

State: Vermont **Filing Company:** MVP Health Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: 3Q/4Q 2014 Small Group Grandfathered HIC Rate Filing
Project Name/Number: /

Filing at a Glance

Company: MVP Health Insurance Company
 Product Name: 3Q/4Q 2014 Small Group Grandfathered HIC Rate Filing
 State: Vermont
 TOI: H16G Group Health - Major Medical
 Sub-TOI: H16G.003A Small Group Only - PPO
 Filing Type: GMCB Rate
 Date Submitted: 01/24/2014
 SERFF Tr Num: MVPH-129389265
 SERFF Status: Pending State Action
 State Tr Num:
 State Status:
 Co Tr Num:

 Implementation: 07/01/2014
 Date Requested:
 Author(s): Kristen Marsh, Matt Lombardo, Evan Steinhart
 Reviewer(s): Thomas Crompton (primary), Kelly Macnee, David Dillon, Judith Henkin, Jacqueline Lee
 Disposition Date:
 Disposition Status:
 Implementation Date:

 State Filing Description:

State: Vermont **Filing Company:** MVP Health Insurance Company
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General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small
Group Market Type: Employer	Overall Rate Impact: 4.4%
Filing Status Changed: 01/30/2014	
State Status Changed:	Deemer Date:
Created By: Matt Lombardo	Submitted By: Matt Lombardo
Corresponding Filing Tracking Number:	

PPACA: Grandfathered Immed Mkt Reforms

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

The enclosed rate filing is applicable to grandfathered Vermont employer groups with 50 or fewer eligible employees and effective dates of coverage beginning between 7/1/14 and 12/31/14.

Company and Contact

Filing Contact Information

Matt Lombardo,	mlombardo@mvphealthcare.com
625 State Street	518-388-2483 [Phone]
Schenectady, NY 12305	

Filing Company Information

MVP Health Insurance Company	CoCode: 11125	State of Domicile: New York
625 State Street	Group Code: 1198	Company Type: Health
Schenectady, NY 12305	Group Name:	Insurance
(518) 388-2469 ext. [Phone]	FEIN Number: 14-1827918	State ID Number:

Filing Fees

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

SERFF Tracking #:

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Correspondence Summary

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Response	Jacqueline Lee	01/29/2014	01/29/2014

Response Letters

Responded By	Created On	Date Submitted
Matt Lombardo	01/30/2014	01/30/2014

State: Vermont **Filing Company:** MVP Health Insurance Company
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Objection Letter

Objection Letter Status	Pending Response
Objection Letter Date	01/29/2014
Submitted Date	01/29/2014
Respond By Date	01/31/2014

Dear Matt Lombardo,

Introduction:

Please see attached objection letter.

Conclusion:

Sincerely,
Jacqueline Lee

**Dallas**

Glenn A. Tobleman, F.S.A., F.C.A.S.
S. Scott Gibson, F.S.A.
Cabe W. Chadick, F.S.A.
Michael A. Mayberry, F.S.A.
David M. Dillon, F.S.A.
Gregory S. Wilson, F.C.A.S.
Steven D. Bryson, F.S.A.
Bonnie S. Albritton, F.S.A.
Brian D. Rankin, F.S.A.
Wesley R. Campbell, F.S.A.
Jacqueline B. Lee, F.S.A.
Robert E. Gove, A.S.A.
J. Finn Knox-Seith, A.S.A.
Brian C. Stentz, A.S.A.
Jay W. Fuller, A.S.A.
Sujaritha Tansen, A.S.A.
Josh A. Hammerquist, A.S.A.
Xiaoxiao (Lisa) Jiang, A.S.A.
Jennifer M. Allen, A.S.A.
Sergei Mordovin, A.S.A.
Robert B. Thomas, Jr., F.S.A., C.F.A. (Of Counsel)

Kansas City

Gary L. Rose, F.S.A.
Terry M. Long, F.S.A.
David L. Batchelder, A.S.A.
Leon L. Langlitz, F.S.A.
Gary R. McElwain, FLMI
Anthony G. Proulx, F.S.A.
Thomas L. Handley, F.S.A.
D. Patrick Glenn, A.S.A., A.C.A.S.
Christopher H. Davis, F.S.A.
Karen E. Elsom, F.S.A.
Jill J. Humes, F.S.A.

London / Kansas City

Roger K. Annin, F.S.A.
Timothy A. DeMars, F.S.A.
Scott E. Morrow, F.S.A.

Baltimore

David A. Palmer, C.F.E.

January 29, 2014

Matt Lombardo
MVP Health Insurance Company
625 State Street
Schenectady, NY 12305

Re: MVP Health Insurance Company
3Q/4Q 2014 Small Group HIC Grandfathered rate filing
SERFF Tracking #: MVPH-129389265

Dear Mr. Lombardo:

We have been retained by the Green Mountain Care Board ("GMCB") to review the above referenced group product filing submitted on 1/24/2014. The following additional information is required for this filing.

1. Please submit the SERFF PDF Pipeline with all communications for the previously approved 1Q/2Q small group grandfathered rate filing .

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

To ensure that the review of your filing has been completed before statutory deadlines, we expect you to respond as expeditiously as possible, but no later than January 31, 2014.

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

Sincerely,

A handwritten signature in blue ink that reads "Rita Tansen". The signature is written in a cursive style.

Rita Tansen A.S.A., M.A.A.A.
Consulting Actuary
Lewis & Ellis, Inc.
rtansen@lewisellis.com
(972)850-0850

SERFF Tracking #:

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State Tracking #:

Company Tracking #:

State: Vermont

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MVP Health Insurance Company

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/30/2014
Submitted Date 01/30/2014

Dear Thomas Crompton,

Introduction:

Response 1

Comments:

Ms. Tansen,

Please see the attached pdf file which contains the PDF Pipeline for MVP's 1Q/2Q 2014 SG Grandfathered Rate Filing.

Regards,
Matt Lombardo

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection Letter #1
Comments:	Please see the attached pdf file which contains the PDF Pipeline for MVP's 1Q/2Q 2014 SG Grandfathered Rate Filing. Regards, Matt Lombardo
Attachment(s):	MVP 1Q 2014 SG Grandfathered SERFF Data.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Matt Lombardo

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 9.500%
 Effective Date of Last Rate Revision: 07/01/2013
 Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Company Rate Change:	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):
MVP Health Insurance Company	Increase	4.400%	4.400%	\$953,658	746	\$21,674,057	6.300%	3.100%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:			405			4,228		
Policy Holders:			104			642		

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Rate Review Detail

COMPANY:

Company Name: MVP Health Insurance Company
 HHS Issuer Id: 92802

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
Preferred Suite EPO	92802VT004	01	405
Preferred Suite HDHP	92802VT006	01	4228

Trend Factors:

FORMS:

New Policy Forms:
 Affected Forms:
 Other Affected Forms: VT EPO COC, VT EPO HD COC

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
 Member Months: 182,409
 Benefit Change: Increase
 Percent Change Requested: Min: 3.1 Max: 6.3 Avg: 4.4

PRIOR RATE:

Total Earned Premium: 21,674,057.00
 Total Incurred Claims: 18,899,778.00
 Annual \$: Min: 311.86 Max: 563.42 Avg: 389.85

REQUESTED RATE:

Projected Earned Premium: 22,627,715.00
 Projected Incurred Claims: 19,007,280.00
 Annual \$: Min: 327.20 Max: 594.87 Avg: 407.00

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Product Name: 3Q/4Q 2014 Small Group Grandfathered HIC Rate Filing

Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum
Comments:	Please see the files below which contain the actuarial memorandum and supporting documentation for MVP's 3Q/4Q 2014 SG HIC Grandfathered rate filing. Regards, Matt Lombardo
Attachment(s):	3Q 2014 ACT MEMO HIC Small Group.pdf Certificate of Compliance - DD.pdf Rolling 12 Medical and Rx Data - SG HIC.pdf Rolling 12 Medical and Rx Data - SG HIC.xlsx VT SG HIC GF Q3 & Q4 2014 Rate Filing.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	Grandfathered non-ACA rate filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Civil Union Rating Requirements
Bypass Reason:	MVP's policies conform with VT's Civil Union rating requirements under 8 V.S.A. § 4724.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Consumer Disclosure Form
Bypass Reason:	Proposed increase does not exceed threshold.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Filing Compliance Certification
Comments:	
Attachment(s):	Certificate of Compliance - DD.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

MVPH-129389265

State Tracking #:**Company Tracking #:****State:** Vermont**Filing Company:**

MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO**Product Name:** 3Q/4Q 2014 Small Group Grandfathered HIC Rate Filing**Project Name/Number:** /

Bypassed - Item:	Third Party Filing Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	Grandfathered non-ACA rate filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Response to Objection Letter #1
Comments:	Please see the attached pdf file which contains the PDF Pipeline for MVP's 1Q/2Q 2014 SG Grandfathered Rate Filing. Regards, Matt Lombardo
Attachment(s):	MVP 1Q 2014 SG Grandfathered SERFF Data.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

MVPH-129389265

State Tracking #:

Company Tracking #:

State:

Vermont

Filing Company:

MVP Health Insurance Company

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name:

3Q/4Q 2014 Small Group Grandfathered HIC Rate Filing

Project Name/Number:

/

Attachment Rolling 12 Medical and Rx Data - SG HIC.xlsx is not a PDF document and cannot be reproduced here.



ACTUARIAL MEMORANDUM

3Q and 4Q 2014 Small Group Grandfathered AR42 Filing

Purpose

The purpose of this filing is to demonstrate the development of premium rates in support of MVP Health Insurance Company's Small Group EPO/PPO and High Deductible EPO/PPO grandfathered product portfolio and seek approval of the premium rates. The premium rates included in this filing are for group effective dates between 7/1/2014 and 12/31/2014. The rates are effective for 12 months. This rate filing has been prepared to satisfy the requirements of 8 V.S.A § 5104 and is not intended to be used for other purposes.

Summary of Requested Rate Increases

The requested quarterly rate change from the current approved 2nd Quarter rates are:

EPO/PPO Medical: 6.3%

Rx riders: 6.3%

HDHP: 6.3%

The requested quarterly rate changes result in average annual rate changes for 3rd Quarter group renewals as follows:

Q3 Renewal Impact - Grandfathered			
	Medical Only	Rx Only	Medical + Rx
HD	4.8%	N/A	4.8%
Non-HD	4.5%	17.3%	6.3%
Total			4.9%

The proposed quarterly rate changes from 3Q 2014 to 4Q 2014 are:

EPO/PPO Medical: 1.1%

Rx riders: 2.1%

HDHP: 1.2%

The requested quarterly rate changes result in average annual rate changes for 4th Quarter group renewals as follows:

Q4 Renewal Impact - Grandfathered			
	Medical Only	Rx Only	Medical + Rx
HD	3.3%	N/A	3.3%
Non-HD	3.1%	17.7%	5.1%
Total			3.5%

MVP is not proposing a change to the rate slope implied in the approved 1Q/2Q 2014 Small Group grandfathered rate filing.

Small Group Grandfathered Enrollment Distribution by Renewal Quarter (as of December 2013)

1st Q: 63%
2nd Q: 13%
3rd Q: 15%
4th Q: 9%

Development of Base Premium Rates

Small group EPO/PPO and HDHP incurred claim data for the period 8/1/2012 – 7/31/2013 paid through 10/31/2013 was the basis for this rate development. MVP utilized grandfathered and non-grandfathered small group claim data over this time period to form a more credible base of experience.

Exhibit 3 demonstrates the development of the proposed 3rd quarter rate action. Historical fee for service claims are adjusted to remove claims in excess of \$100,000 which are replaced with a pooling charge. The pooling charge being used reflects the average cost of claims in excess of \$100,000 over the last 12 rolling 12 month time periods (please see attached file, “Rolling 12 Medical and Rx Data - SG HIC”). The adjusted claims are then projected to the rating period, and the impact of new benefit mandates, New York’s paid claim surcharge expense (HCRA), and non-fee for service medical expenses not reflected in the experience period data are added to the claim projection. Experience period Rx claims are then projected to the rating period. Rx claims are adjusted for the impact of mandates not yet reflected in the experience period data and rebates are removed from the projected claim cost.

The projected net claims are converted to a gross claims cost to account for the following: taxes/assessments being charged in 3Q 2014, a modification in the single conversion factor due to a change in the average contract size, and other retention items. Other retention items include administrative costs, contribution to reserves, and bad debt.

The projected rating period required gross premium is compared to the prior rating period gross premium to indicate the suggested quarterly rate change. This analysis is done separately for the HDHP experience block and the EPO/PPO experience block and blended together to determine the proposed book of business quarterly rate change. Because the distribution of membership between HDHP and EPO/PPO products is different for grandfathered members than the distribution of experience period membership, MVP is using a current snapshot of small group grandfathered members to derive a blended rate increase.

The expected non fee for service medical expenses added to the projection reflect costs associated with net reinsurance expense, Wellstyle Rewards program administrative expense, PCP incentive payments and Medical Home, Healthways capitation expense, and other miscellaneous MVP claim expenses not included in the historical experience period data such as manual checks, FFS write offs and Massachusetts surcharges.

Benefit mandates impacting the projection include the Vermont Autism Mandate, the ACA women’s preventive expansion and the Rx OOP maximum mandate. The impacts of each are outlined below:

Autism Mandate

This benefit expansion was first introduced effective 10/1/2011 and then a subsequent expansion of the coverage mandate was introduced effective 10/1/2012. While regulation required carriers to begin the coverage expansions upon group renewal date, MVP rolled out the mandates across the board for all renewal groups on the respective effective dates for administrative reasons. The cost implication of the 10/1/2011 mandate is emerging in all 12 months of MVP’s experience period data and therefore no adjustment is being made. The full cost of the 10/1/2012 expansion is projected to be \$1.88 PMPM; MVP is adding 1/6 of this estimated cost into its claim projection as 10 months of the experience period data already reflects this mandate.

ACA Women’s Preventive Mandate

The ACA Women’s Preventive Mandate was effective beginning with August 2012 renewals. The mandate requires carriers to cover contraceptive drugs with no member cost sharing in the base medical coverage offered. As a result,

the portion of contraceptive claims covered by member cost sharing has been added to MVP's claim projection. The PMPM adjustments were derived based on the actual cost of contraceptive drug coverage over the experience period.

In addition, \$0.09 PMPM was added to cover the expected cost of the additional benefits covered under the women's preventive mandate. These include items such as coverage for breast pumps, sterilization surgery at no cost, counseling and other miscellaneous services. The full cost of these expanded benefits is estimated to equal \$0.21 PMPM and is based on a study done for all of MVP's commercial lines of business. 56.2% of the experience period membership had a renewal date after the effective date of the mandate which is why the full cost of these benefits was not added into the claim experience ($\$0.21 * (1 - 0.562) = \0.09 PMPM).

Rx OOP maximum mandate

Bill H559 was effective beginning with October 2012 renewals. Included in this regulation is a new out of pocket maximum for prescription drug expenses. This mandate is applicable to drug rider coverage as well as drug coverage that are part of an integrated high deductible plan.

An adjustment to the projected rating period Rx claim costs for both the integrated high deductible plans and prescription drug card benefits was made to reflect the estimated increase in premiums due to this mandate. These additional costs reflect the weighted average of the 4Q12 premium rate adjustments using the experience period membership by product/rider trended to 3Q14. 51.2% of the experience period membership has already been impacted by this mandate. As a result, MVP is adding 48.8% of the weighted average impact of Bill H559 to its experience period Rx claim costs.

Medical Trend Factors

The development of annual medical paid claim trend factors is illustrated in Exhibit 2. Total trend includes a utilization component and a unit cost increase component.

Consistent with recently submitted filings, MVP is applying 0% utilization trend to its data. Regression analysis has been performed on MVP's utilization data in the past, and it was concluded that the predictive ability of the historical utilization trends was weak and not reliable.

The assumed unit cost trends reflect known and assumed price increases from MVP's provider network. The 2014 unit cost trend factors have been modified from the approved VT 1Q/2Q 2014 Small Group HIC Grandfathered Rate Filing based on updated contract information at the service category level of detail.

Facility Trend Factor Changes

When MVP's 1Q/2Q filing was submitted, the 2014 facility hospital budget had not yet been established by the Green Mountain Care Board. To project 2014 claims in the 1Q/2Q filing, MVP assumed 2014 facility unit cost increases would equal 2013 facility unit cost increases. Since the 1Q/2Q filing was submitted, the Board has set the 2014 hospital budget, and the 2014 unit cost trend factors used in this filing reflect the approved increases weighted on MVP's utilization by facility.

Physician Trend Factor Changes

Vermont Managed Care terminated their risk agreement with MVP effective April 1, 2014, which includes Fletcher Allen Health Care (FAHC). Fletcher Allen Health Partners is currently negotiating a direct agreement on behalf of FAHC. FAHC's rates represent a significant physician unit cost increase therefore driving our 2014 unit cost increase in this rate filing.

The table below summarizes these changes:

Comparison of 2014 Medical Trends - 1Q/2Q 2014 Filing vs. Current		
	1Q/2Q 2014 Approved SG Filing	3Q/4Q 2014 SG Filing
IP	8.8%	5.4%
OP and Other Med	4.6%	5.4%
PHY	2.5%	16.6%
Total Medical Trend	4.8%	8.9%

In addition to the medical cost inflation rate assumed from the historical experience period to the rating period, an adjustment is needed to reflect the impact of cost share leveraging on the carrier's share of the medical cost. Leveraging is a result of the fixed nature of deductibles and copays in health benefit plans. When there are fixed member deductibles and copays, the carrier bears a greater portion of the cost of medical inflation. Therefore, an additional factor adjustment is made to the trend assumption to capture this cost.

The trend applied to the deductible portion of the experience period was derived using the distribution of claims for MVP's VT book of business. Claims below the average deductible amount over the experience period were trended at the applicable allowed trend rate while claims greater than the deductible were held flat. The average HDHP deductible over the experience period is \$3,040 and the average non-HDHP deductible over the experience period is \$731.

Rx trend Factors

Annual Rx trend factors split by Traditional (Brand and Generic drugs) vs. Specialty drugs are illustrated in Exhibit 2. These trend factors were supplied by MVP's pharmacy vendor (Express Scripts) and reflect their best estimates of changes to pharmacy costs.

Retention Expenses and Target Loss Ratio

Exhibit 5 in the rate filing illustrates the non-claim expense loads included in the proposed premium rates. This portion of the premium rates is intended to cover MVP's general administrative expenses, distribution expenses, taxes/assessments, bad debt expense and a contribution to surplus. A summary of the taxes/assessments included in the premium rates are provided below:

Temporary Individual Reinsurance Pool

Beginning in 2014, carriers will be assessed a fee to fund the Temporary Reinsurance Pool which supports the individual reinsurance program both in and out of the exchange from 2014 through 2016. In the proposed HHS Notice of Benefit and Parameters for 2014, this fee is \$5.25 PMPM. The Federal Reinsurance Fee for 2015 has been updated per HHS' 2015 Notice of Benefit and Payment Parameters. The fee is decreasing from \$5.25 PMPM in 2014 to \$3.67 PMPM for 2015 dates of service.

On average, members renewing in 3Q will have 7.2 months of experience in calendar year 2015 and members renewing in 4Q will have 10.4 months of experience in 2015. Therefore, MVP is building \$4.30 PMPM into 3Q 2014 premium rates ($\$5.25 * 4.8 / 12 + \$3.67 * 7.2 / 12$) and \$3.88 PMPM into 4Q 2014 premium rates.

ACA Insurer Tax

Beginning in 2014, carriers will be taxed based on earned premium. Based on estimates from consultants, this tax will be approximately 2.0% for 2014 dates of service.

Paid Claim Taxes

In addition to the State of Vermont 0.999% tax on paid claims, MVP is subject to New York HCRA taxes which are based on paid medical claims. The New York HCRA tax is based only on claims paid for services performed by New York hospitals. The New York HCRA load equals 0.25% and is based on historical HCRA fees incurred by Vermont members.

Comparative Effectiveness Research Fee

Prescribed Federal fee equal to \$0.17 PMPM to fund the Federal Research Fund.

VT Vaccine Pilot

This is a Vermont state assessment based on plan premiums which is used to fund immunizations provided by the state.

4Q2014 Rate Tables

The trend factor used to derive the 4Q 2014 rate table reflects 3 months of the assumed 2015 paid claim trend plus the incremental change in the cost of the Federal Temporary Individual Reinsurance Pool from 3Q 2014 to 4Q 2014. Essentially this is the same result as projecting the experience period data an extra 3 months to the midpoint of the 4Q rating period and adjusting for any fee changes between 3Q and 4Q.

Supplemental Exhibits

Also included with this filing is a historical claim and membership summary for the past 36 months grouped into rolling 12 month periods. The data is shown by product type (HDHP vs non-HDHP) and also aggregated for the entire Small Group AR42 block. Incurred claims from August 2010 – July 2013 paid through October 31, 2013 with an adjustment for IBNR are reflected in the data. Also included is a history of administrative expenses for MVP Health Insurance Co. which is taken from filed NAIC statements.

Actuarial Certification

I, Matthew Lombardo, am a Member of the American Academy of Actuaries. I have examined the assumptions and methods used in determining MVP's requested rates. Based on my review and examination, it is my opinion that the proposed premium rates are reasonable in relation to the benefits provided and that they are not excessive, inadequate, nor unfairly discriminatory. This rate filing conforms to the applicable Standards of Practice as promulgated by the Actuarial Standards Board.



Matthew Lombardo, FSA, MAAA
Supervising Actuary, Reserving and Pricing
MVP Health Insurance Company

01/24/2014
Date

Certification of Compliance

I hereby certify that I have reviewed the applicable filing requirements for this filing and the filing complies with all applicable statutory and regulatory provisions for the state of Vermont.

Print Name: Daniel Drislane ^ Title: Vice President & Interim CFO

Signature: *Daniel Drislane* Date: 01/21/2014

Small Group Historical Medical Claims Summary - EPO/PPO

Rolling 12 End Date	Medical Claim Expense > \$100k PMPM	Medical Claim Expense PMPM	Medical Allowed - COB PMPM	Member Months	Claims > \$100k as % of Total Claims	Rolling 12 Medical Claim Expense Trend	Rolling 12 Medical Paid Trend Removing High Cost Claims	Rolling 12 Allowed - COB Trend	Rolling 12 Membership Change	Paid To Allowed Ratio
201107	\$17.40	\$300.46	\$340.29	52,286	5.8%	N/A	N/A	N/A	N/A	88.3%
201108	\$17.31	\$309.35	\$350.02	52,592	5.6%	N/A	N/A	N/A	N/A	88.4%
201109	\$17.21	\$314.77	\$355.87	52,868	5.5%	N/A	N/A	N/A	N/A	88.5%
201110	\$17.12	\$318.43	\$360.01	53,163	5.4%	N/A	N/A	N/A	N/A	88.5%
201111	\$17.04	\$319.53	\$361.92	53,445	5.3%	N/A	N/A	N/A	N/A	88.3%
201112	\$17.02	\$317.79	\$360.12	53,483	5.4%	N/A	N/A	N/A	N/A	88.2%
201201	\$20.23	\$337.40	\$380.25	53,213	6.0%	N/A	N/A	N/A	N/A	88.7%
201202	\$21.15	\$353.26	\$396.70	52,854	6.0%	N/A	N/A	N/A	N/A	89.1%
201203	\$18.34	\$353.02	\$396.25	52,277	5.2%	N/A	N/A	N/A	N/A	89.1%
201204	\$17.96	\$356.72	\$400.13	51,636	5.0%	N/A	N/A	N/A	N/A	89.2%
201205	\$16.56	\$358.20	\$401.71	50,993	4.6%	N/A	N/A	N/A	N/A	89.2%
201206	\$15.24	\$355.58	\$398.42	50,408	4.3%	N/A	N/A	N/A	N/A	89.2%
201207	\$12.10	\$350.93	\$393.42	49,753	3.4%	16.8%	19.7%	15.6%	-4.8%	89.2%
201208	\$15.42	\$353.21	\$395.59	49,030	4.4%	14.2%	15.7%	13.0%	-6.8%	89.3%
201209	\$18.18	\$353.15	\$395.29	48,229	5.1%	12.2%	12.6%	11.1%	-8.8%	89.3%
201210	\$29.52	\$364.57	\$406.76	47,383	8.1%	14.5%	11.2%	13.0%	-10.9%	89.6%
201211	\$34.15	\$369.25	\$410.87	46,498	9.2%	15.6%	10.8%	13.5%	-13.0%	89.9%
201212	\$39.38	\$373.11	\$414.31	45,645	10.6%	17.4%	11.0%	15.0%	-14.7%	90.1%
201301	\$38.66	\$378.68	\$420.34	44,968	10.2%	12.2%	7.2%	10.5%	-15.5%	90.1%
201302	\$37.51	\$370.26	\$411.94	44,340	10.1%	10.1%	4.8%	10.5%	-16.1%	89.9%
201303	\$45.59	\$380.11	\$421.18	43,738	12.0%	7.7%	-0.1%	6.3%	-16.3%	90.2%
201304	\$56.65	\$398.41	\$439.67	43,103	14.2%	11.7%	0.9%	9.9%	-16.5%	90.6%
201305	\$79.03	\$429.55	\$471.37	42,482	18.4%	19.9%	2.6%	17.3%	-16.7%	91.1%
201306	\$81.81	\$438.67	\$480.91	41,849	18.6%	23.4%	4.9%	20.7%	-17.0%	91.2%
201307	\$87.78	\$450.94	\$493.42	41,242	19.5%	28.5%	7.2%	25.4%	-17.1%	91.4%

Small Group Historical Medical Claims Summary - HDHP

Rolling 12 End Date	Medical Claim Expense > \$100k PMPM	Medical Claim Expense PMPM	Medical Allowed - COB PMPM	Member Months	Claims > \$100k as % of Total Claims	Rolling 12 Medical Claim Expense Trend	Rolling 12 Medical Paid Trend Removing High Cost Claims	Rolling 12 Allowed - COB Trend	Rolling 12 Membership Change	Paid To Allowed Ratio
201107	\$5.93	\$207.69	\$287.26	136,616	2.9%	N/A	N/A	N/A	N/A	72.3%
201108	\$5.81	\$209.75	\$289.12	139,545	2.8%	N/A	N/A	N/A	N/A	72.5%
201109	\$5.71	\$211.88	\$291.59	141,939	2.7%	N/A	N/A	N/A	N/A	72.7%
201110	\$5.62	\$214.28	\$293.80	144,269	2.6%	N/A	N/A	N/A	N/A	72.9%
201111	\$5.53	\$217.21	\$296.54	146,555	2.5%	N/A	N/A	N/A	N/A	73.2%
201112	\$5.46	\$220.18	\$299.64	148,488	2.5%	N/A	N/A	N/A	N/A	73.5%
201201	\$5.74	\$222.19	\$301.72	148,312	2.6%	N/A	N/A	N/A	N/A	73.6%
201202	\$4.35	\$222.53	\$302.35	147,982	2.0%	N/A	N/A	N/A	N/A	73.6%
201203	\$5.40	\$225.85	\$305.27	147,521	2.4%	N/A	N/A	N/A	N/A	74.0%
201204	\$7.80	\$228.73	\$308.06	147,012	3.4%	N/A	N/A	N/A	N/A	74.2%
201205	\$9.96	\$229.89	\$310.22	146,619	4.3%	N/A	N/A	N/A	N/A	74.1%
201206	\$11.48	\$230.53	\$310.28	146,173	5.0%	N/A	N/A	N/A	N/A	74.3%
201207	\$12.78	\$230.51	\$310.37	145,667	5.5%	11.0%	7.9%	8.0%	6.6%	74.3%
201208	\$14.53	\$231.66	\$311.82	145,095	6.3%	10.4%	6.5%	7.9%	4.0%	74.3%
201209	\$15.76	\$229.51	\$309.04	144,593	6.9%	8.3%	3.7%	6.0%	1.9%	74.3%
201210	\$18.96	\$234.55	\$314.65	144,109	8.1%	9.5%	3.3%	7.1%	-0.1%	74.5%
201211	\$20.92	\$234.47	\$314.87	143,593	8.9%	7.9%	0.9%	6.2%	-2.0%	74.5%
201212	\$22.35	\$233.26	\$312.91	142,948	9.6%	5.9%	-1.8%	4.4%	-3.7%	74.5%
201301	\$21.09	\$234.02	\$313.93	142,614	9.0%	5.3%	-1.6%	4.0%	-3.8%	74.5%
201302	\$23.29	\$239.18	\$318.98	142,232	9.7%	7.5%	-1.0%	5.5%	-3.9%	75.0%
201303	\$22.15	\$237.92	\$317.44	141,981	9.3%	5.3%	-2.1%	4.0%	-3.8%	74.9%
201304	\$18.95	\$234.26	\$314.68	141,799	8.1%	2.4%	-2.5%	2.1%	-3.5%	74.4%
201305	\$18.94	\$234.95	\$314.51	141,576	8.1%	2.2%	-1.8%	1.4%	-3.4%	74.7%
201306	\$21.68	\$241.21	\$321.55	141,397	9.0%	4.6%	0.2%	3.6%	-3.3%	75.0%
201307	\$22.08	\$242.01	\$323.27	141,167	9.1%	5.0%	1.0%	4.2%	-3.1%	74.9%

