



LEWIS & ELLIS

Actuaries and Consultants

700 Central Expressway South  
Suite 550  
Allen, TX 75013

972-850-0850  
lewisellis.com

April 30, 2018

Eric Bachner  
MVP Health Insurance Company  
625 State Street  
Schenectady, NY 12305

Re: MVP Health Insurance Company  
2018 3Q/4Q Large Group HIC Rate Filing  
SERFF Tracking #: MVPH-131435409  
Objection #3

Dear Mr. Bachner:

The following additional information is required for this filing.

1. Please clearly define the relationship between this filing and MVP's Large Group HMO filing (SERFF Tracking #: MVPH-131435335).

Please beware that we expect to have further questions regarding the filing as the review continues.

To ensure that the review of your filing is completed before statutory deadlines, we expect you to respond as expeditiously as possible, but no later than May 4<sup>th</sup>, 2018.

We trust that you understand these forms may not be used in Vermont until they are formally approved by the GMCB.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kevin Ruggeberg', written over a horizontal line.

Kevin Ruggeberg, ASA, MAAA  
Associate Actuary  
Lewis & Ellis, Inc.  
KRuggeberg@LewisEllis.com  
(972)-850-0850



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

May 4, 2018

Mr. Kevin Ruggeberg, ASA, MAAA  
Lewis & Ellis, Inc.  
P.O. Box 851857  
Richardson, TX 75085

Re: 3Q/4Q 2018 Vermont Large Group HIC Rate Filing  
SERFF Tracking #: MVPH-131435409

Dear Mr. Ruggeberg:

This letter is in response to your correspondence received 04/30/18 regarding the above mentioned rate filing. The response to your question is provided below.

*1. Please clearly define the relationship between this filing and MVP's Large Group HMO filing (SERFF Tracking #: MVPH-131435335).*

Response: The products on this filing are a supplement to the products filed in MVPH-131435335. The products in this filing are providing out of network coverage riders to supplement the base major medical Large Group product offerings filed in MVPH-131435335. The products in this filing are NOT standalone products, and must be purchased in conjunction with major medical coverage on MVPHP.

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

Sincerely,

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

Eric Bachner, ASA  
Senior Actuarial Analyst  
MVP Health Care