Filing at a Glance

Company:	TVHP
Product Name:	Q3 2020 TVHP Large Group Rating Program Filing
State:	VermontGMCB
TOI:	ML02 Multi-Line - Other
Sub-TOI:	ML02.000 Multi-Line - Other
Filing Type:	GMCB Trend / Admin Charge
Date Submitted:	04/23/2020
SERFF Tr Num:	BCVT-132350492
SERFF Status:	Assigned
State Tr Num:	
State Status:	
Co Tr Num:	
Implementation Date Requested:	On Approval
Author(s):	Jude Daye, Martine Brisson-Lemieux, Andrew Proulx, Matthew Goodrich
Reviewer(s):	Thomas Crompton (primary), David Dillon, Jacqueline Lee, Christina McLaughlin, Amerin Aborjaily, Michael Barber
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

State: *VermontGMCB* **Filing Company:** *TVHP*
TOI/Sub-TOI: *ML02 Multi-Line - Other/ML02.000 Multi-Line - Other*
Product Name: *Q3 2020 TVHP Large Group Rating Program Filing*
Project Name/Number: */*

General Information

Project Name:
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 04/24/2020
State Status Changed:
Created By: Jude Daye
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Large
Overall Rate Impact:

Deemer Date:
Submitted By: Jude Daye

Filing Description:
April 23, 2020

Thomas Crompton
Health Systems Finance Associate Director
Green Mountain Care Board
144 State Street
Montpelier, Vermont 05602

Subject: Blue Cross and Blue Shield of Vermont - NAIC # 53295
The Vermont Health Plan - NAIC # 95696
Q3 2020 Large Group Rating Program Filing

Dear Mr. Crompton:

Attached for the Green Mountain Care Board's review and approval is Blue Cross and Blue Shield of Vermont's and The Vermont Health Plan's Q3 2020 Large Group Rating Program Filing. As directed by the Board, this filing combines the various factor filings for large group rating components (trend, large claims, benefit relativity, administrative fees and contribution to reserve, and the formula itself) into a single filing.

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

Sincerely,

Ruth Greene

cc: Paul Schultz/BCBSVT
Martine Lemieux/BCBSVT

Company and Contact

Filing Contact Information

Jude Daye, Executive Assistant dayej@bcbsvt.com

State: *VermontGMCB* **Filing Company:** *TVHP*
TOI/Sub-TOI: *ML02 Multi-Line - Other/ML02.000 Multi-Line - Other*
Product Name: *Q3 2020 TVHP Large Group Rating Program Filing*
Project Name/Number: */*

445 Industrial Lane
Montpelier, VT 05601

802-371-3244 [Phone]

Filing Company Information

TVHP
PO BOX 186
Montpelier, VT 05601
(802) 371-3450 ext. [Phone]

CoCode: 95696
Group Code:
Group Name:
FEIN Number: 03-0354356

State of Domicile: Vermont
Company Type: HMO
State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	$150.00
Retaliatory?	No
Fee Explanation:	

State: VermontGMCB **Filing Company:** TVHP
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: Q3 2020 TVHP Large Group Rating Program Filing
Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method:
Rate Change Type: %
Overall Percentage of Last Rate Revision: %
Effective Date of Last Rate Revision:
Filing Method of Last Filing:
SERFF Tracking Number of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
TVHP	1.900%	%		700	$15,295,918	%	%

State: VermontGMCB **Filing Company:** TVHP
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: Q3 2020 TVHP Large Group Rating Program Filing
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Q3 2020 TVHP Large Group Rating Program 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):	Q3 2020 TVHP Large Group Rating Program Filing - Rate Filing 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:	Cover Letter
Comments:	
Attachment(s):	Q3 2020 TVHP Large Group Rating Program Filing - Cover Letter.pdf
Item Status:	
Status Date:	

Satisfied - Item:	F106 Form
Comments:	
Attachment(s):	Q3 2020 TVHP Large Group Rating Program Filing - F106 Form.pdf
Item Status:	
Status Date:	

State: VermontGMCB **Filing Company:** TVHP
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: Q3 2020 TVHP Large Group Rating Program Filing
Project Name/Number: /

Satisfied - Item:	Plain Language Summary
Comments:	
Attachment(s):	Q3 2020 TVHP Large Group Rating Program Filing - Plain Language Summary.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Appendix A
Comments:	
Attachment(s):	Q3 2020 TVHP Large Group Rating Program Filing - Appendix A.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	Q3 2020 TVHP Large Group Rating Program Filing - Exhibits.pdf
Item Status:	
Status Date:	

Blue Cross and Blue Shield of Vermont and The Vermont Health Plan
Q3 2020 Large Group Rating Program Filing
Actuarial Memorandum

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Blue Cross and Blue Shield of Vermont and The Vermont Health Plan
Q3 2020 Large Group Rating Program Filing
Actuarial Memorandum

1. Purpose

Blue Cross and Blue Shield of Vermont (BCBSVT) and The Vermont Health Plan (TVHP) perform large group rating on a case-by-case basis. We accomplish rating through a formulaic approach that blends recent group experience with a manual rate according to a credibility formula. We may adjust formula results for underwriting judgment and/or management decisions. This filing establishes the formula, manual rate, and accompanying factors that we will use for renewals beginning upon approval of this filing, most notably January 2021 renewals.

Once approved, we will use this filing for insured large group and grandfathered small group renewals (we will refer to them collectively as large groups for the remainder of the filing) until superseded by a subsequent filing. In the event that renewals require factors with effective dates or experience periods beyond those explicitly presented in this filing, we will calculate appropriate factors using the same base data and methodology used in this filing. This filing will apply beginning with rates communicated within seven business days after the date of its approval and continuing until at most seven business days after the date of approval of the next BCBSVT and TVHP Large Group Rating Program Filings. The term "communicated," for this purpose, means a written proposal delivered to a large group account.

2. Overview and Rate Impact

2.1. Overview

This filing includes a description of the renewal formula and the development of each of the factors used in it. We use this formula for insured products, including Cost Plus. BCBSVT projects that this filing will affect 9,015 members (5,252 subscribers) in 49 groups. These totals include members of both BCBSVT and TVHP, and we will refer to the combined population as BCBSVT throughout this memorandum.

We will describe in detail the formula used in the renewals. We will then detail the factors applicable to all insured large groups. The factors in the build-up of the projected claims cost include the trend factors, benefit relativities, manual rate, and large claims factors. In addition to the projected claims cost, we will explain the calculation of administrative charges, the net cost of reinsurance, contribution to reserve, and state and federal assessments, all of which are included in the rate development.

Finally, we will discuss factors applicable only to specific products. Cost Plus customers purchase Individual and Aggregate Stop Loss (ISL and ASL) from BCBSVT. We also offer an Experience Refund Eligible product for which risk charges and settlement administration charges apply. Cost Plus products are not available through TVHP.

2.2. Historical Financial Results

Below is the combined medical and pharmacy experience for the prior five calendar years. This includes BCBSVT and TVHP insured large group experience. Additionally, we show loss & expense ratios for Cost Plus groups.

Insured Large Group Experience						
Year	Incurred Claims	Administrative Charges	Earned Premium	Gain/(Loss)	Loss & Expense Ratio	Member Months
2014	$131,255,716	$16,985,281	$148,268,779	$27,782	100.0%	361,386
2015	$139,232,792	$19,861,232	$153,535,019	($5,559,005)	103.6%	352,678
2016	$86,034,897	$12,804,526	$95,541,735	($3,297,687)	103.5%	218,650
2017	$86,520,109	$10,424,245	$92,106,277	($4,838,077)	105.3%	197,954
2018	$81,698,684	$12,621,438	$86,961,470	($7,358,653)	108.5%	176,430
2019	$83,943,117	$10,154,503	$88,800,868	($5,296,752)	106.0%	166,597

Cost Plus Experience		
Year	Loss & Expense Ratio	Member Months
2014	94.7%	678,796
2015	94.4%	647,247
2016	95.0%	515,583
2017	95.4%	514,809
2018	99.8%	5,045
2019	89.2%	4,893

The incurred claims, administrative expenses, and earned premium are from BCBSVT's GAAP financials. The claims include capitations, fee-for-services claims, certain assessments, and other claims expenses.

The chart below shows the expected and actual contribution to reserves from the previous five years for Insured Large Groups. The expected contribution to reserves reflects ordered reductions to CTR as well as modifications to actuarial factors that were not recommended by the independent reviewing actuary.

Expected and Actual Contribution to Reserves			
Year	Filed	Expected	Actual
2015	2.0%	-0.0%	-3.6%
2016	2.0%	0.8%	-3.5%
2017	2.0%	2.0%	-5.3%
2018	2.0%	0.8%	-8.5%
2019	1.5%	-2.2%	-6.7%

2.3. Impact of Formula and Factor Changes

To compute the impact of changes to the rating formula and the various factors in this filing on large group premium rates, we compare two renewals for a hypothetical group with characteristics that are the average of the large groups we expect to renew in 2021. The first renewal applies the approved factors currently in force (BCBSVT-131835151 and BCVT-131835292) to an experience period ending April 30, 2019 with an effective date of January 1, 2020. The second renewal uses the factors and formulas detailed in this filing to an experience period ending April 30, 2020 with a January 1, 2021 effective date.

To calculate the impact of the formula and factor changes in this filing, we calculate the change in manual claims, the impact of the trend factors outlined in this filing on experience claims, the change in administrative charges, and changes in other rate items. This is the impact of formula and factor changes in this filing. The increase has two major causes: an increase in projected claims caused by higher pharmacy trends, and an increase in administrative charges. While this filing establishes the formula that will be used to experience rate large groups, actual increases experienced by groups will vary based on the underlying experience of each group.

Impact of Formula and Factor Change	
Component	**Impact on Premium Increase**
Manual Claims	1.4%
Experience Claims	1.6%
Administrative Charges	1.0%
Contribution to Reserve	0.1%
Federal Programs	-2.1%
Additional Items[(a)]	0.0%
Total	**1.9%**

(a) Additional Items include net cost of reinsurance, Cost Plus stop loss, broker commissions, state mandates and assessments, fees paid to outside vendors, the GMCB billback, projected rebates, and the Refund-Eligible margin & risk charge.

3. Formula Description

We develop rates for active and Medicare Primary subscribers separately based on their own experience. Both the formula and factors described in this filing are the same for both populations except where noted. Medicare Primary rate tiers are not offered on TVHP.

Benefit-Adjusted Projected Single Claims Rate

Exhibit 1A contains a sample calculation of the benefit-adjusted single claims rate. Page 1 of the exhibit applies to active members and page 2 applies to Medicare Primary members. For each case, we start the rating with a twelve-month experience period with at least two months of runout[1]. We determine a pooling point based on the size of the case at the end of the runout period and split the experience period claims (line A) into amounts above (line B) and below (referred to as capped claims, line C) the pooling point.

We apply completion factors (line D) developed from the monthly financial reporting process (best estimates before margin) to capped claims to produce completed capped claims (line E). We use the formula and factors described in Milliman's 2017 *Health Cost Guidelines* –

[1] For first year renewals, where twelve months of experience is not available, we typically use claims incurred in nine months with no runout.

Reinsurance to calculate expected claims above the pooling limit (line F). We add the expected claims above the pooling limit to the completed capped claims to produce large-claim-adjusted experience period claims. Medicare Primary members generally do not have claims near the group's pooling point, so we do not pool their claims. We then multiply the large-claim-adjusted experience claims by an adjustment factor (line G) to reflect structural changes between the experience period and the rating period. This adjustment modifies the experience to reflect such things as mandated benefit changes, contractual provision changes, etc., that, in the judgment of the underwriter, are necessary to make the experience appropriate for the estimation of the expected claims in the rating period. We divide the result (line H) by the number of member months during the experience period (line I) to produce the adjusted experience period claims per member per month (line J).

We then divide the adjusted experience period claims per member per month (PMPM) by a seasonally-adjusted benefit relativity value to neutralize any effect of seasonality and benefits on the paid claims. To determine this factor, we first determine a benefit relativity factor for each benefit plan (using the factors described in section 5) and contract tier type (single, 2-person, family, etc.). Based on the seasonal patterns observed as part of the reserving process for each calendar month, we determine seasonal factors for CDHPs and for non-CDHPs and normalize them so that they total to 12. We combine these factors to calculate seasonal benefit relativity factors for each combination of benefit plan, contract tier type, and month. We apply these factors to the number of contracts for each benefit plan, contract tier type, and month in the experience period. We total the results and divide the resultant sum by the number of member months in the experience period. We apply the seasonal factors regardless of the length of experience period, but if there is a 12-month experience period and there are no changes in benefits or enrollment, the normalization of the seasonality factors would cause the seasonal adjustment to be 1.000. This produces the average experience period seasonally-adjusted benefit relativity factor (line K).

We adjust for any change in the demographics of the group between the experience period and the rating period by calculating the average demographic factor for each period and applying the ratio of projection to experience (line L). We multiply the adjusted experience period claims PMPM (line J) by the demographic normalization factor and divide by the average experience period seasonally-adjusted benefit relativity factor (line K) to produce the benefit-adjusted experience period single claims rate (line M), which is the expected cost for a single contract in the experience, neutral of benefit and seasonality. We then multiply this by a trend factor (line P, as calculated in section 4) to project the claims from the experience period to the rating period. We also multiply by a factor (line Q) to account for differences in contracted pharmacy discounts between the experience period and the projection period.

We blend the projected single contract rate (line R) with the adjusted manual rate (line S, as described in section 6.1) using the credibility formula described below.

We calculate the credibility factor (line T) as follows:

$$Credibility = \sqrt{\frac{Member\ Months}{Upper\ Bound}}$$

The pooling point determines the upper bound. We base the pooling limit on the group's membership in the current month. Please see the abbreviated table below for details. The underwriter may apply discretion in the event the current month's membership is not appropriate for determining a pooling limit (e.g. a significant change in enrollment due to an acquisition or layoff).

Membership (Current Months)	Pooling Point	Upper Bound Member Months
Medicare Primary		8,325
0 to 299	$70,000	14,002
300 to 499	$90,000	16,127
500 to 999	$110,000	17,923

If member months are greater than the upper bound, the credibility factor will be 1. We pool Refund-Eligible and Cost Plus products at their attachment point. Exhibit 6C provides a complete list of upper bound member months by pooling point, while Exhibit 6D details pooling points by current month membership.

To blend the projected single contract rate with the adjusted manual rate, we use the following equation:

$$Benefit\text{-}Adjusted\ Projected\ Single\ Claims\ Rate = Projected\ Single\ Contract\ Rate\ \times (Credibility) + Adjusted\ Manual\ Rate\ \times (1 - Credibility)$$

Multiple Experience Periods

BCBSVT uses multiple experience periods (when available) to develop the benefit-adjusted projected single claims rate. Following the methodology described above, we calculate an experience rate for the first and second year preceding the experience period. We then apply the credibility formula recursively to the residual portion of the rate. We adjust the manual rate, as described in section 6.1, when more than one year of experience is used. The table below provides a demonstration of the application of the credibility formula for a group with 50 percent credibility in each experience year.

Experience Period	Proportion of Rate
YE 202006	50.0%
YE 201906	25.0%
YE 201806	12.5%
Manual Rate	12.5%

Three years of experience is the maximum that we will use. In the absence of extenuating circumstances, all renewals will use the maximum number of years available. In the event we do not consider historical experience appropriate or reliable for rating periods (e.g. a significant change in enrollment due to an acquisition or layoff), the underwriter will use fewer years of experience and document the rationale for such a change.

Exhibit 1B provides a detailed sample calculation of the benefit-adjusted projected single claims rate using three years of experience.

Required premium by Plan, Tier Type

Exhibit 1C provides a sample calculation of premium. For each plan and contract tier type anticipated in the rating period, we calculate projected claims (line B1) as the product of the benefit-adjusted projected single claims rate (S) and the benefit relativity factor (as described in section 5) for the plan and contract tier (line A).

We use the members per contract tier during the last month of the runout period as the basis for the projected members per tier in the rating period. The underwriter will adjust this ratio if, in their opinion, the result is not representative of the expected values in the rating period.[2]

The calculation for the total required premium by (plan, tier) is as follows:

{ Projected Claims by Plan and Tier (line B1)	+
Expected Net Cost of Reinsurance (line B2, as described in section 6.4)	-
Projected Pharmacy Rebates (line B3, as described in section 6.5)	+
Administrative Charges (line D, as described in section 6.3)	+
State Mandates and Federal Assessments (line C1 to C4, as described in sections 6.7 and 6.8)	/
{ 1 – Contribution to Reserve (line F, as described in section 6.6) – Broker Commissions (line E) - Federal Insurer Fee (line G, as described in section 6.8)}	=
Required Premium by Plan and Tier (line H)	

Underwriting Judgment Adjustments

If, in the underwriter's professional judgment, the standard formula would not produce appropriate rates for the case being rated, the underwriter will make such modifications as needed to produce appropriate rates. The underwriter will document in the case file the reason(s) for the adjustment(s) and the method of determining the appropriate adjustment(s).

Management Discretionary Adjustments

For marketing or other reasons, management may decide to modify the rates on a specific case or block of cases. The underwriter will document in the case file the adjustment(s) made, along with a description of the nature of the adjustment(s).

4. Trend Factors

The source of data for trend development is BCBSVT's data warehouse, except where noted below. To ensure the accuracy of claims information, we reconcile the data used against

[2] E.g., the number of contracts in a particular tier may be small (or even 0). In such instances, the underwriter should use appropriate values based on total block of business or other appropriate source.

internal reserving, enrollment, and other financial reports. The data includes claims from BCBSVT Cost Plus groups, BCBSVT ASO Groups of under 5,000 members, BCBSVT insured large groups, BCBSVT insured small groups, BCBSVT insured association health plans, and TVHP insured large groups. The above lines of business cover substantially similar populations under similar benefit packages. Combining these homogeneous populations creates greater consistency and credibility within the trend factor development.

We exclude large ASO groups and ASO groups with special pricing arrangements. BCBSVT recently experienced large membership movement out of the small group market. Due to significant changes in membership, we exclude all membership from small groups that were not continuously with BCBSVT throughout the trend experience period. We exclude claims from Medicare Primary members. Medicare Primary trend is discussed in section 4.5. We exclude compounds from the pharmacy trend development.

We use claims incurred from November 1, 2015 to October 31, 2019, paid through December 31, 2019. We apply completion factors to estimate the ultimate incurred claims for each period shown in the exhibits.

4.1. Medical Trend Development

Medical trend is composed of three pieces: cost, utilization, and intensity. In our analysis, we combine utilization and intensity within the utilization metric and analyze the unit cost separately. For fee-for-service claims, we combine plan payment with member cost sharing to calculate the allowed charges. For claims under a capitation arrangement, we combine a fee-for-service equivalent amount with the member cost sharing to calculate allowed charges. **[SENTENCES REDACTED]**

4.1.1. Unit Cost

Observations of recent contracting and provider budgetary changes are the main source of unit cost trends. **[SENTENCES REDACTED]** In certain cases, we augment the most recent increase with market intelligence the provider contracting department has gathered relative to early indications as to potential variations in upcoming budgets.

The provider contracting and actuarial departments worked together to assess the impact these increases would have on contracts for BCBSVT Managed Care, BCBSVT Non-Managed Care, and TVHP Managed Care contracts. For marketing reasons, provider contracting negotiates different unit cost increases for each of the three contracts. To reflect this, we calculate three different cost trends, one for each contract. Finally, we derive unit cost increases for providers outside the BCBSVT service area from the Fall 2019 Blue Trend Survey, which is a proprietary and confidential dissemination of the BlueCross BlueShield Association.

[PARAGRAPHS REDACTED]

The chart below summarizes the results of the analysis:

Medical Unit Cost Trend			
	BCBSVT Managed Care	BCBSVT Non-Managed Care	TVHP Managed Care
Vermont facilities and providers impacted by GMCB's Hospital Budget Review	5.3%	5.2%	5.4%
Other facilities and providers	3.6%	3.6%	3.6%
Total	4.4%	4.3%	4.4%

4.1.2. Utilization & Intensity

[PARAGRAPHS REDACTED]

We select a utilization trend of 2.5 percent for facility claims and 1.0 percent for professional claims. The total trend produced from these components is in line with the trends from measures that combine all medical services and informs our selection of an overall utilization trend of 2.0 percent.

Analysis that was performed subsequent to the assembly of this filing suggests that our 2020 to 2021 professional utilization trend may be understated. We will continue to assess the impact of this new analysis on the large group market, but in the interest of timely having approved factors for January 1, 2021 renewals we felt compelled to submit this filing as-is. In the event that we believe that a material change is warranted, we will discuss appropriate steps with the GMCB.

These selections represent an adequate, yet not excessive, estimation of future utilization trend for this population.

4.1.3. Pharmaceuticals

[SENTENCES REDACTED] We select an 11.3 percent trend, the year-over-year pure premium trend, on pharmacy claims processed through the medical benefit.

4.1.4. Induced Utilization

Given that the impact of induced utilization has been minimal over the past few years, we continue to not make an adjustment to utilization trend. Exhibit 2C shows the historical paid-to-allowed ratio of claims in the trend experience base.

We discuss the concept of induced utilization further in section 5.1.

4.1.5. Total Medical Trend

The total medical trend factors are the product of the utilization trend and the unit cost trend factors.

Medical Trend - BCBSVT Managed Care				
Category	Facility	Professional	Pharmaceuticals	Total
Unit Cost	5.2%	2.6%	11.3%	
Utilization	2.5%	1.0%		
Total Medical Trend	7.8%	3.6%	11.3%	7.0%

Component	BCBSVT Managed Care	BCBSVT Non-Managed Care	TVHP Managed Care
Total Medical Trend	7.0%	6.9%	7.0%

To calculate the overall medical total trend to be applied in the renewal formula, we trend the manual rate (see section 6.1) experience medical claims based on the network to calendar year 2021. We then divide the projected claims cost by the experience claims cost to calculate the overall medical trend.

Total Allowed Medical Trend				
Network	BCBSVT Managed Care	BCBSVT Non-Managed Care	TVHP Managed Care	Total
Experience Allowed Claims (Medical Only)	$6,155,595	$38,473,963	$8,879,757	$53,509,314
Trend Factors for 24 months	1.145844	1.143715	1.145379	
Trended Claims	$7,053,349	$44,003,232	$10,170,685	$61,227,266
Annual Trend				7.0%

4.2. Retail Pharmacy Trend

ESI has been the pharmacy benefits manager for BCBSVT and TVHP since July 2009. The initial ESI contract was for a period of three years; new contracts became effective July 2012, July 2015, and January 2018. Similar to previous Large Group Rating Program Filings, we base our cost trend calculation on Average Wholesale Price (AWP) and apply a factor in the rating formula to account for the contracting changes. We analyze the components of trend (cost and utilization) separately for brand and generic drugs. We estimate the impact of brand drugs going generic based on the brand drugs that are scheduled to lose patent in the projection period. Specialty drugs are very high cost drugs with low utilization. Because of their relative infrequency, we consider it more appropriate to look at the overall PMPM trends for these drugs rather than separate cost and utilization components. We calculate the overall pharmacy trend by combining the separate projections.

<u>Non-Specialty Drug Utilization</u>
[PARAGRAPHS REDACTED]

[REDACTED] we select a 0.0 percent non-specialty utilization trend.

<u>Generic Cost Trend</u>
[PARAGRAPHS REDACTED]

We select an annual trend of 0.0 percent for generic cost trend. **[REDACTED]** we consider a 0.0 percent to be a reasonable long-term outlook for generic cost trend. This selection is consistent with the previous large group filing.

Brand Cost Trend
We **[REDACTED]** select **[REDACTED]** 8.6 percent for the brand cost trend. This result is consistent with recent filings, and we consider it to be an adequate, yet not excessive, outlook of future trends.

Specialty Drugs
[SENTENCES REDACTED] We will continue to monitor new specialty drugs and adjust our methodology as necessary.

[SENTENCES REDACTED] We select a 19.0 percent specialty trend, **[REDACTED]**

Total Pharmacy Trend

[PARAGRAPHS REDACTED]

Allowed Pharmacy Trend	
[ROWS REDACTED]	
Total	10.8%

Please note that we apply contract changes separately from trend in order to accurately capture the timing for each renewal.

Contract Adjustment Factors
For drug claims in the year ended October 31, 2019, we use the AWP of the claims and apply the contracted discounts and dispensing fees, as applicable, for each potential renewal experience period and rating period to calculate adjusted allowed charges. The contract adjustment factor for each experience and rating period combination is the ratio of the adjusted allowed charges.

[PARAGRAPHS REDACTED]

Exhibit 3J contains the contract adjustment factors that we will apply to the drug claims in a group's renewal. These factors assume that both the experience period and rating period are 12 months. For cases where this is not true, or for periods not provided in the exhibit, we will calculate an appropriate factor using an analogous methodology.

4.3. Overall Total Trend

Using the year ended October 2019 claims experience for the groups included in the manual rate (see section 6.1), we calculate the overall allowed trend as follows:

Category	Allowed PMPM	Allowed Trend
Medical	$ 492.53	7.0%
Pharmacy	$ 111.65	10.8%
Total	$ 604.18	7.7%[3]

4.4. Leveraged Trends

We will continue to use the leverage formulas from the Q3 2019 Large Group Filing. The formulas for leverage are below:

Leverage Formulas	
Medical	-0.0385 x (AV) + 1.0389
Drug Card	-0.0680 x (AV) + 1.0691
Drug - CDHP 100% Wellness	-0.0559 x (AV) + 1.0564
Drug - All Other CDHP	-0.0723 x (AV) + 1.0722

Exhibits 3H and 3I provide examples of leverage factors.

Applying the leverage factors for benefits present in the year ended October 2019 for the groups included in the manual rate, we calculate the following paid trends:

Category	Paid PMPM	Paid Trend
Medical	$ 389.32	7.8%
Pharmacy	$ 100.12	11.4%
Total	$ 489.44	8.6%[4]

4.5. Medicare Secondary Trends

Medicare Secondary plans cover two categories of services: Medicare-covered services which are subject to member cost share (deductible/coinsurance) and services which are not covered by Medicare. We do not adjust services subject to Medicare cost sharing for network, as Medicare sets the allowed charges, whereas we do adjust the services not covered by Medicare using the contract factors described above to bring all charges to a single network.

[PARAGRAPHS REDACTED]

Category	Allowed Trend
Inpatient	4.1%
Outpatient	3.3%
Professional	0.0%

The trends used for services not covered by Medicare are the same as the trends developed for use with active benefits. We use the same pharmacy trends for Medicare Secondary plans as we use for active plans.

[3] **[REDACTED]**
[4] **[REDACTED]**

5. Benefit Factors

To determine standardized claims rate relationships, also called relativities, BCBSVT creates models that simulate the impact of member benefits for all types of plans. The models determine the allowed charges for the 12 months of claims included in the study and "re-adjudicate" the claims, thereby simulating the impact of member cost sharing for a given benefit plan.

The claims data used in the models is from BCBSVT's data warehouse. To ensure accuracy, the claims data has been reconciled against internal reserving, enrollment and other financial reports. The starting point of the analysis is allowed charges as determined by the BCBSVT claims adjudication system. The claims data includes benefit codes that enable us to identify the services and benefit structures (copays, deductibles, and coinsurance) for each claim.

The models use incurred allowed charges from January 2018 to December 2018, paid through December 2019. We trend the allowed charges 36 months to the 12-month period that begins January 1, 2021. The majority of the business that will be renewed using these relativity factors has a January 1 renewal date; the rating formula adjusts the trend for non-January renewals (see section 6.1).

The data includes claims from BCBSVT Cost Plus groups, BCBSVT ASO groups, BCBSVT insured large groups, BCBSVT insured small groups, and TVHP insured large groups. Combining these homogeneous populations creates greater consistency and credibility within the relativity factor development. We combine CDHP and non-CDHP claims. We exclude claims from certain large ASO groups, as the rich benefits offered by those groups are not in line with the leaner offerings of most insured large groups. We also exclude groups that have special benefits. This predominantly refers to groups that have specific reimbursement with particular providers outside of BCBSVT's contracts and/or claims processing function. We exclude claims from groups that do not have pharmacy coverage through BCBSVT. We create separate models for active members and Medicare Primary members.

For each benefit plan, the models produce the simulated PMPM values of the benefits. We divide the PMPM for each plan by the average trended paid claims rate from the BRV experience period to produce its benefit relativity (BRV). We calculate relativities for medical only plans, Rx only plans, and integrated CDHP plans for both active employees and Medicare Primary employees.

5.1. Models for Active Employees

<u>Benefit Relativity Model: Medical</u>
We use the total medical trend by type of service to project to the rating period. We calculate cost trends for each type of service using the discrete unit cost trend method above, while applying the separate utilization trends developed for facility and professional services (see section 4.1.2).

Using the contracted reimbursement schedules, we calculate network factors that represent the different network contracts. Using these factors, we can include all claims in each of the three networks by adjusting each claim to the basis of a single network. This enables us to combine all the experience for each plan design.

We categorize claims according to how benefits are paid and generate one record for each member, date of service, and type of service. We assign each record a cost share (deductible/coinsurance, copay, covered in full) for each plan modeled. For all products, we assign claims for preventive mandated benefits a "covered in full" cost share independently of the product that is being modeled.

The model tests one benefit design at a time. It determines the member portion of the allowed charges, and from this, a total simulated paid PMPM for each benefit design. The model considers the impact of copay, deductible, coinsurance, out-of-pocket maximum, and preventive mandated benefits. If the average allowed cost of a category is less than the assigned copay, we assume that the member paid the full cost of the service.

BCBSVT offers products on several different networks based on the three provider contracts (BCBSVT Managed Care, BCBSVT Non-Managed Care, and TVHP Managed Care). Depending on the network, there may be more than one tier of coverage (generally referred to as in-network and out-of-network) and different networks may have different providers in each tier. Below is a chart showing which providers are in which tiers on many of BCBSVT's common networks. Providers who accept the indicated provider contract are considered to be in-network. For providers in the BlueCard® network and non-participating providers, 'In' indicates coverage for these providers on the in-network tier of coverage, and 'Out' indicates coverage for these providers on the out-of-network tier of coverage.

Network Name	Provider Contract	BlueCard Providers	Non-Participating Providers
HMO	TVHP Managed Care	N/A	N/A
POS	TVHP Managed Care	Out	Out
VHP Select	BCBSVT Managed Care	N/A	N/A
VHP	BCBSVT Managed Care	Out	Out
EPO PCP	BCBSVT Managed Care	In	N/A
VHP Open Access	BCBSVT Managed Care	In	Out
EPO	BCBSVT Non-Managed Care	In	N/A
PPO	BCBSVT Non-Managed Care	In	Out
Indemnity	BCBSVT Non-Managed Care	In	In

If BCBSVT were to quote a product not on one of the networks listed above, or one featuring different provider networks for selected services, we would modify the base data in the BRV models to correspond to the desired changes (for example, excluding certain providers or modifying allowed amounts) before simulating the benefit impact.

We use BRVs in two places in the rating formula described in Section 3. We calculate the average experience period seasonally-adjusted benefit relativity factor (line K in Exhibit 1A) using BRVs for the benefits in the experience period and the projected claims for the rating period (line B1 in Exhibit 1C) using BRVs for the benefits in the rating period.

Exhibits 3A and 3B display the relativities for active employees for some medical products currently in our book of business.

Benefit Induced Utilization: Medical

We use factors for the impact of induced utilization (IU) developed by the federal Department of Health and Human Services (HHS) for use with Qualified Health Plans, to which we found the curve of best fit IU = AV^2 – AV + 1.24, where AV is the actuarial value of the benefit plan. HHS created their IU factors for combined medical/pharmacy AV, but as we develop BRVs separately for medical and pharmacy plans, we will apply the formula to medical-only AVs. We normalize the curve such that the average AV underlying the base BRV experience period returns a utilization adjustment of 1.00. In other words, if a simulated benefit has an AV less than the average AV, then utilization will be reduced (i.e. factor < 1.00). If a simulated benefit has an AV greater than the average AV, then the benefit will have induced utilization (i.e. factor > 1.00).

Benefit Relativity Model: Pharmacy

We use the total trend, by type of drug, for brand, generic, and specialty drugs as described above (section 4.2) to project to the rating period.

Within the model, we assign all pharmacy scripts, including specialty, to one of six categories: retail generic, retail preferred brand, retail non-preferred brand, mail generic, mail preferred brand, and mail non-preferred brand. We apply flags to identify several categories of drugs that are either required to be covered in full (ACA contraceptives and vaccines) or for which a group may purchase a rider to offer additional coverage (some fertility drugs) or exclusion (lifestyle drugs). We also flag drugs for which a group may offer special cost-sharing arrangements, such a diabetic medications and wellness drugs. We assign these flags by National Drug Codes as reported to us by ESI.

We adjust the experience period data to reflect the major brands that are expected to become generic between 2018 and 2021. The list comes from a report provided by ESI.

For these brands, in the first six months (the exclusivity period), we reduce the Average Wholesale Price (AWP) by 10 percent and keep the brand discount. For the months after the exclusivity period, we reduce the AWP by 10 percent and change the discount to the generic discount. The 10 percent reduction in AWP is based on industry standard assumptions, supported by our own analysis of AWP changes for drugs that have moved from brand to generic over the past several years.

We generate one record for each member and date of service combination. One record can have more than one script category. The model tests one benefit design at a time. It determines the member portion of the allowed charges and a total simulated paid PMPM for each benefit design. The model considers the impact of the deductible, coinsurance, copays and out-of-pocket maximum (OOPM. Following the ACA, the model excludes contraceptives and vaccines from the cost sharing. If the average allowed cost of a category is less than the applied copay, we assume that the member pays only the full cost of the script. With Vermont Act 171, all pharmacy benefits effective January 1, 2020 or later will have an OOPM of $1,400. It is possible that this limit will increase effective January 1, 2021, following the IRS rules for Health Savings Accounts and High Deductible Health Plans. The exhibits include the $1,400 OOPM on pharmacy benefits.

Exhibit 3D displays the relativities for active employees for some pharmacy products currently in our book of business.

Benefit Induced Utilization: Pharmacy
[PARAGRAPHS REDACTED]

Benefit Relativity Model: Integrated (CDHP)
The CDHP model combines both the medical and pharmacy models described above. There is one record for each member, date of service and type of service combination. The model calculates separate medical and pharmacy actuarial values and makes the appropriate utilization adjustment for each.

Exhibit 3C displays the relativities for active employees for some CDHP products currently in our book of business.

5.2. Tier Factors

Each BRV model generates a BRV for different contract tiers as well as the overall PMPM described in the sections above. The models perform this calculation by readjudicating claims across families in addition to member-based readjudication. We use the tiered BRVs to calculate the average BRV for both experience and rating benefits.

We use the same tier factors developed in the previous filing to spread the required premium across tiers. Exhibit 3K displays these factors.

5.3. Models For Age 65+ Medicare Secondary Plans

Benefit Relativity Model: Medical
Medicare Primary rate tiers are only available on the BCBSVT Non-Managed Care network. To develop benefit relativity values for Medicare Secondary plans, we use the same method as we do for the active factors. For the claims base, we use allowed charges incurred between January 2018 and December 2018, paid through December 2019, for members whose primary insurance is Medicare. Given the scarcity of Medicare Primary members in the BRV experience (fewer than 1,000 member months), we also include Medicare Primary members from groups who we exclude from the development of the active BRVs (large ASO groups).

Medicare Secondary plans cover two categories of services: Medicare-covered services which are subject to member cost share (deductible/coinsurance) and services which are not covered by Medicare. We do not adjust services subject to Medicare cost sharing for network, as Medicare determines the allowed charges, whereas we adjust the services not covered by Medicare using the contract factors described above to bring all charges to a single network.

We trend the allowed charges to the 12-month period that begins January 1, 2021. We use the total medical trend by type of service as described in section 4.5.

As with the active benefits, the model simulates the effects of a benefit design on the trended allowed charges and calculates a simulated paid PMPM. The model divides this paid PMPM by the Medicare Primary manual rate (without the adjustment for changes to the pharmacy contract) to produce the benefit relativity value. Unlike the active benefits, we do not make an adjustment for induced utilization due to the richness of the benefit. As Medicare is the primary insurance for these plans and Medicare-covered claims make up 85

percent of the trended allowed charges, we do not believe that the richness of the secondary insurance will have any influence on utilization.

Exhibit 3E displays the relativities for some Medicare Secondary medical products currently in our book of business.

Benefit Relativity Model: Pharmacy
To calculate relativities for pharmacy benefits for plans that are secondary to Medicare, we use allowed charges incurred between January 2018 and December 2018, paid through December 2019, for members whose primary insurance is Medicare (including members in large ASO groups, as with the medical experience). We trend the allowed charges to the 12-month period that begins January 1, 2021 using the same trends as used for active members. We assign pharmacy scripts to the same categories as for the active members and adjust allowed charges for brands going generic between the experience period and the rating period. The model produces a simulated paid PMPM for each benefit design and adjusts for the impact of induced utilization on the mixture and frequency of scripts as described for the active relativities above. We divide the adjusted paid PMPM by the Medicare Primary manual rate (without the adjustment for changes to the pharmacy contract) to produce the relativity.

Exhibit 3G displays the relativities for some Medicare Secondary pharmacy products currently in our book of business.

Benefit Relativity Model: Integrated (CDHP)
The Medicare Secondary CDHP model combines both the medical and pharmacy Medicare Secondary models described above. We create one record for each member, date of service, and type of service combination. The model calculates separate medical and pharmacy actuarial values and makes the appropriate utilization adjustments for each.

Exhibit 3F displays the relativities for some Medicare Secondary CDHP products currently in our book of business.

5.4. Formulary & Pharmacy Options

BCBSVT and TVHP offer groups a selection of formularies. Groups can select either the BCBSVT Open Formulary or the National Performance Formulary. Groups electing the National Performance Formulary receive greater rebates than those on the BCBSVT Open Formulary. To calculate the impact of the change, we identify rebate-eligible claims for the large groups impacted by this filing. We calculate rebate totals under the contracted terms of each formulary. For groups changing formularies, we apply the below factors to projected rebates. We adjust the factors proportionately if the experience period includes a mix of formularies.

Experience Formulary	Rating Formulary	Rebate Multiplier
BCBSVT Open Formulary	National Performance Formulary	**[REDACTED]**
National Performance Formulary	BCBSVT Open Formulary	**[REDACTED]**

BCBSVT and TVHP offer groups an Active Choice pharmacy program. This program requires an active choice regarding the way members obtain their maintenance prescription drugs. For groups electing this program, we decrease simulated paid pharmacy claims in the BRV calculation **[REDACTED]**.

BCBSVT and TVHP offer groups an Express Scripts Specialty Pharmacy Exclusive option. Groups electing this option receive greater discounts and rebates on specialty drugs. We calculate pharmacy contract factors for this option using an analogous method to the standard contract factors, as described in Section 4.2. Exhibit 3J Page 2 provides the discount factors for the Express Scripts Specialty Pharmacy Exclusive option. The factors below apply to the projected rebates. We develop the factors assuming the entirety of the experience period is on the non-exclusive specialty option and the entirety of the rating period is Express Scripts Specialty Pharmacy Exclusive option. For groups with a mix of specialty options in their experience period, we adjust the factors using an analogous methodology proportionately to the programs in effect.

Formulary	Specialty	Rebate Multiplier
BCBSVT Open Formulary	Express Scripts Specialty Pharmacy Exclusive	**[REDACTED]**
National Performance Formulary	Express Scripts Specialty Pharmacy Exclusive	**[REDACTED]**

5.5. Riders

BCBSVT and TVHP file riders with the Vermont Department of Financial Regulation (DFR) that allow large groups to add or modify covered services. These riders include, but are not limited to, the Benefit Enhancement Rider, Acupuncture Benefits Rider, and Wellness Drug Rider. For riders that modify covered services, we use the benefit relativity model to price the rider. For riders that cover an optional service, we develop allowed charges from groups offering that coverage and adjust to the group's benefit, or use a reasonable approximation of allowed charges if no experience data exists. If, in the underwriter's professional judgment, the election of a rider will create material anti-selection, the underwriter will modify the rate as necessary using underwriting judgment, as described in section 3.

6. Other Factors Applicable to All Large Groups

6.1. Manual Rate

The manual rate for active members is the paid claims PMPM incurred between January 1, 2019 and December 31, 2019 and paid through February 29, 2020 from the groups impacted by this filing, trended to calendar year 2021 using the trends and pharmacy contract adjustments described in section 4. We cap claims at $350,000[5] and add expected claims between $350,000 and $1,000,000 (the expected corporate reinsurance attachment point). We calculate the expected large claims using the method described in section 6.2.

We calculate a separate manual rate for Medicare Primary members using the paid claims PMPM from the BRV experience period, trended to calendar year 2021 using the Medicare

[5] Selected using the current membership and the table in Exhibit 6D.

Primary trends described in section 4.5 and the pharmacy contract adjustments described in section 4.2. We make no adjustments to the Medicare Primary manual rate for large claims.

Calculation of the Manual Rate (Actives)		
Incurred and Paid Experience Paid Claims, capped at $350,000	A	$53,035,577
Estimated IBNR	B	$399,235
Expected Claims between $350,000 and $1,000,000	C	$1,620,270
Overall Paid Trend factor (8.6% for 24 months)[6]	D	1.17845
Projected Total Paid Claims	E = (A + B + C) x D	$64,879,639
Total Member Months	F	108,619
Manual Rate	**G = E / F**	$597.31

Calculation of the Manual Rate (Medicare Primary)		
BRV Experience Paid Claims	A	$ 34,070,146
Overall Paid Trend factor (5.9% for 36 months)	B_1	1.1869
Pharmacy Contract Adjustment[7]	B_2	0.9939
Projected Total Paid Claims	$C = A \times B_1 \times B_2$	$ 40,191,294
Total Member Months	D	94,703
Manual Rate	**E = C / D**	**$ 424.39**

Changes in the experience base, an additional year of trend, and an update to the trends detailed in this filing cause the change in the active manual rate. Starting with the 2020 manual rate, we apply each change below to show the impact on the 2021 manual rate.

Manual Rate Development	PMPM	PMPM Change	Impact
2020 Manual Rate	$548.01		
Update Experience Base		$1.13	0.2%
Trend to 2021		$45.65	8.3%
Update Trend		$2.53	0.4%
2021 Manual Rate	$597.31		

The Medicare Primary manual rate of $424.39 is 17.9 percent higher than the manual rate of $360.11 from the previous filing. The calculation in the previous filing unintentionally excluded claims from a group whose member months were included in the denominator. The calculation in this filing includes both the claims and member months for the group.

As noted in section 5.3 above, we use a version of the Medicare Primary manual rate without the pharmacy contract adjustment as the denominator of the relativity calculation. Per the above calculation, this value is $426.98. We multiply the benefit relativity by the manual rate to calculate projected manual claims. If both the denominator of the relativity and the

[6] Includes the impact of the pharmacy contract adjustment.
[7] This adjustment is applied proportionately based on Medicare Primary membership with pharmacy coverage

manual rate were to include the pharmacy contract adjustment, they would cancel in the multiplication and the projected claims would not reflect the discounts in the new pharmacy contract.

We use a different method of calculating the manual rate for active and Medicare Primary members. We develop the active manual rate from the experience of active members in the large groups covered by this filing. There are not enough Medicare Primary members in large groups to develop a credible manual rate with only large group experience, so we base the Medicare Primary manual rate on the larger set of claims in the BRV experience, which includes Medicare Primary members from ASO groups as well as large groups.

We adjust the manual rate to reflect a group's particular characteristics, as demonstrated in Exhibit 4A. We make an adjustment for the average age/gender factor (line B) of the group. For active and Medicare primary members, we use factors from the SOA's report *Health Care Costs – From Birth to Death*[8]. We normalize the factors such that the membership in the manual rate experience period has an age/gender factor of one. We assign an industry factor (line C) to each group based on the Standard Industrial Classification code. See Exhibit 4B for the schedule of industry factors. We normalize the industry factors such that the manual rate has a factor of one. We do not apply an industry adjustment to the manual rate for Medicare Primary members. We then multiply the manual rate by an adjustment factor to reflect structural changes between the experience period to the rating period. This adjustment modifies the manual claims to reflect such things as mandated benefit changes, contractual provision changes, etc., that, in the judgment of the underwriter, are necessary to make the manual rate appropriate for the estimation of the expected claims in the rating period.

For groups with a projection period other than calendar year 2021, we adjust the manual rate for trend to reflect the group's projection period (line D) and the additional impact of pharmacy contract changes (line E). Finally, we calculate a contract conversion factor (line F) based on member distribution and tier factors in order to convert from a PMPM to a single rate basis. This factor is necessary because the rating formula blends the adjusted manual rate (line S of Exhibit 1A) with the projected single contract rate (line R of Exhibit 1A), which is not on a PMPM basis.

Multiple Experience Periods

When using multiple experience periods, we apply an adjustment factor to the manual rate. We develop the manual rate using aggregate large group experience, so it is necessary to normalize the manual rate because the additional experience retained under the multiple year method is disproportionate to the average experience of each group. We develop the factors on a premium neutral basis, so the amount of premium collected in aggregate under a multiple experience period methodology does not vary from the premium collected in aggregate using a single experience period. We apply the factors depending on the number of years of experience used to develop the projected claims rate.

[8] https://www.soa.org/Research/Research-Projects/Health/research-health-care-birth-death.aspx
The factors for the age curve are in Chart 1 (for actives) and Chart 21 (for Medicare Primary) of the databook linked on the page.

Exhibits 4C and 4D show the development of the factors. We begin with the total projected claims for the groups, split by the contribution from each group's credibility-adjusted manual and experience rates. We then recursively apply the credibility formula to the experience rate of the preceding year and apply the credibility residual to the manual claims. We develop a multiplicative factor to apply to the manual claims to ensure that the sum of the projected claims from the experience rate, preceding year experience rate, and the adjusted manual rate sum to the total projected claims calculated using a single experience period. We repeat the process with an additional experience period to calculate the three-period adjustment factor.

Manual Rate Adjustment Factor	
Two Experience Periods	0.9623
Three Experience Periods	0.9269

The normalization factor is necessary due to the disparate experience of the groups underlying the block. When we add additional years of experience, the experience retained is not proportional to the average experience in the block, since credibility levels and experience vary across groups. The decreasing weight placed on the manual rate impacts the magnitude of the factor. As the percentage of the rate developed from preceding years increases, the amount that is manually rated decreases, which amplifies the normalization factor.

6.2. Large Claims Factors

BCBSVT and TVHP use the formula and factors in Milliman's 2017 *Health Cost Guidelines – Reinsurance* to calculate expected claims above the pooling limit. The contents of the *Guidelines* are proprietary and confidential. This filing provides a general description of the formula but will not include any of the factors.

The formula develops expected claim costs above a particular pooling point separately for children and adults on a PMPM basis. The basis for each rate is a starting claim cost that varies with the pooling point and the out-of-pocket limit for the benefit. Milliman calculates the starting claim costs using national data and the formula applies factors to adjust to our Vermont service area and the details of our contracts with local providers. The formula applies an adjustment for demographics and a trend factor to adjust the starting claim costs for the experience period of the renewal. There are also adjustments to the starting claim costs for the network of the benefit to account for claims from out-of-network providers, if appropriate for the benefit.

We multiply the adjusted adult and child claims rates by benefit by the number of adult and child member months in the experience for that benefit to develop the total expected claims above the pooling level.

6.3. Administrative Charges

The sources of administrative expense data in this filing are BCBSVT's data warehouse and accounting records. The experience period for this filing is January 2019 to November 2019. We use actual BCBSVT and TVHP administrative expenses for the experience period on a GAAP

reporting basis. Exhibit 5A provides a reconciliation of the experience period to restated GAAP financial report data.

Experience Base of Actual Expenses

BCBSVT's cost accounting system allocates administrative expenses to lines of business. We use BCBSVT insured large group and TVHP insured large group information for the base administrative charges.

We allocate the cost accounting data by cost center into cost categories for purposes of determining administrative charges for each specific group account, given that account's characteristics.[9] The group cost categories align with the rules used in the cost allocation model. The group cost categories include:

Account – those expenses that the system allocates to specific group accounts on a per group account basis.
Member – those expenses that the system allocates on a per member basis.
Contract – those expenses that the system allocates on a per contract (subscriber) basis.
Medical Claims – those expenses that the system allocates on a per medical claim basis.
Invoice - those expenses that the system allocates on a per invoice basis.
Total Projected Claims – overhead expenses that we allocate using experience paid claims.

For each of the group cost categories described above, we tabulate the respective number of unit months during the experience period for BCBSVT and TVHP insured large groups. We combine these segments in this filing for marketing considerations. The unit months include the number of account months, number of member months, number of contract months, and number of medical claims and invoices by month. For overhead expenses, we divide the experience administrative charges by experience paid claims to calculate a percent of claims factor.

Exhibit 5A reflects reclassifications of the base data, including the removal of federal fees (we add these to premium rates separately; see section 6.8), GMCB billback (we add these to premium rates separately; see section 6.7), and fees paid to our vendor Health Equity for the administration of Health Savings Accounts and Health Reimbursement Accounts linked to our insurance products (participation in this service is optional and we assign these fees to groups who select the service). We also remove any expenses incurred due to one-time, non-recurring events, as these fees are not expected to continue to occur in the projection period. These include transitional costs associated with the conversion to a new technology platform. Decreasing membership has reduced total variable costs, but BCBSVT has delayed reducing its administrative budget in order to support transition activities. This transition will be complete by the end of 2019, so we have reflected a transitional savings of $0.53 PMPM in 2021 for the large group line of business.

We calculate per unit per month (PUPM) values using the adjusted experience period administrative expenses and unit counts. For the group segments included in this filing, there are five such PUPM values and one percent of claims value – one for each of the cost categories indicated above.

[9] Per unit per month costs for Cost Plus members with Medicare Supplement plans are set equal to the corresponding values for conventionally funded Medicare Supplement members.

Exhibit 5B, line C shows the experience period administrative expenses PUPM.

Projection Factors

We project actual administrative costs PUPM from the experience period to each of the rating periods based on a 2.2 percent annual trend. These projection factors make a reasonable but modest provision for increases in overall operating costs PUPM. There are no known extraordinary or mandate-related costs at this time which require a separate provision for the rating periods involved in this filing.

We assume that personnel costs (wages and benefits) will increase by three percent, the budgeted wage increase for 2020, over the projection period. We assume other operating costs will remain flat. Based on year-to-date November 2019 information, we calculate that 73.9 percent of our administrative costs are for salaries and benefits. We therefore increase our total projected administrative expenses by the weighted average of 2.2 percent per annum.

Development of Administrative Charges Trend		
		Percent of Total
Employee costs	A	56.7%
Purchased services	B	23.3%
Other operating costs	C	20.0%
Subtotal administrative expenses	D = A + B + C	**100.0%**
Total personnel costs	E = A / (A + C)	73.9%
Trend for personnel costs	F	3.0%
Total administrative charges trend	**G =** {(1+F) x E + (1.00) x (1-E)} - 1	**2.2%**

For 2020, we project total BCBSVT membership will decrease, resulting in an increase in admin charges PMPM. We calculate PMPM admin charges with experience period enrollment and projected 2020 enrollment. Using the lower 2020 enrollment increases the PMPM by 6.0 percent. Cost accounting exercises suggest that variable costs represent approximately half of total administrative expenses. BCBSVT is committed to providing insurance coverage for our members at the most affordable rates possible; as a result, even though it is impractical to react to enrollment shifts by immediately right-sizing staff, we nonetheless remove from our projection the entirety of variable costs associated with the reduced enrollment. We therefore apply a net increase of 3.0 percent to the base PUPM charges to account for the reduction in membership. The table below shows the calculation.

Development of Enterprise Membership Adjustment			
	Enterprise Admin Expenses	Member Months	Admin PMPM
Experience Period	$68,691,905	2,502,754	$27.45
Projected 2020 Enrollment		2,631,991	$29.08
Elimination of 100% of variable costs for reduced enrollment			$28.26
Adjustment for Enterprise Membership		$28.26 / $27.45 = 1.030	

Charges for Group Accounts

Exhibit 5B shows the administrative charge PUPM values used by the rating formula to produce account-specific administrative charges. The formula applies these values to a group account's corresponding unit counts and expresses the resulting charges as an equivalent PMPM.

The administrative charges do not include amounts for special items or unique services not part of BCBSVT or TVHP's standard scope of administrative services (e.g., special booklets, certificates, or reports). Charges for such services will be determined and applied separately on an account-specific basis. The filed charges also do not include commissions based on the commission scale applicable to the account. The rating formula calculates and applies commissions separately.

Reasons for Increase

As noted in section 2, changes to the administrative charges for the 47 large groups in the renewal comparison increase the expected premium by 1.0 percent. Below is a table showing the reasons for this increase:

Administrative Charges – Reasons for Increase				
		Admin Charges PMPM	Change PMPM	Percent Change
1	Approved January 2021 admin from Q3 2019 filing	$50.20		
2	Rebasing to actual costs	$51.57	$1.37	2.7%
3	Update experience and allocation	$52.90	$1.33	2.6%
4	Remove transitional costs	$52.36	-$0.54	-1.0%
5	Update trend	$52.35	-$0.01	0.0%
6	Net enterprise membership adjustment	$53.91	$1.56	3.0%

6.4. Net Cost of Reinsurance

BCBSVT and TVHP purchased reinsurance for claims in excess of $1,000,000 for 2020, and expect to purchase similar reinsurance in future years with limits approximately equal to the 2020 limit. We estimate that the target loss ratio for the reinsurance is approximately 75 percent, which implies a cost of reinsurance of approximately 33 percent of claims above the reinsurance limit. For each pricing period starting quarter, we use the total paid trend of 8.5 percent and a leverage factor for the $1,000,000 reinsurance limit from Milliman's 2017 *Health Cost Guidelines – Reinsurance* to calculate the expected annual claim cost above the reinsurance limit, then multiply the cost by 33 percent to determine the annual cost of reinsurance. We divide this by 12 to produce the PMPM cost of reinsurance. The table below shows these PMPM's based on pricing period starting quarter. If a renewal requires a factor for a pricing period not in the table, identical data, assumptions, and methodology as described above will be used to calculate the net cost of reinsurance.

Pricing Period Starting Quarter						
Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
$1.46	$1.54	$1.62	$1.71	$1.80	$1.89	$1.99

6.5. Pharmacy Rebates

We calculate pharmacy rebates by taking the experience period rebates and trending them using the brand cost trend (from Exhibit 2F). We pay pharmacy rebates with an average seven-month delay from the time of the original claims. For months in the experience for which we do not have detailed rebate information, we include an estimated rebate amount in the calculation.

6.6. OneCare Coordination Fee

BCBSVT and TVHP pay OneCare VT a care coordination fee for attributed members to directly support ACO providers, including community providers, as they deploy new care models. This model mirrors the investment Medicaid has made in the ACO provider network and supports the comprehensive care models being tested within the ACO program. The monthly charge for members attributed to OneCare is $3.25.

6.7. Contribution to Reserve

As directed by management, we include the following contribution to reserve factors in the rate calculation:

Contribution to Reserve	
BCBSVT & TVHP Insured Groups	1.5% of premium
BCBSVT Cost Plus Groups	0.375% of equivalent premium

6.8. State Mandates and Assessments

Vermont Vaccine Purchasing Program Payments
The Vermont Vaccine Purchasing Program[10] offers health care providers state-supplied vaccines at no charge by collecting payments from Health plans, insurers, and other payers. This assessment is a PMPM charge applied to members residing in Vermont who are ages 0 to 64. On May 1, 2019, the Vermont Vaccine Purchasing Program released a memo that included the anticipated rates for April 1, 2020 – March 31, 2021: *"For planning purposes, the best estimate at this time for the SFY2021 assessment rate is $10.07 per child covered life per month and $1.02 per adult covered life per month. The SFY2021 assessment rate will be reviewed for final determination in April 2020."* We will update these rates once the actual rates are known.

New Hampshire Purchasing Program Payments
The New Hampshire Purchasing Program[11] offers health care providers state-supplied vaccines at no charge by collecting payments from health plans, insurers, and other payers. The assessment for 2020 is $6.80 for each child that is a New Hampshire resident. The current best estimate of the 2021 rate is $7.00 per assessable life per month. We will use the new rate once it is approved.

[10] http://www.vtvaccine.org/
[11] https://nhvaccine.org/

New York State Health Care Reform Act
BCBSVT and TVHP pay the New York GME Covered Lives Assessment[12] for all members who are New York residents as part of the New York State Health Care Reform Act. The assessment varies based on the county of residence. We will use the new rates once they are approved.

Maine Guaranteed Access Reinsurance Association
BCBSVT and TVHP pay the Maine Guaranteed Access Reinsurance Association Assessment[13]. The 2019 assessment is $4.00 per member per month for each member that is a Maine resident. We will use the new rates once they are approved.

Health Care Claims Tax
The Health Care Claims Tax of 0.999 percent applies to all claims or capitations incurred by members with Vermont zip codes. We use the percentage of current members with Vermont zip codes to estimate the percentage of rating period claims expected to be incurred by Vermont members. Act 73 of 2013 sunset the 0.199 percent assessment for the Health IT-Fund. Given this fee has regularly been extended close to its sunset date, we will include it in the calculation and update the charge if new information becomes available.

Blueprint
BCBSVT and TVHP participate in the Vermont Blueprint for Health program. The current assessments for this program, applied to members who are attributed to a Blueprint provider as of the month the renewal is produced, are $2.77 PMPM for the Community Health Team and $3.00 PMPM for the Patient Centered Medical Homes (PCMH). PCMH are eligible for up to $0.50 for performance. We project that our total PMPM for PCMH will be $3.22. We base the projected performance payment on the average payment for large groups in the experience period used to develop the average rate increase. We will incorporate any updates made to the Blueprint Manual[14] in renewals.

Green Mountain Care Board Billback
The Green Mountain Care Board assesses BCBSVT and TVHP a billback. We apply billback amounts from the administrative charges experience period described in section 6.3 to projected member months to develop the charge of $2.09 PMPM.

Other Assessments
We include other state mandates and assessments in the calculation as applicable.

6.9. Federal Assessments

Federal Insurer Fee
The Federal Insurer Fee helps pay for some provisions in the Affordable Care Act. This fee only applies to Fully Insured & Refund Eligible Groups. H.R.1865 eliminated this fee beginning in 2021. For 2020, we project the free to be 2.2% of premium. We will apply the fee proportionally to the applicable fee by months in the rating period.

[12] https://www.health.ny.gov/regulations/hcra/gmecl.htm
[13] http://www.mgara.org/
[14] http://blueprintforhealth.vermont.gov/

Patient-Centered Outcomes Research Institute Fee:
This fee is part of the Affordable Care Act and applies to all plan years ended after September 30, 2012 and before October 1, 2029. We provide the estimated fees in the table below. We will update this estimate if we receive additional information.

PCORI	
Plan Year Ending Between	Fee Amount
October 2020 - September 2021	$2.82 PMPY
October 2021 - September 2022	$2.91 PMPY
October 2022 - September 2023	$3.09 PMPY

Other Assessments
We include other federal mandates and assessments in the calculation as applicable.

7. Factors applicable only to specific Products

7.1. Stop Loss Coverage for Cost Plus products

Cost Plus groups assume the risk for the claims incurred by their members. To protect themselves from high claims, they must purchase both Individual Stop Loss (ISL) and Aggregate Stop Loss (ASL) from BCBSVT[15].

7.1.1. Individual Stop Loss

We develop ISL charges using the same formula and factors as described in section 6.2. We develop the charges for the rating period, rather than the experience period. They include a load for a 70 percent loss ratio. We use stacked tier factors to spread the charges across the different contract tiers, even when the benefit itself is aggregate, as the accumulation of the family cost sharing for the benefit does not have a meaningful impact on claims above the ISL attachment point.

7.1.2. Aggregate Stop Loss

<u>Distribution of Individual Claims by Amount</u>

We stochastically model the distribution of individual claims by amount by using the membership and claims used to develop medical and pharmacy trend. We sum allowed charges and paid claim amounts for each member. We then sort into categories by the amount of allowed charges. The categories used are:
- $0 up to $50
- $50 up to $100
- $100 up to $200 … $1,900 up to $2,000
- $2,000 up to $2,500 … $9,500 up to $10,000
- $10,000 up to $15,000 … $995,000 up to $1,000,000

[15] With the exception that with the approval of BCBSVT's Executive staff, Cost Plus groups can shop their stop loss in accordance with strict guidelines set forth by BCBSVT.

We calculate paid-to-allowed ratios for each category. We average each year's ratios for each category and smooth the resulting ratios at allowed amounts greater than $1,000. We trend allowed claims to 2021 and apply the paid-to-allowed benefit factor to create a simulated paid claims amount, which we use in the stochastic modeling.

For each number of members (N) 5, 10, 15, 20, 25, 50, 100, 150, 200 to 1000 (by increments of 100), 1,500, 2,000 to 5,000 (by increments of 1,000) and 10,000 to 20,000, we run 20,000 simulations. Each simulation assigns a random number to every member and selects the (N) lowest members. For each specific stop loss level, we calculate the expected claims amount and standard deviation of the distribution of claims less than the specific stop loss level.

Expected Claims Factors

For each number of members (N) noted above and for each ISL limit, we calculate a preliminary expected fraction of aggregate claims in excess of 110%, 115%, 120%, 125%, 130%, 140% and 150% of expected aggregate claims. We then adjust 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*	F_2*	F_3*	F_4*	F_5*

* Estimated for distribution

We then divide the factors developed by 0.7 to produce an expected loss ratio (net of the provision for default) of 70 percent.

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 percent of expected claims under the ISL limit for groups with fewer than 20,000 members, and a reduced fixed risk charge of 0.4 percent of expected claims under the ISL limit for groups of 20,000 members or more.

The final factors are applicable to total expected claims under ISL.

To ensure that the factors on each line are strictly decreasing with increasing stop loss percentage, in cases where the ratio for a 150% stop loss percentage is less than 0.0001:

- we increase the calculated value for 150% by 0.00001
- we increase the calculated value for 140% by 0.00002
- we increase the calculated value for 130% by 0.00003
- we increase the calculated value for 125% by 0.00004
- we increase the calculated value for 120% by 0.00005
- we increase the calculated value for 115% by 0.00006
- we increase the calculated value for 110% by 0.00007.

Exhibit 6A provides the tables of factors.

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

If a group requests an ISL limit that is not in the exhibit, an aggregate attachment point that is not in the exhibit, if there are more than 20,000 members, or if the contract period is not 12 months, we will use identical data, assumptions, and methodology as described above to calculate the appropriate Aggregate Stop Loss Rating Factor for the required attachment point.

7.2. Risk and Administrative Charges for Experience Refund Eligible products

Risk Charges for Experience Refund Eligible Plans

The BCBSVT and TVHP Experience Refund Eligible products involve pricing margins of 10 percent or 5 percent (i.e. we increase expected claims below the pooling limit by 10 percent or 5 percent in the determination of the premium). We develop the risk charge in the same way as the ASL factors described in the previous section, except that the loadings for the 70 percent expected loss ratio and for default (the charges of either 0.5 percent or 0.4 percent of expected claims) do not apply. We apply these factors to total expected claims under pooling (before adjustment for pricing margin) and increase the retention by the risk charge (both in the prospective pricing and in the refund calculation).

Exhibit 6B provides the table of factors. If the expected number of members (N) in the rating period is not one of the values in either table, we determine the value by interpolating linearly between the entries in the table for the numbers of members immediately below and above N.

If a group requests a pooling limit that is not in the exhibit, if there are more than 20,000 members, or if the contract period is not 12 months, we will use identical data, assumptions, and methodology as described above to calculate the appropriate risk charge for the required attachment point.

Settlement Administration Charge

We add a settlement administration charge, offset by an investment income credit, to the group's administrative charges (described in section 6.3).

1. Settlement Administration Charge: We include an additional administrative charge of $1,880 to offset the costs of administering the retrospective arrangement. We determine this amount by trending the 2020 settlement administration charge of $1,825 increased by 3.0 percent to reflect the assumed increase for the direct staff cost.

2. Investment Income Adjustment: We will apply a credit of 0.2 percent of the margin at 5 percent and 0.4 percent of the margin at 10 percent to the settlement administrative charge to reflect investment income earned on the margin.

8. Medical Loss Ratio Projection

We use the factors and formula in this filing to project a Medical Loss Ratio (MLR) for 2021. Using the manual rate as a proxy for projected claims, we project a 2021 MLR of 90.1 percent for BCBSVT and 89.1 percent for TVHP. The BCBSVT credibility-adjusted MLR for Large Group was 96.6 percent in 2017 and 99.0 percent in 2018. The TVHP credibility-adjusted MLR for Large group was 100.9 percent in 2017 and 104.3 percent in 2018.

BCBSVT MLR			
(A)	Manual Rate	$597.31	Exhibit 4A
(B)	Rebates	$14.57	2018 MLR Filing, untrended
(C)	Estimated HCQ	$3.04	2018 MLR Filing, untrended
(D)	State Mandates and Assessments	$13.16	Calculation as described on Exhibit 1C, using latest actual PMPM as needed
(E)	**MLR Numerator**	**$598.95**	**= (A) - (B) + (C) + (D)**
(F)	Projected Claims	$595.91	= (A) – (B) + (D)
(G)	Net Cost of Reinsurance	$1.62	Actuarial Memorandum, Section 6.4
(H)	Administrative Charge	$49.67	Calculation as of January 2021, from Exhibit 5B
(I)	GMCB Billback	$2.09	Calculation using 2019 Charges
(J)	Subtotal	$649.30	= (F) + (G) + (H) + (I)
(K)	Total Premium	$664.91	= (J) / (1 - 0.008 - 0.015)
(L)	Federal Insurer Fee	$0.00	= (K) x 0.0% (from Actuarial Memorandum, Section 6.8)
(M)	Commissions	$5.64	= (K) x 0.8% (from 2018 MLR filing)
(N)	Contribution to Reserve	$9.97	= (K) x 1.5% (from Actuarial Memorandum, Section 6.6)
(O)	**MLR Denominator**	**$664.91**	**= (K) - (L)**
(P)	**MLR**	**90.1%**	**= (E) / (O)**

TVHP MLR			
(A)	Manual Rate	$597.31	Exhibit 4A
(B)	Rebates	$10.20	2018 MLR Filing, untrended
(C)	Estimated HCQ	$4.81	2018 MLR Filing, untrended
(D)	State Mandates and Assessments	$13.16	Calculation as described on Exhibit 1C, using latest actual PMPM as needed
(E)	**MLR Numerator**	**$605.09**	**= (A) - (B) + (C) + (D)**
(F)	Projected Claims	$600.28	= (A) – (B) + (D)
(G)	Net Cost of Reinsurance	$1.62	Actuarial Memorandum, Section 6.4
(H)	Administrative Charge	$49.67	Calculation as of January 2021, from Exhibit 5B
(I)	GMCB Billback	$2.09	Calculation using 2019 Charges
(J)	Subtotal	$653.66	= (F) + (G) + (H) + (I)
(K)	Total Premium	$678.78	= (J) / (1 - 0.022 – 0.015)
(L)	Federal Insurer Fee	$0.00	= (K) x 0.0% (from Actuarial Memorandum, Section 6.8)
(M)	Commissions	$14.93	= (K) x 2.2% (from 2018 MLR filing)
(N)	Contribution to Reserve	$10.18	= (K) x 1.5% (from Actuarial Memorandum, Section 6.6)
(O)	**MLR Denominator**	**$678.78**	**= (K) - (L)**
(P)	**MLR**	**89.1%**	**= (E) / (O)**

The above calculations represent estimates assuming that all pricing assumptions hold true, and assuming no change from 2018 values for various quantities (e.g. rebates, commissions).

9. Act 193 Information

The table below shows the year-over-year increase in plan spending and the percentage of the 2021 manual rate for generic, brand, and specialty drugs. We calculate the percent of 2021 manual rate as the experience drug claims (January 2019 – December 2019, paid through February 2020), trended to 2021 and adjusted to the pharmacy contract in force for 2021, divided by the 2021 manual rate of $597.31 (from section 6.1). We calculate the year-over-year increase as the increase in drug spending from the experience period used in the 2020 renewals for the 2019Q3 filing (October 2017 – September 2018, paid through November 2018) to the experience period used for the 2021 renewals in this filing.

Drugs Processed Under the Pharmacy Benefit		
Type	Percent of 2021 Manual Rate	Increase in Plan Spending
Generic	1.8%	-5.8%
Brand	7.0%	-4.8%
Specialty	12.6%	30.2%

The increase in drug spending compared to other premium components is below:

Premium Increases	
Component	Increase
Rx Claims	11.0%
Medical Claims	4.7%
Non-Claims Components	-11.4%

The 11.4 percent decrease on non-claims components includes the repeal of the Federal Insurer Fee in 2021. Without this repeal, the non-claims components increase 5.6 percent.

Please see Addendum A for the specialty formulary as of 1/1/2020.

Drugs administered in an outpatient setting and covered by the medical benefit represent 8.7 percent of the 2021 manual rate. We trended drug claims covered by the medical benefit from the renewal experience period to 2021 and divided by the 2021 manual rate of $597.31.

Express Scripts (ESI) administers BCBSVT's pharmacy benefits. ESI will manage claims processed through the pharmacy benefit but not claims processed through the medical benefit for use in a facility.

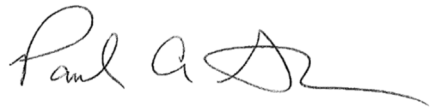
10. Actuarial Opinion

The purpose of this filing is to establish the formula, manual rate, and accompanying factors that will be used for renewals of Blue Cross and Blue Shield of Vermont and The Vermont Health Plan large group plans. This filing is not intended to be used for other purposes.

The data used in this analysis has been reviewed for reasonableness and consistency; however, it has not been audited.

It is my opinion that the rating formula and factors presented in this filing are reasonable, and have been prepared in accordance with applicable Actuarial Standards of Practice. The formula and factors will produce premium rates that are reasonable in relation to the benefits provided, and will not be excessive, deficient or unfairly discriminatory.

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's Qualification Standards to render this opinion.



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

April 23, 2020

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

Ruth Greene

Ruth Greene
Vice President, Treasurer & Chief Financial Officer

4/23/2020

Date

BlueCross BlueShield of Vermont
An Independent Licensee of the Blue Cross and Blue Shield Association

April 23, 2020

Thomas Crompton
Health Systems Finance Associate Director
Green Mountain Care Board
144 State Street
Montpelier, Vermont 05602

Subject: Blue Cross and Blue Shield of Vermont - NAIC # 53295
The Vermont Health Plan - NAIC # 95696
Q3 2020 Large Group Rating Program Filing

Dear Mr. Crompton:

Attached for the Green Mountain Care Board's review and approval is Blue Cross and Blue Shield of Vermont's and The Vermont Health Plan's Q3 2020 Large Group Rating Program Filing. As directed by the Board, this filing combines the various factor filings for large group rating components (trend, large claims, benefit relativity, administrative fees and contribution to reserve, and the formula itself) into a single filing.

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

Sincerely,

Ruth Greene

cc: Paul Schultz/BCBSVT
Martine Lemieux/BCBSVT

VERMONT

Vermont Department of Financial Regulation

Health Filing Form F-106

NAIC#: 95696 Transmittal Date: 04/23/2020

Company Name: The Vermont Health Plan

Address: PO Box 186

City, State, Zip: Montpelier, VT 05601-0186

Phone: ( ) (802) 371-3450 Contact Person: Alison Partridge

Q3 2020 TVHP Large Group Rating Program Filing

___ Amends a previously filing, **Departmental File No.**: _____ **Approval Date**: _____

Type of Filing: ___Form(s) X Rate(s)

Completely and accurately identify this product filing. If one of the following categories does not describe the product filing, then add comments below (check all that apply):

___ Accident Only
___ AD&D
___ Advertising
___ Blanket
___ Cancer Expense
___ Conversion
___ Critical Illness
___ Dental

___ Disability
___ Home Health Only
___ Hospital Indemnity
___ Limited Benefit
___ Long Term Care
___ Qualified
___ Non-Qualified
___ Major Medical
___ Medicare Supplement

___ Miscellaneous
___ Nursing Home Only
___ Organ Transplant
___ Prescription Drug
___ Student/Athlete
___ Stop Loss/Excess Risk
___ Travel
___ Vision
X Other (**explain**)

Comments: Health

MANDATORY - Filing Fee Information:

1. State of Domicile: Vermont
2. ***A: Filing fee for the Company's State of Domicile***: 150.00
   B: Amount of filing fee being submitted with this filing: 150.00
3. Is this fee based on state of domicile's retaliatory fee? ***Yes*** ____ ***No*** X
4. Explain how each part of the fee was determined, show all calculations (use a separate sheet if necessary):
5. Fee calculated by: (**Print Name**) Jude Daye (**Signature**) Jude Daye

Failure to accurately and fully complete this form will result in the filing being **rejected**.

Blue Cross and Blue Shield of Vermont and The Vermont Health Plan
Q3 2020 Large Group Rating Program Filing
Plain Language Summary

Blue Cross and Blue Shield of Vermont (BCBSVT) and its subsidiary, The Vermont Health Plan (TVHP), are committed to the health of Vermonters, outstanding member experiences and responsible cost management for all of the people whose lives we touch. By pooling the populations covered by our products, we protect individuals from the unaffordable and potentially ruinous costs associated with significant illnesses or injuries. Our products promote preventive care, health maintenance, and health improvement, and we have in place strong utilization management programs that support members who require medical care and assure that they have access to high value care while avoiding unnecessary costs.

BCBSVT and TVHP also work with providers to dampen cost increases through reimbursement strategies that include incentives to both provide and properly manage care. Our vision is a transformed health care system in which every Vermonter has health care coverage and receives timely, effective, affordable care. None of this work is possible unless BCBSVT and TVHP remain financially healthy, and that requires premium rates that cover the medical expenses of the populations served.

BCBSVT and TVHP perform large group premium rating on a case-by-case basis. The rating process uses a formulaic approach that blends recent group claims experience with a manual rate according to a credibility formula. This filing establishes the rating formula, manual rate and accompanying factors that will be used for large group renewals beginning upon approval of this filing, most notably January 2021 renewals.

There are an estimated 4,500 contracts (7,900 members) currently enrolled in one of 41 BCBSVT large group plans that will be affected by this filing. TVHP has an estimated 700 contracts (1,300 members) enrolled in 8 large group plans that will be affected by this filing.

The filing describes in detail the formula used in the renewals, along with each of the factors included in that formula. These include large claims pooling factors, medical and pharmacy trends, and benefit relativities, along with the development of the manual rate. In addition, the filing details the calculation of administrative charges, the net cost of reinsurance, contribution to reserve, and state and federal assessments, all of which are included in the rate development. Finally, the filing discusses certain factors applicable only to specific products.

BCBSVT and TVHP are proposing paid trends of 7.8 percent for medical claims and 11.3 percent for pharmacy claims, for a total combined trend of 8.5 percent. Our proposed pharmacy trend is higher than the 7.9 percent that was approved in our most recent large group rating program filing. A one-time contract change lowered pharmacy trend last year, while the cost of brand and specialty drugs continue to escalate. The medical trend is lower than the 7.9 percent approved in the previous filing.

Our proposed manual rate, the projected average calendar year 2021 paid claims per member per month for groups impacted by this filing, is $597.31.

Administrative charges have increased by 7.4 percent from the previous filing, which increases premium by 1.0 percent. Increasing administrative expenses are driven largely by lower membership volume.

Blue Cross and Blue Shield of Vermont and The Vermont Health Plan
Q3 2020 Large Group Rating Program Filing
Plain Language Summary

A contribution to reserves is required in order to maintain an adequate level of surplus. Surplus is a critical consumer protection that allows subscribers to receive needed care and providers to continue to receive payments for their services in the event of unforeseen adverse events that may otherwise impact BCBSVT's and TVHP's ability to pay claims. The contribution to reserves established in this filing will allow us to maintain a level of reserves that is in compliance with that ordered by the Vermont Department of Financial Regulation.

accredo®

Specialty Drug List

Unless otherwise noted, all brand and generic formulations of a product are considered specialty.

Green = Drugs distributed exclusively by Accredo.

Red = Drugs distributed by Accredo as part of a limited distribution network.

Blue = Drugs that are designated specialty but not dispensed by Accredo.

ALPHA 1 DEFICIENCY
Aralast NP®
Glassia™
Prolastin C®
Zemaira®

ANTICOAGULANT
Arixtra®* (fondaparinux sodium)
Fragmin®*
Iprivask®
Lovenox®*(enoxaparin sodium)

ASTHMA & ALLERGY
Cinqair®
Dupixent®
Fasenra™
Nucala®
Oralair®
Xolair®

BLOOD CELL DEFICIENCY
Aranesp®
Cablivi®
Doptelet®
Epogen®
Fulphila™
Granix™
Leukine®
Mircera®
Mozobil®
Mulpleta®
Neulasta®
Neupogen®
Nivestym™
Nplate®
Procrit®
Promacta®
Retacrit™
Tavalisse™
Udenyca™
Zarxio™

CANCER
Abraxane®
Adcetris™
Afinitor®
Alecensa®
Aliqopa™
Alunbrig™
Arranon®
Arzerra®
Asparlas™
Avastin®
Azedra®
Balversa™
Bavencio®
Beleodaq™
Belrapzo®
Bendamustine®
Bendeka™
Besponsa™
Blincyto™
Bortezomib
Bosulif®
Braftovi™
Cabometyx™
Calquence®
Caprelsa®
Cometriq™
Copiktra™
Cotellic®
Cyramza™

CANCER (cont'd)
Dacogen® (decitabine)
Darzalex®
Daurismo™
Eligard®
Elzonris™
Empliciti™
Erbitux®
Erivedge™
Erleada™
Erwinaze®
Evomela™
Farydak®
Firmagon®
Folotyn®
Gazyva™
Gilotrif™
Gleevec® (imatinib)
Halaven™
Herceptin®
Herceptin Hylecta™
Hycamtin® (capsules)
Hycamtin® (topotecan injection)
Ibrance®
Iclusig®
Idhifa®
Imbruvica™
Imfinzi™
Imlygic™
Inlyta®
Inrebic®
Intron A®
Iressa®
Istodax®
Ixempra®
Jakafi™
Jevtana®
Kadcyla™
Kanjinti™
Kepivance®
Keytruda®
Kisqali®
Kisqali Femara®
Kymriah™
Kyprolis®
Lartruvo™
Lenvima™
Libtayo®
Lonsurf®
Lorbrena®
Lumoxiti™
Lutathera®
Lupron Depot®
Lynparza™
Marqibo®
Matulane®
Mekinist™
Mektovi®
Mvasi™
Mylotarg™
Nerlynx™
Nexavar®
Ninlaro®
Nubeqa®
Odomzo®
Onivyde™
Opdivo®
Pegasys®
Peg-Intron®
Perjeta™
Piqray®
Polivy™
Pomalyst®
Portrazza™

CANCER (cont'd)
Poteligeo®
Proleukin®
Provenge®
Purixan™
Revlimid®
Rituxan®
Rituxan Hycela®
Rozlytrek™
Rubraca™
Rydapt®
Sprycel®
Stivarga®
Sutent®
Sylatron™
Sylvant™
Synribo™
Tafinlar®
Tagrisso™
Talzenna™
Tarceva® (erlotinib)
Targretin® (bexarotene)
Tasigna®
Tecentriq™
Temodar® (temozolomide)
Thalomid®
Tibsovo®
Torisel® (temsirolimus)
Treanda®
Turalio™
Tykerb®
Unituxin™
Valchlor™
Valstar®
Vantas®
Vectibix®
Velcade®
Venclexta™
Verzenio ™
Vidaza® (azacitidine)
Vistogard®
Vitrakvi®
Vizimpro®
Votrient®
Vyxeos™
Xalkori®
Xeloda®(capecitabine)
Xgeva™
Xofigo®
Xospata®
Xpovio™
Xtandi®
Yervoy™
Yescarta™
Yondelis®
Yonsa®
Zaltrap®
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Kitabis Pak™
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Pulmozyme®*
Symdeko™
Tobi® (tobramycin)
Tobi Podhaler™

ENDOCRINE DISORDERS
Aveed™
Crysvita®
Egrifta®
Korlym®
Lupaneta Pack™
Lupron Depot-Ped®
Myalept™
Natpara®
Samsca®
Sandostatin® (octreotide acetate)
Sandostatin LAR Depot®
Signifor® LAR
Signifor®
Somatuline Depot®
Somavert®
Supprelin LA®
Testopel®
Triptodur™
Xermelo™

ENZYME DEFICIENCIES
Adagen®
Aldurazyme®
Brineura™
Carbaglu®
Cerdelga™
Cerezyme®
Cystadane®
Elaprase®
Elelyso™
Fabrazyme®
Galafold™
Kanuma™
Kuvan®
Lumizyme™
Mepsevii™
Naglazyme®
Nityr™
Orfadin® (nitisinone)
Palynziq™
Ravicti™
Revcovi™
Strensiq™
Sucraid®
Vimizim™
VPRIV™
Zavesca® (miglustat)

GROWTH DEFICIENCY
Genotropin®
Humatrope®
Increlex®
Macrilen®
Norditropin®
Nutropin AQ®
Omnitrope®
Saizen®
Serostim®
Zomacton®
Zorbtive®

HEMOPHILIA
Advate®
Adynovate™
Afstyla®
Alphanate®
Alphanine SD®
Alprolix™
Bebulin®
Benefix®
Coagadex®
Corifact®
DDAVP® (desmopressin acetate) (*oral/nasal forms are not specialty*)
Eloctate™

HEMOPHILIA (cont'd)
Feiba®
Fibryga®
Hemlibra®
Hemofil M®
Humate-P®
Idelvion®
Ixinity®
Jivi®
Koate®
Kogenate FS®
Kovaltry®
Mononine®
Novoeight®
Novoseven RT®
Nuwiq®
Obizur™
Profilnine SD®
Rebinyn®
Recombinate™
RiaSTAP®
Rixubis™
Stimate®
Tretten®
Vonvendi™
Wilate®
Xyntha®

HEPATITIS C
Epclusa® (sofosbuvir/velpatasvir)
Harvoni® (ledipasvir/sofosbuvir)
Mavyret™
Ribavirin (Rebetol®, Ribasphere®, Ribapak®, Moderiba™)
Sovaldi®
Viekira Pak®
Vosevi®
Zepatier®

HEREDITARY ANGIOEDEMA
Berinert®
Cinryze®
Firazyr® (icatibant)
Haegarda®
Kalbitor®
Ruconest®
Takhzyro™

HIGH BLOOD CHOLESTEROL
Juxtapid®

IDIOPATHIC PULMONARY FIBROSIS
Esbriet™
OFEV®

IMMUNE DEFICIENCY
Bivigam™
Cutaquig®
Cuvitru™
Cytogam®
Flebogamma®
Gamastan S-D®
Gammagard Liquid®
Gammagard S-D®
Gammaked™
Gammaplex®
Gamunex-C®
Hizentra™
HyQvia™
Octagam®
Panzyga®
Privigen®

INFERTILITY[1]
(oral forms are not specialty)
Bravelle®
Cetrotide®
Chorionic Gonadatropin (brands include Novarel®, Pregnyl®)
Crinone®
Endometrin®
Follistim AQ®

INFERTILITY[1] (cont'd)
Ganirelix (ganirelix acetate)
Gonal-F®
leuprolide
Menopur®
Ovidrel®
progesterone injection

INFLAMMATORY CONDITIONS
Actemra®
Arcalyst®
Benlysta®
Cimzia®
Cosentyx™
Enbrel®
Entyvio™
Humira®
Humira® (Pediatric)
Ilaris®
Ilumya™
Inflectra™
Kevzara®
Kineret®
Olumiant®
Orencia®
Otezla®
Remicade®
Renflexis™
Rinvoq™
Siliq™
Simponi™
Simponi Aria®
Skyrizi™
Stelara™
Taltz®
Tremfya™
Xeljanz®
Xeljanz XR®

IRON TOXICITY
Exjade® (deferasirox)
Ferriprox®
Jadenu™

MISCELLANEOUS DISEASES
Acthar H.P. Gel®
Actimmune®
Apokyn®
Arestin®
Arikayce®
Austedo®
Botox®
Botox Cosmetic®
Ceprotin™
Chenodal®
Cholbam®
Cystagon®
Daraprim®
Diacomit®
Duopa™
Dysport®
Endari™
Epidiolex®
Gamifant®
Gattex®
Gocovri™
Hemangeol™
Hetlioz™
Inbrija™
Ingrezza™
Jynarque™
Keveyis®
Krystexxa®
Makena™ (hydroxyprogesterone caproate)
Myobloc®
Northera™
Nourianz™
Nuplazid™
Ocaliva™
Onpattro™
Prialt®
Procysbi™
Probuphine®
Prothelial™
Qutenza®
Sabril® (vigabatrin)
Sinuva™
Solesta®

1. Some products may be dispensed from Accredo and/or Freedom Fertility Pharmacy
2. Xyrem® is distributed through Express Scripts Specialty Distribution Services, Inc.

Disclaimer: Note that additional generic versions of listed medications may be available. Please consult your pharmacist to determine if a generic version of any particular specialty medication is available.

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accredo®

MISCELLANEOUS DISEASES (cont'd)
Soliris®
Sprix®
Spravato™
Sublocade™
Tegsedi™
Thiola®
Thyrogen®
Ultomiris™
Varithena®
Vigadrone™
Vivitrol®
Vyleesi™
Vyndamax™
Vyndaqel®
Wakix®
Xenazine® (tetrabenazine)
Xeomin®
Xiaflex™
Xuriden™
Xyrem®[2]
Zecuity®
Zulresso™

MULTIPLE SCLEROSIS
Ampyra® (dalfampridine)
Aubagio®
Avonex®
Betaseron®
Copaxone® (glatiramer, Glatopa®)
Extavia®
Gilenya®
Lemtrada®
Mavenclad®
Mayzent®
mitoxantrone®
Ocrevus®
Plegridy®
Rebif®
Tecfidera®

MULTIPLE SCLEROSIS (cont'd)
Tysabri®

MUSCULAR DYSTROPHIES
Emflaza™
Exondys 51™
Firdapse®
Radicava™
Ruzurgi®
Spinraza™
Zolgensma®

OPHTHALMIC CONDITIONS
Cystaran™
Eylea®
Iluvien™
Jetrea®
Lucentis®
Luxturna™
Macugen®
Oxervate™
Ozurdex™
Retisert®
Visudyne®
Yutiq™

OSTEOARTHRITIS
Durolane®
Euflexxa®
Gel-One®
Gelsyn-3™
Genvisc 850®
Hyalgan®
Hymovis®
Monovisc®
Orthovisc®
Sodium hyaluronate
Supartz FX®
Synvisc®
Synvisc-One®
Visco-3™
Zilretta™

OSTEOPOROSIS
Boniva® (ibandronate) (*oral forms are not specialty*)
Evenity™
Forteo®
Prolia™
Reclast® (zoledronic acid)
Tymlos™

PULMONARY HYPERTENSION
Adcirca® (tadalafil)
Adempas®
Flolan® (epoprostenol)
Flolan Diluent® (epoprostenol diluent)
Letairis® (ambrisentan)
Opsumit®
Orenitram™
Remodulin® (treprostinil)
Remodulin Diluent®
Revatio® (sildenafil citrate)
Tracleer® (bosentan)
Tyvaso®
Uptravi®
Veletri®
Ventavis®

RESPIRATORY SYNCYTIAL VIRUS
Synagis®

1. Some products may be dispensed from Accredo and/or Freedom Fertility Pharmacy
2. Xyrem® is distributed through Express Scripts Specialty Distribution Services, Inc.

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BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING

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Example Calculation of Projected Single Claims Rate for Active Members

Benefit-Adjusted Projected Single Claims Rate:

Experience Period Paid Claims	$2,142,000	A
Experience Period Claims Amount above $70,000 Pooling Limit	$242,000	B
Capped Claims	$1,900,000	C = A — B
Completion Factor	1.005	D
Completed Capped Claims	$1,910,000	E = C x D
Expected Claims above $70,000 Pooling Limit	$228,000	F
Experience Adjustment Factor	1.000	G
Adjusted Experience Period Claims	$2,138,000	H = (E + F) x G
Experience Period Member Months	4,000	I
Adjusted Experience Period Claims PMPM	**$534.50**	J = H ÷ I
Average Experience Period Seasonally Adjusted Benefit Relativity Factor	0.775	K
Demographic Normalization	1.000	L
Benefit-Adjusted Experience Period Single Claims Rate	$689.24	M = J ÷ K * L
Trend	1.084	N
Trend Months	18	O
Trend Factor	1.129	P = N ^ (O/12)
Pharmacy Contract Adjustment	0.990	Q
Projected Single Contract Rate	$770.10	R = M x P x Q
Adjusted Manual Rate	$707.13	S
Credibility factor	53%	T
Benefit-Adjusted Projected Single Claims Rate	**$740.79**	U = (R x T) + { S x (1 — T)}

Credibility Calculation

Active Member Months	4,000	a
Member Months for Full Credibility at $70,000 Pooling Limit	14,002	b
Credibility	53%	c = (a / b) ^ 0.5

Example Calculation of Projected Single Claims Rate for Medicare Primary Members

Benefit-Adjusted Projected Single Claims Rate:

Experience Period Paid Claims	$16,000	A
Experience Period Claims Amount above $70,000 Pooling Limit	$0	B
Capped Claims	$16,000	C = A — B
Completion Factor	1.011	D
Completed Capped Claims	$16,200	E = C x D
Expected Claims above $70,000 Pooling Limit	$0	F
Experience Adjustment Factor	1.000	G
Adjusted Experience Period Claims	$16,200	H = (E + F) x G
Experience Period Member Months	96	I
Adjusted Experience Period Claims PMPM	**$168.75**	J = H ÷ I
Average Experience Period Seasonal Adjusted Benefit Relativity Factor	0.446	K
Demographic Normalization	1.000	L
Benefit-Adjusted Experience Period Single Claims Rate	$378.45	M = J ÷ K * L
Trend	$1.07	N
Trend Months	$18.00	O
Trend Factor	1.113	P = N ^ (O/12)
Pharmacy Contract Adjustment	0.990	Q
Projected Single Contract Rate	$417.01	R = M x P x Q
Adjusted Manual Rate	$0.00	S
Credibility factor	11%	T
Benefit-Adjusted Projected Single Claims Rate	**$44.78**	U = (R x T) + { S x (1 — T)}

Credibility Calculation

Medicare Primary Member Months	96	a
Member Months for Full Credibility	8,325	b
Credibility	11%	c = (a / b) ^ 0.5

Example Calculation of Projected Single Claims Rate for Active Members with Multiple Experience Periods

Benefit-Adjusted Projected Single Claims Rate:

Period	A	B	C	Manual	
Experience Period Start	7/1/2019	7/1/2018	7/1/2018		
Experience Period End	6/30/2020	6/30/2019	6/30/2019		
Paid Claims in Experience Period	$2,142,000	$2,000,000	$1,820,000		A
Claims over $110,000 Pooling Limit	$242,000	$321,000	$80,000		B
Capped Claims	$1,900,000	$1,679,000	$1,740,000		C = A — B
Completion Factor	1.005	1.000	1.000		D
Completed Capped Claims	$1,910,000	$1,680,000	$1,740,000		E = C x D
Expected Claims above $70,000 Pooling Limit	$228,000	$212,000	$200,000		F
Experience Adjustment Factor	1.000	1.000	1.000		G
Adjusted Experience Period Claims	$2,138,000	$1,892,000	$1,940,000		H = (E + F) x G
Experience Period Member Months	4,000	4,100	3,900		I
Adjusted Experience Period Claims PMPM	**$534.50**	**$461.46**	**$497.44**		J = H ÷ I
Average Experience Period Seasonally Adjusted Benefit Relativity Factor	0.775	0.775	0.775		K
Demographic Normalization	1.000	1.002	0.998		L
Benefit-Adjusted Experience Period Single Claims Rate	$689.24	$596.25	$640.16		M = J ÷ K x L
Trend	1.072	1.072	1.072		N
Trend Months	18	30	42		O
Trend Factor	1.110	1.190	1.276		P = N ^ (O/12)
Pharmacy Contract Adjustment	0.990	0.980	0.975		Q
Projected Single Contract Rate	**$757.35**	**$695.25**	**$796.11**	**$707.13**	R = M x P x Q

Credibility Calculation	A	B	C	Manual	
Starting Residual	100.0%	46.6%	21.4%	10.1%	S = 1 - ∑ W
Active Member Months	4,000	4,100	3,900		T
Member Months for Full Credibility at $70,000 Pooling Limit	14,002	14,002	14,002		U
Credibility	53.4%	54.1%	52.8%		V = (T / U) ^ 0.5
Rating Credibility	**53.4%**	**25.2%**	**11.3%**	**10.1%**	**W** = S x V

Projected Single Contract Rate	$757.35	$695.25	$796.11	$707.13	X
Credibility	53.4%	25.2%	11.3%	10.1%	Y
Benefit-Adjusted Projected Single Claims Rate	$404.79	$175.13	$89.75	$71.33	Z = W x Y
∑ Benefit-Adjusted Projected Single Claims Rate	**$741.01**				= ∑ Z

Example Calculation of Required Premium by Product and Tier
Illustrative Only

From Exhibit 1A :	***Active Benefit-Adjusted Projected Single Claims Rate (S)***	***$740.79***
	Medicare Primary Benefit-Adjusted Projected Single Claims Rate (S)	***$44.78***

Plan A			**Single**	**2-Person**	**Family**	**Medicare Primary**
Members per contract			1.000	2.000	3.940	1.000
BRV:	A		0.929	1.859	2.622	0.439
Projected Claims:	B1 = A x S		688.413963	$1,376.83	$1,942.54	$19.64
Net Cost of Reinsurance:	B2		$1.71	$3.42	$6.74	$0.00
Projected Rx Rebate:	B3		-$14.00	-$28.00	-$55.16	-$14.00
State Mandates and Assessments						
Vaccines for Vemonters	C1		$2.50	$5.00	$9.85	$2.50
Blueprint for Health	C2		$6.01	$12.02	$23.68	$6.01
Health Care Claims Tax	C3 = 0.999% * B1		$6.88	$13.75	$19.41	$0.20
GMCB Billback	C4		$1.87	$3.74	$7.37	$1.87
Administrative Charge	D		$50.00	$100.00	$197.00	$50.00
Commission (% premium)	E	3.00%				
Contribution to Reserve	F	1.50%				
Federal Insurer Fee	G	2.20%				
Required Premium:	$H = [\Sigma(B_i) + \Sigma(C_i) + D] / (1 - E - F - G)$		$796.76	$1,593.53	$2,305.92	$70.97

Plan B			**Single**	**2-Person**	**Family**	**Medicare Secondary**
Members per contract			1.000	2.000	3.938	1.000
BRV:	A		1.023	2.046	2.887	0.453
Projected Claims:	B1 = A x S		$757.83	$1,515.65	$2,138.41	$20.29
Net Cost of Reinsurance:	B2		$1.71	$3.42	$6.74	$0.00
Projected Rx Rebate:	B3		-$14.00	-$28.00	-$55.16	-$14.00
State Mandates and Assessments						
Vaccines for Vemonters	C1		$2.50	$5.00	$9.85	$2.50
Blueprint for Health	C2		$6.01	$12.02	$23.68	$6.01
Health Care Claims Tax	C3 = 0.999% * B1		$7.57	$15.14	$21.36	$0.20
GMCB Billback	C4		$1.87	$3.74	$7.37	$1.87
Administrative Charge	D		$50.00	$100.00	$197.00	$50.00
Commission (% premium)	E	3.00%				
Contribution to Reserve	F	1.50%				
Federal Insurer Fee	G	2.20%				
Required Premium:	$H = [\Sigma(B_i) + \Sigma(C_i) + D] / (1 - E - F - G)$		$871.90	$1,743.81	$2,517.95	$71.68

ILLUSTRATION OF CONTRACT NORMALIZATION

EXHIBIT REDACTED

MEDICAL UTILIZATION TREND CALCULATION

EXHIBIT REDACTED

MEDICAL UTILIZATION TREND CALCULATION
INDUCED UTILIZATION

Month	Average Paid to Allowed Ratio	Average Induced Utilization Factor	Normalization Factor for Induced Utilization
Nov-16	0.7295	1.0426	
Dec-16	0.7296	1.0427	
Jan-17	0.7268	1.0415	
Feb-17	0.7260	1.0411	
Mar-17	0.7264	1.0413	
Apr-17	0.7258	1.0410	
May-17	0.7250	1.0406	
Jun-17	0.7249	1.0406	
Jul-17	0.7255	1.0409	
Aug-17	0.7253	1.0408	
Sep-17	0.7245	1.0404	
Oct-17	0.7254	1.0408	
Nov-17	0.7261	1.0411	0.9985
Dec-17	0.7265	1.0413	0.9986
Jan-18	0.7247	1.0405	0.9991
Feb-18	0.7244	1.0403	0.9993
Mar-18	0.7227	1.0396	0.9984
Apr-18	0.7227	1.0396	0.9987
May-18	0.7233	1.0398	0.9993
Jun-18	0.7222	1.0394	0.9989
Jul-18	0.7220	1.0393	0.9985
Aug-18	0.7224	1.0394	0.9987
Sep-18	0.7224	1.0394	0.9991
Oct-18	0.7226	1.0395	0.9988
Nov-18	0.7228	1.0396	0.9986
Dec-18	0.7239	1.0401	0.9989
Jan-19	0.7264	1.0412	1.0007
Feb-19	0.7256	1.0409	1.0005
Mar-19	0.7261	1.0411	1.0015
Apr-19	0.7254	1.0408	1.0011
May-19	0.7253	1.0407	1.0009
Jun-19	0.7271	1.0416	1.0021
Jul-19	0.7271	1.0416	1.0022
Aug-19	0.7271	1.0416	1.0021
Sep-19	0.7284	1.0422	1.0026
Oct-19	0.7302	1.0430	1.0033

PHARMACY TREND DEVELOPMENT FOR ESI CLAIMS

EXHIBIT REDACTED

PHARMACY TREND DEVELOPMENT - SPECIALTY TREND CALCULATION

EXHIBIT REDACTED

PHARMACY TREND DEVELOPMENT
SUMMARY

EXHIBIT REDACTED

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING
BENEFIT PLAN RELATIVE VALUE FACTORS

EXHIBIT 3A

Vermont Freedom Plan (VFP), Comprehensive (COMP), and Indemnity J-Plan (JPLAN)

		In-Network Benefits							Out-of-Network Benefits			Relativity Factor
index	Product	Deductible	Coinsurance	Out-of-Pocket	Office Copay	Specialist Copay	ER[1] Copay	AMB Copay	Deductible	Coinsurance	Out-of-Pocket	Active
1	VFP	$200	20%	$800	$20	$20			$400	30%	$1,600	1.0353
2	VFP	$300	10%	$1,300	$10	$30	$100	$50	$600	30%	$2,600	1.0202
3	VFP	$500	20%	$1,500	$20	$20			$1,000	30%	$3,000	0.9730
4	VFP	$500	20%	$1,500	$20	$40	$250	$250	$1,000	30%	$3,000	0.9745
5	VFP	$500	20%	$1,750	$20	$20			$1,000	30%	$3,500	0.9623
6	VFP	$1,000	20%	$2,300	$20	$20	$100		$2,000	30%	$4,600	0.9278
7	VFP	$1,000	0%	$2,350	$25	$25	$50	$50	$2,000	30%	$3,500	0.9775
8	VFP	$1,000	20%	$3,500	$25	$40			$2,000	30%	$7,000	0.8708
9	VFP	$1,000	0%	$2,000	$30	$50	$150		$2,000	30%	$4,000	0.9559
10	VFP	$1,500	20%	$3,000	$25	$45	$250	$250	$3,000	30%	$6,000	0.8789
11	VFP	$2,000	30%	$3,500	$20	$20	$500		$3,000	50%	$6,000	0.8459
12	VFP	$2,000	20%	$4,000	$40	$40	$150		$4,000	30%	$8,000	0.8340
13	VFP	$2,500	20%	$5,000	$20	$20			$5,000	30%	$10,000	0.7989
14	VFP	$2,500	20%	$5,150	$20	$40			$5,000	30%	$10,300	0.7808
15	VFP	$2,500	20%	$6,000	$20	$30			$5,000	30%	$12,000	0.7717
16	VFP	$3,000	0%	$3,000	$30	$40	$200		$6,000	30%	$6,000	0.8613
17	VFP	$3,000	0%	$4,000	$30	$50	$150		$6,000	30%	$8,000	0.8387
18	VFP	$4,000	0%	$5,000	$30	$50	$150		$8,000	30%	$10,000	0.7997
19	VFP	$4,000	20%	$6,000	$40	$40	$150		$8,000	30%	$12,000	0.7562
20	VFP	$5,000	0%	$5,000	$25	$25			$10,000	30%	$10,000	0.7504
21	COMP	$2,000	10%	$3,000								0.8323
22	COMP	$3,000	0%	$3,000								0.8034
23	COMP	$5,000	0%	$5,000								0.7098
24	COMP	$6,550	0%	$6,550								0.6592
25	COMP	$6,850	0%	$6,850								0.6508
26	COMP	$7,350	0%	$7,350								0.6376

1. **ER Copay**: the displayed member copay goes toward the facility allowed charges. Associated physician and ancillary charges are then covered at 100%.

BlueCare LO Options (LO) and Open Access (OAP) Medical Plans

		In-Network Benefits							Out-of-Network Benefits			Relativity Factor
index	Product	Deductible	Coinsurance	Out-of-Pocket	Office Copay	Specialist Copay	ER[1] Copay	AMB Copay	Deductible	Coinsurance	Out-of-Pocket	Active
1	LO	$2,500	20%	$5,000	$20	$20						0.7506
2	OAP	$3,000	0%	$4,100	$30	$30	$100		$6,000	30%	$8,200	0.8174

1. **ER Copay**: the displayed member copay goes toward the facility allowed charges. Associated physician and ancillary charges are then covered at 100%.
2. For the LO product, Office and Specialist Copay can be under the deductible.
3. LO does not have Out-of-Network benefits.

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EXHIBIT 3B

Vermont Health Partnership (VHP) Medical Plans

		VHP In-Network Benefits							VHP Out-of-Network Benefits			Relativity Factor
index	Product	IP	OP	PCP	SCP	ER	AMB	OOPM	Deductible	Coinsurance	Out-of-Pocket	Active
1	VHP[1]	$0	$0	$10	$20	$50	$50	$8,150	$500	30%	$14,700	1.0592
2	VHP[1]	$250	$100	$15	$25	$50	$50	$8,150	$500	30%	$14,700	1.0467
3	VHP[1]	$250	$125	$20	$40	$150	$0	$8,150	$500	30%	$14,700	1.0262
4	VHP[1]	$250	$250	$20	$20	$200	$100	$8,150	$1,000	30%	$14,700	1.0337
5	VHP[1]	$500	$250	$20	$30	$100	$0	$8,150	$500	30%	$14,700	1.0305
6	VHP[1]	$750	$750	$20	$30	$50	$50	$8,150	$500	30%	$14,700	1.0183

PCP	Primary Care Physician Copay
SCP	Specialist Physician Copay
IP	Inpatient Care Deductible (max of 3/yr per family)
OP	Outpatient Surgery Copay
ER	Emergency Room Copay
AMB	Ambulance Copay
OOPM	Per ACA, all copays accumulate toward the Out of Pocket Maximum

1. All **VHP** Plans have a DME rider benefit of: $100 deductible, 20% coinsurance, built into the relativity.
2. ER Copay: the displayed member copay goes toward the facility allowed charges.
   Associated physician and ancillary charges are the covered at 100%.

BlueCare (HMO) Medical Plans

		In-Network Benefits								Relativity Factor
index	Product	IP	OP	HOSP	PCP	SCP	ER	AMB	OOPM	Active
1	HMO	$2,000	$1,000		$20	$30	$50	$50	$8,150	1.0133
2	HMO			$3,000	$20	$30	$100	$50	$8,150	0.9773
3	HMO	$500	$200		$25	$40	$150	$50	$8,150	1.0238

PCP	Primary Care Physician Copay
SCP	Specialist Physician Copay
IP	Inpatient Care Deductible (max of 2/yr per family)
OP	Outpatient Surgery Copay
HOSP	Combined Inpatient Care & Outpatient Surgery Deductible (max of 2/yr per family)
ER	Emergency Room Copay
AMB	Ambulance Copay
OOPM	Per ACA, all copays accumulate toward the Out of Pocket Maximum

1. All **HMO** Plans have a DME rider benefit of: $0 deductible, 20% coinsurance, built into the relativity.
2. ER Copay: the displayed member copay goes toward the facility allowed charges.
   Associated physician and ancillary charges are the covered at 100%.
3. HMO Plans do not have Out-of-Network benefits.

BCBSVT Indemnity Consumer Driven Health Plans (CDHPs)

		In-Network							Relativity Factor
index	Product	Deductible	Coinsurance	Out-of-Pocket	RX OOPM Limit[3]	Wellness Rx[1]	Drugs After Deductible[2]	Diabetic Supplies	Active
1	CDHP	$1,500	0%	$1,500	$1,400	N/A	N/A	SAAO	1.1275
2	CDHP	$1,500	20%	$2,500	$1,400	N/A	N/A	SAAO	1.0618
3	CDHP	$2,000	0%	$2,000	$1,400	N/A	N/A	SAAO	1.0773
4	CDHP	$2,000	20%	$4,000	$1,400	N/A	N/A	SAAO	0.9916
5	CDHP	$2,500	0%	$2,500	$1,400	0%	N/A	SAAO	1.0443
6	CDHP	$2,500	0%	$2,500	$1,400	N/A	N/A	SAAO	1.0357
7	CDHP	$2,500	0%	$3,500	$1,400	0%	$10/$30/$50	SAAO	1.0380
8	CDHP	$2,500	10%	$3,500	$1,400	0%	N/A	SAAO	1.0061
9	CDHP	$2,500	20%	$3,500	$1,400	N/A	N/A	SAAO	0.9863
10	CDHP	$2,500	20%	$5,000	$1,400	0%	N/A	SAAO	0.9600
11	CDHP	$2,600	20%	$5,000	$1,400	0%	N/A	SAAO	0.9562
12	CDHP	$2,700	20%	$5,000	$1,400	0%	N/A	SAAO	0.9525
13	CDHP	$3,000	0%	$3,000	$1,400	N/A	$10/$35/$50	SAAO	1.0004
14	CDHP	$3,000	0%	$3,000	$1,400	0%	N/A	SAAO	1.0099
15	CDHP	$3,000	0%	$3,000	$1,400	N/A	N/A	SAAO	1.0004
16	CDHP	$3,000	20%	$5,000	$1,400	0%	N/A	SAAO	0.9425
17	CDHP	$3,500	0%	$3,500	$1,400	0%	N/A	SAAO	0.9801
18	CDHP	$4,000	0%	$4,000	$1,400	0%	N/A	SAAO	0.9539
19	CDHP	$4,000	20%	$6,650	$1,400	0%	N/A	SAAO	0.8872
20	CDHP	$5,000	0%	$5,000	$1,400	0%	N/A	SAAO	0.9094
21	CDHP	$5,000	0%	$5,000	$1,400	N/A	N/A	SAAO	0.8979
22	CDHP	$6,000	0%	$6,000	$1,400	0%	N/A	SAAO	0.8731
23	CDHP	$6,350	0%	$6,350	$1,400	0%	N/A	SAAO	0.8619
24	CDHP	$6,450	0%	$6,450	$1,400	N/A	N/A	SAAO	0.8463
25	CDHP	$6,550	0%	$6,550	$1,400	0%	N/A	SAAO	0.8557
26	CDHP	$6,550	0%	$6,550	$1,400	N/A	N/A	SAAO	0.8432
27	CDHP	$6,650	0%	$6,650	$1,400	0%	N/A	SAAO	0.8527
28	CDHP	$6,650	0%	$6,650	$1,400	N/A	N/A	SAAO	0.8402
29	CDHP	$6,850	0%	$6,850	$1,400	0%	N/A	SAAO	0.8468
30	CDHP	$7,350	0%	$7,350	$1,400	0%	N/A	SAAO	0.8328

1. **Wellness Rx:** if applicable, cost sharing rules apply *before* the deductible is satisfied.
   The member's cost share for **Wellness Rx** accumulates toward the Out-of-Pocket Maximum.
2. **All other drugs** are subject to deductible. Once the deductible is met, drugs are subject to the **Drugs After Deductible** cost share until the Out-of-Pocket Maximum is met.
3. The **Rx OOPM** Limit is as described in Vermont Act 171.

TVHP HMO Consumer Driven Health Plans (CDHPs)

		In-Network							Relativity Factor
index	Product	Deductible	Coinsurance	Out-of-Pocket	RX OOPM Limit[3]	Wellness Rx[1]	Drugs After Deductible[2]	Diabetic Supplies	Active
1	CDHP	$1,500	0%	$1,500	$1,400	N/A	N/A	SAAO	1.0781
2	CDHP	$1,500	20%	$2,500	$1,400	N/A	N/A	SAAO	1.0142
3	CDHP	$2,000	0%	$2,000	$1,400	N/A	N/A	SAAO	1.0289
4	CDHP	$2,000	20%	$4,000	$1,400	N/A	N/A	SAAO	0.9462
5	CDHP	$2,500	0%	$2,500	$1,400	0%	N/A	SAAO	0.9971
6	CDHP	$2,500	0%	$2,500	$1,400	N/A	N/A	SAAO	0.9883
7	CDHP	$2,500	0%	$3,500	$1,400	0%	$10/$30/$50	SAAO	0.9909
8	CDHP	$2,500	10%	$3,500	$1,400	0%	N/A	SAAO	0.9603
9	CDHP	$2,500	20%	$3,500	$1,400	N/A	N/A	SAAO	0.9406
10	CDHP	$2,500	20%	$5,000	$1,400	0%	N/A	SAAO	0.9162
11	CDHP	$2,600	20%	$5,000	$1,400	0%	N/A	SAAO	0.9124
12	CDHP	$2,700	20%	$5,000	$1,400	0%	N/A	SAAO	0.9088
13	CDHP	$3,000	0%	$3,000	$1,400	N/A	$10/$35/$50	SAAO	0.9541
14	CDHP	$3,000	0%	$3,000	$1,400	0%	N/A	SAAO	0.9637
15	CDHP	$3,000	0%	$3,000	$1,400	N/A	N/A	SAAO	0.9541
16	CDHP	$3,000	20%	$5,000	$1,400	0%	N/A	SAAO	0.8991
17	CDHP	$3,500	0%	$3,500	$1,400	0%	N/A	SAAO	0.9349
18	CDHP	$4,000	0%	$4,000	$1,400	0%	N/A	SAAO	0.9095
19	CDHP	$4,000	20%	$6,650	$1,400	0%	N/A	SAAO	0.8460
20	CDHP	$5,000	0%	$5,000	$1,400	0%	N/A	SAAO	0.8668
21	CDHP	$5,000	0%	$5,000	$1,400	N/A	N/A	SAAO	0.8551
22	CDHP	$6,000	0%	$6,000	$1,400	0%	N/A	SAAO	0.8319
23	CDHP	$6,350	0%	$6,350	$1,400	0%	N/A	SAAO	0.8211
24	CDHP	$6,450	0%	$6,450	$1,400	N/A	N/A	SAAO	0.8056
25	CDHP	$6,550	0%	$6,550	$1,400	0%	N/A	SAAO	0.8152
26	CDHP	$6,550	0%	$6,550	$1,400	N/A	N/A	SAAO	0.8026
27	CDHP	$6,650	0%	$6,650	$1,400	0%	N/A	SAAO	0.8123
28	CDHP	$6,650	0%	$6,650	$1,400	N/A	N/A	SAAO	0.7996
29	CDHP	$6,850	0%	$6,850	$1,400	0%	N/A	SAAO	0.8066
30	CDHP	$7,350	0%	$7,350	$1,400	0%	N/A	SAAO	0.7933

1. **Wellness Rx:** if applicable, cost sharing rules apply *before* the deductible is satisfied.
2. **All other drugs** are subject to deductible. Once the deductible is met, drugs are subject to the **Drugs**
3. The **Rx OOPM** Limit is as described in Vermont Act 171.

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Prescription Drug Cards

			Copay ($) / Coinsurance (%)								Relativity
Index	Type	Deductible	Retail Generic	Retail Preferred Brand	Retail Non-Preferred Brand	Mail Order Generic	Mail Order Preferred Brand	Mail Order Non-Preferred Brand	OOPM	Diabetic Supplies	Active
1	CM1	$100	$5	40%	60%	$10	40%	60%	$1,400	SAAO	0.1806
2	CM2	$0	$5	$50	50%	$10	$100	50%	$1,400	SAAO	0.2189
3	CM2	$100	$5	$50	50%	$10	$100	50%	$1,400	SAAO	0.2097
4	COI	$1	30%	30%	40%	30%	30%	40%	$1,400	SAAO	0.1851
5	COI	$1	50%	50%	50%	50%	50%	50%	$1,400	SAAO	0.1736
6	COP	$0	$10	$20	$40	$20	$40	$80	$1,400	SAAO	0.2870
7	COP	$0	$10	$25	$50	$20	$50	$100	$1,400	SAAO	0.2299
8	COP	$0	$10	$30	$50	$20	$60	$100	$1,400	SAAO	0.2225
9	COP	$0	$10	$30	$60	$20	$60	$120	$1,400	SAAO	0.2221
10	COP	$0	$10	$35	$60	$20	$70	$120	$1,400	SAAO	0.2168
11	COP	$0	$15	$25	$40	$30	$50	$80	$1,400	SAAO	0.2814
12	COP	$0	$15	$30	$45	$30	$60	$90	$1,400	SAAO	0.2248
13	COP	$0	$15	$35	$50	$30	$70	$100	$1,400	SAAO	0.2173
14	COP	$0	$20	$40	$60	$40	$80	$120	$1,400	SAAO	0.2132
15	COP	$0	$20	$40	$80	$40	$80	$160	$1,400	SAAO	0.2126
16	COP	$0	$25	$50	$75	$50	$100	$150	$1,400	SAAO	0.2047
17	COP	$0	$5	$15	$30	$10	$30	$60	$1,400	SAAO	0.2963
18	COP	$0	$5	$30	$50	$10	$60	$100	$1,400	SAAO	0.2251
19	COP	$50	$10	$25	$50	$20	$50	$100	$1,400	SAAO	0.2257
20	COP	$50	$5	$10	$25	$10	$20	$50	$1,400	SAAO	0.2928
21	COP	$100	$10	$15	$30	$20	$30	$60	$1,400	SAAO	0.2809
22	COP	$100	$10	$25	$45	$20	$50	$90	$1,400	SAAO	0.2222
23	COP	$100	$10	$30	$45	$20	$60	$90	$1,400	SAAO	0.2149
24	COP	$100	$10	$30	$50	$20	$60	$100	$1,400	100%	0.2185
25	COP	$100	$10	$30	$50	$20	$60	$100	$1,400	SAAO	0.2147
26	COP	$100	$10	$40	$60	$20	$80	$120	$1,400	SAAO	0.2084
27	COP	$100	$15	$30	$45	$30	$60	$90	$1,400	SAAO	0.2180
28	COP	$100	$15	$40	$60	$30	$80	$120	$1,400	SAAO	0.2053
29	COP	$100	$5	$20	$40	$10	$40	$80	$1,400	SAAO	0.2284
30	COP	$150	$20	$80	$100	$40	$160	$200	$1,400	SAAO	0.1956

* **Type**: COI = coinsurance; COP = copay; CM1 = combined (COP/COI/COI); CM2 = combined (COP/COP/COI)
* **Diabetic**: If "100%" then Diabetic medications and supplies are covered at 100% of allowed charges;
If "SAAO" then Diabetic medications and supplies are subject to cost sharing same as any other prescription drug.

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Medicare Secondary Vermont Freedom Plan (VFP), Comprehensive (COMP), and Indemnity J-Plan (JPLAN)

		In-Network Benefits							Out-of-Network Benefits			Relativity Factor
index	Product	Deductible	Coinsurance	Out-of-Pocket	Office Copay	Specialist Copay	ER[1] Copay	AMB Copay	Deductible	Coinsurance	Out-of-Pocket	Medicare Secondary
1	JPLAN	$100	20%	$500	$10	$10						0.3771
2	JPLAN	$100	20%	$500	$20	$20						0.3679
3	VFP	$0	0%	$0	$20	$20	$50		$250	20%	$1,000	0.3947
4	VFP	$100	20%	$500	$10	$10			$200	30%	$1,000	0.3391
5	VFP	$1,000	0%	$2,350	$25	$25	$50	$50	$2,000	30%	$3,500	0.2597
6	VFP	$1,000	20%	$3,500	$25	$40			$2,000	30%	$7,000	0.2238
7	VFP	$500	20%	$1,600	$10	$10			$1,000	30%	$3,000	0.2781

1. **ER Copay**: the displayed member copay goes toward the facility allowed charges. Associated physician and ancillary charges are then covered at 100%.
2. The J Plan deductible applies only to infusion therapy, DME and prosthetics ambulance.

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
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EXHIBIT 3F

Medicare Secondary Consumer Driven Health Plans (CDHPs)

		In-Network							Relativity Factor
index	**Product**	**Deductible**	**Coinsurance**	**Out-of-Pocket**	**RX OOPM Limit[3]**	**Wellness Rx[1]**	**Drugs After Deductible[2]**	**Diabetic Supplies**	**Medicare Secondary**
1	CDHP	$2,500	0%	$2,500	$1,400	0%	N/A	SAAO	0.8573
2	CDHP	$3,500	0%	$3,500	$1,400	0%	N/A	SAAO	0.8137
3	CDHP	$5,000	0%	$5,000	$1,400	N/A	$5/$20/$40	SAAO	0.6940

1. **Wellness Rx:** if applicable, cost sharing rules apply *before* the deductible is satisfied.
   The member's cost share for **Wellness Rx** accumulates toward the Out-of-Pocket Maximum.
2. **All other drugs** are subject to deductible. Once the deductible is met, drugs are subject to the **Drugs After Deductible** cost share until the Out-of-Pocket Maximum is met.
3. The **Rx OOPM** Limit is as described in Vermont Act 171.

Medicare Secondary Prescription Drug Cards

			Copay ($) / Coinsurance (%)								Relativity
Index	Type	Deductible	Retail Generic	Retail Preferred Brand	Retail Non-Preferred Brand	Mail Order Generic	Mail Order Preferred Brand	Mail Order Non-Preferred Brand	OOPM	Diabetic Supplies	Medicare Secondary
1	COP	$0	$10	$20	$40	$20	$40	$80	$1,400	SAAO	0.9588
2	COP	$0	$15	$30	$45	$30	$60	$90	$1,400	SAAO	0.7143
3	COP	$0	$5	$30	$50	$10	$60	$100	$1,400	SAAO	0.7403
4	COP	$50	$5	$10	$25	$10	$20	$50	$1,400	SAAO	1.0058
5	COP	$100	$10	$30	$45	$20	$60	$90	$1,400	SAAO	0.6978
6	COP	$100	$15	$30	$45	$30	$60	$90	$1,400	SAAO	0.6994

* **Type**: COI = coinsurance; COP = copay; CM1 = combined (COP/COP/COI)
* **Diabetic**: If "100%" then Diabetic medications and supplies are covered at 100% of allowed charges;
If "SAAO" then Diabetic medications and supplies are subject to cost sharing same as any other prescription drug.

Vermont Freedom Plan (VFP), Comprehensive (COMP), and Indemnity J-Plan (JPLAN)

		In-Network Benefits							Out-of-Network Benefits			
index	Product	Deductible	Coinsurance	Out-of-Pocket	Office Copay	Specialist Copay	ER[1] Copay	AMB Copay	Deductible	Coinsurance	Out-of-Pocket	Leverage Factor
1	VFP	$200	20%	$800	$20	$20			$400	30%	$1,600	1.0026
2	VFP	$300	10%	$1,300	$10	$30	$100	$50	$600	30%	$2,600	1.0029
3	VFP	$500	20%	$1,500	$20	$20			$1,000	30%	$3,000	1.0039
4	VFP	$1,000	20%	$3,500	$25	$40			$2,000	30%	$7,000	1.0063
5	VFP	$1,000	0%	$2,000	$30	$50	$150		$2,000	30%	$4,000	1.0043
6	VFP	$1,500	20%	$3,000	$25	$45	$250	$250	$3,000	30%	$6,000	1.0061
7	VFP	$2,000	30%	$3,500	$20	$20	$500		$3,000	50%	$6,000	1.0069
8	VFP	$3,000	0%	$4,000	$30	$50	$150		$6,000	30%	$8,000	1.0070
9	VFP	$4,000	0%	$5,000	$30	$50	$150		$8,000	30%	$10,000	1.0080
10	VFP	$5,000	0%	$5,000	$25	$25			$10,000	30%	$10,000	1.0094
11	COMP	$2,000	10%	$3,000								1.0074
13	COMP	$5,000	0%	$5,000								1.0107

1. **ER Copay**: the displayed member copay goes toward the facility allowed charges. Associated physician and ancillary charges are the covered at 100%.

Vermont Health Partnership (VHP) Medical Plans

		VHP In-Network Benefits							VHP Out-of-Network Benefits			
index	Product	Inpatient Care Deductible[2]	Outpatient Surgery Copay	Office Copay	Specialist Copay	ER[3] Copay	AMB Copay	Out-of-Pocket	Deductible	Coinsurance	Out-of-Pocket	Leverage Factor
1	VHP[1]	$0	$0	$10	$20	$50	$50	$8,150	$500	30%	$14,700	1.0011
2	VHP[1]	$250	$100	$15	$25	$50	$50	$8,150	$500	30%	$14,700	1.0014
3	VHP[1]	$250	$250	$20	$20	$200	$100	$8,150	$1,000	30%	$14,700	1.0016
4	VHP[1]	$750	$750	$20	$30	$50	$50	$8,150	$500	30%	$14,700	1.0020

1. All **VHP** Plans have a DME rider benefit of: $100 deductible, 20% coinsurance, built into the relativity.
2. Maximum of 3/yr per family
3. ER Copay: the displayed member copay goes toward the facility allowed charges. Associated physician and ancillary charges are then covered at 100%.

BlueCare LO Options (LO) and Open Access (OAP) Medical Plans

		In-Network Benefits							Out-of-Network Benefits			
index	Product	Deductible	Coinsurance	Out-of-Pocket	Office Copay	Specialist Copay	ER[1] Copay	AMB Copay	Deductible	Coinsurance	Out-of-Pocket	Leverage Factor
1	LO	$2,500	20%	$5,000	$20	$20						1.0086
2	OAP	$3,000	0%	$4,100	$30	$30			$6,000	30%	$8,200	1.0066

1. **ER Copay**: the displayed member copay goes toward the facility allowed charges. Associated physician and ancillary charges are then covered at 100%.
2. For the LO product, Office and Specialist Copay can be under the deductible.
3. LO does not have Out-of-Network benefits.

BlueCare (HMO) Medical Plans

		In-Network Benefits								
index	Product	Inpatient Care Deductible[2]	Outpatient Surgery Copay	Combined Inpatient / Outpatient Deductible[2]	Office Copay	Specialist Copay	ER[3] Copay	AMB Copay	Out-of-Pocket	Leverage Factor
1	HMO	$2,000	$1,000		$20	$30	$50	$50	$8,150	1.0022
2	HMO			$3,000	$20	$30	$100	$50	$8,150	1.0029
3	HMO	$500	$200		$25	$40	$150	$50	$8,150	1.0020

1. All **HMO** Plans have a DME rider benefit of: $0 deductible, 20% coinsurance, built into the relativity.
2. Maximum of 2/yr per family
3. ER Copay: the displayed member copay goes toward the facility allowed charges. Associated physician and ancillary charges are the covered at 100%.
4. HMO Plans do not have Out-of-Network benefits.

BCBSVT Comprehensive Consumer Driven Health Plans (CDHPs)

		In-Network							Leverage Factor	
index	Product	Deductible	Coinsurance	Out-of-Pocket	RX OOPM Limit[3]	Wellness Rx[1]	Drugs After Deductible[2]	Diabetic Supplies	Medical	Rx
1	CDHP	$1,500	0%	$1,500	$1,400	N/A	N/A	SAAO	1.0049	1.0068
2	CDHP	$2,500	20%	$5,000	$1,400	0%	N/A	SAAO	1.0091	1.0057
3	CDHP	$3,000	0%	$3,000	$1,400	N/A	N/A	SAAO	1.0077	1.0086
4	CDHP	$5,000	0%	$5,000	$1,400	0%	N/A	SAAO	1.0105	1.0059
5	CDHP	$6,000	0%	$6,000	$1,400	0%	N/A	SAAO	1.0116	1.0061
6	CDHP	$6,850	0%	$6,850	$1,400	0%	N/A	SAAO	1.0124	1.0062

TVHP HMO Consumer Driven Health Plans (CDHPs)

		In-Network							Leverage Factor	
index	Product	Deductible	Coinsurance	Out-of-Pocket	RX OOPM Limit[3]	Wellness Rx[1]	Drugs After Deductible[2]	Diabetic Supplies	Medical	Rx
1	CDHP	$1,500	0%	$1,500	$1,400	N/A	N/A	SAAO	1.0050	1.0068
2	CDHP	$2,500	20%	$5,000	$1,400	0%	N/A	SAAO	1.0094	1.0057
3	CDHP	$3,000	0%	$3,000	$1,400	N/A	N/A	SAAO	1.0080	1.0086
4	CDHP	$5,000	0%	$5,000	$1,400	0%	N/A	SAAO	1.0108	1.0059
5	CDHP	$6,000	0%	$6,000	$1,400	0%	N/A	SAAO	1.0119	1.0061
6	CDHP	$6,850	0%	$6,850	$1,400	0%	N/A	SAAO	1.0127	1.0062

1. **Wellness Rx:** if applicable, cost sharing rules apply *before* the deductible is satisfied.
   The member's cost share for Wellness Rx accumulates toward the Out-of-Pocket Maximum.
2. **All other drugs** are subject to deductible. Once the deductible is met, drugs are subject to the **Drugs After Deductible** cost share until the Out-of-Pocket Maximum is met.
3. The **Rx OOPM** Limit is as described in Vermont Act 171.

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
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BENEFIT LEVERAGE FACTORS

Prescription Drug Cards

			Copay ($) / Coinsurance (%)								
Index	Type	Deductible	Retail Generic	Retail Preferred Brand	Retail Non-Preferred Brand	Mail Order Generic	Mail Order Preferred Brand	Mail Order Non-Preferred Brand	OOPM	Diabetic Supplies	Leverage Factor
1	CM1	$100	$5	40%	60%	$10	40%	60%	$1,400	SAAO	1.0082
2	CM2	$0	$5	$50	50%	$10	$100	50%	$1,400	SAAO	1.0055
3	CM2	$100	$5	$50	50%	$10	$100	50%	$1,400	SAAO	1.0068
4	COI	$1	30%	30%	40%	30%	30%	40%	$1,400	SAAO	1.0074
5	COI	$1	50%	50%	50%	50%	50%	50%	$1,400	SAAO	1.0094
6	COP	$0	$10	$20	$40	$20	$40	$80	$1,400	SAAO	1.0045
7	COP	$0	$10	$25	$50	$20	$50	$100	$1,400	SAAO	1.0053
8	COP	$0	$10	$30	$50	$20	$60	$100	$1,400	SAAO	1.0055
9	COP	$0	$10	$30	$60	$20	$60	$120	$1,400	SAAO	1.0056
10	COP	$0	$10	$35	$60	$20	$70	$120	$1,400	SAAO	1.0058
11	COP	$0	$15	$25	$40	$30	$50	$80	$1,400	SAAO	1.0052
12	COP	$0	$15	$30	$45	$30	$60	$90	$1,400	SAAO	1.0060
13	COP	$0	$15	$35	$50	$30	$70	$100	$1,400	SAAO	1.0063
14	COP	$0	$20	$40	$60	$40	$80	$120	$1,400	SAAO	1.0069
15	COP	$0	$20	$40	$80	$40	$80	$160	$1,400	SAAO	1.0070
16	COP	$0	$25	$50	$75	$50	$100	$150	$1,400	SAAO	1.0076
17	COP	$0	$5	$15	$30	$10	$30	$60	$1,400	SAAO	1.0035
18	COP	$0	$5	$30	$50	$10	$60	$100	$1,400	SAAO	1.0046
19	COP	$50	$10	$25	$50	$20	$50	$100	$1,400	SAAO	1.0059
20	COP	$50	$5	$10	$25	$10	$20	$50	$1,400	SAAO	1.0039
21	COP	$100	$10	$15	$30	$20	$30	$60	$1,400	SAAO	1.0052
22	COP	$100	$10	$25	$45	$20	$50	$90	$1,400	SAAO	1.0064
23	COP	$100	$10	$30	$45	$20	$60	$90	$1,400	SAAO	1.0066
24	COP	$100	$10	$30	$50	$20	$60	$100	$1,400	100%	1.0061
25	COP	$100	$10	$30	$50	$20	$60	$100	$1,400	SAAO	1.0067
26	COP	$100	$10	$40	$60	$20	$80	$120	$1,400	SAAO	1.0070
27	COP	$100	$15	$30	$45	$30	$60	$90	$1,400	SAAO	1.0070
28	COP	$100	$15	$40	$60	$30	$80	$120	$1,400	SAAO	1.0075
29	COP	$100	$5	$20	$40	$10	$40	$80	$1,400	SAAO	1.0055
30	COP	$150	$20	$80	$100	$40	$160	$200	$1,400	SAAO	1.0090

* **Type**: COI = coinsurance; COP = copay; CM1 = combined (COP/COI/COI); CM2 = combined (COP/COP/COI)
* **Diabetic**: If "100%" then Diabetic medications and supplies are covered at 100% of allowed charges;
If "SAAO" then Diabetic medications and supplies are subject to cost sharing same as any other prescription drug.

EXHIBIT REDACTED

Tier Factors for Benefits with Separate Medical and Pharmacy Deductibles

		2-Tier		3-Tier			4-Tier			
Out-of-Pocket Range	Type	Single	Family	Single	2-Person	Family	Single	Subscriber & Spouse	Subscriber & Children	Family
NA/Stacked	2x Family	1.000	2.376	1.000	2.000	2.822	1.000	2.000	1.746	2.911
NA/Stacked	2.5x Family	1.000	2.370	1.000	2.000	2.811	1.000	2.000	1.744	2.900
NA/Stacked	3x Family	1.000	2.369	1.000	2.000	2.808	1.000	2.000	1.744	2.896
$0 - $3,499	Hybrid	1.000	2.292	1.000	1.817	2.742	1.000	1.909	1.673	2.831
$3,500 - $4,999	Hybrid	1.000	2.203	1.000	1.747	2.636	1.000	1.837	1.595	2.724
$5,000 - $7,350	Hybrid	1.000	2.211	1.000	1.761	2.637	1.000	1.853	1.595	2.726

Tier Factors for Benefits with Integrated Medical and Pharmacy Deductibles

		2-Tier		3-Tier			4-Tier			
Out-of-Pocket Range	Type	Single	Family	Single	2-Person	Family	Single	Subscriber & Spouse	Subscriber & Children	Family
NA/Stacked	2x Family	1.000	2.376	1.000	2.000	2.822	1.000	2.000	1.746	2.911
NA/Stacked	2.5x Family	1.000	2.370	1.000	2.000	2.811	1.000	2.000	1.744	2.900
NA/Stacked	3x Family	1.000	2.369	1.000	2.000	2.808	1.000	2.000	1.744	2.896
$0 - $3,499	Aggregate	1.000	2.269	1.000	1.776	2.737	1.000	1.872	1.617	2.831
$3,500 - $4,999	Aggregate	1.000	2.189	1.000	1.715	2.639	1.000	1.810	1.549	2.732
$5,000 - $7,350	Aggregate	1.000	2.118	1.000	1.662	2.551	1.000	1.754	1.496	2.642
$0 - $3,499	Hybrid	1.000	2.269	1.000	1.776	2.737	1.000	1.872	1.617	2.831
$3,500 - $4,999	Hybrid	1.000	2.195	1.000	1.722	2.643	1.000	1.817	1.555	2.735
$5,000 - $7,350	Hybrid	1.000	2.217	1.000	1.772	2.639	1.000	1.868	1.584	2.730

Example of Manual Rate Adjustment

Manual Rate	$597.31
Average Age/Gender Factor	1.000
Average Industry Factor	1.000
Projection Period	1/1/2021
Trend Factor	7.50%

Group Information	Active	Medicare Primary
Age/Gender Factor	0.940	1.030
Industry Factor	0.965	1.000
Projection Period	7/1/2021	

Contract Conversion	Contract Distribution	Members	Tier Factor	"Contract Tiers"
Single	25	25	1	25
Two-Person	25	50	2.000	50
Family	50	197	2.822	141.09
	100	272		216.09

		Active	Medicare Primary
Manual Rate	A	$597.31	$426.98
Adjustment for Age/Gender	B = 0.94 / 1	0.9400	1.0300
Adjustment for Industry	C = 0.965 / 1	0.9650	1.0000
Adjustment for Trend	D = 7.5% for 6 months	1.0368	1.0368
Pharmacy Contract Adjustment	E =	1.0000	0.0000
Contract Conversion Factor	F = 216.09 / 272	1.2587	1.0000
Adjusted Manual Rate	G = A x B x C x D x E x F	$707.13	$0.00

Industry Factors

2-Digit SIC Code	Industry Description	Normalized Factor
01	Agricultural Production - Crops	0.9594
02	Agricultural Production - Livestock And Animal Specialties	0.9664
07	Agricultural Services	0.9598
08	Forestry	0.9652
09	Fishing, Hunting And Trapping	1.0431
10	Metal Mining	1.0988
12	Coal Mining	1.1066
13	Oil And Gas Extraction	1.0115
14	Mining And Quarrying Of Nonmetallic Minerals, Except Fuels	1.0756
15	Building Cnstrctn - General Contractors & Operative Builders	0.9790
16	Heavy Cnstrctn, Except Building Construction - Contractors	0.9732
17	Construction - Special Trade Contractors	0.9743
20	Food And Kindred Products	0.9279
21	Tobacco Products	0.9917
22	Textile Mill Products	0.9441
23	Apparel, Finished Prdcts From Fabrics & Similar Materials	0.9564
24	Lumber And Wood Products, Except Furniture	0.9898
25	Furniture And Fixtures	0.9441
26	Paper And Allied Products	0.9540
27	Printing, Publishing And Allied Industries	0.9349
28	Chemicals And Allied Products	0.9829
29	Petroleum Refining And Related Industries	0.9837
30	Rubber And Miscellaneous Plastic Products	0.9401
31	Leather And Leather Products	0.9698
32	Stone, Clay, Glass, And Concrete Products	0.9770
33	Primary Metal Industries	0.9625
34	Fabricated Metal Prdcts, Except Machinery & Transport Eqpmnt	0.9430
35	Industrial And Commercial Machinery And Computer Equipment	0.9401
36	Electronic, Elctrcl Eqpmnt & Cmpnts, Excpt Computer Eqpmnt	0.9257
37	Transportation Equipment	0.9720
38	Mesr/Anlyz/Cntrl Instrmnts; Photo/Med/Opt Gds; Watchs/Clocks	0.9242
39	Miscellaneous Manufacturing Industries	0.9384
40	Railroad Transportation	0.9837
41	Local, Suburban Transit & Interurbn Hgwy Passenger Transport	1.0250
42	Motor Freight Transportation	1.0257
43	United States Postal Service	0.9520
44	Water Transportation	1.0036
45	Transportation By Air	0.9500
46	Pipelines, Except Natural Gas	0.9679
47	Transportation Services	0.9322
48	Communications	0.9078
49	Electric, Gas And Sanitary Services	0.9758
50	Wholesale Trade - Durable Goods	0.9545
51	Wholesale Trade - Nondurable Goods	0.9444
52	Building Matrials, Hrdwr, Garden Supply & Mobile Home Dealrs	0.9433
53	General Merchandise Stores	0.9428
54	Food Stores	0.9452
55	Automotive Dealers And Gasoline Service Stations	1.0175
56	Apparel And Accessory Stores	0.9441
57	Home Furniture, Furnishings And Equipment Stores	0.9361
58	Eating And Drinking Places	1.0690
59	Miscellaneous Retail	0.9748
60	Depository Institutions	0.9282
61	Nondepository Credit Institutions	0.8983
62	Security & Commodity Brokers, Dealers, Exchanges & Services	0.9286
63	Insurance Carriers	0.9520
64	Insurance Agents, Brokers And Service	0.9520
65	Real Estate	0.9758
67	Holding And Other Investment Offices	0.9282
70	Hotels, Rooming Houses, Camps, And Other Lodging Places	1.0179

Industry Factors

2-Digit SIC Code	Industry Description	Normalized Factor
72	Personal Services	0.9981
73	Business Services	0.9416
75	Automotive Repair, Services And Parking	0.9897
76	Miscellaneous Repair Services	0.9547
78	Motion Pictures	0.9673
79	Amusement And Recreation Services	1.0391
80	Health Services	1.0948
81	Legal Services	0.9877
82	Educational Services	0.9451
83	Social Services	1.0948
84	Museums, Art Galleries And Botanical And Zoological Gardens	0.9520
86	Membership Organizations	1.0002
87	Engineering, Accounting, Research, Management & Related Svcs	0.9036
88	Private Households	0.9520
89	Services, Not Elsewhere Classified	0.9560
91	Executive, Legislative & General Government, Except Finance	1.0948
92	Justice, Public Order And Safety	1.0948
93	Public Finance, Taxation And Monetary Policy	1.0091
94	Administration Of Human Resource Programs	1.0155
95	Administration Of Environmental Quality And Housing Programs	1.0075
96	Administration Of Economic Programs	1.0091
97	National Security And International Affairs	1.0401
99	Nonclassifiable Establishments	0.9520

Development of Two Experience Period Factor

Years of Experience		1	2
Projected Experience Rate Claims	a	$28,600,627	$28,600,627
Projected Manual Rate Claims			
Groups with >1 year of Experience	b1		$18,462,115
Groups with <1 year of Experience	b2		$1,812,549
Total Projected Manual Claims	b = b1 + b2	$34,012,375	$20,274,665
Projected Experience Rate Claims, First Preceding Year	c		$14,434,471
Total Projected Claims	d = a + b + c	$62,613,002	$63,309,762
Difference from Year 1 Claims	e = Total Y2 - Total Y1		$696,760
Two Period Manual Rate Adjustment Factor	f = 1 - (e/b1)		0.9623
Adjusted Projected Manual Claims	g = f x b1		$17,765,355
Adjusted Total Projected Claims	h = a + b2 + c + g	$62,613,002	$62,613,002
Two Period Manual Rate Adjustment Factor	**f**		**0.9623**

Development of Three Experience Period Factor

Years of Experience		1	3
Projected Experience Rate Claims	a	$28,600,627	$28,600,627
Projected Manual Rate Claims			
Groups with >2 years of Experience	b1		$9,964,802
Groups with 1 to 2 years of Experience	b2a		$1,532,474
2-Period Manual Rate Adjustment Factor	b2b		0.9623
Adjusted Manual Claims	b2c		$1,474,638
Groups with <1 year of Experience	b3		$1,812,549
Total Projected Manual Claims	b = b1 + b2c + b3	$34,012,375	$13,251,989
Projected Experience Rate Claims, First Preceding Year	c1		$14,434,471
Projected Experience Rate Claims, Second Preceding Year	c2		$7,054,729
Total Projected Claims	d = a +b + c1 + c2	$62,613,002	$63,341,816
Difference from Year 1 Claims	e = Total Y3 - Total Y1		$728,814
Three Period Manual Rate Adjustment Factor	f = 1 - (e/b1)		0.9269
Adjusted Projected Manual Claims	g = f x b1		$9,235,988
Adjusted Total Projected Claims	h = a + b2c + b3 + c1 + c2 + g	$62,613,002	$62,613,002
Three Period Manual Rate Adjustment Factor	**f**		**0.9269**

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING
ADMINISTRATIVE CHARGES DEVELOPMENT

EXHIBIT 5A

Reconciliation of Experience Base Administrative Expense to Restated GAAP Expenses

(Dollars in 000's)

Business Segment	1/19 - 11/19 Experience Base	Reconciliation to GAAP [1]		
		Commissions	Reclassification Items[2]	Reported Expenses
Large Group				
BCBSVT Insured	$5,578	$1,169	($399)	$7,146
TVHP Insured	$1,708	$333	($56)	$2,097
Insured Large Group Subtotal	*$7,286*	*$1,502*	*($455)*	*$9,243*
BCBSVT Cost Plus[3] and ASO	$26,466	$642	($809)	$27,917
Individual/Other				
BCBSVT Small Group (QHP and Non-QHP)	$13,735	$859	($1,014)	$15,608
BCBSVT Individual (QHP and Non-QHP)	$11,594	$459	($790)	$12,843
TVHP Small Group	($0)	$0	($0)	$0
Medicare Supplement	$1,370	$3	($46)	$1,418
TVHP Medigap Blue	$3,192	$6	($104)	$3,302
Other Member Categories				
FEP	$3,993	$0	($62)	$4,055
Blue MedicareRx	$1,057	$0	($10)	$1,067
Other Categories				
CBA	$8,914	$33	($43)	$8,990
Host	$1,918	$0	($169)	$2,087
HWP	$266	$0	$0	$266
Total	$79,791	$3,503	($3,502)	$86,796

Notes:

(1) Sources: Commissions and Reclassification Items are from Internal BCBSVT reports. Reported Expenses are from Underwriting Results GAAP Basis, restated for the new allocation, for the Experience Base period.