Small Group Historical Medical Claims Summary - AR42 Total

Rolling 12 End Date	Medical Claim Expense > \$100k PMPM	Medical Claim Expense PMPM	Medical Allowed - COB PMPM	Member Months	Claims > \$100k as % of Total Claims	Rolling 12 Medical Claim Expense Trend	Rolling 12 Medical Paid Trend Removing High Cost Claims	Rolling 12 Allowed - COB Trend	Rolling 12 Membership Change	Paid To Allowed Ratio
201107	\$9.11	\$233.37	\$301.94	188,902	3.9%	N/A	N/A	N/A	N/A	77.3%
201108	\$8.96	\$237.01	\$305.79	192,137	3.8%	N/A	N/A	N/A	N/A	77.5%
201109	\$8.83	\$239.81	\$309.04	194,807	3.7%	N/A	N/A	N/A	N/A	77.6%
201110	\$8.72	\$242.32	\$311.63	197,432	3.6%	N/A	N/A	N/A	N/A	77.8%
201111	\$8.61	\$244.55	\$314.01	200,000	3.5%	N/A	N/A	N/A	N/A	77.9%
201112	\$8.52	\$246.03	\$315.65	201,971	3.5%	N/A	N/A	N/A	N/A	77.9%
201201	\$9.56	\$252.61	\$322.46	201,525	3.8%	N/A	N/A	N/A	N/A	78.3%
201202	\$8.77	\$256.93	\$327.18	200,836	3.4%	N/A	N/A	N/A	N/A	78.5%
201203	\$8.78	\$259.13	\$329.08	199,798	3.4%	N/A	N/A	N/A	N/A	78.7%
201204	\$10.44	\$262.00	\$332.00	198,648	4.0%	N/A	N/A	N/A	N/A	78.9%
201205	\$11.67	\$263.00	\$333.83	197,612	4.4%	N/A	N/A	N/A	N/A	78.8%
201206	\$12.45	\$262.59	\$332.88	196,581	4.7%	N/A	N/A	N/A	N/A	78.9%
201207	\$12.61	\$261.17	\$331.51	195,420	4.8%	11.9%	10.8%	9.8%	3.5%	78.8%
201208	\$14.76	\$262.36	\$332.98	194,125	5.6%	10.7%	8.6%	8.9%	1.0%	78.8%
201209	\$16.37	\$260.43	\$330.61	192,822	6.3%	8.6%	5.7%	7.0%	-1.0%	78.8%
201210	\$21.57	\$266.72	\$337.44	191,492	8.1%	10.1%	4.9%	8.3%	-3.0%	79.0%
201211	\$24.16	\$267.44	\$338.35	190,091	9.0%	9.4%	3.1%	7.8%	-5.0%	79.0%
201212	\$26.47	\$267.10	\$337.45	188,593	9.9%	8.6%	1.3%	6.9%	-6.6%	79.2%
201301	\$25.30	\$268.70	\$339.44	187,582	9.4%	6.4%	0.1%	5.3%	-6.9%	79.2%
201302	\$26.67	\$270.33	\$341.07	186,572	9.9%	5.2%	-1.8%	4.2%	-7.1%	79.3%
201303	\$27.67	\$271.41	\$341.87	185,719	10.2%	4.7%	-2.6%	3.9%	-7.0%	79.4%
201304	\$27.74	\$272.53	\$343.82	184,902	10.2%	4.0%	-2.7%	3.6%	-6.9%	79.3%
201305	\$32.81	\$279.86	\$350.71	184,058	11.7%	6.4%	-1.7%	5.1%	-6.9%	79.8%
201306	\$35.41	\$286.31	\$357.94	183,246	12.4%	9.0%	0.3%	7.5%	-6.8%	80.0%
201307	\$36.93	\$289.25	\$361.74	182,409	12.8%	10.8%	1.5%	9.1%	-6.7%	80.0%

Small Group Historical Rx Claims Summary - EPO/PPO

Rolling 12 End Date	Rx Claim Expense PMPM	Rx Allowed PMPM	Member Months	Rolling 12 Rx Claim Expense Trend	Rolling 12 Rx Allowed Trend	Rolling 12 Membership Change	Paid To Allowed Ratio
201107	\$65.86	\$83.26	47,680	N/A	N/A	N/A	79.1%
201108	\$66.68	\$84.21	47,800	N/A	N/A	N/A	79.2%
201109	\$67.67	\$85.32	47,886	N/A	N/A	N/A	79.3%
201110	\$68.36	\$85.89	47,988	N/A	N/A	N/A	79.6%
201111	\$68.97	\$86.47	48,100	N/A	N/A	N/A	79.8%
201112	\$69.88	\$87.33	48,005	N/A	N/A	N/A	80.0%
201201	\$71.01	\$88.37	47,777	N/A	N/A	N/A	80.4%
201202	\$72.71	\$90.01	47,447	N/A	N/A	N/A	80.8%
201203	\$74.68	\$91.71	46,956	N/A	N/A	N/A	81.4%
201204	\$76.67	\$93.64	46,446	N/A	N/A	N/A	81.9%
201205	\$77.99	\$94.83	45,926	N/A	N/A	N/A	82.2%
201206	\$79.19	\$95.76	45,469	N/A	N/A	N/A	82.7%
201207	\$79.50	\$96.03	44,948	20.7%	15.3%	-5.7%	82.8%
201208	\$80.43	\$96.63	44,367	20.6%	14.7%	-7.2%	83.2%
201209	\$80.78	\$96.75	43,724	19.4%	13.4%	-8.7%	83.5%
201210	\$82.19	\$98.08	43,045	20.2%	14.2%	-10.3%	83.8%
201211	\$82.62	\$98.28	42,322	19.8%	13.7%	-12.0%	84.1%
201212	\$84.13	\$99.66	41,594	20.4%	14.1%	-13.4%	84.4%
201301	\$84.01	\$99.47	41,033	18.3%	12.6%	-14.1%	84.5%
201302	\$83.69	\$98.99	40,515	15.1%	10.0%	-14.6%	84.5%
201303	\$83.01	\$98.07	40,006	11.2%	6.9%	-14.8%	84.6%
201304	\$81.88	\$96.75	39,435	6.8%	3.3%	-15.1%	84.6%
201305	\$81.69	\$96.48	38,885	4.8%	1.7%	-15.3%	84.7%
201306	\$81.43	\$96.12	38,321	2.8%	0.4%	-15.7%	84.7%
201307	\$81.60	\$96.17	37,780	2.6%	0.2%	-15.9%	84.8%

Small Group Historical Rx Claims Summary - HDHP

Rolling 12 End Date	Rx Claim Expense PMPM	Rx Allowed PMPM	Member Months	Rolling 12 Rx Claim Expense Trend	Rolling 12 Rx Allowed Trend	Rolling 12 Membership Change	Paid To Allowed Ratio
201107	\$17.44	\$35.93	136,616	N/A	N/A	N/A	48.5%
201108	\$18.44	\$36.89	139,545	N/A	N/A	N/A	50.0%
201109	\$18.87	\$37.31	141,939	N/A	N/A	N/A	50.6%
201110	\$19.32	\$37.78	144,269	N/A	N/A	N/A	51.1%
201111	\$19.81	\$38.19	146,555	N/A	N/A	N/A	51.9%
201112	\$20.15	\$38.59	148,488	N/A	N/A	N/A	52.2%
201201	\$20.39	\$38.99	148,312	N/A	N/A	N/A	52.3%
201202	\$20.79	\$39.37	147,982	N/A	N/A	N/A	52.8%
201203	\$21.24	\$39.51	147,521	N/A	N/A	N/A	53.8%
201204	\$21.46	\$39.44	147,012	N/A	N/A	N/A	54.4%
201205	\$21.76	\$39.56	146,619	N/A	N/A	N/A	55.0%
201206	\$21.72	\$39.28	146,173	N/A	N/A	N/A	55.3%
201207	\$21.84	\$39.28	145,667	25.3%	9.3%	6.6%	55.6%
201208	\$21.69	\$39.02	145,095	17.6%	5.8%	4.0%	55.6%
201209	\$21.75	\$38.90	144,593	15.3%	4.3%	1.9%	55.9%
201210	\$21.95	\$38.96	144,109	13.6%	3.1%	-0.1%	56.4%
201211	\$21.88	\$38.78	143,593	10.4%	1.6%	-2.0%	56.4%
201212	\$21.98	\$38.73	142,948	9.1%	0.4%	-3.7%	56.7%
201301	\$22.12	\$38.67	142,614	8.5%	-0.8%	-3.8%	57.2%
201302	\$21.93	\$38.21	142,232	5.5%	-2.9%	-3.9%	57.4%
201303	\$21.82	\$38.03	141,981	2.7%	-3.7%	-3.8%	57.4%
201304	\$22.16	\$38.27	141,799	3.3%	-3.0%	-3.5%	57.9%
201305	\$21.96	\$38.02	141,576	0.9%	-3.9%	-3.4%	57.8%
201306	\$21.87	\$37.91	141,397	0.7%	-3.5%	-3.3%	57.7%
201307	\$22.14	\$38.19	141,167	1.4%	-2.8%	-3.1%	58.0%

Small Group Historical Rx Claims Summary - AR42 Total

Rolling 12 End Date	Rx Claim Expense PMPM	Rx Allowed PMPM	Member Months	Rolling 12 Rx Claim Expense Trend	Rolling 12 Rx Allowed Trend	Rolling 12 Membership Change	Paid To Allowed Ratio
201107	\$29.96	\$48.18	184,296	N/A	N/A	N/A	62.2%
201108	\$30.75	\$48.97	187,345	N/A	N/A	N/A	62.8%
201109	\$31.18	\$49.42	189,825	N/A	N/A	N/A	63.1%
201110	\$31.56	\$49.78	192,257	N/A	N/A	N/A	63.4%
201111	\$31.96	\$50.12	194,655	N/A	N/A	N/A	63.8%
201112	\$32.30	\$50.50	196,493	N/A	N/A	N/A	64.0%
201201	\$32.73	\$51.02	196,089	N/A	N/A	N/A	64.1%
201202	\$33.40	\$51.67	195,429	N/A	N/A	N/A	64.6%
201203	\$34.14	\$52.11	194,477	N/A	N/A	N/A	65.5%
201204	\$34.71	\$52.45	193,458	N/A	N/A	N/A	66.2%
201205	\$35.17	\$52.74	192,545	N/A	N/A	N/A	66.7%
201206	\$35.35	\$52.68	191,642	N/A	N/A	N/A	67.1%
201207	\$35.44	\$52.66	190,615	18.3%	9.3%	3.4%	67.3%
201208	\$35.45	\$52.51	189,462	15.3%	7.2%	1.1%	67.5%
201209	\$35.46	\$52.33	188,317	13.7%	5.9%	-0.8%	67.8%
201210	\$35.81	\$52.56	187,154	13.5%	5.6%	-2.7%	68.1%
201211	\$35.70	\$52.33	185,915	11.7%	4.4%	-4.5%	68.2%
201212	\$35.99	\$52.47	184,542	11.4%	3.9%	-6.1%	68.6%
201301	\$35.95	\$52.25	183,647	9.8%	2.4%	-6.3%	68.8%
201302	\$35.62	\$51.69	182,747	6.7%	0.0%	-6.5%	68.9%
201303	\$35.27	\$51.23	181,987	3.3%	-1.7%	-6.4%	68.9%
201304	\$35.15	\$50.99	181,234	1.3%	-2.8%	-6.3%	68.9%
201305	\$34.83	\$50.62	180,461	-1.0%	-4.0%	-6.3%	68.8%
201306	\$34.57	\$50.32	179,718	-2.2%	-4.5%	-6.2%	68.7%
201307	\$34.69	\$50.43	178,947	-2.1%	-4.2%	-6.1%	68.8%

Financial Information for MVP Health Insurance Co., NAIC #: 11125

Company Name: MVP Health Insurance Company

NAIC Number: 11125

Expense Category	Expenses				
	2008	2009	2010	2011	2012
Salary and Benefits	n/a	n/a	\$4,569,312	\$5,630,335	\$5,328,266
Overhead	n/a	n/a	\$1,499,089	\$1,841,847	\$1,822,000
Information Technology	n/a	n/a	\$977,697	\$1,158,905	\$1,134,512
Pharmacy Benefit Management	n/a	n/a	\$210,058	\$269,079	\$251,418
Purchased/Outsourced Services	n/a	n/a	\$1,517,957	\$1,306,060	\$760,068
Sales and Marketing	n/a	n/a	\$660,563	\$376,247	\$403,294
Auditing and Consulting	n/a	n/a	\$104,377	\$72,324	\$77,003
Legal Expenses	n/a	n/a	\$61,995	\$41,771	\$55,732
Reimbursement by Uninsured Plans	n/a	n/a	\$0	\$0	\$0
Cost Containment	n/a	n/a	\$2,484,031	\$2,621,061	\$2,525,061
Quality Improvement Expenses	n/a	n/a	\$1,393,882	\$1,591,495	\$1,443,503
Commissions	n/a	n/a	\$5,877,353	\$4,609,273	\$3,210,046
Taxes and Fees	n/a	n/a	\$2,693,533	\$2,657,129	\$2,535,496
Other*	n/a	n/a	\$574,965	\$474,473	\$275,389
Total	0	0	22,624,813	22,649,999	19,821,789

*NAIC Categories that did not easily map to above expense categories, including aggregate of Write-ins and Travel Expenses

	2008	2009	2010	2011	2012
Earned Premium - Fully Insured	\$21,625,934	\$80,750,410	\$121,967,423	\$124,701,599	\$119,361,111
Premium Equivalent - Self Insured					

	2008	2009	2010	2011	2012
Incurred Claims - Medical	\$14,945,105	\$63,326,010	\$98,068,304	\$95,903,762	\$92,091,858
Incurred Claims - Prescription Drug	\$2,238,491	\$8,318,226	\$11,585,236	\$11,877,073	\$10,621,135

	2008	2009	2010	2011	2012
Investment Income	\$126,555	\$266,499	\$319,544	\$444,889	\$0

	2008	2009	2010	2011	2012
Risk Based Capital Ratio	319.0	339.8	310.5	479.8	435.8

	2008	2009	2010	2011	2012
Member Months - Fully Insured	70,830	257,000	380,777	387,789	351,869
Member Months - Self Insured					



MVP Health Care -- Q3 & Q4 2014 SG HIC Grandfathered Rate Filing

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between July 1, 2014 - December 31, 2014

- Exhibit 1 -- Summary of Medical Coplans Offered
- Exhibit 2 -- Pricing Trend Assumptions
- Exhibit 3 -- Claim Projection and Proposed Single Rate Change
- Exhibit 4 -- Conversion Factor and Tier Ratios
- Exhibit 5 -- Retention Loads and Paid Claim Surcharges
- Exhibit 6a -- Medical Base Rates
- Exhibit 6b -- Medical Riders
- Exhibit 6c -- Rx Riders

Exhibit 1 -- Summary of Medical Coplans Offered
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Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between July 1, 2014 - December 31, 2014

Coplan	Product Type	In-Network Benefits										Out-of-Network Benefits			Pharmacy
		PCP	SCP	IP (Med/Surg)	ER	OP Surg	DME	Amb	Ded	Coins.	OOP Max	Coins	Ded	OOP Max	
VE003S	EPO	\$25	\$40	\$500	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE004S	EPO	\$25	\$40	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE006S	EPO	\$30	\$50	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE031S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE033S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE036S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE037S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE038S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE047S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE052S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE053S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE054S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE058S	EPO	\$75	\$75	\$1,000	\$200	\$200	50%	\$200	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VEHD-01S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$1,500	0%	\$2,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-02S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,500	0%	\$3,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-03S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VEHD-06S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	10%/10%/30%
VEHD-07S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	N/A	N/A	N/A	20%/20%/40%
VEHD-08S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	20%/20%/40%
VEHD-09S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	20%/20%/40%
VEHD-12S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	50%
VEHD-14S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	50%
VEHD-15S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	50%
VEHD-17S	HDEPOagg	\$30	\$50	\$500	\$150	\$200	50%	\$150	\$2,500	0%	\$5,000	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-18S	HDEPO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,500	0%	\$3,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-19S	HDEPO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VP038S	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	40%	\$6,000	\$18,000	Riders Available
VP048S	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP051S	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VPHD-03S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	20%	\$10,000	\$20,000	\$0 after Deductible
VPHD-04S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$1,500	10%	\$3,000	30%	\$3,000	\$6,000	10%/10%/30%
VPHD-06S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	30%	\$5,000	\$10,000	10%/10%/30%
VPHD-09S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	40%	\$5,000	\$10,000	20%/20%/40%
VPHD-12S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	30%	\$5,000	\$10,000	50%
VPHD-14S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$8,000	50%
VT03SA	EPO	\$15	\$40	\$300	\$75	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT03SB	EPO	\$20	\$40	\$0	\$100	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT03SC	EPO	\$25	\$40	\$300	\$100	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07SA	EPO	\$25	\$60	\$1,500	\$150	\$250	50%	\$150	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07SB	EPO	\$30	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07SC	EPO	\$35	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	N/A	N/A	N/A	N/A	Riders Available

Exhibit 2 -- Pricing Trend Assumptions

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
 For Effective Dates Beginning Between July 1, 2014 - September 30, 2014

Experience Period:	August 1, 2012 - July 31, 2013	Midpoint
	Rating Period [^] : August 15, 2014 - August 14, 2015	February 1, 2013
		February 15, 2015

[^] Reflects Q3 2014 rating period

Medical Trend Summary

2013 Annual Trend

	% of Allowed Claims	Allowed Cost	Utilization	Total
IP	21.1%	8.8%	0.0%	8.8%
OP and Other Med	47.2%	4.6%	0.0%	4.6%
PHY	31.6%	2.5%	0.0%	2.5%
Medical Total		4.8%	0.0%	4.8%

2014 Annual Trend

	% of Allowed Claims	Allowed Cost	Utilization	Total
IP	21.1%	5.4%	0.0%	5.4%
OP and Other Med	47.2%	5.4%	0.0%	5.4%
PHY	31.6%	16.6%	0.0%	16.6%
Medical Total		8.9%	0.0%	8.9%

2015 Annual Trend

	% of Allowed Claims	Allowed Cost	Utilization	Total
IP	21.1%	5.4%	0.0%	5.4%
OP and Other Med	47.2%	5.4%	0.0%	5.4%
PHY	31.6%	2.5%	0.0%	2.5%
Medical Total		4.5%	0.0%	4.5%

Leveraging Impact - Small Group Non-HDHP Fee-For-Service Medical Claims

	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$493.41	\$7.84	\$22.76	\$11.87	\$450.95
24.5 Months of Trend:	1.143	1.143	1.000	1.028	1.154
Projection Period:	\$564.09	\$8.96	\$22.76	\$12.20	\$520.17
Allowed Trend (Annual)	6.8%				
Paid Trend (Annual)	7.2%				
Leveraging (Annual)	0.4%				

Leveraging Impact - Small Group HDHP Fee-For-Service Medical Claims

	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$323.26	\$1.26	\$0.37	\$79.61	\$242.02
24.5 Months of Trend:	1.143	1.143	1.000	1.063	1.170
Projection Period:	\$369.56	\$1.44	\$0.37	\$84.66	\$283.09
Allowed Trend (Annual)	6.8%				
Paid Trend (Annual)	8.0%				
Leveraging (Annual)	1.1%				

*Ignores impact of removing high cost claims and replacing with pooling charge. Paid projection will not tie out to FFS claim projection on Tab 3 unless these adjustments are taken into account.

Rx Trend Summary

	2013 Trend	2014 Trend	2015 Trend	Annual Trend for Rate Filing
Traditional	-1.0%	-1.7%	-1.4%	-1.4%
Specialty	17.8%	19.6%	18.4%	18.7%

Exhibit 3 -- Claim Projection & Proposed Rate Change

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between July 1, 2014 - September 30, 2014

SG HIC Non-HDHP Projection of Claims and Proposed Rate Change
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Experience Period: Aug 2012 - Jul 2013
Paid Through: Oct 31, 2013

Experience Period Member Months	41,242
1) Experience Period Medical Claims PMPM	\$444.01
1a) Claims in Excess of \$100k over Experience Period	\$86.43
1b) Pooling Charge	1.096
2) IBNR Factor	1.016
3) Experience Period Incurred Medical Claims = [1) - 1a)] * 1b) * 2)	\$398.10
4) Annual Medical Trend <i>Includes Paid Leveraging</i>	1.072
5) Months of Trend to Q3 2014*	24.5
6) Projected Cost of Women's Wellness Mandate	\$0.56
6a) Projected Cost of Autism Mandate	\$0.31
6b) Capitations and Non-FFS Claim Expenses	\$7.93
6c) NY State HCRA Surcharge	0.25%
7) Trended Incurred Medical Claims PMPM as of Q3 2014 = [(3) * 4) ^ (5) / 12] + 6) + 6a) + 6b)] * [1 + 6c)]	\$469.19
8) Experience Period Rx Claims PMPM	\$74.75
9) Annual Rx Trend <i>Includes Paid Leveraging</i>	1.075
10) Months of Trend to Q3 2014*	24.5
11) Trended Gross Rx Claims PMPM as of Q3 2014 = 8) * 9) ^ (10) / 12]	\$86.69
11a) Impact of Bill H559	\$0.88
11b) Rx Rebates	(\$9.06)
12) Trended Net Rx Claims PMPM as of Q3 2014 = 11) + 11a) + 11b)	\$78.52
13) Total Net Claims PMPM as of Q3 2014 = 7) + 12)	\$547.70
14) PMPM Taxes/Assessments for Q3 2014 <i>See Exhibit 5</i>	\$4.47
15) % of Paid Claims Taxes/Assessments for Q3 2014 <i>See Exhibit 5</i>	0.999%
16) % of Premium Taxes/Assessments for Q3 2014 <i>See Exhibit 5</i>	4.60%
17) % of Premium Retention Components for Q3 2014 <i>See Exhibit 5</i>	11.75%
18) Change in Single Conversion Factor for Q3 2014 <i>See Exhibit 4</i>	0.42%
19) Gross Claim Cost for Q3 2014 = [(13) + 14)] * [1 + 15)] * [1 + 18)] / [(1 - 16) - 17)]	\$669.49
20) Projected Revenue Collected at Q2 2014 Rate Level	\$587.54
21) Q3 2014 Required Rate Action = 20) / 21) - 1	13.9%

*Midpoint of Experience Period -- 2/1/13, Midpoint of Q3 2014 Rating Period -- 2/15/2015

Exhibit 3 -- Claim Projection & Proposed Rate Change

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between July 1, 2014 - September 30, 2014

SG HIC HDHP Projection of Claims and Proposed Rate Change
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Experience Period: Aug 2012 - Jul 2013
Paid Through: Oct 31, 2013

Experience Period Member Months	141,167
1) Experience Period Medical Claims PMPM	\$238.08
1a) Claims in Excess of \$100k over Experience Period	\$21.72
1b) Pooling Charge	1.096
2) IBNR Factor	1.017
3) Experience Period Incurred Medical Claims = [1) - 1a)] * 1b) * 2)	\$241.10
4) Annual Medical Trend <i>Includes Paid Leveraging</i>	1.080
5) Months of Trend to Q3 2014*	24.5
6) Projected Cost of Women's Wellness Mandate	\$0.60
6a) Projected Cost of Autism Mandate	\$0.31
6b) Capitations and Non-FFS Claim Expenses	\$7.93
6c) NY State HCRA Surcharge	0.25%
7) Trended Incurred Medical Claims PMPM as of Q3 2014 = [[3) * 4) ^ [5) / 12] + 6) + 6a) + 6b)] * [1 + 6c)]	\$291.58
8) Experience Period Rx Claims PMPM	\$22.14
9) Annual Rx Trend <i>Includes Paid Leveraging</i>	1.078
10) Months of Trend to Q3 2014*	24.5
11) Trended Gross Rx Claims PMPM as of Q3 2014 = 8) * 9) ^ [10) / 12]	\$25.78
11a) Impact of Bill H559	\$1.89
11b) Rx Rebates	(\$4.88)
12) Trended Net Rx Claims PMPM as of Q3 2014 = 11) + 11a) + 11b)	\$22.79
13) Total Net Claims PMPM as of Q3 2014 = 7) + 12)	\$314.36
14) PMPM Taxes/Assessments for Q3 2014 <i>See Exhibit 5</i>	\$4.47
15) % of Paid Claims Taxes/Assessments for Q3 2014 <i>See Exhibit 5</i>	0.999%
16) % of Premium Taxes/Assessments for Q3 2014 <i>See Exhibit 5</i>	4.60%
17) % of Premium Retention Components for Q3 2014 <i>See Exhibit 5</i>	11.75%
18) Change in Single Conversion Factor for Q3 2014 <i>See Exhibit 4</i>	0.08%
19) Gross Claim Cost for Q3 2014 = [13) + 14)] * [1 + 15)] * [1 + 18)] / [1 - 16) - 17)]	\$385.27
20) Projected Revenue Collected at Q2 2014 Rate Level	\$366.44
21) Q3 2014 Required Rate Action = 20) / 21) - 1	5.1%

*Midpoint of Experience Period -- 2/1/13, Midpoint of Q3 2014 Rating Period -- 2/15/2015

Exhibit 3 -- Claim Projection & Proposed Rate Change

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
 For Effective Dates Beginning Between July 1, 2014 - September 30, 2014

SG HIC Projection of Claims and Proposed Rate Change

	Current Membership (Dec-13 Grandfathered Members)	Projected Revenue Collected at Q2 2014 Rate Level	Gross Claim Cost for Q3 2014	Proposed Rate Change
Non-HDHP	405	\$587.54	\$669.49	13.9%
HDHP	4,228	\$366.44	\$385.27	5.1%
Total	4,633	\$385.77	\$410.11	6.3%

Exhibit 4 -- Conversion Factor and Tier Ratios

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between July 1, 2014 - December 31, 2014

VT Small Group AR42 Subscriber and Membership Summary -- August 2012 - July 2013 Membership
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Non-HDHP Data

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
2	Single	2,861	2,861	1.000	1.000
2	Family	1,667	6,740	4.043	2.500
3	Single	11,588	11,588	1.000	1.000
3	Double	4,175	8,350	2.000	2.000
3	Family	2,645	10,549	3.988	2.600
4	Single	498	498	1.000	1.000
4	Double	18	36	2.000	2.000
4	Parent/Child(ren)	169	506	2.994	1.900
4	Family	26	114	4.385	2.800

Proposed Conversion Factor **1.186**

Current Conversion Factor **1.181**

% Change in Conversion Factor **0.42%**

HDHP Data

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
2	Single	6,288	6,288	1.000	1.000
2	Family	3,874	15,353	3.963	2.500
3	Single	39,981	39,981	1.000	1.000
3	Double	11,769	23,538	2.000	2.000
3	Family	13,691	53,771	3.927	2.600
4	Single	915	915	1.000	1.000
4	Double	38	76	2.000	2.000
4	Parent/Child(ren)	314	900	2.866	1.900
4	Family	95	345	3.632	2.800

