	1.850%	0.702%
\$805,000	4000	1.471%	0.473%
\$805,000	5000	1.208%	0.334%
\$805,000	10000	0.574%	0.080%
\$805,000	20000	0.225%	0.009%
\$805,000	30000	0.122%	0.002%
\$805,000	40000	0.076%	0.001%
\$810,000	100	13.540%	11.370%
\$810,000	200	9.278%	7.236%
\$810,000	300	7.422%	5.472%
\$810,000	400	6.330%	4.453%
\$810,000	500	5.590%	3.775%
\$810,000	600	5.048%	3.286%
\$810,000	700	4.628%	2.912%
\$810,000	800	4.290%	2.616%
\$810,000	900	4.010%	2.374%
\$810,000	1000	3.772%	2.172%
\$810,000	1500	2.960%	1.507%
\$810,000	2000	2.464%	1.127%
\$810,000	3000	1.852%	0.704%
\$810,000	4000	1.474%	0.475%
\$810,000	5000	1.210%	0.335%
\$810,000	10000	0.575%	0.080%
\$810,000	20000	0.226%	0.009%
\$810,000	30000	0.122%	0.002%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$810,000	40000	0.076%	0.001%
\$815,000	100	13.560%	11.380%
\$815,000	200	9.289%	7.246%
\$815,000	300	7.431%	5.480%
\$815,000	400	6.337%	4.460%
\$815,000	500	5.597%	3.781%
\$815,000	600	5.054%	3.291%
\$815,000	700	4.633%	2.917%
\$815,000	800	4.295%	2.621%
\$815,000	900	4.014%	2.378%
\$815,000	1000	3.777%	2.176%
\$815,000	1500	2.964%	1.509%
\$815,000	2000	2.467%	1.130%
\$815,000	3000	1.855%	0.706%
\$815,000	4000	1.476%	0.476%
\$815,000	5000	1.212%	0.336%
\$815,000	10000	0.577%	0.081%
\$815,000	20000	0.226%	0.009%
\$815,000	30000	0.123%	0.002%
\$815,000	40000	0.076%	0.001%
\$820,000	100	13.570%	11.400%
\$820,000	200	9.299%	7.255%
\$820,000	300	7.439%	5.488%
\$820,000	400	6.344%	4.466%
\$820,000	500	5.603%	3.787%
\$820,000	600	5.060%	3.296%
\$820,000	700	4.639%	2.922%
\$820,000	800	4.300%	2.625%
\$820,000	900	4.019%	2.382%
\$820,000	1000	3.781%	2.180%
\$820,000	1500	2.967%	1.512%
\$820,000	2000	2.470%	1.132%
\$820,000	3000	1.858%	0.707%
\$820,000	4000	1.478%	0.478%
\$820,000	5000	1.215%	0.337%
\$820,000	10000	0.578%	0.081%
\$820,000	20000	0.227%	0.010%
\$820,000	30000	0.123%	0.002%
\$820,000	40000	0.077%	0.001%
\$825,000	100	13.590%	11.410%
\$825,000	200	9.310%	7.265%
\$825,000	300	7.447%	5.496%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$825,000	400	6.351%	4.473%
\$825,000	500	5.610%	3.793%
\$825,000	600	5.065%	3.301%
\$825,000	700	4.644%	2.926%
\$825,000	800	4.305%	2.629%
\$825,000	900	4.024%	2.386%
\$825,000	1000	3.786%	2.184%
\$825,000	1500	2.971%	1.515%
\$825,000	2000	2.473%	1.134%
\$825,000	3000	1.861%	0.709%
\$825,000	4000	1.481%	0.479%
\$825,000	5000	1.217%	0.338%
\$825,000	10000	0.579%	0.081%
\$825,000	20000	0.228%	0.010%
\$825,000	30000	0.124%	0.002%
\$825,000	40000	0.077%	0.001%
\$830,000	100	13.600%	11.430%
\$830,000	200	9.320%	7.275%
\$830,000	300	7.456%	5.504%
\$830,000	400	6.358%	4.480%
\$830,000	500	5.616%	3.798%
\$830,000	600	5.071%	3.306%
\$830,000	700	4.649%	2.931%
\$830,000	800	4.310%	2.633%
\$830,000	900	4.029%	2.390%
\$830,000	1000	3.790%	2.187%
\$830,000	1500	2.975%	1.518%
\$830,000	2000	2.477%	1.137%
