Filing at a Glance

Company:	BCBSVT
Product Name:	Q3 2021 BCBSVT Large Group Rating Program Filing
State:	VermontGMCB
TOI:	ML02 Multi-Line - Other
Sub-TOI:	ML02.000 Multi-Line - Other
Filing Type:	GMCB Trend / Admin Charge
Date Submitted:	02/10/2021
SERFF Tr Num:	BCVT-132713612
SERFF Status:	Pending State Action
State Tr Num:	
State Status:	
Co Tr Num:	
Effective Date Requested:	On Approval
Author(s):	Jude Daye, Martine Brisson-Lemieux, Andrew Proulx, Matthew Goodrich
Reviewer(s):	Thomas Crompton (primary), David Dillon, Jacqueline Lee, Christina McLaughlin, Michael Barber, Laura Beliveau
Disposition Date:	
Disposition Status:	
Effective Date:	

State Filing Description:

State: *VermontGMCB* **Filing Company:** *BCBSVT*
TOI/Sub-TOI: *ML02 Multi-Line - Other/ML02.000 Multi-Line - Other*
Product Name: *Q3 2021 BCBSVT Large Group Rating Program Filing*
Project Name/Number: */*

General Information

Project Name:
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 03/26/2021
State Status Changed:
Created By: Jude Daye
Corresponding Filing Tracking Number:

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

Deemer Date:
Submitted By: Jude Daye

Filing Description:
February 5, 2021

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

Subject:Blue Cross and Blue Shield of Vermont - NAIC # 53295
The Vermont Health Plan - NAIC # 95696
Q3 2021 Large Group Rating Program Filing

Dear Mr. Crompton:

Attached for the Green Mountain Care Board's review and approval is Blue Cross and Blue Shield of Vermont's and The Vermont Health Plan's Q3 2021 Large Group Rating Program Filing. As directed by the Board, this filing combines the various factor filings for large group rating components (trend, large claims, benefit relativity, administrative fees and contribution to reserve, and the formula itself) into a single filing.

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

Sincerely,

Ruth Greene

cc:Paul Schultz/BCBSVT
Martine Lemieux/BCBSVT

Company and Contact

Filing Contact Information

Jude Daye, Executive Assistant dayej@bcbsvt.com

State: *VermontGMCB* **Filing Company:** *BCBSVT*
TOI/Sub-TOI: *ML02 Multi-Line - Other/ML02.000 Multi-Line - Other*
Product Name: *Q3 2021 BCBSVT Large Group Rating Program Filing*
Project Name/Number: */*

445 Industrial Lane
Montpelier, VT 05601

802-371-3244 [Phone]

Filing Company Information

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

CoCode: 53295
Group Code:
Group Name:
FEIN Number: 03-0277307

State of Domicile: Vermont
Company Type: Hospital Service Corp
State ID Number:

State: *VermontGMCB* **Filing Company:** *BCBSVT*
TOI/Sub-TOI: *ML02 Multi-Line - Other/ML02.000 Multi-Line - Other*
Product Name: *Q3 2021 BCBSVT Large Group Rating Program Filing*
Project Name/Number: */*

Filing Fees

State Fees

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

State: VermontGMCB **Filing Company:** BCBSVT
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: Q3 2021 BCBSVT Large Group Rating Program Filing
Project Name/Number: /

Correspondence Summary

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Response	Jacqueline Lee	03/16/2021	03/16/2021
Pending Response	Jacqueline Lee	02/23/2021	02/23/2021

Response Letters

Responded By	Created On	Date Submitted
Matthew Goodrich	03/26/2021	03/26/2021
Matthew Goodrich	03/04/2021	03/04/2021

State: *VermontGMCB* **Filing Company:** *BCBSVT*
TOI/Sub-TOI: *ML02 Multi-Line - Other/ML02.000 Multi-Line - Other*
Product Name: *Q3 2021 BCBSVT Large Group Rating Program Filing*
Project Name/Number: */*

Objection Letter

Objection Letter Status	Pending Response
Objection Letter Date	03/16/2021
Submitted Date	03/16/2021
Respond By Date	03/23/2021

Dear Jude Daye,

Introduction:

Please see the attached letter.

Conclusion:

Sincerely,
Jacqueline Lee

LEWIS & ELLIS
Actuaries and Consultants
700 Central Expressway South
Suite 550
Allen, TX 75013
972-850-0850
lewisellis.com

March 16, 2021

Jude Daye, Executive Assistant
Blue Cross and Blue Shield of Vermont
445 Industrial Lane
Montpelier, VT 05601

Re: Blue Cross and Blue Shield of Vermont
3Q 2021 LG Rating Program Filing
SERFF Tracking #: BCVT-132713612

Dear Jude Daye:

Thank you for your responses to our previous request. We require the following information to continue our review of this filing.

Questions:

1. Provide more detail regarding the confidential unit cost support provided.
2. As noted in the 2019Q3 filing, the administrative charge for January 2019 renewals was $40.85 PMPM. The proposed administrative charge for 2022 renewals is $61.50 PMPM. This represents a 50% increase in administrative cost PMPM in the span of three years. What specific items have contributed to these increases? Please provide more detail that itemizes these increases and explanations or justifications for these increases.

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 to every objection in our letter, but no later than March 23, 2021. Note that the responses can be submitted separately and do not have to be submitted all at the same time.

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

Sincerely,

Kevin Ruggeberg, FSA, MAAA
Vice President and Consulting Actuary
Lewis & Ellis, Inc.
kruggeberg@lewisellis.com
(972)850-0850

State: *VermontGMCB* **Filing Company:** *BCBSVT*
TOI/Sub-TOI: *ML02 Multi-Line - Other/ML02.000 Multi-Line - Other*
Product Name: *Q3 2021 BCBSVT Large Group Rating Program Filing*
Project Name/Number: */*

Objection Letter

Objection Letter Status	Pending Response
Objection Letter Date	02/23/2021
Submitted Date	02/23/2021
Respond By Date	03/09/2021

Dear Jude Daye,

Introduction:

Please see the attached letter.

Conclusion:

Sincerely,
Jacqueline Lee

LEWIS & ELLIS
Actuaries and Consultants
700 Central Expressway South
Suite 550
Allen, TX 75013
972-850-0850
lewisellis.com

February 23, 2021

Jude Daye, Executive Assistant
Blue Cross and Blue Shield of Vermont
445 Industrial Lane
Montpelier, VT 05601

Re: Blue Cross and Blue Shield of Vermont
3Q 2021 LG Rating Program Filing
SERFF Tracking #: BCVT-132713612

Dear Jude Daye:

We have been retained by the Green Mountain Care Board ("GMCB") to review the above referenced group products filing submitted on 2/10/2021. The following additional information is required for this filing.

Notice regarding proper responses:

- A minimum-acceptable response to quantitative questions from us must include a spreadsheet calculation with retained formulas such that we can replicate the calculations therein.
- Explanatory responses are merely a supplement to the spreadsheet material and in of themselves will constitute a lack of response.

Questions:

1. Clarify if and how the Medicare Primary manual rate increase is incorporated in the "Impact of Formula and Factor Changes" table in the actuarial memorandum.
2. Explain why the MLR calculation in the actuarial memorandum assumes that various quantities, such as rebates, will be unchanged and untrended from 2019, despite some of these values being assumed to have changed elsewhere in the filing.
3. Regarding the deferred care adjustments provided in Exhibit 6E and used in Exhibits 1A and 1B:
    a. Provide more detail about how these factors were developed, including any implicit trend level incorporated in the calculation.
    b. The sample calculation shown in Exhibit 1B shows a simple average of the 12 monthly factors applicable to the experience period. By L&E's

estimation, this would typically result in an overstatement of about 4% to incurred claims. This is because the highest inverse factors are applicable to the months with the lowest claims, and vice versa. Please confirm the precise manner in which this adjustment will be calculated for particular groups.

4. According to the actuarial memorandum, the impact of new drugs in the past 3 years averaged about 5.4% per year. Explain why clinical guidance of a 5% increase from new drugs in the future should be applied to the historical trend, which presumably already includes past new drugs of a similar magnitude.
5. Provide more detail on how Exhibit 2G is used. For example, the factors for Rx claims from March 2017 and April 2017 and 1.000 and 0.8863, respectively. Does this imply that claims from April are trended by an additional 13% over claims in March?
6. Please list all rating variables which vary between the TVHP and BCBSVT filings.

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 to every objection in our letter, but no later than March 9, 2021. Note that the responses can be submitted separately and do not have to be submitted all at the same time.

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

Sincerely,

Kevin Ruggeberg, FSA, MAAA
Vice President and Consulting Actuary
Lewis & Ellis, Inc.
kruggeberg@lewisellis.com
(972)850-0850

State: VermontGMCB **Filing Company:** BCBSVT
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: Q3 2021 BCBSVT Large Group Rating Program Filing
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/26/2021
Submitted Date	03/26/2021

Dear Thomas Crompton,

Introduction:

Response 1

Comments:

Please find attached our responses to Q3 2021 BCBSVT Large Group Rating Program Filing Inquiries dated March 16, 2021

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Responses to 3Q 2021 LG Rating Program Inquiry Letter 2
Comments:	
Attachment(s):	Responses to 3Q 2021 LG Rating Program Inquiry Letter 2.pdf Q3 2021 LG Filing - Revised Exhibit 5A.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Matthew Goodrich

State: VermontGMCB **Filing Company:** BCBSVT
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: Q3 2021 BCBSVT Large Group Rating Program Filing
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/04/2021
Submitted Date	03/04/2021

Dear Thomas Crompton,

Introduction:

Response 1

Comments:

Please find attached our responses to Q3 2021 BCBSVT Large Group Rating Program Filing Inquiries dated February 23, 2021

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Responses to 3Q 2021 LG Rating Program Inquiry Letter 1
Comments:	
Attachment(s):	Responses to 3Q 2021 LG Rating Program Inquiry Letter 1.pdf Response to Q3 2021 LG Filing 02.23.2021 Inquiry – Q2.xlsx Response to Q3 2021 LG Filing 02.23.2021 Inquiry – Q3.pdf Response to Q3 2021 LG Filing 02.23.2021 Inquiry – Q3.xlsx Response to Q3 2021 LG Filing 02.23.2021 Inquiry – Q5.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Matthew Goodrich

State: *VermontGMCB* **Filing Company:** *BCBSVT*
TOI/Sub-TOI: *ML02 Multi-Line - Other/ML02.000 Multi-Line - Other*
Product Name: *Q3 2021 BCBSVT Large Group Rating Program Filing*
Project Name/Number: */*

Post Submission Update Request Processed On 02/10/2021

Status:	Allowed
Created By:	Matthew Goodrich
Processed By:	Thomas Crompton
Comments:	

Company Rate Information:

Company Name:BCBSVT

Field Name	Requested Change	Prior Value
Written Premium Change for this Program		$49661494
Written Premium for this Program	$49661494	

State: VermontGMCB **Filing Company:** BCBSVT
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: Q3 2021 BCBSVT Large Group Rating Program Filing
Project Name/Number: /

Rate Information

Rate data applies to filing.

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

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
BCBSVT	-0.600%	%		3,140	$49,661,494	%	%

State:	VermontGMCB	**Filing Company:**	BCBSVT
TOI/Sub-TOI:	ML02 Multi-Line - Other/ML02.000 Multi-Line - Other		
Product Name:	Q3 2021 BCBSVT Large Group Rating Program Filing		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Q3 2021 BCBSVT Large Group Rating Program Filing - Redacted Actuarial Memorandum.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Filing Compliance Certification
Comments:	
Attachment(s):	Q3 2021 BCBSVT Large Group Rating Program Filing - Rate Filing Certification.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	Q3 2021 BCBSVT Large Group Rating Program Filing - Cover Letter.pdf
Item Status:	
Status Date:	

Satisfied - Item:	F106 Form
Comments:	
Attachment(s):	Q3 2021 BCBSVT Lg Grp Filing - F106 Form.pdf
Item Status:	
Status Date:	

State: VermontGMCB **Filing Company:** BCBSVT
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: Q3 2021 BCBSVT Large Group Rating Program Filing
Project Name/Number: /

Satisfied - Item:	Plain Language Summary
Comments:	
Attachment(s):	Q3 2021 BCBSVT Large Group Rating Program Filing - Plain Language Summary.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	Q3 2021 BCBSVT Large Group Rating Program Filing - Exhibits.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Attachments A & B
Comments:	
Attachment(s):	Q3 2021 BCBSVT Large Group Rating Program Filing - Attachment A.pdf Q3 2021 BCBSVT Large Group Rating Program Filing - Attachment B.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Responses to 3Q 2021 LG Rating Program Inquiry Letter 1
Comments:	
Attachment(s):	Responses to 3Q 2021 LG Rating Program Inquiry Letter 1.pdf Response to Q3 2021 LG Filing 02.23.2021 Inquiry – Q2.xlsx Response to Q3 2021 LG Filing 02.23.2021 Inquiry – Q3.pdf Response to Q3 2021 LG Filing 02.23.2021 Inquiry – Q3.xlsx Response to Q3 2021 LG Filing 02.23.2021 Inquiry – Q5.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	Responses to 3Q 2021 LG Rating Program Inquiry Letter 2
Comments:	
Attachment(s):	Responses to 3Q 2021 LG Rating Program Inquiry Letter 2.pdf Q3 2021 LG Filing - Revised Exhibit 5A.xlsx
Item Status:	
Status Date:	

State:	VermontGMCB	**Filing Company:**	BCBSVT
TOI/Sub-TOI:	ML02 Multi-Line - Other/ML02.000 Multi-Line - Other		
Product Name:	Q3 2021 BCBSVT Large Group Rating Program Filing		
Project Name/Number:	/		

Attachment Response to Q3 2021 LG Filing 02.23.2021 Inquiry Q2.xlsx is not a PDF document and cannot be reproduced here.

Attachment Response to Q3 2021 LG Filing 02.23.2021 Inquiry Q3.xlsx is not a PDF document and cannot be reproduced here.

Attachment Response to Q3 2021 LG Filing 02.23.2021 Inquiry Q5.xlsx is not a PDF document and cannot be reproduced here.

Attachment Q3 2021 LG Filing - Revised Exhibit 5A.xlsx is not a PDF document and cannot be reproduced here.

Blue Cross and Blue Shield of Vermont and The Vermont Health Plan
Q3 2021 Large Group Rating Program Filing
Actuarial Memorandum

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1. Purpose

Blue Cross and Blue Shield of Vermont (BCBSVT) and The Vermont Health Plan (TVHP) perform large group rating on a case-by-case basis. We accomplish rating through a formulaic approach that blends recent group experience with a manual rate according to a credibility formula. We may adjust formula results for underwriting judgment and/or management decisions. This filing establishes the formula, manual rate, and accompanying factors that we will use for renewals beginning upon approval of this filing, most notably January 2022 renewals.

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

2. Overview and Rate Impact

2.1. Overview

This filing includes a description of the renewal formula and the development of each of the factors used in it. We use this formula for insured products, including Cost Plus. BCBSVT projects that this filing will affect 5,828 members (3,423 subscribers) in 36 groups. These totals include members of both BCBSVT and TVHP, and we will refer to the combined population as BCBSVT throughout this memorandum.

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

Finally, we will discuss factors applicable only to specific products. Cost Plus customers purchase Individual and Aggregate Stop Loss (ISL and ASL) from BCBSVT. Cost Plus products are not available through TVHP.

2.2. Historical Financial Results

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

Insured Large Group Experience							
Year	Incurred Claims	Administrative Charges	Earned Premium	Gain/(Loss)	Loss & Expense Ratio	Target Loss and Expense Ratio	Member Months
2016	$86,034,897	$12,804,526	$95,541,735	($3,297,687)	103.5%	98.0%	218,650
2017	$86,520,109	$10,424,245	$92,106,277	($4,838,077)	105.3%	98.0%	197,954
2018	$81,698,684	$12,621,438	$86,961,470	($7,358,653)	108.5%	98.0%	176,430
2019	$83,943,117	$10,154,503	$88,800,868	($5,296,752)	106.0%	98.5%	166,597
2020[1]	$46,649,139	$9,391,176	$56,468,497	$428,181	99.2%	98.5%	97,941

Cost Plus Experience		
Year	Loss & Expense Ratio	Member Months
2016	95.0%	515,583
2017	95.4%	514,809
2018	99.8%	5,045
2019	89.2%	4,893
2020	97.3%	2,632

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

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

Expected and Actual Contribution to Reserves			
Year	Filed	Expected	Actual
2016	2.0%	0.8%	-3.5%
2017	2.0%	2.0%	-5.3%
2018	2.0%	0.8%	-8.5%
2019	1.5%	-2.2%	-6.0%
2020	1.5%	0.8%	0.8%

We note the high variance between the expected and actual contribution to reserves prior to 2020, in which the results included the effects of the deferral of non-emergent care in the early stages of the pandemic. Recent filings have included increases to the manual rate that were a correction to experience through 2019, as well as numerous enhancements to the rating methodology to make rates more accurate on a group-by-group basis and in aggregate. Overall, the performance of actual results to expected imply a consistent absence of conservatism in the factors underlying the filing.

[1] 2020 underwriting results are preliminary as of December 31, 2020.

2.3. Impact of Formula and Factor Changes

To compute the impact of changes to the rating formula and the various factors in this filing on large group premium rates, we use the concept of a "pure manual premium," which is the premium that can be developed for each group in the existing block of business using none of their own experience data. Two renewals are developed for each group: the first renewal applies the approved factors currently in force (BCVT-132350241 and BCVT-132350492) with an effective date of January 1, 2021. The second renewal uses the factors and formulas detailed in this filing with a January 1, 2022 effective date. By nature of the differing effective dates, the latter renewal includes an additional year of health care cost trend.

Impact of Formula and Factor Changes				
Renewal Year	**2021**	**2022**	**Component Increase**	**Premium Impact**
Filing Year	Q3 2020	Q3 2021		
Manual Claims (a)	$40,366,749	$40,620,528	0.6%	0.6%
Projected Rebates	-$1,702,517	-$2,786,403	63.7%	-2.4%
Admin	$3,693,435	$4,220,541	14.3%	1.2%
Reserve	$651,909	$665,001	2.0%	0.0%
Mandates and Assessments	$919,067	$941,436	2.4%	0.0%
Additional Items (b)	$1,255,319	$1,239,942	-1.2%	0.0%
Total				-0.6%

(a) The manual claims increase is less than the change in the manual rate due to the change in the membership underlying the manual rate. We normalize the demographic factors and industry factors to the membership in each respective filing. The demographic and industry basis of the 2021 manual rate is higher than that underlying the 2020 manual rate, which results in the increase in the manual claims being less than the manual rate increase we detail in Section 6.1.

(b) Additional Items include net cost of reinsurance, Cost Plus stop loss, broker commissions, the OneCare Coordination Fee, and fees paid to outside vendors.

The above approach has been used to generate a proxy increase for a hypothetical group that is renewing with zero experience credibility, exactly average demographics and industry, and no underwriting judgment or management discretion applied to the proposed or in-force rates. The actual rate increase experienced by any specific group will be based on the group's own circumstances, including its claims data, demographic makeup, large claims experience, and so forth.

This total impact of formula and factor changes should not be interpreted as the new formula resulting in a 0.6 percent premium decrease for any specific group.

3. Formula Description

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

Benefit-Adjusted Projected Single Claims Rate

Exhibit 1A contains a sample calculation of the benefit-adjusted single claims rate. Page 1 of the exhibit applies to active members and page 2 applies to Medicare Primary members. For each case, we start the rating with a twelve-month experience period with at least two months of runout[2]. We develop the experience rate for medical and pharmacy claims separately. We determine a pooling point based on the size of the case at the end of the runout period and split the experience period claims (line A) into amounts above (line B) and below (referred to as capped claims, line D) the pooling point. We exclude COVID-19 related claims (line C) from the development. Exhibit 6D contains a list of excluded diagnosis and procedure codes, which we will update as new information becomes available. Section 6.7 provides further details on the exclusion of COVID-19 related claims.

We apply completion factors (line E) developed from the monthly financial reporting process (best estimates before margin) to capped claims to produce completed capped claims (line F). We use the formula and factors described in Milliman's 2020 *Health Cost Guidelines – Reinsurance* to calculate expected claims above the pooling limit (line G). We add the expected claims above the pooling limit to the completed capped claims to produce large-claim-adjusted experience period claims. Medicare Primary members generally do not have claims near the group's pooling point, so we do not pool their claims.

We then multiply the large-claim-adjusted experience claims by an adjustment factor (line H) to reflect structural changes between the experience period and the rating period. This adjustment modifies the experience to reflect such things as mandated benefit changes, contractual provision changes, etc., that, in the judgment of the underwriter, are necessary to make the experience appropriate for the estimation of the expected claims in the rating period.

As part of the experience adjustment factor, we include an adjustment that accounts for the return of medical claims deferred in the spring of 2020 by the COVID-19 pandemic. Exhibit 6E provides the factors which are applicable to medical claims. The factors represent the degree to which claims were less than or greater than their expected level, such that a factor greater than one indicates that claims were higher than expected due to the return of deferred care. We apply the inverse of the factors on a monthly basis to calculate a single multiplicative factor that is applicable to each experience period that is comprised of months affected by the slowdown or deferral of claims. We develop the factors based on modeling presented to the Department of Financial Regulation in December 2020. Given the factors deviate significantly from one in March, April, and May of 2020, the underwriter will typically construct a 12-month medical period using non-consecutive months so that the experience period provides a reliable base for projecting claims for the rating. In this typical approach, the impact of the adjustment factors will have a dampening impact on claims.

We divide the result (line I) by the number of member months during the experience period (line J) to produce the adjusted experience period claims per member per month (line K).

We then divide the adjusted experience period claims per member per month (PMPM) by a seasonally-adjusted benefit relativity value to neutralize any effect of seasonality and benefits on the paid claims.

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

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

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

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

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

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

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

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

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

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

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

Multiple Experience Periods

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

Experience Period	Proportion of Rate
YE 202106	50.0%
YE 202006	25.0%
YE 201906	12.5%
Manual Rate	12.5%

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

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

In previous filings, we adjusted the manual rate when more than one year of experience was used. This adjustment helped control for various trend levels in each experience period. Beginning with this filing, we instead trend prior experience periods to the most current experience period using observed trends and apply the trend factors in section 4 to trend from the most current experience period to the rating period. Exhibit 2G contains the trend factors applicable to prior periods. For months following our trend base (that is, after February 2020 for medical claims and August 2020 for pharmacy claims), the observed trend is set to the trend factors in section 4. There are separate observed trend factors for active medical, Medicare Primary medical, and pharmacy.

To develop the observed medical trend factors, we calculate the year-over-year utilization trend in the year ended February for each year in the trend experience base. We apply actual cost increases to calculate the total observed medical trend. The observed pharmacy trend is the allowed claims trend of the trend experience base described in section 4. Historical trend factors for Medicare Primary medical claims are the approved trends for prior periods from the 2021 TVHP Medigap Blue Rate Filing (SERFF# BCVT-132559586).

If the credibility of the first year of experience is in excess of 66.67%, the underwriter shall develop rates using a 3-2-1 blend of experience periods and not utilize the manual rate.

Required premium by Plan, Tier Type

Exhibit 1C provides a sample calculation of premium. For each plan and contract tier type anticipated in the rating period, we calculate projected claims (line B1) as the product of the benefit-adjusted projected single claims rate (S) and the benefit relativity factor (as described in section 5) for the plan and contract tier (line A). For any premium components that are exclusively applicable to either active or Medicare Primary members, we only include the component in the respective rate tier(s) to which it applies.

We use the members per contract tier during the last month of the runout period as the basis for the projected members per tier in the rating period. The underwriter will adjust this ratio if, in their opinion, the result is not representative of the expected values in the rating period.[3]

Underwriting Judgment Adjustments

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

Management Discretionary Adjustments

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

4. Trend Factors

The source of data for trend development is BCBSVT's data warehouse, except where noted below. To ensure the accuracy of claims information, we reconcile the data used against internal reserving, enrollment, and other financial reports. The data includes claims from BCBSVT Cost Plus groups, BCBSVT ASO groups of under 1,001 members, BCBSVT insured large groups, BCBSVT insured small groups with more than 10 members, BCBSVT insured association health plans with more than 10 members, and TVHP insured large groups. The data also excludes insured large groups with much higher costs than average that have left BCBSVT in 2020. The above lines of business cover substantially similar populations under similar benefit packages. Combining these homogeneous populations creates greater consistency and credibility within the trend factor development.

We exclude large ASO groups and ASO groups with special pricing arrangements. BCBSVT recently experienced large membership movement out of the small group market. Due to significant changes in membership, we exclude all membership from small groups that were not continuously with BCBSVT

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

throughout the trend experience period. We exclude claims from Medicare Primary members. Medicare Primary trend is discussed in section 4.5. We exclude compounds from the pharmacy trend development.

The COVID-19 pandemic significantly impacted medical claims, with non-urgent services being cancelled or postponed from March 2020 through May 2020, due to the stay at home order and facilities and providers preparing for a potential surge in COVID cases. Retail pharmacy claims were not impacted, other than by an acceleration in refills in March. For medical trend analysis, we use claims incurred from March 1, 2016 to February 29, 2020, paid through September 30, 2020. For retail pharmacy trend analysis, we use claims incurred from March 1, 2016 to August 31, 2020, paid through September 30, 2020. We apply completion factors to estimate the ultimate incurred claims for each period shown in the exhibits.

4.1. Medical Trend Development

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

4.1.1. Unit Cost

Observations of recent contracting and provider budgetary changes are the main source of unit cost trends. During the year ended February 2020, roughly 51 percent of total claims dollars were provided by Vermont facilities and providers directly affected by the hospital budget review process of the Green Mountain Care Board (GMCB). For hospitals under the jurisdiction of GMCB review, we start with the assumption that the GMCB will approve hospital budgets for October 1, 2021 and October 1, 2022 that support identical commercial increases as those approved for October 1, 2019. Many Vermont hospital received higher than historical budget increases in the 2020 cycle. We expect that the 2021 and 2022 cycles will return to 2019 cycle levels. In the previous filing, we included an increase to cost trend of 2.1 percent to account for expense overage reported by the hospitals. This was denied by the GMCB in their order but when the final budgets for 2020 were approved by the GMCB, the average rate increase was 2.4 percent higher than the previous year[4]. For the 2021 budget cycle, BCBSVT cannot estimate the impact of expense overages due to the reporting waivers in light of COVID. While there remains uncertainty around the final overall cost to the system of this pandemic, both due to lower revenue and higher expenses, we decide to view the 2020 cycle as a rebasing year and look to the GMCB to ensure that future hospital budget increase revert back to historical levels. In the event that BCBSVT is made aware of future budget increase that would diverge from this assumption, BCBSVT will file an interim trend filing to best align the cost trend used in pricing with expected cost trend.

[4] https://gmcboard.vermont.gov/sites/gmcb/files/documents/B21%20Approved%20Budget%20Submissions%20with%20NPR%20graph%20as%20of%20Oct%201st.pdf

We assume for other providers within the BCBSVT service area that overall 2021 and 2022 budget increases will be identical to those implemented during calendar year 2020, since their 2020 increases were aligned with historical increases

The provider contracting and actuarial departments worked together to assess the impact these increases would have on contracts for BCBSVT Managed Care, BCBSVT Non-Managed Care, and TVHP Managed Care contracts. For marketing reasons, provider contracting negotiates different unit cost increases for each of the three contracts. To reflect these differences, we calculate a cost trends for each contract. Finally, we derive unit cost increases for providers outside the BCBSVT service area from the Fall 2020 Blue Trend Survey, which is a proprietary and confidential dissemination of the BlueCross BlueShield Association.

Exhibit 2A shows the details of the cost increases by contract and type of claim.

We use the expected increases to trend the contract-normalized claims to the projection period. The unit cost trend is the ratio of claims for the year ending December 2022 to claims for the year ending June 2020, converted to an annual factor.