Proposed Conversion Factor **1.207**

Current Conversion Factor **1.206**

% Change in Conversion Factor **0.08%**

Exhibit 5 -- Retention Loads, Taxes/Assessments, and Paid Claim Surcharges

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between July 1, 2014 - December 31, 2014

% of Premium Retention Components		
	EPO/PPO	HDHP
General Administrative Load	9.50%	9.50%
Broker Load	0.00%	0.00%
Bad Debt	0.25%	0.25%
Contribution to Reserves	2.00%	2.00%
Total % of Premium Retention Components	11.75%	11.75%

% of Premium Taxes and Assessments		
	EPO/PPO	HDHP
Premium Tax	2.00%	2.00%
VT Vaccine Pilot	0.60%	0.60%
ACA Insurer Tax	2.00%	2.00%
Total % of Premium Taxes/Assessments	4.60%	4.60%

% of Paid Claim Taxes and Assessments		
	EPO/PPO	HDHP
Vermont Paid Claim Surcharge	0.999%	0.999%
New York State HCRA Surcharge	0.250%	0.250%
Total % of Paid Claim Taxes/Assessments	1.249%	1.249%

PMPM Taxes and Assessments		
	EPO/PPO	HDHP
Q3 2014 Contract Effective Dates		
Fed Reinsurance Assessment	\$4.30	\$4.30
Comparative Eff Research Tax	\$0.17	\$0.17
Total PMPM Taxes/Assessments	\$4.47	\$4.47
Q4 2014 Contract Effective Dates		
Fed Reinsurance Assessment	\$3.88	\$3.88
Comparative Eff Research Tax	\$0.17	\$0.17
Total PMPM Taxes/Assessments	\$4.05	\$4.05

Exhibit 6a -- Medical Base Rates (Q3 2014)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between July 1, 2014 - September 30, 2014

Coplan	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Annual Rate Change
VE003S	EPO	\$683.92	\$1,367.84	\$1,299.45	\$1,709.80	\$1,778.19	\$1,914.98	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.4%
VE004S	EPO	\$674.06	\$1,348.12	\$1,280.71	\$1,685.15	\$1,752.56	\$1,887.37	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.4%
VE006S	EPO	\$647.17	\$1,294.34	\$1,229.62	\$1,617.93	\$1,682.64	\$1,812.08	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.4%
VE031S	HyEPO	\$617.01	\$1,234.02	\$1,172.32	\$1,542.53	\$1,604.23	\$1,727.63	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.5%
VE033S	HyEPO	\$504.63	\$1,009.26	\$958.80	\$1,261.58	\$1,312.04	\$1,412.96	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.5%
VE036S	HyEPO	\$584.39	\$1,168.78	\$1,110.34	\$1,460.98	\$1,519.41	\$1,636.29	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.5%
VE037S	HyEPO	\$519.61	\$1,039.22	\$987.26	\$1,299.03	\$1,350.99	\$1,454.91	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.5%
VE038S	HyEPO	\$483.77	\$967.54	\$919.16	\$1,209.43	\$1,257.80	\$1,354.56	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.6%
VE047S	HyEPO	\$598.54	\$1,197.08	\$1,137.23	\$1,496.35	\$1,556.20	\$1,675.91	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.5%
VE052S	HyEPO	\$569.08	\$1,138.16	\$1,081.25	\$1,422.70	\$1,479.61	\$1,593.42	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.5%
VE053S	HyEPO	\$509.37	\$1,018.74	\$967.80	\$1,273.43	\$1,324.36	\$1,426.24	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.5%
VE054S	HyEPO	\$473.35	\$946.70	\$899.37	\$1,183.38	\$1,230.71	\$1,325.38	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.6%
VE058S	EPO	\$596.49	\$1,192.98	\$1,133.33	\$1,491.23	\$1,550.87	\$1,670.17	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.5%
VEHD-01S	HDEPOagg	\$582.64	\$1,165.28	\$1,107.02	\$1,456.60	\$1,514.86	\$1,631.39	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.7%
VEHD-02S	HDEPOagg	\$491.75	\$983.50	\$934.33	\$1,229.38	\$1,278.55	\$1,376.90	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.8%
VEHD-03S	HDEPOagg	\$394.93	\$789.86	\$750.37	\$987.33	\$1,026.82	\$1,105.80	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.9%
VEHD-06S	HDEPOagg	\$457.47	\$914.94	\$869.19	\$1,143.68	\$1,189.42	\$1,280.92	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.8%
VEHD-07S	HDEPOagg	\$524.56	\$1,049.12	\$996.66	\$1,311.40	\$1,363.86	\$1,468.77	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.8%
VEHD-08S	HDEPOagg	\$469.68	\$939.36	\$892.39	\$1,174.20	\$1,221.17	\$1,315.10	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.8%
VEHD-09S	HDEPOagg	\$433.79	\$867.58	\$824.20	\$1,084.48	\$1,127.85	\$1,214.61	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.9%
VEHD-12S	HDEPOagg	\$445.46	\$890.92	\$846.37	\$1,113.65	\$1,158.20	\$1,247.29	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.8%
VEHD-14S	HDEPOagg	\$463.03	\$926.06	\$879.76	\$1,157.58	\$1,203.88	\$1,296.48	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.8%
VEHD-15S	HDEPOagg	\$427.71	\$855.42	\$812.65	\$1,069.28	\$1,112.05	\$1,197.59	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.9%
VEHD-17S	HDEPOagg	\$451.07	\$902.14	\$857.03	\$1,127.68	\$1,172.78	\$1,263.00	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.8%
VEHD-18S	HDEPO	\$524.23	\$1,048.46	\$996.04	\$1,310.58	\$1,363.00	\$1,467.84	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.8%
VEHD-19S	HDEPO	\$412.50	\$825.00	\$783.75	\$1,031.25	\$1,072.50	\$1,155.00	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.9%
VP038S	HyPPO	\$488.43	\$976.86	\$928.02	\$1,221.08	\$1,269.92	\$1,367.60	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.6%
VP048S	HyPPO	\$572.00	\$1,144.00	\$1,086.80	\$1,430.00	\$1,487.20	\$1,601.60	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.5%
VP051S	HyPPO	\$643.75	\$1,287.50	\$1,223.13	\$1,609.38	\$1,673.75	\$1,802.50	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.4%
VPHD-03S	HDEPOagg	\$396.79	\$793.58	\$753.90	\$991.98	\$1,031.65	\$1,111.01	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.9%
VPHD-04S	HDEPOagg	\$565.76	\$1,131.52	\$1,074.94	\$1,414.40	\$1,470.98	\$1,584.13	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.7%
VPHD-06S	HDEPOagg	\$461.82	\$923.64	\$877.46	\$1,154.55	\$1,200.73	\$1,293.10	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.8%
VPHD-09S	HDEPOagg	\$437.96	\$875.92	\$832.12	\$1,094.90	\$1,138.70	\$1,226.29	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.9%
VPHD-12S	HDEPOagg	\$449.73	\$899.46	\$854.49	\$1,124.33	\$1,169.30	\$1,259.24	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.8%
VPHD-14S	HDEPOagg	\$471.90	\$943.80	\$896.61	\$1,179.75	\$1,226.94	\$1,321.32	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.8%
VT03SA	EPO	\$697.77	\$1,395.54	\$1,325.76	\$1,744.43	\$1,814.20	\$1,953.76	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.4%
VT03SB	EPO	\$697.77	\$1,395.54	\$1,325.76	\$1,744.43	\$1,814.20	\$1,953.76	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.4%
VT03SC	EPO	\$697.77	\$1,395.54	\$1,325.76	\$1,744.43	\$1,814.20	\$1,953.76	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.4%
VT07SA	EPO	\$639.32	\$1,278.64	\$1,214.71	\$1,598.30	\$1,662.23	\$1,790.10	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.4%
VT07SB	EPO	\$639.32	\$1,278.64	\$1,214.71	\$1,598.30	\$1,662.23	\$1,790.10	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.4%
VT07SC	EPO	\$639.32	\$1,278.64	\$1,214.71	\$1,598.30	\$1,662.23	\$1,790.10	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.4%

Exhibit 6a -- Medical Base Rates (Q4 2014)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between October 1, 2014 - December 31, 2014

Coplan	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change
VE003S	EPO	\$691.50	\$1,383.00	\$1,313.85	\$1,728.75	\$1,797.90	\$1,936.20	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.1%
VE004S	EPO	\$681.52	\$1,363.04	\$1,294.89	\$1,703.80	\$1,771.95	\$1,908.26	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.1%
VE006S	EPO	\$654.31	\$1,308.62	\$1,243.19	\$1,635.78	\$1,701.21	\$1,832.07	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.1%
VE031S	HyEPO	\$623.78	\$1,247.56	\$1,185.18	\$1,559.45	\$1,621.83	\$1,746.58	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.1%
VE033S	HyEPO	\$510.05	\$1,020.10	\$969.10	\$1,275.13	\$1,326.13	\$1,428.14	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.0%
VE036S	HyEPO	\$590.77	\$1,181.54	\$1,122.46	\$1,476.93	\$1,536.00	\$1,654.16	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.1%
VE037S	HyEPO	\$525.21	\$1,050.42	\$997.90	\$1,313.03	\$1,365.55	\$1,470.59	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.0%
VE038S	HyEPO	\$488.93	\$977.86	\$928.97	\$1,222.33	\$1,271.22	\$1,369.00	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.0%
VE047S	HyEPO	\$605.09	\$1,210.18	\$1,149.67	\$1,512.73	\$1,573.23	\$1,694.25	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.1%
VE052S	HyEPO	\$575.28	\$1,150.56	\$1,093.03	\$1,438.20	\$1,495.73	\$1,610.78	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.0%
VE053S	HyEPO	\$514.84	\$1,029.68	\$978.20	\$1,287.10	\$1,338.58	\$1,441.55	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.0%
VE054S	HyEPO	\$478.39	\$956.78	\$908.94	\$1,195.98	\$1,243.81	\$1,339.49	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.0%
VE058S	EPO	\$603.02	\$1,206.04	\$1,145.74	\$1,507.55	\$1,567.85	\$1,688.46	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.1%
VEHD-01S	HDEPOagg	\$589.98	\$1,179.96	\$1,120.96	\$1,474.95	\$1,533.95	\$1,651.94	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	3.3%
VEHD-02S	HDEPOagg	\$497.84	\$995.68	\$945.90	\$1,244.60	\$1,294.38	\$1,393.95	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.3%
VEHD-03S	HDEPOagg	\$399.68	\$799.36	\$759.39	\$999.20	\$1,039.17	\$1,119.10	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.3%
VEHD-06S	HDEPOagg	\$463.08	\$926.16	\$879.85	\$1,157.70	\$1,204.01	\$1,296.62	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.3%
VEHD-07S	HDEPOagg	\$531.10	\$1,062.20	\$1,009.09	\$1,327.75	\$1,380.86	\$1,487.08	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.3%
VEHD-08S	HDEPOagg	\$475.46	\$950.92	\$903.37	\$1,188.65	\$1,236.20	\$1,331.29	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.3%
VEHD-09S	HDEPOagg	\$439.08	\$878.16	\$834.25	\$1,097.70	\$1,141.61	\$1,229.42	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.3%
VEHD-12S	HDEPOagg	\$450.91	\$901.82	\$856.73	\$1,127.28	\$1,172.37	\$1,262.55	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.3%
VEHD-14S	HDEPOagg	\$468.72	\$937.44	\$890.57	\$1,171.80	\$1,218.67	\$1,312.42	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.3%
VEHD-15S	HDEPOagg	\$432.91	\$865.82	\$822.53	\$1,082.28	\$1,125.57	\$1,212.15	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.3%
VEHD-17S	HDEPOagg	\$456.60	\$913.20	\$867.54	\$1,141.50	\$1,187.16	\$1,278.48	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.3%
VEHD-18S	HDEPO	\$530.77	\$1,061.54	\$1,008.46	\$1,326.93	\$1,380.00	\$1,486.16	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.3%
VEHD-19S	HDEPO	\$417.49	\$834.98	\$793.23	\$1,043.73	\$1,085.47	\$1,168.97	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.3%
VP038S	HyPPO	\$493.65	\$987.30	\$937.94	\$1,234.13	\$1,283.49	\$1,382.22	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.0%
VP048S	HyPPO	\$578.23	\$1,156.46	\$1,098.64	\$1,445.58	\$1,503.40	\$1,619.04	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.0%
VP051S	HyPPO	\$650.85	\$1,301.70	\$1,236.62	\$1,627.13	\$1,692.21	\$1,822.38	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.1%
VPHD-03S	HDEPOagg	\$401.57	\$803.14	\$762.98	\$1,003.93	\$1,044.08	\$1,124.40	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.3%
VPHD-04S	HDEPOagg	\$572.87	\$1,145.74	\$1,088.45	\$1,432.18	\$1,489.46	\$1,604.04	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	3.3%
VPHD-06S	HDEPOagg	\$467.49	\$934.98	\$888.23	\$1,168.73	\$1,215.47	\$1,308.97	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.3%
VPHD-09S	HDEPOagg	\$443.30	\$886.60	\$842.27	\$1,108.25	\$1,152.58	\$1,241.24	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.3%
VPHD-12S	HDEPOagg	\$455.24	\$910.48	\$864.96	\$1,138.10	\$1,183.62	\$1,274.67	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.3%
VPHD-14S	HDEPOagg	\$477.71	\$955.42	\$907.65	\$1,194.28	\$1,242.05	\$1,337.59	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.3%
VT03SA	EPO	\$705.52	\$1,411.04	\$1,340.49	\$1,763.80	\$1,834.35	\$1,975.46	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.1%
VT03SB	EPO	\$705.52	\$1,411.04	\$1,340.49	\$1,763.80	\$1,834.35	\$1,975.46	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.1%
VT03SC	EPO	\$705.52	\$1,411.04	\$1,340.49	\$1,763.80	\$1,834.35	\$1,975.46	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.1%
VT07SA	EPO	\$646.36	\$1,292.72	\$1,228.08	\$1,615.90	\$1,680.54	\$1,809.81	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.1%
VT07SB	EPO	\$646.36	\$1,292.72	\$1,228.08	\$1,615.90	\$1,680.54	\$1,809.81	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.1%
VT07SC	EPO	\$646.36	\$1,292.72	\$1,228.08	\$1,615.90	\$1,680.54	\$1,809.81	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	3.1%

Exhibit 6b -- Medical Riders (Q3 2014)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between July 1, 2014 - September 30, 2014

Rider	Description	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	EPO	\$2.58	\$5.16	\$4.90	\$6.45	\$6.71	\$7.22	6.2%	6.2%	6.1%	6.1%	6.2%	6.2%	4.0%
VT314	80% reimbursement for glasses/contacts up to \$160 once every 2 calendar years	EPO	\$3.53	\$7.06	\$6.71	\$8.83	\$9.18	\$9.88	6.3%	6.3%	6.3%	6.4%	6.4%	6.2%	4.4%
V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$4.40	\$8.80	\$8.36	\$11.00	\$11.44	\$12.32	6.3%	6.3%	6.2%	6.3%	6.3%	6.3%	3.8%
V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Co	EPO/PPO	\$6.02	\$12.04	\$11.44	\$15.05	\$15.65	\$16.86	6.4%	6.4%	6.4%	6.4%	6.3%	6.4%	4.2%
V307	Exclusion For Elective Abortions	EPO/PPO	(\$0.18)	(\$0.36)	(\$0.34)	(\$0.45)	(\$0.47)	(\$0.50)	5.9%	5.9%	6.3%	4.7%	6.8%	4.2%	0.0%
V308	Preventive Dental For Kids - \$25 Office Copayment	EPO/PPO	\$3.54	\$7.08	\$6.73	\$8.85	\$9.20	\$9.91	6.3%	6.3%	6.3%	6.2%	6.2%	6.3%	4.4%
V310	Annual Vision Exam - Per Calendar Yr	EPO/PPO	\$8.90	\$17.80	\$16.91	\$22.25	\$23.14	\$24.92	6.3%	6.3%	6.4%	6.3%	6.3%	6.3%	4.2%
V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$1.14	\$2.28	\$2.17	\$2.85	\$2.96	\$3.19	6.5%	6.5%	6.9%	6.3%	6.5%	6.3%	3.6%
V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V314	Adult Preventative Dental	EPO/PPO	\$21.52	\$43.04	\$40.89	\$53.80	\$55.95	\$60.26	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.1%
V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$29.34	\$58.68	\$55.75	\$73.35	\$76.28	\$82.15	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.1%
V316	Disposable Medical Supplies	EPO/PPO	\$1.38	\$2.76	\$2.62	\$3.45	\$3.59	\$3.86	6.2%	6.2%	6.1%	6.2%	6.2%	6.0%	4.5%
V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V361	Gym Membership Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$3.83	\$7.66	\$7.28	\$9.58	\$9.96	\$10.72	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-1.0%
V362	Youth Sports Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$0.98	\$1.96	\$1.86	\$2.45	\$2.55	\$2.74	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
V363	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	EPO/PPO	\$0.31	\$0.62	\$0.59	\$0.78	\$0.81	\$0.87	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-3.1%
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO	\$4.52	\$9.04	\$8.59	\$11.30	\$11.75	\$12.66	6.4%	6.4%	6.3%	6.3%	6.3%	6.4%	4.6%
VEHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDEPO	\$4.08	\$8.16	\$7.75	\$10.20	\$10.61	\$11.42	6.3%	6.3%	6.2%	6.3%	6.3%	6.2%	4.3%
VEHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDEPO	\$3.37	\$6.74	\$6.40	\$8.43	\$8.76	\$9.44	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.3%
VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$2.86	\$5.72	\$5.43	\$7.15	\$7.44	\$8.01	6.3%	6.3%	6.3%	6.3%	6.4%	6.4%	4.4%
VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	\$2.49	\$4.98	\$4.73	\$6.23	\$6.47	\$6.97	6.4%	6.4%	6.3%	6.5%	6.4%	6.4%	4.6%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDEPO	\$1.87	\$3.74	\$3.55	\$4.68	\$4.86	\$5.24	6.3%	6.3%	6.3%	6.4%	6.3%	6.3%	3.9%
VEHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDEPO	\$1.51	\$3.02	\$2.87	\$3.78	\$3.93	\$4.23	6.3%	6.3%	6.3%	6.5%	6.5%	6.3%	4.9%
VEHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDEPO	\$0.63	\$1.26	\$1.20	\$1.58	\$1.64	\$1.76	6.8%	6.8%	7.1%	6.8%	7.2%	6.7%	8.6%
VPHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDPPPO	\$4.52	\$9.04	\$8.59	\$11.30	\$11.75	\$12.66	6.4%	6.4%	6.3%	6.3%	6.3%	6.4%	4.6%
VPHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDPPPO	\$4.08	\$8.16	\$7.75	\$10.20	\$10.61	\$11.42	6.3%	6.3%	6.2%	6.3%	6.3%	6.2%	4.3%
VPHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDPPPO	\$3.37	\$6.74	\$6.40	\$8.43	\$8.76	\$9.44	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.3%
VPHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDPPPO	\$2.86	\$5.72	\$5.43	\$7.15	\$7.44	\$8.01	6.3%	6.3%	6.3%	6.2%	6.4%	6.4%	4.4%
VPHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDPPPO	\$2.49	\$4.98	\$4.73	\$6.23	\$6.47	\$6.97	6.4%	6.4%	6.3%	6.5%	6.4%	6.4%	4.6%
VPHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDPPPO	\$1.87	\$3.74	\$3.55	\$4.68	\$4.86	\$5.24	6.3%	6.3%	6.3%	6.4%	6.1%	6.3%	3.9%
VPHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDPPPO	\$1.51	\$3.02	\$2.87	\$3.78	\$3.93	\$4.23	6.3%	6.3%	6.3%	6.5%	6.5%	6.3%	4.9%
VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDPPPO	\$0.63	\$1.26	\$1.20	\$1.58	\$1.64	\$1.76	6.8%	6.8%	7.1%	6.8%	7.2%	6.7%	8.6%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Co	HDHP	\$5.86	\$11.72	\$11.13	\$14.65	\$15.24	\$16.41	6.4%	6.4%	6.3%	6.3%	6.4%	6.4%	4.3%
VHD307	Exclusion For Elective Abortions	HDHP	(\$0.21)	(\$0.42)	(\$0.40)	(\$0.53)	(\$0.55)	(\$0.59)	5.0%	5.0%	5.3%	6.0%	5.8%	5.4%	0.0%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$2.88	\$5.76	\$5.47	\$7.20	\$7.49	\$8.06	6.3%	6.3%	6.2%	6.2%	6.2%	6.2%	4.7%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$5.58	\$11.16	\$10.60	\$13.95	\$14.51	\$15.62	6.3%	6.3%	6.2%	6.2%	6.3%	6.3%	4.1%
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$6.00	\$12.00	\$11.40	\$15.00	\$15.60	\$16.80	6.4%	6.4%	6.3%	6.4%	6.4%	6.4%	4.5%
VHD510-d	Safe Harbor preventative Rx list for qualified HDHP's (VPHD-04)	HDHP	\$2.70	\$5.40	\$5.13	\$6.75	\$7.02	\$7.56	6.3%	6.3%	6.2%	6.3%	6.4%	6.3%	4.2%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$3.86	\$7.72	\$7.33	\$9.65	\$10.04	\$10.81	6.3%	6.3%	6.2%	6.3%	6.4%	6.4%	4.3%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07)	HDHP	\$2.49	\$4.98	\$4.73	\$6.23	\$6.47	\$6.97	6.4%	6.4%	6.3%	6.5%	6.4%	6.4%	4.6%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08)	HDHP	\$3.73	\$7.46	\$7.09	\$9.33	\$9.70	\$10.44	6.3%	6.3%	6.3%	6.3%	6.2%	6.2%	4.5%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$3.57	\$7.14	\$6.78	\$8.93	\$9.28	\$10.00	6.3%	6.3%	6.3%	6.3%	6.2%	6.3%	4.7%
VHD510-l	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-012 & VPHD-012)	HDHP	\$3.72	\$7.44	\$7.07	\$9.30	\$9.67	\$10.42	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	4.8%
VHD510-n	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-014 & VPHD-014)	HDHP	\$2.85	\$5.70	\$5.42	\$7.13	\$7.41	\$7.98	6.3%	6.3%	6.5%	6.4%	6.3%	6.4%	4.4%
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-15)	HDHP	\$3.37	\$6.74	\$6.40	\$8.43	\$8.76	\$9.44	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	3.4%
VHD510-q	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$3.83	\$7.66	\$7.28	\$9.58	\$9.96	\$10.72	6.4%	6.4%	6.4%	6.4%	6.3%	6.3%	4.9%
VHD510-r	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$4.72	\$9.44	\$8.97	\$11.80	\$12.27	\$13.22	6.3%	6.3%	6.3%	6.3%	6.3%	6.4%	4.2%
VHD510-s	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$5.56	\$11.12	\$10.56	\$13.90	\$14.46	\$15.57	6.3%	6.3%	6.2%	6.3%	6.3%	6.4%	4.5%
VHD316	Disposable Medical Supplies	HDHP	\$0.84	\$1.68	\$1.60	\$2.10	\$2.18	\$2.35	6.3%	6.3%	6.7%	6.1%	6.3%	6.3%	6.3%
VHDC317	Changes Contract Yr To Calendar Year	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHDC343	Gym Membership Reimbursement - \$300 Maximum per Subscriber	HDHP	\$3.91	\$7.82	\$7.43	\$9.78	\$10.17	\$10.95	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-3.0%
VHDC344	Youth Sports Reimbursement - \$300 Maximum per Subscriber	HDHP	\$1.00	\$2.00	\$1.90	\$2.50	\$2.60	\$2.80	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-2.9%
VHDC345	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	HDHP	\$0.33	\$0.66	\$0.63	\$0.83	\$0.86	\$0.92	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-2.9%

Exhibit 6b -- Medical Riders (Q4 2014)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between October 1, 2014 - December 31, 2014