(2) Reclassification Items include the removal of federal fees, GMCB billback, and fees paid to our vendor Health Equity for the administration of Health Savings Accounts and Health Reimbursement Accounts linked to our insurance products.

(3) Allocation of expenses for Cost Plus members with Med Supp coverage based on cost PMPM for insured Med Supp members. In GAAP financials, expenses are included in Large Group Cost Plus.

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING
ADMINISTRATIVE CHARGES DEVELOPMENT

EXHIBIT 5B

Administrative Charges PUPM

Unit		Account	Member	Contract	Invoice Counts	Medical Claim	Projected Claims	Large Group Subtotal	CP Medsup
Administrative Expenses	A	$898,769	$2,500,664	$390,626	$4,802	$670,458	$2,820,581	$7,285,899	
Unit Months	B	721	153,676	81,861	1,108	144,172	77,209,066		
Expense PUPM	C = A / B	$1,246.56	$16.27	$4.77	$4.33	$4.65			$38.94
Increase for Membership	D	3.0%	3.0%	3.0%	3.0%	3.0%			3.0%
Updated Expense PUPM	E = (1+D) x C	$1,283.70	$16.76	$4.91	$4.46	$4.79	3.7%		$40.10
Annual Trend	F	2.2%	2.2%	2.2%	2.2%	2.2%			2.2%
Monthly Trend Factor	G = (1+F)^(1/12)	1.0018	1.0018	1.0018	1.0018	1.0018			1.0018
Months of Trend to First Effective Period	H	19	19	19	19	19			19
Projection Periods									
Effective Date		Account	Member	Contract	Invoice Counts	Medical Claim	Projected Claims		
Jul-20	I = E x G ^ (H)	$1,329.05	$17.35	$5.09	$4.62	$4.96	3.7%		$41.51
Aug-20	J = I x G	$1,331.48	$17.38	$5.10	$4.63	$4.97	3.7%		$41.59
Sep-20	K = J x G	$1,333.92	$17.41	$5.11	$4.64	$4.98	3.7%		$41.67
Oct-20		$1,336.36	$17.44	$5.12	$4.65	$4.98	3.7%		$41.74
Nov-20		$1,338.80	$17.48	$5.13	$4.65	$4.99	3.7%		$41.82
Dec-20		$1,341.25	$17.51	$5.13	$4.66	$5.00	3.7%		$41.89
Jan-21		$1,343.70	$17.54	$5.14	$4.67	$5.01	3.7%		$41.97
Feb-21		$1,346.16	$17.57	$5.15	$4.68	$5.02	3.7%		$42.05
Mar-21		$1,348.62	$17.60	$5.16	$4.69	$5.03	3.7%		$42.12
Apr-21		$1,351.09	$17.64	$5.17	$4.70	$5.04	3.7%		$42.20
May-21		$1,353.56	$17.67	$5.18	$4.71	$5.05	3.7%		$42.28
Jun-21		$1,356.03	$17.70	$5.19	$4.71	$5.06	3.7%		$42.36
Jul-21		$1,358.51	$17.73	$5.20	$4.72	$5.07	3.7%		$42.43
Aug-21		$1,361.00	$17.77	$5.21	$4.73	$5.08	3.7%		$42.51
Sep-21		$1,363.49	$17.80	$5.22	$4.74	$5.09	3.7%		$42.59
Oct-21		$1,365.98	$17.83	$5.23	$4.75	$5.10	3.7%		$42.67