The chart below summarizes the results of the analysis:

Medical Unit Cost Trend			
	BCBSVT Managed Care	BCBSVT Non-Managed Care	TVHP Managed Care
Vermont facilities and providers impacted by GMCB's Hospital Budget Review	4.7%	4.7%	4.7%
Other facilities and providers	3.7%	3.8%	3.8%
Total	4.2%	4.3%	4.3%

4.1.2. Utilization & Intensity

To examine historical utilization trend patterns, we first normalize claims for unit cost increases. We measure contract changes for the entirety of the experience period explicitly for each facility within our service area as well as the three largest physician groups. We normalize claims to the February 2020 contract at each unique provider by applying a factor equal to the product of the impact of each contracting change from the experience month through February 2020. We assume that the derived trend for other claims increases monthly on a continuous basis.

We measure increases for fee schedules and other chargemasters by applying each schedule to a market basket of services. The market basket is defined by using Current Procedural Terminology (CPT) codes and CPT modifier combinations that are present in each of the effective periods the schedules covered. Using the same experience period data used throughout the trend analysis, we compare total allowed costs for the selected CPT and CPT modifier combinations under each schedule to estimate the percentage increase. For contracts under Diagnosis Related Group (DRG) arrangements, we compare the charge for the 1.000 DRG service for each period. Finally, for services under a discount-off-charge arrangement, we use the contracted chargemaster increase provided by our provider contracting department.

We derive contracting changes for out-of-area claims from the Fall 2020 Blue Trend Survey, which is a proprietary and confidential dissemination of the BlueCross BlueShield Association.

We also normalize for changes in demographics and normalize each month to the average number of BCBSVT working days in the year ended February 2020.

We normalized claims to the February 2020 contract at each unique provider by applying a factor equal to the product of the impact of each contracting change from the experience month through February 2020. We assume the derived trend for other claims to be continuous.

To ensure that random high claims do not skew the trend calculation, we removed all claims of members who exceeded $500,000 in allowed medical claims in a year ended February. As the utilization component includes intensity, an increase in high cost claimants can disproportionately impact the year-over-over and regression calculations.

4.1.2.1. Facility Claims

For facility claims, we select a 0.6 percent utilization trend.

Using the array of PMPM claim costs net of high claimants and adjusted for contract, aging, and number of working days, we performed 24-month regressions, 36-month regressions, 48-month regressions and time series calculations. Certain time series methods, such as those assuming no trend, those assuming that trend is dampening, or those for which there is not sufficient historical data[5], are not included, as these are inappropriate for use in trend development and/or for the data available.

The year ended February 2020 over year ended February 2019 trend, after the adjustments described above, is -0.4 percent. Logistic regressions using 24, 36 and 48 months calculate trends of 1.4 percent, 0.5 percent, and 0.9 percent, respectively. The Holt-Winters and double exponential smoothing time series give a similar range of projected trends (-0.5 percent to 1.3 percent), although the root mean squared errors (RMSEs) for all three demonstrate that these methods provide a worse fit to historical data than the regressions.

[5] The seasonal additive, seasonal multiplicative, single moving average, and single exponential smoothing methods cannot be used since they assume zero trend. The dampened trend method inherently assumes a slowdown of trend. The double moving average method requires three times the amount of historical data as projection periods, and therefore cannot be used for this analysis.

Method	Trend	RMSE
48 Months Logistic Regression	0.9%	17.84
48 Months Linear Regression	0.8%	18.01
Holt-Winters' Multiplicative 48 Monthly	0.0%	24.05
Holt-Winters' Additive 48 Monthly	0.0%	24.05
Double Exponential Smoothing 48 Monthly	1.3%	23.47
36 Months Logistic Regression	0.5%	17.67
36 Months Linear Regression	0.4%	17.76
Holt-Winters' Multiplicative 36 Monthly	-0.1%	26.54
Holt-Winters' Additive 36 Monthly	-0.3%	26.53
Double Exponential Smoothing 36 Monthly	-0.2%	25.25
24 Months Logistic Regression	1.4%	17.69
24 Months Linear Regression	1.4%	17.77
Holt-Winters' Multiplicative 24 Monthly	-0.1%	31.67
Holt-Winters' Additive 24 Monthly	-0.1%	31.66
Double Exponential Smoothing 24 Monthly	-0.5%	21.28
Year/Year	-0.4%	

The RMSE values for the time series are significantly higher than for the regressions; therefore, we do not consider them good predictors. While recent observed facility trends are down, as shown by the year-over-year trend, the longer-term regressions are all positive. We select a 0.6 percent trend for facility claims to balance the long-term and short-term results.

Details for facility utilization trends are shown on Exhibit 2B, pages 2 to 4.

4.1.2.2. Professional and Ancillary

We select a 1.1 percent utilization trend for professional and ancillary claims.

Professional claims utilization experienced one-time events that skew the overall year over year results. First, BCBSVT introduced a lab benefit manager in August 2019, which helped reduce the number and cost of lab services. Second, in the fall of 2019, we observed a shift in site of care for vaccines from provider offices to pharmacies. While the cost of the administration continues to flow through the medical benefit, the cost of the vaccines has shifted to the retail pharmacy benefit. Some services such as chiropractic and physical therapy services have experienced cyclical oscillations on a two-year pattern. Finally, mental health and service abuse (MHSA) services have seen larger than average increases for the past two years.

To account for these events, we analyzed the number of services by type of service as identified using place of service and CPT or HCPSC codes on the claims.

After excluding claims for independent labs, therapeutic services (chiropractic, physical, occupational, speech) and vaccinations, and carving out MHSA services, the number of services per thousand

members per month can be seen to increase at a marginally declining rate each year. On the other hand, MHSA services have increased by 10.3 percent each of the last two years.

	All, except excluded categories		Mental Health and Substance Abuse	
Year Ended	**Services per 1,000 member per month**	**Annual Increase**	**Services per 1,000 member per month**	**Annual Increase**
February 2017	703.99		113.95	
February 2018	720.23	2.3%	119.76	5.1%
February 2019	728.15	1.1%	132.23	10.4%
February 2020	732.60	0.6%	145.76	10.2%

Based on the historical patterns above and the work in Vermont to expand access to mental health services, especially during and after the pandemic, a 0.5 percent increase in non-MHSA services and a 10 percent increase in MHSA services best projects the utilization of professional services.

Category	**Year Ended February 2020 Services per 1,000 member per month**	**Annual Increase in Services**	**Months of Trend**	**Projected Calendar Year 2022 Services per 1,000 member per month**
All, Except excluded categories	732.60	0.5%	34	743.05
MHSA	145.76	10.0%	34	191.04
Total	**878.37**	**2.2%**	**34**	**934.08**

Over the past few years, services with lower cost per service, such as office visits and urgent care, have seen higher than average increases in number of services. Using the year ended February 2020 cost per service, normalized for cost increases as described above, along with the number of services by type (excluding independent labs, therapeutic services and vaccines), we calculate an annual cost per service:

All, except excluded categories		
Year Ended	**Weighted Average cost per service**	**Annual Increase**
February 2017	$149.68	
February 2018	$148.40	-0.9%
February 2019	$147.78	-0.4%
February 2020	$146.90	-0.6%

We expect the historical patterns of increase services at lower cost to continue through the projection period at a rate of negative 0.5 percent. This is aligned with the historical patterns and with BCBSVT programs to ensure that members have access to high quality care for lower costs.

Category	**Year Ended February 2020 Weighted Average cost per service**	**Annual Change due to Mix**	**Months of Trend**	**Projected Calendar Year 2022 Weighted Average cost per service**
All, Except excluded categories	$146.90	-0.5%	34	$144.82
MHSA	$87.37	0.0%	34	$87.37
Total	$137.02	**-1.0%**	**34**	**$133.07**

Combining the number of services and mix trend, we get the following total professional utilization trend:

Category	Annual Increase in Services	Annual Change due to Mix	Total Annual Professional Utilization Trend
All, Except excluded categories	0.5%	-0.5%	0.0%
MHSA	10.0%	0.0%	10.0%
Total	**2.2%**	**-1.0%**	**1.1%**

We observed very consistent levels of increase in number of services (with the exceptions of the services excluded above) and very consistent decreases in the average cost per service, driven by a change in mix. There is no reason to believe that these consistent patterns will not persist through the projection period. We therefore select the total annual professional utilization trends of 10 percent for MHSA services and zero percent for all other professional and ancillary services, yielding an aggregate professional trend of 1.1 percent.

Details on professional trends are shown on Exhibit 2B, pages 10 to 11.

4.1.2.3. Pharmaceuticals

The recent acceleration in cost for pharmaceuticals processed through the medical benefit warrants a separate analysis for these claims. The accelerating cost for these drugs may unduly affect utilization trend, so we consider it appropriate to develop a discrete trend for these claims. Exhibit 2B, page 8 shows the historical allowed claims for this category. As shown on Exhibit 2B, page 9, three drugs experienced very unusual changes over the experience period used for the trend analysis. After excluding these drugs, the results are more consistent. We do not expect these unusual trends to continue through the projection period. We will instead apply the selected trend to all pharmaceuticals processed through the medical benefit.

Based on the assumptions shown on Exhibit 2B, the year-over-year pure premium trend after exclusions is 8.1 percent. Using the average projected cost increase for VHP outpatient services from 2021 to 2022 (5.3 percent; see section 4.1.1), we calculate a projected annual utilization increase of 3.3 percent. The impact of new drugs for the past three years was 6.7, 6.3 and 3.2 percent. Our clinical experts advise us that even with the ongoing COVID-19 pandemic, we can expect the impact of new drugs to increase trend by five percent. We therefore select an 8.1 percent utilization trend for pharmaceuticals.

4.1.2.4. Induced Utilization

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

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

4.1.3. Total Medical Trend

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

Medical Trend – BCBSVT Managed Care				
Category	Facility	Professional	Pharmaceuticals	Total
Unit Cost	5.0%	2.5%	13.8%	
Utilization	0.6%	1.1%		
Total Medical Trend	5.6%	3.6%	13.8%	5.9%

Component	BCBSVT Managed Care	BCBSVT Non-Managed Care	TVHP Managed Care
Total Medical Trend	5.9%	6.0%	6.0%

To calculate the overall medical total trend to be applied in the renewal formula, we trend the manual rate (see section 6.1) and experience medical claims to calendar year 2022 based on the network. We then divide the projected claims cost by the experience claims cost to calculate the overall medical trend.

Total Allowed Medical Trend				
Network	BCBSVT Managed Care	BCBSVT Non-Managed Care	TVHP Managed Care	Total
Experience Allowed Claims (Medical Only)	$9,356,806	$22,728,087	$2,941,362	$35,026,255
Trend Factors for 29.1 months	1.1469	1.1505	1.1506	
Trended Claims	$10,731,647	$26,148,138	$3,384,401	$40,264,186
Annual Trend				5.9%

4.2. Retail Pharmacy Trend

On November 9, 2020, BCBSVT announced Vermont Blue Rx, an innovative prescription drug benefit service that will improve the consumer experience, drive better health outcomes and lower costs for members, providers, and employers.

As part of this program, BCBSVT has selected a new pharmacy benefit manager (PBM). Effective July 1, 2021 the new PBM will provide custom programs, tools and digital technology designed to better manage overall drug spending and increase member engagement in pharmacy and health care through a more integrated health and wellness service platform. This collaboration will BCBSVT's commitment to providing members with convenient and affordable access to prescription medications through a comprehensive retail and home delivery pharmacy network with no disruption to our members.

Similar to previous Large Group Rating Program filings, we base our cost trend calculation on Average Wholesale Price (AWP) and apply a separate factor in the rating formula to account for contracting changes. We analyze the components of trend (cost and utilization) separately for brand and generic drugs. We estimate the impact of brand drugs going generic based on the brand drugs that are likely to

lose patent in the projection period. Specialty drugs are very high cost drugs with low utilization. Because of their relative infrequency, we consider it more appropriate to look at the overall PMPM trends for these drugs rather than separate cost and utilization components. We calculate the overall pharmacy trend by combining the separate projections.

Non-Specialty Drug Utilization

Exhibit 2D provides the monthly and the 12-month rolling data for non-specialty drugs, along with the corresponding year-over-year and exponential regression trends. There are separate developments for generic cost, brand cost, and overall non-specialty utilization. We use the number of days supply in the utilization development, rather than the number of scripts, to normalize for changes in the days supply per script (e.g. increased use of 90-day fills). Because there are several popular brand drugs that have become generic during the experience period, or will become generic during the projection period, we combine the data for generic and brand drugs for the purpose of analyzing utilization patterns. We exclude vaccines from the non-specialty utilization calculation.

Due to COVID-19, many members refilled their prescription early in March 2020. This changed the pattern of monthly days supply per member. To adjust for this one-time event, we smooth monthly days supply per member for the periods from March 2020 to May 2020 and June 2020 to August 2020 by using the monthly spread from the same months in 2019.

Exhibit 2D, page 3, shows monthly cost per day supply, adjustment calculation and the 24-month regressions.

The regressions use 24 data points to best capture an adequate amount of the most recent history of drug costs. The number of days per member has been increasing since 2019 with no signs of abatement based on the latest data. We therefore select a 3.5 percent non-specialty utilization trend. This is aligned with our recent filings on other lines of business.

Generic Cost Trend

To ensure that the generic cost trend is not skewed by the arrival of new generic drugs, we perform regressions on monthly Average Wholesale Price (AWP) per days supply on only those generic drugs that have been in the market for more than 36 months.

Exhibit 2D, page 1, shows monthly cost per day supply and the 24-month regressions.

We select an annual trend of 1.1 percent for generic cost trend.

The newly released generic drugs are much more expensive than older generics and have become a larger portion of the total generic days supply. We apply the same cost trend to both categories of generic drugs as we expect that once drugs have been on the market for a few years, they will assume the same patterns of cost increases as older generics. To account for the different in cost per supply between the two categories, we adjust the mix between the older and new generic drugs to reflect the most recent six months in the trend experience period.

Brand Cost Trend

The monthly AWP cost per day supply for brand drugs is impacted by the mix of new and older brands. Brands that have been in the market for one to two years are, on average, less expensive than older

brands. To account for this change in mix, we perform a 24-month regression on monthly AWP cost per day supply for brand drugs that have been in the experience for at least four years.

Exhibit 2D, page 2, shows the monthly cost per day supply and the 24-month regressions.

We select 7.1 percent for the brand cost trend, which is the average of the 24-month regression result on monthly data, the 24-month regression on rolling 12-month data, and the most recent year over year trend. This result is consistent with recent filings, and we consider it to be an adequate, yet not excessive, outlook of future trends.

Compounds are one-off prescriptions that are constructed at the pharmacy from component ingredients. Because they are not sold on a wholesale basis, there is no official AWP. We select a 0.0 percent cost trend for compounds.

Vaccines cost experienced major increases through the fall of 2019, and then slowed ever since. We expect this up and down pattern to continue through 2022 include a 10 percent cost trend for vaccines.

We also do not expect over-the-counter drugs to follow the overall Brand cost trend. Based on historical data, we select a *negative* 15 percent cost trend for OTC drugs.

Specialty Drugs

Exhibit 2E shows the calculation of specialty trend for all specialty drugs. We select a 19.6 percent specialty trend, which is the average trend produced by a 24-month regression on monthly cost, a 24-month regression on rolling 12-month cost, and the most recent year over year increase. For our regressions, we chose 24 points of monthly data to best capture the most recent history of drug costs. The selected trend of 19.6 percent is aligned with the previous Large Group filings and filings for other BCBSVT business.

Total Pharmacy Trend

Instead of explicitly projecting a generic dispensing rate, we separate the drugs into seven categories:

- Generics: Drugs that have been generic since at least September 2017
- New generics: Generic drugs that have been on the market for fewer than 36 months (launched September 2017 through August 2020)
- Brands going Generic: brands that we expect to become available in generic form in the projection period, based on a list from our pharmacy benefit manager
- Vaccines
- Over the Counter (OTC)
- Compounds
- All other Brands

As shown on Exhibit 2F, we trend the days supply for each category forward at the same rate of 3.5 percent and calculate the total non-specialty allowed drug trend as 4.5 percent[6].

[6] The non-specialty trend prior to contract adjustments is [redacted].

Using the PMPM claims as weights between non-specialty and specialty claims for the 12 months ended August 2020, we apply the annual trends for 28 months. For drug claims in the year ended August 2020, we apply the contracted discounts and dispensing fees for the experience period and CY 2022 to AWP to calculate the total effective trend based on anticipated discount improvements:

Allowed Pharmacy Trend	
Category	Annual Trend
Generic	5.6%
Brand	10.5%
Brands Going Generic	-46.5%
Specialty	19.6%
Total (Contract Adjusted)[7]	11.0%

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

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

4.3. Overall Total Trend

Using the claims experience[8] for the groups included in the manual rate (see section 6.1), we calculate the overall allowed trend as follows:

Category	Allowed PMPM	Allowed Trend
Medical	$505.04	5.9%
Pharmacy	$106.55	11.0%
Total	$611.60	6.8%

4.4. Leveraged Trends

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

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

[7] The total trend prior to the contract adjustment is [redacted].
[8] For medical claims, we use claims incurred 7/1/2019 through 02/29/2020 and 06/01/2020 through 09/30/2020. For pharmacy claims, we use claims incurred 11/1/2019 through 10/31/2020

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

Applying the leverage factors for benefits present in the periods July 2019 through February 2020 and June 2020 through September 2020 for medical and the year ended October 2020 for drug for the groups included in the manual rate, we calculate the following paid trends:

Category	Paid PMPM	Paid Trend
Medical	$ 410.52	6.8%
Pharmacy	$ 94.07	11.6%
Total	$ 504.59	7.7%[9]

4.5. Medicare Secondary Trends

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

For Medicare claims, we use cost and utilization trends from the 2021 TVHP Medigap Blue rate filing (BCVT-132559586).

Category	Allowed Trend
Inpatient	-1.2%
Outpatient	4.0%
Professional	4.0%

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

4.6. Vision Trend

All large groups benefits include vision exams for both adult and children. Large groups can also purchase a rider to cover frames and lenses. Due to the different coverage options and limitation in the vision data to identify the cost of the exam and the materials, we calculate the trends for the large groups with exam only coverage.

Year Ended	Paid PMPM
February 2018	$0.61
February 2019	$0.53
February 2020	$0.53

[9] The paid trend without the pharmacy contract adjustment is [redacted].

We expect 2021 and 2022 to remain at the level experienced in the most recent two years ended February; we therefore select a 0.0 percent overall vision paid trend.

While the data for groups with coverage for exam and materials is not fully credible for trend development, we observed the following PMPM paid claims results. We believe that the overall 0.0 percent trend for vision benefits is therefore reasonable for both exam and material benefits.

Year Ended	Average Membership	Paid PMPM
February 2018	1,998	$3.51
February 2019	1,994	$3.69
February 2020	1,734	$3.45

5. Benefit Factors

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

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

The models use incurred allowed charges from January 2018 to December 2018, paid through November 2020[10]. We trend the allowed charges 48 months to the 12-month period that begins January 1, 2022. The majority of the business that will be renewed using these relativity factors has a January 1 renewal date; the rating formula adjusts the trend for non-January renewals (see section 6.1).

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

For each benefit plan, the models produce the simulated PMPM values of the benefits. We divide the PMPM for each plan by the average trended paid claims rate from the BRV experience period to

[10] In January of 2019, BCBSVT changed its operating platform for claims, membership, and benefits. The level of detail needed to re-adjudicate benefits under different cost sharing parameters was not immediately available following the operating platform transition. While the 2019 data did become available during 2020, its availability was not sufficiently timely to support its use in developing the models for this filing.

produce its benefit relativity (BRV). We calculate relativities for medical only plans, Rx only plans, and integrated CDHP plans for both active employees and Medicare Primary employees.

5.1. Models for Active Employees

Benefit Relativity Model: Medical

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

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

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

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

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

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

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

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

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

Benefit Induced Utilization: Medical

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

Benefit Relativity Model: Pharmacy

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

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

We adjust the experience period data to reflect the major brands that are expected to become generic between 2018 and 2022. The list comes from a report provided by our current PBM.

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

We generate one record for each member and date of service combination. One record can have more than one script category. The model tests one benefit design at a time. It determines the member portion of the allowed charges and a total simulated paid PMPM for each benefit design. The model considers the impact of the deductible, coinsurance, copays and out-of-pocket maximum (OOPM). Following the ACA, the model excludes contraceptives and vaccines from the cost sharing. If the average allowed cost of a category is less than the applied copay, we assume that the member pays only the full cost of the script. With Vermont Act 171, all pharmacy benefits effective January 1, 2021 or later will have an OOPM of $1,400. It is possible that this limit will increase effective January 1, 2022, following the IRS rules for Health Savings Accounts and High Deductible Health Plans. The exhibits include the $1,400 OOPM on pharmacy benefits.

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

Benefit Induced Utilization: Pharmacy

We performed an independent analysis to measure the correlation between the benefit design and the quantity of pharmacy prescriptions consumed. We adjust the pharmacy benefits in two ways. First, the generic utilization varies with the benefit design. We use claims and membership data from January 2017 through August 2020 to create a table to adjust the base generic utilization up or down depending on the difference in the generic and brand copays of the member's drug plan. Exhibit 3A displays the adjustments by brand/generic copay differential for generic and brand scripts.

Second, we perform a separate analysis to adjust for the overall pharmacy benefit. We assign a modeled actuarial value to every benefit in the experience period. The correlation uses the actuarial value as the independent variable and days supply as the dependent variable. A linear equation best fits the data. We normalize the curve such that the actuarial value underlying the base BRV benefit returns a utilization adjustment of 1.00. The resulting formula is [redacted].

Although we use two steps to calculate the induced utilization, we are not adjusting the data twice. The adjustment for difference in generic/brand copays changes the mixture of scripts (i.e. generic dispensing rate) without adjusting the overall frequency of scripts. The richness or leanness of the plan, as measured by the actuarial value, drives an adjustment to the overall frequency of scripts without changing the mixture of scripts.

As the model includes claims from both CDHPs and drug cards, we also adjust for the type of benefit being modeled. Claims incurred on a CDHP have a lower cost per script than claims incurred on a drug card. We calculate a factor for each benefit type by taking the ratio of the cost per script for that type and the cost per script from all claims in the model. For CDHPs, the factor is [redacted] and for drug cards the factor is [redacted].

Benefit Relativity Model: Integrated (CDHP)

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

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

5.2. Tier Factors

Each BRV model generates a BRV for different contract tiers as well as the overall PMPM described in the sections above. The models perform this calculation by re-adjudicating claims across families in addition to member-based readjudication. We apply the tiered BRVs to each benefit's member distribution by tier to calculate the average BRV for the experience benefits and to the group's member distribution by tier to calculate the average BRV for the rating benefits.

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

5.3. Models For Age 65+ Medicare Secondary Plans

Benefit Relativity Model: Medical

Medicare Primary rate tiers are only available on the BCBSVT Non-Managed Care network. To develop benefit relativity values for Medicare Secondary plans, we use the same method as we do for the active factors. For the claims base, we use allowed charges incurred between January 2018 and December 2018, paid through November 2020, for members whose primary insurance is Medicare. Given the scarcity of Medicare Primary members in the BRV experience (fewer than 1,000 member months), we also include Medicare Primary members from groups who we exclude from the development of the active BRVs (e.g. large ASO groups). If the underwriter believes that these claims are not representative of a given group's characteristics (for example, due to demographics or morbidity), we will develop relativities using an analogous method with more representative experience.

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

We trend the allowed charges to the 12-month period that begins January 1, 2022. We use the total medical trend by type of service as described in section 4.5.

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

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

Benefit Relativity Model: Pharmacy

To calculate relativities for pharmacy benefits for plans that are secondary to Medicare, we use the same methodology as for active employees. We use allowed charges incurred between January 2018 and December 2018, paid through November 2020, for members whose primary insurance is Medicare (including members in large ASO groups, as with the medical experience). If the underwriter believes that these claims are not representative of a given group's characteristics (for example, due to demographics or morbidity), we will develop relativities using an analogous method with more representative experience.

We trend the allowed charges to the 12-month period that begins January 1, 2022 using the same trends as used for active members. We assign pharmacy scripts to the same categories as for the active members and adjust allowed charges for brands going generic between the experience period and the rating period. The model produces a simulated paid PMPM for each benefit design and adjusts for the impact of induced utilization on the mixture and frequency of scripts as described for the active relativities above. We divide the adjusted paid PMPM by the Medicare Primary manual rate (without the adjustment for changes to the pharmacy contract) to produce the relativity.

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

Benefit Relativity Model: Integrated (CDHP)

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

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

5.4. Formulary & Pharmacy Options

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

Experience Formulary	Rating Formulary	Rebate Multiplier
BCBSVT Formulary	National Performance	[redacted]
National Performance	BCBSVT Formulary	[redacted]

BCBSVT and TVHP offer groups a choice of specialty pharmacy networks option. Groups electing the exclusive option receive greater discounts on specialty drugs. We calculate pharmacy contract factors for this option using an analogous method to the standard contract factors, as described in Section 4.2.

Exhibit 3K Page 2 provides the discount factors for the exclusive network option. For groups with a mix of specialty options in their experience period, we adjust the factors using an analogous methodology proportionately to the programs in effect.

5.5. Riders

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

6. Other Factors Applicable to All Large Groups

6.1. Manual Rate

The manual rate for active members is calculated from medical paid claims PMPM incurred between July 1, 2019 through February 29, 2020, and June 1, 2020 through September 30, 2020 and pharmacy paid claims PMPM incurred between November 1, 2019 and October 31, 2020. Both medical and pharmacy claims include claims paid through November 30, 2020. We use claims from the groups impacted by this filing, trended to calendar year 2022 using the trends and pharmacy contract adjustments described in section 4. We cap claims at $300,000[11] and add expected claims above $300,000. We calculate the expected large claims using the method described in section 6.2.

We calculate a separate manual rate for Medicare Primary members using the paid claims PMPM from the BRV experience period, trended to calendar year 2022 using the Medicare Primary trends described in section 4.5 and the pharmacy contract adjustments described in section 4.2. We make no adjustments to the Medicare Primary manual rate for large claims.

[11] Selected using the current membership and the table in Exhibit 6B.

Calculation of the Manual Rate (Actives)			
Claim Type		Medical	Pharmacy
Experience Period		Jul 2019 – Feb 2020, Jun 2020 – Sep 2020	Nov 2020 – Oct 2021
Incurred and Paid Experience Paid Claims, capped at $300,000	A	$28,371,787	$6,517,490
COVID-19 Related Claims	B	$173,983	$0
Estimated IBNR	C	$214,803	$864
Expected Claims above $300,000	D	$887,751	$79,801
Deferred Care Adjustment	E	0.9852	1.000
Demographic Normalization	F	1.0035	1.0033
Overall Paid Trend Factor	G	1.1720	1.2766
Projected Total Paid Claims	H = (A - B + C + D) x E x F x G	$33,951,523	$8,451,504
Total Member Months	I	69,304	69,209
Medical/Pharmacy Manual Rate	J = H / I	$489.89	$122.12
2022 Manual Rate	**K = $J_1 + J_2$**	**$612.01**	
Q3 2020 Approved Manual Rate	L	$591.46	
Manual Rate Increase	M = K / L -1	3.5%	

Calculation of the Manual Rate (Medicare Primary)		
BRV Experience Paid Claims	A	$33,985,860
Overall Paid Trend factor (5.2% for 36 months)	B_1	1.1651
Overall Paid Trend factor (7.9% for 12 months)	B_2	1.0786
Projected Total Paid Claims	C = A x B	$42,707,831
Total Member Months	D	94,703
2022 Manual Rate	**E = C / D**	**$450.97**
Q3 2020 Approved Manual Rate	F	$424.18
Manual Rate Increase	M = K / L -1	6.3%

We use a different method of calculating the manual rate for active and Medicare Primary members. We develop the active manual rate from the experience of active members in the large groups covered by this filing. There are not enough Medicare Primary members in large groups to develop a credible manual rate with only large group experience, so we base the Medicare Primary manual rate on the larger set of claims in the BRV experience, which includes Medicare Primary members from ASO groups as well as large groups. Since we did not update the BRV experience, we apply the overall paid trend factor from the Q3 2020 filing for 36 months and the overall paid trend factor from this filing for 12 months to calculate the 2022 manual rate for Medicare Primary members, adjusted for differences in pharmacy contracts as described in section 4.2.