Rider	Description	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	EPO	\$2.61	\$5.22	\$4.96	\$6.53	\$6.79	\$7.31	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.2%
VT314	80% reimbursement for glasses/contacts up to \$160 once every 2 calendar years	EPO	\$3.57	\$7.14	\$6.78	\$8.93	\$9.28	\$10.00	1.1%	1.1%	1.0%	1.1%	1.1%	1.2%	3.2%
V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$4.45	\$8.90	\$8.46	\$11.13	\$11.57	\$12.46	1.1%	1.1%	1.2%	1.2%	1.1%	1.1%	3.0%
V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network C)	EPO/PPO	\$6.09	\$12.18	\$11.57	\$15.23	\$15.83	\$17.05	1.2%	1.2%	1.1%	1.2%	1.2%	1.1%	3.2%
V307	Exclusion For Elective Abortions	EPO/PPO	(\$0.18)	(\$0.36)	(\$0.34)	(\$0.45)	(\$0.47)	(\$0.50)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
V308	Preventive Dental For Kids - \$25 Office Copayment	EPO/PPO	\$3.58	\$7.16	\$6.80	\$8.95	\$9.31	\$10.02	1.1%	1.1%	1.0%	1.1%	1.2%	1.1%	3.2%
V310	Annual Vision Exam - Per Calendar Yr	EPO/PPO	\$9.01	\$18.02	\$17.12	\$22.53	\$23.43	\$25.23	1.2%	1.2%	1.2%	1.3%	1.3%	1.2%	3.2%
V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$1.15	\$2.30	\$2.19	\$2.88	\$2.99	\$3.22	0.9%	0.9%	0.9%	1.1%	1.0%	0.9%	2.7%
V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V314	Adult Preventative Dental	EPO/PPO	\$21.78	\$43.56	\$41.38	\$54.45	\$56.63	\$60.98	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.2%
V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$29.69	\$59.38	\$56.41	\$74.23	\$77.19	\$83.13	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	3.1%
V316	Disposable Medical Supplies	EPO/PPO	\$1.40	\$2.80	\$2.66	\$3.50	\$3.64	\$3.92	1.4%	1.4%	1.5%	1.4%	1.4%	1.6%	3.7%
V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V361	Gym Membership Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$3.83	\$7.66	\$7.28	\$9.58	\$9.96	\$10.72	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-1.5%
V362	Youth Sports Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$0.98	\$1.96	\$1.86	\$2.45	\$2.55	\$2.74	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-2.0%
V363	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	EPO/PPO	\$0.31	\$0.62	\$0.59	\$0.78	\$0.81	\$0.87	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-3.1%
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO	\$4.58	\$9.16	\$8.70	\$11.45	\$11.91	\$12.82	1.3%	1.3%	1.3%	1.4%	1.3%	1.3%	3.6%
VEHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDEPO	\$4.14	\$8.28	\$7.87	\$10.35	\$10.76	\$11.59	1.5%	1.5%	1.5%	1.5%	1.4%	1.5%	3.5%
VEHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDEPO	\$3.42	\$6.84	\$6.50	\$8.55	\$8.89	\$9.58	1.5%	1.5%	1.6%	1.4%	1.5%	1.5%	3.6%
VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$2.90	\$5.80	\$5.51	\$7.25	\$7.54	\$8.12	1.4%	1.4%	1.5%	1.4%	1.3%	1.4%	3.6%
VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	\$2.52	\$5.04	\$4.79	\$6.30	\$6.55	\$7.06	1.2%	1.2%	1.3%	1.1%	1.2%	1.3%	3.3%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDEPO	\$1.90	\$3.80	\$3.61	\$4.75	\$4.94	\$5.32	1.6%	1.6%	1.7%	1.5%	1.6%	1.5%	3.3%
VEHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDEPO	\$1.53	\$3.06	\$2.91	\$3.83	\$3.98	\$4.28	1.3%	1.3%	1.4%	1.3%	1.3%	1.2%	3.4%
VEHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDEPO	\$0.64	\$1.28	\$1.22	\$1.60	\$1.66	\$1.79	1.6%	1.6%	1.7%	1.3%	1.3%	1.7%	4.9%
VPHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDPPPO	\$4.58	\$9.16	\$8.70	\$11.45	\$11.91	\$12.82	1.3%	1.3%	1.3%	1.3%	1.4%	1.3%	3.6%
VPHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDPPPO	\$4.14	\$8.28	\$7.87	\$10.35	\$10.76	\$11.59	1.5%	1.5%	1.5%	1.5%	1.4%	1.5%	3.5%
VPHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDPPPO	\$3.42	\$6.84	\$6.50	\$8.55	\$8.89	\$9.58	1.5%	1.5%	1.6%	1.4%	1.5%	1.5%	3.6%
VPHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDPPPO	\$2.90	\$5.80	\$5.51	\$7.25	\$7.54	\$8.12	1.4%	1.4%	1.5%	1.4%	1.3%	1.4%	3.6%
VPHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDPPPO	\$2.52	\$5.04	\$4.79	\$6.30	\$6.55	\$7.06	1.2%	1.2%	1.3%	1.1%	1.2%	1.3%	3.3%
VPHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDPPPO	\$1.90	\$3.80	\$3.61	\$4.75	\$4.94	\$5.32	1.6%	1.6%	1.7%	1.5%	1.6%	1.5%	3.3%
VPHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDPPPO	\$1.53	\$3.06	\$2.91	\$3.83	\$3.98	\$4.28	1.3%	1.3%	1.4%	1.3%	1.3%	1.2%	3.4%
VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDPPPO	\$0.64	\$1.28	\$1.22	\$1.60	\$1.66	\$1.79	1.6%	1.6%	1.7%	1.3%	1.3%	1.7%	4.9%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network C)	HDHP	\$5.94	\$11.88	\$11.29	\$14.85	\$15.44	\$16.63	1.4%	1.4%	1.4%	1.4%	1.3%	1.3%	3.5%
VHD307	Exclusion For Elective Abortions	HDHP	(\$0.21)	(\$0.42)	(\$0.40)	(\$0.53)	(\$0.55)	(\$0.59)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$2.92	\$5.84	\$5.55	\$7.30	\$7.59	\$8.18	1.4%	1.4%	1.5%	1.4%	1.3%	1.5%	3.5%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$5.66	\$11.32	\$10.75	\$14.15	\$14.72	\$15.85	1.4%	1.4%	1.4%	1.4%	1.4%	1.5%	3.5%
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$6.08	\$12.16	\$11.55	\$15.20	\$15.81	\$17.02	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	3.6%
VHD510-d	Safe Harbor preventative Rx list for qualified HDHP's (VPHD-04)	HDHP	\$2.74	\$5.48	\$5.21	\$6.85	\$7.12	\$7.67	1.5%	1.5%	1.6%	1.5%	1.4%	1.5%	3.4%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$3.91	\$7.82	\$7.43	\$9.78	\$10.17	\$10.95	1.3%	1.3%	1.4%	1.3%	1.3%	1.3%	3.4%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07)	HDHP	\$2.52	\$5.04	\$4.79	\$6.30	\$6.55	\$7.06	1.2%	1.2%	1.3%	1.1%	1.2%	1.3%	3.3%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08)	HDHP	\$3.78	\$7.56	\$7.18	\$9.45	\$9.83	\$10.58	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	3.6%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$3.62	\$7.24	\$6.88	\$9.05	\$9.41	\$10.14	1.4%	1.4%	1.5%	1.3%	1.4%	1.4%	3.7%
VHD510-l	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-012 & VPHD-012)	HDHP	\$3.77	\$7.54	\$7.16	\$9.43	\$9.80	\$10.56	1.3%	1.3%	1.3%	1.4%	1.3%	1.3%	3.6%
VHD510-n	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-014 & VPHD-014)	HDHP	\$2.89	\$5.78	\$5.49	\$7.23	\$7.51	\$8.09	1.4%	1.4%	1.4%	1.4%	1.3%	1.4%	3.6%
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-15)	HDHP	\$3.42	\$6.84	\$6.50	\$8.55	\$8.89	\$9.58	1.5%	1.5%	1.6%	1.4%	1.5%	1.5%	3.3%
VHD510-q	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$3.88	\$7.76	\$7.37	\$9.70	\$10.09	\$10.86	1.3%	1.3%	1.2%	1.3%	1.3%	1.3%	3.5%
VHD510-r	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$4.79	\$9.58	\$9.10	\$11.98	\$12.45	\$13.41	1.5%	1.5%	1.4%	1.5%	1.5%	1.4%	3.5%
VHD510-s	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$5.64	\$11.28	\$10.72	\$14.10	\$14.66	\$15.79	1.4%	1.4%	1.5%	1.4%	1.4%	1.4%	3.5%
VHD316	Disposable Medical Supplies	HDHP	\$0.85	\$1.70	\$1.62	\$2.13	\$2.21	\$2.38	1.2%	1.2%	1.3%	1.4%	1.4%	1.3%	3.7%
VHDC317	Changes Contract Yr To Calendar Year	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHDC343	Gym Membership Reimbursement - \$300 Maximum per Subscriber	HDHP	\$3.91	\$7.82	\$7.43	\$9.78	\$10.17	\$10.95	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-3.7%
VHDC344	Youth Sports Reimbursement - \$300 Maximum per Subscriber	HDHP	\$1.00	\$2.00	\$1.90	\$2.50	\$2.60	\$2.80	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-3.8%
VHDC345	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	HDHP	\$0.33	\$0.66	\$0.63	\$0.83	\$0.86	\$0.92	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-2.9%

Exhibit 6c -- Rx Riders (Q3 2014)
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Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between July 1, 2014 - September 30, 2014

Rider	Description	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change
V500S	\$10/\$30/\$50	EPO/PPO	\$141.80	\$283.60	\$269.42	\$354.50	\$368.68	\$397.04	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	17.3%
V501S	\$10/30%/50%	EPO/PPO	\$116.30	\$232.60	\$220.97	\$290.75	\$302.38	\$325.64	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	17.3%
V502S	50%	EPO/PPO	\$90.05	\$180.10	\$171.10	\$225.13	\$234.13	\$252.14	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	17.3%
V504S	0/\$30/\$50	EPO/PPO	\$158.93	\$317.86	\$301.97	\$397.33	\$413.22	\$445.00	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	17.3%
V601S	\$5/\$35/\$70	EPO/PPO	\$146.08	\$292.16	\$277.55	\$365.20	\$379.81	\$409.02	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	17.3%
V602S	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$135.58	\$271.16	\$257.60	\$338.95	\$352.51	\$379.62	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	17.3%
V603S	\$5/\$35/\$70 - \$500 Brand Ded	EPO/PPO	\$127.93	\$255.86	\$243.07	\$319.83	\$332.62	\$358.20	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	17.3%
V604S	\$5/\$45/\$90	EPO/PPO	\$139.88	\$279.76	\$265.77	\$349.70	\$363.69	\$391.66	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	17.3%
V605S	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$130.08	\$260.16	\$247.15	\$325.20	\$338.21	\$364.22	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	17.3%
V606S	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$122.96	\$245.92	\$233.62	\$307.40	\$319.70	\$344.29	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	17.3%

Exhibit 6c -- Rx Riders (Q4 2014)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
 For Effective Dates Beginning Between October 1, 2014 - December 31, 2014

Rider	Description	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change
V500S	\$10/\$30/\$50	EPO/PPO	\$144.80	\$289.60	\$275.12	\$362.00	\$376.48	\$405.44	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	17.7%
V501S	\$10/30%/50%	EPO/PPO	\$118.76	\$237.52	\$225.64	\$296.90	\$308.78	\$332.53	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	17.7%
V502S	50%	EPO/PPO	\$91.95	\$183.90	\$174.71	\$229.88	\$239.07	\$257.46	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	17.7%
V504S	0/\$30/\$50	EPO/PPO	\$162.29	\$324.58	\$308.35	\$405.73	\$421.95	\$454.41	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	17.7%
V601S	\$5/\$35/\$70	EPO/PPO	\$149.17	\$298.34	\$283.42	\$372.93	\$387.84	\$417.68	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	17.7%
V602S	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$138.44	\$276.88	\$263.04	\$346.10	\$359.94	\$387.63	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	17.7%
V603S	\$5/\$35/\$70 - \$500 Brand Ded	EPO/PPO	\$130.63	\$261.26	\$248.20	\$326.58	\$339.64	\$365.76	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	17.6%
V604S	\$5/\$45/\$90	EPO/PPO	\$142.83	\$285.66	\$271.38	\$357.08	\$371.36	\$399.92	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	17.6%
V605S	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$132.83	\$265.66	\$252.38	\$332.08	\$345.36	\$371.92	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	17.7%
V606S	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$125.56	\$251.12	\$238.56	\$313.90	\$326.46	\$351.57	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	17.7%

Certification of Compliance

I hereby certify that I have reviewed the applicable filing requirements for this filing and the filing complies with all applicable statutory and regulatory provisions for the state of Vermont.

Print Name: Daniel Drislane ^ Title: Vice President & Interim CFO

Signature: *Daniel Drislane* Date: 01/21/2014

State: Vermont **Filing Company:** MVP Health Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: 1Q/2Q 2014 SG HIC Grandfathered
Project Name/Number: /

Filing at a Glance

Company: MVP Health Insurance Company
Product Name: 1Q/2Q 2014 SG HIC Grandfathered
State: Vermont
TOI: H16G Group Health - Major Medical
Sub-TOI: H16G.003A Small Group Only - PPO
Filing Type: Rate
Date Submitted: 08/02/2013
SERFF Tr Num: MVPH-129144870
SERFF Status: Closed-Approved
State Tr Num: 67420
State Status: Approved
Co Tr Num:
Co Status:
Implementation: 01/01/2014
Date Requested:
Author(s): Kristen Marsh, Matt Lombardo, Evan Steinhart
Reviewer(s): Phil Keller (primary)
Disposition Date: 12/12/2013
Disposition Status: Approved
Implementation Date: 01/01/2014

State: Vermont **Filing Company:** MVP Health Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: 1Q/2Q 2014 SG HIC Grandfathered
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Small
 Group Market Type: Employer Overall Rate Impact: 10.4%
 Filing Status Changed: 12/12/2013 Company Status Changed:
 State Status Changed: 12/12/2013 Deemer Date:
 Created By: Matt Lombardo Submitted By: Matt Lombardo
 Corresponding Filing Tracking Number:
 PPACA: Grandfathered Immed Mkt Reforms
 Include Exchange Intentions: No

Filing Description:

The rates proposed in this filing are for small employers with Grandfathered Status in the state of Vermont with contract effective dates beginning between Jan 1, 2014 - Jun 30, 2014.

Company and Contact

Filing Contact Information

Matt Lombardo, mlombardo@mvphealthcare.com
 625 State Street 518-388-2483 [Phone]
 Schenectady, NY 12305

Filing Company Information

MVP Health Insurance Company	CoCode: 11125	State of Domicile: New York
625 State Street	Group Code: 1198	Company Type: Health
Schenectady, NY 12305	Group Name:	Insurance
(518) 388-2469 ext. [Phone]	FEIN Number: 14-1827918	State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
MVP Health Insurance Company	\$50.00	08/02/2013	72549816

SERFF Tracking #:

MVPH-129144870

State Tracking #:

67420

Company Tracking #:**State:**

Vermont

Filing Company:

MVP Health Insurance Company

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name:

1Q/2Q 2014 SG HIC Grandfathered

Project Name/Number:

/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Phil Keller	12/12/2013	12/12/2013

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Health Filing Data	Matt Lombardo	11/05/2013	11/05/2013

SERFF Tracking #:

MVPH-129144870

State Tracking #:

67420

Company Tracking #:

State: Vermont

Filing Company:

MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name: 1Q/2Q 2014 SG HIC Grandfathered

Project Name/Number: /

Disposition

Disposition Date: 12/12/2013

Implementation Date: 01/01/2014

Status: Approved

HHS Status: HHS Approved

State Review: Reviewed by Actuary

Comment:

Company Name:	Company Rate Change:	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):
MVP Health Insurance Company	Increase	2.500%	2.500%	\$429,932	613	\$17,197,280	3.200%	1.900%

Percent Change Approved:

Minimum: 1.900%

Maximum: 3.200%

Weighted Average: 2.500%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Actuarial Memorandum		Yes
Supporting Document	Filing Compliance Certification		Yes
Supporting Document	Health Administrative Forms		Yes
Supporting Document (revised)	Health Filing Data		Yes
Supporting Document	Health Filing Data		Yes
Supporting Document	Third Party Filing Authorization		Yes
Supporting Document	Consumer Disclosure Form		Yes
Supporting Document	Unified Rate Review Template		Yes

State: Vermont **Filing Company:** MVP Health Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: 1Q/2Q 2014 SG HIC Grandfathered
Project Name/Number: /

Amendment Letter

Submitted Date: 11/05/2013

Comments:

The rate filing has been modified to reflect the GMCB's Decision and Order rendered on 11/4/13.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Health Filing Data
Comments:	Attached below are MVP's 1Q/2Q 2014 SG AR42 Grandfathered Rate Filing and files that contain 36 months of historical data for the block. The rate filing has been modified to reflect the GMCB's Decision and Order rendered on 11/4/13.
Attachment(s):	SG EPO_PPO R12 Exhibit - Q2 2014 VALUES ONLY.xlsx SG HDHP R12 Exhibit - Q2 2014 VALUES ONLY.xlsx VT SG HIC GF Q1 & Q2 2014 Rate Filing v2 Final approved NO LINKS.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Health Filing Data</i>
Comments:	<i>Attached below are MVP's 1Q/2Q 2014 SG AR42 Grandfathered Rate Filing and files that contain 36 months of historical data for the block.</i>
Attachment(s):	<i>VT SG HIC GF Q1 & Q2 2014 Rate Filing.pdf SG EPO_PPO R12 Exhibit - Q2 2014 VALUES ONLY.xlsx SG HDHP R12 Exhibit - Q2 2014 VALUES ONLY.xlsx</i>

State: Vermont Filing Company: MVP Health Insurance Company
 TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
 Product Name: 1Q/2Q 2014 SG HIC Grandfathered
 Project Name/Number: /

Post Submission Update Request Processed On 12/12/2013

Status: Allowed
 Created By: Matt Lombardo
 Processed By: Phil Keller
 Comments:

Company Rate Information:

Company Name:MVP Health Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	2.500%	10.400%
Overall % Rate Impact	2.500%	10.400%
Written Premium Change for this Program	\$429932	\$1788517
Maximum %Change (where required)	3.200%	9.800%
Minimum %Change (where required)	1.900%	11.200%

Product: VT HIC Small Group	REMOVED	
Grandfathered EPO/PPO, VT HIC Small Group Grandfathered HDHP		
Product Name		VT HIC Small Group Grandfathered EPO/PPO, VT HIC Small Group Grandfathered HDHP
Number of Covered Lives		1

Product:	NEW	
Product Name	VT HIC Small Group Grandfathered EPO/PPO, VT HIC Small Group Grandfathered HDHP	
Number of Covered Lives	0	

REQUESTED RATE CHANGE INFORMATION:

Min:	1.900	9.800
Max:	3.200	11.2
Weighted Avg.:	2.500	10.4

REQUESTED RATE:

Min:	303.880	327.310
Max:	555.820	591.190
Weighted Avg.:	419.580	451.920

State: Vermont

Filing Company:

MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name: 1Q/2Q 2014 SG HIC Grandfathered

Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	1Q-2014 ACT MEMO-HIC Small Group.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Health Administrative Forms
Comments:	
Attachment(s):	Health Filing Form F106 AR42 Sm.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Health Filing Data
Comments:	Attached below are MVP's 1Q/2Q 2014 SG AR42 Grandfathered Rate Filing and files that contain 36 months of historical data for the block. The rate filing has been modified to reflect the GMCB's Decision and Order rendered on 11/4/13.
Attachment(s):	SG EPO_PPO R12 Exhibit - Q2 2014 VALUES ONLY.xlsx SG HDHP R12 Exhibit - Q2 2014 VALUES ONLY.xlsx VT SG HIC GF Q1 & Q2 2014 Rate Filing v2 Final approved NO LINKS.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Consumer Disclosure Form
Comments:	
Attachment(s):	Consumer Disclosure Form about Rate Increases - VT HIC Small Group.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

MVPH-129144870

State Tracking #:

67420

Company Tracking #:

State:

Vermont

Filing Company:

MVP Health Insurance Company

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name:

1Q/2Q 2014 SG HIC Grandfathered

Project Name/Number:

/

Attachment SG EPO_PPO R12 Exhibit - Q2 2014 VALUES ONLY.xlsx is not a PDF document and cannot be reproduced here.

Attachment SG HDHP R12 Exhibit - Q2 2014 VALUES ONLY.xlsx is not a PDF document and cannot be reproduced here.



ACTUARIAL MEMORANDUM

1Q and 2Q 2014 Small Group Grandfathered AR42 Filing

Purpose

The purpose of this filing is to demonstrate the development of premium rates in support of MVP Health Insurance Company's Small Group EPO/PPO and High Deductible EPO/PPO grandfathered product portfolio and seek approval of the premium rates. The premium rates included in this filing are for group effective dates between 1/1/2014 and 6/30/2014. The rates are effective for 12 months. This rate filing has been prepared to satisfy the requirements of 8 V.S.A § 5104 and is not intended to be used for other purposes.

Summary of Requested Rate Increases

The requested quarterly rate change from the current approved 4th Quarter rates are:

EPO/PPO Medical: 2.0%
 Rx riders: 14.4%
 HDHP: 2.0%

The requested quarterly rate changes result in average annual rate changes for 1st Quarter group renewals as follows:

Q1 Renewal Impact - Grandfathered			
	Medical Only	Rx Only	Medical + Rx
HD	10.4%	N/A	10.4%
Non-HD	10.0%	16.9%	11.2%
Total			10.4%

The proposed quarterly rate changes from 1Q 2014 to 2Q 2014 are:

EPO/PPO Medical: 1.3%
 Rx riders: 2.0%
 HDHP: 1.4%

The requested quarterly rate changes result in average annual rate changes for 2nd Quarter group renewals as follows:

Q2 Renewal Impact - Grandfathered			
	Medical Only	Rx Only	Medical + Rx
HD	10.3%	N/A	10.3%
Non-HD	9.8%	17.8%	11.2%
Total			10.3%

MVP is not proposing a change to the rate slope implied in the approved 3Q/4Q 2013 rate filing.

Small Group Grandfathered Enrollment Distribution by Renewal Quarter (as of May 2013)

1st Q: 63.4%
2nd Q: 12.5%
3rd Q: 14.4%
4th Q: 9.6%

Development of Base Premium Rates

Small group EPO/PPO and HDHP incurred claim data for the period 3/1/2012 – 2/28/2013 paid through 5/31/2013 was the basis for this rate development. MVP utilized grandfathered and non-grandfathered small group claim data over this time period to form a more credible base of experience.

Exhibit 3a demonstrates the development of the proposed 1st quarter rate action. Historical fee for service claims are first projected to the rating period. Expected non fee for service medical expenses are added to the projected claims as well as anticipated expenses associated with new benefit mandates not reflected in the historical claim data. The net claim cost is then adjusted for PMPM taxes/assessments, % of paid claim taxes/assessments, % of premium retention items, and a change in the single conversion factor to arrive at a gross claim cost for 1Q 2014. The rating period required revenue is compared to the prior rating period required revenue to indicate the desired quarterly premium rate change. This analysis is done separately for the HDHP and the EPO/PPO block. The calculated rate changes are blended together to determine the desired book of business quarterly increase. Because the distribution of membership between HDHP and EPO/PPO products is different for grandfathered members than the distribution of experience period membership, MVP is using a current snapshot of small group grandfathered members to derive a blended rate increase.

The expected non fee for service medical expenses added to the projection reflect costs associated with net reinsurance expense, Wellstyle Rewards program expense, PCP incentive payments and Medical Home, Healthways capitation expense, and other miscellaneous MVP claim expenses not included in the historical experience period data such as manual checks, FFS write offs and Massachusetts surcharges.

Benefit mandates also impacting the projection include the autism mandate, the ACA women's preventive expansion and the Rx OOP maximum mandate. The impacts of each are outlined below:

Autism Mandate

This benefit expansion was first introduced effective 10/1/2011 and then a subsequent expansion of the coverage mandate was introduced effective 10/1/2012. While regulation required carriers to begin the coverage expansions upon group renewal date, MVP rolled out the mandates across the board for all renewal groups on the respective effective dates for administrative reasons. The cost implication of the 10/1/2011 expansion is emerging in all 12 months of MVP's experience period data and therefore no adjustment is being made. An additional \$1.09 PMPM was added to the claim projection to adjust for the expanded coverage effective 10/1/2012. The full cost of the expansion is projected to be \$1.88 PMPM; MVP is adding 7/12 of this estimated cost into its claim projection as 5 months of the experience period data already reflects this mandate.

ACA Women's Preventive Mandate

The ACA Women's Preventive Mandate is effective beginning with August 2012 renewals. The mandate requires carriers to cover contraceptive drugs with no member cost sharing in the base medical coverages offered. Prior to this regulation, MVP covered contraception drugs as part of the optional pharmacy riders sold alongside the base medical plans for EPO/PPO and HMO plans. For integrated high deductible plans, the contraceptive coverage was already part of the base plan but not on a first dollar covered in full basis. As a result, for EPO/PPO and HMO plans, MVP's cost to cover contraception drugs needed to be removed from the drug card premium rates and the full cost (MVP's and the member's) needed to be added to the base medical plan premium rates. For integrated high deductible plans, the full cost of contraception drugs (MVP's and the member's) needed to be added into the claim cost projection while the net member cost was subtracted.

The PMPM adjustments for each block and product were derived based on the actual cost of contraception drug coverage over the experience period. In addition to the cost for contraceptive drugs, and included in the PMPM adjustments, is \$0.17 PMPM to cover the expected cost of the additional benefits covered under the women’s preventive mandate. These include items such as coverage for breast pumps, sterilization surgery at no cost, counseling and other miscellaneous services. The full cost of these expanded benefits is estimated to equal \$0.21 PMPM and was based on a study done for all of MVP’s commercial lines of business and used in rate adjustments for NY and NH products as well. 17.4% of the experience period membership had a renewal date after the effective date of the mandate which is why the full cost of these benefits was not added into the claim experience ($\$0.21 \times (1 - 17.4\%) = \0.17 PMPM).

Rx OOP maximum mandate

Bill H559 is effective beginning with October 2012 renewals. Included in this regulation is a new out of pocket maximum for prescription drug expenses. This mandate is applicable to drug rider coverage as well as drug coverage that are part of an integrated high deductible plan.

An adjustment to the projected rating period Rx claim costs for both the integrated high deductible plans and prescription drug card benefits was made to reflect the estimated increase in premiums due to this mandate. These additional costs reflect the weighted average of the 4Q12 premium rate adjustments using the experience period membership by product/rider trended to 1Q14. 12.9% of the experience period membership has already been impacted by this mandate. As a result, MVP is adding 87.1% of the weighted average impact of Bill H559 to its experience period Rx claim costs.

Medical Trend Factors

The development of annual medical paid claim trend factors is illustrated in Exhibit 2. Total trend includes a utilization component and a unit cost increase component.

Consistent with recently submitted filings, MVP is applying 0% utilization trend to its data. Regression analysis has been performed on MVP’s utilization data, and it was concluded that the predictive ability of the historical utilization trends was weak and not reliable.

The assumed unit cost trends reflect known and assumed price increases from MVP’s provider network. The 2013 and 2014 facility unit cost trend factors have been modified from the approved 2014 VT Exchange Filing based on updated contract information at the service category level of detail. The table below summarizes these changes:

Comparison of Facility Trends - Exchange Filing vs Current		
	Exchange Filing (Approved Trend)	1Q/2Q 2014 SG Grandfathered Filing
IP	6.7%	8.8%
OP and Other Med	6.7%	4.6%
Total Facility Trend	6.7%	5.8%

In addition to the medical cost inflation rate assumed from the historical experience period to the rating period, an adjustment is needed to reflect the impact of cost share leveraging on the carrier’s share of the medical cost. Leveraging is a result of the fixed nature of deductibles and copays in health benefit plans. When there are fixed member deductibles and copays, the carrier bears a greater portion of the cost of medical inflation. Therefore, an additional factor adjustment is made to the trend assumption to capture this cost.

The trend applied to the deductible portion of the experience period was derived using the distribution of claims for MVP’s VT book of business. Claims below the average deductible amount over the experience period were trended at the applicable allowed trend rate while claims greater than the deductible were held flat. The average HDHP deductible over the experience period is \$3,075 and the average non-HDHP deductible over the experience period is \$775.

Development of Rx Rider Premium Rates and Rx trend Factors

Small group prescription drug claims for both the HMO and EPO/PPO block are blended together for rate setting. The historical prescription drug claim data reflects the same experience period as the medical claims, 3/1/2012 – 2/28/2013 paid through 5/31/2013. Exhibit 3b demonstrates the development of the proposed 1st quarter rate action.

Annual Rx trend factors split by Traditional (Brand and Generic drugs) vs. Specialty drugs are illustrated in Exhibit 2. These trend factors were supplied by MVP's pharmacy vendor (Express Scripts) and reflect their best estimates of changes to pharmacy costs.

Experience period paid Rx claims are trended to the rating period using the applicable trend. The projected paid amount is then adjusted for the impact of VT's Rx OOP Max Mandate and Rx Rebates to arrive at a net paid claim cost for 1Q 2014. The projected Rx Rebate amount was calculated by determining the Rx Rebates received for this block over the experience period as a percentage of paid claims and applying the same percentage to the 1Q 2014 projected paid claim cost. The net claim cost is then adjusted for % of paid claim taxes/assessments, % of premium taxes/assessments/retention items, and a change in the Rx single conversion factor to arrive at a gross claim cost for 1Q 2014. The rating period required revenue is compared to the prior rating period required revenue to indicate the desired quarterly premium rate change.

Retention Expenses and Target Loss Ratio

Exhibit 5 in the rate filing illustrates the non-claim expense loads included in the proposed premium rates. This portion of the premium rates is intended to cover MVP's general administrative expenses, distribution expenses, taxes/assessments, bad debt expense and a contribution to surplus. A summary of the taxes/assessments included in the premium rates are provided below:

Temporary Individual Reinsurance Pool

Beginning in 2014, carriers will be assessed a fee to fund the Temporary Reinsurance Pool which supports the individual reinsurance program both in and out of the exchange from 2014 through 2016. In the proposed HHS Notice of Benefit and Parameters for 2014, this fee is \$5.25 PMPM.

ACA Insurer Tax

Beginning in 2014, carriers will be taxed based on earned premium. Based on estimates from consultants, this tax will be approximately 2.0% for 2014 dates of service.

Paid Claim Taxes

In addition to the State of Vermont 0.999% tax on paid claims, MVP is subject to New York HCRA taxes which are based on paid medical claims. The New York HCRA tax is based only on claims paid for services performed by New York hospitals. The New York HCRA load equals 0.25%, consistent with the 2014 VT Exchange rate filing.

Comparative Effectiveness Research Fee

Prescribed Federal fee equal to \$0.17 PMPM to fund the Federal Research Fund.

VT Vaccine Pilot

A Vermont state assessment based on Plan premiums to fund immunizations provided by the state.

2Q2014 Rate Tables

The trend factor used to derive the 2Q 2014 rate table reflects 3 months of the assumed 2014 paid claim trend. Essentially this is the same result as projecting the experience period data an extra 3 months to the midpoint of the 2Q rating period.

Supplemental Exhibits

Also included with this filing is 36 months incurred medical claims, prescription drug claims, premium information, membership data, financial data, and benefit relativity data. Two separate files were compiled for this filing; one file contains small group AR42 non-HDHP data while the other file contains small group AR42 HDHP data. The data includes claim runoff through 5/31/2013 plus an adjustment for IBNR. This data will be refreshed and re-run with each filing. Therefore, historical figures are subject to change due to retroactive claims administration as well as changes due to runoff and IBNR differences.

Product Retirements

The following medical coplans are being retired at this time as there are no grandfathered small group members remaining in these products: VE032S, VE048S, VE069ES, VE070ES, VE071ES, VE075SY, VE076SY, VE077SY, VE078SY, VE079S, VE080S, VEHD-13[S;F], VEHD-20[S;F], VEHD-24[S;F], VEHD-31[S;F], VEHD-39[S;F], VEHD-40[S;F], VP036S, VP037S, VP049S, VP052S, VP053S, VPHD-07[S;F], VPHD-08[S;F], & VPHD-15[S;F].