\$830,000	3000	1.864%	0.711%
\$830,000	4000	1.483%	0.480%
\$830,000	5000	1.219%	0.339%
\$830,000	10000	0.581%	0.082%
\$830,000	20000	0.228%	0.010%
\$830,000	30000	0.124%	0.002%
\$830,000	40000	0.077%	0.001%
\$835,000	100	13.620%	11.440%
\$835,000	200	9.330%	7.285%
\$835,000	300	7.464%	5.511%
\$835,000	400	6.365%	4.486%
\$835,000	500	5.622%	3.804%
\$835,000	600	5.077%	3.311%
\$835,000	700	4.655%	2.936%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$835,000	800	4.315%	2.638%
\$835,000	900	4.033%	2.394%
\$835,000	1000	3.795%	2.191%
\$835,000	1500	2.979%	1.521%
\$835,000	2000	2.480%	1.139%
\$835,000	3000	1.866%	0.713%
\$835,000	4000	1.486%	0.482%
\$835,000	5000	1.221%	0.340%
\$835,000	10000	0.582%	0.082%
\$835,000	20000	0.229%	0.010%
\$835,000	30000	0.124%	0.002%
\$835,000	40000	0.077%	0.001%
\$840,000	100	13.630%	11.460%
\$840,000	200	9.341%	7.295%
\$840,000	300	7.472%	5.519%
\$840,000	400	6.373%	4.493%
\$840,000	500	5.629%	3.810%
\$840,000	600	5.083%	3.317%
\$840,000	700	4.660%	2.940%
\$840,000	800	4.320%	2.642%
\$840,000	900	4.038%	2.398%
\$840,000	1000	3.799%	2.195%
\$840,000	1500	2.982%	1.524%
\$840,000	2000	2.483%	1.141%
\$840,000	3000	1.869%	0.714%
\$840,000	4000	1.488%	0.483%
\$840,000	5000	1.224%	0.341%
\$840,000	10000	0.584%	0.083%
\$840,000	20000	0.230%	0.010%
\$840,000	30000	0.125%	0.002%
\$840,000	40000	0.078%	0.001%
\$845,000	100	13.650%	11.470%
\$845,000	200	9.351%	7.305%
\$845,000	300	7.481%	5.527%
\$845,000	400	6.380%	4.499%
\$845,000	500	5.635%	3.815%
\$845,000	600	5.089%	3.322%
\$845,000	700	4.665%	2.945%
\$845,000	800	4.325%	2.646%
\$845,000	900	4.043%	2.402%
\$845,000	1000	3.804%	2.198%
\$845,000	1500	2.986%	1.527%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$845,000	2000	2.487%	1.144%
\$845,000	3000	1.872%	0.716%
\$845,000	4000	1.491%	0.484%
\$845,000	5000	1.226%	0.342%
\$845,000	10000	0.585%	0.083%
\$845,000	20000	0.230%	0.010%
\$845,000	30000	0.125%	0.002%
\$845,000	40000	0.078%	0.001%
\$850,000	100	13.660%	11.490%
\$850,000	200	9.362%	7.315%
\$850,000	300	7.489%	5.535%
\$850,000	400	6.387%	4.506%
\$850,000	500	5.641%	3.821%
\$850,000	600	5.094%	3.327%
\$850,000	700	4.671%	2.950%
\$850,000	800	4.330%	2.650%
\$850,000	900	4.047%	2.406%
\$850,000	1000	3.808%	2.202%
\$850,000	1500	2.990%	1.530%
\$850,000	2000	2.490%	1.146%
\$850,000	3000	1.875%	0.718%
\$850,000	4000	1.493%	0.486%
\$850,000	5000	1.228%	0.344%
\$850,000	10000	0.586%	0.083%
\$850,000	20000	0.231%	0.010%
\$850,000	30000	0.125%	0.002%
\$850,000	40000	0.078%	0.001%
\$855,000	100	13.680%	11.500%
\$855,000	200	9.372%	7.325%
\$855,000	300	7.498%	5.543%
\$855,000	400	6.394%	4.512%
\$855,000	500	5.648%	3.827%
\$855,000	600	5.100%	3.332%
\$855,000	700	4.676%	2.954%
\$855,000	800	4.335%	2.655%
\$855,000	900	4.052%	2.410%
\$855,000	1000	3.813%	2.206%
\$855,000	1500	2.993%	1.532%
\$855,000	2000	2.493%	1.149%