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
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AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	6	57.609%	55.576%	53.617%	51.719%	49.878%	46.359%	43.045%
$30,000	10	6	41.333%	38.779%	36.320%	33.953%	31.671%	27.401%	23.593%
$30,000	15	6	32.426%	29.745%	27.254%	24.952%	22.835%	19.098%	15.958%
$30,000	20	6	27.084%	24.505%	22.145%	19.984%	18.011%	14.553%	11.679%
$30,000	25	6	23.620%	21.093%	18.785%	16.693%	14.800%	11.566%	8.975%
$30,000	50	6	15.428%	13.050%	10.982%	9.199%	7.679%	5.309%	3.656%
$30,000	100	6	9.966%	7.847%	6.130%	4.762%	3.685%	2.211%	1.380%
$30,000	150	6	7.525%	5.614%	4.152%	3.059%	2.258%	1.288%	0.830%
$30,000	200	6	6.183%	4.418%	3.125%	2.209%	1.579%	0.896%	0.629%
$30,000	300	6	4.687%	3.133%	2.087%	1.412%	1.001%	0.634%	0.532%
$30,000	400	6	3.784%	2.409%	1.550%	1.045%	0.766%	0.555%	0.510%
$30,000	500	6	3.195%	1.958%	1.232%	0.841%	0.647%	0.524%	0.503%
$30,000	600	6	2.767%	1.642%	1.026%	0.721%	0.586%	0.512%	0.502%
$30,000	700	6	2.453%	1.420%	0.890%	0.649%	0.553%	0.506%	0.501%
$30,000	800	6	2.211%	1.256%	0.797%	0.603%	0.532%	0.503%	0.501%
$30,000	900	6	2.008%	1.126%	0.726%	0.571%	0.519%	0.503%	0.501%
$30,000	1,000	6	1.842%	1.025%	0.676%	0.551%	0.513%	0.502%	0.501%
$30,000	1,500	6	1.320%	0.747%	0.560%	0.513%	0.504%	0.502%	0.501%
$30,000	2,000	6	1.038%	0.628%	0.525%	0.506%	0.503%	0.502%	0.501%
$30,000	3,000	6	0.758%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	6	0.634%	0.517%	0.506%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	6	0.574%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	6	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	6	59.366%	57.408%	55.513%	53.678%	51.899%	48.509%	45.311%
$35,000	10	6	43.370%	40.914%	38.554%	36.280%	34.091%	29.946%	26.108%
$35,000	15	6	34.384%	31.710%	29.204%	26.862%	24.678%	20.788%	17.501%
$35,000	20	6	28.639%	26.033%	23.635%	21.435%	19.417%	15.894%	12.941%
$35,000	25	6	24.953%	22.415%	20.097%	17.975%	16.045%	12.719%	10.016%
$35,000	50	6	16.323%	13.919%	11.816%	9.991%	8.420%	5.929%	4.156%
$35,000	100	6	10.573%	8.414%	6.646%	5.224%	4.087%	2.500%	1.569%
$35,000	150	6	8.019%	6.061%	4.545%	3.393%	2.533%	1.458%	0.926%
$35,000	200	6	6.594%	4.780%	3.429%	2.455%	1.769%	0.995%	0.673%
$35,000	300	6	5.004%	3.398%	2.293%	1.564%	1.107%	0.675%	0.545%
$35,000	400	6	4.035%	2.609%	1.695%	1.142%	0.826%	0.571%	0.513%
$35,000	500	6	3.419%	2.128%	1.348%	0.911%	0.686%	0.533%	0.505%
$35,000	600	6	2.964%	1.786%	1.117%	0.773%	0.611%	0.517%	0.503%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	700	6	2.629%	1.543%	0.963%	0.687%	0.570%	0.508%	0.501%
$35,000	800	6	2.372%	1.363%	0.857%	0.632%	0.544%	0.505%	0.501%
$35,000	900	6	2.156%	1.220%	0.775%	0.592%	0.527%	0.503%	0.501%
$35,000	1,000	6	1.978%	1.108%	0.717%	0.567%	0.518%	0.502%	0.501%
$35,000	1,500	6	1.420%	0.795%	0.577%	0.518%	0.505%	0.502%	0.501%
$35,000	2,000	6	1.117%	0.657%	0.532%	0.507%	0.503%	0.502%	0.501%
$35,000	3,000	6	0.807%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	6	0.664%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	6	0.593%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	6	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	6	60.756%	58.850%	57.005%	55.218%	53.492%	50.197%	47.089%
$40,000	10	6	45.004%	42.628%	40.342%	38.144%	36.030%	32.030%	28.314%
$40,000	15	6	36.082%	33.451%	30.959%	28.608%	26.400%	22.410%	18.972%
$40,000	20	6	30.061%	27.427%	24.992%	22.747%	20.688%	17.073%	14.047%
$40,000	25	6	26.135%	23.578%	21.240%	19.100%	17.147%	13.750%	10.961%
$40,000	50	6	17.111%	14.689%	12.557%	10.695%	9.081%	6.495%	4.614%
$40,000	100	6	11.106%	8.915%	7.106%	5.637%	4.451%	2.768%	1.749%
$40,000	150	6	8.451%	6.457%	4.894%	3.695%	2.787%	1.620%	1.020%
$40,000	200	6	6.952%	5.098%	3.701%	2.677%	1.946%	1.091%	0.719%
$40,000	300	6	5.282%	3.633%	2.479%	1.706%	1.209%	0.717%	0.560%
$40,000	400	6	4.262%	2.793%	1.832%	1.238%	0.888%	0.592%	0.518%
$40,000	500	6	3.619%	2.283%	1.458%	0.981%	0.727%	0.543%	0.507%
$40,000	600	6	3.140%	1.917%	1.204%	0.824%	0.638%	0.523%	0.503%
$40,000	700	6	2.787%	1.656%	1.034%	0.725%	0.588%	0.511%	0.502%
$40,000	800	6	2.517%	1.463%	0.915%	0.662%	0.557%	0.506%	0.501%
$40,000	900	6	2.288%	1.306%	0.823%	0.615%	0.536%	0.504%	0.501%
$40,000	1,000	6	2.101%	1.185%	0.758%	0.584%	0.524%	0.503%	0.501%
$40,000	1,500	6	1.510%	0.840%	0.595%	0.522%	0.506%	0.502%	0.501%
$40,000	2,000	6	1.188%	0.686%	0.540%	0.509%	0.503%	0.502%	0.501%
$40,000	3,000	6	0.854%	0.567%	0.512%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	6	0.693%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	6	0.612%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	6	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	6	61.915%	60.050%	58.246%	56.503%	54.819%	51.601%	48.566%
$45,000	10	6	46.374%	44.059%	41.837%	39.702%	37.647%	33.768%	30.169%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	15	6	37.538%	34.980%	32.536%	30.204%	27.996%	23.968%	20.423%
$45,000	20	6	31.379%	28.742%	26.282%	24.002%	21.897%	18.183%	15.073%
$45,000	25	6	27.234%	24.656%	22.292%	20.132%	18.155%	14.703%	11.849%
$45,000	50	6	17.842%	15.409%	13.253%	11.357%	9.704%	7.035%	5.063%
$45,000	100	6	11.599%	9.382%	7.540%	6.027%	4.798%	3.027%	1.932%
$45,000	150	6	8.845%	6.822%	5.220%	3.978%	3.027%	1.778%	1.116%
$45,000	200	6	7.276%	5.389%	3.951%	2.884%	2.114%	1.187%	0.766%
$45,000	300	6	5.533%	3.848%	2.652%	1.840%	1.306%	0.761%	0.576%
$45,000	400	6	4.468%	2.962%	1.961%	1.331%	0.950%	0.614%	0.525%
$45,000	500	6	3.801%	2.427%	1.561%	1.049%	0.768%	0.555%	0.510%
$45,000	600	6	3.301%	2.038%	1.287%	0.875%	0.666%	0.529%	0.505%
$45,000	700	6	2.933%	1.763%	1.103%	0.765%	0.608%	0.515%	0.502%
$45,000	800	6	2.650%	1.557%	0.972%	0.692%	0.572%	0.508%	0.501%
$45,000	900	6	2.410%	1.388%	0.871%	0.638%	0.546%	0.505%	0.501%
$45,000	1,000	6	2.215%	1.258%	0.798%	0.603%	0.531%	0.503%	0.501%
$45,000	1,500	6	1.595%	0.885%	0.613%	0.528%	0.507%	0.502%	0.501%
$45,000	2,000	6	1.256%	0.716%	0.549%	0.511%	0.504%	0.502%	0.501%
$45,000	3,000	6	0.898%	0.581%	0.515%	0.505%	0.503%	0.502%	0.501%
$45,000	4,000	6	0.722%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	6	0.631%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	6	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	6	62.886%	61.056%	59.288%	57.582%	55.931%	52.778%	49.805%
$50,000	10	6	47.516%	45.255%	43.085%	41.001%	38.997%	35.218%	31.716%
$50,000	15	6	38.768%	36.276%	33.893%	31.615%	29.441%	25.407%	21.818%
$50,000	20	6	32.573%	29.950%	27.488%	25.190%	23.053%	19.250%	16.043%
$50,000	25	6	28.254%	25.657%	23.272%	21.085%	19.085%	15.573%	12.664%
$50,000	50	6	18.515%	16.073%	13.901%	11.980%	10.294%	7.549%	5.501%
$50,000	100	6	12.053%	9.814%	7.944%	6.394%	5.127%	3.274%	2.111%
$50,000	150	6	9.209%	7.161%	5.522%	4.243%	3.252%	1.931%	1.212%
$50,000	200	6	7.573%	5.659%	4.184%	3.079%	2.272%	1.282%	0.814%
$50,000	300	6	5.763%	4.047%	2.813%	1.966%	1.400%	0.805%	0.593%
$50,000	400	6	4.656%	3.118%	2.083%	1.419%	1.010%	0.637%	0.531%
$50,000	500	6	3.962%	2.554%	1.653%	1.111%	0.806%	0.565%	0.512%
$50,000	600	6	3.449%	2.151%	1.366%	0.925%	0.695%	0.536%	0.506%
$50,000	700	6	3.067%	1.862%	1.169%	0.804%	0.628%	0.519%	0.503%
$50,000	800	6	2.774%	1.646%	1.029%	0.724%	0.587%	0.511%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$50,000	900	6	2.522%	1.465%	0.917%	0.663%	0.557%	0.506%	0.501%
$50,000	1,000	6	2.321%	1.329%	0.838%	0.622%	0.539%	0.504%	0.501%
$50,000	1,500	6	1.674%	0.929%	0.632%	0.534%	0.509%	0.502%	0.501%
$50,000	2,000	6	1.320%	0.745%	0.559%	0.513%	0.504%	0.502%	0.501%
$50,000	3,000	6	0.941%	0.594%	0.517%	0.505%	0.503%	0.502%	0.501%
$50,000	4,000	6	0.751%	0.540%	0.508%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	6	0.650%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	6	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	6	63.709%	61.908%	60.172%	58.495%	56.871%	53.772%	50.854%
$55,000	10	6	48.479%	46.263%	44.138%	42.096%	40.137%	36.440%	33.018%
$55,000	15	6	39.813%	37.375%	35.046%	32.823%	30.700%	26.720%	23.115%
$55,000	20	6	33.641%	31.042%	28.594%	26.296%	24.146%	20.278%	16.980%
$55,000	25	6	29.197%	26.598%	24.195%	21.984%	19.954%	16.386%	13.416%
$55,000	50	6	19.129%	16.679%	14.496%	12.555%	10.843%	8.035%	5.917%
$55,000	100	6	12.469%	10.212%	8.315%	6.734%	5.435%	3.511%	2.287%
$55,000	150	6	9.545%	7.476%	5.809%	4.494%	3.468%	2.081%	1.307%
$55,000	200	6	7.848%	5.910%	4.404%	3.265%	2.423%	1.375%	0.865%
$55,000	300	6	5.977%	4.233%	2.966%	2.086%	1.491%	0.849%	0.610%
$55,000	400	6	4.831%	3.265%	2.197%	1.503%	1.069%	0.660%	0.539%
$55,000	500	6	4.117%	2.679%	1.746%	1.175%	0.847%	0.578%	0.515%
$55,000	600	6	3.589%	2.259%	1.443%	0.974%	0.724%	0.544%	0.508%
$55,000	700	6	3.192%	1.956%	1.233%	0.843%	0.650%	0.524%	0.503%
$55,000	800	6	2.889%	1.729%	1.083%	0.754%	0.603%	0.514%	0.502%
$55,000	900	6	2.626%	1.538%	0.963%	0.687%	0.568%	0.508%	0.501%
$55,000	1,000	6	2.419%	1.396%	0.877%	0.642%	0.548%	0.505%	0.501%
$55,000	1,500	6	1.748%	0.971%	0.651%	0.541%	0.510%	0.502%	0.501%
$55,000	2,000	6	1.380%	0.774%	0.569%	0.516%	0.505%	0.502%	0.501%
$55,000	3,000	6	0.981%	0.608%	0.520%	0.506%	0.503%	0.502%	0.501%
$55,000	4,000	6	0.778%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	6	0.669%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	6	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	6	64.421%	62.646%	60.937%	59.285%	57.685%	54.631%	51.760%
$60,000	10	6	49.306%	47.128%	45.040%	43.035%	41.112%	37.487%	34.134%
$60,000	15	6	40.704%	38.311%	36.028%	33.852%	31.771%	27.873%	24.306%
$60,000	20	6	34.567%	32.010%	29.589%	27.300%	25.151%	21.257%	17.886%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$60,000	25	6	30.054%	27.466%	25.061%	22.830%	20.772%	17.152%	14.120%
$60,000	50	6	19.692%	17.236%	15.041%	13.086%	11.353%	8.492%	6.313%
$60,000	100	6	12.849%	10.578%	8.659%	7.049%	5.720%	3.734%	2.453%
$60,000	150	6	9.857%	7.768%	6.075%	4.729%	3.670%	2.224%	1.400%
$60,000	200	6	8.101%	6.143%	4.609%	3.441%	2.566%	1.466%	0.916%
$60,000	300	6	6.175%	4.406%	3.110%	2.199%	1.578%	0.894%	0.629%
$60,000	400	6	4.993%	3.400%	2.305%	1.583%	1.125%	0.682%	0.546%
$60,000	500	6	4.260%	2.795%	1.833%	1.236%	0.886%	0.592%	0.518%
$60,000	600	6	3.716%	2.358%	1.513%	1.021%	0.753%	0.552%	0.510%
$60,000	700	6	3.306%	2.042%	1.292%	0.880%	0.671%	0.529%	0.504%
$60,000	800	6	2.993%	1.806%	1.133%	0.784%	0.618%	0.517%	0.502%
$60,000	900	6	2.722%	1.606%	1.005%	0.711%	0.579%	0.509%	0.502%
$60,000	1,000	6	2.509%	1.458%	0.914%	0.661%	0.556%	0.506%	0.501%
$60,000	1,500	6	1.817%	1.011%	0.670%	0.548%	0.512%	0.502%	0.501%
$60,000	2,000	6	1.436%	0.802%	0.579%	0.518%	0.505%	0.502%	0.501%
$60,000	3,000	6	1.019%	0.621%	0.523%	0.506%	0.503%	0.502%	0.501%
$60,000	4,000	6	0.804%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	6	0.687%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	6	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$65,000	5	6	65.066%	63.316%	61.630%	59.999%	58.421%	55.408%	52.580%
$65,000	10	6	50.042%	47.899%	45.842%	43.871%	41.979%	38.416%	35.125%
$65,000	15	6	41.496%	39.143%	36.902%	34.765%	32.722%	28.896%	25.400%
$65,000	20	6	35.394%	32.884%	30.503%	28.241%	26.102%	22.203%	18.794%
$65,000	25	6	30.860%	28.290%	25.891%	23.656%	21.578%	17.902%	14.813%
$65,000	50	6	20.222%	17.761%	15.557%	13.590%	11.839%	8.932%	6.699%
$65,000	100	6	13.207%	10.925%	8.986%	7.351%	5.994%	3.953%	2.616%
$65,000	150	6	10.153%	8.044%	6.330%	4.954%	3.868%	2.363%	1.493%
$65,000	200	6	8.341%	6.363%	4.804%	3.609%	2.705%	1.557%	0.969%
$65,000	300	6	6.361%	4.571%	3.249%	2.310%	1.662%	0.939%	0.650%
$65,000	400	6	5.146%	3.530%	2.409%	1.661%	1.181%	0.706%	0.555%
$65,000	500	6	4.396%	2.907%	1.917%	1.296%	0.926%	0.606%	0.522%
$65,000	600	6	3.830%	2.447%	1.578%	1.063%	0.779%	0.558%	0.511%
$65,000	700	6	3.414%	2.125%	1.350%	0.917%	0.692%	0.534%	0.505%
$65,000	800	6	3.092%	1.880%	1.183%	0.814%	0.634%	0.520%	0.503%
$65,000	900	6	2.813%	1.672%	1.047%	0.735%	0.591%	0.511%	0.502%
$65,000	1,000	6	2.595%	1.519%	0.950%	0.681%	0.565%	0.507%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	1,500	6	1.882%	1.050%	0.689%	0.555%	0.515%	0.502%	0.501%
$65,000	2,000	6	1.490%	0.829%	0.590%	0.521%	0.506%	0.502%	0.501%
$65,000	3,000	6	1.056%	0.635%	0.527%	0.507%	0.503%	0.502%	0.501%
$65,000	4,000	6	0.830%	0.560%	0.511%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	6	0.705%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	6	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	6	65.666%	63.938%	62.272%	60.661%	59.102%	56.128%	53.339%
$70,000	10	6	50.727%	48.614%	46.588%	44.647%	42.784%	39.278%	36.044%
$70,000	15	6	42.228%	39.913%	37.710%	35.608%	33.599%	29.841%	26.409%
$70,000	20	6	36.153%	33.689%	31.348%	29.126%	27.012%	23.125%	19.697%
$70,000	25	6	31.629%	29.080%	26.692%	24.461%	22.377%	18.658%	15.510%
$70,000	50	6	20.739%	18.273%	16.062%	14.084%	12.318%	9.369%	7.089%
$70,000	100	6	13.556%	11.264%	9.307%	7.650%	6.267%	4.174%	2.784%
$70,000	150	6	10.442%	8.315%	6.580%	5.178%	4.065%	2.504%	1.590%
$70,000	200	6	8.577%	6.580%	4.998%	3.776%	2.847%	1.650%	1.024%
$70,000	300	6	6.543%	4.732%	3.386%	2.420%	1.748%	0.986%	0.672%
$70,000	400	6	5.297%	3.659%	2.513%	1.740%	1.238%	0.732%	0.564%
$70,000	500	6	4.529%	3.017%	2.002%	1.356%	0.967%	0.622%	0.526%
$70,000	600	6	3.948%	2.542%	1.647%	1.110%	0.808%	0.567%	0.513%
$70,000	700	6	3.520%	2.207%	1.408%	0.954%	0.713%	0.540%	0.506%
$70,000	800	6	3.189%	1.953%	1.233%	0.844%	0.650%	0.524%	0.503%
$70,000	900	6	2.901%	1.736%	1.089%	0.759%	0.603%	0.514%	0.502%
$70,000	1,000	6	2.678%	1.578%	0.986%	0.701%	0.575%	0.508%	0.501%
$70,000	1,500	6	1.945%	1.088%	0.708%	0.563%	0.517%	0.502%	0.501%
$70,000	2,000	6	1.541%	0.857%	0.600%	0.524%	0.506%	0.502%	0.501%
$70,000	3,000	6	1.093%	0.650%	0.531%	0.507%	0.503%	0.502%	0.501%
$70,000	4,000	6	0.855%	0.567%	0.512%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	6	0.723%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	6	0.529%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	6	66.222%	64.515%	62.868%	61.275%	59.733%	56.794%	54.041%
$75,000	10	6	51.359%	49.273%	47.275%	45.360%	43.524%	40.070%	36.888%
$75,000	15	6	42.901%	40.620%	38.450%	36.379%	34.402%	30.706%	27.332%
$75,000	20	6	36.852%	34.427%	32.124%	29.939%	27.860%	24.012%	20.575%
$75,000	25	6	32.342%	29.825%	27.453%	25.228%	23.148%	19.408%	16.203%
$75,000	50	6	21.229%	18.760%	16.542%	14.552%	12.774%	9.789%	7.465%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$75,000	100	6	13.892%	11.589%	9.619%	7.943%	6.535%	4.393%	2.953%
$75,000	150	6	10.717%	8.574%	6.819%	5.396%	4.258%	2.645%	1.689%
$75,000	200	6	8.804%	6.791%	5.188%	3.941%	2.986%	1.743%	1.080%
$75,000	300	6	6.720%	4.889%	3.520%	2.529%	1.833%	1.035%	0.696%
$75,000	400	6	5.442%	3.784%	2.614%	1.819%	1.296%	0.759%	0.574%
$75,000	500	6	4.658%	3.124%	2.085%	1.416%	1.008%	0.638%	0.531%
$75,000	600	6	4.062%	2.633%	1.715%	1.157%	0.838%	0.577%	0.515%
$75,000	700	6	3.622%	2.287%	1.465%	0.991%	0.735%	0.546%	0.507%
$75,000	800	6	3.281%	2.024%	1.281%	0.874%	0.667%	0.528%	0.504%
$75,000	900	6	2.987%	1.800%	1.131%	0.784%	0.616%	0.516%	0.502%
$75,000	1,000	6	2.758%	1.636%	1.023%	0.721%	0.585%	0.510%	0.501%
$75,000	1,500	6	2.006%	1.126%	0.727%	0.571%	0.520%	0.502%	0.501%
$75,000	2,000	6	1.591%	0.884%	0.612%	0.528%	0.507%	0.502%	0.501%
$75,000	3,000	6	1.128%	0.664%	0.535%	0.508%	0.503%	0.502%	0.501%
$75,000	4,000	6	0.880%	0.575%	0.513%	0.505%	0.503%	0.502%	0.501%
$75,000	5,000	6	0.741%	0.538%	0.507%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	6	0.533%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	6	66.721%	65.032%	63.401%	61.825%	60.299%	57.391%	54.669%
$80,000	10	6	51.931%	49.869%	47.896%	46.005%	44.192%	40.784%	37.648%
$80,000	15	6	43.508%	41.258%	39.118%	37.075%	35.124%	31.484%	28.159%
$80,000	20	6	37.486%	35.095%	32.826%	30.673%	28.627%	24.834%	21.410%
$80,000	25	6	32.992%	30.510%	28.165%	25.953%	23.879%	20.136%	16.888%
$80,000	50	6	21.695%	19.221%	16.994%	14.995%	13.206%	10.189%	7.824%
$80,000	100	6	14.206%	11.894%	9.911%	8.219%	6.789%	4.603%	3.118%
$80,000	150	6	10.973%	8.818%	7.043%	5.601%	4.441%	2.780%	1.784%
$80,000	200	6	9.018%	6.988%	5.368%	4.097%	3.119%	1.832%	1.136%
$80,000	300	6	6.885%	5.036%	3.646%	2.632%	1.914%	1.081%	0.719%
$80,000	400	6	5.577%	3.901%	2.710%	1.893%	1.350%	0.786%	0.585%
$80,000	500	6	4.777%	3.223%	2.163%	1.474%	1.048%	0.654%	0.536%
$80,000	600	6	4.167%	2.719%	1.779%	1.202%	0.867%	0.586%	0.518%
$80,000	700	6	3.718%	2.362%	1.519%	1.026%	0.757%	0.552%	0.508%
$80,000	800	6	3.368%	2.090%	1.327%	0.904%	0.684%	0.533%	0.505%
$80,000	900	6	3.066%	1.859%	1.171%	0.808%	0.629%	0.519%	0.503%
$80,000	1,000	6	2.832%	1.690%	1.058%	0.741%	0.595%	0.512%	0.502%
$80,000	1,500	6	2.062%	1.162%	0.746%	0.580%	0.523%	0.503%	0.501%
$80,000	2,000	6	1.638%	0.909%	0.623%	0.532%	0.508%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	3,000	6	1.162%	0.679%	0.539%	0.509%	0.503%	0.502%	0.501%
$80,000	4,000	6	0.904%	0.582%	0.515%	0.505%	0.503%	0.502%	0.501%
$80,000	5,000	6	0.759%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	6	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	6	67.561%	65.901%	64.297%	62.747%	61.247%	58.395%	55.723%
$90,000	10	6	52.902%	50.882%	48.951%	47.100%	45.327%	41.997%	38.937%
$90,000	15	6	44.543%	42.346%	40.254%	38.259%	36.355%	32.808%	29.567%
$90,000	20	6	38.572%	36.238%	34.026%	31.926%	29.936%	26.246%	22.905%
$90,000	25	6	34.105%	31.687%	29.401%	27.238%	25.198%	21.468%	18.195%
$90,000	50	6	22.559%	20.079%	17.839%	15.820%	14.010%	10.940%	8.497%
$90,000	100	6	14.785%	12.459%	10.449%	8.729%	7.266%	5.000%	3.436%
$90,000	150	6	11.444%	9.269%	7.462%	5.984%	4.785%	3.040%	1.967%
$90,000	200	6	9.412%	7.356%	5.702%	4.393%	3.374%	2.007%	1.249%
$90,000	300	6	7.190%	5.311%	3.883%	2.829%	2.070%	1.174%	0.768%
$90,000	400	6	5.827%	4.120%	2.890%	2.035%	1.456%	0.839%	0.607%
$90,000	500	6	4.997%	3.409%	2.310%	1.584%	1.125%	0.686%	0.547%
$90,000	600	6	4.359%	2.876%	1.899%	1.287%	0.923%	0.606%	0.523%
$90,000	700	6	3.884%	2.495%	1.614%	1.091%	0.797%	0.562%	0.510%
$90,000	800	6	3.526%	2.213%	1.415%	0.960%	0.717%	0.542%	0.506%
$90,000	900	6	3.212%	1.970%	1.246%	0.853%	0.655%	0.525%	0.504%
$90,000	1,000	6	2.968%	1.791%	1.125%	0.780%	0.616%	0.516%	0.502%
$90,000	1,500	6	2.165%	1.229%	0.783%	0.596%	0.529%	0.503%	0.501%
$90,000	2,000	6	1.723%	0.957%	0.644%	0.539%	0.510%	0.502%	0.501%
$90,000	3,000	6	1.225%	0.706%	0.547%	0.511%	0.504%	0.502%	0.501%
$90,000	4,000	6	0.949%	0.597%	0.518%	0.505%	0.503%	0.502%	0.501%
$90,000	5,000	6	0.792%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	6	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	6	68.260%	66.622%	65.042%	63.514%	62.037%	59.230%	56.599%
$100,000	10	6	53.719%	51.735%	49.838%	48.021%	46.282%	43.018%	40.018%
$100,000	15	6	45.412%	43.257%	41.205%	39.249%	37.383%	33.914%	30.742%
$100,000	20	6	39.478%	37.191%	35.026%	32.973%	31.027%	27.421%	24.161%
$100,000	25	6	35.041%	32.675%	30.440%	28.329%	26.336%	22.669%	19.401%
$100,000	50	6	23.359%	20.877%	18.625%	16.588%	14.756%	11.636%	9.129%
$100,000	100	6	15.314%	12.979%	10.948%	9.201%	7.711%	5.380%	3.744%
$100,000	150	6	11.879%	9.687%	7.853%	6.344%	5.110%	3.296%	2.150%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	200	6	9.778%	7.699%	6.014%	4.674%	3.620%	2.181%	1.364%
$100,000	300	6	7.477%	5.573%	4.109%	3.019%	2.224%	1.269%	0.819%
$100,000	400	6	6.061%	4.324%	3.062%	2.172%	1.560%	0.893%	0.631%
$100,000	500	6	5.205%	3.585%	2.451%	1.692%	1.202%	0.720%	0.560%
$100,000	600	6	4.538%	3.026%	2.013%	1.370%	0.980%	0.628%	0.529%
$100,000	700	6	4.045%	2.626%	1.712%	1.158%	0.840%	0.577%	0.514%
$100,000	800	6	3.674%	2.330%	1.500%	1.016%	0.751%	0.551%	0.508%
$100,000	900	6	3.347%	2.074%	1.319%	0.899%	0.681%	0.531%	0.505%
$100,000	1,000	6	3.094%	1.886%	1.189%	0.819%	0.638%	0.521%	0.503%
$100,000	1,500	6	2.260%	1.293%	0.819%	0.614%	0.536%	0.504%	0.501%
$100,000	2,000	6	1.801%	1.003%	0.666%	0.547%	0.512%	0.502%	0.501%
$100,000	3,000	6	1.284%	0.733%	0.556%	0.513%	0.504%	0.502%	0.501%
$100,000	4,000	6	0.992%	0.612%	0.521%	0.506%	0.503%	0.502%	0.501%
$100,000	5,000	6	0.825%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	6	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	6	68.847%	67.229%	65.668%	64.158%	62.700%	59.931%	57.334%
$110,000	10	6	54.414%	52.461%	50.592%	48.803%	47.092%	43.884%	40.934%
$110,000	15	6	46.139%	44.019%	41.999%	40.076%	38.243%	34.836%	31.723%
$110,000	20	6	40.239%	37.993%	35.865%	33.850%	31.941%	28.405%	25.211%
$110,000	25	6	35.833%	33.510%	31.316%	29.247%	27.296%	23.705%	20.485%
$110,000	50	6	24.095%	21.617%	19.361%	17.310%	15.457%	12.289%	9.727%
$110,000	100	6	15.790%	13.448%	11.403%	9.634%	8.120%	5.734%	4.034%
$110,000	150	6	12.271%	10.064%	8.210%	6.674%	5.411%	3.534%	2.325%
$110,000	200	6	10.111%	8.015%	6.304%	4.934%	3.850%	2.348%	1.476%
$110,000	300	6	7.740%	5.812%	4.319%	3.194%	2.370%	1.360%	0.870%
$110,000	400	6	6.275%	4.513%	3.222%	2.300%	1.660%	0.946%	0.656%
$110,000	500	6	5.394%	3.746%	2.582%	1.794%	1.276%	0.754%	0.573%
$110,000	600	6	4.703%	3.164%	2.122%	1.450%	1.036%	0.651%	0.536%
$110,000	700	6	4.193%	2.748%	1.804%	1.223%	0.882%	0.592%	0.517%
$110,000	800	6	3.808%	2.437%	1.579%	1.070%	0.784%	0.561%	0.511%
$110,000	900	6	3.469%	2.170%	1.387%	0.943%	0.708%	0.538%	0.506%
$110,000	1,000	6	3.209%	1.974%	1.249%	0.857%	0.659%	0.526%	0.503%
$110,000	1,500	6	2.347%	1.352%	0.853%	0.630%	0.543%	0.505%	0.501%
$110,000	2,000	6	1.874%	1.046%	0.687%	0.555%	0.515%	0.502%	0.501%
$110,000	3,000	6	1.338%	0.758%	0.565%	0.515%	0.504%	0.502%	0.501%
$110,000	4,000	6	1.033%	0.627%	0.525%	0.506%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$110,000	5,000	6	0.855%	0.568%	0.512%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	6	0.557%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	6	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$120,000	5	6	69.336%	67.734%	66.188%	64.694%	63.252%	60.514%	57.945%
$120,000	10	6	55.007%	53.078%	51.233%	49.468%	47.780%	44.620%	41.712%
$120,000	15	6	46.756%	44.664%	42.673%	40.776%	38.972%	35.616%	32.554%
$120,000	20	6	40.895%	38.684%	36.588%	34.606%	32.727%	29.250%	26.111%
$120,000	25	6	36.515%	34.228%	32.070%	30.037%	28.121%	24.592%	21.432%
$120,000	50	6	24.762%	22.295%	20.038%	17.983%	16.115%	12.902%	10.284%
$120,000	100	6	16.224%	13.877%	11.822%	10.037%	8.501%	6.064%	4.311%
$120,000	150	6	12.630%	10.412%	8.540%	6.979%	5.690%	3.760%	2.493%
$120,000	200	6	10.415%	8.306%	6.573%	5.177%	4.064%	2.508%	1.585%
$120,000	300	6	7.977%	6.030%	4.510%	3.357%	2.505%	1.447%	0.920%
$120,000	400	6	6.470%	4.686%	3.369%	2.419%	1.753%	0.996%	0.680%
$120,000	500	6	5.566%	3.895%	2.704%	1.890%	1.348%	0.787%	0.586%
$120,000	600	6	4.853%	3.291%	2.221%	1.525%	1.088%	0.673%	0.544%
$120,000	700	6	4.326%	2.859%	1.889%	1.284%	0.922%	0.607%	0.522%
$120,000	800	6	3.924%	2.529%	1.647%	1.116%	0.813%	0.570%	0.513%
$120,000	900	6	3.581%	2.258%	1.450%	0.985%	0.733%	0.545%	0.508%
$120,000	1,000	6	3.314%	2.055%	1.305%	0.892%	0.681%	0.532%	0.504%
$120,000	1,500	6	2.427%	1.407%	0.886%	0.647%	0.550%	0.506%	0.501%
$120,000	2,000	6	1.940%	1.087%	0.708%	0.564%	0.517%	0.503%	0.501%
$120,000	3,000	6	1.387%	0.782%	0.574%	0.517%	0.505%	0.502%	0.501%
$120,000	4,000	6	1.070%	0.641%	0.529%	0.507%	0.503%	0.502%	0.501%
$120,000	5,000	6	0.883%	0.577%	0.514%	0.505%	0.503%	0.502%	0.501%
$120,000	10,000	6	0.564%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	6	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	6	69.755%	68.167%	66.634%	65.154%	63.725%	61.014%	58.469%
$130,000	10	6	55.505%	53.597%	51.772%	50.029%	48.359%	45.238%	42.367%
$130,000	15	6	47.273%	45.205%	43.237%	41.364%	39.584%	36.269%	33.251%
$130,000	20	6	41.446%	39.263%	37.195%	35.240%	33.386%	29.959%	26.866%
$130,000	25	6	37.087%	34.830%	32.703%	30.699%	28.812%	25.336%	22.227%
$130,000	50	6	25.358%	22.907%	20.655%	18.598%	16.725%	13.472%	10.807%
$130,000	100	6	16.621%	14.268%	12.205%	10.408%	8.854%	6.371%	4.571%
$130,000	150	6	12.958%	10.732%	8.844%	7.261%	5.950%	3.971%	2.654%
$130,000	200	6	10.692%	8.570%	6.819%	5.401%	4.263%	2.657%	1.689%
$130,000	300	6	8.194%	6.228%	4.687%	3.510%	2.633%	1.528%	0.970%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	400	6	6.649%	4.846%	3.505%	2.530%	1.840%	1.044%	0.704%
$130,000	500	6	5.724%	4.033%	2.817%	1.979%	1.415%	0.819%	0.600%
$130,000	600	6	4.990%	3.407%	2.314%	1.595%	1.138%	0.695%	0.551%
$130,000	700	6	4.448%	2.961%	1.968%	1.341%	0.961%	0.622%	0.526%
$130,000	800	6	4.035%	2.620%	1.714%	1.163%	0.844%	0.581%	0.515%
$130,000	900	6	3.684%	2.340%	1.508%	1.024%	0.757%	0.552%	0.509%
$130,000	1,000	6	3.410%	2.129%	1.357%	0.926%	0.701%	0.537%	0.506%
$130,000	1,500	6	2.501%	1.458%	0.917%	0.664%	0.558%	0.507%	0.501%
$130,000	2,000	6	2.000%	1.125%	0.728%	0.572%	0.520%	0.503%	0.501%
$130,000	3,000	6	1.433%	0.805%	0.582%	0.520%	0.505%	0.502%	0.501%
$130,000	4,000	6	1.106%	0.655%	0.532%	0.507%	0.503%	0.502%	0.501%
$130,000	5,000	6	0.910%	0.585%	0.516%	0.505%	0.503%	0.502%	0.501%
$130,000	10,000	6	0.571%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	6	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	6	70.118%	68.543%	67.022%	65.553%	64.136%	61.447%	58.923%
$140,000	10	6	55.931%	54.040%	52.233%	50.506%	48.854%	45.765%	42.924%
$140,000	15	6	47.710%	45.662%	43.714%	41.860%	40.100%	36.821%	33.839%
$140,000	20	6	41.915%	39.755%	37.711%	35.779%	33.946%	30.561%	27.506%
$140,000	25	6	37.572%	35.341%	33.239%	31.261%	29.396%	25.967%	22.900%
$140,000	50	6	25.885%	23.454%	21.214%	19.159%	17.283%	14.007%	11.300%
$140,000	100	6	16.980%	14.622%	12.552%	10.746%	9.178%	6.655%	4.814%
$140,000	150	6	13.254%	11.021%	9.121%	7.521%	6.189%	4.166%	2.805%
$140,000	200	6	10.941%	8.809%	7.044%	5.606%	4.446%	2.797%	1.788%
$140,000	300	6	8.391%	6.409%	4.850%	3.652%	2.752%	1.605%	1.017%
$140,000	400	6	6.813%	4.994%	3.631%	2.634%	1.923%	1.091%	0.727%
$140,000	500	6	5.869%	4.159%	2.923%	2.063%	1.478%	0.852%	0.614%
$140,000	600	6	5.115%	3.515%	2.401%	1.661%	1.186%	0.716%	0.559%
$140,000	700	6	4.561%	3.055%	2.042%	1.396%	0.997%	0.637%	0.530%
$140,000	800	6	4.138%	2.704%	1.778%	1.208%	0.873%	0.591%	0.518%
$140,000	900	6	3.779%	2.416%	1.564%	1.062%	0.780%	0.559%	0.511%
$140,000	1,000	6	3.500%	2.199%	1.407%	0.959%	0.720%	0.543%	0.507%
$140,000	1,500	6	2.570%	1.506%	0.947%	0.680%	0.566%	0.508%	0.501%
$140,000	2,000	6	2.057%	1.161%	0.746%	0.580%	0.523%	0.503%	0.501%
$140,000	3,000	6	1.475%	0.827%	0.591%	0.522%	0.506%	0.502%	0.501%
$140,000	4,000	6	1.138%	0.669%	0.536%	0.508%	0.503%	0.502%	0.501%
$140,000	5,000	6	0.934%	0.593%	0.517%	0.505%	0.503%	0.502%	0.501%
$140,000	10,000	6	0.577%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$140,000	20,000	6	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	6	70.406%	68.840%	67.328%	65.870%	64.463%	61.791%	59.284%
$150,000	10	6	56.274%	54.398%	52.605%	50.892%	49.253%	46.191%	43.374%
$150,000	15	6	48.070%	46.039%	44.107%	42.271%	40.527%	37.278%	34.325%
$150,000	20	6	42.305%	40.164%	38.140%	36.226%	34.412%	31.062%	28.039%
$150,000	25	6	37.983%	35.773%	33.694%	31.737%	29.891%	26.500%	23.469%
$150,000	50	6	26.344%	23.934%	21.710%	19.665%	17.791%	14.502%	11.763%
$150,000	100	6	17.308%	14.946%	12.869%	11.055%	9.476%	6.918%	5.041%
$150,000	150	6	13.519%	11.284%	9.374%	7.758%	6.409%	4.349%	2.949%
$150,000	200	6	11.168%	9.027%	7.249%	5.795%	4.617%	2.927%	1.882%
$150,000	300	6	8.567%	6.573%	4.997%	3.780%	2.861%	1.677%	1.062%
$150,000	400	6	6.960%	5.128%	3.746%	2.729%	1.999%	1.136%	0.749%
$150,000	500	6	6.000%	4.275%	3.021%	2.140%	1.537%	0.883%	0.628%
$150,000	600	6	5.230%	3.613%	2.482%	1.723%	1.232%	0.737%	0.568%
$150,000	700	6	4.663%	3.142%	2.110%	1.446%	1.032%	0.652%	0.535%
$150,000	800	6	4.232%	2.782%	1.837%	1.250%	0.901%	0.602%	0.521%
$150,000	900	6	3.859%	2.480%	1.610%	1.093%	0.800%	0.565%	0.512%
$150,000	1,000	6	3.582%	2.264%	1.454%	0.990%	0.739%	0.549%	0.508%
$150,000	1,500	6	2.633%	1.550%	0.975%	0.695%	0.573%	0.509%	0.501%
$150,000	2,000	6	2.108%	1.194%	0.764%	0.588%	0.526%	0.503%	0.501%
$150,000	3,000	6	1.514%	0.847%	0.599%	0.525%	0.506%	0.502%	0.501%
$150,000	4,000	6	1.169%	0.682%	0.540%	0.509%	0.503%	0.502%	0.501%
$150,000	5,000	6	0.957%	0.601%	0.519%	0.505%	0.503%	0.502%	0.501%
$150,000	10,000	6	0.584%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	6	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	6	70.198%	68.634%	67.124%	65.665%	64.258%	61.582%	59.080%
$160,000	10	6	55.845%	53.971%	52.181%	50.472%	48.838%	45.769%	42.942%
$160,000	15	6	48.137%	46.123%	44.208%	42.388%	40.661%	37.463%	34.555%
$160,000	20	6	42.977%	40.866%	38.865%	36.978%	35.191%	31.897%	28.914%
$160,000	25	6	38.337%	36.166%	34.123%	32.196%	30.378%	27.030%	24.025%
$160,000	50	6	26.727%	24.372%	22.195%	20.191%	18.352%	15.098%	12.372%
$160,000	100	6	17.362%	15.050%	13.009%	11.216%	9.652%	7.128%	5.236%
$160,000	150	6	13.628%	11.415%	9.516%	7.905%	6.550%	4.467%	3.035%
$160,000	200	6	11.347%	9.217%	7.438%	5.973%	4.783%	3.064%	1.979%
$160,000	300	6	8.665%	6.708%	5.156%	3.945%	3.018%	1.796%	1.130%
$160,000	400	6	7.169%	5.334%	3.941%	2.903%	2.145%	1.225%	0.797%
$160,000	500	6	6.169%	4.437%	3.175%	2.274%	1.649%	0.949%	0.661%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$160,000	600	6	5.431%	3.796%	2.643%	1.853%	1.327%	0.786%	0.591%
$160,000	700	6	4.830%	3.277%	2.216%	1.523%	1.088%	0.675%	0.547%
$160,000	800	6	4.421%	2.931%	1.941%	1.316%	0.944%	0.617%	0.527%
$160,000	900	6	4.007%	2.597%	1.693%	1.146%	0.833%	0.576%	0.515%
$160,000	1,000	6	3.687%	2.346%	1.512%	1.025%	0.759%	0.555%	0.510%
$160,000	1,500	6	2.742%	1.627%	1.017%	0.717%	0.583%	0.510%	0.502%
$160,000	2,000	6	2.150%	1.225%	0.782%	0.597%	0.529%	0.504%	0.501%
$160,000	3,000	6	1.512%	0.847%	0.600%	0.525%	0.507%	0.502%	0.501%
$160,000	4,000	6	1.164%	0.684%	0.543%	0.510%	0.504%	0.502%	0.501%
$160,000	5,000	6	0.953%	0.601%	0.520%	0.506%	0.503%	0.502%	0.501%
$160,000	10,000	6	0.588%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	6	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	6	70.836%	69.284%	67.787%	66.343%	64.951%	62.307%	59.826%
$170,000	10	6	56.808%	54.954%	53.184%	51.493%	49.877%	46.857%	44.079%
$170,000	15	6	48.651%	46.647%	44.742%	42.933%	41.215%	38.014%	35.111%
$170,000	20	6	42.947%	40.837%	38.846%	36.962%	35.177%	31.883%	28.913%
$170,000	25	6	38.657%	36.482%	34.438%	32.516%	30.701%	27.372%	24.401%
$170,000	50	6	27.110%	24.745%	22.559%	20.543%	18.685%	15.396%	12.627%
$170,000	100	6	17.897%	15.535%	13.446%	11.618%	10.016%	7.408%	5.467%
$170,000	150	6	13.993%	11.753%	9.829%	8.190%	6.811%	4.690%	3.219%
$170,000	200	6	11.575%	9.421%	7.622%	6.142%	4.931%	3.170%	2.061%
$170,000	300	6	8.886%	6.872%	5.268%	4.018%	3.064%	1.815%	1.148%
$170,000	400	6	7.224%	5.370%	3.955%	2.905%	2.140%	1.219%	0.794%
$170,000	500	6	6.233%	4.482%	3.197%	2.283%	1.648%	0.943%	0.655%
$170,000	600	6	5.435%	3.789%	2.628%	1.835%	1.315%	0.777%	0.584%
$170,000	700	6	4.846%	3.297%	2.235%	1.540%	1.098%	0.681%	0.546%
$170,000	800	6	4.400%	2.922%	1.945%	1.327%	0.953%	0.622%	0.527%
$170,000	900	6	4.016%	2.608%	1.706%	1.158%	0.842%	0.579%	0.516%
$170,000	1,000	6	3.729%	2.381%	1.539%	1.047%	0.775%	0.560%	0.511%
$170,000	1,500	6	2.746%	1.632%	1.027%	0.725%	0.587%	0.511%	0.502%
$170,000	2,000	6	2.200%	1.254%	0.797%	0.604%	0.532%	0.504%	0.501%
$170,000	3,000	6	1.583%	0.885%	0.615%	0.530%	0.508%	0.502%	0.501%
$170,000	4,000	6	1.223%	0.705%	0.547%	0.511%	0.504%	0.502%	0.501%
$170,000	5,000	6	1.000%	0.616%	0.523%	0.506%	0.503%	0.502%	0.501%
$170,000	10,000	6	0.596%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	6	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	6	70.989%	69.443%	67.950%	66.512%	65.126%	62.492%	60.021%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$180,000	10	6	57.014%	55.169%	53.408%	51.726%	50.119%	47.115%	44.352%
$180,000	15	6	48.883%	46.890%	44.996%	43.198%	41.490%	38.308%	35.425%
$180,000	20	6	43.205%	41.108%	39.130%	37.257%	35.484%	32.213%	29.263%
$180,000	25	6	38.932%	36.771%	34.742%	32.833%	31.030%	27.726%	24.778%
$180,000	50	6	27.414%	25.069%	22.902%	20.902%	19.056%	15.777%	13.004%
$180,000	100	6	18.146%	15.786%	13.694%	11.861%	10.249%	7.622%	5.654%
$180,000	150	6	14.195%	11.955%	10.026%	8.380%	6.988%	4.842%	3.344%
$180,000	200	6	11.750%	9.592%	7.787%	6.295%	5.072%	3.281%	2.144%
$180,000	300	6	9.027%	7.004%	5.389%	4.124%	3.155%	1.878%	1.188%
$180,000	400	6	7.337%	5.475%	4.048%	2.983%	2.204%	1.258%	0.815%
$180,000	500	6	6.333%	4.571%	3.273%	2.346%	1.697%	0.970%	0.668%
$180,000	600	6	5.523%	3.866%	2.691%	1.885%	1.352%	0.795%	0.591%
$180,000	700	6	4.925%	3.365%	2.290%	1.582%	1.128%	0.694%	0.550%
$180,000	800	6	4.473%	2.983%	1.992%	1.362%	0.977%	0.631%	0.530%
$180,000	900	6	4.083%	2.664%	1.747%	1.187%	0.861%	0.585%	0.517%
$180,000	1,000	6	3.786%	2.425%	1.572%	1.068%	0.788%	0.563%	0.511%
$180,000	1,500	6	2.794%	1.667%	1.050%	0.738%	0.594%	0.512%	0.502%
$180,000	2,000	6	2.239%	1.280%	0.812%	0.611%	0.535%	0.504%	0.501%
$180,000	3,000	6	1.614%	0.901%	0.622%	0.532%	0.508%	0.502%	0.501%
$180,000	4,000	6	1.247%	0.716%	0.551%	0.511%	0.504%	0.502%	0.501%
$180,000	5,000	6	1.018%	0.623%	0.525%	0.506%	0.503%	0.502%	0.501%
$180,000	10,000	6	0.601%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	6	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$190,000	5	6	71.133%	69.592%	68.105%	66.672%	65.291%	62.667%	60.205%
$190,000	10	6	57.212%	55.375%	53.623%	51.948%	50.351%	47.362%	44.613%
$190,000	15	6	49.104%	47.121%	45.237%	43.449%	41.751%	38.586%	35.722%
$190,000	20	6	43.448%	41.364%	39.397%	37.536%	35.774%	32.523%	29.593%
$190,000	25	6	39.192%	37.046%	35.029%	33.133%	31.342%	28.061%	25.135%
$190,000	50	6	27.702%	25.375%	23.226%	21.243%	19.411%	16.149%	13.379%
$190,000	100	6	18.392%	16.037%	13.944%	12.105%	10.486%	7.838%	5.845%
$190,000	150	6	14.398%	12.157%	10.224%	8.570%	7.167%	4.995%	3.472%
$190,000	200	6	11.924%	9.763%	7.951%	6.450%	5.215%	3.394%	2.230%
$190,000	300	6	9.166%	7.135%	5.509%	4.232%	3.248%	1.943%	1.229%
$190,000	400	6	7.450%	5.579%	4.140%	3.062%	2.269%	1.298%	0.838%
$190,000	500	6	6.432%	4.660%	3.350%	2.409%	1.747%	0.998%	0.682%
$190,000	600	6	5.609%	3.942%	2.755%	1.935%	1.389%	0.813%	0.599%
$190,000	700	6	5.004%	3.433%	2.346%	1.624%	1.159%	0.708%	0.556%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	800	6	4.546%	3.044%	2.040%	1.397%	1.001%	0.641%	0.533%
$190,000	900	6	4.150%	2.719%	1.790%	1.217%	0.880%	0.592%	0.519%
$190,000	1,000	6	3.849%	2.476%	1.610%	1.094%	0.805%	0.569%	0.512%
$190,000	1,500	6	2.842%	1.703%	1.073%	0.751%	0.601%	0.513%	0.502%
$190,000	2,000	6	2.278%	1.307%	0.827%	0.619%	0.538%	0.504%	0.501%
$190,000	3,000	6	1.643%	0.918%	0.630%	0.535%	0.509%	0.502%	0.501%
$190,000	4,000	6	1.270%	0.727%	0.554%	0.512%	0.504%	0.502%	0.501%
$190,000	5,000	6	1.037%	0.630%	0.526%	0.507%	0.503%	0.502%	0.501%
$190,000	10,000	6	0.607%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	6	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	6	71.251%	69.714%	68.231%	66.803%	65.426%	62.810%	60.356%
$200,000	10	6	57.377%	55.548%	53.802%	52.135%	50.544%	47.568%	44.832%
$200,000	15	6	49.290%	47.316%	45.440%	43.660%	41.970%	38.821%	35.972%
$200,000	20	6	43.653%	41.579%	39.621%	37.770%	36.017%	32.784%	29.870%
$200,000	25	6	39.411%	37.276%	35.271%	33.385%	31.604%	28.342%	25.435%
$200,000	50	6	27.946%	25.635%	23.501%	21.533%	19.715%	16.471%	13.710%
$200,000	100	6	18.608%	16.256%	14.165%	12.323%	10.697%	8.032%	6.019%
$200,000	150	6	14.580%	12.338%	10.402%	8.741%	7.331%	5.136%	3.590%
$200,000	200	6	12.082%	9.918%	8.101%	6.592%	5.347%	3.499%	2.310%
$200,000	300	6	9.292%	7.255%	5.621%	4.331%	3.335%	2.003%	1.268%
$200,000	400	6	7.553%	5.674%	4.224%	3.134%	2.329%	1.335%	0.858%
$200,000	500	6	6.521%	4.741%	3.419%	2.467%	1.793%	1.024%	0.694%
$200,000	600	6	5.688%	4.011%	2.813%	1.981%	1.424%	0.830%	0.607%
$200,000	700	6	5.076%	3.495%	2.396%	1.663%	1.186%	0.720%	0.560%
$200,000	800	6	4.611%	3.099%	2.083%	1.430%	1.024%	0.650%	0.537%
$200,000	900	6	4.211%	2.769%	1.828%	1.244%	0.898%	0.599%	0.521%
$200,000	1,000	6	3.905%	2.522%	1.644%	1.118%	0.820%	0.574%	0.514%
$200,000	1,500	6	2.886%	1.735%	1.094%	0.764%	0.607%	0.515%	0.502%
$200,000	2,000	6	2.314%	1.330%	0.841%	0.625%	0.541%	0.505%	0.501%
$200,000	3,000	6	1.670%	0.933%	0.637%	0.537%	0.510%	0.502%	0.501%
$200,000	4,000	6	1.291%	0.736%	0.558%	0.513%	0.504%	0.502%	0.501%
$200,000	5,000	6	1.053%	0.636%	0.528%	0.507%	0.503%	0.502%	0.501%
$200,000	10,000	6	0.612%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	6	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	6	71.495%	69.966%	68.492%	67.072%	65.704%	63.102%	60.665%
$225,000	10	6	57.708%	55.893%	54.161%	52.507%	50.931%	47.979%	45.266%
$225,000	15	6	49.668%	47.710%	45.850%	44.088%	42.413%	39.294%	36.473%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$225,000	20	6	44.050%	41.995%	40.057%	38.223%	36.488%	33.288%	30.406%
$225,000	25	6	39.840%	37.726%	35.742%	33.876%	32.115%	28.889%	26.017%
$225,000	50	6	28.420%	26.137%	24.032%	22.092%	20.300%	17.102%	14.373%
$225,000	100	6	19.051%	16.711%	14.628%	12.786%	11.150%	8.451%	6.399%
$225,000	150	6	14.957%	12.712%	10.769%	9.098%	7.671%	5.432%	3.839%
$225,000	200	6	12.411%	10.240%	8.414%	6.888%	5.621%	3.723%	2.481%
$225,000	300	6	9.554%	7.505%	5.854%	4.541%	3.517%	2.133%	1.354%
$225,000	400	6	7.766%	5.870%	4.399%	3.285%	2.455%	1.416%	0.903%
$225,000	500	6	6.704%	4.907%	3.564%	2.586%	1.890%	1.079%	0.722%
$225,000	600	6	5.853%	4.157%	2.935%	2.079%	1.497%	0.869%	0.623%
$225,000	700	6	5.227%	3.624%	2.503%	1.744%	1.246%	0.748%	0.571%
$225,000	800	6	4.749%	3.217%	2.176%	1.498%	1.072%	0.669%	0.544%
$225,000	900	6	4.338%	2.875%	1.910%	1.302%	0.937%	0.614%	0.525%
$225,000	1,000	6	4.025%	2.618%	1.717%	1.168%	0.853%	0.585%	0.517%
$225,000	1,500	6	2.973%	1.800%	1.137%	0.789%	0.621%	0.518%	0.503%
$225,000	2,000	6	2.385%	1.379%	0.869%	0.640%	0.548%	0.506%	0.501%
$225,000	3,000	6	1.724%	0.964%	0.651%	0.543%	0.511%	0.502%	0.501%
$225,000	4,000	6	1.334%	0.757%	0.565%	0.515%	0.504%	0.502%	0.501%
$225,000	5,000	6	1.087%	0.649%	0.531%	0.507%	0.503%	0.502%	0.501%
$225,000	10,000	6	0.623%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	6	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	6	71.703%	70.181%	68.713%	67.300%	65.939%	63.350%	60.925%
$250,000	10	6	57.957%	56.151%	54.430%	52.786%	51.220%	48.287%	45.590%
$250,000	15	6	49.966%	48.021%	46.174%	44.424%	42.761%	39.664%	36.865%
$250,000	20	6	44.356%	42.316%	40.392%	38.571%	36.849%	33.674%	30.814%
$250,000	25	6	40.166%	38.069%	36.101%	34.249%	32.503%	29.303%	26.458%
$250,000	50	6	28.779%	26.519%	24.435%	22.515%	20.742%	17.579%	14.884%
$250,000	100	6	19.410%	17.085%	15.013%	13.173%	11.539%	8.819%	6.736%
$250,000	150	6	15.276%	13.034%	11.086%	9.407%	7.969%	5.695%	4.064%
$250,000	200	6	12.693%	10.517%	8.683%	7.147%	5.863%	3.924%	2.637%
$250,000	300	6	9.779%	7.722%	6.057%	4.728%	3.681%	2.252%	1.434%
$250,000	400	6	7.951%	6.043%	4.554%	3.418%	2.567%	1.490%	0.946%
$250,000	500	6	6.861%	5.051%	3.690%	2.691%	1.974%	1.128%	0.748%
$250,000	600	6	5.994%	4.281%	3.040%	2.164%	1.563%	0.903%	0.639%
$250,000	700	6	5.354%	3.734%	2.593%	1.814%	1.299%	0.772%	0.582%
$250,000	800	6	4.865%	3.315%	2.255%	1.556%	1.114%	0.687%	0.550%
$250,000	900	6	4.444%	2.963%	1.978%	1.352%	0.971%	0.627%	0.529%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	1,000	6	4.125%	2.700%	1.779%	1.211%	0.881%	0.595%	0.520%
$250,000	1,500	6	3.046%	1.855%	1.174%	0.812%	0.633%	0.520%	0.503%
$250,000	2,000	6	2.443%	1.419%	0.893%	0.652%	0.553%	0.506%	0.501%
$250,000	3,000	6	1.768%	0.990%	0.663%	0.547%	0.513%	0.502%	0.501%
$250,000	4,000	6	1.369%	0.774%	0.571%	0.517%	0.505%	0.502%	0.501%
$250,000	5,000	6	1.115%	0.660%	0.535%	0.508%	0.503%	0.502%	0.501%
$250,000	10,000	6	0.633%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	6	0.411%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	6	71.861%	70.344%	68.882%	67.474%	66.117%	63.537%	61.122%
$275,000	10	6	58.139%	56.341%	54.627%	52.990%	51.432%	48.512%	45.827%
$275,000	15	6	50.193%	48.257%	46.420%	44.679%	43.024%	39.944%	37.161%
$275,000	20	6	44.586%	42.557%	40.643%	38.832%	37.120%	33.962%	31.119%
$275,000	25	6	40.404%	38.319%	36.362%	34.520%	32.784%	29.604%	26.777%
$275,000	50	6	29.040%	26.796%	24.727%	22.821%	21.062%	17.924%	15.252%
$275,000	100	6	19.682%	17.372%	15.314%	13.481%	11.847%	9.125%	7.020%
$275,000	150	6	15.524%	13.288%	11.341%	9.658%	8.211%	5.913%	4.253%
$275,000	200	6	12.916%	10.741%	8.900%	7.355%	6.061%	4.093%	2.772%
$275,000	300	6	9.963%	7.900%	6.226%	4.881%	3.819%	2.354%	1.504%
$275,000	400	6	8.102%	6.185%	4.683%	3.531%	2.663%	1.557%	0.986%
$275,000	500	6	6.988%	5.168%	3.793%	2.777%	2.045%	1.171%	0.772%
$275,000	600	6	6.107%	4.382%	3.126%	2.234%	1.617%	0.932%	0.652%
$275,000	700	6	5.455%	3.821%	2.666%	1.871%	1.343%	0.793%	0.591%
$275,000	800	6	4.956%	3.393%	2.317%	1.603%	1.148%	0.702%	0.555%
$275,000	900	6	4.528%	3.033%	2.033%	1.393%	0.999%	0.638%	0.533%
$275,000	1,000	6	4.203%	2.765%	1.829%	1.247%	0.904%	0.604%	0.523%
$275,000	1,500	6	3.103%	1.898%	1.203%	0.830%	0.643%	0.522%	0.504%
$275,000	2,000	6	2.490%	1.451%	0.912%	0.662%	0.558%	0.507%	0.501%
$275,000	3,000	6	1.803%	1.011%	0.673%	0.551%	0.514%	0.502%	0.501%
$275,000	4,000	6	1.397%	0.788%	0.576%	0.518%	0.505%	0.502%	0.501%
$275,000	5,000	6	1.137%	0.670%	0.537%	0.509%	0.504%	0.502%	0.501%
$275,000	10,000	6	0.641%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	6	0.411%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	6	72.000%	70.487%	69.029%	67.626%	66.274%	63.701%	61.295%
$300,000	10	6	58.305%	56.514%	54.806%	53.175%	51.623%	48.715%	46.042%
$300,000	15	6	50.402%	48.474%	46.645%	44.912%	43.264%	40.200%	37.430%
$300,000	20	6	44.796%	42.776%	40.871%	39.068%	37.365%	34.223%	31.394%
$300,000	25	6	40.619%	38.544%	36.597%	34.763%	33.037%	29.874%	27.063%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	50	6	29.269%	27.038%	24.982%	23.089%	21.341%	18.225%	15.573%
$300,000	100	6	19.924%	17.630%	15.587%	13.763%	12.135%	9.415%	7.298%
$300,000	150	6	15.752%	13.525%	11.582%	9.897%	8.444%	6.126%	4.440%
$300,000	200	6	13.124%	10.951%	9.107%	7.553%	6.250%	4.258%	2.907%
$300,000	300	6	10.135%	8.068%	6.385%	5.029%	3.954%	2.456%	1.576%
$300,000	400	6	8.243%	6.320%	4.808%	3.640%	2.757%	1.623%	1.028%
$300,000	500	6	7.109%	5.279%	3.892%	2.862%	2.115%	1.215%	0.797%
$300,000	600	6	6.217%	4.480%	3.210%	2.302%	1.671%	0.963%	0.667%
$300,000	700	6	5.554%	3.907%	2.738%	1.929%	1.387%	0.815%	0.601%
$300,000	800	6	5.046%	3.470%	2.380%	1.651%	1.182%	0.718%	0.561%
$300,000	900	6	4.611%	3.102%	2.089%	1.434%	1.028%	0.649%	0.536%
$300,000	1,000	6	4.281%	2.830%	1.879%	1.283%	0.928%	0.613%	0.525%
$300,000	1,500	6	3.160%	1.942%	1.233%	0.848%	0.653%	0.525%	0.504%
$300,000	2,000	6	2.535%	1.483%	0.932%	0.672%	0.563%	0.508%	0.501%
$300,000	3,000	6	1.837%	1.031%	0.683%	0.555%	0.515%	0.502%	0.501%
$300,000	4,000	6	1.423%	0.801%	0.581%	0.519%	0.505%	0.502%	0.501%
$300,000	5,000	6	1.158%	0.679%	0.540%	0.509%	0.504%	0.502%	0.501%
$300,000	10,000	6	0.648%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	6	0.412%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	6	72.107%	70.598%	69.144%	67.745%	66.396%	63.830%	61.430%
$325,000	10	6	58.446%	56.660%	54.958%	53.333%	51.786%	48.888%	46.225%
$325,000	15	6	50.590%	48.669%	46.848%	45.122%	43.480%	40.429%	37.673%
$325,000	20	6	44.987%	42.975%	41.078%	39.283%	37.587%	34.459%	31.643%
$325,000	25	6	40.815%	38.750%	36.811%	34.986%	33.268%	30.120%	27.323%
$325,000	50	6	29.478%	27.259%	25.215%	23.333%	21.596%	18.499%	15.865%
$325,000	100	6	20.146%	17.868%	15.839%	14.027%	12.408%	9.696%	7.575%
$325,000	150	6	15.971%	13.752%	11.814%	10.132%	8.676%	6.341%	4.630%
$325,000	200	6	13.326%	11.158%	9.313%	7.751%	6.439%	4.425%	3.047%
$325,000	300	6	10.302%	8.232%	6.543%	5.177%	4.088%	2.560%	1.652%
$325,000	400	6	8.383%	6.453%	4.932%	3.751%	2.853%	1.691%	1.073%
$325,000	500	6	7.228%	5.389%	3.990%	2.947%	2.185%	1.260%	0.823%
$325,000	600	6	6.324%	4.577%	3.294%	2.372%	1.726%	0.995%	0.682%
$325,000	700	6	5.651%	3.993%	2.809%	1.986%	1.431%	0.837%	0.612%
$325,000	800	6	5.134%	3.546%	2.442%	1.700%	1.218%	0.735%	0.568%
$325,000	900	6	4.691%	3.171%	2.143%	1.475%	1.057%	0.662%	0.541%
$325,000	1,000	6	4.356%	2.894%	1.929%	1.320%	0.953%	0.623%	0.528%
$325,000	1,500	6	3.215%	1.985%	1.262%	0.867%	0.664%	0.527%	0.505%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$325,000	2,000	6	2.579%	1.515%	0.951%	0.682%	0.568%	0.508%	0.501%
$325,000	3,000	6	1.870%	1.051%	0.694%	0.559%	0.516%	0.502%	0.501%
$325,000	4,000	6	1.449%	0.814%	0.587%	0.521%	0.506%	0.502%	0.501%
$325,000	5,000	6	1.179%	0.688%	0.543%	0.510%	0.504%	0.502%	0.501%
$325,000	10,000	6	0.656%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	6	0.412%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$350,000	5	6	72.197%	70.691%	69.240%	67.844%	66.498%	63.937%	61.543%
$350,000	10	6	58.567%	56.786%	55.089%	53.469%	51.927%	49.037%	46.382%
$350,000	15	6	50.746%	48.832%	47.017%	45.297%	43.660%	40.621%	37.874%
$350,000	20	6	45.140%	43.136%	41.245%	39.457%	37.766%	34.650%	31.844%
$350,000	25	6	40.977%	38.920%	36.989%	35.170%	33.458%	30.323%	27.538%
$350,000	50	6	29.650%	27.441%	25.407%	23.533%	21.804%	18.724%	16.104%
$350,000	100	6	20.321%	18.056%	16.041%	14.239%	12.630%	9.930%	7.810%
$350,000	150	6	16.155%	13.946%	12.014%	10.334%	8.879%	6.533%	4.802%
$350,000	200	6	13.499%	11.336%	9.493%	7.927%	6.606%	4.575%	3.175%
$350,000	300	6	10.450%	8.378%	6.683%	5.310%	4.210%	2.656%	1.723%
$350,000	400	6	8.507%	6.572%	5.044%	3.852%	2.941%	1.754%	1.115%
$350,000	500	6	7.334%	5.487%	4.079%	3.024%	2.250%	1.301%	0.848%
$350,000	600	6	6.420%	4.665%	3.370%	2.436%	1.777%	1.024%	0.697%
$350,000	700	6	5.738%	4.071%	2.874%	2.039%	1.473%	0.859%	0.622%
$350,000	800	6	5.212%	3.615%	2.499%	1.744%	1.251%	0.751%	0.574%
$350,000	900	6	4.764%	3.233%	2.192%	1.513%	1.084%	0.674%	0.545%
$350,000	1,000	6	4.425%	2.952%	1.975%	1.353%	0.976%	0.632%	0.531%
$350,000	1,500	6	3.265%	2.024%	1.290%	0.885%	0.675%	0.530%	0.505%
$350,000	2,000	6	2.619%	1.544%	0.970%	0.692%	0.573%	0.509%	0.501%
$350,000	3,000	6	1.899%	1.070%	0.703%	0.563%	0.518%	0.502%	0.501%
$350,000	4,000	6	1.472%	0.826%	0.591%	0.522%	0.506%	0.502%	0.501%
$350,000	5,000	6	1.198%	0.696%	0.546%	0.511%	0.504%	0.502%	0.501%
$350,000	10,000	6	0.663%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	6	0.413%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	6	72.274%	70.770%	69.322%	67.928%	66.585%	64.029%	61.639%
$375,000	10	6	58.674%	56.898%	55.204%	53.589%	52.050%	49.167%	46.520%
$375,000	15	6	50.886%	48.976%	47.167%	45.452%	43.820%	40.790%	38.052%
$375,000	20	6	45.276%	43.277%	41.392%	39.609%	37.924%	34.818%	32.021%
$375,000	25	6	41.122%	39.071%	37.146%	35.333%	33.627%	30.503%	27.727%
$375,000	50	6	29.798%	27.597%	25.571%	23.705%	21.983%	18.916%	16.308%
$375,000	100	6	20.473%	18.219%	16.214%	14.422%	12.822%	10.136%	8.021%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	150	6	16.315%	14.116%	12.191%	10.515%	9.062%	6.710%	4.963%
$375,000	200	6	13.654%	11.495%	9.655%	8.088%	6.761%	4.714%	3.294%
$375,000	300	6	10.583%	8.511%	6.811%	5.431%	4.323%	2.746%	1.790%
$375,000	400	6	8.618%	6.680%	5.145%	3.945%	3.023%	1.813%	1.156%
$375,000	500	6	7.431%	5.578%	4.161%	3.095%	2.311%	1.341%	0.871%
$375,000	600	6	6.508%	4.746%	3.441%	2.496%	1.826%	1.053%	0.713%
$375,000	700	6	5.817%	4.142%	2.935%	2.089%	1.512%	0.880%	0.632%
$375,000	800	6	5.284%	3.679%	2.552%	1.786%	1.283%	0.767%	0.581%
$375,000	900	6	4.830%	3.290%	2.238%	1.548%	1.110%	0.685%	0.549%
$375,000	1,000	6	4.488%	3.005%	2.018%	1.385%	0.998%	0.641%	0.535%
$375,000	1,500	6	3.310%	2.060%	1.315%	0.902%	0.685%	0.532%	0.505%
$375,000	2,000	6	2.656%	1.571%	0.987%	0.702%	0.578%	0.510%	0.501%
$375,000	3,000	6	1.927%	1.087%	0.712%	0.567%	0.519%	0.502%	0.501%
$375,000	4,000	6	1.494%	0.838%	0.596%	0.524%	0.506%	0.502%	0.501%
$375,000	5,000	6	1.216%	0.704%	0.548%	0.511%	0.504%	0.502%	0.501%
$375,000	10,000	6	0.670%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	6	0.413%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	6	72.346%	70.845%	69.399%	68.008%	66.667%	64.115%	61.729%
$400,000	10	6	58.776%	57.003%	55.313%	53.701%	52.166%	49.290%	46.649%
$400,000	15	6	51.016%	49.112%	47.307%	45.597%	43.969%	40.947%	38.218%
$400,000	20	6	45.403%	43.410%	41.529%	39.751%	38.071%	34.974%	32.184%
$400,000	25	6	41.257%	39.211%	37.292%	35.484%	33.783%	30.669%	27.902%
$400,000	50	6	29.928%	27.734%	25.715%	23.856%	22.140%	19.084%	16.487%
$400,000	100	6	20.608%	18.364%	16.369%	14.585%	12.992%	10.321%	8.214%
$400,000	150	6	16.458%	14.269%	12.351%	10.680%	9.228%	6.874%	5.116%
$400,000	200	6	13.794%	11.641%	9.802%	8.235%	6.906%	4.842%	3.405%
$400,000	300	6	10.703%	8.633%	6.929%	5.543%	4.427%	2.831%	1.855%
$400,000	400	6	8.719%	6.779%	5.238%	4.031%	3.099%	1.869%	1.195%
$400,000	500	6	7.518%	5.662%	4.236%	3.161%	2.367%	1.379%	0.894%
$400,000	600	6	6.589%	4.820%	3.506%	2.551%	1.870%	1.079%	0.727%
$400,000	700	6	5.890%	4.208%	2.990%	2.135%	1.548%	0.901%	0.642%
$400,000	800	6	5.349%	3.737%	2.600%	1.824%	1.312%	0.782%	0.587%
$400,000	900	6	4.889%	3.342%	2.280%	1.580%	1.133%	0.696%	0.553%
$400,000	1,000	6	4.544%	3.054%	2.056%	1.414%	1.019%	0.650%	0.538%
$400,000	1,500	6	3.350%	2.092%	1.339%	0.917%	0.694%	0.534%	0.506%
$400,000	2,000	6	2.689%	1.595%	1.003%	0.711%	0.582%	0.511%	0.502%
$400,000	3,000	6	1.952%	1.103%	0.720%	0.571%	0.521%	0.502%	0.501%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$400,000	4,000	6	1.514%	0.849%	0.601%	0.525%	0.506%	0.502%	0.501%
$400,000	5,000	6	1.233%	0.712%	0.551%	0.512%	0.504%	0.502%	0.501%
$400,000	10,000	6	0.676%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	6	0.414%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	6	72.421%	70.921%	69.478%	68.089%	66.750%	64.202%	61.820%
$425,000	10	6	58.868%	57.098%	55.411%	53.803%	52.271%	49.401%	46.765%
$425,000	15	6	51.131%	49.231%	47.430%	45.724%	44.099%	41.085%	38.362%
$425,000	20	6	45.512%	43.524%	41.647%	39.873%	38.197%	35.107%	32.324%
$425,000	25	6	41.376%	39.336%	37.421%	35.618%	33.921%	30.815%	28.056%
$425,000	50	6	30.045%	27.857%	25.845%	23.991%	22.280%	19.234%	16.646%
$425,000	100	6	20.724%	18.489%	16.502%	14.725%	13.139%	10.480%	8.382%
$425,000	150	6	16.581%	14.401%	12.490%	10.825%	9.376%	7.021%	5.256%
$425,000	200	6	13.916%	11.769%	9.933%	8.366%	7.035%	4.961%	3.509%
$425,000	300	6	10.808%	8.739%	7.033%	5.642%	4.520%	2.907%	1.913%
$425,000	400	6	8.808%	6.866%	5.321%	4.107%	3.167%	1.919%	1.230%
$425,000	500	6	7.594%	5.735%	4.302%	3.220%	2.417%	1.414%	0.915%
$425,000	600	6	6.658%	4.885%	3.562%	2.599%	1.910%	1.103%	0.740%
$425,000	700	6	5.954%	4.266%	3.040%	2.176%	1.580%	0.919%	0.652%
$425,000	800	6	5.406%	3.788%	2.644%	1.858%	1.338%	0.796%	0.593%
$425,000	900	6	4.941%	3.388%	2.318%	1.608%	1.155%	0.707%	0.558%
$425,000	1,000	6	4.594%	3.097%	2.091%	1.440%	1.038%	0.659%	0.541%
$425,000	1,500	6	3.386%	2.121%	1.359%	0.931%	0.703%	0.537%	0.506%
$425,000	2,000	6	2.718%	1.617%	1.017%	0.719%	0.586%	0.512%	0.502%
$425,000	3,000	6	1.974%	1.117%	0.728%	0.574%	0.522%	0.502%	0.501%
$425,000	4,000	6	1.532%	0.859%	0.605%	0.526%	0.507%	0.502%	0.501%
$425,000	5,000	6	1.248%	0.719%	0.553%	0.512%	0.504%	0.502%	0.501%
$425,000	10,000	6	0.681%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	6	0.414%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	6	72.472%	70.974%	69.532%	68.145%	66.807%	64.262%	61.884%
$450,000	10	6	58.933%	57.167%	55.482%	53.876%	52.346%	49.480%	46.849%
$450,000	15	6	51.219%	49.322%	47.525%	45.821%	44.200%	41.191%	38.473%
$450,000	20	6	45.601%	43.616%	41.742%	39.972%	38.298%	35.214%	32.437%
$450,000	25	6	41.468%	39.431%	37.521%	35.720%	34.027%	30.927%	28.174%
$450,000	50	6	30.137%	27.954%	25.946%	24.097%	22.390%	19.352%	16.771%
$450,000	100	6	20.810%	18.581%	16.600%	14.829%	13.248%	10.598%	8.508%
$450,000	150	6	16.675%	14.502%	12.598%	10.938%	9.492%	7.139%	5.371%
$450,000	200	6	14.010%	11.869%	10.038%	8.472%	7.141%	5.060%	3.596%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$450,000	300	6	10.893%	8.825%	7.118%	5.725%	4.597%	2.972%	1.963%
$450,000	400	6	8.881%	6.939%	5.390%	4.171%	3.226%	1.963%	1.260%
$450,000	500	6	7.657%	5.797%	4.359%	3.271%	2.460%	1.444%	0.934%
$450,000	600	6	6.715%	4.939%	3.610%	2.640%	1.945%	1.124%	0.751%
$450,000	700	6	6.006%	4.314%	3.081%	2.210%	1.608%	0.935%	0.660%
$450,000	800	6	5.453%	3.831%	2.680%	1.888%	1.361%	0.808%	0.599%
$450,000	900	6	4.984%	3.427%	2.350%	1.633%	1.174%	0.716%	0.561%
$450,000	1,000	6	4.636%	3.133%	2.120%	1.463%	1.054%	0.666%	0.544%
$450,000	1,500	6	3.417%	2.145%	1.377%	0.943%	0.710%	0.539%	0.507%
$450,000	2,000	6	2.743%	1.636%	1.029%	0.726%	0.590%	0.512%	0.502%
$450,000	3,000	6	1.993%	1.129%	0.735%	0.578%	0.523%	0.503%	0.501%
$450,000	4,000	6	1.548%	0.867%	0.608%	0.527%	0.507%	0.502%	0.501%
$450,000	5,000	6	1.260%	0.724%	0.555%	0.513%	0.504%	0.502%	0.501%
$450,000	10,000	6	0.686%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	6	0.414%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	6	72.510%	71.013%	69.573%	68.187%	66.850%	64.307%	61.931%
$475,000	10	6	58.982%	57.217%	55.534%	53.930%	52.402%	49.539%	46.911%
$475,000	15	6	51.286%	49.392%	47.596%	45.896%	44.276%	41.272%	38.558%
$475,000	20	6	45.666%	43.684%	41.813%	40.045%	38.374%	35.295%	32.522%
$475,000	25	6	41.537%	39.503%	37.595%	35.798%	34.107%	31.012%	28.264%
$475,000	50	6	30.208%	28.029%	26.025%	24.179%	22.476%	19.444%	16.869%
$475,000	100	6	20.877%	18.653%	16.677%	14.910%	13.333%	10.691%	8.608%
$475,000	150	6	16.750%	14.583%	12.684%	11.029%	9.587%	7.238%	5.467%
$475,000	200	6	14.085%	11.949%	10.122%	8.558%	7.227%	5.143%	3.670%
$475,000	300	6	10.961%	8.895%	7.188%	5.793%	4.662%	3.027%	2.006%
$475,000	400	6	8.942%	7.000%	5.448%	4.225%	3.276%	2.001%	1.286%
$475,000	500	6	7.708%	5.847%	4.406%	3.313%	2.496%	1.469%	0.950%
$475,000	600	6	6.764%	4.986%	3.652%	2.676%	1.975%	1.142%	0.761%
$475,000	700	6	6.051%	4.355%	3.117%	2.240%	1.632%	0.948%	0.667%
$475,000	800	6	5.494%	3.868%	2.712%	1.913%	1.380%	0.818%	0.603%
$475,000	900	6	5.021%	3.460%	2.378%	1.654%	1.190%	0.724%	0.564%
$475,000	1,000	6	4.671%	3.165%	2.146%	1.483%	1.068%	0.672%	0.547%
$475,000	1,500	6	3.443%	2.167%	1.393%	0.953%	0.717%	0.541%	0.507%
$475,000	2,000	6	2.765%	1.652%	1.040%	0.733%	0.594%	0.513%	0.502%
$475,000	3,000	6	2.010%	1.140%	0.741%	0.580%	0.524%	0.503%	0.501%
$475,000	4,000	6	1.561%	0.874%	0.611%	0.528%	0.507%	0.502%	0.501%
$475,000	5,000	6	1.271%	0.729%	0.557%	0.513%	0.504%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	10,000	6	0.690%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	6	0.415%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	6	72.538%	71.043%	69.603%	68.218%	66.882%	64.341%	61.966%
$500,000	10	6	59.019%	57.256%	55.574%	53.972%	52.445%	49.585%	46.959%
$500,000	15	6	51.344%	49.451%	47.658%	45.960%	44.342%	41.342%	38.631%
$500,000	20	6	45.724%	43.744%	41.876%	40.110%	38.441%	35.365%	32.596%
$500,000	25	6	41.593%	39.562%	37.657%	35.861%	34.173%	31.082%	28.338%
$500,000	50	6	30.263%	28.088%	26.087%	24.243%	22.543%	19.516%	16.945%
$500,000	100	6	20.931%	18.711%	16.738%	14.975%	13.402%	10.767%	8.688%
$500,000	150	6	16.811%	14.648%	12.754%	11.102%	9.665%	7.320%	5.550%
$500,000	200	6	14.146%	12.015%	10.192%	8.631%	7.302%	5.216%	3.737%
$500,000	300	6	11.019%	8.956%	7.249%	5.853%	4.719%	3.076%	2.046%
$500,000	400	6	8.993%	7.052%	5.499%	4.273%	3.320%	2.035%	1.310%
$500,000	500	6	7.753%	5.891%	4.448%	3.350%	2.529%	1.492%	0.965%
$500,000	600	6	6.807%	5.027%	3.689%	2.708%	2.001%	1.160%	0.771%
$500,000	700	6	6.089%	4.391%	3.149%	2.267%	1.654%	0.961%	0.673%
$500,000	800	6	5.529%	3.900%	2.740%	1.936%	1.398%	0.827%	0.608%
$500,000	900	6	5.053%	3.488%	2.402%	1.673%	1.204%	0.731%	0.567%
$500,000	1,000	6	4.702%	3.192%	2.168%	1.500%	1.080%	0.678%	0.549%
$500,000	1,500	6	3.467%	2.186%	1.407%	0.963%	0.722%	0.543%	0.508%
$500,000	2,000	6	2.785%	1.667%	1.050%	0.739%	0.597%	0.514%	0.502%
$500,000	3,000	6	2.024%	1.149%	0.746%	0.583%	0.525%	0.503%	0.501%
$500,000	4,000	6	1.572%	0.880%	0.614%	0.529%	0.507%	0.502%	0.501%
$500,000	5,000	6	1.280%	0.734%	0.558%	0.514%	0.504%	0.502%	0.501%
$500,000	10,000	6	0.694%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	6	0.415%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	7	54.957%	52.807%	50.725%	48.711%	46.758%	43.026%	39.516%
$30,000	10	7	38.390%	35.705%	33.134%	30.694%	28.394%	24.221%	20.599%
$30,000	15	7	29.894%	27.269%	24.854%	22.637%	20.602%	17.036%	14.030%
$30,000	20	7	25.124%	22.574%	20.240%	18.103%	16.165%	12.809%	10.068%
$30,000	25	7	21.875%	19.358%	17.084%	15.036%	13.196%	10.106%	7.684%
$30,000	50	7	14.126%	11.791%	9.783%	8.085%	6.658%	4.483%	3.014%
$30,000	100	7	9.113%	7.059%	5.420%	4.132%	3.141%	1.841%	1.144%
$30,000	150	7	6.864%	5.017%	3.634%	2.624%	1.910%	1.080%	0.719%
$30,000	200	7	5.651%	3.956%	2.748%	1.914%	1.359%	0.792%	0.585%
$30,000	300	7	4.255%	2.778%	1.813%	1.220%	0.876%	0.590%	0.519%
$30,000	400	7	3.430%	2.132%	1.353%	0.916%	0.689%	0.533%	0.505%
$30,000	500	7	2.900%	1.740%	1.088%	0.756%	0.603%	0.515%	0.502%
$30,000	600	7	2.507%	1.458%	0.913%	0.659%	0.557%	0.507%	0.501%
$30,000	700	7	2.218%	1.263%	0.800%	0.605%	0.534%	0.504%	0.501%
$30,000	800	7	1.993%	1.117%	0.721%	0.570%	0.520%	0.503%	0.501%
$30,000	900	7	1.809%	1.006%	0.666%	0.547%	0.513%	0.502%	0.501%
$30,000	1,000	7	1.659%	0.921%	0.629%	0.534%	0.508%	0.502%	0.501%
$30,000	1,500	7	1.183%	0.686%	0.541%	0.509%	0.503%	0.502%	0.501%
$30,000	2,000	7	0.935%	0.592%	0.517%	0.505%	0.503%	0.502%	0.501%
$30,000	3,000	7	0.696%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	7	0.598%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	7	0.552%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	7	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	7	56.825%	54.749%	52.741%	50.798%	48.916%	45.329%	41.952%
$35,000	10	7	40.529%	37.951%	35.474%	33.091%	30.805%	26.563%	22.820%
$35,000	15	7	31.709%	29.051%	26.590%	24.315%	22.226%	18.546%	15.447%
$35,000	20	7	26.563%	23.993%	21.639%	19.491%	17.524%	14.085%	11.240%
$35,000	25	7	23.162%	20.637%	18.339%	16.259%	14.378%	11.172%	8.624%
$35,000	50	7	14.966%	12.603%	10.557%	8.807%	7.321%	5.020%	3.436%
$35,000	100	7	9.686%	7.590%	5.900%	4.556%	3.505%	2.090%	1.301%
$35,000	150	7	7.327%	5.436%	3.996%	2.924%	2.150%	1.223%	0.792%
$35,000	200	7	6.041%	4.296%	3.028%	2.133%	1.524%	0.872%	0.619%
$35,000	300	7	4.555%	3.022%	1.997%	1.351%	0.962%	0.620%	0.528%
$35,000	400	7	3.672%	2.319%	1.485%	1.001%	0.739%	0.546%	0.508%
$35,000	500	7	3.111%	1.894%	1.189%	0.814%	0.634%	0.521%	0.502%
$35,000	600	7	2.693%	1.588%	0.991%	0.700%	0.576%	0.510%	0.502%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	700	7	2.387%	1.375%	0.862%	0.634%	0.546%	0.505%	0.501%
$35,000	800	7	2.146%	1.213%	0.771%	0.591%	0.528%	0.503%	0.501%
$35,000	900	7	1.949%	1.089%	0.707%	0.563%	0.517%	0.503%	0.501%
$35,000	1,000	7	1.788%	0.995%	0.662%	0.546%	0.512%	0.502%	0.501%
$35,000	1,500	7	1.275%	0.726%	0.553%	0.512%	0.504%	0.502%	0.501%
$35,000	2,000	7	1.004%	0.616%	0.522%	0.506%	0.503%	0.502%	0.501%
$35,000	3,000	7	0.737%	0.537%	0.508%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	7	0.622%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	7	0.566%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	7	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	7	58.304%	56.287%	54.338%	52.451%	50.628%	47.153%	43.879%
$40,000	10	7	42.268%	39.778%	37.388%	35.092%	32.880%	28.707%	24.895%
$40,000	15	7	33.359%	30.699%	28.209%	25.895%	23.752%	19.949%	16.734%
$40,000	20	7	27.859%	25.267%	22.889%	20.713%	18.718%	15.222%	12.306%
$40,000	25	7	24.293%	21.761%	19.450%	17.348%	15.438%	12.148%	9.496%
$40,000	50	7	15.719%	13.329%	11.254%	9.464%	7.930%	5.516%	3.831%
$40,000	100	7	10.195%	8.067%	6.333%	4.941%	3.840%	2.326%	1.455%
$40,000	150	7	7.738%	5.811%	4.323%	3.200%	2.373%	1.361%	0.868%
$40,000	200	7	6.387%	4.599%	3.283%	2.337%	1.680%	0.953%	0.655%
$40,000	300	7	4.823%	3.245%	2.170%	1.477%	1.048%	0.653%	0.538%
$40,000	400	7	3.888%	2.491%	1.609%	1.083%	0.789%	0.561%	0.511%
$40,000	500	7	3.302%	2.038%	1.286%	0.873%	0.664%	0.528%	0.503%
$40,000	600	7	2.861%	1.707%	1.065%	0.741%	0.595%	0.513%	0.502%
$40,000	700	7	2.539%	1.479%	0.923%	0.665%	0.558%	0.507%	0.501%
$40,000	800	7	2.283%	1.303%	0.821%	0.614%	0.536%	0.504%	0.501%
$40,000	900	7	2.074%	1.168%	0.747%	0.580%	0.523%	0.503%	0.501%
$40,000	1,000	7	1.905%	1.064%	0.695%	0.559%	0.516%	0.502%	0.501%
$40,000	1,500	7	1.359%	0.765%	0.567%	0.515%	0.504%	0.502%	0.501%
$40,000	2,000	7	1.069%	0.640%	0.528%	0.507%	0.503%	0.502%	0.501%
$40,000	3,000	7	0.777%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	7	0.647%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	7	0.581%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	7	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	7	59.548%	57.580%	55.678%	53.841%	52.066%	48.681%	45.497%
$45,000	10	7	43.729%	41.312%	38.995%	36.767%	34.624%	30.584%	26.844%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	15	7	34.853%	32.214%	29.730%	27.399%	25.219%	21.306%	17.971%
$45,000	20	7	29.066%	26.457%	24.054%	21.840%	19.809%	16.253%	13.283%
$45,000	25	7	25.320%	22.779%	20.457%	18.338%	16.406%	13.049%	10.317%
$45,000	50	7	16.407%	13.999%	11.895%	10.070%	8.496%	5.989%	4.211%
$45,000	100	7	10.661%	8.506%	6.734%	5.301%	4.155%	2.553%	1.607%
$45,000	150	7	8.111%	6.152%	4.624%	3.456%	2.584%	1.494%	0.946%
$45,000	200	7	6.698%	4.876%	3.518%	2.528%	1.828%	1.033%	0.694%
$45,000	300	7	5.066%	3.449%	2.332%	1.598%	1.133%	0.687%	0.550%
$45,000	400	7	4.078%	2.644%	1.721%	1.159%	0.836%	0.575%	0.514%
$45,000	500	7	3.476%	2.171%	1.378%	0.930%	0.697%	0.535%	0.505%
$45,000	600	7	3.014%	1.818%	1.137%	0.782%	0.616%	0.517%	0.502%
$45,000	700	7	2.678%	1.576%	0.983%	0.696%	0.572%	0.509%	0.501%
$45,000	800	7	2.409%	1.388%	0.870%	0.638%	0.546%	0.505%	0.501%
$45,000	900	7	2.190%	1.242%	0.788%	0.598%	0.530%	0.504%	0.501%
$45,000	1,000	7	2.013%	1.131%	0.729%	0.573%	0.520%	0.502%	0.501%
$45,000	1,500	7	1.438%	0.804%	0.581%	0.519%	0.505%	0.502%	0.501%
$45,000	2,000	7	1.130%	0.664%	0.535%	0.508%	0.503%	0.502%	0.501%
$45,000	3,000	7	0.815%	0.557%	0.511%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	7	0.671%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	7	0.596%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	7	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	7	60.569%	58.640%	56.778%	54.982%	53.246%	49.934%	46.828%
$50,000	10	7	44.935%	42.578%	40.318%	38.146%	36.061%	32.133%	28.497%
$50,000	15	7	36.138%	33.543%	31.080%	28.752%	26.562%	22.585%	19.143%
$50,000	20	7	30.173%	27.556%	25.127%	22.879%	20.811%	17.188%	14.154%
$50,000	25	7	26.237%	23.685%	21.346%	19.209%	17.261%	13.857%	11.061%
$50,000	50	7	17.032%	14.610%	12.479%	10.625%	9.016%	6.434%	4.570%
$50,000	100	7	11.082%	8.902%	7.100%	5.631%	4.446%	2.768%	1.753%
$50,000	150	7	8.447%	6.461%	4.898%	3.692%	2.782%	1.621%	1.021%
$50,000	200	7	6.976%	5.125%	3.729%	2.703%	1.966%	1.110%	0.733%
$50,000	300	7	5.282%	3.632%	2.478%	1.708%	1.212%	0.722%	0.562%
$50,000	400	7	4.254%	2.788%	1.830%	1.234%	0.885%	0.592%	0.518%
$50,000	500	7	3.632%	2.292%	1.464%	0.986%	0.730%	0.544%	0.507%
$50,000	600	7	3.152%	1.922%	1.207%	0.823%	0.637%	0.521%	0.503%
$50,000	700	7	2.804%	1.667%	1.040%	0.728%	0.587%	0.511%	0.502%
$50,000	800	7	2.525%	1.467%	0.917%	0.662%	0.557%	0.507%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$50,000	900	7	2.296%	1.311%	0.827%	0.617%	0.537%	0.504%	0.501%
$50,000	1,000	7	2.113%	1.194%	0.763%	0.587%	0.526%	0.503%	0.501%
$50,000	1,500	7	1.511%	0.842%	0.595%	0.523%	0.506%	0.502%	0.501%
$50,000	2,000	7	1.187%	0.688%	0.542%	0.510%	0.504%	0.502%	0.501%
$50,000	3,000	7	0.852%	0.567%	0.512%	0.505%	0.503%	0.502%	0.501%
$50,000	4,000	7	0.694%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	7	0.612%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	7	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	7	61.430%	59.535%	57.708%	55.945%	54.241%	50.990%	47.952%
$55,000	10	7	45.952%	43.647%	41.434%	39.312%	37.276%	33.442%	29.891%
$55,000	15	7	37.249%	34.714%	32.295%	29.990%	27.802%	23.802%	20.290%
$55,000	20	7	31.199%	28.582%	26.139%	23.867%	21.770%	18.074%	14.966%
$55,000	25	7	27.095%	24.526%	22.171%	20.013%	18.040%	14.600%	11.752%
$55,000	50	7	17.619%	15.183%	13.034%	11.152%	9.513%	6.864%	4.925%
$55,000	100	7	11.471%	9.269%	7.442%	5.943%	4.723%	2.975%	1.899%
$55,000	150	7	8.761%	6.750%	5.155%	3.915%	2.971%	1.745%	1.096%
$55,000	200	7	7.231%	5.355%	3.928%	2.869%	2.099%	1.186%	0.773%
$55,000	300	7	5.483%	3.802%	2.616%	1.813%	1.289%	0.756%	0.575%
$55,000	400	7	4.418%	2.922%	1.932%	1.307%	0.932%	0.609%	0.523%
$55,000	500	7	3.777%	2.406%	1.547%	1.041%	0.763%	0.553%	0.508%
$55,000	600	7	3.282%	2.020%	1.273%	0.864%	0.659%	0.526%	0.504%
$55,000	700	7	2.920%	1.752%	1.095%	0.759%	0.602%	0.514%	0.502%
$55,000	800	7	2.632%	1.542%	0.963%	0.686%	0.568%	0.508%	0.501%
$55,000	900	7	2.395%	1.378%	0.866%	0.636%	0.545%	0.505%	0.501%
$55,000	1,000	7	2.205%	1.254%	0.796%	0.602%	0.531%	0.503%	0.501%
$55,000	1,500	7	1.580%	0.878%	0.610%	0.527%	0.507%	0.502%	0.501%
$55,000	2,000	7	1.242%	0.712%	0.549%	0.511%	0.504%	0.502%	0.501%
$55,000	3,000	7	0.888%	0.578%	0.514%	0.505%	0.503%	0.502%	0.501%
$55,000	4,000	7	0.718%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	7	0.627%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	7	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	7	62.200%	60.336%	58.540%	56.806%	55.129%	51.935%	48.953%
$60,000	10	7	46.859%	44.597%	42.427%	40.347%	38.353%	34.602%	31.125%
$60,000	15	7	38.239%	35.758%	33.391%	31.129%	28.967%	24.969%	21.421%
$60,000	20	7	32.160%	29.556%	27.111%	24.829%	22.711%	18.946%	15.761%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$60,000	25	7	27.916%	25.335%	22.960%	20.782%	18.786%	15.302%	12.406%
$60,000	50	7	18.165%	15.723%	13.559%	11.654%	9.989%	7.282%	5.279%
$60,000	100	7	11.837%	9.617%	7.766%	6.241%	4.990%	3.176%	2.045%
$60,000	150	7	9.057%	7.025%	5.401%	4.131%	3.155%	1.868%	1.173%
$60,000	200	7	7.474%	5.574%	4.120%	3.028%	2.228%	1.262%	0.813%
$60,000	300	7	5.672%	3.965%	2.749%	1.916%	1.365%	0.791%	0.589%
$60,000	400	7	4.574%	3.050%	2.031%	1.379%	0.980%	0.626%	0.528%
$60,000	500	7	3.914%	2.516%	1.627%	1.095%	0.795%	0.562%	0.510%
$60,000	600	7	3.405%	2.114%	1.337%	0.904%	0.682%	0.532%	0.505%
$60,000	700	7	3.031%	1.833%	1.148%	0.790%	0.618%	0.517%	0.502%
$60,000	800	7	2.734%	1.614%	1.007%	0.710%	0.579%	0.510%	0.502%
$60,000	900	7	2.488%	1.442%	0.903%	0.655%	0.553%	0.506%	0.501%
$60,000	1,000	7	2.293%	1.312%	0.828%	0.618%	0.537%	0.504%	0.501%
$60,000	1,500	7	1.646%	0.914%	0.625%	0.532%	0.508%	0.502%	0.501%
$60,000	2,000	7	1.294%	0.735%	0.557%	0.513%	0.504%	0.502%	0.501%
$60,000	3,000	7	0.922%	0.589%	0.516%	0.505%	0.503%	0.502%	0.501%
$60,000	4,000	7	0.740%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	7	0.642%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	7	0.517%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$65,000	5	7	62.893%	61.056%	59.287%	57.578%	55.926%	52.784%	49.848%
$65,000	10	7	47.665%	45.439%	43.308%	41.266%	39.307%	35.626%	32.217%
$65,000	15	7	39.117%	36.682%	34.360%	32.142%	30.023%	26.067%	22.500%
$65,000	20	7	33.047%	30.463%	28.028%	25.748%	23.621%	19.806%	16.545%
$65,000	25	7	28.704%	26.120%	23.729%	21.530%	19.512%	15.978%	13.034%
$65,000	50	7	18.674%	16.229%	14.052%	12.129%	10.440%	7.682%	5.621%
$65,000	100	7	12.183%	9.948%	8.075%	6.524%	5.246%	3.373%	2.190%
$65,000	150	7	9.339%	7.286%	5.636%	4.338%	3.333%	1.991%	1.250%
$65,000	200	7	7.704%	5.781%	4.301%	3.181%	2.353%	1.337%	0.855%
$65,000	300	7	5.851%	4.119%	2.875%	2.014%	1.438%	0.827%	0.603%
$65,000	400	7	4.719%	3.171%	2.124%	1.448%	1.027%	0.644%	0.533%
$65,000	500	7	4.037%	2.614%	1.699%	1.143%	0.825%	0.570%	0.512%
$65,000	600	7	3.519%	2.202%	1.399%	0.943%	0.704%	0.537%	0.506%
$65,000	700	7	3.134%	1.910%	1.200%	0.821%	0.635%	0.520%	0.503%
$65,000	800	7	2.829%	1.682%	1.050%	0.734%	0.591%	0.512%	0.502%
$65,000	900	7	2.575%	1.502%	0.940%	0.675%	0.562%	0.507%	0.501%
$65,000	1,000	7	2.374%	1.367%	0.860%	0.633%	0.544%	0.504%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	1,500	7	1.707%	0.949%	0.641%	0.538%	0.509%	0.502%	0.501%
$65,000	2,000	7	1.344%	0.758%	0.565%	0.515%	0.505%	0.502%	0.501%
$65,000	3,000	7	0.955%	0.600%	0.519%	0.505%	0.503%	0.502%	0.501%
$65,000	4,000	7	0.763%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	7	0.657%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	7	0.519%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	7	63.524%	61.713%	59.968%	58.281%	56.651%	53.557%	50.662%
$70,000	10	7	48.391%	46.200%	44.102%	42.094%	40.169%	36.549%	33.199%
$70,000	15	7	39.905%	37.511%	35.229%	33.050%	30.971%	27.083%	23.532%
$70,000	20	7	33.859%	31.307%	28.892%	26.620%	24.494%	20.650%	17.326%
$70,000	25	7	29.451%	26.875%	24.479%	22.263%	20.223%	16.639%	13.649%
$70,000	50	7	19.162%	16.714%	14.526%	12.587%	10.879%	8.075%	5.960%
$70,000	100	7	12.510%	10.264%	8.370%	6.797%	5.494%	3.567%	2.334%
$70,000	150	7	9.606%	7.536%	5.863%	4.541%	3.508%	2.114%	1.328%
$70,000	200	7	7.923%	5.981%	4.475%	3.330%	2.476%	1.413%	0.898%
$70,000	300	7	6.021%	4.267%	2.997%	2.111%	1.511%	0.863%	0.619%
$70,000	400	7	4.858%	3.287%	2.216%	1.516%	1.073%	0.662%	0.539%
$70,000	500	7	4.160%	2.713%	1.773%	1.195%	0.858%	0.581%	0.514%
$70,000	600	7	3.628%	2.287%	1.459%	0.982%	0.727%	0.543%	0.507%
$70,000	700	7	3.232%	1.984%	1.251%	0.852%	0.652%	0.523%	0.503%
$70,000	800	7	2.920%	1.748%	1.093%	0.758%	0.603%	0.514%	0.502%
$70,000	900	7	2.658%	1.561%	0.976%	0.694%	0.571%	0.508%	0.501%
$70,000	1,000	7	2.452%	1.420%	0.891%	0.650%	0.551%	0.505%	0.501%
$70,000	1,500	7	1.766%	0.983%	0.656%	0.543%	0.511%	0.502%	0.501%
$70,000	2,000	7	1.391%	0.781%	0.573%	0.518%	0.505%	0.502%	0.501%
$70,000	3,000	7	0.987%	0.611%	0.521%	0.506%	0.503%	0.502%	0.501%
$70,000	4,000	7	0.784%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	7	0.672%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	7	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	7	64.114%	62.325%	60.601%	58.935%	57.324%	54.275%	51.417%
$75,000	10	7	49.063%	46.902%	44.835%	42.856%	40.962%	37.397%	34.101%
$75,000	15	7	40.626%	38.269%	36.022%	33.878%	31.834%	28.013%	24.514%
$75,000	20	7	34.609%	32.094%	29.710%	27.455%	25.334%	21.479%	18.113%
$75,000	25	7	30.161%	27.597%	25.205%	22.980%	20.921%	17.293%	14.253%
$75,000	50	7	19.630%	17.179%	14.983%	13.030%	11.306%	8.459%	6.292%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$75,000	100	7	12.825%	10.567%	8.655%	7.061%	5.734%	3.759%	2.477%
$75,000	150	7	9.860%	7.775%	6.083%	4.737%	3.680%	2.236%	1.408%
$75,000	200	7	8.133%	6.174%	4.645%	3.475%	2.597%	1.491%	0.942%
$75,000	300	7	6.184%	4.410%	3.116%	2.206%	1.584%	0.902%	0.636%
$75,000	400	7	4.992%	3.401%	2.306%	1.583%	1.121%	0.681%	0.546%
$75,000	500	7	4.279%	2.810%	1.846%	1.246%	0.892%	0.593%	0.517%
$75,000	600	7	3.733%	2.369%	1.517%	1.021%	0.750%	0.549%	0.508%
$75,000	700	7	3.326%	2.056%	1.300%	0.882%	0.669%	0.527%	0.504%
$75,000	800	7	3.006%	1.811%	1.134%	0.783%	0.616%	0.516%	0.502%
$75,000	900	7	2.736%	1.617%	1.011%	0.714%	0.580%	0.509%	0.501%
$75,000	1,000	7	2.526%	1.472%	0.922%	0.666%	0.558%	0.506%	0.501%
$75,000	1,500	7	1.822%	1.016%	0.672%	0.549%	0.513%	0.502%	0.501%
$75,000	2,000	7	1.436%	0.804%	0.581%	0.520%	0.506%	0.502%	0.501%
$75,000	3,000	7	1.019%	0.622%	0.524%	0.506%	0.503%	0.502%	0.501%
$75,000	4,000	7	0.806%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	7	0.687%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	7	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	7	64.647%	62.878%	61.173%	59.525%	57.933%	54.922%	52.096%
$80,000	10	7	49.675%	47.543%	45.504%	43.551%	41.685%	38.168%	34.919%
$80,000	15	7	41.275%	38.951%	36.736%	34.624%	32.609%	28.848%	25.405%
$80,000	20	7	35.280%	32.803%	30.453%	28.226%	26.118%	22.260%	18.870%
$80,000	25	7	30.821%	28.269%	25.887%	23.662%	21.594%	17.921%	14.835%
$80,000	50	7	20.069%	17.615%	15.413%	13.447%	11.710%	8.829%	6.615%
$80,000	100	7	13.119%	10.851%	8.923%	7.308%	5.961%	3.942%	2.616%
$80,000	150	7	10.098%	7.999%	6.290%	4.923%	3.844%	2.354%	1.488%
$80,000	200	7	8.332%	6.357%	4.807%	3.615%	2.714%	1.567%	0.986%
$80,000	300	7	6.337%	4.545%	3.230%	2.297%	1.654%	0.939%	0.653%
$80,000	400	7	5.118%	3.508%	2.392%	1.648%	1.168%	0.701%	0.553%
$80,000	500	7	4.389%	2.901%	1.915%	1.295%	0.926%	0.605%	0.520%
$80,000	600	7	3.830%	2.446%	1.573%	1.059%	0.774%	0.556%	0.510%
$80,000	700	7	3.413%	2.123%	1.347%	0.912%	0.686%	0.531%	0.505%
$80,000	800	7	3.087%	1.870%	1.174%	0.806%	0.629%	0.519%	0.503%
$80,000	900	7	2.810%	1.670%	1.045%	0.733%	0.590%	0.511%	0.502%
$80,000	1,000	7	2.595%	1.520%	0.952%	0.682%	0.566%	0.507%	0.501%
$80,000	1,500	7	1.875%	1.047%	0.687%	0.555%	0.514%	0.502%	0.501%
$80,000	2,000	7	1.479%	0.826%	0.590%	0.522%	0.506%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	3,000	7	1.049%	0.633%	0.526%	0.507%	0.503%	0.502%	0.501%
$80,000	4,000	7	0.827%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	7	0.702%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	7	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	7	65.563%	63.828%	62.154%	60.537%	58.980%	56.030%	53.260%
$90,000	10	7	50.739%	48.655%	46.663%	44.758%	42.935%	39.501%	36.335%
$90,000	15	7	42.401%	40.133%	37.971%	35.914%	33.950%	30.289%	26.940%
$90,000	20	7	36.442%	34.029%	31.743%	29.576%	27.518%	23.701%	20.292%
$90,000	25	7	31.995%	29.487%	27.127%	24.915%	22.849%	19.135%	15.959%
$90,000	50	7	20.881%	18.421%	16.208%	14.226%	12.463%	9.521%	7.232%
$90,000	100	7	13.664%	11.377%	9.423%	7.774%	6.390%	4.290%	2.886%
$90,000	150	7	10.543%	8.419%	6.681%	5.278%	4.156%	2.581%	1.646%
$90,000	200	7	8.704%	6.700%	5.113%	3.882%	2.939%	1.716%	1.076%
$90,000	300	7	6.621%	4.799%	3.445%	2.472%	1.790%	1.015%	0.689%
$90,000	400	7	5.353%	3.709%	2.555%	1.772%	1.258%	0.742%	0.568%
$90,000	500	7	4.594%	3.071%	2.048%	1.391%	0.991%	0.630%	0.527%
$90,000	600	7	4.004%	2.586%	1.675%	1.128%	0.816%	0.568%	0.512%
$90,000	700	7	3.577%	2.251%	1.437%	0.971%	0.719%	0.540%	0.506%
$90,000	800	7	3.237%	1.983%	1.251%	0.853%	0.654%	0.524%	0.504%
$90,000	900	7	2.946%	1.770%	1.111%	0.770%	0.609%	0.514%	0.502%
$90,000	1,000	7	2.723%	1.612%	1.009%	0.714%	0.581%	0.509%	0.501%
$90,000	1,500	7	1.971%	1.107%	0.717%	0.567%	0.518%	0.502%	0.501%
$90,000	2,000	7	1.559%	0.868%	0.607%	0.527%	0.508%	0.502%	0.501%
$90,000	3,000	7	1.106%	0.655%	0.532%	0.508%	0.503%	0.502%	0.501%
$90,000	4,000	7	0.867%	0.571%	0.513%	0.505%	0.503%	0.502%	0.501%
$90,000	5,000	7	0.730%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	7	0.531%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	7	66.301%	64.592%	62.943%	61.353%	59.824%	56.922%	54.197%
$100,000	10	7	51.626%	49.582%	47.627%	45.762%	43.973%	40.610%	37.510%
$100,000	15	7	43.343%	41.120%	39.004%	36.990%	35.070%	31.488%	28.217%
$100,000	20	7	37.411%	35.051%	32.817%	30.700%	28.689%	24.959%	21.587%
$100,000	25	7	32.986%	30.535%	28.220%	26.037%	23.983%	20.274%	17.051%
$100,000	50	7	21.630%	19.165%	16.940%	14.946%	13.165%	10.168%	7.816%
$100,000	100	7	14.167%	11.865%	9.890%	8.213%	6.796%	4.626%	3.149%
$100,000	150	7	10.955%	8.811%	7.044%	5.611%	4.454%	2.804%	1.801%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	200	7	9.047%	7.019%	5.400%	4.133%	3.156%	1.865%	1.167%
$100,000	300	7	6.886%	5.039%	3.650%	2.639%	1.925%	1.092%	0.728%
$100,000	400	7	5.569%	3.896%	2.708%	1.891%	1.346%	0.784%	0.585%
$100,000	500	7	4.785%	3.231%	2.174%	1.484%	1.055%	0.656%	0.536%
$100,000	600	7	4.172%	2.722%	1.778%	1.199%	0.862%	0.583%	0.516%
$100,000	700	7	3.728%	2.371%	1.523%	1.027%	0.753%	0.550%	0.508%
$100,000	800	7	3.374%	2.089%	1.325%	0.899%	0.680%	0.531%	0.505%
$100,000	900	7	3.072%	1.865%	1.173%	0.808%	0.629%	0.518%	0.503%
$100,000	1,000	7	2.841%	1.698%	1.065%	0.746%	0.598%	0.512%	0.501%
$100,000	1,500	7	2.060%	1.163%	0.747%	0.580%	0.523%	0.503%	0.501%
$100,000	2,000	7	1.633%	0.908%	0.624%	0.533%	0.509%	0.502%	0.501%
$100,000	3,000	7	1.159%	0.677%	0.539%	0.509%	0.504%	0.502%	0.501%
$100,000	4,000	7	0.905%	0.583%	0.515%	0.505%	0.503%	0.502%	0.501%
$100,000	5,000	7	0.758%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	7	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	7	66.928%	65.241%	63.614%	62.047%	60.541%	57.679%	54.992%
$110,000	10	7	52.385%	50.374%	48.453%	46.618%	44.858%	41.553%	38.510%
$110,000	15	7	44.139%	41.953%	39.876%	37.897%	36.013%	32.498%	29.291%
$110,000	20	7	38.234%	35.917%	33.726%	31.650%	29.677%	26.023%	22.721%
$110,000	25	7	33.832%	31.429%	29.160%	27.020%	25.000%	21.312%	18.082%
$110,000	50	7	22.317%	19.847%	17.613%	15.605%	13.807%	10.761%	8.350%
$110,000	100	7	14.621%	12.307%	10.314%	8.613%	7.171%	4.937%	3.397%
$110,000	150	7	11.323%	9.163%	7.373%	5.912%	4.725%	3.010%	1.950%
$110,000	200	7	9.359%	7.311%	5.664%	4.366%	3.358%	2.007%	1.257%
$110,000	300	7	7.127%	5.257%	3.839%	2.796%	2.051%	1.167%	0.767%
$110,000	400	7	5.766%	4.069%	2.850%	2.002%	1.430%	0.825%	0.603%
$110,000	500	7	4.959%	3.378%	2.291%	1.572%	1.117%	0.682%	0.545%
$110,000	600	7	4.325%	2.848%	1.874%	1.267%	0.907%	0.598%	0.521%
$110,000	700	7	3.866%	2.482%	1.604%	1.082%	0.788%	0.561%	0.510%
$110,000	800	7	3.500%	2.187%	1.394%	0.944%	0.707%	0.538%	0.506%
$110,000	900	7	3.187%	1.951%	1.233%	0.844%	0.650%	0.523%	0.503%
$110,000	1,000	7	2.949%	1.777%	1.117%	0.777%	0.614%	0.515%	0.502%
$110,000	1,500	7	2.141%	1.215%	0.775%	0.593%	0.528%	0.503%	0.501%
$110,000	2,000	7	1.700%	0.946%	0.640%	0.539%	0.511%	0.502%	0.501%
$110,000	3,000	7	1.208%	0.698%	0.545%	0.510%	0.504%	0.502%	0.501%
$110,000	4,000	7	0.941%	0.595%	0.517%	0.505%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$110,000	5,000	7	0.784%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	7	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$120,000	5	7	67.461%	65.793%	64.184%	62.638%	61.151%	58.321%	55.667%
$120,000	10	7	53.036%	51.053%	49.161%	47.351%	45.617%	42.361%	39.366%
$120,000	15	7	44.822%	42.668%	40.622%	38.675%	36.821%	33.364%	30.211%
$120,000	20	7	38.951%	36.672%	34.518%	32.476%	30.538%	26.949%	23.708%
$120,000	25	7	34.569%	32.206%	29.977%	27.877%	25.894%	22.265%	19.043%
$120,000	50	7	22.959%	20.489%	18.249%	16.230%	14.414%	11.322%	8.860%
$120,000	100	7	15.046%	12.723%	10.714%	8.992%	7.526%	5.237%	3.637%
$120,000	150	7	11.670%	9.495%	7.685%	6.200%	4.986%	3.213%	2.098%
$120,000	200	7	9.654%	7.588%	5.919%	4.591%	3.555%	2.147%	1.349%
$120,000	300	7	7.354%	5.464%	4.020%	2.947%	2.173%	1.243%	0.808%
$120,000	400	7	5.952%	4.233%	2.985%	2.110%	1.512%	0.867%	0.621%
$120,000	500	7	5.123%	3.518%	2.404%	1.658%	1.178%	0.709%	0.555%
$120,000	600	7	4.469%	2.967%	1.966%	1.333%	0.952%	0.615%	0.526%
$120,000	700	7	3.988%	2.580%	1.676%	1.132%	0.819%	0.569%	0.512%
$120,000	800	7	3.616%	2.279%	1.460%	0.988%	0.734%	0.545%	0.508%
$120,000	900	7	3.294%	2.033%	1.290%	0.880%	0.671%	0.528%	0.504%
$120,000	1,000	7	3.050%	1.852%	1.168%	0.808%	0.631%	0.519%	0.502%
$120,000	1,500	7	2.217%	1.265%	0.803%	0.606%	0.533%	0.503%	0.501%
$120,000	2,000	7	1.762%	0.982%	0.657%	0.545%	0.512%	0.502%	0.501%
$120,000	3,000	7	1.254%	0.719%	0.552%	0.512%	0.504%	0.502%	0.501%
$120,000	4,000	7	0.976%	0.606%	0.520%	0.505%	0.503%	0.502%	0.501%
$120,000	5,000	7	0.809%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	7	0.547%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	7	67.921%	66.269%	64.677%	63.148%	61.677%	58.875%	56.249%
$130,000	10	7	53.592%	51.632%	49.763%	47.975%	46.262%	43.049%	40.095%
$130,000	15	7	45.398%	43.273%	41.253%	39.332%	37.503%	34.094%	30.988%
$130,000	20	7	39.564%	37.317%	35.194%	33.181%	31.271%	27.737%	24.549%
$130,000	25	7	35.202%	32.873%	30.679%	28.611%	26.661%	23.093%	19.914%
$130,000	50	7	23.546%	21.082%	18.841%	16.813%	14.982%	11.848%	9.336%
$130,000	100	7	15.434%	13.104%	11.082%	9.339%	7.853%	5.515%	3.863%
$130,000	150	7	11.985%	9.798%	7.972%	6.464%	5.225%	3.403%	2.237%
$130,000	200	7	9.924%	7.843%	6.153%	4.801%	3.736%	2.279%	1.438%
$130,000	300	7	7.560%	5.653%	4.185%	3.087%	2.288%	1.315%	0.848%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	400	7	6.124%	4.383%	3.111%	2.211%	1.590%	0.908%	0.640%
$130,000	500	7	5.274%	3.648%	2.508%	1.739%	1.236%	0.736%	0.565%
$130,000	600	7	4.600%	3.076%	2.052%	1.395%	0.994%	0.632%	0.531%
$130,000	700	7	4.105%	2.675%	1.747%	1.181%	0.852%	0.580%	0.515%
$130,000	800	7	3.722%	2.363%	1.521%	1.029%	0.759%	0.553%	0.509%
$130,000	900	7	3.392%	2.109%	1.342%	0.914%	0.690%	0.533%	0.505%
$130,000	1,000	7	3.142%	1.922%	1.215%	0.837%	0.648%	0.522%	0.503%
$130,000	1,500	7	2.286%	1.311%	0.829%	0.619%	0.538%	0.504%	0.501%
$130,000	2,000	7	1.819%	1.015%	0.673%	0.551%	0.514%	0.502%	0.501%
$130,000	3,000	7	1.297%	0.739%	0.559%	0.514%	0.504%	0.502%	0.501%
$130,000	4,000	7	1.008%	0.618%	0.523%	0.506%	0.503%	0.502%	0.501%
$130,000	5,000	7	0.833%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	7	0.552%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	7	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	7	68.325%	66.687%	65.109%	63.595%	62.137%	59.360%	56.760%
$140,000	10	7	54.070%	52.130%	50.283%	48.513%	46.819%	43.642%	40.723%
$140,000	15	7	45.900%	43.798%	41.802%	39.904%	38.096%	34.729%	31.663%
$140,000	20	7	40.096%	37.878%	35.781%	33.793%	31.908%	28.422%	25.280%
$140,000	25	7	35.755%	33.456%	31.292%	29.253%	27.332%	23.817%	20.689%
$140,000	50	7	24.095%	21.639%	19.401%	17.368%	15.525%	12.357%	9.800%
$140,000	100	7	15.799%	13.464%	11.432%	9.672%	8.166%	5.785%	4.085%
$140,000	150	7	12.281%	10.086%	8.244%	6.716%	5.455%	3.586%	2.375%
$140,000	200	7	10.176%	8.080%	6.374%	4.999%	3.909%	2.408%	1.525%
$140,000	300	7	7.753%	5.829%	4.342%	3.222%	2.399%	1.386%	0.890%
$140,000	400	7	6.286%	4.526%	3.232%	2.309%	1.666%	0.948%	0.659%
$140,000	500	7	5.416%	3.771%	2.608%	1.817%	1.294%	0.762%	0.575%
$140,000	600	7	4.723%	3.180%	2.133%	1.455%	1.036%	0.649%	0.536%
$140,000	700	7	4.215%	2.765%	1.815%	1.230%	0.884%	0.592%	0.517%
$140,000	800	7	3.822%	2.443%	1.579%	1.069%	0.784%	0.561%	0.511%
$140,000	900	7	3.484%	2.181%	1.393%	0.947%	0.710%	0.538%	0.506%
$140,000	1,000	7	3.229%	1.989%	1.260%	0.865%	0.664%	0.527%	0.503%
$140,000	1,500	7	2.352%	1.356%	0.855%	0.632%	0.544%	0.505%	0.501%
$140,000	2,000	7	1.873%	1.047%	0.688%	0.557%	0.516%	0.503%	0.501%
$140,000	3,000	7	1.338%	0.759%	0.566%	0.515%	0.505%	0.502%	0.501%
$140,000	4,000	7	1.039%	0.629%	0.526%	0.506%	0.503%	0.502%	0.501%
$140,000	5,000	7	0.856%	0.569%	0.513%	0.505%	0.503%	0.502%	0.501%
$140,000	10,000	7	0.558%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$140,000	20,000	7	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	7	68.664%	67.037%	65.473%	63.972%	62.524%	59.769%	57.189%
$150,000	10	7	54.476%	52.554%	50.723%	48.970%	47.292%	44.147%	41.258%
$150,000	15	7	46.336%	44.256%	42.279%	40.402%	38.613%	35.282%	32.252%
$150,000	20	7	40.563%	38.369%	36.295%	34.329%	32.466%	29.023%	25.921%
$150,000	25	7	36.245%	33.972%	31.834%	29.821%	27.926%	24.458%	21.374%
$150,000	50	7	24.601%	22.159%	19.927%	17.896%	16.044%	12.848%	10.252%
$150,000	100	7	16.146%	13.807%	11.766%	9.993%	8.469%	6.049%	4.307%
$150,000	150	7	12.563%	10.360%	8.505%	6.959%	5.678%	3.764%	2.513%
$150,000	200	7	10.415%	8.308%	6.586%	5.190%	4.079%	2.533%	1.612%
$150,000	300	7	7.936%	5.997%	4.492%	3.353%	2.507%	1.455%	0.932%
$150,000	400	7	6.439%	4.661%	3.347%	2.403%	1.740%	0.989%	0.678%
$150,000	500	7	5.550%	3.887%	2.704%	1.892%	1.351%	0.790%	0.586%
$150,000	600	7	4.839%	3.278%	2.211%	1.513%	1.077%	0.666%	0.542%
$150,000	700	7	4.319%	2.850%	1.881%	1.276%	0.915%	0.603%	0.521%
$150,000	800	7	3.910%	2.514%	1.631%	1.103%	0.805%	0.567%	0.512%
$150,000	900	7	3.572%	2.250%	1.443%	0.979%	0.729%	0.544%	0.507%
$150,000	1,000	7	3.312%	2.052%	1.305%	0.893%	0.680%	0.531%	0.504%
$150,000	1,500	7	2.415%	1.399%	0.881%	0.645%	0.549%	0.505%	0.501%
$150,000	2,000	7	1.925%	1.079%	0.704%	0.563%	0.518%	0.503%	0.501%
$150,000	3,000	7	1.378%	0.778%	0.573%	0.517%	0.505%	0.502%	0.501%
$150,000	4,000	7	1.068%	0.641%	0.529%	0.507%	0.503%	0.502%	0.501%
$150,000	5,000	7	0.878%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$150,000	10,000	7	0.563%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	7	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	7	68.644%	67.029%	65.470%	63.968%	62.520%	59.775%	57.209%
$160,000	10	7	53.979%	52.057%	50.221%	48.463%	46.780%	43.633%	40.744%
$160,000	15	7	46.351%	44.280%	42.318%	40.458%	38.691%	35.414%	32.433%
$160,000	20	7	41.176%	39.007%	36.957%	35.018%	33.183%	29.790%	26.722%
$160,000	25	7	36.651%	34.418%	32.313%	30.330%	28.461%	25.042%	21.989%
$160,000	50	7	25.154%	22.761%	20.565%	18.552%	16.715%	13.522%	10.898%
$160,000	100	7	16.264%	13.955%	11.939%	10.188%	8.674%	6.254%	4.502%
$160,000	150	7	12.718%	10.533%	8.675%	7.113%	5.818%	3.880%	2.589%
$160,000	200	7	10.575%	8.475%	6.751%	5.356%	4.233%	2.642%	1.686%
$160,000	300	7	8.081%	6.160%	4.662%	3.517%	2.652%	1.544%	0.982%
$160,000	400	7	6.648%	4.866%	3.534%	2.563%	1.874%	1.071%	0.717%
$160,000	500	7	5.707%	4.033%	2.836%	2.003%	1.441%	0.841%	0.613%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$160,000	600	7	5.028%	3.454%	2.363%	1.634%	1.169%	0.713%	0.562%
$160,000	700	7	4.474%	2.983%	1.982%	1.348%	0.965%	0.626%	0.532%
$160,000	800	7	4.099%	2.665%	1.737%	1.171%	0.847%	0.581%	0.518%
$160,000	900	7	3.712%	2.359%	1.518%	1.025%	0.755%	0.552%	0.510%
$160,000	1,000	7	3.407%	2.125%	1.353%	0.922%	0.696%	0.536%	0.506%
$160,000	1,500	7	2.517%	1.466%	0.917%	0.662%	0.557%	0.507%	0.502%
$160,000	2,000	7	1.968%	1.107%	0.718%	0.568%	0.519%	0.503%	0.501%
$160,000	3,000	7	1.377%	0.779%	0.574%	0.517%	0.505%	0.502%	0.501%
$160,000	4,000	7	1.065%	0.643%	0.530%	0.508%	0.503%	0.502%	0.501%
$160,000	5,000	7	0.878%	0.575%	0.514%	0.505%	0.503%	0.502%	0.501%
$160,000	10,000	7	0.566%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	7	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	7	69.179%	67.571%	66.028%	64.546%	63.115%	60.392%	57.846%
$170,000	10	7	55.100%	53.208%	51.403%	49.675%	48.023%	44.927%	42.085%
$170,000	15	7	47.025%	44.978%	43.034%	41.187%	39.427%	36.154%	33.180%
$170,000	20	7	41.303%	39.147%	37.109%	35.178%	33.349%	29.972%	26.932%
$170,000	25	7	37.016%	34.786%	32.689%	30.715%	28.861%	25.467%	22.453%
$170,000	50	7	25.444%	23.038%	20.828%	18.804%	16.951%	13.726%	11.070%
$170,000	100	7	16.736%	14.397%	12.344%	10.553%	9.000%	6.517%	4.708%
$170,000	150	7	13.043%	10.830%	8.954%	7.380%	6.067%	4.079%	2.756%
$170,000	200	7	10.815%	8.693%	6.946%	5.519%	4.371%	2.753%	1.770%
$170,000	300	7	8.251%	6.287%	4.752%	3.580%	2.698%	1.579%	1.008%
$170,000	400	7	6.698%	4.894%	3.547%	2.568%	1.871%	1.064%	0.715%
$170,000	500	7	5.780%	4.089%	2.871%	2.023%	1.452%	0.841%	0.607%
$170,000	600	7	5.039%	3.449%	2.348%	1.618%	1.152%	0.699%	0.554%
$170,000	700	7	4.499%	3.000%	1.998%	1.360%	0.973%	0.625%	0.527%
$170,000	800	7	4.075%	2.648%	1.731%	1.173%	0.850%	0.583%	0.516%
$170,000	900	7	3.725%	2.372%	1.530%	1.037%	0.766%	0.555%	0.510%
$170,000	1,000	7	3.456%	2.164%	1.383%	0.944%	0.711%	0.540%	0.506%
$170,000	1,500	7	2.525%	1.476%	0.927%	0.669%	0.560%	0.507%	0.501%
$170,000	2,000	7	2.015%	1.135%	0.733%	0.576%	0.522%	0.503%	0.501%
$170,000	3,000	7	1.447%	0.813%	0.586%	0.521%	0.506%	0.502%	0.501%
$170,000	4,000	7	1.120%	0.661%	0.534%	0.508%	0.503%	0.502%	0.501%
$170,000	5,000	7	0.918%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$170,000	10,000	7	0.573%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	7	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	7	69.387%	67.786%	66.251%	64.777%	63.352%	60.643%	58.111%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$180,000	10	7	55.356%	53.476%	51.681%	49.963%	48.322%	45.246%	42.423%
$180,000	15	7	47.308%	45.275%	43.344%	41.509%	39.761%	36.512%	33.560%
$180,000	20	7	41.612%	39.473%	37.449%	35.533%	33.718%	30.368%	27.354%
$180,000	25	7	37.337%	35.124%	33.044%	31.086%	29.248%	25.885%	22.900%
$180,000	50	7	25.805%	23.417%	21.222%	19.207%	17.357%	14.129%	11.452%
$180,000	100	7	17.003%	14.663%	12.606%	10.807%	9.243%	6.733%	4.894%
$180,000	150	7	13.259%	11.044%	9.159%	7.573%	6.247%	4.229%	2.871%
$180,000	200	7	10.996%	8.869%	7.111%	5.671%	4.507%	2.856%	1.845%
$180,000	300	7	8.394%	6.420%	4.871%	3.684%	2.787%	1.637%	1.044%
$180,000	400	7	6.816%	5.001%	3.640%	2.645%	1.933%	1.100%	0.733%
$180,000	500	7	5.883%	4.180%	2.947%	2.083%	1.499%	0.865%	0.617%
$180,000	600	7	5.129%	3.526%	2.412%	1.666%	1.186%	0.714%	0.560%
$180,000	700	7	4.580%	3.068%	2.053%	1.400%	1.000%	0.636%	0.531%
$180,000	800	7	4.149%	2.709%	1.778%	1.206%	0.872%	0.591%	0.518%
$180,000	900	7	3.787%	2.421%	1.566%	1.061%	0.780%	0.558%	0.510%
$180,000	1,000	7	3.521%	2.215%	1.419%	0.968%	0.725%	0.544%	0.507%
$180,000	1,500	7	2.575%	1.511%	0.949%	0.681%	0.566%	0.508%	0.501%
$180,000	2,000	7	2.055%	1.161%	0.747%	0.582%	0.524%	0.503%	0.501%
$180,000	3,000	7	1.478%	0.829%	0.592%	0.523%	0.506%	0.502%	0.501%
$180,000	4,000	7	1.144%	0.671%	0.537%	0.508%	0.503%	0.502%	0.501%
$180,000	5,000	7	0.936%	0.594%	0.518%	0.505%	0.503%	0.502%	0.501%
$180,000	10,000	7	0.578%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	7	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$190,000	5	7	69.571%	67.978%	66.450%	64.982%	63.564%	60.867%	58.347%
$190,000	10	7	55.585%	53.715%	51.929%	50.221%	48.589%	45.532%	42.726%
$190,000	15	7	47.564%	45.542%	43.623%	41.800%	40.063%	36.835%	33.904%
$190,000	20	7	41.894%	39.768%	37.758%	35.855%	34.053%	30.727%	27.736%
$190,000	25	7	37.632%	35.435%	33.371%	31.429%	29.605%	26.270%	23.311%
$190,000	50	7	26.138%	23.770%	21.591%	19.587%	17.744%	14.514%	11.823%
$190,000	100	7	17.257%	14.918%	12.858%	11.052%	9.479%	6.943%	5.076%
$190,000	150	7	13.466%	11.247%	9.356%	7.759%	6.421%	4.375%	2.985%
$190,000	200	7	11.169%	9.037%	7.270%	5.817%	4.640%	2.958%	1.920%
$190,000	300	7	8.532%	6.548%	4.988%	3.785%	2.874%	1.695%	1.079%
$190,000	400	7	6.930%	5.105%	3.731%	2.720%	1.993%	1.135%	0.751%
$190,000	500	7	5.983%	4.267%	3.022%	2.142%	1.545%	0.890%	0.628%
$190,000	600	7	5.216%	3.601%	2.473%	1.713%	1.221%	0.730%	0.566%
$190,000	700	7	4.658%	3.134%	2.106%	1.439%	1.027%	0.648%	0.534%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	800	7	4.221%	2.769%	1.824%	1.239%	0.894%	0.599%	0.520%
$190,000	900	7	3.853%	2.474%	1.606%	1.087%	0.797%	0.564%	0.512%
$190,000	1,000	7	3.583%	2.264%	1.455%	0.992%	0.740%	0.549%	0.508%
$190,000	1,500	7	2.623%	1.545%	0.971%	0.692%	0.571%	0.509%	0.501%
$190,000	2,000	7	2.095%	1.186%	0.761%	0.588%	0.527%	0.503%	0.501%
$190,000	3,000	7	1.508%	0.845%	0.599%	0.525%	0.507%	0.502%	0.501%
$190,000	4,000	7	1.167%	0.681%	0.540%	0.509%	0.504%	0.502%	0.501%
$190,000	5,000	7	0.954%	0.600%	0.519%	0.505%	0.503%	0.502%	0.501%
$190,000	10,000	7	0.583%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	7	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	7	69.721%	68.133%	66.612%	65.149%	63.736%	61.049%	58.539%
$200,000	10	7	55.775%	53.914%	52.136%	50.436%	48.812%	45.769%	42.978%
$200,000	15	7	47.781%	45.770%	43.861%	42.047%	40.320%	37.110%	34.196%
$200,000	20	7	42.130%	40.016%	38.017%	36.125%	34.333%	31.028%	28.057%
$200,000	25	7	37.881%	35.697%	33.645%	31.716%	29.904%	26.592%	23.656%
$200,000	50	7	26.417%	24.067%	21.903%	19.911%	18.077%	14.851%	12.153%
$200,000	100	7	17.477%	15.138%	13.077%	11.264%	9.685%	7.126%	5.235%
$200,000	150	7	13.647%	11.426%	9.529%	7.924%	6.575%	4.506%	3.087%
$200,000	200	7	11.324%	9.188%	7.414%	5.951%	4.762%	3.052%	1.989%
$200,000	300	7	8.655%	6.664%	5.094%	3.877%	2.953%	1.748%	1.112%
$200,000	400	7	7.032%	5.197%	3.811%	2.787%	2.047%	1.167%	0.768%
$200,000	500	7	6.071%	4.346%	3.088%	2.195%	1.586%	0.911%	0.638%
$200,000	600	7	5.293%	3.668%	2.528%	1.756%	1.252%	0.744%	0.571%
$200,000	700	7	4.728%	3.194%	2.153%	1.474%	1.051%	0.658%	0.538%
$200,000	800	7	4.284%	2.822%	1.864%	1.267%	0.913%	0.606%	0.523%
$200,000	900	7	3.912%	2.522%	1.641%	1.111%	0.812%	0.569%	0.513%
$200,000	1,000	7	3.639%	2.308%	1.487%	1.013%	0.753%	0.552%	0.509%
$200,000	1,500	7	2.665%	1.576%	0.990%	0.703%	0.576%	0.509%	0.501%
$200,000	2,000	7	2.129%	1.208%	0.773%	0.594%	0.529%	0.504%	0.501%
$200,000	3,000	7	1.534%	0.859%	0.605%	0.527%	0.507%	0.502%	0.501%
$200,000	4,000	7	1.188%	0.690%	0.543%	0.510%	0.504%	0.502%	0.501%
$200,000	5,000	7	0.970%	0.606%	0.520%	0.506%	0.503%	0.502%	0.501%
$200,000	10,000	7	0.588%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	7	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	7	70.024%	68.448%	66.939%	65.486%	64.083%	61.416%	58.927%
$225,000	10	7	56.166%	54.322%	52.560%	50.875%	49.266%	46.254%	43.492%
$225,000	15	7	48.240%	46.249%	44.361%	42.566%	40.858%	37.684%	34.804%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$225,000	20	7	42.621%	40.531%	38.554%	36.684%	34.914%	31.651%	28.717%
$225,000	25	7	38.403%	36.246%	34.219%	32.316%	30.529%	27.263%	24.371%
$225,000	50	7	26.985%	24.672%	22.543%	20.580%	18.770%	15.573%	12.874%
$225,000	100	7	17.947%	15.614%	13.549%	11.729%	10.135%	7.536%	5.595%
$225,000	150	7	14.038%	11.812%	9.907%	8.286%	6.913%	4.798%	3.328%
$225,000	200	7	11.662%	9.518%	7.729%	6.246%	5.031%	3.264%	2.147%
$225,000	300	7	8.921%	6.915%	5.325%	4.081%	3.128%	1.869%	1.188%
$225,000	400	7	7.245%	5.393%	3.984%	2.932%	2.165%	1.238%	0.807%
$225,000	500	7	6.261%	4.516%	3.233%	2.311%	1.675%	0.961%	0.661%
$225,000	600	7	5.461%	3.814%	2.648%	1.849%	1.321%	0.777%	0.584%
$225,000	700	7	4.880%	3.323%	2.257%	1.552%	1.105%	0.681%	0.546%
$225,000	800	7	4.423%	2.938%	1.954%	1.331%	0.956%	0.623%	0.528%
$225,000	900	7	4.040%	2.626%	1.719%	1.165%	0.846%	0.581%	0.516%
$225,000	1,000	7	3.752%	2.398%	1.552%	1.056%	0.780%	0.559%	0.510%
$225,000	1,500	7	2.756%	1.642%	1.032%	0.727%	0.588%	0.511%	0.502%
$225,000	2,000	7	2.203%	1.257%	0.800%	0.607%	0.534%	0.504%	0.501%
$225,000	3,000	7	1.590%	0.889%	0.618%	0.531%	0.508%	0.502%	0.501%
$225,000	4,000	7	1.232%	0.709%	0.549%	0.511%	0.504%	0.502%	0.501%
$225,000	5,000	7	1.004%	0.618%	0.523%	0.506%	0.503%	0.502%	0.501%
$225,000	10,000	7	0.598%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	7	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	7	70.241%	68.674%	67.174%	65.728%	64.332%	61.680%	59.205%
$250,000	10	7	56.451%	54.619%	52.869%	51.196%	49.598%	46.609%	43.868%
$250,000	15	7	48.585%	46.608%	44.735%	42.955%	41.261%	38.115%	35.260%
$250,000	20	7	42.984%	40.911%	38.951%	37.098%	35.344%	32.111%	29.207%
$250,000	25	7	38.794%	36.657%	34.650%	32.766%	30.997%	27.766%	24.907%
$250,000	50	7	27.429%	25.143%	23.042%	21.103%	19.318%	16.159%	13.479%
$250,000	100	7	18.346%	16.024%	13.964%	12.139%	10.537%	7.909%	5.925%
$250,000	150	7	14.374%	12.149%	10.236%	8.603%	7.215%	5.059%	3.545%
$250,000	200	7	11.950%	9.802%	8.001%	6.502%	5.267%	3.455%	2.291%
$250,000	300	7	9.145%	7.131%	5.524%	4.259%	3.283%	1.980%	1.260%
$250,000	400	7	7.426%	5.560%	4.132%	3.058%	2.268%	1.303%	0.843%
$250,000	500	7	6.420%	4.661%	3.357%	2.412%	1.754%	1.006%	0.683%
$250,000	600	7	5.604%	3.939%	2.751%	1.931%	1.382%	0.807%	0.596%
$250,000	700	7	5.009%	3.434%	2.347%	1.621%	1.154%	0.703%	0.554%
$250,000	800	7	4.541%	3.038%	2.032%	1.387%	0.995%	0.638%	0.533%
$250,000	900	7	4.149%	2.716%	1.787%	1.213%	0.877%	0.592%	0.519%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	1,000	7	3.855%	2.480%	1.613%	1.098%	0.806%	0.568%	0.513%
$250,000	1,500	7	2.832%	1.698%	1.069%	0.748%	0.599%	0.513%	0.502%
$250,000	2,000	7	2.266%	1.299%	0.824%	0.618%	0.539%	0.505%	0.501%
$250,000	3,000	7	1.637%	0.915%	0.629%	0.535%	0.509%	0.502%	0.501%
$250,000	4,000	7	1.269%	0.726%	0.554%	0.512%	0.504%	0.502%	0.501%
$250,000	5,000	7	1.033%	0.628%	0.526%	0.507%	0.503%	0.502%	0.501%
$250,000	10,000	7	0.607%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	7	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	7	70.412%	68.852%	67.359%	65.919%	64.529%	61.888%	59.425%
$275,000	10	7	56.665%	54.842%	53.101%	51.438%	49.848%	46.876%	44.151%
$275,000	15	7	48.858%	46.894%	45.032%	43.262%	41.580%	38.454%	35.620%
$275,000	20	7	43.268%	41.209%	39.262%	37.420%	35.679%	32.470%	29.587%
$275,000	25	7	39.100%	36.979%	34.986%	33.118%	31.362%	28.158%	25.324%
$275,000	50	7	27.775%	25.511%	23.429%	21.509%	19.744%	16.619%	13.966%
$275,000	100	7	18.679%	16.369%	14.316%	12.494%	10.887%	8.238%	6.224%
$275,000	150	7	14.662%	12.438%	10.521%	8.878%	7.478%	5.291%	3.741%
$275,000	200	7	12.198%	10.047%	8.237%	6.727%	5.477%	3.627%	2.424%
$275,000	300	7	9.338%	7.317%	5.698%	4.416%	3.422%	2.079%	1.327%
$275,000	400	7	7.580%	5.705%	4.261%	3.169%	2.361%	1.362%	0.878%
$275,000	500	7	6.555%	4.783%	3.462%	2.500%	1.823%	1.047%	0.704%
$275,000	600	7	5.725%	4.045%	2.840%	2.001%	1.436%	0.834%	0.608%
$275,000	700	7	5.119%	3.529%	2.423%	1.680%	1.198%	0.722%	0.561%
$275,000	800	7	4.640%	3.122%	2.099%	1.436%	1.028%	0.651%	0.537%
$275,000	900	7	4.240%	2.792%	1.845%	1.254%	0.905%	0.602%	0.522%
$275,000	1,000	7	3.942%	2.551%	1.666%	1.134%	0.830%	0.576%	0.515%
$275,000	1,500	7	2.897%	1.746%	1.101%	0.767%	0.608%	0.515%	0.502%
$275,000	2,000	7	2.319%	1.334%	0.844%	0.628%	0.543%	0.505%	0.501%
$275,000	3,000	7	1.677%	0.938%	0.640%	0.539%	0.510%	0.502%	0.501%
$275,000	4,000	7	1.300%	0.741%	0.559%	0.514%	0.504%	0.502%	0.501%
$275,000	5,000	7	1.057%	0.638%	0.529%	0.507%	0.503%	0.502%	0.501%
$275,000	10,000	7	0.615%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	7	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	7	70.570%	69.017%	67.529%	66.094%	64.709%	62.078%	59.624%
$300,000	10	7	56.843%	55.028%	53.293%	51.637%	50.054%	47.096%	44.383%
$300,000	15	7	49.090%	47.136%	45.284%	43.523%	41.849%	38.741%	35.922%
$300,000	20	7	43.508%	41.459%	39.522%	37.691%	35.959%	32.770%	29.904%
$300,000	25	7	39.354%	37.244%	35.264%	33.407%	31.662%	28.479%	25.665%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	50	7	28.049%	25.801%	23.735%	21.830%	20.080%	16.982%	14.352%
$300,000	100	7	18.954%	16.660%	14.615%	12.799%	11.193%	8.531%	6.496%
$300,000	150	7	14.906%	12.687%	10.770%	9.120%	7.710%	5.498%	3.917%
$300,000	200	7	12.414%	10.260%	8.443%	6.924%	5.663%	3.782%	2.543%
$300,000	300	7	9.506%	7.479%	5.850%	4.555%	3.545%	2.169%	1.388%
$300,000	400	7	7.716%	5.833%	4.376%	3.268%	2.445%	1.417%	0.910%
$300,000	500	7	6.672%	4.890%	3.556%	2.578%	1.885%	1.083%	0.724%
$300,000	600	7	5.832%	4.139%	2.919%	2.065%	1.483%	0.858%	0.618%
$300,000	700	7	5.215%	3.612%	2.491%	1.732%	1.236%	0.740%	0.569%
$300,000	800	7	4.728%	3.197%	2.158%	1.480%	1.058%	0.664%	0.542%
$300,000	900	7	4.320%	2.859%	1.897%	1.292%	0.930%	0.611%	0.525%
$300,000	1,000	7	4.018%	2.613%	1.713%	1.167%	0.851%	0.584%	0.517%
$300,000	1,500	7	2.952%	1.787%	1.128%	0.783%	0.617%	0.517%	0.503%
$300,000	2,000	7	2.364%	1.365%	0.861%	0.637%	0.547%	0.505%	0.501%
$300,000	3,000	7	1.711%	0.958%	0.649%	0.542%	0.511%	0.502%	0.501%
$300,000	4,000	7	1.327%	0.754%	0.564%	0.515%	0.504%	0.502%	0.501%
$300,000	5,000	7	1.079%	0.646%	0.531%	0.507%	0.503%	0.502%	0.501%
$300,000	10,000	7	0.622%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	7	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	7	70.691%	69.143%	67.659%	66.228%	64.846%	62.223%	59.777%
$325,000	10	7	56.988%	55.178%	53.449%	51.799%	50.222%	47.274%	44.573%
$325,000	15	7	49.283%	47.337%	45.493%	43.739%	42.073%	38.979%	36.173%
$325,000	20	7	43.708%	41.668%	39.739%	37.917%	36.193%	33.019%	30.168%
$325,000	25	7	39.565%	37.466%	35.495%	33.648%	31.912%	28.747%	25.949%
$325,000	50	7	28.277%	26.043%	23.990%	22.097%	20.359%	17.283%	14.673%
$325,000	100	7	19.190%	16.910%	14.877%	13.067%	11.465%	8.799%	6.749%
$325,000	150	7	15.122%	12.909%	10.993%	9.340%	7.923%	5.690%	4.082%
$325,000	200	7	12.608%	10.453%	8.631%	7.103%	5.833%	3.925%	2.656%
$325,000	300	7	9.660%	7.628%	5.990%	4.685%	3.661%	2.256%	1.447%
$325,000	400	7	7.841%	5.951%	4.483%	3.363%	2.525%	1.471%	0.943%
$325,000	500	7	6.780%	4.989%	3.642%	2.652%	1.945%	1.119%	0.744%
$325,000	600	7	5.931%	4.227%	2.994%	2.126%	1.530%	0.883%	0.630%
$325,000	700	7	5.304%	3.690%	2.555%	1.782%	1.274%	0.758%	0.576%
$325,000	800	7	4.809%	3.266%	2.214%	1.523%	1.087%	0.677%	0.546%
$325,000	900	7	4.394%	2.921%	1.946%	1.328%	0.954%	0.621%	0.528%
$325,000	1,000	7	4.088%	2.671%	1.758%	1.199%	0.872%	0.591%	0.519%
$325,000	1,500	7	3.003%	1.826%	1.154%	0.798%	0.625%	0.519%	0.503%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$325,000	2,000	7	2.405%	1.393%	0.878%	0.645%	0.551%	0.506%	0.501%
$325,000	3,000	7	1.742%	0.976%	0.657%	0.545%	0.512%	0.502%	0.501%
$325,000	4,000	7	1.352%	0.765%	0.568%	0.516%	0.505%	0.502%	0.501%
$325,000	5,000	7	1.098%	0.654%	0.533%	0.508%	0.503%	0.502%	0.501%
$325,000	10,000	7	0.628%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	7	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$350,000	5	7	70.781%	69.236%	67.756%	66.328%	64.949%	62.332%	59.891%
$350,000	10	7	57.104%	55.299%	53.576%	51.930%	50.357%	47.419%	44.725%
$350,000	15	7	49.445%	47.506%	45.668%	43.920%	42.260%	39.178%	36.382%
$350,000	20	7	43.868%	41.835%	39.914%	38.097%	36.380%	33.218%	30.380%
$350,000	25	7	39.731%	37.640%	35.677%	33.837%	32.108%	28.957%	26.173%
$350,000	50	7	28.456%	26.233%	24.190%	22.307%	20.579%	17.519%	14.926%
$350,000	100	7	19.378%	17.111%	15.088%	13.287%	11.689%	9.026%	6.964%
$350,000	150	7	15.301%	13.094%	11.181%	9.527%	8.106%	5.855%	4.225%
$350,000	200	7	12.773%	10.618%	8.792%	7.258%	5.980%	4.053%	2.759%
$350,000	300	7	9.795%	7.760%	6.115%	4.801%	3.767%	2.336%	1.503%
$350,000	400	7	7.952%	6.057%	4.580%	3.448%	2.599%	1.522%	0.975%
$350,000	500	7	6.875%	5.076%	3.719%	2.719%	1.999%	1.152%	0.763%
$350,000	600	7	6.018%	4.305%	3.061%	2.180%	1.572%	0.906%	0.640%
$350,000	700	7	5.383%	3.759%	2.613%	1.828%	1.308%	0.775%	0.584%
$350,000	800	7	4.880%	3.328%	2.264%	1.561%	1.115%	0.689%	0.551%
$350,000	900	7	4.460%	2.977%	1.990%	1.361%	0.977%	0.630%	0.531%
$350,000	1,000	7	4.150%	2.722%	1.798%	1.227%	0.890%	0.598%	0.521%
$350,000	1,500	7	3.048%	1.860%	1.177%	0.813%	0.633%	0.520%	0.503%
$350,000	2,000	7	2.441%	1.419%	0.893%	0.653%	0.554%	0.506%	0.501%
$350,000	3,000	7	1.769%	0.992%	0.665%	0.548%	0.513%	0.502%	0.501%
$350,000	4,000	7	1.373%	0.776%	0.572%	0.517%	0.505%	0.502%	0.501%
$350,000	5,000	7	1.115%	0.661%	0.535%	0.508%	0.503%	0.502%	0.501%
$350,000	10,000	7	0.634%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	7	0.411%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	7	70.853%	69.311%	67.833%	66.408%	65.032%	62.420%	59.984%
$375,000	10	7	57.205%	55.405%	53.685%	52.043%	50.474%	47.543%	44.857%
$375,000	15	7	49.589%	47.655%	45.822%	44.079%	42.425%	39.352%	36.566%
$375,000	20	7	44.006%	41.979%	40.063%	38.253%	36.541%	33.390%	30.561%
$375,000	25	7	39.875%	37.790%	35.834%	34.001%	32.278%	29.138%	26.365%
$375,000	50	7	28.612%	26.398%	24.363%	22.489%	20.769%	17.724%	15.144%
$375,000	100	7	19.537%	17.282%	15.270%	13.477%	11.886%	9.228%	7.162%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	150	7	15.462%	13.262%	11.353%	9.699%	8.276%	6.012%	4.363%
$375,000	200	7	12.922%	10.771%	8.943%	7.404%	6.118%	4.174%	2.859%
$375,000	300	7	9.920%	7.883%	6.232%	4.911%	3.866%	2.412%	1.558%
$375,000	400	7	8.054%	6.155%	4.670%	3.528%	2.668%	1.571%	1.005%
$375,000	500	7	6.961%	5.156%	3.791%	2.781%	2.051%	1.183%	0.781%
$375,000	600	7	6.098%	4.377%	3.123%	2.231%	1.613%	0.929%	0.651%
$375,000	700	7	5.455%	3.823%	2.667%	1.871%	1.339%	0.791%	0.591%
$375,000	800	7	4.944%	3.384%	2.309%	1.597%	1.141%	0.701%	0.555%
$375,000	900	7	4.520%	3.028%	2.030%	1.391%	0.997%	0.639%	0.534%
$375,000	1,000	7	4.206%	2.770%	1.835%	1.253%	0.908%	0.605%	0.523%
$375,000	1,500	7	3.090%	1.892%	1.199%	0.826%	0.640%	0.522%	0.503%
$375,000	2,000	7	2.474%	1.442%	0.907%	0.661%	0.558%	0.507%	0.501%
$375,000	3,000	7	1.794%	1.007%	0.672%	0.551%	0.514%	0.502%	0.501%
$375,000	4,000	7	1.392%	0.785%	0.576%	0.518%	0.505%	0.502%	0.501%
$375,000	5,000	7	1.130%	0.668%	0.537%	0.509%	0.503%	0.502%	0.501%
$375,000	10,000	7	0.640%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	7	0.411%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	7	70.927%	69.389%	67.914%	66.491%	65.117%	62.509%	60.078%
$400,000	10	7	57.305%	55.507%	53.791%	52.154%	50.588%	47.664%	44.984%
$400,000	15	7	49.729%	47.801%	45.973%	44.235%	42.585%	39.522%	36.744%
$400,000	20	7	44.140%	42.118%	40.208%	38.402%	36.696%	33.554%	30.735%
$400,000	25	7	40.014%	37.936%	35.986%	34.158%	32.441%	29.312%	26.549%
$400,000	50	7	28.757%	26.552%	24.525%	22.658%	20.944%	17.913%	15.345%
$400,000	100	7	19.685%	17.441%	15.438%	13.655%	12.071%	9.420%	7.355%
$400,000	150	7	15.613%	13.421%	11.515%	9.863%	8.438%	6.166%	4.500%
$400,000	200	7	13.065%	10.917%	9.089%	7.546%	6.254%	4.293%	2.958%
$400,000	300	7	10.038%	7.999%	6.344%	5.015%	3.961%	2.487%	1.612%
$400,000	400	7	8.151%	6.248%	4.757%	3.606%	2.736%	1.619%	1.036%
$400,000	500	7	7.044%	5.233%	3.860%	2.841%	2.101%	1.214%	0.799%
$400,000	600	7	6.174%	4.446%	3.184%	2.281%	1.652%	0.951%	0.662%
$400,000	700	7	5.524%	3.884%	2.718%	1.912%	1.371%	0.807%	0.598%
$400,000	800	7	5.006%	3.438%	2.354%	1.632%	1.166%	0.713%	0.560%
$400,000	900	7	4.577%	3.077%	2.069%	1.420%	1.018%	0.648%	0.537%
$400,000	1,000	7	4.260%	2.815%	1.870%	1.279%	0.926%	0.612%	0.525%
$400,000	1,500	7	3.129%	1.922%	1.221%	0.840%	0.648%	0.524%	0.504%
$400,000	2,000	7	2.505%	1.464%	0.921%	0.668%	0.561%	0.507%	0.501%
$400,000	3,000	7	1.817%	1.021%	0.679%	0.554%	0.515%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$400,000	4,000	7	1.411%	0.795%	0.579%	0.519%	0.505%	0.502%	0.501%
$400,000	5,000	7	1.146%	0.674%	0.539%	0.509%	0.504%	0.502%	0.501%
$400,000	10,000	7	0.645%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	7	0.411%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	7	70.995%	69.460%	67.987%	66.566%	65.194%	62.590%	60.163%
$425,000	10	7	57.398%	55.604%	53.891%	52.257%	50.695%	47.776%	45.102%
$425,000	15	7	49.856%	47.932%	46.109%	44.375%	42.729%	39.674%	36.903%
$425,000	20	7	44.261%	42.244%	40.339%	38.537%	36.835%	33.702%	30.890%
$425,000	25	7	40.138%	38.065%	36.120%	34.298%	32.585%	29.465%	26.710%
$425,000	50	7	28.883%	26.685%	24.664%	22.803%	21.096%	18.075%	15.517%
$425,000	100	7	19.815%	17.580%	15.586%	13.810%	12.232%	9.592%	7.528%
$425,000	150	7	15.744%	13.559%	11.659%	10.008%	8.583%	6.307%	4.627%
$425,000	200	7	13.190%	11.045%	9.219%	7.673%	6.377%	4.401%	3.049%
$425,000	300	7	10.143%	8.104%	6.445%	5.109%	4.048%	2.555%	1.661%
$425,000	400	7	8.239%	6.333%	4.836%	3.677%	2.799%	1.663%	1.064%
$425,000	500	7	7.118%	5.302%	3.922%	2.894%	2.146%	1.242%	0.816%
$425,000	600	7	6.241%	4.507%	3.236%	2.324%	1.686%	0.970%	0.672%
$425,000	700	7	5.584%	3.938%	2.763%	1.948%	1.399%	0.821%	0.605%
$425,000	800	7	5.059%	3.484%	2.391%	1.661%	1.188%	0.723%	0.564%
$425,000	900	7	4.625%	3.119%	2.103%	1.444%	1.036%	0.655%	0.539%
$425,000	1,000	7	4.306%	2.854%	1.901%	1.301%	0.941%	0.618%	0.527%
$425,000	1,500	7	3.162%	1.949%	1.239%	0.851%	0.655%	0.525%	0.504%
$425,000	2,000	7	2.532%	1.484%	0.933%	0.675%	0.564%	0.508%	0.501%
$425,000	3,000	7	1.838%	1.034%	0.685%	0.557%	0.516%	0.502%	0.501%
$425,000	4,000	7	1.427%	0.803%	0.583%	0.520%	0.505%	0.502%	0.501%
$425,000	5,000	7	1.159%	0.680%	0.541%	0.509%	0.504%	0.502%	0.501%
$425,000	10,000	7	0.650%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	7	0.412%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	7	71.059%	69.526%	68.055%	66.636%	65.266%	62.666%	60.243%
$450,000	10	7	57.484%	55.693%	53.983%	52.352%	50.793%	47.880%	45.211%
$450,000	15	7	49.973%	48.054%	46.235%	44.505%	42.862%	39.814%	37.050%
$450,000	20	7	44.375%	42.362%	40.461%	38.664%	36.966%	33.840%	31.036%
$450,000	25	7	40.255%	38.187%	36.246%	34.428%	32.720%	29.609%	26.862%
$450,000	50	7	29.003%	26.812%	24.797%	22.942%	21.240%	18.230%	15.681%
$450,000	100	7	19.939%	17.712%	15.726%	13.958%	12.387%	9.757%	7.698%
$450,000	150	7	15.871%	13.694%	11.800%	10.152%	8.728%	6.449%	4.758%
$450,000	200	7	13.313%	11.173%	9.348%	7.802%	6.501%	4.512%	3.145%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$450,000	300	7	10.249%	8.211%	6.547%	5.206%	4.138%	2.626%	1.714%
$450,000	400	7	8.328%	6.419%	4.917%	3.750%	2.863%	1.710%	1.094%
$450,000	500	7	7.194%	5.373%	3.986%	2.950%	2.193%	1.272%	0.833%
$450,000	600	7	6.309%	4.570%	3.290%	2.370%	1.723%	0.991%	0.682%
$450,000	700	7	5.646%	3.993%	2.810%	1.986%	1.428%	0.837%	0.612%
$450,000	800	7	5.113%	3.532%	2.431%	1.691%	1.210%	0.734%	0.568%
$450,000	900	7	4.675%	3.161%	2.137%	1.470%	1.054%	0.664%	0.542%
$450,000	1,000	7	4.352%	2.893%	1.932%	1.325%	0.957%	0.624%	0.529%
$450,000	1,500	7	3.197%	1.976%	1.258%	0.863%	0.662%	0.527%	0.504%
$450,000	2,000	7	2.560%	1.504%	0.945%	0.681%	0.568%	0.508%	0.502%
$450,000	3,000	7	1.859%	1.047%	0.692%	0.559%	0.517%	0.502%	0.501%
$450,000	4,000	7	1.443%	0.812%	0.586%	0.521%	0.506%	0.502%	0.501%
$450,000	5,000	7	1.172%	0.686%	0.543%	0.510%	0.504%	0.502%	0.501%
$450,000	10,000	7	0.655%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	7	0.412%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	7	71.105%	69.573%	68.104%	66.686%	65.318%	62.721%	60.300%
$475,000	10	7	57.550%	55.761%	54.054%	52.425%	50.868%	47.960%	45.296%
$475,000	15	7	50.072%	48.156%	46.340%	44.613%	42.974%	39.932%	37.174%
$475,000	20	7	44.473%	42.465%	40.567%	38.774%	37.079%	33.960%	31.162%
$475,000	25	7	40.350%	38.286%	36.350%	34.536%	32.831%	29.727%	26.986%
$475,000	50	7	29.104%	26.918%	24.908%	23.059%	21.362%	18.360%	15.819%
$475,000	100	7	20.038%	17.819%	15.838%	14.077%	12.511%	9.892%	7.840%
$475,000	150	7	15.976%	13.807%	11.918%	10.274%	8.852%	6.571%	4.876%
$475,000	200	7	13.417%	11.282%	9.460%	7.914%	6.612%	4.613%	3.231%
$475,000	300	7	10.341%	8.303%	6.638%	5.292%	4.218%	2.691%	1.763%
$475,000	400	7	8.407%	6.496%	4.989%	3.816%	2.922%	1.752%	1.122%
$475,000	500	7	7.261%	5.436%	4.043%	3.000%	2.236%	1.300%	0.850%
$475,000	600	7	6.370%	4.626%	3.340%	2.411%	1.756%	1.011%	0.693%
$475,000	700	7	5.700%	4.042%	2.852%	2.020%	1.454%	0.851%	0.619%
$475,000	800	7	5.161%	3.574%	2.466%	1.718%	1.231%	0.744%	0.572%
$475,000	900	7	4.719%	3.199%	2.168%	1.494%	1.071%	0.671%	0.545%
$475,000	1,000	7	4.394%	2.929%	1.961%	1.345%	0.971%	0.630%	0.531%
$475,000	1,500	7	3.227%	2.000%	1.275%	0.874%	0.669%	0.528%	0.505%
$475,000	2,000	7	2.585%	1.522%	0.957%	0.688%	0.571%	0.509%	0.502%
$475,000	3,000	7	1.878%	1.059%	0.698%	0.562%	0.518%	0.502%	0.501%
$475,000	4,000	7	1.458%	0.820%	0.589%	0.522%	0.506%	0.502%	0.501%
$475,000	5,000	7	1.184%	0.691%	0.544%	0.510%	0.504%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	10,000	7	0.659%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	7	0.412%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	7	71.147%	69.617%	68.150%	66.734%	65.366%	62.772%	60.354%
$500,000	10	7	57.612%	55.826%	54.121%	52.495%	50.940%	48.036%	45.376%
$500,000	15	7	50.168%	48.255%	46.443%	44.719%	43.083%	40.047%	37.294%
$500,000	20	7	44.570%	42.565%	40.671%	38.881%	37.190%	34.077%	31.285%
$500,000	25	7	40.443%	38.383%	36.450%	34.640%	32.939%	29.841%	27.107%
$500,000	50	7	29.201%	27.020%	25.015%	23.170%	21.478%	18.484%	15.951%
$500,000	100	7	20.133%	17.921%	15.947%	14.192%	12.632%	10.023%	7.978%
$500,000	150	7	16.077%	13.915%	12.033%	10.394%	8.974%	6.695%	4.995%
$500,000	200	7	13.519%	11.390%	9.571%	8.027%	6.723%	4.716%	3.321%
$500,000	300	7	10.433%	8.397%	6.731%	5.381%	4.300%	2.758%	1.815%
$500,000	400	7	8.487%	6.575%	5.064%	3.885%	2.983%	1.797%	1.153%
$500,000	500	7	7.329%	5.502%	4.103%	3.053%	2.281%	1.330%	0.867%
$500,000	600	7	6.432%	4.684%	3.390%	2.455%	1.791%	1.032%	0.704%
$500,000	700	7	5.756%	4.093%	2.895%	2.055%	1.482%	0.865%	0.626%
$500,000	800	7	5.210%	3.618%	2.502%	1.747%	1.253%	0.755%	0.576%
$500,000	900	7	4.764%	3.239%	2.199%	1.518%	1.089%	0.679%	0.548%
$500,000	1,000	7	4.437%	2.966%	1.990%	1.367%	0.986%	0.636%	0.533%
$500,000	1,500	7	3.259%	2.025%	1.293%	0.886%	0.676%	0.530%	0.505%
$500,000	2,000	7	2.612%	1.541%	0.969%	0.695%	0.574%	0.509%	0.502%
$500,000	3,000	7	1.897%	1.071%	0.704%	0.564%	0.519%	0.502%	0.501%
$500,000	4,000	7	1.474%	0.828%	0.592%	0.523%	0.506%	0.502%	0.501%
$500,000	5,000	7	1.197%	0.696%	0.546%	0.511%	0.504%	0.502%	0.501%
$500,000	10,000	7	0.663%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	7	0.412%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	8	52.204%	49.949%	47.770%	45.662%	43.621%	39.727%	36.050%
$30,000	10	8	35.445%	32.712%	30.145%	27.743%	25.504%	21.515%	18.157%
$30,000	15	8	27.659%	25.077%	22.709%	20.545%	18.561%	15.080%	12.173%
$30,000	20	8	23.236%	20.701%	18.396%	16.305%	14.414%	11.189%	8.622%
$30,000	25	8	20.218%	17.720%	15.478%	13.478%	11.702%	8.756%	6.495%
$30,000	50	8	13.042%	10.745%	8.803%	7.173%	5.819%	3.805%	2.499%
$30,000	100	8	8.336%	6.344%	4.778%	3.578%	2.681%	1.534%	0.958%
$30,000	150	8	6.294%	4.516%	3.211%	2.280%	1.637%	0.930%	0.647%
$30,000	200	8	5.180%	3.550%	2.416%	1.661%	1.179%	0.706%	0.554%
$30,000	300	8	3.894%	2.488%	1.600%	1.073%	0.782%	0.560%	0.511%
$30,000	400	8	3.146%	1.915%	1.203%	0.824%	0.637%	0.521%	0.503%
$30,000	500	8	2.650%	1.558%	0.972%	0.691%	0.570%	0.508%	0.501%
$30,000	600	8	2.293%	1.313%	0.828%	0.618%	0.539%	0.504%	0.501%
$30,000	700	8	2.025%	1.138%	0.733%	0.574%	0.522%	0.503%	0.501%
$30,000	800	8	1.818%	1.011%	0.668%	0.548%	0.513%	0.502%	0.501%
$30,000	900	8	1.646%	0.913%	0.624%	0.532%	0.508%	0.502%	0.501%
$30,000	1,000	8	1.510%	0.842%	0.595%	0.523%	0.506%	0.502%	0.501%
$30,000	1,500	8	1.073%	0.641%	0.528%	0.507%	0.503%	0.502%	0.501%
$30,000	2,000	8	0.852%	0.566%	0.512%	0.505%	0.503%	0.502%	0.501%
$30,000	3,000	8	0.651%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	8	0.573%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	8	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	8	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	8	54.118%	51.945%	49.847%	47.819%	45.859%	42.108%	38.581%
$35,000	10	8	37.598%	34.918%	32.361%	29.939%	27.666%	23.557%	19.995%
$35,000	15	8	29.273%	26.656%	24.255%	22.049%	20.032%	16.480%	13.504%
$35,000	20	8	24.584%	22.041%	19.718%	17.597%	15.666%	12.336%	9.647%
$35,000	25	8	21.416%	18.901%	16.632%	14.589%	12.762%	9.706%	7.316%
$35,000	50	8	13.820%	11.496%	9.506%	7.824%	6.414%	4.281%	2.857%
$35,000	100	8	8.870%	6.835%	5.215%	3.958%	2.997%	1.744%	1.082%
$35,000	150	8	6.727%	4.899%	3.535%	2.543%	1.843%	1.042%	0.701%
$35,000	200	8	5.540%	3.859%	2.665%	1.848%	1.316%	0.768%	0.577%
$35,000	300	8	4.173%	2.711%	1.763%	1.184%	0.852%	0.582%	0.517%
$35,000	400	8	3.372%	2.085%	1.318%	0.896%	0.677%	0.530%	0.504%
$35,000	500	8	2.847%	1.698%	1.059%	0.739%	0.594%	0.511%	0.501%
$35,000	600	8	2.467%	1.430%	0.896%	0.651%	0.552%	0.506%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	700	8	2.183%	1.239%	0.785%	0.597%	0.530%	0.503%	0.501%
$35,000	800	8	1.960%	1.096%	0.710%	0.564%	0.518%	0.503%	0.501%
$35,000	900	8	1.775%	0.985%	0.657%	0.543%	0.511%	0.502%	0.501%
$35,000	1,000	8	1.630%	0.906%	0.622%	0.531%	0.508%	0.502%	0.501%
$35,000	1,500	8	1.157%	0.675%	0.538%	0.509%	0.503%	0.502%	0.501%
$35,000	2,000	8	0.913%	0.585%	0.515%	0.505%	0.503%	0.502%	0.501%
$35,000	3,000	8	0.685%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	8	0.592%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	8	0.548%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	8	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	8	55.646%	53.540%	51.506%	49.543%	47.638%	44.006%	40.604%
$40,000	10	8	39.394%	36.804%	34.315%	31.929%	29.658%	25.487%	21.816%
$40,000	15	8	30.770%	28.137%	25.696%	23.448%	21.380%	17.740%	14.687%
$40,000	20	8	25.778%	23.221%	20.880%	18.741%	16.786%	13.379%	10.594%
$40,000	25	8	22.479%	19.953%	17.664%	15.591%	13.728%	10.578%	8.087%
$40,000	50	8	14.516%	12.167%	10.140%	8.412%	6.952%	4.718%	3.191%
$40,000	100	8	9.350%	7.278%	5.616%	4.306%	3.292%	1.944%	1.204%
$40,000	150	8	7.114%	5.246%	3.831%	2.786%	2.037%	1.155%	0.757%
$40,000	200	8	5.863%	4.140%	2.896%	2.027%	1.447%	0.833%	0.603%
$40,000	300	8	4.423%	2.914%	1.916%	1.291%	0.922%	0.606%	0.524%
$40,000	400	8	3.574%	2.241%	1.426%	0.965%	0.717%	0.540%	0.506%
$40,000	500	8	3.025%	1.828%	1.143%	0.786%	0.618%	0.516%	0.502%
$40,000	600	8	2.624%	1.538%	0.960%	0.683%	0.567%	0.508%	0.501%
$40,000	700	8	2.325%	1.331%	0.837%	0.621%	0.540%	0.504%	0.501%
$40,000	800	8	2.088%	1.175%	0.750%	0.582%	0.524%	0.503%	0.501%
$40,000	900	8	1.892%	1.054%	0.689%	0.556%	0.515%	0.502%	0.501%
$40,000	1,000	8	1.739%	0.967%	0.649%	0.541%	0.511%	0.502%	0.501%
$40,000	1,500	8	1.233%	0.707%	0.547%	0.511%	0.504%	0.502%	0.501%
$40,000	2,000	8	0.970%	0.603%	0.519%	0.506%	0.503%	0.502%	0.501%
$40,000	3,000	8	0.717%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	8	0.611%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	8	0.559%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	8	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	8	56.952%	54.900%	52.922%	51.007%	49.153%	45.626%	42.319%
$45,000	10	8	40.935%	38.423%	36.014%	33.706%	31.491%	27.328%	23.592%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	15	8	32.190%	29.544%	27.081%	24.791%	22.672%	18.935%	15.790%
$45,000	20	8	26.895%	24.318%	21.954%	19.793%	17.818%	14.362%	11.495%
$45,000	25	8	23.454%	20.923%	18.616%	16.522%	14.632%	11.411%	8.833%
$45,000	50	8	15.158%	12.788%	10.734%	8.966%	7.461%	5.137%	3.520%
$45,000	100	8	9.795%	7.690%	5.990%	4.635%	3.576%	2.139%	1.330%
$45,000	150	8	7.470%	5.569%	4.111%	3.018%	2.224%	1.268%	0.816%
$45,000	200	8	6.159%	4.401%	3.112%	2.200%	1.575%	0.899%	0.631%
$45,000	300	8	4.652%	3.104%	2.062%	1.397%	0.993%	0.633%	0.532%
$45,000	400	8	3.760%	2.387%	1.530%	1.032%	0.758%	0.551%	0.508%
$45,000	500	8	3.190%	1.951%	1.224%	0.834%	0.644%	0.521%	0.502%
$45,000	600	8	2.768%	1.639%	1.022%	0.717%	0.583%	0.510%	0.502%
$45,000	700	8	2.456%	1.420%	0.888%	0.646%	0.550%	0.506%	0.501%
$45,000	800	8	2.207%	1.252%	0.791%	0.600%	0.531%	0.504%	0.501%
$45,000	900	8	2.001%	1.121%	0.723%	0.570%	0.520%	0.503%	0.501%
$45,000	1,000	8	1.840%	1.025%	0.677%	0.551%	0.514%	0.502%	0.501%
$45,000	1,500	8	1.305%	0.740%	0.558%	0.513%	0.504%	0.502%	0.501%
$45,000	2,000	8	1.024%	0.622%	0.524%	0.506%	0.503%	0.502%	0.501%
$45,000	3,000	8	0.750%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	8	0.631%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	8	0.570%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	8	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	8	58.051%	56.046%	54.111%	52.237%	50.426%	46.988%	43.757%
$50,000	10	8	42.241%	39.795%	37.455%	35.214%	33.060%	29.000%	25.255%
$50,000	15	8	33.481%	30.847%	28.375%	26.060%	23.906%	20.074%	16.823%
$50,000	20	8	27.934%	25.335%	22.947%	20.758%	18.758%	15.252%	12.327%
$50,000	25	8	24.332%	21.794%	19.475%	17.369%	15.457%	12.176%	9.532%
$50,000	50	8	15.751%	13.366%	11.286%	9.488%	7.943%	5.536%	3.840%
$50,000	100	8	10.205%	8.072%	6.338%	4.944%	3.845%	2.328%	1.454%
$50,000	150	8	7.796%	5.866%	4.371%	3.236%	2.401%	1.378%	0.877%
$50,000	200	8	6.428%	4.640%	3.313%	2.362%	1.699%	0.965%	0.661%
$50,000	300	8	4.862%	3.279%	2.199%	1.498%	1.063%	0.660%	0.541%
$50,000	400	8	3.925%	2.517%	1.624%	1.094%	0.796%	0.561%	0.510%
$50,000	500	8	3.343%	2.066%	1.302%	0.882%	0.670%	0.527%	0.503%
$50,000	600	8	2.903%	1.736%	1.083%	0.752%	0.600%	0.513%	0.502%
$50,000	700	8	2.578%	1.504%	0.938%	0.671%	0.561%	0.507%	0.501%
$50,000	800	8	2.318%	1.325%	0.833%	0.620%	0.538%	0.504%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$50,000	900	8	2.104%	1.185%	0.757%	0.585%	0.525%	0.503%	0.501%
$50,000	1,000	8	1.936%	1.083%	0.706%	0.563%	0.518%	0.502%	0.501%
$50,000	1,500	8	1.373%	0.772%	0.569%	0.516%	0.505%	0.502%	0.501%
$50,000	2,000	8	1.077%	0.642%	0.529%	0.507%	0.503%	0.502%	0.501%
$50,000	3,000	8	0.782%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	8	0.651%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	8	0.582%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	8	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	8	58.975%	57.010%	55.108%	53.272%	51.498%	48.133%	44.966%
$55,000	10	8	43.335%	40.947%	38.665%	36.476%	34.375%	30.417%	26.746%
$55,000	15	8	34.629%	32.021%	29.554%	27.235%	25.063%	21.158%	17.805%
$55,000	20	8	28.895%	26.282%	23.871%	21.656%	19.625%	16.060%	13.088%
$55,000	25	8	25.125%	22.574%	20.247%	18.127%	16.199%	12.868%	10.172%
$55,000	50	8	16.299%	13.900%	11.798%	9.973%	8.398%	5.915%	4.145%
$55,000	100	8	10.578%	8.424%	6.660%	5.230%	4.096%	2.507%	1.575%
$55,000	150	8	8.093%	6.138%	4.610%	3.442%	2.570%	1.486%	0.939%
$55,000	200	8	6.674%	4.858%	3.498%	2.512%	1.818%	1.030%	0.692%
$55,000	300	8	5.053%	3.440%	2.327%	1.593%	1.130%	0.688%	0.550%
$55,000	400	8	4.083%	2.643%	1.717%	1.157%	0.836%	0.574%	0.513%
$55,000	500	8	3.484%	2.174%	1.377%	0.930%	0.696%	0.533%	0.504%
$55,000	600	8	3.028%	1.828%	1.143%	0.786%	0.618%	0.517%	0.502%
$55,000	700	8	2.690%	1.584%	0.987%	0.698%	0.573%	0.509%	0.501%
$55,000	800	8	2.421%	1.395%	0.873%	0.640%	0.547%	0.505%	0.501%
$55,000	900	8	2.200%	1.247%	0.790%	0.600%	0.531%	0.504%	0.501%
$55,000	1,000	8	2.026%	1.139%	0.734%	0.575%	0.522%	0.503%	0.501%
$55,000	1,500	8	1.438%	0.804%	0.581%	0.519%	0.505%	0.502%	0.501%
$55,000	2,000	8	1.127%	0.662%	0.534%	0.508%	0.503%	0.502%	0.501%
$55,000	3,000	8	0.813%	0.557%	0.511%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	8	0.671%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	8	0.595%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	8	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	8	59.796%	57.862%	55.992%	54.187%	52.448%	49.141%	46.033%
$60,000	10	8	44.299%	41.962%	39.729%	37.585%	35.529%	31.658%	28.065%
$60,000	15	8	35.669%	33.100%	30.655%	28.342%	26.168%	22.223%	18.786%
$60,000	20	8	29.803%	27.185%	24.758%	22.516%	20.457%	16.833%	13.806%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$60,000	25	8	25.868%	23.306%	20.965%	18.829%	16.887%	13.520%	10.773%
$60,000	50	8	16.813%	14.404%	12.284%	10.433%	8.832%	6.283%	4.444%
$60,000	100	8	10.924%	8.752%	6.960%	5.499%	4.332%	2.682%	1.694%
$60,000	150	8	8.371%	6.391%	4.836%	3.636%	2.732%	1.590%	1.001%
$60,000	200	8	6.902%	5.061%	3.672%	2.655%	1.931%	1.093%	0.723%
$60,000	300	8	5.230%	3.590%	2.447%	1.683%	1.194%	0.715%	0.560%
$60,000	400	8	4.228%	2.761%	1.805%	1.218%	0.876%	0.587%	0.516%
$60,000	500	8	3.615%	2.275%	1.449%	0.975%	0.723%	0.540%	0.505%
$60,000	600	8	3.144%	1.915%	1.200%	0.820%	0.635%	0.520%	0.503%
$60,000	700	8	2.795%	1.658%	1.034%	0.724%	0.586%	0.511%	0.502%
$60,000	800	8	2.517%	1.461%	0.912%	0.660%	0.556%	0.507%	0.501%
$60,000	900	8	2.288%	1.305%	0.823%	0.615%	0.537%	0.504%	0.501%
$60,000	1,000	8	2.109%	1.191%	0.762%	0.588%	0.526%	0.503%	0.501%
$60,000	1,500	8	1.499%	0.835%	0.593%	0.523%	0.506%	0.502%	0.501%
$60,000	2,000	8	1.175%	0.682%	0.540%	0.509%	0.504%	0.502%	0.501%
$60,000	3,000	8	0.843%	0.565%	0.512%	0.505%	0.503%	0.502%	0.501%
$60,000	4,000	8	0.690%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	8	0.607%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	8	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$65,000	5	8	60.544%	58.636%	56.796%	55.020%	53.311%	50.056%	47.001%
$65,000	10	8	45.172%	42.881%	40.687%	38.585%	36.569%	32.774%	29.252%
$65,000	15	8	36.614%	34.092%	31.686%	29.395%	27.228%	23.262%	19.776%
$65,000	20	8	30.672%	28.061%	25.627%	23.368%	21.279%	17.596%	14.508%
$65,000	25	8	26.592%	24.022%	21.667%	19.514%	17.553%	14.147%	11.358%
$65,000	50	8	17.305%	14.888%	12.752%	10.879%	9.255%	6.646%	4.742%
$65,000	100	8	11.259%	9.068%	7.251%	5.762%	4.563%	2.855%	1.815%
$65,000	150	8	8.637%	6.633%	5.054%	3.826%	2.892%	1.694%	1.064%
$65,000	200	8	7.119%	5.256%	3.840%	2.794%	2.042%	1.157%	0.756%
$65,000	300	8	5.399%	3.735%	2.563%	1.772%	1.259%	0.744%	0.570%
$65,000	400	8	4.366%	2.874%	1.891%	1.279%	0.915%	0.601%	0.520%
$65,000	500	8	3.739%	2.372%	1.519%	1.021%	0.750%	0.548%	0.507%
$65,000	600	8	3.254%	1.998%	1.257%	0.854%	0.654%	0.524%	0.503%
$65,000	700	8	2.893%	1.730%	1.081%	0.751%	0.598%	0.513%	0.502%
$65,000	800	8	2.607%	1.524%	0.950%	0.680%	0.565%	0.508%	0.501%
$65,000	900	8	2.371%	1.361%	0.855%	0.631%	0.544%	0.505%	0.501%
$65,000	1,000	8	2.187%	1.242%	0.790%	0.600%	0.531%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	1,500	8	1.556%	0.866%	0.605%	0.526%	0.507%	0.502%	0.501%
$65,000	2,000	8	1.221%	0.701%	0.546%	0.511%	0.504%	0.502%	0.501%
$65,000	3,000	8	0.873%	0.574%	0.514%	0.505%	0.503%	0.502%	0.501%
$65,000	4,000	8	0.709%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	8	0.619%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	8	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	8	61.227%	59.345%	57.530%	55.784%	54.101%	50.892%	47.885%
$70,000	10	8	45.963%	43.711%	41.554%	39.489%	37.508%	33.779%	30.323%
$70,000	15	8	37.465%	34.987%	32.624%	30.372%	28.228%	24.262%	20.749%
$70,000	20	8	31.496%	28.897%	26.466%	24.199%	22.088%	18.349%	15.201%
$70,000	25	8	27.296%	24.720%	22.353%	20.183%	18.199%	14.756%	11.925%
$70,000	50	8	17.772%	15.347%	13.197%	11.309%	9.661%	7.000%	5.038%
$70,000	100	8	11.574%	9.367%	7.528%	6.013%	4.786%	3.023%	1.933%
$70,000	150	8	8.886%	6.864%	5.261%	4.009%	3.047%	1.797%	1.128%
$70,000	200	8	7.324%	5.440%	4.000%	2.928%	2.150%	1.222%	0.791%
$70,000	300	8	5.560%	3.873%	2.676%	1.860%	1.323%	0.774%	0.581%
$70,000	400	8	4.498%	2.983%	1.975%	1.339%	0.955%	0.616%	0.524%
$70,000	500	8	3.858%	2.466%	1.587%	1.067%	0.778%	0.556%	0.508%
$70,000	600	8	3.360%	2.079%	1.311%	0.888%	0.673%	0.529%	0.504%
$70,000	700	8	2.988%	1.800%	1.127%	0.777%	0.612%	0.515%	0.502%
$70,000	800	8	2.694%	1.585%	0.988%	0.700%	0.575%	0.510%	0.502%
$70,000	900	8	2.450%	1.416%	0.887%	0.648%	0.551%	0.506%	0.501%
$70,000	1,000	8	2.262%	1.291%	0.817%	0.613%	0.536%	0.504%	0.501%
$70,000	1,500	8	1.612%	0.896%	0.618%	0.530%	0.508%	0.502%	0.501%
$70,000	2,000	8	1.265%	0.721%	0.552%	0.512%	0.504%	0.502%	0.501%
$70,000	3,000	8	0.901%	0.583%	0.516%	0.505%	0.503%	0.502%	0.501%
$70,000	4,000	8	0.728%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	8	0.632%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	8	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	8	61.862%	60.005%	58.215%	56.493%	54.833%	51.667%	48.704%
$75,000	10	8	46.684%	44.467%	42.343%	40.310%	38.362%	34.690%	31.295%
$75,000	15	8	38.231%	35.793%	33.470%	31.258%	29.148%	25.209%	21.677%
$75,000	20	8	32.264%	29.683%	27.260%	24.992%	22.872%	19.087%	15.878%
$75,000	25	8	27.971%	25.390%	23.013%	20.829%	18.825%	15.341%	12.465%
$75,000	50	8	18.209%	15.776%	13.615%	11.714%	10.048%	7.339%	5.326%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$75,000	100	8	11.872%	9.650%	7.791%	6.252%	5.000%	3.186%	2.050%
$75,000	150	8	9.121%	7.082%	5.459%	4.184%	3.196%	1.898%	1.191%
$75,000	200	8	7.519%	5.616%	4.155%	3.058%	2.256%	1.286%	0.826%
$75,000	300	8	5.712%	4.004%	2.784%	1.944%	1.386%	0.804%	0.592%
$75,000	400	8	4.623%	3.087%	2.056%	1.397%	0.994%	0.631%	0.528%
$75,000	500	8	3.970%	2.556%	1.653%	1.111%	0.806%	0.565%	0.510%
$75,000	600	8	3.460%	2.155%	1.365%	0.922%	0.692%	0.533%	0.505%
$75,000	700	8	3.078%	1.867%	1.172%	0.804%	0.626%	0.518%	0.503%
$75,000	800	8	2.776%	1.644%	1.025%	0.721%	0.585%	0.511%	0.502%
$75,000	900	8	2.526%	1.468%	0.918%	0.664%	0.558%	0.507%	0.501%
$75,000	1,000	8	2.333%	1.339%	0.844%	0.626%	0.542%	0.504%	0.501%
$75,000	1,500	8	1.664%	0.925%	0.631%	0.535%	0.509%	0.502%	0.501%
$75,000	2,000	8	1.307%	0.741%	0.559%	0.514%	0.504%	0.502%	0.501%
$75,000	3,000	8	0.929%	0.592%	0.517%	0.505%	0.503%	0.502%	0.501%
$75,000	4,000	8	0.747%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	8	0.644%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	8	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	8	62.432%	60.596%	58.828%	57.129%	55.488%	52.360%	49.437%
$80,000	10	8	47.329%	45.140%	43.046%	41.042%	39.121%	35.501%	32.160%
$80,000	15	8	38.912%	36.509%	34.222%	32.044%	29.967%	26.079%	22.549%
$80,000	20	8	32.963%	30.408%	27.999%	25.734%	23.612%	19.800%	16.534%
$80,000	25	8	28.603%	26.025%	23.640%	21.443%	19.424%	15.900%	12.977%
$80,000	50	8	18.616%	16.175%	14.006%	12.094%	10.414%	7.661%	5.602%
$80,000	100	8	12.147%	9.912%	8.035%	6.476%	5.202%	3.341%	2.163%
$80,000	150	8	9.341%	7.287%	5.645%	4.349%	3.339%	1.996%	1.255%
$80,000	200	8	7.701%	5.780%	4.299%	3.181%	2.356%	1.347%	0.860%
$80,000	300	8	5.854%	4.127%	2.886%	2.025%	1.446%	0.833%	0.604%
$80,000	400	8	4.739%	3.184%	2.132%	1.453%	1.032%	0.646%	0.533%
$80,000	500	8	4.067%	2.634%	1.711%	1.150%	0.831%	0.571%	0.511%
$80,000	600	8	3.552%	2.227%	1.415%	0.954%	0.711%	0.538%	0.506%
$80,000	700	8	3.161%	1.930%	1.214%	0.829%	0.640%	0.521%	0.503%
$80,000	800	8	2.853%	1.699%	1.060%	0.741%	0.595%	0.513%	0.502%
$80,000	900	8	2.596%	1.517%	0.948%	0.679%	0.565%	0.508%	0.501%
$80,000	1,000	8	2.398%	1.383%	0.870%	0.639%	0.547%	0.505%	0.501%
$80,000	1,500	8	1.713%	0.953%	0.643%	0.539%	0.510%	0.502%	0.501%
$80,000	2,000	8	1.347%	0.760%	0.565%	0.516%	0.505%	0.502%	0.501%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	3,000	8	0.956%	0.601%	0.519%	0.506%	0.503%	0.502%	0.501%
$80,000	4,000	8	0.765%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	8	0.656%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	8	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	8	63.440%	61.642%	59.914%	58.252%	56.641%	53.583%	50.725%
$90,000	10	8	48.463%	46.324%	44.281%	42.326%	40.452%	36.921%	33.671%
$90,000	15	8	40.101%	37.760%	35.534%	33.415%	31.390%	27.611%	24.155%
$90,000	20	8	34.186%	31.694%	29.333%	27.093%	24.985%	21.157%	17.817%
$90,000	25	8	29.763%	27.207%	24.826%	22.613%	20.574%	16.979%	13.967%
$90,000	50	8	19.377%	16.927%	14.744%	12.814%	11.110%	8.281%	6.145%
$90,000	100	8	12.656%	10.399%	8.494%	6.899%	5.584%	3.639%	2.384%
$90,000	150	8	9.749%	7.669%	5.995%	4.660%	3.610%	2.188%	1.380%
$90,000	200	8	8.041%	6.089%	4.573%	3.415%	2.553%	1.469%	0.930%
$90,000	300	8	6.120%	4.360%	3.081%	2.181%	1.563%	0.894%	0.631%
$90,000	400	8	4.957%	3.368%	2.276%	1.561%	1.107%	0.678%	0.544%
$90,000	500	8	4.260%	2.791%	1.830%	1.233%	0.885%	0.590%	0.516%
$90,000	600	8	3.722%	2.360%	1.510%	1.017%	0.748%	0.549%	0.509%
$90,000	700	8	3.315%	2.047%	1.294%	0.879%	0.668%	0.528%	0.504%
$90,000	800	8	2.993%	1.802%	1.127%	0.779%	0.616%	0.517%	0.502%
$90,000	900	8	2.724%	1.609%	1.005%	0.710%	0.580%	0.510%	0.502%
$90,000	1,000	8	2.518%	1.466%	0.919%	0.665%	0.559%	0.507%	0.501%
$90,000	1,500	8	1.803%	1.005%	0.667%	0.548%	0.513%	0.502%	0.501%
$90,000	2,000	8	1.421%	0.796%	0.578%	0.519%	0.506%	0.502%	0.501%
$90,000	3,000	8	1.008%	0.619%	0.524%	0.506%	0.503%	0.502%	0.501%
$90,000	4,000	8	0.800%	0.552%	0.509%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	8	0.680%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	8	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	8	64.273%	62.506%	60.811%	59.176%	57.594%	54.592%	51.788%
$100,000	10	8	49.426%	47.331%	45.330%	43.415%	41.580%	38.124%	34.951%
$100,000	15	8	41.116%	38.826%	36.650%	34.578%	32.599%	28.911%	25.539%
$100,000	20	8	35.227%	32.793%	30.485%	28.295%	26.224%	22.416%	19.050%
$100,000	25	8	30.801%	28.278%	25.916%	23.710%	21.666%	18.021%	14.931%
$100,000	50	8	20.084%	17.629%	15.437%	13.491%	11.762%	8.877%	6.667%
$100,000	100	8	13.136%	10.858%	8.929%	7.302%	5.953%	3.929%	2.603%
$100,000	150	8	10.136%	8.034%	6.329%	4.959%	3.874%	2.379%	1.508%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	200	8	8.361%	6.384%	4.835%	3.642%	2.744%	1.592%	1.004%
$100,000	300	8	6.373%	4.583%	3.270%	2.333%	1.681%	0.957%	0.660%
$100,000	400	8	5.161%	3.542%	2.416%	1.666%	1.184%	0.711%	0.556%
$100,000	500	8	4.441%	2.941%	1.944%	1.315%	0.940%	0.610%	0.522%
$100,000	600	8	3.875%	2.481%	1.598%	1.075%	0.784%	0.558%	0.510%
$100,000	700	8	3.460%	2.159%	1.373%	0.928%	0.697%	0.535%	0.505%
$100,000	800	8	3.124%	1.900%	1.193%	0.818%	0.637%	0.521%	0.503%
$100,000	900	8	2.843%	1.696%	1.061%	0.742%	0.596%	0.513%	0.502%
$100,000	1,000	8	2.630%	1.545%	0.968%	0.691%	0.571%	0.508%	0.501%
$100,000	1,500	8	1.886%	1.055%	0.691%	0.557%	0.516%	0.502%	0.501%
$100,000	2,000	8	1.490%	0.831%	0.591%	0.523%	0.506%	0.502%	0.501%
$100,000	3,000	8	1.057%	0.637%	0.528%	0.507%	0.503%	0.502%	0.501%
$100,000	4,000	8	0.834%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	8	0.704%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	8	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	8	64.966%	63.227%	61.558%	59.944%	58.386%	55.433%	52.673%
$110,000	10	8	50.249%	48.191%	46.225%	44.344%	42.540%	39.151%	36.039%
$110,000	15	8	41.978%	39.732%	37.599%	35.565%	33.626%	30.012%	26.711%
$110,000	20	8	36.110%	33.725%	31.462%	29.321%	27.295%	23.551%	20.191%
$110,000	25	8	31.703%	29.226%	26.893%	24.708%	22.673%	19.014%	15.867%
$110,000	50	8	20.739%	18.282%	16.080%	14.120%	12.369%	9.439%	7.168%
$110,000	100	8	13.582%	11.287%	9.334%	7.681%	6.301%	4.209%	2.821%
$110,000	150	8	10.496%	8.374%	6.641%	5.242%	4.126%	2.563%	1.636%
$110,000	200	8	8.660%	6.661%	5.083%	3.859%	2.927%	1.716%	1.078%
$110,000	300	8	6.609%	4.792%	3.447%	2.478%	1.794%	1.020%	0.690%
$110,000	400	8	5.352%	3.704%	2.548%	1.767%	1.257%	0.744%	0.569%
$110,000	500	8	4.609%	3.081%	2.053%	1.394%	0.993%	0.630%	0.528%
$110,000	600	8	4.023%	2.601%	1.688%	1.137%	0.823%	0.570%	0.513%
$110,000	700	8	3.594%	2.263%	1.447%	0.977%	0.726%	0.543%	0.507%
$110,000	800	8	3.245%	1.992%	1.256%	0.857%	0.659%	0.526%	0.504%
$110,000	900	8	2.954%	1.777%	1.115%	0.774%	0.613%	0.516%	0.502%
$110,000	1,000	8	2.733%	1.619%	1.015%	0.718%	0.585%	0.510%	0.501%
$110,000	1,500	8	1.963%	1.102%	0.715%	0.567%	0.519%	0.503%	0.501%
$110,000	2,000	8	1.554%	0.864%	0.605%	0.527%	0.508%	0.502%	0.501%
$110,000	3,000	8	1.102%	0.655%	0.533%	0.508%	0.503%	0.502%	0.501%
$110,000	4,000	8	0.866%	0.571%	0.513%	0.505%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$110,000	5,000	8	0.726%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	8	0.531%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$120,000	5	8	65.544%	63.828%	62.179%	60.585%	59.047%	56.134%	53.412%
$120,000	10	8	50.959%	48.932%	46.996%	45.143%	43.365%	40.034%	36.973%
$120,000	15	8	42.724%	40.515%	38.417%	36.415%	34.510%	30.959%	27.719%
$120,000	20	8	36.873%	34.528%	32.304%	30.205%	28.217%	24.545%	21.233%
$120,000	25	8	32.485%	30.054%	27.761%	25.610%	23.592%	19.942%	16.769%
$120,000	50	8	21.341%	18.883%	16.674%	14.696%	12.926%	9.956%	7.631%
$120,000	100	8	13.988%	11.681%	9.709%	8.034%	6.626%	4.474%	3.029%
$120,000	150	8	10.828%	8.689%	6.931%	5.506%	4.363%	2.739%	1.759%
$120,000	200	8	8.938%	6.920%	5.316%	4.064%	3.103%	1.836%	1.153%
$120,000	300	8	6.827%	4.987%	3.614%	2.615%	1.904%	1.082%	0.721%
$120,000	400	8	5.529%	3.856%	2.671%	1.861%	1.327%	0.776%	0.582%
$120,000	500	8	4.765%	3.211%	2.155%	1.470%	1.045%	0.650%	0.534%
$120,000	600	8	4.161%	2.713%	1.772%	1.195%	0.860%	0.583%	0.517%
$120,000	700	8	3.718%	2.361%	1.517%	1.024%	0.754%	0.551%	0.509%
$120,000	800	8	3.357%	2.078%	1.315%	0.895%	0.680%	0.532%	0.505%
$120,000	900	8	3.056%	1.854%	1.166%	0.805%	0.629%	0.519%	0.503%
$120,000	1,000	8	2.829%	1.689%	1.059%	0.744%	0.598%	0.513%	0.502%
$120,000	1,500	8	2.035%	1.147%	0.739%	0.578%	0.523%	0.503%	0.501%
$120,000	2,000	8	1.613%	0.896%	0.619%	0.532%	0.509%	0.502%	0.501%
$120,000	3,000	8	1.145%	0.673%	0.538%	0.509%	0.504%	0.502%	0.501%
$120,000	4,000	8	0.897%	0.581%	0.514%	0.505%	0.503%	0.502%	0.501%
$120,000	5,000	8	0.748%	0.540%	0.508%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	8	0.535%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	8	66.056%	64.361%	62.729%	61.152%	59.632%	56.754%	54.066%
$130,000	10	8	51.577%	49.576%	47.666%	45.838%	44.083%	40.800%	37.784%
$130,000	15	8	43.374%	41.197%	39.128%	37.156%	35.280%	31.782%	28.597%
$130,000	20	8	37.541%	35.230%	33.043%	30.978%	29.023%	25.414%	22.162%
$130,000	25	8	33.174%	30.783%	28.531%	26.420%	24.432%	20.806%	17.627%
$130,000	50	8	21.910%	19.450%	17.235%	15.239%	13.452%	10.445%	8.074%
$130,000	100	8	14.367%	12.050%	10.060%	8.366%	6.934%	4.729%	3.227%
$130,000	150	8	11.138%	8.986%	7.205%	5.756%	4.587%	2.909%	1.880%
$130,000	200	8	9.201%	7.167%	5.538%	4.259%	3.271%	1.953%	1.227%
$130,000	300	8	7.031%	5.171%	3.772%	2.745%	2.009%	1.143%	0.752%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	400	8	5.695%	3.999%	2.788%	1.952%	1.396%	0.809%	0.595%
$130,000	500	8	4.911%	3.335%	2.252%	1.543%	1.095%	0.671%	0.541%
$130,000	600	8	4.290%	2.817%	1.851%	1.252%	0.897%	0.596%	0.520%
$130,000	700	8	3.833%	2.453%	1.584%	1.069%	0.782%	0.560%	0.510%
$130,000	800	8	3.461%	2.158%	1.372%	0.932%	0.701%	0.537%	0.506%
$130,000	900	8	3.152%	1.926%	1.215%	0.835%	0.645%	0.523%	0.503%
$130,000	1,000	8	2.918%	1.754%	1.102%	0.769%	0.611%	0.515%	0.502%
$130,000	1,500	8	2.102%	1.189%	0.762%	0.588%	0.527%	0.503%	0.501%
$130,000	2,000	8	1.668%	0.927%	0.632%	0.536%	0.510%	0.502%	0.501%
$130,000	3,000	8	1.185%	0.690%	0.543%	0.510%	0.504%	0.502%	0.501%
$130,000	4,000	8	0.927%	0.590%	0.517%	0.505%	0.503%	0.502%	0.501%
$130,000	5,000	8	0.770%	0.545%	0.509%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	8	0.539%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	8	66.518%	64.840%	63.222%	61.662%	60.158%	57.310%	54.651%
$140,000	10	8	52.120%	50.142%	48.254%	46.446%	44.713%	41.474%	38.496%
$140,000	15	8	43.945%	41.795%	39.752%	37.806%	35.955%	32.505%	29.366%
$140,000	20	8	38.132%	35.851%	33.695%	31.660%	29.734%	26.179%	22.981%
$140,000	25	8	33.785%	31.427%	29.212%	27.134%	25.179%	21.601%	18.431%
$140,000	50	8	22.451%	19.993%	17.773%	15.765%	13.961%	10.919%	8.501%
$140,000	100	8	14.728%	12.403%	10.398%	8.685%	7.230%	4.978%	3.425%
$140,000	150	8	11.431%	9.267%	7.467%	5.993%	4.800%	3.075%	1.999%
$140,000	200	8	9.448%	7.399%	5.748%	4.444%	3.432%	2.067%	1.301%
$140,000	300	8	7.222%	5.345%	3.922%	2.869%	2.111%	1.203%	0.784%
$140,000	400	8	5.851%	4.136%	2.901%	2.041%	1.463%	0.843%	0.609%
$140,000	500	8	5.049%	3.453%	2.346%	1.614%	1.145%	0.692%	0.548%
$140,000	600	8	4.411%	2.916%	1.927%	1.307%	0.933%	0.608%	0.524%
$140,000	700	8	3.934%	2.534%	1.643%	1.108%	0.806%	0.566%	0.511%
$140,000	800	8	3.558%	2.234%	1.426%	0.967%	0.722%	0.543%	0.507%
$140,000	900	8	3.242%	1.995%	1.262%	0.864%	0.662%	0.527%	0.504%
$140,000	1,000	8	3.002%	1.816%	1.144%	0.794%	0.625%	0.518%	0.502%
$140,000	1,500	8	2.165%	1.231%	0.785%	0.598%	0.531%	0.503%	0.501%
$140,000	2,000	8	1.721%	0.957%	0.645%	0.541%	0.511%	0.502%	0.501%
$140,000	3,000	8	1.224%	0.707%	0.549%	0.511%	0.504%	0.502%	0.501%
$140,000	4,000	8	0.955%	0.600%	0.519%	0.505%	0.503%	0.502%	0.501%
$140,000	5,000	8	0.791%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	8	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$140,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	8	66.914%	65.251%	63.645%	62.098%	60.609%	57.786%	55.153%
$150,000	10	8	52.592%	50.634%	48.766%	46.975%	45.261%	42.059%	39.113%
$150,000	15	8	44.444%	42.318%	40.296%	38.373%	36.543%	33.135%	30.036%
$150,000	20	8	38.648%	36.393%	34.265%	32.256%	30.355%	26.845%	23.694%
$150,000	25	8	34.322%	31.993%	29.810%	27.761%	25.834%	22.308%	19.168%
$150,000	50	8	22.956%	20.504%	18.282%	16.264%	14.448%	11.371%	8.913%
$150,000	100	8	15.065%	12.733%	10.718%	8.987%	7.511%	5.217%	3.617%
$150,000	150	8	11.706%	9.531%	7.716%	6.218%	5.003%	3.235%	2.115%
$150,000	200	8	9.678%	7.615%	5.944%	4.619%	3.585%	2.176%	1.374%
$150,000	300	8	7.399%	5.506%	4.062%	2.987%	2.207%	1.262%	0.816%
$150,000	400	8	5.996%	4.265%	3.007%	2.125%	1.527%	0.876%	0.623%
$150,000	500	8	5.176%	3.561%	2.434%	1.680%	1.193%	0.714%	0.556%
$150,000	600	8	4.521%	3.007%	1.998%	1.359%	0.968%	0.621%	0.528%
$150,000	700	8	4.033%	2.614%	1.702%	1.149%	0.833%	0.575%	0.514%
$150,000	800	8	3.648%	2.305%	1.477%	1.001%	0.743%	0.549%	0.508%
$150,000	900	8	3.326%	2.059%	1.306%	0.892%	0.679%	0.531%	0.504%
$150,000	1,000	8	3.080%	1.875%	1.183%	0.818%	0.638%	0.521%	0.503%
$150,000	1,500	8	2.225%	1.270%	0.807%	0.609%	0.535%	0.504%	0.501%
$150,000	2,000	8	1.770%	0.985%	0.658%	0.546%	0.513%	0.502%	0.501%
$150,000	3,000	8	1.260%	0.724%	0.554%	0.513%	0.504%	0.502%	0.501%
$150,000	4,000	8	0.982%	0.609%	0.521%	0.506%	0.503%	0.502%	0.501%
$150,000	5,000	8	0.811%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	8	0.548%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	8	67.000%	65.345%	63.752%	62.214%	60.733%	57.933%	55.332%
$160,000	10	8	52.497%	50.533%	48.660%	46.877%	45.172%	41.971%	39.036%
$160,000	15	8	44.802%	42.689%	40.684%	38.785%	36.983%	33.631%	30.582%
$160,000	20	8	39.572%	37.346%	35.238%	33.247%	31.368%	27.898%	24.774%
$160,000	25	8	34.989%	32.700%	30.553%	28.528%	26.623%	23.133%	20.028%
$160,000	50	8	23.632%	21.219%	19.022%	17.032%	15.227%	12.125%	9.616%
$160,000	100	8	15.200%	12.916%	10.931%	9.225%	7.762%	5.461%	3.832%
$160,000	150	8	11.871%	9.708%	7.892%	6.388%	5.153%	3.341%	2.180%
$160,000	200	8	9.825%	7.768%	6.098%	4.765%	3.710%	2.253%	1.415%
$160,000	300	8	7.509%	5.642%	4.204%	3.120%	2.320%	1.338%	0.862%
$160,000	400	8	6.188%	4.460%	3.187%	2.277%	1.647%	0.942%	0.653%
$160,000	500	8	5.301%	3.677%	2.538%	1.768%	1.264%	0.753%	0.575%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$160,000	600	8	4.677%	3.153%	2.119%	1.450%	1.035%	0.654%	0.540%
$160,000	700	8	4.156%	2.717%	1.778%	1.199%	0.864%	0.588%	0.520%
$160,000	800	8	3.807%	2.427%	1.559%	1.049%	0.770%	0.555%	0.511%
$160,000	900	8	3.440%	2.145%	1.359%	0.919%	0.692%	0.534%	0.505%
$160,000	1,000	8	3.149%	1.926%	1.212%	0.830%	0.642%	0.523%	0.504%
$160,000	1,500	8	2.311%	1.322%	0.832%	0.619%	0.538%	0.504%	0.501%
$160,000	2,000	8	1.803%	1.004%	0.666%	0.547%	0.512%	0.502%	0.501%
$160,000	3,000	8	1.259%	0.721%	0.552%	0.512%	0.504%	0.502%	0.501%
$160,000	4,000	8	0.980%	0.610%	0.522%	0.506%	0.503%	0.502%	0.501%
$160,000	5,000	8	0.811%	0.557%	0.511%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	8	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	8	67.559%	65.918%	64.335%	62.810%	61.343%	58.563%	55.972%
$170,000	10	8	53.349%	51.425%	49.587%	47.825%	46.142%	42.999%	40.107%
$170,000	15	8	45.261%	43.174%	41.188%	39.301%	37.507%	34.165%	31.135%
$170,000	20	8	39.502%	37.291%	35.209%	33.242%	31.382%	27.949%	24.873%
$170,000	25	8	35.215%	32.936%	30.804%	28.802%	26.920%	23.481%	20.417%
$170,000	50	8	23.852%	21.421%	19.203%	17.181%	15.351%	12.217%	9.688%
$170,000	100	8	15.675%	13.338%	11.306%	9.549%	8.036%	5.669%	3.990%
$170,000	150	8	12.208%	10.014%	8.174%	6.641%	5.383%	3.535%	2.339%
$170,000	200	8	10.094%	8.011%	6.310%	4.945%	3.873%	2.385%	1.517%
$170,000	300	8	7.721%	5.801%	4.321%	3.208%	2.387%	1.376%	0.881%
$170,000	400	8	6.261%	4.500%	3.205%	2.283%	1.649%	0.941%	0.652%
$170,000	500	8	5.410%	3.762%	2.597%	1.806%	1.287%	0.756%	0.572%
$170,000	600	8	4.725%	3.178%	2.131%	1.456%	1.035%	0.648%	0.537%
$170,000	700	8	4.216%	2.762%	1.813%	1.228%	0.884%	0.593%	0.518%
$170,000	800	8	3.808%	2.432%	1.570%	1.062%	0.779%	0.560%	0.510%
$170,000	900	8	3.480%	2.178%	1.390%	0.946%	0.710%	0.539%	0.506%
$170,000	1,000	8	3.224%	1.984%	1.258%	0.864%	0.664%	0.527%	0.504%
$170,000	1,500	8	2.335%	1.344%	0.849%	0.629%	0.543%	0.505%	0.501%
$170,000	2,000	8	1.860%	1.038%	0.684%	0.555%	0.516%	0.503%	0.501%
$170,000	3,000	8	1.328%	0.755%	0.566%	0.516%	0.505%	0.502%	0.501%
$170,000	4,000	8	1.032%	0.627%	0.525%	0.506%	0.503%	0.502%	0.501%
$170,000	5,000	8	0.847%	0.566%	0.512%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	8	0.556%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	8	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	8	67.818%	66.186%	64.612%	63.097%	61.639%	58.875%	56.301%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$180,000	10	8	53.650%	51.738%	49.912%	48.162%	46.492%	43.373%	40.503%
$180,000	15	8	45.591%	43.519%	41.548%	39.676%	37.896%	34.582%	31.579%
$180,000	20	8	39.852%	37.659%	35.594%	33.645%	31.801%	28.401%	25.355%
$180,000	25	8	35.580%	33.322%	31.210%	29.227%	27.365%	23.959%	20.927%
$180,000	50	8	24.245%	21.827%	19.613%	17.593%	15.762%	12.606%	10.045%
$180,000	100	8	15.944%	13.607%	11.568%	9.800%	8.274%	5.877%	4.165%
$180,000	150	8	12.429%	10.229%	8.378%	6.832%	5.556%	3.673%	2.445%
$180,000	200	8	10.278%	8.185%	6.473%	5.093%	4.004%	2.482%	1.585%
$180,000	300	8	7.864%	5.933%	4.438%	3.309%	2.470%	1.428%	0.911%
$180,000	400	8	6.378%	4.605%	3.294%	2.356%	1.704%	0.972%	0.667%
$180,000	500	8	5.514%	3.852%	2.670%	1.864%	1.330%	0.777%	0.580%
$180,000	600	8	4.814%	3.254%	2.191%	1.501%	1.067%	0.661%	0.541%
$180,000	700	8	4.296%	2.828%	1.864%	1.264%	0.909%	0.602%	0.521%
$180,000	800	8	3.881%	2.491%	1.614%	1.092%	0.798%	0.567%	0.512%
$180,000	900	8	3.548%	2.231%	1.428%	0.970%	0.725%	0.544%	0.507%
$180,000	1,000	8	3.289%	2.033%	1.292%	0.886%	0.676%	0.530%	0.504%
$180,000	1,500	8	2.383%	1.377%	0.868%	0.639%	0.547%	0.506%	0.501%
$180,000	2,000	8	1.900%	1.063%	0.696%	0.560%	0.517%	0.503%	0.501%
$180,000	3,000	8	1.358%	0.770%	0.571%	0.517%	0.505%	0.502%	0.501%
$180,000	4,000	8	1.055%	0.636%	0.527%	0.507%	0.503%	0.502%	0.501%
$180,000	5,000	8	0.865%	0.571%	0.513%	0.505%	0.503%	0.502%	0.501%
$180,000	10,000	8	0.561%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	8	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$190,000	5	8	68.034%	66.409%	64.842%	63.335%	61.885%	59.136%	56.576%
$190,000	10	8	53.912%	52.011%	50.195%	48.457%	46.798%	43.699%	40.847%
$190,000	15	8	45.879%	43.821%	41.863%	40.004%	38.236%	34.946%	31.967%
$190,000	20	8	40.159%	37.983%	35.934%	33.999%	32.170%	28.797%	25.778%
$190,000	25	8	35.903%	33.664%	31.570%	29.604%	27.758%	24.383%	21.377%
$190,000	50	8	24.603%	22.200%	19.992%	17.976%	16.145%	12.974%	10.383%
$190,000	100	8	16.192%	13.856%	11.813%	10.035%	8.497%	6.072%	4.331%
$190,000	150	8	12.632%	10.428%	8.567%	7.008%	5.718%	3.803%	2.545%
$190,000	200	8	10.447%	8.346%	6.623%	5.230%	4.125%	2.573%	1.649%
$190,000	300	8	7.997%	6.055%	4.548%	3.404%	2.549%	1.479%	0.941%
$190,000	400	8	6.486%	4.703%	3.377%	2.424%	1.757%	1.002%	0.681%
$190,000	500	8	5.609%	3.935%	2.738%	1.917%	1.371%	0.797%	0.588%
$190,000	600	8	4.897%	3.324%	2.247%	1.542%	1.097%	0.674%	0.545%
$190,000	700	8	4.371%	2.889%	1.912%	1.298%	0.932%	0.611%	0.523%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	800	8	3.950%	2.547%	1.655%	1.120%	0.816%	0.573%	0.514%
$190,000	900	8	3.611%	2.281%	1.464%	0.994%	0.740%	0.548%	0.508%
$190,000	1,000	8	3.348%	2.080%	1.324%	0.906%	0.688%	0.534%	0.505%
$190,000	1,500	8	2.429%	1.408%	0.887%	0.649%	0.552%	0.506%	0.501%
$190,000	2,000	8	1.938%	1.086%	0.707%	0.565%	0.519%	0.503%	0.501%
$190,000	3,000	8	1.386%	0.784%	0.576%	0.518%	0.505%	0.502%	0.501%
$190,000	4,000	8	1.077%	0.644%	0.530%	0.507%	0.503%	0.502%	0.501%
$190,000	5,000	8	0.881%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$190,000	10,000	8	0.565%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	8	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	8	68.221%	66.602%	65.042%	63.542%	62.098%	59.362%	56.815%
$200,000	10	8	54.144%	52.253%	50.446%	48.717%	47.068%	43.986%	41.151%
$200,000	15	8	46.136%	44.089%	42.143%	40.296%	38.539%	35.270%	32.312%
$200,000	20	8	40.431%	38.270%	36.235%	34.313%	32.497%	29.149%	26.153%
$200,000	25	8	36.188%	33.966%	31.887%	29.936%	28.104%	24.755%	21.774%
$200,000	50	8	24.921%	22.533%	20.333%	18.323%	16.494%	13.315%	10.699%
$200,000	100	8	16.417%	14.080%	12.035%	10.249%	8.700%	6.251%	4.484%
$200,000	150	8	12.817%	10.609%	8.740%	7.172%	5.870%	3.925%	2.640%
$200,000	200	8	10.605%	8.497%	6.764%	5.359%	4.239%	2.660%	1.709%
$200,000	300	8	8.120%	6.169%	4.650%	3.492%	2.623%	1.527%	0.970%
$200,000	400	8	6.587%	4.794%	3.455%	2.489%	1.806%	1.030%	0.695%
$200,000	500	8	5.697%	4.012%	2.802%	1.968%	1.409%	0.815%	0.596%
$200,000	600	8	4.974%	3.390%	2.300%	1.581%	1.125%	0.686%	0.550%
$200,000	700	8	4.440%	2.947%	1.957%	1.331%	0.954%	0.619%	0.526%
$200,000	800	8	4.013%	2.598%	1.694%	1.147%	0.833%	0.579%	0.515%
$200,000	900	8	3.670%	2.327%	1.498%	1.016%	0.754%	0.552%	0.509%
$200,000	1,000	8	3.404%	2.123%	1.354%	0.925%	0.699%	0.537%	0.506%
$200,000	1,500	8	2.471%	1.437%	0.905%	0.658%	0.556%	0.507%	0.501%
$200,000	2,000	8	1.973%	1.107%	0.718%	0.569%	0.520%	0.503%	0.501%
$200,000	3,000	8	1.413%	0.797%	0.581%	0.520%	0.506%	0.502%	0.501%
$200,000	4,000	8	1.097%	0.653%	0.532%	0.507%	0.503%	0.502%	0.501%
$200,000	5,000	8	0.896%	0.581%	0.515%	0.505%	0.503%	0.502%	0.501%
$200,000	10,000	8	0.569%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	8	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	8	68.605%	66.999%	65.454%	63.967%	62.537%	59.828%	57.306%
$225,000	10	8	54.628%	52.758%	50.969%	49.260%	47.632%	44.586%	41.785%
$225,000	15	8	46.693%	44.670%	42.749%	40.925%	39.190%	35.966%	33.052%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$225,000	20	8	41.023%	38.893%	36.886%	34.991%	33.202%	29.905%	26.958%
$225,000	25	8	36.804%	34.617%	32.571%	30.650%	28.848%	25.553%	22.623%
$225,000	50	8	25.601%	23.250%	21.080%	19.092%	17.274%	14.093%	11.447%
$225,000	100	8	16.925%	14.588%	12.539%	10.742%	9.174%	6.670%	4.849%
$225,000	150	8	13.234%	11.019%	9.136%	7.548%	6.220%	4.214%	2.864%
$225,000	200	8	10.966%	8.844%	7.091%	5.659%	4.509%	2.867%	1.856%
$225,000	300	8	8.402%	6.429%	4.885%	3.697%	2.798%	1.641%	1.038%
$225,000	400	8	6.818%	5.002%	3.634%	2.637%	1.924%	1.097%	0.729%
$225,000	500	8	5.897%	4.188%	2.949%	2.084%	1.497%	0.861%	0.615%
$225,000	600	8	5.150%	3.541%	2.422%	1.673%	1.192%	0.715%	0.560%
$225,000	700	8	4.599%	3.080%	2.060%	1.407%	1.006%	0.640%	0.532%
$225,000	800	8	4.159%	2.718%	1.784%	1.210%	0.874%	0.593%	0.519%
$225,000	900	8	3.796%	2.428%	1.571%	1.065%	0.784%	0.560%	0.511%
$225,000	1,000	8	3.530%	2.222%	1.424%	0.970%	0.727%	0.545%	0.507%
$225,000	1,500	8	2.567%	1.504%	0.946%	0.679%	0.566%	0.508%	0.501%
$225,000	2,000	8	2.052%	1.157%	0.744%	0.581%	0.524%	0.503%	0.501%
$225,000	3,000	8	1.472%	0.827%	0.593%	0.524%	0.506%	0.502%	0.501%
$225,000	4,000	8	1.143%	0.671%	0.537%	0.508%	0.503%	0.502%	0.501%
$225,000	5,000	8	0.931%	0.592%	0.517%	0.505%	0.503%	0.502%	0.501%
$225,000	10,000	8	0.578%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	8	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	8	68.896%	67.300%	65.765%	64.289%	62.869%	60.180%	57.677%
$250,000	10	8	54.996%	53.141%	51.366%	49.673%	48.060%	45.041%	42.266%
$250,000	15	8	47.128%	45.123%	43.221%	41.416%	39.697%	36.508%	33.627%
$250,000	20	8	41.473%	39.366%	37.381%	35.508%	33.738%	30.481%	27.569%
$250,000	25	8	37.282%	35.122%	33.099%	31.203%	29.423%	26.170%	23.279%
$250,000	50	8	26.135%	23.816%	21.678%	19.716%	17.917%	14.751%	12.099%
$250,000	100	8	17.361%	15.026%	12.972%	11.166%	9.590%	7.043%	5.172%
$250,000	150	8	13.591%	11.372%	9.479%	7.874%	6.528%	4.471%	3.069%
$250,000	200	8	11.276%	9.145%	7.376%	5.923%	4.747%	3.054%	1.993%
$250,000	300	8	8.641%	6.654%	5.090%	3.877%	2.952%	1.744%	1.102%
$250,000	400	8	7.012%	5.180%	3.790%	2.766%	2.027%	1.158%	0.760%
$250,000	500	8	6.066%	4.338%	3.075%	2.185%	1.574%	0.902%	0.633%
$250,000	600	8	5.302%	3.673%	2.528%	1.754%	1.250%	0.742%	0.570%
$250,000	700	8	4.735%	3.195%	2.152%	1.475%	1.053%	0.659%	0.539%
$250,000	800	8	4.282%	2.821%	1.862%	1.266%	0.911%	0.606%	0.523%
$250,000	900	8	3.910%	2.520%	1.639%	1.111%	0.813%	0.570%	0.513%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	1,000	8	3.638%	2.308%	1.486%	1.011%	0.752%	0.552%	0.509%
$250,000	1,500	8	2.647%	1.561%	0.982%	0.699%	0.575%	0.510%	0.502%
$250,000	2,000	8	2.118%	1.200%	0.767%	0.591%	0.528%	0.503%	0.501%
$250,000	3,000	8	1.522%	0.854%	0.604%	0.527%	0.507%	0.502%	0.501%
$250,000	4,000	8	1.182%	0.688%	0.542%	0.509%	0.504%	0.502%	0.501%
$250,000	5,000	8	0.961%	0.602%	0.519%	0.505%	0.503%	0.502%	0.501%
$250,000	10,000	8	0.586%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	8	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	8	69.073%	67.484%	65.955%	64.487%	63.073%	60.396%	57.905%
$275,000	10	8	55.230%	53.385%	51.619%	49.936%	48.332%	45.331%	42.573%
$275,000	15	8	47.414%	45.420%	43.531%	41.737%	40.029%	36.864%	34.004%
$275,000	20	8	41.767%	39.676%	37.704%	35.845%	34.088%	30.855%	27.967%
$275,000	25	8	37.603%	35.459%	33.453%	31.572%	29.806%	26.580%	23.715%
$275,000	50	8	26.498%	24.201%	22.084%	20.144%	18.363%	15.220%	12.574%
$275,000	100	8	17.679%	15.352%	13.296%	11.484%	9.900%	7.330%	5.416%
$275,000	150	8	13.855%	11.633%	9.735%	8.120%	6.760%	4.670%	3.232%
$275,000	200	8	11.499%	9.365%	7.584%	6.118%	4.926%	3.196%	2.100%
$275,000	300	8	8.815%	6.820%	5.241%	4.012%	3.067%	1.825%	1.153%
$275,000	400	8	7.149%	5.306%	3.902%	2.861%	2.104%	1.204%	0.786%
$275,000	500	8	6.185%	4.445%	3.165%	2.259%	1.631%	0.933%	0.648%
$275,000	600	8	5.408%	3.766%	2.604%	1.812%	1.292%	0.763%	0.578%
$275,000	700	8	4.833%	3.278%	2.217%	1.524%	1.088%	0.673%	0.544%
$275,000	800	8	4.370%	2.895%	1.920%	1.306%	0.938%	0.616%	0.526%
$275,000	900	8	3.991%	2.587%	1.688%	1.145%	0.834%	0.577%	0.515%
$275,000	1,000	8	3.715%	2.369%	1.531%	1.041%	0.771%	0.558%	0.510%
$275,000	1,500	8	2.705%	1.603%	1.008%	0.713%	0.582%	0.511%	0.502%
$275,000	2,000	8	2.166%	1.231%	0.784%	0.598%	0.531%	0.504%	0.501%
$275,000	3,000	8	1.558%	0.873%	0.612%	0.530%	0.508%	0.502%	0.501%