We adjust the manual rate to reflect a group's particular characteristics, as demonstrated in Exhibit 4A. We make an adjustment for the average age/gender factor (line B) of the group. For active and Medicare primary members, we use factors from the SOA's report *Health Care Costs – From Birth to*

Death[12]. We normalize the factors such that the membership in the manual rate experience period has an age/gender factor of one. We assign an industry factor (line C) to each group based on the Standard Industrial Classification code. See Exhibit 4B for the schedule of industry factors. We normalize the industry factors such that the manual rate has a factor of one. We do not apply an industry adjustment to the manual rate for Medicare Primary members. The manual rate assumes the group is on the open specialty network. For groups electing the exclusive specialty network, we adjust the manual rate using the methodology described in section 5.4. We then multiply the manual rate by an adjustment factor to reflect structural changes between the experience period to the rating period. This adjustment modifies the manual claims to reflect such things as mandated benefit changes, contractual provision changes, etc., that, in the judgment of the underwriter, are necessary to make the manual rate appropriate for the estimation of the expected claims in the rating period.

For groups with a projection period other than calendar year 2022, we adjust the manual rate for trend to reflect the group's projection period (line D) and the additional impact of pharmacy contract changes (line E). Finally, we calculate a contract conversion factor (line F) based on member distribution and tier factors in order to convert from a PMPM to a single rate basis. This factor is necessary because the rating formula blends the adjusted manual rate (line S of Exhibit 1A) with the projected single contract rate (line R of Exhibit 1A), which is not on a PMPM basis.

6.2. Large Claims Factors

BCBSVT and TVHP use the formula and factors in Milliman's 2020 *Health Cost Guidelines – Reinsurance* to calculate expected claims above the pooling limit. The contents of the *Guidelines* are proprietary and confidential. This filing provides a general description of the formula but will not include any of the factors.

The formula develops expected claim costs above a particular pooling point separately for children and adults on a PMPM basis. The basis for each rate is a starting claim cost that varies with the pooling point and the out-of-pocket limit for the benefit. Milliman calculates the starting claim costs using national data, and the formula applies factors to adjust to our Vermont service area and the details of our contracts with local providers. The formula applies an adjustment for demographics and a trend factor to adjust the starting claim costs for the experience period of the renewal. There are also adjustments to the starting claim costs for the network of the benefit to account for claims from out-of-network providers, if appropriate for the benefit. The formula includes an adjustment factor that controls for known, ongoing high claimants, which are typically added to premium through underwriting judgment. To avoid double-counting such claimants, we apply a five percent reduction to the estimated claims above the pooling point based on recent BCBSVT and TVHP large group experience.

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

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

6.3. Administrative Charges

The sources of administrative expense data in this filing are BCBSVT's data warehouse and accounting records. The experience period for this filing is January 2020 to November 2020. We use actual BCBSVT and TVHP administrative expenses for the experience period on a GAAP reporting basis.

Experience Base of Actual Expenses

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

We allocate the cost accounting data by cost center into cost categories for purposes of determining administrative charges for each specific group account, given that account's characteristics.[13] The group cost categories align with the rules used in the cost allocation model. The group cost categories include:

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

For each of the group cost categories described above, we tabulate the respective number of unit months during the experience period for BCBSVT and TVHP insured large groups. Groups can offer a choice of BCBSVT and TVHP products to their employees if they wish to offer options with different networks. We therefore combine expenses for both companies in this filing to ensure alignment of administrative expenses across the products within a group offering. The unit months include the number of account months, number of member months, number of contract months, and number of medical claims and invoices by month. For overhead expenses, we divide the experience administrative charges by experience paid claims to calculate a percent of claims factor.

The table below reflects reclassifications of the base data, including the removal of federal fees (we add these to premium rates separately; see section 6.9), GMCB billback (we add these to premium rates separately; see section 6.8), and fees paid to vendors for the administration of Health Savings Accounts and Health Reimbursement Accounts linked to our insurance products (participation in this service is optional; we assign these fees to groups who select the service). We also remove any expenses incurred due to one-time, non-recurring events, such as the expenses related to enabling full-time remote work, as these costs are not expected to continue to occur in the projection period. Finally, we adjusted the allocation of overhead among lines of business to reflect a consistent percentage of premium or premium equivalent, which is a more appropriate (i.e. lower, in the case of this filing) basis for pricing purposes.

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

Reconciliation of Experience Base Administrative Expense to Restated GAAP Expenses (dollars in thousands)					
Business Segment	Reported Expenses[14] (01/20 – 11/20)	Commissions[15]	Reclassification Items[16]	Reallocations	Adjusted Experience
	(A)	(B)	(C)	(D)	(E) = (A) – (B) – (C) – (D)
BCBSVT Insured	$6,481	$533	$1,212	$1,427	$3,309
TVHP Insured	$2,155	$151	$250	$252	$1,501
Large Group Subtotal	**$8,635**	**$684**	**$1,462**	**$1,680**	**$4,810**

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

Projection Factors

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

To calculate the annual trend increase we assume that personnel costs (wages and benefits) will increase by three percent, the typical budgeted wage increase, and we assume other operating costs will remain flat. Based on year-to-date November 2020 information, we calculate that 72.8 percent of our administrative costs are for salaries and benefits. We therefore increase our total projected administrative expenses by the weighted average of 2.2 percent per annum. We apply the trend increase through 2020, assume no trend for 2021, and apply trend from 2021 to 2022, which broadly aligns with the decision to forgo cost of living increases in 2021.

Development of Administrative Charges Trend		
		Percent of Total
Employee costs	A	55.4%
Purchased services	B	23.8%
Other operating costs	C	20.8%
Subtotal administrative expenses	D = A + B + C	**100.0%**
Total personnel costs	E = A / (A + C)	72.8%
Trend for personnel costs	F	3.0%
Total administrative charges trend	**G =** {(1+F) x E + (1.00) x (1-E)} - 1	**2.2%**

[14] Reported Expenses are from Underwriting Results GAAP Basis, restated for the new allocation, for the Experience Base period.
[15] Commissions are from Internal BCBSVT reports
[16] Reclassification Items are from Internal BCBSVT reports, including the removal of one-time items

We anticipate an increase in total BCBSVT membership in 2022, but due to a loss of membership from 2020 to 2021, we expect that membership will have declined from the experience period to the projection period. This decrease in membership results in an increase in admin charges PMPM, as there are fewer members over which to spread fixed costs.

We calculate PMPM admin charges with experience period enrollment and projected 2022 enrollment. Using the lower 2022 enrollment increases the PMPM by 6.2 percent. A recent cost accounting exercise suggests that variable costs represent approximately 30 percent of total administrative expenses. BCBSVT is committed to providing insurance coverage for our members at the most affordable rates possible; as a result, even though it is impractical to react to enrollment shifts by immediately right-sizing staff, we nonetheless remove from our projection the entirety of variable costs associated with the reduced enrollment. We therefore apply a net increase of 4.4 percent to the base PUPM charges to account for the reduction in membership. The table below shows the calculation.

Development of Enterprise Membership Adjustment			
	Enterprise Admin Expenses	Members	Admin PMPM
Experience Period	$67,551,300	174,250	$35.24
Projected 2022 Enrollment		164,000	$37.45
Elimination of 100% of variable costs for reduced enrollment			$36.78
Adjustment for Enterprise Membership		$36.78 / $35.24 = 1.044	

Required Administrative Increase

Using the methodology described above, the administrative charges increase by 14.3 percent:

Administrative Charges – Reasons for Required Increase				
		Admin Charges PMPM	Change PMPM	Percent Change
1	Approved January 2021 admin from Q3 2020 filing	$53.82		
2	Rebase experience and allocations	$57.66	$3.84	7.1%
3	Net enterprise membership adjustment	$60.19	$2.52	4.4%
4	Additional year of trend	$61.50	$1.31	2.2%
	Total Increase		$7.68	14.3%

Charges for Group Accounts

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

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

6.4. Net Cost of Reinsurance

BCBSVT and TVHP purchased reinsurance for claims in excess of $1,000,000 for 2021, and we expect to purchase similar reinsurance in future years with limits approximately equal to the 2021 limit. We estimate that the target loss ratio for the reinsurance is approximately 75 percent, which implies a cost of reinsurance of approximately 33 percent of claims above the reinsurance limit. For each pricing period starting quarter, we use the total paid trend of 8.2 percent and a leverage factor for the $1,000,000 reinsurance limit from Milliman's 2020 *Health Cost Guidelines – Reinsurance* to calculate the expected annual claim cost above the reinsurance limit, then multiply the cost by 33 percent to determine the annual cost of reinsurance. We divide this by 12 to produce the PMPM cost of reinsurance. The table below shows these PMPM's based on pricing period starting quarter. If a renewal requires a factor for a pricing period not in the table, identical data, assumptions, and methodology as described above will be used to calculate the net cost of reinsurance.

Pricing Period Starting Quarter						
Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023
$1.41	$1.49	$1.56	$1.64	$1.72	$1.81	$1.90

6.5. Pharmacy Rebates

We calculate pharmacy rebates by taking the experience period rebates and trending them using the total trend for brands eligible for rebates (see table below). We subject the trended rebates to the minimum guarantees for the rating period. There is a lag between the receipt of pharmacy rebates and the time of the original claims. For months in the experience for which we do not have detailed rebate information, we include an estimated rebate amount in the calculation.

Claim Type	Experience Period Allowed Charges	Projected Allowed Charges after Contract Changes
Brand Going Generic	[redacted]	[redacted]
Brand	[redacted]	[redacted]
Specialty	[redacted]	[redacted]
Total	[redacted]	[redacted]
Total Trend for Drugs Eligible for rebates	= [redacted]	= 13.0%

6.6. OneCare Coordination Fee

BCBSVT and TVHP pay OneCare Vermont a care coordination fee for attributed members. This payment directly supports ACO providers, including community providers, as they deploy new care models. This model mirrors the investment Medicaid has made in the ACO provider network and supports the comprehensive care models being tested within the ACO program. The monthly charge for members attributed to OneCare is $3.25. We will update this estimate if we receive additional information.

6.7. Contribution to Reserve

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

Contribution to Reserve	
BCBSVT Insured Groups	1.5% of premium
TVHP Insured Groups	2.0% of premium
BCBSVT Cost Plus Groups	0.375% of equivalent premium

A memo from BCBSVT senior management regarding the contribution to reserve factors can be found as Attachment A. We consider the above-listed contribution to reserve factors to be sufficient in the long-term.

6.8. State Mandates and Assessments

Vermont Vaccine Purchasing Program Payments
The Vermont Vaccine Purchasing Program[17] offers health care providers state-supplied vaccines at no charge by collecting payments from Health plans, insurers, and other payers. This assessment is a PMPM charge applied to members residing in Vermont who are ages 0 to 64. On May 1, 2020, the Vermont Vaccine Purchasing Program released a memo that included the anticipated rates for April 1, 2021 – March 31, 2022: *"For planning purposes, the best estimate at this time for the SFY2022 assessment rate is $10.60 per child covered life per month and $1.09 per adult covered life per month. The SFY2021 assessment rate will be reviewed for final determination in April 2021.."* We will update these rates once the actual rates are known.

New Hampshire Purchasing Program Payments
The New Hampshire Purchasing Program[18] offers health care providers state-supplied vaccines at no charge by collecting payments from health plans, insurers, and other payers. The assessment for 2021 is $6.25 for each child that is a New Hampshire resident. The current best estimate of the 2022 rate is $6.25 per assessable life per month. We will use the new rate once it is approved.

New York State Health Care Reform Act
BCBSVT and TVHP pay the New York GME Covered Lives Assessment[19] for all members who are New York residents as part of the New York State Health Care Reform Act. The assessment varies based on the county of residence. We will use the new rates once they are approved.

Maine Guaranteed Access Reinsurance Association
BCBSVT and TVHP pay the Maine Guaranteed Access Reinsurance Association Assessment[20]. The 2019 assessment is $4.00 per member per month for each member that is a Maine resident. We will use any new rates once they are approved.

[17] http://www.vtvaccine.org/
[18] https://nhvaccine.org/
[19] https://www.health.ny.gov/regulations/hcra/gmecl.htm
[20] http://www.mgara.org/

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

Blueprint
BCBSVT and TVHP participate in the Vermont Blueprint for Health program. The current assessments for this program, applied to members who are attributed to a Blueprint provider as of the month the renewal is produced, are $2.77 PMPM for the Community Health Team and $3.00 PMPM for the Patient Centered Medical Homes (PCMH). PCMH are eligible for up to $0.50 for performance. We project that our total PMPM for PCMH will be $3.20. We base the projected performance payment on the average payment for large groups in the year ended October 2020. We will incorporate any updates made to the Blueprint Manual[21] in renewals.

Green Mountain Care Board Billback
The Green Mountain Care Board assesses BCBSVT and TVHP a billback. We apply billback amounts from the administrative charges experience period described in section 6.3 to projected member months to develop the charge of $2.31 PMPM.

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

6.9. Federal Assessments

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

PCORI	
Plan Year Ending Between	Fee Amount
October 2020 - September 2021	$2.66 PMPY
October 2021 - September 2022	$2.74 PMPY
October 2022 - September 2023	$2.91 PMPY

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

[21] http://blueprintforhealth.vermont.gov/

7. Factors applicable only to specific Products

7.1. Stop Loss Coverage for Cost Plus products

Cost Plus groups assume the risk for the claims incurred by their members. To protect themselves from high claims, they must purchase both Individual Stop Loss (ISL) and Aggregate Stop Loss (ASL) from BCBSVT[22].

7.1.1. Individual Stop Loss

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

7.1.2. Aggregate Stop Loss

The aggregate stop loss factors are unchanged from the Q3 2020 Large Group filing (BCVT-131835151).

8. Medical Loss Ratio Projection

We use the factors and formula in this filing to project a Medical Loss Ratio (MLR) for 2022. Using the manual rate as a proxy for projected claims, we project a 2022 MLR of 89.1 percent for BCBSVT and 87.7 percent for TVHP. The BCBSVT credibility-adjusted MLR for Large Group was 99.0 percent in 2018 and 95.3 percent in 2019. The TVHP credibility-adjusted MLR for Large Group was 104.3 percent in 2018 and 94.5 percent in 2019.

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

BCBSVT MLR			
(A)	Manual Rate	$612.01	Exhibit 4A
(B)	Rebates	$17.43	2019 MLR Filing, untrended
(C)	Estimated HCQ	$2.75	2019 MLR Filing, untrended
(D)	State Mandates and Assessments	$13.84	Calculation as described on Exhibit 1C, using latest actual PMPM as needed
(E)	**MLR Numerator**	**$611.17**	**= (A) – (B) + (C) + (D)**
(F)	Projected Claims	$608.42	= (A) – (B) + (D)
(G)	Net Cost of Reinsurance	$1.56	Actuarial Memorandum, Section 6.4
(H)	Administrative Charge	$55.62	Calculation as of January 2022, from Exhibit 5A
(I)	GMCB Billback	$2.31	Actuarial Memorandum, section 6.8
(J)	Patient-Centered Outcomes Research Institute Fee	$0.24	Actuarial Memorandum, section 6.9
(K)	Subtotal	$668.15	= (F) + (G) + (H) + (I) + (J)
(L)	Total Premium	$686.01	= (K) / (1 - 0.011 - 0.015)
(M)	Commissions	$7.57	= (L) x 1.1% (from 2019 MLR filing)
(N)	Contribution to Reserve	$10.29	= (L) x 1.5% (from Actuarial Memorandum, Section 6.6)
(O)	**MLR Denominator**	**$686.01**	**= (L)**
(P)	**MLR**	**89.1%**	**= (E) / (O)**

TVHP MLR			
(A)	Manual Rate	$612.01	Exhibit 4A
(B)	Rebates	$13.94	2019 MLR Filing, untrended
(C)	Estimated HCQ	$3.27	2019 MLR Filing, untrended
(D)	State Mandates and Assessments	$13.84	Calculation as described on Exhibit 1C, using latest actual PMPM as needed
(E)	**MLR Numerator**	**$615.18**	**= (A) – (B) + (C) + (D)**
(F)	Projected Claims	$611.91	= (A) – (B) + (D)
(G)	Net Cost of Reinsurance	$1.56	Actuarial Memorandum, Section 6.4
(H)	Administrative Charge	$55.62	Calculation as of January 2022, from Exhibit 5A
(I)	GMCB Billback	$2.31	Actuarial Memorandum, section 6.8
(J)	Patient-Centered Outcomes Research Institute Fee	$0.24	Actuarial Memorandum, section 6.9
(K)	Subtotal	$671.64	= (F) + (G) + (H) + (I) + (J)
(L)	Total Premium	$701.22	= (K) / (1 - 0.022 – 0.020)
(M)	Commissions	$15.56	= (L) x 2.2% (from 2019 MLR filing)
(N)	Contribution to Reserve	$14.02	= (L) x 2.0% (from Actuarial Memorandum, Section 6.6)
(O)	**MLR Denominator**	**$701.22**	**= (L)**
(P)	**MLR**	**87.7%**	**= (E) / (O)**

The above calculations represent estimates assuming that all pricing assumptions hold true, and assuming no change from 2019 values for various quantities (e.g. rebates, commissions).

9. Act 193 Information

The table below shows the year-over-year increase in plan spending and the percentage of the 2022 manual rate for generic, brand, and specialty drugs. We calculate the percent of 2022 manual rate as the experience drug claims (November 2019 – October 2020, paid through November 2020), trended to 2022 and adjusted to the pharmacy contract in force for 2022, divided by the 2022 manual rate of $612.01 (from section 6.1). We calculate the year-over-year increase as the increase in drug spending from the experience period used in the 2021 renewals for the 2020Q3 filing (January 2019 – December 2019, paid through February 2020) to the experience period used for the 2022 renewals in this filing.

Drugs Processed Under the Pharmacy Benefit		
Type	Percent of 2022 Manual Rate	Increase in Plan Spending
Generic	2.0%	12.1%
Brand	7.2%	3.1%
Specialty	10.5%	-16.0%

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

Premium Increases	
Component	Increase
Rx Claims	-6.1%
Medical Claims	5.1%
Non-Claims Components	-11.1%

Please see Attachment B for the specialty formulary as of 12/1/2020.

Drugs administered in an outpatient setting and covered by the medical benefit represent 8.6 percent of the 2022 manual rate. We trended drug claims covered by the medical benefit from the renewal experience period to 2022 and divided by the 2022 manual rate of $612.01.

OptumRx will act as the pharmacy benefit manager (PBM) for BCBSVT's Vermont Blue Rx pharmacy program beginning in July 2021. OptumRx will manage claims processed through the pharmacy benefit but not claims processed through the medical benefit for use in a facility.

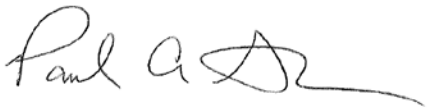
10. Actuarial Opinion

I, Paul Schultz, Chief Actuary, am an employee of Blue Cross Blue Shield of Vermont and a member of the American Academy of Actuaries. I have experience in the area of insured health care programs.

Section 11 lists applicable limitations and disclosures.

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

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



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

February 9, 2021

11. Disclosures

Information Date: The analysis provided in the report is based on information as known on February 5, 2021.

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

Intended Users: This material has been prepared for the GMCB. BCBSVT understands that this memorandum and accompanying exhibits will be posted publicly.

Uncertainty or Risk: Future events may affect the results presented in the memorandum.

Reliance on Other Sources for Data and Other Information: This analysis relies upon data from the BCBSVT data warehouse. I have reviewed the data for reasonableness, but no audit was performed. This analysis relies upon several sources of information that are cited as footnotes at their respective references. If any of the sources we have relied upon are incorrect or inaccurate, it may affect the accuracy of the results presented in the report.

Subsequent Events: New information related to the COVID-19 pandemic continues to emerge on a regular basis. Subsequent events may affect the projected MLR presented herein. The degree to which future events may materially change the MLR is unknown. Notably, the filing does not include an assumption for additional claims expense due to ongoing COVID-19 vaccination on an annual basis. It remains uncertain whether the vaccines will require annual administration.

As of February 5, 2021, Vermont remains in a state of emergency regarding the COVID-19 pandemic. Given BCBSVT's previously communicated position of paying for pandemic-related costs through policyholder reserves, we would not include vaccine costs in the rate development even if emerging evidence demonstrates that an annual booster will be required.

Assumptions: Contribution to Reserves were set by BCBSVT management.

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

Ruth Greene

Digitally signed by Ruth Greene
Date: 2021.02.05 18:23:05 -05'00'

Ruth Greene
Vice President, Treasurer & Chief Financial Officer

Date

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

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February 8, 2021

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

Subject: **Blue Cross and Blue Shield of Vermont - NAIC # 53295**
The Vermont Health Plan - NAIC # 95696
Q3 2021 Large Group Rating Program Filing

Dear Mr. Crompton:

Attached for the Green Mountain Care Board's review and approval is Blue Cross and Blue Shield of Vermont's and The Vermont Health Plan's Q3 2021 Large Group Rating Program Filing. As directed by the Board, this filing combines the various factor filings for large group rating components (trend, large claims, benefit relativity, administrative fees and contribution to reserve, and the formula itself) into a single filing.

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

Sincerely,

Ruth Greene Digitally signed by Ruth Greene
Date: 2021.02.05 18:22:22
-05'00'

Ruth Greene

cc: Paul Schultz/BCBSVT

Martine Lemieux/BCBSVT

VERMONT

Vermont Department of Financial Regulation

Health Filing Form F-106

NAIC#: 53295 Transmittal Date: 02/10/2021

Company Name: Blue Cross and Blue Shield of Vermont

Address: PO Box 186

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

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

3Q 2021 BCBSVT Large Group Rating Program Filing

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

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

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

____Accident Only
____AD&D
____Advertising
____ Blanket
____Cancer Expense
____Conversion
____Critical Illness
____Dental

____Disability
____Home Health Only
____Hospital Indemnity
____Limited Benefit
____Long Term Care
____ Qualified
____ Non-Qualified
____Major Medical
____Medicare Supplement

____Miscellaneous
____Nursing Home Only
____Organ Transplant
____Prescription Drug
____Student/Athlete
____Stop Loss/Excess Risk
____Travel
____Vision
X Other (**explain**)

Comments: Health

MANDATORY - Filing Fee Information:

1. State of Domicile: Vermont
2. ***A: Filing fee for the Company's State of Domicile***: 150.00

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

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

BLUE CROSS BLUE SHIELD OF VERMONT & THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING
PLAIN LANGUAGE SUMMARY

Our mission and vision. Blue Cross and Blue Shield of Vermont (BCBSVT) is committed to giving our members access to high-value health care while responsibly managing healthcare costs. To that end, we seek to improve the health of Vermonters by promoting preventive care and healthy lifestyles. We use our strong care management program to assure better care for our members and avoid unnecessary costs. And we work with providers on strategies to improve health care services and reduce health care costs.

BCBSVT's vision is a transformed health care system in which every Vermonter has health care coverage, and receives timely, effective, affordable care. To achieve that vision, BCBSVT must be financially sound. That means we need to charge rates that cover the cost of providing health care to our members.

Rate request summary. BCBSVT and TVHP create large group premiums on a case-by-case basis. The rating process uses a formula that blends recent claims experience for each group with a manual rate. This filing establishes the rating formula, manual rate and factors that will be used to create large group renewals.

- There are an estimated 3,100 contracts (5,400 members) currently enrolled in one of 33 BCBSVT large group plans that will be affected by this filing.
- TVHP has an estimated 220 contracts (400 members) enrolled in three large group plans that will be affected by this filing.
- The formula and factors in this filing will produce a premium *decrease* of 0.6 percent for a group that is manually-rated using none of its own experience data.
- The result for any specific group may differ from a 0.6 percent decrease, depending on the group's own claims experience.

Reasons for the change in factors. The primary reasons for premium increases due to the change in factors is that the cost of providing health care to our members is increasing. Specifically:

- BCBSVT and TVHP are proposing a paid trend of 6.8 percent for medical claims, which includes hospital unit cost increases and anticipated changes in the use of services. The medical trend is driven primarily by large increases that were approved for Vermont hospitals in the most recent round of budget reviews.
- BCBSVT and TVHP are proposing a pharmacy trend of 11.6 percent. Increases in the cost and availability of high-cost "specialty" medications are the biggest driver of pharmacy trend.
- Premium increases caused by trend have been offset by recent changes to the formula to give more weight to a group's own experience, which resulted in improved retention of well-performing groups and a lower manual rate.

Other items also contribute to the change in factors, including:

- Due to increases in base administrative expenses, premiums went up 1.2 percent.
- The contribution to reserves established in this filing is required to maintain a level of policyholder reserves that is in compliance with that ordered by the Vermont Department of Financial Regulation.

Our efforts to reduce premium increases. We know that paying for health insurance is a struggle for many, and we strive to keep premiums as low as possible. The proposed factors reflect our efforts to reduce rate increases, including launching Vermont Blue Rx, an innovative prescription drug benefit

service that will improve the consumer experience, drive better health outcomes and lower costs for members, providers, and employers.

Our experience in this market. Over the past five years, BCBSVT has lost over $20 million on this line of business. BCBSVT has not included any additional contribution to member reserves to offset this loss.

Our health care system must be adequately funded to keep it strong and accessible. Since the factors that determine premiums are primarily the cost and utilization of health care, we believe that there is no way to further reduce the filed factors without underfunding the health care coverage on which Vermonters rely.