\$855,000	3000	1.878%	0.720%
\$855,000	4000	1.496%	0.487%
\$855,000	5000	1.230%	0.345%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$855,000	10000	0.588%	0.084%
\$855,000	20000	0.232%	0.010%
\$855,000	30000	0.126%	0.002%
\$855,000	40000	0.079%	0.001%
\$860,000	100	13.690%	11.520%
\$860,000	200	9.383%	7.335%
\$860,000	300	7.506%	5.550%
\$860,000	400	6.401%	4.519%
\$860,000	500	5.654%	3.833%
\$860,000	600	5.106%	3.337%
\$860,000	700	4.681%	2.959%
\$860,000	800	4.340%	2.659%
\$860,000	900	4.057%	2.414%
\$860,000	1000	3.817%	2.210%
\$860,000	1500	2.997%	1.535%
\$860,000	2000	2.496%	1.151%
\$860,000	3000	1.880%	0.722%
\$860,000	4000	1.498%	0.489%
\$860,000	5000	1.233%	0.346%
\$860,000	10000	0.589%	0.084%
\$860,000	20000	0.232%	0.010%
\$860,000	30000	0.126%	0.002%
\$860,000	40000	0.079%	0.001%
\$865,000	100	13.710%	11.530%
\$865,000	200	9.393%	7.344%
\$865,000	300	7.514%	5.558%
\$865,000	400	6.409%	4.525%
\$865,000	500	5.661%	3.838%
\$865,000	600	5.112%	3.342%
\$865,000	700	4.687%	2.964%
\$865,000	800	4.345%	2.663%
\$865,000	900	4.062%	2.418%
\$865,000	1000	3.822%	2.213%
\$865,000	1500	3.001%	1.538%
\$865,000	2000	2.500%	1.153%
\$865,000	3000	1.883%	0.723%
\$865,000	4000	1.501%	0.490%
\$865,000	5000	1.235%	0.347%
\$865,000	10000	0.591%	0.085%
\$865,000	20000	0.233%	0.010%
\$865,000	30000	0.127%	0.002%
\$865,000	40000	0.079%	0.001%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$870,000	100	13.720%	11.550%
\$870,000	200	9.403%	7.354%
\$870,000	300	7.523%	5.566%
\$870,000	400	6.416%	4.532%
\$870,000	500	5.667%	3.844%
\$870,000	600	5.118%	3.347%
\$870,000	700	4.692%	2.968%
\$870,000	800	4.350%	2.668%
\$870,000	900	4.066%	2.422%
\$870,000	1000	3.826%	2.217%
\$870,000	1500	3.005%	1.541%
\$870,000	2000	2.503%	1.156%
\$870,000	3000	1.886%	0.725%
\$870,000	4000	1.503%	0.491%
\$870,000	5000	1.237%	0.348%
\$870,000	10000	0.592%	0.085%
\$870,000	20000	0.234%	0.010%
\$870,000	30000	0.127%	0.002%
\$870,000	40000	0.079%	0.001%
\$875,000	100	13.740%	11.560%
\$875,000	200	9.414%	7.364%
\$875,000	300	7.531%	5.574%
\$875,000	400	6.423%	4.539%
\$875,000	500	5.673%	3.850%
\$875,000	600	5.123%	3.352%
\$875,000	700	4.698%	2.973%
\$875,000	800	4.355%	2.672%
\$875,000	900	4.071%	2.426%
\$875,000	1000	3.831%	2.221%
\$875,000	1500	3.008%	1.544%
\$875,000	2000	2.506%	1.158%
\$875,000	3000	1.889%	0.727%
\$875,000	4000	1.506%	0.493%
\$875,000	5000	1.239%	0.349%
\$875,000	10000	0.593%	0.085%
\$875,000	20000	0.234%	0.010%
\$875,000	30000	0.127%	0.002%
\$875,000	40000	0.080%	0.001%
\$880,000	100	13.750%	11.570%
\$880,000	200	9.424%	7.374%
\$880,000	300	7.540%	5.582%
\$880,000	400	6.430%	4.545%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$880,000	500	5.680%	3.856%
\$880,000	600	5.129%	3.358%
\$880,000	700	4.703%	2.978%
\$880,000	800	4.360%	2.676%
\$880,000	900	4.076%	2.430%
\$880,000	1000	3.835%	2.225%
\$880,000	1500	3.012%	1.547%