The following riders are being retired as well: VHD510-m, VHD510-t, VHD510-u, VHD510-v, VHD510-w, & VHD510-x.

Actuarial Certification

I, Matthew Lombardo, am a Member of the American Academy of Actuaries. I have examined the assumptions and methods used in determining MVP's requested rates. Based on my review and examination, it is my opinion that the proposed premium rates are reasonable in relation to the benefits provided and they are neither excessive, inadequate, nor unfairly discriminatory. This rate filing conforms to the applicable Standards of Practice as promulgated by the Actuarial Standards Board.



Matthew Lombardo, FSA, MAAA
Supervising Actuary, Reserving and Pricing
MVP Health Insurance Company

7/31/2013
Date

Certification of Compliance

I hereby certify that I have reviewed the applicable filing requirements for this filing and the filing complies with all applicable statutory and regulatory provisions for the state of Vermont.

Print Name: Mark A. Fish Title: Executive Vice President & CFO

Signature: *Mark A. Fish* Date: 08/01/2013

Health Filing Form F106 (03/08)
Required Information for all filings & the Fee

NAIC#: 11125
Company Name: MVP Health Insurance Company
Address: 625 State Street
City, State, Zip: Schenectady, NY 12308
Phone: 518-388-2483 Contact Person: Matt Lombardo

Filing Contents:

1) New Change
If Change: Latest Approval Date: 05/17/2013 Vermont Filing Number (VFN): 64687

2) Rates: Forms:

3) Policy Contract Amendment Endorsement
 Handbook Rider Certificate Other _____


4) Individual Small Groups Large Group (51+) All Groups

Type of Filing:

<input type="checkbox"/> Accident Only	<input type="checkbox"/> Dental	<input type="checkbox"/> Miscellaneous
<input type="checkbox"/> AD&D	<input type="checkbox"/> Disability	<input type="checkbox"/> Nursing Home Only
<input type="checkbox"/> Advertising	<input type="checkbox"/> Home Health Only	<input type="checkbox"/> Organ Transplant
<input type="checkbox"/> Blanket	<input type="checkbox"/> Hospital Indemnity	<input type="checkbox"/> Prescription Drug
<input type="checkbox"/> Cancer Expense	<input type="checkbox"/> Limited Benefit	<input type="checkbox"/> Student/Athlete
<input type="checkbox"/> Comprehensive	<input type="checkbox"/> Long Term Care:	<input type="checkbox"/> Stop Loss/Excess Risk
<input checked="" type="checkbox"/> Major Medical	<input type="checkbox"/> Qualified	<input type="checkbox"/> Travel
<input type="checkbox"/> Conversion	<input type="checkbox"/> Non-Qualified	<input type="checkbox"/> Vision
<input type="checkbox"/> Critical Illness	<input type="checkbox"/> Medicare Supplement	<input type="checkbox"/> Other: _____

Mandatory – Filing Fee Information:

1. State of Domicile: New York
2. Amount of Fee: \$50.00
3. Is the Fee you are sending based on your state of domicile's retaliatory fee? Yes No
4. Explain how each part of the Fee was determined, showing all calculation (use separate sheet if necessary).
filing Fee in accordance with 8 VSA 4062a
5. Fee calculated by: Matt Lombardo
(Print Name)


(Signature)



MVP Health Care -- Q1 & Q2 2014 SG HIC Grandfathered Rate Filing

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - June 30, 2014

- Exhibit 1 -- Summary of Medical Coplans Offered
- Exhibit 2 -- Pricing Trend Assumptions
- Exhibit 3a -- Claim Projection (Base Plans)
- Exhibit 3b -- Claim Projection (Rx Claims)
- Exhibit 4a -- Conversion Factor and Tier Ratios (Medical Plans and Riders)
- Exhibit 4b -- Conversion Factor and Tier Ratios (Rx Riders)
- Exhibit 5 -- Retention Loads and Paid Claim Surcharges
- Exhibit 6a -- Medical Base Rates
- Exhibit 6b -- Medical Riders
- Exhibit 6c -- Rx Riders

Exhibit 1 -- Summary of Medical Coplans Offered
--

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - June 30, 2014

Coplan	Product Type	In-Network Benefits										Out-of-Network Benefits			Pharmacy
		PCP	SCP	IP (Med/Surg)	ER	OP Surg	DME	Amb	Ded	Coins.	OOP Max	Coins	Ded	OOP Max	
VE003S	EPO	\$25	\$40	\$500	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE004S	EPO	\$25	\$40	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE006S	EPO	\$30	\$50	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE031S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE033S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE036S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE037S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE038S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE047S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE052S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE053S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE054S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE058S	EPO	\$75	\$75	\$1,000	\$200	\$200	50%	\$200	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VEHD-01S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$1,500	0%	\$2,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-02S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,500	0%	\$3,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-03S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VEHD-06S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	10%/10%/30%
VEHD-07S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	N/A	N/A	N/A	20%/20%/40%
VEHD-08S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	20%/20%/40%
VEHD-09S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	20%/20%/40%
VEHD-12S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	50%
VEHD-14S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	50%
VEHD-15S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	50%
VEHD-17S	HDEPOagg	\$30	\$50	\$500	\$150	\$200	50%	\$150	\$2,500	0%	\$5,000	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-18S	HDEPO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,500	0%	\$3,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-19S	HDEPO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VP038S	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	40%	\$6,000	\$18,000	Riders Available
VP048S	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP051S	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VPHD-03S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	20%	\$10,000	\$20,000	\$0 after Deductible
VPHD-04S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$1,500	10%	\$3,000	30%	\$3,000	\$6,000	10%/10%/30%
VPHD-06S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	30%	\$5,000	\$10,000	10%/10%/30%
VPHD-09S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	40%	\$5,000	\$10,000	20%/20%/40%
VPHD-12S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	30%	\$5,000	\$10,000	50%
VPHD-14S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$8,000	50%
VT03SA	EPO	\$15	\$40	\$300	\$75	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT03SB	EPO	\$20	\$40	\$0	\$100	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT03SC	EPO	\$25	\$40	\$300	\$100	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07SA	EPO	\$25	\$60	\$1,500	\$150	\$250	50%	\$150	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07SB	EPO	\$30	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07SC	EPO	\$35	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	N/A	N/A	N/A	N/A	Riders Available

Exhibit 2 -- Pricing Trend Assumptions

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
 For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

Experience Period:	March 1, 2012 - February 28, 2013	Midpoint September 1, 2012
Rating Period [^] :	February 15, 2014 - February 14, 2015	August 15, 2014

[^] Reflects Q1 rating period

Medical Trend Summary

2012 Annual Trend

	% of Allowed Claims	Allowed Cost	Utilization	Total
IP	19.8%	5.1%	0.0%	5.1%
OP and Other Med	48.0%	5.1%	0.0%	5.1%
PHY	32.2%	2.4%	0.0%	2.4%
Medical Total		4.2%	0.0%	4.2%

2013 Annual Trend

	% of Allowed Claims	Allowed Cost	Utilization	Total
IP	19.8%	8.8%	0.0%	8.8%
OP and Other Med	48.0%	4.6%	0.0%	4.6%
PHY	32.2%	2.5%	0.0%	2.5%
Medical Total		4.8%	0.0%	4.8%

2014 Annual Trend

	% of Allowed Claims	Allowed Cost	Utilization	Total
IP	19.8%	8.8%	0.0%	8.8%
OP and Other Med	48.0%	4.6%	0.0%	4.6%
PHY	32.2%	2.5%	0.0%	2.5%
Medical Total		4.8%	0.0%	4.8%

Leveraging Impact - Small Group Non-HDHP Medical

	Allowed - COB	Coinurance	Copay	Deductible	Paid
Experience Period:	\$413.73	\$7.67	\$22.57	\$12.07	\$371.43
23.5 Months of Trend:	1.094	1.094	1.000	1.027	1.102
Projection Period:	\$452.57	\$8.39	\$22.57	\$12.39	\$409.23
Allowed Trend (Annual)	4.7%				
Paid Trend (Annual)	5.1%				
Leveraging (Annual)	0.4%				

Leveraging Impact - Small Group HDHP

	Allowed - COB	Coinurance	Copay	Deductible	Paid
Experience Period:	\$316.99	\$0.92	\$0.45	\$78.92	\$236.71
23.5 Months of Trend:	1.094	1.094	1.000	1.042	1.111
Projection Period:	\$346.76	\$1.01	\$0.45	\$82.22	\$263.08
Allowed Trend (Annual)	4.7%				
Paid Trend (Annual)	5.5%				
Leveraging (Annual)	0.8%				

Rx Trend Summary

	2012 Trend	2013 Trend	2014 Trend	Annual Trend for Rate Filing
Traditional	-1.5%	-1.0%	-1.7%	-1.3%
Specialty	18.4%	17.8%	19.6%	18.5%

Exhibit 3a -- Claim Projection (Base Plans)
--

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

SG HIC Non-HDHP Projection of Medical Claims and Proposed Rate Change
--

Experience Period: Mar 2012 - Feb 2013
Paid Through: May 31, 2013

Experience Period Member Months	44,373
1) Experience Period Medical Claims PMPM	\$365.90
2) IBNR Factor	1.015
3) Experience Period Incurred Medical Claims = 1) * 2)	\$371.43
4) Annual Medical Trend <i>Includes Paid Leveraging</i>	1.051
5) Months of Trend to Q1 2014*	23.5
6) Trended Experience Period Medical Claims PMPM = 3) * [4) ^ [5) / 12]]	\$409.23
6a) Capitations & Non-FFS Claim Expenses	\$7.94
6b) Projected Cost of Women's Wellness Mandate	\$1.07
6c) Projected Cost of Autism Mandate	\$1.09
7) Total Medical Claim Cost for Q1 2014 = 6) + 6a) + 6b) + 6c)	\$419.33
8) PMPM Taxes/Assessments for Q1 2014 <i>See Exhibit 5</i>	\$5.42
9) % of Paid Claims Taxes/Assessments for Q1 2014 <i>See Exhibit 5</i>	1.25%
10) % of Premium Taxes/Assessments for Q1 2014 <i>See Exhibit 5</i>	4.44%
11) % of Premium Retention Components for Q1 2014 <i>See Exhibit 5</i>	10.75%
12) Change in Single Conversion Factor for Q1 2014 <i>See Exhibit 4a</i>	0.43%
13) Gross Claim Cost for Q1 2014 = [7) + 8)] * [1 + 9)] * [1 + 12)] / [1 - 10) - 11)]	\$509.26
14) Projected Gross Revenue Collected at Q4 2013 Rate Level	\$515.13
15) Q1 2014 Required Rate Action = 13) / 14) - 1	-1.1%

*Midpoint of Experience Period -- 9/1/12, Midpoint of Q1 2014 Rating Period -- 8/15/2014

Exhibit 3a -- Claim Projection (Base Plans)
--

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

SG HIC HDHP Projection of Claims and Proposed Rate Change
--

Experience Period: Mar 2012 - Feb 2013

Paid Through: May 31, 2013

Experience Period Member Months	142,709
1) Experience Period Medical Claims PMPM	\$233.19
2) IBNR Factor	1.015
3) Experience Period Incurred Medical Claims = 1) * 2)	\$236.71
4) Annual Medical Trend <i>Includes Paid Leveraging</i>	1.055
5) Months of Trend to Q1 2014*	23.5
6) Trended Experience Period Medical Claims PMPM = 3) * [4) ^ [5) / 12]]	\$263.08
6a) Capitations & Non-FFS Claim Expenses	\$7.94
6b) Projected Cost of Women's Wellness Mandate	\$1.15
6c) Projected Cost of Autism Mandate	\$1.09
7) Total Medical Claim Cost for Q1 2014 = 6) + 6a) + 6b) + 6c)	\$273.26
8) Experience Period Rx Claims PMPM	\$21.76
9) Annual Rx Trend <i>Includes Paid Leveraging</i>	1.065
10) Months of Trend to Q1 2014*	23.5
11) Trended Gross Rx Claims PMPM as of Q1 2014 = 8) * 9) ^ [10) / 12]	\$24.63
11a) Impact of Bill H559	\$3.34
11b) Rx Rebates	(\$3.96)
12) Net Rx Claims PMPM for Q1 2014 = 11) + 11a) + 11b)	\$24.01
13) Total Claim Cost for Q1 2014 = 7) + 12)	\$297.26
14) PMPM Taxes/Assessments for Q1 2014 <i>See Exhibit 5</i>	\$5.42
15) % of Paid Claims Taxes/Assessments for Q1 2014 <i>See Exhibit 5</i>	1.25%
16) % of Premium Taxes/Assessments for Q1 2014 <i>See Exhibit 5</i>	4.44%
17) % of Premium Retention Components for Q1 2014 <i>See Exhibit 5</i>	10.75%
18) Change in Single Conversion Factor for Q1 2014 <i>See Exhibit 4a</i>	0.25%
19) Gross Claim Cost for Q1 2014 = [13) + 14)] * [1 + 15)] * [1 + 18)] / [1 - 16) - 17)]	\$362.26
20) Projected Gross Revenue Collected at Q4 2013 Rate Level	\$384.62
21) Q1 2014 Required Rate Action = 19) / 20) - 1	-5.8%

*Midpoint of Experience Period -- 9/1/12, Midpoint of Q1 2014 Rating Period -- 8/15/2014

Exhibit 3a -- Claim Projection (Base Plans)
--

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

SG HIC Projection of Medical Claims and Proposed Rate Change

	Current Membership (May- 13 Grandfathered Mbrs)	Projected Revenue Collected at Q4 2013 Rate Level	Gross Claim Cost for Q1 2014	Proposed Rate Change
Non-HDHP	453	\$515.13	\$509.26	-1.1%
HDHP	4,490	\$384.62	\$362.26	-5.8%
Total	4,943	\$396.58	\$375.73	-5.3%

Exhibit 3b -- Claim Projection (Rx Riders)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

**SG Non-HDHP Projection of Rx Claims and Proposed Rate Change -- HMO
and HIC Data Combined**

Experience Period: Mar 2012 - Feb 2013
Paid Through: May 31, 2013

Member Months w Rx Rider

41,725

Rx Claim Information

	Traditional	Specialty	Total
1) Experience Period Paid PMPM	\$51.91	\$31.63	\$83.53
2) Annual Trend Factor	0.987	1.185	1.066
3) Months of Trend to Q1 2014*	23.5	23.5	23.5
4) Projected Paid PMPM as of Q1 2014	\$50.58	\$44.08	\$94.67
5) Bill H559 Impact			\$1.52
6) Rx Rebate Assumption			(\$8.95)
7) Net Claim Cost for Q1 2014 = 4) + 5) + 6)			\$87.24
8) % of Paid Claims Taxes/Assessments for Q1 2014 <i>VT Paid Claim Surcharge Only (see Exhibit 5)</i>			1.00%
9) % of Premium Taxes/Assessments for Q1 2014 <i>See Exhibit 5</i>			4.44%
10) % of Premium Retention Components for Q1 2014 <i>See Exhibit 5</i>			10.75%
11) Conversion Factor Change for Q1 2014 <i>See Exhibit 4b</i>			0.60%
12) Gross Claim Cost for Q1 2014 = 7) * [1 + 8)] * [1 + 11)] / [1 - 9) - 10)]			\$104.51
13) Projected Gross Revenue Collected at Q4 2013 Rate Level			\$98.34
14) Q1 2014 Required Rate Action = 12) / 13) - 1			6.3%

*Midpoint of Experience Period -- 9/1/12, Midpoint of Q1 2014 Rating Period -- 8/15/2014

Exhibit 4a -- Conversion Factor and Tier Ratios (Medical Plans and Riders)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - June 30, 2014

**VT Small Group AR42 Subscriber and Membership Summary --
March 2012 - February 2013 Membership****Non-HDHP Data**

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
2	Single	3,122	3,122	1.000	1.000
2	Family	1,822	7,332	4.024	2.500
3	Single	12,522	12,522	1.000	1.000
3	Double	4,472	8,944	2.000	2.000
3	Family	2,846	11,207	3.938	2.600
4	Single	533	533	1.000	1.000
4	Double	24	48	2.000	2.000
4	Parent/Child(ren)	177	521	2.944	1.900
4	Family	36	144	4.000	2.800

Proposed Conversion Factor **1.181**

Current Conversion Factor **1.176**

% Change in Conversion Factor **0.43%**

HDHP Data

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
2	Single	6,557	6,557	1.000	1.000
2	Family	3,839	15,194	3.958	2.500
3	Single	40,052	40,052	1.000	1.000
3	Double	12,012	24,024	2.000	2.000
3	Family	13,869	54,479	3.928	2.600
4	Single	985	985	1.000	1.000
4	Double	66	132	2.000	2.000
4	Parent/Child(ren)	323	903	2.796	1.900
4	Family	104	383	3.683	2.800

Proposed Conversion Factor **1.206**

Current Conversion Factor **1.203**

% Change in Conversion Factor **0.25%**

Exhibit 4b -- Conversion Factor and Tier Ratios (Rx Riders)
--

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - June 30, 2014

VT Small Group Non-HDHP Rx Subscriber and Membership Summary -- March 2012 - February 2013 Membership
--

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
2	Single	2,661	2,661	1.000	1.000
2	Family	1,554	6,193	3.985	2.500
3	Single	12,207	12,207	1.000	1.000
3	Double	4,308	8,616	2.000	2.000
3	Family	2,771	10,922	3.942	2.600
4	Single	521	521	1.000	1.000
4	Double	24	48	2.000	2.000
4	Parent/Child(ren)	165	473	2.867	1.900
4	Family	24	84	3.500	2.800

Proposed Conversion Factor 1.175

Current Conversion Factor 1.168

% Change in Conversion Factor 0.60%

Data reflects SG Non-HDHP HMO and EPO Membership purchasing an Rx Rider

Exhibit 5 -- Retention Loads, Taxes/Assessments, and Paid Claim Surcharges

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - June 30, 2014

% of Premium Retention Components		
	EPO/PPO	HDHP
General Administrative Load	9.50%	9.50%
Broker Load	0.00%	0.00%
Bad Debt	0.25%	0.25%
Contribution to Reserves	1.00%	1.00%
Total % of Premium Retention Components	10.75%	10.75%

% of Premium Taxes and Assessments		
	EPO/PPO	HDHP
Premium Tax	2.00%	2.00%
VT Vaccine Pilot	0.44%	0.44%
ACA Insurer Tax	2.00%	2.00%
Total % of Premium Taxes/Assessments	4.44%	4.44%

% of Paid Claim Taxes and Assessments		
	EPO/PPO	HDHP
Vermont Paid Claim Surcharge	0.999%	0.999%
New York State HCRA Surcharge	0.250%	0.250%
Total % of Paid Claim Taxes/Assessments	1.249%	1.249%

PMPM Taxes and Assessments		
	EPO/PPO	HDHP
Fed Reinsurance Assessment	\$5.25	\$5.25
Comparative Eff Research Tax	\$0.17	\$0.17
Total PMPM Taxes/Assessments	\$5.42	\$5.42

Exhibit 6a -- Medical Base Rates (Q1 2014)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
 For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

Coplan	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change	Impact of GMCB Decision
VE003S	EPO	\$635.37	\$1,270.74	\$1,207.20	\$1,588.43	\$1,651.96	\$1,779.04	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.1%	-7.2%
VE004S	EPO	\$626.20	\$1,252.40	\$1,189.78	\$1,565.50	\$1,628.12	\$1,753.36	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.1%	-7.2%
VE006S	EPO	\$601.22	\$1,202.44	\$1,142.32	\$1,503.05	\$1,563.17	\$1,683.42	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.1%	-7.2%
VE031S	HyEPO	\$573.20	\$1,146.40	\$1,089.08	\$1,433.00	\$1,490.32	\$1,604.96	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.1%	-7.2%
VE033S	HyEPO	\$468.80	\$937.60	\$890.72	\$1,172.00	\$1,218.88	\$1,312.64	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.2%	-7.2%
VE036S	HyEPO	\$542.90	\$1,085.80	\$1,031.51	\$1,357.25	\$1,411.54	\$1,520.12	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.1%	-7.2%
VE037S	HyEPO	\$482.71	\$965.42	\$917.15	\$1,206.78	\$1,255.05	\$1,351.59	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.2%	-7.2%
VE038S	HyEPO	\$449.42	\$898.84	\$853.90	\$1,123.55	\$1,168.49	\$1,258.38	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.2%	-7.2%
VE047S	HyEPO	\$556.05	\$1,112.10	\$1,056.50	\$1,390.13	\$1,445.73	\$1,556.94	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.1%	-7.2%
VE052S	HyEPO	\$528.67	\$1,057.34	\$1,004.47	\$1,321.68	\$1,374.54	\$1,480.28	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.1%	-7.2%
VE053S	HyEPO	\$473.20	\$946.40	\$899.08	\$1,183.00	\$1,230.32	\$1,324.96	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.2%	-7.2%
VE054S	HyEPO	\$439.75	\$879.50	\$835.53	\$1,099.38	\$1,143.35	\$1,231.30	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.2%	-7.2%
VE058S	EPO	\$554.14	\$1,108.28	\$1,052.87	\$1,385.35	\$1,440.76	\$1,551.59	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.1%	-7.2%
VEHD-01S	HDEPOagg	\$540.67	\$1,081.34	\$1,027.27	\$1,351.68	\$1,405.74	\$1,513.88	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.4%	-7.2%
VEHD-02S	HDEPOagg	\$456.33	\$912.66	\$867.03	\$1,140.83	\$1,186.46	\$1,277.72	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.5%	-7.2%
VEHD-03S	HDEPOagg	\$366.48	\$732.96	\$696.31	\$916.20	\$952.85	\$1,026.14	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.6%	-7.2%
VEHD-06S	HDEPOagg	\$424.52	\$849.04	\$806.59	\$1,061.30	\$1,103.75	\$1,188.66	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.5%	-7.2%
VEHD-07S	HDEPOagg	\$486.77	\$973.54	\$924.86	\$1,216.93	\$1,265.60	\$1,362.96	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.4%	-7.2%
VEHD-08S	HDEPOagg	\$435.84	\$871.68	\$828.10	\$1,089.60	\$1,133.18	\$1,220.35	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.5%	-7.2%
VEHD-09S	HDEPOagg	\$402.54	\$805.08	\$764.83	\$1,006.35	\$1,046.60	\$1,127.11	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.5%	-7.2%
VEHD-12S	HDEPOagg	\$413.37	\$826.74	\$785.40	\$1,033.43	\$1,074.76	\$1,157.44	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.5%	-7.2%
VEHD-14S	HDEPOagg	\$429.68	\$859.36	\$816.39	\$1,074.20	\$1,117.17	\$1,203.10	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.5%	-7.2%
VEHD-15S	HDEPOagg	\$396.90	\$793.80	\$754.11	\$992.25	\$1,031.94	\$1,111.32	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.5%	-7.2%
VEHD-17S	HDEPOagg	\$418.58	\$837.16	\$795.30	\$1,046.45	\$1,088.31	\$1,172.02	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.5%	-7.2%
VEHD-18S	HDEPO	\$486.47	\$972.94	\$924.29	\$1,216.18	\$1,264.82	\$1,362.12	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.4%	-7.2%
VEHD-19S	HDEPO	\$382.78	\$765.56	\$727.28	\$956.95	\$995.23	\$1,071.78	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.5%	-7.2%
VP038S	HyPPO	\$453.75	\$907.50	\$862.13	\$1,134.38	\$1,179.75	\$1,270.50	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.2%	-7.2%
VP048S	HyPPO	\$531.39	\$1,062.78	\$1,009.64	\$1,328.48	\$1,381.61	\$1,487.89	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.1%	-7.2%
VP051S	HyPPO	\$598.05	\$1,196.10	\$1,136.30	\$1,495.13	\$1,554.93	\$1,674.54	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.1%	-7.2%
VPHD-03S	HDEPOagg	\$368.21	\$736.42	\$699.60	\$920.53	\$957.35	\$1,030.99	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.6%	-7.2%
VPHD-04S	HDEPOagg	\$525.01	\$1,050.02	\$997.52	\$1,312.53	\$1,365.03	\$1,470.03	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.4%	-7.2%
VPHD-06S	HDEPOagg	\$428.55	\$857.10	\$814.25	\$1,071.38	\$1,114.23	\$1,199.94	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.5%	-7.2%
VPHD-09S	HDEPOagg	\$406.41	\$812.82	\$772.18	\$1,016.03	\$1,056.67	\$1,137.95	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.5%	-7.2%
VPHD-12S	HDEPOagg	\$417.34	\$834.68	\$792.95	\$1,043.35	\$1,085.08	\$1,168.55	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.5%	-7.2%
VPHD-14S	HDEPOagg	\$437.91	\$875.82	\$832.03	\$1,094.78	\$1,138.57	\$1,226.15	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.5%	-7.2%
VT03SA	EPO	\$648.23	\$1,296.46	\$1,231.64	\$1,620.58	\$1,685.40	\$1,815.04	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.1%	-7.2%
VT03SB	EPO	\$648.23	\$1,296.46	\$1,231.64	\$1,620.58	\$1,685.40	\$1,815.04	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.1%	-7.2%
VT03SC	EPO	\$648.23	\$1,296.46	\$1,231.64	\$1,620.58	\$1,685.40	\$1,815.04	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.1%	-7.2%
VT07SA	EPO	\$593.93	\$1,187.86	\$1,128.47	\$1,484.83	\$1,544.22	\$1,663.00	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.1%	-7.2%
VT07SB	EPO	\$593.93	\$1,187.86	\$1,128.47	\$1,484.83	\$1,544.22	\$1,663.00	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.1%	-7.2%
VT07SC	EPO	\$593.93	\$1,187.86	\$1,128.47	\$1,484.83	\$1,544.22	\$1,663.00	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	2.1%	-7.2%

Exhibit 6a -- Medical Base Rates (Q2 2014)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
 For Effective Dates Beginning Between April 1, 2014 - June 30, 2014