$275,000	4,000	8	1.210%	0.700%	0.546%	0.510%	0.504%	0.502%	0.501%
$275,000	5,000	8	0.982%	0.610%	0.521%	0.506%	0.503%	0.502%	0.501%
$275,000	10,000	8	0.592%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	8	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	8	69.226%	67.642%	66.120%	64.657%	63.248%	60.582%	58.100%
$300,000	10	8	55.419%	53.581%	51.823%	50.147%	48.552%	45.565%	42.820%
$300,000	15	8	47.648%	45.665%	43.785%	42.001%	40.303%	37.155%	34.312%
$300,000	20	8	42.007%	39.927%	37.967%	36.118%	34.371%	31.159%	28.290%
$300,000	25	8	37.861%	35.731%	33.737%	31.868%	30.113%	26.909%	24.065%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	50	8	26.791%	24.511%	22.411%	20.488%	18.723%	15.608%	12.978%
$300,000	100	8	17.950%	15.634%	13.583%	11.766%	10.178%	7.592%	5.646%
$300,000	150	8	14.090%	11.868%	9.966%	8.344%	6.972%	4.854%	3.386%
$300,000	200	8	11.700%	9.561%	7.774%	6.297%	5.091%	3.329%	2.201%
$300,000	300	8	8.969%	6.967%	5.377%	4.133%	3.173%	1.900%	1.202%
$300,000	400	8	7.271%	5.418%	4.003%	2.947%	2.176%	1.248%	0.811%
$300,000	500	8	6.290%	4.540%	3.247%	2.326%	1.685%	0.962%	0.662%
$300,000	600	8	5.503%	3.850%	2.673%	1.866%	1.333%	0.784%	0.586%
$300,000	700	8	4.920%	3.353%	2.277%	1.570%	1.121%	0.688%	0.550%
$300,000	800	8	4.450%	2.962%	1.972%	1.344%	0.963%	0.626%	0.529%
$300,000	900	8	4.064%	2.647%	1.734%	1.177%	0.855%	0.585%	0.517%
$300,000	1,000	8	3.778%	2.420%	1.568%	1.066%	0.785%	0.561%	0.511%
$300,000	1,500	8	2.757%	1.641%	1.032%	0.726%	0.588%	0.512%	0.502%
$300,000	2,000	8	2.208%	1.258%	0.799%	0.605%	0.534%	0.504%	0.501%
$300,000	3,000	8	1.589%	0.890%	0.619%	0.532%	0.509%	0.502%	0.501%
$300,000	4,000	8	1.235%	0.711%	0.549%	0.511%	0.504%	0.502%	0.501%
$300,000	5,000	8	1.002%	0.617%	0.523%	0.506%	0.503%	0.502%	0.501%
$300,000	10,000	8	0.598%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	8	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	8	69.350%	67.770%	66.252%	64.794%	63.390%	60.732%	58.259%
$325,000	10	8	55.569%	53.738%	51.986%	50.317%	48.728%	45.752%	43.019%
$325,000	15	8	47.846%	45.871%	44.000%	42.224%	40.533%	37.401%	34.573%
$325,000	20	8	42.213%	40.143%	38.193%	36.353%	34.615%	31.421%	28.568%
$325,000	25	8	38.083%	35.965%	33.982%	32.123%	30.378%	27.193%	24.367%
$325,000	50	8	27.044%	24.779%	22.694%	20.786%	19.034%	15.945%	13.336%
$325,000	100	8	18.197%	15.891%	13.848%	12.034%	10.442%	7.843%	5.875%
$325,000	150	8	14.308%	12.090%	10.184%	8.557%	7.177%	5.035%	3.537%
$325,000	200	8	11.890%	9.749%	7.956%	6.470%	5.251%	3.459%	2.301%
$325,000	300	8	9.116%	7.108%	5.507%	4.252%	3.277%	1.974%	1.251%
$325,000	400	8	7.388%	5.527%	4.101%	3.031%	2.247%	1.292%	0.836%
$325,000	500	8	6.391%	4.631%	3.326%	2.391%	1.736%	0.992%	0.677%
$325,000	600	8	5.594%	3.931%	2.741%	1.919%	1.372%	0.804%	0.594%
$325,000	700	8	5.003%	3.425%	2.335%	1.615%	1.154%	0.702%	0.555%
$325,000	800	8	4.527%	3.027%	2.023%	1.381%	0.989%	0.636%	0.533%
$325,000	900	8	4.134%	2.705%	1.778%	1.208%	0.876%	0.592%	0.519%
$325,000	1,000	8	3.845%	2.474%	1.609%	1.094%	0.803%	0.567%	0.512%
$325,000	1,500	8	2.807%	1.677%	1.055%	0.740%	0.595%	0.513%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$325,000	2,000	8	2.249%	1.285%	0.814%	0.613%	0.536%	0.504%	0.501%
$325,000	3,000	8	1.619%	0.907%	0.626%	0.535%	0.509%	0.502%	0.501%
$325,000	4,000	8	1.258%	0.721%	0.552%	0.512%	0.504%	0.502%	0.501%
$325,000	5,000	8	1.020%	0.624%	0.525%	0.506%	0.503%	0.502%	0.501%
$325,000	10,000	8	0.603%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	8	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$350,000	5	8	69.435%	67.859%	66.345%	64.890%	63.489%	60.837%	58.370%
$350,000	10	8	55.681%	53.854%	52.108%	50.444%	48.859%	45.892%	43.167%
$350,000	15	8	47.998%	46.030%	44.165%	42.395%	40.710%	37.590%	34.773%
$350,000	20	8	42.369%	40.307%	38.364%	36.531%	34.799%	31.618%	28.777%
$350,000	25	8	38.250%	36.141%	34.166%	32.315%	30.577%	27.406%	24.593%
$350,000	50	8	27.227%	24.972%	22.899%	21.002%	19.259%	16.188%	13.596%
$350,000	100	8	18.382%	16.086%	14.050%	12.240%	10.649%	8.042%	6.060%
$350,000	150	8	14.474%	12.262%	10.356%	8.724%	7.338%	5.179%	3.658%
$350,000	200	8	12.039%	9.898%	8.100%	6.608%	5.381%	3.566%	2.385%
$350,000	300	8	9.235%	7.223%	5.615%	4.350%	3.365%	2.038%	1.294%
$350,000	400	8	7.485%	5.618%	4.183%	3.103%	2.307%	1.331%	0.859%
$350,000	500	8	6.473%	4.705%	3.391%	2.446%	1.780%	1.017%	0.690%
$350,000	600	8	5.670%	3.997%	2.798%	1.964%	1.406%	0.821%	0.602%
$350,000	700	8	5.071%	3.485%	2.384%	1.652%	1.181%	0.715%	0.560%
$350,000	800	8	4.590%	3.081%	2.066%	1.413%	1.011%	0.645%	0.536%
$350,000	900	8	4.192%	2.753%	1.816%	1.235%	0.895%	0.599%	0.521%
$350,000	1,000	8	3.900%	2.519%	1.643%	1.117%	0.818%	0.573%	0.514%
$350,000	1,500	8	2.847%	1.707%	1.075%	0.751%	0.601%	0.514%	0.502%
$350,000	2,000	8	2.281%	1.307%	0.827%	0.619%	0.539%	0.505%	0.501%
$350,000	3,000	8	1.643%	0.921%	0.632%	0.537%	0.510%	0.502%	0.501%
$350,000	4,000	8	1.277%	0.730%	0.555%	0.512%	0.504%	0.502%	0.501%
$350,000	5,000	8	1.035%	0.629%	0.526%	0.506%	0.503%	0.502%	0.501%
$350,000	10,000	8	0.608%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	8	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	8	69.506%	67.933%	66.421%	64.969%	63.570%	60.924%	58.462%
$375,000	10	8	55.777%	53.954%	52.212%	50.552%	48.971%	46.011%	43.294%
$375,000	15	8	48.134%	46.171%	44.312%	42.547%	40.867%	37.757%	34.949%
$375,000	20	8	42.503%	40.447%	38.510%	36.683%	34.956%	31.786%	28.955%
$375,000	25	8	38.389%	36.287%	34.318%	32.474%	30.742%	27.582%	24.780%
$375,000	50	8	27.379%	25.133%	23.069%	21.180%	19.446%	16.390%	13.811%
$375,000	100	8	18.540%	16.255%	14.225%	12.421%	10.833%	8.221%	6.229%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	150	8	14.619%	12.412%	10.508%	8.875%	7.484%	5.309%	3.771%
$375,000	200	8	12.172%	10.031%	8.229%	6.732%	5.498%	3.664%	2.462%
$375,000	300	8	9.344%	7.329%	5.716%	4.441%	3.448%	2.100%	1.335%
$375,000	400	8	7.574%	5.701%	4.260%	3.170%	2.365%	1.370%	0.882%
$375,000	500	8	6.549%	4.774%	3.452%	2.497%	1.822%	1.041%	0.704%
$375,000	600	8	5.740%	4.059%	2.851%	2.006%	1.438%	0.837%	0.609%
$375,000	700	8	5.134%	3.539%	2.430%	1.687%	1.207%	0.728%	0.565%
$375,000	800	8	4.647%	3.129%	2.105%	1.442%	1.031%	0.653%	0.539%
$375,000	900	8	4.244%	2.797%	1.850%	1.260%	0.911%	0.605%	0.523%
$375,000	1,000	8	3.950%	2.560%	1.674%	1.139%	0.832%	0.577%	0.515%
$375,000	1,500	8	2.883%	1.734%	1.093%	0.762%	0.606%	0.515%	0.502%
$375,000	2,000	8	2.310%	1.327%	0.839%	0.624%	0.541%	0.505%	0.501%
$375,000	3,000	8	1.665%	0.933%	0.638%	0.539%	0.511%	0.502%	0.501%
$375,000	4,000	8	1.293%	0.738%	0.558%	0.513%	0.504%	0.502%	0.501%
$375,000	5,000	8	1.048%	0.635%	0.527%	0.507%	0.503%	0.502%	0.501%
$375,000	10,000	8	0.612%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	8	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	8	69.574%	68.003%	66.494%	65.044%	63.648%	61.007%	58.549%
$400,000	10	8	55.868%	54.049%	52.310%	50.654%	49.077%	46.123%	43.412%
$400,000	15	8	48.262%	46.305%	44.450%	42.690%	41.015%	37.913%	35.114%
$400,000	20	8	42.627%	40.576%	38.645%	36.823%	35.101%	31.941%	29.119%
$400,000	25	8	38.519%	36.422%	34.460%	32.621%	30.895%	27.745%	24.953%
$400,000	50	8	27.517%	25.279%	23.223%	21.342%	19.615%	16.571%	14.004%
$400,000	100	8	18.681%	16.406%	14.384%	12.585%	11.001%	8.392%	6.391%
$400,000	150	8	14.754%	12.551%	10.650%	9.017%	7.623%	5.436%	3.881%
$400,000	200	8	12.296%	10.156%	8.352%	6.850%	5.610%	3.759%	2.537%
$400,000	300	8	9.445%	7.429%	5.811%	4.528%	3.526%	2.159%	1.375%
$400,000	400	8	7.657%	5.780%	4.331%	3.234%	2.419%	1.407%	0.905%
$400,000	500	8	6.620%	4.838%	3.509%	2.546%	1.862%	1.065%	0.717%
$400,000	600	8	5.804%	4.117%	2.900%	2.046%	1.469%	0.853%	0.616%
$400,000	700	8	5.192%	3.590%	2.473%	1.720%	1.231%	0.739%	0.571%
$400,000	800	8	4.699%	3.174%	2.142%	1.469%	1.051%	0.662%	0.542%
$400,000	900	8	4.293%	2.838%	1.882%	1.283%	0.927%	0.612%	0.525%
$400,000	1,000	8	3.996%	2.598%	1.703%	1.160%	0.846%	0.582%	0.516%
$400,000	1,500	8	2.916%	1.760%	1.110%	0.772%	0.611%	0.516%	0.503%
$400,000	2,000	8	2.337%	1.345%	0.849%	0.630%	0.544%	0.505%	0.501%
$400,000	3,000	8	1.685%	0.944%	0.643%	0.541%	0.511%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$400,000	4,000	8	1.309%	0.745%	0.561%	0.514%	0.504%	0.502%	0.501%
$400,000	5,000	8	1.061%	0.639%	0.529%	0.507%	0.503%	0.502%	0.501%
$400,000	10,000	8	0.616%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	8	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	8	69.637%	68.069%	66.562%	65.114%	63.720%	61.083%	58.629%
$425,000	10	8	55.953%	54.136%	52.400%	50.748%	49.174%	46.225%	43.520%
$425,000	15	8	48.382%	46.429%	44.579%	42.822%	41.152%	38.058%	35.265%
$425,000	20	8	42.741%	40.696%	38.769%	36.951%	35.234%	32.082%	29.268%
$425,000	25	8	38.639%	36.548%	34.591%	32.758%	31.036%	27.895%	25.111%
$425,000	50	8	27.643%	25.411%	23.362%	21.488%	19.767%	16.735%	14.178%
$425,000	100	8	18.806%	16.540%	14.526%	12.733%	11.154%	8.548%	6.542%
$425,000	150	8	14.877%	12.678%	10.780%	9.149%	7.753%	5.556%	3.987%
$425,000	200	8	12.412%	10.273%	8.468%	6.962%	5.716%	3.851%	2.610%
$425,000	300	8	9.538%	7.520%	5.899%	4.609%	3.598%	2.213%	1.414%
$425,000	400	8	7.733%	5.852%	4.398%	3.294%	2.471%	1.441%	0.926%
$425,000	500	8	6.684%	4.897%	3.562%	2.591%	1.899%	1.087%	0.729%
$425,000	600	8	5.863%	4.170%	2.945%	2.083%	1.498%	0.869%	0.624%
$425,000	700	8	5.245%	3.637%	2.512%	1.751%	1.254%	0.751%	0.576%
$425,000	800	8	4.746%	3.216%	2.175%	1.495%	1.069%	0.670%	0.545%
$425,000	900	8	4.337%	2.876%	1.912%	1.305%	0.942%	0.618%	0.527%
$425,000	1,000	8	4.038%	2.632%	1.730%	1.179%	0.858%	0.587%	0.518%
$425,000	1,500	8	2.946%	1.783%	1.125%	0.781%	0.616%	0.517%	0.503%
$425,000	2,000	8	2.362%	1.362%	0.859%	0.635%	0.546%	0.505%	0.501%
$425,000	3,000	8	1.703%	0.955%	0.648%	0.543%	0.512%	0.502%	0.501%
$425,000	4,000	8	1.323%	0.752%	0.563%	0.514%	0.504%	0.502%	0.501%
$425,000	5,000	8	1.072%	0.644%	0.530%	0.507%	0.503%	0.502%	0.501%
$425,000	10,000	8	0.620%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	8	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	8	69.694%	68.127%	66.623%	65.177%	63.784%	61.151%	58.700%
$450,000	10	8	56.029%	54.215%	52.482%	50.833%	49.261%	46.317%	43.617%
$450,000	15	8	48.487%	46.537%	44.690%	42.938%	41.270%	38.183%	35.397%
$450,000	20	8	42.842%	40.801%	38.877%	37.064%	35.350%	32.205%	29.397%
$450,000	25	8	38.742%	36.656%	34.703%	32.874%	31.156%	28.022%	25.245%
$450,000	50	8	27.748%	25.522%	23.479%	21.610%	19.894%	16.870%	14.322%
$450,000	100	8	18.914%	16.655%	14.648%	12.861%	11.286%	8.685%	6.679%
$450,000	150	8	14.984%	12.790%	10.894%	9.265%	7.869%	5.666%	4.083%
$450,000	200	8	12.513%	10.376%	8.570%	7.062%	5.811%	3.933%	2.677%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$450,000	300	8	9.621%	7.603%	5.978%	4.682%	3.664%	2.264%	1.451%
$450,000	400	8	7.802%	5.918%	4.460%	3.349%	2.519%	1.474%	0.946%
$450,000	500	8	6.742%	4.950%	3.609%	2.631%	1.932%	1.108%	0.741%
$450,000	600	8	5.915%	4.216%	2.985%	2.116%	1.524%	0.882%	0.630%
$450,000	700	8	5.291%	3.678%	2.546%	1.778%	1.274%	0.761%	0.580%
$450,000	800	8	4.787%	3.251%	2.204%	1.516%	1.085%	0.677%	0.548%
$450,000	900	8	4.373%	2.907%	1.936%	1.323%	0.954%	0.623%	0.529%
$450,000	1,000	8	4.073%	2.662%	1.752%	1.195%	0.869%	0.591%	0.519%
$450,000	1,500	8	2.972%	1.802%	1.138%	0.789%	0.621%	0.518%	0.503%
$450,000	2,000	8	2.383%	1.376%	0.868%	0.639%	0.548%	0.506%	0.501%
$450,000	3,000	8	1.718%	0.964%	0.653%	0.545%	0.512%	0.502%	0.501%
$450,000	4,000	8	1.335%	0.758%	0.565%	0.515%	0.504%	0.502%	0.501%
$450,000	5,000	8	1.082%	0.648%	0.531%	0.507%	0.503%	0.502%	0.501%
$450,000	10,000	8	0.623%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	8	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	8	69.742%	68.178%	66.674%	65.230%	63.839%	61.209%	58.761%
$475,000	10	8	56.094%	54.282%	52.552%	50.905%	49.336%	46.396%	43.700%
$475,000	15	8	48.578%	46.632%	44.789%	43.039%	41.375%	38.293%	35.512%
$475,000	20	8	42.933%	40.895%	38.975%	37.165%	35.454%	32.316%	29.514%
$475,000	25	8	38.834%	36.752%	34.802%	32.977%	31.262%	28.135%	25.365%
$475,000	50	8	27.844%	25.623%	23.585%	21.720%	20.009%	16.994%	14.453%
$475,000	100	8	19.010%	16.759%	14.758%	12.977%	11.407%	8.812%	6.808%
$475,000	150	8	15.083%	12.895%	11.002%	9.374%	7.980%	5.772%	4.178%
$475,000	200	8	12.607%	10.473%	8.667%	7.157%	5.904%	4.014%	2.744%
$475,000	300	8	9.700%	7.682%	6.055%	4.754%	3.729%	2.316%	1.488%
$475,000	400	8	7.869%	5.983%	4.519%	3.402%	2.566%	1.506%	0.966%
$475,000	500	8	6.798%	5.003%	3.656%	2.672%	1.965%	1.129%	0.753%
$475,000	600	8	5.966%	4.262%	3.025%	2.148%	1.549%	0.896%	0.637%
$475,000	700	8	5.336%	3.717%	2.579%	1.804%	1.294%	0.771%	0.585%
$475,000	800	8	4.826%	3.285%	2.231%	1.537%	1.100%	0.684%	0.550%
$475,000	900	8	4.409%	2.937%	1.960%	1.340%	0.966%	0.628%	0.530%
$475,000	1,000	8	4.107%	2.690%	1.774%	1.211%	0.879%	0.595%	0.520%
$475,000	1,500	8	2.997%	1.821%	1.151%	0.797%	0.626%	0.519%	0.503%
$475,000	2,000	8	2.403%	1.391%	0.877%	0.644%	0.550%	0.506%	0.501%
$475,000	3,000	8	1.734%	0.973%	0.657%	0.546%	0.513%	0.502%	0.501%
$475,000	4,000	8	1.347%	0.764%	0.568%	0.516%	0.505%	0.502%	0.501%
$475,000	5,000	8	1.092%	0.652%	0.532%	0.508%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	10,000	8	0.626%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	8	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	8	69.782%	68.218%	66.716%	65.274%	63.884%	61.256%	58.811%
$500,000	10	8	56.152%	54.342%	52.614%	50.969%	49.402%	46.466%	43.774%
$500,000	15	8	48.664%	46.721%	44.881%	43.134%	41.472%	38.397%	35.620%
$500,000	20	8	43.019%	40.984%	39.068%	37.261%	35.553%	32.421%	29.624%
$500,000	25	8	38.917%	36.839%	34.893%	33.071%	31.359%	28.238%	25.473%
$500,000	50	8	27.931%	25.715%	23.681%	21.821%	20.114%	17.106%	14.572%
$500,000	100	8	19.095%	16.850%	14.854%	13.079%	11.514%	8.926%	6.925%
$500,000	150	8	15.172%	12.990%	11.100%	9.475%	8.081%	5.872%	4.270%
$500,000	200	8	12.694%	10.563%	8.758%	7.248%	5.992%	4.092%	2.809%
$500,000	300	8	9.775%	7.756%	6.127%	4.823%	3.792%	2.365%	1.525%
$500,000	400	8	7.933%	6.045%	4.576%	3.453%	2.611%	1.539%	0.986%
$500,000	500	8	6.852%	5.053%	3.701%	2.710%	1.998%	1.150%	0.764%
$500,000	600	8	6.015%	4.306%	3.063%	2.180%	1.574%	0.910%	0.643%
$500,000	700	8	5.379%	3.755%	2.611%	1.830%	1.314%	0.780%	0.589%
$500,000	800	8	4.864%	3.317%	2.258%	1.558%	1.115%	0.690%	0.553%
$500,000	900	8	4.443%	2.967%	1.984%	1.358%	0.978%	0.633%	0.532%
$500,000	1,000	8	4.141%	2.718%	1.796%	1.227%	0.890%	0.599%	0.521%
$500,000	1,500	8	3.021%	1.840%	1.164%	0.805%	0.630%	0.520%	0.503%
$500,000	2,000	8	2.423%	1.405%	0.885%	0.648%	0.552%	0.506%	0.501%
$500,000	3,000	8	1.748%	0.982%	0.661%	0.548%	0.513%	0.502%	0.501%
$500,000	4,000	8	1.359%	0.770%	0.570%	0.516%	0.505%	0.502%	0.501%
$500,000	5,000	8	1.101%	0.656%	0.533%	0.508%	0.503%	0.502%	0.501%
$500,000	10,000	8	0.630%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	8	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	9	49.993%	47.644%	45.376%	43.186%	41.065%	37.006%	33.184%
$30,000	10	9	33.337%	30.609%	28.073%	25.721%	23.552%	19.738%	16.532%
$30,000	15	9	26.181%	23.609%	21.256%	19.095%	17.122%	13.694%	10.880%
$30,000	20	9	21.960%	19.422%	17.129%	15.066%	13.213%	10.094%	7.662%
$30,000	25	9	19.103%	16.622%	14.415%	12.459%	10.734%	7.890%	5.752%
$30,000	50	9	12.292%	10.032%	8.125%	6.544%	5.249%	3.363%	2.164%
$30,000	100	9	7.799%	5.847%	4.342%	3.207%	2.368%	1.334%	0.843%
$30,000	150	9	5.869%	4.141%	2.899%	2.032%	1.450%	0.833%	0.606%
$30,000	200	9	4.826%	3.252%	2.181%	1.487%	1.056%	0.655%	0.537%
$30,000	300	9	3.622%	2.274%	1.446%	0.974%	0.725%	0.545%	0.508%
$30,000	400	9	2.912%	1.745%	1.091%	0.757%	0.602%	0.514%	0.502%
$30,000	500	9	2.449%	1.419%	0.889%	0.648%	0.550%	0.505%	0.501%
$30,000	600	9	2.119%	1.201%	0.767%	0.590%	0.528%	0.503%	0.501%
$30,000	700	9	1.866%	1.042%	0.684%	0.555%	0.515%	0.502%	0.501%
$30,000	800	9	1.675%	0.929%	0.631%	0.535%	0.509%	0.502%	0.501%
$30,000	900	9	1.516%	0.843%	0.595%	0.523%	0.506%	0.502%	0.501%
$30,000	1,000	9	1.391%	0.781%	0.572%	0.516%	0.505%	0.502%	0.501%
$30,000	1,500	9	0.988%	0.610%	0.521%	0.506%	0.503%	0.502%	0.501%
$30,000	2,000	9	0.791%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	9	0.619%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	9	0.555%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	9	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	9	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	9	52.016%	49.760%	47.584%	45.479%	43.438%	39.541%	35.880%
$35,000	10	9	35.399%	32.677%	30.113%	27.713%	25.481%	21.505%	18.133%
$35,000	15	9	27.685%	25.096%	22.719%	20.543%	18.545%	15.053%	12.137%
$35,000	20	9	23.249%	20.698%	18.381%	16.282%	14.389%	11.154%	8.589%
$35,000	25	9	20.230%	17.728%	15.487%	13.487%	11.713%	8.758%	6.489%
$35,000	50	9	13.033%	10.742%	8.794%	7.154%	5.800%	3.795%	2.485%
$35,000	100	9	8.311%	6.312%	4.752%	3.555%	2.655%	1.513%	0.944%
$35,000	150	9	6.277%	4.497%	3.193%	2.268%	1.629%	0.924%	0.645%
$35,000	200	9	5.169%	3.540%	2.408%	1.655%	1.172%	0.704%	0.553%
$35,000	300	9	3.877%	2.473%	1.588%	1.066%	0.779%	0.560%	0.511%
$35,000	400	9	3.124%	1.900%	1.192%	0.816%	0.633%	0.520%	0.503%
$35,000	500	9	2.635%	1.548%	0.965%	0.687%	0.568%	0.507%	0.501%
$35,000	600	9	2.283%	1.308%	0.826%	0.616%	0.538%	0.504%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	700	9	2.013%	1.131%	0.729%	0.573%	0.521%	0.503%	0.501%
$35,000	800	9	1.808%	1.004%	0.665%	0.547%	0.512%	0.502%	0.501%
$35,000	900	9	1.638%	0.907%	0.621%	0.531%	0.508%	0.502%	0.501%
$35,000	1,000	9	1.504%	0.837%	0.593%	0.522%	0.506%	0.502%	0.501%
$35,000	1,500	9	1.064%	0.639%	0.528%	0.507%	0.503%	0.502%	0.501%
$35,000	2,000	9	0.846%	0.565%	0.512%	0.505%	0.503%	0.502%	0.501%
$35,000	3,000	9	0.648%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	9	0.570%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	9	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	9	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	9	53.631%	51.448%	49.340%	47.299%	45.322%	41.560%	38.017%
$40,000	10	9	37.213%	34.527%	31.976%	29.572%	27.314%	23.214%	19.683%
$40,000	15	9	29.068%	26.449%	24.043%	21.834%	19.811%	16.259%	13.271%
$40,000	20	9	24.386%	21.831%	19.498%	17.372%	15.444%	12.120%	9.448%
$40,000	25	9	21.232%	18.717%	16.451%	14.415%	12.600%	9.555%	7.182%
$40,000	50	9	13.692%	11.374%	9.387%	7.705%	6.303%	4.194%	2.788%
$40,000	100	9	8.767%	6.733%	5.123%	3.874%	2.922%	1.690%	1.044%
$40,000	150	9	6.639%	4.819%	3.464%	2.487%	1.800%	1.018%	0.688%
$40,000	200	9	5.477%	3.802%	2.619%	1.814%	1.287%	0.754%	0.571%
$40,000	300	9	4.113%	2.662%	1.727%	1.161%	0.838%	0.578%	0.516%
$40,000	400	9	3.316%	2.043%	1.288%	0.875%	0.665%	0.527%	0.504%
$40,000	500	9	2.804%	1.667%	1.039%	0.727%	0.588%	0.510%	0.501%
$40,000	600	9	2.431%	1.406%	0.882%	0.643%	0.550%	0.506%	0.501%
$40,000	700	9	2.146%	1.215%	0.773%	0.592%	0.528%	0.503%	0.501%
$40,000	800	9	1.927%	1.075%	0.700%	0.560%	0.517%	0.502%	0.501%
$40,000	900	9	1.748%	0.969%	0.649%	0.540%	0.511%	0.502%	0.501%
$40,000	1,000	9	1.605%	0.891%	0.615%	0.529%	0.508%	0.502%	0.501%
$40,000	1,500	9	1.134%	0.666%	0.535%	0.508%	0.503%	0.502%	0.501%
$40,000	2,000	9	0.898%	0.581%	0.515%	0.505%	0.503%	0.502%	0.501%
$40,000	3,000	9	0.676%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	9	0.586%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	9	0.545%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	9	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	9	54.997%	52.873%	50.819%	48.832%	46.912%	43.258%	39.816%
$45,000	10	9	38.796%	36.188%	33.693%	31.310%	29.045%	24.896%	21.249%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	15	9	30.377%	27.742%	25.302%	23.056%	20.996%	17.368%	14.309%
$45,000	20	9	25.431%	22.866%	20.523%	18.380%	16.422%	13.024%	10.271%
$45,000	25	9	22.152%	19.626%	17.338%	15.281%	13.434%	10.308%	7.850%
$45,000	50	9	14.300%	11.958%	9.939%	8.221%	6.776%	4.576%	3.081%
$45,000	100	9	9.184%	7.117%	5.467%	4.171%	3.175%	1.860%	1.144%
$45,000	150	9	6.969%	5.115%	3.717%	2.695%	1.965%	1.112%	0.734%
$45,000	200	9	5.754%	4.042%	2.816%	1.967%	1.399%	0.806%	0.592%
$45,000	300	9	4.330%	2.837%	1.860%	1.253%	0.898%	0.598%	0.521%
$45,000	400	9	3.489%	2.176%	1.381%	0.933%	0.698%	0.535%	0.505%
$45,000	500	9	2.958%	1.778%	1.110%	0.768%	0.609%	0.514%	0.502%
$45,000	600	9	2.565%	1.498%	0.937%	0.671%	0.562%	0.508%	0.501%
$45,000	700	9	2.268%	1.295%	0.817%	0.612%	0.536%	0.504%	0.501%
$45,000	800	9	2.039%	1.144%	0.735%	0.575%	0.521%	0.503%	0.501%
$45,000	900	9	1.849%	1.028%	0.676%	0.551%	0.514%	0.502%	0.501%
$45,000	1,000	9	1.699%	0.943%	0.638%	0.537%	0.510%	0.502%	0.501%
$45,000	1,500	9	1.200%	0.694%	0.544%	0.510%	0.504%	0.502%	0.501%
$45,000	2,000	9	0.948%	0.597%	0.518%	0.505%	0.503%	0.502%	0.501%
$45,000	3,000	9	0.704%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	9	0.602%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	9	0.554%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	9	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	9	56.165%	54.089%	52.081%	50.143%	48.272%	44.704%	41.348%
$50,000	10	9	40.155%	37.625%	35.202%	32.877%	30.641%	26.476%	22.766%
$50,000	15	9	31.603%	28.955%	26.493%	24.216%	22.115%	18.395%	15.264%
$50,000	20	9	26.399%	23.822%	21.460%	19.300%	17.324%	13.875%	11.044%
$50,000	25	9	22.991%	20.458%	18.156%	16.079%	14.206%	11.014%	8.486%
$50,000	50	9	14.862%	12.501%	10.458%	8.706%	7.224%	4.941%	3.365%
$50,000	100	9	9.574%	7.479%	5.792%	4.456%	3.419%	2.027%	1.248%
$50,000	150	9	7.276%	5.392%	3.957%	2.894%	2.124%	1.206%	0.782%
$50,000	200	9	6.011%	4.266%	3.001%	2.114%	1.510%	0.860%	0.614%
$50,000	300	9	4.530%	3.001%	1.985%	1.342%	0.958%	0.620%	0.527%
$50,000	400	9	3.651%	2.302%	1.470%	0.991%	0.732%	0.544%	0.507%
$50,000	500	9	3.102%	1.884%	1.180%	0.808%	0.630%	0.518%	0.502%
$50,000	600	9	2.691%	1.587%	0.991%	0.700%	0.575%	0.510%	0.502%
$50,000	700	9	2.382%	1.371%	0.861%	0.633%	0.544%	0.505%	0.501%
$50,000	800	9	2.143%	1.211%	0.770%	0.590%	0.527%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$50,000	900	9	1.944%	1.086%	0.705%	0.562%	0.517%	0.503%	0.501%
$50,000	1,000	9	1.788%	0.995%	0.661%	0.546%	0.512%	0.502%	0.501%
$50,000	1,500	9	1.263%	0.722%	0.552%	0.512%	0.504%	0.502%	0.501%
$50,000	2,000	9	0.995%	0.613%	0.522%	0.506%	0.503%	0.502%	0.501%
$50,000	3,000	9	0.731%	0.536%	0.508%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	9	0.619%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	9	0.564%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	9	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	9	57.169%	55.131%	53.164%	51.268%	49.437%	45.944%	42.662%
$55,000	10	9	41.324%	38.857%	36.495%	34.225%	32.044%	27.937%	24.188%
$55,000	15	9	32.730%	30.084%	27.615%	25.314%	23.176%	19.369%	16.161%
$55,000	20	9	27.296%	24.706%	22.324%	20.143%	18.147%	14.660%	11.767%
$55,000	25	9	23.745%	21.209%	18.899%	16.805%	14.910%	11.669%	9.083%
$55,000	50	9	15.383%	13.006%	10.942%	9.163%	7.646%	5.289%	3.643%
$55,000	100	9	9.936%	7.818%	6.097%	4.726%	3.651%	2.189%	1.352%
$55,000	150	9	7.560%	5.649%	4.181%	3.081%	2.276%	1.298%	0.833%
$55,000	200	9	6.247%	4.474%	3.174%	2.254%	1.617%	0.915%	0.638%
$55,000	300	9	4.715%	3.155%	2.105%	1.429%	1.017%	0.641%	0.534%
$55,000	400	9	3.803%	2.422%	1.557%	1.048%	0.766%	0.554%	0.509%
$55,000	500	9	3.237%	1.985%	1.248%	0.848%	0.651%	0.523%	0.503%
$55,000	600	9	2.810%	1.672%	1.045%	0.730%	0.589%	0.512%	0.502%
$55,000	700	9	2.489%	1.444%	0.904%	0.655%	0.554%	0.506%	0.501%
$55,000	800	9	2.241%	1.274%	0.805%	0.606%	0.533%	0.504%	0.501%
$55,000	900	9	2.034%	1.142%	0.734%	0.575%	0.522%	0.503%	0.501%
$55,000	1,000	9	1.872%	1.045%	0.685%	0.555%	0.515%	0.502%	0.501%
$55,000	1,500	9	1.322%	0.750%	0.562%	0.514%	0.504%	0.502%	0.501%
$55,000	2,000	9	1.041%	0.630%	0.526%	0.507%	0.503%	0.502%	0.501%
$55,000	3,000	9	0.758%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	9	0.635%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	9	0.574%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	9	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	9	58.029%	56.026%	54.096%	52.236%	50.437%	47.008%	43.791%
$60,000	10	9	42.339%	39.926%	37.614%	35.392%	33.261%	29.244%	25.526%
$60,000	15	9	33.763%	31.135%	28.668%	26.356%	24.192%	20.314%	17.020%
$60,000	20	9	28.146%	25.540%	23.143%	20.935%	18.915%	15.386%	12.447%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$60,000	25	9	24.439%	21.896%	19.583%	17.473%	15.562%	12.280%	9.646%
$60,000	50	9	15.868%	13.476%	11.394%	9.594%	8.046%	5.623%	3.912%
$60,000	100	9	10.269%	8.129%	6.381%	4.978%	3.872%	2.345%	1.455%
$60,000	150	9	7.824%	5.890%	4.393%	3.258%	2.421%	1.389%	0.882%
$60,000	200	9	6.465%	4.667%	3.338%	2.386%	1.720%	0.969%	0.662%
$60,000	300	9	4.885%	3.298%	2.217%	1.513%	1.074%	0.663%	0.541%
$60,000	400	9	3.945%	2.535%	1.639%	1.102%	0.800%	0.564%	0.511%
$60,000	500	9	3.363%	2.081%	1.313%	0.888%	0.674%	0.528%	0.503%
$60,000	600	9	2.921%	1.753%	1.097%	0.759%	0.603%	0.515%	0.502%
$60,000	700	9	2.590%	1.514%	0.946%	0.677%	0.563%	0.507%	0.501%
$60,000	800	9	2.333%	1.335%	0.839%	0.623%	0.540%	0.504%	0.501%
$60,000	900	9	2.119%	1.196%	0.762%	0.588%	0.526%	0.503%	0.501%
$60,000	1,000	9	1.951%	1.093%	0.709%	0.565%	0.518%	0.503%	0.501%
$60,000	1,500	9	1.379%	0.776%	0.571%	0.517%	0.505%	0.502%	0.501%
$60,000	2,000	9	1.085%	0.647%	0.530%	0.508%	0.503%	0.502%	0.501%
$60,000	3,000	9	0.784%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	9	0.652%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	9	0.584%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	9	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$65,000	5	9	58.783%	56.812%	54.914%	53.083%	51.313%	47.939%	44.779%
$65,000	10	9	43.239%	40.872%	38.601%	36.422%	34.335%	30.397%	26.754%
$65,000	15	9	34.713%	32.115%	29.659%	27.344%	25.167%	21.240%	17.865%
$65,000	20	9	28.951%	26.338%	23.920%	21.694%	19.648%	16.071%	13.085%
$65,000	25	9	25.095%	22.544%	20.219%	18.097%	16.170%	12.859%	10.180%
$65,000	50	9	16.322%	13.920%	11.821%	9.999%	8.427%	5.946%	4.174%
$65,000	100	9	10.582%	8.423%	6.649%	5.218%	4.082%	2.497%	1.557%
$65,000	150	9	8.071%	6.117%	4.592%	3.426%	2.560%	1.477%	0.932%
$65,000	200	9	6.668%	4.848%	3.492%	2.510%	1.818%	1.024%	0.687%
$65,000	300	9	5.044%	3.433%	2.323%	1.592%	1.129%	0.686%	0.549%
$65,000	400	9	4.069%	2.634%	1.712%	1.151%	0.831%	0.572%	0.512%
$65,000	500	9	3.480%	2.171%	1.375%	0.927%	0.696%	0.533%	0.504%
$65,000	600	9	3.024%	1.829%	1.146%	0.788%	0.618%	0.518%	0.503%
$65,000	700	9	2.683%	1.580%	0.987%	0.699%	0.574%	0.509%	0.501%
$65,000	800	9	2.418%	1.393%	0.873%	0.641%	0.547%	0.505%	0.501%
$65,000	900	9	2.198%	1.247%	0.791%	0.601%	0.532%	0.504%	0.501%
$65,000	1,000	9	2.025%	1.138%	0.733%	0.575%	0.522%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	1,500	9	1.432%	0.803%	0.581%	0.520%	0.505%	0.502%	0.501%
$65,000	2,000	9	1.127%	0.663%	0.535%	0.508%	0.504%	0.502%	0.501%
$65,000	3,000	9	0.810%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	9	0.668%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	9	0.594%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	9	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	9	59.481%	57.539%	55.670%	53.866%	52.120%	48.798%	45.689%
$70,000	10	9	44.067%	41.739%	39.507%	37.368%	35.318%	31.453%	27.879%
$70,000	15	9	35.597%	33.038%	30.604%	28.296%	26.116%	22.163%	18.719%
$70,000	20	9	29.735%	27.118%	24.689%	22.441%	20.375%	16.742%	13.709%
$70,000	25	9	25.737%	23.177%	20.835%	18.702%	16.760%	13.421%	10.699%
$70,000	50	9	16.760%	14.350%	12.237%	10.394%	8.800%	6.264%	4.435%
$70,000	100	9	10.878%	8.702%	6.908%	5.450%	4.285%	2.645%	1.658%
$70,000	150	9	8.307%	6.335%	4.785%	3.590%	2.697%	1.566%	0.984%
$70,000	200	9	6.861%	5.020%	3.642%	2.632%	1.915%	1.078%	0.714%
$70,000	300	9	5.196%	3.563%	2.427%	1.670%	1.184%	0.710%	0.557%
$70,000	400	9	4.194%	2.734%	1.787%	1.203%	0.864%	0.583%	0.515%
$70,000	500	9	3.592%	2.258%	1.437%	0.967%	0.719%	0.540%	0.505%
$70,000	600	9	3.123%	1.902%	1.195%	0.817%	0.634%	0.521%	0.503%
$70,000	700	9	2.771%	1.643%	1.027%	0.721%	0.585%	0.511%	0.502%
$70,000	800	9	2.500%	1.450%	0.906%	0.658%	0.555%	0.506%	0.501%
$70,000	900	9	2.273%	1.297%	0.818%	0.614%	0.537%	0.504%	0.501%
$70,000	1,000	9	2.095%	1.183%	0.756%	0.586%	0.526%	0.503%	0.501%
$70,000	1,500	9	1.483%	0.829%	0.591%	0.523%	0.506%	0.502%	0.501%
$70,000	2,000	9	1.167%	0.680%	0.540%	0.509%	0.504%	0.502%	0.501%
$70,000	3,000	9	0.835%	0.563%	0.512%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	9	0.684%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	9	0.604%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	9	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	9	60.132%	58.217%	56.374%	54.594%	52.872%	49.597%	46.533%
$75,000	10	9	44.828%	42.535%	40.338%	38.235%	36.218%	32.418%	28.909%
$75,000	15	9	36.405%	33.887%	31.487%	29.196%	27.025%	23.059%	19.567%
$75,000	20	9	30.486%	27.871%	25.435%	23.174%	21.086%	17.403%	14.321%
$75,000	25	9	26.360%	23.791%	21.436%	19.287%	17.331%	13.961%	11.202%
$75,000	50	9	17.179%	14.762%	12.636%	10.777%	9.161%	6.578%	4.695%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$75,000	100	9	11.161%	8.969%	7.155%	5.672%	4.481%	2.789%	1.760%
$75,000	150	9	8.531%	6.541%	4.968%	3.748%	2.830%	1.654%	1.036%
$75,000	200	9	7.044%	5.184%	3.784%	2.749%	2.008%	1.133%	0.742%
$75,000	300	9	5.340%	3.687%	2.526%	1.745%	1.238%	0.734%	0.566%
$75,000	400	9	4.314%	2.831%	1.860%	1.254%	0.897%	0.594%	0.518%
$75,000	500	9	3.698%	2.342%	1.497%	1.006%	0.742%	0.546%	0.506%
$75,000	600	9	3.217%	1.973%	1.243%	0.846%	0.650%	0.524%	0.504%
$75,000	700	9	2.855%	1.704%	1.066%	0.743%	0.596%	0.513%	0.502%
$75,000	800	9	2.578%	1.503%	0.939%	0.675%	0.563%	0.508%	0.501%
$75,000	900	9	2.345%	1.345%	0.846%	0.628%	0.543%	0.505%	0.501%
$75,000	1,000	9	2.161%	1.226%	0.780%	0.597%	0.530%	0.503%	0.501%
$75,000	1,500	9	1.532%	0.854%	0.601%	0.526%	0.507%	0.502%	0.501%
$75,000	2,000	9	1.206%	0.697%	0.545%	0.511%	0.504%	0.502%	0.501%
$75,000	3,000	9	0.860%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$75,000	4,000	9	0.701%	0.529%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	9	0.614%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	9	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	9	60.717%	58.826%	57.005%	55.245%	53.545%	50.313%	47.288%
$80,000	10	9	45.510%	43.248%	41.084%	39.013%	37.025%	33.284%	29.830%
$80,000	15	9	37.129%	34.649%	32.284%	30.022%	27.871%	23.906%	20.389%
$80,000	20	9	31.182%	28.582%	26.145%	23.877%	21.771%	18.047%	14.913%
$80,000	25	9	26.956%	24.379%	22.015%	19.850%	17.880%	14.477%	11.683%
$80,000	50	9	17.563%	15.144%	13.006%	11.134%	9.501%	6.874%	4.943%
$80,000	100	9	11.423%	9.219%	7.387%	5.882%	4.668%	2.928%	1.858%
$80,000	150	9	8.742%	6.735%	5.143%	3.900%	2.958%	1.739%	1.088%
$80,000	200	9	7.215%	5.340%	3.917%	2.861%	2.097%	1.186%	0.769%
$80,000	300	9	5.475%	3.803%	2.620%	1.817%	1.291%	0.757%	0.575%
$80,000	400	9	4.426%	2.923%	1.930%	1.303%	0.930%	0.606%	0.521%
$80,000	500	9	3.799%	2.421%	1.554%	1.043%	0.765%	0.553%	0.508%
$80,000	600	9	3.304%	2.039%	1.288%	0.874%	0.665%	0.528%	0.504%
$80,000	700	9	2.934%	1.761%	1.103%	0.764%	0.607%	0.515%	0.502%
$80,000	800	9	2.651%	1.554%	0.970%	0.692%	0.571%	0.509%	0.501%
$80,000	900	9	2.411%	1.390%	0.872%	0.641%	0.548%	0.505%	0.501%
$80,000	1,000	9	2.224%	1.267%	0.802%	0.607%	0.534%	0.504%	0.501%
$80,000	1,500	9	1.577%	0.879%	0.611%	0.529%	0.508%	0.502%	0.501%
$80,000	2,000	9	1.243%	0.713%	0.550%	0.512%	0.504%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	3,000	9	0.884%	0.577%	0.514%	0.505%	0.503%	0.502%	0.501%
$80,000	4,000	9	0.716%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	9	0.625%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	9	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	9	61.744%	59.895%	58.110%	56.387%	54.723%	51.565%	48.611%
$90,000	10	9	46.692%	44.484%	42.376%	40.356%	38.418%	34.777%	31.420%
$90,000	15	9	38.378%	35.964%	33.658%	31.460%	29.366%	25.459%	21.925%
$90,000	20	9	32.435%	29.865%	27.449%	25.184%	23.069%	19.278%	16.053%
$90,000	25	9	28.062%	25.486%	23.109%	20.922%	18.927%	15.456%	12.583%
$90,000	50	9	18.269%	15.843%	13.692%	11.799%	10.140%	7.435%	5.422%
$90,000	100	9	11.907%	9.680%	7.814%	6.274%	5.017%	3.192%	2.050%
$90,000	150	9	9.129%	7.095%	5.466%	4.186%	3.202%	1.907%	1.192%
$90,000	200	9	7.535%	5.630%	4.170%	3.075%	2.269%	1.291%	0.826%
$90,000	300	9	5.726%	4.020%	2.799%	1.955%	1.394%	0.806%	0.594%
$90,000	400	9	4.632%	3.093%	2.061%	1.398%	0.994%	0.630%	0.528%
$90,000	500	9	3.983%	2.568%	1.662%	1.116%	0.810%	0.567%	0.511%
$90,000	600	9	3.465%	2.162%	1.373%	0.928%	0.696%	0.535%	0.506%
$90,000	700	9	3.078%	1.868%	1.175%	0.806%	0.629%	0.519%	0.503%
$90,000	800	9	2.784%	1.649%	1.030%	0.725%	0.587%	0.511%	0.502%
$90,000	900	9	2.532%	1.475%	0.923%	0.667%	0.560%	0.507%	0.501%
$90,000	1,000	9	2.337%	1.343%	0.845%	0.628%	0.543%	0.505%	0.501%
$90,000	1,500	9	1.662%	0.925%	0.632%	0.536%	0.509%	0.502%	0.501%
$90,000	2,000	9	1.313%	0.745%	0.560%	0.514%	0.505%	0.502%	0.501%
$90,000	3,000	9	0.929%	0.591%	0.517%	0.505%	0.503%	0.502%	0.501%
$90,000	4,000	9	0.746%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	9	0.644%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	9	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	9	62.597%	60.779%	59.025%	57.332%	55.698%	52.601%	49.707%
$100,000	10	9	47.682%	45.520%	43.456%	41.478%	39.582%	36.022%	32.743%
$100,000	15	9	39.414%	37.051%	34.795%	32.650%	30.606%	26.789%	23.309%
$100,000	20	9	33.496%	30.978%	28.597%	26.351%	24.246%	20.434%	17.143%
$100,000	25	9	29.063%	26.500%	24.122%	21.927%	19.913%	16.375%	13.424%
$100,000	50	9	18.924%	16.493%	14.331%	12.422%	10.739%	7.967%	5.884%
$100,000	100	9	12.345%	10.099%	8.206%	6.635%	5.341%	3.441%	2.232%
$100,000	150	9	9.482%	7.423%	5.763%	4.451%	3.430%	2.067%	1.295%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	200	9	7.828%	5.897%	4.404%	3.275%	2.433%	1.394%	0.884%
$100,000	300	9	5.957%	4.221%	2.967%	2.087%	1.493%	0.855%	0.614%
$100,000	400	9	4.820%	3.251%	2.185%	1.489%	1.056%	0.655%	0.535%
$100,000	500	9	4.142%	2.697%	1.758%	1.182%	0.852%	0.580%	0.513%
$100,000	600	9	3.612%	2.276%	1.454%	0.981%	0.727%	0.544%	0.508%
$100,000	700	9	3.211%	1.968%	1.242%	0.848%	0.652%	0.524%	0.504%
$100,000	800	9	2.904%	1.737%	1.086%	0.758%	0.604%	0.515%	0.502%
$100,000	900	9	2.642%	1.552%	0.971%	0.693%	0.572%	0.509%	0.501%
$100,000	1,000	9	2.440%	1.413%	0.887%	0.650%	0.552%	0.506%	0.501%
$100,000	1,500	9	1.738%	0.969%	0.652%	0.543%	0.511%	0.502%	0.501%
$100,000	2,000	9	1.376%	0.775%	0.571%	0.517%	0.505%	0.502%	0.501%
$100,000	3,000	9	0.972%	0.606%	0.520%	0.506%	0.503%	0.502%	0.501%
$100,000	4,000	9	0.775%	0.546%	0.509%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	9	0.664%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	9	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	9	63.337%	61.545%	59.817%	58.151%	56.544%	53.496%	50.654%
$110,000	10	9	48.544%	46.422%	44.395%	42.452%	40.593%	37.103%	33.891%
$110,000	15	9	40.316%	37.995%	35.785%	33.684%	31.682%	27.945%	24.546%
$110,000	20	9	34.420%	31.955%	29.622%	27.416%	25.332%	21.531%	18.207%
$110,000	25	9	29.977%	27.441%	25.074%	22.884%	20.862%	17.272%	14.245%
$110,000	50	9	19.538%	17.102%	14.933%	13.006%	11.302%	8.473%	6.328%
$110,000	100	9	12.755%	10.491%	8.575%	6.974%	5.651%	3.683%	2.411%
$110,000	150	9	9.812%	7.731%	6.046%	4.702%	3.649%	2.222%	1.400%
$110,000	200	9	8.107%	6.152%	4.629%	3.467%	2.595%	1.498%	0.944%
$110,000	300	9	6.175%	4.413%	3.128%	2.216%	1.591%	0.906%	0.637%
$110,000	400	9	4.998%	3.401%	2.303%	1.577%	1.119%	0.681%	0.545%
$110,000	500	9	4.299%	2.825%	1.855%	1.251%	0.896%	0.596%	0.518%
$110,000	600	9	3.751%	2.385%	1.532%	1.032%	0.759%	0.553%	0.510%
$110,000	700	9	3.335%	2.063%	1.308%	0.889%	0.675%	0.530%	0.505%
$110,000	800	9	3.017%	1.821%	1.142%	0.790%	0.622%	0.518%	0.502%
$110,000	900	9	2.745%	1.626%	1.018%	0.718%	0.585%	0.511%	0.502%
$110,000	1,000	9	2.537%	1.481%	0.927%	0.671%	0.562%	0.507%	0.501%
$110,000	1,500	9	1.811%	1.012%	0.672%	0.550%	0.514%	0.502%	0.501%
$110,000	2,000	9	1.435%	0.804%	0.582%	0.520%	0.506%	0.502%	0.501%
$110,000	3,000	9	1.013%	0.621%	0.524%	0.506%	0.503%	0.502%	0.501%
$110,000	4,000	9	0.803%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$110,000	5,000	9	0.684%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	9	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$120,000	5	9	63.960%	62.190%	60.485%	58.840%	57.256%	54.250%	51.453%
$120,000	10	9	49.282%	47.194%	45.197%	43.286%	41.458%	38.027%	34.872%
$120,000	15	9	41.092%	38.808%	36.637%	34.573%	32.606%	28.938%	25.608%
$120,000	20	9	35.218%	32.798%	30.509%	28.346%	26.301%	22.540%	19.213%
$120,000	25	9	30.790%	28.289%	25.946%	23.771%	21.750%	18.136%	15.049%
$120,000	50	9	20.108%	17.668%	15.490%	13.551%	11.824%	8.949%	6.752%
$120,000	100	9	13.140%	10.860%	8.925%	7.299%	5.946%	3.917%	2.589%
$120,000	150	9	10.123%	8.023%	6.315%	4.943%	3.860%	2.374%	1.504%
$120,000	200	9	8.370%	6.391%	4.841%	3.652%	2.752%	1.599%	1.005%
$120,000	300	9	6.380%	4.593%	3.280%	2.340%	1.687%	0.957%	0.661%
$120,000	400	9	5.165%	3.543%	2.416%	1.663%	1.181%	0.708%	0.554%
$120,000	500	9	4.446%	2.947%	1.949%	1.317%	0.941%	0.612%	0.522%
$120,000	600	9	3.873%	2.481%	1.602%	1.079%	0.788%	0.560%	0.512%
$120,000	700	9	3.453%	2.155%	1.372%	0.930%	0.699%	0.537%	0.506%
$120,000	800	9	3.123%	1.901%	1.195%	0.823%	0.640%	0.522%	0.503%
$120,000	900	9	2.842%	1.697%	1.063%	0.744%	0.598%	0.514%	0.502%
$120,000	1,000	9	2.627%	1.545%	0.967%	0.693%	0.573%	0.509%	0.501%
$120,000	1,500	9	1.879%	1.053%	0.692%	0.558%	0.516%	0.502%	0.501%
$120,000	2,000	9	1.492%	0.834%	0.593%	0.524%	0.507%	0.502%	0.501%
$120,000	3,000	9	1.052%	0.636%	0.527%	0.507%	0.503%	0.502%	0.501%
$120,000	4,000	9	0.831%	0.561%	0.511%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	9	0.703%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	9	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	9	64.486%	62.736%	61.049%	59.424%	57.860%	54.890%	52.130%
$130,000	10	9	49.918%	47.859%	45.889%	44.004%	42.202%	38.822%	35.717%
$130,000	15	9	41.757%	39.505%	37.368%	35.335%	33.399%	29.791%	26.520%
$130,000	20	9	35.903%	33.522%	31.271%	29.146%	27.136%	23.439%	20.134%
$130,000	25	9	31.503%	29.042%	26.734%	24.581%	22.570%	18.950%	15.828%
$130,000	50	9	20.641%	18.199%	16.012%	14.060%	12.315%	9.400%	7.153%
$130,000	100	9	13.499%	11.207%	9.255%	7.608%	6.228%	4.144%	2.763%
$130,000	150	9	10.415%	8.299%	6.569%	5.171%	4.061%	2.520%	1.605%
$130,000	200	9	8.618%	6.619%	5.044%	3.828%	2.902%	1.698%	1.065%
$130,000	300	9	6.573%	4.764%	3.425%	2.460%	1.780%	1.008%	0.686%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	400	9	5.322%	3.679%	2.524%	1.746%	1.241%	0.735%	0.564%
$130,000	500	9	4.584%	3.061%	2.038%	1.382%	0.984%	0.628%	0.527%
$130,000	600	9	3.995%	2.580%	1.675%	1.129%	0.819%	0.570%	0.514%
$130,000	700	9	3.563%	2.241%	1.433%	0.970%	0.723%	0.543%	0.507%
$130,000	800	9	3.223%	1.977%	1.247%	0.854%	0.657%	0.526%	0.504%
$130,000	900	9	2.934%	1.764%	1.107%	0.770%	0.612%	0.516%	0.502%
$130,000	1,000	9	2.712%	1.605%	1.005%	0.714%	0.584%	0.510%	0.501%
$130,000	1,500	9	1.943%	1.092%	0.712%	0.566%	0.519%	0.503%	0.501%
$130,000	2,000	9	1.545%	0.862%	0.605%	0.527%	0.507%	0.502%	0.501%
$130,000	3,000	9	1.090%	0.650%	0.531%	0.507%	0.503%	0.502%	0.501%
$130,000	4,000	9	0.858%	0.568%	0.512%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	9	0.722%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	9	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	9	64.954%	63.221%	61.551%	59.943%	58.396%	55.460%	52.732%
$140,000	10	9	50.482%	48.446%	46.500%	44.639%	42.860%	39.525%	36.465%
$140,000	15	9	42.351%	40.128%	38.021%	36.016%	34.107%	30.552%	27.334%
$140,000	20	9	36.518%	34.171%	31.955%	29.863%	27.885%	24.249%	20.992%
$140,000	25	9	32.145%	29.721%	27.454%	25.331%	23.338%	19.726%	16.592%
$140,000	50	9	21.155%	18.713%	16.518%	14.551%	12.792%	9.841%	7.542%
$140,000	100	9	13.842%	11.540%	9.573%	7.906%	6.502%	4.366%	2.935%
$140,000	150	9	10.695%	8.564%	6.814%	5.393%	4.256%	2.665%	1.707%
$140,000	200	9	8.856%	6.839%	5.241%	4.000%	3.049%	1.798%	1.125%
$140,000	300	9	6.757%	4.928%	3.564%	2.575%	1.872%	1.059%	0.712%
$140,000	400	9	5.472%	3.808%	2.628%	1.827%	1.302%	0.763%	0.575%
$140,000	500	9	4.717%	3.172%	2.126%	1.445%	1.027%	0.645%	0.532%
$140,000	600	9	4.112%	2.675%	1.746%	1.177%	0.851%	0.581%	0.517%
$140,000	700	9	3.668%	2.323%	1.492%	1.009%	0.746%	0.550%	0.508%
$140,000	800	9	3.317%	2.049%	1.297%	0.885%	0.675%	0.531%	0.504%
$140,000	900	9	3.021%	1.828%	1.150%	0.795%	0.625%	0.519%	0.502%
$140,000	1,000	9	2.793%	1.664%	1.043%	0.735%	0.594%	0.512%	0.502%
$140,000	1,500	9	2.004%	1.130%	0.732%	0.575%	0.522%	0.503%	0.501%
$140,000	2,000	9	1.596%	0.889%	0.616%	0.531%	0.509%	0.502%	0.501%
$140,000	3,000	9	1.126%	0.665%	0.536%	0.508%	0.503%	0.502%	0.501%
$140,000	4,000	9	0.884%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$140,000	5,000	9	0.740%	0.538%	0.507%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	9	0.533%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$140,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	9	65.363%	63.645%	61.990%	60.398%	58.864%	55.958%	53.260%
$150,000	10	9	50.979%	48.964%	47.039%	45.200%	43.440%	40.145%	37.124%
$150,000	15	9	42.875%	40.680%	38.597%	36.617%	34.731%	31.224%	28.052%
$150,000	20	9	37.060%	34.743%	32.558%	30.495%	28.545%	24.963%	21.758%
$150,000	25	9	32.712%	30.323%	28.091%	26.001%	24.034%	20.445%	17.309%
$150,000	50	9	21.643%	19.201%	17.002%	15.021%	13.250%	10.264%	7.919%
$150,000	100	9	14.168%	11.859%	9.879%	8.194%	6.769%	4.585%	3.105%
$150,000	150	9	10.961%	8.817%	7.048%	5.605%	4.445%	2.807%	1.808%
$150,000	200	9	9.080%	7.047%	5.429%	4.164%	3.190%	1.895%	1.186%
$150,000	300	9	6.932%	5.084%	3.697%	2.686%	1.961%	1.110%	0.738%
$150,000	400	9	5.614%	3.931%	2.729%	1.905%	1.360%	0.790%	0.586%
$150,000	500	9	4.841%	3.277%	2.209%	1.507%	1.069%	0.662%	0.538%
$150,000	600	9	4.221%	2.764%	1.813%	1.224%	0.881%	0.592%	0.520%
$150,000	700	9	3.766%	2.400%	1.548%	1.046%	0.769%	0.557%	0.510%
$150,000	800	9	3.405%	2.117%	1.344%	0.915%	0.692%	0.535%	0.505%
$150,000	900	9	3.102%	1.889%	1.190%	0.819%	0.639%	0.522%	0.503%
$150,000	1,000	9	2.869%	1.720%	1.079%	0.756%	0.605%	0.514%	0.502%
$150,000	1,500	9	2.062%	1.167%	0.752%	0.584%	0.525%	0.503%	0.501%
$150,000	2,000	9	1.643%	0.915%	0.628%	0.535%	0.510%	0.502%	0.501%
$150,000	3,000	9	1.160%	0.680%	0.540%	0.509%	0.503%	0.502%	0.501%
$150,000	4,000	9	0.909%	0.584%	0.515%	0.505%	0.503%	0.502%	0.501%
$150,000	5,000	9	0.758%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	9	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	9	65.686%	63.987%	62.350%	60.778%	59.269%	56.417%	53.746%
$160,000	10	9	51.108%	49.108%	47.196%	45.371%	43.630%	40.366%	37.367%
$160,000	15	9	43.227%	41.066%	39.018%	37.077%	35.234%	31.808%	28.696%
$160,000	20	9	38.017%	35.741%	33.593%	31.567%	29.651%	26.117%	22.945%
$160,000	25	9	33.518%	31.173%	28.968%	26.898%	24.954%	21.404%	18.264%
$160,000	50	9	22.438%	20.023%	17.837%	15.858%	14.075%	11.041%	8.627%
$160,000	100	9	14.349%	12.078%	10.123%	8.460%	7.051%	4.869%	3.358%
$160,000	150	9	11.225%	9.091%	7.320%	5.867%	4.687%	2.984%	1.926%
$160,000	200	9	9.266%	7.240%	5.618%	4.337%	3.340%	1.997%	1.248%
$160,000	300	9	7.077%	5.249%	3.860%	2.828%	2.082%	1.190%	0.780%
$160,000	400	9	5.830%	4.141%	2.916%	2.061%	1.482%	0.855%	0.614%
$160,000	500	9	4.991%	3.413%	2.325%	1.605%	1.146%	0.701%	0.556%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$160,000	600	9	4.393%	2.914%	1.932%	1.314%	0.941%	0.616%	0.529%
$160,000	700	9	3.901%	2.512%	1.627%	1.097%	0.797%	0.566%	0.514%
$160,000	800	9	3.577%	2.246%	1.430%	0.965%	0.719%	0.542%	0.508%
$160,000	900	9	3.222%	1.978%	1.243%	0.847%	0.651%	0.525%	0.504%
$160,000	1,000	9	2.949%	1.775%	1.111%	0.769%	0.610%	0.516%	0.502%
$160,000	1,500	9	2.148%	1.215%	0.772%	0.591%	0.527%	0.503%	0.501%
$160,000	2,000	9	1.666%	0.925%	0.630%	0.533%	0.509%	0.502%	0.501%
$160,000	3,000	9	1.160%	0.677%	0.538%	0.509%	0.503%	0.502%	0.501%
$160,000	4,000	9	0.908%	0.585%	0.516%	0.505%	0.503%	0.502%	0.501%
$160,000	5,000	9	0.757%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	9	0.538%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	9	66.025%	64.332%	62.701%	61.134%	59.624%	56.766%	54.115%
$170,000	10	9	51.786%	49.806%	47.915%	46.110%	44.383%	41.152%	38.194%
$170,000	15	9	43.732%	41.581%	39.539%	37.599%	35.750%	32.322%	29.224%
$170,000	20	9	37.951%	35.683%	33.547%	31.530%	29.628%	26.134%	23.010%
$170,000	25	9	33.649%	31.319%	29.146%	27.106%	25.190%	21.684%	18.582%
$170,000	50	9	22.515%	20.086%	17.881%	15.885%	14.090%	11.049%	8.628%
$170,000	100	9	14.758%	12.440%	10.440%	8.723%	7.263%	4.999%	3.435%
$170,000	150	9	11.443%	9.280%	7.480%	5.999%	4.798%	3.075%	2.002%
$170,000	200	9	9.483%	7.425%	5.772%	4.469%	3.452%	2.078%	1.307%
$170,000	300	9	7.245%	5.368%	3.941%	2.888%	2.126%	1.209%	0.789%
$170,000	400	9	5.872%	4.157%	2.915%	2.051%	1.470%	0.845%	0.609%
$170,000	500	9	5.067%	3.469%	2.362%	1.623%	1.151%	0.697%	0.550%
$170,000	600	9	4.418%	2.927%	1.936%	1.311%	0.939%	0.613%	0.526%
$170,000	700	9	3.935%	2.535%	1.647%	1.113%	0.810%	0.569%	0.512%
$170,000	800	9	3.564%	2.242%	1.432%	0.971%	0.726%	0.544%	0.507%
$170,000	900	9	3.249%	2.001%	1.266%	0.866%	0.664%	0.528%	0.504%
$170,000	1,000	9	3.007%	1.822%	1.147%	0.796%	0.626%	0.519%	0.502%
$170,000	1,500	9	2.169%	1.236%	0.789%	0.601%	0.532%	0.504%	0.501%
$170,000	2,000	9	1.730%	0.964%	0.650%	0.543%	0.512%	0.502%	0.501%
$170,000	3,000	9	1.223%	0.707%	0.548%	0.511%	0.504%	0.502%	0.501%
$170,000	4,000	9	0.955%	0.600%	0.519%	0.505%	0.503%	0.502%	0.501%
$170,000	5,000	9	0.791%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	9	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	9	66.305%	64.621%	63.001%	61.445%	59.944%	57.106%	54.476%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$180,000	10	9	52.120%	50.154%	48.278%	46.487%	44.774%	41.569%	38.638%
$180,000	15	9	44.097%	41.964%	39.940%	38.016%	36.183%	32.789%	29.722%
$180,000	20	9	38.335%	36.088%	33.971%	31.975%	30.092%	26.636%	23.546%
$180,000	25	9	34.054%	31.750%	29.600%	27.582%	25.686%	22.219%	19.153%
$180,000	50	9	22.913%	20.492%	18.290%	16.291%	14.487%	11.421%	8.966%
$180,000	100	9	15.030%	12.710%	10.701%	8.972%	7.498%	5.200%	3.597%
$180,000	150	9	11.666%	9.497%	7.683%	6.186%	4.967%	3.206%	2.097%
$180,000	200	9	9.670%	7.603%	5.935%	4.614%	3.578%	2.169%	1.367%
$180,000	300	9	7.390%	5.500%	4.056%	2.983%	2.205%	1.258%	0.814%
$180,000	400	9	5.992%	4.262%	3.003%	2.120%	1.522%	0.873%	0.621%
$180,000	500	9	5.171%	3.558%	2.433%	1.678%	1.191%	0.715%	0.556%
$180,000	600	9	4.508%	3.002%	1.994%	1.353%	0.967%	0.624%	0.529%
$180,000	700	9	4.017%	2.601%	1.696%	1.147%	0.832%	0.576%	0.514%
$180,000	800	9	3.637%	2.300%	1.474%	0.999%	0.743%	0.549%	0.508%
$180,000	900	9	3.317%	2.053%	1.303%	0.889%	0.677%	0.531%	0.504%
$180,000	1,000	9	3.071%	1.869%	1.179%	0.815%	0.637%	0.521%	0.503%
$180,000	1,500	9	2.218%	1.268%	0.808%	0.609%	0.535%	0.504%	0.501%
$180,000	2,000	9	1.770%	0.988%	0.661%	0.547%	0.513%	0.502%	0.501%
$180,000	3,000	9	1.253%	0.720%	0.553%	0.512%	0.504%	0.502%	0.501%
$180,000	4,000	9	0.977%	0.608%	0.520%	0.505%	0.503%	0.502%	0.501%
$180,000	5,000	9	0.807%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	9	0.547%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$190,000	5	9	66.557%	64.883%	63.273%	61.725%	60.232%	57.414%	54.801%
$190,000	10	9	52.421%	50.468%	48.605%	46.826%	45.126%	41.946%	39.037%
$190,000	15	9	44.429%	42.312%	40.304%	38.394%	36.576%	33.212%	30.174%
$190,000	20	9	38.683%	36.455%	34.358%	32.379%	30.514%	27.091%	24.032%
$190,000	25	9	34.423%	32.141%	30.012%	28.014%	26.137%	22.706%	19.673%
$190,000	50	9	23.290%	20.877%	18.678%	16.679%	14.870%	11.780%	9.295%
$190,000	100	9	15.287%	12.964%	10.947%	9.209%	7.721%	5.393%	3.754%
$190,000	150	9	11.877%	9.701%	7.874%	6.364%	5.129%	3.332%	2.190%
$190,000	200	9	9.846%	7.771%	6.089%	4.752%	3.699%	2.257%	1.427%
$190,000	300	9	7.527%	5.626%	4.167%	3.076%	2.281%	1.306%	0.840%
$190,000	400	9	6.105%	4.362%	3.087%	2.187%	1.572%	0.900%	0.632%
$190,000	500	9	5.269%	3.642%	2.502%	1.731%	1.229%	0.732%	0.563%
$190,000	600	9	4.594%	3.074%	2.050%	1.394%	0.995%	0.635%	0.532%
$190,000	700	9	4.094%	2.664%	1.743%	1.180%	0.853%	0.583%	0.516%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	800	9	3.707%	2.356%	1.515%	1.026%	0.759%	0.554%	0.509%
$190,000	900	9	3.382%	2.103%	1.338%	0.911%	0.690%	0.535%	0.505%
$190,000	1,000	9	3.131%	1.915%	1.209%	0.833%	0.647%	0.524%	0.503%
$190,000	1,500	9	2.265%	1.300%	0.825%	0.618%	0.538%	0.505%	0.501%
$190,000	2,000	9	1.808%	1.010%	0.672%	0.551%	0.514%	0.502%	0.501%
$190,000	3,000	9	1.281%	0.733%	0.557%	0.513%	0.504%	0.502%	0.501%
$190,000	4,000	9	0.998%	0.615%	0.522%	0.506%	0.503%	0.502%	0.501%
$190,000	5,000	9	0.822%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	9	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	9	66.764%	65.098%	63.496%	61.956%	60.471%	57.668%	55.070%
$200,000	10	9	52.665%	50.723%	48.870%	47.102%	45.413%	42.252%	39.363%
$200,000	15	9	44.704%	42.601%	40.605%	38.708%	36.903%	33.564%	30.549%
$200,000	20	9	38.975%	36.764%	34.682%	32.718%	30.868%	27.474%	24.440%
$200,000	25	9	34.731%	32.469%	30.357%	28.376%	26.514%	23.114%	20.110%
$200,000	50	9	23.623%	21.220%	19.023%	17.027%	15.214%	12.104%	9.591%
$200,000	100	9	15.512%	13.188%	11.165%	9.419%	7.920%	5.566%	3.896%
$200,000	150	9	12.064%	9.882%	8.045%	6.523%	5.275%	3.446%	2.275%
$200,000	200	9	10.003%	7.921%	6.228%	4.876%	3.809%	2.337%	1.482%
$200,000	300	9	7.649%	5.738%	4.266%	3.160%	2.350%	1.349%	0.864%
$200,000	400	9	6.205%	4.451%	3.162%	2.247%	1.618%	0.925%	0.644%
$200,000	500	9	5.356%	3.717%	2.564%	1.779%	1.264%	0.748%	0.569%
$200,000	600	9	4.670%	3.139%	2.100%	1.431%	1.021%	0.645%	0.535%
$200,000	700	9	4.163%	2.720%	1.785%	1.210%	0.873%	0.590%	0.518%
$200,000	800	9	3.770%	2.407%	1.552%	1.051%	0.774%	0.559%	0.511%
$200,000	900	9	3.439%	2.148%	1.370%	0.932%	0.702%	0.538%	0.505%
$200,000	1,000	9	3.186%	1.956%	1.238%	0.851%	0.657%	0.526%	0.503%
$200,000	1,500	9	2.307%	1.328%	0.842%	0.626%	0.541%	0.505%	0.501%
$200,000	2,000	9	1.843%	1.031%	0.682%	0.554%	0.515%	0.502%	0.501%
$200,000	3,000	9	1.306%	0.745%	0.562%	0.514%	0.504%	0.502%	0.501%
$200,000	4,000	9	1.018%	0.622%	0.524%	0.506%	0.503%	0.502%	0.501%
$200,000	5,000	9	0.836%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	9	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	9	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	9	67.195%	65.544%	63.959%	62.433%	60.963%	58.192%	55.624%
$225,000	10	9	53.176%	51.256%	49.426%	47.678%	46.010%	42.891%	40.041%
$225,000	15	9	45.283%	43.207%	41.238%	39.366%	37.586%	34.298%	31.331%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$225,000	20	9	39.583%	37.405%	35.354%	33.422%	31.602%	28.263%	25.282%
$225,000	25	9	35.368%	33.145%	31.068%	29.119%	27.289%	23.949%	21.003%
$225,000	50	9	24.317%	21.941%	19.761%	17.770%	15.959%	12.826%	10.259%
$225,000	100	9	15.998%	13.674%	11.643%	9.879%	8.359%	5.955%	4.221%
$225,000	150	9	12.467%	10.274%	8.420%	6.872%	5.598%	3.703%	2.469%
$225,000	200	9	10.342%	8.246%	6.531%	5.150%	4.051%	2.515%	1.607%
$225,000	300	9	7.914%	5.981%	4.482%	3.345%	2.502%	1.447%	0.920%
$225,000	400	9	6.421%	4.645%	3.327%	2.380%	1.722%	0.982%	0.670%
$225,000	500	9	5.544%	3.882%	2.699%	1.885%	1.343%	0.786%	0.584%
$225,000	600	9	4.836%	3.281%	2.212%	1.514%	1.079%	0.670%	0.543%
$225,000	700	9	4.314%	2.844%	1.880%	1.279%	0.918%	0.607%	0.523%
$225,000	800	9	3.900%	2.511%	1.630%	1.103%	0.806%	0.569%	0.512%
$225,000	900	9	3.564%	2.247%	1.440%	0.979%	0.730%	0.546%	0.507%
$225,000	1,000	9	3.304%	2.048%	1.302%	0.891%	0.680%	0.532%	0.504%
$225,000	1,500	9	2.397%	1.390%	0.878%	0.644%	0.549%	0.506%	0.501%
$225,000	2,000	9	1.918%	1.076%	0.704%	0.563%	0.518%	0.503%	0.501%
$225,000	3,000	9	1.363%	0.772%	0.572%	0.517%	0.505%	0.502%	0.501%
$225,000	4,000	9	1.060%	0.638%	0.528%	0.507%	0.503%	0.502%	0.501%
$225,000	5,000	9	0.868%	0.572%	0.513%	0.505%	0.503%	0.502%	0.501%
$225,000	10,000	9	0.561%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	9	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	9	67.558%	65.920%	64.349%	62.836%	61.378%	58.633%	56.088%
$250,000	10	9	53.606%	51.704%	49.892%	48.161%	46.510%	43.424%	40.604%
$250,000	15	9	45.768%	43.715%	41.766%	39.914%	38.156%	34.908%	31.979%
$250,000	20	9	40.090%	37.939%	35.913%	34.005%	32.209%	28.915%	25.975%
$250,000	25	9	35.901%	33.709%	31.658%	29.736%	27.930%	24.640%	21.738%
$250,000	50	9	24.903%	22.557%	20.401%	18.426%	16.623%	13.488%	10.888%
$250,000	100	9	16.431%	14.108%	12.073%	10.298%	8.762%	6.311%	4.530%
$250,000	150	9	12.825%	10.624%	8.759%	7.192%	5.895%	3.946%	2.656%
$250,000	200	9	10.648%	8.540%	6.810%	5.403%	4.278%	2.685%	1.727%
$250,000	300	9	8.153%	6.204%	4.680%	3.517%	2.645%	1.542%	0.975%
$250,000	400	9	6.618%	4.823%	3.480%	2.506%	1.820%	1.037%	0.697%
$250,000	500	9	5.715%	4.031%	2.823%	1.982%	1.416%	0.822%	0.599%
$250,000	600	9	4.987%	3.410%	2.316%	1.590%	1.134%	0.693%	0.552%
$250,000	700	9	4.452%	2.959%	1.967%	1.342%	0.962%	0.624%	0.528%
$250,000	800	9	4.024%	2.612%	1.706%	1.155%	0.840%	0.581%	0.516%
$250,000	900	9	3.678%	2.337%	1.506%	1.023%	0.757%	0.555%	0.509%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	1,000	9	3.411%	2.131%	1.361%	0.928%	0.702%	0.539%	0.506%
$250,000	1,500	9	2.479%	1.447%	0.912%	0.662%	0.557%	0.507%	0.501%
$250,000	2,000	9	1.985%	1.118%	0.725%	0.572%	0.521%	0.503%	0.501%
$250,000	3,000	9	1.413%	0.797%	0.581%	0.520%	0.506%	0.502%	0.501%
$250,000	4,000	9	1.098%	0.653%	0.532%	0.507%	0.503%	0.502%	0.501%
$250,000	5,000	9	0.896%	0.581%	0.515%	0.505%	0.503%	0.502%	0.501%
$250,000	10,000	9	0.568%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	9	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	9	67.796%	66.167%	64.605%	63.100%	61.652%	58.924%	56.395%
$275,000	10	9	53.908%	52.019%	50.219%	48.501%	46.861%	43.800%	41.001%
$275,000	15	9	46.128%	44.091%	42.158%	40.321%	38.578%	35.359%	32.458%
$275,000	20	9	40.460%	38.328%	36.319%	34.430%	32.651%	29.390%	26.479%
$275,000	25	9	36.297%	34.127%	32.096%	30.193%	28.404%	25.150%	22.281%
$275,000	50	9	25.345%	23.026%	20.894%	18.937%	17.148%	14.020%	11.412%
$275,000	100	9	16.785%	14.461%	12.424%	10.642%	9.096%	6.606%	4.791%
$275,000	150	9	13.117%	10.913%	9.039%	7.460%	6.145%	4.156%	2.821%
$275,000	200	9	10.900%	8.785%	7.042%	5.616%	4.470%	2.833%	1.833%
$275,000	300	9	8.348%	6.386%	4.844%	3.661%	2.768%	1.623%	1.024%
$275,000	400	9	6.775%	4.966%	3.605%	2.608%	1.901%	1.084%	0.721%
$275,000	500	9	5.851%	4.150%	2.921%	2.061%	1.477%	0.852%	0.613%
$275,000	600	9	5.107%	3.513%	2.398%	1.652%	1.178%	0.713%	0.559%
$275,000	700	9	4.560%	3.050%	2.038%	1.394%	0.998%	0.638%	0.532%
$275,000	800	9	4.122%	2.692%	1.767%	1.198%	0.868%	0.590%	0.518%
$275,000	900	9	3.767%	2.409%	1.559%	1.059%	0.780%	0.562%	0.510%
$275,000	1,000	9	3.497%	2.197%	1.409%	0.959%	0.720%	0.544%	0.507%
$275,000	1,500	9	2.543%	1.492%	0.939%	0.677%	0.564%	0.508%	0.502%
$275,000	2,000	9	2.038%	1.151%	0.742%	0.579%	0.524%	0.503%	0.501%
$275,000	3,000	9	1.452%	0.817%	0.589%	0.522%	0.506%	0.502%	0.501%
$275,000	4,000	9	1.128%	0.666%	0.535%	0.508%	0.503%	0.502%	0.501%
$275,000	5,000	9	0.920%	0.589%	0.516%	0.505%	0.503%	0.502%	0.501%
$275,000	10,000	9	0.574%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	9	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	9	67.975%	66.353%	64.798%	63.299%	61.859%	59.143%	56.626%
$300,000	10	9	54.137%	52.258%	50.467%	48.759%	47.128%	44.085%	41.303%
$300,000	15	9	46.408%	44.382%	42.461%	40.636%	38.905%	35.709%	32.828%
$300,000	20	9	40.740%	38.622%	36.627%	34.751%	32.985%	29.749%	26.860%
$300,000	25	9	36.599%	34.445%	32.430%	30.541%	28.766%	25.539%	22.694%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	50	9	25.681%	23.383%	21.271%	19.333%	17.560%	14.448%	11.843%
$300,000	100	9	17.075%	14.755%	12.715%	10.929%	9.376%	6.860%	5.012%
$300,000	150	9	13.356%	11.151%	9.271%	7.685%	6.355%	4.334%	2.964%
$300,000	200	9	11.106%	8.986%	7.234%	5.793%	4.631%	2.959%	1.925%
$300,000	300	9	8.507%	6.536%	4.981%	3.781%	2.871%	1.693%	1.068%
$300,000	400	9	6.900%	5.081%	3.707%	2.693%	1.970%	1.124%	0.743%
$300,000	500	9	5.960%	4.247%	3.003%	2.126%	1.528%	0.879%	0.625%
$300,000	600	9	5.205%	3.598%	2.467%	1.705%	1.217%	0.731%	0.566%
$300,000	700	9	4.648%	3.125%	2.098%	1.438%	1.029%	0.651%	0.537%
$300,000	800	9	4.202%	2.759%	1.817%	1.234%	0.892%	0.599%	0.521%
$300,000	900	9	3.834%	2.462%	1.598%	1.085%	0.796%	0.566%	0.511%
$300,000	1,000	9	3.566%	2.253%	1.449%	0.985%	0.736%	0.548%	0.508%
$300,000	1,500	9	2.595%	1.529%	0.962%	0.689%	0.570%	0.509%	0.502%
$300,000	2,000	9	2.082%	1.179%	0.756%	0.585%	0.526%	0.503%	0.501%
$300,000	3,000	9	1.485%	0.834%	0.595%	0.524%	0.506%	0.502%	0.501%
$300,000	4,000	9	1.153%	0.676%	0.538%	0.508%	0.503%	0.502%	0.501%
$300,000	5,000	9	0.939%	0.595%	0.518%	0.505%	0.503%	0.502%	0.501%
$300,000	10,000	9	0.580%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	9	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	9	68.107%	66.491%	64.940%	63.446%	62.011%	59.306%	56.798%
$325,000	10	9	54.299%	52.427%	50.644%	48.943%	47.318%	44.289%	41.519%
$325,000	15	9	46.616%	44.600%	42.688%	40.871%	39.150%	35.971%	33.106%
$325,000	20	9	40.954%	38.846%	36.862%	34.996%	33.239%	30.023%	27.151%
$325,000	25	9	36.837%	34.696%	32.692%	30.814%	29.049%	25.843%	23.017%
$325,000	50	9	25.944%	23.662%	21.566%	19.644%	17.886%	14.796%	12.199%
$325,000	100	9	17.316%	15.004%	12.965%	11.175%	9.618%	7.083%	5.206%
$325,000	150	9	13.563%	11.358%	9.474%	7.880%	6.542%	4.494%	3.095%
$325,000	200	9	11.284%	9.162%	7.402%	5.952%	4.775%	3.074%	2.011%
$325,000	300	9	8.645%	6.666%	5.100%	3.888%	2.963%	1.755%	1.108%
$325,000	400	9	7.009%	5.181%	3.795%	2.768%	2.031%	1.161%	0.763%
$325,000	500	9	6.055%	4.331%	3.073%	2.183%	1.573%	0.904%	0.636%
$325,000	600	9	5.290%	3.671%	2.528%	1.752%	1.251%	0.747%	0.573%
$325,000	700	9	4.726%	3.191%	2.151%	1.477%	1.057%	0.663%	0.541%
$325,000	800	9	4.272%	2.818%	1.862%	1.266%	0.914%	0.607%	0.524%
$325,000	900	9	3.897%	2.514%	1.637%	1.112%	0.813%	0.572%	0.513%
$325,000	1,000	9	3.627%	2.301%	1.485%	1.009%	0.750%	0.553%	0.509%
$325,000	1,500	9	2.641%	1.562%	0.983%	0.700%	0.575%	0.510%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$325,000	2,000	9	2.119%	1.203%	0.769%	0.591%	0.528%	0.503%	0.501%
$325,000	3,000	9	1.512%	0.849%	0.601%	0.526%	0.507%	0.502%	0.501%
$325,000	4,000	9	1.175%	0.685%	0.541%	0.509%	0.503%	0.502%	0.501%
$325,000	5,000	9	0.956%	0.601%	0.519%	0.505%	0.503%	0.502%	0.501%
$325,000	10,000	9	0.584%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	9	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$350,000	5	9	68.196%	66.583%	65.036%	63.546%	62.114%	59.417%	56.915%
$350,000	10	9	54.413%	52.546%	50.768%	49.073%	47.453%	44.434%	41.673%
$350,000	15	9	46.772%	44.763%	42.858%	41.048%	39.333%	36.167%	33.315%
$350,000	20	9	41.114%	39.014%	37.038%	35.180%	33.431%	30.229%	27.370%
$350,000	25	9	37.015%	34.884%	32.889%	31.020%	29.263%	26.073%	23.262%
$350,000	50	9	26.146%	23.877%	21.793%	19.882%	18.136%	15.066%	12.483%
$350,000	100	9	17.510%	15.206%	13.172%	11.381%	9.820%	7.274%	5.375%
$350,000	150	9	13.733%	11.529%	9.643%	8.044%	6.699%	4.632%	3.210%
$350,000	200	9	11.435%	9.311%	7.546%	6.089%	4.900%	3.174%	2.087%
$350,000	300	9	8.764%	6.778%	5.205%	3.983%	3.045%	1.811%	1.145%
$350,000	400	9	7.103%	5.268%	3.873%	2.835%	2.086%	1.194%	0.782%
$350,000	500	9	6.136%	4.403%	3.135%	2.233%	1.613%	0.926%	0.646%
$350,000	600	9	5.363%	3.735%	2.581%	1.794%	1.281%	0.762%	0.579%
$350,000	700	9	4.792%	3.249%	2.197%	1.512%	1.082%	0.674%	0.545%
$350,000	800	9	4.333%	2.869%	1.902%	1.295%	0.933%	0.614%	0.526%
$350,000	900	9	3.953%	2.560%	1.672%	1.137%	0.830%	0.577%	0.514%
$350,000	1,000	9	3.681%	2.344%	1.517%	1.030%	0.764%	0.557%	0.510%
$350,000	1,500	9	2.680%	1.591%	1.001%	0.710%	0.580%	0.511%	0.502%
$350,000	2,000	9	2.151%	1.224%	0.781%	0.596%	0.530%	0.504%	0.501%
$350,000	3,000	9	1.536%	0.861%	0.606%	0.528%	0.507%	0.502%	0.501%
$350,000	4,000	9	1.193%	0.693%	0.543%	0.509%	0.503%	0.502%	0.501%
$350,000	5,000	9	0.970%	0.606%	0.520%	0.505%	0.503%	0.502%	0.501%
$350,000	10,000	9	0.588%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	9	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	9	68.268%	66.658%	65.113%	63.626%	62.198%	59.506%	57.010%
$375,000	10	9	54.509%	52.646%	50.873%	49.181%	47.566%	44.555%	41.801%
$375,000	15	9	46.908%	44.905%	43.005%	41.201%	39.492%	36.337%	33.495%
$375,000	20	9	41.252%	39.159%	37.190%	35.339%	33.595%	30.405%	27.557%
$375,000	25	9	37.166%	35.042%	33.055%	31.193%	29.443%	26.266%	23.466%
$375,000	50	9	26.312%	24.052%	21.978%	20.077%	18.340%	15.287%	12.718%
$375,000	100	9	17.676%	15.380%	13.351%	11.562%	10.000%	7.446%	5.533%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	150	9	13.878%	11.677%	9.791%	8.188%	6.837%	4.754%	3.313%
$375,000	200	9	11.566%	9.441%	7.672%	6.209%	5.012%	3.265%	2.156%
$375,000	300	9	8.870%	6.879%	5.299%	4.069%	3.120%	1.863%	1.179%
$375,000	400	9	7.188%	5.346%	3.943%	2.897%	2.137%	1.226%	0.799%
$375,000	500	9	6.208%	4.469%	3.192%	2.279%	1.649%	0.946%	0.656%
$375,000	600	9	5.430%	3.793%	2.630%	1.832%	1.309%	0.775%	0.584%
$375,000	700	9	4.851%	3.301%	2.238%	1.542%	1.104%	0.684%	0.548%
$375,000	800	9	4.387%	2.915%	1.937%	1.321%	0.951%	0.621%	0.528%
$375,000	900	9	4.003%	2.601%	1.703%	1.159%	0.844%	0.582%	0.516%
$375,000	1,000	9	3.728%	2.383%	1.545%	1.050%	0.775%	0.561%	0.511%
$375,000	1,500	9	2.715%	1.616%	1.017%	0.719%	0.584%	0.511%	0.502%
$375,000	2,000	9	2.179%	1.242%	0.791%	0.601%	0.532%	0.504%	0.501%
$375,000	3,000	9	1.556%	0.872%	0.611%	0.529%	0.508%	0.502%	0.501%
$375,000	4,000	9	1.209%	0.700%	0.545%	0.510%	0.504%	0.502%	0.501%
$375,000	5,000	9	0.982%	0.611%	0.521%	0.506%	0.503%	0.502%	0.501%
$375,000	10,000	9	0.592%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	9	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	9	68.334%	66.727%	65.185%	63.700%	62.275%	59.588%	57.096%
$400,000	10	9	54.597%	52.739%	50.969%	49.281%	47.670%	44.666%	41.919%
$400,000	15	9	47.034%	45.036%	43.142%	41.342%	39.638%	36.493%	33.660%
$400,000	20	9	41.377%	39.290%	37.327%	35.481%	33.743%	30.563%	27.725%
$400,000	25	9	37.303%	35.186%	33.206%	31.349%	29.605%	26.440%	23.651%
$400,000	50	9	26.458%	24.206%	22.141%	20.248%	18.520%	15.480%	12.925%
$400,000	100	9	17.825%	15.537%	13.514%	11.729%	10.167%	7.608%	5.684%
$400,000	150	9	14.009%	11.813%	9.928%	8.322%	6.966%	4.870%	3.413%
$400,000	200	9	11.687%	9.562%	7.790%	6.321%	5.118%	3.351%	2.223%
$400,000	300	9	8.968%	6.974%	5.388%	4.150%	3.192%	1.914%	1.214%
$400,000	400	9	7.268%	5.421%	4.010%	2.956%	2.187%	1.257%	0.817%
$400,000	500	9	6.277%	4.531%	3.245%	2.324%	1.685%	0.967%	0.667%
$400,000	600	9	5.493%	3.849%	2.676%	1.869%	1.336%	0.789%	0.590%
$400,000	700	9	4.908%	3.350%	2.278%	1.572%	1.126%	0.694%	0.552%
$400,000	800	9	4.439%	2.959%	1.971%	1.346%	0.968%	0.628%	0.531%
$400,000	900	9	4.050%	2.640%	1.734%	1.181%	0.859%	0.588%	0.517%
$400,000	1,000	9	3.766%	2.413%	1.567%	1.065%	0.784%	0.563%	0.511%
$400,000	1,500	9	2.747%	1.639%	1.032%	0.728%	0.588%	0.512%	0.502%
$400,000	2,000	9	2.206%	1.260%	0.801%	0.606%	0.534%	0.504%	0.501%
$400,000	3,000	9	1.575%	0.883%	0.616%	0.531%	0.508%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$400,000	4,000	9	1.224%	0.707%	0.548%	0.510%	0.504%	0.502%	0.501%
$400,000	5,000	9	0.994%	0.615%	0.522%	0.506%	0.503%	0.502%	0.501%
$400,000	10,000	9	0.596%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	9	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	9	68.395%	66.791%	65.251%	63.768%	62.345%	59.664%	57.176%
$425,000	10	9	54.678%	52.824%	51.057%	49.373%	47.764%	44.767%	42.026%
$425,000	15	9	47.150%	45.157%	43.266%	41.471%	39.772%	36.636%	33.810%
$425,000	20	9	41.490%	39.408%	37.450%	35.610%	33.877%	30.706%	27.875%
$425,000	25	9	37.428%	35.317%	33.342%	31.491%	29.752%	26.597%	23.817%
$425,000	50	9	26.589%	24.346%	22.288%	20.403%	18.681%	15.655%	13.110%
$425,000	100	9	17.959%	15.679%	13.662%	11.882%	10.323%	7.761%	5.829%
$425,000	150	9	14.130%	11.938%	10.055%	8.449%	7.089%	4.981%	3.511%
$425,000	200	9	11.800%	9.675%	7.901%	6.428%	5.219%	3.435%	2.289%
$425,000	300	9	9.060%	7.064%	5.472%	4.227%	3.261%	1.965%	1.248%
$425,000	400	9	7.344%	5.491%	4.074%	3.012%	2.235%	1.288%	0.835%
$425,000	500	9	6.340%	4.590%	3.296%	2.367%	1.719%	0.987%	0.677%
$425,000	600	9	5.552%	3.901%	2.720%	1.904%	1.363%	0.803%	0.596%
$425,000	700	9	4.960%	3.396%	2.317%	1.601%	1.147%	0.705%	0.556%
$425,000	800	9	4.487%	3.000%	2.003%	1.370%	0.985%	0.635%	0.533%
$425,000	900	9	4.094%	2.677%	1.763%	1.202%	0.873%	0.593%	0.519%
$425,000	1,000	9	3.808%	2.447%	1.593%	1.083%	0.796%	0.566%	0.512%
$425,000	1,500	9	2.777%	1.662%	1.047%	0.736%	0.593%	0.513%	0.502%
$425,000	2,000	9	2.231%	1.276%	0.810%	0.610%	0.535%	0.504%	0.501%
$425,000	3,000	9	1.593%	0.893%	0.620%	0.532%	0.509%	0.502%	0.501%
$425,000	4,000	9	1.238%	0.713%	0.550%	0.511%	0.504%	0.502%	0.501%
$425,000	5,000	9	1.005%	0.619%	0.523%	0.506%	0.503%	0.502%	0.501%
$425,000	10,000	9	0.599%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	9	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	9	68.447%	66.845%	65.306%	63.825%	62.405%	59.727%	57.242%
$450,000	10	9	54.747%	52.895%	51.131%	49.450%	47.844%	44.852%	42.115%
$450,000	15	9	47.246%	45.257%	43.370%	41.578%	39.883%	36.753%	33.933%
$450,000	20	9	41.584%	39.506%	37.552%	35.716%	33.987%	30.823%	27.999%
$450,000	25	9	37.526%	35.420%	33.449%	31.602%	29.868%	26.720%	23.947%
$450,000	50	9	26.691%	24.452%	22.401%	20.520%	18.804%	15.787%	13.251%
$450,000	100	9	18.062%	15.789%	13.778%	12.002%	10.445%	7.884%	5.947%
$450,000	150	9	14.228%	12.040%	10.158%	8.553%	7.191%	5.073%	3.590%
$450,000	200	9	11.890%	9.766%	7.990%	6.514%	5.300%	3.502%	2.342%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$450,000	300	9	9.134%	7.136%	5.539%	4.289%	3.317%	2.006%	1.276%
$450,000	400	9	7.404%	5.548%	4.125%	3.058%	2.275%	1.313%	0.850%
$450,000	500	9	6.391%	4.636%	3.336%	2.401%	1.746%	1.003%	0.686%
$450,000	600	9	5.598%	3.942%	2.754%	1.932%	1.385%	0.813%	0.601%
$450,000	700	9	5.001%	3.431%	2.347%	1.624%	1.163%	0.712%	0.560%
$450,000	800	9	4.523%	3.031%	2.028%	1.388%	0.998%	0.640%	0.535%
$450,000	900	9	4.127%	2.705%	1.784%	1.217%	0.883%	0.597%	0.520%
$450,000	1,000	9	3.839%	2.473%	1.613%	1.097%	0.805%	0.569%	0.513%
$450,000	1,500	9	2.800%	1.679%	1.058%	0.743%	0.596%	0.513%	0.502%
$450,000	2,000	9	2.249%	1.289%	0.817%	0.614%	0.537%	0.504%	0.501%
$450,000	3,000	9	1.607%	0.901%	0.624%	0.533%	0.509%	0.502%	0.501%
$450,000	4,000	9	1.249%	0.718%	0.551%	0.511%	0.504%	0.502%	0.501%
$450,000	5,000	9	1.014%	0.622%	0.524%	0.506%	0.503%	0.502%	0.501%
$450,000	10,000	9	0.602%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	9	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	9	68.493%	66.892%	65.355%	63.876%	62.457%	59.782%	57.300%
$475,000	10	9	54.807%	52.958%	51.196%	49.516%	47.913%	44.925%	42.192%
$475,000	15	9	47.329%	45.343%	43.458%	41.670%	39.977%	36.853%	34.038%
$475,000	20	9	41.665%	39.591%	37.641%	35.808%	34.081%	30.923%	28.104%
$475,000	25	9	37.610%	35.507%	33.540%	31.697%	29.965%	26.824%	24.056%
$475,000	50	9	26.778%	24.545%	22.498%	20.622%	18.910%	15.900%	13.371%
$475,000	100	9	18.150%	15.884%	13.878%	12.106%	10.552%	7.993%	6.054%
$475,000	150	9	14.315%	12.130%	10.251%	8.646%	7.283%	5.157%	3.665%
$475,000	200	9	11.970%	9.848%	8.071%	6.592%	5.374%	3.565%	2.391%
$475,000	300	9	9.201%	7.202%	5.601%	4.346%	3.369%	2.045%	1.302%
$475,000	400	9	7.459%	5.600%	4.173%	3.100%	2.311%	1.337%	0.865%
$475,000	500	9	6.436%	4.678%	3.373%	2.432%	1.772%	1.018%	0.694%
$475,000	600	9	5.640%	3.978%	2.785%	1.957%	1.404%	0.823%	0.605%
$475,000	700	9	5.037%	3.462%	2.373%	1.644%	1.178%	0.719%	0.563%
$475,000	800	9	4.555%	3.058%	2.049%	1.404%	1.009%	0.645%	0.536%
$475,000	900	9	4.156%	2.729%	1.802%	1.230%	0.892%	0.600%	0.521%
$475,000	1,000	9	3.867%	2.496%	1.630%	1.108%	0.812%	0.572%	0.514%
$475,000	1,500	9	2.821%	1.694%	1.068%	0.748%	0.599%	0.514%	0.503%
$475,000	2,000	9	2.265%	1.300%	0.824%	0.617%	0.538%	0.504%	0.501%
$475,000	3,000	9	1.619%	0.907%	0.627%	0.534%	0.509%	0.502%	0.501%
$475,000	4,000	9	1.258%	0.722%	0.553%	0.512%	0.504%	0.502%	0.501%
$475,000	5,000	9	1.021%	0.625%	0.525%	0.506%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	10,000	9	0.604%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	9	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	9	68.538%	66.939%	65.404%	63.926%	62.509%	59.837%	57.358%
$500,000	10	9	54.867%	53.020%	51.260%	49.583%	47.982%	44.998%	42.269%
$500,000	15	9	47.411%	45.428%	43.547%	41.761%	40.071%	36.953%	34.143%
$500,000	20	9	41.747%	39.676%	37.729%	35.899%	34.176%	31.024%	28.210%
$500,000	25	9	37.694%	35.595%	33.631%	31.791%	30.063%	26.928%	24.166%
$500,000	50	9	26.866%	24.637%	22.594%	20.723%	19.015%	16.013%	13.491%
$500,000	100	9	18.239%	15.979%	13.979%	12.212%	10.662%	8.106%	6.165%
$500,000	150	9	14.404%	12.223%	10.346%	8.742%	7.379%	5.248%	3.744%
$500,000	200	9	12.054%	9.933%	8.155%	6.674%	5.453%	3.633%	2.445%
$500,000	300	9	9.271%	7.272%	5.667%	4.407%	3.424%	2.087%	1.331%
$500,000	400	9	7.517%	5.655%	4.223%	3.145%	2.350%	1.363%	0.881%
$500,000	500	9	6.484%	4.723%	3.413%	2.465%	1.799%	1.035%	0.703%
$500,000	600	9	5.684%	4.017%	2.818%	1.985%	1.426%	0.833%	0.610%
$500,000	700	9	5.075%	3.496%	2.401%	1.666%	1.194%	0.727%	0.566%
$500,000	800	9	4.588%	3.087%	2.072%	1.421%	1.021%	0.650%	0.538%
$500,000	900	9	4.186%	2.754%	1.822%	1.245%	0.902%	0.604%	0.522%
$500,000	1,000	9	3.896%	2.520%	1.648%	1.121%	0.820%	0.575%	0.514%
$500,000	1,500	9	2.842%	1.710%	1.078%	0.754%	0.602%	0.515%	0.503%
$500,000	2,000	9	2.283%	1.312%	0.830%	0.620%	0.539%	0.505%	0.501%
$500,000	3,000	9	1.632%	0.915%	0.630%	0.536%	0.510%	0.502%	0.501%
$500,000	4,000	9	1.268%	0.727%	0.554%	0.512%	0.504%	0.502%	0.501%
$500,000	5,000	9	1.029%	0.628%	0.526%	0.506%	0.503%	0.502%	0.501%
$500,000	10,000	9	0.607%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	9	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	10	47.531%	45.079%	42.711%	40.424%	38.209%	33.987%	30.012%
$30,000	10	10	31.382%	28.700%	26.218%	23.937%	21.845%	18.161%	15.049%
$30,000	15	10	24.672%	22.089%	19.735%	17.598%	15.654%	12.305%	9.609%
$30,000	20	10	20.599%	18.077%	15.807%	13.780%	11.983%	8.996%	6.697%
$30,000	25	10	17.890%	15.434%	13.265%	11.356%	9.686%	6.972%	4.984%
$30,000	50	10	11.480%	9.255%	7.402%	5.887%	4.662%	2.908%	1.841%
$30,000	100	10	7.250%	5.350%	3.915%	2.850%	2.079%	1.164%	0.759%
$30,000	150	10	5.446%	3.779%	2.603%	1.803%	1.279%	0.751%	0.572%
$30,000	200	10	4.463%	2.952%	1.951%	1.320%	0.944%	0.612%	0.524%
$30,000	300	10	3.344%	2.059%	1.297%	0.880%	0.669%	0.529%	0.504%
$30,000	400	10	2.689%	1.584%	0.991%	0.701%	0.573%	0.509%	0.501%
$30,000	500	10	2.258%	1.289%	0.814%	0.609%	0.534%	0.504%	0.501%
$30,000	600	10	1.949%	1.094%	0.711%	0.565%	0.519%	0.503%	0.501%
$30,000	700	10	1.712%	0.952%	0.643%	0.540%	0.511%	0.502%	0.501%
$30,000	800	10	1.531%	0.852%	0.600%	0.525%	0.506%	0.502%	0.501%
$30,000	900	10	1.387%	0.779%	0.571%	0.516%	0.505%	0.502%	0.501%
$30,000	1,000	10	1.273%	0.725%	0.552%	0.512%	0.504%	0.502%	0.501%
$30,000	1,500	10	0.908%	0.583%	0.515%	0.505%	0.503%	0.502%	0.501%
$30,000	2,000	10	0.735%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	10	0.590%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	10	0.540%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	10	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	10	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	10	49.602%	47.248%	44.977%	42.782%	40.661%	36.614%	32.808%
$35,000	10	10	33.264%	30.553%	28.033%	25.695%	23.535%	19.731%	16.523%
$35,000	15	10	26.075%	23.496%	21.127%	18.965%	16.993%	13.556%	10.740%
$35,000	20	10	21.808%	19.269%	16.976%	14.910%	13.060%	9.955%	7.534%
$35,000	25	10	18.947%	16.470%	14.266%	12.311%	10.588%	7.758%	5.639%
$35,000	50	10	12.180%	9.921%	8.022%	6.451%	5.165%	3.301%	2.122%
$35,000	100	10	7.730%	5.782%	4.287%	3.162%	2.332%	1.315%	0.837%
$35,000	150	10	5.826%	4.105%	2.869%	2.011%	1.434%	0.823%	0.602%
$35,000	200	10	4.779%	3.214%	2.152%	1.465%	1.041%	0.650%	0.535%
$35,000	300	10	3.590%	2.247%	1.428%	0.962%	0.716%	0.542%	0.507%
$35,000	400	10	2.889%	1.726%	1.080%	0.751%	0.598%	0.513%	0.502%
$35,000	500	10	2.432%	1.406%	0.880%	0.642%	0.548%	0.505%	0.501%
$35,000	600	10	2.103%	1.190%	0.760%	0.587%	0.527%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	700	10	1.850%	1.032%	0.681%	0.554%	0.515%	0.502%	0.501%
$35,000	800	10	1.655%	0.918%	0.627%	0.534%	0.509%	0.502%	0.501%
$35,000	900	10	1.500%	0.835%	0.592%	0.522%	0.506%	0.502%	0.501%
$35,000	1,000	10	1.377%	0.774%	0.569%	0.516%	0.505%	0.502%	0.501%
$35,000	1,500	10	0.977%	0.606%	0.520%	0.505%	0.503%	0.502%	0.501%
$35,000	2,000	10	0.782%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	10	0.612%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	10	0.552%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	10	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	10	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	10	51.266%	48.991%	46.794%	44.674%	42.623%	38.716%	35.041%
$40,000	10	10	34.965%	32.261%	29.722%	27.344%	25.128%	21.191%	17.854%
$40,000	15	10	27.323%	24.731%	22.350%	20.164%	18.169%	14.672%	11.763%
$40,000	20	10	22.869%	20.319%	18.006%	15.913%	14.026%	10.821%	8.297%
$40,000	25	10	19.880%	17.385%	15.154%	13.165%	11.399%	8.474%	6.249%
$40,000	50	10	12.797%	10.508%	8.572%	6.956%	5.623%	3.658%	2.387%
$40,000	100	10	8.165%	6.177%	4.631%	3.452%	2.572%	1.463%	0.917%
$40,000	150	10	6.166%	4.402%	3.116%	2.206%	1.582%	0.898%	0.634%
$40,000	200	10	5.064%	3.454%	2.340%	1.605%	1.137%	0.689%	0.548%
$40,000	300	10	3.810%	2.419%	1.550%	1.043%	0.764%	0.556%	0.510%
$40,000	400	10	3.069%	1.858%	1.166%	0.801%	0.624%	0.518%	0.503%
$40,000	500	10	2.590%	1.515%	0.945%	0.676%	0.563%	0.507%	0.501%
$40,000	600	10	2.242%	1.280%	0.809%	0.609%	0.535%	0.504%	0.501%
$40,000	700	10	1.975%	1.107%	0.717%	0.569%	0.520%	0.503%	0.501%
$40,000	800	10	1.767%	0.981%	0.655%	0.543%	0.512%	0.502%	0.501%
$40,000	900	10	1.603%	0.889%	0.614%	0.529%	0.508%	0.502%	0.501%
$40,000	1,000	10	1.472%	0.821%	0.587%	0.521%	0.506%	0.502%	0.501%
$40,000	1,500	10	1.041%	0.629%	0.525%	0.506%	0.503%	0.502%	0.501%
$40,000	2,000	10	0.828%	0.560%	0.511%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	10	0.636%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	10	0.564%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	10	0.533%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	10	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	10	52.649%	50.435%	48.301%	46.240%	44.248%	40.453%	36.889%
$45,000	10	10	36.506%	33.828%	31.294%	28.907%	26.670%	22.625%	19.148%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	15	10	28.485%	25.875%	23.471%	21.266%	19.239%	15.690%	12.719%
$45,000	20	10	23.836%	21.283%	18.953%	16.836%	14.918%	11.640%	9.021%
$45,000	25	10	20.740%	18.233%	15.980%	13.962%	12.160%	9.154%	6.840%
$45,000	50	10	13.367%	11.052%	9.084%	7.434%	6.058%	4.000%	2.647%
$45,000	100	10	8.561%	6.540%	4.949%	3.726%	2.799%	1.609%	1.000%
$45,000	150	10	6.476%	4.675%	3.345%	2.391%	1.725%	0.975%	0.669%
$45,000	200	10	5.323%	3.675%	2.517%	1.739%	1.233%	0.730%	0.562%
$45,000	300	10	4.005%	2.575%	1.663%	1.119%	0.811%	0.569%	0.513%
$45,000	400	10	3.233%	1.980%	1.247%	0.850%	0.651%	0.524%	0.503%
$45,000	500	10	2.736%	1.617%	1.008%	0.709%	0.578%	0.509%	0.501%
$45,000	600	10	2.368%	1.363%	0.856%	0.631%	0.545%	0.505%	0.501%
$45,000	700	10	2.088%	1.178%	0.754%	0.584%	0.526%	0.503%	0.501%
$45,000	800	10	1.870%	1.042%	0.684%	0.554%	0.515%	0.502%	0.501%
$45,000	900	10	1.697%	0.941%	0.637%	0.537%	0.510%	0.502%	0.501%
$45,000	1,000	10	1.560%	0.867%	0.605%	0.526%	0.507%	0.502%	0.501%
$45,000	1,500	10	1.101%	0.653%	0.531%	0.507%	0.503%	0.502%	0.501%
$45,000	2,000	10	0.871%	0.572%	0.513%	0.505%	0.503%	0.502%	0.501%
$45,000	3,000	10	0.659%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	10	0.577%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	10	0.540%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	10	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	10	53.830%	51.670%	49.588%	47.578%	45.636%	41.934%	38.462%
$50,000	10	10	37.879%	35.258%	32.749%	30.369%	28.125%	24.028%	20.434%
$50,000	15	10	29.586%	26.954%	24.528%	22.293%	20.236%	16.623%	13.599%
$50,000	20	10	24.724%	22.166%	19.826%	17.689%	15.749%	12.410%	9.713%
$50,000	25	10	21.527%	19.011%	16.741%	14.699%	12.869%	9.795%	7.403%
$50,000	50	10	13.895%	11.560%	9.565%	7.879%	6.469%	4.325%	2.897%
$50,000	100	10	8.928%	6.878%	5.249%	3.984%	3.016%	1.752%	1.084%
$50,000	150	10	6.762%	4.930%	3.561%	2.567%	1.863%	1.053%	0.706%
$50,000	200	10	5.563%	3.881%	2.685%	1.867%	1.326%	0.772%	0.579%
$50,000	300	10	4.192%	2.725%	1.775%	1.196%	0.861%	0.585%	0.517%
$50,000	400	10	3.385%	2.096%	1.327%	0.900%	0.679%	0.531%	0.504%
$50,000	500	10	2.871%	1.713%	1.068%	0.743%	0.595%	0.511%	0.501%
$50,000	600	10	2.486%	1.443%	0.903%	0.654%	0.555%	0.506%	0.501%
$50,000	700	10	2.194%	1.246%	0.791%	0.601%	0.532%	0.504%	0.501%
$50,000	800	10	1.967%	1.101%	0.713%	0.566%	0.519%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$50,000	900	10	1.785%	0.992%	0.660%	0.545%	0.512%	0.502%	0.501%
$50,000	1,000	10	1.641%	0.911%	0.624%	0.532%	0.508%	0.502%	0.501%
$50,000	1,500	10	1.158%	0.676%	0.538%	0.509%	0.503%	0.502%	0.501%
$50,000	2,000	10	0.914%	0.585%	0.516%	0.505%	0.503%	0.502%	0.501%
$50,000	3,000	10	0.682%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	10	0.590%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	10	0.547%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	10	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	10	54.849%	52.735%	50.696%	48.730%	46.828%	43.209%	39.816%
$55,000	10	10	39.063%	36.505%	34.054%	31.709%	29.472%	25.348%	21.700%
$55,000	15	10	30.616%	27.972%	25.523%	23.259%	21.171%	17.489%	14.403%
$55,000	20	10	25.546%	22.975%	20.626%	18.477%	16.520%	13.127%	10.370%
$55,000	25	10	22.240%	19.720%	17.437%	15.376%	13.523%	10.394%	7.935%
$55,000	50	10	14.382%	12.031%	10.014%	8.295%	6.852%	4.637%	3.137%
$55,000	100	10	9.268%	7.192%	5.530%	4.228%	3.223%	1.890%	1.168%
$55,000	150	10	7.027%	5.167%	3.765%	2.735%	1.996%	1.130%	0.744%
$55,000	200	10	5.786%	4.075%	2.844%	1.991%	1.418%	0.817%	0.596%
$55,000	300	10	4.367%	2.867%	1.883%	1.272%	0.911%	0.602%	0.522%
$55,000	400	10	3.529%	2.207%	1.404%	0.948%	0.707%	0.538%	0.506%
$55,000	500	10	2.998%	1.806%	1.128%	0.777%	0.613%	0.514%	0.502%
$55,000	600	10	2.597%	1.520%	0.950%	0.678%	0.565%	0.508%	0.502%
$55,000	700	10	2.293%	1.312%	0.827%	0.618%	0.539%	0.504%	0.501%
$55,000	800	10	2.058%	1.158%	0.743%	0.578%	0.523%	0.503%	0.501%
$55,000	900	10	1.869%	1.042%	0.684%	0.554%	0.515%	0.503%	0.501%
$55,000	1,000	10	1.719%	0.955%	0.643%	0.539%	0.510%	0.502%	0.501%
$55,000	1,500	10	1.213%	0.700%	0.545%	0.510%	0.504%	0.502%	0.501%
$55,000	2,000	10	0.955%	0.599%	0.519%	0.505%	0.503%	0.502%	0.501%
$55,000	3,000	10	0.705%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	10	0.603%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	10	0.555%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	10	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	10	55.750%	53.675%	51.675%	49.745%	47.879%	44.333%	41.011%
$60,000	10	10	40.117%	37.615%	35.222%	32.930%	30.732%	26.611%	22.928%
$60,000	15	10	31.592%	28.948%	26.485%	24.195%	22.077%	18.327%	15.174%
$60,000	20	10	26.327%	23.746%	21.382%	19.221%	17.247%	13.811%	10.997%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$60,000	25	10	22.905%	20.378%	18.083%	16.009%	14.136%	10.961%	8.447%
$60,000	50	10	14.836%	12.476%	10.436%	8.693%	7.217%	4.937%	3.373%
$60,000	100	10	9.586%	7.486%	5.796%	4.460%	3.422%	2.025%	1.254%
$60,000	150	10	7.277%	5.393%	3.960%	2.897%	2.126%	1.208%	0.785%
$60,000	200	10	5.995%	4.258%	2.996%	2.111%	1.510%	0.862%	0.615%
$60,000	300	10	4.530%	3.001%	1.987%	1.346%	0.960%	0.619%	0.527%
$60,000	400	10	3.664%	2.313%	1.479%	0.997%	0.736%	0.546%	0.507%
$60,000	500	10	3.119%	1.895%	1.186%	0.811%	0.631%	0.518%	0.502%
$60,000	600	10	2.702%	1.594%	0.995%	0.702%	0.576%	0.510%	0.502%
$60,000	700	10	2.388%	1.375%	0.864%	0.635%	0.546%	0.505%	0.501%
$60,000	800	10	2.145%	1.213%	0.772%	0.592%	0.528%	0.503%	0.501%
$60,000	900	10	1.949%	1.090%	0.708%	0.564%	0.518%	0.503%	0.501%
$60,000	1,000	10	1.793%	0.998%	0.663%	0.546%	0.512%	0.502%	0.501%
$60,000	1,500	10	1.266%	0.723%	0.553%	0.512%	0.504%	0.502%	0.501%
$60,000	2,000	10	0.994%	0.613%	0.522%	0.506%	0.503%	0.502%	0.501%
$60,000	3,000	10	0.728%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	10	0.617%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	10	0.563%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	10	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$65,000	5	10	56.547%	54.506%	52.540%	50.642%	48.808%	45.323%	42.066%
$65,000	10	10	41.054%	38.602%	36.258%	34.014%	31.860%	27.804%	24.101%
$65,000	15	10	32.515%	29.881%	27.412%	25.108%	22.965%	19.150%	15.931%
$65,000	20	10	27.074%	24.485%	22.105%	19.929%	17.938%	14.464%	11.601%
$65,000	25	10	23.531%	20.998%	18.695%	16.608%	14.722%	11.509%	8.948%
$65,000	50	10	15.271%	12.901%	10.843%	9.075%	7.572%	5.232%	3.606%
$65,000	100	10	9.889%	7.769%	6.051%	4.685%	3.615%	2.159%	1.339%
$65,000	150	10	7.514%	5.608%	4.147%	3.053%	2.253%	1.285%	0.826%
$65,000	200	10	6.191%	4.431%	3.142%	2.227%	1.599%	0.908%	0.635%
$65,000	300	10	4.683%	3.129%	2.086%	1.417%	1.008%	0.638%	0.532%
$65,000	400	10	3.791%	2.413%	1.550%	1.044%	0.765%	0.554%	0.508%
$65,000	500	10	3.232%	1.980%	1.243%	0.845%	0.649%	0.522%	0.502%
$65,000	600	10	2.800%	1.664%	1.040%	0.727%	0.588%	0.512%	0.502%
$65,000	700	10	2.476%	1.436%	0.899%	0.653%	0.554%	0.506%	0.501%
$65,000	800	10	2.227%	1.266%	0.801%	0.605%	0.533%	0.504%	0.501%
$65,000	900	10	2.024%	1.136%	0.732%	0.574%	0.521%	0.503%	0.501%
$65,000	1,000	10	1.863%	1.040%	0.683%	0.554%	0.515%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	1,500	10	1.316%	0.747%	0.561%	0.514%	0.504%	0.502%	0.501%
$65,000	2,000	10	1.033%	0.627%	0.525%	0.506%	0.503%	0.502%	0.501%
$65,000	3,000	10	0.750%	0.540%	0.508%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	10	0.631%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	10	0.571%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	10	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	10	57.256%	55.246%	53.310%	51.440%	49.635%	46.205%	43.004%
$70,000	10	10	41.896%	39.489%	37.189%	34.986%	32.871%	28.895%	25.227%
$70,000	15	10	33.383%	30.765%	28.301%	25.991%	23.830%	19.963%	16.676%
$70,000	20	10	27.799%	25.201%	22.808%	20.612%	18.602%	15.087%	12.180%
$70,000	25	10	24.126%	21.585%	19.273%	17.176%	15.279%	12.032%	9.428%
$70,000	50	10	15.685%	13.303%	11.231%	9.440%	7.913%	5.517%	3.835%
$70,000	100	10	10.174%	8.036%	6.293%	4.899%	3.802%	2.291%	1.425%
$70,000	150	10	7.737%	5.812%	4.326%	3.203%	2.377%	1.361%	0.868%
$70,000	200	10	6.375%	4.595%	3.280%	2.339%	1.686%	0.955%	0.656%
$70,000	300	10	4.828%	3.250%	2.181%	1.487%	1.056%	0.657%	0.539%
$70,000	400	10	3.910%	2.508%	1.620%	1.090%	0.793%	0.563%	0.510%
$70,000	500	10	3.339%	2.062%	1.298%	0.878%	0.668%	0.526%	0.503%
$70,000	600	10	2.893%	1.731%	1.083%	0.752%	0.600%	0.514%	0.502%
$70,000	700	10	2.561%	1.494%	0.934%	0.672%	0.562%	0.507%	0.501%
$70,000	800	10	2.304%	1.317%	0.830%	0.619%	0.539%	0.505%	0.501%
$70,000	900	10	2.095%	1.181%	0.755%	0.585%	0.525%	0.503%	0.501%
$70,000	1,000	10	1.930%	1.080%	0.703%	0.562%	0.517%	0.502%	0.501%
$70,000	1,500	10	1.364%	0.770%	0.569%	0.516%	0.505%	0.502%	0.501%
$70,000	2,000	10	1.070%	0.641%	0.528%	0.507%	0.503%	0.502%	0.501%
$70,000	3,000	10	0.773%	0.545%	0.509%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	10	0.645%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	10	0.579%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	10	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	10	57.921%	55.939%	54.029%	52.185%	50.407%	47.029%	43.877%
$75,000	10	10	42.676%	40.311%	38.050%	35.883%	33.804%	29.901%	26.297%
$75,000	15	10	34.194%	31.600%	29.148%	26.838%	24.669%	20.764%	17.409%
$75,000	20	10	28.494%	25.890%	23.485%	21.271%	19.239%	15.682%	12.733%
$75,000	25	10	24.691%	22.143%	19.821%	17.712%	15.805%	12.530%	9.884%
$75,000	50	10	16.078%	13.685%	11.597%	9.790%	8.242%	5.797%	4.060%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$75,000	100	10	10.443%	8.290%	6.524%	5.104%	3.981%	2.421%	1.511%
$75,000	150	10	7.948%	6.006%	4.496%	3.348%	2.496%	1.437%	0.909%
$75,000	200	10	6.551%	4.751%	3.413%	2.447%	1.769%	1.001%	0.677%
$75,000	300	10	4.966%	3.367%	2.273%	1.555%	1.104%	0.676%	0.546%
$75,000	400	10	4.017%	2.593%	1.682%	1.132%	0.819%	0.570%	0.511%
$75,000	500	10	3.441%	2.140%	1.352%	0.912%	0.687%	0.531%	0.504%
$75,000	600	10	2.983%	1.797%	1.126%	0.776%	0.612%	0.516%	0.502%
$75,000	700	10	2.641%	1.551%	0.969%	0.690%	0.571%	0.509%	0.501%
$75,000	800	10	2.377%	1.366%	0.858%	0.633%	0.545%	0.505%	0.501%
$75,000	900	10	2.162%	1.225%	0.779%	0.595%	0.529%	0.504%	0.501%
$75,000	1,000	10	1.993%	1.119%	0.723%	0.571%	0.520%	0.503%	0.501%
$75,000	1,500	10	1.410%	0.792%	0.577%	0.518%	0.505%	0.502%	0.501%
$75,000	2,000	10	1.105%	0.655%	0.532%	0.508%	0.503%	0.502%	0.501%
$75,000	3,000	10	0.794%	0.551%	0.509%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	10	0.659%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	10	0.588%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	10	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	10	58.527%	56.570%	54.683%	52.863%	51.109%	47.778%	44.671%
$80,000	10	10	43.391%	41.061%	38.835%	36.700%	34.655%	30.816%	27.273%
$80,000	15	10	34.942%	32.379%	29.947%	27.643%	25.474%	21.543%	18.134%
$80,000	20	10	29.162%	26.558%	24.142%	21.913%	19.858%	16.259%	13.266%
$80,000	25	10	25.239%	22.683%	20.350%	18.230%	16.311%	13.007%	10.326%
$80,000	50	10	16.449%	14.049%	11.948%	10.127%	8.558%	6.068%	4.281%
$80,000	100	10	10.697%	8.529%	6.744%	5.301%	4.153%	2.546%	1.595%
$80,000	150	10	8.147%	6.190%	4.659%	3.488%	2.611%	1.510%	0.952%
$80,000	200	10	6.718%	4.898%	3.539%	2.550%	1.850%	1.046%	0.699%
$80,000	300	10	5.096%	3.478%	2.361%	1.620%	1.150%	0.695%	0.552%
$80,000	400	10	4.125%	2.680%	1.746%	1.176%	0.847%	0.579%	0.513%
$80,000	500	10	3.537%	2.215%	1.404%	0.945%	0.706%	0.535%	0.504%
$80,000	600	10	3.067%	1.859%	1.167%	0.801%	0.625%	0.519%	0.503%
$80,000	700	10	2.716%	1.604%	1.002%	0.708%	0.579%	0.510%	0.501%
$80,000	800	10	2.446%	1.413%	0.886%	0.648%	0.551%	0.506%	0.501%
$80,000	900	10	2.226%	1.266%	0.802%	0.606%	0.534%	0.504%	0.501%
$80,000	1,000	10	2.053%	1.157%	0.743%	0.579%	0.523%	0.503%	0.501%
$80,000	1,500	10	1.454%	0.814%	0.585%	0.521%	0.505%	0.502%	0.501%
$80,000	2,000	10	1.139%	0.669%	0.536%	0.509%	0.504%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	3,000	10	0.816%	0.557%	0.510%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	10	0.672%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	10	0.596%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	10	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	10	59.590%	57.675%	55.829%	54.051%	52.337%	49.088%	46.058%
$90,000	10	10	44.639%	42.371%	40.202%	38.124%	36.137%	32.406%	28.967%
$90,000	15	10	36.251%	33.758%	31.382%	29.116%	26.967%	23.027%	19.554%
$90,000	20	10	30.404%	27.810%	25.390%	23.136%	21.051%	17.367%	14.287%
$90,000	25	10	26.275%	23.706%	21.353%	19.211%	17.266%	13.902%	11.159%
$90,000	50	10	17.138%	14.732%	12.611%	10.763%	9.158%	6.588%	4.712%
$90,000	100	10	11.164%	8.970%	7.153%	5.669%	4.478%	2.786%	1.762%
$90,000	150	10	8.514%	6.530%	4.960%	3.749%	2.831%	1.654%	1.037%
$90,000	200	10	7.024%	5.172%	3.775%	2.744%	2.004%	1.135%	0.744%
$90,000	300	10	5.336%	3.684%	2.526%	1.745%	1.239%	0.735%	0.567%
$90,000	400	10	4.324%	2.842%	1.868%	1.260%	0.903%	0.598%	0.518%
$90,000	500	10	3.715%	2.354%	1.503%	1.010%	0.745%	0.546%	0.506%
$90,000	600	10	3.222%	1.975%	1.245%	0.848%	0.650%	0.524%	0.504%
$90,000	700	10	2.855%	1.704%	1.065%	0.744%	0.597%	0.513%	0.502%
$90,000	800	10	2.574%	1.501%	0.939%	0.675%	0.564%	0.508%	0.501%
$90,000	900	10	2.343%	1.345%	0.846%	0.628%	0.543%	0.505%	0.501%
$90,000	1,000	10	2.162%	1.227%	0.781%	0.597%	0.530%	0.503%	0.501%
$90,000	1,500	10	1.535%	0.857%	0.602%	0.526%	0.507%	0.502%	0.501%
$90,000	2,000	10	1.204%	0.696%	0.544%	0.510%	0.504%	0.502%	0.501%
$90,000	3,000	10	0.857%	0.568%	0.512%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	10	0.699%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	10	0.613%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	10	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	10	60.458%	58.576%	56.765%	55.021%	53.338%	50.156%	47.190%
$100,000	10	10	45.661%	43.443%	41.319%	39.289%	37.349%	33.706%	30.351%
$100,000	15	10	37.323%	34.887%	32.565%	30.355%	28.249%	24.345%	20.858%
$100,000	20	10	31.471%	28.906%	26.497%	24.243%	22.145%	18.403%	15.236%
$100,000	25	10	27.208%	24.638%	22.274%	20.113%	18.140%	14.716%	11.907%
$100,000	50	10	17.754%	15.345%	13.212%	11.342%	9.706%	7.069%	5.117%
$100,000	100	10	11.578%	9.366%	7.524%	6.006%	4.774%	3.010%	1.922%
$100,000	150	10	8.843%	6.835%	5.233%	3.989%	3.034%	1.790%	1.121%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	200	10	7.301%	5.424%	3.992%	2.924%	2.150%	1.221%	0.789%
$100,000	300	10	5.553%	3.872%	2.679%	1.862%	1.324%	0.774%	0.582%
$100,000	400	10	4.502%	2.988%	1.980%	1.340%	0.956%	0.618%	0.524%
$100,000	500	10	3.874%	2.480%	1.595%	1.071%	0.782%	0.557%	0.508%
$100,000	600	10	3.361%	2.081%	1.317%	0.893%	0.675%	0.531%	0.505%
$100,000	700	10	2.981%	1.796%	1.125%	0.778%	0.615%	0.517%	0.502%
$100,000	800	10	2.690%	1.583%	0.989%	0.702%	0.577%	0.510%	0.502%
$100,000	900	10	2.449%	1.417%	0.888%	0.649%	0.552%	0.506%	0.501%
$100,000	1,000	10	2.261%	1.292%	0.817%	0.614%	0.537%	0.504%	0.501%
$100,000	1,500	10	1.609%	0.897%	0.619%	0.531%	0.508%	0.502%	0.501%
$100,000	2,000	10	1.264%	0.722%	0.553%	0.512%	0.504%	0.502%	0.501%
$100,000	3,000	10	0.895%	0.580%	0.514%	0.505%	0.503%	0.502%	0.501%
$100,000	4,000	10	0.724%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	10	0.630%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	10	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	10	61.209%	59.357%	57.575%	55.859%	54.205%	51.078%	48.166%
$110,000	10	10	46.541%	44.362%	42.279%	40.289%	38.387%	34.816%	31.533%
$110,000	15	10	38.239%	35.850%	33.575%	31.412%	29.353%	25.526%	22.062%
$110,000	20	10	32.410%	29.884%	27.500%	25.260%	23.164%	19.393%	16.160%
$110,000	25	10	28.071%	25.510%	23.146%	20.971%	18.977%	15.491%	12.616%
$110,000	50	10	18.324%	15.910%	13.767%	11.878%	10.218%	7.524%	5.504%
$110,000	100	10	11.958%	9.730%	7.866%	6.320%	5.054%	3.224%	2.078%
$110,000	150	10	9.149%	7.118%	5.490%	4.214%	3.228%	1.923%	1.205%
$110,000	200	10	7.557%	5.657%	4.195%	3.095%	2.290%	1.307%	0.836%
$110,000	300	10	5.755%	4.047%	2.822%	1.974%	1.408%	0.814%	0.599%
$110,000	400	10	4.667%	3.126%	2.086%	1.418%	1.009%	0.639%	0.531%
$110,000	500	10	4.020%	2.598%	1.681%	1.129%	0.819%	0.569%	0.511%
$110,000	600	10	3.490%	2.181%	1.387%	0.938%	0.701%	0.537%	0.507%
$110,000	700	10	3.097%	1.882%	1.183%	0.813%	0.634%	0.521%	0.503%
$110,000	800	10	2.796%	1.659%	1.037%	0.729%	0.591%	0.513%	0.502%
$110,000	900	10	2.545%	1.484%	0.928%	0.670%	0.562%	0.508%	0.501%
$110,000	1,000	10	2.352%	1.354%	0.852%	0.632%	0.544%	0.505%	0.501%
$110,000	1,500	10	1.677%	0.935%	0.636%	0.537%	0.509%	0.502%	0.501%
$110,000	2,000	10	1.320%	0.748%	0.561%	0.514%	0.505%	0.502%	0.501%
$110,000	3,000	10	0.932%	0.592%	0.517%	0.505%	0.503%	0.502%	0.501%
$110,000	4,000	10	0.749%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$110,000	5,000	10	0.646%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	10	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$120,000	5	10	61.867%	60.040%	58.283%	56.590%	54.963%	51.883%	49.017%
$120,000	10	10	47.307%	45.162%	43.113%	41.158%	39.288%	35.779%	32.559%
$120,000	15	10	39.044%	36.695%	34.460%	32.337%	30.319%	26.567%	23.168%
$120,000	20	10	33.242%	30.763%	28.416%	26.203%	24.120%	20.351%	17.079%
$120,000	25	10	28.877%	26.335%	23.981%	21.804%	19.795%	16.261%	13.322%
$120,000	50	10	18.867%	16.450%	14.297%	12.389%	10.713%	7.965%	5.884%
$120,000	100	10	12.317%	10.075%	8.190%	6.617%	5.323%	3.432%	2.228%
$120,000	150	10	9.437%	7.385%	5.735%	4.429%	3.414%	2.053%	1.290%
$120,000	200	10	7.801%	5.879%	4.390%	3.261%	2.426%	1.392%	0.885%
$120,000	300	10	5.947%	4.214%	2.959%	2.084%	1.491%	0.855%	0.616%
$120,000	400	10	4.822%	3.257%	2.188%	1.492%	1.060%	0.660%	0.537%
$120,000	500	10	4.150%	2.703%	1.758%	1.182%	0.852%	0.579%	0.513%
$120,000	600	10	3.611%	2.274%	1.453%	0.980%	0.727%	0.544%	0.508%
$120,000	700	10	3.205%	1.964%	1.238%	0.846%	0.652%	0.525%	0.504%
$120,000	800	10	2.894%	1.730%	1.084%	0.756%	0.605%	0.515%	0.502%
$120,000	900	10	2.635%	1.547%	0.967%	0.691%	0.572%	0.509%	0.501%
$120,000	1,000	10	2.437%	1.412%	0.886%	0.649%	0.552%	0.506%	0.501%
$120,000	1,500	10	1.741%	0.972%	0.653%	0.543%	0.511%	0.502%	0.501%
$120,000	2,000	10	1.372%	0.773%	0.570%	0.517%	0.505%	0.502%	0.501%
$120,000	3,000	10	0.967%	0.604%	0.519%	0.505%	0.503%	0.502%	0.501%
$120,000	4,000	10	0.773%	0.545%	0.508%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	10	0.662%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	10	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	10	62.420%	60.615%	58.880%	57.208%	55.603%	52.562%	49.737%
$130,000	10	10	47.967%	45.851%	43.833%	41.908%	40.065%	36.611%	33.444%
$130,000	15	10	39.735%	37.421%	35.223%	33.133%	31.150%	27.464%	24.129%
$130,000	20	10	33.962%	31.523%	29.218%	27.041%	24.984%	21.237%	17.952%
$130,000	25	10	29.602%	27.089%	24.751%	22.579%	20.567%	17.004%	14.007%
$130,000	50	10	19.373%	16.953%	14.793%	12.870%	11.176%	8.382%	6.247%
$130,000	100	10	12.656%	10.404%	8.499%	6.900%	5.580%	3.636%	2.376%
$130,000	150	10	9.711%	7.641%	5.969%	4.637%	3.594%	2.180%	1.375%
$130,000	200	10	8.034%	6.091%	4.577%	3.422%	2.559%	1.476%	0.934%
$130,000	300	10	6.128%	4.372%	3.092%	2.189%	1.572%	0.897%	0.633%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	400	10	4.969%	3.379%	2.285%	1.565%	1.111%	0.681%	0.544%
$130,000	500	10	4.281%	2.809%	1.839%	1.239%	0.888%	0.592%	0.516%
$130,000	600	10	3.725%	2.364%	1.517%	1.022%	0.752%	0.551%	0.510%
$130,000	700	10	3.308%	2.042%	1.291%	0.879%	0.671%	0.530%	0.505%
$130,000	800	10	2.986%	1.799%	1.129%	0.783%	0.619%	0.518%	0.503%
$130,000	900	10	2.720%	1.608%	1.006%	0.712%	0.582%	0.511%	0.502%
$130,000	1,000	10	2.516%	1.467%	0.919%	0.667%	0.560%	0.507%	0.501%
$130,000	1,500	10	1.801%	1.007%	0.669%	0.549%	0.513%	0.502%	0.501%
$130,000	2,000	10	1.422%	0.798%	0.579%	0.519%	0.506%	0.502%	0.501%
$130,000	3,000	10	1.001%	0.616%	0.522%	0.506%	0.503%	0.502%	0.501%
$130,000	4,000	10	0.796%	0.551%	0.509%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	10	0.678%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	10	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	10	62.910%	61.124%	59.407%	57.755%	56.168%	53.163%	50.373%
$140,000	10	10	48.547%	46.457%	44.465%	42.565%	40.746%	37.340%	34.219%
$140,000	15	10	40.345%	38.061%	35.895%	33.837%	31.883%	28.254%	24.975%
$140,000	20	10	34.599%	32.195%	29.925%	27.783%	25.760%	22.056%	18.775%
$140,000	25	10	30.255%	27.778%	25.463%	23.304%	21.295%	17.718%	14.681%
$140,000	50	10	19.857%	17.434%	15.268%	13.335%	11.624%	8.788%	6.604%
$140,000	100	10	12.978%	10.716%	8.793%	7.173%	5.829%	3.833%	2.523%
$140,000	150	10	9.971%	7.886%	6.194%	4.839%	3.767%	2.306%	1.460%
$140,000	200	10	8.256%	6.295%	4.757%	3.577%	2.690%	1.560%	0.985%
$140,000	300	10	6.301%	4.523%	3.219%	2.292%	1.651%	0.938%	0.652%
$140,000	400	10	5.109%	3.498%	2.379%	1.636%	1.162%	0.702%	0.552%
$140,000	500	10	4.404%	2.911%	1.917%	1.294%	0.924%	0.604%	0.519%
$140,000	600	10	3.827%	2.444%	1.574%	1.059%	0.775%	0.556%	0.510%
$140,000	700	10	3.405%	2.116%	1.343%	0.912%	0.689%	0.535%	0.506%
$140,000	800	10	3.074%	1.864%	1.172%	0.809%	0.632%	0.521%	0.503%
$140,000	900	10	2.800%	1.666%	1.043%	0.732%	0.593%	0.513%	0.502%
$140,000	1,000	10	2.591%	1.519%	0.952%	0.684%	0.569%	0.508%	0.501%
$140,000	1,500	10	1.858%	1.041%	0.686%	0.556%	0.515%	0.502%	0.501%
$140,000	2,000	10	1.469%	0.822%	0.589%	0.522%	0.506%	0.502%	0.501%
$140,000	3,000	10	1.034%	0.628%	0.525%	0.506%	0.503%	0.502%	0.501%
$140,000	4,000	10	0.819%	0.558%	0.510%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	10	0.694%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	10	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$140,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	10	63.336%	61.567%	59.865%	58.232%	56.660%	53.686%	50.927%
$150,000	10	10	49.059%	46.993%	45.025%	43.146%	41.349%	37.985%	34.904%
$150,000	15	10	40.888%	38.632%	36.492%	34.462%	32.534%	28.957%	25.727%
$150,000	20	10	35.164%	32.793%	30.555%	28.443%	26.453%	22.802%	19.543%
$150,000	25	10	30.843%	28.403%	26.117%	23.977%	21.979%	18.401%	15.338%
$150,000	50	10	20.319%	17.895%	15.721%	13.780%	12.054%	9.178%	6.951%
$150,000	100	10	13.286%	11.015%	9.075%	7.436%	6.070%	4.027%	2.668%
$150,000	150	10	10.219%	8.119%	6.408%	5.031%	3.936%	2.428%	1.544%
$150,000	200	10	8.466%	6.488%	4.927%	3.726%	2.817%	1.642%	1.035%
$150,000	300	10	6.464%	4.666%	3.342%	2.392%	1.729%	0.980%	0.672%
$150,000	400	10	5.242%	3.611%	2.471%	1.705%	1.212%	0.724%	0.560%
$150,000	500	10	4.520%	3.007%	1.992%	1.348%	0.960%	0.617%	0.523%
$150,000	600	10	3.929%	2.525%	1.634%	1.100%	0.801%	0.564%	0.512%
$150,000	700	10	3.497%	2.188%	1.393%	0.944%	0.708%	0.540%	0.507%
$150,000	800	10	3.156%	1.927%	1.215%	0.834%	0.647%	0.524%	0.504%
$150,000	900	10	2.876%	1.721%	1.079%	0.753%	0.603%	0.515%	0.502%
$150,000	1,000	10	2.662%	1.570%	0.983%	0.701%	0.577%	0.509%	0.501%
$150,000	1,500	10	1.913%	1.074%	0.703%	0.562%	0.518%	0.502%	0.501%
$150,000	2,000	10	1.514%	0.845%	0.598%	0.525%	0.507%	0.502%	0.501%
$150,000	3,000	10	1.066%	0.640%	0.528%	0.507%	0.503%	0.502%	0.501%
$150,000	4,000	10	0.841%	0.564%	0.511%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	10	0.709%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	10	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	10	63.688%	61.946%	60.273%	58.664%	57.112%	54.176%	51.449%
$160,000	10	10	49.211%	47.168%	45.225%	43.370%	41.598%	38.281%	35.242%
$160,000	15	10	41.425%	39.212%	37.115%	35.124%	33.236%	29.741%	26.571%
$160,000	20	10	36.251%	33.923%	31.726%	29.659%	27.702%	24.099%	20.868%
$160,000	25	10	31.810%	29.407%	27.153%	25.043%	23.059%	19.472%	16.363%
$160,000	50	10	21.043%	18.630%	16.458%	14.506%	12.762%	9.837%	7.545%
$160,000	100	10	13.481%	11.231%	9.317%	7.702%	6.346%	4.282%	2.896%
$160,000	150	10	10.461%	8.364%	6.644%	5.250%	4.133%	2.565%	1.626%
$160,000	200	10	8.612%	6.626%	5.056%	3.841%	2.912%	1.700%	1.061%
$160,000	300	10	6.569%	4.789%	3.459%	2.496%	1.818%	1.039%	0.700%
$160,000	400	10	5.405%	3.768%	2.609%	1.816%	1.296%	0.761%	0.574%
$160,000	500	10	4.607%	3.088%	2.065%	1.410%	1.007%	0.640%	0.534%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$160,000	600	10	4.061%	2.642%	1.726%	1.167%	0.845%	0.582%	0.517%
$160,000	700	10	3.617%	2.287%	1.463%	0.986%	0.732%	0.547%	0.509%
$160,000	800	10	3.312%	2.042%	1.287%	0.874%	0.666%	0.528%	0.505%
$160,000	900	10	2.981%	1.795%	1.119%	0.772%	0.611%	0.516%	0.502%
$160,000	1,000	10	2.725%	1.611%	1.006%	0.710%	0.580%	0.510%	0.502%
$160,000	1,500	10	1.980%	1.108%	0.715%	0.566%	0.518%	0.503%	0.501%
$160,000	2,000	10	1.530%	0.850%	0.597%	0.523%	0.506%	0.502%	0.501%
$160,000	3,000	10	1.066%	0.639%	0.527%	0.507%	0.503%	0.502%	0.501%
$160,000	4,000	10	0.842%	0.565%	0.512%	0.505%	0.503%	0.502%	0.501%
$160,000	5,000	10	0.711%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	10	0.529%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	10	64.044%	62.303%	60.628%	59.023%	57.477%	54.556%	51.849%
$170,000	10	10	49.904%	47.877%	45.948%	44.105%	42.344%	39.050%	36.034%
$170,000	15	10	41.789%	39.580%	37.485%	35.501%	33.614%	30.124%	26.973%
$170,000	20	10	36.108%	33.789%	31.605%	29.544%	27.607%	24.050%	20.870%
$170,000	25	10	31.834%	29.455%	27.228%	25.139%	23.180%	19.635%	16.557%
$170,000	50	10	21.157%	18.730%	16.546%	14.590%	12.842%	9.901%	7.598%
$170,000	100	10	13.846%	11.562%	9.596%	7.926%	6.523%	4.396%	2.952%
$170,000	150	10	10.672%	8.550%	6.804%	5.386%	4.250%	2.661%	1.705%
$170,000	200	10	8.850%	6.841%	5.243%	4.002%	3.052%	1.800%	1.132%
$170,000	300	10	6.761%	4.929%	3.566%	2.577%	1.875%	1.060%	0.713%
$170,000	400	10	5.484%	3.820%	2.641%	1.836%	1.307%	0.768%	0.577%
$170,000	500	10	4.732%	3.185%	2.132%	1.449%	1.029%	0.644%	0.530%
$170,000	600	10	4.116%	2.677%	1.746%	1.177%	0.851%	0.580%	0.517%
$170,000	700	10	3.664%	2.318%	1.487%	1.005%	0.744%	0.550%	0.509%
$170,000	800	10	3.307%	2.042%	1.293%	0.883%	0.674%	0.531%	0.505%
$170,000	900	10	3.015%	1.824%	1.146%	0.792%	0.624%	0.519%	0.502%
$170,000	1,000	10	2.792%	1.664%	1.044%	0.735%	0.594%	0.512%	0.502%
$170,000	1,500	10	2.013%	1.136%	0.735%	0.576%	0.522%	0.503%	0.501%
$170,000	2,000	10	1.596%	0.889%	0.616%	0.531%	0.508%	0.502%	0.501%
$170,000	3,000	10	1.124%	0.664%	0.535%	0.508%	0.503%	0.502%	0.501%
$170,000	4,000	10	0.883%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$170,000	5,000	10	0.738%	0.538%	0.507%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	10	0.533%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	10	64.359%	62.630%	60.967%	59.374%	57.839%	54.941%	52.257%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$180,000	10	10	50.272%	48.263%	46.349%	44.522%	42.776%	39.512%	36.524%
$180,000	15	10	42.186%	39.997%	37.922%	35.956%	34.088%	30.634%	27.518%
$180,000	20	10	36.519%	34.224%	32.062%	30.024%	28.109%	24.593%	21.450%
$180,000	25	10	32.265%	29.913%	27.711%	25.646%	23.711%	20.199%	17.126%
$180,000	50	10	21.549%	19.126%	16.936%	14.974%	13.216%	10.247%	7.907%
$180,000	100	10	14.107%	11.815%	9.841%	8.158%	6.738%	4.572%	3.091%
$180,000	150	10	10.883%	8.752%	6.992%	5.554%	4.401%	2.774%	1.785%
$180,000	200	10	9.028%	7.006%	5.392%	4.133%	3.164%	1.878%	1.181%
$180,000	300	10	6.899%	5.052%	3.671%	2.665%	1.945%	1.101%	0.733%
$180,000	400	10	5.596%	3.918%	2.721%	1.898%	1.354%	0.790%	0.586%
$180,000	500	10	4.831%	3.268%	2.198%	1.498%	1.063%	0.658%	0.535%
$180,000	600	10	4.204%	2.748%	1.799%	1.215%	0.875%	0.589%	0.519%
$180,000	700	10	3.741%	2.379%	1.531%	1.035%	0.763%	0.555%	0.510%
$180,000	800	10	3.377%	2.097%	1.331%	0.907%	0.688%	0.534%	0.505%
$180,000	900	10	3.079%	1.872%	1.179%	0.812%	0.635%	0.521%	0.503%
$180,000	1,000	10	2.853%	1.709%	1.073%	0.752%	0.603%	0.514%	0.502%
$180,000	1,500	10	2.060%	1.166%	0.751%	0.583%	0.525%	0.503%	0.501%
$180,000	2,000	10	1.634%	0.910%	0.625%	0.534%	0.509%	0.502%	0.501%
$180,000	3,000	10	1.151%	0.675%	0.538%	0.509%	0.503%	0.502%	0.501%
$180,000	4,000	10	0.903%	0.583%	0.515%	0.505%	0.503%	0.502%	0.501%
$180,000	5,000	10	0.753%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	10	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$190,000	5	10	64.635%	62.917%	61.266%	59.682%	58.157%	55.280%	52.616%
$190,000	10	10	50.597%	48.602%	46.702%	44.889%	43.156%	39.919%	36.955%
$190,000	15	10	42.538%	40.367%	38.310%	36.361%	34.508%	31.087%	28.001%
$190,000	20	10	36.890%	34.615%	32.473%	30.456%	28.560%	25.079%	21.969%
$190,000	25	10	32.654%	30.326%	28.146%	26.102%	24.189%	20.715%	17.659%
$190,000	50	10	21.914%	19.496%	17.304%	15.335%	13.567%	10.575%	8.200%
$190,000	100	10	14.351%	12.053%	10.073%	8.378%	6.944%	4.741%	3.227%
$190,000	150	10	11.083%	8.944%	7.171%	5.717%	4.546%	2.884%	1.865%
$190,000	200	10	9.195%	7.162%	5.534%	4.259%	3.272%	1.955%	1.230%
$190,000	300	10	7.028%	5.170%	3.772%	2.749%	2.013%	1.141%	0.754%
$190,000	400	10	5.702%	4.010%	2.797%	1.958%	1.398%	0.812%	0.595%
$190,000	500	10	4.923%	3.347%	2.260%	1.545%	1.096%	0.672%	0.539%
$190,000	600	10	4.285%	2.814%	1.849%	1.250%	0.899%	0.598%	0.521%
$190,000	700	10	3.806%	2.430%	1.568%	1.059%	0.777%	0.558%	0.510%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	800	10	3.442%	2.147%	1.367%	0.930%	0.702%	0.538%	0.506%
$190,000	900	10	3.139%	1.918%	1.210%	0.831%	0.645%	0.524%	0.503%
$190,000	1,000	10	2.909%	1.750%	1.100%	0.768%	0.611%	0.515%	0.502%
$190,000	1,500	10	2.104%	1.194%	0.766%	0.590%	0.527%	0.503%	0.501%
$190,000	2,000	10	1.669%	0.930%	0.634%	0.537%	0.510%	0.502%	0.501%
$190,000	3,000	10	1.177%	0.687%	0.542%	0.509%	0.504%	0.502%	0.501%
$190,000	4,000	10	0.922%	0.589%	0.516%	0.505%	0.503%	0.502%	0.501%
$190,000	5,000	10	0.766%	0.544%	0.508%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	10	0.538%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	10	64.869%	63.159%	61.519%	59.944%	58.428%	55.567%	52.921%
$200,000	10	10	50.876%	48.894%	47.007%	45.205%	43.484%	40.271%	37.328%
$200,000	15	10	42.848%	40.693%	38.651%	36.717%	34.880%	31.487%	28.428%
$200,000	20	10	37.216%	34.960%	32.835%	30.837%	28.957%	25.509%	22.428%
$200,000	25	10	32.999%	30.692%	28.532%	26.507%	24.613%	21.174%	18.144%
$200,000	50	10	22.253%	19.841%	17.651%	15.674%	13.898%	10.883%	8.478%
$200,000	100	10	14.579%	12.276%	10.289%	8.586%	7.139%	4.902%	3.358%
$200,000	150	10	11.269%	9.124%	7.340%	5.871%	4.684%	2.990%	1.942%
$200,000	200	10	9.354%	7.311%	5.671%	4.380%	3.376%	2.029%	1.278%
$200,000	300	10	7.149%	5.281%	3.869%	2.829%	2.077%	1.180%	0.774%
$200,000	400	10	5.801%	4.098%	2.870%	2.015%	1.441%	0.834%	0.605%
$200,000	500	10	5.010%	3.421%	2.320%	1.590%	1.128%	0.685%	0.544%
$200,000	600	10	4.361%	2.878%	1.897%	1.284%	0.922%	0.606%	0.523%
$200,000	700	10	3.875%	2.485%	1.608%	1.086%	0.795%	0.563%	0.511%
$200,000	800	10	3.504%	2.196%	1.401%	0.952%	0.715%	0.542%	0.507%
$200,000	900	10	3.196%	1.961%	1.240%	0.849%	0.655%	0.526%	0.503%
$200,000	1,000	10	2.962%	1.790%	1.127%	0.784%	0.619%	0.517%	0.502%
$200,000	1,500	10	2.145%	1.221%	0.781%	0.596%	0.530%	0.503%	0.501%
$200,000	2,000	10	1.703%	0.949%	0.642%	0.540%	0.511%	0.502%	0.501%
$200,000	3,000	10	1.202%	0.697%	0.545%	0.510%	0.504%	0.502%	0.501%
$200,000	4,000	10	0.940%	0.595%	0.518%	0.505%	0.503%	0.502%	0.501%
$200,000	5,000	10	0.779%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	10	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	10	65.355%	63.663%	62.043%	60.485%	58.988%	56.164%	53.554%
$225,000	10	10	51.452%	49.498%	47.636%	45.859%	44.161%	40.997%	38.097%
$225,000	15	10	43.503%	41.379%	39.371%	37.466%	35.660%	32.327%	29.320%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$225,000	20	10	37.902%	35.684%	33.595%	31.635%	29.789%	26.407%	23.386%
$225,000	25	10	33.717%	31.452%	29.332%	27.347%	25.493%	22.126%	19.160%
$225,000	50	10	22.987%	20.593%	18.414%	16.436%	14.647%	11.584%	9.117%
$225,000	100	10	15.085%	12.773%	10.771%	9.052%	7.583%	5.275%	3.666%
$225,000	150	10	11.683%	9.525%	7.718%	6.222%	5.001%	3.237%	2.125%
$225,000	200	10	9.708%	7.647%	5.982%	4.656%	3.617%	2.202%	1.394%
$225,000	300	10	7.421%	5.531%	4.087%	3.011%	2.225%	1.272%	0.823%
$225,000	400	10	6.023%	4.296%	3.034%	2.146%	1.540%	0.886%	0.627%
$225,000	500	10	5.204%	3.588%	2.457%	1.693%	1.201%	0.718%	0.556%
$225,000	600	10	4.532%	3.020%	2.006%	1.363%	0.976%	0.627%	0.529%
$225,000	700	10	4.029%	2.609%	1.700%	1.150%	0.836%	0.577%	0.514%
$225,000	800	10	3.644%	2.307%	1.481%	1.004%	0.746%	0.551%	0.509%
$225,000	900	10	3.323%	2.059%	1.308%	0.893%	0.679%	0.532%	0.504%
$225,000	1,000	10	3.083%	1.880%	1.187%	0.820%	0.639%	0.522%	0.503%
$225,000	1,500	10	2.239%	1.283%	0.816%	0.613%	0.536%	0.504%	0.501%
$225,000	2,000	10	1.779%	0.993%	0.662%	0.547%	0.513%	0.502%	0.501%
$225,000	3,000	10	1.258%	0.723%	0.554%	0.512%	0.504%	0.502%	0.501%
$225,000	4,000	10	0.981%	0.610%	0.521%	0.506%	0.503%	0.502%	0.501%
$225,000	5,000	10	0.809%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	10	0.547%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	10	65.748%	64.071%	62.465%	60.922%	59.439%	56.643%	54.061%
$250,000	10	10	51.917%	49.984%	48.140%	46.382%	44.704%	41.575%	38.710%
$250,000	15	10	44.026%	41.927%	39.943%	38.062%	36.279%	32.992%	30.025%
$250,000	20	10	38.446%	36.256%	34.196%	32.264%	30.444%	27.111%	24.137%
$250,000	25	10	34.289%	32.056%	29.967%	28.012%	26.187%	22.876%	19.959%
$250,000	50	10	23.600%	21.228%	19.063%	17.094%	15.306%	12.212%	9.697%
$250,000	100	10	15.509%	13.195%	11.186%	9.452%	7.965%	5.609%	3.943%
$250,000	150	10	12.030%	9.863%	8.040%	6.524%	5.279%	3.455%	2.290%
$250,000	200	10	10.004%	7.930%	6.244%	4.893%	3.825%	2.354%	1.498%
$250,000	300	10	7.650%	5.743%	4.274%	3.169%	2.355%	1.354%	0.868%
$250,000	400	10	6.213%	4.465%	3.176%	2.260%	1.629%	0.933%	0.649%
$250,000	500	10	5.367%	3.730%	2.574%	1.784%	1.267%	0.749%	0.567%
$250,000	600	10	4.679%	3.143%	2.102%	1.433%	1.025%	0.647%	0.535%
$250,000	700	10	4.161%	2.716%	1.781%	1.207%	0.874%	0.590%	0.518%
$250,000	800	10	3.757%	2.396%	1.545%	1.047%	0.773%	0.558%	0.510%
$250,000	900	10	3.431%	2.143%	1.368%	0.931%	0.701%	0.538%	0.505%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	1,000	10	3.186%	1.958%	1.241%	0.854%	0.658%	0.526%	0.504%
$250,000	1,500	10	2.318%	1.336%	0.847%	0.628%	0.542%	0.505%	0.501%
$250,000	2,000	10	1.845%	1.031%	0.681%	0.554%	0.515%	0.502%	0.501%
$250,000	3,000	10	1.306%	0.745%	0.561%	0.514%	0.504%	0.502%	0.501%
$250,000	4,000	10	1.017%	0.623%	0.524%	0.506%	0.503%	0.502%	0.501%
$250,000	5,000	10	0.836%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	10	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	10	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	10	66.053%	64.387%	62.793%	61.261%	59.788%	57.015%	54.454%
$275,000	10	10	52.273%	50.355%	48.526%	46.783%	45.119%	42.018%	39.179%
$275,000	15	10	44.434%	42.354%	40.389%	38.525%	36.761%	33.508%	30.572%
$275,000	20	10	38.869%	36.701%	34.662%	32.751%	30.951%	27.656%	24.717%
$275,000	25	10	34.735%	32.525%	30.460%	28.529%	26.725%	23.456%	20.577%
$275,000	50	10	24.102%	21.754%	19.607%	17.649%	15.867%	12.767%	10.215%
$275,000	100	10	15.874%	13.560%	11.544%	9.802%	8.300%	5.906%	4.193%
$275,000	150	10	12.333%	10.159%	8.322%	6.792%	5.529%	3.654%	2.441%
$275,000	200	10	10.261%	8.179%	6.476%	5.104%	4.012%	2.493%	1.594%
$275,000	300	10	7.850%	5.928%	4.438%	3.309%	2.471%	1.428%	0.911%
$275,000	400	10	6.375%	4.610%	3.301%	2.362%	1.709%	0.977%	0.669%
$275,000	500	10	5.506%	3.850%	2.674%	1.863%	1.326%	0.777%	0.578%
$275,000	600	10	4.802%	3.247%	2.185%	1.493%	1.067%	0.665%	0.541%
$275,000	700	10	4.272%	2.808%	1.852%	1.257%	0.907%	0.602%	0.521%
$275,000	800	10	3.857%	2.477%	1.605%	1.088%	0.799%	0.566%	0.512%
$275,000	900	10	3.523%	2.215%	1.419%	0.965%	0.722%	0.544%	0.507%
$275,000	1,000	10	3.273%	2.025%	1.288%	0.883%	0.675%	0.531%	0.504%
$275,000	1,500	10	2.386%	1.382%	0.874%	0.642%	0.548%	0.506%	0.501%
$275,000	2,000	10	1.901%	1.064%	0.697%	0.560%	0.517%	0.503%	0.501%
$275,000	3,000	10	1.346%	0.765%	0.568%	0.516%	0.505%	0.502%	0.501%
$275,000	4,000	10	1.048%	0.634%	0.527%	0.506%	0.503%	0.502%	0.501%
$275,000	5,000	10	0.858%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$275,000	10,000	10	0.558%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	10	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	10	66.279%	64.623%	63.038%	61.514%	60.050%	57.293%	54.749%
$300,000	10	10	52.566%	50.661%	48.844%	47.112%	45.461%	42.382%	39.563%
$300,000	15	10	44.777%	42.714%	40.764%	38.914%	37.165%	33.940%	31.030%
$300,000	20	10	39.219%	37.069%	35.049%	33.154%	31.370%	28.105%	25.196%
$300,000	25	10	35.106%	32.917%	30.869%	28.958%	27.172%	23.937%	21.087%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	50	10	24.517%	22.195%	20.069%	18.124%	16.352%	13.259%	10.691%
$300,000	100	10	16.199%	13.889%	11.869%	10.119%	8.605%	6.179%	4.427%
$300,000	150	10	12.604%	10.424%	8.576%	7.034%	5.754%	3.839%	2.582%
$300,000	200	10	10.490%	8.399%	6.683%	5.292%	4.182%	2.621%	1.683%
$300,000	300	10	8.024%	6.091%	4.584%	3.435%	2.575%	1.495%	0.951%
$300,000	400	10	6.516%	4.738%	3.410%	2.452%	1.781%	1.016%	0.689%
$300,000	500	10	5.627%	3.955%	2.761%	1.933%	1.380%	0.802%	0.590%
$300,000	600	10	4.909%	3.339%	2.258%	1.548%	1.106%	0.682%	0.547%
$300,000	700	10	4.369%	2.890%	1.915%	1.303%	0.938%	0.614%	0.525%
$300,000	800	10	3.945%	2.549%	1.659%	1.125%	0.823%	0.574%	0.514%
$300,000	900	10	3.603%	2.279%	1.466%	0.996%	0.741%	0.549%	0.508%
$300,000	1,000	10	3.349%	2.085%	1.329%	0.909%	0.691%	0.535%	0.505%
$300,000	1,500	10	2.444%	1.422%	0.897%	0.653%	0.553%	0.506%	0.501%
$300,000	2,000	10	1.949%	1.094%	0.711%	0.566%	0.519%	0.503%	0.501%
$300,000	3,000	10	1.382%	0.782%	0.575%	0.518%	0.505%	0.502%	0.501%
$300,000	4,000	10	1.075%	0.645%	0.530%	0.507%	0.503%	0.502%	0.501%
$300,000	5,000	10	0.878%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$300,000	10,000	10	0.563%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	10	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	10	66.432%	64.784%	63.204%	61.687%	60.229%	57.485%	54.953%
$325,000	10	10	52.791%	50.895%	49.088%	47.366%	45.723%	42.662%	39.861%
$325,000	15	10	45.047%	42.997%	41.059%	39.222%	37.485%	34.282%	31.393%
$325,000	20	10	39.498%	37.362%	35.356%	33.476%	31.704%	28.464%	25.579%
$325,000	25	10	35.407%	33.233%	31.202%	29.306%	27.534%	24.326%	21.502%
$325,000	50	10	24.861%	22.560%	20.455%	18.529%	16.769%	13.689%	11.123%
$325,000	100	10	16.492%	14.184%	12.165%	10.409%	8.885%	6.432%	4.647%
$325,000	150	10	12.847%	10.665%	8.809%	7.256%	5.963%	4.013%	2.717%
$325,000	200	10	10.699%	8.599%	6.873%	5.467%	4.340%	2.740%	1.769%
$325,000	300	10	8.181%	6.239%	4.718%	3.551%	2.672%	1.561%	0.991%
$325,000	400	10	6.643%	4.854%	3.510%	2.535%	1.848%	1.055%	0.709%
$325,000	500	10	5.738%	4.051%	2.841%	1.998%	1.431%	0.827%	0.601%
$325,000	600	10	5.006%	3.422%	2.327%	1.601%	1.143%	0.699%	0.554%
$325,000	700	10	4.457%	2.965%	1.974%	1.346%	0.968%	0.627%	0.529%
$325,000	800	10	4.026%	2.615%	1.710%	1.160%	0.846%	0.582%	0.516%
$325,000	900	10	3.676%	2.338%	1.509%	1.025%	0.759%	0.555%	0.509%
$325,000	1,000	10	3.419%	2.140%	1.369%	0.935%	0.706%	0.539%	0.506%
$325,000	1,500	10	2.497%	1.459%	0.920%	0.665%	0.558%	0.507%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$325,000	2,000	10	1.993%	1.122%	0.725%	0.572%	0.521%	0.503%	0.501%
$325,000	3,000	10	1.415%	0.799%	0.581%	0.520%	0.505%	0.502%	0.501%
$325,000	4,000	10	1.100%	0.655%	0.532%	0.507%	0.503%	0.502%	0.501%
$325,000	5,000	10	0.897%	0.582%	0.515%	0.505%	0.503%	0.502%	0.501%
$325,000	10,000	10	0.568%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	10	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$350,000	5	10	66.556%	64.913%	63.339%	61.826%	60.374%	57.640%	55.117%
$350,000	10	10	52.958%	51.070%	49.270%	47.555%	45.920%	42.872%	40.084%
$350,000	15	10	45.256%	43.216%	41.287%	39.460%	37.732%	34.547%	31.674%
$350,000	20	10	39.711%	37.586%	35.592%	33.721%	31.960%	28.739%	25.873%
$350,000	25	10	35.639%	33.477%	31.458%	29.574%	27.814%	24.627%	21.822%
$350,000	50	10	25.128%	22.845%	20.756%	18.846%	17.100%	14.038%	11.478%
$350,000	100	10	16.731%	14.429%	12.410%	10.652%	9.121%	6.648%	4.837%
$350,000	150	10	13.050%	10.866%	9.006%	7.444%	6.142%	4.164%	2.839%
$350,000	200	10	10.877%	8.771%	7.037%	5.620%	4.478%	2.847%	1.847%
$350,000	300	10	8.316%	6.367%	4.835%	3.653%	2.760%	1.619%	1.027%
$350,000	400	10	6.752%	4.953%	3.596%	2.608%	1.907%	1.089%	0.726%
$350,000	500	10	5.831%	4.132%	2.909%	2.053%	1.474%	0.849%	0.612%
$350,000	600	10	5.088%	3.494%	2.386%	1.645%	1.175%	0.714%	0.560%
$350,000	700	10	4.532%	3.030%	2.025%	1.384%	0.993%	0.638%	0.533%
$350,000	800	10	4.095%	2.672%	1.753%	1.191%	0.866%	0.589%	0.518%
$350,000	900	10	3.739%	2.389%	1.548%	1.051%	0.776%	0.561%	0.510%
$350,000	1,000	10	3.479%	2.187%	1.403%	0.957%	0.720%	0.543%	0.507%
$350,000	1,500	10	2.543%	1.491%	0.939%	0.676%	0.563%	0.508%	0.501%
$350,000	2,000	10	2.031%	1.146%	0.738%	0.577%	0.523%	0.503%	0.501%
$350,000	3,000	10	1.442%	0.813%	0.587%	0.521%	0.506%	0.502%	0.501%
$350,000	4,000	10	1.121%	0.663%	0.535%	0.508%	0.503%	0.502%	0.501%
$350,000	5,000	10	0.913%	0.587%	0.516%	0.505%	0.503%	0.502%	0.501%
$350,000	10,000	10	0.573%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	10	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	10	66.656%	65.018%	63.447%	61.938%	60.491%	57.764%	55.249%
$375,000	10	10	53.089%	51.206%	49.413%	47.702%	46.073%	43.036%	40.257%
$375,000	15	10	45.427%	43.395%	41.473%	39.653%	37.933%	34.761%	31.902%
$375,000	20	10	39.885%	37.769%	35.784%	33.921%	32.168%	28.962%	26.110%
$375,000	25	10	35.827%	33.676%	31.666%	29.792%	28.041%	24.870%	22.080%
$375,000	50	10	25.343%	23.073%	20.996%	19.100%	17.365%	14.323%	11.772%
$375,000	100	10	16.931%	14.635%	12.620%	10.860%	9.325%	6.837%	5.005%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	150	10	13.221%	11.037%	9.174%	7.606%	6.297%	4.298%	2.947%
$375,000	200	10	11.028%	8.919%	7.178%	5.751%	4.599%	2.941%	1.916%
$375,000	300	10	8.433%	6.478%	4.937%	3.744%	2.837%	1.671%	1.059%
$375,000	400	10	6.846%	5.039%	3.671%	2.670%	1.959%	1.120%	0.742%
$375,000	500	10	5.912%	4.204%	2.970%	2.103%	1.513%	0.870%	0.621%
$375,000	600	10	5.159%	3.555%	2.437%	1.684%	1.203%	0.727%	0.566%
$375,000	700	10	4.597%	3.086%	2.069%	1.417%	1.017%	0.648%	0.536%
$375,000	800	10	4.155%	2.722%	1.792%	1.219%	0.884%	0.596%	0.520%
$375,000	900	10	3.786%	2.428%	1.576%	1.071%	0.788%	0.563%	0.511%
$375,000	1,000	10	3.531%	2.229%	1.433%	0.977%	0.732%	0.547%	0.508%
$375,000	1,500	10	2.581%	1.518%	0.956%	0.685%	0.568%	0.508%	0.502%
$375,000	2,000	10	2.063%	1.166%	0.748%	0.582%	0.525%	0.503%	0.501%
$375,000	3,000	10	1.465%	0.825%	0.591%	0.523%	0.506%	0.502%	0.501%
$375,000	4,000	10	1.139%	0.671%	0.537%	0.508%	0.503%	0.502%	0.501%
$375,000	5,000	10	0.927%	0.592%	0.517%	0.505%	0.503%	0.502%	0.501%
$375,000	10,000	10	0.576%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	10	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	10	66.735%	65.100%	63.533%	62.027%	60.583%	57.862%	55.354%
$400,000	10	10	53.191%	51.313%	49.524%	47.817%	46.192%	43.163%	40.393%
$400,000	15	10	45.567%	43.541%	41.625%	39.811%	38.097%	34.936%	32.086%
$400,000	20	10	40.025%	37.916%	35.938%	34.082%	32.335%	29.139%	26.300%
$400,000	25	10	35.980%	33.836%	31.834%	29.967%	28.223%	25.064%	22.286%
$400,000	50	10	25.509%	23.250%	21.182%	19.295%	17.569%	14.543%	12.005%
$400,000	100	10	17.088%	14.798%	12.787%	11.027%	9.491%	6.991%	5.144%
$400,000	150	10	13.355%	11.173%	9.307%	7.736%	6.420%	4.406%	3.037%
$400,000	200	10	11.149%	9.039%	7.291%	5.859%	4.698%	3.019%	1.975%
$400,000	300	10	8.529%	6.568%	5.020%	3.818%	2.901%	1.715%	1.087%
$400,000	400	10	6.922%	5.109%	3.733%	2.724%	2.003%	1.147%	0.756%
$400,000	500	10	5.978%	4.263%	3.020%	2.143%	1.545%	0.887%	0.630%
$400,000	600	10	5.219%	3.607%	2.480%	1.718%	1.228%	0.739%	0.571%
$400,000	700	10	4.652%	3.133%	2.106%	1.445%	1.037%	0.657%	0.540%
$400,000	800	10	4.205%	2.764%	1.824%	1.242%	0.900%	0.602%	0.522%
$400,000	900	10	3.832%	2.465%	1.605%	1.091%	0.801%	0.568%	0.512%
$400,000	1,000	10	3.575%	2.264%	1.459%	0.995%	0.742%	0.550%	0.509%
$400,000	1,500	10	2.613%	1.541%	0.970%	0.693%	0.572%	0.509%	0.502%
$400,000	2,000	10	2.088%	1.182%	0.757%	0.586%	0.526%	0.503%	0.501%
$400,000	3,000	10	1.484%	0.835%	0.595%	0.524%	0.506%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$400,000	4,000	10	1.153%	0.677%	0.539%	0.509%	0.503%	0.502%	0.501%
$400,000	5,000	10	0.938%	0.595%	0.518%	0.505%	0.503%	0.502%	0.501%
$400,000	10,000	10	0.579%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	10	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	10	66.808%	65.176%	63.611%	62.108%	60.666%	57.952%	55.448%
$425,000	10	10	53.283%	51.408%	49.623%	47.921%	46.299%	43.277%	40.513%
$425,000	15	10	45.692%	43.672%	41.761%	39.952%	38.243%	35.091%	32.251%
$425,000	20	10	40.153%	38.050%	36.078%	34.227%	32.486%	29.300%	26.471%
$425,000	25	10	36.120%	33.983%	31.987%	30.126%	28.388%	25.241%	22.473%
$425,000	50	10	25.660%	23.409%	21.350%	19.472%	17.753%	14.741%	12.217%
$425,000	100	10	17.233%	14.951%	12.943%	11.186%	9.648%	7.142%	5.281%
$425,000	150	10	13.477%	11.299%	9.432%	7.858%	6.536%	4.510%	3.123%
$425,000	200	10	11.260%	9.151%	7.398%	5.961%	4.792%	3.095%	2.032%
$425,000	300	10	8.617%	6.652%	5.099%	3.889%	2.963%	1.757%	1.115%
$425,000	400	10	6.994%	5.175%	3.792%	2.774%	2.045%	1.173%	0.770%
$425,000	500	10	6.040%	4.319%	3.067%	2.182%	1.576%	0.905%	0.638%
$425,000	600	10	5.275%	3.656%	2.522%	1.751%	1.252%	0.750%	0.576%
$425,000	700	10	4.703%	3.177%	2.142%	1.472%	1.056%	0.666%	0.543%
$425,000	800	10	4.251%	2.804%	1.855%	1.265%	0.915%	0.608%	0.524%
$425,000	900	10	3.875%	2.501%	1.632%	1.110%	0.814%	0.573%	0.513%
$425,000	1,000	10	3.615%	2.297%	1.483%	1.011%	0.753%	0.553%	0.509%
$425,000	1,500	10	2.642%	1.563%	0.984%	0.701%	0.575%	0.510%	0.502%
$425,000	2,000	10	2.113%	1.198%	0.766%	0.590%	0.527%	0.503%	0.501%
$425,000	3,000	10	1.502%	0.844%	0.599%	0.525%	0.507%	0.502%	0.501%
$425,000	4,000	10	1.166%	0.682%	0.540%	0.509%	0.503%	0.502%	0.501%
$425,000	5,000	10	0.948%	0.599%	0.519%	0.505%	0.503%	0.502%	0.501%
$425,000	10,000	10	0.582%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	10	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	10	66.871%	65.242%	63.679%	62.179%	60.740%	58.030%	55.530%
$450,000	10	10	53.364%	51.493%	49.711%	48.012%	46.394%	43.378%	40.620%
$450,000	15	10	45.803%	43.787%	41.881%	40.077%	38.372%	35.228%	32.396%
$450,000	20	10	40.265%	38.167%	36.201%	34.355%	32.618%	29.442%	26.621%
$450,000	25	10	36.241%	34.111%	32.121%	30.266%	28.533%	25.396%	22.637%
$450,000	50	10	25.794%	23.551%	21.500%	19.629%	17.917%	14.918%	12.405%
$450,000	100	10	17.365%	15.090%	13.088%	11.334%	9.797%	7.286%	5.414%
$450,000	150	10	13.591%	11.417%	9.552%	7.974%	6.648%	4.611%	3.208%
$450,000	200	10	11.366%	9.257%	7.501%	6.058%	4.882%	3.170%	2.089%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$450,000	300	10	8.703%	6.734%	5.176%	3.959%	3.025%	1.801%	1.143%
$450,000	400	10	7.064%	5.239%	3.851%	2.825%	2.087%	1.200%	0.785%
$450,000	500	10	6.100%	4.373%	3.114%	2.221%	1.607%	0.922%	0.646%
$450,000	600	10	5.330%	3.705%	2.562%	1.783%	1.277%	0.762%	0.581%
$450,000	700	10	4.752%	3.220%	2.177%	1.499%	1.075%	0.675%	0.546%
$450,000	800	10	4.297%	2.843%	1.885%	1.286%	0.930%	0.614%	0.526%
$450,000	900	10	3.917%	2.536%	1.658%	1.130%	0.826%	0.577%	0.514%
$450,000	1,000	10	3.654%	2.329%	1.507%	1.027%	0.763%	0.557%	0.510%
$450,000	1,500	10	2.670%	1.584%	0.997%	0.708%	0.579%	0.510%	0.502%
$450,000	2,000	10	2.136%	1.213%	0.774%	0.594%	0.529%	0.504%	0.501%
$450,000	3,000	10	1.520%	0.853%	0.603%	0.526%	0.507%	0.502%	0.501%
$450,000	4,000	10	1.179%	0.688%	0.542%	0.509%	0.503%	0.502%	0.501%
$450,000	5,000	10	0.958%	0.603%	0.519%	0.505%	0.503%	0.502%	0.501%
$450,000	10,000	10	0.585%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	10	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	10	66.925%	65.298%	63.737%	62.239%	60.802%	58.096%	55.600%
$475,000	10	10	53.430%	51.561%	49.782%	48.085%	46.470%	43.459%	40.705%
$475,000	15	10	45.889%	43.877%	41.974%	40.173%	38.472%	35.334%	32.508%
$475,000	20	10	40.352%	38.257%	36.296%	34.453%	32.720%	29.550%	26.736%
$475,000	25	10	36.332%	34.205%	32.220%	30.369%	28.640%	25.510%	22.757%
$475,000	50	10	25.891%	23.654%	21.608%	19.743%	18.035%	15.044%	12.540%
$475,000	100	10	17.461%	15.193%	13.196%	11.445%	9.909%	7.397%	5.517%
$475,000	150	10	13.679%	11.507%	9.644%	8.066%	6.736%	4.690%	3.277%
$475,000	200	10	11.445%	9.337%	7.580%	6.132%	4.952%	3.227%	2.131%
$475,000	300	10	8.769%	6.798%	5.236%	4.014%	3.073%	1.835%	1.166%
$475,000	400	10	7.118%	5.289%	3.896%	2.864%	2.120%	1.221%	0.797%
$475,000	500	10	6.145%	4.414%	3.150%	2.251%	1.631%	0.936%	0.653%
$475,000	600	10	5.371%	3.741%	2.593%	1.808%	1.295%	0.771%	0.585%
$475,000	700	10	4.788%	3.252%	2.203%	1.519%	1.090%	0.682%	0.549%
$475,000	800	10	4.329%	2.870%	1.906%	1.302%	0.941%	0.618%	0.527%
$475,000	900	10	3.946%	2.560%	1.677%	1.143%	0.835%	0.580%	0.515%
$475,000	1,000	10	3.682%	2.351%	1.524%	1.039%	0.770%	0.559%	0.511%
$475,000	1,500	10	2.691%	1.599%	1.007%	0.714%	0.582%	0.511%	0.502%
$475,000	2,000	10	2.153%	1.224%	0.780%	0.596%	0.530%	0.504%	0.501%
$475,000	3,000	10	1.532%	0.860%	0.606%	0.527%	0.507%	0.502%	0.501%
$475,000	4,000	10	1.189%	0.692%	0.543%	0.509%	0.504%	0.502%	0.501%
$475,000	5,000	10	0.966%	0.605%	0.520%	0.505%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	10,000	10	0.588%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	10	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	10	66.972%	65.346%	63.788%	62.291%	60.855%	58.152%	55.659%
$500,000	10	10	53.489%	51.622%	49.845%	48.151%	46.538%	43.530%	40.781%
$500,000	15	10	45.966%	43.958%	42.057%	40.260%	38.561%	35.429%	32.608%
$500,000	20	10	40.429%	38.338%	36.380%	34.540%	32.810%	29.646%	26.837%
$500,000	25	10	36.411%	34.288%	32.306%	30.459%	28.733%	25.609%	22.861%
$500,000	50	10	25.975%	23.742%	21.701%	19.840%	18.136%	15.153%	12.655%
$500,000	100	10	17.545%	15.283%	13.290%	11.542%	10.008%	7.496%	5.612%
$500,000	150	10	13.758%	11.588%	9.727%	8.150%	6.818%	4.763%	3.341%
$500,000	200	10	11.517%	9.410%	7.651%	6.200%	5.016%	3.280%	2.172%
$500,000	300	10	8.829%	6.857%	5.290%	4.063%	3.118%	1.866%	1.188%
$500,000	400	10	7.167%	5.334%	3.938%	2.901%	2.150%	1.240%	0.808%
$500,000	500	10	6.185%	4.451%	3.182%	2.277%	1.652%	0.948%	0.659%
$500,000	600	10	5.408%	3.773%	2.619%	1.830%	1.312%	0.779%	0.589%
$500,000	700	10	4.820%	3.280%	2.226%	1.536%	1.102%	0.687%	0.551%
$500,000	800	10	4.357%	2.894%	1.924%	1.316%	0.951%	0.622%	0.529%
$500,000	900	10	3.972%	2.581%	1.693%	1.155%	0.843%	0.583%	0.516%
$500,000	1,000	10	3.699%	2.365%	1.534%	1.045%	0.773%	0.559%	0.510%
$500,000	1,500	10	2.709%	1.612%	1.016%	0.719%	0.584%	0.511%	0.502%
$500,000	2,000	10	2.168%	1.234%	0.785%	0.599%	0.531%	0.504%	0.501%
$500,000	3,000	10	1.543%	0.866%	0.608%	0.528%	0.507%	0.502%	0.501%
$500,000	4,000	10	1.197%	0.696%	0.544%	0.510%	0.504%	0.502%	0.501%
$500,000	5,000	10	0.972%	0.607%	0.521%	0.506%	0.503%	0.502%	0.501%
$500,000	10,000	10	0.590%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	10	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	11	45.485%	42.943%	40.492%	38.119%	35.824%	31.441%	27.339%
$30,000	10	11	29.623%	26.977%	24.543%	22.313%	20.268%	16.670%	13.635%
$30,000	15	11	23.305%	20.728%	18.391%	16.275%	14.365%	11.120%	8.541%
$30,000	20	11	19.436%	16.928%	14.693%	12.714%	10.970%	8.089%	5.908%
$30,000	25	11	16.900%	14.472%	12.335%	10.467%	8.848%	6.270%	4.400%
$30,000	50	11	10.843%	8.650%	6.852%	5.394%	4.227%	2.588%	1.627%
$30,000	100	11	6.823%	4.973%	3.589%	2.580%	1.866%	1.045%	0.696%
$30,000	150	11	5.116%	3.498%	2.376%	1.630%	1.153%	0.695%	0.550%
$30,000	200	11	4.200%	2.739%	1.789%	1.205%	0.867%	0.587%	0.518%
$30,000	300	11	3.129%	1.894%	1.184%	0.811%	0.632%	0.521%	0.503%
$30,000	400	11	2.507%	1.455%	0.909%	0.656%	0.554%	0.506%	0.501%
$30,000	500	11	2.102%	1.185%	0.755%	0.582%	0.524%	0.503%	0.501%
$30,000	600	11	1.811%	1.009%	0.668%	0.548%	0.513%	0.502%	0.501%
$30,000	700	11	1.588%	0.883%	0.612%	0.529%	0.508%	0.502%	0.501%
$30,000	800	11	1.420%	0.795%	0.577%	0.518%	0.505%	0.502%	0.501%
$30,000	900	11	1.289%	0.732%	0.555%	0.512%	0.504%	0.502%	0.501%
$30,000	1,000	11	1.183%	0.685%	0.540%	0.509%	0.504%	0.502%	0.501%
$30,000	1,500	11	0.850%	0.566%	0.512%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	11	0.696%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	11	0.571%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	11	0.532%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	11	0.517%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	11	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	11	47.651%	45.216%	42.865%	40.592%	38.392%	34.200%	30.257%
$35,000	10	11	31.397%	28.717%	26.237%	23.957%	21.863%	18.184%	15.082%
$35,000	15	11	24.691%	22.106%	19.750%	17.609%	15.662%	12.305%	9.599%
$35,000	20	11	20.617%	18.093%	15.823%	13.795%	11.997%	9.005%	6.691%
$35,000	25	11	17.928%	15.474%	13.299%	11.385%	9.713%	7.008%	5.013%
$35,000	50	11	11.530%	9.302%	7.453%	5.937%	4.711%	2.948%	1.876%
$35,000	100	11	7.283%	5.383%	3.938%	2.865%	2.094%	1.175%	0.759%
$35,000	150	11	5.478%	3.805%	2.623%	1.819%	1.290%	0.755%	0.573%
$35,000	200	11	4.500%	2.984%	1.974%	1.334%	0.952%	0.616%	0.526%
$35,000	300	11	3.361%	2.068%	1.301%	0.882%	0.670%	0.531%	0.505%
$35,000	400	11	2.697%	1.586%	0.989%	0.699%	0.573%	0.509%	0.501%
$35,000	500	11	2.268%	1.292%	0.813%	0.609%	0.533%	0.504%	0.501%
$35,000	600	11	1.956%	1.096%	0.711%	0.565%	0.519%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	700	11	1.718%	0.954%	0.643%	0.539%	0.510%	0.502%	0.501%
$35,000	800	11	1.535%	0.853%	0.599%	0.524%	0.506%	0.502%	0.501%
$35,000	900	11	1.393%	0.781%	0.572%	0.517%	0.505%	0.502%	0.501%
$35,000	1,000	11	1.279%	0.728%	0.553%	0.512%	0.504%	0.502%	0.501%
$35,000	1,500	11	0.912%	0.585%	0.515%	0.505%	0.503%	0.502%	0.501%
$35,000	2,000	11	0.737%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	11	0.590%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	11	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	11	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	11	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	11	49.382%	47.028%	44.757%	42.561%	40.439%	36.395%	32.598%
$40,000	10	11	33.019%	30.321%	27.809%	25.479%	23.333%	19.545%	16.353%
$40,000	15	11	25.906%	23.320%	20.950%	18.790%	16.813%	13.374%	10.567%
$40,000	20	11	21.650%	19.114%	16.825%	14.761%	12.918%	9.825%	7.405%
$40,000	25	11	18.831%	16.356%	14.154%	12.204%	10.486%	7.682%	5.585%
$40,000	50	11	12.135%	9.880%	7.991%	6.426%	5.148%	3.285%	2.115%
$40,000	100	11	7.699%	5.757%	4.259%	3.133%	2.309%	1.302%	0.824%
$40,000	150	11	5.802%	4.082%	2.850%	1.996%	1.420%	0.816%	0.598%
$40,000	200	11	4.770%	3.208%	2.146%	1.458%	1.034%	0.648%	0.536%
$40,000	300	11	3.569%	2.229%	1.412%	0.951%	0.710%	0.542%	0.507%
$40,000	400	11	2.869%	1.709%	1.066%	0.741%	0.594%	0.512%	0.502%
$40,000	500	11	2.417%	1.392%	0.870%	0.636%	0.545%	0.505%	0.501%
$40,000	600	11	2.087%	1.178%	0.753%	0.583%	0.525%	0.503%	0.501%
$40,000	700	11	1.835%	1.022%	0.675%	0.551%	0.514%	0.502%	0.501%
$40,000	800	11	1.640%	0.909%	0.623%	0.532%	0.508%	0.502%	0.501%
$40,000	900	11	1.489%	0.829%	0.590%	0.522%	0.506%	0.502%	0.501%
$40,000	1,000	11	1.368%	0.769%	0.567%	0.515%	0.505%	0.502%	0.501%
$40,000	1,500	11	0.970%	0.604%	0.519%	0.505%	0.503%	0.502%	0.501%
$40,000	2,000	11	0.778%	0.546%	0.509%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	11	0.609%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	11	0.551%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	11	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	11	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	11	50.831%	48.544%	46.336%	44.206%	42.147%	38.226%	34.550%
$45,000	10	11	34.521%	31.831%	29.304%	26.944%	24.746%	20.844%	17.546%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	15	11	27.005%	24.413%	22.032%	19.848%	17.852%	14.357%	11.459%
$45,000	20	11	22.590%	20.047%	17.737%	15.650%	13.768%	10.590%	8.079%
$45,000	25	11	19.657%	17.166%	14.943%	12.962%	11.207%	8.318%	6.131%
$45,000	50	11	12.690%	10.410%	8.488%	6.884%	5.560%	3.607%	2.351%
$45,000	100	11	8.081%	6.103%	4.561%	3.388%	2.517%	1.430%	0.893%
$45,000	150	11	6.101%	4.342%	3.066%	2.167%	1.549%	0.880%	0.626%
$45,000	200	11	5.019%	3.417%	2.310%	1.578%	1.116%	0.681%	0.546%
$45,000	300	11	3.761%	2.379%	1.520%	1.021%	0.751%	0.553%	0.510%
$45,000	400	11	3.026%	1.823%	1.140%	0.784%	0.616%	0.516%	0.502%
$45,000	500	11	2.554%	1.486%	0.925%	0.664%	0.557%	0.506%	0.501%
$45,000	600	11	2.207%	1.255%	0.794%	0.601%	0.532%	0.504%	0.501%
$45,000	700	11	1.942%	1.086%	0.706%	0.563%	0.518%	0.503%	0.501%
$45,000	800	11	1.737%	0.963%	0.647%	0.540%	0.510%	0.502%	0.501%
$45,000	900	11	1.578%	0.876%	0.609%	0.527%	0.507%	0.502%	0.501%
$45,000	1,000	11	1.450%	0.809%	0.582%	0.519%	0.506%	0.502%	0.501%
$45,000	1,500	11	1.026%	0.624%	0.524%	0.506%	0.503%	0.502%	0.501%
$45,000	2,000	11	0.817%	0.557%	0.510%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	11	0.629%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	11	0.561%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	11	0.531%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	11	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	11	52.078%	49.846%	47.695%	45.619%	43.612%	39.797%	36.226%
$50,000	10	11	35.914%	33.243%	30.722%	28.354%	26.136%	22.131%	18.711%
$50,000	15	11	28.044%	25.440%	23.043%	20.836%	18.814%	15.272%	12.306%
$50,000	20	11	23.460%	20.909%	18.586%	16.474%	14.568%	11.321%	8.724%
$50,000	25	11	20.422%	17.924%	15.679%	13.673%	11.889%	8.925%	6.655%
$50,000	50	11	13.212%	10.909%	8.957%	7.319%	5.953%	3.917%	2.586%
$50,000	100	11	8.440%	6.430%	4.849%	3.633%	2.719%	1.558%	0.965%
$50,000	150	11	6.380%	4.586%	3.270%	2.331%	1.677%	0.946%	0.656%
$50,000	200	11	5.249%	3.611%	2.465%	1.695%	1.199%	0.716%	0.558%
$50,000	300	11	3.932%	2.515%	1.619%	1.086%	0.790%	0.564%	0.512%
$50,000	400	11	3.173%	1.933%	1.213%	0.828%	0.639%	0.521%	0.503%
$50,000	500	11	2.682%	1.576%	0.979%	0.693%	0.570%	0.508%	0.501%
$50,000	600	11	2.318%	1.328%	0.835%	0.620%	0.540%	0.505%	0.501%
$50,000	700	11	2.041%	1.148%	0.737%	0.576%	0.522%	0.503%	0.501%
$50,000	800	11	1.828%	1.016%	0.671%	0.549%	0.513%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$50,000	900	11	1.661%	0.921%	0.628%	0.534%	0.509%	0.502%	0.501%
$50,000	1,000	11	1.527%	0.849%	0.598%	0.524%	0.506%	0.502%	0.501%
$50,000	1,500	11	1.079%	0.644%	0.529%	0.507%	0.503%	0.502%	0.501%
$50,000	2,000	11	0.855%	0.568%	0.512%	0.505%	0.503%	0.502%	0.501%
$50,000	3,000	11	0.649%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	11	0.572%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	11	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	11	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	11	53.143%	50.959%	48.856%	46.825%	44.865%	41.139%	37.657%
$55,000	10	11	37.153%	34.527%	32.026%	29.659%	27.433%	23.381%	19.849%
$55,000	15	11	29.023%	26.404%	23.984%	21.755%	19.705%	16.102%	13.091%
$55,000	20	11	24.248%	21.693%	19.357%	17.231%	15.301%	11.997%	9.331%
$55,000	25	11	21.120%	18.611%	16.351%	14.324%	12.514%	9.488%	7.143%
$55,000	50	11	13.689%	11.369%	9.389%	7.718%	6.316%	4.208%	2.807%
$55,000	100	11	8.768%	6.731%	5.116%	3.862%	2.910%	1.681%	1.037%
$55,000	150	11	6.634%	4.812%	3.459%	2.485%	1.799%	1.012%	0.686%
$55,000	200	11	5.461%	3.791%	2.611%	1.808%	1.281%	0.751%	0.571%
$55,000	300	11	4.097%	2.649%	1.718%	1.154%	0.832%	0.578%	0.515%
$55,000	400	11	3.309%	2.036%	1.283%	0.871%	0.663%	0.527%	0.504%
$55,000	500	11	2.803%	1.661%	1.033%	0.722%	0.584%	0.510%	0.501%
$55,000	600	11	2.423%	1.398%	0.876%	0.640%	0.548%	0.505%	0.501%
$55,000	700	11	2.136%	1.208%	0.769%	0.590%	0.527%	0.503%	0.501%
$55,000	800	11	1.914%	1.068%	0.697%	0.559%	0.516%	0.503%	0.501%
$55,000	900	11	1.740%	0.966%	0.647%	0.540%	0.511%	0.502%	0.501%
$55,000	1,000	11	1.600%	0.888%	0.614%	0.529%	0.508%	0.502%	0.501%
$55,000	1,500	11	1.130%	0.665%	0.535%	0.508%	0.503%	0.502%	0.501%
$55,000	2,000	11	0.892%	0.579%	0.514%	0.505%	0.503%	0.502%	0.501%
$55,000	3,000	11	0.669%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	11	0.584%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	11	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	11	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	11	54.075%	51.934%	49.871%	47.881%	45.960%	42.313%	38.906%
$60,000	10	11	38.266%	35.699%	33.243%	30.897%	28.669%	24.594%	20.993%
$60,000	15	11	29.971%	27.335%	24.895%	22.641%	20.564%	16.896%	13.833%
$60,000	20	11	25.001%	22.438%	20.090%	17.953%	16.005%	12.648%	9.925%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$60,000	25	11	21.777%	19.264%	16.987%	14.946%	13.113%	10.032%	7.622%
$60,000	50	11	14.140%	11.807%	9.801%	8.099%	6.667%	4.490%	3.023%
$60,000	100	11	9.075%	7.014%	5.369%	4.082%	3.095%	1.802%	1.111%
$60,000	150	11	6.871%	5.026%	3.641%	2.634%	1.917%	1.080%	0.719%
$60,000	200	11	5.661%	3.964%	2.752%	1.918%	1.362%	0.789%	0.586%
$60,000	300	11	4.254%	2.776%	1.814%	1.220%	0.875%	0.592%	0.519%
$60,000	400	11	3.439%	2.136%	1.352%	0.914%	0.687%	0.533%	0.505%
$60,000	500	11	2.918%	1.744%	1.086%	0.751%	0.599%	0.512%	0.501%
$60,000	600	11	2.523%	1.467%	0.917%	0.661%	0.557%	0.507%	0.501%
$60,000	700	11	2.226%	1.267%	0.801%	0.605%	0.533%	0.504%	0.501%
$60,000	800	11	1.998%	1.119%	0.722%	0.570%	0.520%	0.503%	0.501%
$60,000	900	11	1.815%	1.009%	0.668%	0.548%	0.513%	0.502%	0.501%
$60,000	1,000	11	1.670%	0.927%	0.631%	0.534%	0.509%	0.502%	0.501%
$60,000	1,500	11	1.179%	0.685%	0.541%	0.509%	0.504%	0.502%	0.501%
$60,000	2,000	11	0.928%	0.590%	0.517%	0.505%	0.503%	0.502%	0.501%
$60,000	3,000	11	0.689%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	11	0.595%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	11	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	11	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$65,000	5	11	54.905%	52.801%	50.773%	48.819%	46.933%	43.357%	40.016%
$65,000	10	11	39.255%	36.742%	34.336%	32.033%	29.828%	25.741%	22.107%
$65,000	15	11	30.868%	28.227%	25.769%	23.493%	21.387%	17.662%	14.540%
$65,000	20	11	25.713%	23.138%	20.782%	18.630%	16.670%	13.267%	10.494%
$65,000	25	11	22.389%	19.869%	17.585%	15.528%	13.680%	10.552%	8.087%
$65,000	50	11	14.564%	12.218%	10.191%	8.462%	7.003%	4.763%	3.233%
$65,000	100	11	9.368%	7.283%	5.610%	4.295%	3.274%	1.921%	1.185%
$65,000	150	11	7.098%	5.229%	3.818%	2.779%	2.032%	1.148%	0.753%
$65,000	200	11	5.851%	4.129%	2.889%	2.026%	1.443%	0.829%	0.603%
$65,000	300	11	4.403%	2.898%	1.908%	1.286%	0.918%	0.607%	0.523%
$65,000	400	11	3.560%	2.230%	1.418%	0.957%	0.712%	0.539%	0.506%
$65,000	500	11	3.026%	1.823%	1.137%	0.781%	0.614%	0.515%	0.502%
$65,000	600	11	2.617%	1.532%	0.956%	0.682%	0.566%	0.508%	0.501%
$65,000	700	11	2.311%	1.323%	0.833%	0.620%	0.539%	0.504%	0.501%
$65,000	800	11	2.076%	1.168%	0.748%	0.581%	0.524%	0.503%	0.501%
$65,000	900	11	1.887%	1.052%	0.688%	0.556%	0.515%	0.503%	0.501%
$65,000	1,000	11	1.736%	0.965%	0.647%	0.540%	0.511%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	1,500	11	1.226%	0.706%	0.547%	0.511%	0.504%	0.502%	0.501%
$65,000	2,000	11	0.963%	0.602%	0.519%	0.505%	0.503%	0.502%	0.501%
$65,000	3,000	11	0.709%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	11	0.607%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	11	0.556%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	11	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	11	55.646%	53.575%	51.580%	49.657%	47.802%	44.289%	41.008%
$70,000	10	11	40.143%	37.676%	35.318%	33.059%	30.896%	26.837%	23.172%
$70,000	15	11	31.718%	29.082%	26.617%	24.321%	22.192%	18.412%	15.229%
$70,000	20	11	26.397%	23.812%	21.445%	19.279%	17.304%	13.863%	11.045%
$70,000	25	11	22.968%	20.444%	18.157%	16.087%	14.223%	11.055%	8.544%
$70,000	50	11	14.967%	12.609%	10.564%	8.811%	7.325%	5.028%	3.441%
$70,000	100	11	9.647%	7.540%	5.842%	4.499%	3.448%	2.039%	1.260%
$70,000	150	11	7.314%	5.424%	3.987%	2.920%	2.147%	1.216%	0.788%
$70,000	200	11	6.030%	4.287%	3.020%	2.130%	1.524%	0.870%	0.620%
$70,000	300	11	4.544%	3.016%	1.998%	1.351%	0.962%	0.623%	0.528%
$70,000	400	11	3.676%	2.321%	1.483%	1.000%	0.738%	0.546%	0.507%
$70,000	500	11	3.130%	1.901%	1.188%	0.811%	0.630%	0.518%	0.502%
$70,000	600	11	2.706%	1.595%	0.995%	0.703%	0.577%	0.510%	0.502%
$70,000	700	11	2.392%	1.379%	0.865%	0.636%	0.546%	0.505%	0.501%
$70,000	800	11	2.151%	1.216%	0.774%	0.593%	0.528%	0.503%	0.501%
$70,000	900	11	1.955%	1.094%	0.709%	0.565%	0.518%	0.503%	0.501%
$70,000	1,000	11	1.800%	1.002%	0.665%	0.547%	0.513%	0.502%	0.501%
$70,000	1,500	11	1.272%	0.726%	0.554%	0.512%	0.504%	0.502%	0.501%
$70,000	2,000	11	0.997%	0.614%	0.522%	0.506%	0.503%	0.502%	0.501%
$70,000	3,000	11	0.729%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	11	0.619%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	11	0.563%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	11	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	11	56.319%	54.276%	52.310%	50.416%	48.590%	45.130%	41.905%
$75,000	10	11	40.948%	38.523%	36.205%	33.986%	31.862%	27.865%	24.196%
$75,000	15	11	32.509%	29.884%	27.421%	25.114%	22.962%	19.134%	15.894%
$75,000	20	11	27.049%	24.455%	22.075%	19.895%	17.899%	14.424%	11.567%
$75,000	25	11	23.511%	20.981%	18.690%	16.608%	14.730%	11.529%	8.976%
$75,000	50	11	15.343%	12.973%	10.913%	9.141%	7.632%	5.281%	3.642%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$75,000	100	11	9.906%	7.781%	6.061%	4.692%	3.614%	2.153%	1.333%
$75,000	150	11	7.515%	5.607%	4.147%	3.055%	2.257%	1.282%	0.824%
$75,000	200	11	6.197%	4.436%	3.144%	2.231%	1.602%	0.910%	0.637%
$75,000	300	11	4.676%	3.126%	2.083%	1.413%	1.004%	0.639%	0.534%
$75,000	400	11	3.784%	2.407%	1.545%	1.040%	0.763%	0.553%	0.508%
$75,000	500	11	3.227%	1.974%	1.237%	0.841%	0.646%	0.521%	0.503%
$75,000	600	11	2.790%	1.655%	1.033%	0.725%	0.587%	0.511%	0.502%
$75,000	700	11	2.469%	1.431%	0.896%	0.651%	0.553%	0.506%	0.501%
$75,000	800	11	2.221%	1.262%	0.798%	0.604%	0.533%	0.504%	0.501%
$75,000	900	11	2.019%	1.134%	0.730%	0.573%	0.521%	0.503%	0.501%
$75,000	1,000	11	1.860%	1.037%	0.682%	0.553%	0.515%	0.502%	0.501%
$75,000	1,500	11	1.315%	0.746%	0.561%	0.514%	0.504%	0.502%	0.501%
$75,000	2,000	11	1.030%	0.626%	0.525%	0.506%	0.503%	0.502%	0.501%
$75,000	3,000	11	0.748%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	11	0.631%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	11	0.570%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	11	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	11	56.931%	54.915%	52.974%	51.106%	49.305%	45.895%	42.719%
$80,000	10	11	41.684%	39.297%	37.015%	34.833%	32.743%	28.812%	25.181%
$80,000	15	11	33.247%	30.638%	28.180%	25.870%	23.707%	19.838%	16.541%
$80,000	20	11	27.669%	25.071%	22.679%	20.482%	18.471%	14.959%	12.066%
$80,000	25	11	24.023%	21.487%	19.189%	17.098%	15.208%	11.977%	9.385%
$80,000	50	11	15.699%	13.319%	11.244%	9.455%	7.928%	5.527%	3.839%
$80,000	100	11	10.149%	8.009%	6.268%	4.876%	3.772%	2.263%	1.405%
$80,000	150	11	7.703%	5.780%	4.298%	3.182%	2.361%	1.346%	0.859%
$80,000	200	11	6.353%	4.574%	3.262%	2.325%	1.675%	0.950%	0.654%
$80,000	300	11	4.798%	3.229%	2.164%	1.473%	1.045%	0.654%	0.539%
$80,000	400	11	3.886%	2.487%	1.604%	1.080%	0.787%	0.561%	0.510%
$80,000	500	11	3.319%	2.043%	1.285%	0.870%	0.662%	0.525%	0.503%
$80,000	600	11	2.870%	1.713%	1.070%	0.746%	0.597%	0.513%	0.502%
$80,000	700	11	2.540%	1.481%	0.925%	0.667%	0.560%	0.507%	0.501%
$80,000	800	11	2.287%	1.305%	0.823%	0.616%	0.538%	0.504%	0.501%
$80,000	900	11	2.080%	1.172%	0.750%	0.582%	0.525%	0.503%	0.501%
$80,000	1,000	11	1.916%	1.071%	0.698%	0.560%	0.517%	0.502%	0.501%
$80,000	1,500	11	1.355%	0.766%	0.568%	0.516%	0.505%	0.502%	0.501%
$80,000	2,000	11	1.061%	0.637%	0.528%	0.507%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	3,000	11	0.767%	0.544%	0.508%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	11	0.643%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	11	0.577%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	11	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	11	58.018%	56.049%	54.154%	52.330%	50.575%	47.250%	44.159%
$90,000	10	11	42.987%	40.665%	38.448%	36.327%	34.296%	30.477%	26.959%
$90,000	15	11	34.599%	32.039%	29.607%	27.306%	25.144%	21.225%	17.831%
$90,000	20	11	28.861%	26.264%	23.853%	21.625%	19.576%	15.995%	13.022%
$90,000	25	11	25.001%	22.456%	20.135%	18.027%	16.115%	12.832%	10.170%
$90,000	50	11	16.371%	13.978%	11.880%	10.061%	8.498%	6.011%	4.231%
$90,000	100	11	10.604%	8.439%	6.661%	5.227%	4.078%	2.481%	1.550%
$90,000	150	11	8.059%	6.104%	4.584%	3.426%	2.563%	1.474%	0.931%
$90,000	200	11	6.649%	4.836%	3.485%	2.507%	1.817%	1.029%	0.691%
$90,000	300	11	5.030%	3.426%	2.319%	1.588%	1.126%	0.688%	0.551%
$90,000	400	11	4.069%	2.634%	1.713%	1.153%	0.834%	0.574%	0.512%
$90,000	500	11	3.491%	2.176%	1.376%	0.927%	0.695%	0.533%	0.504%
$90,000	600	11	3.019%	1.822%	1.142%	0.787%	0.619%	0.518%	0.502%
$90,000	700	11	2.674%	1.575%	0.983%	0.698%	0.575%	0.509%	0.501%
$90,000	800	11	2.410%	1.388%	0.871%	0.640%	0.548%	0.505%	0.501%
$90,000	900	11	2.193%	1.245%	0.789%	0.600%	0.532%	0.504%	0.501%
$90,000	1,000	11	2.021%	1.136%	0.732%	0.575%	0.522%	0.503%	0.501%
$90,000	1,500	11	1.433%	0.804%	0.582%	0.520%	0.505%	0.502%	0.501%
$90,000	2,000	11	1.121%	0.661%	0.534%	0.508%	0.503%	0.502%	0.501%
$90,000	3,000	11	0.804%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	11	0.666%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	11	0.592%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	11	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	11	58.941%	57.010%	55.153%	53.367%	51.650%	48.398%	45.375%
$100,000	10	11	44.086%	41.818%	39.654%	37.584%	35.603%	31.877%	28.452%
$100,000	15	11	35.745%	33.245%	30.862%	28.595%	26.450%	22.529%	19.079%
$100,000	20	11	29.935%	27.347%	24.933%	22.690%	20.616%	16.961%	13.907%
$100,000	25	11	25.902%	23.349%	21.009%	18.878%	16.945%	13.611%	10.888%
$100,000	50	11	16.980%	14.580%	12.467%	10.622%	9.029%	6.472%	4.609%
$100,000	100	11	11.019%	8.832%	7.024%	5.552%	4.367%	2.690%	1.693%
$100,000	150	11	8.384%	6.404%	4.850%	3.656%	2.754%	1.598%	1.005%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	200	11	6.921%	5.080%	3.694%	2.678%	1.953%	1.108%	0.730%
$100,000	300	11	5.244%	3.608%	2.465%	1.699%	1.205%	0.722%	0.564%
$100,000	400	11	4.246%	2.777%	1.821%	1.228%	0.883%	0.591%	0.516%
$100,000	500	11	3.649%	2.299%	1.463%	0.983%	0.728%	0.542%	0.506%
$100,000	600	11	3.156%	1.924%	1.210%	0.828%	0.641%	0.523%	0.503%
$100,000	700	11	2.798%	1.664%	1.040%	0.730%	0.590%	0.512%	0.502%
$100,000	800	11	2.523%	1.466%	0.917%	0.664%	0.559%	0.507%	0.501%
$100,000	900	11	2.297%	1.314%	0.828%	0.619%	0.539%	0.505%	0.501%
$100,000	1,000	11	2.118%	1.198%	0.765%	0.589%	0.527%	0.503%	0.501%
$100,000	1,500	11	1.505%	0.841%	0.596%	0.524%	0.506%	0.502%	0.501%
$100,000	2,000	11	1.179%	0.685%	0.541%	0.510%	0.504%	0.502%	0.501%
$100,000	3,000	11	0.840%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	11	0.689%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	11	0.606%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	11	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	11	59.731%	57.832%	56.008%	54.255%	52.566%	49.378%	46.413%
$110,000	10	11	45.009%	42.786%	40.665%	38.637%	36.696%	33.049%	29.701%
$110,000	15	11	36.701%	34.251%	31.917%	29.701%	27.593%	23.697%	20.235%
$110,000	20	11	30.878%	28.313%	25.908%	23.664%	21.580%	17.871%	14.742%
$110,000	25	11	26.727%	24.174%	21.824%	19.675%	17.716%	14.330%	11.553%
$110,000	50	11	17.537%	15.132%	13.007%	11.144%	9.523%	6.903%	4.974%
$110,000	100	11	11.396%	9.190%	7.357%	5.852%	4.635%	2.891%	1.832%
$110,000	150	11	8.684%	6.680%	5.096%	3.870%	2.935%	1.718%	1.078%
$110,000	200	11	7.170%	5.304%	3.887%	2.839%	2.082%	1.185%	0.770%
$110,000	300	11	5.442%	3.777%	2.603%	1.804%	1.282%	0.756%	0.577%
$110,000	400	11	4.407%	2.910%	1.921%	1.300%	0.930%	0.608%	0.521%
$110,000	500	11	3.791%	2.412%	1.545%	1.037%	0.761%	0.551%	0.508%
$110,000	600	11	3.283%	2.020%	1.275%	0.869%	0.663%	0.528%	0.504%
$110,000	700	11	2.912%	1.747%	1.094%	0.760%	0.606%	0.515%	0.502%
$110,000	800	11	2.628%	1.540%	0.962%	0.688%	0.570%	0.509%	0.501%
$110,000	900	11	2.392%	1.378%	0.865%	0.637%	0.547%	0.506%	0.501%
$110,000	1,000	11	2.208%	1.257%	0.797%	0.604%	0.533%	0.504%	0.501%
$110,000	1,500	11	1.572%	0.877%	0.611%	0.529%	0.508%	0.502%	0.501%
$110,000	2,000	11	1.232%	0.709%	0.549%	0.511%	0.504%	0.502%	0.501%
$110,000	3,000	11	0.874%	0.573%	0.513%	0.505%	0.503%	0.502%	0.501%
$110,000	4,000	11	0.711%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$110,000	5,000	11	0.620%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	11	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$120,000	5	11	60.418%	58.548%	56.751%	55.025%	53.363%	50.227%	47.313%
$120,000	10	11	45.803%	43.618%	41.533%	39.540%	37.631%	34.052%	30.767%
$120,000	15	11	37.525%	35.118%	32.826%	30.654%	28.588%	24.755%	21.303%
$120,000	20	11	31.719%	29.187%	26.804%	24.570%	22.488%	18.752%	15.561%
$120,000	25	11	27.499%	24.950%	22.598%	20.437%	18.458%	15.021%	12.185%
$120,000	50	11	18.049%	15.636%	13.503%	11.626%	9.980%	7.306%	5.318%
$120,000	100	11	11.738%	9.519%	7.665%	6.133%	4.885%	3.081%	1.966%
$120,000	150	11	8.959%	6.933%	5.325%	4.070%	3.106%	1.834%	1.151%
$120,000	200	11	7.401%	5.513%	4.068%	2.992%	2.204%	1.260%	0.812%
$120,000	300	11	5.624%	3.934%	2.730%	1.903%	1.357%	0.791%	0.591%
$120,000	400	11	4.554%	3.031%	2.015%	1.368%	0.975%	0.626%	0.527%
$120,000	500	11	3.922%	2.516%	1.621%	1.088%	0.792%	0.561%	0.510%
$120,000	600	11	3.397%	2.107%	1.336%	0.907%	0.685%	0.533%	0.506%
$120,000	700	11	3.015%	1.823%	1.144%	0.789%	0.621%	0.518%	0.502%
$120,000	800	11	2.722%	1.606%	1.003%	0.711%	0.582%	0.511%	0.502%
$120,000	900	11	2.478%	1.437%	0.900%	0.655%	0.556%	0.507%	0.501%
$120,000	1,000	11	2.289%	1.311%	0.828%	0.619%	0.539%	0.504%	0.501%
$120,000	1,500	11	1.633%	0.910%	0.626%	0.534%	0.509%	0.502%	0.501%
$120,000	2,000	11	1.281%	0.731%	0.556%	0.513%	0.504%	0.502%	0.501%
$120,000	3,000	11	0.907%	0.584%	0.515%	0.505%	0.503%	0.502%	0.501%
$120,000	4,000	11	0.732%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	11	0.634%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	11	0.517%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	11	61.003%	59.156%	57.383%	55.680%	54.040%	50.948%	48.078%
$130,000	10	11	46.490%	44.338%	42.283%	40.320%	38.439%	34.919%	31.687%
$130,000	15	11	38.236%	35.864%	33.612%	31.476%	29.447%	25.683%	22.277%
$130,000	20	11	32.458%	29.964%	27.611%	25.401%	23.328%	19.587%	16.356%
$130,000	25	11	28.208%	25.671%	23.325%	21.159%	19.170%	15.684%	12.795%
$130,000	50	11	18.521%	16.106%	13.962%	12.072%	10.407%	7.688%	5.647%
$130,000	100	11	12.054%	9.823%	7.950%	6.396%	5.119%	3.261%	2.096%
$130,000	150	11	9.214%	7.169%	5.538%	4.257%	3.266%	1.946%	1.222%
$130,000	200	11	7.618%	5.709%	4.239%	3.137%	2.323%	1.333%	0.853%
$130,000	300	11	5.793%	4.080%	2.851%	1.998%	1.428%	0.826%	0.605%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	400	11	4.691%	3.144%	2.102%	1.432%	1.019%	0.643%	0.532%
$130,000	500	11	4.036%	2.608%	1.688%	1.133%	0.820%	0.569%	0.511%
$130,000	600	11	3.504%	2.189%	1.393%	0.943%	0.706%	0.539%	0.507%
$130,000	700	11	3.111%	1.894%	1.191%	0.818%	0.637%	0.522%	0.503%
$130,000	800	11	2.809%	1.669%	1.043%	0.733%	0.593%	0.513%	0.502%
$130,000	900	11	2.557%	1.493%	0.934%	0.673%	0.564%	0.508%	0.501%
$130,000	1,000	11	2.363%	1.362%	0.857%	0.633%	0.546%	0.505%	0.501%
$130,000	1,500	11	1.689%	0.942%	0.640%	0.539%	0.510%	0.502%	0.501%
$130,000	2,000	11	1.327%	0.752%	0.563%	0.515%	0.505%	0.502%	0.501%
$130,000	3,000	11	0.937%	0.594%	0.517%	0.505%	0.503%	0.502%	0.501%
$130,000	4,000	11	0.752%	0.540%	0.508%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	11	0.647%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	11	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	11	61.519%	59.693%	57.941%	56.257%	54.639%	51.585%	48.753%
$140,000	10	11	47.086%	44.962%	42.934%	40.997%	39.142%	35.671%	32.486%
$140,000	15	11	38.860%	36.521%	34.303%	32.200%	30.203%	26.501%	23.151%
$140,000	20	11	33.110%	30.655%	28.338%	26.158%	24.105%	20.375%	17.126%
$140,000	25	11	28.860%	26.346%	24.011%	21.849%	19.857%	16.338%	13.394%
$140,000	50	11	18.970%	16.553%	14.401%	12.499%	10.818%	8.060%	5.969%
$140,000	100	11	12.355%	10.112%	8.222%	6.650%	5.347%	3.436%	2.224%
$140,000	150	11	9.459%	7.398%	5.745%	4.439%	3.424%	2.057%	1.294%
$140,000	200	11	7.826%	5.898%	4.405%	3.278%	2.440%	1.406%	0.896%
$140,000	300	11	5.956%	4.223%	2.969%	2.091%	1.499%	0.862%	0.620%
$140,000	400	11	4.823%	3.255%	2.190%	1.496%	1.064%	0.662%	0.538%
$140,000	500	11	4.153%	2.703%	1.759%	1.183%	0.852%	0.580%	0.514%
$140,000	600	11	3.607%	2.270%	1.450%	0.980%	0.728%	0.545%	0.508%
$140,000	700	11	3.203%	1.964%	1.239%	0.847%	0.653%	0.525%	0.504%
$140,000	800	11	2.893%	1.730%	1.083%	0.756%	0.605%	0.516%	0.502%
$140,000	900	11	2.634%	1.547%	0.967%	0.690%	0.572%	0.509%	0.501%
$140,000	1,000	11	2.435%	1.411%	0.886%	0.648%	0.552%	0.506%	0.501%
$140,000	1,500	11	1.744%	0.973%	0.654%	0.544%	0.512%	0.502%	0.501%
$140,000	2,000	11	1.371%	0.774%	0.571%	0.517%	0.505%	0.502%	0.501%
$140,000	3,000	11	0.967%	0.604%	0.519%	0.505%	0.503%	0.502%	0.501%
$140,000	4,000	11	0.772%	0.545%	0.508%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	11	0.661%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	11	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$140,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	11	61.973%	60.166%	58.433%	56.766%	55.166%	52.145%	49.347%
$150,000	10	11	47.617%	45.517%	43.513%	41.599%	39.766%	36.341%	33.198%