\$880,000	2000	2.510%	1.161%
\$880,000	3000	1.892%	0.729%
\$880,000	4000	1.508%	0.494%
\$880,000	5000	1.241%	0.350%
\$880,000	10000	0.595%	0.086%
\$880,000	20000	0.235%	0.010%
\$880,000	30000	0.128%	0.002%
\$880,000	40000	0.080%	0.001%
\$885,000	100	13.770%	11.590%
\$885,000	200	9.435%	7.384%
\$885,000	300	7.548%	5.589%
\$885,000	400	6.437%	4.552%
\$885,000	500	5.686%	3.861%
\$885,000	600	5.135%	3.363%
\$885,000	700	4.708%	2.982%
\$885,000	800	4.365%	2.680%
\$885,000	900	4.080%	2.434%
\$885,000	1000	3.840%	2.228%
\$885,000	1500	3.016%	1.550%
\$885,000	2000	2.513%	1.163%
\$885,000	3000	1.894%	0.731%
\$885,000	4000	1.511%	0.496%
\$885,000	5000	1.244%	0.351%
\$885,000	10000	0.596%	0.086%
\$885,000	20000	0.236%	0.010%
\$885,000	30000	0.128%	0.002%
\$885,000	40000	0.080%	0.001%
\$890,000	100	13.780%	11.600%
\$890,000	200	9.445%	7.394%
\$890,000	300	7.556%	5.597%
\$890,000	400	6.445%	4.558%
\$890,000	500	5.693%	3.867%
\$890,000	600	5.141%	3.368%
\$890,000	700	4.714%	2.987%
\$890,000	800	4.370%	2.685%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$890,000	900	4.085%	2.438%
\$890,000	1000	3.844%	2.232%
\$890,000	1500	3.019%	1.553%
\$890,000	2000	2.516%	1.165%
\$890,000	3000	1.897%	0.732%
\$890,000	4000	1.513%	0.497%
\$890,000	5000	1.246%	0.352%
\$890,000	10000	0.598%	0.087%
\$890,000	20000	0.236%	0.010%
\$890,000	30000	0.129%	0.003%
\$890,000	40000	0.080%	0.001%
\$895,000	100	13.800%	11.620%
\$895,000	200	9.456%	7.404%
\$895,000	300	7.565%	5.605%
\$895,000	400	6.452%	4.565%
\$895,000	500	5.699%	3.873%
\$895,000	600	5.147%	3.373%
\$895,000	700	4.719%	2.992%
\$895,000	800	4.375%	2.689%
\$895,000	900	4.090%	2.442%
\$895,000	1000	3.849%	2.236%
\$895,000	1500	3.023%	1.556%
\$895,000	2000	2.520%	1.168%
\$895,000	3000	1.900%	0.734%
\$895,000	4000	1.516%	0.498%
\$895,000	5000	1.248%	0.354%
\$895,000	10000	0.599%	0.087%
\$895,000	20000	0.237%	0.011%
\$895,000	30000	0.129%	0.003%
\$895,000	40000	0.081%	0.001%
\$900,000	100	13.810%	11.630%
\$900,000	200	9.466%	7.414%
\$900,000	300	7.573%	5.613%
\$900,000	400	6.459%	4.571%
\$900,000	500	5.705%	3.879%
\$900,000	600	5.152%	3.378%
\$900,000	700	4.724%	2.996%
\$900,000	800	4.380%	2.693%
\$900,000	900	4.095%	2.446%
\$900,000	1000	3.853%	2.239%
\$900,000	1500	3.027%	1.559%
\$900,000	2000	2.523%	1.170%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$900,000	3000	1.903%	0.736%
\$900,000	4000	1.518%	0.500%
\$900,000	5000	1.250%	0.355%
\$900,000	10000	0.601%	0.088%
\$900,000	20000	0.238%	0.011%
\$900,000	30000	0.129%	0.003%
\$900,000	40000	0.081%	0.001%
\$905,000	100	13.830%	11.650%
\$905,000	200	9.476%	7.424%
\$905,000	300	7.582%	5.621%
\$905,000	400	6.466%	4.578%
\$905,000	500	5.712%	3.884%
\$905,000	600	5.158%	3.383%
\$905,000	700	4.730%	3.001%
\$905,000	800	4.385%	2.698%
\$905,000	900	4.099%	2.450%
\$905,000	1000	3.857%	2.243%