Public comment. Members of the public can submit comments to the Green Mountain Care Board about this rate request . For more information, please visit the Board's Public Comment page: https://ratereview.vermont.gov/public_comment

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING

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Example Calculation of Projected Single Claims Rate for Active Members

Benefit-Adjusted Projected Single Claims Rate:

	Medical	Pharmacy	Total	
Experience Period Paid Claims	$1,600,000	$320,000		A
Experience Period Claims Amount above $70,000 Pooling Limit	$182,000	$36,400		B
COVID-19 Related Claims	$14,000	$0		C
Capped Claims	$1,404,000	$283,600		D = A — B — C
Completion Factor	1.005	1.001		E
Completed Capped Claims	$1,410,000	$283,884		F = D x E
Expected Claims above $70,000 Pooling Limit	$168,000	$33,600		G
Experience Adjustment Factor[1]	0.969	1.000		H
Adjusted Experience Period Claims	$1,528,342	$317,484		I = (F + G) x H
Experience Period Member Months	4,000	4,000		J
Adjusted Experience Period Claims PMPM	**$382.09**	**$79.37**		K = I ÷ J
Average Experience Period Seasonally Adjusted Benefit Relativity Factor	0.775	0.775		L
Demographic Normalization	1.000	1.000		M
Benefit-Adjusted Experience Period Single Claims Rate	$492.70	$102.35		N = K ÷ L * M
Trend	1.068	1.125		O
Trend Months	18	18		P
Trend Factor	1.104	1.193		Q = O ^ (P/12)
Projected Single Contract Rate	$543.80	$122.13	$665.93	R = N x Q
Adjusted Manual Rate			$728.22	S
Credibility factor			53%	T
Benefit-Adjusted Projected Single Claims Rate			**$694.93**	U = (R x T) + { S x (1 — T)}

Credibility Calculation

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

(1) Deferred/Returning Care Adjustment

Example Calculation of Projected Single Claims Rate for Medicare Primary Members

Benefit-Adjusted Projected Single Claims Rate:

	Medical	Pharmacy	Total	
Experience Period Paid Claims	$16,000	$24,000		A
COVID-19 Related Claims	$400	$0		B
Capped Claims	$15,600	$24,000		C = A — B
Completion Factor	1.011	1.001		D
Completed Capped Claims	$15,800	$24,024		E = C x D
Experience Adjustment Factor[1]	0.969	1.000		F
Adjusted Experience Period Claims	$15,303	$24,024		G = E x F
Experience Period Member Months	96	96		H
Adjusted Experience Period Claims PMPM	**$159.40**	**$250.25**		I = G ÷ H
Average Experience Period Seasonal Adjusted Benefit Relativity Factor	0.900	0.900		J
Demographic Normalization	1.000	1.000		K
Benefit-Adjusted Experience Period Single Claims Rate	$177.12	$278.06		L = I ÷ J * K
Trend	1.043	1.125		M
Trend Months	18	18		N
Trend Factor	1.065	1.193		O = M ^ (N/12)
Projected Single Contract Rate	$188.66	$331.79	$520.45	P = L x O
Adjusted Manual Rate			$534.31	Q
Credibility factor			11%	R
Benefit-Adjusted Projected Single Claims Rate			**$532.82**	S = (P x R) + { Q x (1 — R)}

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

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

Benefit-Adjusted Projected Single Claims Rate:

Period	A		B		C		Manual	
Category	Medical	Pharamcy	Medical	Pharamcy	Medical	Pharamcy		
Experience Period Start	7/1/2020	7/1/2020	3/1/2019	7/1/2019	3/1/2018	7/1/2018		
Experience Period End	6/30/2021	6/30/2021	2/29/2020	6/30/2020	2/28/2019	6/30/2019		
Paid Claims in Experience Period	$1,600,000	$320,000	$1,500,000	$300,000	$1,360,000	$272,000		A
Claims over $70,000 Pooling Limit	$182,000	$36,400	$321,000	$64,200	$80,000	$16,000		B
COVID-19 Related Claims	$14,000	$0	$0	$0	$0	$0		C
Capped Claims	$1,404,000	$283,600	$1,179,000	$235,800	$1,280,000	$256,000		D = A — B — C
Completion Factor	1.005	1.001	1.001	1.000	1.000	1.000		E
Completed Capped Claims	$1,410,000	$283,884	$1,180,000	$236,000	$1,280,000	$256,000		F = D x E
Expected Claims above $70,000 Pooling Limit	$168,000	$33,600	$212,000	$42,400	$200,000	$40,000		G
Experience Adjustment Factor[1]	0.969	1.000	1.000	1.000	1.000	1.000		H
Adjusted Experience Period Claims	$1,528,342	$317,484	$1,392,000	$278,400	$1,480,000	$296,000		I = (F + G) x H
Experience Period Member Months	4,000	4,000	4,100	4,050	3,900	3,950		J
Adjusted Experience Period Claims PMPM	**$382.09**	**$79.37**	**$339.51**	**$68.74**	**$379.49**	**$74.94**		K = I ÷ J
Average Experience Period Med/Rx Total Seasonally Adjusted Benefit Relativity Factor	0.775	0.775	0.750	0.750	0.760	0.760		L
Demographic Normalization	1.000	1.000	1.002	1.002	0.998	0.998		M
Benefit-Adjusted Experience Period Single Claims Rate	$492.70	$102.35	$453.59	$91.84	$498.33	$98.40		N = K ÷ L x M
Trend to Period A			1.054	1.056	1.085	1.247		O
Trend	1.062	1.132	1.062	1.132	1.062	1.132		P
Trend Months	18	18	18	18	18	18		Q
Trend Factor	1.094	1.204	1.154	1.272	1.187	1.204		R = O x P ^ (Q/12)
Projected Single Contract Rate	**$539.22**	**$123.27**	**$523.46**	**$116.78**	**$591.53**	**$118.52**	**$728.22**	S = N x R
Credibility Calculation	A		B		C		Manual	
Starting Residual	100.0%		46.6%		21.4%		10.1%	T = 1 - ∑ Y
Active Member Months	4,000		4,100	4,050	3,900	3,950		U
Member Months for Full Credibility at $70,000 Pooling Limit	14,002		14,002	14,002	14,002	14,002		V
Credibility	53.4%		54.1%	53.8%	52.8%	53.1%		W = (T / U) ^ 0.5
Med/Rx Weights[2]			77.8%	22.2%	77.8%	22.2%		X
Rating Credibility	**53.4%**		**25.2%**		**11.3%**		**10.1%**	**Y** = ∑ T x W x X_i
Projected Single Contract Rate	$539.22		$523.46		$591.53		$728.22	Z
Credibility	53.4%		25.2%		11.3%		10.1%	α
Benefit-Adjusted Projected Single Claims Rate	$288.21		$131.68		$66.89		$73.46	β = Z x α
∑ Benefit-Adjusted Projected Single Claims Rate	**$560.24**							γ = ∑ β

(1) Deferred/Returning Care Adjustment
(2) Claim weights underlying BRV model

Example Calculation of Required Premium by Product and Tier
Illustrative Only

From Exhibit 1A :	***Active Benefit-Adjusted Projected Single Claims Rate (S)***	***$694.93***
	Medicare Primary Benefit-Adjusted Projected Single Claims Rate (S)	***$532.82***

Plan A			**Single**	**2-Person**	**Family**	**Medicare Primary**
Members per contract			1.000	2.000	3.940	1.000
BRV:	A		0.929	1.859	2.622	0.984
Projected Claims:	B1 = A x S		$645.80	$1,291.59	$1,822.28	$524.30
OneCare Coordination Fee	B2		$3.25	$6.50	$12.81	
Projected Rx Rebate:	B3		-$14.00	-$28.00	-$55.16	-$14.00
Net Cost of Reinsurance:	B4		$1.71	$3.42	$6.74	
Mandates and Assessments						
Vaccines for Vemonters	C1		$2.50	$5.00	$9.85	$2.50
Blueprint for Health	C2		$6.01	$12.02	$23.68	
Health Care Claims Tax	C3 = 0.999% * B1		$6.45	$12.90	$18.20	$5.24
GMCB Billback	C4		$2.31	$4.62	$9.10	$2.31
NH Vaccines	C5		$0.01	$0.02	$0.04	
NY GME	C6		$0.02	$0.04	$0.08	
MGARA	C7		$0.03	$0.06	$0.12	$0.03
PCORI	C8		$0.24	$0.48	$0.95	$0.24
Administrative Charge	D		$50.00	$100.00	$197.00	$50.00
Commission (% premium)	E	3.00%				
Contribution to Reserve	F	1.50%				
Required Premium:	$H = [\sum(B_i) + \sum(C_i) + D] / (1 - E - F)$		$737.52	$1,475.03	$2,142.08	$597.50

Plan B			**Single**	**2-Person**	**Family**	**Medicare Secondary**
Members per contract			1.000	2.000	3.938	1.000
BRV:	A		1.023	2.046	2.887	1.046
Projected Claims:	B1 = A x S		$710.91	$1,421.82	$2,006.02	$557.33
OneCare Coordination Fee	B2		$3.25	$6.50	$12.81	
Projected Rx Rebate:	B3		-$14.00	-$28.00	-$55.16	-$14.00
Net Cost of Reinsurance:	B4		$1.71	$3.42	$6.74	
Mandates and Assessments						
Vaccines for Vemonters	C1		$2.50	$5.00	$9.85	$2.50
Blueprint for Health	C2		$6.01	$12.02	$23.68	
Health Care Claims Tax	C3 = 0.999% * B1		$7.10	$14.20	$20.04	$5.57
GMCB Billback	C4		$2.31	$4.62	$9.10	$2.31
NH Vaccines	C5		$0.01	$0.02	$0.04	
NY GME	C6		$0.02	$0.04	$0.08	
MGARA	C7		$0.03	$0.06	$0.12	$0.03
PCORI	C8		$0.24	$0.48	$0.95	$0.24
Administrative Charge	D		$50.00	$100.00	$197.00	$50.00
Commission (% premium)	E	3.00%				
Contribution to Reserve	F	1.50%				
Required Premium:	$H = [\sum(B_i) + \sum(C_i) + D] / (1 - E - F)$		$806.38	$1,612.76	$2,336.40	$632.44

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 2A4

UNIT COST TREND SUMMARY

		Inpatient GMCB	Inpatient NH	Inpatient BlueCard	Inpatient Other	Inpatient Total	Outpatient GMCB	Outpatient NH	Outpatient BlueCard	Outpatient Other	Outpatient Total	Professional GMCB	Professional Community	Professional NH	Professional BlueCard	Professional Other	Professional Total	Total VT / GMCB	Total NH	Total BlueCard	Total Other	Total Total
VHP	Exp Period	[redacted]	[redacted]	[redacted]	[redacted]	41,609,258	[redacted]	[redacted]	[redacted]	[redacted]	77,264,631	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	56,199,920	[redacted]	[redacted]	[redacted]	[redacted]	175,073,809
	CY 2020	[redacted]	[redacted]	[redacted]	[redacted]	42,932,867	[redacted]	[redacted]	[redacted]	[redacted]	80,753,762	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	56,666,053	[redacted]	[redacted]	[redacted]	[redacted]	180,352,682
	YE 202106	[redacted]	[redacted]	[redacted]	[redacted]	43,850,543	[redacted]	[redacted]	[redacted]	[redacted]	83,346,034	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	57,341,528	[redacted]	[redacted]	[redacted]	[redacted]	184,538,104
	CY 2021	[redacted]	[redacted]	[redacted]	[redacted]	44,761,228	[redacted]	[redacted]	[redacted]	[redacted]	85,869,778	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	58,155,252	[redacted]	[redacted]	[redacted]	[redacted]	188,786,259
	CY 2022	[redacted]	[redacted]	[redacted]	[redacted]	46,375,930	[redacted]	[redacted]	[redacted]	[redacted]	90,403,907	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	59,506,854	[redacted]	[redacted]	[redacted]	[redacted]	196,286,691
	Exp % of Total	[redacted]	[redacted]	[redacted]	[redacted]	100.0%	[redacted]	[redacted]	[redacted]	[redacted]	100.0%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	100.0%	[redacted]	[redacted]	[redacted]	[redacted]	100.0%
	Prj % of Total	[redacted]	[redacted]	[redacted]	[redacted]	100.0%	[redacted]	[redacted]	[redacted]	[redacted]	100.0%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	100.0%	[redacted]	[redacted]	[redacted]	[redacted]	100.0%
	CY 2021 / CY 2020	[redacted]	[redacted]	[redacted]	[redacted]	4.3%	[redacted]	[redacted]	[redacted]	[redacted]	6.3%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	2.6%	[redacted]	[redacted]	[redacted]	[redacted]	4.7%
	CY 2022 / CY 2021	[redacted]	[redacted]	[redacted]	[redacted]	3.6%	[redacted]	[redacted]	[redacted]	[redacted]	5.3%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	2.3%	[redacted]	[redacted]	[redacted]	[redacted]	4.0%
	Annual Cost Trend	[redacted]	[redacted]	[redacted]	[redacted]	3.8%	[redacted]	[redacted]	[redacted]	[redacted]	5.6%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	2.5%	[redacted]	[redacted]	[redacted]	[redacted]	4.2%
IND	Exp Period	[redacted]	[redacted]	[redacted]	[redacted]	41,609,258	[redacted]	[redacted]	[redacted]	[redacted]	77,264,631	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	56,199,920	[redacted]	[redacted]	[redacted]	[redacted]	175,073,809
	CY 2020	[redacted]	[redacted]	[redacted]	[redacted]	42,580,253	[redacted]	[redacted]	[redacted]	[redacted]	81,082,468	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	56,711,089	[redacted]	[redacted]	[redacted]	[redacted]	180,373,810
	YE 202106	[redacted]	[redacted]	[redacted]	[redacted]	43,592,013	[redacted]	[redacted]	[redacted]	[redacted]	83,762,663	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	57,404,603	[redacted]	[redacted]	[redacted]	[redacted]	184,759,279
	CY 2021	[redacted]	[redacted]	[redacted]	[redacted]	44,582,454	[redacted]	[redacted]	[redacted]	[redacted]	86,380,223	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	58,235,860	[redacted]	[redacted]	[redacted]	[redacted]	189,198,537
	CY 2022	[redacted]	[redacted]	[redacted]	[redacted]	45,741,811	[redacted]	[redacted]	[redacted]	[redacted]	91,343,890	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	59,625,606	[redacted]	[redacted]	[redacted]	[redacted]	196,711,308
	Exp % of Total	[redacted]	[redacted]	[redacted]	[redacted]	100.0%	[redacted]	[redacted]	[redacted]	[redacted]	100.0%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	100.0%	[redacted]	[redacted]	[redacted]	[redacted]	100.0%
	Prj % of Total	[redacted]	[redacted]	[redacted]	[redacted]	100.0%	[redacted]	[redacted]	[redacted]	[redacted]	100.0%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	100.0%	[redacted]	[redacted]	[redacted]	[redacted]	100.0%
	CY 2021 / CY 2020	[redacted]	[redacted]	[redacted]	[redacted]	4.7%	[redacted]	[redacted]	[redacted]	[redacted]	6.5%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	2.7%	[redacted]	[redacted]	[redacted]	[redacted]	4.9%
	CY 2022 / CY 2021	[redacted]	[redacted]	[redacted]	[redacted]	2.6%	[redacted]	[redacted]	[redacted]	[redacted]	5.7%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	2.4%	[redacted]	[redacted]	[redacted]	[redacted]	4.0%
	Annual Cost Trend	[redacted]	[redacted]	[redacted]	[redacted]	3.3%	[redacted]	[redacted]	[redacted]	[redacted]	5.9%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	2.6%	[redacted]	[redacted]	[redacted]	[redacted]	4.3%
TVHP	Exp Period	[redacted]	[redacted]	[redacted]	[redacted]	41,609,258	[redacted]	[redacted]	[redacted]	[redacted]	77,264,631	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	56,199,920	[redacted]	[redacted]	[redacted]	[redacted]	175,073,809
	CY 2020	[redacted]	[redacted]	[redacted]	[redacted]	42,936,430	[redacted]	[redacted]	[redacted]	[redacted]	80,782,810	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	56,702,235	[redacted]	[redacted]	[redacted]	[redacted]	180,421,475
	YE 202106	[redacted]	[redacted]	[redacted]	[redacted]	43,873,708	[redacted]	[redacted]	[redacted]	[redacted]	83,396,465	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	57,395,641	[redacted]	[redacted]	[redacted]	[redacted]	184,665,814
	CY 2021	[redacted]	[redacted]	[redacted]	[redacted]	44,802,526	[redacted]	[redacted]	[redacted]	[redacted]	85,945,597	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	58,226,844	[redacted]	[redacted]	[redacted]	[redacted]	188,974,967
	CY 2022	[redacted]	[redacted]	[redacted]	[redacted]	46,445,715	[redacted]	[redacted]	[redacted]	[redacted]	90,556,033	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	59,616,425	[redacted]	[redacted]	[redacted]	[redacted]	196,618,173
	Exp % of Total	[redacted]	[redacted]	[redacted]	[redacted]	100.0%	[redacted]	[redacted]	[redacted]	[redacted]	100.0%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	100.0%	[redacted]	[redacted]	[redacted]	[redacted]	100.0%
	Prj % of Total	[redacted]	[redacted]	[redacted]	[redacted]	100.0%	[redacted]	[redacted]	[redacted]	[redacted]	100.0%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	100.0%	[redacted]	[redacted]	[redacted]	[redacted]	100.0%
	CY 2021 / CY 2020	[redacted]	[redacted]	[redacted]	[redacted]	4.3%	[redacted]	[redacted]	[redacted]	[redacted]	6.4%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	2.7%	[redacted]	[redacted]	[redacted]	[redacted]	4.7%
	CY 2022 / CY 2021	[redacted]	[redacted]	[redacted]	[redacted]	3.7%	[redacted]	[redacted]	[redacted]	[redacted]	5.4%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	2.4%	[redacted]	[redacted]	[redacted]	[redacted]	4.0%
	Annual Cost Trend	[redacted]	[redacted]	[redacted]	[redacted]	3.9%	[redacted]	[redacted]	[redacted]	[redacted]	5.6%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	2.6%	[redacted]	[redacted]	[redacted]	[redacted]	4.3%

MEDICAL UTILIZATION TREND CALCULATION

		Original Allowed Claims (adjusted to the VHP network)			Adjusted Claims - Normalized for Contract Changes			ASF Normalization Factors		Working Day Normalization Factor		Adjusted Allowed Claims		
Month	Membership	Facility	Professional	Total Allowed Claims	Facility	Professional	Total Allowed Claims	Monthly ASF	ASF Normalization	Working Days	Working Day Normalization	Facility PMPM	Professional PMPM	Total PMPM
Mar-16	35,794	$9,398,790	$4,628,862	$14,027,652	$10,818,666	$4,600,697	$15,419,363	0.9954	1.0042	23	0.9167	$278.22	$118.31	$396.53
Apr-16	35,749	$8,888,259	$4,248,500	$13,136,759	$10,200,251	$4,229,925	$14,430,176	0.9967	1.0029	21	1.0040	$287.29	$119.13	$406.42
May-16	35,351	$8,337,552	$4,381,021	$12,718,573	$9,660,686	$4,341,560	$14,002,246	0.9983	1.0013	21	1.0040	$274.72	$123.46	$398.18
Jun-16	35,282	$8,413,320	$4,302,659	$12,715,979	$9,726,449	$4,286,738	$14,013,188	0.9991	1.0005	22	0.9583	$264.31	$116.49	$380.80
Jul-16	35,240	$7,973,328	$3,788,363	$11,761,691	$9,141,783	$3,782,474	$12,924,257	1.0000	0.9996	20	1.0542	$273.35	$113.10	$386.45
Aug-16	35,219	$8,587,948	$4,333,945	$12,921,893	$9,850,465	$4,321,763	$14,172,229	1.0011	0.9985	23	0.9167	$255.99	$112.31	$368.30
Sep-16	35,267	$8,939,959	$4,307,457	$13,247,415	$10,274,186	$4,292,876	$14,567,062	1.0011	0.9984	21	1.0040	$292.03	$122.02	$414.05
Oct-16	35,468	$8,668,964	$4,512,130	$13,181,095	$9,930,133	$4,485,740	$14,415,873	1.0032	0.9964	21	1.0040	$280.07	$126.52	$406.58
Nov-16	35,475	$9,409,533	$4,630,970	$14,040,503	$10,724,518	$4,597,688	$15,322,206	1.0026	0.9969	20	1.0542	$317.71	$136.21	$453.92
Dec-16	35,064	$9,787,609	$4,724,972	$14,512,582	$11,170,681	$4,693,028	$15,863,709	1.0053	0.9943	21	1.0040	$318.03	$133.61	$451.64
Jan-17	38,257	$9,205,064	$4,703,939	$13,909,003	$10,320,259	$4,729,647	$15,049,906	0.9932	1.0065	21	1.0040	$272.58	$124.92	$397.50
Feb-17	38,200	$8,455,009	$4,286,027	$12,741,036	$9,484,681	$4,275,191	$13,759,872	0.9931	1.0066	20	1.0542	$263.46	$118.75	$382.21
Mar-17	38,118	$10,159,302	$4,957,917	$15,117,219	$11,371,140	$4,930,777	$16,301,917	0.9951	1.0045	23	0.9167	$274.68	$119.11	$393.78
Apr-17	38,137	$8,913,625	$4,644,945	$13,558,569	$9,978,189	$4,635,154	$14,613,343	0.9948	1.0048	20	1.0542	$277.13	$128.74	$405.87
May-17	38,370	$9,890,124	$5,014,682	$14,904,806	$11,079,050	$5,000,655	$16,079,706	0.9960	1.0036	22	0.9583	$277.70	$125.34	$403.04
Jun-17	38,439	$9,668,650	$4,839,226	$14,507,876	$10,808,661	$4,829,641	$15,638,303	0.9968	1.0028	22	0.9583	$270.24	$120.75	$390.99
Jul-17	38,496	$10,154,209	$4,456,010	$14,610,219	$11,292,179	$4,448,237	$15,740,416	0.9962	1.0034	19	1.1096	$326.59	$128.65	$455.25
Aug-17	38,539	$8,422,423	$4,761,621	$13,184,044	$9,400,212	$4,741,011	$14,141,223	0.9979	1.0017	23	0.9167	$223.98	$112.96	$336.94
Sep-17	38,136	$8,740,930	$4,578,318	$13,319,248	$9,727,246	$4,571,029	$14,298,276	0.9986	1.0010	20	1.0542	$269.15	$126.48	$395.63
Oct-17	38,151	$11,141,711	$5,184,903	$16,326,613	$12,194,745	$5,163,487	$17,358,232	0.9979	1.0017	22	0.9583	$306.86	$129.93	$436.79
Nov-17	38,228	$9,867,810	$5,275,224	$15,143,035	$10,817,662	$5,248,346	$16,066,008	0.9988	1.0008	20	1.0542	$298.53	$144.84	$443.37
Dec-17	38,182	$11,153,137	$4,906,260	$16,059,397	$12,184,469	$4,891,288	$17,075,757	0.9998	0.9997	20	1.0542	$336.32	$135.01	$471.33
Jan-18	36,978	$11,325,354	$5,165,014	$16,490,368	$12,214,163	$5,239,934	$17,454,097	0.9953	1.0043	22	0.9583	$317.90	$136.38	$454.28
Feb-18	36,971	$9,976,572	$4,576,182	$14,552,753	$10,761,017	$4,643,431	$15,404,448	0.9966	1.0030	20	1.0542	$307.76	$132.80	$440.56
Mar-18	36,982	$9,706,194	$4,905,033	$14,611,226	$10,458,245	$4,972,678	$15,430,922	0.9979	1.0017	22	0.9583	$271.47	$129.08	$400.55
Apr-18	37,248	$10,204,031	$4,652,484	$14,856,515	$10,972,099	$4,717,524	$15,689,623	0.9978	1.0018	21	1.0040	$296.26	$127.38	$423.64
May-18	37,388	$10,047,107	$5,024,478	$15,071,584	$10,806,715	$5,091,517	$15,898,231	0.9984	1.0012	22	0.9583	$277.32	$130.66	$407.98
Jun-18	37,410	$9,119,533	$4,599,008	$13,718,541	$9,806,445	$4,662,289	$14,468,734	0.9996	1.0000	21	1.0040	$263.17	$125.12	$388.30
Jul-18	38,131	$9,149,846	$4,719,925	$13,869,772	$9,769,995	$4,785,030	$14,555,025	0.9991	1.0005	21	1.0040	$257.37	$126.05	$383.43
Aug-18	38,163	$10,402,388	$4,847,382	$15,249,770	$11,129,090	$4,912,572	$16,041,662	0.9998	0.9998	23	0.9167	$267.27	$117.98	$385.25
Sep-18	38,042	$9,328,743	$4,573,308	$13,902,051	$9,973,351	$4,635,311	$14,608,663	1.0024	0.9972	19	1.1096	$290.10	$134.83	$424.94
Oct-18	38,218	$10,983,895	$5,532,021	$16,515,916	$11,620,475	$5,574,726	$17,195,201	1.0022	0.9974	23	0.9167	$278.00	$133.37	$411.37
Nov-18	38,553	$10,009,282	$4,954,545	$14,963,827	$10,591,554	$4,992,051	$15,583,605	1.0022	0.9974	20	1.0542	$288.87	$136.15	$425.02
Dec-18	38,504	$11,106,025	$5,211,902	$16,317,927	$11,742,331	$5,255,848	$16,998,179	1.0030	0.9966	19	1.1096	$337.25	$150.95	$488.20
Jan-19	37,151	$11,465,854	$5,206,164	$16,672,018	$11,994,278	$5,222,586	$17,216,864	0.9935	1.0061	22	0.9583	$311.30	$135.55	$446.84
Feb-19	37,152	$10,090,959	$4,597,069	$14,688,029	$10,543,317	$4,613,880	$15,157,197	0.9942	1.0055	20	1.0542	$300.80	$131.63	$432.43
Mar-19	37,161	$10,803,910	$4,998,081	$15,801,991	$11,272,174	$5,017,303	$16,289,477	0.9949	1.0047	21	1.0040	$305.98	$136.19	$442.17
Apr-19	36,932	$9,867,542	$4,926,138	$14,793,681	$10,296,042	$4,944,060	$15,240,102	0.9963	1.0033	22	0.9583	$268.04	$128.71	$396.75
May-19	36,891	$10,148,535	$4,954,481	$15,103,016	$10,581,192	$4,970,317	$15,551,509	0.9975	1.0021	22	0.9583	$275.44	$129.38	$404.83
Jun-19	36,736	$9,952,933	$4,522,497	$14,475,430	$10,376,642	$4,539,127	$14,915,769	0.9971	1.0025	20	1.0542	$298.51	$130.58	$429.09
Jul-19	36,287	$10,763,548	$4,782,726	$15,546,273	$11,156,658	$4,801,865	$15,958,522	0.9980	1.0016	21	1.0040	$309.16	$133.07	$442.23
Aug-19	36,071	$9,642,671	$4,650,986	$14,293,656	$9,978,675	$4,667,775	$14,646,450	1.0003	0.9993	22	0.9583	$264.92	$123.92	$388.84
Sep-19	35,934	$9,033,213	$4,461,968	$13,495,181	$9,344,413	$4,477,492	$13,821,905	1.0004	0.9992	21	1.0040	$260.86	$125.00	$385.86
Oct-19	35,821	$11,150,869	$5,304,758	$16,455,627	$11,389,457	$5,325,592	$16,715,049	1.0021	0.9975	22	0.9583	$303.95	$142.12	$446.08
Nov-19	36,018	$9,177,138	$4,482,655	$13,659,792	$9,344,609	$4,500,193	$13,844,801	1.0003	0.9993	19	1.1096	$287.69	$138.55	$426.24
Dec-19	35,968	$10,279,175	$4,808,089	$15,087,264	$10,474,826	$4,826,914	$15,301,740	1.0009	0.9987	21	1.0040	$292.01	$134.56	$426.57
Jan-20	32,805	$8,932,569	$4,334,972	$13,267,541	$8,938,654	$4,334,972	$13,273,627	0.9982	1.0014	22	0.9583	$261.48	$126.81	$388.30
Feb-20	32,589	$9,121,787	$3,972,570	$13,094,357	$9,121,787	$3,972,570	$13,094,357	0.9996	1.0000	20	1.0542	$295.07	$128.50	$423.57