Coplan	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change	Impact of GMCB Decision
VE003S	EPO	\$643.39	\$1,286.78	\$1,222.44	\$1,608.48	\$1,672.81	\$1,801.49	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	2.0%	-7.2%
VE004S	EPO	\$634.11	\$1,268.22	\$1,204.81	\$1,585.28	\$1,648.69	\$1,775.51	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	2.0%	-7.2%
VE006S	EPO	\$608.81	\$1,217.62	\$1,156.74	\$1,522.03	\$1,582.91	\$1,704.67	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	2.0%	-7.2%
VE031S	HyEPO	\$580.44	\$1,160.88	\$1,102.84	\$1,451.10	\$1,509.14	\$1,625.23	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	2.0%	-7.2%
VE033S	HyEPO	\$474.72	\$949.44	\$901.97	\$1,186.80	\$1,234.27	\$1,329.22	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	2.1%	-7.2%
VE036S	HyEPO	\$549.76	\$1,099.52	\$1,044.54	\$1,374.40	\$1,429.38	\$1,539.33	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	2.0%	-7.2%
VE037S	HyEPO	\$488.81	\$977.62	\$928.74	\$1,222.03	\$1,270.91	\$1,368.67	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	2.0%	-7.2%
VE038S	HyEPO	\$455.10	\$910.20	\$864.69	\$1,137.75	\$1,183.26	\$1,274.28	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	2.1%	-7.2%
VE047S	HyEPO	\$563.07	\$1,126.14	\$1,069.83	\$1,407.68	\$1,463.98	\$1,576.60	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	2.0%	-7.2%
VE052S	HyEPO	\$535.35	\$1,070.70	\$1,017.17	\$1,338.38	\$1,391.91	\$1,498.98	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	2.0%	-7.2%
VE053S	HyEPO	\$479.18	\$958.36	\$910.44	\$1,197.95	\$1,245.87	\$1,341.70	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	2.1%	-7.2%
VE054S	HyEPO	\$445.30	\$890.60	\$846.07	\$1,113.25	\$1,157.78	\$1,246.84	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	2.1%	-7.2%
VE058S	EPO	\$561.14	\$1,122.28	\$1,066.17	\$1,402.85	\$1,458.96	\$1,571.19	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	2.0%	-7.2%
VEHD-01S	HDEPOagg	\$548.11	\$1,096.22	\$1,041.41	\$1,370.28	\$1,425.09	\$1,534.71	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2.3%	-7.2%
VEHD-02S	HDEPOagg	\$462.61	\$925.22	\$878.96	\$1,156.53	\$1,202.79	\$1,295.31	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2.3%	-7.2%
VEHD-03S	HDEPOagg	\$371.52	\$743.04	\$705.89	\$928.80	\$965.95	\$1,040.26	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2.4%	-7.2%
VEHD-06S	HDEPOagg	\$430.36	\$860.72	\$817.68	\$1,075.90	\$1,118.94	\$1,205.01	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2.4%	-7.2%
VEHD-07S	HDEPOagg	\$493.47	\$986.94	\$937.59	\$1,233.68	\$1,283.02	\$1,381.72	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2.3%	-7.2%
VEHD-08S	HDEPOagg	\$441.84	\$883.68	\$839.50	\$1,104.60	\$1,148.78	\$1,237.15	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2.4%	-7.2%
VEHD-09S	HDEPOagg	\$408.08	\$816.16	\$775.35	\$1,020.20	\$1,061.01	\$1,142.62	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2.4%	-7.2%
VEHD-12S	HDEPOagg	\$419.06	\$838.12	\$796.21	\$1,047.65	\$1,089.56	\$1,173.37	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2.4%	-7.2%
VEHD-14S	HDEPOagg	\$435.59	\$871.18	\$827.62	\$1,088.98	\$1,132.53	\$1,219.65	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2.4%	-7.2%
VEHD-15S	HDEPOagg	\$402.36	\$804.72	\$764.48	\$1,005.90	\$1,046.14	\$1,126.61	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2.4%	-7.2%
VEHD-17S	HDEPOagg	\$424.34	\$848.68	\$806.25	\$1,060.85	\$1,103.28	\$1,188.15	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2.4%	-7.2%
VEHD-18S	HDEPO	\$493.16	\$986.32	\$937.00	\$1,232.90	\$1,282.22	\$1,380.85	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2.3%	-7.2%
VEHD-19S	HDEPO	\$388.05	\$776.10	\$737.30	\$970.13	\$1,008.93	\$1,086.54	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2.4%	-7.2%
VP038S	HyPPO	\$459.48	\$918.96	\$873.01	\$1,148.70	\$1,194.65	\$1,286.54	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	2.1%	-7.2%
VP048S	HyPPO	\$538.10	\$1,076.20	\$1,022.39	\$1,345.25	\$1,399.06	\$1,506.68	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	2.0%	-7.2%
VP051S	HyPPO	\$605.60	\$1,211.20	\$1,150.64	\$1,514.00	\$1,574.56	\$1,695.68	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	2.0%	-7.2%
VPHD-03S	HDEPOagg	\$373.27	\$746.54	\$709.21	\$933.18	\$970.50	\$1,045.16	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2.4%	-7.2%
VPHD-04S	HDEPOagg	\$532.23	\$1,064.46	\$1,011.24	\$1,330.58	\$1,383.80	\$1,490.24	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2.3%	-7.2%
VPHD-06S	HDEPOagg	\$434.45	\$868.90	\$825.46	\$1,086.13	\$1,129.57	\$1,216.46	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2.4%	-7.2%
VPHD-09S	HDEPOagg	\$412.00	\$824.00	\$782.80	\$1,030.00	\$1,071.20	\$1,153.60	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2.4%	-7.2%
VPHD-12S	HDEPOagg	\$423.08	\$846.16	\$803.85	\$1,057.70	\$1,100.01	\$1,184.62	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2.4%	-7.2%
VPHD-14S	HDEPOagg	\$443.93	\$887.86	\$843.47	\$1,109.83	\$1,154.22	\$1,243.00	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2.4%	-7.2%
VT03SA	EPO	\$656.42	\$1,312.84	\$1,247.20	\$1,641.05	\$1,706.69	\$1,837.98	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.9%	-7.2%
VT03SB	EPO	\$656.42	\$1,312.84	\$1,247.20	\$1,641.05	\$1,706.69	\$1,837.98	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.9%	-7.2%
VT03SC	EPO	\$656.42	\$1,312.84	\$1,247.20	\$1,641.05	\$1,706.69	\$1,837.98	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.9%	-7.2%
VT07SA	EPO	\$601.43	\$1,202.86	\$1,142.72	\$1,503.58	\$1,563.72	\$1,684.00	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	2.0%	-7.2%
VT07SB	EPO	\$601.43	\$1,202.86	\$1,142.72	\$1,503.58	\$1,563.72	\$1,684.00	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	2.0%	-7.2%
VT07SC	EPO	\$601.43	\$1,202.86	\$1,142.72	\$1,503.58	\$1,563.72	\$1,684.00	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	2.0%	-7.2%

Exhibit 6b – Medical Riders (Q1 2014)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
 For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

Rider	Description	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change	Impact of GMCB Decision
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	EPO	\$2.40	\$4.80	\$4.56	\$6.00	\$6.24	\$6.72	-5.1%	-5.1%	-5.2%	-5.2%	-5.2%	-5.1%	0.4%	-7.0%
VT314	80% reimbursement for glasses/contacts up to \$160 once every 2 calendar years	EPO	\$3.28	\$6.56	\$6.23	\$8.20	\$8.53	\$9.18	-5.2%	-5.2%	-5.2%	-5.2%	-5.2%	-5.3%	0.6%	-7.1%
V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$4.09	\$8.18	\$7.77	\$10.23	\$10.63	\$11.45	-5.3%	-5.3%	-5.4%	-5.3%	-5.3%	-5.4%	0.0%	-7.3%
V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Co	EPO/PPO	\$5.59	\$11.18	\$10.62	\$13.98	\$14.53	\$15.65	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	0.5%	-7.1%
V307	Exclusion For Elective Abortions	EPO/PPO	(\$0.17)	(\$0.34)	(\$0.32)	(\$0.43)	(\$0.44)	(\$0.48)	-5.6%	-5.6%	-5.9%	-4.4%	-6.4%	-4.0%	-5.6%	-5.6%
V308	Preventive Dental For Kids - \$25 Office Copayment	EPO/PPO	\$3.29	\$6.58	\$6.25	\$8.23	\$8.55	\$9.21	-5.2%	-5.2%	-5.2%	-5.2%	-5.2%	-5.2%	0.6%	-7.1%
V310	Annual Vision Exam - Per Calendar Yr	EPO/PPO	\$8.27	\$16.54	\$15.71	\$20.68	\$21.50	\$23.16	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.2%	0.7%	-7.1%
V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$1.06	\$2.12	\$2.01	\$2.65	\$2.76	\$2.97	-5.4%	-5.4%	-5.6%	-5.4%	-5.2%	-5.4%	1.9%	-7.0%
V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V314	Adult Preventative Dental	EPO/PPO	\$19.99	\$39.98	\$37.98	\$49.98	\$51.97	\$55.97	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	0.4%	-7.2%
V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$27.26	\$54.52	\$51.79	\$68.15	\$70.88	\$76.33	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	0.4%	-7.2%
V316	Disposable Medical Supplies	EPO/PPO	\$1.28	\$2.56	\$2.43	\$3.20	\$3.33	\$3.58	-5.2%	-5.2%	-5.4%	-5.3%	-5.1%	-5.3%	0.0%	-7.2%
V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V361	Gym Membership Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$3.83	\$7.66	\$7.28	\$9.58	\$9.96	\$10.72	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	-1.6%	-3.0%	-7.0%
V362	Youth Sports Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$0.98	\$1.96	\$1.86	\$2.45	\$2.55	\$2.74	-2.0%	-2.0%	-2.1%	-2.0%	-2.1%	-3.0%	-7.5%	
V363	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	EPO/PPO	\$0.31	\$0.62	\$0.59	\$0.78	\$0.81	\$0.87	-3.1%	-3.1%	-3.3%	-2.5%	-2.4%	-3.3%	-3.1%	-8.8%
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO	\$4.19	\$8.38	\$7.96	\$10.48	\$10.89	\$11.73	-5.2%	-5.2%	-5.2%	-5.2%	-5.2%	-5.3%	0.7%	-7.1%
VEHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDEPO	\$3.79	\$7.58	\$7.20	\$9.48	\$9.85	\$10.61	-5.3%	-5.3%	-5.3%	-5.2%	-5.3%	-5.3%	0.5%	-7.1%
VEHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDEPO	\$3.13	\$6.26	\$5.95	\$7.83	\$8.14	\$8.76	-5.2%	-5.2%	-5.1%	-5.1%	-5.1%	-5.2%	0.0%	-7.1%
VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$2.65	\$5.30	\$5.04	\$6.63	\$6.89	\$7.42	-5.4%	-5.4%	-5.3%	-5.4%	-5.4%	-5.4%	0.4%	-7.3%
VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	\$2.31	\$4.62	\$4.39	\$5.78	\$6.01	\$6.47	-5.3%	-5.3%	-5.4%	-5.2%	-5.2%	-5.3%	0.9%	-7.2%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDEPO	\$1.74	\$3.48	\$3.31	\$4.35	\$4.52	\$4.87	-5.4%	-5.4%	-5.4%	-5.4%	-5.4%	-5.4%	0.6%	-7.4%
VEHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDEPO	\$1.40	\$2.80	\$2.66	\$3.50	\$3.64	\$3.92	-5.4%	-5.4%	-5.3%	-5.4%	-5.5%	-5.3%	1.4%	-7.3%
VEHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDEPO	\$0.58	\$1.16	\$1.10	\$1.45	\$1.51	\$1.62	-4.9%	-4.9%	-5.2%	-5.2%	-5.0%	-5.3%	3.6%	-6.5%
VPHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDPPPO	\$4.19	\$8.38	\$7.96	\$10.48	\$10.89	\$11.73	-5.2%	-5.2%	-5.2%	-5.2%	-5.2%	-5.3%	0.7%	-7.1%
VPHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDPPPO	\$3.79	\$7.58	\$7.20	\$9.48	\$9.85	\$10.61	-5.3%	-5.3%	-5.3%	-5.2%	-5.3%	-5.3%	0.5%	-7.1%
VPHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDPPPO	\$3.13	\$6.26	\$5.95	\$7.83	\$8.14	\$8.76	-5.2%	-5.2%	-5.1%	-5.1%	-5.1%	-5.2%	0.0%	-7.1%
VPHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDPPPO	\$2.65	\$5.30	\$5.04	\$6.63	\$6.89	\$7.42	-5.4%	-5.4%	-5.3%	-5.3%	-5.4%	-5.4%	0.4%	-7.3%
VPHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDPPPO	\$2.31	\$4.62	\$4.39	\$5.78	\$6.01	\$6.47	-5.3%	-5.3%	-5.4%	-5.2%	-5.2%	-5.3%	0.9%	-7.2%
VPHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDPPPO	\$1.74	\$3.48	\$3.31	\$4.35	\$4.52	\$4.87	-5.4%	-5.4%	-5.4%	-5.4%	-5.4%	-5.4%	0.6%	-7.4%
VPHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDPPPO	\$1.40	\$2.80	\$2.66	\$3.50	\$3.64	\$3.92	-5.4%	-5.4%	-5.3%	-5.4%	-5.5%	-5.3%	1.4%	-7.3%
VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDPPPO	\$0.58	\$1.16	\$1.10	\$1.45	\$1.51	\$1.62	-4.9%	-4.9%	-5.2%	-5.2%	-5.0%	-5.3%	3.6%	-6.5%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Co	HDHP	\$5.44	\$10.88	\$10.34	\$13.60	\$14.14	\$15.23	-5.2%	-5.2%	-5.2%	-5.2%	-5.2%	-5.2%	0.4%	-7.0%
VHD307	Exclusion For Elective Abortions	HDHP	(\$0.20)	(\$0.40)	(\$0.38)	(\$0.50)	(\$0.52)	(\$0.56)	-4.8%	-4.8%	-5.0%	-5.7%	-5.5%	-5.1%	5.3%	-4.8%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$2.67	\$5.34	\$5.07	\$6.68	\$6.94	\$7.48	-5.3%	-5.3%	-5.4%	-5.2%	-5.3%	-5.3%	0.8%	-7.3%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$5.18	\$10.36	\$9.84	\$12.95	\$13.47	\$14.50	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.4%	0.4%	-7.2%
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$5.56	\$11.12	\$10.56	\$13.90	\$14.46	\$15.57	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	0.4%	-7.2%
VHD510-d	Safe Harbor preventative Rx list for qualified HDHP's (VPHD-04)	HDHP	\$2.51	\$5.02	\$4.77	\$6.28	\$6.53	\$7.03	-5.3%	-5.3%	-5.4%	-5.3%	-5.2%	-5.3%	0.0%	-7.0%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$3.58	\$7.16	\$6.80	\$8.95	\$9.31	\$10.02	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	0.6%	-7.3%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07)	HDHP	\$2.31	\$4.62	\$4.39	\$5.78	\$6.01	\$6.47	-5.3%	-5.3%	-5.4%	-5.2%	-5.2%	-5.3%	0.9%	-7.2%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08)	HDHP	\$3.46	\$6.92	\$6.57	\$8.65	\$9.00	\$9.69	-5.2%	-5.2%	-5.3%	-5.3%	-5.2%	-5.2%	0.6%	-7.0%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$3.31	\$6.62	\$6.29	\$8.28	\$8.61	\$9.27	-5.2%	-5.2%	-5.1%	-5.2%	-5.1%	-5.1%	0.9%	-7.0%
VHD510-l	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-012 & VPHD-012)	HDHP	\$3.45	\$6.90	\$6.56	\$8.63	\$8.97	\$9.66	-5.2%	-5.2%	-5.2%	-5.2%	-5.2%	-5.2%	0.6%	-7.0%
VHD510-n	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-014 & VPHD-014)	HDHP	\$2.64	\$5.28	\$5.02	\$6.60	\$6.86	\$7.39	-5.4%	-5.4%	-5.3%	-5.4%	-5.4%	-5.4%	-7.4%	
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-15)	HDHP	\$3.13	\$6.26	\$5.95	\$7.83	\$8.14	\$8.76	-5.4%	-5.4%	-5.4%	-5.4%	-5.5%	-5.5%	-0.3%	-7.4%
VHD510-q	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$3.55	\$7.10	\$6.75	\$8.88	\$9.23	\$9.94	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	0.9%	-7.3%
VHD510-r	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$4.38	\$8.76	\$8.32	\$10.95	\$11.39	\$12.26	-5.4%	-5.4%	-5.5%	-5.4%	-5.4%	-5.4%	0.5%	-7.2%
VHD510-s	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$5.16	\$10.32	\$9.80	\$12.90	\$13.42	\$14.45	-5.3%	-5.3%	-5.4%	-5.4%	-5.3%	-5.3%	0.4%	-7.2%
VHD316	Disposable Medical Supplies	HDHP	\$0.78	\$1.56	\$1.48	\$1.95	\$2.03	\$2.18	-4.9%	-4.9%	-5.1%	-4.9%	-4.7%	-5.2%	2.6%	-7.1%
VHDC317	Changes Contract Yr To Calendar Year	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHDC343	Gym Membership Reimbursement - \$300 Maximum per Subscriber	HDHP	\$3.91	\$7.82	\$7.43	\$9.78	\$10.17	\$10.95	-3.7%	-3.7%	-3.6%	-3.7%	-3.7%	-3.7%	-2.7%	-7.1%
VHDC344	Youth Sports Reimbursement - \$300 Maximum per Subscriber	HDHP	\$1.00	\$2.00	\$1.90	\$2.50	\$2.60	\$2.80	-3.8%	-3.8%	-4.0%	-3.8%	-3.7%	-3.8%	-2.0%	-7.4%
VHDC345	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	HDHP	\$0.33	\$0.66	\$0.63	\$0.83	\$0.86	\$0.92	-2.9%	-2.9%	-3.1%	-2.4%	-2.3%	-3.2%	-2.9%	-5.7%

Exhibit 6b -- Medical Riders (Q2 2014)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between April 1, 2014 - June 30, 2014

Rider	Description	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change	Impact of GMCB Decision
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150 EPO	EPO	\$2.43	\$4.86	\$4.62	\$6.08	\$6.32	\$6.80	1.3%	1.3%	1.3%	1.3%	1.3%	1.2%	0.8%	-6.9%
VT314	80% reimbursement for glasses/contacts up to \$160 once every 2 calendar years EPO	EPO	\$3.32	\$6.64	\$6.31	\$8.30	\$8.63	\$9.30	1.2%	1.2%	1.3%	1.2%	1.2%	1.3%	0.6%	-7.0%
V301	Vision Exam 1 Every 2 Calendar Yr EPO/PPO	EPO/PPO	\$4.14	\$8.28	\$7.87	\$10.35	\$10.76	\$11.59	1.2%	1.2%	1.3%	1.2%	1.2%	1.2%	-0.2%	-7.4%
V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network C) EPO/PPO	EPO/PPO	\$5.66	\$11.32	\$10.75	\$14.15	\$14.72	\$15.85	1.3%	1.3%	1.2%	1.2%	1.3%	1.3%	0.4%	-7.2%
V307	Exclusion For Elective Abortions EPO/PPO	EPO/PPO	(\$0.17)	(\$0.34)	(\$0.32)	(\$0.43)	(\$0.44)	(\$0.48)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-5.6%	-5.6%
V308	Preventive Dental For Kids - \$25 Office Copayment EPO/PPO	EPO/PPO	\$3.33	\$6.66	\$6.33	\$8.33	\$8.66	\$9.32	1.2%	1.2%	1.3%	1.2%	1.3%	1.2%	0.6%	-7.0%
V310	Annual Vision Exam - Per Calendar Yr EPO/PPO	EPO/PPO	\$8.37	\$16.74	\$15.90	\$20.93	\$21.76	\$23.44	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	0.5%	-7.1%
V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only EPO/PPO	EPO/PPO	\$1.07	\$2.14	\$2.03	\$2.68	\$2.78	\$3.00	0.9%	0.9%	1.0%	1.1%	0.7%	1.0%	0.0%	-7.0%
V700	Domestic Partners (Same And Opp Sex) EPO/PPO	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V702	Domestic Partners (Same And Opp Sex) EPO/PPO	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V314	Adult Preventative Dental EPO/PPO	EPO/PPO	\$20.24	\$40.48	\$38.46	\$50.60	\$52.62	\$56.67	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.3%	-7.2%
V315	Adult Prev Dental w/ Family Restorative EPO/PPO	EPO/PPO	\$27.60	\$55.20	\$52.44	\$69.00	\$71.76	\$77.28	1.2%	1.2%	1.3%	1.2%	1.2%	1.2%	0.3%	-7.2%
V316	Disposable Medical Supplies EPO/PPO	EPO/PPO	\$1.30	\$2.60	\$2.47	\$3.25	\$3.38	\$3.64	1.6%	1.6%	1.6%	1.6%	1.5%	1.7%	0.8%	-7.1%
V317	Changes Contract Yr To Calendar Year EPO/PPO	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V361	Gym Membership Reimbursement - \$300 Maximum per Subscriber EPO/PPO	EPO/PPO	\$3.83	\$7.66	\$7.28	\$9.58	\$9.96	\$10.72	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-3.0%	-7.0%
V362	Youth Sports Reimbursement - \$300 Maximum per Subscriber EPO/PPO	EPO/PPO	\$0.98	\$1.96	\$1.86	\$2.45	\$2.55	\$2.74	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-3.0%	-7.5%
V363	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber EPO/PPO	EPO/PPO	\$0.31	\$0.62	\$0.59	\$0.78	\$0.81	\$0.87	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-3.1%	-8.8%
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded HDEPO	HDEPO	\$4.25	\$8.50	\$8.08	\$10.63	\$11.05	\$11.90	1.4%	1.4%	1.5%	1.4%	1.5%	1.4%	0.7%	-7.0%
VEHD 312b	Exam & Hardware, attaches to \$1500 INN Ded HDEPO	HDEPO	\$3.84	\$7.68	\$7.30	\$9.60	\$9.98	\$10.75	1.3%	1.3%	1.4%	1.3%	1.3%	1.3%	0.3%	-7.2%
VEHD 312c	Exam & Hardware, attaches to \$2000 INN Ded HDEPO	HDEPO	\$3.17	\$6.34	\$6.02	\$7.93	\$8.24	\$8.88	1.3%	1.3%	1.2%	1.3%	1.2%	1.4%	0.0%	-7.3%
VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded HDEPO	HDEPO	\$2.69	\$5.38	\$5.11	\$6.73	\$6.99	\$7.53	1.5%	1.5%	1.4%	1.5%	1.5%	1.5%	0.0%	-7.2%
VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded HDEPO	HDEPO	\$2.34	\$4.68	\$4.45	\$5.85	\$6.08	\$6.55	1.3%	1.3%	1.4%	1.2%	1.2%	1.2%	0.4%	-7.1%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded HDEPO	HDEPO	\$1.76	\$3.52	\$3.34	\$4.40	\$4.58	\$4.93	1.1%	1.1%	0.9%	1.1%	1.3%	1.2%	0.0%	-7.9%
VEHD 312g	Exam & Hardware, attaches to \$5000 INN Ded HDEPO	HDEPO	\$1.42	\$2.84	\$2.70	\$3.55	\$3.69	\$3.98	1.4%	1.4%	1.5%	1.4%	1.4%	1.5%	2.2%	-7.2%
VEHD 312h	Exam & Hardware, attaches to \$10000 INN Ded HDEPO	HDEPO	\$0.59	\$1.18	\$1.12	\$1.48	\$1.53	\$1.65	1.7%	1.7%	1.8%	2.1%	1.3%	1.9%	1.7%	-6.3%
VPHD 312a	Exam & Hardware, attaches to \$1250 INN Ded HDPPPO	HDPPPO	\$4.25	\$8.50	\$8.08	\$10.63	\$11.05	\$11.90	1.4%	1.4%	1.5%	1.4%	1.5%	1.4%	0.7%	-7.0%
VPHD 312b	Exam & Hardware, attaches to \$1500 INN Ded HDPPPO	HDPPPO	\$3.84	\$7.68	\$7.30	\$9.60	\$9.98	\$10.75	1.3%	1.3%	1.4%	1.3%	1.3%	1.3%	0.3%	-7.2%
VPHD 312c	Exam & Hardware, attaches to \$2000 INN Ded HDPPPO	HDPPPO	\$3.17	\$6.34	\$6.02	\$7.93	\$8.24	\$8.88	1.3%	1.3%	1.2%	1.3%	1.2%	1.4%	0.0%	-7.3%
VPHD 312d	Exam & Hardware, attaches to \$2500 INN Ded HDPPPO	HDPPPO	\$2.69	\$5.38	\$5.11	\$6.73	\$6.99	\$7.53	1.5%	1.5%	1.4%	1.5%	1.5%	1.5%	0.0%	-7.2%
VPHD 312e	Exam & Hardware, attaches to \$3000 INN Ded HDPPPO	HDPPPO	\$2.34	\$4.68	\$4.45	\$5.85	\$6.08	\$6.55	1.3%	1.3%	1.4%	1.2%	1.2%	1.2%	0.4%	-7.1%
VPHD 312f	Exam & Hardware, attaches to \$4000 INN Ded HDPPPO	HDPPPO	\$1.76	\$3.52	\$3.34	\$4.40	\$4.58	\$4.93	1.1%	1.1%	0.9%	1.1%	1.3%	1.2%	0.0%	-7.9%
VPHD 312g	Exam & Hardware, attaches to \$5000 INN Ded HDPPPO	HDPPPO	\$1.42	\$2.84	\$2.70	\$3.55	\$3.69	\$3.98	1.4%	1.4%	1.5%	1.4%	1.4%	1.5%	2.2%	-7.2%
VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded HDPPPO	HDPPPO	\$0.59	\$1.18	\$1.12	\$1.48	\$1.53	\$1.65	1.7%	1.7%	1.8%	2.1%	1.3%	1.9%	1.7%	-6.3%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network C) HDHP	HDHP	\$5.51	\$11.02	\$10.47	\$13.78	\$14.33	\$15.43	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.2%	-7.1%
VHD307	Exclusion For Elective Abortions HDHP	HDHP	(\$0.20)	(\$0.40)	(\$0.38)	(\$0.50)	(\$0.52)	(\$0.56)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.3%	-4.8%
VHD700	Domestic Partners (Same And Opp Sex) HDHP	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHD702	Domestic Partners (Same And Opp Sex) HDHP	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01) HDHP	HDHP	\$2.71	\$5.42	\$5.15	\$6.78	\$7.05	\$7.59	1.5%	1.5%	1.6%	1.5%	1.6%	1.5%	0.4%	-7.2%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02) HDHP	HDHP	\$5.25	\$10.50	\$9.98	\$13.13	\$13.65	\$14.70	1.4%	1.4%	1.4%	1.4%	1.3%	1.4%	0.4%	-7.2%
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03) HDHP	HDHP	\$5.64	\$11.28	\$10.72	\$14.10	\$14.66	\$15.79	1.4%	1.4%	1.5%	1.4%	1.4%	1.4%	0.4%	-7.1%
VHD510-d	Safe Harbor preventative Rx list for qualified HDHP's (VPHD-04) HDHP	HDHP	\$2.54	\$5.08	\$4.83	\$6.35	\$6.60	\$7.11	1.2%	1.2%	1.3%	1.1%	1.1%	1.1%	0.4%	-7.3%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06) HDHP	HDHP	\$3.63	\$7.26	\$6.90	\$9.08	\$9.44	\$10.16	1.4%	1.4%	1.5%	1.4%	1.4%	1.4%	0.3%	-7.2%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07) HDHP	HDHP	\$2.34	\$4.68	\$4.45	\$5.85	\$6.08	\$6.55	1.3%	1.3%	1.4%	1.2%	1.2%	1.2%	0.4%	-7.1%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08) HDHP	HDHP	\$3.51	\$7.02	\$6.67	\$8.78	\$9.13	\$9.83	1.4%	1.4%	1.5%	1.4%	1.4%	1.4%	0.6%	-6.9%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09) HDHP	HDHP	\$3.36	\$6.72	\$6.38	\$8.40	\$8.74	\$9.41	1.5%	1.5%	1.4%	1.4%	1.5%	1.5%	1.2%	-6.9%
VHD510-l	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-012 & VPHD-012) HDHP	HDHP	\$3.50	\$7.00	\$6.65	\$8.75	\$9.10	\$9.80	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	0.6%	-6.9%
VHD510-n	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-014 & VPHD-014) HDHP	HDHP	\$2.68	\$5.36	\$5.09	\$6.70	\$6.97	\$7.50	1.5%	1.5%	1.4%	1.5%	1.6%	1.5%	0.0%	-7.3%
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-15) HDHP	HDHP	\$3.17	\$6.34	\$6.02	\$7.93	\$8.24	\$8.88	1.3%	1.3%	1.2%	1.3%	1.2%	1.4%	-0.6%	-7.6%
VHD510-q	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17) HDHP	HDHP	\$3.60	\$7.20	\$6.84	\$9.00	\$9.36	\$10.08	1.4%	1.4%	1.3%	1.4%	1.4%	1.4%	1.1%	-7.2%
VHD510-r	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18) HDHP	HDHP	\$4.44	\$8.88	\$8.44	\$11.10	\$11.54	\$12.43	1.4%	1.4%	1.4%	1.4%	1.3%	1.4%	0.5%	-7.1%
VHD510-s	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19) HDHP	HDHP	\$5.23	\$10.46	\$9.94	\$13.08	\$13.60	\$14.64	1.4%	1.4%	1.4%	1.4%	1.3%	1.3%	0.4%	-7.3%
VHD316	Disposable Medical Supplies HDHP	HDHP	\$0.79	\$1.58	\$1.50	\$1.98	\$2.05	\$2.21	1.3%	1.3%	1.4%	1.4%	1.3%	1.4%	1.3%	-7.1%
VHDC317	Changes Contract Yr To Calendar Year HDHP	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHDC343	Gym Membership Reimbursement - \$300 Maximum per Subscriber HDHP	HDHP	\$3.91	\$7.82	\$7.43	\$9.78	\$10.17	\$10.95	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-2.7%	-7.1%
VHDC344	Youth Sports Reimbursement - \$300 Maximum per Subscriber HDHP	HDHP	\$1.00	\$2.00	\$1.90	\$2.50	\$2.60	\$2.80	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-2.0%	-7.4%
VHDC345	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber HDHP	HDHP	\$0.33	\$0.66	\$0.63	\$0.83	\$0.86	\$0.92	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-2.9%	-5.7%