\$905,000	1500	3.031%	1.561%
\$905,000	2000	2.526%	1.173%
\$905,000	3000	1.906%	0.738%
\$905,000	4000	1.521%	0.501%
\$905,000	5000	1.253%	0.356%
\$905,000	10000	0.602%	0.088%
\$905,000	20000	0.238%	0.011%
\$905,000	30000	0.130%	0.003%
\$905,000	40000	0.081%	0.001%
\$910,000	100	13.840%	11.660%
\$910,000	200	9.487%	7.434%
\$910,000	300	7.590%	5.628%
\$910,000	400	6.473%	4.585%
\$910,000	500	5.718%	3.890%
\$910,000	600	5.164%	3.388%
\$910,000	700	4.735%	3.006%
\$910,000	800	4.390%	2.702%
\$910,000	900	4.104%	2.454%
\$910,000	1000	3.862%	2.247%
\$910,000	1500	3.034%	1.564%
\$910,000	2000	2.529%	1.175%
\$910,000	3000	1.908%	0.739%
\$910,000	4000	1.523%	0.503%
\$910,000	5000	1.255%	0.357%
\$910,000	10000	0.603%	0.088%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$910,000	20000	0.239%	0.011%
\$910,000	30000	0.130%	0.003%
\$910,000	40000	0.081%	0.001%
\$915,000	100	13.860%	11.670%
\$915,000	200	9.495%	7.441%
\$915,000	300	7.597%	5.635%
\$915,000	400	6.479%	4.590%
\$915,000	500	5.723%	3.895%
\$915,000	600	5.169%	3.392%
\$915,000	700	4.739%	3.009%
\$915,000	800	4.394%	2.705%
\$915,000	900	4.108%	2.457%
\$915,000	1000	3.866%	2.250%
\$915,000	1500	3.037%	1.567%
\$915,000	2000	2.532%	1.177%
\$915,000	3000	1.911%	0.741%
\$915,000	4000	1.525%	0.504%
\$915,000	5000	1.257%	0.358%
\$915,000	10000	0.604%	0.089%
\$915,000	20000	0.239%	0.011%
\$915,000	30000	0.130%	0.003%
\$915,000	40000	0.082%	0.001%
\$920,000	100	13.860%	11.680%
\$920,000	200	9.500%	7.446%
\$920,000	300	7.601%	5.639%
\$920,000	400	6.483%	4.593%
\$920,000	500	5.726%	3.897%
\$920,000	600	5.172%	3.395%
\$920,000	700	4.742%	3.012%
\$920,000	800	4.396%	2.708%
\$920,000	900	4.110%	2.459%
\$920,000	1000	3.868%	2.252%
\$920,000	1500	3.039%	1.568%
\$920,000	2000	2.534%	1.178%
\$920,000	3000	1.912%	0.742%
\$920,000	4000	1.526%	0.504%
\$920,000	5000	1.258%	0.358%
\$920,000	10000	0.605%	0.089%
\$920,000	20000	0.240%	0.011%
\$920,000	30000	0.131%	0.003%
\$920,000	40000	0.082%	0.001%
\$925,000	100	13.870%	11.690%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$925,000	200	9.506%	7.451%
\$925,000	300	7.605%	5.643%
\$925,000	400	6.486%	4.596%
\$925,000	500	5.730%	3.900%
\$925,000	600	5.174%	3.398%
\$925,000	700	4.745%	3.014%
\$925,000	800	4.399%	2.710%
\$925,000	900	4.112%	2.461%
\$925,000	1000	3.870%	2.254%
\$925,000	1500	3.041%	1.570%
\$925,000	2000	2.535%	1.179%
\$925,000	3000	1.913%	0.743%
\$925,000	4000	1.528%	0.505%
\$925,000	5000	1.259%	0.359%
\$925,000	10000	0.606%	0.089%
\$925,000	20000	0.240%	0.011%
\$925,000	30000	0.131%	0.003%
\$925,000	40000	0.082%	0.001%
\$930,000	100	13.880%	11.700%
\$930,000	200	9.511%	7.456%
\$930,000	300	7.609%	5.647%
\$930,000	400	6.490%	4.600%
\$930,000	500	5.733%	3.903%
\$930,000	600	5.177%	3.400%
\$930,000	700	4.747%	3.016%
\$930,000	800	4.401%	2.712%
\$930,000	900	4.115%	2.463%
\$930,000	1000	3.872%	2.256%