$150,000	15	11	39.418%	37.107%	34.920%	32.845%	30.876%	27.229%	23.931%
$150,000	20	11	33.697%	31.276%	28.994%	26.847%	24.821%	21.120%	17.864%
$150,000	25	11	29.461%	26.975%	24.658%	22.505%	20.515%	16.976%	13.987%
$150,000	50	11	19.403%	16.985%	14.828%	12.913%	11.219%	8.421%	6.286%
$150,000	100	11	12.647%	10.392%	8.486%	6.896%	5.571%	3.610%	2.353%
$150,000	150	11	9.693%	7.619%	5.945%	4.618%	3.579%	2.166%	1.366%
$150,000	200	11	8.025%	6.079%	4.564%	3.415%	2.556%	1.477%	0.938%
$150,000	300	11	6.111%	4.358%	3.083%	2.182%	1.569%	0.898%	0.636%
$150,000	400	11	4.950%	3.362%	2.274%	1.560%	1.108%	0.680%	0.545%
$150,000	500	11	4.265%	2.795%	1.829%	1.231%	0.883%	0.590%	0.517%
$150,000	600	11	3.705%	2.347%	1.505%	1.016%	0.750%	0.551%	0.510%
$150,000	700	11	3.290%	2.030%	1.284%	0.876%	0.669%	0.529%	0.505%
$150,000	800	11	2.972%	1.789%	1.121%	0.778%	0.617%	0.518%	0.503%
$150,000	900	11	2.707%	1.599%	1.000%	0.708%	0.581%	0.511%	0.501%
$150,000	1,000	11	2.503%	1.458%	0.915%	0.663%	0.559%	0.507%	0.501%
$150,000	1,500	11	1.796%	1.004%	0.669%	0.550%	0.514%	0.502%	0.501%
$150,000	2,000	11	1.414%	0.795%	0.579%	0.520%	0.506%	0.502%	0.501%
$150,000	3,000	11	0.996%	0.614%	0.522%	0.506%	0.503%	0.502%	0.501%
$150,000	4,000	11	0.792%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	11	0.674%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	11	0.522%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	11	62.346%	60.567%	58.859%	57.217%	55.639%	52.661%	49.893%
$160,000	10	11	47.846%	45.768%	43.791%	41.906%	40.111%	36.752%	33.668%
$160,000	15	11	40.055%	37.806%	35.676%	33.654%	31.734%	28.177%	24.962%
$160,000	20	11	34.899%	32.533%	30.298%	28.190%	26.201%	22.549%	19.287%
$160,000	25	11	30.456%	28.005%	25.711%	23.570%	21.581%	18.018%	14.970%
$160,000	50	11	20.014%	17.610%	15.456%	13.534%	11.821%	8.963%	6.765%
$160,000	100	11	12.757%	10.537%	8.658%	7.079%	5.772%	3.819%	2.532%
$160,000	150	11	9.860%	7.793%	6.116%	4.776%	3.719%	2.260%	1.423%
$160,000	200	11	8.118%	6.169%	4.650%	3.488%	2.612%	1.501%	0.944%
$160,000	300	11	6.193%	4.452%	3.174%	2.264%	1.633%	0.934%	0.650%
$160,000	400	11	5.084%	3.491%	2.383%	1.643%	1.169%	0.701%	0.552%
$160,000	500	11	4.318%	2.850%	1.882%	1.274%	0.914%	0.604%	0.522%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$160,000	600	11	3.803%	2.436%	1.573%	1.061%	0.778%	0.560%	0.512%
$160,000	700	11	3.389%	2.110%	1.338%	0.906%	0.685%	0.534%	0.506%
$160,000	800	11	3.099%	1.882%	1.180%	0.810%	0.631%	0.521%	0.503%
$160,000	900	11	2.792%	1.657%	1.032%	0.723%	0.587%	0.511%	0.502%
$160,000	1,000	11	2.555%	1.492%	0.933%	0.671%	0.563%	0.507%	0.502%
$160,000	1,500	11	1.856%	1.034%	0.680%	0.552%	0.514%	0.502%	0.501%
$160,000	2,000	11	1.433%	0.801%	0.578%	0.518%	0.505%	0.502%	0.501%
$160,000	3,000	11	1.003%	0.615%	0.521%	0.506%	0.503%	0.502%	0.501%
$160,000	4,000	11	0.797%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	11	0.677%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	11	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	11	62.720%	60.944%	59.240%	57.603%	56.033%	53.068%	50.325%
$170,000	10	11	48.506%	46.446%	44.482%	42.604%	40.810%	37.459%	34.383%
$170,000	15	11	40.347%	38.087%	35.948%	33.921%	31.997%	28.440%	25.228%
$170,000	20	11	34.675%	32.311%	30.088%	27.994%	26.021%	22.405%	19.185%
$170,000	25	11	30.478%	28.052%	25.781%	23.663%	21.691%	18.144%	15.106%
$170,000	50	11	20.192%	17.771%	15.608%	13.673%	11.955%	9.090%	6.880%
$170,000	100	11	13.176%	10.903%	8.972%	7.347%	5.986%	3.940%	2.602%
$170,000	150	11	10.118%	8.020%	6.312%	4.945%	3.866%	2.373%	1.506%
$170,000	200	11	8.385%	6.409%	4.856%	3.667%	2.769%	1.614%	1.020%
$170,000	300	11	6.389%	4.603%	3.291%	2.350%	1.699%	0.968%	0.668%
$170,000	400	11	5.176%	3.556%	2.429%	1.676%	1.191%	0.716%	0.558%
$170,000	500	11	4.465%	2.960%	1.956%	1.321%	0.943%	0.611%	0.523%
$170,000	600	11	3.874%	2.482%	1.602%	1.081%	0.790%	0.561%	0.512%
$170,000	700	11	3.448%	2.152%	1.369%	0.930%	0.700%	0.537%	0.506%
$170,000	800	11	3.115%	1.896%	1.193%	0.821%	0.640%	0.523%	0.503%
$170,000	900	11	2.837%	1.694%	1.061%	0.743%	0.598%	0.514%	0.502%
$170,000	1,000	11	2.626%	1.545%	0.969%	0.692%	0.573%	0.509%	0.501%
$170,000	1,500	11	1.891%	1.061%	0.696%	0.560%	0.517%	0.502%	0.501%
$170,000	2,000	11	1.491%	0.834%	0.594%	0.524%	0.507%	0.502%	0.501%
$170,000	3,000	11	1.050%	0.634%	0.527%	0.506%	0.503%	0.502%	0.501%
$170,000	4,000	11	0.829%	0.561%	0.511%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	11	0.699%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	11	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	11	63.029%	61.266%	59.574%	57.949%	56.391%	53.450%	50.729%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$180,000	10	11	48.879%	46.836%	44.888%	43.025%	41.247%	37.926%	34.879%
$180,000	15	11	40.741%	38.503%	36.384%	34.377%	32.473%	28.953%	25.777%
$180,000	20	11	35.090%	32.749%	30.549%	28.479%	26.528%	22.953%	19.768%
$180,000	25	11	30.910%	28.511%	26.267%	24.171%	22.213%	18.678%	15.632%
$180,000	50	11	20.552%	18.130%	15.964%	14.023%	12.294%	9.400%	7.158%
$180,000	100	11	13.414%	11.137%	9.195%	7.554%	6.178%	4.096%	2.721%
$180,000	150	11	10.311%	8.204%	6.481%	5.096%	3.999%	2.471%	1.573%
$180,000	200	11	8.547%	6.559%	4.990%	3.783%	2.868%	1.679%	1.060%
$180,000	300	11	6.514%	4.714%	3.385%	2.428%	1.760%	1.001%	0.684%
$180,000	400	11	5.279%	3.644%	2.499%	1.730%	1.230%	0.734%	0.565%
$180,000	500	11	4.554%	3.034%	2.014%	1.363%	0.971%	0.622%	0.525%
$180,000	600	11	3.954%	2.546%	1.649%	1.113%	0.810%	0.568%	0.514%
$180,000	700	11	3.519%	2.207%	1.408%	0.955%	0.714%	0.541%	0.507%
$180,000	800	11	3.179%	1.944%	1.226%	0.841%	0.651%	0.525%	0.504%
$180,000	900	11	2.896%	1.737%	1.090%	0.759%	0.606%	0.515%	0.502%
$180,000	1,000	11	2.681%	1.585%	0.994%	0.706%	0.580%	0.510%	0.501%
$180,000	1,500	11	1.934%	1.087%	0.710%	0.566%	0.519%	0.503%	0.501%
$180,000	2,000	11	1.526%	0.853%	0.602%	0.526%	0.507%	0.502%	0.501%
$180,000	3,000	11	1.075%	0.644%	0.529%	0.507%	0.503%	0.502%	0.501%
$180,000	4,000	11	0.847%	0.566%	0.512%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	11	0.711%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	11	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$190,000	5	11	63.311%	61.560%	59.878%	58.265%	56.718%	53.798%	51.097%
$190,000	10	11	49.218%	47.190%	45.257%	43.408%	41.645%	38.351%	35.331%
$190,000	15	11	41.103%	38.884%	36.784%	34.795%	32.907%	29.421%	26.279%
$190,000	20	11	35.469%	33.150%	30.973%	28.923%	26.992%	23.455%	20.306%
$190,000	25	11	31.306%	28.931%	26.712%	24.640%	22.699%	19.187%	16.139%
$190,000	50	11	20.897%	18.475%	16.305%	14.358%	12.619%	9.699%	7.428%
$190,000	100	11	13.641%	11.359%	9.409%	7.753%	6.364%	4.249%	2.838%
$190,000	150	11	10.496%	8.380%	6.644%	5.242%	4.127%	2.568%	1.641%
$190,000	200	11	8.702%	6.703%	5.120%	3.896%	2.964%	1.744%	1.100%
$190,000	300	11	6.635%	4.821%	3.476%	2.504%	1.819%	1.034%	0.700%
$190,000	400	11	5.377%	3.730%	2.568%	1.782%	1.268%	0.752%	0.572%
$190,000	500	11	4.641%	3.107%	2.071%	1.404%	0.999%	0.633%	0.528%
$190,000	600	11	4.030%	2.607%	1.695%	1.144%	0.830%	0.574%	0.515%
$190,000	700	11	3.587%	2.260%	1.446%	0.980%	0.729%	0.545%	0.508%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	800	11	3.240%	1.991%	1.258%	0.861%	0.662%	0.528%	0.504%
$190,000	900	11	2.953%	1.780%	1.117%	0.776%	0.615%	0.517%	0.502%
$190,000	1,000	11	2.734%	1.624%	1.018%	0.720%	0.586%	0.511%	0.501%
$190,000	1,500	11	1.975%	1.113%	0.723%	0.571%	0.521%	0.503%	0.501%
$190,000	2,000	11	1.559%	0.870%	0.609%	0.529%	0.508%	0.502%	0.501%
$190,000	3,000	11	1.098%	0.654%	0.532%	0.507%	0.503%	0.502%	0.501%
$190,000	4,000	11	0.864%	0.571%	0.513%	0.505%	0.503%	0.502%	0.501%
$190,000	5,000	11	0.723%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	11	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	11	63.555%	61.814%	60.142%	58.539%	57.001%	54.100%	51.417%
$200,000	10	11	49.514%	47.500%	45.579%	43.743%	41.993%	38.723%	35.726%
$200,000	15	11	41.425%	39.223%	37.139%	35.166%	33.294%	29.838%	26.726%
$200,000	20	11	35.807%	33.508%	31.350%	29.318%	27.405%	23.902%	20.785%
$200,000	25	11	31.660%	29.306%	27.109%	25.058%	23.136%	19.650%	16.609%
$200,000	50	11	21.220%	18.800%	16.626%	14.675%	12.927%	9.983%	7.684%
$200,000	100	11	13.852%	11.567%	9.609%	7.941%	6.539%	4.395%	2.951%
$200,000	150	11	10.671%	8.547%	6.799%	5.382%	4.250%	2.661%	1.707%
$200,000	200	11	8.850%	6.840%	5.244%	4.005%	3.059%	1.808%	1.141%
$200,000	300	11	6.750%	4.924%	3.564%	2.576%	1.877%	1.067%	0.716%
$200,000	400	11	5.469%	3.811%	2.634%	1.834%	1.305%	0.769%	0.579%
$200,000	500	11	4.723%	3.175%	2.125%	1.444%	1.026%	0.644%	0.532%
$200,000	600	11	4.102%	2.665%	1.738%	1.174%	0.849%	0.581%	0.517%
$200,000	700	11	3.650%	2.310%	1.481%	1.004%	0.744%	0.549%	0.509%
$200,000	800	11	3.298%	2.035%	1.289%	0.880%	0.672%	0.531%	0.505%
$200,000	900	11	3.006%	1.819%	1.144%	0.791%	0.623%	0.519%	0.502%
$200,000	1,000	11	2.784%	1.659%	1.042%	0.733%	0.593%	0.512%	0.501%
$200,000	1,500	11	2.014%	1.137%	0.735%	0.577%	0.523%	0.503%	0.501%
$200,000	2,000	11	1.591%	0.887%	0.616%	0.531%	0.509%	0.502%	0.501%
$200,000	3,000	11	1.121%	0.663%	0.535%	0.508%	0.503%	0.502%	0.501%
$200,000	4,000	11	0.880%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$200,000	5,000	11	0.735%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	11	0.532%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	11	64.078%	62.358%	60.707%	59.125%	57.607%	54.746%	52.099%
$225,000	10	11	50.124%	48.137%	46.241%	44.433%	42.709%	39.487%	36.538%
$225,000	15	11	42.104%	39.939%	37.888%	35.948%	34.109%	30.713%	27.663%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$225,000	20	11	36.520%	34.262%	32.143%	30.149%	28.273%	24.839%	21.787%
$225,000	25	11	32.406%	30.097%	27.944%	25.936%	24.054%	20.642%	17.649%
$225,000	50	11	21.938%	19.533%	17.354%	15.391%	13.627%	10.636%	8.268%
$225,000	100	11	14.332%	12.038%	10.065%	8.375%	6.943%	4.735%	3.224%
$225,000	150	11	11.063%	8.924%	7.153%	5.704%	4.537%	2.881%	1.865%
$225,000	200	11	9.186%	7.156%	5.532%	4.260%	3.277%	1.962%	1.238%
$225,000	300	11	7.011%	5.160%	3.766%	2.743%	2.013%	1.146%	0.756%
$225,000	400	11	5.681%	3.997%	2.788%	1.954%	1.394%	0.812%	0.597%
$225,000	500	11	4.908%	3.332%	2.251%	1.537%	1.091%	0.671%	0.540%
$225,000	600	11	4.265%	2.799%	1.839%	1.245%	0.897%	0.598%	0.521%
$225,000	700	11	3.796%	2.426%	1.566%	1.061%	0.779%	0.559%	0.511%
$225,000	800	11	3.430%	2.138%	1.361%	0.927%	0.699%	0.538%	0.506%
$225,000	900	11	3.128%	1.911%	1.206%	0.829%	0.643%	0.523%	0.503%
$225,000	1,000	11	2.898%	1.744%	1.097%	0.766%	0.610%	0.515%	0.502%
$225,000	1,500	11	2.102%	1.193%	0.766%	0.590%	0.528%	0.503%	0.501%
$225,000	2,000	11	1.662%	0.926%	0.633%	0.537%	0.510%	0.502%	0.501%
$225,000	3,000	11	1.173%	0.685%	0.541%	0.509%	0.504%	0.502%	0.501%
$225,000	4,000	11	0.918%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$225,000	5,000	11	0.762%	0.544%	0.508%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	11	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	11	64.539%	62.836%	61.202%	59.638%	58.136%	55.307%	52.693%
$250,000	10	11	50.641%	48.677%	46.802%	45.016%	43.313%	40.131%	37.222%
$250,000	15	11	42.681%	40.544%	38.521%	36.607%	34.796%	31.450%	28.449%
$250,000	20	11	37.117%	34.894%	32.806%	30.842%	28.997%	25.619%	22.620%
$250,000	25	11	33.033%	30.761%	28.644%	26.669%	24.821%	21.470%	18.532%
$250,000	50	11	22.575%	20.190%	18.022%	16.057%	14.281%	11.253%	8.831%
$250,000	100	11	14.769%	12.471%	10.484%	8.777%	7.321%	5.060%	3.488%
$250,000	150	11	11.421%	9.270%	7.480%	6.008%	4.811%	3.093%	2.021%
$250,000	200	11	9.492%	7.447%	5.798%	4.497%	3.484%	2.110%	1.334%
$250,000	300	11	7.247%	5.374%	3.950%	2.898%	2.139%	1.222%	0.797%
$250,000	400	11	5.873%	4.167%	2.930%	2.065%	1.478%	0.855%	0.615%
$250,000	500	11	5.076%	3.476%	2.368%	1.626%	1.154%	0.698%	0.549%
$250,000	600	11	4.414%	2.923%	1.933%	1.312%	0.942%	0.615%	0.526%
$250,000	700	11	3.923%	2.527%	1.641%	1.111%	0.810%	0.567%	0.512%
$250,000	800	11	3.551%	2.233%	1.429%	0.971%	0.726%	0.545%	0.508%
$250,000	900	11	3.238%	1.995%	1.264%	0.866%	0.664%	0.528%	0.503%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	1,000	11	3.003%	1.822%	1.150%	0.797%	0.627%	0.519%	0.502%
$250,000	1,500	11	2.184%	1.247%	0.796%	0.604%	0.533%	0.504%	0.501%
$250,000	2,000	11	1.727%	0.964%	0.650%	0.543%	0.512%	0.502%	0.501%
$250,000	3,000	11	1.220%	0.706%	0.548%	0.511%	0.504%	0.502%	0.501%
$250,000	4,000	11	0.952%	0.600%	0.519%	0.505%	0.503%	0.502%	0.501%
$250,000	5,000	11	0.787%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	11	0.542%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	11	64.893%	63.203%	61.583%	60.033%	58.542%	55.738%	53.147%
$275,000	10	11	51.033%	49.086%	47.227%	45.457%	43.769%	40.618%	37.738%
$275,000	15	11	43.128%	41.012%	39.010%	37.116%	35.325%	32.016%	29.051%
$275,000	20	11	37.573%	35.374%	33.309%	31.369%	29.545%	26.209%	23.249%
$275,000	25	11	33.506%	31.262%	29.173%	27.221%	25.397%	22.092%	19.195%
$275,000	50	11	23.079%	20.714%	18.559%	16.602%	14.824%	11.773%	9.313%
$275,000	100	11	15.121%	12.824%	10.829%	9.109%	7.635%	5.335%	3.717%
$275,000	150	11	11.715%	9.555%	7.751%	6.262%	5.045%	3.274%	2.158%
$275,000	200	11	9.744%	7.687%	6.020%	4.697%	3.659%	2.237%	1.419%
$275,000	300	11	7.441%	5.552%	4.106%	3.030%	2.247%	1.289%	0.834%
$275,000	400	11	6.033%	4.308%	3.049%	2.160%	1.551%	0.893%	0.632%
$275,000	500	11	5.212%	3.594%	2.464%	1.700%	1.207%	0.722%	0.558%
$275,000	600	11	4.535%	3.024%	2.011%	1.369%	0.981%	0.630%	0.531%
$275,000	700	11	4.032%	2.616%	1.707%	1.157%	0.840%	0.577%	0.514%
$275,000	800	11	3.649%	2.311%	1.485%	1.009%	0.749%	0.552%	0.509%
$275,000	900	11	3.327%	2.065%	1.313%	0.896%	0.681%	0.532%	0.504%
$275,000	1,000	11	3.088%	1.887%	1.193%	0.824%	0.642%	0.522%	0.503%
$275,000	1,500	11	2.250%	1.291%	0.820%	0.615%	0.538%	0.504%	0.501%
$275,000	2,000	11	1.781%	0.995%	0.664%	0.548%	0.514%	0.502%	0.501%
$275,000	3,000	11	1.259%	0.724%	0.554%	0.512%	0.504%	0.502%	0.501%
$275,000	4,000	11	0.981%	0.610%	0.521%	0.506%	0.503%	0.502%	0.501%
$275,000	5,000	11	0.808%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	11	0.547%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	11	65.187%	63.508%	61.899%	60.359%	58.878%	56.095%	53.522%
$300,000	10	11	51.366%	49.432%	47.587%	45.830%	44.156%	41.029%	38.173%
$300,000	15	11	43.509%	41.410%	39.426%	37.549%	35.774%	32.496%	29.561%
$300,000	20	11	37.964%	35.786%	33.741%	31.819%	30.014%	26.712%	23.784%
$300,000	25	11	33.909%	31.687%	29.620%	27.689%	25.884%	22.616%	19.755%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	50	11	23.524%	21.180%	19.041%	17.093%	15.322%	12.262%	9.773%
$300,000	100	11	15.447%	13.152%	11.150%	9.421%	7.934%	5.599%	3.941%
$300,000	150	11	11.987%	9.819%	8.005%	6.499%	5.266%	3.449%	2.289%
$300,000	200	11	9.975%	7.906%	6.226%	4.883%	3.823%	2.357%	1.501%
$300,000	300	11	7.618%	5.716%	4.250%	3.153%	2.349%	1.354%	0.870%
$300,000	400	11	6.177%	4.437%	3.159%	2.249%	1.621%	0.929%	0.649%
$300,000	500	11	5.334%	3.700%	2.550%	1.769%	1.258%	0.745%	0.567%
$300,000	600	11	4.643%	3.116%	2.083%	1.422%	1.017%	0.645%	0.535%
$300,000	700	11	4.129%	2.696%	1.768%	1.200%	0.869%	0.588%	0.517%
$300,000	800	11	3.737%	2.382%	1.538%	1.043%	0.771%	0.559%	0.511%
$300,000	900	11	3.408%	2.128%	1.358%	0.925%	0.699%	0.537%	0.505%
$300,000	1,000	11	3.165%	1.945%	1.234%	0.849%	0.656%	0.526%	0.503%
$300,000	1,500	11	2.309%	1.330%	0.842%	0.626%	0.542%	0.505%	0.501%
$300,000	2,000	11	1.830%	1.024%	0.678%	0.553%	0.515%	0.502%	0.501%
$300,000	3,000	11	1.294%	0.740%	0.559%	0.514%	0.504%	0.502%	0.501%
$300,000	4,000	11	1.007%	0.619%	0.523%	0.506%	0.503%	0.502%	0.501%
$300,000	5,000	11	0.828%	0.561%	0.511%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	11	0.551%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	11	65.377%	63.705%	62.105%	60.571%	59.098%	56.331%	53.771%
$325,000	10	11	51.609%	49.685%	47.850%	46.105%	44.440%	41.332%	38.496%
$325,000	15	11	43.798%	41.712%	39.742%	37.878%	36.116%	32.863%	29.951%
$325,000	20	11	38.261%	36.099%	34.069%	32.163%	30.371%	27.097%	24.195%
$325,000	25	11	34.225%	32.022%	29.973%	28.058%	26.269%	23.030%	20.197%
$325,000	50	11	23.885%	21.564%	19.443%	17.508%	15.744%	12.691%	10.184%
$325,000	100	11	15.732%	13.437%	11.432%	9.697%	8.199%	5.832%	4.144%
$325,000	150	11	12.222%	10.050%	8.226%	6.709%	5.461%	3.607%	2.408%
$325,000	200	11	10.176%	8.099%	6.407%	5.050%	3.970%	2.464%	1.576%
$325,000	300	11	7.772%	5.859%	4.378%	3.261%	2.439%	1.412%	0.903%
$325,000	400	11	6.302%	4.548%	3.254%	2.327%	1.682%	0.963%	0.666%
$325,000	500	11	5.440%	3.791%	2.627%	1.829%	1.303%	0.767%	0.576%
$325,000	600	11	4.737%	3.196%	2.146%	1.469%	1.051%	0.660%	0.540%
$325,000	700	11	4.214%	2.767%	1.823%	1.239%	0.894%	0.597%	0.520%
$325,000	800	11	3.807%	2.438%	1.579%	1.070%	0.788%	0.563%	0.511%
$325,000	900	11	3.478%	2.184%	1.398%	0.951%	0.714%	0.541%	0.506%
$325,000	1,000	11	3.233%	1.997%	1.270%	0.872%	0.669%	0.529%	0.504%
$325,000	1,500	11	2.360%	1.365%	0.862%	0.636%	0.546%	0.505%	0.501%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$325,000	2,000	11	1.872%	1.049%	0.690%	0.558%	0.517%	0.503%	0.501%
$325,000	3,000	11	1.325%	0.754%	0.564%	0.515%	0.505%	0.502%	0.501%
$325,000	4,000	11	1.030%	0.628%	0.525%	0.506%	0.503%	0.502%	0.501%
$325,000	5,000	11	0.845%	0.566%	0.512%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	11	0.555%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	11	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$350,000	5	11	65.519%	63.853%	62.259%	60.732%	59.265%	56.509%	53.960%
$350,000	10	11	51.801%	49.886%	48.060%	46.323%	44.667%	41.574%	38.753%
$350,000	15	11	44.029%	41.955%	39.996%	38.143%	36.391%	33.160%	30.267%
$350,000	20	11	38.500%	36.351%	34.334%	32.440%	30.659%	27.409%	24.527%
$350,000	25	11	34.485%	32.297%	30.262%	28.361%	26.585%	23.371%	20.561%
$350,000	50	11	24.189%	21.887%	19.786%	17.866%	16.113%	13.071%	10.563%
$350,000	100	11	15.986%	13.694%	11.687%	9.947%	8.442%	6.050%	4.333%
$350,000	150	11	12.431%	10.258%	8.427%	6.901%	5.639%	3.755%	2.523%
$350,000	200	11	10.361%	8.278%	6.575%	5.205%	4.109%	2.567%	1.648%
$350,000	300	11	7.913%	5.992%	4.497%	3.365%	2.524%	1.468%	0.937%
$350,000	400	11	6.416%	4.651%	3.343%	2.400%	1.741%	0.995%	0.682%
$350,000	500	11	5.538%	3.876%	2.697%	1.885%	1.346%	0.788%	0.585%
$350,000	600	11	4.823%	3.270%	2.205%	1.513%	1.082%	0.673%	0.545%
$350,000	700	11	4.292%	2.833%	1.873%	1.275%	0.919%	0.607%	0.523%
$350,000	800	11	3.878%	2.496%	1.623%	1.100%	0.807%	0.569%	0.513%
$350,000	900	11	3.543%	2.236%	1.436%	0.976%	0.729%	0.545%	0.507%
$350,000	1,000	11	3.295%	2.045%	1.304%	0.893%	0.681%	0.532%	0.505%
$350,000	1,500	11	2.407%	1.397%	0.881%	0.645%	0.550%	0.506%	0.501%
$350,000	2,000	11	1.911%	1.073%	0.701%	0.562%	0.518%	0.503%	0.501%
$350,000	3,000	11	1.354%	0.769%	0.570%	0.516%	0.505%	0.502%	0.501%
$350,000	4,000	11	1.052%	0.636%	0.527%	0.507%	0.503%	0.502%	0.501%
$350,000	5,000	11	0.861%	0.571%	0.513%	0.505%	0.503%	0.502%	0.501%
$350,000	10,000	11	0.559%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	11	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	11	65.627%	63.966%	62.377%	60.854%	59.391%	56.645%	54.104%
$375,000	10	11	51.959%	50.050%	48.231%	46.501%	44.851%	41.770%	38.963%
$375,000	15	11	44.221%	42.156%	40.206%	38.362%	36.619%	33.404%	30.527%
$375,000	20	11	38.696%	36.558%	34.550%	32.666%	30.895%	27.662%	24.798%
$375,000	25	11	34.695%	32.519%	30.496%	28.605%	26.839%	23.646%	20.853%
$375,000	50	11	24.434%	22.148%	20.061%	18.156%	16.416%	13.389%	10.884%
$375,000	100	11	16.204%	13.916%	11.909%	10.167%	8.656%	6.245%	4.504%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	150	11	12.610%	10.438%	8.602%	7.070%	5.797%	3.889%	2.629%
$375,000	200	11	10.519%	8.432%	6.722%	5.341%	4.232%	2.660%	1.714%
$375,000	300	11	8.035%	6.108%	4.602%	3.456%	2.599%	1.518%	0.967%
$375,000	400	11	6.514%	4.740%	3.420%	2.465%	1.793%	1.024%	0.697%
$375,000	500	11	5.623%	3.950%	2.760%	1.935%	1.385%	0.806%	0.593%
$375,000	600	11	4.898%	3.334%	2.257%	1.553%	1.110%	0.686%	0.550%
$375,000	700	11	4.360%	2.890%	1.918%	1.308%	0.941%	0.616%	0.526%
$375,000	800	11	3.940%	2.547%	1.662%	1.128%	0.825%	0.574%	0.515%
$375,000	900	11	3.600%	2.281%	1.470%	0.999%	0.743%	0.549%	0.508%
$375,000	1,000	11	3.349%	2.088%	1.334%	0.913%	0.693%	0.536%	0.505%
$375,000	1,500	11	2.447%	1.425%	0.898%	0.654%	0.554%	0.507%	0.501%
$375,000	2,000	11	1.945%	1.093%	0.711%	0.567%	0.520%	0.503%	0.501%
$375,000	3,000	11	1.378%	0.781%	0.574%	0.518%	0.505%	0.502%	0.501%
$375,000	4,000	11	1.070%	0.643%	0.529%	0.507%	0.503%	0.502%	0.501%
$375,000	5,000	11	0.875%	0.575%	0.514%	0.505%	0.503%	0.502%	0.501%
$375,000	10,000	11	0.563%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	11	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	11	65.712%	64.055%	62.470%	60.950%	59.491%	56.752%	54.217%
$400,000	10	11	52.085%	50.181%	48.368%	46.644%	44.999%	41.929%	39.131%
$400,000	15	11	44.383%	42.325%	40.382%	38.545%	36.809%	33.608%	30.743%
$400,000	20	11	38.861%	36.731%	34.732%	32.856%	31.092%	27.875%	25.025%
$400,000	25	11	34.873%	32.707%	30.693%	28.811%	27.054%	23.877%	21.098%
$400,000	50	11	24.636%	22.363%	20.289%	18.396%	16.666%	13.657%	11.159%
$400,000	100	11	16.390%	14.108%	12.103%	10.359%	8.845%	6.419%	4.657%
$400,000	150	11	12.766%	10.595%	8.758%	7.218%	5.938%	4.010%	2.725%
$400,000	200	11	10.659%	8.568%	6.852%	5.464%	4.344%	2.746%	1.776%
$400,000	300	11	8.143%	6.211%	4.696%	3.538%	2.668%	1.565%	0.995%
$400,000	400	11	6.602%	4.819%	3.489%	2.523%	1.840%	1.052%	0.711%
$400,000	500	11	5.698%	4.016%	2.816%	1.980%	1.419%	0.824%	0.601%
$400,000	600	11	4.964%	3.391%	2.304%	1.589%	1.136%	0.698%	0.554%
$400,000	700	11	4.420%	2.941%	1.959%	1.338%	0.962%	0.625%	0.528%
$400,000	800	11	3.996%	2.593%	1.697%	1.152%	0.841%	0.580%	0.516%
$400,000	900	11	3.651%	2.323%	1.500%	1.020%	0.756%	0.554%	0.509%
$400,000	1,000	11	3.396%	2.126%	1.361%	0.931%	0.703%	0.539%	0.506%
$400,000	1,500	11	2.483%	1.450%	0.914%	0.662%	0.558%	0.507%	0.501%
$400,000	2,000	11	1.974%	1.111%	0.720%	0.570%	0.521%	0.503%	0.501%
$400,000	3,000	11	1.400%	0.791%	0.578%	0.519%	0.505%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$400,000	4,000	11	1.086%	0.649%	0.531%	0.507%	0.503%	0.502%	0.501%
$400,000	5,000	11	0.887%	0.579%	0.514%	0.505%	0.503%	0.502%	0.501%
$400,000	10,000	11	0.566%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	11	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	11	65.781%	64.127%	62.545%	61.029%	59.573%	56.839%	54.310%
$425,000	10	11	52.186%	50.286%	48.477%	46.757%	45.117%	42.054%	39.264%
$425,000	15	11	44.516%	42.465%	40.527%	38.696%	36.966%	33.775%	30.920%
$425,000	20	11	38.998%	36.875%	34.882%	33.013%	31.255%	28.049%	25.210%
$425,000	25	11	35.022%	32.864%	30.857%	28.982%	27.232%	24.068%	21.300%
$425,000	50	11	24.803%	22.540%	20.476%	18.591%	16.871%	13.878%	11.390%
$425,000	100	11	16.547%	14.270%	12.268%	10.524%	9.007%	6.571%	4.792%
$425,000	150	11	12.895%	10.725%	8.888%	7.343%	6.057%	4.113%	2.808%
$425,000	200	11	10.776%	8.682%	6.963%	5.568%	4.439%	2.820%	1.832%
$425,000	300	11	8.233%	6.297%	4.776%	3.608%	2.729%	1.606%	1.021%
$425,000	400	11	6.676%	4.888%	3.548%	2.574%	1.882%	1.077%	0.724%
$425,000	500	11	5.761%	4.073%	2.863%	2.019%	1.449%	0.840%	0.608%
$425,000	600	11	5.021%	3.440%	2.345%	1.620%	1.159%	0.708%	0.558%
$425,000	700	11	4.472%	2.986%	1.994%	1.364%	0.980%	0.632%	0.531%
$425,000	800	11	4.043%	2.633%	1.728%	1.174%	0.855%	0.585%	0.518%
$425,000	900	11	3.695%	2.359%	1.528%	1.039%	0.768%	0.557%	0.510%
$425,000	1,000	11	3.438%	2.159%	1.385%	0.947%	0.713%	0.542%	0.507%
$425,000	1,500	11	2.513%	1.472%	0.927%	0.669%	0.561%	0.508%	0.501%
$425,000	2,000	11	1.999%	1.127%	0.728%	0.574%	0.522%	0.503%	0.501%
$425,000	3,000	11	1.418%	0.801%	0.582%	0.520%	0.505%	0.502%	0.501%
$425,000	4,000	11	1.100%	0.655%	0.533%	0.507%	0.503%	0.502%	0.501%
$425,000	5,000	11	0.898%	0.583%	0.515%	0.505%	0.503%	0.502%	0.501%
$425,000	10,000	11	0.569%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	11	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	11	65.850%	64.199%	62.620%	61.106%	59.653%	56.925%	54.400%
$450,000	10	11	52.278%	50.382%	48.578%	46.861%	45.225%	42.169%	39.387%
$450,000	15	11	44.641%	42.595%	40.663%	38.837%	37.112%	33.932%	31.086%
$450,000	20	11	39.127%	37.010%	35.024%	33.161%	31.408%	28.213%	25.385%
$450,000	25	11	35.161%	33.011%	31.011%	29.142%	27.398%	24.246%	21.489%
$450,000	50	11	24.959%	22.706%	20.650%	18.774%	17.062%	14.085%	11.610%
$450,000	100	11	16.699%	14.427%	12.429%	10.686%	9.167%	6.724%	4.930%
$450,000	150	11	13.022%	10.854%	9.017%	7.469%	6.176%	4.218%	2.894%
$450,000	200	11	10.893%	8.798%	7.074%	5.673%	4.536%	2.897%	1.890%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$450,000	300	11	8.325%	6.384%	4.857%	3.680%	2.790%	1.648%	1.048%
$450,000	400	11	6.750%	4.957%	3.609%	2.626%	1.925%	1.103%	0.737%
$450,000	500	11	5.826%	4.130%	2.912%	2.058%	1.481%	0.857%	0.616%
$450,000	600	11	5.079%	3.490%	2.387%	1.653%	1.183%	0.719%	0.563%
$450,000	700	11	4.523%	3.030%	2.030%	1.391%	0.999%	0.641%	0.534%
$450,000	800	11	4.091%	2.673%	1.759%	1.197%	0.870%	0.591%	0.519%
$450,000	900	11	3.738%	2.395%	1.555%	1.058%	0.780%	0.562%	0.511%
$450,000	1,000	11	3.479%	2.193%	1.410%	0.963%	0.723%	0.545%	0.507%
$450,000	1,500	11	2.544%	1.493%	0.940%	0.676%	0.565%	0.508%	0.501%
$450,000	2,000	11	2.024%	1.143%	0.737%	0.577%	0.523%	0.503%	0.501%
$450,000	3,000	11	1.436%	0.810%	0.586%	0.521%	0.506%	0.502%	0.501%
$450,000	4,000	11	1.114%	0.661%	0.534%	0.508%	0.503%	0.502%	0.501%
$450,000	5,000	11	0.908%	0.586%	0.516%	0.505%	0.503%	0.502%	0.501%
$450,000	10,000	11	0.572%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	11	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	11	65.908%	64.259%	62.683%	61.171%	59.720%	56.996%	54.475%
$475,000	10	11	52.348%	50.455%	48.654%	46.940%	45.307%	42.257%	39.479%
$475,000	15	11	44.738%	42.697%	40.769%	38.947%	37.226%	34.053%	31.215%
$475,000	20	11	39.228%	37.117%	35.135%	33.276%	31.528%	28.341%	25.521%
$475,000	25	11	35.270%	33.125%	31.130%	29.266%	27.527%	24.384%	21.635%
$475,000	50	11	25.080%	22.833%	20.785%	18.916%	17.210%	14.244%	11.778%
$475,000	100	11	16.815%	14.548%	12.555%	10.813%	9.295%	6.847%	5.042%
$475,000	150	11	13.122%	10.957%	9.119%	7.569%	6.271%	4.302%	2.964%
$475,000	200	11	10.984%	8.888%	7.161%	5.756%	4.612%	2.957%	1.935%
$475,000	300	11	8.397%	6.453%	4.922%	3.739%	2.840%	1.683%	1.070%
$475,000	400	11	6.808%	5.011%	3.658%	2.667%	1.959%	1.124%	0.748%
$475,000	500	11	5.876%	4.176%	2.951%	2.090%	1.505%	0.870%	0.622%
$475,000	600	11	5.125%	3.530%	2.420%	1.679%	1.203%	0.728%	0.567%
$475,000	700	11	4.564%	3.066%	2.059%	1.412%	1.015%	0.648%	0.536%
$475,000	800	11	4.129%	2.705%	1.784%	1.214%	0.882%	0.595%	0.521%
$475,000	900	11	3.766%	2.417%	1.571%	1.069%	0.787%	0.563%	0.511%
$475,000	1,000	11	3.512%	2.219%	1.429%	0.976%	0.731%	0.547%	0.508%
$475,000	1,500	11	2.567%	1.510%	0.951%	0.682%	0.567%	0.509%	0.502%
$475,000	2,000	11	2.043%	1.155%	0.743%	0.580%	0.525%	0.503%	0.501%
$475,000	3,000	11	1.451%	0.818%	0.589%	0.522%	0.506%	0.502%	0.501%
$475,000	4,000	11	1.124%	0.665%	0.535%	0.508%	0.503%	0.502%	0.501%
$475,000	5,000	11	0.916%	0.589%	0.516%	0.505%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	10,000	11	0.574%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	11	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	11	65.957%	64.310%	62.735%	61.225%	59.777%	57.056%	54.538%
$500,000	10	11	52.408%	50.518%	48.719%	47.008%	45.377%	42.331%	39.559%
$500,000	15	11	44.818%	42.780%	40.856%	39.037%	37.319%	34.153%	31.319%
$500,000	20	11	39.311%	37.203%	35.225%	33.370%	31.625%	28.445%	25.630%
$500,000	25	11	35.354%	33.214%	31.223%	29.363%	27.627%	24.492%	21.749%
$500,000	50	11	25.174%	22.933%	20.890%	19.026%	17.325%	14.367%	11.910%
$500,000	100	11	16.908%	14.646%	12.656%	10.917%	9.399%	6.948%	5.135%
$500,000	150	11	13.205%	11.042%	9.204%	7.653%	6.352%	4.373%	3.024%
$500,000	200	11	11.058%	8.962%	7.233%	5.824%	4.675%	3.007%	1.973%
$500,000	300	11	8.458%	6.511%	4.976%	3.788%	2.883%	1.713%	1.090%
$500,000	400	11	6.857%	5.056%	3.698%	2.701%	1.987%	1.142%	0.758%
$500,000	500	11	5.917%	4.213%	2.982%	2.116%	1.526%	0.882%	0.628%
$500,000	600	11	5.163%	3.563%	2.448%	1.701%	1.219%	0.736%	0.570%
$500,000	700	11	4.597%	3.095%	2.082%	1.430%	1.027%	0.653%	0.539%
$500,000	800	11	4.159%	2.730%	1.803%	1.228%	0.892%	0.599%	0.522%
$500,000	900	11	3.793%	2.439%	1.588%	1.081%	0.795%	0.566%	0.511%
$500,000	1,000	11	3.537%	2.240%	1.444%	0.986%	0.737%	0.549%	0.509%
$500,000	1,500	11	2.586%	1.524%	0.959%	0.687%	0.569%	0.509%	0.502%
$500,000	2,000	11	2.059%	1.165%	0.749%	0.583%	0.525%	0.503%	0.501%
$500,000	3,000	11	1.462%	0.824%	0.591%	0.523%	0.506%	0.502%	0.501%
$500,000	4,000	11	1.133%	0.669%	0.536%	0.508%	0.503%	0.502%	0.501%
$500,000	5,000	11	0.923%	0.591%	0.517%	0.505%	0.503%	0.502%	0.501%
$500,000	10,000	11	0.576%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	11	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	12	43.423%	40.797%	38.260%	35.805%	33.430%	28.927%	24.921%
$30,000	10	12	28.130%	25.508%	23.103%	20.890%	18.863%	15.305%	12.337%
$30,000	15	12	22.206%	19.635%	17.312%	15.222%	13.348%	10.181%	7.706%
$30,000	20	12	18.447%	15.959%	13.758%	11.818%	10.112%	7.337%	5.279%
$30,000	25	12	16.029%	13.622%	11.515%	9.694%	8.136%	5.673%	3.921%
$30,000	50	12	10.215%	8.070%	6.321%	4.917%	3.812%	2.290%	1.428%
$30,000	100	12	6.433%	4.629%	3.302%	2.348%	1.685%	0.951%	0.653%
$30,000	150	12	4.843%	3.268%	2.194%	1.496%	1.061%	0.659%	0.540%
$30,000	200	12	3.979%	2.561%	1.658%	1.114%	0.809%	0.567%	0.513%
$30,000	300	12	2.951%	1.762%	1.094%	0.758%	0.604%	0.515%	0.503%
$30,000	400	12	2.364%	1.356%	0.851%	0.627%	0.541%	0.505%	0.501%
$30,000	500	12	1.980%	1.110%	0.717%	0.567%	0.519%	0.503%	0.501%
$30,000	600	12	1.702%	0.947%	0.641%	0.538%	0.510%	0.502%	0.501%
$30,000	700	12	1.487%	0.830%	0.591%	0.522%	0.506%	0.502%	0.501%
$30,000	800	12	1.331%	0.752%	0.562%	0.514%	0.504%	0.502%	0.501%
$30,000	900	12	1.209%	0.697%	0.544%	0.510%	0.504%	0.502%	0.501%
$30,000	1,000	12	1.111%	0.656%	0.532%	0.507%	0.503%	0.502%	0.501%
$30,000	1,500	12	0.804%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	12	0.666%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	12	0.559%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	12	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	12	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	12	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	12	45.677%	43.162%	40.732%	38.383%	36.105%	31.764%	27.693%
$35,000	10	12	29.761%	27.106%	24.663%	22.430%	20.377%	16.760%	13.720%
$35,000	15	12	23.528%	20.952%	18.609%	16.486%	14.564%	11.286%	8.680%
$35,000	20	12	19.575%	17.064%	14.822%	12.835%	11.079%	8.187%	5.998%
$35,000	25	12	16.997%	14.565%	12.421%	10.549%	8.933%	6.354%	4.474%
$35,000	50	12	10.868%	8.683%	6.882%	5.422%	4.253%	2.611%	1.642%
$35,000	100	12	6.866%	5.013%	3.624%	2.610%	1.891%	1.062%	0.707%
$35,000	150	12	5.184%	3.554%	2.420%	1.664%	1.180%	0.709%	0.558%
$35,000	200	12	4.264%	2.789%	1.827%	1.230%	0.882%	0.592%	0.519%
$35,000	300	12	3.171%	1.924%	1.200%	0.819%	0.636%	0.522%	0.504%
$35,000	400	12	2.545%	1.479%	0.923%	0.663%	0.557%	0.507%	0.501%
$35,000	500	12	2.136%	1.208%	0.768%	0.589%	0.526%	0.503%	0.501%
$35,000	600	12	1.839%	1.025%	0.677%	0.552%	0.514%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	700	12	1.609%	0.894%	0.618%	0.530%	0.508%	0.502%	0.501%
$35,000	800	12	1.440%	0.804%	0.581%	0.519%	0.505%	0.502%	0.501%
$35,000	900	12	1.309%	0.741%	0.558%	0.513%	0.504%	0.502%	0.501%
$35,000	1,000	12	1.201%	0.693%	0.543%	0.510%	0.504%	0.502%	0.501%
$35,000	1,500	12	0.861%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$35,000	2,000	12	0.704%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	12	0.575%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	12	0.534%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	12	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	12	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	12	47.507%	45.078%	42.733%	40.463%	38.267%	34.091%	30.169%
$40,000	10	12	31.275%	28.594%	26.117%	23.834%	21.741%	18.051%	14.946%
$40,000	15	12	24.708%	22.125%	19.765%	17.618%	15.667%	12.294%	9.579%
$40,000	20	12	20.579%	18.052%	15.778%	13.751%	11.952%	8.961%	6.660%
$40,000	25	12	17.864%	15.409%	13.235%	11.327%	9.663%	6.986%	4.995%
$40,000	50	12	11.453%	9.235%	7.393%	5.885%	4.662%	2.916%	1.853%
$40,000	100	12	7.261%	5.366%	3.924%	2.856%	2.086%	1.174%	0.761%
$40,000	150	12	5.491%	3.815%	2.632%	1.825%	1.296%	0.761%	0.578%
$40,000	200	12	4.523%	3.000%	1.987%	1.343%	0.956%	0.618%	0.527%
$40,000	300	12	3.371%	2.075%	1.302%	0.880%	0.669%	0.531%	0.505%
$40,000	400	12	2.709%	1.593%	0.993%	0.701%	0.574%	0.510%	0.502%
$40,000	500	12	2.279%	1.301%	0.819%	0.612%	0.535%	0.504%	0.501%
$40,000	600	12	1.963%	1.100%	0.713%	0.566%	0.519%	0.503%	0.501%
$40,000	700	12	1.720%	0.955%	0.644%	0.540%	0.511%	0.502%	0.501%
$40,000	800	12	1.539%	0.855%	0.600%	0.525%	0.507%	0.502%	0.501%
$40,000	900	12	1.399%	0.784%	0.573%	0.517%	0.505%	0.502%	0.501%
$40,000	1,000	12	1.285%	0.730%	0.554%	0.512%	0.504%	0.502%	0.501%
$40,000	1,500	12	0.914%	0.586%	0.516%	0.505%	0.503%	0.502%	0.501%
$40,000	2,000	12	0.740%	0.538%	0.508%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	12	0.591%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	12	0.542%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	12	0.522%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	12	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	12	49.024%	46.667%	44.388%	42.186%	40.060%	36.015%	32.220%
$45,000	10	12	32.690%	30.001%	27.491%	25.165%	23.022%	19.246%	16.058%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	15	12	25.756%	23.170%	20.798%	18.631%	16.658%	13.217%	10.411%
$45,000	20	12	21.484%	18.942%	16.650%	14.595%	12.758%	9.681%	7.288%
$45,000	25	12	18.650%	16.177%	13.983%	12.042%	10.340%	7.576%	5.496%
$45,000	50	12	11.979%	9.735%	7.859%	6.309%	5.043%	3.209%	2.061%
$45,000	100	12	7.621%	5.689%	4.204%	3.088%	2.273%	1.284%	0.818%
$45,000	150	12	5.770%	4.055%	2.829%	1.980%	1.409%	0.814%	0.600%
$45,000	200	12	4.758%	3.194%	2.137%	1.452%	1.029%	0.645%	0.535%
$45,000	300	12	3.553%	2.214%	1.399%	0.941%	0.704%	0.540%	0.507%
$45,000	400	12	2.859%	1.700%	1.061%	0.738%	0.593%	0.513%	0.502%
$45,000	500	12	2.409%	1.388%	0.868%	0.636%	0.545%	0.505%	0.501%
$45,000	600	12	2.076%	1.170%	0.749%	0.581%	0.524%	0.503%	0.501%
$45,000	700	12	1.821%	1.014%	0.671%	0.550%	0.514%	0.502%	0.501%
$45,000	800	12	1.631%	0.904%	0.621%	0.531%	0.508%	0.502%	0.501%
$45,000	900	12	1.483%	0.826%	0.588%	0.521%	0.506%	0.502%	0.501%
$45,000	1,000	12	1.362%	0.767%	0.567%	0.515%	0.505%	0.502%	0.501%
$45,000	1,500	12	0.966%	0.604%	0.520%	0.505%	0.503%	0.502%	0.501%
$45,000	2,000	12	0.776%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	12	0.608%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	12	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	12	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	12	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	12	50.323%	48.022%	45.800%	43.659%	41.591%	37.658%	33.971%
$50,000	10	12	34.025%	31.337%	28.818%	26.461%	24.274%	20.393%	17.113%
$50,000	15	12	26.725%	24.130%	21.744%	19.563%	17.569%	14.072%	11.195%
$50,000	20	12	22.317%	19.770%	17.462%	15.385%	13.519%	10.367%	7.888%
$50,000	25	12	19.379%	16.897%	14.678%	12.711%	10.977%	8.136%	5.974%
$50,000	50	12	12.472%	10.206%	8.299%	6.709%	5.405%	3.492%	2.265%
$50,000	100	12	7.960%	5.996%	4.472%	3.314%	2.458%	1.396%	0.880%
$50,000	150	12	6.032%	4.283%	3.018%	2.130%	1.521%	0.870%	0.624%
$50,000	200	12	4.975%	3.375%	2.280%	1.557%	1.102%	0.674%	0.544%
$50,000	300	12	3.721%	2.345%	1.493%	1.001%	0.739%	0.550%	0.509%
$50,000	400	12	2.997%	1.802%	1.127%	0.776%	0.612%	0.516%	0.503%
$50,000	500	12	2.529%	1.471%	0.917%	0.661%	0.556%	0.506%	0.501%
$50,000	600	12	2.182%	1.237%	0.785%	0.597%	0.531%	0.504%	0.501%
$50,000	700	12	1.915%	1.070%	0.698%	0.561%	0.517%	0.503%	0.501%
$50,000	800	12	1.716%	0.952%	0.642%	0.538%	0.510%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$50,000	900	12	1.561%	0.867%	0.605%	0.526%	0.507%	0.502%	0.501%
$50,000	1,000	12	1.435%	0.803%	0.580%	0.519%	0.505%	0.502%	0.501%
$50,000	1,500	12	1.015%	0.621%	0.524%	0.506%	0.503%	0.502%	0.501%
$50,000	2,000	12	0.811%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	12	0.625%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	12	0.559%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	12	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	12	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	12	51.437%	49.186%	47.016%	44.925%	42.907%	39.067%	35.478%
$55,000	10	12	35.255%	32.583%	30.067%	27.707%	25.493%	21.516%	18.132%
$55,000	15	12	27.633%	25.023%	22.626%	20.425%	18.404%	14.867%	11.935%
$55,000	20	12	23.085%	20.536%	18.213%	16.114%	14.227%	11.013%	8.457%
$55,000	25	12	20.052%	17.560%	15.325%	13.332%	11.572%	8.661%	6.428%
$55,000	50	12	12.930%	10.646%	8.712%	7.087%	5.749%	3.762%	2.464%
$55,000	100	12	8.278%	6.287%	4.727%	3.530%	2.636%	1.508%	0.942%
$55,000	150	12	6.276%	4.497%	3.197%	2.273%	1.632%	0.926%	0.650%
$55,000	200	12	5.177%	3.546%	2.416%	1.659%	1.174%	0.704%	0.554%
$55,000	300	12	3.871%	2.464%	1.579%	1.057%	0.772%	0.559%	0.511%
$55,000	400	12	3.128%	1.898%	1.191%	0.814%	0.633%	0.520%	0.503%
$55,000	500	12	2.644%	1.550%	0.965%	0.686%	0.567%	0.507%	0.501%
$55,000	600	12	2.281%	1.302%	0.821%	0.614%	0.537%	0.504%	0.501%
$55,000	700	12	2.004%	1.124%	0.725%	0.572%	0.521%	0.503%	0.501%
$55,000	800	12	1.797%	0.999%	0.664%	0.546%	0.512%	0.502%	0.501%
$55,000	900	12	1.636%	0.907%	0.622%	0.532%	0.508%	0.502%	0.501%
$55,000	1,000	12	1.504%	0.839%	0.594%	0.523%	0.506%	0.502%	0.501%
$55,000	1,500	12	1.063%	0.639%	0.528%	0.507%	0.503%	0.502%	0.501%
$55,000	2,000	12	0.846%	0.566%	0.512%	0.505%	0.503%	0.502%	0.501%
$55,000	3,000	12	0.643%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	12	0.569%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	12	0.535%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	12	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	12	52.394%	50.186%	48.061%	46.014%	44.036%	40.278%	36.773%
$60,000	10	12	36.376%	33.734%	31.228%	28.867%	26.647%	22.610%	19.122%
$60,000	15	12	28.496%	25.873%	23.459%	21.236%	19.189%	15.608%	12.631%
$60,000	20	12	23.800%	21.246%	18.916%	16.800%	14.894%	11.630%	9.005%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$60,000	25	12	20.678%	18.181%	15.931%	13.919%	12.133%	9.166%	6.865%
$60,000	50	12	13.363%	11.061%	9.100%	7.446%	6.076%	4.022%	2.658%
$60,000	100	12	8.575%	6.558%	4.966%	3.735%	2.808%	1.617%	1.004%
$60,000	150	12	6.501%	4.696%	3.365%	2.409%	1.739%	0.982%	0.676%
$60,000	200	12	5.365%	3.706%	2.545%	1.758%	1.246%	0.735%	0.565%
$60,000	300	12	4.019%	2.583%	1.667%	1.116%	0.809%	0.570%	0.514%
$60,000	400	12	3.250%	1.990%	1.253%	0.852%	0.653%	0.524%	0.504%
$60,000	500	12	2.752%	1.626%	1.012%	0.711%	0.579%	0.509%	0.501%
$60,000	600	12	2.375%	1.365%	0.856%	0.631%	0.544%	0.505%	0.501%
$60,000	700	12	2.088%	1.177%	0.753%	0.584%	0.526%	0.503%	0.501%
$60,000	800	12	1.875%	1.045%	0.686%	0.554%	0.515%	0.502%	0.501%
$60,000	900	12	1.706%	0.947%	0.639%	0.538%	0.510%	0.502%	0.501%
$60,000	1,000	12	1.570%	0.873%	0.608%	0.527%	0.507%	0.502%	0.501%
$60,000	1,500	12	1.108%	0.657%	0.533%	0.508%	0.503%	0.502%	0.501%
$60,000	2,000	12	0.879%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$60,000	3,000	12	0.660%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	12	0.579%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	12	0.540%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	12	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$65,000	5	12	53.263%	51.096%	49.011%	47.001%	45.060%	41.376%	37.942%
$65,000	10	12	37.403%	34.810%	32.334%	29.980%	27.756%	23.696%	20.123%
$65,000	15	12	29.336%	26.702%	24.268%	22.020%	19.947%	16.319%	13.299%
$65,000	20	12	24.479%	21.919%	19.582%	17.456%	15.531%	12.220%	9.543%
$65,000	25	12	21.270%	18.767%	16.508%	14.480%	12.673%	9.655%	7.292%
$65,000	50	12	13.779%	11.460%	9.475%	7.795%	6.394%	4.277%	2.850%
$65,000	100	12	8.859%	6.818%	5.198%	3.935%	2.976%	1.725%	1.068%
$65,000	150	12	6.717%	4.887%	3.528%	2.542%	1.843%	1.040%	0.702%
$65,000	200	12	5.545%	3.862%	2.670%	1.856%	1.317%	0.767%	0.578%
$65,000	300	12	4.160%	2.698%	1.752%	1.175%	0.846%	0.583%	0.517%
$65,000	400	12	3.365%	2.078%	1.314%	0.889%	0.674%	0.529%	0.505%
$65,000	500	12	2.855%	1.700%	1.058%	0.737%	0.592%	0.511%	0.501%
$65,000	600	12	2.465%	1.426%	0.892%	0.649%	0.552%	0.506%	0.501%
$65,000	700	12	2.169%	1.229%	0.781%	0.597%	0.530%	0.503%	0.501%
$65,000	800	12	1.949%	1.090%	0.708%	0.564%	0.518%	0.503%	0.501%
$65,000	900	12	1.774%	0.985%	0.657%	0.544%	0.512%	0.502%	0.501%
$65,000	1,000	12	1.633%	0.908%	0.623%	0.532%	0.509%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	1,500	12	1.153%	0.675%	0.539%	0.509%	0.503%	0.502%	0.501%
$65,000	2,000	12	0.911%	0.586%	0.516%	0.505%	0.503%	0.502%	0.501%
$65,000	3,000	12	0.678%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	12	0.589%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	12	0.546%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	12	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	12	54.051%	51.921%	49.871%	47.894%	45.987%	42.372%	39.000%
$70,000	10	12	38.330%	35.788%	33.357%	31.029%	28.811%	24.733%	21.123%
$70,000	15	12	30.145%	27.502%	25.052%	22.779%	20.684%	17.009%	13.942%
$70,000	20	12	25.126%	22.561%	20.217%	18.080%	16.140%	12.788%	10.066%
$70,000	25	12	21.827%	19.324%	17.057%	15.018%	13.190%	10.130%	7.711%
$70,000	50	12	14.172%	11.840%	9.834%	8.129%	6.700%	4.525%	3.040%
$70,000	100	12	9.127%	7.064%	5.418%	4.127%	3.137%	1.832%	1.134%
$70,000	150	12	6.923%	5.071%	3.686%	2.672%	1.946%	1.099%	0.730%
$70,000	200	12	5.716%	4.010%	2.792%	1.952%	1.388%	0.801%	0.591%
$70,000	300	12	4.294%	2.808%	1.834%	1.233%	0.884%	0.596%	0.521%
$70,000	400	12	3.475%	2.162%	1.372%	0.927%	0.695%	0.534%	0.505%
$70,000	500	12	2.953%	1.771%	1.104%	0.763%	0.606%	0.513%	0.501%
$70,000	600	12	2.551%	1.484%	0.927%	0.667%	0.560%	0.507%	0.501%
$70,000	700	12	2.246%	1.280%	0.809%	0.610%	0.536%	0.504%	0.501%
$70,000	800	12	2.020%	1.134%	0.731%	0.573%	0.521%	0.503%	0.501%
$70,000	900	12	1.838%	1.024%	0.675%	0.551%	0.514%	0.502%	0.501%
$70,000	1,000	12	1.694%	0.942%	0.638%	0.537%	0.510%	0.502%	0.501%
$70,000	1,500	12	1.196%	0.694%	0.544%	0.510%	0.504%	0.502%	0.501%
$70,000	2,000	12	0.942%	0.596%	0.518%	0.505%	0.503%	0.502%	0.501%
$70,000	3,000	12	0.696%	0.529%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	12	0.599%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	12	0.551%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	12	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	12	54.766%	52.668%	50.649%	48.703%	46.825%	43.272%	39.957%
$75,000	10	12	39.173%	36.677%	34.289%	32.001%	29.811%	25.732%	22.096%
$75,000	15	12	30.912%	28.271%	25.804%	23.513%	21.399%	17.680%	14.558%
$75,000	20	12	25.745%	23.173%	20.819%	18.673%	16.715%	13.330%	10.567%
$75,000	25	12	22.354%	19.851%	17.577%	15.528%	13.684%	10.582%	8.118%
$75,000	50	12	14.542%	12.197%	10.173%	8.447%	6.993%	4.761%	3.225%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$75,000	100	12	9.378%	7.296%	5.627%	4.310%	3.292%	1.936%	1.198%
$75,000	150	12	7.116%	5.246%	3.836%	2.796%	2.046%	1.157%	0.760%
$75,000	200	12	5.878%	4.151%	2.908%	2.044%	1.458%	0.836%	0.605%
$75,000	300	12	4.421%	2.912%	1.915%	1.290%	0.921%	0.609%	0.525%
$75,000	400	12	3.579%	2.243%	1.429%	0.963%	0.717%	0.540%	0.506%
$75,000	500	12	3.047%	1.839%	1.149%	0.789%	0.619%	0.516%	0.502%
$75,000	600	12	2.632%	1.541%	0.961%	0.686%	0.569%	0.508%	0.501%
$75,000	700	12	2.319%	1.329%	0.837%	0.623%	0.541%	0.504%	0.501%
$75,000	800	12	2.087%	1.176%	0.753%	0.583%	0.525%	0.503%	0.501%
$75,000	900	12	1.899%	1.060%	0.693%	0.559%	0.516%	0.502%	0.501%
$75,000	1,000	12	1.752%	0.975%	0.653%	0.543%	0.512%	0.502%	0.501%
$75,000	1,500	12	1.237%	0.712%	0.550%	0.511%	0.504%	0.502%	0.501%
$75,000	2,000	12	0.973%	0.606%	0.520%	0.506%	0.503%	0.502%	0.501%
$75,000	3,000	12	0.713%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	12	0.609%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	12	0.557%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	12	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	12	55.407%	53.338%	51.346%	49.426%	47.576%	44.077%	40.814%
$80,000	10	12	39.936%	37.480%	35.130%	32.880%	30.726%	26.682%	23.024%
$80,000	15	12	31.631%	28.996%	26.523%	24.217%	22.089%	18.324%	15.148%
$80,000	20	12	26.335%	23.754%	21.391%	19.232%	17.258%	13.842%	11.044%
$80,000	25	12	22.851%	20.343%	18.065%	16.005%	14.150%	11.009%	8.508%
$80,000	50	12	14.887%	12.531%	10.492%	8.749%	7.271%	4.988%	3.405%
$80,000	100	12	9.613%	7.513%	5.823%	4.483%	3.439%	2.036%	1.261%
$80,000	150	12	7.297%	5.410%	3.978%	2.915%	2.141%	1.214%	0.789%
$80,000	200	12	6.030%	4.285%	3.020%	2.133%	1.526%	0.871%	0.620%
$80,000	300	12	4.542%	3.012%	1.991%	1.345%	0.957%	0.622%	0.529%
$80,000	400	12	3.678%	2.320%	1.484%	1.000%	0.738%	0.546%	0.508%
$80,000	500	12	3.136%	1.905%	1.192%	0.815%	0.633%	0.518%	0.502%
$80,000	600	12	2.708%	1.595%	0.994%	0.704%	0.578%	0.509%	0.501%
$80,000	700	12	2.389%	1.376%	0.864%	0.636%	0.547%	0.505%	0.501%
$80,000	800	12	2.151%	1.217%	0.775%	0.593%	0.529%	0.503%	0.501%
$80,000	900	12	1.957%	1.096%	0.711%	0.566%	0.519%	0.503%	0.501%
$80,000	1,000	12	1.806%	1.007%	0.668%	0.548%	0.513%	0.502%	0.501%
$80,000	1,500	12	1.275%	0.729%	0.555%	0.513%	0.504%	0.502%	0.501%
$80,000	2,000	12	1.002%	0.616%	0.523%	0.506%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	3,000	12	0.730%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	12	0.620%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	12	0.563%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	12	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	12	56.538%	54.517%	52.573%	50.700%	48.898%	45.490%	42.318%
$90,000	10	12	41.283%	38.896%	36.612%	34.429%	32.337%	28.410%	24.789%
$90,000	15	12	32.961%	30.347%	27.881%	25.573%	23.422%	19.578%	16.301%
$90,000	20	12	27.459%	24.869%	22.484%	20.297%	18.294%	14.810%	11.946%
$90,000	25	12	23.781%	21.255%	18.969%	16.894%	15.019%	11.807%	9.243%
$90,000	50	12	15.531%	13.158%	11.095%	9.318%	7.801%	5.424%	3.753%
$90,000	100	12	10.050%	7.920%	6.192%	4.808%	3.718%	2.231%	1.384%
$90,000	150	12	7.635%	5.716%	4.243%	3.139%	2.323%	1.324%	0.849%
$90,000	200	12	6.312%	4.532%	3.227%	2.299%	1.656%	0.939%	0.650%
$90,000	300	12	4.763%	3.197%	2.136%	1.450%	1.028%	0.649%	0.538%
$90,000	400	12	3.860%	2.466%	1.589%	1.070%	0.781%	0.559%	0.510%
$90,000	500	12	3.300%	2.028%	1.275%	0.865%	0.661%	0.524%	0.503%
$90,000	600	12	2.850%	1.697%	1.059%	0.741%	0.596%	0.513%	0.502%
$90,000	700	12	2.517%	1.464%	0.916%	0.663%	0.559%	0.507%	0.501%
$90,000	800	12	2.268%	1.294%	0.817%	0.614%	0.537%	0.504%	0.501%
$90,000	900	12	2.065%	1.163%	0.747%	0.582%	0.524%	0.503%	0.501%
$90,000	1,000	12	1.906%	1.066%	0.697%	0.560%	0.517%	0.502%	0.501%
$90,000	1,500	12	1.348%	0.763%	0.567%	0.516%	0.505%	0.502%	0.501%
$90,000	2,000	12	1.057%	0.637%	0.528%	0.507%	0.503%	0.502%	0.501%
$90,000	3,000	12	0.763%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	12	0.640%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	12	0.575%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	12	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	12	57.481%	55.500%	53.595%	51.762%	50.002%	46.669%	43.570%
$100,000	10	12	42.420%	40.089%	37.861%	35.731%	33.691%	29.865%	26.343%
$100,000	15	12	34.134%	31.557%	29.117%	26.824%	24.675%	20.781%	17.420%
$100,000	20	12	28.493%	25.902%	23.504%	21.289%	19.257%	15.704%	12.764%
$100,000	25	12	24.632%	22.095%	19.789%	17.701%	15.805%	12.541%	9.917%
$100,000	50	12	16.116%	13.734%	11.650%	9.845%	8.293%	5.837%	4.088%
$100,000	100	12	10.446%	8.294%	6.534%	5.112%	3.983%	2.420%	1.509%
$100,000	150	12	7.946%	5.999%	4.491%	3.349%	2.496%	1.433%	0.910%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	200	12	6.571%	4.762%	3.421%	2.456%	1.779%	1.007%	0.682%
$100,000	300	12	4.969%	3.370%	2.272%	1.551%	1.097%	0.677%	0.548%
$100,000	400	12	4.022%	2.594%	1.682%	1.133%	0.821%	0.570%	0.512%
$100,000	500	12	3.451%	2.145%	1.355%	0.915%	0.689%	0.531%	0.504%
$100,000	600	12	2.982%	1.794%	1.122%	0.777%	0.615%	0.517%	0.502%
$100,000	700	12	2.636%	1.548%	0.967%	0.690%	0.572%	0.508%	0.501%
$100,000	800	12	2.376%	1.366%	0.859%	0.634%	0.545%	0.505%	0.501%
$100,000	900	12	2.165%	1.228%	0.782%	0.597%	0.530%	0.504%	0.501%
$100,000	1,000	12	1.999%	1.124%	0.727%	0.572%	0.521%	0.503%	0.501%
$100,000	1,500	12	1.416%	0.796%	0.580%	0.519%	0.505%	0.502%	0.501%
$100,000	2,000	12	1.111%	0.658%	0.534%	0.508%	0.503%	0.502%	0.501%
$100,000	3,000	12	0.796%	0.552%	0.510%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	12	0.660%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	12	0.588%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	12	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	12	58.279%	56.332%	54.460%	52.662%	50.935%	47.665%	44.629%
$110,000	10	12	43.385%	41.099%	38.918%	36.833%	34.837%	31.094%	27.656%
$110,000	15	12	35.129%	32.604%	30.210%	27.945%	25.809%	21.906%	18.494%
$110,000	20	12	29.420%	26.839%	24.437%	22.208%	20.151%	16.536%	13.516%
$110,000	25	12	25.413%	22.869%	20.545%	18.435%	16.521%	13.214%	10.530%
$110,000	50	12	16.649%	14.258%	12.160%	10.331%	8.750%	6.228%	4.408%
$110,000	100	12	10.808%	8.637%	6.848%	5.396%	4.231%	2.600%	1.632%
$110,000	150	12	8.233%	6.261%	4.721%	3.546%	2.662%	1.538%	0.971%
$110,000	200	12	6.810%	4.975%	3.603%	2.604%	1.898%	1.075%	0.714%
$110,000	300	12	5.158%	3.530%	2.399%	1.647%	1.166%	0.705%	0.558%
$110,000	400	12	4.174%	2.718%	1.774%	1.197%	0.862%	0.584%	0.515%
$110,000	500	12	3.588%	2.251%	1.430%	0.963%	0.717%	0.539%	0.506%
$110,000	600	12	3.103%	1.884%	1.182%	0.813%	0.634%	0.521%	0.503%
$110,000	700	12	2.744%	1.625%	1.015%	0.717%	0.585%	0.511%	0.501%
$110,000	800	12	2.477%	1.434%	0.898%	0.655%	0.554%	0.506%	0.501%
$110,000	900	12	2.256%	1.287%	0.815%	0.613%	0.537%	0.504%	0.501%
$110,000	1,000	12	2.084%	1.178%	0.755%	0.585%	0.526%	0.503%	0.501%
$110,000	1,500	12	1.479%	0.828%	0.592%	0.523%	0.506%	0.502%	0.501%
$110,000	2,000	12	1.160%	0.678%	0.540%	0.509%	0.504%	0.502%	0.501%
$110,000	3,000	12	0.826%	0.560%	0.511%	0.504%	0.503%	0.502%	0.501%
$110,000	4,000	12	0.680%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$110,000	5,000	12	0.600%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	12	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$120,000	5	12	58.967%	57.048%	55.205%	53.437%	51.735%	48.520%	45.536%
$120,000	10	12	44.201%	41.955%	39.812%	37.763%	35.805%	32.130%	28.762%
$120,000	15	12	35.967%	33.490%	31.145%	28.922%	26.813%	22.929%	19.501%
$120,000	20	12	30.248%	27.688%	25.293%	23.062%	20.994%	17.330%	14.237%
$120,000	25	12	26.134%	23.592%	21.259%	19.127%	17.190%	13.844%	11.106%
$120,000	50	12	17.136%	14.740%	12.629%	10.782%	9.173%	6.595%	4.713%
$120,000	100	12	11.136%	8.949%	7.138%	5.658%	4.462%	2.771%	1.753%
$120,000	150	12	8.498%	6.504%	4.938%	3.731%	2.818%	1.641%	1.033%
$120,000	200	12	7.031%	5.174%	3.773%	2.744%	2.010%	1.141%	0.748%
$120,000	300	12	5.331%	3.678%	2.517%	1.738%	1.231%	0.734%	0.569%
$120,000	400	12	4.315%	2.832%	1.861%	1.257%	0.902%	0.598%	0.519%
$120,000	500	12	3.713%	2.350%	1.499%	1.008%	0.744%	0.547%	0.507%
$120,000	600	12	3.213%	1.967%	1.238%	0.846%	0.653%	0.526%	0.504%
$120,000	700	12	2.842%	1.696%	1.060%	0.743%	0.598%	0.513%	0.502%
$120,000	800	12	2.567%	1.497%	0.936%	0.674%	0.564%	0.508%	0.501%
$120,000	900	12	2.338%	1.342%	0.846%	0.628%	0.544%	0.505%	0.501%
$120,000	1,000	12	2.161%	1.228%	0.782%	0.597%	0.530%	0.503%	0.501%
$120,000	1,500	12	1.536%	0.858%	0.604%	0.527%	0.507%	0.502%	0.501%
$120,000	2,000	12	1.206%	0.698%	0.546%	0.511%	0.504%	0.502%	0.501%
$120,000	3,000	12	0.856%	0.568%	0.512%	0.504%	0.503%	0.502%	0.501%
$120,000	4,000	12	0.698%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	12	0.612%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	12	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	12	59.571%	57.678%	55.860%	54.117%	52.438%	49.270%	46.333%
$130,000	10	12	44.917%	42.705%	40.595%	38.578%	36.653%	33.038%	29.730%
$130,000	15	12	36.699%	34.264%	31.961%	29.779%	27.708%	23.871%	20.448%
$130,000	20	12	31.002%	28.471%	26.091%	23.868%	21.799%	18.104%	14.951%
$130,000	25	12	26.817%	24.282%	21.947%	19.801%	17.841%	14.454%	11.665%
$130,000	50	12	17.597%	15.195%	13.075%	11.213%	9.582%	6.951%	5.013%
$130,000	100	12	11.445%	9.244%	7.414%	5.909%	4.685%	2.938%	1.872%
$130,000	150	12	8.748%	6.734%	5.145%	3.910%	2.969%	1.744%	1.096%
$130,000	200	12	7.243%	5.365%	3.939%	2.881%	2.120%	1.207%	0.784%
$130,000	300	12	5.495%	3.819%	2.631%	1.826%	1.296%	0.764%	0.581%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	400	12	4.447%	2.941%	1.945%	1.317%	0.941%	0.613%	0.523%
$130,000	500	12	3.831%	2.443%	1.567%	1.053%	0.771%	0.555%	0.509%
$130,000	600	12	3.317%	2.046%	1.293%	0.880%	0.672%	0.530%	0.505%
$130,000	700	12	2.935%	1.764%	1.105%	0.768%	0.611%	0.516%	0.502%
$130,000	800	12	2.652%	1.557%	0.972%	0.694%	0.573%	0.509%	0.501%
$130,000	900	12	2.415%	1.394%	0.876%	0.644%	0.550%	0.506%	0.501%
$130,000	1,000	12	2.233%	1.275%	0.809%	0.610%	0.535%	0.504%	0.501%
$130,000	1,500	12	1.590%	0.888%	0.616%	0.531%	0.508%	0.502%	0.501%
$130,000	2,000	12	1.249%	0.717%	0.552%	0.512%	0.504%	0.502%	0.501%
$130,000	3,000	12	0.884%	0.577%	0.514%	0.505%	0.503%	0.502%	0.501%
$130,000	4,000	12	0.717%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	12	0.624%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	12	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	12	60.112%	58.240%	56.445%	54.724%	53.066%	49.938%	47.042%
$140,000	10	12	45.544%	43.364%	41.282%	39.294%	37.394%	33.835%	30.579%
$140,000	15	12	37.348%	34.951%	32.684%	30.537%	28.499%	24.726%	21.331%
$140,000	20	12	31.677%	29.179%	26.826%	24.618%	22.555%	18.848%	15.653%
$140,000	25	12	27.456%	24.933%	22.601%	20.450%	18.475%	15.044%	12.208%
$140,000	50	12	18.030%	15.625%	13.497%	11.621%	9.975%	7.297%	5.306%
$140,000	100	12	11.737%	9.523%	7.676%	6.148%	4.899%	3.101%	1.989%
$140,000	150	12	8.983%	6.952%	5.341%	4.082%	3.115%	1.844%	1.159%
$140,000	200	12	7.444%	5.547%	4.098%	3.014%	2.227%	1.272%	0.820%
$140,000	300	12	5.652%	3.954%	2.740%	1.911%	1.360%	0.794%	0.593%
$140,000	400	12	4.572%	3.045%	2.025%	1.375%	0.981%	0.628%	0.528%
$140,000	500	12	3.942%	2.532%	1.632%	1.097%	0.799%	0.564%	0.511%
$140,000	600	12	3.416%	2.122%	1.345%	0.913%	0.691%	0.535%	0.506%
$140,000	700	12	3.024%	1.829%	1.148%	0.793%	0.624%	0.519%	0.502%
$140,000	800	12	2.732%	1.614%	1.008%	0.714%	0.583%	0.511%	0.502%
$140,000	900	12	2.488%	1.445%	0.906%	0.659%	0.557%	0.507%	0.501%
$140,000	1,000	12	2.301%	1.321%	0.835%	0.623%	0.541%	0.504%	0.501%
$140,000	1,500	12	1.642%	0.916%	0.629%	0.535%	0.509%	0.502%	0.501%
$140,000	2,000	12	1.291%	0.737%	0.558%	0.514%	0.504%	0.502%	0.501%
$140,000	3,000	12	0.911%	0.585%	0.515%	0.505%	0.503%	0.502%	0.501%
$140,000	4,000	12	0.735%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	12	0.636%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	12	0.517%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$140,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	12	60.589%	58.737%	56.963%	55.259%	53.621%	50.530%	47.668%
$150,000	10	12	46.097%	43.942%	41.885%	39.923%	38.047%	34.535%	31.325%
$150,000	15	12	37.925%	35.562%	33.328%	31.212%	29.202%	25.488%	22.143%
$150,000	20	12	32.281%	29.817%	27.494%	25.311%	23.260%	19.555%	16.336%
$150,000	25	12	28.051%	25.546%	23.221%	21.072%	19.091%	15.619%	12.739%
$150,000	50	12	18.442%	16.033%	13.898%	12.011%	10.351%	7.631%	5.595%
$150,000	100	12	12.016%	9.790%	7.927%	6.380%	5.107%	3.259%	2.103%
$150,000	150	12	9.207%	7.161%	5.530%	4.248%	3.256%	1.941%	1.221%
$150,000	200	12	7.633%	5.719%	4.249%	3.143%	2.331%	1.337%	0.857%
$150,000	300	12	5.798%	4.082%	2.846%	1.994%	1.422%	0.825%	0.605%
$150,000	400	12	4.691%	3.144%	2.103%	1.432%	1.020%	0.644%	0.533%
$150,000	500	12	4.040%	2.611%	1.690%	1.136%	0.823%	0.570%	0.512%
$150,000	600	12	3.508%	2.193%	1.396%	0.945%	0.709%	0.540%	0.507%
$150,000	700	12	3.107%	1.892%	1.190%	0.818%	0.638%	0.522%	0.503%
$150,000	800	12	2.808%	1.669%	1.043%	0.733%	0.593%	0.513%	0.502%
$150,000	900	12	2.558%	1.494%	0.936%	0.674%	0.564%	0.508%	0.501%
$150,000	1,000	12	2.366%	1.365%	0.860%	0.636%	0.546%	0.505%	0.501%
$150,000	1,500	12	1.692%	0.944%	0.641%	0.539%	0.511%	0.502%	0.501%
$150,000	2,000	12	1.331%	0.755%	0.565%	0.516%	0.505%	0.502%	0.501%
$150,000	3,000	12	0.938%	0.594%	0.517%	0.505%	0.503%	0.502%	0.501%
$150,000	4,000	12	0.752%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	12	0.647%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	12	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	12	61.008%	59.195%	57.452%	55.782%	54.178%	51.146%	48.322%
$160,000	10	12	46.536%	44.406%	42.378%	40.447%	38.602%	35.154%	31.998%
$160,000	15	12	38.761%	36.467%	34.294%	32.232%	30.280%	26.673%	23.417%
$160,000	20	12	33.569%	31.153%	28.877%	26.732%	24.710%	21.027%	17.795%
$160,000	25	12	29.173%	26.692%	24.385%	22.246%	20.271%	16.753%	13.789%
$160,000	50	12	19.041%	16.655%	14.529%	12.635%	10.960%	8.201%	6.113%
$160,000	100	12	12.100%	9.904%	8.065%	6.539%	5.290%	3.441%	2.255%
$160,000	150	12	9.303%	7.273%	5.646%	4.359%	3.358%	2.014%	1.266%
$160,000	200	12	7.663%	5.753%	4.284%	3.175%	2.356%	1.344%	0.860%
$160,000	300	12	5.825%	4.136%	2.914%	2.061%	1.481%	0.857%	0.616%
$160,000	400	12	4.781%	3.237%	2.184%	1.496%	1.064%	0.658%	0.538%
$160,000	500	12	4.063%	2.643%	1.726%	1.166%	0.844%	0.580%	0.515%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$160,000	600	12	3.575%	2.257%	1.446%	0.978%	0.727%	0.545%	0.508%
$160,000	700	12	3.177%	1.951%	1.229%	0.840%	0.648%	0.524%	0.504%
$160,000	800	12	2.906%	1.741%	1.088%	0.756%	0.604%	0.515%	0.502%
$160,000	900	12	2.615%	1.533%	0.955%	0.682%	0.568%	0.508%	0.502%
$160,000	1,000	12	2.392%	1.382%	0.868%	0.639%	0.549%	0.506%	0.501%
$160,000	1,500	12	1.734%	0.963%	0.647%	0.540%	0.510%	0.502%	0.501%
$160,000	2,000	12	1.339%	0.756%	0.562%	0.513%	0.504%	0.502%	0.501%
$160,000	3,000	12	0.945%	0.596%	0.517%	0.505%	0.503%	0.502%	0.501%
$160,000	4,000	12	0.754%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	12	0.649%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	12	0.519%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	12	61.379%	59.560%	57.820%	56.146%	54.540%	51.510%	48.705%
$170,000	10	12	47.024%	44.913%	42.898%	40.978%	39.140%	35.710%	32.576%
$170,000	15	12	38.893%	36.587%	34.406%	32.340%	30.380%	26.765%	23.512%
$170,000	20	12	33.301%	30.896%	28.633%	26.504%	24.499%	20.833%	17.607%
$170,000	25	12	29.098%	26.639%	24.343%	22.209%	20.233%	16.723%	13.759%
$170,000	50	12	19.206%	16.795%	14.649%	12.743%	11.056%	8.268%	6.153%
$170,000	100	12	12.527%	10.282%	8.389%	6.809%	5.497%	3.562%	2.326%
$170,000	150	12	9.619%	7.549%	5.879%	4.558%	3.524%	2.129%	1.344%
$170,000	200	12	7.982%	6.038%	4.530%	3.383%	2.530%	1.463%	0.931%
$170,000	300	12	6.066%	4.318%	3.043%	2.149%	1.541%	0.885%	0.631%
$170,000	400	12	4.909%	3.327%	2.247%	1.537%	1.094%	0.674%	0.543%
$170,000	500	12	4.232%	2.769%	1.809%	1.218%	0.875%	0.589%	0.516%
$170,000	600	12	3.678%	2.326%	1.490%	1.006%	0.746%	0.551%	0.509%
$170,000	700	12	3.259%	2.006%	1.268%	0.865%	0.664%	0.528%	0.504%
$170,000	800	12	2.946%	1.770%	1.108%	0.771%	0.612%	0.517%	0.502%
$170,000	900	12	2.684%	1.583%	0.991%	0.704%	0.579%	0.510%	0.501%
$170,000	1,000	12	2.485%	1.446%	0.909%	0.660%	0.557%	0.506%	0.501%
$170,000	1,500	12	1.783%	0.996%	0.666%	0.549%	0.513%	0.502%	0.501%
$170,000	2,000	12	1.404%	0.791%	0.578%	0.519%	0.506%	0.502%	0.501%
$170,000	3,000	12	0.988%	0.612%	0.521%	0.506%	0.503%	0.502%	0.501%
$170,000	4,000	12	0.786%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	12	0.670%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	12	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	12	61.697%	59.892%	58.165%	56.503%	54.910%	51.905%	49.124%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$180,000	10	12	47.408%	45.314%	43.317%	41.413%	39.591%	36.195%	33.091%
$180,000	15	12	39.296%	37.012%	34.854%	32.808%	30.869%	27.295%	24.078%
$180,000	20	12	33.724%	31.344%	29.105%	26.999%	25.019%	21.387%	18.174%
$180,000	25	12	29.538%	27.104%	24.829%	22.709%	20.739%	17.226%	14.235%
$180,000	50	12	19.545%	17.136%	14.985%	13.071%	11.374%	8.559%	6.408%
$180,000	100	12	12.756%	10.503%	8.598%	7.003%	5.675%	3.704%	2.431%
$180,000	150	12	9.803%	7.724%	6.039%	4.699%	3.647%	2.218%	1.403%
$180,000	200	12	8.138%	6.181%	4.656%	3.493%	2.622%	1.522%	0.965%
$180,000	300	12	6.185%	4.422%	3.131%	2.219%	1.595%	0.913%	0.644%
$180,000	400	12	5.004%	3.409%	2.311%	1.585%	1.128%	0.689%	0.548%
$180,000	500	12	4.317%	2.839%	1.863%	1.256%	0.900%	0.598%	0.519%
$180,000	600	12	3.753%	2.385%	1.533%	1.034%	0.763%	0.556%	0.510%
$180,000	700	12	3.326%	2.058%	1.303%	0.887%	0.676%	0.531%	0.505%
$180,000	800	12	3.007%	1.815%	1.138%	0.788%	0.621%	0.519%	0.503%
$180,000	900	12	2.740%	1.623%	1.016%	0.718%	0.586%	0.512%	0.501%
$180,000	1,000	12	2.537%	1.483%	0.931%	0.672%	0.562%	0.507%	0.501%
$180,000	1,500	12	1.823%	1.020%	0.677%	0.553%	0.515%	0.502%	0.501%
$180,000	2,000	12	1.438%	0.808%	0.584%	0.521%	0.506%	0.502%	0.501%
$180,000	3,000	12	1.011%	0.620%	0.523%	0.506%	0.503%	0.502%	0.501%
$180,000	4,000	12	0.802%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	12	0.680%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	12	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$190,000	5	12	61.990%	60.198%	58.482%	56.832%	55.250%	52.268%	49.507%
$190,000	10	12	47.761%	45.682%	43.702%	41.813%	40.006%	36.639%	33.564%
$190,000	15	12	39.666%	37.403%	35.264%	33.237%	31.317%	27.779%	24.596%
$190,000	20	12	34.112%	31.755%	29.539%	27.455%	25.496%	21.902%	18.712%
$190,000	25	12	29.945%	27.536%	25.283%	23.180%	21.221%	17.712%	14.708%
$190,000	50	12	19.868%	17.460%	15.305%	13.383%	11.677%	8.838%	6.653%
$190,000	100	12	12.973%	10.714%	8.798%	7.189%	5.847%	3.843%	2.534%
$190,000	150	12	9.979%	7.890%	6.193%	4.834%	3.766%	2.304%	1.461%
$190,000	200	12	8.284%	6.317%	4.777%	3.597%	2.710%	1.579%	0.999%
$190,000	300	12	6.297%	4.522%	3.216%	2.288%	1.647%	0.941%	0.657%
$190,000	400	12	5.096%	3.488%	2.373%	1.632%	1.161%	0.703%	0.554%
$190,000	500	12	4.398%	2.906%	1.914%	1.292%	0.924%	0.606%	0.521%
$190,000	600	12	3.817%	2.436%	1.569%	1.058%	0.777%	0.559%	0.511%
$190,000	700	12	3.389%	2.107%	1.337%	0.909%	0.688%	0.534%	0.505%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	800	12	3.065%	1.858%	1.166%	0.805%	0.630%	0.521%	0.503%
$190,000	900	12	2.793%	1.662%	1.041%	0.732%	0.593%	0.513%	0.502%
$190,000	1,000	12	2.587%	1.518%	0.953%	0.684%	0.568%	0.508%	0.501%
$190,000	1,500	12	1.861%	1.044%	0.689%	0.558%	0.516%	0.502%	0.501%
$190,000	2,000	12	1.469%	0.824%	0.591%	0.523%	0.506%	0.502%	0.501%
$190,000	3,000	12	1.033%	0.629%	0.525%	0.506%	0.503%	0.502%	0.501%
$190,000	4,000	12	0.817%	0.558%	0.510%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	12	0.691%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	12	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	12	62.253%	60.473%	58.767%	57.128%	55.556%	52.595%	49.852%
$200,000	10	12	48.073%	46.008%	44.043%	42.166%	40.373%	37.033%	33.982%
$200,000	15	12	39.998%	37.753%	35.631%	33.620%	31.717%	28.212%	25.058%
$200,000	20	12	34.460%	32.123%	29.928%	27.863%	25.922%	22.363%	19.203%
$200,000	25	12	30.310%	27.923%	25.691%	23.607%	21.663%	18.164%	15.154%
$200,000	50	12	20.171%	17.762%	15.604%	13.677%	11.962%	9.099%	6.885%
$200,000	100	12	13.173%	10.911%	8.985%	7.364%	6.009%	3.975%	2.633%
$200,000	150	12	10.143%	8.046%	6.337%	4.963%	3.877%	2.387%	1.518%
$200,000	200	12	8.421%	6.444%	4.891%	3.696%	2.794%	1.634%	1.033%
$200,000	300	12	6.403%	4.615%	3.296%	2.353%	1.699%	0.968%	0.670%
$200,000	400	12	5.183%	3.562%	2.433%	1.677%	1.193%	0.718%	0.559%
$200,000	500	12	4.474%	2.969%	1.963%	1.327%	0.948%	0.615%	0.524%
$200,000	600	12	3.884%	2.490%	1.608%	1.084%	0.794%	0.564%	0.512%
$200,000	700	12	3.449%	2.153%	1.369%	0.930%	0.700%	0.537%	0.506%
$200,000	800	12	3.119%	1.899%	1.193%	0.822%	0.639%	0.523%	0.503%
$200,000	900	12	2.843%	1.699%	1.064%	0.745%	0.599%	0.514%	0.502%
$200,000	1,000	12	2.633%	1.551%	0.973%	0.695%	0.573%	0.509%	0.501%
$200,000	1,500	12	1.897%	1.066%	0.700%	0.562%	0.518%	0.502%	0.501%
$200,000	2,000	12	1.499%	0.839%	0.597%	0.525%	0.507%	0.502%	0.501%
$200,000	3,000	12	1.054%	0.637%	0.527%	0.507%	0.503%	0.502%	0.501%
$200,000	4,000	12	0.832%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	12	0.701%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	12	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	12	62.837%	61.081%	59.397%	57.782%	56.231%	53.314%	50.612%
$225,000	10	12	48.748%	46.714%	44.779%	42.930%	41.167%	37.883%	34.884%
$225,000	15	12	40.732%	38.526%	36.441%	34.466%	32.600%	29.163%	26.072%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$225,000	20	12	35.224%	32.932%	30.779%	28.757%	26.855%	23.371%	20.285%
$225,000	25	12	31.109%	28.769%	26.585%	24.547%	22.643%	19.199%	16.196%
$225,000	50	12	20.887%	18.480%	16.313%	14.372%	12.638%	9.721%	7.448%
$225,000	100	12	13.640%	11.371%	9.425%	7.776%	6.393%	4.293%	2.878%
$225,000	150	12	10.524%	8.411%	6.677%	5.269%	4.146%	2.587%	1.657%
$225,000	200	12	8.744%	6.744%	5.162%	3.933%	2.996%	1.769%	1.117%
$225,000	300	12	6.652%	4.837%	3.487%	2.509%	1.822%	1.037%	0.703%
$225,000	400	12	5.388%	3.739%	2.576%	1.787%	1.273%	0.755%	0.574%
$225,000	500	12	4.651%	3.118%	2.080%	1.412%	1.005%	0.637%	0.530%
$225,000	600	12	4.042%	2.617%	1.702%	1.149%	0.835%	0.577%	0.515%
$225,000	700	12	3.590%	2.263%	1.447%	0.981%	0.730%	0.545%	0.507%
$225,000	800	12	3.246%	1.995%	1.260%	0.863%	0.662%	0.528%	0.504%
$225,000	900	12	2.960%	1.785%	1.121%	0.778%	0.616%	0.518%	0.502%
$225,000	1,000	12	2.742%	1.630%	1.023%	0.723%	0.587%	0.511%	0.501%
$225,000	1,500	12	1.983%	1.119%	0.727%	0.574%	0.521%	0.503%	0.501%
$225,000	2,000	12	1.568%	0.876%	0.612%	0.530%	0.508%	0.502%	0.501%
$225,000	3,000	12	1.103%	0.656%	0.533%	0.508%	0.503%	0.502%	0.501%
$225,000	4,000	12	0.867%	0.572%	0.513%	0.505%	0.503%	0.502%	0.501%
$225,000	5,000	12	0.726%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	12	0.531%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	12	63.329%	61.594%	59.927%	58.331%	56.798%	53.917%	51.247%
$250,000	10	12	49.303%	47.294%	45.382%	43.556%	41.817%	38.579%	35.621%
$250,000	15	12	41.346%	39.171%	37.116%	35.171%	33.334%	29.952%	26.914%
$250,000	20	12	35.864%	33.607%	31.489%	29.501%	27.631%	24.207%	21.181%
$250,000	25	12	31.775%	29.475%	27.329%	25.328%	23.461%	20.080%	17.120%
$250,000	50	12	21.524%	19.130%	16.963%	15.012%	13.263%	10.303%	7.974%
$250,000	100	12	14.065%	11.791%	9.831%	8.160%	6.753%	4.595%	3.117%
$250,000	150	12	10.868%	8.741%	6.986%	5.552%	4.398%	2.777%	1.794%
$250,000	200	12	9.035%	7.019%	5.411%	4.153%	3.186%	1.903%	1.200%
$250,000	300	12	6.878%	5.039%	3.661%	2.654%	1.939%	1.104%	0.737%
$250,000	400	12	5.572%	3.900%	2.710%	1.892%	1.348%	0.792%	0.588%
$250,000	500	12	4.812%	3.255%	2.189%	1.493%	1.061%	0.660%	0.538%
$250,000	600	12	4.184%	2.734%	1.789%	1.210%	0.875%	0.591%	0.519%
$250,000	700	12	3.719%	2.365%	1.520%	1.030%	0.760%	0.554%	0.509%
$250,000	800	12	3.362%	2.085%	1.322%	0.902%	0.685%	0.534%	0.505%
$250,000	900	12	3.066%	1.865%	1.175%	0.810%	0.633%	0.521%	0.503%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	1,000	12	2.842%	1.703%	1.071%	0.750%	0.601%	0.514%	0.502%
$250,000	1,500	12	2.061%	1.168%	0.753%	0.585%	0.525%	0.503%	0.501%
$250,000	2,000	12	1.630%	0.910%	0.626%	0.535%	0.510%	0.502%	0.501%
$250,000	3,000	12	1.148%	0.675%	0.538%	0.509%	0.503%	0.502%	0.501%
$250,000	4,000	12	0.899%	0.582%	0.515%	0.505%	0.503%	0.502%	0.501%
$250,000	5,000	12	0.749%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	12	0.535%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	12	63.739%	62.019%	60.367%	58.786%	57.268%	54.414%	51.770%
$275,000	10	12	49.752%	47.763%	45.869%	44.062%	42.342%	39.139%	36.213%
$275,000	15	12	41.851%	39.702%	37.670%	35.749%	33.935%	30.596%	27.598%
$275,000	20	12	36.384%	34.155%	32.063%	30.102%	28.255%	24.880%	21.900%
$275,000	25	12	32.312%	30.043%	27.927%	25.955%	24.116%	20.786%	17.872%
$275,000	50	12	22.066%	19.688%	17.531%	15.578%	13.820%	10.827%	8.457%
$275,000	100	12	14.437%	12.157%	10.187%	8.501%	7.073%	4.867%	3.339%
$275,000	150	12	11.168%	9.029%	7.256%	5.803%	4.626%	2.950%	1.920%
$275,000	200	12	9.290%	7.262%	5.633%	4.351%	3.358%	2.026%	1.279%
$275,000	300	12	7.074%	5.217%	3.815%	2.784%	2.045%	1.167%	0.769%
$275,000	400	12	5.731%	4.041%	2.827%	1.985%	1.418%	0.826%	0.603%
$275,000	500	12	4.951%	3.374%	2.286%	1.566%	1.111%	0.681%	0.545%
$275,000	600	12	4.307%	2.837%	1.866%	1.266%	0.912%	0.604%	0.523%
$275,000	700	12	3.830%	2.454%	1.586%	1.074%	0.788%	0.562%	0.511%
$275,000	800	12	3.462%	2.164%	1.377%	0.938%	0.706%	0.539%	0.506%
$275,000	900	12	3.158%	1.935%	1.222%	0.840%	0.650%	0.525%	0.503%
$275,000	1,000	12	2.929%	1.768%	1.113%	0.775%	0.614%	0.517%	0.502%
$275,000	1,500	12	2.129%	1.212%	0.777%	0.595%	0.529%	0.504%	0.501%
$275,000	2,000	12	1.685%	0.941%	0.640%	0.540%	0.511%	0.502%	0.501%
$275,000	3,000	12	1.188%	0.692%	0.544%	0.510%	0.504%	0.502%	0.501%
$275,000	4,000	12	0.927%	0.591%	0.517%	0.505%	0.503%	0.502%	0.501%
$275,000	5,000	12	0.769%	0.546%	0.509%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	12	0.539%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	12	64.046%	62.337%	60.697%	59.127%	57.621%	54.788%	52.164%
$300,000	10	12	50.096%	48.122%	46.243%	44.450%	42.744%	39.569%	36.669%
$300,000	15	12	42.249%	40.119%	38.105%	36.203%	34.407%	31.103%	28.138%
$300,000	20	12	36.799%	34.592%	32.521%	30.580%	28.753%	25.416%	22.473%
$300,000	25	12	32.740%	30.495%	28.403%	26.453%	24.637%	21.348%	18.470%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	50	12	22.521%	20.159%	18.015%	16.069%	14.309%	11.296%	8.891%
$300,000	100	12	14.765%	12.483%	10.506%	8.808%	7.364%	5.119%	3.545%
$300,000	150	12	11.434%	9.288%	7.499%	6.030%	4.836%	3.112%	2.037%
$300,000	200	12	9.515%	7.476%	5.832%	4.528%	3.513%	2.137%	1.353%
$300,000	300	12	7.248%	5.376%	3.953%	2.901%	2.141%	1.226%	0.800%
$300,000	400	12	5.874%	4.168%	2.933%	2.071%	1.484%	0.859%	0.618%
$300,000	500	12	5.074%	3.480%	2.372%	1.633%	1.159%	0.702%	0.552%
$300,000	600	12	4.416%	2.928%	1.936%	1.316%	0.946%	0.618%	0.527%
$300,000	700	12	3.921%	2.527%	1.641%	1.111%	0.811%	0.569%	0.512%
$300,000	800	12	3.551%	2.234%	1.428%	0.971%	0.726%	0.545%	0.507%
$300,000	900	12	3.239%	1.997%	1.266%	0.867%	0.665%	0.528%	0.504%
$300,000	1,000	12	3.006%	1.825%	1.152%	0.798%	0.627%	0.520%	0.502%
$300,000	1,500	12	2.188%	1.251%	0.798%	0.605%	0.533%	0.504%	0.501%
$300,000	2,000	12	1.733%	0.968%	0.652%	0.544%	0.512%	0.502%	0.501%
$300,000	3,000	12	1.223%	0.708%	0.549%	0.511%	0.504%	0.502%	0.501%
$300,000	4,000	12	0.953%	0.600%	0.519%	0.505%	0.503%	0.502%	0.501%
$300,000	5,000	12	0.788%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	12	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	12	64.266%	62.565%	60.935%	59.373%	57.875%	55.059%	52.450%
$325,000	10	12	50.362%	48.401%	46.532%	44.751%	43.057%	39.903%	37.024%
$325,000	15	12	42.564%	40.449%	38.450%	36.562%	34.781%	31.504%	28.563%
$325,000	20	12	37.127%	34.938%	32.884%	30.959%	29.147%	25.841%	22.927%
$325,000	25	12	33.087%	30.861%	28.788%	26.857%	25.058%	21.802%	18.953%
$325,000	50	12	22.902%	20.560%	18.428%	16.490%	14.736%	11.714%	9.282%
$325,000	100	12	15.049%	12.767%	10.784%	9.078%	7.621%	5.345%	3.733%
$325,000	150	12	11.667%	9.515%	7.715%	6.230%	5.021%	3.259%	2.144%
$325,000	200	12	9.710%	7.662%	6.005%	4.685%	3.649%	2.238%	1.421%
$325,000	300	12	7.397%	5.514%	4.074%	3.004%	2.226%	1.280%	0.830%
$325,000	400	12	5.995%	4.276%	3.026%	2.146%	1.542%	0.890%	0.632%
$325,000	500	12	5.179%	3.570%	2.447%	1.691%	1.201%	0.722%	0.559%
$325,000	600	12	4.510%	3.007%	1.998%	1.361%	0.977%	0.630%	0.531%
$325,000	700	12	4.005%	2.596%	1.693%	1.148%	0.835%	0.577%	0.514%
$325,000	800	12	3.627%	2.296%	1.473%	1.001%	0.745%	0.551%	0.508%
$325,000	900	12	3.309%	2.052%	1.305%	0.891%	0.679%	0.532%	0.505%
$325,000	1,000	12	3.074%	1.876%	1.187%	0.819%	0.639%	0.523%	0.503%
$325,000	1,500	12	2.239%	1.284%	0.817%	0.614%	0.537%	0.504%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$325,000	2,000	12	1.775%	0.992%	0.663%	0.548%	0.513%	0.502%	0.501%
$325,000	3,000	12	1.253%	0.721%	0.553%	0.512%	0.504%	0.502%	0.501%
$325,000	4,000	12	0.975%	0.608%	0.521%	0.506%	0.503%	0.502%	0.501%
$325,000	5,000	12	0.804%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	12	0.546%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$350,000	5	12	64.409%	62.714%	61.091%	59.535%	58.043%	55.239%	52.640%
$350,000	10	12	50.556%	48.604%	46.744%	44.971%	43.287%	40.149%	37.284%
$350,000	15	12	42.796%	40.693%	38.704%	36.829%	35.058%	31.802%	28.880%
$350,000	20	12	37.368%	35.193%	33.153%	31.240%	29.439%	26.157%	23.264%
$350,000	25	12	33.348%	31.137%	29.079%	27.162%	25.375%	22.146%	19.319%
$350,000	50	12	23.202%	20.878%	18.760%	16.833%	15.084%	12.067%	9.619%
$350,000	100	12	15.282%	12.999%	11.015%	9.303%	7.838%	5.535%	3.895%
$350,000	150	12	11.859%	9.702%	7.896%	6.400%	5.179%	3.386%	2.239%
$350,000	200	12	9.876%	7.821%	6.154%	4.821%	3.768%	2.324%	1.480%
$350,000	300	12	7.524%	5.632%	4.178%	3.094%	2.300%	1.326%	0.856%
$350,000	400	12	6.097%	4.367%	3.104%	2.209%	1.592%	0.916%	0.645%
$350,000	500	12	5.267%	3.645%	2.509%	1.740%	1.238%	0.738%	0.566%
$350,000	600	12	4.587%	3.072%	2.050%	1.400%	1.004%	0.641%	0.534%
$350,000	700	12	4.075%	2.654%	1.738%	1.180%	0.855%	0.584%	0.516%
$350,000	800	12	3.692%	2.348%	1.512%	1.026%	0.761%	0.555%	0.510%
$350,000	900	12	3.368%	2.098%	1.338%	0.912%	0.691%	0.536%	0.505%
$350,000	1,000	12	3.130%	1.919%	1.216%	0.837%	0.649%	0.525%	0.503%
$350,000	1,500	12	2.282%	1.313%	0.833%	0.622%	0.540%	0.505%	0.501%
$350,000	2,000	12	1.810%	1.013%	0.673%	0.552%	0.515%	0.502%	0.501%
$350,000	3,000	12	1.278%	0.733%	0.557%	0.513%	0.504%	0.502%	0.501%
$350,000	4,000	12	0.994%	0.614%	0.522%	0.506%	0.503%	0.502%	0.501%
$350,000	5,000	12	0.818%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	12	0.549%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	12	64.532%	62.842%	61.225%	59.674%	58.188%	55.394%	52.804%
$375,000	10	12	50.724%	48.781%	46.927%	45.162%	43.485%	40.361%	37.510%
$375,000	15	12	42.999%	40.906%	38.927%	37.062%	35.300%	32.062%	29.157%
$375,000	20	12	37.576%	35.412%	33.383%	31.481%	29.690%	26.428%	23.555%
$375,000	25	12	33.574%	31.376%	29.331%	27.426%	25.651%	22.443%	19.636%
$375,000	50	12	23.466%	21.160%	19.058%	17.144%	15.403%	12.394%	9.941%
$375,000	100	12	15.502%	13.220%	11.233%	9.518%	8.045%	5.719%	4.055%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	150	12	12.037%	9.878%	8.067%	6.562%	5.330%	3.510%	2.334%
$375,000	200	12	10.033%	7.972%	6.296%	4.950%	3.883%	2.409%	1.540%
$375,000	300	12	7.645%	5.744%	4.280%	3.180%	2.371%	1.372%	0.883%
$375,000	400	12	6.194%	4.454%	3.180%	2.271%	1.641%	0.943%	0.658%
$375,000	500	12	5.350%	3.718%	2.569%	1.787%	1.274%	0.755%	0.573%
$375,000	600	12	4.661%	3.135%	2.099%	1.437%	1.029%	0.652%	0.538%
$375,000	700	12	4.142%	2.710%	1.781%	1.210%	0.875%	0.592%	0.518%
$375,000	800	12	3.754%	2.398%	1.548%	1.051%	0.776%	0.560%	0.511%
$375,000	900	12	3.424%	2.142%	1.369%	0.933%	0.703%	0.539%	0.506%
$375,000	1,000	12	3.183%	1.960%	1.244%	0.855%	0.659%	0.527%	0.504%
$375,000	1,500	12	2.322%	1.340%	0.849%	0.629%	0.543%	0.505%	0.501%
$375,000	2,000	12	1.842%	1.033%	0.683%	0.556%	0.516%	0.502%	0.501%
$375,000	3,000	12	1.302%	0.744%	0.561%	0.514%	0.504%	0.502%	0.501%
$375,000	4,000	12	1.012%	0.621%	0.524%	0.506%	0.503%	0.502%	0.501%
$375,000	5,000	12	0.832%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	12	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	12	64.636%	62.950%	61.338%	59.791%	58.310%	55.524%	52.942%
$400,000	10	12	50.873%	48.936%	47.089%	45.332%	43.661%	40.549%	37.709%
$400,000	15	12	43.183%	41.099%	39.129%	37.272%	35.520%	32.297%	29.407%
$400,000	20	12	37.763%	35.610%	33.591%	31.698%	29.916%	26.672%	23.815%
$400,000	25	12	33.775%	31.589%	29.555%	27.661%	25.895%	22.707%	19.918%
$400,000	50	12	23.703%	21.413%	19.325%	17.425%	15.695%	12.698%	10.247%
$400,000	100	12	15.711%	13.432%	11.443%	9.726%	8.246%	5.900%	4.213%
$400,000	150	12	12.208%	10.049%	8.231%	6.718%	5.477%	3.634%	2.429%
$400,000	200	12	10.184%	8.117%	6.433%	5.077%	3.997%	2.493%	1.599%
$400,000	300	12	7.763%	5.854%	4.378%	3.265%	2.442%	1.418%	0.911%
$400,000	400	12	6.289%	4.539%	3.253%	2.332%	1.689%	0.969%	0.672%
$400,000	500	12	5.431%	3.788%	2.628%	1.834%	1.310%	0.772%	0.580%
$400,000	600	12	4.733%	3.196%	2.148%	1.473%	1.054%	0.663%	0.541%
$400,000	700	12	4.206%	2.764%	1.823%	1.240%	0.894%	0.599%	0.520%
$400,000	800	12	3.806%	2.439%	1.579%	1.071%	0.788%	0.563%	0.511%
$400,000	900	12	3.478%	2.185%	1.400%	0.953%	0.715%	0.542%	0.506%
$400,000	1,000	12	3.234%	2.000%	1.272%	0.872%	0.669%	0.530%	0.504%
$400,000	1,500	12	2.360%	1.366%	0.864%	0.637%	0.547%	0.506%	0.501%
$400,000	2,000	12	1.874%	1.052%	0.692%	0.559%	0.517%	0.503%	0.501%
$400,000	3,000	12	1.325%	0.755%	0.565%	0.515%	0.505%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$400,000	4,000	12	1.029%	0.627%	0.525%	0.506%	0.503%	0.502%	0.501%
$400,000	5,000	12	0.844%	0.566%	0.512%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	12	0.556%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	12	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	12	64.710%	63.027%	61.418%	59.875%	58.398%	55.618%	53.042%
$425,000	10	12	50.998%	49.067%	47.225%	45.473%	43.807%	40.706%	37.875%
$425,000	15	12	43.337%	41.260%	39.297%	37.447%	35.701%	32.491%	29.613%
$425,000	20	12	37.919%	35.774%	33.763%	31.878%	30.103%	26.873%	24.029%
$425,000	25	12	33.942%	31.765%	29.740%	27.854%	26.096%	22.924%	20.148%
$425,000	50	12	23.894%	21.616%	19.540%	17.651%	15.931%	12.948%	10.502%
$425,000	100	12	15.885%	13.612%	11.622%	9.903%	8.420%	6.059%	4.352%
$425,000	150	12	12.350%	10.191%	8.370%	6.851%	5.602%	3.740%	2.513%
$425,000	200	12	10.310%	8.239%	6.550%	5.186%	4.095%	2.567%	1.652%
$425,000	300	12	7.859%	5.945%	4.461%	3.338%	2.503%	1.459%	0.935%
$425,000	400	12	6.368%	4.610%	3.315%	2.383%	1.731%	0.993%	0.683%
$425,000	500	12	5.498%	3.848%	2.678%	1.873%	1.340%	0.787%	0.586%
$425,000	600	12	4.793%	3.246%	2.189%	1.504%	1.077%	0.673%	0.545%
$425,000	700	12	4.261%	2.810%	1.859%	1.267%	0.912%	0.606%	0.523%
$425,000	800	12	3.856%	2.480%	1.610%	1.093%	0.802%	0.567%	0.512%
$425,000	900	12	3.524%	2.221%	1.428%	0.971%	0.726%	0.545%	0.507%
$425,000	1,000	12	3.277%	2.034%	1.296%	0.888%	0.678%	0.533%	0.505%
$425,000	1,500	12	2.393%	1.388%	0.877%	0.644%	0.550%	0.506%	0.501%
$425,000	2,000	12	1.901%	1.068%	0.700%	0.563%	0.518%	0.503%	0.501%
$425,000	3,000	12	1.345%	0.765%	0.569%	0.516%	0.505%	0.502%	0.501%
$425,000	4,000	12	1.043%	0.633%	0.527%	0.507%	0.503%	0.502%	0.501%
$425,000	5,000	12	0.855%	0.569%	0.513%	0.505%	0.503%	0.502%	0.501%
$425,000	10,000	12	0.558%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	12	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	12	64.777%	63.097%	61.491%	59.951%	58.477%	55.703%	53.132%
$450,000	10	12	51.108%	49.181%	47.344%	45.597%	43.935%	40.843%	38.020%
$450,000	15	12	43.472%	41.401%	39.444%	37.600%	35.860%	32.661%	29.793%
$450,000	20	12	38.058%	35.919%	33.916%	32.037%	30.268%	27.050%	24.218%
$450,000	25	12	34.091%	31.922%	29.904%	28.027%	26.275%	23.116%	20.352%
$450,000	50	12	24.062%	21.795%	19.729%	17.850%	16.139%	13.172%	10.733%
$450,000	100	12	16.045%	13.776%	11.789%	10.067%	8.582%	6.209%	4.482%
$450,000	150	12	12.480%	10.322%	8.498%	6.975%	5.718%	3.840%	2.592%
$450,000	200	12	10.426%	8.352%	6.658%	5.287%	4.188%	2.637%	1.702%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$450,000	300	12	7.948%	6.031%	4.538%	3.406%	2.561%	1.498%	0.959%
$450,000	400	12	6.441%	4.676%	3.373%	2.432%	1.771%	1.015%	0.695%
$450,000	500	12	5.561%	3.903%	2.725%	1.911%	1.369%	0.802%	0.593%
$450,000	600	12	4.849%	3.294%	2.228%	1.535%	1.099%	0.682%	0.549%
$450,000	700	12	4.311%	2.853%	1.893%	1.292%	0.929%	0.613%	0.525%
$450,000	800	12	3.903%	2.519%	1.640%	1.113%	0.815%	0.572%	0.514%
$450,000	900	12	3.567%	2.256%	1.453%	0.989%	0.737%	0.549%	0.508%
$450,000	1,000	12	3.318%	2.066%	1.319%	0.903%	0.687%	0.535%	0.505%
$450,000	1,500	12	2.423%	1.409%	0.890%	0.650%	0.553%	0.507%	0.501%
$450,000	2,000	12	1.925%	1.083%	0.708%	0.566%	0.519%	0.503%	0.501%
$450,000	3,000	12	1.363%	0.773%	0.572%	0.517%	0.505%	0.502%	0.501%
$450,000	4,000	12	1.057%	0.638%	0.528%	0.507%	0.503%	0.502%	0.501%
$450,000	5,000	12	0.865%	0.572%	0.513%	0.505%	0.503%	0.502%	0.501%
$450,000	10,000	12	0.561%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	12	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	12	64.838%	63.161%	61.558%	60.021%	58.549%	55.780%	53.213%
$475,000	10	12	51.194%	49.271%	47.437%	45.694%	44.036%	40.951%	38.134%
$475,000	15	12	43.584%	41.518%	39.567%	37.727%	35.993%	32.802%	29.943%
$475,000	20	12	38.175%	36.042%	34.045%	32.171%	30.408%	27.200%	24.378%
$475,000	25	12	34.219%	32.057%	30.046%	28.174%	26.429%	23.280%	20.527%
$475,000	50	12	24.206%	21.948%	19.891%	18.019%	16.317%	13.364%	10.935%
$475,000	100	12	16.186%	13.922%	11.937%	10.215%	8.727%	6.345%	4.603%
$475,000	150	12	12.597%	10.439%	8.614%	7.086%	5.824%	3.931%	2.664%
$475,000	200	12	10.532%	8.455%	6.757%	5.378%	4.271%	2.703%	1.750%
$475,000	300	12	8.030%	6.109%	4.611%	3.470%	2.615%	1.535%	0.981%
$475,000	400	12	6.507%	4.737%	3.426%	2.477%	1.808%	1.038%	0.707%
$475,000	500	12	5.619%	3.955%	2.768%	1.946%	1.396%	0.816%	0.599%
$475,000	600	12	4.900%	3.338%	2.265%	1.563%	1.119%	0.691%	0.552%
$475,000	700	12	4.357%	2.893%	1.924%	1.315%	0.945%	0.620%	0.527%
$475,000	800	12	3.946%	2.554%	1.666%	1.132%	0.828%	0.576%	0.515%
$475,000	900	12	3.606%	2.287%	1.477%	1.005%	0.748%	0.552%	0.509%
$475,000	1,000	12	3.355%	2.096%	1.340%	0.917%	0.695%	0.537%	0.506%
$475,000	1,500	12	2.450%	1.428%	0.901%	0.656%	0.556%	0.507%	0.501%
$475,000	2,000	12	1.948%	1.097%	0.714%	0.569%	0.520%	0.503%	0.501%
$475,000	3,000	12	1.379%	0.782%	0.575%	0.518%	0.505%	0.502%	0.501%
$475,000	4,000	12	1.068%	0.643%	0.529%	0.507%	0.503%	0.502%	0.501%
$475,000	5,000	12	0.874%	0.575%	0.514%	0.505%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	10,000	12	0.563%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	12	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	12	64.896%	63.222%	61.621%	60.086%	58.617%	55.852%	53.290%
$500,000	10	12	51.273%	49.354%	47.524%	45.784%	44.130%	41.051%	38.240%
$500,000	15	12	43.686%	41.625%	39.678%	37.844%	36.113%	32.931%	30.079%
$500,000	20	12	38.283%	36.155%	34.163%	32.294%	30.536%	27.337%	24.524%
$500,000	25	12	34.335%	32.179%	30.173%	28.308%	26.567%	23.429%	20.685%
$500,000	50	12	24.338%	22.088%	20.039%	18.175%	16.479%	13.540%	11.122%
$500,000	100	12	16.318%	14.059%	12.078%	10.357%	8.868%	6.478%	4.721%
$500,000	150	12	12.709%	10.552%	8.726%	7.195%	5.927%	4.020%	2.737%
$500,000	200	12	10.633%	8.554%	6.851%	5.467%	4.353%	2.766%	1.797%
$500,000	300	12	8.108%	6.184%	4.680%	3.531%	2.668%	1.572%	1.004%
$500,000	400	12	6.571%	4.796%	3.478%	2.522%	1.844%	1.060%	0.718%
$500,000	500	12	5.673%	4.004%	2.809%	1.979%	1.422%	0.830%	0.605%
$500,000	600	12	4.949%	3.381%	2.301%	1.591%	1.139%	0.700%	0.556%
$500,000	700	12	4.402%	2.930%	1.954%	1.337%	0.960%	0.626%	0.529%
$500,000	800	12	3.987%	2.588%	1.693%	1.151%	0.840%	0.580%	0.516%
$500,000	900	12	3.644%	2.318%	1.500%	1.021%	0.758%	0.555%	0.510%
$500,000	1,000	12	3.390%	2.124%	1.361%	0.931%	0.703%	0.540%	0.507%
$500,000	1,500	12	2.476%	1.446%	0.912%	0.662%	0.558%	0.508%	0.501%
$500,000	2,000	12	1.969%	1.110%	0.721%	0.572%	0.522%	0.503%	0.501%
$500,000	3,000	12	1.394%	0.789%	0.578%	0.519%	0.505%	0.502%	0.501%
$500,000	4,000	12	1.080%	0.647%	0.531%	0.507%	0.503%	0.502%	0.501%
$500,000	5,000	12	0.883%	0.578%	0.514%	0.505%	0.503%	0.502%	0.501%
$500,000	10,000	12	0.566%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	12	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	13	42.259%	39.590%	37.010%	34.515%	32.103%	27.632%	23.682%
$30,000	10	13	27.357%	24.746%	22.342%	20.141%	18.124%	14.591%	11.683%
$30,000	15	13	21.589%	19.026%	16.710%	14.634%	12.781%	9.671%	7.260%
$30,000	20	13	17.921%	15.448%	13.268%	11.351%	9.672%	6.953%	4.963%
$30,000	25	13	15.574%	13.178%	11.092%	9.300%	7.772%	5.365%	3.679%
$30,000	50	13	9.905%	7.777%	6.054%	4.682%	3.609%	2.151%	1.336%
$30,000	100	13	6.230%	4.450%	3.151%	2.228%	1.592%	0.900%	0.631%
$30,000	150	13	4.677%	3.131%	2.087%	1.417%	1.006%	0.637%	0.532%
$30,000	200	13	3.850%	2.460%	1.586%	1.066%	0.779%	0.559%	0.511%
$30,000	300	13	2.844%	1.685%	1.046%	0.731%	0.591%	0.513%	0.502%
$30,000	400	13	2.277%	1.299%	0.819%	0.612%	0.536%	0.504%	0.501%
$30,000	500	13	1.905%	1.064%	0.694%	0.558%	0.516%	0.502%	0.501%
$30,000	600	13	1.637%	0.911%	0.625%	0.533%	0.509%	0.502%	0.501%
$30,000	700	13	1.431%	0.801%	0.580%	0.519%	0.506%	0.502%	0.501%
$30,000	800	13	1.281%	0.729%	0.554%	0.512%	0.504%	0.502%	0.501%
$30,000	900	13	1.164%	0.678%	0.538%	0.509%	0.503%	0.502%	0.501%
$30,000	1,000	13	1.069%	0.640%	0.528%	0.507%	0.503%	0.502%	0.501%
$30,000	1,500	13	0.778%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	13	0.650%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	13	0.552%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	13	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	13	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	13	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	13	44.577%	42.021%	39.553%	37.166%	34.853%	30.438%	26.361%
$35,000	10	13	28.961%	26.317%	23.895%	21.673%	19.636%	16.051%	13.041%
$35,000	15	13	22.903%	20.334%	17.995%	15.881%	13.979%	10.758%	8.210%
$35,000	20	13	19.033%	16.535%	14.317%	12.352%	10.622%	7.785%	5.664%
$35,000	25	13	16.529%	14.111%	11.986%	10.139%	8.551%	6.027%	4.208%
$35,000	50	13	10.555%	8.386%	6.609%	5.178%	4.039%	2.459%	1.539%
$35,000	100	13	6.662%	4.831%	3.469%	2.485%	1.791%	1.005%	0.679%
$35,000	150	13	5.012%	3.410%	2.306%	1.578%	1.117%	0.682%	0.548%
$35,000	200	13	4.123%	2.677%	1.745%	1.172%	0.846%	0.579%	0.515%
$35,000	300	13	3.062%	1.843%	1.147%	0.789%	0.620%	0.519%	0.503%
$35,000	400	13	2.454%	1.417%	0.887%	0.646%	0.550%	0.506%	0.501%
$35,000	500	13	2.058%	1.158%	0.742%	0.577%	0.522%	0.503%	0.501%
$35,000	600	13	1.771%	0.986%	0.659%	0.545%	0.512%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	700	13	1.549%	0.862%	0.604%	0.526%	0.507%	0.502%	0.501%
$35,000	800	13	1.386%	0.778%	0.571%	0.516%	0.505%	0.502%	0.501%
$35,000	900	13	1.260%	0.720%	0.551%	0.511%	0.504%	0.502%	0.501%
$35,000	1,000	13	1.157%	0.675%	0.537%	0.508%	0.503%	0.502%	0.501%
$35,000	1,500	13	0.832%	0.561%	0.511%	0.504%	0.503%	0.502%	0.501%
$35,000	2,000	13	0.685%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	13	0.567%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	13	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	13	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	13	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	13	46.456%	43.992%	41.611%	39.307%	37.077%	32.831%	28.842%
$40,000	10	13	30.434%	27.767%	25.306%	23.048%	20.978%	17.328%	14.262%
$40,000	15	13	24.071%	21.490%	19.137%	17.001%	15.064%	11.745%	9.087%
$40,000	20	13	20.021%	17.508%	15.254%	13.247%	11.473%	8.538%	6.303%
$40,000	25	13	17.377%	14.937%	12.783%	10.895%	9.258%	6.632%	4.703%
$40,000	50	13	11.134%	8.931%	7.110%	5.628%	4.436%	2.750%	1.737%
$40,000	100	13	7.055%	5.179%	3.763%	2.725%	1.980%	1.110%	0.729%
$40,000	150	13	5.316%	3.668%	2.512%	1.734%	1.228%	0.729%	0.566%
$40,000	200	13	4.378%	2.884%	1.899%	1.280%	0.914%	0.603%	0.522%
$40,000	300	13	3.260%	1.991%	1.245%	0.847%	0.651%	0.526%	0.504%
$40,000	400	13	2.617%	1.529%	0.954%	0.680%	0.565%	0.508%	0.501%
$40,000	500	13	2.198%	1.248%	0.789%	0.598%	0.530%	0.503%	0.501%
$40,000	600	13	1.893%	1.058%	0.693%	0.558%	0.516%	0.503%	0.501%
$40,000	700	13	1.658%	0.921%	0.629%	0.534%	0.509%	0.502%	0.501%
$40,000	800	13	1.484%	0.826%	0.589%	0.521%	0.506%	0.502%	0.501%
$40,000	900	13	1.349%	0.760%	0.564%	0.514%	0.505%	0.502%	0.501%
$40,000	1,000	13	1.238%	0.709%	0.548%	0.511%	0.504%	0.502%	0.501%
$40,000	1,500	13	0.884%	0.577%	0.514%	0.505%	0.503%	0.502%	0.501%
$40,000	2,000	13	0.720%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	13	0.582%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	13	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	13	0.519%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	13	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	13	48.013%	45.621%	43.310%	41.075%	38.916%	34.807%	30.949%
$45,000	10	13	31.821%	29.133%	26.638%	24.337%	22.220%	18.493%	15.356%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	15	13	25.110%	22.526%	20.165%	18.011%	16.052%	12.656%	9.908%
$45,000	20	13	20.918%	18.387%	16.114%	14.076%	12.265%	9.241%	6.908%
$45,000	25	13	18.149%	15.692%	13.514%	11.594%	9.918%	7.204%	5.181%
$45,000	50	13	11.655%	9.425%	7.568%	6.042%	4.805%	3.030%	1.933%
$45,000	100	13	7.410%	5.498%	4.037%	2.952%	2.161%	1.216%	0.782%
$45,000	150	13	5.593%	3.904%	2.705%	1.882%	1.336%	0.779%	0.585%
$45,000	200	13	4.609%	3.074%	2.044%	1.384%	0.983%	0.628%	0.529%
$45,000	300	13	3.439%	2.127%	1.339%	0.904%	0.683%	0.534%	0.506%
$45,000	400	13	2.764%	1.633%	1.019%	0.716%	0.582%	0.511%	0.502%
$45,000	500	13	2.326%	1.332%	0.836%	0.621%	0.539%	0.504%	0.501%
$45,000	600	13	2.004%	1.126%	0.727%	0.572%	0.521%	0.503%	0.501%
$45,000	700	13	1.758%	0.977%	0.654%	0.544%	0.512%	0.502%	0.501%
$45,000	800	13	1.573%	0.873%	0.608%	0.527%	0.507%	0.502%	0.501%
$45,000	900	13	1.430%	0.800%	0.579%	0.518%	0.505%	0.502%	0.501%
$45,000	1,000	13	1.313%	0.744%	0.559%	0.513%	0.504%	0.502%	0.501%
$45,000	1,500	13	0.933%	0.593%	0.517%	0.505%	0.503%	0.502%	0.501%
$45,000	2,000	13	0.754%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	13	0.597%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	13	0.545%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	13	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	13	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	13	49.364%	47.033%	44.781%	42.607%	40.509%	36.514%	32.771%
$50,000	10	13	33.140%	30.449%	27.932%	25.591%	23.428%	19.607%	16.381%
$50,000	15	13	26.056%	23.466%	21.097%	18.932%	16.949%	13.495%	10.675%
$50,000	20	13	21.737%	19.198%	16.909%	14.850%	13.003%	9.902%	7.488%
$50,000	25	13	18.865%	16.394%	14.193%	12.247%	10.537%	7.744%	5.641%
$50,000	50	13	12.136%	9.886%	7.997%	6.430%	5.154%	3.299%	2.124%
$50,000	100	13	7.742%	5.798%	4.298%	3.169%	2.339%	1.323%	0.839%
$50,000	150	13	5.850%	4.127%	2.888%	2.026%	1.443%	0.830%	0.607%
$50,000	200	13	4.823%	3.252%	2.183%	1.485%	1.051%	0.655%	0.537%
$50,000	300	13	3.605%	2.256%	1.430%	0.962%	0.716%	0.543%	0.508%
$50,000	400	13	2.902%	1.733%	1.083%	0.751%	0.600%	0.514%	0.502%
$50,000	500	13	2.445%	1.413%	0.883%	0.644%	0.549%	0.505%	0.501%
$50,000	600	13	2.109%	1.191%	0.761%	0.587%	0.527%	0.503%	0.501%
$50,000	700	13	1.851%	1.032%	0.680%	0.554%	0.515%	0.502%	0.501%
$50,000	800	13	1.658%	0.920%	0.628%	0.534%	0.509%	0.502%	0.501%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$50,000	900	13	1.508%	0.839%	0.594%	0.523%	0.506%	0.502%	0.501%
$50,000	1,000	13	1.384%	0.778%	0.571%	0.517%	0.505%	0.502%	0.501%
$50,000	1,500	13	0.981%	0.609%	0.521%	0.506%	0.503%	0.502%	0.501%
$50,000	2,000	13	0.787%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	13	0.613%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	13	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	13	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	13	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	13	50.535%	48.255%	46.055%	43.936%	41.888%	37.992%	34.349%
$55,000	10	13	34.374%	31.692%	29.173%	26.811%	24.605%	20.686%	17.369%
$55,000	15	13	26.948%	24.350%	21.967%	19.781%	17.780%	14.287%	11.406%
$55,000	20	13	22.505%	19.959%	17.655%	15.578%	13.706%	10.536%	8.042%
$55,000	25	13	19.535%	17.052%	14.832%	12.862%	11.125%	8.261%	6.081%
$55,000	50	13	12.586%	10.317%	8.398%	6.798%	5.486%	3.557%	2.313%
$55,000	100	13	8.052%	6.081%	4.546%	3.379%	2.511%	1.428%	0.898%
$55,000	150	13	6.092%	4.337%	3.063%	2.166%	1.549%	0.883%	0.631%
$55,000	200	13	5.023%	3.419%	2.315%	1.583%	1.120%	0.682%	0.546%
$55,000	300	13	3.762%	2.379%	1.518%	1.019%	0.750%	0.553%	0.510%
$55,000	400	13	3.031%	1.828%	1.144%	0.788%	0.619%	0.517%	0.503%
$55,000	500	13	2.558%	1.491%	0.929%	0.668%	0.559%	0.506%	0.501%
$55,000	600	13	2.207%	1.254%	0.795%	0.602%	0.533%	0.504%	0.501%
$55,000	700	13	1.939%	1.084%	0.706%	0.564%	0.519%	0.503%	0.501%
$55,000	800	13	1.738%	0.965%	0.648%	0.541%	0.511%	0.502%	0.501%
$55,000	900	13	1.580%	0.878%	0.610%	0.528%	0.508%	0.502%	0.501%
$55,000	1,000	13	1.452%	0.812%	0.584%	0.520%	0.506%	0.502%	0.501%
$55,000	1,500	13	1.027%	0.626%	0.525%	0.506%	0.503%	0.502%	0.501%
$55,000	2,000	13	0.820%	0.558%	0.511%	0.504%	0.503%	0.502%	0.501%
$55,000	3,000	13	0.630%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	13	0.561%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	13	0.531%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	13	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	13	51.540%	49.305%	47.153%	45.077%	43.072%	39.262%	35.703%
$60,000	10	13	35.511%	32.845%	30.329%	27.963%	25.744%	21.738%	18.321%
$60,000	15	13	27.796%	25.187%	22.789%	20.581%	18.558%	15.030%	12.097%
$60,000	20	13	23.226%	20.675%	18.359%	16.263%	14.369%	11.141%	8.576%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$60,000	25	13	20.163%	17.670%	15.434%	13.441%	11.679%	8.752%	6.505%
$60,000	50	13	13.009%	10.721%	8.776%	7.147%	5.803%	3.804%	2.496%
$60,000	100	13	8.346%	6.349%	4.781%	3.580%	2.677%	1.533%	0.957%
$60,000	150	13	6.317%	4.534%	3.229%	2.299%	1.652%	0.936%	0.655%
$60,000	200	13	5.210%	3.577%	2.441%	1.679%	1.187%	0.710%	0.556%
$60,000	300	13	3.904%	2.491%	1.599%	1.073%	0.782%	0.561%	0.512%
$60,000	400	13	3.154%	1.919%	1.205%	0.824%	0.639%	0.521%	0.503%
$60,000	500	13	2.666%	1.566%	0.975%	0.692%	0.570%	0.508%	0.501%
$60,000	600	13	2.301%	1.316%	0.829%	0.618%	0.539%	0.505%	0.501%
$60,000	700	13	2.022%	1.136%	0.732%	0.575%	0.522%	0.503%	0.501%
$60,000	800	13	1.814%	1.009%	0.669%	0.549%	0.513%	0.502%	0.501%
$60,000	900	13	1.650%	0.916%	0.626%	0.533%	0.509%	0.502%	0.501%
$60,000	1,000	13	1.517%	0.846%	0.597%	0.524%	0.507%	0.502%	0.501%
$60,000	1,500	13	1.071%	0.642%	0.529%	0.507%	0.503%	0.502%	0.501%
$60,000	2,000	13	0.852%	0.567%	0.512%	0.505%	0.503%	0.502%	0.501%
$60,000	3,000	13	0.646%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	13	0.570%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	13	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	13	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$65,000	5	13	52.429%	50.234%	48.123%	46.086%	44.119%	40.387%	36.903%
$65,000	10	13	36.549%	33.915%	31.411%	29.045%	26.820%	22.767%	19.255%
$65,000	15	13	28.604%	25.981%	23.564%	21.335%	19.291%	15.723%	12.747%
$65,000	20	13	23.896%	21.343%	19.018%	16.907%	14.995%	11.718%	9.093%
$65,000	25	13	20.751%	18.251%	16.003%	13.992%	12.207%	9.226%	6.917%
$65,000	50	13	13.415%	11.107%	9.138%	7.482%	6.110%	4.047%	2.678%
$65,000	100	13	8.625%	6.603%	5.006%	3.773%	2.838%	1.636%	1.018%
$65,000	150	13	6.528%	4.719%	3.386%	2.427%	1.752%	0.989%	0.679%
$65,000	200	13	5.386%	3.728%	2.564%	1.773%	1.255%	0.740%	0.567%
$65,000	300	13	4.043%	2.603%	1.682%	1.128%	0.817%	0.573%	0.514%
$65,000	400	13	3.269%	2.006%	1.264%	0.860%	0.658%	0.526%	0.504%
$65,000	500	13	2.768%	1.638%	1.020%	0.716%	0.582%	0.510%	0.501%
$65,000	600	13	2.391%	1.375%	0.863%	0.635%	0.547%	0.505%	0.501%
$65,000	700	13	2.102%	1.186%	0.758%	0.587%	0.527%	0.503%	0.501%
$65,000	800	13	1.887%	1.053%	0.690%	0.557%	0.516%	0.502%	0.501%
$65,000	900	13	1.716%	0.953%	0.642%	0.539%	0.511%	0.502%	0.501%
$65,000	1,000	13	1.578%	0.879%	0.611%	0.528%	0.508%	0.502%	0.501%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	1,500	13	1.114%	0.659%	0.534%	0.508%	0.503%	0.502%	0.501%
$65,000	2,000	13	0.883%	0.577%	0.514%	0.505%	0.503%	0.502%	0.501%
$65,000	3,000	13	0.663%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	13	0.579%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	13	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	13	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	13	53.234%	51.078%	49.001%	46.998%	45.066%	41.403%	37.985%
$70,000	10	13	37.487%	34.900%	32.425%	30.069%	27.842%	23.770%	20.187%
$70,000	15	13	29.379%	26.747%	24.308%	22.061%	19.999%	16.386%	13.368%
$70,000	20	13	24.525%	21.970%	19.635%	17.512%	15.585%	12.267%	9.591%
$70,000	25	13	21.300%	18.796%	16.538%	14.510%	12.706%	9.679%	7.314%
$70,000	50	13	13.799%	11.475%	9.485%	7.804%	6.406%	4.283%	2.857%
$70,000	100	13	8.887%	6.843%	5.220%	3.959%	2.995%	1.738%	1.079%
$70,000	150	13	6.728%	4.898%	3.539%	2.551%	1.850%	1.043%	0.705%
$70,000	200	13	5.553%	3.872%	2.681%	1.864%	1.322%	0.771%	0.579%
$70,000	300	13	4.174%	2.709%	1.762%	1.183%	0.852%	0.585%	0.517%
$70,000	400	13	3.378%	2.088%	1.321%	0.895%	0.678%	0.531%	0.505%
$70,000	500	13	2.865%	1.708%	1.064%	0.740%	0.594%	0.512%	0.501%
$70,000	600	13	2.475%	1.432%	0.897%	0.652%	0.554%	0.506%	0.501%
$70,000	700	13	2.178%	1.236%	0.785%	0.599%	0.532%	0.503%	0.501%
$70,000	800	13	1.957%	1.095%	0.711%	0.566%	0.519%	0.503%	0.501%
$70,000	900	13	1.779%	0.989%	0.659%	0.545%	0.512%	0.502%	0.501%
$70,000	1,000	13	1.638%	0.911%	0.625%	0.533%	0.509%	0.502%	0.501%
$70,000	1,500	13	1.156%	0.677%	0.539%	0.509%	0.503%	0.502%	0.501%
$70,000	2,000	13	0.913%	0.586%	0.516%	0.505%	0.503%	0.502%	0.501%
$70,000	3,000	13	0.680%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	13	0.589%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	13	0.546%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	13	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	13	53.973%	51.851%	49.806%	47.834%	45.933%	42.332%	38.974%
$75,000	10	13	38.348%	35.807%	33.374%	31.046%	28.828%	24.740%	21.127%
$75,000	15	13	30.128%	27.486%	25.033%	22.767%	20.686%	17.027%	13.963%
$75,000	20	13	25.128%	22.567%	20.223%	18.088%	16.147%	12.794%	10.074%
$75,000	25	13	21.822%	19.315%	17.048%	15.009%	13.186%	10.118%	7.702%
$75,000	50	13	14.162%	11.824%	9.816%	8.114%	6.690%	4.513%	3.033%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$75,000	100	13	9.135%	7.071%	5.425%	4.136%	3.145%	1.836%	1.139%
$75,000	150	13	6.918%	5.067%	3.685%	2.672%	1.946%	1.097%	0.731%
$75,000	200	13	5.711%	4.009%	2.794%	1.953%	1.389%	0.802%	0.592%
$75,000	300	13	4.298%	2.812%	1.839%	1.237%	0.887%	0.597%	0.521%
$75,000	400	13	3.481%	2.168%	1.377%	0.931%	0.698%	0.536%	0.506%
$75,000	500	13	2.958%	1.775%	1.107%	0.764%	0.607%	0.514%	0.502%
$75,000	600	13	2.555%	1.487%	0.930%	0.669%	0.562%	0.507%	0.501%
$75,000	700	13	2.251%	1.283%	0.812%	0.611%	0.537%	0.504%	0.501%
$75,000	800	13	2.023%	1.136%	0.732%	0.574%	0.522%	0.503%	0.501%
$75,000	900	13	1.839%	1.025%	0.676%	0.552%	0.515%	0.502%	0.501%
$75,000	1,000	13	1.694%	0.943%	0.639%	0.538%	0.510%	0.502%	0.501%
$75,000	1,500	13	1.196%	0.694%	0.544%	0.510%	0.504%	0.502%	0.501%
$75,000	2,000	13	0.943%	0.596%	0.518%	0.505%	0.503%	0.502%	0.501%
$75,000	3,000	13	0.696%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	13	0.599%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	13	0.551%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	13	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	13	54.638%	52.545%	50.528%	48.585%	46.712%	43.166%	39.863%
$80,000	10	13	39.129%	36.629%	34.237%	31.947%	29.753%	25.670%	22.037%
$80,000	15	13	30.841%	28.197%	25.733%	23.454%	21.352%	17.647%	14.535%
$80,000	20	13	25.704%	23.135%	20.783%	18.635%	16.681%	13.298%	10.536%
$80,000	25	13	22.313%	19.805%	17.530%	15.482%	13.644%	10.537%	8.078%
$80,000	50	13	14.503%	12.156%	10.130%	8.410%	6.962%	4.734%	3.204%
$80,000	100	13	9.366%	7.285%	5.615%	4.302%	3.286%	1.931%	1.198%
$80,000	150	13	7.096%	5.228%	3.823%	2.786%	2.038%	1.150%	0.758%
$80,000	200	13	5.861%	4.140%	2.902%	2.039%	1.454%	0.834%	0.605%
$80,000	300	13	4.416%	2.910%	1.914%	1.289%	0.922%	0.610%	0.524%
$80,000	400	13	3.579%	2.244%	1.430%	0.965%	0.718%	0.541%	0.507%
$80,000	500	13	3.046%	1.839%	1.149%	0.789%	0.619%	0.516%	0.502%
$80,000	600	13	2.631%	1.540%	0.962%	0.686%	0.570%	0.508%	0.501%
$80,000	700	13	2.319%	1.329%	0.838%	0.624%	0.542%	0.504%	0.501%
$80,000	800	13	2.085%	1.176%	0.753%	0.584%	0.525%	0.503%	0.501%
$80,000	900	13	1.896%	1.059%	0.693%	0.559%	0.517%	0.503%	0.501%
$80,000	1,000	13	1.748%	0.974%	0.653%	0.543%	0.512%	0.502%	0.501%
$80,000	1,500	13	1.234%	0.710%	0.549%	0.511%	0.504%	0.502%	0.501%
$80,000	2,000	13	0.971%	0.606%	0.520%	0.506%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	3,000	13	0.712%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	13	0.608%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	13	0.557%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	13	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	13	55.820%	53.777%	51.810%	49.916%	48.094%	44.645%	41.437%
$90,000	10	13	40.520%	38.091%	35.769%	33.548%	31.420%	27.423%	23.779%
$90,000	15	13	32.184%	29.554%	27.089%	24.792%	22.660%	18.863%	15.655%
$90,000	20	13	26.815%	24.234%	21.860%	19.687%	17.701%	14.261%	11.426%
$90,000	25	13	23.242%	20.725%	18.442%	16.376%	14.510%	11.333%	8.806%
$90,000	50	13	15.146%	12.783%	10.730%	8.978%	7.486%	5.161%	3.543%
$90,000	100	13	9.798%	7.686%	5.976%	4.618%	3.558%	2.117%	1.314%
$90,000	150	13	7.430%	5.530%	4.083%	3.003%	2.213%	1.256%	0.813%
$90,000	200	13	6.140%	4.384%	3.106%	2.203%	1.579%	0.900%	0.633%
$90,000	300	13	4.636%	3.092%	2.055%	1.391%	0.989%	0.635%	0.532%
$90,000	400	13	3.761%	2.387%	1.533%	1.033%	0.758%	0.552%	0.509%
$90,000	500	13	3.209%	1.961%	1.230%	0.837%	0.645%	0.522%	0.503%
$90,000	600	13	2.773%	1.641%	1.024%	0.721%	0.587%	0.511%	0.502%
$90,000	700	13	2.447%	1.416%	0.888%	0.649%	0.553%	0.506%	0.501%
$90,000	800	13	2.202%	1.250%	0.794%	0.603%	0.533%	0.504%	0.501%
$90,000	900	13	2.004%	1.125%	0.727%	0.573%	0.522%	0.503%	0.501%
$90,000	1,000	13	1.847%	1.032%	0.681%	0.554%	0.515%	0.502%	0.501%
$90,000	1,500	13	1.305%	0.743%	0.560%	0.514%	0.504%	0.502%	0.501%
$90,000	2,000	13	1.025%	0.625%	0.525%	0.506%	0.503%	0.502%	0.501%
$90,000	3,000	13	0.744%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	13	0.627%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	13	0.568%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	13	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	13	56.825%	54.824%	52.899%	51.048%	49.268%	45.900%	42.771%
$100,000	10	13	41.708%	39.340%	37.077%	34.912%	32.839%	28.953%	25.389%
$100,000	15	13	33.391%	30.791%	28.345%	26.051%	23.905%	20.041%	16.740%
$100,000	20	13	27.848%	25.257%	22.864%	20.663%	18.651%	15.142%	12.240%
$100,000	25	13	24.090%	21.559%	19.265%	17.183%	15.297%	12.063%	9.474%
$100,000	50	13	15.732%	13.354%	11.282%	9.498%	7.970%	5.562%	3.869%
$100,000	100	13	10.190%	8.053%	6.310%	4.913%	3.811%	2.297%	1.430%
$100,000	150	13	7.734%	5.806%	4.323%	3.206%	2.379%	1.360%	0.870%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	200	13	6.395%	4.609%	3.294%	2.354%	1.698%	0.964%	0.662%
$100,000	300	13	4.839%	3.262%	2.188%	1.489%	1.054%	0.660%	0.541%
$100,000	400	13	3.921%	2.514%	1.624%	1.093%	0.795%	0.562%	0.511%
$100,000	500	13	3.360%	2.076%	1.308%	0.885%	0.671%	0.528%	0.504%
$100,000	600	13	2.904%	1.736%	1.085%	0.756%	0.605%	0.515%	0.502%
$100,000	700	13	2.566%	1.499%	0.937%	0.674%	0.564%	0.507%	0.501%
$100,000	800	13	2.309%	1.321%	0.833%	0.622%	0.540%	0.504%	0.501%
$100,000	900	13	2.103%	1.188%	0.761%	0.588%	0.527%	0.503%	0.501%
$100,000	1,000	13	1.940%	1.088%	0.709%	0.565%	0.519%	0.503%	0.501%
$100,000	1,500	13	1.372%	0.775%	0.571%	0.517%	0.505%	0.502%	0.501%
$100,000	2,000	13	1.077%	0.645%	0.530%	0.507%	0.503%	0.502%	0.501%
$100,000	3,000	13	0.775%	0.546%	0.509%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	13	0.646%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	13	0.579%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	13	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	13	57.668%	55.703%	53.813%	51.999%	50.252%	46.952%	43.889%
$110,000	10	13	42.716%	40.397%	38.184%	36.066%	34.039%	30.247%	26.768%
$110,000	15	13	34.437%	31.884%	29.469%	27.190%	25.048%	21.157%	17.778%
$110,000	20	13	28.780%	26.191%	23.786%	21.567%	19.526%	15.949%	12.979%
$110,000	25	13	24.863%	22.324%	20.013%	17.915%	16.006%	12.729%	10.082%
$110,000	50	13	16.263%	13.876%	11.789%	9.979%	8.418%	5.942%	4.179%
$110,000	100	13	10.549%	8.390%	6.620%	5.189%	4.050%	2.469%	1.545%
$110,000	150	13	8.017%	6.065%	4.550%	3.398%	2.538%	1.461%	0.927%
$110,000	200	13	6.631%	4.819%	3.471%	2.498%	1.812%	1.028%	0.693%
$110,000	300	13	5.026%	3.419%	2.312%	1.582%	1.119%	0.686%	0.551%
$110,000	400	13	4.073%	2.636%	1.714%	1.154%	0.834%	0.575%	0.513%
$110,000	500	13	3.497%	2.181%	1.381%	0.931%	0.698%	0.534%	0.505%
$110,000	600	13	3.024%	1.826%	1.144%	0.790%	0.622%	0.518%	0.503%
$110,000	700	13	2.674%	1.575%	0.984%	0.700%	0.576%	0.509%	0.501%
$110,000	800	13	2.408%	1.388%	0.872%	0.642%	0.549%	0.505%	0.501%
$110,000	900	13	2.194%	1.247%	0.793%	0.603%	0.533%	0.504%	0.501%
$110,000	1,000	13	2.024%	1.141%	0.736%	0.577%	0.523%	0.503%	0.501%
$110,000	1,500	13	1.434%	0.805%	0.583%	0.520%	0.506%	0.502%	0.501%
$110,000	2,000	13	1.126%	0.664%	0.535%	0.508%	0.504%	0.502%	0.501%
$110,000	3,000	13	0.805%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$110,000	4,000	13	0.665%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$110,000	5,000	13	0.591%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	13	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$120,000	5	13	58.398%	56.463%	54.604%	52.820%	51.102%	47.860%	44.850%
$120,000	10	13	43.573%	41.296%	39.122%	37.044%	35.056%	31.341%	27.933%
$120,000	15	13	35.314%	32.814%	30.442%	28.194%	26.065%	22.179%	18.758%
$120,000	20	13	29.610%	27.034%	24.631%	22.402%	20.343%	16.708%	13.671%
$120,000	25	13	25.575%	23.032%	20.707%	18.586%	16.660%	13.341%	10.640%
$120,000	50	13	16.742%	14.349%	12.250%	10.416%	8.828%	6.296%	4.468%
$120,000	100	13	10.874%	8.697%	6.903%	5.445%	4.273%	2.631%	1.658%
$120,000	150	13	8.276%	6.303%	4.760%	3.577%	2.689%	1.559%	0.983%
$120,000	200	13	6.848%	5.013%	3.636%	2.633%	1.920%	1.090%	0.723%
$120,000	300	13	5.195%	3.562%	2.427%	1.669%	1.181%	0.712%	0.561%
$120,000	400	13	4.211%	2.748%	1.798%	1.213%	0.872%	0.587%	0.516%
$120,000	500	13	3.620%	2.277%	1.449%	0.974%	0.724%	0.541%	0.506%
$120,000	600	13	3.133%	1.907%	1.198%	0.823%	0.640%	0.523%	0.503%
$120,000	700	13	2.770%	1.644%	1.028%	0.724%	0.589%	0.512%	0.502%
$120,000	800	13	2.497%	1.449%	0.908%	0.660%	0.557%	0.507%	0.501%
$120,000	900	13	2.275%	1.301%	0.823%	0.617%	0.539%	0.505%	0.501%
$120,000	1,000	13	2.100%	1.189%	0.762%	0.589%	0.527%	0.503%	0.501%
$120,000	1,500	13	1.490%	0.834%	0.594%	0.524%	0.507%	0.502%	0.501%
$120,000	2,000	13	1.170%	0.683%	0.541%	0.510%	0.504%	0.502%	0.501%
$120,000	3,000	13	0.833%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$120,000	4,000	13	0.683%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	13	0.602%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	13	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	13	59.050%	57.142%	55.311%	53.551%	51.860%	48.669%	45.705%
$130,000	10	13	44.333%	42.093%	39.954%	37.910%	35.957%	32.311%	28.962%
$130,000	15	13	36.091%	33.636%	31.307%	29.099%	27.002%	23.139%	19.706%
$130,000	20	13	30.382%	27.825%	25.434%	23.207%	21.137%	17.457%	14.355%
$130,000	25	13	26.258%	23.717%	21.382%	19.242%	17.295%	13.935%	11.182%
$130,000	50	13	17.199%	14.801%	12.690%	10.838%	9.227%	6.641%	4.755%
$130,000	100	13	11.181%	8.988%	7.175%	5.691%	4.491%	2.792%	1.772%
$130,000	150	13	8.525%	6.532%	4.964%	3.752%	2.837%	1.658%	1.042%
$130,000	200	13	7.057%	5.201%	3.797%	2.765%	2.027%	1.152%	0.755%
$130,000	300	13	5.357%	3.701%	2.538%	1.755%	1.243%	0.740%	0.572%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	400	13	4.343%	2.855%	1.880%	1.270%	0.909%	0.600%	0.520%
$130,000	500	13	3.737%	2.369%	1.514%	1.017%	0.750%	0.549%	0.508%
$130,000	600	13	3.237%	1.985%	1.251%	0.855%	0.658%	0.527%	0.504%
$130,000	700	13	2.862%	1.711%	1.071%	0.749%	0.601%	0.514%	0.502%
$130,000	800	13	2.581%	1.508%	0.943%	0.679%	0.566%	0.508%	0.501%
$130,000	900	13	2.351%	1.352%	0.852%	0.632%	0.545%	0.505%	0.501%
$130,000	1,000	13	2.172%	1.236%	0.787%	0.601%	0.532%	0.504%	0.501%
$130,000	1,500	13	1.544%	0.863%	0.606%	0.527%	0.507%	0.502%	0.501%
$130,000	2,000	13	1.213%	0.701%	0.547%	0.511%	0.504%	0.502%	0.501%
$130,000	3,000	13	0.861%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$130,000	4,000	13	0.701%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	13	0.613%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	13	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	13	59.637%	57.752%	55.946%	54.209%	52.541%	49.395%	46.472%
$140,000	10	13	45.003%	42.795%	40.687%	38.674%	36.751%	33.164%	29.870%
$140,000	15	13	36.780%	34.365%	32.075%	29.904%	27.842%	24.028%	20.600%
$140,000	20	13	31.085%	28.557%	26.184%	23.965%	21.896%	18.190%	15.031%
$140,000	25	13	26.906%	24.372%	22.032%	19.880%	17.914%	14.511%	11.706%
$140,000	50	13	17.632%	15.231%	13.110%	11.243%	9.613%	6.979%	5.038%
$140,000	100	13	11.474%	9.266%	7.435%	5.927%	4.702%	2.950%	1.884%
$140,000	150	13	8.762%	6.750%	5.160%	3.923%	2.981%	1.755%	1.103%
$140,000	200	13	7.258%	5.381%	3.953%	2.895%	2.132%	1.215%	0.789%
$140,000	300	13	5.514%	3.836%	2.647%	1.839%	1.305%	0.768%	0.582%
$140,000	400	13	4.469%	2.958%	1.959%	1.326%	0.947%	0.614%	0.524%
$140,000	500	13	3.848%	2.457%	1.578%	1.060%	0.777%	0.557%	0.510%
$140,000	600	13	3.335%	2.060%	1.303%	0.887%	0.676%	0.532%	0.505%
$140,000	700	13	2.950%	1.776%	1.114%	0.774%	0.614%	0.517%	0.502%
$140,000	800	13	2.662%	1.565%	0.978%	0.698%	0.576%	0.510%	0.502%
$140,000	900	13	2.424%	1.402%	0.881%	0.647%	0.552%	0.506%	0.501%
$140,000	1,000	13	2.240%	1.281%	0.813%	0.613%	0.537%	0.504%	0.501%
$140,000	1,500	13	1.595%	0.890%	0.617%	0.531%	0.508%	0.502%	0.501%
$140,000	2,000	13	1.254%	0.720%	0.553%	0.512%	0.504%	0.502%	0.501%
$140,000	3,000	13	0.888%	0.578%	0.514%	0.505%	0.503%	0.502%	0.501%
$140,000	4,000	13	0.718%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	13	0.625%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	13	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$140,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	13	60.161%	58.298%	56.513%	54.798%	53.150%	50.043%	47.157%
$150,000	10	13	45.592%	43.411%	41.331%	39.344%	37.449%	33.913%	30.667%
$150,000	15	13	37.398%	35.016%	32.761%	30.621%	28.591%	24.835%	21.437%
$150,000	20	13	31.724%	29.227%	26.880%	24.674%	22.611%	18.895%	15.696%
$150,000	25	13	27.515%	24.994%	22.656%	20.498%	18.519%	15.072%	12.218%
$150,000	50	13	18.043%	15.638%	13.508%	11.628%	9.982%	7.305%	5.315%
$150,000	100	13	11.747%	9.527%	7.678%	6.151%	4.903%	3.101%	1.992%
$150,000	150	13	8.983%	6.955%	5.343%	4.084%	3.119%	1.848%	1.162%
$150,000	200	13	7.445%	5.550%	4.100%	3.019%	2.232%	1.276%	0.822%
$150,000	300	13	5.659%	3.961%	2.750%	1.918%	1.364%	0.796%	0.594%
$150,000	400	13	4.586%	3.055%	2.033%	1.381%	0.983%	0.629%	0.528%
$150,000	500	13	3.944%	2.534%	1.634%	1.097%	0.799%	0.563%	0.510%
$150,000	600	13	3.427%	2.131%	1.353%	0.918%	0.693%	0.536%	0.506%
$150,000	700	13	3.033%	1.837%	1.155%	0.797%	0.627%	0.520%	0.503%
$150,000	800	13	2.737%	1.619%	1.012%	0.717%	0.585%	0.512%	0.502%
$150,000	900	13	2.493%	1.449%	0.910%	0.661%	0.558%	0.507%	0.501%
$150,000	1,000	13	2.305%	1.324%	0.837%	0.625%	0.542%	0.505%	0.501%
$150,000	1,500	13	1.644%	0.917%	0.629%	0.535%	0.510%	0.502%	0.501%
$150,000	2,000	13	1.294%	0.738%	0.559%	0.514%	0.504%	0.502%	0.501%
$150,000	3,000	13	0.914%	0.587%	0.516%	0.505%	0.503%	0.502%	0.501%
$150,000	4,000	13	0.735%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	13	0.636%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	13	0.517%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	13	60.549%	58.727%	56.977%	55.298%	53.685%	50.623%	47.779%
$160,000	10	13	46.040%	43.893%	41.847%	39.891%	38.023%	34.533%	31.342%
$160,000	15	13	38.220%	35.897%	33.697%	31.612%	29.640%	25.983%	22.672%
$160,000	20	13	32.989%	30.543%	28.239%	26.070%	24.036%	20.340%	17.121%
$160,000	25	13	28.616%	26.121%	23.806%	21.662%	19.682%	16.184%	13.270%
$160,000	50	13	18.636%	16.250%	14.126%	12.244%	10.582%	7.865%	5.818%
$160,000	100	13	11.806%	9.620%	7.798%	6.294%	5.066%	3.263%	2.127%
$160,000	150	13	9.065%	7.048%	5.440%	4.175%	3.199%	1.905%	1.195%
$160,000	200	13	7.474%	5.580%	4.133%	3.046%	2.251%	1.280%	0.825%
$160,000	300	13	5.687%	4.016%	2.815%	1.982%	1.422%	0.828%	0.605%
$160,000	400	13	4.666%	3.140%	2.109%	1.441%	1.026%	0.643%	0.533%
$160,000	500	13	3.962%	2.561%	1.664%	1.122%	0.815%	0.570%	0.513%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$160,000	600	13	3.484%	2.187%	1.397%	0.946%	0.708%	0.540%	0.507%
$160,000	700	13	3.095%	1.888%	1.186%	0.814%	0.634%	0.521%	0.503%
$160,000	800	13	2.825%	1.684%	1.051%	0.735%	0.593%	0.513%	0.502%
$160,000	900	13	2.540%	1.480%	0.923%	0.665%	0.560%	0.507%	0.501%
$160,000	1,000	13	2.325%	1.336%	0.842%	0.626%	0.543%	0.505%	0.501%
$160,000	1,500	13	1.684%	0.935%	0.634%	0.536%	0.509%	0.502%	0.501%
$160,000	2,000	13	1.302%	0.739%	0.557%	0.512%	0.504%	0.502%	0.501%
$160,000	3,000	13	0.919%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$160,000	4,000	13	0.738%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	13	0.638%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	13	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	13	61.017%	59.191%	57.439%	55.759%	54.145%	51.103%	48.278%
$170,000	10	13	46.588%	44.453%	42.418%	40.477%	38.629%	35.176%	32.011%
$170,000	15	13	38.439%	36.114%	33.915%	31.831%	29.856%	26.198%	22.895%
$170,000	20	13	32.810%	30.378%	28.089%	25.930%	23.899%	20.199%	16.969%
$170,000	25	13	28.605%	26.120%	23.801%	21.650%	19.663%	16.148%	13.211%
$170,000	50	13	18.802%	16.390%	14.246%	12.347%	10.675%	7.924%	5.852%
$170,000	100	13	12.253%	10.014%	8.134%	6.570%	5.282%	3.394%	2.202%
$170,000	150	13	9.393%	7.335%	5.687%	4.388%	3.378%	2.027%	1.278%
$170,000	200	13	7.793%	5.865%	4.379%	3.255%	2.424%	1.396%	0.890%
$170,000	300	13	5.928%	4.194%	2.943%	2.068%	1.478%	0.852%	0.617%
$170,000	400	13	4.802%	3.237%	2.174%	1.484%	1.055%	0.658%	0.538%
$170,000	500	13	4.136%	2.689%	1.750%	1.176%	0.849%	0.580%	0.514%
$170,000	600	13	3.596%	2.261%	1.445%	0.977%	0.729%	0.546%	0.508%
$170,000	700	13	3.184%	1.950%	1.231%	0.843%	0.652%	0.525%	0.504%
$170,000	800	13	2.875%	1.719%	1.076%	0.753%	0.604%	0.515%	0.502%
$170,000	900	13	2.619%	1.538%	0.963%	0.689%	0.572%	0.510%	0.501%
$170,000	1,000	13	2.423%	1.404%	0.884%	0.649%	0.552%	0.506%	0.501%
$170,000	1,500	13	1.735%	0.969%	0.653%	0.544%	0.512%	0.502%	0.501%
$170,000	2,000	13	1.367%	0.773%	0.572%	0.517%	0.505%	0.502%	0.501%
$170,000	3,000	13	0.963%	0.604%	0.520%	0.505%	0.503%	0.502%	0.501%
$170,000	4,000	13	0.768%	0.544%	0.508%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	13	0.658%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	13	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	13	61.361%	59.549%	57.811%	56.145%	54.545%	51.529%	48.729%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$180,000	10	13	47.001%	44.885%	42.869%	40.947%	39.118%	35.699%	32.568%
$180,000	15	13	38.870%	36.569%	34.393%	32.331%	30.379%	26.762%	23.499%
$180,000	20	13	33.263%	30.859%	28.596%	26.462%	24.452%	20.779%	17.551%
$180,000	25	13	29.073%	26.610%	24.307%	22.167%	20.183%	16.654%	13.679%
$180,000	50	13	19.147%	16.730%	14.581%	12.675%	10.991%	8.210%	6.104%
$180,000	100	13	12.482%	10.236%	8.344%	6.763%	5.458%	3.533%	2.303%
$180,000	150	13	9.577%	7.508%	5.843%	4.525%	3.497%	2.112%	1.334%
$180,000	200	13	7.948%	6.007%	4.504%	3.363%	2.513%	1.453%	0.922%
$180,000	300	13	6.046%	4.299%	3.030%	2.138%	1.531%	0.879%	0.629%
$180,000	400	13	4.898%	3.318%	2.238%	1.531%	1.088%	0.672%	0.543%
$180,000	500	13	4.221%	2.758%	1.802%	1.213%	0.873%	0.589%	0.516%
$180,000	600	13	3.671%	2.320%	1.487%	1.005%	0.745%	0.551%	0.509%
$180,000	700	13	3.251%	2.001%	1.265%	0.865%	0.664%	0.528%	0.504%
$180,000	800	13	2.936%	1.764%	1.105%	0.770%	0.612%	0.517%	0.503%
$180,000	900	13	2.675%	1.578%	0.988%	0.703%	0.578%	0.511%	0.501%
$180,000	1,000	13	2.476%	1.441%	0.907%	0.660%	0.557%	0.507%	0.501%
$180,000	1,500	13	1.776%	0.993%	0.664%	0.548%	0.513%	0.502%	0.501%
$180,000	2,000	13	1.400%	0.790%	0.578%	0.519%	0.506%	0.502%	0.501%
$180,000	3,000	13	0.986%	0.612%	0.521%	0.506%	0.503%	0.502%	0.501%
$180,000	4,000	13	0.783%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	13	0.668%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	13	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$190,000	5	13	61.682%	59.884%	58.159%	56.506%	54.918%	51.926%	49.149%
$190,000	10	13	47.386%	45.289%	43.290%	41.386%	39.574%	36.186%	33.087%
$190,000	15	13	39.274%	36.997%	34.841%	32.800%	30.869%	27.290%	24.065%
$190,000	20	13	33.687%	31.309%	29.069%	26.959%	24.972%	21.333%	18.117%
$190,000	25	13	29.514%	27.074%	24.792%	22.664%	20.688%	17.154%	14.149%
$190,000	50	13	19.480%	17.061%	14.906%	12.993%	11.298%	8.490%	6.352%
$190,000	100	13	12.703%	10.452%	8.548%	6.952%	5.632%	3.671%	2.405%
$190,000	150	13	9.755%	7.675%	5.995%	4.660%	3.614%	2.196%	1.389%
$190,000	200	13	8.097%	6.143%	4.625%	3.467%	2.600%	1.508%	0.955%
$190,000	300	13	6.161%	4.400%	3.116%	2.206%	1.583%	0.906%	0.641%
$190,000	400	13	4.991%	3.397%	2.300%	1.577%	1.121%	0.686%	0.548%
$190,000	500	13	4.303%	2.826%	1.854%	1.249%	0.896%	0.597%	0.519%
$190,000	600	13	3.744%	2.378%	1.528%	1.032%	0.763%	0.555%	0.511%
$190,000	700	13	3.316%	2.050%	1.300%	0.886%	0.676%	0.531%	0.505%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	800	13	2.996%	1.808%	1.134%	0.787%	0.622%	0.519%	0.503%
$190,000	900	13	2.729%	1.617%	1.013%	0.717%	0.585%	0.512%	0.502%
$190,000	1,000	13	2.527%	1.477%	0.928%	0.672%	0.563%	0.507%	0.501%
$190,000	1,500	13	1.816%	1.016%	0.676%	0.553%	0.515%	0.502%	0.501%
$190,000	2,000	13	1.433%	0.806%	0.584%	0.521%	0.506%	0.502%	0.501%
$190,000	3,000	13	1.008%	0.620%	0.523%	0.506%	0.503%	0.502%	0.501%
$190,000	4,000	13	0.798%	0.552%	0.510%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	13	0.679%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	13	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	13	61.976%	60.190%	58.478%	56.836%	55.260%	52.289%	49.532%
$200,000	10	13	47.734%	45.652%	43.670%	41.782%	39.985%	36.625%	33.555%
$200,000	15	13	39.644%	37.387%	35.251%	33.229%	31.316%	27.770%	24.580%
$200,000	20	13	34.074%	31.718%	29.500%	27.412%	25.445%	21.843%	18.649%
$200,000	25	13	29.917%	27.500%	25.238%	23.127%	21.161%	17.630%	14.607%
$200,000	50	13	19.796%	17.378%	15.216%	13.297%	11.594%	8.761%	6.590%
$200,000	100	13	12.912%	10.656%	8.742%	7.133%	5.797%	3.805%	2.504%
$200,000	150	13	9.925%	7.837%	6.143%	4.790%	3.729%	2.278%	1.443%
$200,000	200	13	8.238%	6.274%	4.741%	3.567%	2.685%	1.563%	0.987%
$200,000	300	13	6.271%	4.497%	3.198%	2.272%	1.635%	0.934%	0.653%
$200,000	400	13	5.080%	3.474%	2.361%	1.623%	1.153%	0.700%	0.553%
$200,000	500	13	4.382%	2.891%	1.904%	1.284%	0.920%	0.605%	0.521%
$200,000	600	13	3.807%	2.428%	1.564%	1.055%	0.776%	0.559%	0.511%
$200,000	700	13	3.379%	2.098%	1.333%	0.907%	0.688%	0.534%	0.505%
$200,000	800	13	3.052%	1.850%	1.162%	0.804%	0.630%	0.521%	0.503%
$200,000	900	13	2.782%	1.655%	1.038%	0.730%	0.592%	0.513%	0.502%
$200,000	1,000	13	2.576%	1.511%	0.950%	0.683%	0.568%	0.508%	0.501%
$200,000	1,500	13	1.854%	1.039%	0.687%	0.557%	0.516%	0.502%	0.501%
$200,000	2,000	13	1.464%	0.822%	0.590%	0.523%	0.506%	0.502%	0.501%
$200,000	3,000	13	1.029%	0.628%	0.525%	0.506%	0.503%	0.502%	0.501%
$200,000	4,000	13	0.813%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	13	0.689%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	13	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	13	62.614%	60.853%	59.166%	57.549%	55.998%	53.072%	50.359%
$225,000	10	13	48.467%	46.419%	44.470%	42.616%	40.851%	37.549%	34.538%
$225,000	15	13	40.438%	38.223%	36.127%	34.146%	32.269%	28.796%	25.677%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$225,000	20	13	34.896%	32.587%	30.414%	28.371%	26.446%	22.926%	19.806%
$225,000	25	13	30.766%	28.401%	26.189%	24.123%	22.192%	18.693%	15.661%
$225,000	50	13	20.510%	18.094%	15.924%	13.986%	12.264%	9.380%	7.139%
$225,000	100	13	13.380%	11.116%	9.181%	7.543%	6.174%	4.115%	2.737%
$225,000	150	13	10.310%	8.201%	6.480%	5.091%	3.993%	2.470%	1.574%
$225,000	200	13	8.562%	6.574%	5.008%	3.799%	2.881%	1.693%	1.066%
$225,000	300	13	6.519%	4.717%	3.385%	2.425%	1.754%	0.998%	0.684%
$225,000	400	13	5.285%	3.649%	2.501%	1.730%	1.230%	0.734%	0.565%
$225,000	500	13	4.560%	3.040%	2.020%	1.367%	0.975%	0.626%	0.527%
$225,000	600	13	3.966%	2.556%	1.657%	1.119%	0.816%	0.571%	0.514%
$225,000	700	13	3.521%	2.209%	1.410%	0.957%	0.716%	0.541%	0.507%
$225,000	800	13	3.180%	1.946%	1.227%	0.843%	0.652%	0.526%	0.504%
$225,000	900	13	2.900%	1.741%	1.093%	0.762%	0.608%	0.516%	0.502%
$225,000	1,000	13	2.686%	1.590%	0.999%	0.709%	0.581%	0.510%	0.501%
$225,000	1,500	13	1.940%	1.092%	0.713%	0.568%	0.520%	0.503%	0.501%
$225,000	2,000	13	1.533%	0.858%	0.604%	0.527%	0.508%	0.502%	0.501%
$225,000	3,000	13	1.078%	0.647%	0.530%	0.507%	0.503%	0.502%	0.501%
$225,000	4,000	13	0.848%	0.567%	0.512%	0.505%	0.503%	0.502%	0.501%
$225,000	5,000	13	0.713%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	13	0.529%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	13	63.155%	61.415%	59.750%	58.153%	56.622%	53.734%	51.056%
$250,000	10	13	49.081%	47.061%	45.139%	43.312%	41.573%	38.321%	35.357%
$250,000	15	13	41.107%	38.925%	36.863%	34.915%	33.068%	29.655%	26.594%
$250,000	20	13	35.592%	33.321%	31.186%	29.178%	27.289%	23.836%	20.783%
$250,000	25	13	31.485%	29.161%	26.991%	24.966%	23.072%	19.636%	16.625%
$250,000	50	13	21.169%	18.759%	16.586%	14.635%	12.892%	9.963%	7.668%
$250,000	100	13	13.813%	11.544%	9.591%	7.930%	6.533%	4.412%	2.970%
$250,000	150	13	10.662%	8.538%	6.793%	5.372%	4.242%	2.656%	1.703%
$250,000	200	13	8.858%	6.850%	5.257%	4.018%	3.067%	1.819%	1.145%
$250,000	300	13	6.748%	4.922%	3.560%	2.568%	1.868%	1.062%	0.715%
$250,000	400	13	5.474%	3.811%	2.635%	1.833%	1.304%	0.768%	0.579%
$250,000	500	13	4.726%	3.180%	2.130%	1.448%	1.030%	0.647%	0.534%
$250,000	600	13	4.113%	2.675%	1.745%	1.180%	0.855%	0.583%	0.517%
$250,000	700	13	3.653%	2.312%	1.483%	1.005%	0.745%	0.549%	0.508%
$250,000	800	13	3.298%	2.036%	1.289%	0.882%	0.674%	0.531%	0.505%
$250,000	900	13	3.009%	1.822%	1.147%	0.794%	0.625%	0.519%	0.503%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	1,000	13	2.788%	1.664%	1.046%	0.736%	0.595%	0.513%	0.502%
$250,000	1,500	13	2.020%	1.142%	0.739%	0.579%	0.524%	0.503%	0.501%
$250,000	2,000	13	1.597%	0.892%	0.619%	0.532%	0.509%	0.502%	0.501%
$250,000	3,000	13	1.124%	0.665%	0.536%	0.508%	0.503%	0.502%	0.501%
$250,000	4,000	13	0.881%	0.577%	0.514%	0.505%	0.503%	0.502%	0.501%
$250,000	5,000	13	0.736%	0.538%	0.508%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	13	0.533%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	13	63.589%	61.866%	60.217%	58.637%	57.121%	54.263%	51.613%
$275,000	10	13	49.564%	47.565%	45.665%	43.861%	42.140%	38.926%	36.000%
$275,000	15	13	41.640%	39.485%	37.448%	35.526%	33.702%	30.336%	27.319%
$275,000	20	13	36.145%	33.904%	31.798%	29.819%	27.957%	24.557%	21.554%
$275,000	25	13	32.055%	29.765%	27.628%	25.635%	23.769%	20.390%	17.424%
$275,000	50	13	21.729%	19.331%	17.162%	15.207%	13.452%	10.487%	8.143%
$275,000	100	13	14.188%	11.913%	9.952%	8.274%	6.854%	4.682%	3.187%
$275,000	150	13	10.965%	8.828%	7.064%	5.622%	4.465%	2.824%	1.823%
$275,000	200	13	9.116%	7.095%	5.480%	4.214%	3.235%	1.937%	1.219%
$275,000	300	13	6.947%	5.099%	3.713%	2.695%	1.971%	1.121%	0.744%
$275,000	400	13	5.636%	3.954%	2.753%	1.926%	1.372%	0.801%	0.592%
$275,000	500	13	4.869%	3.301%	2.227%	1.520%	1.080%	0.667%	0.540%
$275,000	600	13	4.240%	2.779%	1.824%	1.235%	0.891%	0.596%	0.521%
$275,000	700	13	3.768%	2.403%	1.549%	1.048%	0.772%	0.556%	0.510%
$275,000	800	13	3.401%	2.116%	1.345%	0.917%	0.694%	0.536%	0.506%
$275,000	900	13	3.104%	1.894%	1.195%	0.823%	0.640%	0.523%	0.503%
$275,000	1,000	13	2.879%	1.730%	1.089%	0.761%	0.607%	0.515%	0.502%
$275,000	1,500	13	2.089%	1.186%	0.763%	0.589%	0.527%	0.503%	0.501%
$275,000	2,000	13	1.653%	0.923%	0.632%	0.537%	0.510%	0.502%	0.501%
$275,000	3,000	13	1.165%	0.683%	0.541%	0.510%	0.504%	0.502%	0.501%
$275,000	4,000	13	0.910%	0.586%	0.516%	0.505%	0.503%	0.502%	0.501%
$275,000	5,000	13	0.757%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	13	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	13	63.941%	62.232%	60.596%	59.029%	57.527%	54.693%	52.066%
$300,000	10	13	49.964%	47.983%	46.101%	44.314%	42.609%	39.427%	36.533%
$300,000	15	13	42.085%	39.951%	37.937%	36.035%	34.230%	30.904%	27.923%
$300,000	20	13	36.614%	34.397%	32.316%	30.360%	28.522%	25.165%	22.203%
$300,000	25	13	32.533%	30.270%	28.161%	26.194%	24.352%	21.019%	18.097%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	50	13	22.231%	19.850%	17.691%	15.737%	13.974%	10.981%	8.598%
$300,000	100	13	14.534%	12.254%	10.285%	8.595%	7.157%	4.937%	3.397%
$300,000	150	13	11.242%	9.097%	7.316%	5.857%	4.676%	2.984%	1.940%
$300,000	200	13	9.352%	7.319%	5.685%	4.397%	3.395%	2.050%	1.293%
$300,000	300	13	7.128%	5.263%	3.856%	2.815%	2.068%	1.179%	0.775%
$300,000	400	13	5.784%	4.085%	2.863%	2.014%	1.438%	0.834%	0.607%
$300,000	500	13	5.000%	3.413%	2.317%	1.589%	1.128%	0.688%	0.548%
$300,000	600	13	4.355%	2.875%	1.897%	1.287%	0.925%	0.609%	0.524%
$300,000	700	13	3.866%	2.481%	1.607%	1.087%	0.795%	0.563%	0.510%
$300,000	800	13	3.495%	2.190%	1.398%	0.951%	0.714%	0.542%	0.507%
$300,000	900	13	3.191%	1.960%	1.240%	0.851%	0.656%	0.526%	0.504%
$300,000	1,000	13	2.961%	1.791%	1.130%	0.784%	0.620%	0.518%	0.502%
$300,000	1,500	13	2.152%	1.226%	0.785%	0.599%	0.531%	0.504%	0.501%
$300,000	2,000	13	1.704%	0.951%	0.645%	0.541%	0.511%	0.502%	0.501%
$300,000	3,000	13	1.202%	0.699%	0.546%	0.511%	0.504%	0.502%	0.501%
$300,000	4,000	13	0.937%	0.595%	0.518%	0.505%	0.503%	0.502%	0.501%
$300,000	5,000	13	0.777%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	13	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	13	64.207%	62.509%	60.884%	59.327%	57.835%	55.020%	52.411%
$325,000	10	13	50.279%	48.313%	46.446%	44.672%	42.979%	39.823%	36.954%
$325,000	15	13	42.444%	40.328%	38.331%	36.445%	34.657%	31.363%	28.411%
$325,000	20	13	36.993%	34.796%	32.735%	30.798%	28.979%	25.657%	22.729%
$325,000	25	13	32.926%	30.686%	28.599%	26.653%	24.831%	21.536%	18.649%
$325,000	50	13	22.663%	20.301%	18.154%	16.209%	14.445%	11.435%	9.017%
$325,000	100	13	14.839%	12.557%	10.581%	8.881%	7.429%	5.171%	3.593%
$325,000	150	13	11.490%	9.339%	7.545%	6.072%	4.872%	3.135%	2.050%
$325,000	200	13	9.562%	7.519%	5.870%	4.562%	3.539%	2.154%	1.361%
$325,000	300	13	7.288%	5.411%	3.985%	2.925%	2.157%	1.233%	0.804%
$325,000	400	13	5.916%	4.203%	2.962%	2.093%	1.499%	0.865%	0.621%
$325,000	500	13	5.114%	3.512%	2.398%	1.651%	1.172%	0.707%	0.555%
$325,000	600	13	4.458%	2.961%	1.963%	1.335%	0.957%	0.621%	0.528%
$325,000	700	13	3.957%	2.556%	1.663%	1.126%	0.820%	0.571%	0.512%
$325,000	800	13	3.579%	2.257%	1.445%	0.982%	0.733%	0.547%	0.508%
$325,000	900	13	3.267%	2.019%	1.281%	0.877%	0.670%	0.530%	0.504%
$325,000	1,000	13	3.035%	1.846%	1.167%	0.807%	0.632%	0.520%	0.503%
$325,000	1,500	13	2.208%	1.263%	0.805%	0.609%	0.535%	0.504%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$325,000	2,000	13	1.750%	0.977%	0.656%	0.546%	0.513%	0.502%	0.501%
$325,000	3,000	13	1.235%	0.714%	0.551%	0.512%	0.504%	0.502%	0.501%
$325,000	4,000	13	0.961%	0.603%	0.520%	0.505%	0.503%	0.502%	0.501%
$325,000	5,000	13	0.794%	0.552%	0.510%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	13	0.545%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$350,000	5	13	64.411%	62.721%	61.104%	59.556%	58.071%	55.271%	52.677%
$350,000	10	13	50.533%	48.578%	46.723%	44.960%	43.278%	40.143%	37.294%
$350,000	15	13	42.730%	40.628%	38.646%	36.772%	34.997%	31.729%	28.800%
$350,000	20	13	37.298%	35.117%	33.072%	31.150%	29.346%	26.054%	23.152%
$350,000	25	13	33.248%	31.026%	28.957%	27.028%	25.222%	21.958%	19.099%
$350,000	50	13	23.030%	20.687%	18.553%	16.617%	14.858%	11.840%	9.396%
$350,000	100	13	15.107%	12.824%	10.842%	9.135%	7.673%	5.385%	3.773%
$350,000	150	13	11.708%	9.553%	7.750%	6.263%	5.050%	3.275%	2.152%
$350,000	200	13	9.747%	7.696%	6.035%	4.710%	3.670%	2.248%	1.424%
$350,000	300	13	7.430%	5.543%	4.101%	3.025%	2.239%	1.285%	0.833%
$350,000	400	13	6.032%	4.308%	3.050%	2.165%	1.555%	0.894%	0.634%
$350,000	500	13	5.214%	3.598%	2.469%	1.707%	1.213%	0.725%	0.562%
$350,000	600	13	4.547%	3.036%	2.022%	1.378%	0.987%	0.633%	0.532%
$350,000	700	13	4.037%	2.622%	1.713%	1.161%	0.842%	0.579%	0.514%
$350,000	800	13	3.652%	2.315%	1.488%	1.010%	0.750%	0.552%	0.509%
$350,000	900	13	3.335%	2.072%	1.318%	0.900%	0.684%	0.533%	0.505%
$350,000	1,000	13	3.099%	1.895%	1.200%	0.827%	0.643%	0.523%	0.503%
$350,000	1,500	13	2.257%	1.295%	0.823%	0.617%	0.538%	0.504%	0.501%
$350,000	2,000	13	1.789%	1.001%	0.667%	0.550%	0.514%	0.502%	0.501%
$350,000	3,000	13	1.264%	0.727%	0.555%	0.513%	0.504%	0.502%	0.501%
$350,000	4,000	13	0.983%	0.611%	0.521%	0.506%	0.503%	0.502%	0.501%
$350,000	5,000	13	0.810%	0.557%	0.510%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	13	0.548%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	13	64.555%	62.872%	61.261%	59.720%	58.240%	55.452%	52.869%
$375,000	10	13	50.725%	48.780%	46.934%	45.180%	43.505%	40.387%	37.555%
$375,000	15	13	42.953%	40.863%	38.892%	37.029%	35.263%	32.017%	29.107%
$375,000	20	13	37.536%	35.369%	33.336%	31.427%	29.635%	26.366%	23.486%
$375,000	25	13	33.508%	31.301%	29.247%	27.331%	25.538%	22.299%	19.464%
$375,000	50	13	23.335%	21.011%	18.892%	16.967%	15.216%	12.201%	9.740%
$375,000	100	13	15.345%	13.062%	11.077%	9.363%	7.893%	5.580%	3.939%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	150	13	11.902%	9.745%	7.934%	6.437%	5.211%	3.406%	2.248%
$375,000	200	13	9.915%	7.858%	6.185%	4.846%	3.791%	2.336%	1.483%
$375,000	300	13	7.558%	5.663%	4.206%	3.115%	2.314%	1.333%	0.860%
$375,000	400	13	6.135%	4.401%	3.130%	2.229%	1.606%	0.921%	0.646%
$375,000	500	13	5.304%	3.676%	2.533%	1.757%	1.250%	0.743%	0.569%
$375,000	600	13	4.626%	3.103%	2.075%	1.417%	1.013%	0.644%	0.535%
$375,000	700	13	4.108%	2.681%	1.758%	1.193%	0.863%	0.586%	0.516%
$375,000	800	13	3.717%	2.368%	1.527%	1.036%	0.766%	0.557%	0.510%
$375,000	900	13	3.395%	2.119%	1.352%	0.922%	0.697%	0.537%	0.506%
$375,000	1,000	13	3.157%	1.939%	1.230%	0.845%	0.654%	0.525%	0.503%
$375,000	1,500	13	2.300%	1.325%	0.840%	0.625%	0.541%	0.505%	0.501%
$375,000	2,000	13	1.825%	1.022%	0.677%	0.554%	0.515%	0.502%	0.501%
$375,000	3,000	13	1.290%	0.739%	0.560%	0.514%	0.504%	0.502%	0.501%
$375,000	4,000	13	1.002%	0.618%	0.523%	0.506%	0.503%	0.502%	0.501%
$375,000	5,000	13	0.825%	0.561%	0.511%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	13	0.551%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	13	64.678%	63.001%	61.397%	59.860%	58.386%	55.608%	53.035%
$400,000	10	13	50.894%	48.956%	47.119%	45.372%	43.705%	40.601%	37.784%
$400,000	15	13	43.151%	41.071%	39.110%	37.256%	35.500%	32.272%	29.379%
$400,000	20	13	37.746%	35.591%	33.569%	31.671%	29.889%	26.642%	23.781%
$400,000	25	13	33.735%	31.542%	29.501%	27.597%	25.816%	22.599%	19.785%
$400,000	50	13	23.603%	21.297%	19.195%	17.282%	15.540%	12.533%	10.064%
$400,000	100	13	15.571%	13.288%	11.300%	9.581%	8.105%	5.769%	4.100%
$400,000	150	13	12.088%	9.927%	8.110%	6.604%	5.367%	3.533%	2.343%
$400,000	200	13	10.077%	8.014%	6.331%	4.978%	3.908%	2.422%	1.543%
$400,000	300	13	7.682%	5.779%	4.309%	3.204%	2.388%	1.381%	0.888%
$400,000	400	13	6.235%	4.491%	3.208%	2.292%	1.655%	0.949%	0.659%
$400,000	500	13	5.390%	3.751%	2.595%	1.806%	1.287%	0.760%	0.576%
$400,000	600	13	4.702%	3.168%	2.127%	1.456%	1.040%	0.656%	0.539%
$400,000	700	13	4.176%	2.738%	1.802%	1.224%	0.883%	0.593%	0.519%
$400,000	800	13	3.773%	2.412%	1.559%	1.057%	0.779%	0.560%	0.510%
$400,000	900	13	3.452%	2.164%	1.384%	0.942%	0.709%	0.540%	0.506%
$400,000	1,000	13	3.212%	1.982%	1.259%	0.863%	0.664%	0.528%	0.504%
$400,000	1,500	13	2.342%	1.353%	0.856%	0.633%	0.545%	0.505%	0.501%
$400,000	2,000	13	1.859%	1.042%	0.687%	0.558%	0.517%	0.502%	0.501%
$400,000	3,000	13	1.315%	0.750%	0.564%	0.515%	0.505%	0.502%	0.501%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$400,000	4,000	13	1.021%	0.624%	0.525%	0.506%	0.503%	0.502%	0.501%
$400,000	5,000	13	0.838%	0.565%	0.512%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	13	0.555%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	13	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	13	64.788%	63.116%	61.516%	59.984%	58.514%	55.745%	53.181%
$425,000	10	13	51.045%	49.114%	47.284%	45.544%	43.883%	40.792%	37.987%
$425,000	15	13	43.329%	41.258%	39.306%	37.460%	35.712%	32.500%	29.621%
$425,000	20	13	37.933%	35.787%	33.776%	31.887%	30.114%	26.885%	24.040%
$425,000	25	13	33.934%	31.752%	29.722%	27.828%	26.057%	22.859%	20.062%
$425,000	50	13	23.837%	21.546%	19.459%	17.560%	15.829%	12.832%	10.363%
$425,000	100	13	15.777%	13.497%	11.508%	9.784%	8.304%	5.948%	4.254%
$425,000	150	13	12.259%	10.096%	8.273%	6.759%	5.513%	3.653%	2.434%
$425,000	200	13	10.225%	8.158%	6.466%	5.102%	4.019%	2.505%	1.600%
$425,000	300	13	7.795%	5.884%	4.404%	3.286%	2.457%	1.426%	0.914%
$425,000	400	13	6.326%	4.573%	3.279%	2.350%	1.702%	0.975%	0.672%
$425,000	500	13	5.468%	3.819%	2.651%	1.851%	1.321%	0.777%	0.583%
$425,000	600	13	4.771%	3.226%	2.174%	1.491%	1.065%	0.667%	0.543%
$425,000	700	13	4.239%	2.790%	1.842%	1.253%	0.902%	0.601%	0.521%
$425,000	800	13	3.830%	2.458%	1.594%	1.080%	0.793%	0.564%	0.511%
$425,000	900	13	3.504%	2.206%	1.414%	0.962%	0.721%	0.543%	0.507%
$425,000	1,000	13	3.261%	2.020%	1.286%	0.880%	0.673%	0.530%	0.504%
$425,000	1,500	13	2.379%	1.378%	0.871%	0.640%	0.548%	0.506%	0.501%
$425,000	2,000	13	1.889%	1.061%	0.696%	0.561%	0.518%	0.503%	0.501%
$425,000	3,000	13	1.337%	0.761%	0.568%	0.516%	0.505%	0.502%	0.501%
$425,000	4,000	13	1.037%	0.631%	0.526%	0.506%	0.503%	0.502%	0.501%
$425,000	5,000	13	0.851%	0.568%	0.512%	0.505%	0.503%	0.502%	0.501%
$425,000	10,000	13	0.558%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	13	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	13	64.880%	63.212%	61.616%	60.088%	58.622%	55.860%	53.303%
$450,000	10	13	51.179%	49.254%	47.430%	45.696%	44.040%	40.960%	38.166%
$450,000	15	13	43.484%	41.421%	39.477%	37.638%	35.897%	32.698%	29.832%
$450,000	20	13	38.097%	35.960%	33.956%	32.076%	30.311%	27.097%	24.266%
$450,000	25	13	34.109%	31.937%	29.916%	28.031%	26.269%	23.086%	20.305%
$450,000	50	13	24.040%	21.763%	19.689%	17.802%	16.082%	13.099%	10.634%
$450,000	100	13	15.965%	13.688%	11.698%	9.972%	8.487%	6.115%	4.399%
$450,000	150	13	12.413%	10.250%	8.422%	6.902%	5.647%	3.764%	2.521%
$450,000	200	13	10.360%	8.289%	6.590%	5.217%	4.121%	2.582%	1.655%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$450,000	300	13	7.898%	5.982%	4.492%	3.362%	2.521%	1.469%	0.940%
$450,000	400	13	6.410%	4.648%	3.345%	2.404%	1.745%	1.000%	0.685%
$450,000	500	13	5.539%	3.882%	2.703%	1.893%	1.353%	0.793%	0.590%
$450,000	600	13	4.833%	3.280%	2.217%	1.524%	1.089%	0.677%	0.546%
$450,000	700	13	4.295%	2.838%	1.879%	1.280%	0.920%	0.608%	0.523%
$450,000	800	13	3.882%	2.500%	1.625%	1.102%	0.807%	0.569%	0.513%
$450,000	900	13	3.552%	2.243%	1.442%	0.981%	0.732%	0.546%	0.508%
$450,000	1,000	13	3.306%	2.055%	1.310%	0.896%	0.682%	0.533%	0.505%
$450,000	1,500	13	2.412%	1.401%	0.884%	0.647%	0.551%	0.506%	0.501%
$450,000	2,000	13	1.917%	1.077%	0.705%	0.565%	0.519%	0.503%	0.501%
$450,000	3,000	13	1.357%	0.771%	0.571%	0.517%	0.505%	0.502%	0.501%
$450,000	4,000	13	1.053%	0.637%	0.528%	0.507%	0.503%	0.502%	0.501%
$450,000	5,000	13	0.862%	0.572%	0.513%	0.505%	0.503%	0.502%	0.501%
$450,000	10,000	13	0.561%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	13	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	13	64.950%	63.285%	61.693%	60.168%	58.705%	55.948%	53.397%
$475,000	10	13	51.281%	49.362%	47.542%	45.812%	44.160%	41.089%	38.303%
$475,000	15	13	43.611%	41.554%	39.616%	37.782%	36.046%	32.858%	30.002%
$475,000	20	13	38.233%	36.103%	34.106%	32.231%	30.473%	27.271%	24.451%
$475,000	25	13	34.256%	32.092%	30.078%	28.200%	26.445%	23.275%	20.505%
$475,000	50	13	24.205%	21.938%	19.874%	17.996%	16.285%	13.317%	10.857%
$475,000	100	13	16.122%	13.848%	11.860%	10.132%	8.643%	6.260%	4.525%
$475,000	150	13	12.541%	10.379%	8.547%	7.022%	5.760%	3.860%	2.597%
$475,000	200	13	10.474%	8.400%	6.696%	5.314%	4.209%	2.650%	1.703%
$475,000	300	13	7.985%	6.064%	4.567%	3.428%	2.577%	1.507%	0.963%
$475,000	400	13	6.481%	4.711%	3.401%	2.450%	1.783%	1.022%	0.696%
$475,000	500	13	5.599%	3.935%	2.747%	1.928%	1.381%	0.807%	0.595%
$475,000	600	13	4.886%	3.326%	2.254%	1.553%	1.109%	0.686%	0.550%
$475,000	700	13	4.343%	2.878%	1.910%	1.303%	0.936%	0.614%	0.525%
$475,000	800	13	3.926%	2.536%	1.653%	1.121%	0.819%	0.573%	0.514%
$475,000	900	13	3.593%	2.276%	1.467%	0.997%	0.742%	0.549%	0.508%
$475,000	1,000	13	3.344%	2.085%	1.332%	0.910%	0.691%	0.535%	0.505%
$475,000	1,500	13	2.441%	1.420%	0.896%	0.654%	0.554%	0.506%	0.501%
$475,000	2,000	13	1.940%	1.092%	0.712%	0.568%	0.520%	0.503%	0.501%
$475,000	3,000	13	1.374%	0.780%	0.575%	0.518%	0.505%	0.502%	0.501%
$475,000	4,000	13	1.065%	0.642%	0.529%	0.507%	0.503%	0.502%	0.501%
$475,000	5,000	13	0.872%	0.575%	0.514%	0.505%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	10,000	13	0.563%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	13	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	13	65.011%	63.349%	61.759%	60.237%	58.776%	56.024%	53.477%
$500,000	10	13	51.368%	49.452%	47.637%	45.910%	44.262%	41.198%	38.418%
$500,000	15	13	43.720%	41.668%	39.735%	37.906%	36.175%	32.996%	30.148%
$500,000	20	13	38.347%	36.222%	34.231%	32.362%	30.608%	27.417%	24.605%
$500,000	25	13	34.377%	32.220%	30.212%	28.340%	26.590%	23.431%	20.670%
$500,000	50	13	24.342%	22.083%	20.027%	18.156%	16.453%	13.499%	11.045%
$500,000	100	13	16.255%	13.984%	11.998%	10.269%	8.777%	6.385%	4.634%
$500,000	150	13	12.650%	10.488%	8.655%	7.125%	5.858%	3.944%	2.664%
$500,000	200	13	10.571%	8.494%	6.786%	5.399%	4.285%	2.708%	1.746%
$500,000	300	13	8.059%	6.135%	4.632%	3.484%	2.626%	1.540%	0.984%
$500,000	400	13	6.541%	4.766%	3.449%	2.491%	1.816%	1.041%	0.706%
$500,000	500	13	5.650%	3.980%	2.785%	1.959%	1.405%	0.819%	0.601%
$500,000	600	13	4.932%	3.365%	2.286%	1.578%	1.127%	0.694%	0.553%
$500,000	700	13	4.384%	2.914%	1.938%	1.324%	0.951%	0.620%	0.527%
$500,000	800	13	3.965%	2.568%	1.677%	1.138%	0.830%	0.576%	0.515%
$500,000	900	13	3.628%	2.305%	1.488%	1.012%	0.751%	0.552%	0.509%
$500,000	1,000	13	3.377%	2.112%	1.350%	0.922%	0.698%	0.537%	0.506%
$500,000	1,500	13	2.465%	1.437%	0.906%	0.659%	0.556%	0.507%	0.501%
$500,000	2,000	13	1.960%	1.104%	0.718%	0.570%	0.521%	0.503%	0.501%
$500,000	3,000	13	1.389%	0.787%	0.577%	0.519%	0.505%	0.502%	0.501%
$500,000	4,000	13	1.076%	0.646%	0.530%	0.507%	0.503%	0.502%	0.501%
$500,000	5,000	13	0.880%	0.577%	0.514%	0.505%	0.503%	0.502%	0.501%
$500,000	10,000	13	0.566%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	13	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	14	41.332%	38.617%	35.997%	33.463%	31.040%	26.612%	22.706%
$30,000	10	14	26.741%	24.132%	21.736%	19.542%	17.529%	14.025%	11.159%
$30,000	15	14	21.090%	18.531%	16.231%	14.172%	12.333%	9.266%	6.908%
$30,000	20	14	17.496%	15.039%	12.872%	10.968%	9.304%	6.640%	4.706%
$30,000	25	14	15.205%	12.818%	10.754%	8.984%	7.477%	5.119%	3.492%
$30,000	50	14	9.663%	7.549%	5.848%	4.499%	3.452%	2.042%	1.267%
$30,000	100	14	6.068%	4.309%	3.034%	2.134%	1.519%	0.863%	0.615%
$30,000	150	14	4.551%	3.026%	2.004%	1.356%	0.964%	0.621%	0.527%
$30,000	200	14	3.741%	2.373%	1.523%	1.024%	0.754%	0.551%	0.509%
$30,000	300	14	2.764%	1.627%	1.010%	0.711%	0.581%	0.511%	0.502%
$30,000	400	14	2.207%	1.253%	0.793%	0.601%	0.531%	0.504%	0.501%
$30,000	500	14	1.844%	1.027%	0.676%	0.551%	0.514%	0.502%	0.501%
$30,000	600	14	1.586%	0.883%	0.613%	0.529%	0.508%	0.502%	0.501%
$30,000	700	14	1.385%	0.779%	0.572%	0.517%	0.505%	0.502%	0.501%
$30,000	800	14	1.241%	0.711%	0.549%	0.511%	0.504%	0.502%	0.501%
$30,000	900	14	1.126%	0.663%	0.534%	0.508%	0.503%	0.502%	0.501%
$30,000	1,000	14	1.037%	0.628%	0.525%	0.506%	0.503%	0.502%	0.501%
$30,000	1,500	14	0.758%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	14	0.639%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	14	0.548%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	14	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	14	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	14	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	14	43.694%	41.101%	38.593%	36.164%	33.813%	29.339%	25.299%
$35,000	10	14	28.305%	25.677%	23.269%	21.062%	19.036%	15.465%	12.490%
$35,000	15	14	22.388%	19.822%	17.493%	15.395%	13.506%	10.327%	7.832%
$35,000	20	14	18.596%	16.114%	13.908%	11.957%	10.242%	7.456%	5.386%
$35,000	25	14	16.152%	13.741%	11.635%	9.811%	8.248%	5.770%	4.005%
$35,000	50	14	10.307%	8.151%	6.392%	4.985%	3.872%	2.338%	1.459%
$35,000	100	14	6.491%	4.681%	3.342%	2.382%	1.711%	0.962%	0.659%
$35,000	150	14	4.877%	3.297%	2.215%	1.509%	1.069%	0.662%	0.541%
$35,000	200	14	4.008%	2.585%	1.676%	1.126%	0.816%	0.569%	0.513%
$35,000	300	14	2.978%	1.782%	1.108%	0.766%	0.608%	0.516%	0.503%
$35,000	400	14	2.382%	1.368%	0.859%	0.632%	0.544%	0.505%	0.501%
$35,000	500	14	1.994%	1.119%	0.722%	0.569%	0.520%	0.503%	0.501%
$35,000	600	14	1.717%	0.955%	0.645%	0.540%	0.511%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	700	14	1.501%	0.837%	0.595%	0.523%	0.507%	0.502%	0.501%
$35,000	800	14	1.344%	0.758%	0.564%	0.514%	0.504%	0.502%	0.501%
$35,000	900	14	1.220%	0.702%	0.545%	0.510%	0.504%	0.502%	0.501%
$35,000	1,000	14	1.121%	0.660%	0.533%	0.508%	0.503%	0.502%	0.501%
$35,000	1,500	14	0.810%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$35,000	2,000	14	0.672%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	14	0.561%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	14	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	14	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	14	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	14	45.627%	43.124%	40.703%	38.365%	36.101%	31.784%	27.728%
$40,000	10	14	29.749%	27.093%	24.653%	22.416%	20.364%	16.741%	13.699%
$40,000	15	14	23.544%	20.968%	18.622%	16.496%	14.575%	11.294%	8.688%
$40,000	20	14	19.577%	17.073%	14.832%	12.840%	11.083%	8.197%	6.012%
$40,000	25	14	16.998%	14.564%	12.425%	10.561%	8.948%	6.366%	4.490%
$40,000	50	14	10.883%	8.692%	6.890%	5.430%	4.264%	2.622%	1.650%
$40,000	100	14	6.878%	5.022%	3.630%	2.617%	1.895%	1.061%	0.705%
$40,000	150	14	5.174%	3.547%	2.414%	1.658%	1.174%	0.707%	0.557%
$40,000	200	14	4.258%	2.786%	1.825%	1.228%	0.882%	0.591%	0.519%
$40,000	300	14	3.173%	1.926%	1.202%	0.821%	0.637%	0.522%	0.504%
$40,000	400	14	2.542%	1.477%	0.923%	0.665%	0.558%	0.507%	0.501%
$40,000	500	14	2.132%	1.206%	0.767%	0.589%	0.527%	0.503%	0.501%
$40,000	600	14	1.837%	1.025%	0.677%	0.552%	0.515%	0.502%	0.501%
$40,000	700	14	1.608%	0.894%	0.618%	0.531%	0.508%	0.502%	0.501%
$40,000	800	14	1.439%	0.804%	0.580%	0.519%	0.505%	0.502%	0.501%
$40,000	900	14	1.307%	0.740%	0.558%	0.513%	0.504%	0.502%	0.501%
$40,000	1,000	14	1.200%	0.693%	0.542%	0.509%	0.504%	0.502%	0.501%
$40,000	1,500	14	0.860%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$40,000	2,000	14	0.705%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	14	0.575%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	14	0.534%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	14	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	14	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	14	47.231%	44.801%	42.456%	40.190%	37.998%	33.820%	29.904%
$45,000	10	14	31.095%	28.417%	25.938%	23.658%	21.570%	17.884%	14.781%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	15	14	24.568%	21.986%	19.630%	17.492%	15.546%	12.188%	9.486%
$45,000	20	14	20.458%	17.936%	15.672%	13.652%	11.859%	8.883%	6.598%
$45,000	25	14	17.757%	15.309%	13.146%	11.247%	9.593%	6.925%	4.953%
$45,000	50	14	11.397%	9.181%	7.341%	5.837%	4.624%	2.893%	1.836%
$45,000	100	14	7.228%	5.334%	3.897%	2.836%	2.069%	1.160%	0.754%
$45,000	150	14	5.443%	3.777%	2.600%	1.801%	1.277%	0.752%	0.576%
$45,000	200	14	4.484%	2.971%	1.965%	1.327%	0.946%	0.614%	0.526%
$45,000	300	14	3.350%	2.059%	1.293%	0.876%	0.667%	0.530%	0.505%
$45,000	400	14	2.687%	1.579%	0.986%	0.698%	0.574%	0.509%	0.502%
$45,000	500	14	2.258%	1.288%	0.812%	0.610%	0.535%	0.504%	0.501%
$45,000	600	14	1.946%	1.091%	0.709%	0.565%	0.519%	0.503%	0.501%
$45,000	700	14	1.706%	0.948%	0.641%	0.539%	0.511%	0.502%	0.501%
$45,000	800	14	1.528%	0.849%	0.598%	0.524%	0.506%	0.502%	0.501%
$45,000	900	14	1.387%	0.778%	0.571%	0.516%	0.505%	0.502%	0.501%
$45,000	1,000	14	1.274%	0.726%	0.553%	0.512%	0.504%	0.502%	0.501%
$45,000	1,500	14	0.908%	0.584%	0.515%	0.505%	0.503%	0.502%	0.501%
$45,000	2,000	14	0.737%	0.537%	0.508%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	14	0.590%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	14	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	14	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	14	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	14	48.617%	46.252%	43.970%	41.766%	39.634%	35.577%	31.781%
$50,000	10	14	32.379%	29.689%	27.181%	24.860%	22.721%	18.960%	15.780%
$50,000	15	14	25.499%	22.913%	20.554%	18.400%	16.434%	13.016%	10.237%
$50,000	20	14	21.266%	18.734%	16.456%	14.412%	12.583%	9.529%	7.160%
$50,000	25	14	18.462%	16.001%	13.819%	11.888%	10.200%	7.454%	5.400%
$50,000	50	14	11.875%	9.636%	7.764%	6.221%	4.966%	3.153%	2.020%
$50,000	100	14	7.556%	5.628%	4.152%	3.048%	2.240%	1.262%	0.806%
$50,000	150	14	5.696%	3.994%	2.779%	1.940%	1.379%	0.799%	0.595%
$50,000	200	14	4.696%	3.146%	2.101%	1.424%	1.010%	0.638%	0.533%
$50,000	300	14	3.513%	2.185%	1.381%	0.930%	0.699%	0.538%	0.507%
$50,000	400	14	2.823%	1.676%	1.047%	0.732%	0.591%	0.512%	0.502%
$50,000	500	14	2.376%	1.367%	0.857%	0.631%	0.544%	0.505%	0.501%
$50,000	600	14	2.049%	1.154%	0.741%	0.578%	0.524%	0.503%	0.501%
$50,000	700	14	1.798%	1.000%	0.665%	0.548%	0.513%	0.502%	0.501%
$50,000	800	14	1.610%	0.893%	0.616%	0.530%	0.508%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$50,000	900	14	1.462%	0.815%	0.584%	0.520%	0.506%	0.502%	0.501%
$50,000	1,000	14	1.344%	0.758%	0.564%	0.515%	0.505%	0.502%	0.501%
$50,000	1,500	14	0.954%	0.600%	0.519%	0.505%	0.503%	0.502%	0.501%
$50,000	2,000	14	0.769%	0.545%	0.509%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	14	0.605%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	14	0.548%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	14	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	14	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	14	49.835%	47.526%	45.301%	43.148%	41.069%	37.119%	33.424%
$55,000	10	14	33.602%	30.910%	28.391%	26.036%	23.852%	19.994%	16.735%
$55,000	15	14	26.374%	23.785%	21.414%	19.244%	17.262%	13.800%	10.954%
$55,000	20	14	22.026%	19.487%	17.198%	15.132%	13.273%	10.149%	7.703%
$55,000	25	14	19.123%	16.651%	14.448%	12.494%	10.773%	7.956%	5.829%
$55,000	50	14	12.322%	10.062%	8.162%	6.583%	5.292%	3.404%	2.200%
$55,000	100	14	7.863%	5.908%	4.394%	3.252%	2.407%	1.363%	0.861%
$55,000	150	14	5.935%	4.201%	2.950%	2.076%	1.481%	0.848%	0.616%
$55,000	200	14	4.894%	3.311%	2.229%	1.519%	1.075%	0.663%	0.540%
$55,000	300	14	3.668%	2.305%	1.467%	0.986%	0.731%	0.547%	0.509%
$55,000	400	14	2.951%	1.769%	1.107%	0.767%	0.608%	0.515%	0.502%
$55,000	500	14	2.487%	1.443%	0.902%	0.654%	0.554%	0.506%	0.501%
$55,000	600	14	2.146%	1.216%	0.774%	0.593%	0.529%	0.504%	0.501%
$55,000	700	14	1.884%	1.051%	0.689%	0.557%	0.516%	0.503%	0.501%
$55,000	800	14	1.689%	0.937%	0.635%	0.536%	0.510%	0.502%	0.501%
$55,000	900	14	1.533%	0.852%	0.599%	0.524%	0.507%	0.502%	0.501%
$55,000	1,000	14	1.410%	0.791%	0.576%	0.518%	0.505%	0.502%	0.501%
$55,000	1,500	14	0.998%	0.615%	0.522%	0.506%	0.503%	0.502%	0.501%
$55,000	2,000	14	0.800%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$55,000	3,000	14	0.620%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	14	0.556%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	14	0.529%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	14	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	14	50.881%	48.620%	46.438%	44.332%	42.299%	38.441%	34.833%
$60,000	10	14	34.733%	32.051%	29.530%	27.166%	24.952%	20.999%	17.657%
$60,000	15	14	27.204%	24.611%	22.222%	20.032%	18.033%	14.540%	11.639%
$60,000	20	14	22.738%	20.197%	17.894%	15.809%	13.928%	10.742%	8.224%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$60,000	25	14	19.744%	17.261%	15.040%	13.066%	11.318%	8.436%	6.240%
$60,000	50	14	12.738%	10.458%	8.535%	6.925%	5.599%	3.643%	2.377%
$60,000	100	14	8.151%	6.170%	4.624%	3.447%	2.567%	1.463%	0.917%
$60,000	150	14	6.158%	4.395%	3.114%	2.207%	1.580%	0.898%	0.638%
$60,000	200	14	5.078%	3.467%	2.353%	1.612%	1.139%	0.689%	0.549%
$60,000	300	14	3.813%	2.420%	1.550%	1.041%	0.764%	0.557%	0.511%
$60,000	400	14	3.071%	1.858%	1.166%	0.801%	0.627%	0.519%	0.503%
$60,000	500	14	2.593%	1.516%	0.946%	0.677%	0.564%	0.507%	0.501%
$60,000	600	14	2.238%	1.275%	0.807%	0.608%	0.535%	0.504%	0.501%
$60,000	700	14	1.966%	1.101%	0.714%	0.568%	0.520%	0.503%	0.501%
$60,000	800	14	1.763%	0.980%	0.655%	0.543%	0.512%	0.502%	0.501%
$60,000	900	14	1.601%	0.889%	0.614%	0.529%	0.508%	0.502%	0.501%
$60,000	1,000	14	1.473%	0.823%	0.588%	0.521%	0.506%	0.502%	0.501%
$60,000	1,500	14	1.041%	0.631%	0.526%	0.507%	0.503%	0.502%	0.501%
$60,000	2,000	14	0.831%	0.561%	0.511%	0.505%	0.503%	0.502%	0.501%
$60,000	3,000	14	0.635%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	14	0.564%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	14	0.533%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	14	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$65,000	5	14	51.793%	49.574%	47.432%	45.366%	43.374%	39.594%	36.063%
$65,000	10	14	35.771%	33.110%	30.593%	28.223%	26.002%	21.978%	18.540%
$65,000	15	14	27.989%	25.383%	22.979%	20.769%	18.752%	15.227%	12.280%
$65,000	20	14	23.405%	20.859%	18.542%	16.443%	14.544%	11.306%	8.725%
$65,000	25	14	20.324%	17.833%	15.598%	13.604%	11.836%	8.896%	6.637%
$65,000	50	14	13.131%	10.834%	8.887%	7.252%	5.896%	3.874%	2.550%
$65,000	100	14	8.424%	6.420%	4.843%	3.635%	2.724%	1.562%	0.973%
$65,000	150	14	6.367%	4.578%	3.268%	2.330%	1.675%	0.947%	0.660%
$65,000	200	14	5.250%	3.614%	2.471%	1.702%	1.202%	0.716%	0.558%
$65,000	300	14	3.942%	2.522%	1.623%	1.090%	0.793%	0.565%	0.512%
$65,000	400	14	3.183%	1.942%	1.222%	0.835%	0.645%	0.523%	0.504%
$65,000	500	14	2.692%	1.586%	0.988%	0.700%	0.575%	0.509%	0.501%
$65,000	600	14	2.324%	1.332%	0.839%	0.623%	0.542%	0.505%	0.501%
$65,000	700	14	2.043%	1.150%	0.739%	0.578%	0.524%	0.503%	0.501%
$65,000	800	14	1.834%	1.021%	0.675%	0.551%	0.514%	0.502%	0.501%
$65,000	900	14	1.666%	0.924%	0.630%	0.535%	0.509%	0.502%	0.501%
$65,000	1,000	14	1.533%	0.854%	0.601%	0.525%	0.507%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	1,500	14	1.083%	0.647%	0.531%	0.507%	0.503%	0.502%	0.501%
$65,000	2,000	14	0.861%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$65,000	3,000	14	0.651%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	14	0.573%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	14	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	14	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	14	52.615%	50.432%	48.326%	46.297%	44.341%	40.631%	37.169%
$70,000	10	14	36.724%	34.098%	31.596%	29.228%	26.999%	22.945%	19.422%
$70,000	15	14	28.746%	26.124%	23.703%	21.478%	19.437%	15.873%	12.889%
$70,000	20	14	24.029%	21.478%	19.152%	17.040%	15.127%	11.843%	9.209%
$70,000	25	14	20.868%	18.371%	16.124%	14.113%	12.326%	9.337%	7.020%
$70,000	50	14	13.506%	11.192%	9.223%	7.564%	6.181%	4.100%	2.721%
$70,000	100	14	8.680%	6.655%	5.053%	3.815%	2.874%	1.660%	1.030%
$70,000	150	14	6.562%	4.751%	3.414%	2.449%	1.769%	0.997%	0.683%
$70,000	200	14	5.414%	3.754%	2.585%	1.789%	1.265%	0.744%	0.569%