Exhibit 6c -- Rx Riders (Q1 2014)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
 For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

Rider	Description	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Annual Change	Impact of GMCB Decision
V500S	\$10/\$30/\$50	EPO/PPO	\$130.79	\$261.58	\$248.50	\$326.98	\$340.05	\$366.21	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	8.7%	-7.1%
V501S	\$10/30%/50%	EPO/PPO	\$107.27	\$214.54	\$203.81	\$268.18	\$278.90	\$300.36	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	8.7%	-7.1%
V502S	50%	EPO/PPO	\$83.05	\$166.10	\$157.80	\$207.63	\$215.93	\$232.54	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	8.7%	-7.1%
V503S	\$10/100%/100%	EPO/PPO	\$34.39	\$68.78	\$65.34	\$85.98	\$89.41	\$96.29	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	8.7%	-7.1%
V504S	0/\$30/\$50	EPO/PPO	\$146.59	\$293.18	\$278.52	\$366.48	\$381.13	\$410.45	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	8.7%	-7.1%
V601S	\$5/\$35/\$70	EPO/PPO	\$134.73	\$269.46	\$255.99	\$336.83	\$350.30	\$377.24	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	8.7%	-7.1%
V602S	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$125.05	\$250.10	\$237.60	\$312.63	\$325.13	\$350.14	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	8.7%	-7.1%
V603S	\$5/\$35/\$70 - \$500 Brand Ded	EPO/PPO	\$118.00	\$236.00	\$224.20	\$295.00	\$306.80	\$330.40	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	8.7%	-7.1%
V604S	\$5/\$45/\$90	EPO/PPO	\$129.02	\$258.04	\$245.14	\$322.55	\$335.45	\$361.26	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	8.7%	-7.1%
V605S	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$119.98	\$239.96	\$227.96	\$299.95	\$311.95	\$335.94	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	8.7%	-7.1%
V606S	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$113.41	\$226.82	\$215.48	\$283.53	\$294.87	\$317.55	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	8.6%	-7.1%

Exhibit 6c -- Rx Riders (Q2 2014)
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Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between April 1, 2014 - June 30, 2014

Rider	Description	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Annual Change	Impact of GMCB Decision
V500S	\$10/\$30/\$50	EPO/PPO	\$133.40	\$266.80	\$253.46	\$333.50	\$346.84	\$373.52	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	9.5%	-7.1%
V501S	\$10/30%/50%	EPO/PPO	\$109.41	\$218.82	\$207.88	\$273.53	\$284.47	\$306.35	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	9.5%	-7.1%
V502S	50%	EPO/PPO	\$84.71	\$169.42	\$160.95	\$211.78	\$220.25	\$237.19	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	9.5%	-7.1%
V503S	\$10/100%/100%	EPO/PPO	\$35.08	\$70.16	\$66.65	\$87.70	\$91.21	\$98.22	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	9.6%	-7.1%
V504S	0/\$30/\$50	EPO/PPO	\$149.51	\$299.02	\$284.07	\$373.78	\$388.73	\$418.63	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	9.5%	-7.1%
V601S	\$5/\$35/\$70	EPO/PPO	\$137.42	\$274.84	\$261.10	\$343.55	\$357.29	\$384.78	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	9.5%	-7.1%
V602S	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$127.54	\$255.08	\$242.33	\$318.85	\$331.60	\$357.11	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	9.5%	-7.1%
V603S	\$5/\$35/\$70 - \$500 Brand Ded	EPO/PPO	\$120.35	\$240.70	\$228.67	\$300.88	\$312.91	\$336.98	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	9.5%	-7.1%
V604S	\$5/\$45/\$90	EPO/PPO	\$131.59	\$263.18	\$250.02	\$328.98	\$342.13	\$368.45	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	9.5%	-7.1%
V605S	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$122.37	\$244.74	\$232.50	\$305.93	\$318.16	\$342.64	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	9.5%	-7.1%
V606S	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$115.67	\$231.34	\$219.77	\$289.18	\$300.74	\$323.88	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	9.5%	-7.1%



Consumer Disclosure about Proposed Health Insurance Rate Increase Q1 and Q2 2014 Small Group AR42 Rate Filing – Grandfathered

MVP Health Insurance Co. is a health care payer operating in Vermont and New York. MVP's mission is to provide high quality and affordable health care with a focus on wellness to our members.

MVP must obtain approval from the Green Mountain Care Board for the health insurance premium rates charged. MVP files quarterly premium rates which are guaranteed for 12 months. This rate filing seeks approval of MVP's 1st and 2nd quarter 2014 grandfathered premium rates (effective dates of coverage beginning between January 1, 2014 and June 30, 2014).

The premium rates filed for approval each quarter reflect MVP's current estimate of the cost to provide health insurance for that coverage period. The filed premium rates for the current quarter may be higher or lower than the previously filed premium rates. However, premium rates generally increase over time. Increases in premium rates are driven by many factors including increases in use of medical services by the insured population, increases in hospital and physician required charges for medical care, expanded covered services due to government mandates, fees and assessments charged by the government to insurers, and the exit of healthier individuals from the insurance market place as the cost of insurance increases.

The premium rates included in this rate filing reflect a 10.4% increase over the prior rates. 3.5% of the 10.4% proposed increase is due to new federal government assessments which were not in effect the last time these groups renewed. The minimum proposed rate change for members renewing is 9.8% while the maximum rate change is 11.2%. There are 4,943 members in MVP's Grandfathered Small Group AR42 block of business, and 3,756 of these members renew in Q1 or Q2.

SERFF Tracking #:

MVPH-129144870

State Tracking #:

67420

Company Tracking #:**State:**

Vermont

Filing Company:

MVP Health Insurance Company

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name:

1Q/2Q 2014 SG HIC Grandfathered

Project Name/Number:

/

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/02/2013		Supporting Document	Health Filing Data	11/05/2013	VT SG HIC GF Q1 & Q2 2014 Rate Filing.pdf (Superseded) SG EPO_PPO R12 Exhibit - Q2 2014 VALUES ONLY.xlsx SG HDHP R12 Exhibit - Q2 2014 VALUES ONLY.xlsx



MVP Health Care -- Q1 & Q2 2014 SG HIC Grandfathered Rate Filing

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - June 30, 2014

- Exhibit 1 -- Summary of Medical Coplans Offered
- Exhibit 2 -- Pricing Trend Assumptions
- Exhibit 3a -- Claim Projection (Base Plans)
- Exhibit 3b -- Claim Projection (Rx Claims)
- Exhibit 4a -- Conversion Factor and Tier Ratios (Medical Plans and Riders)
- Exhibit 4b -- Conversion Factor and Tier Ratios (Rx Riders)
- Exhibit 5 -- Retention Loads and Paid Claim Surcharges
- Exhibit 6a -- Medical Base Rates
- Exhibit 6b -- Medical Riders
- Exhibit 6c -- Rx Riders

Exhibit 1 -- Summary of Medical Coplans Offered
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Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - June 30, 2014

Coplan	Product Type	In-Network Benefits										Out-of-Network Benefits			Pharmacy
		PCP	SCP	IP (Med/Surg)	ER	OP Surg	DME	Amb	Ded	Coins.	OOP Max	Coins	Ded	OOP Max	
VE003S	EPO	\$25	\$40	\$500	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE004S	EPO	\$25	\$40	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE006S	EPO	\$30	\$50	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE031S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE033S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE036S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE037S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE038S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE047S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE052S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE053S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE054S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE058S	EPO	\$75	\$75	\$1,000	\$200	\$200	50%	\$200	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VEHD-01S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$1,500	0%	\$2,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-02S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,500	0%	\$3,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-03S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VEHD-06S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	10%/10%/30%
VEHD-07S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	N/A	N/A	N/A	20%/20%/40%
VEHD-08S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	20%/20%/40%
VEHD-09S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	20%/20%/40%
VEHD-12S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	50%
VEHD-14S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	50%
VEHD-15S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	50%
VEHD-17S	HDEPOagg	\$30	\$50	\$500	\$150	\$200	50%	\$150	\$2,500	0%	\$5,000	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-18S	HDEPO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,500	0%	\$3,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-19S	HDEPO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VP038S	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	40%	\$6,000	\$18,000	Riders Available
VP048S	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP051S	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VPHD-03S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	20%	\$10,000	\$20,000	\$0 after Deductible
VPHD-04S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$1,500	10%	\$3,000	30%	\$3,000	\$6,000	10%/10%/30%
VPHD-06S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	30%	\$5,000	\$10,000	10%/10%/30%
VPHD-09S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	40%	\$5,000	\$10,000	20%/20%/40%
VPHD-12S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	30%	\$5,000	\$10,000	50%
VPHD-14S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$8,000	50%
VT03SA	EPO	\$15	\$40	\$300	\$75	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT03SB	EPO	\$20	\$40	\$0	\$100	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT03SC	EPO	\$25	\$40	\$300	\$100	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07SA	EPO	\$25	\$60	\$1,500	\$150	\$250	50%	\$150	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07SB	EPO	\$30	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07SC	EPO	\$35	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	N/A	N/A	N/A	N/A	Riders Available

Exhibit 2 -- Pricing Trend Assumptions

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
 For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

Experience Period:	March 1, 2012 - February 28, 2013	Midpoint September 1, 2012
Rating Period [^] :	February 15, 2014 - February 14, 2015	August 15, 2014

[^] Reflects Q1 rating period

Medical Trend Summary

2012 Annual Trend

	% of Allowed Claims	Allowed Cost	Utilization	Total
IP	19.8%	5.1%	0.0%	5.1%
OP and Other Med	48.0%	5.1%	0.0%	5.1%
PHY	32.2%	2.4%	0.0%	2.4%
Medical Total		4.2%	0.0%	4.2%

2013 Annual Trend

	% of Allowed Claims	Allowed Cost	Utilization	Total
IP	19.8%	8.8%	0.0%	8.8%
OP and Other Med	48.0%	4.6%	0.0%	4.6%
PHY	32.2%	2.5%	0.0%	2.5%
Medical Total		4.8%	0.0%	4.8%

2014 Annual Trend

	% of Allowed Claims	Allowed Cost	Utilization	Total
IP	19.8%	8.8%	0.0%	8.8%
OP and Other Med	48.0%	4.6%	0.0%	4.6%
PHY	32.2%	2.5%	0.0%	2.5%
Medical Total		4.8%	0.0%	4.8%

Leveraging Impact - Small Group Non-HDHP Medical

	Allowed - COB	Coinurance	Copay	Deductible	Paid
Experience Period:	\$413.73	\$7.67	\$22.57	\$12.07	\$371.43
23.5 Months of Trend:	1.094	1.094	1.000	1.027	1.102
Projection Period:	\$452.57	\$8.39	\$22.57	\$12.39	\$409.23
Allowed Trend (Annual)	4.7%				
Paid Trend (Annual)	5.1%				
Leveraging (Annual)	0.4%				

Leveraging Impact - Small Group HDHP

	Allowed - COB	Coinurance	Copay	Deductible	Paid
Experience Period:	\$316.99	\$0.92	\$0.45	\$78.92	\$236.71
23.5 Months of Trend:	1.094	1.094	1.000	1.042	1.111
Projection Period:	\$346.76	\$1.01	\$0.45	\$82.22	\$263.08
Allowed Trend (Annual)	4.7%				
Paid Trend (Annual)	5.5%				
Leveraging (Annual)	0.8%				

Rx Trend Summary

	2012 Trend	2013 Trend	2014 Trend	Annual Trend for Rate Filing
Traditional	-1.5%	-1.0%	-1.7%	-1.3%
Specialty	18.4%	17.8%	19.6%	18.5%

Exhibit 3a -- Claim Projection (Base Plans)
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Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

SG HIC Non-HDHP Projection of Medical Claims and Proposed Rate Change
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Experience Period: Mar 2012 - Feb 2013
Paid Through: May 31, 2013

Experience Period Member Months	44,373
1) Experience Period Medical Claims PMPM	\$365.90
2) IBNR Factor	1.015
3) Experience Period Incurred Medical Claims = 1) * 2)	\$371.43
4) Annual Medical Trend <i>Includes Paid Leveraging</i>	1.051
5) Months of Trend to Q1 2014*	23.5
6) Trended Experience Period Medical Claims PMPM = 3) * [4) ^ [5) / 12]]	\$409.23
6a) Capitations & Non-FFS Claim Expenses	\$7.94
6b) Projected Cost of Women's Wellness Mandate	\$1.07
6c) Projected Cost of Autism Mandate	\$1.09
7) Total Medical Claim Cost for Q1 2014 = 6) + 6a) + 6b) + 6c)	\$419.33
8) PMPM Taxes/Assessments for Q1 2014 <i>See Exhibit 5</i>	\$5.42
9) % of Paid Claims Taxes/Assessments for Q1 2014 <i>See Exhibit 5</i>	1.25%
10) % of Premium Taxes/Assessments for Q1 2014 <i>See Exhibit 5</i>	4.44%
11) % of Premium Retention Components for Q1 2014 <i>See Exhibit 5</i>	16.75%
12) Change in Single Conversion Factor for Q1 2014 <i>See Exhibit 4a</i>	0.43%
13) Gross Claim Cost for Q1 2014 = [7) + 8)] * [1 + 9)] * [1 + 12)] / [1 - 10) - 11)]	\$548.03
14) Projected Gross Revenue Collected at Q4 2013 Rate Level	\$515.13
15) Q1 2014 Required Rate Action = 13) / 14) - 1	6.4%

*Midpoint of Experience Period -- 9/1/12, Midpoint of Q1 2014 Rating Period -- 8/15/2014

Exhibit 3a -- Claim Projection (Base Plans)
--

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

SG HIC HDHP Projection of Claims and Proposed Rate Change
--

Experience Period: Mar 2012 - Feb 2013

Paid Through: May 31, 2013

Experience Period Member Months	142,709
1) Experience Period Medical Claims PMPM	\$233.19
2) IBNR Factor	1.015
3) Experience Period Incurred Medical Claims = 1) * 2)	\$236.71
4) Annual Medical Trend <i>Includes Paid Leveraging</i>	1.055
5) Months of Trend to Q1 2014*	23.5
6) Trended Experience Period Medical Claims PMPM = 3) * [4) ^ [5) / 12]]	\$263.08
6a) Capitations & Non-FFS Claim Expenses	\$7.94
6b) Projected Cost of Women's Wellness Mandate	\$1.15
6c) Projected Cost of Autism Mandate	\$1.09
7) Total Medical Claim Cost for Q1 2014 = 6) + 6a) + 6b) + 6c)	\$273.26
8) Experience Period Rx Claims PMPM	\$21.76
9) Annual Rx Trend <i>Includes Paid Leveraging</i>	1.065
10) Months of Trend to Q1 2014*	23.5
11) Trended Gross Rx Claims PMPM as of Q1 2014 = 8) * 9) ^ [10) / 12]	\$24.63
11a) Impact of Bill H559	\$3.34
11b) Rx Rebates	(\$3.96)
12) Net Rx Claims PMPM for Q1 2014 = 11) + 11a) + 11b)	\$24.01
13) Total Claim Cost for Q1 2014 = 7) + 12)	\$297.26
14) PMPM Taxes/Assessments for Q1 2014 <i>See Exhibit 5</i>	\$5.42
15) % of Paid Claims Taxes/Assessments for Q1 2014 <i>See Exhibit 5</i>	1.25%
16) % of Premium Taxes/Assessments for Q1 2014 <i>See Exhibit 5</i>	4.44%
17) % of Premium Retention Components for Q1 2014 <i>See Exhibit 5</i>	16.75%
18) Change in Single Conversion Factor for Q1 2014 <i>See Exhibit 4a</i>	0.25%
19) Gross Claim Cost for Q1 2014 = [13) + 14)] * [1 + 15)] * [1 + 18)] / [(1 - 16) - 17)]	\$389.84
20) Projected Gross Revenue Collected at Q4 2013 Rate Level	\$384.62
21) Q1 2014 Required Rate Action = 19) / 20) - 1	1.4%

*Midpoint of Experience Period -- 9/1/12, Midpoint of Q1 2014 Rating Period -- 8/15/2014

Exhibit 3a -- Claim Projection (Base Plans)
--

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

SG HIC Projection of Medical Claims and Proposed Rate Change

	Current Membership (May- 13 Grandfathered Mbrs)	Projected Revenue Collected at Q4 2013 Rate Level	Gross Claim Cost for Q1 2014	Proposed Rate Change
Non-HDHP	453	\$515.13	\$548.03	6.4%
HDHP	4,490	\$384.62	\$389.84	1.4%
Total	4,943	\$396.58	\$404.33	2.0%

Exhibit 3b -- Claim Projection (Rx Riders)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

SG Non-HDHP Projection of Rx Claims and Proposed Rate Change -- HMO and HIC Data Combined
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Experience Period: Mar 2012 - Feb 2013
Paid Through: May 31, 2013

Member Months w Rx Rider	41,725
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<u>Rx Claim Information</u>	<u>Traditional</u>	<u>Specialty</u>	<u>Total</u>
1) Experience Period Paid PMPM	\$51.91	\$31.63	\$83.53
2) Annual Trend Factor	0.987	1.185	1.066
3) Months of Trend to Q1 2014*	23.5	23.5	23.5
4) Projected Paid PMPM as of Q1 2014	\$50.58	\$44.08	\$94.67
5) Bill H559 Impact			\$1.52
6) Rx Rebate Assumption			(\$8.95)
7) Net Claim Cost for Q1 2014 = 4) + 5) + 6)			\$87.24
8) % of Paid Claims Taxes/Assessments for Q1 2014 <i>VT Paid Claim Surcharge Only (see Exhibit 5)</i>			1.00%
9) % of Premium Taxes/Assessments for Q1 2014 <i>See Exhibit 5</i>			4.44%
10) % of Premium Retention Components for Q1 2014 <i>See Exhibit 5</i>			16.75%
11) Conversion Factor Change for Q1 2014 <i>See Exhibit 4b</i>			0.60%
12) Gross Claim Cost for Q1 2014 = 7) * [1 + 8)] * [1 + 11)] / [1 - 9) - 10)]			\$112.47
13) Projected Gross Revenue Collected at Q4 2013 Rate Level			\$98.34
14) Q1 2014 Required Rate Action = 12) / 13) - 1			14.4%

*Midpoint of Experience Period -- 9/1/12, Midpoint of Q1 2014 Rating Period -- 8/15/2014

Exhibit 4a -- Conversion Factor and Tier Ratios (Medical Plans and Riders)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - June 30, 2014

VT Small Group AR42 Subscriber and Membership Summary -- March 2012 - February 2013 Membership

Non-HDHP Data

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
2	Single	3,122	3,122	1.000	1.000
2	Family	1,822	7,332	4.024	2.500
3	Single	12,522	12,522	1.000	1.000
3	Double	4,472	8,944	2.000	2.000
3	Family	2,846	11,207	3.938	2.600
4	Single	533	533	1.000	1.000
4	Double	24	48	2.000	2.000
4	Parent/Child(ren)	177	521	2.944	1.900
4	Family	36	144	4.000	2.800

Proposed Conversion Factor	<u>1.181</u>
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Current Conversion Factor	<u>1.176</u>
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% Change in Conversion Factor	<u>0.43%</u>
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HDHP Data

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
2	Single	6,557	6,557	1.000	1.000
2	Family	3,839	15,194	3.958	2.500
3	Single	40,052	40,052	1.000	1.000
3	Double	12,012	24,024	2.000	2.000
3	Family	13,869	54,479	3.928	2.600
4	Single	985	985	1.000	1.000
4	Double	66	132	2.000	2.000
4	Parent/Child(ren)	323	903	2.796	1.900
4	Family	104	383	3.683	2.800

Proposed Conversion Factor	<u>1.206</u>
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Current Conversion Factor	<u>1.203</u>
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% Change in Conversion Factor	<u>0.25%</u>
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Exhibit 4b -- Conversion Factor and Tier Ratios (Rx Riders)
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Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - June 30, 2014

VT Small Group Non-HDHP Rx Subscriber and Membership Summary -- March 2012 - February 2013 Membership
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Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
2	Single	2,661	2,661	1.000	1.000
2	Family	1,554	6,193	3.985	2.500
3	Single	12,207	12,207	1.000	1.000
3	Double	4,308	8,616	2.000	2.000
3	Family	2,771	10,922	3.942	2.600
4	Single	521	521	1.000	1.000
4	Double	24	48	2.000	2.000
4	Parent/Child(ren)	165	473	2.867	1.900
4	Family	24	84	3.500	2.800

Proposed Conversion Factor 1.175

Current Conversion Factor 1.168

% Change in Conversion Factor 0.60%

Data reflects SG Non-HDHP HMO and EPO Membership purchasing an Rx Rider

Exhibit 6a -- Medical Base Rates (Q1 2014)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

Coplan	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change
VE003S	EPO	\$684.35	\$1,368.70	\$1,300.27	\$1,710.88	\$1,779.31	\$1,916.18	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.0%
VE004S	EPO	\$674.48	\$1,348.96	\$1,281.51	\$1,686.20	\$1,753.65	\$1,888.54	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.0%
VE006S	EPO	\$647.57	\$1,295.14	\$1,230.38	\$1,618.93	\$1,683.68	\$1,813.20	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.0%
VE031S	HyEPO	\$617.39	\$1,234.78	\$1,173.04	\$1,543.48	\$1,605.21	\$1,728.69	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.0%
VE033S	HyEPO	\$504.94	\$1,009.88	\$959.39	\$1,262.35	\$1,312.84	\$1,413.83	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.1%
VE036S	HyEPO	\$584.75	\$1,169.50	\$1,111.03	\$1,461.88	\$1,520.35	\$1,637.30	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.0%
VE037S	HyEPO	\$519.92	\$1,039.84	\$987.85	\$1,299.80	\$1,351.79	\$1,455.78	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.1%
VE038S	HyEPO	\$484.06	\$968.12	\$919.71	\$1,210.15	\$1,258.56	\$1,355.37	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.1%
VE047S	HyEPO	\$598.91	\$1,197.82	\$1,137.93	\$1,497.28	\$1,557.17	\$1,676.95	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.0%
VE052S	HyEPO	\$569.43	\$1,138.86	\$1,081.92	\$1,423.58	\$1,480.52	\$1,594.40	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.0%
VE053S	HyEPO	\$509.67	\$1,019.34	\$968.37	\$1,274.18	\$1,325.14	\$1,427.08	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.1%
VE054S	HyEPO	\$473.65	\$947.30	\$899.94	\$1,184.13	\$1,231.49	\$1,326.22	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.1%
VE058S	EPO	\$596.85	\$1,193.70	\$1,134.02	\$1,492.13	\$1,551.81	\$1,671.18	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.0%
VEHD-01S	HDEPOagg	\$582.35	\$1,164.70	\$1,106.47	\$1,455.88	\$1,514.11	\$1,630.58	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.3%
VEHD-02S	HDEPOagg	\$491.51	\$983.02	\$933.87	\$1,228.78	\$1,277.93	\$1,376.23	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.4%
VEHD-03S	HDEPOagg	\$394.73	\$789.46	\$749.99	\$986.83	\$1,026.30	\$1,105.24	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.5%
VEHD-06S	HDEPOagg	\$457.25	\$914.50	\$868.78	\$1,143.13	\$1,188.85	\$1,280.30	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.4%
VEHD-07S	HDEPOagg	\$524.29	\$1,048.58	\$996.15	\$1,310.73	\$1,363.15	\$1,468.01	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.3%
VEHD-08S	HDEPOagg	\$469.43	\$938.86	\$891.92	\$1,173.58	\$1,220.52	\$1,314.40	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.4%
VEHD-09S	HDEPOagg	\$433.57	\$867.14	\$823.78	\$1,083.93	\$1,127.28	\$1,214.00	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.4%
VEHD-12S	HDEPOagg	\$445.24	\$890.48	\$845.96	\$1,113.10	\$1,157.62	\$1,246.67	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.4%
VEHD-14S	HDEPOagg	\$462.80	\$925.60	\$879.32	\$1,157.00	\$1,203.28	\$1,295.84	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.4%
VEHD-15S	HDEPOagg	\$427.49	\$854.98	\$812.23	\$1,068.73	\$1,111.47	\$1,196.97	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.4%
VEHD-17S	HDEPOagg	\$450.85	\$901.70	\$856.62	\$1,127.13	\$1,172.21	\$1,262.38	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.4%
VEHD-18S	HDEPO	\$523.97	\$1,047.94	\$995.54	\$1,309.93	\$1,362.32	\$1,467.12	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.3%
VEHD-19S	HDEPO	\$412.28	\$824.56	\$783.33	\$1,030.70	\$1,071.93	\$1,154.38	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.4%
VP038S	HyPPO	\$488.72	\$977.44	\$928.57	\$1,221.80	\$1,270.67	\$1,368.42	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.1%
VP048S	HyPPO	\$572.35	\$1,144.70	\$1,087.47	\$1,430.88	\$1,488.11	\$1,602.58	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.0%
VP051S	HyPPO	\$644.15	\$1,288.30	\$1,223.89	\$1,610.38	\$1,674.79	\$1,803.62	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.0%
VPHD-03S	HDEPOagg	\$396.60	\$793.20	\$753.54	\$991.50	\$1,031.16	\$1,110.48	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.5%
VPHD-04S	HDEPOagg	\$565.48	\$1,130.96	\$1,074.41	\$1,413.70	\$1,470.25	\$1,583.34	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.3%
VPHD-06S	HDEPOagg	\$461.58	\$923.16	\$877.00	\$1,153.95	\$1,200.11	\$1,292.42	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.4%
VPHD-09S	HDEPOagg	\$437.73	\$875.46	\$831.69	\$1,094.33	\$1,138.10	\$1,225.64	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.4%
VPHD-12S	HDEPOagg	\$449.51	\$899.02	\$854.07	\$1,123.78	\$1,168.73	\$1,258.63	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.4%
VPHD-14S	HDEPOagg	\$471.67	\$943.34	\$896.17	\$1,179.18	\$1,226.34	\$1,320.68	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.4%
VT03SA	EPO	\$698.20	\$1,396.40	\$1,326.58	\$1,745.50	\$1,815.32	\$1,954.96	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.0%
VT03SB	EPO	\$698.20	\$1,396.40	\$1,326.58	\$1,745.50	\$1,815.32	\$1,954.96	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.0%
VT03SC	EPO	\$698.20	\$1,396.40	\$1,326.58	\$1,745.50	\$1,815.32	\$1,954.96	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.0%
VT07SA	EPO	\$639.71	\$1,279.42	\$1,215.45	\$1,599.28	\$1,663.25	\$1,791.19	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.0%
VT07SB	EPO	\$639.71	\$1,279.42	\$1,215.45	\$1,599.28	\$1,663.25	\$1,791.19	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.0%
VT07SC	EPO	\$639.71	\$1,279.42	\$1,215.45	\$1,599.28	\$1,663.25	\$1,791.19	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	10.0%

Exhibit 6a -- Medical Base Rates (Q2 2014)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between April 1, 2014 - June 30, 2014