\$930,000	1500	3.043%	1.571%
\$930,000	2000	2.537%	1.181%
\$930,000	3000	1.915%	0.744%
\$930,000	4000	1.529%	0.506%
\$930,000	5000	1.260%	0.360%
\$930,000	10000	0.607%	0.089%
\$930,000	20000	0.240%	0.011%
\$930,000	30000	0.131%	0.003%
\$930,000	40000	0.082%	0.001%
\$935,000	100	13.890%	11.700%
\$935,000	200	9.516%	7.461%
\$935,000	300	7.614%	5.650%
\$935,000	400	6.494%	4.603%
\$935,000	500	5.736%	3.906%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$935,000	600	5.180%	3.403%
\$935,000	700	4.750%	3.019%
\$935,000	800	4.404%	2.714%
\$935,000	900	4.117%	2.465%
\$935,000	1000	3.875%	2.257%
\$935,000	1500	3.045%	1.572%
\$935,000	2000	2.539%	1.182%
\$935,000	3000	1.916%	0.745%
\$935,000	4000	1.530%	0.507%
\$935,000	5000	1.261%	0.360%
\$935,000	10000	0.607%	0.090%
\$935,000	20000	0.241%	0.011%
\$935,000	30000	0.131%	0.003%
\$935,000	40000	0.082%	0.001%
\$940,000	100	13.890%	11.710%
\$940,000	200	9.521%	7.466%
\$940,000	300	7.618%	5.654%
\$940,000	400	6.497%	4.606%
\$940,000	500	5.739%	3.909%
\$940,000	600	5.183%	3.405%
\$940,000	700	4.753%	3.021%
\$940,000	800	4.406%	2.716%
\$940,000	900	4.120%	2.467%
\$940,000	1000	3.877%	2.259%
\$940,000	1500	3.047%	1.574%
\$940,000	2000	2.540%	1.183%
\$940,000	3000	1.918%	0.745%
\$940,000	4000	1.531%	0.507%
\$940,000	5000	1.262%	0.361%
\$940,000	10000	0.608%	0.090%
\$940,000	20000	0.241%	0.011%
\$940,000	30000	0.131%	0.003%
\$940,000	40000	0.082%	0.001%
\$945,000	100	13.900%	11.720%
\$945,000	200	9.527%	7.471%
\$945,000	300	7.622%	5.658%
\$945,000	400	6.501%	4.610%
\$945,000	500	5.742%	3.912%
\$945,000	600	5.186%	3.408%
\$945,000	700	4.755%	3.023%
\$945,000	800	4.409%	2.718%
\$945,000	900	4.122%	2.469%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$945,000	1000	3.879%	2.261%
\$945,000	1500	3.048%	1.575%
\$945,000	2000	2.542%	1.184%
\$945,000	3000	1.919%	0.746%
\$945,000	4000	1.533%	0.508%
\$945,000	5000	1.263%	0.361%
\$945,000	10000	0.609%	0.090%
\$945,000	20000	0.241%	0.011%
\$945,000	30000	0.132%	0.003%
\$945,000	40000	0.082%	0.001%
\$950,000	100	13.910%	11.730%
\$950,000	200	9.532%	7.476%
\$950,000	300	7.626%	5.662%
\$950,000	400	6.504%	4.613%
\$950,000	500	5.746%	3.915%
\$950,000	600	5.189%	3.410%
\$950,000	700	4.758%	3.026%
\$950,000	800	4.411%	2.720%
\$950,000	900	4.124%	2.471%
\$950,000	1000	3.881%	2.263%
\$950,000	1500	3.050%	1.577%
\$950,000	2000	2.544%	1.185%
\$950,000	3000	1.920%	0.747%
\$950,000	4000	1.534%	0.509%
\$950,000	5000	1.265%	0.362%
\$950,000	10000	0.609%	0.090%
\$950,000	20000	0.242%	0.011%
\$950,000	30000	0.132%	0.003%
\$950,000	40000	0.083%	0.001%
\$955,000	100	13.920%	11.730%
\$955,000	200	9.537%	7.481%
\$955,000	300	7.630%	5.666%
\$955,000	400	6.508%	4.616%
\$955,000	500	5.749%	3.918%
\$955,000	600	5.192%	3.413%
\$955,000	700	4.761%	3.028%
\$955,000	800	4.414%	2.723%
\$955,000	900	4.127%	2.473%
\$955,000	1000	3.884%	2.265%