YE February 2020 Average:	21.1	Annual Trend:	-0.4%	-0.1%	-0.3%

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Facility - 48 Month

			Logistic Regression		Linear Regression		Holt-Winters' Multiplicative		Holt-Winters' Additive		Double Exp Smoothing	
Month	Membership	Adjusted Allowed Claims PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM
Mar-16	35,794	$278.22	$280.39		$281.35							
Apr-16	35,749	$287.29	$280.59		$281.55						$278.22	
May-16	35,351	$274.72	$280.78		$281.74						$278.40	
Jun-16	35,282	$264.31	$280.99		$281.94						$278.34	
Jul-16	35,240	$273.35	$281.18		$282.14						$278.07	
Aug-16	35,219	$255.99	$281.38		$282.34						$277.96	
Sep-16	35,267	$292.03	$281.59		$282.54						$277.49	
Oct-16	35,468	$280.07	$281.78		$282.73						$277.71	
Nov-16	35,475	$317.71	$281.98		$282.93						$277.71	
Dec-16	35,064	$318.03	$282.18		$283.13						$278.48	
Jan-17	38,257	$272.58	$282.38		$283.33						$279.32	
Feb-17	38,200	$263.46	$282.59	$281.50	$283.53	$282.45					$279.31	
Mar-17	38,118	$274.68	$282.77	$281.70	$283.71	$282.65	$278.22		$278.22		$279.10	
Apr-17	38,137	$277.13	$282.97	$281.90	$283.91	$282.85	$287.28		$287.28		$279.09	
May-17	38,370	$277.70	$283.17	$282.10	$284.10	$283.05	$274.71		$274.71		$279.12	
Jun-17	38,439	$270.24	$283.37	$282.30	$284.30	$283.25	$264.30		$264.30		$279.16	
Jul-17	38,496	$326.59	$283.57	$282.50	$284.50	$283.44	$273.34		$273.34		$279.04	
Aug-17	38,539	$223.98	$283.77	$282.70	$284.70	$283.64	$256.04		$256.04		$280.04	
Sep-17	38,136	$269.15	$283.98	$282.89	$284.90	$283.83	$292.04		$292.04		$279.06	
Oct-17	38,151	$306.86	$284.17	$283.09	$285.09	$284.02	$280.06		$280.06		$278.89	
Nov-17	38,228	$298.53	$284.38	$283.28	$285.29	$284.21	$317.74		$317.74		$279.46	
Dec-17	38,182	$336.32	$284.58	$283.47	$285.49	$284.40	$318.03		$318.03		$279.90	
Jan-18	36,978	$317.90	$284.78	$283.67	$285.69	$284.60	$272.60		$272.60		$281.14	
Feb-18	36,971	$307.76	$284.99	$283.87	$285.89	$284.79	$263.52	$281.53	$263.53	$281.53	$282.09	$279.66
Mar-18	36,982	$271.47	$285.17	$284.07	$286.07	$284.99	$277.46	$281.47	$277.47	$281.47	$282.90	$279.97
Apr-18	37,248	$296.26	$285.38	$284.27	$286.27	$285.18	$284.92	$281.27	$284.93	$281.27	$283.02	$280.30
May-18	37,388	$277.32	$285.57	$284.47	$286.46	$285.38	$275.57	$281.35	$275.58	$281.36	$283.61	$280.67
Jun-18	37,410	$263.17	$285.78	$284.67	$286.66	$285.58	$265.87	$281.52	$265.89	$281.53	$283.84	$281.06
Jul-18	38,131	$257.37	$285.98	$284.87	$286.86	$285.77	$286.45	$282.63	$286.43	$282.64	$283.76	$281.46
Aug-18	38,163	$267.27	$286.18	$285.08	$287.06	$285.98	$248.26	$282.00	$248.30	$282.00	$283.53	$281.76
Sep-18	38,042	$290.10	$286.39	$285.28	$287.26	$286.17	$286.56	$281.53	$286.59	$281.54	$283.44	$282.12
Oct-18	38,218	$278.00	$286.59	$285.48	$287.45	$286.37	$286.72	$282.10	$286.72	$282.11	$283.79	$282.54
Nov-18	38,553	$288.87	$286.79	$285.69	$287.65	$286.57	$313.15	$281.73	$313.17	$281.74	$283.89	$282.91
Dec-18	38,504	$337.25	$286.99	$285.89	$287.85	$286.77	$322.58	$282.14	$322.58	$282.16	$284.20	$283.28
Jan-19	37,151	$311.30	$287.20	$286.09	$288.05	$286.97	$283.72	$283.05	$283.72	$283.06	$285.49	$283.63
Feb-19	37,152	$300.80	$287.41	$286.29	$288.25	$287.16	$274.36	$283.93	$274.37	$283.95	$286.33	$283.98
Mar-19	37,161	$305.98	$287.59	$286.49	$288.43	$287.35	$276.04	$283.82	$276.08	$283.83	$287.01	$284.32
Apr-19	36,932	$268.04	$287.80	$286.69	$288.63	$287.55	$287.76	$284.05	$287.79	$284.06	$287.80	$284.71
May-19	36,891	$275.44	$288.00	$286.89	$288.82	$287.74	$276.04	$284.09	$276.08	$284.11	$287.85	$285.06
Jun-19	36,736	$298.51	$288.21	$287.08	$289.02	$287.93	$265.26	$284.07	$265.30	$284.09	$288.01	$285.40
Jul-19	36,287	$309.16	$288.41	$287.28	$289.22	$288.13	$279.44	$283.50	$279.48	$283.52	$288.61	$285.79
Aug-19	36,071	$264.92	$288.61	$287.49	$289.42	$288.32	$253.02	$284.04	$253.09	$284.07	$289.43	$286.28
Sep-19	35,934	$260.86	$288.82	$287.69	$289.62	$288.52	$287.56	$284.11	$287.61	$284.14	$289.39	$286.77
Oct-19	35,821	$303.95	$289.02	$287.89	$289.81	$288.72	$284.70	$283.94	$284.74	$283.97	$289.21	$287.23
Nov-19	36,018	$287.69	$289.23	$288.10	$290.01	$288.91	$307.37	$283.30	$307.43	$283.33	$289.85	$287.73
Dec-19	35,968	$292.01	$289.43	$288.30	$290.21	$289.11	$326.31	$283.37	$326.33	$283.41	$290.17	$288.24
Jan-20	32,805	$261.48	$289.64	$288.50	$290.41	$289.30	$290.54	$283.89	$290.56	$283.93	$290.58	$288.66
Feb-20	32,589	$295.07	$289.85	$288.69	$290.61	$289.49	$280.84	$284.48	$280.88	$284.52	$290.36	$288.99
Mar-20	32,589		$290.04	$288.89	$290.79	$289.69	$283.36	$285.13	$283.42	$285.18	$290.77	$289.30
Apr-20	32,589		$290.25	$289.10	$291.00	$289.88	$282.95	$284.73	$283.03	$284.78	$291.09	$289.57
May-20	32,589		$290.45	$289.30	$291.19	$290.08	$275.91	$284.81	$275.98	$284.86	$291.41	$289.86
Jun-20	32,589		$290.66	$289.50	$291.39	$290.28	$273.37	$285.65	$273.44	$285.70	$291.73	$290.18
Jul-20	32,589		$290.86	$289.71	$291.58	$290.47	$286.66	$286.28	$286.72	$286.34	$292.04	$290.47
Aug-20	32,589		$291.07	$289.92	$291.78	$290.67	$255.87	$286.80	$255.96	$286.85	$292.36	$290.71
Sep-20	32,589		$291.28	$290.13	$291.98	$290.87	$280.98	$286.26	$281.09	$286.32	$292.68	$290.99
Oct-20	32,589		$291.48	$290.34	$292.18	$291.08	$289.35	$286.65	$289.42	$286.71	$293.00	$291.31
Nov-20	32,589		$291.69	$290.55	$292.38	$291.28	$302.51	$286.07	$302.62	$286.14	$293.32	$291.61
Dec-20	32,589		$291.90	$290.76	$292.57	$291.49	$317.90	$285.02	$317.99	$285.10	$293.64	$291.91
Jan-21	32,589		$292.11	$290.97	$292.77	$291.69	$283.44	$284.43	$283.53	$284.51	$293.96	$292.20
Feb-21	32,589		$292.32	$291.18	$292.97	$291.88	$284.32	$284.72	$284.39	$284.80	$294.28	$292.52
Mar-21	32,589		$292.51	$291.38	$293.15	$292.08	$283.36	$284.72	$283.47	$284.80	$294.60	$292.84
Apr-21	32,589		$292.72	$291.59	$293.35	$292.28	$282.95	$284.72	$283.08	$284.81	$294.92	$293.16
May-21	32,589		$292.92	$291.79	$293.55	$292.47	$275.91	$284.72	$276.03	$284.81	$295.24	$293.48
Jun-21	32,589		$293.13	$292.00	$293.75	$292.67	$273.38	$284.72	$273.49	$284.82	$295.56	$293.80
Jul-21	32,589		$293.33	$292.20	$293.94	$292.87	$286.66	$284.72	$286.77	$284.82	$295.88	$294.12
Aug-21	32,589		$293.54	$292.41	$294.14	$293.06	$255.87	$284.72	$256.01	$284.82	$296.20	$294.44
Sep-21	32,589		$293.76	$292.62	$294.34	$293.26	$280.99	$284.72	$281.14	$284.83	$296.52	$294.76
Oct-21	32,589		$293.96	$292.82	$294.54	$293.46	$289.35	$284.72	$289.47	$284.83	$296.83	$295.08
Nov-21	32,589		$294.17	$293.03	$294.74	$293.65	$302.51	$284.72	$302.67	$284.84	$297.15	$295.40
Dec-21	32,589		$294.38	$293.24	$294.93	$293.85	$317.91	$284.72	$318.04	$284.84	$297.47	$295.72
Jan-22	32,589		$294.59	$293.44	$295.13	$294.05	$283.44	$284.72	$283.58	$284.85	$297.79	$296.04
Feb-22	32,589		$294.80	$293.65	$295.33	$294.24	$284.33	$284.72	$284.44	$284.85	$298.11	$296.36
Mar-22	32,589		$294.99	$293.86	$295.51	$294.44	$283.37	$284.72	$283.52	$284.85	$298.43	$296.68
Apr-22	32,589		$295.20	$294.06	$295.71	$294.64	$282.95	$284.72	$283.13	$284.86	$298.75	$296.99
May-22	32,589		$295.41	$294.27	$295.91	$294.83	$275.91	$284.72	$276.08	$284.86	$299.07	$297.31
Jun-22	32,589		$295.62	$294.48	$296.11	$295.03	$273.38	$284.72	$273.54	$284.87	$299.39	$297.63
Jul-22	32,589		$295.83	$294.69	$296.30	$295.23	$286.67	$284.72	$286.82	$284.87	$299.71	$297.95
Aug-22	32,589		$296.04	$294.89	$296.50	$295.42	$255.87	$284.72	$256.06	$284.87	$300.03	$298.27
Sep-22	32,589		$296.25	$295.10	$296.70	$295.62	$280.99	$284.72	$281.19	$284.88	$300.35	$298.59
Oct-22	32,589		$296.46	$295.31	$296.90	$295.82	$289.35	$284.72	$289.52	$284.88	$300.67	$298.91
Nov-22	32,589		$296.67	$295.52	$297.10	$296.01	$302.51	$284.72	$302.72	$284.89	$300.99	$299.23
Dec-22	32,589		$296.88	$295.73	$297.29	$296.21	$317.91	$284.72	$318.09	$284.89	$301.31	$299.55

Utilization Trend	**0.9%**	**0.8%**	**0.0%**	**0.0%**	**1.3%**
RMSE (root mean square error)	17.84	18.01	24.05	24.05	23.47

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Facility - 36 Month

			Logistic Regression		Linear Regression		Holt-Winters' Multiplicative		Holt-Winters' Additive		Double Exp Smoothing	
Month	Membership	Adjusted Allowed Claims PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM
Mar-17	38,118	$274.68	$284.34		$285.89							
Apr-17	38,137	$277.13	$284.46		$285.99						$274.68	
May-17	38,370	$277.70	$284.59		$286.07						$274.87	
Jun-17	38,439	$270.24	$284.71		$286.17						$275.09	
Jul-17	38,496	$326.59	$284.83		$286.26						$274.71	
Aug-17	38,539	$223.98	$284.96		$286.35						$278.82	
Sep-17	38,136	$269.15	$285.08		$286.44						$274.48	
Oct-17	38,151	$306.86	$285.20		$286.53						$274.06	
Nov-17	38,228	$298.53	$285.33		$286.62						$276.65	
Dec-17	38,182	$336.32	$285.45		$286.71						$278.39	
Jan-18	36,978	$317.90	$285.57		$286.80						$282.98	
Feb-18	36,971	$307.76	$285.70	$285.01	$286.89	$286.39					$285.75	
Mar-18	36,982	$271.47	$285.81	$285.14	$286.98	$286.48	$274.68		$274.68		$287.51	$278.10
Apr-18	37,248	$296.26	$285.94	$285.26	$287.07	$286.57	$277.13		$277.13		$286.25	$279.06
May-18	37,388	$277.32	$286.06	$285.38	$287.16	$286.66	$277.71		$277.72		$287.05	$280.07
Jun-18	37,410	$263.17	$286.18	$285.50	$287.25	$286.75	$270.25		$270.27		$286.30	$281.01
Jul-18	38,131	$257.37	$286.31	$285.63	$287.34	$286.84	$326.60		$326.62		$284.48	$281.84
Aug-18	38,163	$267.27	$286.43	$285.75	$287.43	$286.93	$223.93		$223.90		$282.34	$282.14
Sep-18	38,042	$290.10	$286.56	$285.88	$287.52	$287.03	$269.15		$269.11		$281.15	$282.70
Oct-18	38,218	$278.00	$286.68	$286.00	$287.61	$287.12	$306.88		$306.84		$281.87	$283.36
Nov-18	38,553	$288.87	$286.80	$286.13	$287.70	$287.21	$298.53		$298.47		$281.57	$283.77
Dec-18	38,504	$337.25	$286.93	$286.25	$287.79	$287.30	$336.30		$336.23		$282.16	$284.09
Jan-19	37,151	$311.30	$287.05	$286.37	$287.88	$287.39	$317.89		$317.80		$286.53	$284.38
Feb-19	37,152	$300.80	$287.18	$286.50	$287.98	$287.48	$307.74	$290.64	$307.63	$290.60	$288.50	$284.61
Mar-19	37,161	$305.98	$287.29	$286.62	$288.06	$287.57	$273.55	$290.54	$273.42	$290.50	$289.49	$284.77
Apr-19	36,932	$268.04	$287.42	$286.74	$288.15	$287.65	$283.72	$291.09	$283.50	$291.02	$290.81	$285.14
May-19	36,891	$275.44	$287.54	$286.86	$288.24	$287.74	$277.56	$291.09	$277.39	$291.01	$289.02	$285.30
Jun-19	36,736	$298.51	$287.67	$286.98	$288.33	$287.83	$267.80	$290.92	$267.63	$290.83	$287.96	$285.43
Jul-19	36,287	$309.16	$287.79	$287.10	$288.42	$287.92	$302.84	$288.86	$302.87	$288.77	$288.81	$285.79
Aug-19	36,071	$264.92	$287.91	$287.23	$288.51	$288.01	$238.89	$290.36	$238.58	$290.25	$290.43	$286.46
Sep-19	35,934	$260.86	$288.04	$287.35	$288.61	$288.10	$276.41	$291.05	$276.19	$290.92	$288.43	$287.07
Oct-19	35,821	$303.95	$288.16	$287.47	$288.69	$288.19	$296.99	$290.17	$296.93	$290.03	$286.26	$287.45
Nov-19	36,018	$287.69	$288.29	$287.60	$288.79	$288.28	$295.27	$289.85	$295.17	$289.72	$287.67	$287.98
Dec-19	35,968	$292.01	$288.41	$287.72	$288.88	$288.37	$336.70	$289.62	$336.57	$289.48	$287.69	$288.47
Jan-20	32,805	$261.48	$288.54	$287.84	$288.97	$288.46	$315.64	$289.16	$315.53	$289.02	$288.04	$288.60
Feb-20	32,589	$295.07	$288.67	$287.96	$289.06	$288.55	$305.33	$288.78	$305.18	$288.64	$285.95	$288.41
Mar-20	32,589		$288.78	$288.08	$289.15	$288.64	$284.66	$289.80	$284.35	$289.64	$286.68	$288.18
Apr-20	32,589		$288.91	$288.21	$289.24	$288.73	$278.27	$289.44	$278.02	$289.28	$286.69	$287.84
May-20	32,589		$289.03	$288.33	$289.33	$288.82	$276.79	$289.50	$276.49	$289.33	$286.71	$287.65
Jun-20	32,589		$289.16	$288.46	$289.42	$288.91	$278.31	$290.55	$277.87	$290.36	$286.72	$287.54
Jul-20	32,589		$289.28	$288.58	$289.51	$289.00	$304.93	$290.61	$304.66	$290.39	$286.73	$287.37
Aug-20	32,589		$289.41	$288.71	$289.60	$289.09	$247.76	$291.77	$247.13	$291.52	$286.74	$287.04
Sep-20	32,589		$289.54	$288.83	$289.69	$289.18	$270.96	$291.45	$270.47	$291.19	$286.75	$286.89
Oct-20	32,589		$289.66	$288.96	$289.78	$289.27	$299.28	$291.59	$298.77	$291.29	$286.77	$286.94
Nov-20	32,589		$289.79	$289.09	$289.87	$289.37	$292.56	$291.34	$292.01	$290.99	$286.78	$286.86
Dec-20	32,589		$289.91	$289.22	$289.96	$289.46	$321.23	$289.66	$320.74	$289.28	$286.79	$286.78
Jan-21	32,589		$290.04	$289.35	$290.05	$289.55	$296.97	$288.09	$296.49	$287.68	$286.80	$286.68
Feb-21	32,589		$290.16	$289.47	$290.15	$289.64	$301.79	$287.79	$301.14	$287.35	$286.81	$286.75
Mar-21	32,589		$290.28	$289.60	$290.23	$289.74	$284.66	$287.79	$283.75	$287.30	$286.82	$286.76
Apr-21	32,589		$290.41	$289.72	$290.32	$289.83	$278.27	$287.79	$277.42	$287.25	$286.84	$286.77
May-21	32,589		$290.53	$289.85	$290.41	$289.92	$276.79	$287.79	$275.89	$287.20	$286.85	$286.78
Jun-21	32,589		$290.66	$289.97	$290.50	$290.01	$278.31	$287.79	$277.27	$287.15	$286.86	$286.80
Jul-21	32,589		$290.78	$290.10	$290.59	$290.10	$304.93	$287.79	$304.07	$287.10	$286.87	$286.81
Aug-21	32,589		$290.91	$290.22	$290.68	$290.19	$247.76	$287.79	$246.54	$287.05	$286.88	$286.82
Sep-21	32,589		$291.04	$290.35	$290.77	$290.28	$270.96	$287.79	$269.87	$287.00	$286.89	$286.83
Oct-21	32,589		$291.16	$290.47	$290.86	$290.37	$299.28	$287.79	$298.18	$286.95	$286.91	$286.84
Nov-21	32,589		$291.29	$290.60	$290.96	$290.46	$292.56	$287.79	$291.41	$286.90	$286.92	$286.85
Dec-21	32,589		$291.41	$290.72	$291.04	$290.55	$321.23	$287.79	$320.15	$286.85	$286.93	$286.87
Jan-22	32,589		$291.54	$290.85	$291.14	$290.64	$296.97	$287.79	$295.89	$286.80	$286.94	$286.88
Feb-22	32,589		$291.67	$290.97	$291.23	$290.73	$301.79	$287.79	$300.54	$286.75	$286.95	$286.89
Mar-22	32,589		$291.78	$291.10	$291.31	$290.82	$284.66	$287.79	$283.16	$286.70	$286.96	$286.90
Apr-22	32,589		$291.91	$291.22	$291.40	$290.91	$278.27	$287.79	$276.83	$286.65	$286.98	$286.91
May-22	32,589		$292.03	$291.35	$291.49	$291.00	$276.79	$287.79	$275.30	$286.60	$286.99	$286.92
Jun-22	32,589		$292.16	$291.47	$291.58	$291.09	$278.31	$287.79	$276.68	$286.55	$287.00	$286.94
Jul-22	32,589		$292.29	$291.60	$291.67	$291.18	$304.93	$287.79	$303.47	$286.50	$287.01	$286.95
Aug-22	32,589		$292.41	$291.72	$291.77	$291.27	$247.76	$287.79	$245.94	$286.45	$287.02	$286.96
Sep-22	32,589		$292.54	$291.85	$291.86	$291.36	$270.96	$287.79	$269.28	$286.40	$287.03	$286.97
Oct-22	32,589		$292.67	$291.97	$291.95	$291.45	$299.27	$287.79	$297.58	$286.35	$287.05	$286.98
Nov-22	32,589		$292.79	$292.10	$292.04	$291.54	$292.56	$287.79	$290.82	$286.30	$287.06	$286.99
Dec-22	32,589		$292.92	$292.23	$292.13	$291.63	$321.23	$287.79	$319.55	$286.25	$287.07	$287.01

Utilization Trend	**0.5%**	**0.4%**	**-0.1%**	**-0.3%**	**-0.2%**
RMSE (root mean square error)	17.67	17.76	26.54	26.53	25.25

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Facility - 24 Month

			Logistic Regression		Linear Regression		Holt-Winters' Multiplicative		Holt-Winters' Additive		Double Exp Smoothing	
Month	Membership	Adjusted Allowed Claims PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM
Mar-18	36,982	$271.47	$281.40		$282.11							
Apr-18	37,248	$296.26	$281.74		$282.44						$271.47	
May-18	37,388	$277.32	$282.07		$282.77						$276.58	
Jun-18	37,410	$263.17	$282.41		$283.11						$276.74	
Jul-18	38,131	$257.37	$282.74		$283.43						$273.95	
Aug-18	38,163	$267.27	$283.08		$283.77						$270.54	
Sep-18	38,042	$290.10	$283.42		$284.11						$269.86	
Oct-18	38,218	$278.00	$283.75		$284.44						$274.03	
Nov-18	38,553	$288.87	$284.09		$284.78						$274.85	
Dec-18	38,504	$337.25	$284.42		$285.10						$277.75	
Jan-19	37,151	$311.30	$284.77		$285.44						$290.02	
Feb-19	37,152	$300.80	$285.11	$283.26	$285.78	$283.95					$294.42	
Mar-19	37,161	$305.98	$285.42	$283.59	$286.08	$284.27	$271.47		$271.47		$295.76	$278.75
Apr-19	36,932	$268.04	$285.77	$283.91	$286.42	$284.60	$296.30		$296.29		$297.89	$280.91
May-19	36,891	$275.44	$286.10	$284.25	$286.75	$284.92	$277.33		$277.33		$291.76	$282.16
Jun-19	36,736	$298.51	$286.44	$284.58	$287.09	$285.25	$263.18		$263.18		$288.42	$283.11
Jul-19	36,287	$309.16	$286.78	$284.91	$287.41	$285.58	$257.41		$257.41		$290.52	$284.49
Aug-19	36,071	$264.92	$287.12	$285.24	$287.75	$285.91	$267.37		$267.37		$294.38	$286.48
Sep-19	35,934	$260.86	$287.47	$285.58	$288.09	$286.24	$290.21		$290.19		$288.33	$288.04
Oct-19	35,821	$303.95	$287.80	$285.92	$288.42	$286.57	$278.07		$278.06		$282.68	$288.82
Nov-19	36,018	$287.69	$288.15	$286.26	$288.75	$286.90	$288.97		$288.95		$287.08	$289.90
Dec-19	35,968	$292.01	$288.49	$286.60	$289.08	$287.24	$337.37		$337.34		$287.22	$290.75
Jan-20	32,805	$261.48	$288.83	$286.93	$289.42	$287.56	$311.36		$311.34		$288.22	$290.62
Feb-20	32,589	$295.07	$289.18	$287.26	$289.76	$287.88	$300.81	$286.25	$300.79	$286.24	$282.73	$289.69
Mar-20	32,589		$289.51	$287.59	$290.07	$288.21	$295.94	$288.29	$305.89	$289.04	$285.28	$288.82
Apr-20	32,589		$289.86	$287.93	$290.41	$288.53	$276.23	$286.65	$268.04	$286.78	$285.30	$287.75
May-20	32,589		$290.20	$288.27	$290.74	$288.86	$275.99	$286.64	$275.42	$286.73	$285.31	$287.20
Jun-20	32,589		$290.55	$288.61	$291.08	$289.20	$288.22	$288.86	$298.42	$289.75	$285.32	$286.95
Jul-20	32,589		$290.88	$288.95	$291.40	$289.53	$294.05	$292.07	$309.00	$294.17	$285.34	$286.50
Aug-20	32,589		$291.23	$289.30	$291.74	$289.87	$265.54	$292.14	$264.81	$294.19	$285.35	$285.70
Sep-20	32,589		$291.59	$289.65	$292.08	$290.21	$269.32	$290.46	$260.82	$291.84	$285.36	$285.44
Oct-20	32,589		$291.93	$290.00	$292.41	$290.55	$296.35	$292.05	$303.82	$294.06	$285.38	$285.68
Nov-20	32,589		$292.28	$290.36	$292.74	$290.89	$287.97	$292.00	$287.59	$293.99	$285.39	$285.53
Dec-20	32,589		$292.62	$290.72	$293.07	$291.24	$305.11	$288.92	$292.00	$289.84	$285.40	$285.37
Jan-21	32,589		$292.97	$291.07	$293.41	$291.58	$275.95	$285.96	$261.53	$285.68	$285.42	$285.13
Feb-21	32,589		$293.32	$291.41	$293.75	$291.91	$296.73	$285.62	$295.07	$285.20	$285.43	$285.36
Mar-21	32,589		$293.64	$291.76	$294.05	$292.24	$295.94	$285.62	$305.89	$285.20	$285.44	$285.37
Apr-21	32,589		$294.00	$292.10	$294.39	$292.57	$276.23	$285.62	$268.04	$285.20	$285.46	$285.38
May-21	32,589		$294.34	$292.45	$294.72	$292.90	$275.99	$285.62	$275.42	$285.20	$285.47	$285.40
Jun-21	32,589		$294.70	$292.79	$295.06	$293.24	$288.22	$285.62	$298.42	$285.20	$285.48	$285.41
Jul-21	32,589		$295.04	$293.14	$295.38	$293.57	$294.05	$285.62	$309.00	$285.20	$285.50	$285.42
Aug-21	32,589		$295.39	$293.48	$295.72	$293.90	$265.54	$285.62	$264.81	$285.20	$285.51	$285.44
Sep-21	32,589		$295.75	$293.83	$296.06	$294.23	$269.32	$285.62	$260.82	$285.20	$285.52	$285.45
Oct-21	32,589		$296.10	$294.18	$296.39	$294.56	$296.35	$285.62	$303.82	$285.20	$285.54	$285.46
Nov-21	32,589		$296.45	$294.53	$296.72	$294.89	$287.97	$285.62	$287.59	$285.20	$285.55	$285.48
Dec-21	32,589		$296.80	$294.88	$297.05	$295.22	$305.11	$285.62	$292.00	$285.20	$285.57	$285.49
Jan-22	32,589		$297.16	$295.22	$297.39	$295.56	$275.95	$285.62	$261.53	$285.20	$285.58	$285.50
Feb-22	32,589		$297.51	$295.57	$297.73	$295.89	$296.73	$285.62	$295.07	$285.20	$285.59	$285.52
Mar-22	32,589		$297.84	$295.92	$298.03	$296.22	$295.94	$285.62	$305.89	$285.20	$285.61	$285.53
Apr-22	32,589		$298.20	$296.27	$298.37	$296.55	$276.24	$285.62	$268.04	$285.20	$285.62	$285.55
May-22	32,589		$298.54	$296.62	$298.70	$296.88	$275.99	$285.62	$275.42	$285.20	$285.63	$285.56
Jun-22	32,589		$298.90	$296.97	$299.03	$297.21	$288.22	$285.62	$298.42	$285.20	$285.65	$285.57
Jul-22	32,589		$299.25	$297.32	$299.36	$297.55	$294.05	$285.62	$309.00	$285.20	$285.66	$285.59
Aug-22	32,589		$299.61	$297.68	$299.70	$297.88	$265.54	$285.62	$264.81	$285.20	$285.67	$285.60
Sep-22	32,589		$299.97	$298.03	$300.04	$298.21	$269.32	$285.62	$260.82	$285.20	$285.69	$285.61
Oct-22	32,589		$300.32	$298.38	$300.36	$298.54	$296.35	$285.62	$303.82	$285.20	$285.70	$285.63
Nov-22	32,589		$300.69	$298.73	$300.70	$298.87	$287.97	$285.62	$287.59	$285.20	$285.71	$285.64
Dec-22	32,589		$301.04	$299.09	$301.03	$299.20	$305.11	$285.62	$292.00	$285.20	$285.73	$285.65

Utilization Trend	**1.4%**	**1.4%**	**-0.1%**	**-0.1%**	**-0.5%**
RMSE (root mean square error)	17.69	17.77	31.67	31.66	21.28