Coplan	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change
VE003S	EPO	\$692.99	\$1,385.98	\$1,316.68	\$1,732.48	\$1,801.77	\$1,940.37	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%
VE004S	EPO	\$683.00	\$1,366.00	\$1,297.70	\$1,707.50	\$1,775.80	\$1,912.40	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%
VE006S	EPO	\$655.75	\$1,311.50	\$1,245.93	\$1,639.38	\$1,704.95	\$1,836.10	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%
VE031S	HyEPO	\$625.19	\$1,250.38	\$1,187.86	\$1,562.98	\$1,625.49	\$1,750.53	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%
VE033S	HyEPO	\$511.32	\$1,022.64	\$971.51	\$1,278.30	\$1,329.43	\$1,431.70	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.9%
VE036S	HyEPO	\$592.13	\$1,184.26	\$1,125.05	\$1,480.33	\$1,539.54	\$1,657.96	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.9%
VE037S	HyEPO	\$526.49	\$1,052.98	\$1,000.33	\$1,316.23	\$1,368.87	\$1,474.17	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.9%
VE038S	HyEPO	\$490.17	\$980.34	\$931.32	\$1,225.43	\$1,274.44	\$1,372.48	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.9%
VE047S	HyEPO	\$606.47	\$1,212.94	\$1,152.29	\$1,516.18	\$1,576.82	\$1,698.12	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.9%
VE052S	HyEPO	\$576.62	\$1,153.24	\$1,095.58	\$1,441.55	\$1,499.21	\$1,614.54	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.9%
VE053S	HyEPO	\$516.11	\$1,032.22	\$980.61	\$1,290.28	\$1,341.89	\$1,445.11	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.9%
VE054S	HyEPO	\$479.63	\$959.26	\$911.30	\$1,199.08	\$1,247.04	\$1,342.96	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	10.0%
VE058S	EPO	\$604.39	\$1,208.78	\$1,148.34	\$1,510.98	\$1,571.41	\$1,692.29	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.9%
VEHD-01S	HDEPOagg	\$590.36	\$1,180.72	\$1,121.68	\$1,475.90	\$1,534.94	\$1,653.01	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	10.2%
VEHD-02S	HDEPOagg	\$498.27	\$996.54	\$946.71	\$1,245.68	\$1,295.50	\$1,395.16	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	10.2%
VEHD-03S	HDEPOagg	\$400.16	\$800.32	\$760.30	\$1,000.40	\$1,040.42	\$1,120.45	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	10.3%
VEHD-06S	HDEPOagg	\$463.54	\$927.08	\$880.73	\$1,158.85	\$1,205.20	\$1,297.91	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	10.3%
VEHD-07S	HDEPOagg	\$531.50	\$1,063.00	\$1,009.85	\$1,328.75	\$1,381.90	\$1,488.20	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	10.2%
VEHD-08S	HDEPOagg	\$475.89	\$951.78	\$904.19	\$1,189.73	\$1,237.31	\$1,332.49	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	10.3%
VEHD-09S	HDEPOagg	\$439.53	\$879.06	\$835.11	\$1,098.83	\$1,142.78	\$1,230.68	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	10.3%
VEHD-12S	HDEPOagg	\$451.36	\$902.72	\$857.58	\$1,128.40	\$1,173.54	\$1,263.81	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	10.3%
VEHD-14S	HDEPOagg	\$469.17	\$938.34	\$891.42	\$1,172.93	\$1,219.84	\$1,313.68	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	10.3%
VEHD-15S	HDEPOagg	\$433.37	\$866.74	\$823.40	\$1,083.43	\$1,126.76	\$1,213.44	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	10.3%
VEHD-17S	HDEPOagg	\$457.05	\$914.10	\$868.40	\$1,142.63	\$1,188.33	\$1,279.74	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	10.3%
VEHD-18S	HDEPO	\$531.18	\$1,062.36	\$1,009.24	\$1,327.95	\$1,381.07	\$1,487.30	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	10.2%
VEHD-19S	HDEPO	\$417.95	\$835.90	\$794.11	\$1,044.88	\$1,086.67	\$1,170.26	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	10.3%
VP038S	HyPPO	\$494.89	\$989.78	\$940.29	\$1,237.23	\$1,286.71	\$1,385.69	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.9%
VP048S	HyPPO	\$579.58	\$1,159.16	\$1,101.20	\$1,448.95	\$1,506.91	\$1,622.82	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.9%
VP051S	HyPPO	\$652.29	\$1,304.58	\$1,239.35	\$1,630.73	\$1,695.95	\$1,826.41	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%
VPHD-03S	HDEPOagg	\$402.06	\$804.12	\$763.91	\$1,005.15	\$1,045.36	\$1,125.77	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	10.3%
VPHD-04S	HDEPOagg	\$573.26	\$1,146.52	\$1,089.19	\$1,433.15	\$1,490.48	\$1,605.13	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	10.2%
VPHD-06S	HDEPOagg	\$467.93	\$935.86	\$889.07	\$1,169.83	\$1,216.62	\$1,310.20	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	10.3%
VPHD-09S	HDEPOagg	\$443.75	\$887.50	\$843.13	\$1,109.38	\$1,153.75	\$1,242.50	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	10.3%
VPHD-12S	HDEPOagg	\$455.69	\$911.38	\$865.81	\$1,139.23	\$1,184.79	\$1,275.93	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	10.3%
VPHD-14S	HDEPOagg	\$478.16	\$956.32	\$908.50	\$1,195.40	\$1,243.22	\$1,338.85	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	10.2%
VT03SA	EPO	\$707.02	\$1,414.04	\$1,343.34	\$1,767.55	\$1,838.25	\$1,979.66	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%
VT03SB	EPO	\$707.02	\$1,414.04	\$1,343.34	\$1,767.55	\$1,838.25	\$1,979.66	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%
VT03SC	EPO	\$707.02	\$1,414.04	\$1,343.34	\$1,767.55	\$1,838.25	\$1,979.66	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%
VT07SA	EPO	\$647.79	\$1,295.58	\$1,230.80	\$1,619.48	\$1,684.25	\$1,813.81	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%
VT07SB	EPO	\$647.79	\$1,295.58	\$1,230.80	\$1,619.48	\$1,684.25	\$1,813.81	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%
VT07SC	EPO	\$647.79	\$1,295.58	\$1,230.80	\$1,619.48	\$1,684.25	\$1,813.81	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%

Exhibit 6b -- Medical Riders (Q1 2014)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

Rider	Description	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	EPO	\$2.58	\$5.16	\$4.90	\$6.45	\$6.71	\$7.22	2.0%	2.0%	1.9%	1.9%	2.0%	2.0%	7.9%
VT314	80% reimbursement for glasses/contacts up to \$160 once every 2 calendar years	EPO	\$3.53	\$7.06	\$6.71	\$8.83	\$9.18	\$9.88	2.0%	2.0%	2.1%	2.1%	2.0%	2.0%	8.3%
V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$4.41	\$8.82	\$8.38	\$11.03	\$11.47	\$12.35	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	7.8%
V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Cap)	EPO/PPO	\$6.02	\$12.04	\$11.44	\$15.05	\$15.65	\$16.86	2.0%	2.0%	2.1%	2.0%	2.0%	2.1%	8.3%
V307	Exclusion For Elective Abortions	EPO/PPO	(\$0.18)	(\$0.36)	(\$0.34)	(\$0.45)	(\$0.47)	(\$0.50)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
V308	Preventive Dental For Kids - \$25 Office Copayment	EPO/PPO	\$3.54	\$7.08	\$6.73	\$8.85	\$9.20	\$9.91	2.0%	2.0%	2.1%	2.0%	2.0%	2.0%	8.3%
V310	Annual Vision Exam - Per Calendar Yr	EPO/PPO	\$8.90	\$17.80	\$16.91	\$22.25	\$23.14	\$24.92	1.9%	1.9%	1.9%	1.9%	1.9%	2.0%	8.4%
V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$1.14	\$2.28	\$2.17	\$2.85	\$2.96	\$3.19	1.8%	1.8%	1.9%	1.8%	1.7%	1.6%	9.6%
V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V314	Adult Preventative Dental	EPO/PPO	\$21.53	\$43.06	\$40.91	\$53.83	\$55.98	\$60.28	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	8.1%
V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$29.37	\$58.74	\$55.80	\$73.43	\$76.36	\$82.24	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	8.2%
V316	Disposable Medical Supplies	EPO/PPO	\$1.38	\$2.76	\$2.62	\$3.45	\$3.59	\$3.86	2.2%	2.2%	1.9%	2.1%	2.3%	2.1%	7.8%
V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V361	Gym Membership Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$4.12	\$8.24	\$7.83	\$10.30	\$10.71	\$11.54	5.9%	5.9%	6.0%	5.9%	6.0%	6.0%	4.3%
V362	Youth Sports Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$1.06	\$2.12	\$2.01	\$2.65	\$2.76	\$2.97	6.0%	6.0%	5.8%	6.0%	6.2%	6.1%	5.0%
V363	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	EPO/PPO	\$0.34	\$0.68	\$0.65	\$0.85	\$0.88	\$0.95	6.3%	6.3%	6.6%	6.3%	6.0%	5.6%	6.3%
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO	\$4.51	\$9.02	\$8.57	\$11.28	\$11.73	\$12.63	2.0%	2.0%	2.0%	2.1%	2.1%	2.0%	8.4%
VEHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDEPO	\$4.08	\$8.16	\$7.75	\$10.20	\$10.61	\$11.42	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	8.2%
VEHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDEPO	\$3.37	\$6.74	\$6.40	\$8.43	\$8.76	\$9.44	2.1%	2.1%	2.1%	2.1%	2.2%	2.2%	7.7%
VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$2.86	\$5.72	\$5.43	\$7.15	\$7.44	\$8.01	2.1%	2.1%	2.1%	2.1%	2.2%	2.2%	8.3%
VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	\$2.49	\$4.98	\$4.73	\$6.23	\$6.47	\$6.97	2.0%	2.0%	1.9%	2.1%	2.0%	2.0%	8.7%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDEPO	\$1.88	\$3.76	\$3.57	\$4.70	\$4.89	\$5.26	2.2%	2.2%	2.0%	2.2%	2.3%	2.1%	8.7%
VEHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDEPO	\$1.51	\$3.02	\$2.87	\$3.78	\$3.93	\$4.23	2.0%	2.0%	2.1%	2.2%	2.1%	2.2%	9.4%
VEHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDEPO	\$0.62	\$1.24	\$1.18	\$1.55	\$1.61	\$1.74	1.6%	1.6%	1.7%	1.3%	1.3%	1.8%	10.7%
VPHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDPPO	\$4.51	\$9.02	\$8.57	\$11.28	\$11.73	\$12.63	2.0%	2.0%	2.0%	2.1%	2.1%	2.0%	8.4%
VPHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDPPO	\$4.08	\$8.16	\$7.75	\$10.20	\$10.61	\$11.42	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	8.2%
VPHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDPPO	\$3.37	\$6.74	\$6.40	\$8.43	\$8.76	\$9.44	2.1%	2.1%	2.1%	2.2%	2.1%	2.2%	7.7%
VPHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDPPO	\$2.86	\$5.72	\$5.43	\$7.15	\$7.44	\$8.01	2.1%	2.1%	2.1%	2.1%	2.2%	2.2%	8.3%
VPHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDPPO	\$2.49	\$4.98	\$4.73	\$6.23	\$6.47	\$6.97	2.0%	2.0%	1.9%	2.1%	2.0%	2.0%	8.7%
VPHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDPPO	\$1.88	\$3.76	\$3.57	\$4.70	\$4.89	\$5.26	2.2%	2.2%	2.0%	2.2%	2.3%	2.1%	8.7%
VPHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDPPO	\$1.51	\$3.02	\$2.87	\$3.78	\$3.93	\$4.23	2.0%	2.0%	2.1%	2.2%	2.1%	2.2%	9.4%
VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDPPO	\$0.62	\$1.24	\$1.18	\$1.55	\$1.61	\$1.74	1.6%	1.6%	1.7%	1.3%	1.3%	1.8%	10.7%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Cap)	HDHP	\$5.85	\$11.70	\$11.12	\$14.63	\$15.21	\$16.38	1.9%	1.9%	1.9%	2.0%	1.9%	1.9%	7.9%
VHD307	Exclusion For Elective Abortions	HDHP	(\$0.21)	(\$0.42)	(\$0.40)	(\$0.53)	(\$0.55)	(\$0.59)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	10.5%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$2.88	\$5.76	\$5.47	\$7.20	\$7.49	\$8.06	2.1%	2.1%	2.1%	2.1%	2.2%	2.0%	8.7%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$5.58	\$11.16	\$10.60	\$13.95	\$14.51	\$15.62	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	8.1%
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$5.99	\$11.98	\$11.38	\$14.98	\$15.57	\$16.77	2.0%	2.0%	2.1%	2.0%	2.0%	2.0%	8.1%
VHD510-d	Safe Harbor preventative Rx list for qualified HDHP's (VPHD-04)	HDHP	\$2.70	\$5.40	\$5.13	\$6.75	\$7.02	\$7.56	1.9%	1.9%	1.8%	1.8%	1.9%	1.9%	7.6%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$3.86	\$7.72	\$7.33	\$9.65	\$10.04	\$10.81	2.1%	2.1%	2.1%	2.1%	2.1%	2.2%	8.4%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07)	HDHP	\$2.49	\$4.98	\$4.73	\$6.23	\$6.47	\$6.97	2.0%	2.0%	1.9%	2.1%	2.1%	2.0%	8.7%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08)	HDHP	\$3.72	\$7.44	\$7.07	\$9.30	\$9.67	\$10.42	1.9%	1.9%	1.9%	1.9%	1.9%	2.0%	8.1%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$3.56	\$7.12	\$6.76	\$8.90	\$9.26	\$9.97	2.0%	2.0%	2.0%	1.9%	2.1%	2.0%	8.5%
VHD510-l	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-012 & VPHD-012)	HDHP	\$3.71	\$7.42	\$7.05	\$9.28	\$9.65	\$10.39	1.9%	1.9%	1.9%	2.0%	2.0%	2.0%	8.2%
VHD510-n	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-014 & VPHD-014)	HDHP	\$2.85	\$5.70	\$5.42	\$7.13	\$7.41	\$7.98	2.2%	2.2%	2.3%	2.1%	2.2%	2.2%	8.4%
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-15)	HDHP	\$3.38	\$6.76	\$6.42	\$8.45	\$8.79	\$9.46	2.1%	2.1%	2.1%	2.1%	2.1%	2.0%	7.6%
VHD510-q	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$3.83	\$7.66	\$7.28	\$9.58	\$9.96	\$10.72	2.1%	2.1%	2.1%	2.1%	2.2%	2.1%	8.8%
VHD510-r	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$4.72	\$9.44	\$8.97	\$11.80	\$12.27	\$13.22	1.9%	1.9%	1.9%	1.9%	1.9%	2.0%	8.3%
VHD510-s	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$5.56	\$11.12	\$10.56	\$13.90	\$14.46	\$15.57	2.0%	2.0%	1.9%	2.0%	2.0%	2.0%	8.2%
VHD316	Disposable Medical Supplies	HDHP	\$0.84	\$1.68	\$1.60	\$2.10	\$2.18	\$2.35	2.4%	2.4%	2.6%	2.4%	2.3%	2.2%	10.5%
VHDC317	Changes Contract Yr To Calendar Year	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHDC343	Gym Membership Reimbursement - \$300 Maximum per Subscriber	HDHP	\$4.21	\$8.42	\$8.00	\$10.53	\$10.95	\$11.79	3.7%	3.7%	3.8%	3.7%	3.7%	3.7%	4.7%
VHDC344	Youth Sports Reimbursement - \$300 Maximum per Subscriber	HDHP	\$1.08	\$2.16	\$2.05	\$2.70	\$2.81	\$3.02	3.8%	3.8%	3.5%	3.7%	4.1%	3.8%	5.9%
VHDC345	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	HDHP	\$0.35	\$0.70	\$0.67	\$0.88	\$0.91	\$0.98	2.9%	2.9%	3.1%	3.5%	3.4%	3.2%	2.9%

Exhibit 6b -- Medical Riders (Q2 2014)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between April 1, 2014 - June 30, 2014

Rider	Description	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$1 EPO	EPO	\$2.61	\$5.22	\$4.96	\$6.53	\$6.79	\$7.31	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	8.3%
VT314	80% reimbursement for glasses/contacts up to \$160 once every 2 calendar years	EPO	\$3.57	\$7.14	\$6.78	\$8.93	\$9.28	\$10.00	1.1%	1.1%	1.0%	1.1%	1.1%	1.2%	8.2%
V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$4.47	\$8.94	\$8.49	\$11.18	\$11.62	\$12.52	1.4%	1.4%	1.3%	1.4%	1.3%	1.4%	7.7%
V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network)	EPO/PPO	\$6.10	\$12.20	\$11.59	\$15.25	\$15.86	\$17.08	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.2%
V307	Exclusion For Elective Abortions	EPO/PPO	(\$0.18)	(\$0.36)	(\$0.34)	(\$0.45)	(\$0.47)	(\$0.50)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
V308	Preventive Dental For Kids - \$25 Office Copayment	EPO/PPO	\$3.58	\$7.16	\$6.80	\$8.95	\$9.31	\$10.02	1.1%	1.1%	1.0%	1.1%	1.2%	1.1%	8.2%
V310	Annual Vision Exam - Per Calendar Yr	EPO/PPO	\$9.01	\$18.02	\$17.12	\$22.53	\$23.43	\$25.23	1.2%	1.2%	1.2%	1.3%	1.3%	1.2%	8.2%
V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$1.15	\$2.30	\$2.19	\$2.88	\$2.99	\$3.22	0.9%	0.9%	0.9%	1.1%	1.0%	0.9%	7.5%
V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V314	Adult Preventative Dental	EPO/PPO	\$21.80	\$43.60	\$41.42	\$54.50	\$56.68	\$61.04	1.3%	1.3%	1.2%	1.2%	1.3%	1.3%	8.0%
V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$29.74	\$59.48	\$56.51	\$74.35	\$77.32	\$83.27	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.1%
V316	Disposable Medical Supplies	EPO/PPO	\$1.40	\$2.80	\$2.66	\$3.50	\$3.64	\$3.92	1.4%	1.4%	1.5%	1.4%	1.4%	1.6%	8.5%
V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V361	Gym Membership Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$4.12	\$8.24	\$7.83	\$10.30	\$10.71	\$11.54	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.3%
V362	Youth Sports Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$1.06	\$2.12	\$2.01	\$2.65	\$2.76	\$2.97	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.0%
V363	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	EPO/PPO	\$0.34	\$0.68	\$0.65	\$0.85	\$0.88	\$0.95	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	6.3%
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO	\$4.57	\$9.14	\$8.68	\$11.43	\$11.88	\$12.80	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.3%
VEHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDEPO	\$4.14	\$8.28	\$7.87	\$10.35	\$10.76	\$11.59	1.5%	1.5%	1.5%	1.5%	1.4%	1.5%	8.1%
VEHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDEPO	\$3.42	\$6.84	\$6.50	\$8.55	\$8.89	\$9.58	1.5%	1.5%	1.6%	1.4%	1.5%	1.5%	7.9%
VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$2.90	\$5.80	\$5.51	\$7.25	\$7.54	\$8.12	1.4%	1.4%	1.5%	1.4%	1.3%	1.4%	7.8%
VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	\$2.52	\$5.04	\$4.79	\$6.30	\$6.55	\$7.06	1.2%	1.2%	1.3%	1.1%	1.2%	1.3%	8.2%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDEPO	\$1.91	\$3.82	\$3.63	\$4.78	\$4.97	\$5.35	1.6%	1.6%	1.7%	1.7%	1.6%	1.7%	8.5%
VEHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDEPO	\$1.53	\$3.06	\$2.91	\$3.83	\$3.98	\$4.28	1.3%	1.3%	1.4%	1.3%	1.3%	1.2%	10.1%
VEHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDEPO	\$0.63	\$1.26	\$1.20	\$1.58	\$1.64	\$1.76	1.6%	1.6%	1.7%	1.9%	1.9%	1.1%	8.6%
VPHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDPPPO	\$4.57	\$9.14	\$8.68	\$11.43	\$11.88	\$12.80	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.3%
VPHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDPPPO	\$4.14	\$8.28	\$7.87	\$10.35	\$10.76	\$11.59	1.5%	1.5%	1.5%	1.5%	1.4%	1.5%	8.1%
VPHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDPPPO	\$3.42	\$6.84	\$6.50	\$8.55	\$8.89	\$9.58	1.5%	1.5%	1.6%	1.4%	1.5%	1.5%	7.9%
VPHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDPPPO	\$2.90	\$5.80	\$5.51	\$7.25	\$7.54	\$8.12	1.4%	1.4%	1.5%	1.4%	1.3%	1.4%	7.8%
VPHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDPPPO	\$2.52	\$5.04	\$4.79	\$6.30	\$6.55	\$7.06	1.2%	1.2%	1.3%	1.1%	1.2%	1.3%	8.2%
VPHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDPPPO	\$1.91	\$3.82	\$3.63	\$4.78	\$4.97	\$5.35	1.6%	1.6%	1.7%	1.7%	1.6%	1.7%	8.5%
VPHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDPPPO	\$1.53	\$3.06	\$2.91	\$3.83	\$3.98	\$4.28	1.3%	1.3%	1.4%	1.3%	1.3%	1.2%	10.1%
VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDPPPO	\$0.63	\$1.26	\$1.20	\$1.58	\$1.64	\$1.76	1.6%	1.6%	1.7%	1.9%	1.9%	1.1%	8.6%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network)	HDHP	\$5.93	\$11.86	\$11.27	\$14.83	\$15.42	\$16.60	1.4%	1.4%	1.3%	1.4%	1.4%	1.3%	7.8%
VHD307	Exclusion For Elective Abortions	HDHP	(\$0.21)	(\$0.42)	(\$0.40)	(\$0.53)	(\$0.55)	(\$0.59)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	10.5%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$2.92	\$5.84	\$5.55	\$7.30	\$7.59	\$8.18	1.4%	1.4%	1.5%	1.4%	1.3%	1.5%	8.1%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$5.66	\$11.32	\$10.75	\$14.15	\$14.72	\$15.85	1.4%	1.4%	1.4%	1.4%	1.4%	1.5%	8.2%
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$6.07	\$12.14	\$11.53	\$15.18	\$15.78	\$17.00	1.3%	1.3%	1.3%	1.3%	1.3%	1.4%	8.0%
VHD510-d	Safe Harbor preventative Rx list for qualified HDHP's (VPHD-04)	HDHP	\$2.74	\$5.48	\$5.21	\$6.85	\$7.12	\$7.67	1.5%	1.5%	1.6%	1.5%	1.4%	1.5%	8.3%
VHD510-e	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$3.91	\$7.82	\$7.43	\$9.78	\$10.17	\$10.95	1.3%	1.3%	1.4%	1.3%	1.3%	1.3%	8.0%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07)	HDHP	\$2.52	\$5.04	\$4.79	\$6.30	\$6.55	\$7.06	1.2%	1.2%	1.3%	1.1%	1.2%	1.3%	8.2%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08)	HDHP	\$3.77	\$7.54	\$7.16	\$9.43	\$9.80	\$10.56	1.3%	1.3%	1.3%	1.4%	1.3%	1.3%	8.0%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$3.61	\$7.22	\$6.86	\$9.03	\$9.39	\$10.11	1.4%	1.4%	1.5%	1.5%	1.4%	1.4%	8.7%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-012 & VPHD-012)	HDHP	\$3.76	\$7.52	\$7.14	\$9.40	\$9.78	\$10.53	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.0%
VHD510-j	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-014 & VPHD-014)	HDHP	\$2.89	\$5.78	\$5.49	\$7.23	\$7.51	\$8.09	1.4%	1.4%	1.3%	1.4%	1.3%	1.4%	7.8%
VHD510-k	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-15)	HDHP	\$3.43	\$6.86	\$6.52	\$8.58	\$8.92	\$9.60	1.5%	1.5%	1.6%	1.5%	1.5%	1.5%	7.5%
VHD510-l	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$3.88	\$7.76	\$7.37	\$9.70	\$10.09	\$10.86	1.3%	1.3%	1.2%	1.3%	1.3%	1.3%	9.0%
VHD510-m	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$4.78	\$9.56	\$9.08	\$11.95	\$12.43	\$13.38	1.3%	1.3%	1.2%	1.3%	1.3%	1.2%	8.1%
VHD510-n	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$5.64	\$11.28	\$10.72	\$14.10	\$14.66	\$15.79	1.4%	1.4%	1.5%	1.4%	1.4%	1.4%	8.3%
VHD316	Disposable Medical Supplies	HDHP	\$0.85	\$1.70	\$1.62	\$2.13	\$2.21	\$2.38	1.2%	1.2%	1.3%	1.4%	1.4%	1.3%	9.0%
VHDC317	Changes Contract Yr To Calendar Year	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHDC343	Gym Membership Reimbursement - \$300 Maximum per Subscriber	HDHP	\$4.21	\$8.42	\$8.00	\$10.53	\$10.95	\$11.79	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.7%
VHDC344	Youth Sports Reimbursement - \$300 Maximum per Subscriber	HDHP	\$1.08	\$2.16	\$2.05	\$2.70	\$2.81	\$3.02	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.9%
VHDC345	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	HDHP	\$0.35	\$0.70	\$0.67	\$0.88	\$0.91	\$0.98	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.9%

Exhibit 6c -- Rx Riders (Q1 2014)
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Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

Rider	Description	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Annual Change
V500S	\$10/\$30/\$50	EPO/PPO	\$140.74	\$281.48	\$267.41	\$351.85	\$365.92	\$394.07	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	16.9%
V501S	\$10/30%/50%	EPO/PPO	\$115.44	\$230.88	\$219.34	\$288.60	\$300.14	\$323.23	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	16.9%
V502S	50%	EPO/PPO	\$89.37	\$178.74	\$169.80	\$223.43	\$232.36	\$250.24	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	16.9%
V503S	\$10/100%/100%	EPO/PPO	\$37.01	\$74.02	\$70.32	\$92.53	\$96.23	\$103.63	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	16.9%
V504S	0/\$30/\$50	EPO/PPO	\$157.75	\$315.50	\$299.73	\$394.38	\$410.15	\$441.70	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	16.9%
V601S	\$5/\$35/\$70	EPO/PPO	\$144.99	\$289.98	\$275.48	\$362.48	\$376.97	\$405.97	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	16.9%
V602S	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$134.57	\$269.14	\$255.68	\$336.43	\$349.88	\$376.80	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	16.9%
V603S	\$5/\$35/\$70 - \$500 Brand Ded	EPO/PPO	\$126.99	\$253.98	\$241.28	\$317.48	\$330.17	\$355.57	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	16.9%
V604S	\$5/\$45/\$90	EPO/PPO	\$138.85	\$277.70	\$263.82	\$347.13	\$361.01	\$388.78	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	16.9%
V605S	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$129.11	\$258.22	\$245.31	\$322.78	\$335.69	\$361.51	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	16.9%
V606S	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$122.05	\$244.10	\$231.90	\$305.13	\$317.33	\$341.74	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	16.9%

Exhibit 6c -- Rx Riders (Q2 2014)
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Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between April 1, 2014 - June 30, 2014

Rider	Description	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Annual Change
V500S	\$10/\$30/\$50	EPO/PPO	\$143.55	\$287.10	\$272.75	\$358.88	\$373.23	\$401.94	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	17.9%
V501S	\$10/30%/50%	EPO/PPO	\$117.74	\$235.48	\$223.71	\$294.35	\$306.12	\$329.67	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	17.9%
V502S	50%	EPO/PPO	\$91.15	\$182.30	\$173.19	\$227.88	\$236.99	\$255.22	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	17.8%
V503S	\$10/100%/100%	EPO/PPO	\$37.75	\$75.50	\$71.73	\$94.38	\$98.15	\$105.70	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	17.9%
V504S	0/\$30/\$50	EPO/PPO	\$160.90	\$321.80	\$305.71	\$402.25	\$418.34	\$450.52	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	17.8%
V601S	\$5/\$35/\$70	EPO/PPO	\$147.88	\$295.76	\$280.97	\$369.70	\$384.49	\$414.06	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	17.9%
V602S	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$137.25	\$274.50	\$260.78	\$343.13	\$356.85	\$384.30	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	17.8%
V603S	\$5/\$35/\$70 - \$500 Brand Ded	EPO/PPO	\$129.52	\$259.04	\$246.09	\$323.80	\$336.75	\$362.66	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	17.9%
V604S	\$5/\$45/\$90	EPO/PPO	\$141.62	\$283.24	\$269.08	\$354.05	\$368.21	\$396.54	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	17.9%
V605S	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$131.68	\$263.36	\$250.19	\$329.20	\$342.37	\$368.70	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	17.8%
V606S	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$124.48	\$248.96	\$236.51	\$311.20	\$323.65	\$348.54	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	17.8%