\$955,000	1500	3.052%	1.578%
\$955,000	2000	2.545%	1.187%
\$955,000	3000	1.922%	0.748%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$955,000	4000	1.535%	0.509%
\$955,000	5000	1.266%	0.362%
\$955,000	10000	0.610%	0.090%
\$955,000	20000	0.242%	0.011%
\$955,000	30000	0.132%	0.003%
\$955,000	40000	0.083%	0.001%
\$960,000	100	13.920%	11.740%
\$960,000	200	9.542%	7.486%
\$960,000	300	7.635%	5.670%
\$960,000	400	6.512%	4.620%
\$960,000	500	5.752%	3.921%
\$960,000	600	5.195%	3.416%
\$960,000	700	4.763%	3.030%
\$960,000	800	4.416%	2.725%
\$960,000	900	4.129%	2.475%
\$960,000	1000	3.886%	2.267%
\$960,000	1500	3.054%	1.580%
\$960,000	2000	2.547%	1.188%
\$960,000	3000	1.923%	0.749%
\$960,000	4000	1.536%	0.510%
\$960,000	5000	1.267%	0.363%
\$960,000	10000	0.611%	0.091%
\$960,000	20000	0.242%	0.011%
\$960,000	30000	0.132%	0.003%
\$960,000	40000	0.083%	0.001%
\$965,000	100	13.930%	11.750%
\$965,000	200	9.548%	7.491%
\$965,000	300	7.639%	5.674%
\$965,000	400	6.515%	4.623%
\$965,000	500	5.755%	3.923%
\$965,000	600	5.198%	3.418%
\$965,000	700	4.766%	3.033%
\$965,000	800	4.419%	2.727%
\$965,000	900	4.131%	2.477%
\$965,000	1000	3.888%	2.269%
\$965,000	1500	3.056%	1.581%
\$965,000	2000	2.549%	1.189%
\$965,000	3000	1.925%	0.750%
\$965,000	4000	1.538%	0.511%
\$965,000	5000	1.268%	0.364%
\$965,000	10000	0.612%	0.091%
\$965,000	20000	0.243%	0.011%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$965,000	30000	0.132%	0.003%
\$965,000	40000	0.083%	0.001%
\$970,000	100	13.940%	11.750%
\$970,000	200	9.553%	7.496%
\$970,000	300	7.643%	5.678%
\$970,000	400	6.519%	4.626%
\$970,000	500	5.758%	3.926%
\$970,000	600	5.201%	3.421%
\$970,000	700	4.769%	3.035%
\$970,000	800	4.421%	2.729%
\$970,000	900	4.134%	2.479%
\$970,000	1000	3.890%	2.271%
\$970,000	1500	3.058%	1.583%
\$970,000	2000	2.550%	1.190%
\$970,000	3000	1.926%	0.751%
\$970,000	4000	1.539%	0.512%
\$970,000	5000	1.269%	0.364%
\$970,000	10000	0.612%	0.091%
\$970,000	20000	0.243%	0.011%
\$970,000	30000	0.133%	0.003%
\$970,000	40000	0.083%	0.001%
\$975,000	100	13.950%	11.760%
\$975,000	200	9.558%	7.501%
\$975,000	300	7.647%	5.682%
\$975,000	400	6.522%	4.629%
\$975,000	500	5.762%	3.929%
\$975,000	600	5.204%	3.423%
\$975,000	700	4.771%	3.037%
\$975,000	800	4.424%	2.731%
\$975,000	900	4.136%	2.481%
\$975,000	1000	3.892%	2.273%
\$975,000	1500	3.060%	1.584%
\$975,000	2000	2.552%	1.191%
\$975,000	3000	1.927%	0.752%
\$975,000	4000	1.540%	0.512%
\$975,000	5000	1.270%	0.365%
\$975,000	10000	0.613%	0.091%
\$975,000	20000	0.243%	0.011%
\$975,000	30000	0.133%	0.003%
\$975,000	40000	0.083%	0.001%
\$980,000	100	13.950%	11.770%
\$980,000	200	9.563%	7.506%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$980,000	300	7.651%	5.686%
\$980,000	400	6.526%	4.633%
\$980,000	500	5.765%	3.932%
\$980,000	600	5.206%	3.426%
\$980,000	700	4.774%	3.040%
\$980,000	800	4.426%	2.733%
\$980,000	900	4.138%	2.483%