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Professional - 48 Month

			Logistic Regression		Linear Regression		Holt-Winters' Multiplicative		Holt-Winters' Additive		Double Exp Smoothing	
Month	Membership	Adjusted Allowed Claims PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM
Mar-16	35,794	$118.31	$121.13		$121.29							
Apr-16	35,749	$119.13	$121.42		$121.59						$118.31	
May-16	35,351	$123.46	$121.71		$121.89						$118.77	
Jun-16	35,282	$116.49	$122.01		$122.20						$121.36	
Jul-16	35,240	$113.10	$122.29		$122.50						$118.67	
Aug-16	35,219	$112.31	$122.59		$122.80						$115.59	
Sep-16	35,267	$122.02	$122.89		$123.11						$113.78	
Oct-16	35,468	$126.52	$123.18		$123.41						$118.33	
Nov-16	35,475	$136.21	$123.48		$123.71						$122.85	
Dec-16	35,064	$133.61	$123.77		$124.01						$130.24	
Jan-17	38,257	$124.92	$124.07		$124.32						$132.11	
Feb-17	38,200	$118.75	$124.37	$122.76	$124.62	$122.97					$128.15	
Mar-17	38,118	$119.11	$124.64	$123.06	$124.90	$123.28	$118.31		$118.31		$122.97	
Apr-17	38,137	$128.74	$124.95	$123.36	$125.21	$123.59	$119.20		$119.32		$120.84	
May-17	38,370	$125.34	$125.24	$123.66	$125.50	$123.89	$124.42		$125.94		$125.21	
Jun-17	38,439	$120.75	$125.55	$123.95	$125.81	$124.20	$117.82		$120.02		$125.29	
Jul-17	38,496	$128.65	$125.84	$124.25	$126.11	$124.50	$115.00		$117.92		$122.79	
Aug-17	38,539	$112.96	$126.15	$124.54	$126.42	$124.79	$115.84		$120.85		$126.03	
Sep-17	38,136	$126.48	$126.45	$124.83	$126.72	$125.09	$126.59		$131.17		$118.82	
Oct-17	38,151	$129.93	$126.75	$125.13	$127.02	$125.38	$132.17		$136.11		$123.05	
Nov-17	38,228	$144.84	$127.06	$125.42	$127.33	$125.68	$143.08		$145.35		$126.86	
Dec-17	38,182	$135.01	$127.36	$125.70	$127.62	$125.97	$141.40		$142.91		$136.80	
Jan-18	36,978	$136.38	$127.67	$126.00	$127.93	$126.26	$132.58		$132.58		$135.83	
Feb-18	36,971	$132.80	$127.98	$126.29	$128.24	$126.56	$127.00	$126.08	$126.59	$128.07	$136.15	$126.67
Mar-18	36,982	$129.08	$128.26	$126.59	$128.51	$126.86	$127.99	$126.89	$127.55	$128.84	$134.32	$127.60
Apr-18	37,248	$127.38	$128.57	$126.89	$128.82	$127.16	$131.96	$127.95	$131.54	$129.86	$131.44	$128.48
May-18	37,388	$130.66	$128.88	$127.20	$129.12	$127.46	$135.35	$128.85	$132.79	$130.43	$129.21	$128.82
Jun-18	37,410	$125.12	$129.19	$127.50	$129.43	$127.76	$128.64	$129.77	$125.84	$130.94	$130.02	$129.22
Jul-18	38,131	$126.05	$129.49	$127.81	$129.72	$128.06	$127.73	$130.86	$124.92	$131.54	$127.32	$129.60
Aug-18	38,163	$117.98	$129.81	$128.12	$130.03	$128.37	$123.51	$131.52	$119.12	$131.40	$126.63	$129.66
Sep-18	38,042	$134.83	$130.12	$128.43	$130.34	$128.68	$134.88	$132.22	$129.38	$131.25	$121.86	$129.91
Oct-18	38,218	$133.37	$130.43	$128.74	$130.63	$128.98	$139.71	$132.85	$134.56	$131.12	$129.03	$130.42
Nov-18	38,553	$136.15	$130.75	$129.05	$130.94	$129.29	$151.12	$133.55	$145.98	$131.18	$131.44	$130.81
Dec-18	38,504	$150.95	$131.05	$129.37	$131.24	$129.59	$145.30	$133.88	$139.38	$130.89	$134.06	$130.58
Jan-19	37,151	$135.55	$131.37	$129.67	$131.54	$129.89	$138.12	$134.34	$135.76	$131.15	$143.41	$131.20
Feb-19	37,152	$131.63	$131.69	$129.97	$131.85	$130.19	$131.40	$134.70	$130.72	$131.49	$139.09	$131.45
Mar-19	37,161	$136.19	$131.98	$130.28	$132.13	$130.48	$129.86	$134.85	$129.92	$131.68	$134.99	$131.50
Apr-19	36,932	$128.71	$132.30	$130.58	$132.43	$130.78	$131.89	$134.84	$133.61	$131.85	$135.67	$131.85
May-19	36,891	$129.38	$132.61	$130.89	$132.73	$131.07	$134.33	$134.76	$135.94	$132.11	$131.84	$132.06
Jun-19	36,736	$130.58	$132.94	$131.20	$133.04	$131.37	$126.88	$134.63	$128.95	$132.37	$130.50	$132.11
Jul-19	36,287	$133.07	$133.25	$131.51	$133.34	$131.67	$126.03	$134.52	$129.18	$132.74	$130.55	$132.39
Aug-19	36,071	$123.92	$133.57	$131.82	$133.64	$131.97	$121.08	$134.37	$123.77	$133.18	$131.95	$132.84
Sep-19	35,934	$125.00	$133.90	$132.13	$133.95	$132.27	$133.85	$134.29	$136.82	$133.80	$127.53	$133.35
Oct-19	35,821	$142.12	$134.21	$132.45	$134.25	$132.57	$136.40	$133.99	$136.99	$133.99	$126.14	$133.14
Nov-19	36,018	$138.55	$134.54	$132.77	$134.55	$132.87	$146.47	$133.51	$146.35	$133.95	$134.98	$133.44
Dec-19	35,968	$134.56	$134.86	$133.09	$134.85	$133.18	$145.59	$133.47	$145.64	$134.44	$136.97	$133.68
Jan-20	32,805	$126.81	$135.19	$133.39	$135.16	$133.47	$135.54	$133.23	$133.30	$134.24	$135.66	$132.99
Feb-20	32,589	$128.50	$135.51	$133.70	$135.46	$133.76	$128.65	$133.04	$124.26	$133.78	$130.78	$132.30
Mar-20	32,589		$135.82	$134.02	$135.75	$134.06	$127.82	$132.91	$122.13	$133.23	$129.53	$131.85
Apr-20	32,589		$136.15	$134.33	$136.06	$134.35	$126.74	$132.53	$118.10	$132.02	$129.55	$131.33
May-20	32,589		$136.47	$134.65	$136.36	$134.65	$128.22	$132.03	$117.20	$130.51	$129.56	$131.15
Jun-20	32,589		$136.81	$134.98	$136.66	$134.96	$122.56	$131.74	$110.64	$129.08	$129.57	$131.08
Jul-20	32,589		$137.13	$135.30	$136.96	$135.26	$121.61	$131.44	$108.52	$127.43	$129.58	$131.01
Aug-20	32,589		$137.46	$135.63	$137.27	$135.57	$114.89	$131.03	$98.40	$125.42	$129.59	$130.81
Sep-20	32,589		$137.80	$135.96	$137.57	$135.87	$123.47	$130.16	$104.91	$122.73	$129.60	$131.01
Oct-20	32,589		$138.12	$136.29	$137.87	$136.18	$128.47	$129.46	$109.24	$120.34	$129.61	$131.33
Nov-20	32,589		$138.46	$136.63	$138.18	$136.50	$133.92	$128.28	$111.99	$117.28	$129.62	$130.86
Dec-20	32,589		$138.78	$136.97	$138.47	$136.81	$132.17	$127.01	$109.74	$114.05	$129.63	$130.19
Jan-21	32,589		$139.12	$137.30	$138.78	$137.12	$123.51	$126.00	$99.69	$111.24	$129.64	$129.69
Feb-21	32,589		$139.46	$137.63	$139.09	$137.42	$119.17	$125.21	$94.84	$108.78	$129.65	$129.59
Mar-21	32,589		$139.76	$137.96	$139.36	$137.72	$118.38	$124.43	$91.05	$106.19	$129.66	$129.61
Apr-21	32,589		$140.10	$138.29	$139.67	$138.02	$117.32	$123.64	$87.03	$103.60	$129.67	$129.62
May-21	32,589		$140.43	$138.62	$139.97	$138.32	$118.63	$122.84	$86.13	$101.02	$129.69	$129.63
Jun-21	32,589		$140.78	$138.95	$140.28	$138.62	$113.34	$122.07	$79.56	$98.43	$129.70	$129.64
Jul-21	32,589		$141.11	$139.28	$140.57	$138.92	$112.40	$121.31	$77.44	$95.84	$129.71	$129.65
Aug-21	32,589		$141.45	$139.61	$140.88	$139.22	$106.14	$120.58	$67.32	$93.25	$129.72	$129.66
Sep-21	32,589		$141.79	$139.95	$141.19	$139.53	$114.00	$119.79	$73.83	$90.66	$129.73	$129.67
Oct-21	32,589		$142.13	$140.28	$141.48	$139.83	$118.56	$118.96	$78.16	$88.07	$129.74	$129.68
Nov-21	32,589		$142.47	$140.62	$141.79	$140.13	$123.52	$118.10	$80.91	$85.48	$129.75	$129.69
Dec-21	32,589		$142.81	$140.95	$142.09	$140.43	$121.84	$117.23	$78.66	$82.89	$129.76	$129.70
Jan-22	32,589		$143.16	$141.29	$142.39	$140.73	$113.79	$116.42	$68.61	$80.30	$129.77	$129.71
Feb-22	32,589		$143.50	$141.62	$142.70	$141.03	$109.73	$115.64	$63.76	$77.71	$129.78	$129.72
Mar-22	32,589		$143.82	$141.96	$142.98	$141.33	$108.94	$114.85	$59.97	$75.12	$129.79	$129.73
Apr-22	32,589		$144.17	$142.30	$143.29	$141.63	$107.90	$114.07	$55.95	$72.53	$129.80	$129.75
May-22	32,589		$144.51	$142.64	$143.58	$141.93	$109.04	$113.27	$55.05	$69.94	$129.81	$129.76
Jun-22	32,589		$144.86	$142.98	$143.89	$142.24	$104.11	$112.50	$48.48	$67.35	$129.82	$129.77
Jul-22	32,589		$145.20	$143.32	$144.19	$142.54	$103.19	$111.73	$46.36	$64.76	$129.84	$129.78
Aug-22	32,589		$145.55	$143.66	$144.49	$142.84	$97.38	$111.00	$36.24	$62.17	$129.85	$129.79
Sep-22	32,589		$145.91	$144.01	$144.80	$143.14	$104.53	$110.21	$42.76	$59.58	$129.86	$129.80
Oct-22	32,589		$146.25	$144.35	$145.10	$143.44	$108.64	$109.38	$47.08	$56.99	$129.87	$129.81
Nov-22	32,589		$146.61	$144.70	$145.40	$143.74	$113.11	$108.52	$49.83	$54.40	$129.88	$129.82
Dec-22	32,589		$146.95	$145.04	$145.70	$144.04	$111.50	$107.66	$47.58	$51.81	$129.89	$129.83

Utilization Trend	**2.91%**	**2.64%**	**-7.19%**	**-28.42%**	**-0.66%**
RMSE (root mean square error)	5.90	5.91	6.02	5.93	7.37

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Professional - 36 Month

			Logistic Regression		Linear Regression		Holt-Winters' Multiplicative		Holt-Winters' Additive		Double Exp Smoothing	
Month	Membership	Adjusted Allowed Claims PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM
Mar-17	38,118	$119.11	$126.54		$126.77							
Apr-17	38,137	$128.74	$126.75		$126.99						$119.11	
May-17	38,370	$125.34	$126.96		$127.20						$123.27	
Jun-17	38,439	$120.75	$127.18		$127.41						$124.17	
Jul-17	38,496	$128.65	$127.38		$127.62						$122.70	
Aug-17	38,539	$112.96	$127.60		$127.84						$125.27	
Sep-17	38,136	$126.48	$127.81		$128.05						$119.96	
Oct-17	38,151	$129.93	$128.02		$128.26						$122.78	
Nov-17	38,228	$144.84	$128.24		$128.47						$125.87	
Dec-17	38,182	$135.01	$128.45		$128.68						$134.08	
Jan-18	36,978	$136.38	$128.67		$128.90						$134.50	
Feb-18	36,971	$132.80	$128.89	$127.70	$129.11	$127.94					$135.33	
Mar-18	36,982	$129.08	$129.08	$127.91	$129.31	$128.14	$119.11		$119.11		$134.25	$126.71
Apr-18	37,248	$127.38	$129.30	$128.12	$129.52	$128.35	$129.16		$129.35		$132.03	$127.78
May-18	37,388	$130.66	$129.51	$128.33	$129.73	$128.57	$125.69		$125.83		$130.03	$128.35
Jun-18	37,410	$125.12	$129.73	$128.55	$129.95	$128.78	$121.27		$121.54		$130.31	$128.86
Jul-18	38,131	$126.05	$129.94	$128.77	$130.15	$128.99	$129.37		$129.66		$128.08	$129.32
Aug-18	38,163	$117.98	$130.16	$128.98	$130.37	$129.21	$113.48		$113.75		$127.21	$129.49
Sep-18	38,042	$134.83	$130.38	$129.20	$130.58	$129.42	$127.26		$127.53		$123.23	$129.77
Oct-18	38,218	$133.37	$130.60	$129.42	$130.79	$129.63	$131.03		$131.42		$128.25	$130.23
Nov-18	38,553	$136.15	$130.82	$129.64	$131.01	$129.85	$146.17		$146.45		$130.47	$130.62
Dec-18	38,504	$150.95	$131.03	$129.85	$131.22	$130.06	$135.89		$136.00		$132.94	$130.52
Jan-19	37,151	$135.55	$131.25	$130.07	$131.43	$130.27	$137.87		$138.28		$140.74	$131.04
Feb-19	37,152	$131.63	$131.48	$130.28	$131.65	$130.48	$134.16	$129.24	$134.54	$129.49	$138.52	$131.30
Mar-19	37,161	$136.19	$131.68	$130.49	$131.84	$130.69	$126.10	$129.81	$126.29	$130.08	$135.56	$131.41
Apr-19	36,932	$128.71	$131.90	$130.70	$132.06	$130.89	$129.32	$129.82	$129.80	$130.11	$135.85	$131.72
May-19	36,891	$129.38	$132.12	$130.92	$132.26	$131.10	$129.84	$130.17	$130.17	$130.47	$132.78	$131.94
Jun-19	36,736	$130.58	$132.34	$131.13	$132.48	$131.31	$124.51	$130.44	$124.83	$130.75	$131.32	$132.03
Jul-19	36,287	$133.07	$132.56	$131.35	$132.69	$131.52	$128.54	$130.38	$129.03	$130.71	$131.01	$132.28
Aug-19	36,071	$123.92	$132.78	$131.56	$132.90	$131.73	$117.40	$130.78	$118.01	$131.13	$131.91	$132.68
Sep-19	35,934	$125.00	$133.00	$131.78	$133.12	$131.94	$133.22	$131.27	$133.63	$131.64	$128.47	$133.15
Oct-19	35,821	$142.12	$133.22	$132.00	$133.33	$132.15	$133.32	$131.46	$133.53	$131.81	$126.98	$133.08
Nov-19	36,018	$138.55	$133.45	$132.22	$133.54	$132.36	$141.55	$131.00	$142.06	$131.37	$133.53	$133.34
Dec-19	35,968	$134.56	$133.67	$132.44	$133.75	$132.58	$146.21	$131.82	$146.26	$132.18	$135.71	$133.57
Jan-20	32,805	$126.81	$133.89	$132.65	$133.96	$132.78	$136.95	$131.69	$136.94	$132.02	$135.23	$133.08
Feb-20	32,589	$128.50	$134.12	$132.87	$134.18	$132.98	$132.81	$131.56	$132.65	$131.85	$131.61	$132.50
Mar-20	32,589		$134.33	$133.08	$134.38	$133.19	$132.04	$132.07	$131.55	$132.31	$130.28	$132.06
Apr-20	32,589		$134.56	$133.30	$134.60	$133.40	$128.62	$132.05	$128.25	$132.22	$130.29	$131.59
May-20	32,589		$134.78	$133.52	$134.80	$133.61	$129.25	$132.02	$128.86	$132.14	$130.30	$131.38
Jun-20	32,589		$135.01	$133.75	$135.02	$133.82	$127.75	$132.35	$127.25	$132.40	$130.31	$131.30
Jul-20	32,589		$135.23	$133.97	$135.23	$134.04	$130.62	$132.55	$130.13	$132.52	$130.32	$131.25
Aug-20	32,589		$135.46	$134.20	$135.44	$134.25	$120.51	$132.94	$119.92	$132.80	$130.33	$131.12
Sep-20	32,589		$135.69	$134.42	$135.66	$134.47	$127.40	$132.46	$126.97	$132.25	$130.34	$131.29
Oct-20	32,589		$135.91	$134.65	$135.87	$134.68	$137.70	$132.81	$137.12	$132.53	$130.35	$131.60
Nov-20	32,589		$136.14	$134.89	$136.08	$134.90	$138.68	$132.50	$138.29	$132.14	$130.36	$131.33
Dec-20	32,589		$136.36	$135.12	$136.29	$135.13	$138.38	$131.73	$138.09	$131.34	$130.37	$130.84
Jan-21	32,589		$136.59	$135.35	$136.51	$135.34	$130.48	$131.19	$130.37	$130.79	$130.38	$130.44
Feb-21	32,589		$136.82	$135.57	$136.72	$135.55	$130.14	$130.96	$130.07	$130.57	$130.40	$130.34
Mar-21	32,589		$137.03	$135.80	$136.91	$135.76	$132.05	$130.97	$131.56	$130.57	$130.41	$130.35
Apr-21	32,589		$137.26	$136.02	$137.13	$135.97	$128.63	$130.97	$128.26	$130.57	$130.42	$130.36
May-21	32,589		$137.49	$136.25	$137.34	$136.18	$129.26	$130.97	$128.87	$130.58	$130.43	$130.37
Jun-21	32,589		$137.72	$136.47	$137.55	$136.39	$127.76	$130.97	$127.27	$130.58	$130.44	$130.38
Jul-21	32,589		$137.95	$136.70	$137.76	$136.61	$130.63	$130.97	$130.15	$130.58	$130.45	$130.39
Aug-21	32,589		$138.18	$136.93	$137.98	$136.82	$120.53	$130.97	$119.93	$130.58	$130.46	$130.40
Sep-21	32,589		$138.41	$137.16	$138.19	$137.03	$127.42	$130.97	$126.99	$130.58	$130.47	$130.41
Oct-21	32,589		$138.64	$137.38	$138.40	$137.24	$137.71	$130.97	$137.13	$130.58	$130.48	$130.42
Nov-21	32,589		$138.87	$137.61	$138.62	$137.45	$138.69	$130.97	$138.31	$130.58	$130.49	$130.43
Dec-21	32,589		$139.10	$137.84	$138.82	$137.66	$138.40	$130.98	$138.10	$130.58	$130.50	$130.44
Jan-22	32,589		$139.34	$138.07	$139.04	$137.87	$130.50	$130.98	$130.39	$130.59	$130.51	$130.46
Feb-22	32,589		$139.57	$138.30	$139.25	$138.08	$130.16	$130.98	$130.09	$130.59	$130.53	$130.47
Mar-22	32,589		$139.79	$138.53	$139.45	$138.29	$132.07	$130.98	$131.57	$130.59	$130.54	$130.48
Apr-22	32,589		$140.02	$138.76	$139.66	$138.51	$128.65	$130.98	$128.28	$130.59	$130.55	$130.49
May-22	32,589		$140.25	$138.99	$139.87	$138.72	$129.28	$130.98	$128.89	$130.59	$130.56	$130.50
Jun-22	32,589		$140.49	$139.22	$140.09	$138.93	$127.78	$130.99	$127.28	$130.59	$130.57	$130.51
Jul-22	32,589		$140.72	$139.45	$140.29	$139.14	$130.65	$130.99	$130.16	$130.59	$130.58	$130.52
Aug-22	32,589		$140.96	$139.68	$140.51	$139.35	$120.54	$130.99	$119.95	$130.60	$130.59	$130.53
Sep-22	32,589		$141.20	$139.91	$140.73	$139.56	$127.43	$130.99	$127.00	$130.60	$130.60	$130.54
Oct-22	32,589		$141.43	$140.14	$140.93	$139.77	$137.73	$130.99	$137.14	$130.60	$130.61	$130.55
Nov-22	32,589		$141.67	$140.38	$141.15	$139.98	$138.71	$130.99	$138.32	$130.60	$130.62	$130.56
Dec-22	32,589		$141.90	$140.61	$141.36	$140.19	$138.41	$130.99	$138.12	$130.60	$130.63	$130.57

Utilization Trend	**2.02%**	**1.88%**	**-0.15%**	**-0.34%**	**-0.51%**
RMSE (root mean square error)	5.57	5.59	7.04	7.00	7.55

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Professional - 24 Month

			Logistic Regression		Linear Regression		Holt-Winters' Multiplicative		Holt-Winters' Additive		Double Exp Smoothing	
Month	Membership	Adjusted Allowed Claims PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM
Mar-18	36,982	$129.08	$129.70		$129.88							
Apr-18	37,248	$127.38	$129.84		$130.02						$129.29	
May-18	37,388	$130.66	$129.98		$130.16						$129.16	
Jun-18	37,410	$125.12	$130.13		$130.31						$129.29	
Jul-18	38,131	$126.05	$130.27		$130.45						$128.99	
Aug-18	38,163	$117.98	$130.41		$130.59						$128.79	
Sep-18	38,042	$134.83	$130.56		$130.73						$128.00	
Oct-18	38,218	$133.37	$130.70		$130.87						$128.52	
Nov-18	38,553	$136.15	$130.85		$131.02						$128.89	
Dec-18	38,504	$150.95	$130.99		$131.15						$129.45	
Jan-19	37,151	$135.55	$131.13		$131.30						$131.07	
Feb-19	37,152	$131.63	$131.28	$130.49	$131.44	$130.66					$131.42	
Mar-19	37,161	$136.19	$131.41	$130.63	$131.57	$130.80	$129.29		$129.29		$131.45	$129.52
Apr-19	36,932	$128.71	$131.56	$130.77	$131.72	$130.94	$127.60		$127.60		$131.82	$129.72
May-19	36,891	$129.38	$131.70	$130.91	$131.85	$131.08	$130.86		$130.86		$131.61	$129.92
Jun-19	36,736	$130.58	$131.85	$131.05	$132.00	$131.22	$125.33		$125.33		$131.46	$130.10
Jul-19	36,287	$133.07	$131.99	$131.19	$132.14	$131.36	$126.27		$126.27		$131.41	$130.30
Aug-19	36,071	$123.92	$132.13	$131.33	$132.28	$131.50	$118.18		$118.18		$131.55	$130.53
Sep-19	35,934	$125.00	$132.28	$131.48	$132.42	$131.64	$135.07		$135.06		$131.00	$130.78
Oct-19	35,821	$142.12	$132.42	$131.62	$132.56	$131.78	$133.58		$133.58		$130.57	$130.96
Nov-19	36,018	$138.55	$132.57	$131.77	$132.71	$131.92	$136.38		$136.37		$131.45	$131.18
Dec-19	35,968	$134.56	$132.72	$131.91	$132.85	$132.06	$151.23		$151.23		$132.00	$131.40
Jan-20	32,805	$126.81	$132.86	$132.05	$132.99	$132.20	$135.73		$135.73		$132.21	$131.49
Feb-20	32,589	$128.50	$133.01	$132.19	$133.13	$132.34	$131.84	$131.71	$131.84	$131.71	$131.81	$131.52
Mar-20	32,589		$133.15	$132.33	$133.27	$132.47	$136.40	$132.28	$136.40	$132.28	$131.56	$131.53
Apr-20	32,589		$133.30	$132.48	$133.41	$132.61	$128.90	$132.43	$128.90	$132.43	$131.57	$131.51
May-20	32,589		$133.44	$132.62	$133.55	$132.75	$129.55	$132.35	$129.55	$132.35	$131.57	$131.50
Jun-20	32,589		$133.59	$132.77	$133.69	$132.90	$130.77	$132.85	$130.76	$132.85	$131.57	$131.51
Jul-20	32,589		$133.73	$132.91	$133.83	$133.04	$133.27	$133.47	$133.27	$133.46	$131.57	$131.53
Aug-20	32,589		$133.88	$133.06	$133.98	$133.18	$124.08	$134.07	$124.08	$134.07	$131.58	$131.53
Sep-20	32,589		$134.03	$133.21	$134.12	$133.32	$125.18	$133.26	$125.17	$133.26	$131.58	$131.58
Oct-20	32,589		$134.18	$133.36	$134.26	$133.47	$142.33	$133.98	$142.33	$133.97	$131.58	$131.67
Nov-20	32,589		$134.33	$133.51	$134.40	$133.62	$138.76	$134.15	$138.76	$134.15	$131.58	$131.68
Dec-20	32,589		$134.47	$133.66	$134.54	$133.76	$134.79	$132.64	$134.79	$132.63	$131.58	$131.65
Jan-21	32,589		$134.62	$133.81	$134.68	$133.91	$126.82	$131.89	$126.82	$131.89	$131.59	$131.60
Feb-21	32,589		$134.77	$133.96	$134.83	$134.05	$128.51	$131.61	$128.51	$131.61	$131.59	$131.58
Mar-21	32,589		$134.91	$134.10	$134.96	$134.19	$136.40	$131.61	$136.40	$131.61	$131.59	$131.58
Apr-21	32,589		$135.06	$134.25	$135.10	$134.33	$128.90	$131.61	$128.90	$131.61	$131.59	$131.58
May-21	32,589		$135.20	$134.40	$135.24	$134.47	$129.55	$131.61	$129.55	$131.61	$131.60	$131.58
Jun-21	32,589		$135.35	$134.55	$135.38	$134.61	$130.77	$131.61	$130.76	$131.61	$131.60	$131.59
Jul-21	32,589		$135.50	$134.69	$135.52	$134.75	$133.27	$131.61	$133.27	$131.61	$131.60	$131.59
Aug-21	32,589		$135.65	$134.84	$135.67	$134.89	$124.08	$131.61	$124.08	$131.61	$131.60	$131.59
Sep-21	32,589		$135.80	$134.99	$135.81	$135.03	$125.18	$131.61	$125.17	$131.61	$131.60	$131.59
Oct-21	32,589		$135.95	$135.13	$135.95	$135.17	$142.33	$131.61	$142.33	$131.61	$131.61	$131.59
Nov-21	32,589		$136.10	$135.28	$136.09	$135.31	$138.76	$131.61	$138.76	$131.61	$131.61	$131.60
Dec-21	32,589		$136.25	$135.43	$136.23	$135.46	$134.79	$131.61	$134.79	$131.61	$131.61	$131.60
Jan-22	32,589		$136.40	$135.58	$136.38	$135.60	$126.82	$131.61	$126.82	$131.61	$131.61	$131.60
Feb-22	32,589		$136.55	$135.73	$136.52	$135.74	$128.51	$131.61	$128.51	$131.61	$131.62	$131.60
Mar-22	32,589		$136.69	$135.88	$136.65	$135.88	$136.40	$131.61	$136.40	$131.61	$131.62	$131.61
Apr-22	32,589		$136.84	$136.02	$136.79	$136.02	$128.90	$131.61	$128.90	$131.61	$131.62	$131.61
May-22	32,589		$136.99	$136.17	$136.93	$136.16	$129.55	$131.61	$129.55	$131.61	$131.62	$131.61
Jun-22	32,589		$137.14	$136.32	$137.07	$136.30	$130.77	$131.61	$130.76	$131.61	$131.62	$131.61
Jul-22	32,589		$137.29	$136.47	$137.21	$136.44	$133.27	$131.61	$133.27	$131.61	$131.63	$131.61
Aug-22	32,589		$137.44	$136.62	$137.36	$136.58	$124.08	$131.61	$124.08	$131.61	$131.63	$131.62
Sep-22	32,589		$137.59	$136.77	$137.50	$136.72	$125.18	$131.61	$125.17	$131.61	$131.63	$131.62
Oct-22	32,589		$137.74	$136.92	$137.64	$136.86	$142.33	$131.61	$142.33	$131.61	$131.63	$131.62
Nov-22	32,589		$137.90	$137.07	$137.78	$137.01	$138.76	$131.61	$138.76	$131.61	$131.64	$131.62
Dec-22	32,589		$138.05	$137.22	$137.92	$137.15	$134.79	$131.61	$134.79	$131.61	$131.64	$131.63

Utilization Trend	**1.32%**	**1.27%**	**-0.03%**	**-0.03%**	**0.03%**
RMSE (root mean square error)	5.40	5.42	7.69	7.69	7.04