$70,000	300	14	4.069%	2.625%	1.699%	1.141%	0.825%	0.575%	0.515%
$70,000	400	14	3.288%	2.021%	1.276%	0.869%	0.663%	0.527%	0.504%
$70,000	500	14	2.786%	1.653%	1.030%	0.723%	0.586%	0.511%	0.501%
$70,000	600	14	2.407%	1.387%	0.871%	0.639%	0.549%	0.505%	0.501%
$70,000	700	14	2.117%	1.197%	0.764%	0.590%	0.528%	0.503%	0.501%
$70,000	800	14	1.902%	1.062%	0.695%	0.559%	0.516%	0.502%	0.501%
$70,000	900	14	1.727%	0.959%	0.646%	0.540%	0.511%	0.502%	0.501%
$70,000	1,000	14	1.590%	0.885%	0.614%	0.529%	0.508%	0.502%	0.501%
$70,000	1,500	14	1.123%	0.663%	0.535%	0.508%	0.503%	0.502%	0.501%
$70,000	2,000	14	0.890%	0.579%	0.515%	0.505%	0.503%	0.502%	0.501%
$70,000	3,000	14	0.666%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	14	0.581%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	14	0.542%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	14	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	14	53.375%	51.224%	49.151%	47.156%	45.233%	41.587%	38.187%
$75,000	10	14	37.605%	35.024%	32.553%	30.198%	27.967%	23.899%	20.315%
$75,000	15	14	29.481%	26.847%	24.409%	22.167%	20.110%	16.497%	13.477%
$75,000	20	14	24.626%	22.070%	19.734%	17.610%	15.687%	12.363%	9.681%
$75,000	25	14	21.388%	18.884%	16.628%	14.604%	12.798%	9.764%	7.395%
$75,000	50	14	13.865%	11.537%	9.547%	7.865%	6.458%	4.323%	2.889%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$75,000	100	14	8.925%	6.880%	5.254%	3.990%	3.021%	1.756%	1.088%
$75,000	150	14	6.749%	4.918%	3.557%	2.566%	1.862%	1.047%	0.707%
$75,000	200	14	5.569%	3.888%	2.695%	1.874%	1.328%	0.773%	0.580%
$75,000	300	14	4.191%	2.724%	1.773%	1.192%	0.858%	0.586%	0.518%
$75,000	400	14	3.388%	2.098%	1.329%	0.902%	0.681%	0.531%	0.505%
$75,000	500	14	2.876%	1.717%	1.071%	0.745%	0.597%	0.513%	0.501%
$75,000	600	14	2.485%	1.440%	0.902%	0.655%	0.556%	0.506%	0.501%
$75,000	700	14	2.188%	1.243%	0.789%	0.601%	0.533%	0.504%	0.501%
$75,000	800	14	1.966%	1.101%	0.714%	0.567%	0.519%	0.503%	0.501%
$75,000	900	14	1.786%	0.993%	0.661%	0.546%	0.513%	0.502%	0.501%
$75,000	1,000	14	1.645%	0.916%	0.627%	0.534%	0.509%	0.502%	0.501%
$75,000	1,500	14	1.161%	0.679%	0.540%	0.509%	0.504%	0.502%	0.501%
$75,000	2,000	14	0.918%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$75,000	3,000	14	0.682%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	14	0.590%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	14	0.547%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	14	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	14	54.057%	51.936%	49.893%	47.928%	46.035%	42.446%	39.102%
$80,000	10	14	38.408%	35.869%	33.438%	31.111%	28.892%	24.810%	21.203%
$80,000	15	14	30.188%	27.544%	25.096%	22.838%	20.760%	17.098%	14.041%
$80,000	20	14	25.197%	22.635%	20.290%	18.154%	16.217%	12.861%	10.137%
$80,000	25	14	21.879%	19.373%	17.107%	15.073%	13.250%	10.176%	7.759%
$80,000	50	14	14.205%	11.864%	9.856%	8.154%	6.724%	4.538%	3.053%
$80,000	100	14	9.155%	7.091%	5.444%	4.153%	3.160%	1.847%	1.144%
$80,000	150	14	6.927%	5.076%	3.693%	2.678%	1.950%	1.097%	0.731%
$80,000	200	14	5.717%	4.016%	2.800%	1.957%	1.391%	0.802%	0.591%
$80,000	300	14	4.306%	2.819%	1.845%	1.243%	0.891%	0.598%	0.521%
$80,000	400	14	3.484%	2.172%	1.381%	0.935%	0.700%	0.536%	0.506%
$80,000	500	14	2.961%	1.779%	1.111%	0.768%	0.609%	0.515%	0.502%
$80,000	600	14	2.559%	1.491%	0.932%	0.671%	0.563%	0.507%	0.501%
$80,000	700	14	2.255%	1.287%	0.814%	0.613%	0.537%	0.504%	0.501%
$80,000	800	14	2.027%	1.139%	0.734%	0.576%	0.522%	0.503%	0.501%
$80,000	900	14	1.842%	1.026%	0.677%	0.553%	0.515%	0.502%	0.501%
$80,000	1,000	14	1.697%	0.945%	0.640%	0.538%	0.510%	0.502%	0.501%
$80,000	1,500	14	1.198%	0.695%	0.545%	0.510%	0.504%	0.502%	0.501%
$80,000	2,000	14	0.945%	0.597%	0.518%	0.505%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	3,000	14	0.698%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	14	0.599%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	14	0.552%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	14	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	14	55.265%	53.196%	51.208%	49.296%	47.452%	43.964%	40.717%
$90,000	10	14	39.839%	37.374%	35.016%	32.761%	30.604%	26.558%	22.909%
$90,000	15	14	31.525%	28.890%	26.428%	24.144%	22.028%	18.277%	15.125%
$90,000	20	14	26.288%	23.710%	21.346%	19.188%	17.220%	13.810%	11.011%
$90,000	25	14	22.801%	20.292%	18.016%	15.961%	14.108%	10.964%	8.468%
$90,000	50	14	14.842%	12.484%	10.445%	8.708%	7.233%	4.955%	3.381%
$90,000	100	14	9.585%	7.488%	5.800%	4.464%	3.426%	2.026%	1.257%
$90,000	150	14	7.259%	5.376%	3.951%	2.893%	2.123%	1.199%	0.783%
$90,000	200	14	5.995%	4.258%	3.002%	2.117%	1.513%	0.863%	0.617%
$90,000	300	14	4.523%	3.000%	1.984%	1.342%	0.956%	0.622%	0.528%
$90,000	400	14	3.664%	2.312%	1.480%	0.999%	0.738%	0.546%	0.508%
$90,000	500	14	3.123%	1.898%	1.189%	0.814%	0.633%	0.520%	0.502%
$90,000	600	14	2.698%	1.589%	0.992%	0.703%	0.578%	0.510%	0.502%
$90,000	700	14	2.381%	1.372%	0.862%	0.636%	0.547%	0.505%	0.501%
$90,000	800	14	2.142%	1.213%	0.773%	0.594%	0.529%	0.503%	0.501%
$90,000	900	14	1.947%	1.090%	0.709%	0.566%	0.519%	0.503%	0.501%
$90,000	1,000	14	1.795%	1.002%	0.666%	0.548%	0.513%	0.502%	0.501%
$90,000	1,500	14	1.268%	0.726%	0.554%	0.512%	0.504%	0.502%	0.501%
$90,000	2,000	14	0.998%	0.615%	0.522%	0.506%	0.503%	0.502%	0.501%
$90,000	3,000	14	0.728%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	14	0.618%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	14	0.562%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	14	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	14	56.293%	54.270%	52.327%	50.458%	48.659%	45.255%	42.086%
$100,000	10	14	41.060%	38.658%	36.362%	34.168%	32.070%	28.129%	24.509%
$100,000	15	14	32.743%	30.128%	27.677%	25.383%	23.241%	19.412%	16.166%
$100,000	20	14	27.304%	24.714%	22.331%	20.145%	18.149%	14.681%	11.821%
$100,000	25	14	23.643%	21.123%	18.841%	16.767%	14.888%	11.690%	9.131%
$100,000	50	14	15.426%	13.056%	10.996%	9.224%	7.712%	5.349%	3.698%
$100,000	100	14	9.976%	7.854%	6.131%	4.755%	3.676%	2.198%	1.367%
$100,000	150	14	7.563%	5.651%	4.188%	3.092%	2.284%	1.298%	0.836%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	200	14	6.247%	4.480%	3.187%	2.267%	1.628%	0.924%	0.644%
$100,000	300	14	4.723%	3.167%	2.114%	1.436%	1.019%	0.646%	0.536%
$100,000	400	14	3.829%	2.442%	1.573%	1.061%	0.777%	0.557%	0.510%
$100,000	500	14	3.271%	2.009%	1.264%	0.859%	0.658%	0.525%	0.503%
$100,000	600	14	2.827%	1.682%	1.050%	0.736%	0.594%	0.513%	0.502%
$100,000	700	14	2.498%	1.452%	0.910%	0.660%	0.558%	0.507%	0.501%
$100,000	800	14	2.249%	1.282%	0.812%	0.612%	0.536%	0.504%	0.501%
$100,000	900	14	2.045%	1.151%	0.741%	0.579%	0.524%	0.503%	0.501%
$100,000	1,000	14	1.886%	1.056%	0.692%	0.559%	0.517%	0.502%	0.501%
$100,000	1,500	14	1.333%	0.756%	0.565%	0.515%	0.505%	0.502%	0.501%
$100,000	2,000	14	1.049%	0.634%	0.527%	0.507%	0.503%	0.502%	0.501%
$100,000	3,000	14	0.758%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	14	0.636%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	14	0.573%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	14	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	14	57.161%	55.176%	53.271%	51.437%	49.674%	46.341%	43.237%
$110,000	10	14	42.101%	39.751%	37.507%	35.365%	33.313%	29.469%	25.934%
$110,000	15	14	33.821%	31.243%	28.811%	26.522%	24.374%	20.496%	17.165%
$110,000	20	14	28.228%	25.632%	23.237%	21.029%	19.003%	15.474%	12.556%
$110,000	25	14	24.407%	21.882%	19.585%	17.496%	15.598%	12.352%	9.738%
$110,000	50	14	15.961%	13.579%	11.501%	9.703%	8.159%	5.723%	4.002%
$110,000	100	14	10.335%	8.191%	6.437%	5.028%	3.912%	2.365%	1.477%
$110,000	150	14	7.844%	5.907%	4.409%	3.279%	2.438%	1.396%	0.890%
$110,000	200	14	6.481%	4.687%	3.360%	2.407%	1.738%	0.984%	0.672%
$110,000	300	14	4.906%	3.321%	2.235%	1.526%	1.081%	0.671%	0.544%
$110,000	400	14	3.972%	2.556%	1.655%	1.116%	0.810%	0.566%	0.512%
$110,000	500	14	3.406%	2.112%	1.334%	0.903%	0.682%	0.531%	0.504%
$110,000	600	14	2.945%	1.768%	1.106%	0.768%	0.611%	0.516%	0.502%
$110,000	700	14	2.604%	1.526%	0.955%	0.684%	0.569%	0.508%	0.501%
$110,000	800	14	2.346%	1.347%	0.848%	0.630%	0.544%	0.505%	0.501%
$110,000	900	14	2.134%	1.208%	0.771%	0.593%	0.529%	0.504%	0.501%
$110,000	1,000	14	1.969%	1.107%	0.718%	0.569%	0.520%	0.503%	0.501%
$110,000	1,500	14	1.394%	0.786%	0.575%	0.518%	0.505%	0.502%	0.501%
$110,000	2,000	14	1.096%	0.652%	0.532%	0.508%	0.503%	0.502%	0.501%
$110,000	3,000	14	0.787%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$110,000	4,000	14	0.654%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$110,000	5,000	14	0.584%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	14	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$120,000	5	14	57.913%	55.961%	54.087%	52.285%	50.552%	47.278%	44.230%
$120,000	10	14	42.991%	40.684%	38.485%	36.384%	34.373%	30.609%	27.149%
$120,000	15	14	34.753%	32.224%	29.825%	27.554%	25.411%	21.519%	18.128%
$120,000	20	14	29.078%	26.490%	24.086%	21.864%	19.816%	16.228%	13.243%
$120,000	25	14	25.126%	22.592%	20.279%	18.171%	16.257%	12.971%	10.303%
$120,000	50	14	16.450%	14.062%	11.966%	10.147%	8.574%	6.077%	4.288%
$120,000	100	14	10.667%	8.504%	6.726%	5.286%	4.136%	2.527%	1.586%
$120,000	150	14	8.104%	6.147%	4.618%	3.457%	2.586%	1.491%	0.943%
$120,000	200	14	6.699%	4.880%	3.523%	2.541%	1.845%	1.045%	0.701%
$120,000	300	14	5.076%	3.463%	2.348%	1.610%	1.141%	0.695%	0.553%
$120,000	400	14	4.111%	2.668%	1.738%	1.172%	0.846%	0.578%	0.514%
$120,000	500	14	3.531%	2.208%	1.401%	0.945%	0.707%	0.537%	0.506%
$120,000	600	14	3.054%	1.849%	1.160%	0.799%	0.627%	0.520%	0.503%
$120,000	700	14	2.702%	1.596%	0.997%	0.707%	0.580%	0.510%	0.501%
$120,000	800	14	2.436%	1.408%	0.883%	0.648%	0.552%	0.506%	0.501%
$120,000	900	14	2.216%	1.261%	0.801%	0.607%	0.535%	0.504%	0.501%
$120,000	1,000	14	2.045%	1.154%	0.743%	0.580%	0.524%	0.503%	0.501%
$120,000	1,500	14	1.451%	0.814%	0.586%	0.521%	0.506%	0.502%	0.501%
$120,000	2,000	14	1.140%	0.670%	0.537%	0.509%	0.504%	0.502%	0.501%
$120,000	3,000	14	0.814%	0.557%	0.510%	0.504%	0.503%	0.502%	0.501%
$120,000	4,000	14	0.671%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	14	0.595%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	14	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	14	58.578%	56.655%	54.808%	53.034%	51.327%	48.105%	45.105%
$130,000	10	14	43.772%	41.504%	39.343%	37.278%	35.303%	31.607%	28.213%
$130,000	15	14	35.570%	33.087%	30.730%	28.491%	26.369%	22.484%	19.062%
$130,000	20	14	29.866%	27.293%	24.893%	22.662%	20.601%	16.961%	13.910%
$130,000	25	14	25.811%	23.273%	20.945%	18.818%	16.888%	13.559%	10.842%
$130,000	50	14	16.906%	14.510%	12.403%	10.563%	8.968%	6.416%	4.565%
$130,000	100	14	10.975%	8.796%	6.997%	5.530%	4.350%	2.683%	1.696%
$130,000	150	14	8.351%	6.373%	4.819%	3.627%	2.730%	1.585%	0.998%
$130,000	200	14	6.907%	5.065%	3.680%	2.670%	1.950%	1.104%	0.731%
$130,000	300	14	5.235%	3.598%	2.457%	1.693%	1.201%	0.721%	0.563%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	400	14	4.241%	2.773%	1.817%	1.227%	0.882%	0.590%	0.517%
$130,000	500	14	3.648%	2.299%	1.466%	0.986%	0.731%	0.544%	0.507%
$130,000	600	14	3.156%	1.925%	1.211%	0.830%	0.644%	0.524%	0.503%
$130,000	700	14	2.792%	1.661%	1.039%	0.731%	0.592%	0.513%	0.502%
$130,000	800	14	2.519%	1.465%	0.918%	0.666%	0.560%	0.507%	0.501%
$130,000	900	14	2.292%	1.312%	0.829%	0.621%	0.540%	0.505%	0.501%
$130,000	1,000	14	2.116%	1.200%	0.767%	0.592%	0.528%	0.503%	0.501%
$130,000	1,500	14	1.504%	0.842%	0.597%	0.524%	0.507%	0.502%	0.501%
$130,000	2,000	14	1.182%	0.687%	0.542%	0.510%	0.504%	0.502%	0.501%
$130,000	3,000	14	0.841%	0.564%	0.512%	0.504%	0.503%	0.502%	0.501%
$130,000	4,000	14	0.688%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	14	0.606%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	14	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	14	59.183%	57.286%	55.463%	53.713%	52.031%	48.854%	45.896%
$140,000	10	14	44.475%	42.241%	40.114%	38.080%	36.137%	32.502%	29.165%
$140,000	15	14	36.299%	33.858%	31.540%	29.338%	27.250%	23.390%	19.958%
$140,000	20	14	30.591%	28.039%	25.650%	23.421%	21.353%	17.676%	14.563%
$140,000	25	14	26.458%	23.922%	21.585%	19.442%	17.495%	14.124%	11.358%
$140,000	50	14	17.334%	14.935%	12.815%	10.959%	9.344%	6.744%	4.839%
$140,000	100	14	11.268%	9.073%	7.255%	5.765%	4.557%	2.837%	1.805%
$140,000	150	14	8.585%	6.588%	5.011%	3.793%	2.870%	1.678%	1.055%
$140,000	200	14	7.104%	5.242%	3.833%	2.797%	2.052%	1.165%	0.763%
$140,000	300	14	5.389%	3.729%	2.563%	1.774%	1.260%	0.748%	0.574%
$140,000	400	14	4.365%	2.875%	1.894%	1.282%	0.917%	0.603%	0.521%
$140,000	500	14	3.759%	2.386%	1.528%	1.027%	0.756%	0.551%	0.509%
$140,000	600	14	3.253%	1.999%	1.261%	0.860%	0.660%	0.528%	0.504%
$140,000	700	14	2.879%	1.724%	1.080%	0.754%	0.604%	0.515%	0.502%
$140,000	800	14	2.599%	1.521%	0.951%	0.684%	0.569%	0.509%	0.501%
$140,000	900	14	2.364%	1.361%	0.857%	0.635%	0.547%	0.506%	0.501%
$140,000	1,000	14	2.184%	1.244%	0.792%	0.603%	0.533%	0.504%	0.501%
$140,000	1,500	14	1.555%	0.869%	0.608%	0.528%	0.508%	0.502%	0.501%
$140,000	2,000	14	1.223%	0.705%	0.548%	0.511%	0.504%	0.502%	0.501%
$140,000	3,000	14	0.867%	0.572%	0.513%	0.505%	0.503%	0.502%	0.501%
$140,000	4,000	14	0.705%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	14	0.617%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	14	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$140,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	14	59.744%	57.869%	56.070%	54.341%	52.682%	49.544%	46.625%
$150,000	10	14	45.112%	42.910%	40.812%	38.807%	36.892%	33.312%	30.026%
$150,000	15	14	36.958%	34.553%	32.271%	30.104%	28.050%	24.238%	20.812%
$150,000	20	14	31.264%	28.738%	26.365%	24.145%	22.079%	18.379%	15.212%
$150,000	25	14	27.079%	24.548%	22.208%	20.055%	18.091%	14.678%	11.862%
$150,000	50	14	17.745%	15.342%	13.212%	11.342%	9.710%	7.063%	5.109%
$150,000	100	14	11.545%	9.337%	7.501%	5.988%	4.757%	2.988%	1.910%
$150,000	150	14	8.807%	6.793%	5.195%	3.953%	3.006%	1.769%	1.112%
$150,000	200	14	7.291%	5.411%	3.979%	2.918%	2.149%	1.225%	0.794%
$150,000	300	14	5.534%	3.854%	2.664%	1.852%	1.318%	0.774%	0.585%
$150,000	400	14	4.482%	2.971%	1.968%	1.334%	0.952%	0.617%	0.524%
$150,000	500	14	3.862%	2.469%	1.588%	1.067%	0.781%	0.559%	0.510%
$150,000	600	14	3.345%	2.068%	1.309%	0.889%	0.677%	0.532%	0.505%
$150,000	700	14	2.961%	1.785%	1.120%	0.777%	0.616%	0.518%	0.502%
$150,000	800	14	2.674%	1.574%	0.984%	0.701%	0.578%	0.511%	0.502%
$150,000	900	14	2.432%	1.408%	0.885%	0.649%	0.553%	0.507%	0.501%
$150,000	1,000	14	2.248%	1.287%	0.816%	0.614%	0.538%	0.504%	0.501%
$150,000	1,500	14	1.604%	0.895%	0.619%	0.532%	0.509%	0.502%	0.501%
$150,000	2,000	14	1.262%	0.723%	0.554%	0.513%	0.504%	0.502%	0.501%
$150,000	3,000	14	0.893%	0.580%	0.514%	0.505%	0.503%	0.502%	0.501%
$150,000	4,000	14	0.722%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	14	0.628%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	14	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	14	60.109%	58.270%	56.506%	54.814%	53.187%	50.100%	47.235%
$160,000	10	14	45.598%	43.430%	41.361%	39.388%	37.504%	33.984%	30.770%
$160,000	15	14	37.710%	35.367%	33.145%	31.038%	29.043%	25.342%	21.987%
$160,000	20	14	32.514%	30.035%	27.700%	25.508%	23.457%	19.748%	16.546%
$160,000	25	14	28.115%	25.598%	23.271%	21.122%	19.145%	15.675%	12.803%
$160,000	50	14	18.298%	15.910%	13.790%	11.917%	10.271%	7.586%	5.575%
$160,000	100	14	11.579%	9.401%	7.589%	6.098%	4.886%	3.124%	2.024%
$160,000	150	14	8.896%	6.887%	5.293%	4.047%	3.092%	1.832%	1.151%
$160,000	200	14	7.333%	5.454%	4.021%	2.952%	2.174%	1.234%	0.799%
$160,000	300	14	5.571%	3.914%	2.730%	1.916%	1.374%	0.804%	0.594%
$160,000	400	14	4.568%	3.058%	2.046%	1.397%	0.997%	0.632%	0.531%
$160,000	500	14	3.879%	2.494%	1.617%	1.091%	0.796%	0.564%	0.512%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$160,000	600	14	3.410%	2.130%	1.357%	0.920%	0.694%	0.537%	0.506%
$160,000	700	14	3.031%	1.840%	1.154%	0.794%	0.624%	0.519%	0.503%
$160,000	800	14	2.763%	1.639%	1.023%	0.719%	0.586%	0.511%	0.502%
$160,000	900	14	2.484%	1.442%	0.901%	0.654%	0.556%	0.506%	0.501%
$160,000	1,000	14	2.272%	1.301%	0.822%	0.617%	0.539%	0.505%	0.501%
$160,000	1,500	14	1.643%	0.912%	0.624%	0.532%	0.508%	0.502%	0.501%
$160,000	2,000	14	1.270%	0.725%	0.552%	0.511%	0.504%	0.502%	0.501%
$160,000	3,000	14	0.900%	0.582%	0.515%	0.505%	0.503%	0.502%	0.501%
$160,000	4,000	14	0.724%	0.536%	0.508%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	14	0.629%	0.517%	0.506%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	14	0.517%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	14	60.683%	58.845%	57.084%	55.393%	53.770%	50.700%	47.845%
$170,000	10	14	46.191%	44.042%	41.992%	40.036%	38.171%	34.680%	31.481%
$170,000	15	14	38.081%	35.736%	33.513%	31.406%	29.408%	25.703%	22.354%
$170,000	20	14	32.425%	29.962%	27.639%	25.455%	23.407%	19.695%	16.479%
$170,000	25	14	28.205%	25.698%	23.367%	21.212%	19.228%	15.737%	12.833%
$170,000	50	14	18.515%	16.103%	13.960%	12.068%	10.405%	7.683%	5.643%
$170,000	100	14	12.058%	9.833%	7.964%	6.412%	5.137%	3.282%	2.120%
$170,000	150	14	9.222%	7.176%	5.540%	4.256%	3.265%	1.947%	1.225%
$170,000	200	14	7.638%	5.725%	4.255%	3.150%	2.338%	1.342%	0.858%
$170,000	300	14	5.802%	4.085%	2.854%	2.001%	1.429%	0.827%	0.607%
$170,000	400	14	4.699%	3.150%	2.107%	1.435%	1.021%	0.644%	0.533%
$170,000	500	14	4.046%	2.616%	1.696%	1.139%	0.826%	0.573%	0.513%
$170,000	600	14	3.514%	2.198%	1.400%	0.947%	0.710%	0.541%	0.507%
$170,000	700	14	3.113%	1.897%	1.195%	0.822%	0.640%	0.523%	0.503%
$170,000	800	14	2.811%	1.673%	1.047%	0.737%	0.595%	0.514%	0.502%
$170,000	900	14	2.558%	1.495%	0.938%	0.676%	0.566%	0.509%	0.501%
$170,000	1,000	14	2.367%	1.366%	0.862%	0.637%	0.548%	0.505%	0.501%
$170,000	1,500	14	1.694%	0.946%	0.642%	0.540%	0.511%	0.502%	0.501%
$170,000	2,000	14	1.335%	0.757%	0.565%	0.516%	0.505%	0.502%	0.501%
$170,000	3,000	14	0.942%	0.596%	0.518%	0.505%	0.503%	0.502%	0.501%
$170,000	4,000	14	0.754%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	14	0.649%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	14	0.519%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	14	61.064%	59.242%	57.495%	55.820%	54.211%	51.170%	48.341%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$180,000	10	14	46.640%	44.512%	42.482%	40.546%	38.701%	35.247%	32.085%
$180,000	15	14	38.548%	36.228%	34.029%	31.948%	29.973%	26.313%	23.008%
$180,000	20	14	32.911%	30.477%	28.181%	26.022%	23.993%	20.291%	17.067%
$180,000	25	14	28.698%	26.211%	23.890%	21.741%	19.756%	16.239%	13.295%
$180,000	50	14	18.864%	16.448%	14.301%	12.400%	10.725%	7.972%	5.895%
$180,000	100	14	12.289%	10.056%	8.175%	6.607%	5.313%	3.419%	2.220%
$180,000	150	14	9.410%	7.350%	5.698%	4.396%	3.386%	2.031%	1.280%
$180,000	200	14	7.794%	5.867%	4.382%	3.258%	2.427%	1.398%	0.890%
$180,000	300	14	5.923%	4.191%	2.942%	2.070%	1.481%	0.853%	0.618%
$180,000	400	14	4.796%	3.231%	2.170%	1.481%	1.053%	0.657%	0.537%
$180,000	500	14	4.132%	2.686%	1.748%	1.175%	0.848%	0.580%	0.515%
$180,000	600	14	3.590%	2.257%	1.442%	0.974%	0.726%	0.546%	0.508%
$180,000	700	14	3.180%	1.948%	1.229%	0.843%	0.652%	0.526%	0.504%
$180,000	800	14	2.873%	1.718%	1.077%	0.753%	0.604%	0.516%	0.502%
$180,000	900	14	2.615%	1.536%	0.963%	0.690%	0.572%	0.510%	0.501%
$180,000	1,000	14	2.420%	1.403%	0.884%	0.649%	0.553%	0.506%	0.501%
$180,000	1,500	14	1.735%	0.970%	0.653%	0.544%	0.512%	0.502%	0.501%
$180,000	2,000	14	1.368%	0.773%	0.571%	0.517%	0.505%	0.502%	0.501%
$180,000	3,000	14	0.965%	0.604%	0.520%	0.505%	0.503%	0.502%	0.501%
$180,000	4,000	14	0.769%	0.545%	0.509%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	14	0.660%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	14	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$190,000	5	14	61.411%	59.603%	57.871%	56.210%	54.614%	51.598%	48.794%
$190,000	10	14	47.053%	44.944%	42.933%	41.016%	39.188%	35.769%	32.640%
$190,000	15	14	38.981%	36.684%	34.507%	32.449%	30.495%	26.877%	23.611%
$190,000	20	14	33.359%	30.951%	28.683%	26.549%	24.542%	20.861%	17.638%
$190,000	25	14	29.157%	26.691%	24.387%	22.248%	20.264%	16.733%	13.753%
$190,000	50	14	19.199%	16.780%	14.628%	12.718%	11.033%	8.251%	6.141%
$190,000	100	14	12.512%	10.271%	8.380%	6.796%	5.487%	3.555%	2.320%
$190,000	150	14	9.590%	7.519%	5.851%	4.532%	3.503%	2.114%	1.334%
$190,000	200	14	7.944%	6.003%	4.503%	3.362%	2.513%	1.452%	0.921%
$190,000	300	14	6.039%	4.293%	3.027%	2.137%	1.532%	0.880%	0.630%
$190,000	400	14	4.889%	3.310%	2.232%	1.527%	1.085%	0.671%	0.542%
$190,000	500	14	4.214%	2.753%	1.798%	1.211%	0.871%	0.588%	0.517%
$190,000	600	14	3.663%	2.315%	1.483%	1.001%	0.742%	0.550%	0.509%
$190,000	700	14	3.246%	1.998%	1.264%	0.864%	0.663%	0.528%	0.504%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	800	14	2.933%	1.762%	1.106%	0.770%	0.613%	0.517%	0.502%
$190,000	900	14	2.670%	1.575%	0.987%	0.703%	0.579%	0.511%	0.502%
$190,000	1,000	14	2.472%	1.439%	0.905%	0.660%	0.558%	0.507%	0.501%
$190,000	1,500	14	1.775%	0.993%	0.664%	0.548%	0.513%	0.502%	0.501%
$190,000	2,000	14	1.400%	0.789%	0.577%	0.519%	0.505%	0.502%	0.501%
$190,000	3,000	14	0.987%	0.612%	0.521%	0.506%	0.503%	0.502%	0.501%
$190,000	4,000	14	0.784%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	14	0.670%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	14	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	14	61.736%	59.942%	58.222%	56.574%	54.990%	51.997%	49.216%
$200,000	10	14	47.437%	45.346%	43.352%	41.452%	39.640%	36.252%	33.153%
$200,000	15	14	39.383%	37.107%	34.952%	32.914%	30.978%	27.398%	24.169%
$200,000	20	14	33.775%	31.390%	29.147%	27.036%	25.050%	21.400%	18.186%
$200,000	25	14	29.587%	27.142%	24.856%	22.730%	20.751%	17.214%	14.203%
$200,000	50	14	19.516%	17.095%	14.937%	13.021%	11.324%	8.517%	6.377%
$200,000	100	14	12.726%	10.478%	8.576%	6.978%	5.654%	3.688%	2.420%
$200,000	150	14	9.763%	7.682%	6.000%	4.663%	3.617%	2.196%	1.388%
$200,000	200	14	8.087%	6.134%	4.619%	3.462%	2.597%	1.506%	0.953%
$200,000	300	14	6.149%	4.391%	3.109%	2.203%	1.582%	0.906%	0.641%
$200,000	400	14	4.978%	3.386%	2.292%	1.572%	1.116%	0.684%	0.547%
$200,000	500	14	4.293%	2.818%	1.848%	1.246%	0.894%	0.596%	0.519%
$200,000	600	14	3.734%	2.371%	1.523%	1.028%	0.759%	0.555%	0.510%
$200,000	700	14	3.308%	2.046%	1.297%	0.885%	0.675%	0.531%	0.505%
$200,000	800	14	2.990%	1.805%	1.134%	0.787%	0.622%	0.519%	0.503%
$200,000	900	14	2.722%	1.613%	1.011%	0.716%	0.586%	0.512%	0.502%
$200,000	1,000	14	2.521%	1.473%	0.927%	0.671%	0.563%	0.507%	0.501%
$200,000	1,500	14	1.813%	1.015%	0.675%	0.552%	0.515%	0.502%	0.501%
$200,000	2,000	14	1.431%	0.805%	0.583%	0.521%	0.506%	0.502%	0.501%
$200,000	3,000	14	1.008%	0.619%	0.523%	0.506%	0.503%	0.502%	0.501%
$200,000	4,000	14	0.799%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	14	0.680%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	14	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	14	62.447%	60.682%	58.991%	57.370%	55.812%	52.868%	50.137%
$225,000	10	14	48.268%	46.213%	44.256%	42.394%	40.614%	37.293%	34.260%
$225,000	15	14	40.262%	38.031%	35.922%	33.926%	32.033%	28.532%	25.381%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$225,000	20	14	34.680%	32.346%	30.154%	28.094%	26.154%	22.590%	19.437%
$225,000	25	14	30.524%	28.133%	25.898%	23.811%	21.858%	18.332%	15.290%
$225,000	50	14	20.253%	17.831%	15.662%	13.727%	12.009%	9.146%	6.936%
$225,000	100	14	13.214%	10.955%	9.027%	7.401%	6.043%	4.006%	2.659%
$225,000	150	14	10.164%	8.062%	6.347%	4.975%	3.888%	2.395%	1.522%
$225,000	200	14	8.424%	6.444%	4.895%	3.702%	2.799%	1.638%	1.032%
$225,000	300	14	6.407%	4.621%	3.303%	2.361%	1.704%	0.973%	0.672%
$225,000	400	14	5.190%	3.567%	2.437%	1.681%	1.194%	0.718%	0.560%
$225,000	500	14	4.480%	2.973%	1.967%	1.330%	0.950%	0.617%	0.525%
$225,000	600	14	3.893%	2.498%	1.615%	1.089%	0.797%	0.565%	0.512%
$225,000	700	14	3.457%	2.161%	1.377%	0.936%	0.704%	0.539%	0.506%
$225,000	800	14	3.124%	1.905%	1.201%	0.828%	0.644%	0.524%	0.504%
$225,000	900	14	2.846%	1.703%	1.070%	0.749%	0.602%	0.515%	0.502%
$225,000	1,000	14	2.636%	1.555%	0.977%	0.698%	0.576%	0.509%	0.501%
$225,000	1,500	14	1.901%	1.068%	0.701%	0.563%	0.518%	0.503%	0.501%
$225,000	2,000	14	1.502%	0.841%	0.597%	0.525%	0.507%	0.502%	0.501%
$225,000	3,000	14	1.057%	0.638%	0.528%	0.507%	0.503%	0.502%	0.501%
$225,000	4,000	14	0.834%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$225,000	5,000	14	0.704%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	14	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	14	63.023%	61.280%	59.612%	58.012%	56.474%	53.571%	50.879%
$250,000	10	14	48.931%	46.905%	44.978%	43.144%	41.393%	38.126%	35.146%
$250,000	15	14	40.977%	38.782%	36.710%	34.747%	32.888%	29.452%	26.364%
$250,000	20	14	35.421%	33.129%	30.979%	28.960%	27.056%	23.566%	20.482%
$250,000	25	14	31.292%	28.947%	26.759%	24.714%	22.797%	19.318%	16.278%
$250,000	50	14	20.927%	18.506%	16.333%	14.383%	12.646%	9.737%	7.464%
$250,000	100	14	13.654%	11.388%	9.442%	7.790%	6.406%	4.307%	2.887%
$250,000	150	14	10.523%	8.404%	6.663%	5.259%	4.137%	2.578%	1.649%
$250,000	200	14	8.725%	6.723%	5.144%	3.919%	2.984%	1.763%	1.110%
$250,000	300	14	6.640%	4.827%	3.478%	2.504%	1.817%	1.036%	0.703%
$250,000	400	14	5.381%	3.732%	2.569%	1.782%	1.268%	0.752%	0.573%
$250,000	500	14	4.647%	3.112%	2.077%	1.409%	1.003%	0.637%	0.531%
$250,000	600	14	4.041%	2.618%	1.703%	1.149%	0.835%	0.577%	0.516%
$250,000	700	14	3.591%	2.265%	1.450%	0.983%	0.732%	0.546%	0.508%
$250,000	800	14	3.245%	1.997%	1.263%	0.866%	0.665%	0.529%	0.504%
$250,000	900	14	2.957%	1.784%	1.123%	0.780%	0.619%	0.518%	0.503%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	1,000	14	2.740%	1.630%	1.025%	0.725%	0.589%	0.512%	0.501%
$250,000	1,500	14	1.981%	1.118%	0.727%	0.574%	0.522%	0.503%	0.501%
$250,000	2,000	14	1.567%	0.876%	0.611%	0.530%	0.508%	0.502%	0.501%
$250,000	3,000	14	1.104%	0.657%	0.533%	0.508%	0.503%	0.502%	0.501%
$250,000	4,000	14	0.867%	0.572%	0.513%	0.505%	0.503%	0.502%	0.501%
$250,000	5,000	14	0.728%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	14	0.531%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	14	63.492%	61.768%	60.118%	58.535%	57.013%	54.142%	51.482%
$275,000	10	14	49.458%	47.456%	45.552%	43.740%	42.011%	38.785%	35.848%
$275,000	15	14	41.544%	39.378%	37.335%	35.398%	33.564%	30.179%	27.140%
$275,000	20	14	36.015%	33.757%	31.639%	29.651%	27.776%	24.346%	21.315%
$275,000	25	14	31.909%	29.601%	27.450%	25.437%	23.553%	20.131%	17.123%
$275,000	50	14	21.510%	19.097%	16.922%	14.966%	13.212%	10.266%	7.944%
$275,000	100	14	14.039%	11.767%	9.808%	8.134%	6.728%	4.578%	3.100%
$275,000	150	14	10.836%	8.702%	6.941%	5.511%	4.362%	2.744%	1.768%
$275,000	200	14	8.987%	6.971%	5.366%	4.115%	3.152%	1.879%	1.183%
$275,000	300	14	6.841%	5.007%	3.632%	2.631%	1.919%	1.094%	0.732%
$275,000	400	14	5.548%	3.876%	2.688%	1.874%	1.335%	0.784%	0.586%
$275,000	500	14	4.793%	3.234%	2.174%	1.480%	1.052%	0.656%	0.538%
$275,000	600	14	4.171%	2.723%	1.781%	1.204%	0.870%	0.589%	0.519%
$275,000	700	14	3.707%	2.357%	1.516%	1.026%	0.758%	0.554%	0.509%
$275,000	800	14	3.350%	2.077%	1.319%	0.901%	0.685%	0.534%	0.505%
$275,000	900	14	3.054%	1.857%	1.172%	0.809%	0.634%	0.522%	0.503%
$275,000	1,000	14	2.831%	1.697%	1.068%	0.749%	0.602%	0.514%	0.502%
$275,000	1,500	14	2.051%	1.162%	0.750%	0.584%	0.525%	0.503%	0.501%
$275,000	2,000	14	1.623%	0.906%	0.625%	0.534%	0.509%	0.502%	0.501%
$275,000	3,000	14	1.145%	0.674%	0.538%	0.509%	0.504%	0.502%	0.501%
$275,000	4,000	14	0.897%	0.582%	0.515%	0.505%	0.503%	0.502%	0.501%
$275,000	5,000	14	0.749%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	14	0.535%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	14	63.863%	62.154%	60.519%	58.949%	57.441%	54.594%	51.960%
$300,000	10	14	49.878%	47.896%	46.012%	44.216%	42.506%	39.314%	36.410%
$300,000	15	14	42.003%	39.861%	37.840%	35.926%	34.113%	30.769%	27.771%
$300,000	20	14	36.502%	34.272%	32.181%	30.218%	28.365%	24.984%	21.996%
$300,000	25	14	32.414%	30.137%	28.015%	26.030%	24.171%	20.800%	17.835%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	50	14	22.029%	19.631%	17.460%	15.499%	13.738%	10.759%	8.393%
$300,000	100	14	14.389%	12.111%	10.144%	8.455%	7.028%	4.833%	3.308%
$300,000	150	14	11.119%	8.973%	7.197%	5.745%	4.572%	2.902%	1.882%
$300,000	200	14	9.225%	7.196%	5.571%	4.298%	3.309%	1.988%	1.254%
$300,000	300	14	7.024%	5.172%	3.775%	2.749%	2.015%	1.150%	0.760%
$300,000	400	14	5.698%	4.008%	2.797%	1.960%	1.399%	0.815%	0.599%
$300,000	500	14	4.924%	3.346%	2.264%	1.548%	1.098%	0.676%	0.544%
$300,000	600	14	4.287%	2.819%	1.853%	1.255%	0.904%	0.601%	0.522%
$300,000	700	14	3.813%	2.441%	1.578%	1.068%	0.784%	0.562%	0.511%
$300,000	800	14	3.446%	2.152%	1.372%	0.934%	0.704%	0.539%	0.506%
$300,000	900	14	3.142%	1.923%	1.217%	0.837%	0.648%	0.525%	0.504%
$300,000	1,000	14	2.915%	1.758%	1.108%	0.772%	0.614%	0.517%	0.502%
$300,000	1,500	14	2.115%	1.203%	0.772%	0.593%	0.529%	0.503%	0.501%
$300,000	2,000	14	1.675%	0.935%	0.637%	0.539%	0.511%	0.502%	0.501%
$300,000	3,000	14	1.182%	0.690%	0.543%	0.510%	0.504%	0.502%	0.501%
$300,000	4,000	14	0.924%	0.591%	0.517%	0.505%	0.503%	0.502%	0.501%
$300,000	5,000	14	0.768%	0.545%	0.509%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	14	0.539%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	14	64.162%	62.465%	60.841%	59.283%	57.785%	54.960%	52.347%
$325,000	10	14	50.226%	48.260%	46.391%	44.611%	42.914%	39.751%	36.876%
$325,000	15	14	42.390%	40.268%	38.265%	36.370%	34.574%	31.265%	28.300%
$325,000	20	14	36.911%	34.704%	32.635%	30.692%	28.859%	25.519%	22.567%
$325,000	25	14	32.841%	30.589%	28.491%	26.528%	24.693%	21.362%	18.437%
$325,000	50	14	22.487%	20.107%	17.945%	15.987%	14.221%	11.219%	8.816%
$325,000	100	14	14.706%	12.423%	10.449%	8.748%	7.305%	5.068%	3.504%
$325,000	150	14	11.376%	9.222%	7.432%	5.960%	4.770%	3.052%	1.991%
$325,000	200	14	9.442%	7.401%	5.759%	4.465%	3.455%	2.092%	1.322%
$325,000	300	14	7.190%	5.322%	3.907%	2.858%	2.104%	1.203%	0.789%
$325,000	400	14	5.834%	4.130%	2.898%	2.041%	1.460%	0.846%	0.612%
$325,000	500	14	5.044%	3.448%	2.347%	1.611%	1.143%	0.695%	0.551%
$325,000	600	14	4.394%	2.907%	1.920%	1.303%	0.936%	0.613%	0.526%
$325,000	700	14	3.902%	2.512%	1.630%	1.103%	0.805%	0.567%	0.512%
$325,000	800	14	3.532%	2.220%	1.420%	0.966%	0.723%	0.544%	0.507%
$325,000	900	14	3.221%	1.984%	1.259%	0.863%	0.663%	0.529%	0.504%
$325,000	1,000	14	2.991%	1.815%	1.145%	0.794%	0.626%	0.519%	0.502%
$325,000	1,500	14	2.174%	1.240%	0.793%	0.603%	0.533%	0.504%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$325,000	2,000	14	1.723%	0.962%	0.649%	0.543%	0.512%	0.502%	0.501%
$325,000	3,000	14	1.217%	0.705%	0.548%	0.511%	0.504%	0.502%	0.501%
$325,000	4,000	14	0.950%	0.599%	0.519%	0.505%	0.503%	0.502%	0.501%
$325,000	5,000	14	0.786%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	14	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$350,000	5	14	64.378%	62.690%	61.076%	59.526%	58.037%	55.228%	52.630%
$350,000	10	14	50.493%	48.539%	46.683%	44.914%	43.229%	40.088%	37.235%
$350,000	15	14	42.691%	40.585%	38.598%	36.717%	34.936%	31.655%	28.716%
$350,000	20	14	37.241%	35.052%	33.002%	31.075%	29.258%	25.951%	23.027%
$350,000	25	14	33.188%	30.957%	28.878%	26.935%	25.117%	21.820%	18.926%
$350,000	50	14	22.875%	20.512%	18.363%	16.412%	14.648%	11.629%	9.199%
$350,000	100	14	14.981%	12.698%	10.716%	9.008%	7.554%	5.286%	3.684%
$350,000	150	14	11.603%	9.443%	7.643%	6.158%	4.951%	3.194%	2.095%
$350,000	200	14	9.635%	7.584%	5.929%	4.616%	3.587%	2.187%	1.385%
$350,000	300	14	7.337%	5.458%	4.026%	2.959%	2.187%	1.254%	0.817%
$350,000	400	14	5.956%	4.239%	2.989%	2.114%	1.516%	0.875%	0.625%
$350,000	500	14	5.150%	3.539%	2.421%	1.669%	1.184%	0.713%	0.557%
$350,000	600	14	4.488%	2.985%	1.981%	1.347%	0.965%	0.625%	0.530%
$350,000	700	14	3.986%	2.581%	1.682%	1.139%	0.828%	0.575%	0.514%
$350,000	800	14	3.610%	2.281%	1.465%	0.995%	0.741%	0.550%	0.509%
$350,000	900	14	3.293%	2.040%	1.297%	0.887%	0.677%	0.532%	0.505%
$350,000	1,000	14	3.059%	1.866%	1.180%	0.815%	0.638%	0.522%	0.503%
$350,000	1,500	14	2.226%	1.275%	0.812%	0.612%	0.536%	0.504%	0.501%
$350,000	2,000	14	1.765%	0.987%	0.660%	0.547%	0.513%	0.502%	0.501%
$350,000	3,000	14	1.248%	0.719%	0.553%	0.512%	0.504%	0.502%	0.501%
$350,000	4,000	14	0.972%	0.607%	0.520%	0.506%	0.503%	0.502%	0.501%
$350,000	5,000	14	0.803%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	14	0.546%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	14	64.556%	62.876%	61.268%	59.725%	58.244%	55.448%	52.863%
$375,000	10	14	50.718%	48.775%	46.930%	45.171%	43.495%	40.373%	37.539%
$375,000	15	14	42.941%	40.849%	38.873%	37.004%	35.236%	31.978%	29.060%
$375,000	20	14	37.514%	35.341%	33.306%	31.392%	29.588%	26.309%	23.409%
$375,000	25	14	33.484%	31.270%	29.207%	27.279%	25.476%	22.207%	19.339%
$375,000	50	14	23.214%	20.870%	18.732%	16.791%	15.032%	12.006%	9.554%
$375,000	100	14	15.231%	12.947%	10.961%	9.247%	7.784%	5.487%	3.855%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	150	14	11.806%	9.644%	7.836%	6.339%	5.118%	3.327%	2.194%
$375,000	200	14	9.809%	7.751%	6.084%	4.756%	3.711%	2.276%	1.445%
$375,000	300	14	7.472%	5.583%	4.136%	3.053%	2.264%	1.302%	0.844%
$375,000	400	14	6.066%	4.337%	3.072%	2.181%	1.569%	0.903%	0.638%
$375,000	500	14	5.245%	3.621%	2.488%	1.722%	1.223%	0.730%	0.564%
$375,000	600	14	4.572%	3.056%	2.036%	1.388%	0.993%	0.636%	0.533%
$375,000	700	14	4.062%	2.643%	1.729%	1.172%	0.849%	0.582%	0.516%
$375,000	800	14	3.679%	2.337%	1.505%	1.021%	0.757%	0.555%	0.510%
$375,000	900	14	3.357%	2.090%	1.332%	0.909%	0.690%	0.535%	0.505%
$375,000	1,000	14	3.120%	1.912%	1.211%	0.835%	0.648%	0.524%	0.503%
$375,000	1,500	14	2.272%	1.305%	0.829%	0.620%	0.540%	0.505%	0.501%
$375,000	2,000	14	1.803%	1.009%	0.671%	0.551%	0.514%	0.502%	0.501%
$375,000	3,000	14	1.275%	0.732%	0.557%	0.513%	0.504%	0.502%	0.501%
$375,000	4,000	14	0.992%	0.614%	0.522%	0.506%	0.503%	0.502%	0.501%
$375,000	5,000	14	0.818%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	14	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	14	64.706%	63.033%	61.431%	59.894%	58.419%	55.634%	53.060%
$400,000	10	14	50.911%	48.977%	47.140%	45.389%	43.722%	40.616%	37.798%
$400,000	15	14	43.154%	41.074%	39.109%	37.250%	35.492%	32.254%	29.355%
$400,000	20	14	37.744%	35.584%	33.562%	31.660%	29.867%	26.611%	23.731%
$400,000	25	14	33.735%	31.537%	29.487%	27.572%	25.781%	22.537%	19.691%
$400,000	50	14	23.505%	21.180%	19.057%	17.125%	15.374%	12.352%	9.881%
$400,000	100	14	15.460%	13.174%	11.185%	9.466%	7.995%	5.673%	4.016%
$400,000	150	14	11.993%	9.828%	8.013%	6.507%	5.273%	3.453%	2.288%
$400,000	200	14	9.972%	7.907%	6.230%	4.887%	3.827%	2.362%	1.503%
$400,000	300	14	7.597%	5.700%	4.240%	3.141%	2.338%	1.349%	0.871%
$400,000	400	14	6.168%	4.428%	3.152%	2.245%	1.619%	0.929%	0.650%
$400,000	500	14	5.333%	3.698%	2.551%	1.771%	1.260%	0.747%	0.570%
$400,000	600	14	4.650%	3.123%	2.088%	1.427%	1.019%	0.647%	0.536%
$400,000	700	14	4.131%	2.701%	1.773%	1.204%	0.870%	0.590%	0.518%
$400,000	800	14	3.743%	2.389%	1.543%	1.047%	0.773%	0.560%	0.511%
$400,000	900	14	3.416%	2.136%	1.365%	0.930%	0.702%	0.539%	0.506%
$400,000	1,000	14	3.176%	1.955%	1.241%	0.853%	0.659%	0.527%	0.504%
$400,000	1,500	14	2.315%	1.334%	0.846%	0.628%	0.543%	0.505%	0.501%
$400,000	2,000	14	1.838%	1.029%	0.681%	0.555%	0.516%	0.502%	0.501%
$400,000	3,000	14	1.301%	0.743%	0.561%	0.514%	0.505%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$400,000	4,000	14	1.011%	0.621%	0.524%	0.506%	0.503%	0.502%	0.501%
$400,000	5,000	14	0.832%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	14	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	14	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	14	64.821%	63.153%	61.557%	60.024%	58.553%	55.778%	53.213%
$425,000	10	14	51.066%	49.139%	47.309%	45.566%	43.905%	40.813%	38.008%
$425,000	15	14	43.335%	41.264%	39.308%	37.458%	35.708%	32.487%	29.603%
$425,000	20	14	37.937%	35.788%	33.777%	31.884%	30.101%	26.865%	24.001%
$425,000	25	14	33.945%	31.759%	29.721%	27.817%	26.037%	22.812%	19.986%
$425,000	50	14	23.751%	21.442%	19.335%	17.415%	15.672%	12.657%	10.177%
$425,000	100	14	15.665%	13.381%	11.388%	9.665%	8.188%	5.845%	4.162%
$425,000	150	14	12.162%	9.994%	8.173%	6.659%	5.415%	3.568%	2.374%
$425,000	200	14	10.120%	8.049%	6.362%	5.008%	3.933%	2.440%	1.557%
$425,000	300	14	7.711%	5.806%	4.334%	3.222%	2.405%	1.393%	0.896%
$425,000	400	14	6.261%	4.511%	3.224%	2.303%	1.665%	0.954%	0.662%
$425,000	500	14	5.413%	3.767%	2.608%	1.817%	1.294%	0.763%	0.577%
$425,000	600	14	4.720%	3.182%	2.135%	1.462%	1.044%	0.657%	0.540%
$425,000	700	14	4.194%	2.753%	1.813%	1.233%	0.889%	0.597%	0.520%
$425,000	800	14	3.794%	2.429%	1.573%	1.066%	0.785%	0.562%	0.511%
$425,000	900	14	3.469%	2.177%	1.394%	0.949%	0.714%	0.542%	0.507%
$425,000	1,000	14	3.226%	1.994%	1.268%	0.870%	0.668%	0.529%	0.504%
$425,000	1,500	14	2.352%	1.360%	0.861%	0.635%	0.546%	0.505%	0.501%
$425,000	2,000	14	1.869%	1.048%	0.690%	0.559%	0.517%	0.503%	0.501%
$425,000	3,000	14	1.323%	0.754%	0.565%	0.515%	0.505%	0.502%	0.501%
$425,000	4,000	14	1.028%	0.627%	0.525%	0.506%	0.503%	0.502%	0.501%
$425,000	5,000	14	0.845%	0.566%	0.512%	0.505%	0.503%	0.502%	0.501%
$425,000	10,000	14	0.556%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	14	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	14	64.927%	63.265%	61.672%	60.144%	58.678%	55.912%	53.354%
$450,000	10	14	51.211%	49.291%	47.468%	45.731%	44.076%	40.996%	38.203%
$450,000	15	14	43.502%	41.441%	39.492%	37.650%	35.908%	32.703%	29.833%
$450,000	20	14	38.118%	35.979%	33.977%	32.093%	30.318%	27.100%	24.252%
$450,000	25	14	34.141%	31.966%	29.938%	28.045%	26.274%	23.068%	20.259%
$450,000	50	14	23.981%	21.688%	19.595%	17.689%	15.957%	12.951%	10.471%
$450,000	100	14	15.866%	13.584%	11.589%	9.864%	8.380%	6.017%	4.310%
$450,000	150	14	12.329%	10.157%	8.332%	6.809%	5.556%	3.684%	2.463%
$450,000	200	14	10.264%	8.188%	6.492%	5.128%	4.040%	2.521%	1.613%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$450,000	300	14	7.822%	5.911%	4.428%	3.303%	2.474%	1.437%	0.922%
$450,000	400	14	6.352%	4.593%	3.295%	2.362%	1.711%	0.980%	0.675%
$450,000	500	14	5.491%	3.836%	2.664%	1.862%	1.328%	0.780%	0.584%
$450,000	600	14	4.789%	3.240%	2.182%	1.498%	1.069%	0.668%	0.544%
$450,000	700	14	4.256%	2.805%	1.854%	1.262%	0.908%	0.604%	0.522%
$450,000	800	14	3.851%	2.475%	1.607%	1.089%	0.800%	0.567%	0.512%
$450,000	900	14	3.520%	2.218%	1.424%	0.969%	0.726%	0.545%	0.507%
$450,000	1,000	14	3.276%	2.032%	1.295%	0.887%	0.678%	0.532%	0.505%
$450,000	1,500	14	2.389%	1.385%	0.875%	0.643%	0.549%	0.506%	0.501%
$450,000	2,000	14	1.899%	1.066%	0.699%	0.562%	0.518%	0.503%	0.501%
$450,000	3,000	14	1.346%	0.765%	0.569%	0.517%	0.505%	0.502%	0.501%
$450,000	4,000	14	1.045%	0.634%	0.527%	0.507%	0.503%	0.502%	0.501%
$450,000	5,000	14	0.858%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$450,000	10,000	14	0.559%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	14	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	14	65.015%	63.356%	61.768%	60.243%	58.780%	56.021%	53.470%
$475,000	10	14	51.334%	49.420%	47.602%	45.871%	44.221%	41.152%	38.369%
$475,000	15	14	43.644%	41.590%	39.648%	37.812%	36.077%	32.885%	30.027%
$475,000	20	14	38.271%	36.140%	34.146%	32.270%	30.503%	27.300%	24.464%
$475,000	25	14	34.308%	32.143%	30.124%	28.239%	26.476%	23.286%	20.491%
$475,000	50	14	24.176%	21.896%	19.815%	17.921%	16.200%	13.206%	10.729%
$475,000	100	14	16.044%	13.766%	11.771%	10.042%	8.553%	6.174%	4.445%
$475,000	150	14	12.477%	10.304%	8.473%	6.945%	5.685%	3.790%	2.546%
$475,000	200	14	10.391%	8.313%	6.611%	5.236%	4.137%	2.594%	1.665%
$475,000	300	14	7.923%	6.006%	4.514%	3.378%	2.536%	1.479%	0.946%
$475,000	400	14	6.434%	4.666%	3.360%	2.415%	1.754%	1.004%	0.687%
$475,000	500	14	5.561%	3.898%	2.716%	1.902%	1.359%	0.795%	0.590%
$475,000	600	14	4.851%	3.293%	2.225%	1.530%	1.091%	0.678%	0.547%
$475,000	700	14	4.311%	2.852%	1.890%	1.288%	0.926%	0.611%	0.524%
$475,000	800	14	3.901%	2.516%	1.638%	1.110%	0.813%	0.572%	0.514%
$475,000	900	14	3.566%	2.255%	1.451%	0.987%	0.737%	0.549%	0.508%
$475,000	1,000	14	3.319%	2.067%	1.319%	0.902%	0.687%	0.535%	0.505%
$475,000	1,500	14	2.422%	1.408%	0.889%	0.649%	0.552%	0.506%	0.501%
$475,000	2,000	14	1.926%	1.083%	0.707%	0.566%	0.519%	0.503%	0.501%
$475,000	3,000	14	1.366%	0.775%	0.573%	0.518%	0.505%	0.502%	0.501%
$475,000	4,000	14	1.060%	0.639%	0.529%	0.507%	0.503%	0.502%	0.501%
$475,000	5,000	14	0.869%	0.574%	0.514%	0.505%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	10,000	14	0.562%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	14	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	14	65.079%	63.424%	61.838%	60.316%	58.856%	56.103%	53.556%
$500,000	10	14	51.427%	49.518%	47.704%	45.977%	44.331%	41.270%	38.494%
$500,000	15	14	43.759%	41.711%	39.774%	37.943%	36.213%	33.031%	30.182%
$500,000	20	14	38.394%	36.270%	34.282%	32.411%	30.650%	27.459%	24.632%
$500,000	25	14	34.441%	32.283%	30.271%	28.392%	26.636%	23.457%	20.673%
$500,000	50	14	24.327%	22.056%	19.985%	18.100%	16.387%	13.406%	10.933%
$500,000	100	14	16.187%	13.913%	11.917%	10.186%	8.694%	6.304%	4.556%
$500,000	150	14	12.596%	10.422%	8.587%	7.055%	5.788%	3.877%	2.614%
$500,000	200	14	10.495%	8.414%	6.707%	5.325%	4.216%	2.655%	1.709%
$500,000	300	14	8.005%	6.084%	4.585%	3.439%	2.588%	1.514%	0.967%
$500,000	400	14	6.499%	4.726%	3.412%	2.458%	1.789%	1.025%	0.698%
$500,000	500	14	5.617%	3.947%	2.757%	1.935%	1.384%	0.808%	0.595%
$500,000	600	14	4.901%	3.336%	2.259%	1.555%	1.110%	0.686%	0.550%
$500,000	700	14	4.355%	2.889%	1.918%	1.309%	0.940%	0.617%	0.526%
$500,000	800	14	3.942%	2.549%	1.663%	1.128%	0.825%	0.576%	0.515%
$500,000	900	14	3.604%	2.285%	1.473%	1.002%	0.746%	0.552%	0.509%
$500,000	1,000	14	3.355%	2.094%	1.339%	0.915%	0.694%	0.537%	0.506%
$500,000	1,500	14	2.448%	1.426%	0.900%	0.655%	0.555%	0.507%	0.501%
$500,000	2,000	14	1.948%	1.096%	0.714%	0.569%	0.520%	0.503%	0.501%
$500,000	3,000	14	1.382%	0.783%	0.576%	0.519%	0.505%	0.502%	0.501%
$500,000	4,000	14	1.072%	0.644%	0.530%	0.507%	0.503%	0.502%	0.501%
$500,000	5,000	14	0.878%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$500,000	10,000	14	0.564%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	14	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	15	40.325%	37.564%	34.897%	32.343%	29.931%	25.541%	21.691%
$30,000	10	15	26.091%	23.478%	21.082%	18.886%	16.882%	13.416%	10.589%
$30,000	15	15	20.558%	18.005%	15.720%	13.679%	11.863%	8.850%	6.549%
$30,000	20	15	17.057%	14.610%	12.455%	10.567%	8.928%	6.320%	4.446%
$30,000	25	15	14.822%	12.449%	10.402%	8.654%	7.171%	4.868%	3.297%
$30,000	50	15	9.429%	7.328%	5.648%	4.324%	3.301%	1.939%	1.203%
$30,000	100	15	5.904%	4.166%	2.915%	2.039%	1.447%	0.826%	0.599%
$30,000	150	15	4.427%	2.920%	1.921%	1.296%	0.925%	0.604%	0.522%
$30,000	200	15	3.636%	2.289%	1.460%	0.983%	0.729%	0.543%	0.508%
$30,000	300	15	2.681%	1.567%	0.973%	0.690%	0.571%	0.509%	0.501%
$30,000	400	15	2.140%	1.209%	0.769%	0.590%	0.527%	0.504%	0.501%
$30,000	500	15	1.785%	0.993%	0.660%	0.544%	0.512%	0.502%	0.501%
$30,000	600	15	1.536%	0.856%	0.602%	0.525%	0.507%	0.502%	0.501%
$30,000	700	15	1.341%	0.758%	0.564%	0.515%	0.505%	0.502%	0.501%
$30,000	800	15	1.201%	0.694%	0.543%	0.510%	0.504%	0.502%	0.501%
$30,000	900	15	1.090%	0.648%	0.530%	0.507%	0.503%	0.502%	0.501%
$30,000	1,000	15	1.004%	0.616%	0.522%	0.506%	0.503%	0.502%	0.501%
$30,000	1,500	15	0.739%	0.538%	0.508%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	15	0.627%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	15	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	15	0.519%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	15	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	15	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	15	42.700%	40.058%	37.499%	35.021%	32.623%	28.129%	24.140%
$35,000	10	15	27.597%	24.978%	22.577%	20.374%	18.354%	14.805%	11.873%
$35,000	15	15	21.829%	19.263%	16.949%	14.867%	13.005%	9.874%	7.439%
$35,000	20	15	18.124%	15.653%	13.462%	11.528%	9.839%	7.109%	5.096%
$35,000	25	15	15.750%	13.347%	11.256%	9.455%	7.919%	5.494%	3.784%
$35,000	50	15	10.062%	7.917%	6.182%	4.798%	3.708%	2.219%	1.386%
$35,000	100	15	6.319%	4.528%	3.213%	2.277%	1.630%	0.918%	0.639%
$35,000	150	15	4.745%	3.182%	2.124%	1.442%	1.022%	0.642%	0.534%
$35,000	200	15	3.895%	2.492%	1.607%	1.079%	0.787%	0.560%	0.510%
$35,000	300	15	2.888%	1.715%	1.065%	0.741%	0.596%	0.513%	0.502%
$35,000	400	15	2.309%	1.319%	0.830%	0.618%	0.538%	0.505%	0.501%
$35,000	500	15	1.930%	1.079%	0.702%	0.561%	0.517%	0.502%	0.501%
$35,000	600	15	1.662%	0.924%	0.630%	0.535%	0.509%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	700	15	1.452%	0.812%	0.585%	0.520%	0.506%	0.502%	0.501%
$35,000	800	15	1.300%	0.738%	0.557%	0.513%	0.504%	0.502%	0.501%
$35,000	900	15	1.180%	0.685%	0.540%	0.509%	0.504%	0.502%	0.501%
$35,000	1,000	15	1.085%	0.646%	0.529%	0.507%	0.503%	0.502%	0.501%
$35,000	1,500	15	0.788%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$35,000	2,000	15	0.657%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	15	0.555%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	15	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	15	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	15	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	15	44.650%	42.098%	39.629%	37.246%	34.941%	30.537%	26.458%
$40,000	10	15	28.990%	26.347%	23.924%	21.703%	19.663%	16.069%	13.059%
$40,000	15	15	22.967%	20.393%	18.057%	15.947%	14.045%	10.814%	8.266%
$40,000	20	15	19.079%	16.584%	14.360%	12.389%	10.658%	7.820%	5.698%
$40,000	25	15	16.573%	14.152%	12.026%	10.180%	8.592%	6.067%	4.242%
$40,000	50	15	10.627%	8.448%	6.666%	5.230%	4.085%	2.491%	1.565%
$40,000	100	15	6.695%	4.860%	3.490%	2.500%	1.804%	1.011%	0.680%
$40,000	150	15	5.033%	3.424%	2.314%	1.583%	1.120%	0.682%	0.548%
$40,000	200	15	4.137%	2.686%	1.749%	1.175%	0.847%	0.579%	0.515%
$40,000	300	15	3.075%	1.852%	1.153%	0.792%	0.622%	0.519%	0.503%
$40,000	400	15	2.461%	1.421%	0.889%	0.647%	0.551%	0.506%	0.501%
$40,000	500	15	2.062%	1.161%	0.743%	0.578%	0.523%	0.503%	0.501%
$40,000	600	15	1.776%	0.989%	0.660%	0.545%	0.512%	0.502%	0.501%
$40,000	700	15	1.555%	0.865%	0.606%	0.527%	0.507%	0.502%	0.501%
$40,000	800	15	1.391%	0.781%	0.572%	0.516%	0.505%	0.502%	0.501%
$40,000	900	15	1.263%	0.721%	0.551%	0.511%	0.504%	0.502%	0.501%
$40,000	1,000	15	1.161%	0.677%	0.538%	0.508%	0.503%	0.502%	0.501%
$40,000	1,500	15	0.836%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$40,000	2,000	15	0.688%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	15	0.568%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	15	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	15	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	15	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	15	46.278%	43.801%	41.413%	39.107%	36.871%	32.618%	28.642%
$45,000	10	15	30.287%	27.620%	25.162%	22.907%	20.838%	17.190%	14.132%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	15	15	23.976%	21.398%	19.053%	16.926%	14.996%	11.683%	9.038%
$45,000	20	15	19.938%	17.426%	15.176%	13.176%	11.406%	8.481%	6.259%
$45,000	25	15	17.314%	14.875%	12.724%	10.846%	9.214%	6.598%	4.681%
$45,000	50	15	11.132%	8.926%	7.105%	5.624%	4.433%	2.749%	1.739%
$45,000	100	15	7.037%	5.164%	3.749%	2.711%	1.970%	1.104%	0.724%
$45,000	150	15	5.297%	3.649%	2.495%	1.719%	1.217%	0.725%	0.564%
$45,000	200	15	4.358%	2.865%	1.883%	1.269%	0.908%	0.599%	0.521%
$45,000	300	15	3.247%	1.981%	1.238%	0.843%	0.649%	0.525%	0.504%
$45,000	400	15	2.602%	1.518%	0.948%	0.678%	0.564%	0.508%	0.501%
$45,000	500	15	2.184%	1.239%	0.785%	0.597%	0.530%	0.503%	0.501%
$45,000	600	15	1.882%	1.052%	0.689%	0.556%	0.516%	0.503%	0.501%
$45,000	700	15	1.650%	0.916%	0.627%	0.534%	0.509%	0.502%	0.501%
$45,000	800	15	1.477%	0.823%	0.588%	0.521%	0.506%	0.502%	0.501%
$45,000	900	15	1.341%	0.756%	0.563%	0.514%	0.504%	0.502%	0.501%
$45,000	1,000	15	1.232%	0.707%	0.547%	0.510%	0.504%	0.502%	0.501%
$45,000	1,500	15	0.881%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$45,000	2,000	15	0.718%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	15	0.581%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	15	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	15	0.519%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	15	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	15	47.669%	45.260%	42.939%	40.692%	38.520%	34.398%	30.542%
$50,000	10	15	31.523%	28.837%	26.345%	24.048%	21.939%	18.228%	15.102%
$50,000	15	15	24.887%	22.308%	19.958%	17.815%	15.862%	12.486%	9.760%
$50,000	20	15	20.728%	18.204%	15.939%	13.910%	12.107%	9.101%	6.791%
$50,000	25	15	17.998%	15.545%	13.373%	11.462%	9.798%	7.102%	5.101%
$50,000	50	15	11.598%	9.368%	7.514%	5.994%	4.764%	2.999%	1.912%
$50,000	100	15	7.358%	5.451%	3.996%	2.914%	2.133%	1.199%	0.771%
$50,000	150	15	5.541%	3.859%	2.666%	1.852%	1.314%	0.768%	0.582%
$50,000	200	15	4.564%	3.035%	2.012%	1.360%	0.967%	0.621%	0.527%
$50,000	300	15	3.406%	2.102%	1.322%	0.894%	0.678%	0.532%	0.506%
$50,000	400	15	2.733%	1.611%	1.005%	0.709%	0.579%	0.510%	0.502%
$50,000	500	15	2.297%	1.314%	0.827%	0.616%	0.537%	0.504%	0.501%
$50,000	600	15	1.981%	1.112%	0.719%	0.569%	0.520%	0.503%	0.501%
$50,000	700	15	1.738%	0.966%	0.649%	0.542%	0.511%	0.502%	0.501%
$50,000	800	15	1.556%	0.864%	0.604%	0.526%	0.507%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$50,000	900	15	1.413%	0.791%	0.575%	0.517%	0.505%	0.502%	0.501%
$50,000	1,000	15	1.299%	0.737%	0.557%	0.513%	0.504%	0.502%	0.501%
$50,000	1,500	15	0.925%	0.590%	0.517%	0.505%	0.503%	0.502%	0.501%
$50,000	2,000	15	0.749%	0.540%	0.508%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	15	0.595%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	15	0.544%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	15	0.522%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	15	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	15	48.920%	46.572%	44.305%	42.113%	39.998%	35.993%	32.240%
$55,000	10	15	32.726%	30.033%	27.517%	25.181%	23.026%	19.231%	16.032%
$55,000	15	15	25.750%	23.168%	20.808%	18.651%	16.680%	13.253%	10.462%
$55,000	20	15	21.478%	18.945%	16.667%	14.615%	12.779%	9.700%	7.312%
$55,000	25	15	18.647%	16.180%	13.990%	12.053%	10.356%	7.586%	5.512%
$55,000	50	15	12.039%	9.789%	7.905%	6.350%	5.083%	3.243%	2.085%
$55,000	100	15	7.662%	5.727%	4.235%	3.113%	2.293%	1.296%	0.822%
$55,000	150	15	5.777%	4.062%	2.834%	1.983%	1.411%	0.814%	0.601%
$55,000	200	15	4.760%	3.198%	2.139%	1.452%	1.028%	0.644%	0.533%
$55,000	300	15	3.558%	2.219%	1.405%	0.947%	0.709%	0.540%	0.507%
$55,000	400	15	2.857%	1.701%	1.063%	0.741%	0.595%	0.513%	0.502%
$55,000	500	15	2.405%	1.387%	0.869%	0.637%	0.546%	0.505%	0.501%
$55,000	600	15	2.075%	1.171%	0.750%	0.582%	0.525%	0.503%	0.501%
$55,000	700	15	1.822%	1.015%	0.671%	0.550%	0.514%	0.502%	0.501%
$55,000	800	15	1.632%	0.906%	0.622%	0.532%	0.508%	0.502%	0.501%
$55,000	900	15	1.482%	0.826%	0.589%	0.521%	0.506%	0.502%	0.501%
$55,000	1,000	15	1.363%	0.767%	0.567%	0.515%	0.505%	0.502%	0.501%
$55,000	1,500	15	0.968%	0.605%	0.520%	0.505%	0.503%	0.502%	0.501%
$55,000	2,000	15	0.779%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$55,000	3,000	15	0.609%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	15	0.551%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	15	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	15	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	15	50.020%	47.722%	45.502%	43.360%	41.299%	37.389%	33.731%
$60,000	10	15	33.863%	31.172%	28.649%	26.287%	24.091%	20.202%	16.927%
$60,000	15	15	26.572%	23.985%	21.607%	19.437%	17.452%	13.986%	11.135%
$60,000	20	15	22.189%	19.652%	17.360%	15.290%	13.428%	10.284%	7.823%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$60,000	25	15	19.262%	16.784%	14.575%	12.618%	10.891%	8.054%	5.914%
$60,000	50	15	12.452%	10.183%	8.275%	6.688%	5.386%	3.477%	2.257%
$60,000	100	15	7.948%	5.987%	4.461%	3.304%	2.448%	1.390%	0.874%
$60,000	150	15	6.000%	4.256%	2.995%	2.112%	1.508%	0.862%	0.622%
$60,000	200	15	4.944%	3.353%	2.261%	1.542%	1.089%	0.668%	0.541%
$60,000	300	15	3.703%	2.333%	1.486%	1.000%	0.740%	0.549%	0.509%
$60,000	400	15	2.976%	1.787%	1.119%	0.773%	0.612%	0.516%	0.503%
$60,000	500	15	2.509%	1.458%	0.910%	0.658%	0.555%	0.506%	0.501%
$60,000	600	15	2.166%	1.228%	0.780%	0.595%	0.530%	0.504%	0.501%
$60,000	700	15	1.903%	1.063%	0.695%	0.559%	0.517%	0.502%	0.501%
$60,000	800	15	1.706%	0.947%	0.640%	0.538%	0.510%	0.502%	0.501%
$60,000	900	15	1.549%	0.861%	0.602%	0.526%	0.507%	0.502%	0.501%
$60,000	1,000	15	1.424%	0.798%	0.578%	0.519%	0.505%	0.502%	0.501%
$60,000	1,500	15	1.010%	0.619%	0.523%	0.506%	0.503%	0.502%	0.501%
$60,000	2,000	15	0.808%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$60,000	3,000	15	0.624%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	15	0.558%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	15	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	15	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$65,000	5	15	50.980%	48.723%	46.545%	44.450%	42.433%	38.604%	35.031%
$65,000	10	15	34.907%	32.227%	29.700%	27.332%	25.111%	21.140%	17.782%
$65,000	15	15	27.343%	24.744%	22.350%	20.161%	18.166%	14.668%	11.765%
$65,000	20	15	22.852%	20.311%	18.006%	15.919%	14.037%	10.835%	8.309%
$65,000	25	15	19.835%	17.348%	15.125%	13.146%	11.396%	8.499%	6.296%
$65,000	50	15	12.840%	10.551%	8.621%	7.007%	5.671%	3.701%	2.423%
$65,000	100	15	8.217%	6.232%	4.675%	3.487%	2.598%	1.483%	0.926%
$65,000	150	15	6.208%	4.438%	3.148%	2.234%	1.600%	0.909%	0.642%
$65,000	200	15	5.117%	3.500%	2.378%	1.629%	1.150%	0.693%	0.549%
$65,000	300	15	3.839%	2.440%	1.564%	1.051%	0.771%	0.558%	0.511%
$65,000	400	15	3.087%	1.869%	1.173%	0.806%	0.629%	0.519%	0.503%
$65,000	500	15	2.607%	1.526%	0.951%	0.679%	0.565%	0.508%	0.501%
$65,000	600	15	2.251%	1.283%	0.811%	0.609%	0.536%	0.504%	0.501%
$65,000	700	15	1.978%	1.109%	0.718%	0.569%	0.520%	0.503%	0.501%
$65,000	800	15	1.775%	0.987%	0.658%	0.545%	0.512%	0.502%	0.501%
$65,000	900	15	1.611%	0.894%	0.617%	0.530%	0.508%	0.502%	0.501%
$65,000	1,000	15	1.482%	0.827%	0.590%	0.522%	0.506%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	1,500	15	1.050%	0.634%	0.527%	0.507%	0.503%	0.502%	0.501%
$65,000	2,000	15	0.836%	0.563%	0.512%	0.505%	0.503%	0.502%	0.501%
$65,000	3,000	15	0.638%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	15	0.566%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	15	0.534%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	15	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	15	51.831%	49.610%	47.473%	45.418%	43.440%	39.682%	36.185%
$70,000	10	15	35.872%	33.211%	30.692%	28.318%	26.092%	22.060%	18.612%
$70,000	15	15	28.077%	25.463%	23.055%	20.848%	18.835%	15.302%	12.359%
$70,000	20	15	23.467%	20.921%	18.604%	16.505%	14.604%	11.357%	8.774%
$70,000	25	15	20.370%	17.877%	15.642%	13.644%	11.874%	8.925%	6.665%
$70,000	50	15	13.205%	10.899%	8.948%	7.309%	5.947%	3.917%	2.585%
$70,000	100	15	8.471%	6.463%	4.880%	3.662%	2.745%	1.576%	0.979%
$70,000	150	15	6.401%	4.609%	3.293%	2.350%	1.690%	0.956%	0.663%
$70,000	200	15	5.280%	3.639%	2.489%	1.713%	1.210%	0.719%	0.558%
$70,000	300	15	3.959%	2.535%	1.633%	1.096%	0.798%	0.566%	0.512%
$70,000	400	15	3.191%	1.947%	1.226%	0.837%	0.646%	0.523%	0.504%
$70,000	500	15	2.700%	1.591%	0.991%	0.700%	0.575%	0.509%	0.501%
$70,000	600	15	2.332%	1.336%	0.841%	0.624%	0.542%	0.505%	0.501%
$70,000	700	15	2.050%	1.154%	0.741%	0.579%	0.524%	0.503%	0.501%
$70,000	800	15	1.841%	1.026%	0.677%	0.552%	0.514%	0.502%	0.501%
$70,000	900	15	1.671%	0.928%	0.631%	0.535%	0.509%	0.502%	0.501%
$70,000	1,000	15	1.538%	0.857%	0.602%	0.526%	0.507%	0.502%	0.501%
$70,000	1,500	15	1.088%	0.649%	0.531%	0.507%	0.503%	0.502%	0.501%
$70,000	2,000	15	0.864%	0.571%	0.513%	0.505%	0.503%	0.502%	0.501%
$70,000	3,000	15	0.653%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	15	0.574%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	15	0.538%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	15	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	15	52.607%	50.422%	48.321%	46.303%	44.358%	40.666%	37.236%
$75,000	10	15	36.765%	34.138%	31.634%	29.262%	27.032%	22.975%	19.449%
$75,000	15	15	28.785%	26.156%	23.734%	21.513%	19.474%	15.906%	12.927%
$75,000	20	15	24.049%	21.499%	19.173%	17.062%	15.146%	11.859%	9.224%
$75,000	25	15	20.880%	18.382%	16.135%	14.123%	12.333%	9.338%	7.023%
$75,000	50	15	13.554%	11.233%	9.261%	7.599%	6.215%	4.128%	2.745%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$75,000	100	15	8.710%	6.682%	5.076%	3.832%	2.885%	1.668%	1.033%
$75,000	150	15	6.585%	4.772%	3.431%	2.463%	1.778%	1.003%	0.686%
$75,000	200	15	5.432%	3.770%	2.597%	1.796%	1.270%	0.745%	0.568%
$75,000	300	15	4.078%	2.632%	1.704%	1.145%	0.829%	0.576%	0.515%
$75,000	400	15	3.290%	2.021%	1.277%	0.869%	0.663%	0.527%	0.504%
$75,000	500	15	2.788%	1.654%	1.030%	0.722%	0.586%	0.511%	0.501%
$75,000	600	15	2.408%	1.387%	0.870%	0.639%	0.548%	0.505%	0.501%
$75,000	700	15	2.119%	1.198%	0.764%	0.590%	0.528%	0.503%	0.501%
$75,000	800	15	1.904%	1.064%	0.695%	0.559%	0.516%	0.502%	0.501%
$75,000	900	15	1.729%	0.960%	0.646%	0.540%	0.511%	0.502%	0.501%
$75,000	1,000	15	1.591%	0.886%	0.614%	0.530%	0.508%	0.502%	0.501%
$75,000	1,500	15	1.124%	0.664%	0.535%	0.508%	0.503%	0.502%	0.501%
$75,000	2,000	15	0.891%	0.579%	0.515%	0.505%	0.503%	0.502%	0.501%
$75,000	3,000	15	0.667%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	15	0.582%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	15	0.542%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	15	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	15	53.309%	51.156%	49.089%	47.103%	45.187%	41.557%	38.185%
$80,000	10	15	37.581%	34.996%	32.522%	30.165%	27.937%	23.867%	20.288%
$80,000	15	15	29.469%	26.835%	24.399%	22.161%	20.102%	16.490%	13.475%
$80,000	20	15	24.605%	22.050%	19.715%	17.594%	15.666%	12.342%	9.663%
$80,000	25	15	21.366%	18.864%	16.607%	14.583%	12.774%	9.738%	7.373%
$80,000	50	15	13.886%	11.552%	9.560%	7.879%	6.472%	4.336%	2.902%
$80,000	100	15	8.937%	6.890%	5.261%	3.993%	3.020%	1.756%	1.085%
$80,000	150	15	6.760%	4.927%	3.564%	2.572%	1.865%	1.050%	0.708%
$80,000	200	15	5.576%	3.896%	2.700%	1.876%	1.330%	0.773%	0.579%
$80,000	300	15	4.191%	2.724%	1.774%	1.193%	0.860%	0.587%	0.518%
$80,000	400	15	3.383%	2.093%	1.327%	0.900%	0.680%	0.531%	0.505%
$80,000	500	15	2.871%	1.714%	1.068%	0.743%	0.596%	0.513%	0.502%
$80,000	600	15	2.480%	1.436%	0.899%	0.654%	0.555%	0.506%	0.501%
$80,000	700	15	2.184%	1.241%	0.788%	0.601%	0.532%	0.503%	0.501%
$80,000	800	15	1.963%	1.100%	0.714%	0.567%	0.519%	0.503%	0.501%
$80,000	900	15	1.783%	0.992%	0.660%	0.546%	0.512%	0.502%	0.501%
$80,000	1,000	15	1.641%	0.914%	0.626%	0.534%	0.509%	0.502%	0.501%
$80,000	1,500	15	1.160%	0.679%	0.539%	0.509%	0.504%	0.502%	0.501%
$80,000	2,000	15	0.917%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	3,000	15	0.682%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	15	0.591%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	15	0.547%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	15	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	15	54.566%	52.473%	50.465%	48.532%	46.668%	43.150%	39.875%
$90,000	10	15	39.043%	36.535%	34.136%	31.846%	29.651%	25.574%	21.953%
$90,000	15	15	30.786%	28.145%	25.696%	23.424%	21.326%	17.624%	14.528%
$90,000	20	15	25.667%	23.096%	20.746%	18.599%	16.649%	13.270%	10.509%
$90,000	25	15	22.278%	19.772%	17.500%	15.454%	13.614%	10.512%	8.055%
$90,000	50	15	14.508%	12.154%	10.130%	8.411%	6.962%	4.736%	3.211%
$90,000	100	15	9.360%	7.281%	5.612%	4.298%	3.278%	1.928%	1.192%
$90,000	150	15	7.089%	5.223%	3.818%	2.782%	2.033%	1.147%	0.756%
$90,000	200	15	5.850%	4.134%	2.898%	2.033%	1.447%	0.830%	0.601%
$90,000	300	15	4.403%	2.900%	1.908%	1.289%	0.921%	0.609%	0.524%
$90,000	400	15	3.560%	2.229%	1.422%	0.962%	0.716%	0.540%	0.507%
$90,000	500	15	3.029%	1.829%	1.142%	0.786%	0.618%	0.517%	0.502%
$90,000	600	15	2.616%	1.531%	0.957%	0.684%	0.569%	0.508%	0.502%
$90,000	700	15	2.307%	1.322%	0.834%	0.622%	0.541%	0.504%	0.501%
$90,000	800	15	2.076%	1.170%	0.751%	0.583%	0.525%	0.503%	0.501%
$90,000	900	15	1.885%	1.053%	0.690%	0.558%	0.516%	0.503%	0.501%
$90,000	1,000	15	1.737%	0.968%	0.650%	0.542%	0.511%	0.502%	0.501%
$90,000	1,500	15	1.227%	0.707%	0.548%	0.511%	0.504%	0.502%	0.501%
$90,000	2,000	15	0.968%	0.605%	0.520%	0.506%	0.503%	0.502%	0.501%
$90,000	3,000	15	0.711%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	15	0.608%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	15	0.557%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	15	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	15	55.647%	53.604%	51.645%	49.756%	47.939%	44.513%	41.320%
$100,000	10	15	40.310%	37.866%	35.536%	33.307%	31.175%	27.173%	23.532%
$100,000	15	15	32.009%	29.386%	26.931%	24.641%	22.510%	18.728%	15.538%
$100,000	20	15	26.663%	24.083%	21.711%	19.540%	17.561%	14.132%	11.306%
$100,000	25	15	23.114%	20.604%	18.324%	16.257%	14.392%	11.231%	8.708%
$100,000	50	15	15.086%	12.718%	10.670%	8.919%	7.429%	5.120%	3.515%
$100,000	100	15	9.753%	7.645%	5.940%	4.585%	3.525%	2.096%	1.298%
$100,000	150	15	7.393%	5.497%	4.055%	2.980%	2.194%	1.243%	0.807%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	200	15	6.103%	4.355%	3.082%	2.181%	1.560%	0.887%	0.626%
$100,000	300	15	4.600%	3.065%	2.035%	1.380%	0.982%	0.632%	0.531%
$100,000	400	15	3.723%	2.358%	1.513%	1.022%	0.752%	0.550%	0.509%
$100,000	500	15	3.176%	1.938%	1.215%	0.829%	0.642%	0.522%	0.503%
$100,000	600	15	2.744%	1.621%	1.013%	0.715%	0.584%	0.511%	0.502%
$100,000	700	15	2.423%	1.400%	0.879%	0.645%	0.551%	0.506%	0.501%
$100,000	800	15	2.181%	1.238%	0.787%	0.601%	0.532%	0.504%	0.501%
$100,000	900	15	1.982%	1.112%	0.720%	0.570%	0.520%	0.503%	0.501%
$100,000	1,000	15	1.827%	1.020%	0.675%	0.552%	0.514%	0.502%	0.501%
$100,000	1,500	15	1.291%	0.736%	0.558%	0.513%	0.504%	0.502%	0.501%
$100,000	2,000	15	1.017%	0.622%	0.524%	0.506%	0.503%	0.502%	0.501%
$100,000	3,000	15	0.740%	0.538%	0.508%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	15	0.625%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	15	0.567%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	15	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	15	56.553%	54.553%	52.631%	50.780%	49.004%	45.652%	42.525%
$110,000	10	15	41.377%	38.991%	36.716%	34.539%	32.458%	28.557%	24.973%
$110,000	15	15	33.097%	30.501%	28.057%	25.763%	23.615%	19.769%	16.494%
$110,000	20	15	27.574%	24.984%	22.595%	20.401%	18.393%	14.911%	12.031%
$110,000	25	15	23.872%	21.352%	19.064%	16.980%	15.096%	11.884%	9.306%
$110,000	50	15	15.608%	13.229%	11.166%	9.386%	7.863%	5.476%	3.804%
$110,000	100	15	10.105%	7.974%	6.239%	4.849%	3.753%	2.254%	1.400%
$110,000	150	15	7.671%	5.748%	4.272%	3.162%	2.342%	1.335%	0.856%
$110,000	200	15	6.333%	4.557%	3.251%	2.318%	1.666%	0.943%	0.651%
$110,000	300	15	4.781%	3.216%	2.153%	1.466%	1.040%	0.654%	0.539%
$110,000	400	15	3.864%	2.469%	1.593%	1.074%	0.784%	0.559%	0.510%
$110,000	500	15	3.310%	2.039%	1.283%	0.871%	0.664%	0.527%	0.504%
$110,000	600	15	2.862%	1.706%	1.066%	0.746%	0.599%	0.514%	0.502%
$110,000	700	15	2.529%	1.473%	0.922%	0.668%	0.561%	0.507%	0.501%
$110,000	800	15	2.277%	1.302%	0.823%	0.618%	0.539%	0.504%	0.501%
$110,000	900	15	2.070%	1.167%	0.749%	0.583%	0.525%	0.503%	0.501%
$110,000	1,000	15	1.910%	1.070%	0.700%	0.562%	0.518%	0.502%	0.501%
$110,000	1,500	15	1.351%	0.765%	0.568%	0.516%	0.505%	0.502%	0.501%
$110,000	2,000	15	1.063%	0.639%	0.528%	0.507%	0.503%	0.502%	0.501%
$110,000	3,000	15	0.768%	0.544%	0.508%	0.504%	0.503%	0.502%	0.501%
$110,000	4,000	15	0.642%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$110,000	5,000	15	0.577%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	15	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$120,000	5	15	57.334%	55.369%	53.478%	51.662%	49.920%	46.629%	43.558%
$120,000	10	15	42.292%	39.954%	37.723%	35.592%	33.554%	29.738%	26.233%
$120,000	15	15	34.060%	31.502%	29.080%	26.794%	24.648%	20.767%	17.415%
$120,000	20	15	28.420%	25.828%	23.428%	21.217%	19.184%	15.642%	12.708%
$120,000	25	15	24.579%	22.050%	19.746%	17.650%	15.748%	12.492%	9.862%
$120,000	50	15	16.086%	13.699%	11.620%	9.818%	8.265%	5.813%	4.080%
$120,000	100	15	10.429%	8.281%	6.518%	5.097%	3.969%	2.408%	1.502%
$120,000	150	15	7.927%	5.981%	4.475%	3.334%	2.485%	1.425%	0.907%
$120,000	200	15	6.546%	4.745%	3.410%	2.447%	1.769%	1.000%	0.677%
$120,000	300	15	4.948%	3.355%	2.263%	1.548%	1.097%	0.677%	0.547%
$120,000	400	15	4.000%	2.578%	1.672%	1.128%	0.818%	0.569%	0.512%
$120,000	500	15	3.433%	2.133%	1.348%	0.911%	0.687%	0.532%	0.505%
$120,000	600	15	2.969%	1.785%	1.118%	0.775%	0.614%	0.517%	0.503%
$120,000	700	15	2.625%	1.541%	0.964%	0.690%	0.572%	0.509%	0.501%
$120,000	800	15	2.366%	1.361%	0.857%	0.634%	0.546%	0.505%	0.501%
$120,000	900	15	2.151%	1.219%	0.777%	0.596%	0.530%	0.504%	0.501%
$120,000	1,000	15	1.985%	1.117%	0.724%	0.572%	0.521%	0.503%	0.501%
$120,000	1,500	15	1.406%	0.792%	0.578%	0.519%	0.505%	0.502%	0.501%
$120,000	2,000	15	1.106%	0.656%	0.533%	0.508%	0.503%	0.502%	0.501%
$120,000	3,000	15	0.794%	0.551%	0.509%	0.504%	0.503%	0.502%	0.501%
$120,000	4,000	15	0.658%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	15	0.587%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	15	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	15	58.022%	56.085%	54.222%	52.436%	50.724%	47.485%	44.463%
$130,000	10	15	43.100%	40.805%	38.613%	36.521%	34.519%	30.778%	27.343%
$130,000	15	15	34.910%	32.396%	30.009%	27.744%	25.609%	21.720%	18.319%
$130,000	20	15	29.211%	26.625%	24.222%	21.998%	19.949%	16.348%	13.353%
$130,000	25	15	25.254%	22.717%	20.395%	18.283%	16.370%	13.070%	10.390%
$130,000	50	15	16.534%	14.144%	12.049%	10.227%	8.647%	6.142%	4.347%
$130,000	100	15	10.732%	8.568%	6.784%	5.333%	4.175%	2.558%	1.604%
$130,000	150	15	8.169%	6.202%	4.669%	3.500%	2.623%	1.514%	0.958%
$130,000	200	15	6.748%	4.924%	3.562%	2.572%	1.869%	1.056%	0.705%
$130,000	300	15	5.103%	3.486%	2.368%	1.627%	1.152%	0.701%	0.555%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	400	15	4.127%	2.681%	1.748%	1.181%	0.851%	0.580%	0.515%
$130,000	500	15	3.548%	2.221%	1.410%	0.951%	0.710%	0.538%	0.506%
$130,000	600	15	3.070%	1.860%	1.167%	0.804%	0.630%	0.520%	0.503%
$130,000	700	15	2.715%	1.605%	1.004%	0.712%	0.582%	0.511%	0.501%
$130,000	800	15	2.448%	1.416%	0.889%	0.651%	0.554%	0.506%	0.501%
$130,000	900	15	2.226%	1.268%	0.805%	0.609%	0.536%	0.504%	0.501%
$130,000	1,000	15	2.055%	1.161%	0.747%	0.583%	0.525%	0.503%	0.501%
$130,000	1,500	15	1.459%	0.818%	0.588%	0.522%	0.506%	0.502%	0.501%
$130,000	2,000	15	1.148%	0.673%	0.538%	0.509%	0.504%	0.502%	0.501%
$130,000	3,000	15	0.820%	0.558%	0.511%	0.504%	0.503%	0.502%	0.501%
$130,000	4,000	15	0.675%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	15	0.598%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	15	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	15	58.638%	56.725%	54.889%	53.131%	51.444%	48.250%	45.270%
$140,000	10	15	43.820%	41.560%	39.404%	37.345%	35.377%	31.700%	28.327%
$140,000	15	15	35.659%	33.187%	30.839%	28.608%	26.495%	22.615%	19.184%
$140,000	20	15	29.940%	27.369%	24.971%	22.740%	20.680%	17.032%	13.977%
$140,000	25	15	25.892%	23.350%	21.015%	18.889%	16.959%	13.616%	10.891%
$140,000	50	15	16.952%	14.557%	12.451%	10.612%	9.010%	6.456%	4.606%
$140,000	100	15	11.018%	8.838%	7.036%	5.560%	4.374%	2.703%	1.706%
$140,000	150	15	8.398%	6.412%	4.856%	3.660%	2.757%	1.602%	1.010%
$140,000	200	15	6.940%	5.095%	3.707%	2.692%	1.966%	1.113%	0.734%
$140,000	300	15	5.251%	3.612%	2.469%	1.704%	1.208%	0.725%	0.564%
$140,000	400	15	4.248%	2.779%	1.822%	1.233%	0.885%	0.592%	0.518%
$140,000	500	15	3.656%	2.306%	1.470%	0.990%	0.733%	0.545%	0.507%
$140,000	600	15	3.165%	1.932%	1.215%	0.833%	0.646%	0.524%	0.504%
$140,000	700	15	2.801%	1.667%	1.043%	0.734%	0.593%	0.513%	0.502%
$140,000	800	15	2.527%	1.471%	0.921%	0.668%	0.562%	0.508%	0.501%
$140,000	900	15	2.297%	1.315%	0.832%	0.622%	0.541%	0.505%	0.501%
$140,000	1,000	15	2.122%	1.204%	0.770%	0.593%	0.529%	0.503%	0.501%
$140,000	1,500	15	1.509%	0.844%	0.598%	0.525%	0.507%	0.502%	0.501%
$140,000	2,000	15	1.187%	0.690%	0.543%	0.510%	0.504%	0.502%	0.501%
$140,000	3,000	15	0.846%	0.565%	0.512%	0.504%	0.503%	0.502%	0.501%
$140,000	4,000	15	0.691%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	15	0.608%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	15	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$140,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	15	59.210%	57.320%	55.509%	53.775%	52.110%	48.957%	46.017%
$150,000	10	15	44.478%	42.249%	40.125%	38.095%	36.159%	32.539%	29.220%
$150,000	15	15	36.339%	33.904%	31.592%	29.398%	27.316%	23.464%	20.024%
$150,000	20	15	30.622%	28.072%	25.685%	23.457%	21.391%	17.707%	14.595%
$150,000	25	15	26.502%	23.962%	21.622%	19.482%	17.534%	14.148%	11.376%
$150,000	50	15	17.350%	14.951%	12.834%	10.979%	9.360%	6.760%	4.859%
$150,000	100	15	11.288%	9.094%	7.274%	5.776%	4.563%	2.844%	1.805%
$150,000	150	15	8.614%	6.612%	5.033%	3.813%	2.886%	1.688%	1.062%
$150,000	200	15	7.122%	5.258%	3.847%	2.808%	2.059%	1.168%	0.763%
$150,000	300	15	5.392%	3.732%	2.566%	1.777%	1.262%	0.749%	0.574%
$150,000	400	15	4.363%	2.873%	1.894%	1.283%	0.918%	0.604%	0.521%
$150,000	500	15	3.758%	2.387%	1.528%	1.027%	0.756%	0.552%	0.509%
$150,000	600	15	3.255%	2.000%	1.262%	0.861%	0.661%	0.528%	0.504%
$150,000	700	15	2.882%	1.726%	1.081%	0.755%	0.605%	0.515%	0.502%
$150,000	800	15	2.601%	1.522%	0.953%	0.685%	0.570%	0.509%	0.501%
$150,000	900	15	2.365%	1.361%	0.858%	0.635%	0.547%	0.506%	0.501%
$150,000	1,000	15	2.185%	1.245%	0.793%	0.604%	0.534%	0.504%	0.501%
$150,000	1,500	15	1.557%	0.869%	0.609%	0.529%	0.508%	0.502%	0.501%
$150,000	2,000	15	1.226%	0.707%	0.548%	0.511%	0.504%	0.502%	0.501%
$150,000	3,000	15	0.871%	0.573%	0.513%	0.505%	0.503%	0.502%	0.501%
$150,000	4,000	15	0.707%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	15	0.618%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	15	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	15	59.674%	57.822%	56.048%	54.347%	52.708%	49.601%	46.711%
$160,000	10	15	45.089%	42.895%	40.800%	38.798%	36.886%	33.325%	30.064%
$160,000	15	15	37.141%	34.764%	32.509%	30.369%	28.339%	24.576%	21.181%
$160,000	20	15	31.915%	29.406%	27.048%	24.836%	22.770%	19.065%	15.899%
$160,000	25	15	27.519%	24.991%	22.666%	20.525%	18.561%	15.130%	12.305%
$160,000	50	15	17.918%	15.530%	13.419%	11.562%	9.931%	7.286%	5.315%
$160,000	100	15	11.315%	9.150%	7.352%	5.880%	4.687%	2.970%	1.913%
$160,000	150	15	8.689%	6.694%	5.118%	3.894%	2.964%	1.747%	1.098%
$160,000	200	15	7.161%	5.299%	3.887%	2.842%	2.086%	1.183%	0.773%
$160,000	300	15	5.444%	3.802%	2.638%	1.844%	1.322%	0.778%	0.582%
$160,000	400	15	4.459%	2.967%	1.976%	1.345%	0.963%	0.619%	0.527%
$160,000	500	15	3.788%	2.422%	1.563%	1.055%	0.774%	0.558%	0.510%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$160,000	600	15	3.327%	2.065%	1.311%	0.892%	0.678%	0.533%	0.506%
$160,000	700	15	2.956%	1.785%	1.118%	0.773%	0.613%	0.517%	0.503%
$160,000	800	15	2.693%	1.589%	0.991%	0.702%	0.578%	0.510%	0.502%
$160,000	900	15	2.419%	1.398%	0.875%	0.641%	0.550%	0.506%	0.501%
$160,000	1,000	15	2.211%	1.260%	0.799%	0.606%	0.535%	0.504%	0.501%
$160,000	1,500	15	1.599%	0.888%	0.614%	0.529%	0.507%	0.502%	0.501%
$160,000	2,000	15	1.237%	0.710%	0.547%	0.510%	0.504%	0.502%	0.501%
$160,000	3,000	15	0.875%	0.574%	0.513%	0.505%	0.503%	0.502%	0.501%
$160,000	4,000	15	0.709%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	15	0.619%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	15	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	15	60.167%	58.316%	56.547%	54.852%	53.222%	50.137%	47.265%
$170,000	10	15	45.589%	43.413%	41.340%	39.362%	37.477%	33.950%	30.723%
$170,000	15	15	37.487%	35.115%	32.864%	30.732%	28.707%	24.952%	21.549%
$170,000	20	15	31.798%	29.304%	26.954%	24.749%	22.691%	18.976%	15.789%
$170,000	25	15	27.610%	25.084%	22.748%	20.595%	18.617%	15.155%	12.295%
$170,000	50	15	18.097%	15.692%	13.559%	11.674%	10.028%	7.354%	5.362%
$170,000	100	15	11.790%	9.574%	7.721%	6.184%	4.929%	3.119%	2.001%
$170,000	150	15	9.015%	6.984%	5.366%	4.102%	3.133%	1.857%	1.166%
$170,000	200	15	7.458%	5.562%	4.111%	3.029%	2.238%	1.279%	0.821%
$170,000	300	15	5.652%	3.955%	2.748%	1.918%	1.366%	0.797%	0.594%
$170,000	400	15	4.573%	3.047%	2.027%	1.378%	0.982%	0.629%	0.528%
$170,000	500	15	3.937%	2.529%	1.631%	1.095%	0.798%	0.564%	0.511%
$170,000	600	15	3.420%	2.126%	1.349%	0.915%	0.692%	0.536%	0.506%
$170,000	700	15	3.029%	1.835%	1.153%	0.797%	0.627%	0.520%	0.503%
$170,000	800	15	2.735%	1.618%	1.013%	0.718%	0.586%	0.512%	0.502%
$170,000	900	15	2.488%	1.446%	0.908%	0.661%	0.559%	0.508%	0.501%
$170,000	1,000	15	2.301%	1.322%	0.837%	0.625%	0.542%	0.505%	0.501%
$170,000	1,500	15	1.644%	0.918%	0.629%	0.536%	0.510%	0.502%	0.501%
$170,000	2,000	15	1.297%	0.739%	0.559%	0.514%	0.504%	0.502%	0.501%
$170,000	3,000	15	0.918%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$170,000	4,000	15	0.738%	0.538%	0.508%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	15	0.639%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	15	0.517%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	15	60.566%	58.733%	56.980%	55.302%	53.686%	50.630%	47.786%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$180,000	10	15	46.055%	43.902%	41.850%	39.894%	38.030%	34.543%	31.354%
$180,000	15	15	37.972%	35.626%	33.402%	31.295%	29.295%	25.585%	22.225%
$180,000	20	15	32.301%	29.836%	27.512%	25.328%	23.278%	19.566%	16.361%
$180,000	25	15	28.106%	25.594%	23.265%	21.115%	19.128%	15.636%	12.736%
$180,000	50	15	18.442%	16.035%	13.895%	12.001%	10.341%	7.637%	5.604%
$180,000	100	15	12.021%	9.796%	7.930%	6.377%	5.103%	3.253%	2.098%
$180,000	150	15	9.201%	7.155%	5.521%	4.238%	3.250%	1.938%	1.217%
$180,000	200	15	7.611%	5.701%	4.235%	3.133%	2.323%	1.332%	0.850%
$180,000	300	15	5.771%	4.058%	2.833%	1.984%	1.416%	0.821%	0.604%
$180,000	400	15	4.668%	3.126%	2.089%	1.422%	1.013%	0.641%	0.532%
$180,000	500	15	4.021%	2.598%	1.682%	1.130%	0.819%	0.571%	0.513%
$180,000	600	15	3.494%	2.184%	1.389%	0.940%	0.707%	0.540%	0.507%
$180,000	700	15	3.096%	1.884%	1.186%	0.817%	0.638%	0.522%	0.503%
$180,000	800	15	2.795%	1.662%	1.041%	0.733%	0.594%	0.514%	0.502%
$180,000	900	15	2.543%	1.485%	0.931%	0.673%	0.565%	0.509%	0.501%
$180,000	1,000	15	2.354%	1.358%	0.857%	0.635%	0.547%	0.505%	0.501%
$180,000	1,500	15	1.685%	0.940%	0.640%	0.539%	0.511%	0.502%	0.501%
$180,000	2,000	15	1.329%	0.755%	0.565%	0.515%	0.505%	0.502%	0.501%
$180,000	3,000	15	0.939%	0.595%	0.518%	0.505%	0.503%	0.502%	0.501%
$180,000	4,000	15	0.753%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	15	0.648%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	15	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$190,000	5	15	60.935%	59.118%	57.382%	55.718%	54.116%	51.085%	48.267%
$190,000	10	15	46.488%	44.356%	42.324%	40.388%	38.542%	35.093%	31.939%
$190,000	15	15	38.423%	36.100%	33.901%	31.818%	29.840%	26.172%	22.855%
$190,000	20	15	32.769%	30.332%	28.034%	25.874%	23.840%	20.138%	16.924%
$190,000	25	15	28.577%	26.083%	23.767%	21.619%	19.631%	16.114%	13.178%
$190,000	50	15	18.776%	16.367%	14.221%	12.318%	10.646%	7.912%	5.841%
$190,000	100	15	12.244%	10.013%	8.134%	6.565%	5.274%	3.387%	2.195%
$190,000	150	15	9.381%	7.322%	5.673%	4.372%	3.365%	2.018%	1.269%
$190,000	200	15	7.759%	5.836%	4.355%	3.234%	2.406%	1.385%	0.880%
$190,000	300	15	5.886%	4.159%	2.916%	2.050%	1.466%	0.846%	0.615%
$190,000	400	15	4.760%	3.204%	2.150%	1.467%	1.044%	0.654%	0.537%
$190,000	500	15	4.103%	2.664%	1.732%	1.164%	0.841%	0.578%	0.514%
$190,000	600	15	3.567%	2.241%	1.430%	0.966%	0.722%	0.544%	0.508%
$190,000	700	15	3.161%	1.934%	1.220%	0.837%	0.649%	0.525%	0.504%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	800	15	2.855%	1.705%	1.069%	0.749%	0.603%	0.515%	0.502%
$190,000	900	15	2.598%	1.523%	0.955%	0.686%	0.571%	0.510%	0.501%
$190,000	1,000	15	2.405%	1.393%	0.878%	0.646%	0.552%	0.506%	0.501%
$190,000	1,500	15	1.724%	0.963%	0.650%	0.543%	0.512%	0.502%	0.501%
$190,000	2,000	15	1.361%	0.770%	0.570%	0.517%	0.505%	0.502%	0.501%
$190,000	3,000	15	0.961%	0.602%	0.519%	0.505%	0.503%	0.502%	0.501%
$190,000	4,000	15	0.767%	0.545%	0.508%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	15	0.658%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	15	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	15	61.269%	59.467%	57.745%	56.093%	54.503%	51.496%	48.701%
$200,000	10	15	46.884%	44.770%	42.756%	40.839%	39.010%	35.594%	32.472%
$200,000	15	15	38.835%	36.534%	34.357%	32.294%	30.337%	26.706%	23.428%
$200,000	20	15	33.194%	30.782%	28.509%	26.373%	24.357%	20.675%	17.458%
$200,000	25	15	29.009%	26.536%	24.233%	22.093%	20.104%	16.574%	13.604%
$200,000	50	15	19.087%	16.675%	14.525%	12.613%	10.933%	8.171%	6.070%
$200,000	100	15	12.453%	10.215%	8.325%	6.743%	5.436%	3.515%	2.289%
$200,000	150	15	9.550%	7.480%	5.817%	4.498%	3.474%	2.095%	1.320%
$200,000	200	15	7.898%	5.962%	4.467%	3.330%	2.486%	1.435%	0.910%
$200,000	300	15	5.995%	4.254%	2.996%	2.113%	1.513%	0.871%	0.626%
$200,000	400	15	4.848%	3.278%	2.208%	1.509%	1.074%	0.666%	0.541%
$200,000	500	15	4.181%	2.727%	1.780%	1.197%	0.862%	0.585%	0.516%
$200,000	600	15	3.637%	2.295%	1.468%	0.992%	0.737%	0.549%	0.509%
$200,000	700	15	3.223%	1.981%	1.252%	0.857%	0.660%	0.527%	0.504%
$200,000	800	15	2.911%	1.747%	1.096%	0.765%	0.611%	0.517%	0.502%
$200,000	900	15	2.650%	1.560%	0.978%	0.698%	0.577%	0.511%	0.502%
$200,000	1,000	15	2.453%	1.426%	0.898%	0.656%	0.556%	0.506%	0.501%
$200,000	1,500	15	1.761%	0.984%	0.660%	0.547%	0.513%	0.502%	0.501%
$200,000	2,000	15	1.391%	0.785%	0.576%	0.519%	0.505%	0.502%	0.501%
$200,000	3,000	15	0.982%	0.610%	0.521%	0.506%	0.503%	0.502%	0.501%
$200,000	4,000	15	0.781%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	15	0.668%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	15	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	15	61.994%	60.224%	58.532%	56.906%	55.343%	52.385%	49.640%
$225,000	10	15	47.751%	45.677%	43.701%	41.823%	40.030%	36.685%	33.632%
$225,000	15	15	39.752%	37.498%	35.369%	33.350%	31.437%	27.887%	24.692%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$225,000	20	15	34.129%	31.770%	29.551%	27.466%	25.498%	21.896%	18.709%
$225,000	25	15	29.970%	27.551%	25.292%	23.180%	21.208%	17.672%	14.646%
$225,000	50	15	19.822%	17.401%	15.236%	13.312%	11.608%	8.783%	6.613%
$225,000	100	15	12.934%	10.681%	8.768%	7.159%	5.817%	3.818%	2.516%
$225,000	150	15	9.942%	7.849%	6.153%	4.798%	3.735%	2.283%	1.445%
$225,000	200	15	8.223%	6.260%	4.731%	3.559%	2.676%	1.557%	0.983%
$225,000	300	15	6.248%	4.478%	3.185%	2.263%	1.629%	0.932%	0.654%
$225,000	400	15	5.053%	3.452%	2.346%	1.613%	1.147%	0.698%	0.552%
$225,000	500	15	4.364%	2.877%	1.894%	1.277%	0.914%	0.604%	0.521%
$225,000	600	15	3.792%	2.418%	1.556%	1.049%	0.772%	0.558%	0.510%
$225,000	700	15	3.368%	2.092%	1.329%	0.905%	0.687%	0.534%	0.505%
$225,000	800	15	3.042%	1.844%	1.160%	0.803%	0.631%	0.521%	0.503%
$225,000	900	15	2.770%	1.647%	1.033%	0.729%	0.592%	0.513%	0.502%
$225,000	1,000	15	2.566%	1.505%	0.947%	0.682%	0.569%	0.508%	0.501%
$225,000	1,500	15	1.848%	1.036%	0.685%	0.556%	0.516%	0.502%	0.501%
$225,000	2,000	15	1.461%	0.820%	0.589%	0.522%	0.506%	0.502%	0.501%
$225,000	3,000	15	1.030%	0.627%	0.525%	0.506%	0.503%	0.502%	0.501%
$225,000	4,000	15	0.815%	0.557%	0.510%	0.504%	0.503%	0.502%	0.501%
$225,000	5,000	15	0.691%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	15	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	15	62.579%	60.834%	59.165%	57.561%	56.018%	53.102%	50.396%
$250,000	10	15	48.462%	46.419%	44.477%	42.629%	40.866%	37.578%	34.581%
$250,000	15	15	40.507%	38.293%	36.201%	34.219%	32.341%	28.858%	25.732%
$250,000	20	15	34.909%	32.593%	30.420%	28.375%	26.447%	22.925%	19.802%
$250,000	25	15	30.776%	28.408%	26.195%	24.121%	22.181%	18.671%	15.628%
$250,000	50	15	20.495%	18.073%	15.896%	13.958%	12.235%	9.359%	7.123%
$250,000	100	15	13.370%	11.108%	9.174%	7.541%	6.171%	4.108%	2.736%
$250,000	150	15	10.301%	8.188%	6.465%	5.079%	3.980%	2.463%	1.567%
$250,000	200	15	8.521%	6.536%	4.977%	3.772%	2.858%	1.677%	1.056%
$250,000	300	15	6.479%	4.684%	3.358%	2.405%	1.740%	0.992%	0.683%
$250,000	400	15	5.243%	3.614%	2.476%	1.711%	1.218%	0.729%	0.564%
$250,000	500	15	4.531%	3.014%	2.002%	1.354%	0.965%	0.623%	0.527%
$250,000	600	15	3.939%	2.536%	1.642%	1.107%	0.809%	0.569%	0.513%
$250,000	700	15	3.501%	2.195%	1.400%	0.950%	0.713%	0.541%	0.506%
$250,000	800	15	3.161%	1.934%	1.221%	0.840%	0.651%	0.526%	0.504%
$250,000	900	15	2.880%	1.727%	1.085%	0.759%	0.607%	0.516%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	1,000	15	2.669%	1.579%	0.992%	0.707%	0.581%	0.510%	0.501%
$250,000	1,500	15	1.927%	1.084%	0.709%	0.566%	0.520%	0.503%	0.501%
$250,000	2,000	15	1.525%	0.853%	0.602%	0.527%	0.507%	0.502%	0.501%
$250,000	3,000	15	1.075%	0.645%	0.530%	0.507%	0.503%	0.502%	0.501%
$250,000	4,000	15	0.847%	0.566%	0.512%	0.505%	0.503%	0.502%	0.501%
$250,000	5,000	15	0.714%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	15	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	15	63.071%	61.347%	59.696%	58.109%	56.583%	53.702%	51.028%
$275,000	10	15	49.046%	47.029%	45.113%	43.290%	41.550%	38.309%	35.357%
$275,000	15	15	41.118%	38.936%	36.874%	34.921%	33.070%	29.643%	26.570%
$275,000	20	15	35.541%	33.261%	31.124%	29.110%	27.215%	23.756%	20.689%
$275,000	25	15	31.427%	29.098%	26.923%	24.884%	22.978%	19.518%	16.487%
$275,000	50	15	21.082%	18.663%	16.484%	14.535%	12.796%	9.879%	7.590%
$275,000	100	15	13.753%	11.484%	9.534%	7.880%	6.489%	4.372%	2.940%
$275,000	150	15	10.613%	8.486%	6.740%	5.328%	4.201%	2.624%	1.682%
$275,000	200	15	8.782%	6.779%	5.195%	3.964%	3.022%	1.787%	1.125%
$275,000	300	15	6.680%	4.863%	3.511%	2.530%	1.839%	1.048%	0.710%
$275,000	400	15	5.408%	3.757%	2.592%	1.801%	1.282%	0.759%	0.576%
$275,000	500	15	4.675%	3.134%	2.097%	1.423%	1.013%	0.640%	0.533%
$275,000	600	15	4.067%	2.639%	1.717%	1.159%	0.842%	0.579%	0.516%
$275,000	700	15	3.615%	2.285%	1.463%	0.991%	0.737%	0.548%	0.508%
$275,000	800	15	3.264%	2.012%	1.274%	0.873%	0.670%	0.530%	0.505%
$275,000	900	15	2.975%	1.798%	1.132%	0.786%	0.622%	0.519%	0.503%
$275,000	1,000	15	2.760%	1.644%	1.034%	0.731%	0.593%	0.512%	0.502%
$275,000	1,500	15	1.997%	1.127%	0.732%	0.576%	0.523%	0.503%	0.501%
$275,000	2,000	15	1.582%	0.883%	0.615%	0.531%	0.508%	0.502%	0.501%
$275,000	3,000	15	1.115%	0.661%	0.534%	0.508%	0.503%	0.502%	0.501%
$275,000	4,000	15	0.876%	0.575%	0.514%	0.505%	0.503%	0.502%	0.501%
$275,000	5,000	15	0.734%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	15	0.532%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	15	63.459%	61.751%	60.114%	58.542%	57.029%	54.175%	51.527%
$300,000	10	15	49.489%	47.492%	45.597%	43.792%	42.071%	38.866%	35.950%
$300,000	15	15	41.595%	39.438%	37.399%	35.469%	33.639%	30.255%	27.225%
$300,000	20	15	36.047%	33.795%	31.685%	29.697%	27.828%	24.419%	21.397%
$300,000	25	15	31.948%	29.651%	27.505%	25.496%	23.617%	20.209%	17.213%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	50	15	21.593%	19.183%	17.005%	15.051%	13.302%	10.348%	8.017%
$300,000	100	15	14.094%	11.820%	9.861%	8.186%	6.778%	4.615%	3.132%
$300,000	150	15	10.891%	8.750%	6.987%	5.554%	4.402%	2.773%	1.789%
$300,000	200	15	9.015%	6.997%	5.393%	4.139%	3.172%	1.890%	1.192%
$300,000	300	15	6.859%	5.024%	3.649%	2.644%	1.931%	1.101%	0.737%
$300,000	400	15	5.556%	3.886%	2.698%	1.884%	1.342%	0.789%	0.588%
$300,000	500	15	4.803%	3.243%	2.183%	1.487%	1.057%	0.658%	0.538%
$300,000	600	15	4.180%	2.731%	1.786%	1.208%	0.873%	0.590%	0.519%
$300,000	700	15	3.717%	2.365%	1.521%	1.029%	0.760%	0.555%	0.509%
$300,000	800	15	3.357%	2.084%	1.324%	0.904%	0.687%	0.535%	0.506%
$300,000	900	15	3.061%	1.862%	1.175%	0.812%	0.636%	0.522%	0.503%
$300,000	1,000	15	2.841%	1.703%	1.072%	0.752%	0.604%	0.515%	0.502%
$300,000	1,500	15	2.059%	1.167%	0.753%	0.585%	0.526%	0.503%	0.501%
$300,000	2,000	15	1.631%	0.911%	0.626%	0.535%	0.509%	0.502%	0.501%
$300,000	3,000	15	1.152%	0.677%	0.539%	0.509%	0.504%	0.502%	0.501%
$300,000	4,000	15	0.902%	0.583%	0.515%	0.505%	0.503%	0.502%	0.501%
$300,000	5,000	15	0.753%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	15	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	15	63.780%	62.085%	60.460%	58.899%	57.398%	54.566%	51.939%
$325,000	10	15	49.863%	47.884%	46.005%	44.217%	42.511%	39.337%	36.451%
$325,000	15	15	42.004%	39.868%	37.849%	35.939%	34.126%	30.780%	27.785%
$325,000	20	15	36.473%	34.246%	32.159%	30.193%	28.346%	24.980%	21.996%
$325,000	25	15	32.397%	30.127%	28.005%	26.021%	24.166%	20.803%	17.847%
$325,000	50	15	22.067%	19.668%	17.498%	15.541%	13.786%	10.802%	8.433%
$325,000	100	15	14.411%	12.133%	10.165%	8.477%	7.051%	4.849%	3.322%
$325,000	150	15	11.147%	8.997%	7.219%	5.767%	4.593%	2.917%	1.894%
$325,000	200	15	9.231%	7.200%	5.577%	4.303%	3.315%	1.989%	1.257%
$325,000	300	15	7.025%	5.175%	3.780%	2.752%	2.018%	1.153%	0.763%
$325,000	400	15	5.693%	4.007%	2.797%	1.962%	1.401%	0.817%	0.600%
$325,000	500	15	4.923%	3.345%	2.265%	1.549%	1.099%	0.676%	0.544%
$325,000	600	15	4.286%	2.818%	1.852%	1.255%	0.903%	0.601%	0.522%
$325,000	700	15	3.813%	2.441%	1.577%	1.067%	0.784%	0.562%	0.511%
$325,000	800	15	3.443%	2.151%	1.371%	0.935%	0.705%	0.540%	0.507%
$325,000	900	15	3.141%	1.923%	1.216%	0.837%	0.649%	0.525%	0.504%
$325,000	1,000	15	2.917%	1.759%	1.109%	0.774%	0.615%	0.517%	0.502%
$325,000	1,500	15	2.117%	1.204%	0.772%	0.594%	0.529%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$325,000	2,000	15	1.678%	0.937%	0.638%	0.539%	0.511%	0.502%	0.501%
$325,000	3,000	15	1.186%	0.691%	0.544%	0.510%	0.504%	0.502%	0.501%
$325,000	4,000	15	0.927%	0.591%	0.517%	0.505%	0.503%	0.502%	0.501%
$325,000	5,000	15	0.770%	0.546%	0.509%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	15	0.539%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$350,000	5	15	64.038%	62.354%	60.738%	59.187%	57.696%	54.882%	52.273%
$350,000	10	15	50.179%	48.214%	46.350%	44.574%	42.883%	39.734%	36.874%
$350,000	15	15	42.348%	40.230%	38.227%	36.334%	34.536%	31.223%	28.258%
$350,000	20	15	36.836%	34.630%	32.562%	30.616%	28.787%	25.457%	22.505%
$350,000	25	15	32.780%	30.533%	28.432%	26.469%	24.634%	21.309%	18.389%
$350,000	50	15	22.487%	20.105%	17.945%	15.993%	14.234%	11.229%	8.826%
$350,000	100	15	14.701%	12.420%	10.445%	8.748%	7.306%	5.070%	3.506%
$350,000	150	15	11.383%	9.227%	7.436%	5.969%	4.776%	3.058%	1.995%
$350,000	200	15	9.431%	7.389%	5.750%	4.458%	3.449%	2.085%	1.320%
$350,000	300	15	7.178%	5.315%	3.901%	2.854%	2.101%	1.203%	0.790%
$350,000	400	15	5.819%	4.119%	2.890%	2.036%	1.457%	0.846%	0.613%
$350,000	500	15	5.033%	3.440%	2.341%	1.607%	1.140%	0.693%	0.550%
$350,000	600	15	4.384%	2.899%	1.914%	1.299%	0.933%	0.612%	0.526%
$350,000	700	15	3.894%	2.506%	1.625%	1.099%	0.803%	0.567%	0.511%
$350,000	800	15	3.523%	2.215%	1.416%	0.964%	0.722%	0.545%	0.508%
$350,000	900	15	3.216%	1.980%	1.255%	0.861%	0.663%	0.528%	0.504%
$350,000	1,000	15	2.988%	1.812%	1.144%	0.795%	0.627%	0.520%	0.503%
$350,000	1,500	15	2.172%	1.239%	0.792%	0.603%	0.533%	0.504%	0.501%
$350,000	2,000	15	1.722%	0.962%	0.649%	0.543%	0.512%	0.502%	0.501%
$350,000	3,000	15	1.219%	0.706%	0.548%	0.511%	0.504%	0.502%	0.501%
$350,000	4,000	15	0.950%	0.599%	0.519%	0.505%	0.503%	0.502%	0.501%
$350,000	5,000	15	0.787%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	15	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	15	64.246%	62.571%	60.963%	59.420%	57.936%	55.137%	52.542%
$375,000	10	15	50.430%	48.478%	46.625%	44.860%	43.180%	40.053%	37.214%
$375,000	15	15	42.628%	40.525%	38.536%	36.657%	34.871%	31.584%	28.644%
$375,000	20	15	37.139%	34.951%	32.899%	30.968%	29.155%	25.855%	22.930%
$375,000	25	15	33.100%	30.872%	28.788%	26.843%	25.024%	21.731%	18.840%
$375,000	50	15	22.847%	20.481%	18.334%	16.390%	14.633%	11.613%	9.184%
$375,000	100	15	14.957%	12.676%	10.695%	8.991%	7.537%	5.273%	3.676%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	150	15	11.595%	9.434%	7.634%	6.153%	4.948%	3.191%	2.093%
$375,000	200	15	9.611%	7.561%	5.909%	4.600%	3.573%	2.175%	1.380%
$375,000	300	15	7.317%	5.443%	4.014%	2.950%	2.180%	1.251%	0.817%
$375,000	400	15	5.934%	4.221%	2.976%	2.105%	1.510%	0.873%	0.625%
$375,000	500	15	5.132%	3.525%	2.410%	1.661%	1.179%	0.710%	0.556%
$375,000	600	15	4.471%	2.972%	1.970%	1.340%	0.960%	0.623%	0.529%
$375,000	700	15	3.973%	2.571%	1.673%	1.132%	0.824%	0.574%	0.513%
$375,000	800	15	3.596%	2.272%	1.458%	0.991%	0.738%	0.549%	0.509%
$375,000	900	15	3.283%	2.032%	1.291%	0.883%	0.676%	0.532%	0.505%
$375,000	1,000	15	3.051%	1.860%	1.176%	0.814%	0.637%	0.522%	0.503%
$375,000	1,500	15	2.220%	1.271%	0.810%	0.611%	0.536%	0.504%	0.501%
$375,000	2,000	15	1.762%	0.985%	0.659%	0.547%	0.513%	0.502%	0.501%
$375,000	3,000	15	1.248%	0.719%	0.553%	0.512%	0.504%	0.502%	0.501%
$375,000	4,000	15	0.972%	0.607%	0.520%	0.506%	0.503%	0.502%	0.501%
$375,000	5,000	15	0.803%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	15	0.546%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	15	64.420%	62.752%	61.151%	59.614%	58.136%	55.351%	52.767%
$400,000	10	15	50.640%	48.698%	46.855%	45.099%	43.429%	40.319%	37.497%
$400,000	15	15	42.865%	40.774%	38.797%	36.928%	35.153%	31.888%	28.968%
$400,000	20	15	37.394%	35.221%	33.181%	31.263%	29.464%	26.188%	23.285%
$400,000	25	15	33.371%	31.159%	29.090%	27.159%	25.355%	22.088%	19.221%
$400,000	50	15	23.155%	20.806%	18.672%	16.736%	14.984%	11.959%	9.509%
$400,000	100	15	15.187%	12.906%	10.921%	9.212%	7.748%	5.458%	3.833%
$400,000	150	15	11.784%	9.619%	7.813%	6.321%	5.104%	3.314%	2.185%
$400,000	200	15	9.775%	7.716%	6.053%	4.730%	3.688%	2.259%	1.437%
$400,000	300	15	7.443%	5.559%	4.117%	3.038%	2.252%	1.295%	0.842%
$400,000	400	15	6.036%	4.313%	3.055%	2.168%	1.559%	0.899%	0.637%
$400,000	500	15	5.220%	3.601%	2.473%	1.710%	1.215%	0.726%	0.562%
$400,000	600	15	4.550%	3.038%	2.021%	1.377%	0.985%	0.633%	0.532%
$400,000	700	15	4.043%	2.629%	1.717%	1.163%	0.844%	0.581%	0.515%
$400,000	800	15	3.660%	2.324%	1.495%	1.015%	0.753%	0.554%	0.510%
$400,000	900	15	3.343%	2.078%	1.323%	0.904%	0.687%	0.535%	0.505%
$400,000	1,000	15	3.108%	1.903%	1.206%	0.832%	0.647%	0.524%	0.503%
$400,000	1,500	15	2.263%	1.300%	0.826%	0.619%	0.539%	0.505%	0.501%
$400,000	2,000	15	1.798%	1.005%	0.669%	0.550%	0.514%	0.502%	0.501%
$400,000	3,000	15	1.274%	0.731%	0.557%	0.513%	0.504%	0.502%	0.501%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$400,000	4,000	15	0.991%	0.613%	0.522%	0.506%	0.503%	0.502%	0.501%
$400,000	5,000	15	0.817%	0.558%	0.511%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	15	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	15	64.572%	62.909%	61.314%	59.782%	58.310%	55.535%	52.961%
$425,000	10	15	50.825%	48.892%	47.056%	45.309%	43.646%	40.553%	37.744%
$425,000	15	15	43.074%	40.993%	39.026%	37.167%	35.401%	32.155%	29.253%
$425,000	20	15	37.617%	35.457%	33.428%	31.521%	29.733%	26.478%	23.593%
$425,000	25	15	33.611%	31.412%	29.356%	27.437%	25.644%	22.399%	19.554%
$425,000	50	15	23.427%	21.096%	18.976%	17.049%	15.303%	12.279%	9.814%
$425,000	100	15	15.401%	13.119%	11.132%	9.417%	7.947%	5.633%	3.982%
$425,000	150	15	11.959%	9.790%	7.977%	6.478%	5.247%	3.430%	2.272%
$425,000	200	15	9.924%	7.860%	6.187%	4.852%	3.795%	2.338%	1.490%
$425,000	300	15	7.558%	5.667%	4.212%	3.119%	2.319%	1.338%	0.866%
$425,000	400	15	6.130%	4.397%	3.127%	2.226%	1.605%	0.924%	0.648%
$425,000	500	15	5.302%	3.671%	2.530%	1.755%	1.248%	0.741%	0.568%
$425,000	600	15	4.622%	3.098%	2.069%	1.412%	1.010%	0.643%	0.535%
$425,000	700	15	4.108%	2.682%	1.758%	1.191%	0.863%	0.587%	0.517%
$425,000	800	15	3.719%	2.371%	1.530%	1.038%	0.768%	0.559%	0.511%
$425,000	900	15	3.397%	2.120%	1.354%	0.924%	0.699%	0.538%	0.506%
$425,000	1,000	15	3.160%	1.942%	1.233%	0.849%	0.657%	0.527%	0.504%
$425,000	1,500	15	2.302%	1.326%	0.841%	0.626%	0.542%	0.505%	0.501%
$425,000	2,000	15	1.829%	1.024%	0.678%	0.554%	0.515%	0.502%	0.501%
$425,000	3,000	15	1.297%	0.741%	0.560%	0.514%	0.504%	0.502%	0.501%
$425,000	4,000	15	1.008%	0.619%	0.523%	0.506%	0.503%	0.502%	0.501%
$425,000	5,000	15	0.829%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$425,000	10,000	15	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	15	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	15	64.695%	63.037%	61.447%	59.920%	58.452%	55.687%	53.122%
$450,000	10	15	50.986%	49.061%	47.232%	45.492%	43.836%	40.756%	37.960%
$450,000	15	15	43.259%	41.187%	39.229%	37.378%	35.621%	32.392%	29.505%
$450,000	20	15	37.816%	35.667%	33.648%	31.752%	29.973%	26.738%	23.869%
$450,000	25	15	33.829%	31.641%	29.597%	27.689%	25.908%	22.683%	19.857%
$450,000	50	15	23.676%	21.362%	19.257%	17.342%	15.603%	12.586%	10.113%
$450,000	100	15	15.606%	13.325%	11.336%	9.617%	8.141%	5.804%	4.130%
$450,000	150	15	12.126%	9.956%	8.137%	6.629%	5.388%	3.544%	2.358%
$450,000	200	15	10.071%	8.000%	6.318%	4.971%	3.902%	2.417%	1.545%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$450,000	300	15	7.671%	5.772%	4.305%	3.199%	2.385%	1.382%	0.891%
$450,000	400	15	6.222%	4.480%	3.198%	2.283%	1.651%	0.949%	0.660%
$450,000	500	15	5.381%	3.740%	2.586%	1.800%	1.282%	0.757%	0.574%
$450,000	600	15	4.692%	3.157%	2.115%	1.448%	1.034%	0.653%	0.538%
$450,000	700	15	4.171%	2.734%	1.797%	1.220%	0.882%	0.594%	0.519%
$450,000	800	15	3.770%	2.411%	1.559%	1.057%	0.779%	0.561%	0.511%
$450,000	900	15	3.450%	2.162%	1.383%	0.943%	0.710%	0.541%	0.507%
$450,000	1,000	15	3.210%	1.981%	1.259%	0.866%	0.666%	0.529%	0.504%
$450,000	1,500	15	2.340%	1.352%	0.856%	0.633%	0.545%	0.505%	0.501%
$450,000	2,000	15	1.860%	1.043%	0.687%	0.557%	0.516%	0.503%	0.501%
$450,000	3,000	15	1.319%	0.752%	0.564%	0.515%	0.505%	0.502%	0.501%
$450,000	4,000	15	1.024%	0.626%	0.525%	0.506%	0.503%	0.502%	0.501%
$450,000	5,000	15	0.842%	0.565%	0.512%	0.504%	0.503%	0.502%	0.501%
$450,000	10,000	15	0.556%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	15	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	15	64.797%	63.144%	61.558%	60.035%	58.572%	55.815%	53.257%
$475,000	10	15	51.124%	49.207%	47.385%	45.651%	44.001%	40.933%	38.149%
$475,000	15	15	43.425%	41.362%	39.413%	37.569%	35.819%	32.606%	29.733%
$475,000	20	15	37.995%	35.856%	33.847%	31.960%	30.190%	26.972%	24.118%
$475,000	25	15	34.025%	31.848%	29.815%	27.917%	26.146%	22.939%	20.131%
$475,000	50	15	23.902%	21.603%	19.514%	17.612%	15.884%	12.875%	10.401%
$475,000	100	15	15.803%	13.525%	11.533%	9.811%	8.329%	5.973%	4.275%
$475,000	150	15	12.289%	10.117%	8.292%	6.777%	5.526%	3.657%	2.444%
$475,000	200	15	10.213%	8.138%	6.448%	5.089%	4.007%	2.496%	1.600%
$475,000	300	15	7.781%	5.876%	4.398%	3.279%	2.452%	1.425%	0.916%
$475,000	400	15	6.313%	4.561%	3.269%	2.341%	1.697%	0.974%	0.673%
$475,000	500	15	5.458%	3.808%	2.642%	1.844%	1.315%	0.773%	0.581%
$475,000	600	15	4.760%	3.215%	2.162%	1.482%	1.058%	0.663%	0.542%
$475,000	700	15	4.232%	2.785%	1.837%	1.249%	0.901%	0.601%	0.521%
$475,000	800	15	3.825%	2.457%	1.593%	1.080%	0.794%	0.566%	0.512%
$475,000	900	15	3.501%	2.202%	1.412%	0.962%	0.721%	0.544%	0.507%
$475,000	1,000	15	3.259%	2.019%	1.286%	0.882%	0.676%	0.532%	0.505%
$475,000	1,500	15	2.377%	1.377%	0.871%	0.641%	0.549%	0.506%	0.501%
$475,000	2,000	15	1.891%	1.061%	0.696%	0.561%	0.518%	0.503%	0.501%
$475,000	3,000	15	1.342%	0.763%	0.568%	0.516%	0.505%	0.502%	0.501%
$475,000	4,000	15	1.041%	0.632%	0.526%	0.507%	0.503%	0.502%	0.501%
$475,000	5,000	15	0.855%	0.569%	0.513%	0.505%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	10,000	15	0.559%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	15	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	15	64.879%	63.229%	61.647%	60.128%	58.667%	55.917%	53.365%
$500,000	10	15	51.240%	49.328%	47.512%	45.783%	44.139%	41.081%	38.306%
$500,000	15	15	43.565%	41.509%	39.566%	37.728%	35.985%	32.785%	29.923%
$500,000	20	15	38.143%	36.012%	34.010%	32.131%	30.369%	27.165%	24.323%
$500,000	25	15	34.186%	32.018%	29.992%	28.103%	26.339%	23.148%	20.354%
$500,000	50	15	24.090%	21.804%	19.727%	17.837%	16.118%	13.120%	10.649%
$500,000	100	15	15.974%	13.698%	11.706%	9.981%	8.493%	6.121%	4.403%
$500,000	150	15	12.431%	10.258%	8.429%	6.907%	5.647%	3.757%	2.522%
$500,000	200	15	10.335%	8.257%	6.560%	5.191%	4.099%	2.567%	1.650%
$500,000	300	15	7.876%	5.965%	4.479%	3.349%	2.511%	1.464%	0.939%
$500,000	400	15	6.390%	4.630%	3.329%	2.391%	1.737%	0.997%	0.684%
$500,000	500	15	5.523%	3.865%	2.690%	1.882%	1.344%	0.788%	0.586%
$500,000	600	15	4.817%	3.264%	2.201%	1.512%	1.079%	0.673%	0.545%
$500,000	700	15	4.283%	2.829%	1.870%	1.273%	0.917%	0.608%	0.523%
$500,000	800	15	3.872%	2.495%	1.622%	1.100%	0.806%	0.570%	0.514%
$500,000	900	15	3.544%	2.237%	1.437%	0.978%	0.732%	0.547%	0.508%
$500,000	1,000	15	3.299%	2.051%	1.308%	0.897%	0.684%	0.534%	0.505%
$500,000	1,500	15	2.408%	1.398%	0.883%	0.647%	0.551%	0.506%	0.501%
$500,000	2,000	15	1.916%	1.077%	0.704%	0.564%	0.519%	0.503%	0.501%
$500,000	3,000	15	1.361%	0.772%	0.572%	0.517%	0.505%	0.502%	0.501%
$500,000	4,000	15	1.055%	0.637%	0.528%	0.507%	0.503%	0.502%	0.501%
$500,000	5,000	15	0.865%	0.572%	0.513%	0.505%	0.503%	0.502%	0.501%
$500,000	10,000	15	0.561%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	15	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	16	39.392%	36.591%	33.906%	31.363%	28.975%	24.633%	20.870%
$30,000	10	16	25.552%	22.936%	20.537%	18.345%	16.352%	12.916%	10.134%
$30,000	15	16	20.095%	17.553%	15.279%	13.253%	11.458%	8.492%	6.242%
$30,000	20	16	16.671%	14.231%	12.091%	10.225%	8.610%	6.046%	4.225%
$30,000	25	16	14.496%	12.131%	10.098%	8.372%	6.907%	4.651%	3.132%
$30,000	50	16	9.189%	7.107%	5.448%	4.150%	3.151%	1.838%	1.141%
$30,000	100	16	5.751%	4.037%	2.809%	1.956%	1.385%	0.796%	0.586%
$30,000	150	16	4.311%	2.825%	1.849%	1.245%	0.891%	0.592%	0.518%
$30,000	200	16	3.540%	2.214%	1.407%	0.948%	0.708%	0.538%	0.506%
$30,000	300	16	2.606%	1.516%	0.942%	0.674%	0.563%	0.508%	0.501%
$30,000	400	16	2.080%	1.170%	0.748%	0.581%	0.524%	0.503%	0.501%
$30,000	500	16	1.736%	0.964%	0.647%	0.540%	0.510%	0.502%	0.501%
$30,000	600	16	1.492%	0.833%	0.593%	0.522%	0.506%	0.502%	0.501%
$30,000	700	16	1.302%	0.740%	0.558%	0.513%	0.504%	0.502%	0.501%
$30,000	800	16	1.167%	0.679%	0.539%	0.509%	0.503%	0.502%	0.501%
$30,000	900	16	1.059%	0.636%	0.527%	0.507%	0.503%	0.502%	0.501%
$30,000	1,000	16	0.977%	0.606%	0.520%	0.505%	0.503%	0.502%	0.501%
$30,000	1,500	16	0.724%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	16	0.617%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	16	0.540%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	16	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	16	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	16	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	16	41.813%	39.129%	36.530%	34.012%	31.591%	27.134%	23.193%
$35,000	10	16	27.019%	24.405%	22.002%	19.800%	17.782%	14.261%	11.373%
$35,000	15	16	21.338%	18.778%	16.475%	14.411%	12.570%	9.481%	7.103%
$35,000	20	16	17.720%	15.262%	13.084%	11.169%	9.501%	6.817%	4.854%
$35,000	25	16	15.413%	13.017%	10.941%	9.161%	7.646%	5.261%	3.602%
$35,000	50	16	9.816%	7.687%	5.972%	4.611%	3.547%	2.106%	1.311%
$35,000	100	16	6.161%	4.391%	3.100%	2.187%	1.560%	0.882%	0.622%
$35,000	150	16	4.622%	3.081%	2.045%	1.384%	0.984%	0.627%	0.529%
$35,000	200	16	3.801%	2.418%	1.552%	1.044%	0.766%	0.554%	0.510%
$35,000	300	16	2.810%	1.659%	1.030%	0.722%	0.586%	0.512%	0.502%
$35,000	400	16	2.246%	1.278%	0.806%	0.607%	0.534%	0.504%	0.501%
$35,000	500	16	1.879%	1.049%	0.687%	0.555%	0.515%	0.502%	0.501%
$35,000	600	16	1.616%	0.899%	0.620%	0.531%	0.508%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	700	16	1.411%	0.792%	0.577%	0.518%	0.505%	0.502%	0.501%
$35,000	800	16	1.264%	0.721%	0.552%	0.512%	0.504%	0.502%	0.501%
$35,000	900	16	1.147%	0.671%	0.536%	0.508%	0.503%	0.502%	0.501%
$35,000	1,000	16	1.056%	0.635%	0.527%	0.506%	0.503%	0.502%	0.501%
$35,000	1,500	16	0.771%	0.546%	0.509%	0.504%	0.503%	0.502%	0.501%
$35,000	2,000	16	0.646%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	16	0.551%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	16	0.522%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	16	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	16	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	16	43.820%	41.229%	38.724%	36.305%	33.962%	29.490%	25.442%
$40,000	10	16	28.363%	25.731%	23.316%	21.098%	19.064%	15.495%	12.518%
$40,000	15	16	22.458%	19.887%	17.563%	15.466%	13.581%	10.397%	7.902%
$40,000	20	16	18.666%	16.181%	13.970%	12.017%	10.307%	7.520%	5.440%
$40,000	25	16	16.231%	13.816%	11.708%	9.878%	8.309%	5.823%	4.045%
$40,000	50	16	10.380%	8.217%	6.453%	5.038%	3.916%	2.369%	1.483%
$40,000	100	16	6.530%	4.716%	3.371%	2.403%	1.727%	0.969%	0.661%
$40,000	150	16	4.905%	3.316%	2.230%	1.519%	1.076%	0.664%	0.541%
$40,000	200	16	4.032%	2.601%	1.685%	1.132%	0.820%	0.570%	0.513%
$40,000	300	16	2.995%	1.793%	1.115%	0.770%	0.610%	0.516%	0.503%
$40,000	400	16	2.396%	1.377%	0.863%	0.634%	0.545%	0.506%	0.501%
$40,000	500	16	2.008%	1.127%	0.726%	0.570%	0.520%	0.503%	0.501%
$40,000	600	16	1.728%	0.962%	0.647%	0.541%	0.511%	0.502%	0.501%
$40,000	700	16	1.511%	0.843%	0.596%	0.524%	0.507%	0.502%	0.501%
$40,000	800	16	1.353%	0.762%	0.565%	0.515%	0.504%	0.502%	0.501%
$40,000	900	16	1.228%	0.705%	0.546%	0.510%	0.504%	0.502%	0.501%
$40,000	1,000	16	1.130%	0.664%	0.534%	0.508%	0.503%	0.502%	0.501%
$40,000	1,500	16	0.817%	0.558%	0.510%	0.504%	0.503%	0.502%	0.501%
$40,000	2,000	16	0.676%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	16	0.563%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	16	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	16	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	16	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	16	45.507%	42.996%	40.574%	38.232%	35.963%	31.640%	27.589%
$45,000	10	16	29.626%	26.968%	24.525%	22.284%	20.227%	16.615%	13.584%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	15	16	23.461%	20.886%	18.552%	16.433%	14.520%	11.249%	8.657%
$45,000	20	16	19.525%	17.017%	14.781%	12.799%	11.050%	8.169%	5.993%
$45,000	25	16	16.975%	14.543%	12.407%	10.541%	8.926%	6.350%	4.475%
$45,000	50	16	10.887%	8.693%	6.891%	5.428%	4.258%	2.620%	1.650%
$45,000	100	16	6.867%	5.014%	3.622%	2.607%	1.887%	1.057%	0.702%
$45,000	150	16	5.164%	3.536%	2.405%	1.651%	1.168%	0.704%	0.556%
$45,000	200	16	4.250%	2.776%	1.816%	1.222%	0.877%	0.589%	0.518%
$45,000	300	16	3.164%	1.919%	1.198%	0.818%	0.636%	0.522%	0.504%
$45,000	400	16	2.534%	1.471%	0.918%	0.662%	0.557%	0.507%	0.501%
$45,000	500	16	2.127%	1.202%	0.765%	0.588%	0.526%	0.503%	0.501%
$45,000	600	16	1.832%	1.022%	0.675%	0.551%	0.514%	0.502%	0.501%
$45,000	700	16	1.604%	0.892%	0.616%	0.530%	0.508%	0.502%	0.501%
$45,000	800	16	1.436%	0.802%	0.580%	0.519%	0.505%	0.502%	0.501%
$45,000	900	16	1.304%	0.739%	0.557%	0.513%	0.504%	0.502%	0.501%
$45,000	1,000	16	1.199%	0.693%	0.542%	0.509%	0.504%	0.502%	0.501%
$45,000	1,500	16	0.861%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$45,000	2,000	16	0.704%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	16	0.575%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	16	0.534%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	16	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	16	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	16	46.953%	44.514%	42.158%	39.880%	37.674%	33.485%	29.556%
$50,000	10	16	30.835%	28.153%	25.677%	23.401%	21.315%	17.645%	14.562%
$50,000	15	16	24.372%	21.797%	19.455%	17.323%	15.384%	12.047%	9.371%
$50,000	20	16	20.316%	17.797%	15.539%	13.531%	11.746%	8.783%	6.519%
$50,000	25	16	17.660%	15.212%	13.051%	11.156%	9.504%	6.846%	4.885%
$50,000	50	16	11.355%	9.136%	7.301%	5.799%	4.586%	2.866%	1.819%
$50,000	100	16	7.184%	5.297%	3.864%	2.805%	2.044%	1.147%	0.746%
$50,000	150	16	5.408%	3.744%	2.574%	1.780%	1.261%	0.745%	0.572%
$50,000	200	16	4.454%	2.943%	1.942%	1.310%	0.934%	0.609%	0.523%
$50,000	300	16	3.323%	2.039%	1.279%	0.867%	0.663%	0.528%	0.505%
$50,000	400	16	2.664%	1.562%	0.974%	0.691%	0.571%	0.509%	0.501%
$50,000	500	16	2.239%	1.275%	0.805%	0.606%	0.533%	0.504%	0.501%
$50,000	600	16	1.930%	1.080%	0.703%	0.562%	0.518%	0.503%	0.501%
$50,000	700	16	1.691%	0.940%	0.637%	0.537%	0.510%	0.502%	0.501%
$50,000	800	16	1.515%	0.843%	0.596%	0.523%	0.506%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$50,000	900	16	1.376%	0.773%	0.569%	0.516%	0.505%	0.502%	0.501%
$50,000	1,000	16	1.265%	0.722%	0.551%	0.511%	0.504%	0.502%	0.501%
$50,000	1,500	16	0.904%	0.583%	0.515%	0.505%	0.503%	0.502%	0.501%
$50,000	2,000	16	0.733%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	16	0.588%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	16	0.540%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	16	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	16	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	16	48.235%	45.856%	43.557%	41.333%	39.189%	35.113%	31.291%
$55,000	10	16	32.004%	29.306%	26.799%	24.486%	22.360%	18.621%	15.472%
$55,000	15	16	25.224%	22.648%	20.298%	18.152%	16.192%	12.801%	10.054%
$55,000	20	16	21.057%	18.531%	16.259%	14.220%	12.404%	9.366%	7.019%
$55,000	25	16	18.295%	15.834%	13.652%	11.729%	10.047%	7.317%	5.277%
$55,000	50	16	11.788%	9.549%	7.682%	6.148%	4.900%	3.105%	1.988%
$55,000	100	16	7.483%	5.565%	4.095%	2.997%	2.198%	1.238%	0.793%
$55,000	150	16	5.639%	3.943%	2.737%	1.907%	1.354%	0.788%	0.590%
$55,000	200	16	4.647%	3.103%	2.065%	1.398%	0.993%	0.631%	0.529%
$55,000	300	16	3.473%	2.154%	1.358%	0.916%	0.691%	0.535%	0.506%
$55,000	400	16	2.786%	1.649%	1.029%	0.721%	0.585%	0.511%	0.502%
$55,000	500	16	2.344%	1.346%	0.845%	0.625%	0.541%	0.505%	0.501%
$55,000	600	16	2.022%	1.137%	0.732%	0.574%	0.522%	0.503%	0.501%
$55,000	700	16	1.774%	0.987%	0.658%	0.545%	0.512%	0.502%	0.501%
$55,000	800	16	1.590%	0.882%	0.612%	0.528%	0.507%	0.502%	0.501%
$55,000	900	16	1.444%	0.806%	0.581%	0.519%	0.505%	0.502%	0.501%
$55,000	1,000	16	1.327%	0.750%	0.561%	0.514%	0.504%	0.502%	0.501%
$55,000	1,500	16	0.945%	0.597%	0.518%	0.505%	0.503%	0.502%	0.501%
$55,000	2,000	16	0.762%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$55,000	3,000	16	0.601%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	16	0.547%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	16	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	16	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	16	49.372%	47.043%	44.793%	42.623%	40.530%	36.552%	32.828%
$60,000	10	16	33.122%	30.427%	27.901%	25.553%	23.387%	19.566%	16.343%
$60,000	15	16	26.032%	23.451%	21.089%	18.930%	16.955%	13.520%	10.711%
$60,000	20	16	21.759%	19.227%	16.942%	14.880%	13.035%	9.930%	7.512%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$60,000	25	16	18.900%	16.427%	14.227%	12.280%	10.569%	7.771%	5.665%
$60,000	50	16	12.197%	9.938%	8.046%	6.481%	5.199%	3.336%	2.155%
$60,000	100	16	7.767%	5.821%	4.317%	3.183%	2.348%	1.328%	0.841%
$60,000	150	16	5.859%	4.134%	2.894%	2.031%	1.447%	0.832%	0.609%
$60,000	200	16	4.829%	3.257%	2.184%	1.485%	1.051%	0.653%	0.536%
$60,000	300	16	3.616%	2.265%	1.437%	0.966%	0.720%	0.544%	0.508%
$60,000	400	16	2.903%	1.734%	1.083%	0.752%	0.601%	0.514%	0.502%
$60,000	500	16	2.446%	1.415%	0.885%	0.645%	0.550%	0.506%	0.501%
$60,000	600	16	2.111%	1.193%	0.761%	0.587%	0.527%	0.503%	0.501%
$60,000	700	16	1.853%	1.033%	0.679%	0.554%	0.515%	0.502%	0.501%
$60,000	800	16	1.661%	0.922%	0.629%	0.534%	0.509%	0.502%	0.501%
$60,000	900	16	1.509%	0.839%	0.594%	0.522%	0.506%	0.502%	0.501%
$60,000	1,000	16	1.388%	0.779%	0.571%	0.516%	0.505%	0.502%	0.501%
$60,000	1,500	16	0.984%	0.610%	0.521%	0.506%	0.503%	0.502%	0.501%
$60,000	2,000	16	0.790%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$60,000	3,000	16	0.615%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	16	0.554%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	16	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	16	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$65,000	5	16	50.364%	48.079%	45.872%	43.749%	41.701%	37.807%	34.170%
$65,000	10	16	34.163%	31.471%	28.944%	26.577%	24.374%	20.468%	17.174%
$65,000	15	16	26.790%	24.199%	21.820%	19.650%	17.666%	14.192%	11.330%
$65,000	20	16	22.418%	19.880%	17.582%	15.504%	13.634%	10.471%	7.987%
$65,000	25	16	19.465%	16.983%	14.765%	12.798%	11.061%	8.203%	6.035%
$65,000	50	16	12.580%	10.302%	8.388%	6.795%	5.483%	3.556%	2.318%
$65,000	100	16	8.032%	6.062%	4.527%	3.360%	2.492%	1.417%	0.890%
$65,000	150	16	6.065%	4.313%	3.043%	2.151%	1.537%	0.877%	0.628%
$65,000	200	16	5.000%	3.401%	2.297%	1.569%	1.108%	0.677%	0.544%
$65,000	300	16	3.750%	2.370%	1.513%	1.015%	0.749%	0.552%	0.509%
$65,000	400	16	3.013%	1.814%	1.136%	0.783%	0.617%	0.517%	0.503%
$65,000	500	16	2.542%	1.481%	0.924%	0.665%	0.558%	0.507%	0.501%
$65,000	600	16	2.194%	1.246%	0.790%	0.600%	0.532%	0.504%	0.501%
$65,000	700	16	1.927%	1.077%	0.701%	0.562%	0.518%	0.503%	0.501%
$65,000	800	16	1.729%	0.960%	0.646%	0.540%	0.510%	0.502%	0.501%
$65,000	900	16	1.571%	0.872%	0.607%	0.526%	0.507%	0.502%	0.501%
$65,000	1,000	16	1.444%	0.808%	0.582%	0.519%	0.506%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	1,500	16	1.023%	0.624%	0.524%	0.506%	0.503%	0.502%	0.501%
$65,000	2,000	16	0.817%	0.557%	0.511%	0.504%	0.503%	0.502%	0.501%
$65,000	3,000	16	0.629%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	16	0.561%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	16	0.531%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	16	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	16	51.236%	48.988%	46.824%	44.741%	42.730%	38.911%	35.349%
$70,000	10	16	35.127%	32.449%	29.922%	27.553%	25.331%	21.351%	17.977%
$70,000	15	16	27.504%	24.902%	22.509%	20.322%	18.327%	14.821%	11.917%
$70,000	20	16	23.027%	20.482%	18.174%	16.083%	14.195%	10.980%	8.440%
$70,000	25	16	19.993%	17.503%	15.272%	13.286%	11.526%	8.616%	6.390%
$70,000	50	16	12.937%	10.643%	8.709%	7.090%	5.750%	3.764%	2.475%
$70,000	100	16	8.282%	6.290%	4.727%	3.530%	2.633%	1.505%	0.940%
$70,000	150	16	6.258%	4.483%	3.185%	2.265%	1.624%	0.921%	0.648%
$70,000	200	16	5.160%	3.538%	2.406%	1.650%	1.165%	0.701%	0.552%
$70,000	300	16	3.869%	2.463%	1.580%	1.059%	0.775%	0.559%	0.510%
$70,000	400	16	3.116%	1.891%	1.187%	0.813%	0.633%	0.520%	0.503%
$70,000	500	16	2.633%	1.544%	0.962%	0.684%	0.567%	0.508%	0.501%
$70,000	600	16	2.274%	1.298%	0.819%	0.613%	0.538%	0.504%	0.501%
$70,000	700	16	1.997%	1.121%	0.723%	0.571%	0.521%	0.503%	0.501%
$70,000	800	16	1.793%	0.997%	0.663%	0.546%	0.512%	0.502%	0.501%
$70,000	900	16	1.629%	0.903%	0.620%	0.531%	0.508%	0.502%	0.501%
$70,000	1,000	16	1.498%	0.836%	0.593%	0.523%	0.506%	0.502%	0.501%
$70,000	1,500	16	1.059%	0.638%	0.528%	0.507%	0.503%	0.502%	0.501%
$70,000	2,000	16	0.844%	0.565%	0.512%	0.505%	0.503%	0.502%	0.501%
$70,000	3,000	16	0.643%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	16	0.568%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	16	0.535%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	16	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	16	52.021%	49.809%	47.683%	45.634%	43.658%	39.906%	36.410%
$75,000	10	16	36.027%	33.369%	30.852%	28.480%	26.255%	22.221%	18.765%
$75,000	15	16	28.191%	25.576%	23.171%	20.966%	18.953%	15.416%	12.477%
$75,000	20	16	23.601%	21.051%	18.735%	16.631%	14.728%	11.470%	8.879%
$75,000	25	16	20.496%	17.999%	15.759%	13.757%	11.976%	9.017%	6.738%
$75,000	50	16	13.279%	10.969%	9.017%	7.374%	6.010%	3.968%	2.629%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$75,000	100	16	8.519%	6.506%	4.919%	3.695%	2.769%	1.592%	0.990%
$75,000	150	16	6.439%	4.643%	3.320%	2.374%	1.710%	0.966%	0.668%
$75,000	200	16	5.311%	3.667%	2.510%	1.729%	1.222%	0.725%	0.561%
$75,000	300	16	3.987%	2.557%	1.649%	1.106%	0.804%	0.568%	0.513%
$75,000	400	16	3.214%	1.964%	1.237%	0.843%	0.649%	0.524%	0.504%
$75,000	500	16	2.719%	1.604%	0.999%	0.704%	0.577%	0.510%	0.501%
$75,000	600	16	2.349%	1.348%	0.847%	0.627%	0.543%	0.505%	0.501%
$75,000	700	16	2.064%	1.163%	0.745%	0.581%	0.525%	0.503%	0.501%
$75,000	800	16	1.854%	1.033%	0.680%	0.553%	0.514%	0.502%	0.501%
$75,000	900	16	1.684%	0.934%	0.634%	0.536%	0.509%	0.502%	0.501%
$75,000	1,000	16	1.550%	0.863%	0.604%	0.526%	0.507%	0.502%	0.501%
$75,000	1,500	16	1.094%	0.651%	0.532%	0.508%	0.503%	0.502%	0.501%
$75,000	2,000	16	0.869%	0.572%	0.513%	0.505%	0.503%	0.502%	0.501%
$75,000	3,000	16	0.657%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	16	0.576%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	16	0.539%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	16	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	16	52.739%	50.561%	48.468%	46.451%	44.504%	40.817%	37.379%
$80,000	10	16	36.865%	34.241%	31.742%	29.375%	27.145%	23.089%	19.564%
$80,000	15	16	28.860%	26.234%	23.816%	21.595%	19.556%	15.988%	13.015%
$80,000	20	16	24.150%	21.595%	19.269%	17.156%	15.238%	11.943%	9.304%
$80,000	25	16	20.975%	18.475%	16.226%	14.210%	12.411%	9.406%	7.077%
$80,000	50	16	13.608%	11.286%	9.313%	7.650%	6.263%	4.170%	2.781%
$80,000	100	16	8.743%	6.712%	5.101%	3.852%	2.901%	1.677%	1.039%
$80,000	150	16	6.611%	4.796%	3.450%	2.479%	1.793%	1.011%	0.689%
$80,000	200	16	5.454%	3.789%	2.610%	1.806%	1.278%	0.750%	0.570%
$80,000	300	16	4.098%	2.648%	1.717%	1.153%	0.833%	0.578%	0.515%
$80,000	400	16	3.306%	2.035%	1.285%	0.873%	0.665%	0.527%	0.504%
$80,000	500	16	2.801%	1.663%	1.035%	0.724%	0.587%	0.511%	0.501%
$80,000	600	16	2.419%	1.395%	0.875%	0.641%	0.549%	0.506%	0.501%
$80,000	700	16	2.128%	1.203%	0.767%	0.591%	0.529%	0.503%	0.501%
$80,000	800	16	1.913%	1.069%	0.698%	0.560%	0.516%	0.502%	0.501%
$80,000	900	16	1.737%	0.965%	0.647%	0.541%	0.511%	0.502%	0.501%
$80,000	1,000	16	1.599%	0.890%	0.616%	0.530%	0.508%	0.502%	0.501%
$80,000	1,500	16	1.129%	0.665%	0.536%	0.508%	0.503%	0.502%	0.501%
$80,000	2,000	16	0.894%	0.580%	0.515%	0.505%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	3,000	16	0.670%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	16	0.583%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	16	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	16	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	16	54.019%	51.901%	49.865%	47.902%	46.011%	42.433%	39.097%
$90,000	10	16	38.360%	35.817%	33.385%	31.057%	28.839%	24.762%	21.159%
$90,000	15	16	30.144%	27.506%	25.065%	22.807%	20.729%	17.083%	14.029%
$90,000	20	16	25.180%	22.617%	20.271%	18.138%	16.198%	12.841%	10.118%
$90,000	25	16	21.877%	19.370%	17.107%	15.067%	13.236%	10.155%	7.735%
$90,000	50	16	14.224%	11.883%	9.874%	8.173%	6.747%	4.561%	3.079%
$90,000	100	16	9.160%	7.096%	5.445%	4.149%	3.152%	1.843%	1.140%
$90,000	150	16	6.937%	5.088%	3.700%	2.682%	1.955%	1.103%	0.733%
$90,000	200	16	5.722%	4.023%	2.803%	1.957%	1.390%	0.803%	0.591%
$90,000	300	16	4.309%	2.821%	1.848%	1.244%	0.892%	0.598%	0.521%
$90,000	400	16	3.479%	2.167%	1.378%	0.932%	0.699%	0.536%	0.506%
$90,000	500	16	2.955%	1.774%	1.106%	0.764%	0.608%	0.515%	0.502%
$90,000	600	16	2.553%	1.487%	0.930%	0.669%	0.562%	0.507%	0.501%
$90,000	700	16	2.248%	1.282%	0.811%	0.611%	0.537%	0.504%	0.501%
$90,000	800	16	2.022%	1.136%	0.732%	0.575%	0.522%	0.503%	0.501%
$90,000	900	16	1.837%	1.024%	0.675%	0.551%	0.514%	0.502%	0.501%
$90,000	1,000	16	1.692%	0.942%	0.638%	0.538%	0.510%	0.502%	0.501%
$90,000	1,500	16	1.194%	0.693%	0.544%	0.510%	0.504%	0.502%	0.501%
$90,000	2,000	16	0.943%	0.596%	0.518%	0.505%	0.503%	0.502%	0.501%
$90,000	3,000	16	0.698%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	16	0.599%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	16	0.552%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	16	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	16	55.122%	53.054%	51.065%	49.149%	47.305%	43.820%	40.566%
$100,000	10	16	39.656%	37.182%	34.817%	32.554%	30.386%	26.337%	22.697%
$100,000	15	16	31.353%	28.721%	26.264%	23.980%	21.865%	18.137%	15.000%
$100,000	20	16	26.148%	23.572%	21.210%	19.049%	17.086%	13.686%	10.887%
$100,000	25	16	22.707%	20.197%	17.922%	15.863%	14.006%	10.864%	8.373%
$100,000	50	16	14.795%	12.436%	10.400%	8.664%	7.198%	4.933%	3.366%
$100,000	100	16	9.545%	7.453%	5.765%	4.429%	3.391%	2.004%	1.241%
$100,000	150	16	7.238%	5.358%	3.933%	2.875%	2.110%	1.195%	0.780%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	200	16	5.972%	4.240%	2.985%	2.101%	1.499%	0.857%	0.613%
$100,000	300	16	4.503%	2.982%	1.973%	1.333%	0.949%	0.620%	0.527%
$100,000	400	16	3.639%	2.292%	1.466%	0.990%	0.733%	0.545%	0.508%
$100,000	500	16	3.098%	1.879%	1.175%	0.805%	0.629%	0.519%	0.502%
$100,000	600	16	2.677%	1.574%	0.983%	0.698%	0.575%	0.509%	0.502%
$100,000	700	16	2.360%	1.358%	0.854%	0.632%	0.545%	0.505%	0.501%
$100,000	800	16	2.125%	1.201%	0.767%	0.590%	0.528%	0.503%	0.501%
$100,000	900	16	1.931%	1.080%	0.704%	0.563%	0.518%	0.503%	0.501%
$100,000	1,000	16	1.780%	0.993%	0.662%	0.546%	0.512%	0.502%	0.501%
$100,000	1,500	16	1.256%	0.720%	0.552%	0.512%	0.504%	0.502%	0.501%
$100,000	2,000	16	0.990%	0.612%	0.522%	0.506%	0.503%	0.502%	0.501%
$100,000	3,000	16	0.725%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	16	0.615%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	16	0.561%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	16	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	16	56.039%	54.011%	52.061%	50.184%	48.382%	44.971%	41.784%
$110,000	10	16	40.745%	38.327%	36.017%	33.808%	31.693%	27.735%	24.101%
$110,000	15	16	32.429%	29.814%	27.358%	25.059%	22.922%	19.122%	15.901%
$110,000	20	16	27.026%	24.439%	22.058%	19.876%	17.888%	14.442%	11.590%
$110,000	25	16	23.444%	20.930%	18.644%	16.569%	14.691%	11.501%	8.954%
$110,000	50	16	15.305%	12.933%	10.879%	9.116%	7.615%	5.276%	3.639%
$110,000	100	16	9.891%	7.774%	6.054%	4.684%	3.611%	2.154%	1.337%
$110,000	150	16	7.510%	5.602%	4.145%	3.052%	2.253%	1.282%	0.826%
$110,000	200	16	6.197%	4.437%	3.150%	2.234%	1.601%	0.909%	0.635%
$110,000	300	16	4.680%	3.129%	2.086%	1.415%	1.004%	0.640%	0.534%
$110,000	400	16	3.785%	2.407%	1.548%	1.043%	0.765%	0.554%	0.509%
$110,000	500	16	3.228%	1.976%	1.240%	0.844%	0.650%	0.524%	0.503%
$110,000	600	16	2.791%	1.655%	1.034%	0.727%	0.589%	0.512%	0.502%
$110,000	700	16	2.463%	1.428%	0.895%	0.653%	0.555%	0.506%	0.501%
$110,000	800	16	2.219%	1.262%	0.800%	0.606%	0.534%	0.504%	0.501%
$110,000	900	16	2.018%	1.134%	0.731%	0.575%	0.522%	0.503%	0.501%
$110,000	1,000	16	1.861%	1.041%	0.685%	0.555%	0.515%	0.502%	0.501%
$110,000	1,500	16	1.314%	0.747%	0.561%	0.514%	0.504%	0.502%	0.501%
$110,000	2,000	16	1.034%	0.628%	0.525%	0.507%	0.503%	0.502%	0.501%
$110,000	3,000	16	0.751%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$110,000	4,000	16	0.631%	0.517%	0.506%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$110,000	5,000	16	0.570%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	16	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$120,000	5	16	56.837%	54.844%	52.928%	51.086%	49.317%	45.969%	42.840%
$120,000	10	16	41.687%	39.318%	37.055%	34.892%	32.825%	28.953%	25.389%
$120,000	15	16	33.406%	30.818%	28.375%	26.081%	23.934%	20.083%	16.786%
$120,000	20	16	27.861%	25.268%	22.873%	20.671%	18.658%	15.158%	12.257%
$120,000	25	16	24.141%	21.618%	19.320%	17.229%	15.336%	12.102%	9.504%
$120,000	50	16	15.781%	13.400%	11.330%	9.542%	8.013%	5.605%	3.905%
$120,000	100	16	10.212%	8.074%	6.328%	4.926%	3.822%	2.302%	1.432%
$120,000	150	16	7.764%	5.832%	4.345%	3.222%	2.393%	1.368%	0.874%
$120,000	200	16	6.407%	4.621%	3.304%	2.360%	1.699%	0.962%	0.659%
$120,000	300	16	4.844%	3.267%	2.193%	1.494%	1.058%	0.661%	0.541%
$120,000	400	16	3.912%	2.507%	1.621%	1.091%	0.794%	0.562%	0.510%
$120,000	500	16	3.349%	2.068%	1.302%	0.882%	0.671%	0.528%	0.504%
$120,000	600	16	2.897%	1.732%	1.083%	0.755%	0.604%	0.515%	0.502%
$120,000	700	16	2.559%	1.495%	0.935%	0.674%	0.564%	0.508%	0.501%
$120,000	800	16	2.306%	1.320%	0.833%	0.622%	0.540%	0.505%	0.501%
$120,000	900	16	2.098%	1.184%	0.758%	0.587%	0.526%	0.503%	0.501%
$120,000	1,000	16	1.936%	1.086%	0.707%	0.565%	0.519%	0.503%	0.501%
$120,000	1,500	16	1.369%	0.773%	0.571%	0.517%	0.505%	0.502%	0.501%
$120,000	2,000	16	1.077%	0.644%	0.530%	0.507%	0.503%	0.502%	0.501%
$120,000	3,000	16	0.777%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$120,000	4,000	16	0.647%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	16	0.580%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	16	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	16	57.538%	55.574%	53.688%	51.878%	50.137%	46.842%	43.765%
$130,000	10	16	42.512%	40.184%	37.963%	35.839%	33.813%	30.017%	26.525%
$130,000	15	16	34.281%	31.730%	29.312%	27.030%	24.891%	21.012%	17.649%
$130,000	20	16	28.650%	26.057%	23.652%	21.437%	19.404%	15.844%	12.890%
$130,000	25	16	24.801%	22.269%	19.956%	17.849%	15.942%	12.669%	10.021%
$130,000	50	16	16.224%	13.836%	11.752%	9.945%	8.387%	5.922%	4.165%
$130,000	100	16	10.515%	8.359%	6.590%	5.158%	4.024%	2.447%	1.528%
$130,000	150	16	8.003%	6.050%	4.535%	3.384%	2.527%	1.453%	0.923%
$130,000	200	16	6.605%	4.795%	3.452%	2.481%	1.795%	1.015%	0.684%
$130,000	300	16	4.998%	3.397%	2.296%	1.571%	1.111%	0.682%	0.549%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	400	16	4.038%	2.608%	1.695%	1.143%	0.826%	0.572%	0.513%
$130,000	500	16	3.462%	2.155%	1.363%	0.920%	0.693%	0.534%	0.505%
$130,000	600	16	2.997%	1.806%	1.131%	0.783%	0.618%	0.518%	0.503%
$130,000	700	16	2.649%	1.558%	0.974%	0.694%	0.574%	0.509%	0.501%
$130,000	800	16	2.388%	1.375%	0.864%	0.638%	0.547%	0.505%	0.501%
$130,000	900	16	2.173%	1.233%	0.785%	0.599%	0.531%	0.504%	0.501%
$130,000	1,000	16	2.005%	1.129%	0.730%	0.575%	0.522%	0.503%	0.501%
$130,000	1,500	16	1.420%	0.798%	0.580%	0.519%	0.505%	0.502%	0.501%
$130,000	2,000	16	1.117%	0.660%	0.534%	0.508%	0.503%	0.502%	0.501%
$130,000	3,000	16	0.802%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$130,000	4,000	16	0.663%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	16	0.590%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	16	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	16	58.167%	56.231%	54.371%	52.589%	50.874%	47.626%	44.596%
$140,000	10	16	43.257%	40.967%	38.782%	36.696%	34.705%	30.974%	27.548%
$140,000	15	16	35.069%	32.561%	30.178%	27.922%	25.793%	21.909%	18.506%
$140,000	20	16	29.397%	26.812%	24.406%	22.180%	20.132%	16.516%	13.506%
$140,000	25	16	25.438%	22.898%	20.571%	18.449%	16.528%	13.217%	10.523%
$140,000	50	16	16.647%	14.254%	12.158%	10.333%	8.750%	6.232%	4.419%
$140,000	100	16	10.803%	8.632%	6.843%	5.383%	4.221%	2.590%	1.626%
$140,000	150	16	8.232%	6.259%	4.719%	3.542%	2.660%	1.538%	0.973%
$140,000	200	16	6.795%	4.964%	3.595%	2.598%	1.889%	1.068%	0.710%
$140,000	300	16	5.145%	3.521%	2.395%	1.646%	1.165%	0.705%	0.557%
$140,000	400	16	4.158%	2.706%	1.768%	1.193%	0.858%	0.582%	0.515%
$140,000	500	16	3.571%	2.239%	1.422%	0.958%	0.715%	0.540%	0.506%
$140,000	600	16	3.091%	1.877%	1.178%	0.811%	0.634%	0.521%	0.503%
$140,000	700	16	2.734%	1.619%	1.012%	0.715%	0.584%	0.511%	0.501%
$140,000	800	16	2.466%	1.429%	0.896%	0.654%	0.555%	0.506%	0.501%
$140,000	900	16	2.244%	1.280%	0.811%	0.612%	0.537%	0.504%	0.501%
$140,000	1,000	16	2.072%	1.172%	0.752%	0.585%	0.526%	0.503%	0.501%
$140,000	1,500	16	1.470%	0.824%	0.590%	0.522%	0.506%	0.502%	0.501%
$140,000	2,000	16	1.156%	0.676%	0.539%	0.509%	0.504%	0.502%	0.501%
$140,000	3,000	16	0.827%	0.560%	0.511%	0.504%	0.503%	0.502%	0.501%
$140,000	4,000	16	0.678%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	16	0.600%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	16	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$140,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	16	58.746%	56.833%	55.000%	53.241%	51.549%	48.343%	45.354%
$150,000	10	16	43.927%	41.670%	39.517%	37.465%	35.505%	31.832%	28.465%
$150,000	15	16	35.772%	33.303%	30.959%	28.737%	26.630%	22.755%	19.330%
$150,000	20	16	30.090%	27.519%	25.120%	22.891%	20.831%	17.168%	14.105%
$150,000	25	16	26.047%	23.502%	21.164%	19.030%	17.093%	13.744%	11.006%
$150,000	50	16	17.044%	14.647%	12.541%	10.698%	9.097%	6.530%	4.667%
$150,000	100	16	11.076%	8.891%	7.083%	5.599%	4.410%	2.729%	1.723%
$150,000	150	16	8.449%	6.458%	4.897%	3.695%	2.788%	1.622%	1.022%
$150,000	200	16	6.976%	5.126%	3.733%	2.712%	1.981%	1.121%	0.737%
$150,000	300	16	5.285%	3.639%	2.490%	1.718%	1.217%	0.727%	0.566%
$150,000	400	16	4.271%	2.799%	1.838%	1.242%	0.890%	0.594%	0.518%
$150,000	500	16	3.673%	2.319%	1.479%	0.995%	0.736%	0.546%	0.507%
$150,000	600	16	3.181%	1.944%	1.224%	0.838%	0.649%	0.525%	0.504%
$150,000	700	16	2.815%	1.678%	1.049%	0.736%	0.595%	0.513%	0.502%
$150,000	800	16	2.540%	1.480%	0.927%	0.670%	0.562%	0.508%	0.501%
$150,000	900	16	2.312%	1.325%	0.837%	0.625%	0.542%	0.505%	0.501%
$150,000	1,000	16	2.136%	1.213%	0.775%	0.595%	0.530%	0.503%	0.501%
$150,000	1,500	16	1.518%	0.849%	0.600%	0.525%	0.507%	0.502%	0.501%
$150,000	2,000	16	1.194%	0.692%	0.544%	0.510%	0.504%	0.502%	0.501%
$150,000	3,000	16	0.851%	0.567%	0.512%	0.505%	0.503%	0.502%	0.501%
$150,000	4,000	16	0.694%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	16	0.610%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	16	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	16	59.371%	57.502%	55.707%	53.982%	52.320%	49.174%	46.236%
$160,000	10	16	44.601%	42.371%	40.241%	38.209%	36.270%	32.665%	29.365%
$160,000	15	16	36.620%	34.214%	31.934%	29.767%	27.707%	23.901%	20.499%
$160,000	20	16	31.395%	28.861%	26.489%	24.266%	22.194%	18.504%	15.371%
$160,000	25	16	27.030%	24.498%	22.169%	20.030%	18.075%	14.675%	11.881%
$160,000	50	16	17.578%	15.199%	13.095%	11.248%	9.632%	7.022%	5.090%
$160,000	100	16	11.101%	8.950%	7.167%	5.709%	4.531%	2.852%	1.827%
$160,000	150	16	8.509%	6.528%	4.967%	3.760%	2.851%	1.674%	1.051%
$160,000	200	16	7.005%	5.156%	3.763%	2.738%	2.003%	1.134%	0.747%
$160,000	300	16	5.317%	3.691%	2.545%	1.772%	1.268%	0.751%	0.571%
$160,000	400	16	4.357%	2.880%	1.907%	1.294%	0.928%	0.606%	0.523%
$160,000	500	16	3.703%	2.353%	1.512%	1.022%	0.754%	0.552%	0.510%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$160,000	600	16	3.245%	2.001%	1.265%	0.863%	0.661%	0.528%	0.505%
$160,000	700	16	2.881%	1.728%	1.080%	0.751%	0.602%	0.515%	0.503%
$160,000	800	16	2.625%	1.540%	0.961%	0.686%	0.570%	0.509%	0.502%
$160,000	900	16	2.357%	1.355%	0.850%	0.629%	0.544%	0.505%	0.501%
$160,000	1,000	16	2.156%	1.224%	0.778%	0.596%	0.531%	0.504%	0.501%
$160,000	1,500	16	1.558%	0.866%	0.605%	0.526%	0.507%	0.502%	0.501%
$160,000	2,000	16	1.207%	0.697%	0.544%	0.510%	0.504%	0.502%	0.501%
$160,000	3,000	16	0.856%	0.569%	0.512%	0.505%	0.503%	0.502%	0.501%
$160,000	4,000	16	0.696%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	16	0.611%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	16	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	16	59.748%	57.877%	56.088%	54.368%	52.715%	49.579%	46.662%
$170,000	10	16	45.085%	42.886%	40.788%	38.791%	36.883%	33.310%	30.041%
$170,000	15	16	36.980%	34.577%	32.301%	30.145%	28.097%	24.292%	20.870%
$170,000	20	16	31.320%	28.794%	26.423%	24.209%	22.141%	18.426%	15.269%
$170,000	25	16	27.173%	24.634%	22.285%	20.133%	18.165%	14.739%	11.910%
$170,000	50	16	17.785%	15.383%	13.259%	11.388%	9.756%	7.108%	5.152%
$170,000	100	16	11.576%	9.368%	7.526%	6.003%	4.767%	2.996%	1.913%
$170,000	150	16	8.849%	6.829%	5.227%	3.981%	3.031%	1.785%	1.121%
$170,000	200	16	7.310%	5.428%	3.991%	2.927%	2.155%	1.225%	0.791%
$170,000	300	16	5.542%	3.859%	2.668%	1.855%	1.318%	0.772%	0.583%
$170,000	400	16	4.481%	2.972%	1.969%	1.335%	0.952%	0.617%	0.525%
$170,000	500	16	3.860%	2.468%	1.586%	1.065%	0.779%	0.559%	0.510%
$170,000	600	16	3.345%	2.069%	1.309%	0.890%	0.678%	0.532%	0.505%
$170,000	700	16	2.963%	1.786%	1.120%	0.777%	0.615%	0.517%	0.502%
$170,000	800	16	2.675%	1.575%	0.985%	0.701%	0.578%	0.510%	0.502%
$170,000	900	16	2.435%	1.409%	0.885%	0.649%	0.553%	0.507%	0.501%
$170,000	1,000	16	2.252%	1.289%	0.817%	0.615%	0.538%	0.504%	0.501%
$170,000	1,500	16	1.605%	0.896%	0.619%	0.532%	0.509%	0.502%	0.501%
$170,000	2,000	16	1.264%	0.724%	0.554%	0.513%	0.504%	0.502%	0.501%
$170,000	3,000	16	0.897%	0.581%	0.515%	0.505%	0.503%	0.502%	0.501%
$170,000	4,000	16	0.724%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	16	0.629%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	16	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	16	60.178%	58.326%	56.554%	54.851%	53.213%	50.109%	47.222%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$180,000	10	16	45.581%	43.405%	41.332%	39.357%	37.471%	33.941%	30.714%
$180,000	15	16	37.497%	35.122%	32.874%	30.745%	28.724%	24.967%	21.575%
$180,000	20	16	31.856%	29.359%	27.010%	24.809%	22.746%	19.023%	15.836%
$180,000	25	16	27.687%	25.157%	22.813%	20.657%	18.677%	15.216%	12.347%
$180,000	50	16	18.134%	15.730%	13.599%	11.717%	10.071%	7.391%	5.393%
$180,000	100	16	11.808%	9.592%	7.736%	6.195%	4.940%	3.127%	2.008%
$180,000	150	16	9.036%	7.002%	5.382%	4.117%	3.147%	1.864%	1.171%
$180,000	200	16	7.464%	5.568%	4.114%	3.029%	2.238%	1.277%	0.819%
$180,000	300	16	5.661%	3.962%	2.752%	1.920%	1.366%	0.795%	0.593%
$180,000	400	16	4.577%	3.051%	2.031%	1.380%	0.983%	0.629%	0.528%
$180,000	500	16	3.938%	2.531%	1.632%	1.095%	0.797%	0.564%	0.511%
$180,000	600	16	3.420%	2.127%	1.349%	0.916%	0.693%	0.536%	0.506%
$180,000	700	16	3.030%	1.836%	1.153%	0.796%	0.626%	0.519%	0.502%
$180,000	800	16	2.737%	1.619%	1.013%	0.717%	0.585%	0.512%	0.502%
$180,000	900	16	2.492%	1.449%	0.909%	0.661%	0.558%	0.507%	0.501%
$180,000	1,000	16	2.306%	1.325%	0.837%	0.625%	0.542%	0.505%	0.501%
$180,000	1,500	16	1.645%	0.918%	0.629%	0.535%	0.509%	0.502%	0.501%
$180,000	2,000	16	1.297%	0.739%	0.559%	0.514%	0.504%	0.502%	0.501%
$180,000	3,000	16	0.919%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$180,000	4,000	16	0.739%	0.538%	0.508%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	16	0.639%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	16	0.517%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$190,000	5	16	60.575%	58.740%	56.983%	55.296%	53.672%	50.596%	47.737%
$190,000	10	16	46.034%	43.879%	41.829%	39.874%	38.007%	34.516%	31.327%
$190,000	15	16	37.966%	35.618%	33.397%	31.292%	29.294%	25.581%	22.230%
$190,000	20	16	32.346%	29.878%	27.554%	25.371%	23.314%	19.593%	16.387%
$190,000	25	16	28.167%	25.650%	23.313%	21.157%	19.170%	15.679%	12.774%
$190,000	50	16	18.464%	16.059%	13.920%	12.029%	10.371%	7.660%	5.627%
$190,000	100	16	12.027%	9.803%	7.935%	6.379%	5.105%	3.254%	2.099%
$190,000	150	16	9.212%	7.166%	5.530%	4.246%	3.258%	1.942%	1.219%
$190,000	200	16	7.610%	5.700%	4.230%	3.127%	2.319%	1.327%	0.846%
$190,000	300	16	5.775%	4.060%	2.833%	1.983%	1.414%	0.818%	0.603%
$190,000	400	16	4.669%	3.128%	2.090%	1.423%	1.013%	0.641%	0.532%
$190,000	500	16	4.020%	2.597%	1.680%	1.129%	0.818%	0.570%	0.513%
$190,000	600	16	3.492%	2.182%	1.388%	0.940%	0.707%	0.540%	0.507%
$190,000	700	16	3.095%	1.884%	1.185%	0.815%	0.636%	0.522%	0.503%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	800	16	2.795%	1.661%	1.040%	0.732%	0.593%	0.513%	0.502%
$190,000	900	16	2.545%	1.486%	0.931%	0.673%	0.564%	0.508%	0.501%
$190,000	1,000	16	2.356%	1.359%	0.857%	0.635%	0.546%	0.505%	0.501%
$190,000	1,500	16	1.684%	0.939%	0.638%	0.539%	0.510%	0.502%	0.501%
$190,000	2,000	16	1.328%	0.753%	0.564%	0.515%	0.505%	0.502%	0.501%
$190,000	3,000	16	0.940%	0.595%	0.517%	0.505%	0.503%	0.502%	0.501%
$190,000	4,000	16	0.753%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	16	0.648%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	16	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	16	60.934%	59.115%	57.372%	55.699%	54.087%	51.038%	48.204%
$200,000	10	16	46.453%	44.317%	42.287%	40.351%	38.502%	35.046%	31.892%
$200,000	15	16	38.403%	36.079%	33.882%	31.799%	29.822%	26.151%	22.841%
$200,000	20	16	32.800%	30.359%	28.063%	25.899%	23.857%	20.144%	16.927%
$200,000	25	16	28.622%	26.119%	23.795%	21.642%	19.652%	16.136%	13.197%
$200,000	50	16	18.782%	16.375%	14.230%	12.332%	10.660%	7.923%	5.855%
$200,000	100	16	12.242%	10.011%	8.130%	6.560%	5.268%	3.382%	2.192%
$200,000	150	16	9.386%	7.328%	5.677%	4.375%	3.369%	2.019%	1.269%
$200,000	200	16	7.753%	5.829%	4.345%	3.223%	2.399%	1.377%	0.875%
$200,000	300	16	5.885%	4.157%	2.913%	2.046%	1.461%	0.842%	0.613%
$200,000	400	16	4.759%	3.203%	2.149%	1.466%	1.044%	0.653%	0.536%
$200,000	500	16	4.099%	2.661%	1.728%	1.162%	0.839%	0.577%	0.514%
$200,000	600	16	3.562%	2.237%	1.427%	0.966%	0.722%	0.544%	0.507%
$200,000	700	16	3.158%	1.931%	1.217%	0.835%	0.646%	0.524%	0.503%
$200,000	800	16	2.853%	1.703%	1.067%	0.747%	0.601%	0.515%	0.502%
$200,000	900	16	2.598%	1.523%	0.954%	0.685%	0.569%	0.509%	0.501%
$200,000	1,000	16	2.406%	1.393%	0.877%	0.645%	0.551%	0.506%	0.501%
$200,000	1,500	16	1.721%	0.961%	0.648%	0.542%	0.511%	0.502%	0.501%
$200,000	2,000	16	1.358%	0.768%	0.569%	0.517%	0.505%	0.502%	0.501%
$200,000	3,000	16	0.961%	0.602%	0.519%	0.505%	0.503%	0.502%	0.501%
$200,000	4,000	16	0.767%	0.544%	0.508%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	16	0.658%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	16	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	16	61.712%	59.926%	58.214%	56.570%	54.985%	51.991%	49.213%
$225,000	10	16	47.379%	45.287%	43.298%	41.403%	39.592%	36.214%	33.136%
$225,000	15	16	39.369%	37.097%	34.950%	32.916%	30.984%	27.402%	24.181%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$225,000	20	16	33.799%	31.417%	29.179%	27.066%	25.070%	21.416%	18.202%
$225,000	25	16	29.641%	27.187%	24.899%	22.766%	20.787%	17.240%	14.233%
$225,000	50	16	19.521%	17.107%	14.951%	13.035%	11.337%	8.533%	6.394%
$225,000	100	16	12.736%	10.488%	8.583%	6.982%	5.653%	3.686%	2.418%
$225,000	150	16	9.784%	7.703%	6.018%	4.676%	3.629%	2.207%	1.391%
$225,000	200	16	8.084%	6.130%	4.612%	3.453%	2.590%	1.497%	0.946%
$225,000	300	16	6.142%	4.382%	3.101%	2.196%	1.575%	0.901%	0.640%
$225,000	400	16	4.967%	3.378%	2.287%	1.569%	1.116%	0.684%	0.546%
$225,000	500	16	4.284%	2.811%	1.842%	1.242%	0.891%	0.595%	0.519%
$225,000	600	16	3.727%	2.366%	1.520%	1.026%	0.758%	0.554%	0.510%
$225,000	700	16	3.305%	2.043%	1.293%	0.882%	0.673%	0.530%	0.505%
$225,000	800	16	2.986%	1.801%	1.131%	0.785%	0.620%	0.519%	0.503%
$225,000	900	16	2.719%	1.610%	1.009%	0.715%	0.584%	0.512%	0.502%
$225,000	1,000	16	2.520%	1.472%	0.924%	0.670%	0.562%	0.507%	0.501%
$225,000	1,500	16	1.809%	1.012%	0.673%	0.551%	0.514%	0.502%	0.501%
$225,000	2,000	16	1.429%	0.803%	0.582%	0.520%	0.506%	0.502%	0.501%
$225,000	3,000	16	1.009%	0.619%	0.523%	0.506%	0.503%	0.502%	0.501%
$225,000	4,000	16	0.800%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$225,000	5,000	16	0.680%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	16	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	16	62.339%	60.579%	58.892%	57.269%	55.707%	52.758%	50.025%
$250,000	10	16	48.141%	46.085%	44.131%	42.267%	40.488%	37.173%	34.157%
$250,000	15	16	40.171%	37.942%	35.835%	33.839%	31.943%	28.436%	25.286%
$250,000	20	16	34.629%	32.295%	30.103%	28.033%	26.078%	22.508%	19.339%
$250,000	25	16	30.498%	28.095%	25.852%	23.755%	21.796%	18.257%	15.216%
$250,000	50	16	20.195%	17.775%	15.608%	13.677%	11.959%	9.101%	6.895%
$250,000	100	16	13.181%	10.919%	8.992%	7.369%	6.008%	3.971%	2.633%
$250,000	150	16	10.146%	8.044%	6.332%	4.955%	3.873%	2.384%	1.509%
$250,000	200	16	8.385%	6.407%	4.858%	3.666%	2.769%	1.615%	1.016%
$250,000	300	16	6.375%	4.588%	3.275%	2.337%	1.685%	0.959%	0.667%
$250,000	400	16	5.158%	3.541%	2.417%	1.666%	1.186%	0.715%	0.558%
$250,000	500	16	4.453%	2.949%	1.949%	1.317%	0.941%	0.613%	0.524%
$250,000	600	16	3.869%	2.479%	1.600%	1.080%	0.791%	0.563%	0.512%
$250,000	700	16	3.438%	2.146%	1.365%	0.927%	0.699%	0.537%	0.506%
$250,000	800	16	3.106%	1.892%	1.191%	0.821%	0.640%	0.523%	0.504%
$250,000	900	16	2.830%	1.690%	1.060%	0.743%	0.599%	0.514%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	1,000	16	2.623%	1.545%	0.970%	0.694%	0.574%	0.509%	0.501%
$250,000	1,500	16	1.889%	1.060%	0.696%	0.560%	0.517%	0.502%	0.501%
$250,000	2,000	16	1.494%	0.836%	0.595%	0.524%	0.507%	0.502%	0.501%
$250,000	3,000	16	1.054%	0.636%	0.527%	0.507%	0.503%	0.502%	0.501%
$250,000	4,000	16	0.831%	0.561%	0.511%	0.504%	0.503%	0.502%	0.501%
$250,000	5,000	16	0.702%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	16	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	16	62.880%	61.140%	59.474%	57.870%	56.327%	53.416%	50.720%
$275,000	10	16	48.790%	46.765%	44.839%	43.002%	41.250%	37.988%	35.023%
$275,000	15	16	40.849%	38.656%	36.582%	34.618%	32.752%	29.308%	26.215%
$275,000	20	16	35.327%	33.034%	30.878%	28.844%	26.926%	23.427%	20.319%
$275,000	25	16	31.215%	28.858%	26.657%	24.600%	22.671%	19.168%	16.125%
$275,000	50	16	20.812%	18.393%	16.218%	14.272%	12.539%	9.638%	7.370%
$275,000	100	16	13.589%	11.317%	9.372%	7.726%	6.341%	4.244%	2.842%
$275,000	150	16	10.478%	8.360%	6.623%	5.218%	4.104%	2.553%	1.627%
$275,000	200	16	8.661%	6.665%	5.088%	3.867%	2.940%	1.729%	1.086%
$275,000	300	16	6.588%	4.778%	3.436%	2.469%	1.790%	1.017%	0.695%
$275,000	400	16	5.333%	3.693%	2.540%	1.760%	1.254%	0.745%	0.570%
$275,000	500	16	4.607%	3.078%	2.050%	1.390%	0.989%	0.631%	0.529%
$275,000	600	16	4.005%	2.588%	1.680%	1.134%	0.825%	0.573%	0.514%
$275,000	700	16	3.560%	2.241%	1.431%	0.969%	0.724%	0.543%	0.507%
$275,000	800	16	3.217%	1.976%	1.248%	0.856%	0.659%	0.527%	0.504%
$275,000	900	16	2.931%	1.765%	1.108%	0.772%	0.613%	0.517%	0.502%
$275,000	1,000	16	2.718%	1.613%	1.013%	0.718%	0.586%	0.511%	0.501%
$275,000	1,500	16	1.962%	1.105%	0.719%	0.570%	0.521%	0.503%	0.501%
$275,000	2,000	16	1.553%	0.867%	0.608%	0.528%	0.508%	0.502%	0.501%
$275,000	3,000	16	1.096%	0.653%	0.532%	0.508%	0.503%	0.502%	0.501%
$275,000	4,000	16	0.861%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$275,000	5,000	16	0.723%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	16	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	16	63.315%	61.592%	59.942%	58.353%	56.826%	53.945%	51.278%
$300,000	10	16	49.305%	47.303%	45.398%	43.583%	41.852%	38.632%	35.707%
$300,000	15	16	41.387%	39.222%	37.174%	35.234%	33.393%	29.999%	26.951%
$300,000	20	16	35.894%	33.633%	31.506%	29.500%	27.611%	24.168%	21.110%
$300,000	25	16	31.798%	29.476%	27.309%	25.284%	23.385%	19.933%	16.912%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	50	16	21.349%	18.933%	16.757%	14.800%	13.053%	10.115%	7.797%
$300,000	100	16	13.942%	11.663%	9.703%	8.038%	6.634%	4.488%	3.032%
$300,000	150	16	10.765%	8.633%	6.878%	5.450%	4.309%	2.705%	1.736%
$300,000	200	16	8.902%	6.888%	5.291%	4.046%	3.092%	1.833%	1.153%
$300,000	300	16	6.773%	4.944%	3.578%	2.585%	1.884%	1.070%	0.722%
$300,000	400	16	5.486%	3.826%	2.649%	1.844%	1.314%	0.774%	0.581%
$300,000	500	16	4.741%	3.190%	2.139%	1.455%	1.034%	0.648%	0.534%
$300,000	600	16	4.123%	2.683%	1.751%	1.183%	0.856%	0.584%	0.517%
$300,000	700	16	3.665%	2.324%	1.490%	1.008%	0.747%	0.550%	0.508%
$300,000	800	16	3.312%	2.049%	1.298%	0.888%	0.677%	0.532%	0.505%
$300,000	900	16	3.020%	1.831%	1.152%	0.798%	0.627%	0.520%	0.503%
$300,000	1,000	16	2.801%	1.674%	1.052%	0.740%	0.597%	0.513%	0.502%
$300,000	1,500	16	2.027%	1.145%	0.740%	0.579%	0.524%	0.503%	0.501%
$300,000	2,000	16	1.604%	0.895%	0.619%	0.532%	0.509%	0.502%	0.501%
$300,000	3,000	16	1.133%	0.668%	0.536%	0.508%	0.503%	0.502%	0.501%
$300,000	4,000	16	0.888%	0.578%	0.514%	0.505%	0.503%	0.502%	0.501%
$300,000	5,000	16	0.742%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	16	0.534%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	16	63.659%	61.951%	60.312%	58.737%	57.222%	54.365%	51.721%
$325,000	10	16	49.710%	47.727%	45.840%	44.041%	42.328%	39.141%	36.248%
$325,000	15	16	41.820%	39.677%	37.651%	35.731%	33.910%	30.555%	27.543%
$325,000	20	16	36.352%	34.117%	32.013%	30.029%	28.164%	24.767%	21.749%
$325,000	25	16	32.276%	29.984%	27.844%	25.845%	23.970%	20.566%	17.581%
$325,000	50	16	21.827%	19.422%	17.246%	15.285%	13.528%	10.558%	8.199%
$325,000	100	16	14.258%	11.973%	10.002%	8.320%	6.900%	4.715%	3.211%
$325,000	150	16	11.022%	8.880%	7.108%	5.661%	4.496%	2.846%	1.838%
$325,000	200	16	9.117%	7.090%	5.474%	4.208%	3.230%	1.929%	1.215%
$325,000	300	16	6.939%	5.093%	3.706%	2.691%	1.969%	1.120%	0.747%
$325,000	400	16	5.622%	3.945%	2.747%	1.920%	1.370%	0.801%	0.593%
$325,000	500	16	4.859%	3.291%	2.219%	1.515%	1.075%	0.665%	0.540%
$325,000	600	16	4.227%	2.768%	1.815%	1.229%	0.886%	0.594%	0.520%
$325,000	700	16	3.759%	2.399%	1.544%	1.044%	0.769%	0.556%	0.509%
$325,000	800	16	3.397%	2.115%	1.345%	0.917%	0.694%	0.536%	0.506%
$325,000	900	16	3.098%	1.890%	1.192%	0.822%	0.640%	0.523%	0.503%
$325,000	1,000	16	2.876%	1.728%	1.087%	0.760%	0.608%	0.515%	0.502%
$325,000	1,500	16	2.084%	1.181%	0.760%	0.587%	0.527%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$325,000	2,000	16	1.650%	0.920%	0.630%	0.536%	0.510%	0.502%	0.501%
$325,000	3,000	16	1.167%	0.683%	0.541%	0.509%	0.504%	0.502%	0.501%
$325,000	4,000	16	0.912%	0.586%	0.516%	0.505%	0.503%	0.502%	0.501%
$325,000	5,000	16	0.759%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	16	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$350,000	5	16	63.943%	62.246%	60.618%	59.053%	57.549%	54.712%	52.088%
$350,000	10	16	50.060%	48.093%	46.221%	44.437%	42.739%	39.581%	36.716%
$350,000	15	16	42.197%	40.074%	38.067%	36.163%	34.359%	31.041%	28.059%
$350,000	20	16	36.748%	34.535%	32.451%	30.488%	28.643%	25.286%	22.302%
$350,000	25	16	32.693%	30.426%	28.310%	26.334%	24.479%	21.118%	18.170%
$350,000	50	16	22.268%	19.876%	17.708%	15.746%	13.984%	10.985%	8.590%
$350,000	100	16	14.555%	12.267%	10.289%	8.592%	7.157%	4.936%	3.390%
$350,000	150	16	11.262%	9.113%	7.327%	5.864%	4.676%	2.984%	1.939%
$350,000	200	16	9.320%	7.281%	5.649%	4.362%	3.364%	2.023%	1.277%
$350,000	300	16	7.094%	5.234%	3.828%	2.792%	2.051%	1.170%	0.773%
$350,000	400	16	5.750%	4.059%	2.841%	1.994%	1.425%	0.829%	0.604%
$350,000	500	16	4.971%	3.386%	2.296%	1.573%	1.116%	0.682%	0.546%
$350,000	600	16	4.325%	2.849%	1.877%	1.273%	0.915%	0.605%	0.523%
$350,000	700	16	3.841%	2.464%	1.592%	1.076%	0.788%	0.561%	0.510%
$350,000	800	16	3.478%	2.179%	1.390%	0.946%	0.711%	0.541%	0.507%
$350,000	900	16	3.174%	1.947%	1.231%	0.846%	0.653%	0.526%	0.504%
$350,000	1,000	16	2.947%	1.781%	1.122%	0.781%	0.619%	0.518%	0.502%
$350,000	1,500	16	2.138%	1.216%	0.778%	0.596%	0.530%	0.503%	0.501%
$350,000	2,000	16	1.694%	0.945%	0.641%	0.540%	0.511%	0.502%	0.501%
$350,000	3,000	16	1.199%	0.697%	0.545%	0.510%	0.504%	0.502%	0.501%
$350,000	4,000	16	0.935%	0.594%	0.517%	0.505%	0.503%	0.502%	0.501%
$350,000	5,000	16	0.776%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	16	0.540%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	16	64.191%	62.504%	60.885%	59.328%	57.834%	55.016%	52.408%
$375,000	10	16	50.361%	48.407%	46.548%	44.776%	43.091%	39.958%	37.117%
$375,000	15	16	42.525%	40.418%	38.426%	36.538%	34.749%	31.460%	28.505%
$375,000	20	16	37.095%	34.901%	32.835%	30.889%	29.062%	25.738%	22.784%
$375,000	25	16	33.053%	30.808%	28.712%	26.755%	24.918%	21.593%	18.679%
$375,000	50	16	22.662%	20.286%	18.126%	16.171%	14.405%	11.385%	8.959%
$375,000	100	16	14.828%	12.537%	10.553%	8.846%	7.396%	5.144%	3.562%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	150	16	11.484%	9.329%	7.532%	6.056%	4.850%	3.118%	2.039%
$375,000	200	16	9.507%	7.459%	5.812%	4.508%	3.490%	2.114%	1.337%
$375,000	300	16	7.237%	5.365%	3.944%	2.889%	2.129%	1.218%	0.799%
$375,000	400	16	5.868%	4.164%	2.929%	2.064%	1.479%	0.856%	0.616%
$375,000	500	16	5.073%	3.474%	2.367%	1.628%	1.154%	0.698%	0.551%
$375,000	600	16	4.415%	2.924%	1.935%	1.314%	0.942%	0.615%	0.526%
$375,000	700	16	3.923%	2.530%	1.642%	1.110%	0.809%	0.568%	0.512%
$375,000	800	16	3.553%	2.238%	1.433%	0.973%	0.728%	0.546%	0.508%
$375,000	900	16	3.242%	2.000%	1.267%	0.869%	0.666%	0.529%	0.504%
$375,000	1,000	16	3.012%	1.830%	1.155%	0.801%	0.629%	0.520%	0.503%
$375,000	1,500	16	2.188%	1.249%	0.797%	0.604%	0.533%	0.504%	0.501%
$375,000	2,000	16	1.735%	0.968%	0.652%	0.544%	0.512%	0.502%	0.501%
$375,000	3,000	16	1.229%	0.710%	0.549%	0.511%	0.504%	0.502%	0.501%
$375,000	4,000	16	0.957%	0.601%	0.519%	0.505%	0.503%	0.502%	0.501%
$375,000	5,000	16	0.792%	0.551%	0.510%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	16	0.544%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	16	64.380%	62.701%	61.089%	59.540%	58.053%	55.249%	52.653%
$400,000	10	16	50.599%	48.656%	46.808%	45.047%	43.371%	40.259%	37.435%
$400,000	15	16	42.786%	40.691%	38.712%	36.836%	35.059%	31.794%	28.861%
$400,000	20	16	37.374%	35.195%	33.143%	31.212%	29.399%	26.101%	23.172%
$400,000	25	16	33.345%	31.117%	29.038%	27.096%	25.274%	21.978%	19.090%
$400,000	50	16	22.984%	20.622%	18.473%	16.524%	14.763%	11.729%	9.277%
$400,000	100	16	15.058%	12.768%	10.779%	9.065%	7.604%	5.327%	3.714%
$400,000	150	16	11.673%	9.513%	7.709%	6.222%	5.003%	3.237%	2.127%
$400,000	200	16	9.670%	7.614%	5.955%	4.637%	3.602%	2.197%	1.392%
$400,000	300	16	7.362%	5.480%	4.046%	2.975%	2.200%	1.261%	0.823%
$400,000	400	16	5.971%	4.256%	3.006%	2.126%	1.526%	0.881%	0.628%
$400,000	500	16	5.162%	3.550%	2.429%	1.676%	1.189%	0.714%	0.557%
$400,000	600	16	4.493%	2.990%	1.985%	1.351%	0.966%	0.625%	0.529%
$400,000	700	16	3.994%	2.588%	1.685%	1.140%	0.828%	0.575%	0.513%
$400,000	800	16	3.617%	2.289%	1.470%	0.997%	0.743%	0.551%	0.509%
$400,000	900	16	3.302%	2.046%	1.300%	0.889%	0.678%	0.532%	0.505%
$400,000	1,000	16	3.069%	1.872%	1.184%	0.818%	0.639%	0.522%	0.503%
$400,000	1,500	16	2.231%	1.278%	0.813%	0.612%	0.537%	0.504%	0.501%
$400,000	2,000	16	1.770%	0.989%	0.662%	0.547%	0.513%	0.502%	0.501%
$400,000	3,000	16	1.255%	0.722%	0.553%	0.512%	0.504%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$400,000	4,000	16	0.976%	0.608%	0.521%	0.506%	0.503%	0.502%	0.501%
$400,000	5,000	16	0.806%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	16	0.547%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	16	64.561%	62.890%	61.283%	59.741%	58.260%	55.470%	52.885%
$425,000	10	16	50.819%	48.886%	47.046%	45.294%	43.628%	40.534%	37.726%
$425,000	15	16	43.026%	40.943%	38.974%	37.108%	35.343%	32.099%	29.184%
$425,000	20	16	37.627%	35.460%	33.420%	31.502%	29.702%	26.427%	23.518%
$425,000	25	16	33.610%	31.397%	29.333%	27.403%	25.594%	22.323%	19.459%
$425,000	50	16	23.277%	20.931%	18.793%	16.852%	15.095%	12.056%	9.583%
$425,000	100	16	15.276%	12.986%	10.993%	9.273%	7.802%	5.500%	3.860%
$425,000	150	16	11.851%	9.684%	7.875%	6.378%	5.149%	3.350%	2.213%
$425,000	200	16	9.822%	7.760%	6.091%	4.759%	3.710%	2.276%	1.446%
$425,000	300	16	7.479%	5.588%	4.142%	3.057%	2.267%	1.304%	0.847%
$425,000	400	16	6.068%	4.342%	3.080%	2.185%	1.572%	0.905%	0.639%
$425,000	500	16	5.245%	3.621%	2.487%	1.721%	1.222%	0.729%	0.562%
$425,000	600	16	4.567%	3.052%	2.033%	1.386%	0.991%	0.634%	0.532%
$425,000	700	16	4.060%	2.643%	1.727%	1.169%	0.847%	0.581%	0.515%
$425,000	800	16	3.678%	2.338%	1.505%	1.021%	0.757%	0.555%	0.510%
$425,000	900	16	3.358%	2.089%	1.331%	0.908%	0.689%	0.535%	0.505%
$425,000	1,000	16	3.122%	1.913%	1.211%	0.835%	0.648%	0.525%	0.503%
$425,000	1,500	16	2.272%	1.305%	0.828%	0.619%	0.540%	0.505%	0.501%
$425,000	2,000	16	1.803%	1.008%	0.671%	0.551%	0.514%	0.502%	0.501%
$425,000	3,000	16	1.279%	0.733%	0.557%	0.513%	0.504%	0.502%	0.501%
$425,000	4,000	16	0.994%	0.614%	0.522%	0.506%	0.503%	0.502%	0.501%
$425,000	5,000	16	0.819%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$425,000	10,000	16	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	16	64.722%	63.057%	61.456%	59.919%	58.444%	55.666%	53.091%
$450,000	10	16	51.016%	49.091%	47.260%	45.516%	43.858%	40.780%	37.987%
$450,000	15	16	43.244%	41.171%	39.212%	37.356%	35.600%	32.376%	29.478%
$450,000	20	16	37.857%	35.702%	33.673%	31.766%	29.977%	26.723%	23.832%
$450,000	25	16	33.853%	31.653%	29.603%	27.684%	25.888%	22.640%	19.796%
$450,000	50	16	23.548%	21.220%	19.095%	17.163%	15.412%	12.374%	9.886%
$450,000	100	16	15.487%	13.196%	11.201%	9.476%	7.999%	5.670%	4.005%
$450,000	150	16	12.022%	9.850%	8.035%	6.530%	5.291%	3.462%	2.298%
$450,000	200	16	9.969%	7.902%	6.223%	4.880%	3.817%	2.355%	1.500%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$450,000	300	16	7.594%	5.694%	4.237%	3.139%	2.334%	1.346%	0.871%
$450,000	400	16	6.161%	4.426%	3.152%	2.243%	1.618%	0.930%	0.650%
$450,000	500	16	5.325%	3.691%	2.543%	1.766%	1.255%	0.744%	0.568%
$450,000	600	16	4.638%	3.112%	2.080%	1.421%	1.015%	0.644%	0.535%
$450,000	700	16	4.125%	2.695%	1.767%	1.197%	0.865%	0.588%	0.517%
$450,000	800	16	3.736%	2.385%	1.540%	1.044%	0.771%	0.559%	0.511%
$450,000	900	16	3.412%	2.131%	1.361%	0.928%	0.701%	0.538%	0.506%
$450,000	1,000	16	3.172%	1.952%	1.238%	0.852%	0.658%	0.527%	0.504%
$450,000	1,500	16	2.310%	1.331%	0.843%	0.627%	0.543%	0.505%	0.501%
$450,000	2,000	16	1.835%	1.027%	0.680%	0.554%	0.515%	0.502%	0.501%
$450,000	3,000	16	1.302%	0.743%	0.561%	0.514%	0.504%	0.502%	0.501%
$450,000	4,000	16	1.011%	0.620%	0.524%	0.506%	0.503%	0.502%	0.501%
$450,000	5,000	16	0.832%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$450,000	10,000	16	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	16	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	16	64.852%	63.191%	61.596%	60.064%	58.593%	55.825%	53.258%
$475,000	10	16	51.178%	49.260%	47.436%	45.700%	44.049%	40.985%	38.203%
$475,000	15	16	43.429%	41.366%	39.416%	37.568%	35.820%	32.613%	29.730%
$475,000	20	16	38.055%	35.910%	33.891%	31.994%	30.215%	26.980%	24.105%
$475,000	25	16	34.069%	31.881%	29.842%	27.933%	26.148%	22.920%	20.094%
$475,000	50	16	23.792%	21.481%	19.369%	17.448%	15.704%	12.671%	10.175%
$475,000	100	16	15.685%	13.394%	11.397%	9.667%	8.185%	5.833%	4.146%
$475,000	150	16	12.184%	10.010%	8.188%	6.676%	5.426%	3.572%	2.381%
$475,000	200	16	10.110%	8.038%	6.351%	4.996%	3.921%	2.432%	1.554%
$475,000	300	16	7.702%	5.795%	4.327%	3.217%	2.399%	1.388%	0.895%
$475,000	400	16	6.250%	4.506%	3.221%	2.299%	1.662%	0.954%	0.662%
$475,000	500	16	5.401%	3.758%	2.598%	1.809%	1.288%	0.759%	0.574%
$475,000	600	16	4.706%	3.169%	2.125%	1.454%	1.038%	0.654%	0.538%
$475,000	700	16	4.185%	2.746%	1.806%	1.225%	0.884%	0.594%	0.519%
$475,000	800	16	3.785%	2.423%	1.568%	1.062%	0.782%	0.562%	0.511%
$475,000	900	16	3.463%	2.171%	1.389%	0.946%	0.712%	0.541%	0.507%
$475,000	1,000	16	3.221%	1.989%	1.264%	0.868%	0.667%	0.530%	0.504%
$475,000	1,500	16	2.347%	1.355%	0.858%	0.634%	0.546%	0.506%	0.501%
$475,000	2,000	16	1.865%	1.045%	0.688%	0.558%	0.517%	0.503%	0.501%
$475,000	3,000	16	1.323%	0.754%	0.565%	0.515%	0.505%	0.502%	0.501%
$475,000	4,000	16	1.027%	0.626%	0.525%	0.506%	0.503%	0.502%	0.501%
$475,000	5,000	16	0.844%	0.566%	0.512%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	10,000	16	0.556%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	16	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	16	64.964%	63.308%	61.717%	60.190%	58.724%	55.964%	53.404%
$500,000	10	16	51.322%	49.411%	47.593%	45.863%	44.218%	41.167%	38.396%
$500,000	15	16	43.597%	41.542%	39.599%	37.760%	36.020%	32.827%	29.957%
$500,000	20	16	38.233%	36.097%	34.087%	32.199%	30.429%	27.210%	24.350%
$500,000	25	16	34.264%	32.087%	30.058%	28.159%	26.383%	23.173%	20.364%
$500,000	50	16	24.013%	21.717%	19.619%	17.711%	15.975%	12.949%	10.452%
$500,000	100	16	15.873%	13.583%	11.583%	9.852%	8.364%	5.992%	4.284%
$500,000	150	16	12.340%	10.163%	8.336%	6.815%	5.557%	3.680%	2.462%
$500,000	200	16	10.246%	8.169%	6.474%	5.109%	4.022%	2.508%	1.607%
$500,000	300	16	7.806%	5.893%	4.414%	3.293%	2.462%	1.429%	0.920%
$500,000	400	16	6.336%	4.584%	3.288%	2.354%	1.705%	0.978%	0.674%
$500,000	500	16	5.474%	3.822%	2.650%	1.851%	1.319%	0.774%	0.580%
$500,000	600	16	4.770%	3.223%	2.169%	1.487%	1.061%	0.663%	0.541%
$500,000	700	16	4.243%	2.794%	1.843%	1.252%	0.902%	0.601%	0.521%
$500,000	800	16	3.838%	2.466%	1.600%	1.084%	0.796%	0.566%	0.512%
$500,000	900	16	3.512%	2.210%	1.417%	0.964%	0.722%	0.544%	0.507%
$500,000	1,000	16	3.267%	2.025%	1.289%	0.884%	0.676%	0.532%	0.505%
$500,000	1,500	16	2.381%	1.379%	0.872%	0.641%	0.548%	0.506%	0.501%
$500,000	2,000	16	1.893%	1.062%	0.697%	0.561%	0.518%	0.503%	0.501%
$500,000	3,000	16	1.345%	0.764%	0.568%	0.516%	0.505%	0.502%	0.501%
$500,000	4,000	16	1.043%	0.632%	0.527%	0.507%	0.503%	0.502%	0.501%
$500,000	5,000	16	0.855%	0.569%	0.513%	0.505%	0.503%	0.502%	0.501%
$500,000	10,000	16	0.559%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	16	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