\$980,000	1000	3.895%	2.274%
\$980,000	1500	3.061%	1.586%
\$980,000	2000	2.553%	1.193%
\$980,000	3000	1.929%	0.753%
\$980,000	4000	1.541%	0.513%
\$980,000	5000	1.271%	0.365%
\$980,000	10000	0.614%	0.091%
\$980,000	20000	0.244%	0.011%
\$980,000	30000	0.133%	0.003%
\$980,000	40000	0.083%	0.001%
\$985,000	100	13.960%	11.780%
\$985,000	200	9.568%	7.511%
\$985,000	300	7.656%	5.690%
\$985,000	400	6.530%	4.636%
\$985,000	500	5.768%	3.935%
\$985,000	600	5.209%	3.429%
\$985,000	700	4.777%	3.042%
\$985,000	800	4.429%	2.736%
\$985,000	900	4.141%	2.485%
\$985,000	1000	3.897%	2.276%
\$985,000	1500	3.063%	1.587%
\$985,000	2000	2.555%	1.194%
\$985,000	3000	1.930%	0.754%
\$985,000	4000	1.543%	0.514%
\$985,000	5000	1.272%	0.366%
\$985,000	10000	0.615%	0.092%
\$985,000	20000	0.244%	0.011%
\$985,000	30000	0.133%	0.003%
\$985,000	40000	0.084%	0.001%
\$990,000	100	13.970%	11.780%
\$990,000	200	9.574%	7.516%
\$990,000	300	7.660%	5.694%
\$990,000	400	6.533%	4.639%
\$990,000	500	5.771%	3.938%
\$990,000	600	5.212%	3.431%

* Applied to total expected claims

**Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$990,000	700	4.780%	3.044%
\$990,000	800	4.431%	2.738%
\$990,000	900	4.143%	2.487%
\$990,000	1000	3.899%	2.278%
\$990,000	1500	3.065%	1.589%
\$990,000	2000	2.557%	1.195%
\$990,000	3000	1.932%	0.754%
\$990,000	4000	1.544%	0.514%
\$990,000	5000	1.274%	0.366%
\$990,000	10000	0.615%	0.092%
\$990,000	20000	0.244%	0.011%
\$990,000	30000	0.133%	0.003%
\$990,000	40000	0.084%	0.001%
\$995,000	100	13.980%	11.790%
\$995,000	200	9.579%	7.521%
\$995,000	300	7.664%	5.698%
\$995,000	400	6.537%	4.643%
\$995,000	500	5.774%	3.941%
\$995,000	600	5.215%	3.434%
\$995,000	700	4.782%	3.047%
\$995,000	800	4.434%	2.740%
\$995,000	900	4.146%	2.489%
\$995,000	1000	3.901%	2.280%
\$995,000	1500	3.067%	1.590%
\$995,000	2000	2.558%	1.196%
\$995,000	3000	1.933%	0.755%
\$995,000	4000	1.545%	0.515%
\$995,000	5000	1.275%	0.367%
\$995,000	10000	0.616%	0.092%
\$995,000	20000	0.245%	0.011%
\$995,000	30000	0.134%	0.003%
\$995,000	40000	0.084%	0.001%
\$1,000,000	100	13.980%	11.800%
\$1,000,000	200	9.584%	7.526%
\$1,000,000	300	7.668%	5.702%
\$1,000,000	400	6.540%	4.646%
\$1,000,000	500	5.778%	3.944%
\$1,000,000	600	5.218%	3.436%
\$1,000,000	700	4.785%	3.049%
\$1,000,000	800	4.436%	2.742%
\$1,000,000	900	4.148%	2.491%
\$1,000,000	1000	3.904%	2.282%

* Applied to total expected claims

Blue Cross and Blue Shield of Vermont
2014 Filing
Charge Factors for Aggregate Stop Loss
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$1,000,000	1500	3.069%	1.591%
\$1,000,000	2000	2.560%	1.197%
\$1,000,000	3000	1.934%	0.756%
\$1,000,000	4000	1.546%	0.516%
\$1,000,000	5000	1.276%	0.368%
\$1,000,000	10000	0.617%	0.092%
\$1,000,000	20000	0.245%	0.011%
\$1,000,000	30000	0.134%	0.003%
\$1,000,000	40000	0.084%	0.001%

* Applied to total expected claims