MEDICAL UTILIZATION TREND CALCULATION

Pure Premium Trend - Pharmaceuticals Processed through the Medical Benefit

	MONTHLY DATA			ROLLING 12		
Month	Members	Contract Adjusted Allowed Charges	Total Specialty PMPM	Members	Contract Adjusted Allowed Charges	Rolling 12 PMPM
Mar-16	35,794	$ 1,061,212	$29.65			
Apr-16	35,749	$ 988,033	$27.64			
May-16	35,351	$ 1,279,520	$36.19			
Jun-16	35,282	$ 1,575,226	$44.65			
Jul-16	35,240	$ 1,166,859	$33.11			
Aug-16	35,219	$ 1,234,051	$35.04			
Sep-16	35,267	$ 1,255,237	$35.59			
Oct-16	35,468	$ 1,208,654	$34.08			
Nov-16	35,475	$ 1,297,337	$36.57			
Dec-16	35,064	$ 1,149,023	$32.77			
Jan-17	38,257	$ 1,235,302	$32.29			
Feb-17	38,200	$ 1,216,419	$31.84	430,366	$ 14,666,874	$34.08
Mar-17	38,118	$ 1,572,880	$41.26	432,690	$ 15,178,542	$35.08
Apr-17	38,137	$ 1,055,695	$27.68	435,078	$ 15,246,204	$35.04
May-17	38,370	$ 1,406,737	$36.66	438,097	$ 15,373,421	$35.09
Jun-17	38,439	$ 1,281,694	$33.34	441,254	$ 15,079,889	$34.18
Jul-17	38,496	$ 1,139,177	$29.59	444,510	$ 15,052,207	$33.86
Aug-17	38,539	$ 1,297,540	$33.67	447,830	$ 15,115,695	$33.75
Sep-17	38,136	$ 1,346,438	$35.31	450,699	$ 15,206,897	$33.74
Oct-17	38,151	$ 1,429,611	$37.47	453,382	$ 15,427,854	$34.03
Nov-17	38,228	$ 1,417,588	$37.08	456,135	$ 15,548,105	$34.09
Dec-17	38,182	$ 1,326,110	$34.73	459,253	$ 15,725,192	$34.24
Jan-18	36,978	$ 1,835,397	$49.63	457,974	$ 16,325,287	$35.65
Feb-18	36,971	$ 1,289,991	$34.89	456,745	$ 16,398,858	$35.90
Mar-18	36,982	$ 1,881,673	$50.88	455,609	$ 16,707,651	$36.67
Apr-18	37,248	$ 1,472,850	$39.54	454,720	$ 17,124,806	$37.66
May-18	37,388	$ 1,673,045	$44.75	453,738	$ 17,391,114	$38.33
Jun-18	37,410	$ 1,441,731	$38.54	452,709	$ 17,551,152	$38.77
Jul-18	38,131	$ 1,702,339	$44.64	452,344	$ 18,114,313	$40.05
Aug-18	38,163	$ 1,367,579	$35.84	451,968	$ 18,184,353	$40.23
Sep-18	38,042	$ 1,265,869	$33.28	451,874	$ 18,103,783	$40.06
Oct-18	38,218	$ 1,513,253	$39.60	451,941	$ 18,187,425	$40.24
Nov-18	38,553	$ 1,660,336	$43.07	452,266	$ 18,430,173	$40.75
Dec-18	38,504	$ 1,704,853	$44.28	452,588	$ 18,808,916	$41.56
Jan-19	37,151	$ 1,682,772	$45.30	452,761	$ 18,656,291	$41.21
Feb-19	37,152	$ 1,410,021	$37.95	452,942	$ 18,776,322	$41.45
Mar-19	37,161	$ 1,610,536	$43.34	453,121	$ 18,505,185	$40.84
Apr-19	36,932	$ 1,642,120	$44.46	452,805	$ 18,674,454	$41.24
May-19	36,891	$ 1,738,667	$47.13	452,308	$ 18,740,076	$41.43
Jun-19	36,736	$ 1,595,086	$43.42	451,634	$ 18,893,432	$41.83
Jul-19	36,287	$ 1,680,765	$46.32	449,790	$ 18,871,858	$41.96
Aug-19	36,071	$ 1,604,280	$44.48	447,698	$ 19,108,559	$42.68
Sep-19	35,934	$ 1,882,717	$52.39	445,590	$ 19,725,407	$44.27
Oct-19	35,821	$ 1,613,090	$45.03	443,193	$ 19,825,244	$44.73
Nov-19	36,018	$ 1,521,448	$42.24	440,658	$ 19,686,356	$44.67
Dec-19	35,968	$ 1,727,320	$48.02	438,122	$ 19,708,823	$44.98
Jan-20	32,805	$ 1,555,187	$47.41	433,776	$ 19,581,238	$45.14
Feb-20	32,589	$ 1,124,127	$34.49	429,213	$ 19,295,343	$44.96

Pure Premium Trend	**8.45%**

MEDICAL UTILIZATION TREND CALCULATION

Details of Pharmaceuticals Processed through the Medical Benefit

Drugs	YE 201802 PMPM	YE 201902 PMPM	YE 202002 PMPM	2018 to 2019 Increase	2019 to 2020 Increase	Selection	Months	Projected YE 202212 PMPM
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
Total	**$35.90**	**$41.45**	**$44.96**	**15.46%**	**8.45%**	**8.37%**	**34**	**$56.46**

Total Trend	a	8.37%
Cost	b	5.28%
Utilization and Intensity	c = (1+a) / (1+b) -1	2.94%
Pipeline	d	5.00%
Selected Utilization Trend	**e = (1+c) x (1+d)**	**8.09%**

MEDICAL UTILIZATION TREND CALCULATION

All Professional Claims Except for Excluded Categories (MHSA, independent labs, therapeutic services (chiropractic, physical, occupational, speech) and vaccinations)

Month	Members	Incurred Services	Allowed Charges	Allowed Charges per Service	Pure Premium PMPM	Utilization of Services per 1000 Members	ASF Normalization	Working Day Normalization	Adjusted Utilization per 1000 Members	Adjusted Incurred Services
Mar-16	35,794	27,538	$3,904,359	$141.78	$109.08	769.35	1.0042	0.9167	708.17	25,348
Apr-16	35,749	24,677	$3,637,894	$147.42	$101.76	690.29	1.0029	1.0040	695.02	24,846
May-16	35,351	24,732	$3,684,272	$148.97	$104.22	699.61	1.0013	1.0040	703.30	24,862
Jun-16	35,282	24,644	$3,601,367	$146.14	$102.07	698.49	1.0005	0.9583	669.69	23,628
Jul-16	35,240	22,177	$3,184,607	$143.60	$90.37	629.31	0.9996	1.0542	663.11	23,368
Aug-16	35,219	25,018	$3,684,285	$147.27	$104.61	710.36	0.9985	0.9167	650.16	22,898
Sep-16	35,267	24,657	$3,623,516	$146.96	$102.75	699.15	0.9984	1.0040	700.84	24,716
Oct-16	35,468	25,058	$3,766,439	$150.31	$106.19	706.50	0.9964	1.0040	706.74	25,066
Nov-16	35,475	25,580	$3,902,665	$152.57	$110.01	721.07	0.9969	1.0542	757.81	26,883
Dec-16	35,064	26,521	$4,082,400	$153.93	$116.43	756.36	0.9943	1.0040	755.06	26,475
Jan-17	38,257	28,287	$3,951,943	$139.71	$103.30	739.39	1.0065	1.0040	747.12	28,583
Feb-17	38,200	24,782	$3,613,714	$145.82	$94.60	648.74	1.0066	1.0542	688.38	26,296
Mar-17	38,118	28,133	$4,138,097	$147.09	$108.56	738.05	1.0045	0.9167	679.57	25,904
Apr-17	38,137	25,465	$3,924,558	$154.12	$102.91	667.72	1.0048	1.0542	707.26	26,973
May-17	38,370	28,984	$4,164,082	$143.67	$108.52	755.38	1.0036	0.9583	726.49	27,875
Jun-17	38,439	27,308	$4,095,126	$149.96	$106.54	710.42	1.0028	0.9583	682.75	26,244
Jul-17	38,496	25,174	$3,792,498	$150.65	$98.52	653.94	1.0034	1.1096	728.09	28,028
Aug-17	38,539	27,155	$3,956,163	$145.69	$102.65	704.61	1.0017	0.9167	647.01	24,935
Sep-17	38,136	25,458	$3,864,123	$151.78	$101.32	667.56	1.0010	1.0542	704.42	26,864
Oct-17	38,151	28,847	$4,291,027	$148.75	$112.47	756.13	1.0017	0.9583	725.88	27,693
Nov-17	38,228	27,913	$4,435,387	$158.90	$116.02	730.17	1.0008	1.0542	770.31	29,447
Dec-17	38,182	27,143	$4,210,563	$155.13	$110.28	710.88	0.9997	1.0542	749.20	28,606
Jan-18	36,978	29,279	$4,342,765	$148.32	$117.44	791.80	1.0043	0.9583	762.05	28,179
Feb-18	36,971	26,680	$3,874,054	$145.20	$104.79	721.65	1.0030	1.0542	763.04	28,210
Mar-18	36,982	28,091	$4,160,415	$148.10	$112.50	759.59	1.0017	0.9583	729.18	26,967
Apr-18	37,248	26,488	$3,863,607	$145.86	$103.73	711.13	1.0018	1.0040	715.21	26,640
May-18	37,388	27,685	$4,153,801	$150.04	$111.10	740.48	1.0012	0.9583	710.46	26,563
Jun-18	37,410	26,296	$3,831,962	$145.72	$102.43	702.91	1.0000	1.0040	705.70	26,400
Jul-18	38,131	25,739	$3,956,057	$153.70	$103.75	675.02	1.0005	1.0040	678.05	25,855
Aug-18	38,163	27,527	$4,024,309	$146.19	$105.45	721.30	0.9998	0.9167	661.08	25,229
Sep-18	38,042	25,520	$3,826,460	$149.94	$100.59	670.84	0.9972	1.1096	742.32	28,240
Oct-18	38,218	30,300	$4,501,331	$148.56	$117.78	792.83	0.9974	0.9167	724.89	27,704
Nov-18	38,553	27,518	$4,066,327	$147.77	$105.47	713.78	0.9974	1.0542	750.52	28,935
Dec-18	38,504	28,107	$4,453,774	$158.46	$115.67	729.99	0.9966	1.1096	807.27	31,083
Jan-19	37,151	29,387	$4,295,906	$146.19	$115.63	791.01	1.0061	0.9583	762.69	28,335
Feb-19	37,152	26,285	$3,798,830	$144.53	$102.25	707.49	1.0055	1.0542	749.89	27,860
Mar-19	37,161	28,406	$4,142,956	$145.85	$111.49	764.41	1.0047	1.0040	771.07	28,654
Apr-19	36,932	27,571	$4,033,288	$146.29	$109.21	746.54	1.0033	0.9583	717.76	26,508
May-19	36,891	27,346	$4,041,080	$147.78	$109.54	741.26	1.0021	0.9583	711.85	26,261
Jun-19	36,736	25,097	$3,752,158	$149.51	$102.14	683.16	1.0025	1.0542	721.97	26,522
Jul-19	36,287	26,382	$3,948,403	$149.66	$108.81	727.04	1.0016	1.0040	731.08	26,529
Aug-19	36,071	25,500	$3,851,156	$151.03	$106.77	706.94	0.9993	0.9583	676.98	24,419
Sep-19	35,934	24,974	$3,667,990	$146.87	$102.08	695.00	0.9992	1.0040	697.19	25,053
Oct-19	35,821	28,657	$4,275,410	$149.19	$119.35	800.00	0.9975	0.9583	764.77	27,395
Nov-19	36,018	24,778	$3,652,787	$147.42	$101.42	687.93	0.9993	1.1096	762.83	27,476
Dec-19	35,968	26,463	$4,003,113	$151.27	$111.30	735.74	0.9987	1.0040	737.71	26,534
Jan-20	32,805	25,578	$3,508,701	$137.17	$106.96	779.71	1.0014	0.9583	748.25	24,546
Feb-20	32,589	23,285	$3,257,105	$139.88	$99.94	714.50	1.0000	1.0542	753.21	24,546

YE Feb 2017	430,366
YE Feb 2018	456,745
YE Feb 2019	452,942
YE Feb 2020	429,213

YE Feb 2017	703.99	302,971
YE Feb 2018	720.23	328,960
YE Feb 2019	728.15	329,810
YE Feb 2020	732.60	314,443

MEDICAL UTILIZATION TREND CALCULATION

MHSA Professional Claims

Month	Members	Incurred Services	Allowed Charges	Allowed Charges per Service	Pure Premium PMPM	Utilization of Services per 1000 Members	ASF Normalization	Working Day Normalization	Adjusted Utilization per 1000 Members	Adjusted Incurred Services
Mar-16	35,794	4,579	$379,770	$82.94	$10.61	127.93	1.0042	0.9167	117.75	4,215
Apr-16	35,749	3,992	$328,987	$82.41	$9.20	111.67	1.0029	1.0040	112.43	4,019
May-16	35,351	4,425	$364,600	$82.40	$10.31	125.17	1.0013	1.0040	125.83	4,448
Jun-16	35,282	4,226	$349,784	$82.77	$9.91	119.78	1.0005	0.9583	114.84	4,052
Jul-16	35,240	3,490	$292,721	$83.87	$8.31	99.04	0.9996	1.0542	104.35	3,677
Aug-16	35,219	3,934	$329,704	$83.81	$9.36	111.70	0.9985	0.9167	102.24	3,601
Sep-16	35,267	3,953	$330,919	$83.71	$9.38	112.09	0.9984	1.0040	112.36	3,963
Oct-16	35,468	4,033	$339,534	$84.19	$9.57	113.71	0.9964	1.0040	113.75	4,034
Nov-16	35,475	4,125	$345,442	$83.74	$9.74	116.28	0.9969	1.0542	122.20	4,335
Dec-16	35,064	3,655	$304,052	$83.19	$8.67	104.24	0.9943	1.0040	104.06	3,649
Jan-17	38,257	4,609	$386,435	$83.84	$10.10	120.47	1.0065	1.0040	121.73	4,657
Feb-17	38,200	4,139	$361,067	$87.24	$9.45	108.35	1.0066	1.0542	114.97	4,392
Mar-17	38,118	4,737	$407,345	$85.99	$10.69	124.27	1.0045	0.9167	114.42	4,362
Apr-17	38,137	4,384	$379,326	$86.53	$9.95	114.95	1.0048	1.0542	121.76	4,644
May-17	38,370	5,041	$432,035	$85.70	$11.26	131.38	1.0036	0.9583	126.35	4,848
Jun-17	38,439	4,590	$392,359	$85.48	$10.21	119.41	1.0028	0.9583	114.76	4,411
Jul-17	38,496	4,046	$344,780	$85.22	$8.96	105.10	1.0034	1.1096	117.02	4,505
Aug-17	38,539	4,594	$394,435	$85.86	$10.23	119.20	1.0017	0.9167	109.46	4,218
Sep-17	38,136	4,301	$368,999	$85.79	$9.68	112.78	1.0010	1.0542	119.01	4,538
Oct-17	38,151	4,845	$412,355	$85.11	$10.81	127.00	1.0017	0.9583	121.92	4,651
Nov-17	38,228	4,785	$403,186	$84.26	$10.55	125.17	1.0008	1.0542	132.05	5,048
Dec-17	38,182	3,965	$332,101	$83.76	$8.70	103.84	0.9997	1.0542	109.44	4,179
Jan-18	36,978	4,969	$416,594	$83.84	$11.27	134.38	1.0043	0.9583	129.33	4,782
Feb-18	36,971	4,268	$363,343	$85.13	$9.83	115.44	1.0030	1.0542	122.06	4,513
Mar-18	36,982	4,788	$411,231	$85.89	$11.12	129.47	1.0017	0.9583	124.29	4,596
Apr-18	37,248	4,807	$417,131	$86.78	$11.20	129.05	1.0018	1.0040	129.79	4,835
May-18	37,388	5,415	$462,914	$85.49	$12.38	144.83	1.0012	0.9583	138.96	5,195
Jun-18	37,410	4,847	$416,068	$85.84	$11.12	129.56	1.0000	1.0040	130.08	4,866
Jul-18	38,131	4,684	$400,728	$85.55	$10.51	122.84	1.0005	1.0040	123.39	4,705
Aug-18	38,163	4,808	$411,997	$85.69	$10.80	125.99	0.9998	0.9167	115.47	4,407
Sep-18	38,042	4,650	$398,810	$85.77	$10.48	122.23	0.9972	1.1096	135.26	5,146
Oct-18	38,218	5,827	$500,599	$85.91	$13.10	152.47	0.9974	0.9167	139.40	5,328
Nov-18	38,553	5,103	$440,128	$86.25	$11.42	132.37	0.9974	1.0542	139.18	5,366
Dec-18	38,504	4,605	$393,144	$85.37	$10.21	119.60	0.9966	1.1096	132.26	5,093
Jan-19	37,151	5,443	$469,708	$86.29	$12.64	146.52	1.0061	0.9583	141.27	5,248
Feb-19	37,152	4,819	$415,722	$86.26	$11.19	129.72	1.0055	1.0542	137.49	5,108
Mar-19	37,161	5,326	$457,909	$85.97	$12.32	143.33	1.0047	1.0040	144.58	5,373
Apr-19	36,932	5,551	$486,189	$87.58	$13.16	150.31	1.0033	0.9583	144.52	5,337
May-19	36,891	5,807	$516,748	$88.98	$14.01	157.41	1.0021	0.9583	151.17	5,577
Jun-19	36,736	5,022	$439,383	$87.49	$11.96	136.71	1.0025	1.0542	144.47	5,307
Jul-19	36,287	5,245	$458,801	$87.47	$12.64	144.54	1.0016	1.0040	145.35	5,274
Aug-19	36,071	4,891	$427,560	$87.42	$11.85	135.59	0.9993	0.9583	129.85	4,684
Sep-19	35,934	5,059	$447,298	$88.42	$12.45	140.79	0.9992	1.0040	141.23	5,075
Oct-19	35,821	6,066	$534,576	$88.12	$14.92	169.35	0.9975	0.9583	161.89	5,799
Nov-19	36,018	4,927	$429,817	$87.23	$11.93	136.80	0.9993	1.1096	151.69	5,464
Dec-19	35,968	4,796	$414,993	$86.54	$11.54	133.33	0.9987	1.0040	133.68	4,808
Jan-20	32,805	5,294	$458,350	$86.57	$13.97	161.39	1.0014	0.9583	154.88	5,081
Feb-20	32,589	4,539	$391,437	$86.23	$12.01	139.29	1.0000	1.0542	146.83	4,785

YE Feb 2017	430,366
YE Feb 2018	456,745
YE Feb 2019	452,942
YE Feb 2020	429,213

YE Feb 2017	113.95	49,042
YE Feb 2018	119.76	54,699
YE Feb 2019	132.23	59,893
YE Feb 2020	145.76	62,564

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN EXHIBIT 2C
Q3 2021 LARGE GROUP RATING PROGRAM FILING

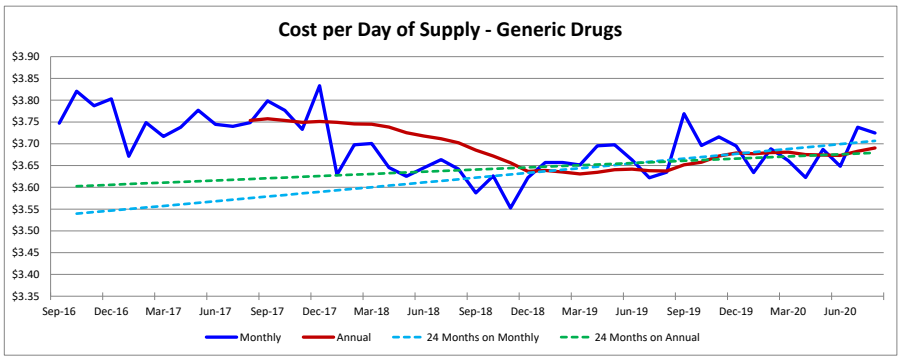
MEDICAL UTILIZATION TREND CALCULATION

Month	Average Paid to Allowed Ratio	Average Induced Utilization Factor	Normalization Factor for Induced Utilization
Mar-17	0.7243	1.0403	
Apr-17	0.7216	1.0391	
May-17	0.7186	1.0378	
Jun-17	0.7179	1.0375	
Jul-17	0.7184	1.0377	
Aug-17	0.7178	1.0374	
Sep-17	0.7171	1.0371	
Oct-17	0.7179	1.0375	
Nov-17	0.7184	1.0377	
Dec-17	0.7176	1.0373	
Jan-18	0.7169	1.0370	
Feb-18	0.7156	1.0365	
Mar-18	0.7146	1.0361	0.9959
Apr-18	0.7138	1.0357	0.9968
May-18	0.7144	1.0359	0.9982
Jun-18	0.7136	1.0356	0.9982
Jul-18	0.7136	1.0356	0.9980
Aug-18	0.7138	1.0357	0.9983
Sep-18	0.7133	1.0355	0.9984
Oct-18	0.7139	1.0358	0.9983
Nov-18	0.7124	1.0351	0.9975
Dec-18	0.7122	1.0350	0.9978
Jan-19	0.7158	1.0366	0.9996
Feb-19	0.7160	1.0367	1.0002
Mar-19	0.7158	1.0366	1.0005
Apr-19	0.7158	1.0366	1.0008
May-19	0.7167	1.0369	1.0010
Jun-19	0.7179	1.0375	1.0018
Jul-19	0.7184	1.0377	1.0020
Aug-19	0.7182	1.0376	1.0018
Sep-19	0.7196	1.0382	1.0026
Oct-19	0.7199	1.0384	1.0025
Nov-19	0.7212	1.0389	1.0037
Dec-19	0.7212	1.0389	1.0038
Jan-20	0.7176	1.0374	1.0008
Feb-20	0.7186	1.0378	1.0011

PHARMACY TREND DEVELOPMENT

Generic Drugs - Cost Trend

	Monthly Data				Rolling 12				Exponential Fit	
Incurred Date	Supply	AWP Cost	Cost/ Supply	Monthly Cost Trend	Supply	AWP Cost	Cost/ Supply	Rolling 12 Cost Trend	Monthly Data	Rolling 12 Data
Sep-16	901,681	$3,378,771	$3.75							
Oct-16	915,440	$3,497,404	$3.82						$3.54	$3.60
Nov-16	904,692	$3,426,141	$3.79						$3.54	$3.60
Dec-16	949,740	$3,611,890	$3.80						$3.55	$3.61
Jan-17	951,046	$3,491,350	$3.67						$3.55	$3.61
Feb-17	843,107	$3,160,456	$3.75						$3.55	$3.61
Mar-17	956,490	$3,555,247	$3.72						$3.56	$3.61
Apr-17	868,493	$3,246,411	$3.74						$3.56	$3.61
May-17	926,736	$3,500,367	$3.78						$3.56	$3.61
Jun-17	879,724	$3,294,116	$3.74						$3.57	$3.62
Jul-17	848,192	$3,172,290	$3.74						$3.57	$3.62
Aug-17	900,155	$3,374,381	$3.75		10,845,496	$40,708,823	$3.75		$3.58	$3.62
Sep-17	800,975	$3,042,558	$3.80	1.4%	10,744,790	$40,372,611	$3.76		$3.58	$3.62
Oct-17	874,658	$3,303,238	$3.78	-1.1%	10,704,008	$40,178,445	$3.75		$3.58	$3.62
Nov-17	847,684	$3,164,363	$3.73	-1.4%	10,647,000	$39,916,667	$3.75		$3.59	$3.62
Dec-17	856,801	$3,284,355	$3.83	0.8%	10,554,061	$39,589,131	$3.75		$3.59	$3.63
Jan-18	795,781	$2,887,767	$3.63	-1.1%	10,398,796	$38,985,548	$3.75		$3.59	$3.63
Feb-18	708,260	$2,618,788	$3.70	-1.4%	10,263,949	$38,443,881	$3.75		$3.60	$3.63
Mar-18	770,852	$2,852,592	$3.70	-0.4%	10,078,310	$37,741,226	$3.74		$3.60	$3.63
Apr-18	725,325	$2,644,080	$3.65	-2.5%	9,935,142	$37,138,895	$3.74		$3.60	$3.63
May-18	773,564	$2,804,225	$3.63	-4.0%	9,781,970	$36,442,753	$3.73		$3.61	$3.63
Jun-18	714,665	$2,604,815	$3.64	-2.7%	9,616,911	$35,753,452	$3.72		$3.61	$3.64
Jul-18	741,724	$2,717,370	$3.66	-2.0%	9,510,443	$35,298,533	$3.71		$3.61	$3.64
Aug-18	757,066	$2,757,136	$3.64	-2.8%	9,367,354	$34,681,287	$3.70	-1.4%	$3.62	$3.64
Sep-18	686,530	$2,462,712	$3.59	-5.6%	9,252,909	$34,101,441	$3.69	-1.9%	$3.62	$3.64
Oct-18	762,094	$2,763,614	$3.63	-4.0%	9,140,345	$33,561,817	$3.67	-2.2%	$3.63	$3.64
Nov-18	740,854	$2,631,942	$3.55	-4.8%	9,033,515	$33,029,396	$3.66	-2.5%	$3.63	$3.64
Dec-18	754,378	$2,732,579	$3.62	-5.5%	8,931,092	$32,477,621	$3.64	-3.1%	$3.63	$3.65
Jan-19	695,092	$2,541,846	$3.66	0.8%	8,830,404	$32,131,700	$3.64	-2.9%	$3.64	$3.65
Feb-19	622,194	$2,275,249	$3.66	-1.1%	8,744,338	$31,788,161	$3.64	-2.9%	$3.64	$3.65
Mar-19	684,935	$2,500,936	$3.65	-1.3%	8,658,421	$31,436,505	$3.63	-3.0%	$3.64	$3.65
Apr-19	670,179	$2,476,424	$3.70	1.4%	8,603,275	$31,268,850	$3.63	-2.8%	$3.65	$3.65
May-19	668,249	$2,471,015	$3.70	2.0%	8,497,960	$30,935,640	$3.64	-2.3%	$3.65	$3.65
Jun-19	637,728	$2,335,988	$3.66	0.5%	8,421,023	$30,666,812	$3.64	-2.0%	$3.65	$3.66
Jul-19	655,025	$2,372,414	$3.62	-1.1%	8,334,324	$30,321,856	$3.64	-2.0%	$3.66	$3.66
Aug-19	619,915	$2,253,265	$3.63	-0.2%	8,197,173	$29,817,985	$3.64	-1.7%	$3.66	$3.66
Sep-19	600,346	$2,262,684	$3.77	5.1%	8,110,989	$29,617,957	$3.65	-0.9%	$3.67	$3.66
Oct-19	653,993	$2,417,137	$3.70	1.9%	8,002,888	$29,271,480	$3.66	-0.4%	$3.67	$3.66
Nov-19	594,459	$2,208,959	$3.72	4.6%	7,856,493	$28,848,497	$3.67	0.4%	$3.67	$3.66
Dec-19	658,316	$2,432,462	$3.69	2.0%	7,760,431	$28,548,380	$3.68	1.2%	$3.68	$3.67
Jan-20	582,377	$2,116,176	$3.63	-0.6%	7,647,716	$28,122,710	$3.68	1.1%	$3.68	$3.67
Feb-20	519,927	$1,917,733	$3.69	0.9%	7,545,449	$27,765,194	$3.68	1.2%	$3.68	$3.67
Mar-20	629,429	$2,304,514	$3.66	0.3%	7,489,943	$27,568,772	$3.68	1.4%	$3.69	$3.67
Apr-20	521,532	$1,889,250	$3.62	-2.0%	7,341,296	$26,981,597	$3.68	1.1%	$3.69	$3.67
May-20	497,716	$1,835,121	$3.69	-0.3%	7,170,763	$26,345,703	$3.67	0.9%	$3.70	$3.67
Jun-20	536,508	$1,957,429	$3.65	-0.4%	7,069,543	$25,967,144	$3.67	0.9%	$3.70	$3.68
Jul-20	516,015	$1,928,822	$3.74	3.2%	6,930,533	$25,523,552	$3.68	1.2%	$3.70	$3.68
Aug-20	503,470	$1,875,270	$3.72	2.5%	6,814,088	$25,145,557	$3.69	1.4%	$3.71	$3.68
								1.4%	1.2%	0.6%