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Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	17	38.430%	35.595%	32.908%	30.381%	28.007%	23.715%	20.058%
$30,000	10	17	25.014%	22.397%	20.004%	17.824%	15.848%	12.440%	9.703%
$30,000	15	17	19.640%	17.106%	14.843%	12.835%	11.060%	8.143%	5.938%
$30,000	20	17	16.277%	13.845%	11.716%	9.867%	8.275%	5.765%	3.994%
$30,000	25	17	14.143%	11.790%	9.779%	8.073%	6.632%	4.426%	2.959%
$30,000	50	17	8.968%	6.903%	5.264%	3.988%	3.013%	1.746%	1.084%
$30,000	100	17	5.609%	3.913%	2.708%	1.877%	1.326%	0.769%	0.575%
$30,000	150	17	4.197%	2.732%	1.778%	1.195%	0.858%	0.581%	0.515%
$30,000	200	17	3.447%	2.141%	1.355%	0.915%	0.689%	0.533%	0.506%
$30,000	300	17	2.539%	1.470%	0.915%	0.660%	0.557%	0.507%	0.501%
$30,000	400	17	2.025%	1.137%	0.731%	0.574%	0.521%	0.503%	0.501%
$30,000	500	17	1.689%	0.937%	0.635%	0.535%	0.509%	0.502%	0.501%
$30,000	600	17	1.449%	0.811%	0.584%	0.520%	0.506%	0.502%	0.501%
$30,000	700	17	1.264%	0.722%	0.552%	0.512%	0.504%	0.502%	0.501%
$30,000	800	17	1.132%	0.665%	0.535%	0.508%	0.503%	0.502%	0.501%
$30,000	900	17	1.028%	0.625%	0.524%	0.506%	0.503%	0.502%	0.501%
$30,000	1,000	17	0.950%	0.597%	0.518%	0.505%	0.503%	0.502%	0.501%
$30,000	1,500	17	0.708%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	17	0.607%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	17	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	17	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	17	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	17	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	17	40.886%	38.152%	35.502%	32.949%	30.528%	26.114%	22.216%
$35,000	10	17	26.465%	23.852%	21.454%	19.257%	17.247%	13.751%	10.897%
$35,000	15	17	20.853%	18.303%	16.007%	13.963%	12.140%	9.105%	6.771%
$35,000	20	17	17.310%	14.853%	12.688%	10.795%	9.148%	6.510%	4.604%
$35,000	25	17	15.042%	12.657%	10.601%	8.848%	7.349%	5.012%	3.413%
$35,000	50	17	9.578%	7.468%	5.772%	4.432%	3.392%	2.002%	1.244%
$35,000	100	17	6.010%	4.259%	2.991%	2.100%	1.492%	0.849%	0.608%
$35,000	150	17	4.501%	2.981%	1.966%	1.327%	0.944%	0.612%	0.524%
$35,000	200	17	3.701%	2.340%	1.495%	1.006%	0.743%	0.547%	0.509%
$35,000	300	17	2.738%	1.609%	0.999%	0.705%	0.578%	0.510%	0.502%
$35,000	400	17	2.188%	1.241%	0.787%	0.598%	0.530%	0.504%	0.501%
$35,000	500	17	1.828%	1.018%	0.673%	0.549%	0.513%	0.502%	0.501%
$35,000	600	17	1.570%	0.875%	0.610%	0.528%	0.508%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	700	17	1.371%	0.772%	0.570%	0.516%	0.505%	0.502%	0.501%
$35,000	800	17	1.227%	0.705%	0.547%	0.510%	0.504%	0.502%	0.501%
$35,000	900	17	1.113%	0.657%	0.533%	0.508%	0.503%	0.502%	0.501%
$35,000	1,000	17	1.027%	0.624%	0.524%	0.506%	0.503%	0.502%	0.501%
$35,000	1,500	17	0.754%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$35,000	2,000	17	0.634%	0.517%	0.506%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	17	0.546%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	17	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	17	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	17	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	17	42.918%	40.279%	37.729%	35.265%	32.878%	28.377%	24.381%
$40,000	10	17	27.764%	25.143%	22.733%	20.524%	18.499%	14.941%	11.996%
$40,000	15	17	21.946%	19.383%	17.064%	14.983%	13.121%	9.988%	7.541%
$40,000	20	17	18.233%	15.754%	13.556%	11.624%	9.935%	7.196%	5.168%
$40,000	25	17	15.844%	13.440%	11.349%	9.546%	8.000%	5.558%	3.836%
$40,000	50	17	10.128%	7.983%	6.239%	4.844%	3.748%	2.250%	1.404%
$40,000	100	17	6.372%	4.575%	3.254%	2.308%	1.653%	0.930%	0.643%
$40,000	150	17	4.775%	3.208%	2.143%	1.454%	1.031%	0.646%	0.535%
$40,000	200	17	3.924%	2.515%	1.622%	1.090%	0.794%	0.562%	0.511%
$40,000	300	17	2.918%	1.738%	1.080%	0.750%	0.600%	0.514%	0.502%
$40,000	400	17	2.335%	1.338%	0.841%	0.624%	0.540%	0.505%	0.501%
$40,000	500	17	1.954%	1.094%	0.709%	0.564%	0.518%	0.503%	0.501%
$40,000	600	17	1.679%	0.934%	0.635%	0.536%	0.510%	0.502%	0.501%
$40,000	700	17	1.467%	0.820%	0.588%	0.522%	0.506%	0.502%	0.501%
$40,000	800	17	1.313%	0.744%	0.559%	0.513%	0.504%	0.502%	0.501%
$40,000	900	17	1.192%	0.689%	0.542%	0.509%	0.504%	0.502%	0.501%
$40,000	1,000	17	1.098%	0.651%	0.531%	0.507%	0.503%	0.502%	0.501%
$40,000	1,500	17	0.797%	0.552%	0.510%	0.504%	0.503%	0.502%	0.501%
$40,000	2,000	17	0.662%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	17	0.557%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	17	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	17	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	17	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	17	44.641%	42.087%	39.622%	37.237%	34.928%	30.526%	26.447%
$45,000	10	17	28.982%	26.337%	23.906%	21.676%	19.630%	16.040%	13.028%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	15	17	22.933%	20.364%	18.034%	15.929%	14.031%	10.816%	8.271%
$45,000	20	17	19.077%	16.576%	14.349%	12.385%	10.659%	7.829%	5.702%
$45,000	25	17	16.575%	14.156%	12.037%	10.192%	8.602%	6.072%	4.245%
$45,000	50	17	10.630%	8.455%	6.672%	5.229%	4.083%	2.492%	1.564%
$45,000	100	17	6.704%	4.868%	3.500%	2.507%	1.809%	1.012%	0.682%
$45,000	150	17	5.029%	3.422%	2.313%	1.580%	1.118%	0.683%	0.547%
$45,000	200	17	4.137%	2.685%	1.747%	1.175%	0.847%	0.579%	0.516%
$45,000	300	17	3.084%	1.860%	1.159%	0.795%	0.623%	0.519%	0.503%
$45,000	400	17	2.471%	1.429%	0.894%	0.650%	0.552%	0.506%	0.501%
$45,000	500	17	2.070%	1.166%	0.746%	0.579%	0.523%	0.503%	0.501%
$45,000	600	17	1.780%	0.991%	0.661%	0.546%	0.513%	0.502%	0.501%
$45,000	700	17	1.557%	0.867%	0.606%	0.527%	0.507%	0.502%	0.501%
$45,000	800	17	1.394%	0.782%	0.573%	0.517%	0.505%	0.502%	0.501%
$45,000	900	17	1.265%	0.722%	0.552%	0.511%	0.504%	0.502%	0.501%
$45,000	1,000	17	1.165%	0.678%	0.538%	0.509%	0.504%	0.502%	0.501%
$45,000	1,500	17	0.840%	0.564%	0.512%	0.504%	0.503%	0.502%	0.501%
$45,000	2,000	17	0.689%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	17	0.568%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	17	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	17	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	17	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	17	46.127%	43.646%	41.250%	38.933%	36.692%	32.426%	28.429%
$50,000	10	17	30.150%	27.476%	25.016%	22.756%	20.686%	17.048%	13.991%
$50,000	15	17	23.840%	21.268%	18.933%	16.810%	14.888%	11.598%	8.970%
$50,000	20	17	19.859%	17.343%	15.094%	13.103%	11.342%	8.427%	6.214%
$50,000	25	17	17.258%	14.822%	12.678%	10.801%	9.171%	6.560%	4.646%
$50,000	50	17	11.094%	8.890%	7.074%	5.593%	4.403%	2.729%	1.726%
$50,000	100	17	7.016%	5.146%	3.735%	2.701%	1.961%	1.099%	0.723%
$50,000	150	17	5.269%	3.627%	2.477%	1.704%	1.206%	0.722%	0.562%
$50,000	200	17	4.338%	2.849%	1.870%	1.259%	0.901%	0.597%	0.521%
$50,000	300	17	3.239%	1.976%	1.237%	0.842%	0.648%	0.525%	0.504%
$50,000	400	17	2.598%	1.517%	0.947%	0.678%	0.564%	0.508%	0.501%
$50,000	500	17	2.179%	1.236%	0.783%	0.596%	0.529%	0.503%	0.501%
$50,000	600	17	1.877%	1.048%	0.688%	0.556%	0.516%	0.503%	0.501%
$50,000	700	17	1.643%	0.913%	0.626%	0.534%	0.509%	0.502%	0.501%
$50,000	800	17	1.471%	0.820%	0.587%	0.521%	0.506%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$50,000	900	17	1.336%	0.754%	0.562%	0.514%	0.504%	0.502%	0.501%
$50,000	1,000	17	1.229%	0.705%	0.546%	0.510%	0.504%	0.502%	0.501%
$50,000	1,500	17	0.881%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$50,000	2,000	17	0.717%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	17	0.580%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	17	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	17	0.519%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	17	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	17	47.446%	45.028%	42.691%	40.433%	38.252%	34.106%	30.223%
$55,000	10	17	31.279%	28.585%	26.091%	23.797%	21.694%	17.995%	14.886%
$55,000	15	17	24.686%	22.116%	19.770%	17.632%	15.689%	12.341%	9.634%
$55,000	20	17	20.593%	18.068%	15.800%	13.783%	11.989%	8.997%	6.704%
$55,000	25	17	17.892%	15.442%	13.275%	11.371%	9.710%	7.023%	5.029%
$55,000	50	17	11.522%	9.298%	7.451%	5.936%	4.709%	2.960%	1.886%
$55,000	100	17	7.310%	5.411%	3.962%	2.888%	2.110%	1.186%	0.767%
$55,000	150	17	5.497%	3.822%	2.636%	1.827%	1.295%	0.762%	0.578%
$55,000	200	17	4.528%	3.005%	1.988%	1.343%	0.956%	0.617%	0.526%
$55,000	300	17	3.386%	2.087%	1.313%	0.888%	0.674%	0.531%	0.505%
$55,000	400	17	2.718%	1.601%	0.999%	0.705%	0.577%	0.510%	0.502%
$55,000	500	17	2.282%	1.303%	0.821%	0.613%	0.536%	0.504%	0.501%
$55,000	600	17	1.967%	1.103%	0.715%	0.567%	0.520%	0.503%	0.501%
$55,000	700	17	1.724%	0.958%	0.646%	0.541%	0.511%	0.502%	0.501%
$55,000	800	17	1.544%	0.857%	0.602%	0.525%	0.507%	0.502%	0.501%
$55,000	900	17	1.402%	0.785%	0.573%	0.517%	0.505%	0.502%	0.501%
$55,000	1,000	17	1.289%	0.733%	0.555%	0.512%	0.504%	0.502%	0.501%
$55,000	1,500	17	0.920%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$55,000	2,000	17	0.744%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$55,000	3,000	17	0.593%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	17	0.542%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	17	0.522%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	17	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	17	48.612%	46.246%	43.962%	41.758%	39.629%	35.587%	31.803%
$60,000	10	17	32.365%	29.659%	27.139%	24.810%	22.663%	18.893%	15.724%
$60,000	15	17	25.478%	22.903%	20.549%	18.399%	16.438%	13.039%	10.266%
$60,000	20	17	21.280%	18.749%	16.467%	14.423%	12.601%	9.540%	7.174%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$60,000	25	17	18.488%	16.025%	13.838%	11.910%	10.219%	7.466%	5.402%
$60,000	50	17	11.919%	9.675%	7.802%	6.257%	4.998%	3.179%	2.042%
$60,000	100	17	7.587%	5.659%	4.176%	3.067%	2.254%	1.272%	0.812%
$60,000	150	17	5.712%	4.007%	2.787%	1.946%	1.383%	0.802%	0.595%
$60,000	200	17	4.706%	3.153%	2.103%	1.425%	1.011%	0.637%	0.532%
$60,000	300	17	3.525%	2.194%	1.388%	0.935%	0.700%	0.538%	0.507%
$60,000	400	17	2.831%	1.682%	1.050%	0.733%	0.591%	0.512%	0.502%
$60,000	500	17	2.379%	1.369%	0.858%	0.631%	0.544%	0.505%	0.501%
$60,000	600	17	2.052%	1.156%	0.742%	0.578%	0.524%	0.503%	0.501%
$60,000	700	17	1.801%	1.002%	0.666%	0.548%	0.513%	0.502%	0.501%
$60,000	800	17	1.613%	0.894%	0.617%	0.530%	0.508%	0.502%	0.501%
$60,000	900	17	1.465%	0.816%	0.585%	0.520%	0.506%	0.502%	0.501%
$60,000	1,000	17	1.347%	0.760%	0.564%	0.515%	0.504%	0.502%	0.501%
$60,000	1,500	17	0.958%	0.601%	0.519%	0.505%	0.503%	0.502%	0.501%
$60,000	2,000	17	0.771%	0.545%	0.509%	0.504%	0.503%	0.502%	0.501%
$60,000	3,000	17	0.606%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	17	0.548%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	17	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	17	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$65,000	5	17	49.643%	47.323%	45.087%	42.928%	40.847%	36.895%	33.198%
$65,000	10	17	33.392%	30.686%	28.153%	25.793%	23.609%	19.760%	16.524%
$65,000	15	17	26.220%	23.637%	21.274%	19.115%	17.141%	13.699%	10.871%
$65,000	20	17	21.924%	19.385%	17.093%	15.030%	13.178%	10.059%	7.628%
$65,000	25	17	19.045%	16.570%	14.367%	12.416%	10.700%	7.887%	5.760%
$65,000	50	17	12.294%	10.032%	8.135%	6.561%	5.273%	3.390%	2.195%
$65,000	100	17	7.849%	5.895%	4.382%	3.239%	2.394%	1.357%	0.858%
$65,000	150	17	5.916%	4.183%	2.933%	2.061%	1.469%	0.843%	0.613%
$65,000	200	17	4.875%	3.295%	2.213%	1.506%	1.065%	0.659%	0.539%
$65,000	300	17	3.657%	2.296%	1.460%	0.981%	0.727%	0.546%	0.508%
$65,000	400	17	2.938%	1.759%	1.100%	0.761%	0.605%	0.515%	0.502%
$65,000	500	17	2.473%	1.432%	0.894%	0.650%	0.551%	0.506%	0.501%
$65,000	600	17	2.133%	1.207%	0.769%	0.590%	0.528%	0.504%	0.501%
$65,000	700	17	1.873%	1.045%	0.686%	0.556%	0.516%	0.502%	0.501%
$65,000	800	17	1.678%	0.931%	0.633%	0.535%	0.509%	0.502%	0.501%
$65,000	900	17	1.525%	0.847%	0.597%	0.523%	0.507%	0.502%	0.501%
$65,000	1,000	17	1.402%	0.787%	0.574%	0.517%	0.505%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	1,500	17	0.995%	0.614%	0.522%	0.506%	0.503%	0.502%	0.501%
$65,000	2,000	17	0.797%	0.552%	0.510%	0.504%	0.503%	0.502%	0.501%
$65,000	3,000	17	0.619%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	17	0.555%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	17	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	17	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	17	50.555%	48.276%	46.082%	43.966%	41.926%	38.053%	34.432%
$70,000	10	17	34.361%	31.660%	29.125%	26.748%	24.536%	20.607%	17.301%
$70,000	15	17	26.925%	24.332%	21.957%	19.789%	17.804%	14.324%	11.453%
$70,000	20	17	22.528%	19.985%	17.682%	15.604%	13.729%	10.558%	8.067%
$70,000	25	17	19.572%	17.088%	14.868%	12.899%	11.160%	8.294%	6.107%
$70,000	50	17	12.649%	10.370%	8.452%	6.852%	5.535%	3.594%	2.347%
$70,000	100	17	8.095%	6.120%	4.578%	3.404%	2.529%	1.440%	0.904%
$70,000	150	17	6.107%	4.349%	3.072%	2.172%	1.553%	0.884%	0.631%
$70,000	200	17	5.035%	3.430%	2.319%	1.584%	1.119%	0.682%	0.546%
$70,000	300	17	3.781%	2.393%	1.529%	1.026%	0.755%	0.554%	0.510%
$70,000	400	17	3.040%	1.833%	1.148%	0.790%	0.620%	0.517%	0.503%
$70,000	500	17	2.561%	1.493%	0.930%	0.668%	0.559%	0.507%	0.501%
$70,000	600	17	2.211%	1.257%	0.796%	0.603%	0.533%	0.504%	0.501%
$70,000	700	17	1.942%	1.087%	0.707%	0.564%	0.519%	0.503%	0.501%
$70,000	800	17	1.741%	0.967%	0.649%	0.541%	0.511%	0.502%	0.501%
$70,000	900	17	1.581%	0.877%	0.609%	0.527%	0.507%	0.502%	0.501%
$70,000	1,000	17	1.455%	0.813%	0.584%	0.520%	0.506%	0.502%	0.501%
$70,000	1,500	17	1.030%	0.627%	0.525%	0.506%	0.503%	0.502%	0.501%
$70,000	2,000	17	0.823%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$70,000	3,000	17	0.631%	0.517%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	17	0.562%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	17	0.532%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	17	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	17	51.370%	49.130%	46.972%	44.894%	42.891%	39.089%	35.534%
$75,000	10	17	35.267%	32.579%	30.044%	27.665%	25.435%	21.441%	18.056%
$75,000	15	17	27.594%	24.991%	22.604%	20.420%	18.417%	14.911%	12.001%
$75,000	20	17	23.093%	20.547%	18.235%	16.142%	14.251%	11.033%	8.490%
$75,000	25	17	20.069%	17.579%	15.346%	13.360%	11.601%	8.685%	6.446%
$75,000	50	17	12.983%	10.689%	8.752%	7.128%	5.786%	3.790%	2.493%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$75,000	100	17	8.327%	6.332%	4.765%	3.563%	2.660%	1.523%	0.950%
$75,000	150	17	6.287%	4.506%	3.205%	2.278%	1.635%	0.926%	0.650%
$75,000	200	17	5.184%	3.557%	2.421%	1.660%	1.172%	0.704%	0.554%
$75,000	300	17	3.890%	2.479%	1.590%	1.066%	0.778%	0.560%	0.511%
$75,000	400	17	3.135%	1.904%	1.195%	0.817%	0.635%	0.520%	0.503%
$75,000	500	17	2.645%	1.551%	0.965%	0.686%	0.568%	0.508%	0.501%
$75,000	600	17	2.284%	1.305%	0.823%	0.615%	0.538%	0.504%	0.501%
$75,000	700	17	2.007%	1.127%	0.727%	0.573%	0.522%	0.503%	0.501%
$75,000	800	17	1.801%	1.001%	0.665%	0.547%	0.513%	0.502%	0.501%
$75,000	900	17	1.635%	0.907%	0.622%	0.531%	0.508%	0.502%	0.501%
$75,000	1,000	17	1.505%	0.839%	0.594%	0.523%	0.506%	0.502%	0.501%
$75,000	1,500	17	1.065%	0.640%	0.528%	0.507%	0.503%	0.502%	0.501%
$75,000	2,000	17	0.847%	0.566%	0.512%	0.505%	0.503%	0.502%	0.501%
$75,000	3,000	17	0.645%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	17	0.569%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	17	0.535%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	17	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	17	52.106%	49.900%	47.777%	45.732%	43.761%	40.021%	36.527%
$80,000	10	17	36.116%	33.450%	30.923%	28.542%	26.309%	22.271%	18.807%
$80,000	15	17	28.242%	25.631%	23.230%	21.027%	19.007%	15.471%	12.529%
$80,000	20	17	23.629%	21.080%	18.761%	16.656%	14.749%	11.491%	8.898%
$80,000	25	17	20.542%	18.047%	15.804%	13.803%	12.024%	9.062%	6.774%
$80,000	50	17	13.302%	10.995%	9.039%	7.394%	6.028%	3.981%	2.637%
$80,000	100	17	8.546%	6.533%	4.942%	3.715%	2.787%	1.604%	0.996%
$80,000	150	17	6.456%	4.655%	3.330%	2.380%	1.715%	0.968%	0.669%
$80,000	200	17	5.326%	3.678%	2.519%	1.735%	1.226%	0.727%	0.562%
$80,000	300	17	4.000%	2.567%	1.655%	1.110%	0.806%	0.568%	0.513%
$80,000	400	17	3.226%	1.972%	1.241%	0.845%	0.650%	0.523%	0.504%
$80,000	500	17	2.724%	1.607%	1.000%	0.705%	0.577%	0.509%	0.501%
$80,000	600	17	2.353%	1.351%	0.849%	0.628%	0.544%	0.505%	0.501%
$80,000	700	17	2.069%	1.166%	0.748%	0.582%	0.525%	0.503%	0.501%
$80,000	800	17	1.858%	1.035%	0.681%	0.553%	0.514%	0.502%	0.501%
$80,000	900	17	1.687%	0.936%	0.634%	0.536%	0.509%	0.502%	0.501%
$80,000	1,000	17	1.553%	0.865%	0.605%	0.526%	0.507%	0.502%	0.501%
$80,000	1,500	17	1.097%	0.653%	0.532%	0.508%	0.503%	0.502%	0.501%
$80,000	2,000	17	0.871%	0.573%	0.514%	0.505%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	3,000	17	0.658%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	17	0.576%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	17	0.539%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	17	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	17	53.410%	51.263%	49.199%	47.212%	45.297%	41.667%	38.274%
$90,000	10	17	37.630%	35.034%	32.552%	30.188%	27.952%	23.880%	20.299%
$90,000	15	17	29.474%	26.846%	24.417%	22.176%	20.119%	16.517%	13.504%
$90,000	20	17	24.625%	22.068%	19.733%	17.609%	15.677%	12.352%	9.673%
$90,000	25	17	21.420%	18.916%	16.659%	14.632%	12.819%	9.776%	7.402%
$90,000	50	17	13.899%	11.570%	9.577%	7.894%	6.487%	4.347%	2.912%
$90,000	100	17	8.949%	6.902%	5.272%	4.000%	3.025%	1.758%	1.089%
$90,000	150	17	6.771%	4.935%	3.568%	2.574%	1.868%	1.052%	0.708%
$90,000	200	17	5.587%	3.903%	2.703%	1.877%	1.329%	0.775%	0.580%
$90,000	300	17	4.206%	2.734%	1.781%	1.196%	0.860%	0.586%	0.517%
$90,000	400	17	3.393%	2.100%	1.329%	0.900%	0.680%	0.531%	0.505%
$90,000	500	17	2.873%	1.713%	1.066%	0.742%	0.595%	0.512%	0.502%
$90,000	600	17	2.481%	1.438%	0.900%	0.654%	0.555%	0.506%	0.501%
$90,000	700	17	2.186%	1.241%	0.788%	0.600%	0.532%	0.504%	0.501%
$90,000	800	17	1.964%	1.100%	0.713%	0.566%	0.519%	0.503%	0.501%
$90,000	900	17	1.783%	0.991%	0.660%	0.545%	0.512%	0.502%	0.501%
$90,000	1,000	17	1.643%	0.914%	0.626%	0.533%	0.509%	0.502%	0.501%
$90,000	1,500	17	1.160%	0.678%	0.539%	0.509%	0.504%	0.502%	0.501%
$90,000	2,000	17	0.918%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$90,000	3,000	17	0.683%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	17	0.591%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	17	0.547%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	17	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	17	54.532%	52.438%	50.424%	48.486%	46.619%	43.080%	39.772%
$100,000	10	17	38.950%	36.425%	34.011%	31.702%	29.496%	25.411%	21.789%
$100,000	15	17	30.654%	28.017%	25.565%	23.293%	21.202%	17.521%	14.432%
$100,000	20	17	25.562%	22.991%	20.638%	18.491%	16.540%	13.164%	10.411%
$100,000	25	17	22.229%	19.721%	17.450%	15.401%	13.561%	10.455%	8.002%
$100,000	50	17	14.455%	12.105%	10.085%	8.367%	6.922%	4.696%	3.179%
$100,000	100	17	9.324%	7.248%	5.582%	4.269%	3.253%	1.910%	1.183%
$100,000	150	17	7.066%	5.200%	3.794%	2.760%	2.016%	1.138%	0.750%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	200	17	5.832%	4.114%	2.878%	2.014%	1.432%	0.824%	0.600%
$100,000	300	17	4.396%	2.891%	1.901%	1.280%	0.915%	0.605%	0.523%
$100,000	400	17	3.550%	2.221%	1.414%	0.954%	0.711%	0.538%	0.506%
$100,000	500	17	3.013%	1.815%	1.132%	0.779%	0.614%	0.516%	0.502%
$100,000	600	17	2.603%	1.521%	0.950%	0.680%	0.566%	0.508%	0.501%
$100,000	700	17	2.295%	1.314%	0.828%	0.619%	0.540%	0.504%	0.501%
$100,000	800	17	2.065%	1.162%	0.746%	0.580%	0.524%	0.503%	0.501%
$100,000	900	17	1.875%	1.046%	0.687%	0.556%	0.515%	0.503%	0.501%
$100,000	1,000	17	1.728%	0.962%	0.647%	0.541%	0.511%	0.502%	0.501%
$100,000	1,500	17	1.220%	0.704%	0.547%	0.511%	0.504%	0.502%	0.501%
$100,000	2,000	17	0.963%	0.603%	0.519%	0.506%	0.503%	0.502%	0.501%
$100,000	3,000	17	0.709%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	17	0.606%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	17	0.556%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	17	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	17	55.479%	53.427%	51.456%	49.559%	47.731%	44.269%	41.032%
$110,000	10	17	40.068%	37.603%	35.248%	32.997%	30.846%	26.813%	23.165%
$110,000	15	17	31.730%	29.104%	26.639%	24.350%	22.228%	18.479%	15.310%
$110,000	20	17	26.427%	23.843%	21.472%	19.305%	17.332%	13.915%	11.105%
$110,000	25	17	22.964%	20.451%	18.170%	16.104%	14.241%	11.084%	8.571%
$110,000	50	17	14.960%	12.596%	10.554%	8.805%	7.324%	5.028%	3.436%
$110,000	100	17	9.666%	7.564%	5.865%	4.517%	3.466%	2.052%	1.273%
$110,000	150	17	7.335%	5.442%	4.001%	2.933%	2.155%	1.221%	0.793%
$110,000	200	17	6.055%	4.309%	3.041%	2.144%	1.530%	0.873%	0.621%
$110,000	300	17	4.571%	3.036%	2.012%	1.360%	0.967%	0.624%	0.529%
$110,000	400	17	3.693%	2.333%	1.494%	1.006%	0.742%	0.546%	0.508%
$110,000	500	17	3.140%	1.909%	1.194%	0.816%	0.633%	0.519%	0.503%
$110,000	600	17	2.714%	1.600%	0.999%	0.706%	0.579%	0.510%	0.502%
$110,000	700	17	2.397%	1.382%	0.868%	0.638%	0.548%	0.505%	0.501%
$110,000	800	17	2.158%	1.222%	0.778%	0.595%	0.529%	0.503%	0.501%
$110,000	900	17	1.961%	1.098%	0.713%	0.566%	0.519%	0.503%	0.501%
$110,000	1,000	17	1.808%	1.009%	0.669%	0.549%	0.513%	0.502%	0.501%
$110,000	1,500	17	1.276%	0.729%	0.555%	0.513%	0.504%	0.502%	0.501%
$110,000	2,000	17	1.006%	0.618%	0.523%	0.506%	0.503%	0.502%	0.501%
$110,000	3,000	17	0.734%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$110,000	4,000	17	0.621%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$110,000	5,000	17	0.564%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	17	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$120,000	5	17	56.293%	54.278%	52.341%	50.479%	48.686%	45.287%	42.113%
$120,000	10	17	41.023%	38.609%	36.304%	34.103%	31.999%	28.054%	24.440%
$120,000	15	17	32.705%	30.094%	27.640%	25.341%	23.203%	19.392%	16.150%
$120,000	20	17	27.240%	24.647%	22.260%	20.072%	18.079%	14.616%	11.759%
$120,000	25	17	23.645%	21.125%	18.833%	16.754%	14.873%	11.675%	9.107%
$120,000	50	17	15.430%	13.055%	10.996%	9.221%	7.709%	5.346%	3.690%
$120,000	100	17	9.982%	7.858%	6.131%	4.751%	3.669%	2.192%	1.362%
$120,000	150	17	7.587%	5.668%	4.198%	3.098%	2.289%	1.303%	0.838%
$120,000	200	17	6.263%	4.491%	3.193%	2.267%	1.625%	0.923%	0.642%
$120,000	300	17	4.734%	3.171%	2.117%	1.437%	1.018%	0.644%	0.535%
$120,000	400	17	3.826%	2.439%	1.569%	1.057%	0.773%	0.555%	0.509%
$120,000	500	17	3.261%	1.999%	1.254%	0.852%	0.653%	0.524%	0.503%
$120,000	600	17	2.820%	1.676%	1.046%	0.733%	0.592%	0.512%	0.502%
$120,000	700	17	2.492%	1.447%	0.906%	0.658%	0.556%	0.506%	0.501%
$120,000	800	17	2.245%	1.279%	0.810%	0.610%	0.536%	0.504%	0.501%
$120,000	900	17	2.040%	1.148%	0.739%	0.578%	0.523%	0.503%	0.501%
$120,000	1,000	17	1.883%	1.053%	0.691%	0.558%	0.516%	0.502%	0.501%
$120,000	1,500	17	1.330%	0.754%	0.564%	0.515%	0.505%	0.502%	0.501%
$120,000	2,000	17	1.047%	0.633%	0.527%	0.507%	0.503%	0.502%	0.501%
$120,000	3,000	17	0.759%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$120,000	4,000	17	0.636%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	17	0.573%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	17	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	17	57.011%	55.028%	53.123%	51.290%	49.527%	46.183%	43.063%
$130,000	10	17	41.867%	39.496%	37.236%	35.079%	33.016%	29.151%	25.610%
$130,000	15	17	33.601%	31.015%	28.577%	26.287%	24.144%	20.289%	16.979%
$130,000	20	17	28.020%	25.422%	23.024%	20.819%	18.805%	15.288%	12.385%
$130,000	25	17	24.294%	21.766%	19.462%	17.368%	15.476%	12.239%	9.621%
$130,000	50	17	15.869%	13.487%	11.411%	9.616%	8.076%	5.652%	3.940%
$130,000	100	17	10.279%	8.137%	6.384%	4.976%	3.864%	2.330%	1.452%
$130,000	150	17	7.824%	5.884%	4.386%	3.257%	2.420%	1.384%	0.883%
$130,000	200	17	6.458%	4.662%	3.338%	2.385%	1.718%	0.973%	0.665%
$130,000	300	17	4.886%	3.299%	2.217%	1.511%	1.069%	0.663%	0.542%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	400	17	3.944%	2.533%	1.638%	1.102%	0.800%	0.563%	0.510%
$130,000	500	17	3.374%	2.086%	1.314%	0.889%	0.674%	0.528%	0.504%
$130,000	600	17	2.919%	1.748%	1.093%	0.760%	0.606%	0.515%	0.502%
$130,000	700	17	2.581%	1.509%	0.944%	0.678%	0.566%	0.508%	0.501%
$130,000	800	17	2.327%	1.333%	0.841%	0.625%	0.542%	0.505%	0.501%
$130,000	900	17	2.115%	1.195%	0.764%	0.589%	0.527%	0.503%	0.501%
$130,000	1,000	17	1.953%	1.096%	0.712%	0.567%	0.519%	0.503%	0.501%
$130,000	1,500	17	1.381%	0.779%	0.573%	0.517%	0.505%	0.502%	0.501%
$130,000	2,000	17	1.086%	0.648%	0.531%	0.508%	0.503%	0.502%	0.501%
$130,000	3,000	17	0.783%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$130,000	4,000	17	0.651%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	17	0.582%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	17	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	17	57.663%	55.708%	53.831%	52.026%	50.288%	46.993%	43.922%
$140,000	10	17	42.637%	40.307%	38.086%	35.967%	33.941%	30.151%	26.677%
$140,000	15	17	34.423%	31.876%	29.464%	27.187%	25.052%	21.171%	17.802%
$140,000	20	17	28.769%	26.173%	23.766%	21.551%	19.514%	15.945%	12.990%
$140,000	25	17	24.919%	22.383%	20.065%	17.957%	16.052%	12.776%	10.113%
$140,000	50	17	16.289%	13.899%	11.810%	9.995%	8.431%	5.952%	4.186%
$140,000	100	17	10.563%	8.406%	6.631%	5.195%	4.055%	2.468%	1.543%
$140,000	150	17	8.051%	6.091%	4.567%	3.410%	2.548%	1.465%	0.930%
$140,000	200	17	6.645%	4.827%	3.477%	2.500%	1.809%	1.023%	0.689%
$140,000	300	17	5.032%	3.422%	2.314%	1.584%	1.120%	0.684%	0.549%
$140,000	400	17	4.064%	2.629%	1.708%	1.151%	0.831%	0.572%	0.512%
$140,000	500	17	3.482%	2.169%	1.372%	0.924%	0.694%	0.533%	0.505%
$140,000	600	17	3.013%	1.818%	1.138%	0.786%	0.620%	0.518%	0.503%
$140,000	700	17	2.666%	1.569%	0.981%	0.697%	0.575%	0.509%	0.501%
$140,000	800	17	2.404%	1.386%	0.871%	0.640%	0.549%	0.506%	0.501%
$140,000	900	17	2.187%	1.242%	0.790%	0.601%	0.532%	0.504%	0.501%
$140,000	1,000	17	2.019%	1.138%	0.734%	0.576%	0.522%	0.503%	0.501%
$140,000	1,500	17	1.431%	0.804%	0.582%	0.520%	0.506%	0.502%	0.501%
$140,000	2,000	17	1.125%	0.663%	0.535%	0.508%	0.503%	0.502%	0.501%
$140,000	3,000	17	0.806%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$140,000	4,000	17	0.666%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	17	0.592%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	17	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$140,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	17	58.252%	56.322%	54.470%	52.689%	50.975%	47.724%	44.695%
$150,000	10	17	43.325%	41.031%	38.846%	36.760%	34.767%	31.040%	27.626%
$150,000	15	17	35.152%	32.647%	30.268%	28.016%	25.892%	22.008%	18.599%
$150,000	20	17	29.463%	26.877%	24.469%	22.245%	20.191%	16.573%	13.566%
$150,000	25	17	25.512%	22.967%	20.637%	18.517%	16.596%	13.281%	10.578%
$150,000	50	17	16.675%	14.279%	12.181%	10.349%	8.764%	6.237%	4.420%
$150,000	100	17	10.829%	8.658%	6.864%	5.403%	4.236%	2.602%	1.633%
$150,000	150	17	8.264%	6.286%	4.739%	3.557%	2.671%	1.545%	0.976%
$150,000	200	17	6.820%	4.984%	3.610%	2.609%	1.897%	1.072%	0.714%
$150,000	300	17	5.168%	3.537%	2.405%	1.653%	1.170%	0.704%	0.557%
$150,000	400	17	4.175%	2.719%	1.775%	1.197%	0.861%	0.583%	0.515%
$150,000	500	17	3.582%	2.247%	1.426%	0.959%	0.715%	0.539%	0.506%
$150,000	600	17	3.101%	1.883%	1.182%	0.812%	0.633%	0.521%	0.503%
$150,000	700	17	2.744%	1.626%	1.016%	0.717%	0.584%	0.511%	0.501%
$150,000	800	17	2.477%	1.436%	0.900%	0.655%	0.555%	0.506%	0.501%
$150,000	900	17	2.253%	1.286%	0.814%	0.613%	0.537%	0.504%	0.501%
$150,000	1,000	17	2.081%	1.178%	0.755%	0.586%	0.526%	0.503%	0.501%
$150,000	1,500	17	1.478%	0.827%	0.591%	0.523%	0.506%	0.502%	0.501%
$150,000	2,000	17	1.161%	0.678%	0.539%	0.509%	0.504%	0.502%	0.501%
$150,000	3,000	17	0.830%	0.561%	0.511%	0.504%	0.503%	0.502%	0.501%
$150,000	4,000	17	0.680%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	17	0.601%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	17	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	17	58.899%	57.002%	55.182%	53.427%	51.740%	48.539%	45.553%
$160,000	10	17	43.964%	41.706%	39.555%	37.503%	35.550%	31.903%	28.562%
$160,000	15	17	36.006%	33.571%	31.266%	29.071%	26.984%	23.152%	19.759%
$160,000	20	17	30.771%	28.221%	25.829%	23.599%	21.534%	17.874%	14.782%
$160,000	25	17	26.496%	23.956%	21.629%	19.502%	17.558%	14.193%	11.442%
$160,000	50	17	17.228%	14.847%	12.752%	10.916%	9.316%	6.740%	4.853%
$160,000	100	17	10.871%	8.727%	6.959%	5.518%	4.363%	2.728%	1.736%
$160,000	150	17	8.320%	6.353%	4.810%	3.626%	2.738%	1.598%	1.007%
$160,000	200	17	6.852%	5.019%	3.648%	2.643%	1.927%	1.090%	0.724%
$160,000	300	17	5.195%	3.585%	2.460%	1.706%	1.220%	0.730%	0.563%
$160,000	400	17	4.260%	2.800%	1.844%	1.250%	0.898%	0.596%	0.519%
$160,000	500	17	3.618%	2.284%	1.462%	0.987%	0.734%	0.547%	0.508%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$160,000	600	17	3.167%	1.941%	1.223%	0.837%	0.647%	0.525%	0.504%
$160,000	700	17	2.812%	1.677%	1.047%	0.732%	0.592%	0.513%	0.502%
$160,000	800	17	2.564%	1.497%	0.934%	0.670%	0.563%	0.508%	0.501%
$160,000	900	17	2.300%	1.316%	0.828%	0.618%	0.540%	0.505%	0.501%
$160,000	1,000	17	2.103%	1.189%	0.759%	0.587%	0.527%	0.503%	0.501%
$160,000	1,500	17	1.518%	0.845%	0.597%	0.523%	0.506%	0.502%	0.501%
$160,000	2,000	17	1.175%	0.683%	0.540%	0.509%	0.503%	0.502%	0.501%
$160,000	3,000	17	0.836%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$160,000	4,000	17	0.683%	0.527%	0.507%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	17	0.603%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	17	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	17	59.277%	57.391%	55.580%	53.840%	52.164%	48.990%	46.033%
$170,000	10	17	44.505%	42.272%	40.145%	38.115%	36.177%	32.560%	29.249%
$170,000	15	17	36.397%	33.963%	31.653%	29.467%	27.389%	23.538%	20.105%
$170,000	20	17	30.710%	28.155%	25.768%	23.543%	21.471%	17.784%	14.677%
$170,000	25	17	26.615%	24.067%	21.722%	19.581%	17.627%	14.235%	11.458%
$170,000	50	17	17.394%	14.991%	12.874%	11.016%	9.396%	6.787%	4.876%
$170,000	100	17	11.322%	9.125%	7.299%	5.796%	4.583%	2.857%	1.813%
$170,000	150	17	8.662%	6.652%	5.066%	3.840%	2.909%	1.700%	1.070%
$170,000	200	17	7.150%	5.280%	3.863%	2.818%	2.068%	1.172%	0.764%
$170,000	300	17	5.421%	3.754%	2.579%	1.787%	1.268%	0.747%	0.573%
$170,000	400	17	4.380%	2.887%	1.903%	1.288%	0.920%	0.604%	0.520%
$170,000	500	17	3.767%	2.392%	1.530%	1.027%	0.755%	0.550%	0.508%
$170,000	600	17	3.262%	2.005%	1.264%	0.862%	0.660%	0.528%	0.504%
$170,000	700	17	2.889%	1.731%	1.084%	0.755%	0.604%	0.515%	0.502%
$170,000	800	17	2.610%	1.529%	0.956%	0.685%	0.569%	0.509%	0.501%
$170,000	900	17	2.375%	1.368%	0.861%	0.637%	0.547%	0.506%	0.501%
$170,000	1,000	17	2.196%	1.252%	0.796%	0.605%	0.533%	0.504%	0.501%
$170,000	1,500	17	1.564%	0.873%	0.610%	0.529%	0.508%	0.502%	0.501%
$170,000	2,000	17	1.230%	0.708%	0.549%	0.512%	0.504%	0.502%	0.501%
$170,000	3,000	17	0.874%	0.574%	0.513%	0.505%	0.503%	0.502%	0.501%
$170,000	4,000	17	0.709%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	17	0.620%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	17	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	17	59.711%	57.843%	56.050%	54.327%	52.667%	49.525%	46.597%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2020 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$180,000	10	17	45.004%	42.797%	40.694%	38.688%	36.772%	33.200%	29.932%
$180,000	15	17	36.919%	34.513%	32.233%	30.076%	28.024%	24.211%	20.788%
$180,000	20	17	31.248%	28.717%	26.346%	24.126%	22.057%	18.353%	15.206%
$180,000	25	17	27.112%	24.570%	22.223%	20.074%	18.108%	14.680%	11.866%
$180,000	50	17	17.726%	15.321%	13.196%	11.326%	9.693%	7.049%	5.097%
$180,000	100	17	11.548%	9.340%	7.499%	5.980%	4.746%	2.978%	1.901%
$180,000	150	17	8.842%	6.820%	5.214%	3.970%	3.018%	1.775%	1.116%
$180,000	200	17	7.299%	5.415%	3.980%	2.916%	2.147%	1.220%	0.789%
$180,000	300	17	5.536%	3.852%	2.659%	1.849%	1.314%	0.768%	0.582%
$180,000	400	17	4.474%	2.964%	1.963%	1.331%	0.949%	0.615%	0.523%
$180,000	500	17	3.850%	2.459%	1.579%	1.059%	0.775%	0.556%	0.509%
$180,000	600	17	3.334%	2.060%	1.302%	0.885%	0.674%	0.531%	0.505%
$180,000	700	17	2.954%	1.779%	1.116%	0.773%	0.613%	0.517%	0.502%
$180,000	800	17	2.670%	1.571%	0.982%	0.699%	0.576%	0.510%	0.501%
$180,000	900	17	2.430%	1.405%	0.883%	0.648%	0.552%	0.506%	0.501%
$180,000	1,000	17	2.247%	1.286%	0.816%	0.614%	0.537%	0.504%	0.501%
$180,000	1,500	17	1.603%	0.894%	0.619%	0.532%	0.508%	0.502%	0.501%
$180,000	2,000	17	1.261%	0.722%	0.553%	0.513%	0.504%	0.502%	0.501%
$180,000	3,000	17	0.895%	0.580%	0.514%	0.505%	0.503%	0.502%	0.501%
$180,000	4,000	17	0.723%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	17	0.629%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	17	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$190,000	5	17	60.117%	58.266%	56.489%	54.781%	53.135%	50.023%	47.121%
$190,000	10	17	45.464%	43.279%	41.198%	39.213%	37.319%	33.787%	30.557%
$190,000	15	17	37.395%	35.016%	32.763%	30.630%	28.602%	24.834%	21.435%
$190,000	20	17	31.739%	29.234%	26.883%	24.673%	22.609%	18.896%	15.719%
$190,000	25	17	27.580%	25.046%	22.704%	20.548%	18.571%	15.112%	12.261%
$190,000	50	17	18.040%	15.634%	13.503%	11.623%	9.976%	7.301%	5.313%
$190,000	100	17	11.759%	9.543%	7.688%	6.154%	4.901%	3.096%	1.986%
$190,000	150	17	9.011%	6.977%	5.354%	4.092%	3.123%	1.846%	1.160%
$190,000	200	17	7.439%	5.542%	4.091%	3.008%	2.222%	1.267%	0.814%
$190,000	300	17	5.645%	3.946%	2.736%	1.909%	1.359%	0.789%	0.590%
$190,000	400	17	4.563%	3.037%	2.019%	1.372%	0.977%	0.626%	0.526%
$190,000	500	17	3.928%	2.522%	1.625%	1.090%	0.794%	0.562%	0.511%
$190,000	600	17	3.403%	2.113%	1.339%	0.909%	0.687%	0.535%	0.505%
$190,000	700	17	3.016%	1.825%	1.146%	0.791%	0.622%	0.518%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	800	17	2.726%	1.611%	1.008%	0.713%	0.583%	0.511%	0.502%
$190,000	900	17	2.482%	1.441%	0.905%	0.659%	0.557%	0.507%	0.501%
$190,000	1,000	17	2.296%	1.318%	0.834%	0.623%	0.541%	0.504%	0.501%
$190,000	1,500	17	1.640%	0.915%	0.628%	0.535%	0.509%	0.502%	0.501%
$190,000	2,000	17	1.292%	0.736%	0.558%	0.514%	0.504%	0.502%	0.501%
$190,000	3,000	17	0.915%	0.587%	0.516%	0.505%	0.503%	0.502%	0.501%
$190,000	4,000	17	0.736%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	17	0.637%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	17	0.517%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	17	60.499%	58.662%	56.900%	55.206%	53.574%	50.489%	47.613%
$200,000	10	17	45.894%	43.730%	41.668%	39.703%	37.829%	34.333%	31.141%
$200,000	15	17	37.842%	35.487%	33.259%	31.149%	29.143%	25.417%	22.056%
$200,000	20	17	32.201%	29.724%	27.396%	25.200%	23.143%	19.431%	16.232%
$200,000	25	17	28.030%	25.509%	23.174%	21.015%	19.031%	15.543%	12.655%
$200,000	50	17	18.348%	15.941%	13.803%	11.915%	10.256%	7.554%	5.532%
$200,000	100	17	11.966%	9.742%	7.874%	6.326%	5.055%	3.215%	2.073%
$200,000	150	17	9.177%	7.132%	5.493%	4.214%	3.229%	1.920%	1.205%
$200,000	200	17	7.577%	5.668%	4.200%	3.100%	2.298%	1.314%	0.840%
$200,000	300	17	5.753%	4.039%	2.813%	1.969%	1.404%	0.811%	0.600%
$200,000	400	17	4.650%	3.109%	2.076%	1.413%	1.005%	0.637%	0.530%
$200,000	500	17	3.998%	2.578%	1.665%	1.117%	0.811%	0.566%	0.511%
$200,000	600	17	3.471%	2.166%	1.376%	0.932%	0.701%	0.538%	0.506%
$200,000	700	17	3.077%	1.870%	1.176%	0.809%	0.632%	0.521%	0.503%
$200,000	800	17	2.781%	1.651%	1.033%	0.728%	0.590%	0.513%	0.502%
$200,000	900	17	2.532%	1.477%	0.926%	0.670%	0.562%	0.508%	0.501%
$200,000	1,000	17	2.343%	1.350%	0.852%	0.632%	0.545%	0.505%	0.501%
$200,000	1,500	17	1.676%	0.935%	0.637%	0.538%	0.510%	0.502%	0.501%
$200,000	2,000	17	1.321%	0.750%	0.563%	0.515%	0.505%	0.502%	0.501%
$200,000	3,000	17	0.935%	0.593%	0.517%	0.505%	0.503%	0.502%	0.501%
$200,000	4,000	17	0.750%	0.540%	0.508%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	17	0.646%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	17	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	17	61.337%	59.533%	57.803%	56.140%	54.538%	51.511%	48.690%
$225,000	10	17	46.861%	44.742%	42.726%	40.804%	38.974%	35.559%	32.446%
$225,000	15	17	38.843%	36.542%	34.370%	32.308%	30.351%	26.719%	23.453%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$225,000	20	17	33.233%	30.820%	28.548%	26.406%	24.387%	20.705%	17.486%
$225,000	25	17	29.067%	26.585%	24.277%	22.131%	20.141%	16.608%	13.641%
$225,000	50	17	19.083%	16.672%	14.522%	12.615%	10.929%	8.165%	6.064%
$225,000	100	17	12.458%	10.216%	8.323%	6.740%	5.433%	3.511%	2.288%
$225,000	150	17	9.578%	7.508%	5.835%	4.514%	3.489%	2.103%	1.323%
$225,000	200	17	7.910%	5.972%	4.467%	3.328%	2.485%	1.433%	0.909%
$225,000	300	17	6.010%	4.264%	3.001%	2.118%	1.517%	0.869%	0.625%
$225,000	400	17	4.860%	3.286%	2.214%	1.515%	1.077%	0.666%	0.540%
$225,000	500	17	4.184%	2.729%	1.779%	1.196%	0.861%	0.583%	0.515%
$225,000	600	17	3.635%	2.294%	1.468%	0.992%	0.736%	0.548%	0.508%
$225,000	700	17	3.224%	1.981%	1.251%	0.855%	0.657%	0.526%	0.504%
$225,000	800	17	2.915%	1.749%	1.097%	0.764%	0.609%	0.516%	0.502%
$225,000	900	17	2.654%	1.563%	0.980%	0.699%	0.576%	0.510%	0.501%
$225,000	1,000	17	2.457%	1.429%	0.899%	0.656%	0.556%	0.506%	0.501%
$225,000	1,500	17	1.763%	0.985%	0.660%	0.546%	0.513%	0.502%	0.501%
$225,000	2,000	17	1.392%	0.784%	0.575%	0.518%	0.505%	0.502%	0.501%
$225,000	3,000	17	0.983%	0.610%	0.521%	0.506%	0.503%	0.502%	0.501%
$225,000	4,000	17	0.782%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$225,000	5,000	17	0.668%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	17	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	17	61.990%	60.213%	58.508%	56.868%	55.291%	52.309%	49.532%
$250,000	10	17	47.648%	45.566%	43.585%	41.698%	39.903%	36.553%	33.503%
$250,000	15	17	39.665%	37.409%	35.279%	33.257%	31.338%	27.783%	24.592%
$250,000	20	17	34.083%	31.721%	29.495%	27.400%	25.427%	21.815%	18.615%
$250,000	25	17	29.943%	27.511%	25.239%	23.119%	21.140%	17.601%	14.580%
$250,000	50	17	19.742%	17.325%	15.165%	13.244%	11.539%	8.719%	6.554%
$250,000	100	17	12.896%	10.640%	8.727%	7.116%	5.779%	3.785%	2.491%
$250,000	150	17	9.937%	7.845%	6.144%	4.787%	3.725%	2.274%	1.434%
$250,000	200	17	8.211%	6.248%	4.712%	3.539%	2.661%	1.546%	0.975%
$250,000	300	17	6.241%	4.469%	3.172%	2.256%	1.622%	0.925%	0.650%
$250,000	400	17	5.047%	3.446%	2.340%	1.609%	1.144%	0.695%	0.550%
$250,000	500	17	4.350%	2.866%	1.883%	1.269%	0.908%	0.600%	0.519%
$250,000	600	17	3.782%	2.410%	1.551%	1.046%	0.769%	0.557%	0.511%
$250,000	700	17	3.356%	2.081%	1.320%	0.898%	0.681%	0.532%	0.505%
$250,000	800	17	3.034%	1.837%	1.155%	0.798%	0.627%	0.520%	0.503%
$250,000	900	17	2.763%	1.641%	1.029%	0.726%	0.589%	0.512%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	1,000	17	2.559%	1.500%	0.942%	0.679%	0.567%	0.508%	0.501%
$250,000	1,500	17	1.842%	1.031%	0.682%	0.554%	0.515%	0.502%	0.501%
$250,000	2,000	17	1.455%	0.816%	0.587%	0.522%	0.506%	0.502%	0.501%
$250,000	3,000	17	1.026%	0.626%	0.525%	0.506%	0.503%	0.502%	0.501%
$250,000	4,000	17	0.813%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$250,000	5,000	17	0.689%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	17	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	17	62.556%	60.802%	59.118%	57.498%	55.942%	52.999%	50.259%
$275,000	10	17	48.326%	46.275%	44.324%	42.468%	40.701%	37.407%	34.410%
$275,000	15	17	40.376%	38.159%	36.063%	34.075%	32.188%	28.700%	25.571%
$275,000	20	17	34.818%	32.498%	30.312%	28.256%	26.321%	22.783%	19.637%
$275,000	25	17	30.698%	28.315%	26.084%	23.999%	22.045%	18.525%	15.484%
$275,000	50	17	20.357%	17.938%	15.769%	13.833%	12.113%	9.246%	7.021%
$275,000	100	17	13.305%	11.038%	9.104%	7.471%	6.106%	4.050%	2.692%
$275,000	150	17	10.273%	8.161%	6.437%	5.049%	3.953%	2.440%	1.547%
$275,000	200	17	8.492%	6.507%	4.943%	3.740%	2.830%	1.658%	1.041%
$275,000	300	17	6.455%	4.659%	3.333%	2.387%	1.725%	0.980%	0.676%
$275,000	400	17	5.223%	3.596%	2.461%	1.700%	1.209%	0.723%	0.560%
$275,000	500	17	4.504%	2.993%	1.982%	1.340%	0.955%	0.616%	0.524%
$275,000	600	17	3.911%	2.512%	1.625%	1.095%	0.799%	0.565%	0.512%
$275,000	700	17	3.477%	2.175%	1.385%	0.939%	0.705%	0.538%	0.506%
$275,000	800	17	3.143%	1.919%	1.209%	0.831%	0.645%	0.524%	0.504%
$275,000	900	17	2.863%	1.714%	1.076%	0.752%	0.603%	0.515%	0.502%
$275,000	1,000	17	2.653%	1.567%	0.983%	0.702%	0.578%	0.509%	0.501%
$275,000	1,500	17	1.914%	1.075%	0.704%	0.563%	0.518%	0.503%	0.501%
$275,000	2,000	17	1.514%	0.846%	0.599%	0.525%	0.507%	0.502%	0.501%
$275,000	3,000	17	1.067%	0.641%	0.529%	0.507%	0.503%	0.502%	0.501%
$275,000	4,000	17	0.842%	0.565%	0.512%	0.504%	0.503%	0.502%	0.501%
$275,000	5,000	17	0.709%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	17	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	17	63.019%	61.283%	59.616%	58.013%	56.474%	53.562%	50.853%
$300,000	10	17	48.883%	46.857%	44.930%	43.100%	41.356%	38.108%	35.154%
$300,000	15	17	40.962%	38.777%	36.708%	34.748%	32.887%	29.455%	26.376%
$300,000	20	17	35.435%	33.149%	30.996%	28.973%	27.069%	23.591%	20.501%
$300,000	25	17	31.332%	28.988%	26.795%	24.743%	22.820%	19.341%	16.304%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	50	17	20.911%	18.492%	16.319%	14.368%	12.636%	9.730%	7.454%
$300,000	100	17	13.674%	11.397%	9.447%	7.796%	6.408%	4.298%	2.885%
$300,000	150	17	10.574%	8.448%	6.704%	5.289%	4.164%	2.596%	1.657%
$300,000	200	17	8.743%	6.739%	5.152%	3.923%	2.986%	1.762%	1.107%
$300,000	300	17	6.648%	4.831%	3.480%	2.506%	1.820%	1.033%	0.701%
$300,000	400	17	5.380%	3.733%	2.571%	1.785%	1.270%	0.751%	0.571%
$300,000	500	17	4.642%	3.108%	2.073%	1.405%	1.000%	0.633%	0.529%
$300,000	600	17	4.032%	2.609%	1.696%	1.144%	0.830%	0.575%	0.514%
$300,000	700	17	3.584%	2.260%	1.444%	0.978%	0.728%	0.544%	0.507%
$300,000	800	17	3.240%	1.994%	1.260%	0.863%	0.662%	0.528%	0.504%
$300,000	900	17	2.953%	1.780%	1.119%	0.778%	0.616%	0.518%	0.502%
$300,000	1,000	17	2.737%	1.627%	1.022%	0.723%	0.588%	0.511%	0.501%
$300,000	1,500	17	1.980%	1.115%	0.725%	0.572%	0.521%	0.503%	0.501%
$300,000	2,000	17	1.567%	0.874%	0.611%	0.529%	0.508%	0.502%	0.501%
$300,000	3,000	17	1.105%	0.657%	0.533%	0.508%	0.503%	0.502%	0.501%
$300,000	4,000	17	0.869%	0.573%	0.513%	0.505%	0.503%	0.502%	0.501%
$300,000	5,000	17	0.728%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	17	0.531%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	17	63.396%	61.674%	60.020%	58.432%	56.906%	54.019%	51.335%
$325,000	10	17	49.322%	47.317%	45.410%	43.599%	41.873%	38.662%	35.742%
$325,000	15	17	41.434%	39.273%	37.228%	35.290%	33.449%	30.062%	27.023%
$325,000	20	17	35.939%	33.679%	31.555%	29.557%	27.678%	24.250%	21.204%
$325,000	25	17	31.856%	29.542%	27.380%	25.356%	23.461%	20.029%	17.018%
$325,000	50	17	21.403%	18.990%	16.814%	14.857%	13.112%	10.173%	7.853%
$325,000	100	17	13.999%	11.716%	9.753%	8.085%	6.680%	4.526%	3.063%
$325,000	150	17	10.839%	8.703%	6.941%	5.505%	4.355%	2.740%	1.760%
$325,000	200	17	8.966%	6.947%	5.341%	4.089%	3.128%	1.859%	1.170%
$325,000	300	17	6.818%	4.984%	3.612%	2.614%	1.907%	1.084%	0.726%
$325,000	400	17	5.520%	3.855%	2.671%	1.862%	1.326%	0.778%	0.582%
$325,000	500	17	4.764%	3.212%	2.155%	1.466%	1.041%	0.650%	0.534%
$325,000	600	17	4.140%	2.696%	1.761%	1.189%	0.860%	0.585%	0.517%
$325,000	700	17	3.680%	2.335%	1.498%	1.014%	0.750%	0.550%	0.508%
$325,000	800	17	3.327%	2.060%	1.306%	0.892%	0.679%	0.532%	0.505%
$325,000	900	17	3.033%	1.840%	1.159%	0.801%	0.629%	0.520%	0.503%
$325,000	1,000	17	2.813%	1.682%	1.057%	0.743%	0.599%	0.513%	0.502%
$325,000	1,500	17	2.038%	1.152%	0.744%	0.580%	0.524%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$325,000	2,000	17	1.614%	0.900%	0.621%	0.533%	0.509%	0.502%	0.501%
$325,000	3,000	17	1.140%	0.671%	0.537%	0.509%	0.503%	0.502%	0.501%
$325,000	4,000	17	0.893%	0.580%	0.515%	0.505%	0.503%	0.502%	0.501%
$325,000	5,000	17	0.746%	0.540%	0.508%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	17	0.534%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$350,000	5	17	63.702%	61.993%	60.350%	58.774%	57.259%	54.393%	51.731%
$350,000	10	17	49.693%	47.705%	45.815%	44.020%	42.310%	39.131%	36.239%
$350,000	15	17	41.836%	39.696%	37.670%	35.750%	33.928%	30.579%	27.574%
$350,000	20	17	36.369%	34.131%	32.031%	30.056%	28.199%	24.812%	21.805%
$350,000	25	17	32.308%	30.020%	27.885%	25.885%	24.013%	20.626%	17.652%
$350,000	50	17	21.856%	19.454%	17.280%	15.319%	13.565%	10.596%	8.236%
$350,000	100	17	14.300%	12.013%	10.041%	8.358%	6.937%	4.747%	3.238%
$350,000	150	17	11.082%	8.938%	7.162%	5.707%	4.535%	2.878%	1.859%
$350,000	200	17	9.170%	7.139%	5.516%	4.244%	3.262%	1.952%	1.230%
$350,000	300	17	6.977%	5.127%	3.735%	2.716%	1.990%	1.132%	0.751%
$350,000	400	17	5.651%	3.970%	2.766%	1.935%	1.381%	0.805%	0.593%
$350,000	500	17	4.878%	3.308%	2.232%	1.524%	1.081%	0.667%	0.540%
$350,000	600	17	4.240%	2.779%	1.822%	1.233%	0.888%	0.595%	0.520%
$350,000	700	17	3.769%	2.407%	1.550%	1.048%	0.771%	0.557%	0.509%
$350,000	800	17	3.408%	2.124%	1.351%	0.921%	0.696%	0.537%	0.506%
$350,000	900	17	3.109%	1.898%	1.197%	0.825%	0.642%	0.523%	0.503%
$350,000	1,000	17	2.885%	1.735%	1.091%	0.763%	0.609%	0.515%	0.502%
$350,000	1,500	17	2.093%	1.186%	0.763%	0.589%	0.527%	0.503%	0.501%
$350,000	2,000	17	1.658%	0.924%	0.632%	0.536%	0.510%	0.502%	0.501%
$350,000	3,000	17	1.172%	0.685%	0.541%	0.509%	0.504%	0.502%	0.501%
$350,000	4,000	17	0.916%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$350,000	5,000	17	0.762%	0.544%	0.508%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	17	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	17	63.978%	62.279%	60.646%	59.081%	57.576%	54.729%	52.087%
$375,000	10	17	50.030%	48.058%	46.183%	44.404%	42.708%	39.557%	36.690%
$375,000	15	17	42.204%	40.083%	38.074%	36.171%	34.367%	31.051%	28.078%
$375,000	20	17	36.764%	34.547%	32.467%	30.513%	28.675%	25.326%	22.354%
$375,000	25	17	32.723%	30.458%	28.346%	26.368%	24.519%	21.172%	18.235%
$375,000	50	17	22.285%	19.896%	17.729%	15.768%	14.009%	11.009%	8.614%
$375,000	100	17	14.591%	12.300%	10.321%	8.624%	7.190%	4.964%	3.413%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	150	17	11.316%	9.165%	7.378%	5.907%	4.716%	3.016%	1.960%
$375,000	200	17	9.369%	7.328%	5.689%	4.397%	3.395%	2.046%	1.291%
$375,000	300	17	7.131%	5.267%	3.857%	2.817%	2.072%	1.182%	0.777%
$375,000	400	17	5.777%	4.081%	2.859%	2.008%	1.436%	0.833%	0.605%
$375,000	500	17	4.987%	3.401%	2.308%	1.581%	1.121%	0.684%	0.545%
$375,000	600	17	4.335%	2.858%	1.883%	1.276%	0.917%	0.605%	0.523%
$375,000	700	17	3.855%	2.476%	1.601%	1.083%	0.793%	0.564%	0.511%
$375,000	800	17	3.487%	2.185%	1.395%	0.949%	0.713%	0.542%	0.507%
$375,000	900	17	3.181%	1.953%	1.235%	0.848%	0.655%	0.526%	0.504%
$375,000	1,000	17	2.953%	1.786%	1.125%	0.783%	0.620%	0.518%	0.502%
$375,000	1,500	17	2.145%	1.221%	0.781%	0.597%	0.530%	0.504%	0.501%
$375,000	2,000	17	1.701%	0.949%	0.643%	0.540%	0.511%	0.502%	0.501%
$375,000	3,000	17	1.204%	0.699%	0.546%	0.510%	0.504%	0.502%	0.501%
$375,000	4,000	17	0.939%	0.595%	0.518%	0.505%	0.503%	0.502%	0.501%
$375,000	5,000	17	0.779%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	17	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	17	64.213%	62.523%	60.899%	59.343%	57.846%	55.016%	52.390%
$400,000	10	17	50.321%	48.361%	46.501%	44.733%	43.049%	39.923%	37.077%
$400,000	15	17	42.520%	40.414%	38.421%	36.532%	34.742%	31.456%	28.508%
$400,000	20	17	37.103%	34.904%	32.842%	30.905%	29.085%	25.767%	22.824%
$400,000	25	17	33.081%	30.836%	28.743%	26.784%	24.953%	21.640%	18.735%
$400,000	50	17	22.661%	20.286%	18.127%	16.174%	14.412%	11.391%	8.967%
$400,000	100	17	14.851%	12.559%	10.574%	8.866%	7.419%	5.162%	3.576%
$400,000	150	17	11.527%	9.371%	7.572%	6.090%	4.883%	3.144%	2.056%
$400,000	200	17	9.548%	7.498%	5.846%	4.537%	3.517%	2.134%	1.350%
$400,000	300	17	7.269%	5.394%	3.969%	2.910%	2.148%	1.229%	0.802%
$400,000	400	17	5.890%	4.183%	2.944%	2.076%	1.487%	0.859%	0.616%
$400,000	500	17	5.086%	3.485%	2.376%	1.634%	1.159%	0.700%	0.551%
$400,000	600	17	4.421%	2.930%	1.938%	1.316%	0.944%	0.616%	0.526%
$400,000	700	17	3.926%	2.533%	1.643%	1.112%	0.810%	0.569%	0.512%
$400,000	800	17	3.557%	2.241%	1.435%	0.975%	0.728%	0.546%	0.508%
$400,000	900	17	3.246%	2.003%	1.269%	0.869%	0.667%	0.529%	0.504%
$400,000	1,000	17	3.015%	1.832%	1.156%	0.801%	0.630%	0.520%	0.503%
$400,000	1,500	17	2.193%	1.252%	0.798%	0.605%	0.533%	0.504%	0.501%
$400,000	2,000	17	1.740%	0.971%	0.653%	0.544%	0.512%	0.502%	0.501%
$400,000	3,000	17	1.232%	0.711%	0.550%	0.511%	0.504%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$400,000	4,000	17	0.960%	0.602%	0.519%	0.505%	0.503%	0.502%	0.501%
$400,000	5,000	17	0.794%	0.552%	0.510%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	17	0.544%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	17	64.415%	62.733%	61.117%	59.568%	58.079%	55.262%	52.650%
$425,000	10	17	50.571%	48.622%	46.773%	45.016%	43.342%	40.236%	37.409%
$425,000	15	17	42.794%	40.701%	38.720%	36.844%	35.067%	31.806%	28.879%
$425,000	20	17	37.398%	35.214%	33.167%	31.245%	29.439%	26.148%	23.229%
$425,000	25	17	33.390%	31.163%	29.085%	27.142%	25.327%	22.044%	19.166%
$425,000	50	17	22.988%	20.629%	18.480%	16.533%	14.774%	11.740%	9.290%
$425,000	100	17	15.083%	12.792%	10.801%	9.086%	7.628%	5.345%	3.728%
$425,000	150	17	11.715%	9.554%	7.749%	6.257%	5.037%	3.263%	2.146%
$425,000	200	17	9.710%	7.651%	5.989%	4.666%	3.630%	2.216%	1.404%
$425,000	300	17	7.394%	5.510%	4.072%	2.997%	2.219%	1.273%	0.827%
$425,000	400	17	5.994%	4.275%	3.021%	2.138%	1.535%	0.883%	0.627%
$425,000	500	17	5.175%	3.562%	2.439%	1.683%	1.194%	0.715%	0.557%
$425,000	600	17	4.499%	2.996%	1.989%	1.353%	0.969%	0.625%	0.528%
$425,000	700	17	3.997%	2.590%	1.687%	1.142%	0.829%	0.575%	0.513%
$425,000	800	17	3.621%	2.292%	1.471%	0.999%	0.743%	0.550%	0.509%
$425,000	900	17	3.305%	2.048%	1.301%	0.890%	0.679%	0.532%	0.505%
$425,000	1,000	17	3.071%	1.874%	1.184%	0.818%	0.640%	0.522%	0.503%
$425,000	1,500	17	2.235%	1.280%	0.814%	0.613%	0.536%	0.504%	0.501%
$425,000	2,000	17	1.775%	0.992%	0.662%	0.547%	0.513%	0.502%	0.501%
$425,000	3,000	17	1.258%	0.723%	0.554%	0.512%	0.504%	0.502%	0.501%
$425,000	4,000	17	0.979%	0.609%	0.521%	0.506%	0.503%	0.502%	0.501%
$425,000	5,000	17	0.808%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$425,000	10,000	17	0.547%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	17	64.610%	62.935%	61.325%	59.784%	58.300%	55.496%	52.898%
$450,000	10	17	50.805%	48.867%	47.028%	45.281%	43.616%	40.528%	37.717%
$450,000	15	17	43.049%	40.967%	38.998%	37.132%	35.367%	32.128%	29.221%
$450,000	20	17	37.664%	35.494%	33.461%	31.551%	29.758%	26.491%	23.593%
$450,000	25	17	33.671%	31.459%	29.395%	27.466%	25.665%	22.408%	19.553%
$450,000	50	17	23.289%	20.946%	18.808%	16.870%	15.115%	12.075%	9.604%
$450,000	100	17	15.302%	13.013%	11.019%	9.297%	7.828%	5.522%	3.876%
$450,000	150	17	11.894%	9.727%	7.914%	6.414%	5.183%	3.376%	2.232%
$450,000	200	17	9.863%	7.797%	6.125%	4.789%	3.738%	2.296%	1.457%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$450,000	300	17	7.514%	5.621%	4.170%	3.081%	2.288%	1.316%	0.852%
$450,000	400	17	6.092%	4.362%	3.096%	2.197%	1.581%	0.907%	0.638%
$450,000	500	17	5.259%	3.635%	2.498%	1.730%	1.227%	0.731%	0.563%
$450,000	600	17	4.574%	3.059%	2.038%	1.389%	0.994%	0.635%	0.531%
$450,000	700	17	4.065%	2.646%	1.729%	1.171%	0.848%	0.581%	0.515%
$450,000	800	17	3.683%	2.341%	1.507%	1.023%	0.758%	0.555%	0.510%
$450,000	900	17	3.362%	2.092%	1.332%	0.909%	0.690%	0.535%	0.505%
$450,000	1,000	17	3.124%	1.914%	1.211%	0.835%	0.649%	0.525%	0.503%
$450,000	1,500	17	2.276%	1.307%	0.829%	0.620%	0.539%	0.505%	0.501%
$450,000	2,000	17	1.808%	1.011%	0.672%	0.551%	0.514%	0.502%	0.501%
$450,000	3,000	17	1.282%	0.734%	0.558%	0.513%	0.504%	0.502%	0.501%
$450,000	4,000	17	0.998%	0.616%	0.522%	0.506%	0.503%	0.502%	0.501%
$450,000	5,000	17	0.822%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$450,000	10,000	17	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	17	64.766%	63.096%	61.493%	59.958%	58.480%	55.686%	53.098%
$475,000	10	17	51.006%	49.076%	47.246%	45.507%	43.851%	40.779%	37.982%
$475,000	15	17	43.269%	41.198%	39.239%	37.382%	35.627%	32.407%	29.517%
$475,000	20	17	37.896%	35.739%	33.717%	31.819%	30.037%	26.791%	23.912%
$475,000	25	17	33.919%	31.721%	29.670%	27.754%	25.965%	22.730%	19.896%
$475,000	50	17	23.564%	21.238%	19.113%	17.184%	15.434%	12.394%	9.908%
$475,000	100	17	15.511%	13.220%	11.225%	9.498%	8.021%	5.692%	4.021%
$475,000	150	17	12.063%	9.890%	8.071%	6.563%	5.322%	3.487%	2.316%
$475,000	200	17	10.009%	7.936%	6.255%	4.907%	3.844%	2.373%	1.511%
$475,000	300	17	7.626%	5.726%	4.263%	3.161%	2.354%	1.358%	0.876%
$475,000	400	17	6.184%	4.444%	3.167%	2.254%	1.626%	0.931%	0.649%
$475,000	500	17	5.339%	3.704%	2.554%	1.774%	1.260%	0.746%	0.568%
$475,000	600	17	4.645%	3.118%	2.085%	1.424%	1.018%	0.645%	0.535%
$475,000	700	17	4.129%	2.699%	1.769%	1.199%	0.866%	0.588%	0.517%
$475,000	800	17	3.740%	2.387%	1.541%	1.045%	0.772%	0.559%	0.511%
$475,000	900	17	3.415%	2.134%	1.362%	0.928%	0.701%	0.538%	0.506%
$475,000	1,000	17	3.173%	1.952%	1.237%	0.851%	0.658%	0.527%	0.504%
$475,000	1,500	17	2.313%	1.332%	0.844%	0.627%	0.542%	0.505%	0.501%
$475,000	2,000	17	1.839%	1.030%	0.680%	0.554%	0.516%	0.502%	0.501%
$475,000	3,000	17	1.305%	0.745%	0.561%	0.514%	0.504%	0.502%	0.501%
$475,000	4,000	17	1.015%	0.622%	0.524%	0.506%	0.503%	0.502%	0.501%
$475,000	5,000	17	0.834%	0.563%	0.512%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	10,000	17	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	17	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	17	64.900%	63.236%	61.638%	60.107%	58.634%	55.850%	53.272%
$500,000	10	17	51.178%	49.256%	47.434%	45.702%	44.053%	40.995%	38.211%
$500,000	15	17	43.462%	41.399%	39.449%	37.600%	35.854%	32.651%	29.776%
$500,000	20	17	38.098%	35.952%	33.940%	32.052%	30.281%	27.053%	24.189%
$500,000	25	17	34.139%	31.953%	29.914%	28.008%	26.231%	23.016%	20.200%
$500,000	50	17	23.810%	21.500%	19.389%	17.471%	15.726%	12.690%	10.196%
$500,000	100	17	15.706%	13.415%	11.419%	9.688%	8.205%	5.852%	4.160%
$500,000	150	17	12.222%	10.046%	8.221%	6.705%	5.454%	3.593%	2.398%
$500,000	200	17	10.146%	8.069%	6.378%	5.020%	3.945%	2.448%	1.563%
$500,000	300	17	7.731%	5.823%	4.350%	3.236%	2.416%	1.398%	0.899%
$500,000	400	17	6.269%	4.521%	3.232%	2.308%	1.668%	0.954%	0.661%
$500,000	500	17	5.412%	3.768%	2.606%	1.815%	1.290%	0.761%	0.574%
$500,000	600	17	4.710%	3.174%	2.129%	1.456%	1.041%	0.654%	0.538%
$500,000	700	17	4.188%	2.748%	1.806%	1.226%	0.884%	0.594%	0.519%
$500,000	800	17	3.786%	2.424%	1.568%	1.063%	0.783%	0.562%	0.511%
$500,000	900	17	3.464%	2.172%	1.389%	0.946%	0.712%	0.541%	0.507%
$500,000	1,000	17	3.220%	1.988%	1.262%	0.867%	0.667%	0.529%	0.504%
$500,000	1,500	17	2.348%	1.356%	0.858%	0.634%	0.545%	0.505%	0.501%
$500,000	2,000	17	1.868%	1.047%	0.689%	0.558%	0.517%	0.502%	0.501%
$500,000	3,000	17	1.326%	0.755%	0.565%	0.515%	0.505%	0.502%	0.501%
$500,000	4,000	17	1.031%	0.628%	0.525%	0.506%	0.503%	0.502%	0.501%
$500,000	5,000	17	0.846%	0.567%	0.512%	0.505%	0.503%	0.502%	0.501%
$500,000	10,000	17	0.556%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	17	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$30,000	5	31.953%	30.047%
$30,000	10	21.338%	19.342%
$30,000	15	17.176%	15.195%
$30,000	20	14.519%	12.564%
$30,000	25	12.786%	10.871%
$30,000	50	8.621%	6.802%
$30,000	100	5.815%	4.154%
$30,000	150	4.587%	3.041%
$30,000	200	3.905%	2.436%
$30,000	300	3.063%	1.711%
$30,000	400	2.550%	1.301%
$30,000	500	2.195%	1.032%
$30,000	600	1.927%	0.838%
$30,000	700	1.708%	0.687%
$30,000	800	1.544%	0.578%
$30,000	900	1.407%	0.493%
$30,000	1,000	1.290%	0.423%
$30,000	1,500	0.871%	0.209%
$30,000	2,000	0.633%	0.113%
$30,000	3,000	0.370%	0.037%
$30,000	4,000	0.244%	0.014%
$30,000	5,000	0.169%	0.006%
$30,000	10,000	0.042%	0.001%
$30,000	20,000	0.004%	0.001%
$35,000	5	33.452%	31.625%
$35,000	10	22.494%	20.484%
$35,000	15	18.101%	16.121%
$35,000	20	15.312%	13.354%
$35,000	25	13.473%	11.549%
$35,000	50	9.094%	7.258%
$35,000	100	6.141%	4.457%
$35,000	150	4.852%	3.280%
$35,000	200	4.132%	2.635%
$35,000	300	3.249%	1.866%
$35,000	400	2.710%	1.428%
$35,000	500	2.340%	1.142%
$35,000	600	2.061%	0.933%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$35,000	700	1.834%	0.772%
$35,000	800	1.662%	0.654%
$35,000	900	1.519%	0.562%
$35,000	1,000	1.398%	0.487%
$35,000	1,500	0.957%	0.249%
$35,000	2,000	0.704%	0.139%
$35,000	3,000	0.418%	0.048%
$35,000	4,000	0.278%	0.020%
$35,000	5,000	0.195%	0.009%
$35,000	10,000	0.051%	0.001%
$35,000	20,000	0.005%	0.001%
$40,000	5	34.669%	32.906%
$40,000	10	23.562%	21.543%
$40,000	15	18.918%	16.947%
$40,000	20	16.016%	14.057%
$40,000	25	14.086%	12.156%
$40,000	50	9.516%	7.668%
$40,000	100	6.438%	4.734%
$40,000	150	5.091%	3.495%
$40,000	200	4.338%	2.817%
$40,000	300	3.417%	2.006%
$40,000	400	2.853%	1.543%
$40,000	500	2.469%	1.241%
$40,000	600	2.179%	1.020%
$40,000	700	1.945%	0.850%
$40,000	800	1.766%	0.723%
$40,000	900	1.619%	0.626%
$40,000	1,000	1.493%	0.545%
$40,000	1,500	1.034%	0.286%
$40,000	2,000	0.769%	0.164%
$40,000	3,000	0.462%	0.060%
$40,000	4,000	0.311%	0.025%
$40,000	5,000	0.219%	0.011%
$40,000	10,000	0.059%	0.001%
$40,000	20,000	0.006%	0.001%
$45,000	5	35.681%	33.968%
$45,000	10	24.550%	22.534%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$45,000	15	19.650%	17.680%
$45,000	20	16.649%	14.690%
$45,000	25	14.641%	12.706%
$45,000	50	9.895%	8.036%
$45,000	100	6.706%	4.985%
$45,000	150	5.306%	3.690%
$45,000	200	4.523%	2.981%
$45,000	300	3.566%	2.133%
$45,000	400	2.980%	1.647%
$45,000	500	2.584%	1.332%
$45,000	600	2.285%	1.100%
$45,000	700	2.044%	0.921%
$45,000	800	1.859%	0.787%
$45,000	900	1.707%	0.684%
$45,000	1,000	1.578%	0.600%
$45,000	1,500	1.104%	0.322%
$45,000	2,000	0.828%	0.189%
$45,000	3,000	0.504%	0.072%
$45,000	4,000	0.343%	0.031%
$45,000	5,000	0.242%	0.014%
$45,000	10,000	0.067%	0.001%
$45,000	20,000	0.007%	0.001%
$50,000	5	36.547%	34.877%
$50,000	10	25.467%	23.469%
$50,000	15	20.331%	18.358%
$50,000	20	17.233%	15.273%
$50,000	25	15.154%	13.216%
$50,000	50	10.248%	8.381%
$50,000	100	6.957%	5.223%
$50,000	150	5.506%	3.873%
$50,000	200	4.692%	3.134%
$50,000	300	3.702%	2.251%
$50,000	400	3.098%	1.744%
$50,000	500	2.691%	1.417%
$50,000	600	2.381%	1.173%
$50,000	700	2.134%	0.987%
$50,000	800	1.945%	0.848%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$50,000	900	1.788%	0.739%
$50,000	1,000	1.656%	0.651%
$50,000	1,500	1.169%	0.357%
$50,000	2,000	0.883%	0.214%
$50,000	3,000	0.544%	0.084%
$50,000	4,000	0.373%	0.038%
$50,000	5,000	0.265%	0.017%
$50,000	10,000	0.075%	0.001%
$50,000	20,000	0.008%	0.001%
$55,000	5	37.292%	35.657%
$55,000	10	26.305%	24.329%
$55,000	15	20.973%	18.994%
$55,000	20	17.769%	15.810%
$55,000	25	15.625%	13.687%
$55,000	50	10.575%	8.702%
$55,000	100	7.192%	5.446%
$55,000	150	5.691%	4.044%
$55,000	200	4.849%	3.275%
$55,000	300	3.829%	2.361%
$55,000	400	3.207%	1.836%
$55,000	500	2.790%	1.497%
$55,000	600	2.471%	1.243%
$55,000	700	2.217%	1.049%
$55,000	800	2.023%	0.904%
$55,000	900	1.863%	0.791%
$55,000	1,000	1.728%	0.699%
$55,000	1,500	1.229%	0.390%
$55,000	2,000	0.935%	0.238%
$55,000	3,000	0.583%	0.096%
$55,000	4,000	0.401%	0.044%
$55,000	5,000	0.286%	0.021%
$55,000	10,000	0.083%	0.002%
$55,000	20,000	0.009%	0.001%
$60,000	5	37.932%	36.327%
$60,000	10	27.053%	25.114%
$60,000	15	21.586%	19.598%
$60,000	20	18.268%	16.311%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$60,000	25	16.062%	14.126%
$60,000	50	10.882%	9.005%
$60,000	100	7.410%	5.653%
$60,000	150	5.861%	4.202%
$60,000	200	4.994%	3.406%
$60,000	300	3.948%	2.464%
$60,000	400	3.309%	1.921%
$60,000	500	2.883%	1.573%
$60,000	600	2.555%	1.309%
$60,000	700	2.295%	1.108%
$60,000	800	2.098%	0.958%
$60,000	900	1.933%	0.840%
$60,000	1,000	1.795%	0.745%
$60,000	1,500	1.285%	0.422%
$60,000	2,000	0.983%	0.261%
$60,000	3,000	0.619%	0.108%
$60,000	4,000	0.429%	0.051%
$60,000	5,000	0.307%	0.024%
$60,000	10,000	0.090%	0.002%
$60,000	20,000	0.011%	0.001%
$65,000	5	38.513%	36.935%
$65,000	10	27.732%	25.833%
$65,000	15	22.178%	20.186%
$65,000	20	18.745%	16.786%
$65,000	25	16.476%	14.540%
$65,000	50	11.176%	9.296%
$65,000	100	7.618%	5.852%
$65,000	150	6.024%	4.353%
$65,000	200	5.132%	3.532%
$65,000	300	4.061%	2.563%
$65,000	400	3.405%	2.002%
$65,000	500	2.971%	1.645%
$65,000	600	2.634%	1.372%
$65,000	700	2.369%	1.164%
$65,000	800	2.168%	1.010%
$65,000	900	1.999%	0.888%
$65,000	1,000	1.859%	0.790%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$65,000	1,500	1.338%	0.453%
$65,000	2,000	1.029%	0.284%
$65,000	3,000	0.654%	0.121%
$65,000	4,000	0.456%	0.058%
$65,000	5,000	0.328%	0.028%
$65,000	10,000	0.098%	0.002%
$65,000	20,000	0.012%	0.001%
$70,000	5	39.040%	37.487%
$70,000	10	28.345%	26.482%
$70,000	15	22.739%	20.753%
$70,000	20	19.202%	17.239%
$70,000	25	16.868%	14.930%
$70,000	50	11.455%	9.571%
$70,000	100	7.814%	6.040%
$70,000	150	6.178%	4.497%
$70,000	200	5.263%	3.652%
$70,000	300	4.167%	2.657%
$70,000	400	3.495%	2.078%
$70,000	500	3.054%	1.713%
$70,000	600	2.709%	1.432%
$70,000	700	2.439%	1.218%
$70,000	800	2.234%	1.060%
$70,000	900	2.060%	0.933%
$70,000	1,000	1.918%	0.832%
$70,000	1,500	1.388%	0.483%
$70,000	2,000	1.072%	0.306%
$70,000	3,000	0.687%	0.133%
$70,000	4,000	0.483%	0.065%
$70,000	5,000	0.348%	0.032%
$70,000	10,000	0.105%	0.002%
$70,000	20,000	0.013%	0.001%
$75,000	5	39.517%	37.987%
$75,000	10	28.903%	27.072%
$75,000	15	23.267%	21.289%
$75,000	20	19.637%	17.673%
$75,000	25	17.239%	15.299%
$75,000	50	11.717%	9.830%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$75,000	100	7.998%	6.216%
$75,000	150	6.322%	4.632%
$75,000	200	5.386%	3.765%
$75,000	300	4.268%	2.746%
$75,000	400	3.580%	2.151%
$75,000	500	3.132%	1.779%
$75,000	600	2.780%	1.488%
$75,000	700	2.504%	1.270%
$75,000	800	2.296%	1.107%
$75,000	900	2.118%	0.976%
$75,000	1,000	1.975%	0.872%
$75,000	1,500	1.435%	0.512%
$75,000	2,000	1.113%	0.327%
$75,000	3,000	0.719%	0.145%
$75,000	4,000	0.508%	0.073%
$75,000	5,000	0.368%	0.036%
$75,000	10,000	0.112%	0.002%
$75,000	20,000	0.015%	0.001%
$80,000	5	39.945%	38.436%
$80,000	10	29.409%	27.606%
$80,000	15	23.760%	21.793%
$80,000	20	20.051%	18.086%
$80,000	25	17.586%	15.647%
$80,000	50	11.961%	10.072%
$80,000	100	8.170%	6.380%
$80,000	150	6.457%	4.759%
$80,000	200	5.501%	3.872%
$80,000	300	4.361%	2.830%
$80,000	400	3.660%	2.221%
$80,000	500	3.206%	1.841%
$80,000	600	2.846%	1.542%
$80,000	700	2.565%	1.318%
$80,000	800	2.354%	1.152%
$80,000	900	2.173%	1.016%
$80,000	1,000	2.027%	0.910%
$80,000	1,500	1.479%	0.539%
$80,000	2,000	1.151%	0.347%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$80,000	3,000	0.749%	0.157%
$80,000	4,000	0.531%	0.080%
$80,000	5,000	0.387%	0.040%
$80,000	10,000	0.118%	0.003%
$80,000	20,000	0.016%	0.001%
$90,000	5	40.700%	39.227%
$90,000	10	30.302%	28.549%
$90,000	15	24.660%	22.724%
$90,000	20	20.835%	18.873%
$90,000	25	18.236%	16.298%
$90,000	50	12.417%	10.523%
$90,000	100	8.488%	6.686%
$90,000	150	6.706%	4.995%
$90,000	200	5.713%	4.069%
$90,000	300	4.534%	2.985%
$90,000	400	3.807%	2.348%
$90,000	500	3.342%	1.956%
$90,000	600	2.968%	1.641%
$90,000	700	2.678%	1.408%
$90,000	800	2.459%	1.234%
$90,000	900	2.272%	1.092%
$90,000	1,000	2.121%	0.980%
$90,000	1,500	1.558%	0.590%
$90,000	2,000	1.222%	0.386%
$90,000	3,000	0.805%	0.180%
$90,000	4,000	0.576%	0.094%
$90,000	5,000	0.422%	0.049%
$90,000	10,000	0.132%	0.003%
$90,000	20,000	0.019%	0.001%
$100,000	5	41.331%	39.887%
$100,000	10	31.056%	29.345%
$100,000	15	25.439%	23.545%
$100,000	20	21.549%	19.596%
$100,000	25	18.836%	16.894%
$100,000	50	12.829%	10.933%
$100,000	100	8.776%	6.963%
$100,000	150	6.934%	5.213%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$100,000	200	5.905%	4.250%
$100,000	300	4.693%	3.129%
$100,000	400	3.941%	2.466%
$100,000	500	3.466%	2.062%
$100,000	600	3.079%	1.733%
$100,000	700	2.781%	1.491%
$100,000	800	2.556%	1.310%
$100,000	900	2.363%	1.162%
$100,000	1,000	2.208%	1.045%
$100,000	1,500	1.631%	0.637%
$100,000	2,000	1.287%	0.424%
$100,000	3,000	0.857%	0.203%
$100,000	4,000	0.618%	0.108%
$100,000	5,000	0.455%	0.058%
$100,000	10,000	0.144%	0.004%
$100,000	20,000	0.022%	0.001%
$110,000	5	41.866%	40.446%
$110,000	10	31.697%	30.020%
$110,000	15	26.098%	24.241%
$110,000	20	22.181%	20.245%
$110,000	25	19.380%	17.440%
$110,000	50	13.202%	11.305%
$110,000	100	9.038%	7.216%
$110,000	150	7.144%	5.414%
$110,000	200	6.083%	4.418%
$110,000	300	4.839%	3.261%
$110,000	400	4.061%	2.573%
$110,000	500	3.577%	2.158%
$110,000	600	3.180%	1.818%
$110,000	700	2.874%	1.567%
$110,000	800	2.643%	1.380%
$110,000	900	2.445%	1.225%
$110,000	1,000	2.286%	1.105%
$110,000	1,500	1.696%	0.681%
$110,000	2,000	1.346%	0.458%
$110,000	3,000	0.904%	0.225%
$110,000	4,000	0.656%	0.122%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$110,000	5,000	0.486%	0.066%
$110,000	10,000	0.156%	0.005%
$110,000	20,000	0.024%	0.001%
$120,000	5	42.327%	40.928%
$120,000	10	32.241%	30.592%
$120,000	15	26.654%	24.828%
$120,000	20	22.738%	20.825%
$120,000	25	19.879%	17.944%
$120,000	50	13.544%	11.646%
$120,000	100	9.274%	7.446%
$120,000	150	7.338%	5.599%
$120,000	200	6.247%	4.573%
$120,000	300	4.971%	3.383%
$120,000	400	4.171%	2.671%
$120,000	500	3.678%	2.245%
$120,000	600	3.272%	1.895%
$120,000	700	2.957%	1.636%
$120,000	800	2.722%	1.443%
$120,000	900	2.518%	1.283%
$120,000	1,000	2.356%	1.158%
$120,000	1,500	1.755%	0.721%
$120,000	2,000	1.399%	0.490%
$120,000	3,000	0.948%	0.245%
$120,000	4,000	0.691%	0.135%
$120,000	5,000	0.514%	0.075%
$120,000	10,000	0.167%	0.006%
$120,000	20,000	0.027%	0.001%
$130,000	5	42.733%	41.351%
$130,000	10	32.718%	31.093%
$130,000	15	27.139%	25.341%
$130,000	20	23.238%	21.352%
$130,000	25	20.347%	18.423%
$130,000	50	13.865%	11.969%
$130,000	100	9.494%	7.663%
$130,000	150	7.520%	5.774%
$130,000	200	6.404%	4.721%
$130,000	300	5.097%	3.498%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$130,000	400	4.275%	2.764%
$130,000	500	3.773%	2.328%
$130,000	600	3.357%	1.968%
$130,000	700	3.036%	1.701%
$130,000	800	2.795%	1.502%
$130,000	900	2.586%	1.337%
$130,000	1,000	2.421%	1.209%
$130,000	1,500	1.810%	0.759%
$130,000	2,000	1.449%	0.521%
$130,000	3,000	0.989%	0.265%
$130,000	4,000	0.724%	0.148%
$130,000	5,000	0.541%	0.083%
$130,000	10,000	0.178%	0.007%
$130,000	20,000	0.030%	0.001%
$140,000	5	43.096%	41.730%
$140,000	10	33.136%	31.532%
$140,000	15	27.569%	25.795%
$140,000	20	23.682%	21.825%
$140,000	25	20.778%	18.870%
$140,000	50	14.166%	12.272%
$140,000	100	9.701%	7.867%
$140,000	150	7.691%	5.939%
$140,000	200	6.553%	4.862%
$140,000	300	5.215%	3.607%
$140,000	400	4.373%	2.852%
$140,000	500	3.862%	2.406%
$140,000	600	3.437%	2.037%
$140,000	700	3.110%	1.763%
$140,000	800	2.863%	1.559%
$140,000	900	2.650%	1.388%
$140,000	1,000	2.482%	1.257%
$140,000	1,500	1.862%	0.796%
$140,000	2,000	1.495%	0.550%
$140,000	3,000	1.027%	0.284%
$140,000	4,000	0.755%	0.160%
$140,000	5,000	0.567%	0.091%
$140,000	10,000	0.189%	0.008%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$140,000	20,000	0.032%	0.001%
$150,000	5	43.416%	42.064%
$150,000	10	33.504%	31.919%
$150,000	15	27.950%	26.199%
$150,000	20	24.079%	22.248%
$150,000	25	21.176%	19.287%
$150,000	50	14.451%	12.561%
$150,000	100	9.899%	8.062%
$150,000	150	7.854%	6.096%
$150,000	200	6.694%	4.994%
$150,000	300	5.326%	3.710%
$150,000	400	4.465%	2.935%
$150,000	500	3.947%	2.479%
$150,000	600	3.512%	2.102%
$150,000	700	3.179%	1.821%
$150,000	800	2.928%	1.612%
$150,000	900	2.711%	1.437%
$150,000	1,000	2.539%	1.303%
$150,000	1,500	1.911%	0.830%
$150,000	2,000	1.539%	0.578%
$150,000	3,000	1.064%	0.303%
$150,000	4,000	0.786%	0.173%
$150,000	5,000	0.592%	0.099%
$150,000	10,000	0.199%	0.009%
$150,000	20,000	0.035%	0.001%
$160,000	5	43.679%	42.356%
$160,000	10	33.796%	32.226%
$160,000	15	28.481%	26.784%
$160,000	20	24.947%	23.149%
$160,000	25	21.932%	20.072%
$160,000	50	14.851%	12.980%
$160,000	100	9.933%	8.121%
$160,000	150	7.907%	6.163%
$160,000	200	6.710%	5.015%
$160,000	300	5.315%	3.728%
$160,000	400	4.517%	2.997%
$160,000	500	3.957%	2.495%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$160,000	600	3.555%	2.149%
$160,000	700	3.229%	1.870%
$160,000	800	3.007%	1.680%
$160,000	900	2.757%	1.477%
$160,000	1,000	2.562%	1.320%
$160,000	1,500	1.957%	0.860%
$160,000	2,000	1.550%	0.584%
$160,000	3,000	1.074%	0.307%
$160,000	4,000	0.787%	0.174%
$160,000	5,000	0.593%	0.100%
$160,000	10,000	0.207%	0.010%
$160,000	20,000	0.036%	0.001%
$170,000	5	43.946%	42.616%
$170,000	10	34.122%	32.568%
$170,000	15	28.589%	26.876%
$170,000	20	24.749%	22.962%
$170,000	25	21.866%	20.020%
$170,000	50	14.980%	13.095%
$170,000	100	10.261%	8.420%
$170,000	150	8.151%	6.384%
$170,000	200	6.952%	5.239%
$170,000	300	5.530%	3.897%
$170,000	400	4.634%	3.087%
$170,000	500	4.099%	2.613%
$170,000	600	3.648%	2.221%
$170,000	700	3.304%	1.927%
$170,000	800	3.044%	1.708%
$170,000	900	2.819%	1.525%
$170,000	1,000	2.643%	1.386%
$170,000	1,500	1.999%	0.894%
$170,000	2,000	1.618%	0.629%
$170,000	3,000	1.130%	0.338%
$170,000	4,000	0.841%	0.197%
$170,000	5,000	0.637%	0.115%
$170,000	10,000	0.219%	0.011%
$170,000	20,000	0.040%	0.001%
$180,000	5	44.159%	42.839%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$180,000	10	34.377%	32.837%
$180,000	15	28.855%	27.158%
$180,000	20	25.027%	23.258%
$180,000	25	22.154%	20.328%
$180,000	50	15.216%	13.332%
$180,000	100	10.422%	8.580%
$180,000	150	8.284%	6.513%
$180,000	200	7.066%	5.347%
$180,000	300	5.619%	3.980%
$180,000	400	4.707%	3.154%
$180,000	500	4.166%	2.673%
$180,000	600	3.708%	2.273%
$180,000	700	3.358%	1.974%
$180,000	800	3.095%	1.751%
$180,000	900	2.867%	1.564%
$180,000	1,000	2.688%	1.422%
$180,000	1,500	2.038%	0.922%
$180,000	2,000	1.653%	0.652%
$180,000	3,000	1.160%	0.354%
$180,000	4,000	0.865%	0.208%
$180,000	5,000	0.657%	0.122%
$180,000	10,000	0.228%	0.012%
$180,000	20,000	0.042%	0.001%
$190,000	5	44.356%	43.044%
$190,000	10	34.612%	33.084%
$190,000	15	29.099%	27.417%
$190,000	20	25.283%	23.529%
$190,000	25	22.420%	20.613%
$190,000	50	15.440%	13.558%
$190,000	100	10.574%	8.732%
$190,000	150	8.410%	6.636%
$190,000	200	7.174%	5.450%
$190,000	300	5.704%	4.059%
$190,000	400	4.777%	3.218%
$190,000	500	4.230%	2.730%
$190,000	600	3.765%	2.323%
$190,000	700	3.410%	2.019%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$190,000	800	3.143%	1.791%
$190,000	900	2.912%	1.601%
$190,000	1,000	2.731%	1.457%
$190,000	1,500	2.074%	0.949%
$190,000	2,000	1.686%	0.675%
$190,000	3,000	1.188%	0.369%
$190,000	4,000	0.889%	0.218%
$190,000	5,000	0.677%	0.130%
$190,000	10,000	0.237%	0.013%
$190,000	20,000	0.044%	0.001%
$200,000	5	44.533%	43.228%
$200,000	10	34.820%	33.302%
$200,000	15	29.317%	27.649%
$200,000	20	25.512%	23.773%
$200,000	25	22.659%	20.868%
$200,000	50	15.650%	13.771%
$200,000	100	10.714%	8.872%
$200,000	150	8.527%	6.751%
$200,000	200	7.274%	5.546%
$200,000	300	5.783%	4.133%
$200,000	400	4.843%	3.279%
$200,000	500	4.289%	2.783%
$200,000	600	3.818%	2.370%
$200,000	700	3.459%	2.061%
$200,000	800	3.188%	1.829%
$200,000	900	2.954%	1.636%
$200,000	1,000	2.770%	1.489%
$200,000	1,500	2.108%	0.974%
$200,000	2,000	1.717%	0.695%
$200,000	3,000	1.214%	0.384%
$200,000	4,000	0.911%	0.228%
$200,000	5,000	0.695%	0.137%
$200,000	10,000	0.246%	0.015%
$200,000	20,000	0.046%	0.001%
$225,000	5	44.924%	43.637%
$225,000	10	35.271%	33.775%
$225,000	15	29.802%	28.163%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$225,000	20	26.018%	24.308%
$225,000	25	23.182%	21.427%
$225,000	50	16.137%	14.272%
$225,000	100	11.042%	9.199%
$225,000	150	8.800%	7.018%
$225,000	200	7.509%	5.772%
$225,000	300	5.968%	4.307%
$225,000	400	4.998%	3.422%
$225,000	500	4.427%	2.907%
$225,000	600	3.942%	2.480%
$225,000	700	3.572%	2.159%
$225,000	800	3.292%	1.918%
$225,000	900	3.052%	1.718%
$225,000	1,000	2.863%	1.565%
$225,000	1,500	2.188%	1.034%
$225,000	2,000	1.787%	0.743%
$225,000	3,000	1.274%	0.418%
$225,000	4,000	0.963%	0.253%
$225,000	5,000	0.739%	0.154%
$225,000	10,000	0.266%	0.017%
$225,000	20,000	0.052%	0.001%
$250,000	5	45.255%	43.981%
$250,000	10	35.642%	34.163%
$250,000	15	30.208%	28.593%
$250,000	20	26.441%	24.756%
$250,000	25	23.620%	21.894%
$250,000	50	16.566%	14.718%
$250,000	100	11.339%	9.497%
$250,000	150	9.045%	7.259%
$250,000	200	7.720%	5.976%
$250,000	300	6.134%	4.465%
$250,000	400	5.138%	3.551%
$250,000	500	4.552%	3.019%
$250,000	600	4.054%	2.580%
$250,000	700	3.674%	2.249%
$250,000	800	3.387%	2.000%
$250,000	900	3.140%	1.792%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$250,000	1,000	2.948%	1.635%
$250,000	1,500	2.259%	1.089%
$250,000	2,000	1.850%	0.787%
$250,000	3,000	1.328%	0.450%
$250,000	4,000	1.008%	0.275%
$250,000	5,000	0.777%	0.170%
$250,000	10,000	0.285%	0.020%
$250,000	20,000	0.056%	0.001%
$275,000	5	45.530%	44.268%
$275,000	10	35.943%	34.478%
$275,000	15	30.544%	28.947%
$275,000	20	26.785%	25.120%
$275,000	25	23.974%	22.270%
$275,000	50	16.930%	15.097%
$275,000	100	11.597%	9.757%
$275,000	150	9.257%	7.468%
$275,000	200	7.902%	6.154%
$275,000	300	6.277%	4.603%
$275,000	400	5.258%	3.663%
$275,000	500	4.659%	3.117%
$275,000	600	4.150%	2.666%
$275,000	700	3.763%	2.327%
$275,000	800	3.468%	2.070%
$275,000	900	3.216%	1.856%
$275,000	1,000	3.021%	1.697%
$275,000	1,500	2.321%	1.136%
$275,000	2,000	1.904%	0.825%
$275,000	3,000	1.374%	0.477%
$275,000	4,000	1.048%	0.295%
$275,000	5,000	0.811%	0.185%
$275,000	10,000	0.302%	0.023%
$275,000	20,000	0.061%	0.001%
$300,000	5	45.736%	44.483%
$300,000	10	36.172%	34.718%
$300,000	15	30.808%	29.226%
$300,000	20	27.059%	25.410%
$300,000	25	24.256%	22.569%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$300,000	50	17.231%	15.415%
$300,000	100	11.823%	9.986%
$300,000	150	9.443%	7.655%
$300,000	200	8.061%	6.312%
$300,000	300	6.403%	4.724%
$300,000	400	5.365%	3.763%
$300,000	500	4.753%	3.203%
$300,000	600	4.235%	2.743%
$300,000	700	3.840%	2.396%
$300,000	800	3.539%	2.132%
$300,000	900	3.282%	1.913%
$300,000	1,000	3.085%	1.751%
$300,000	1,500	2.375%	1.177%
$300,000	2,000	1.951%	0.859%
$300,000	3,000	1.414%	0.502%
$300,000	4,000	1.082%	0.313%
$300,000	5,000	0.841%	0.198%
$300,000	10,000	0.316%	0.026%
$300,000	20,000	0.064%	0.001%
$325,000	5	45.883%	44.637%
$325,000	10	36.351%	34.905%
$325,000	15	31.017%	29.446%
$325,000	20	27.277%	25.640%
$325,000	25	24.485%	22.812%
$325,000	50	17.481%	15.683%
$325,000	100	12.018%	10.185%
$325,000	150	9.605%	7.818%
$325,000	200	8.199%	6.448%
$325,000	300	6.511%	4.829%
$325,000	400	5.456%	3.848%
$325,000	500	4.833%	3.276%
$325,000	600	4.308%	2.808%
$325,000	700	3.906%	2.455%
$325,000	800	3.600%	2.185%
$325,000	900	3.339%	1.962%
$325,000	1,000	3.141%	1.798%
$325,000	1,500	2.421%	1.213%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$325,000	2,000	1.992%	0.888%
$325,000	3,000	1.448%	0.523%
$325,000	4,000	1.112%	0.329%
$325,000	5,000	0.867%	0.209%
$325,000	10,000	0.329%	0.028%
$325,000	20,000	0.068%	0.001%
$350,000	5	45.978%	44.737%
$350,000	10	36.480%	35.040%
$350,000	15	31.171%	29.608%
$350,000	20	27.436%	25.809%
$350,000	25	24.657%	22.994%
$350,000	50	17.676%	15.892%
$350,000	100	12.178%	10.348%
$350,000	150	9.737%	7.952%
$350,000	200	8.316%	6.564%
$350,000	300	6.603%	4.918%
$350,000	400	5.531%	3.919%
$350,000	500	4.900%	3.338%
$350,000	600	4.369%	2.862%
$350,000	700	3.962%	2.504%
$350,000	800	3.651%	2.231%
$350,000	900	3.387%	2.004%
$350,000	1,000	3.187%	1.837%
$350,000	1,500	2.459%	1.243%
$350,000	2,000	2.025%	0.913%
$350,000	3,000	1.477%	0.541%
$350,000	4,000	1.136%	0.342%
$350,000	5,000	0.888%	0.219%
$350,000	10,000	0.341%	0.031%
$350,000	20,000	0.071%	0.001%
$375,000	5	46.060%	44.824%
$375,000	10	36.592%	35.158%
$375,000	15	31.306%	29.750%
$375,000	20	27.573%	25.954%
$375,000	25	24.806%	23.153%
$375,000	50	17.848%	16.077%
$375,000	100	12.326%	10.502%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$375,000	150	9.860%	8.077%
$375,000	200	8.426%	6.674%
$375,000	300	6.690%	5.003%
$375,000	400	5.603%	3.987%
$375,000	500	4.963%	3.396%
$375,000	600	4.427%	2.914%
$375,000	700	4.014%	2.550%
$375,000	800	3.700%	2.274%
$375,000	900	3.432%	2.043%
$375,000	1,000	3.230%	1.874%
$375,000	1,500	2.494%	1.271%
$375,000	2,000	2.057%	0.936%
$375,000	3,000	1.503%	0.558%
$375,000	4,000	1.159%	0.354%
$375,000	5,000	0.908%	0.228%
$375,000	10,000	0.351%	0.033%
$375,000	20,000	0.074%	0.001%
$400,000	5	46.129%	44.896%
$400,000	10	36.691%	35.262%
$400,000	15	31.428%	29.879%
$400,000	20	27.697%	26.085%
$400,000	25	24.939%	23.294%
$400,000	50	18.002%	16.243%
$400,000	100	12.466%	10.648%
$400,000	150	9.977%	8.197%
$400,000	200	8.531%	6.780%
$400,000	300	6.773%	5.085%
$400,000	400	5.673%	4.053%
$400,000	500	5.023%	3.453%
$400,000	600	4.482%	2.964%
$400,000	700	4.065%	2.595%
$400,000	800	3.746%	2.315%
$400,000	900	3.475%	2.080%
$400,000	1,000	3.271%	1.910%
$400,000	1,500	2.528%	1.298%
$400,000	2,000	2.086%	0.958%
$400,000	3,000	1.528%	0.574%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$400,000	4,000	1.181%	0.366%
$400,000	5,000	0.927%	0.237%
$400,000	10,000	0.362%	0.035%
$400,000	20,000	0.076%	0.001%
$425,000	5	46.178%	44.948%
$425,000	10	36.775%	35.350%
$425,000	15	31.530%	29.987%
$425,000	20	27.800%	26.195%
$425,000	25	25.049%	23.410%
$425,000	50	18.127%	16.377%
$425,000	100	12.583%	10.771%
$425,000	150	10.074%	8.296%
$425,000	200	8.619%	6.868%
$425,000	300	6.842%	5.152%
$425,000	400	5.730%	4.109%
$425,000	500	5.073%	3.500%
$425,000	600	4.527%	3.006%
$425,000	700	4.107%	2.633%
$425,000	800	3.785%	2.350%
$425,000	900	3.511%	2.113%
$425,000	1,000	3.307%	1.940%
$425,000	1,500	2.557%	1.321%
$425,000	2,000	2.111%	0.977%
$425,000	3,000	1.549%	0.587%
$425,000	4,000	1.199%	0.376%
$425,000	5,000	0.943%	0.245%
$425,000	10,000	0.370%	0.037%
$425,000	20,000	0.079%	0.001%
$450,000	5	46.223%	44.995%
$450,000	10	36.848%	35.426%
$450,000	15	31.620%	30.081%
$450,000	20	27.892%	26.292%
$450,000	25	25.148%	23.515%
$450,000	50	18.237%	16.494%
$450,000	100	12.689%	10.883%
$450,000	150	10.163%	8.387%
$450,000	200	8.699%	6.950%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$450,000	300	6.907%	5.214%
$450,000	400	5.783%	4.160%
$450,000	500	5.119%	3.544%
$450,000	600	4.570%	3.045%
$450,000	700	4.146%	2.669%
$450,000	800	3.822%	2.383%
$450,000	900	3.546%	2.143%
$450,000	1,000	3.339%	1.969%
$450,000	1,500	2.583%	1.342%
$450,000	2,000	2.134%	0.994%
$450,000	3,000	1.568%	0.600%
$450,000	4,000	1.216%	0.386%
$450,000	5,000	0.958%	0.252%
$450,000	10,000	0.378%	0.039%
$450,000	20,000	0.081%	0.001%
$475,000	5	46.264%	45.038%
$475,000	10	36.906%	35.487%
$475,000	15	31.695%	30.160%
$475,000	20	27.970%	26.374%
$475,000	25	25.233%	23.604%
$475,000	50	18.331%	16.595%
$475,000	100	12.782%	10.981%
$475,000	150	10.242%	8.469%
$475,000	200	8.771%	7.023%
$475,000	300	6.965%	5.272%
$475,000	400	5.831%	4.206%
$475,000	500	5.161%	3.584%
$475,000	600	4.609%	3.081%
$475,000	700	4.182%	2.701%
$475,000	800	3.855%	2.413%
$475,000	900	3.577%	2.170%
$475,000	1,000	3.369%	1.994%
$475,000	1,500	2.607%	1.361%
$475,000	2,000	2.155%	1.010%
$475,000	3,000	1.586%	0.611%
$475,000	4,000	1.231%	0.394%
$475,000	5,000	0.971%	0.258%

* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS*

Pooling Limit	Members	5% Margin	10% Margin
$475,000	10,000	0.385%	0.040%
$475,000	20,000	0.083%	0.002%
$500,000	5	46.302%	45.078%
$500,000	10	36.959%	35.542%
$500,000	15	31.763%	30.231%
$500,000	20	28.041%	26.449%
$500,000	25	25.310%	23.685%
$500,000	50	18.418%	16.688%
$500,000	100	12.868%	11.073%
$500,000	150	10.317%	8.547%
$500,000	200	8.840%	7.094%
$500,000	300	7.020%	5.326%
$500,000	400	5.876%	4.250%
$500,000	500	5.202%	3.622%
$500,000	600	4.647%	3.116%
$500,000	700	4.217%	2.732%
$500,000	800	3.887%	2.442%
$500,000	900	3.607%	2.197%
$500,000	1,000	3.398%	2.019%
$500,000	1,500	2.629%	1.379%
$500,000	2,000	2.175%	1.025%
$500,000	3,000	1.602%	0.622%
$500,000	4,000	1.245%	0.402%
$500,000	5,000	0.983%	0.264%
$500,000	10,000	0.392%	0.042%
$500,000	20,000	0.085%	0.002%

* Applied to projected claims under pooling

MEMBER MONTHS FOR FULL CREDIBILITY BY POOLING POINT

Pooling Limit	Member Months
$30,000	8,325
$35,000	9,182
$40,000	9,990
$45,000	10,747
$50,000	11,462
$55,000	12,142
$60,000	12,786
$65,000	13,406
$70,000	14,002
$75,000	14,573
$80,000	15,117
$85,000	15,633
$90,000	16,127
$95,000	16,600
$100,000	17,055
$105,000	17,497
$110,000	17,923
$115,000	18,338
$120,000	18,745
$125,000	19,140
$130,000	19,523
$135,000	19,897
$140,000	20,266
$145,000	20,624
$150,000	20,974
$155,000	21,313
$160,000	21,643
$165,000	21,969
$170,000	22,289
$175,000	22,600
$180,000	22,905
$185,000	23,199
$190,000	23,486
$195,000	23,766
$200,000	24,039
$205,000	24,307
$210,000	24,570
$215,000	24,827
$220,000	25,077
$225,000	25,323
$230,000	25,563
$235,000	25,799
$240,000	26,032
$245,000	26,259
$250,000	26,480
$255,000	26,695
$260,000	26,905
$265,000	27,111
$270,000	27,316
$275,000	27,517
$280,000	27,712
$285,000	27,903
$290,000	28,086
$295,000	28,262
$300,000	28,438

POOLING POINT by MEMBERSHIP

Membership (Current Month)	Pooling Limit
0 to 299	$70,000
300 to 499	$90,000
500 to 999	$110,000
1,000 to 1,499	$145,000
1,500 to 1,999	$170,000
2,000 to 2,499	$190,000
2,500 to 2,999	$215,000
3,000 to 3,999	$235,000
4,000 to 4,999	$275,000
5,000 to 7,499	$300,000
7,500 to 9,999	$350,000
10,000+	$400,000