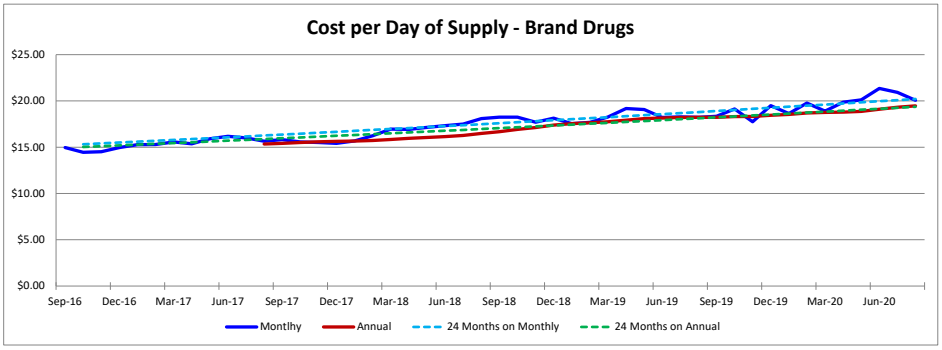


Regressions	24 Months on Monthly		24 Months on Annual	
	1.000	0.869	1.000	1.895
	0.000	0.492	0.000	0.193
	0.280	0.012	0.346	0.005
	8.560	22.000	11.649	22.000

PHARMACY TREND DEVELOPMENT

Brand Drugs - Cost Trend

	Monthly Data				Rolling 12				Exponential Fit	
Incurred Date	Supply	AWP Cost	Cost/ Supply	Monthly Cost Trend	Supply	AWP Cost	Cost/ Supply	Rolling 12 Cost Trend	Monthly Data	Rolling 12 Data
Sep-16	92,499	$1,384,757	$14.97							
Oct-16	91,978	$1,328,935	$14.45						$15.32	$15.03
Nov-16	91,921	$1,333,944	$14.51						$15.41	$15.11
Dec-16	98,975	$1,480,685	$14.96						$15.50	$15.19
Jan-17	90,518	$1,382,588	$15.27						$15.60	$15.28
Feb-17	80,806	$1,235,891	$15.29						$15.69	$15.36
Mar-17	96,164	$1,496,986	$15.57						$15.78	$15.44
Apr-17	84,280	$1,295,817	$15.38						$15.88	$15.53
May-17	94,529	$1,504,724	$15.92						$15.97	$15.61
Jun-17	90,927	$1,471,195	$16.18		912,597	$13,915,521			$16.07	$15.70
Jul-17	89,471	$1,431,793	$16.00		1,002,068	$15,347,315			$16.17	$15.79
Aug-17	93,863	$1,468,571	$15.65		1,095,931	$16,815,885	$15.34		$16.27	$15.88
Sep-17	83,322	$1,317,559	$15.81	5.6%	1,086,754	$16,748,687	$15.41		$16.37	$15.97
Oct-17	97,862	$1,523,556	$15.57	7.8%	1,092,638	$16,943,308	$15.51		$16.46	$16.05
Nov-17	96,632	$1,497,867	$15.50	6.8%	1,097,349	$17,107,231	$15.59		$16.57	$16.14
Dec-17	101,694	$1,568,190	$15.42	3.1%	1,100,068	$17,194,736	$15.63		$16.66	$16.23
Jan-18	80,807	$1,267,006	$15.68	2.7%	1,090,357	$17,079,154	$15.66		$16.77	$16.32
Feb-18	75,958	$1,233,761	$16.24	6.2%	1,085,510	$17,077,024	$15.73		$16.87	$16.42
Mar-18	83,439	$1,414,384	$16.95	8.9%	1,072,785	$16,994,422	$15.84		$16.96	$16.50
Apr-18	82,078	$1,388,947	$16.92	10.1%	1,070,583	$17,087,552	$15.96		$17.07	$16.59
May-18	85,813	$1,470,968	$17.14	7.7%	1,061,867	$17,053,796	$16.06		$17.17	$16.68
Jun-18	82,257	$1,425,672	$17.33	7.1%	1,053,197	$17,008,273	$16.15		$17.28	$16.78
Jul-18	81,561	$1,427,866	$17.51	9.4%	1,045,287	$17,004,345	$16.27		$17.38	$16.87
Aug-18	91,998	$1,663,947	$18.09	15.6%	1,043,422	$17,199,722	$16.48	7.4%	$17.49	$16.96
Sep-18	85,585	$1,561,942	$18.25	15.4%	1,045,685	$17,444,105	$16.68	8.2%	$17.59	$17.06
Oct-18	93,782	$1,711,011	$18.24	17.2%	1,041,605	$17,631,560	$16.93	9.2%	$17.70	$17.15
Nov-18	92,970	$1,646,112	$17.71	14.2%	1,037,943	$17,779,805	$17.13	9.9%	$17.81	$17.25
Dec-18	98,094	$1,778,987	$18.14	17.6%	1,034,343	$17,990,602	$17.39	11.3%	$17.91	$17.34
Jan-19	80,913	$1,419,633	$17.55	11.9%	1,034,449	$18,143,229	$17.54	12.0%	$18.02	$17.44
Feb-19	75,799	$1,340,798	$17.69	8.9%	1,034,289	$18,250,267	$17.65	12.2%	$18.13	$17.54
Mar-19	78,692	$1,437,153	$18.26	7.7%	1,029,542	$18,273,036	$17.75	12.0%	$18.24	$17.63
Apr-19	79,032	$1,516,184	$19.18	13.4%	1,026,496	$18,400,273	$17.93	12.3%	$18.35	$17.73
May-19	82,726	$1,577,699	$19.07	11.3%	1,023,409	$18,507,004	$18.08	12.6%	$18.46	$17.82
Jun-19	77,609	$1,413,666	$18.22	5.1%	1,018,761	$18,494,999	$18.15	12.4%	$18.57	$17.92
Jul-19	79,689	$1,456,408	$18.28	4.4%	1,016,889	$18,523,541	$18.22	12.0%	$18.68	$18.02
Aug-19	79,866	$1,456,140	$18.23	0.8%	1,004,757	$18,315,734	$18.23	10.6%	$18.80	$18.12
Sep-19	79,809	$1,463,560	$18.34	0.5%	998,981	$18,217,352	$18.24	9.3%	$18.91	$18.23
Oct-19	84,943	$1,625,750	$19.14	4.9%	990,142	$18,132,091	$18.31	8.2%	$19.02	$18.33
Nov-19	81,907	$1,454,188	$17.75	0.3%	979,079	$17,940,167	$18.32	7.0%	$19.14	$18.43
Dec-19	90,551	$1,764,575	$19.49	7.5%	971,536	$17,925,755	$18.45	6.1%	$19.26	$18.53
Jan-20	70,627	$1,316,006	$18.63	6.2%	961,250	$17,822,129	$18.54	5.7%	$19.37	$18.63
Feb-20	69,914	$1,382,320	$19.77	11.8%	955,365	$17,863,651	$18.70	6.0%	$19.49	$18.74
Mar-20	93,607	$1,768,673	$18.89	3.5%	970,280	$18,195,171	$18.75	5.7%	$19.61	$18.84
Apr-20	68,402	$1,358,252	$19.86	3.5%	959,650	$18,037,239	$18.80	4.9%	$19.73	$18.94
May-20	70,466	$1,417,547	$20.12	5.5%	947,390	$17,877,087	$18.87	4.3%	$19.84	$19.05
Jun-20	70,206	$1,498,992	$21.35	17.2%	939,987	$17,962,412	$19.11	5.3%	$19.97	$19.15
Jul-20	68,743	$1,438,577	$20.93	14.5%	929,041	$17,944,582	$19.32	6.0%	$20.09	$19.26
Aug-20	72,008	$1,444,524	$20.06	10.0%	921,183	$17,932,965	$19.47	6.8%	$20.21	$19.37
								6.8%	7.5%	6.9%

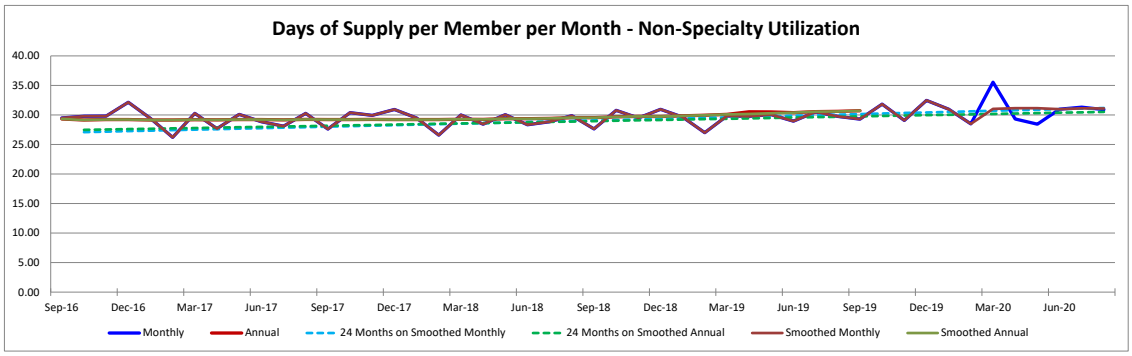


Regressions	24 Months on Monthly		24 Months on Annual	
	1.000	0.003	1.000	0.007
	0.000	1.427	0.000	0.381
	0.626	0.034	0.952	0.009
	36.783	22.000	433.325	22.000

PHARMACY TREND DEVELOPMENT

Non-Specialty Drugs - Utilization Trend

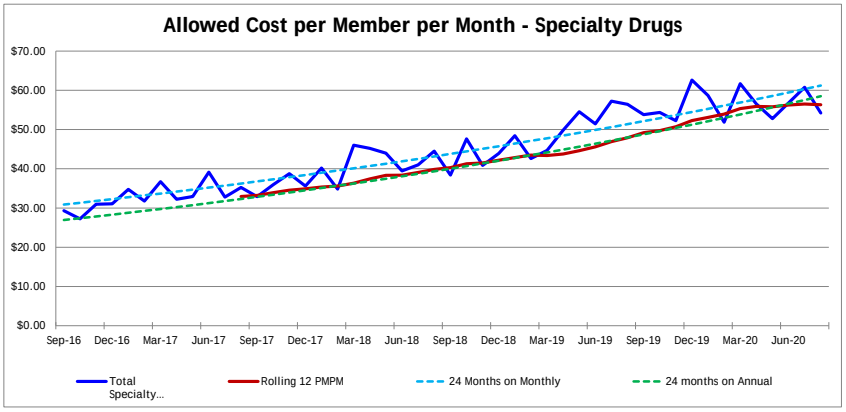
	Monthly Data			Rolling 12			Smoothed				Exponential Fit	
Incurred Date	Membership	Supply	Supply per Member	Membership	Supply	Supply per Member	Smoothing Factor	Smoothed Monthly Supply	Smoothed Rolling Supply	Rolling 12 Utilization Trend	Monthly Data	Rolling 12 Data
Sep-16	35,267	1,039,535	29.48					29.48				
Oct-16	35,468	1,055,877	29.77					29.77			27.09	27.48
Nov-16	35,475	1,057,610	29.81					29.81			27.18	27.54
Dec-16	35,064	1,127,505	32.16					32.16			27.26	27.60
Jan-17	38,257	1,125,437	29.42					29.42			27.34	27.67
Feb-17	38,200	1,001,044	26.21					26.21			27.43	27.73
Mar-17	38,118	1,153,411	30.26					30.26			27.50	27.79
Apr-17	38,137	1,055,612	27.68					27.68			27.59	27.85
May-17	38,370	1,154,515	30.09					30.09			27.67	27.92
Jun-17	38,439	1,109,346	28.86					28.86			27.76	27.98
Jul-17	38,496	1,081,766	28.10					28.10			27.84	28.04
Aug-17	38,539	1,166,350	30.26	447,830	13,128,008	29.31		30.26	29.31		27.93	28.11
Sep-17	38,136	1,052,731	27.60	450,699	13,141,204	29.16		27.60	29.16		28.02	28.17
Oct-17	38,151	1,159,344	30.39	453,382	13,244,671	29.21		30.39	29.21		28.10	28.24
Nov-17	38,228	1,143,679	29.92	456,135	13,330,740	29.23		29.92	29.23		28.19	28.30
Dec-17	38,182	1,180,868	30.93	459,253	13,384,103	29.14		30.93	29.14		28.27	28.37
Jan-18	36,978	1,090,423	29.49	457,974	13,349,089	29.15		29.49	29.15		28.36	28.43
Feb-18	36,971	982,662	26.58	456,745	13,330,707	29.19		26.58	29.19		28.45	28.50
Mar-18	36,982	1,109,443	30.00	455,609	13,286,739	29.16		30.00	29.16		28.53	28.56
Apr-18	37,248	1,058,957	28.43	454,720	13,290,084	29.23		28.43	29.23		28.62	28.63
May-18	37,388	1,123,122	30.04	453,738	13,258,691	29.22		30.04	29.22		28.70	28.69
Jun-18	37,410	1,059,927	28.33	452,709	13,209,272	29.18		28.33	29.18		28.79	28.76
Jul-18	38,131	1,099,768	28.84	452,344	13,227,274	29.24		28.84	29.24		28.88	28.82
Aug-18	38,163	1,140,171	29.88	451,968	13,201,095	29.21		29.88	29.21	-0.4%	28.97	28.89
Sep-18	38,042	1,051,696	27.65	451,874	13,200,060	29.21		27.65	29.21	0.2%	29.06	28.96
Oct-18	38,218	1,176,620	30.79	451,941	13,217,336	29.25		30.79	29.25	0.1%	29.15	29.02
Nov-18	38,553	1,136,370	29.48	452,266	13,210,027	29.21		29.48	29.21	-0.1%	29.24	29.09
Dec-18	38,504	1,191,317	30.94	452,588	13,220,476	29.21		30.94	29.21	0.2%	29.33	29.16
Jan-19	37,151	1,101,082	29.64	452,761	13,231,135	29.22		29.64	29.22	0.3%	29.42	29.22
Feb-19	37,152	1,003,568	27.01	452,942	13,252,041	29.26		27.01	29.26	0.2%	29.51	29.29
Mar-19	37,161	1,108,390	29.83	453,121	13,250,988	29.24	0.3325	29.83	29.24	0.3%	29.59	29.35
Apr-19	36,932	1,099,861	29.78	452,805	13,291,892	29.35	0.3338	29.78	29.35	0.4%	29.69	29.42
May-19	36,891	1,108,118	30.04	452,308	13,276,888	29.35	0.3337	30.04	29.35	0.5%	29.77	29.49
Jun-19	36,736	1,063,918	28.96	451,634	13,280,879	29.41	0.3323	28.96	29.41	0.8%	29.87	29.56
Jul-19	36,287	1,107,578	30.52	449,790	13,288,689	29.54	0.3339	30.52	29.54	1.0%	29.96	29.62
Aug-19	36,071	1,073,400	29.76	447,698	13,221,918	29.53	0.3338	29.76	29.53	1.1%	30.05	29.69
Sep-19	35,934	1,052,678	29.29	445,590	13,222,900	29.68		29.29	29.68	1.6%	30.14	29.76
Oct-19	35,821	1,140,080	31.83	443,193	13,186,360	29.75		31.83	29.75	1.7%	30.24	29.83
Nov-19	36,018	1,047,536	29.08	440,658	13,097,526	29.72		29.08	29.72	1.8%	30.33	29.90
Dec-19	35,968	1,167,911	32.47	438,122	13,074,120	29.84		32.47	29.84	2.2%	30.42	29.96
Jan-20	32,805	1,016,245	30.98	433,776	12,989,283	29.94		30.98	29.94	2.5%	30.52	30.03
Feb-20	32,589	928,163	28.48	429,213	12,913,878	30.09		28.48	30.09	2.8%	30.61	30.10
Mar-20	32,541	1,156,657	35.54	424,593	12,962,145	30.53		*31.02*	30.18	4.4%	30.70	30.17
Apr-20	32,350	948,531	29.32	420,011	12,810,815	30.50		*31.14*	30.29	3.9%	30.80	30.24
May-20	32,120	913,429	28.44	415,240	12,616,126	30.38		*31.14*	30.38	3.5%	30.89	30.31
Jun-20	32,015	991,450	30.97	410,519	12,543,658	30.56		*30.96*	30.55	3.9%	30.98	30.38
Jul-20	30,754	963,029	31.31	404,986	12,399,109	30.62		*31.11*	30.60	3.6%	31.08	30.45
Aug-20	30,569	944,286	30.89	399,484	12,269,995	30.71		*31.10*	30.71	4.0%	31.17	30.52
										4.0%	3.7%	2.8%



Regressions	24 Months on Monthly		24 Months on Annual	
	1.000	0.376	1.000	1.121
	0.000	1.640	0.000	0.189
	0.245	0.039	0.932	0.004
	7.135	22.000	301.223	22.000

PHARMACY TREND DEVELOPMENT - SPECIALTY TREND CALCULATION

	Monthly Data			Rolling 12			Exponential Fit	
Incurred Date	Members	Contract Adjusted Allowed Charges	Total Specialty PMPM	Members	Contract Adjusted Allowed Charges	Rolling 12 PMPM	Monthly Data	Rolling 12 Data
Sep-16	35,267	$1,034,473	$29.33				$30.88	$26.95
Oct-16	35,468	$966,145	$27.24				$31.33	$27.39
Nov-16	35,475	$1,098,940	$30.98				$31.80	$27.85
Dec-16	35,064	$1,089,960	$31.08				$32.26	$28.31
Jan-17	38,257	$1,329,804	$34.76				$32.74	$28.79
Feb-17	38,200	$1,213,470	$31.77				$33.23	$29.28
Mar-17	38,118	$1,400,098	$36.73				$33.68	$29.73
Apr-17	38,137	$1,228,632	$32.22				$34.18	$30.23
May-17	38,370	$1,263,542	$32.93				$34.68	$30.73
Jun-17	38,439	$1,504,725	$39.15				$35.19	$31.25
Jul-17	38,496	$1,262,433	$32.79				$35.70	$31.76
Aug-17	38,539	$1,358,892	$35.26	447,830	$14,751,115	$32.94	$36.24	$32.30
Sep-17	38,136	$1,254,949	$32.91	450,699	$14,971,591	$33.22	$36.78	$32.84
Oct-17	38,151	$1,371,631	$35.95	453,382	$15,377,077	$33.92	$37.31	$33.38
Nov-17	38,228	$1,481,305	$38.75	456,135	$15,759,442	$34.55	$37.87	$33.95
Dec-17	38,182	$1,358,582	$35.58	459,253	$16,028,063	$34.90	$38.41	$34.50
Jan-18	36,978	$1,486,020	$40.19	457,974	$16,184,279	$35.34	$38.99	$35.09
Feb-18	36,971	$1,287,809	$34.83	456,745	$16,258,618	$35.60	$39.57	$35.68
Mar-18	36,982	$1,701,655	$46.01	455,609	$16,560,174	$36.35	$40.10	$36.23
Apr-18	37,248	$1,684,056	$45.21	454,720	$17,015,598	$37.42	$40.70	$36.84
May-18	37,388	$1,643,866	$43.97	453,738	$17,395,923	$38.34	$41.29	$37.45
Jun-18	37,410	$1,476,286	$39.46	452,709	$17,367,483	$38.36	$41.91	$38.08
Jul-18	38,131	$1,563,464	$41.00	452,344	$17,668,514	$39.06	$42.51	$38.71
Aug-18	38,163	$1,698,661	$44.51	451,968	$18,008,284	$39.84	$43.15	$39.36
Sep-18	38,042	$1,460,477	$38.39	451,874	$18,213,812	$40.31	$43.79	$40.03
Oct-18	38,218	$1,820,313	$47.63	451,941	$18,662,494	$41.29	$44.43	$40.69
Nov-18	38,553	$1,575,780	$40.87	452,266	$18,756,969	$41.47	$45.09	$41.38
Dec-18	38,504	$1,690,009	$43.89	452,588	$19,088,396	$42.18	$45.74	$42.05
Jan-19	37,151	$1,798,855	$48.42	452,761	$19,401,231	$42.85	$46.43	$42.77
Feb-19	37,152	$1,583,463	$42.62	452,942	$19,696,885	$43.49	$47.12	$43.49
Mar-19	37,161	$1,660,349	$44.68	453,121	$19,655,579	$43.38	$47.76	$44.16
Apr-19	36,932	$1,840,668	$49.84	452,805	$19,812,191	$43.75	$48.47	$44.90
May-19	36,891	$2,011,798	$54.53	452,308	$20,180,123	$44.62	$49.17	$45.64
Jun-19	36,736	$1,890,680	$51.47	451,634	$20,594,518	$45.60	$49.90	$46.41
Jul-19	36,287	$2,076,656	$57.23	449,790	$21,107,709	$46.93	$50.63	$47.17
Aug-19	36,071	$2,035,721	$56.44	447,698	$21,444,769	$47.90	$51.38	$47.97
Sep-19	35,934	$1,933,307	$53.80	445,590	$21,917,599	$49.19	$52.15	$48.79
Oct-19	35,821	$1,947,460	$54.37	443,193	$22,044,746	$49.74	$52.90	$49.59
Nov-19	36,018	$1,882,040	$52.25	440,658	$22,351,006	$50.72	$53.69	$50.43
Dec-19	35,968	$2,252,081	$62.61	438,122	$22,913,078	$52.30	$54.47	$51.25
Jan-20	32,805	$1,925,141	$58.68	433,776	$23,039,364	$53.11	$55.28	$52.12
Feb-20	32,589	$1,690,627	$51.88	429,213	$23,146,528	$53.93	$56.11	$53.01
Mar-20	32,541	$2,007,557	$61.69	424,593	$23,493,736	$55.33	$56.89	$53.85
Apr-20	32,350	$1,828,651	$56.53	420,011	$23,481,720	$55.91	$57.74	$54.76
May-20	32,120	$1,694,978	$52.77	415,240	$23,164,900	$55.79	$58.58	$55.66
Jun-20	32,015	$1,818,289	$56.79	410,519	$23,092,509	$56.25	$59.45	$56.60
Jul-20	30,754	$1,868,907	$60.77	404,986	$22,884,760	$56.51	$60.31	$57.53
Aug-20	30,569	$1,657,882	$54.23	399,484	$22,506,921	$56.34	$61.21	$58.50
				Trend:		17.6%	19.1%	21.9%



24 Months on Monthly	
1.000	0.000
0.000	3.523
0.615	0.083
35.201	22.000

24 Months on Rolling 12	
1.001	0.000
0.000	0.714
0.980	0.017
1100.706	22.000

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 2F

PHARMACY TREND DEVELOPMENT
SUMMARY

		Generic	New Generics	Brands Going Generic	Brand	Vaccines	Over the Counter	Compounds	Non-Specialty Total	Specialty	Total Pharmacy
Experience Period Member Months	m										429,213
Experience Period Days Supply	a	6,930,533	3,965,831	119,113	1,069,471	9,648	306,347	7,815	12,408,758	103,193	12,511,951
Experience Period Allowed Charge per Supply	b	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]		$221.77	
Experience Period Total Allowed Charges	c = a x b	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	$25,465,635	$22,884,760	$48,350,396
Experience Period PMPM	d = c / m	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	$59.33	$53.32	$112.65
Utilization Trend	e	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	**3.5%**		
Calculated Annual Trend	f	1.1%	1.1%	1.1%	7.1%	10.0%	-15.0%	0.0%		19.6%	
Impact on Cost of Brands going Generic	g	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]			
Projected Generic/New Generic Mix	h	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]			
Projected Generic Supply Adjustment	i = h / ($\sum a_{generic}$	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]			
Projected Allowed Charge per Supply	j=b x ((1+f)^(28/12)) x g	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]		[redacted]	
Projected Total Allowed Charges before Contract Changes	k = j x a x ((1+e)^(28/12)) x i	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
Projection Period PMPM	l = k/ m	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
Annual Trend before Contract Changes	**n = (l/d)^(12/28)-1**	**5.6%**		**-46.5%**		**10.5%**			[redacted]	**19.6%**	[redacted]
Reduction of Projected Claims due to Contract Changes	o	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]		[redacted]	
Projected Total Allowed Charges after Contract Changes	p = o x k	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
Projected PMPM after Contract Changes	q = p / m	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
Impact of Contract Changes on Projected Pharmacy PMPM	r = q / l										[redacted]
Effective Annual Trend	s = (q/d)^(12/28)-1								**4.5%**		**11.0%**

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 2G

TREND FACTORS for PRIOR EXPERIENCE PERIODS

Month	Medical	Pharmacy	Medicare Primary Medical
March 2017	1.0000	1.0000	1.0000
April 2017	1.0004	0.8863	1.0023
May 2017	1.0009	0.9568	1.0047
June 2017	1.0010	1.0070	1.0070
July 2017	1.0014	0.9073	1.0094
August 2017	1.0056	0.9725	1.0117
September 2017	1.0061	0.9097	1.0141
October 2017	1.0065	1.0193	1.0165
November 2017	1.0166	1.0343	1.0188
December 2017	1.0171	1.0359	1.0212
January 2018	1.0175	0.9755	1.0236
February 2018	1.0202	0.8798	1.0260
March 2018	1.0174	1.0877	1.0284
April 2018	1.0182	1.0395	1.0308
May 2018	1.0188	1.0434	1.0332
June 2018	1.0194	0.9927	1.0356
July 2018	1.0200	0.9965	1.0380
August 2018	1.0245	1.0970	1.0405
September 2018	1.0244	0.9987	1.0429
October 2018	1.0251	1.1687	1.0453
November 2018	1.0345	1.0712	1.0478
December 2018	1.0351	1.1487	1.0502
January 2019	1.0357	1.1026	1.0531
February 2019	1.0427	1.0023	1.0559
March 2019	1.0432	1.0705	1.0588
April 2019	1.0439	1.1490	1.0617
May 2019	1.0449	1.2076	1.0646
June 2019	1.0456	1.1226	1.0675
July 2019	1.0496	1.2245	1.0704
August 2019	1.0505	1.2090	1.0733
September 2019	1.0513	1.1833	1.0763
October 2019	1.0613	1.2589	1.0792
November 2019	1.0619	1.1747	1.0821
December 2019	1.0626	1.3781	1.0851
January 2020	1.0762	1.2385	1.0889
February 2020	1.0769	1.1709	1.0927
March 2020	1.0793	1.4328	1.0965
April 2020	1.0799	1.2063	1.1004
May 2020	1.0806	1.1864	1.1042
June 2020	1.0813	1.2833	1.1081
July 2020	1.0868	1.3339	1.1120
August 2020	1.0875	1.2751	1.1159
September 2020	1.0882	1.2635	1.1198
October 2020	1.1067	1.2777	1.1237
November 2020	1.1074	1.2888	1.1277
December 2020	1.1074	1.3001	1.1316
January 2021	1.1274	1.3114	1.1356
February 2021	1.1275	1.3228	1.1396
March 2021	1.1275	1.3343	1.1436
April 2021	1.1276	1.3459	1.1476
May 2021	1.1316	1.3576	1.1516
June 2021	1.1324	1.3694	1.1556
July 2021	1.1380	1.3814	1.1597
August 2021	1.1387	1.3934	1.1638
September 2021	1.1395	1.4055	1.1678
October 2021	1.1567	1.4178	1.1719
November 2021	1.1575	1.4301	1.1760
December 2021	1.1582	1.4425	1.1802
January 2022	1.1734	1.4551	1.1843
February 2022	1.1742	1.4678	1.1885
March 2022	1.1750	1.4805	1.1926
April 2022	1.1757	1.4934	1.1968
May 2022	1.1765	1.5064	1.2010
June 2022	1.1773	1.5195	1.2052
July 2022	1.1832	1.5328	1.2094
August 2022	1.1840	1.5461	1.2137
September 2022	1.1848	1.5596	1.2179
October 2022	1.2028	1.5731	1.2222
November 2022	1.2036	1.5868	1.2265
December 2022	1.2044	1.6006	1.2308

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING
BENEFIT PLAN RELATIVE VALUE FACTORS

EXHIBIT 3B

Vermont Freedom Plan (VFP) and Comprehensive (COMP)

		In-Network Benefits							Out-of-Network Benefits			Relativity Factor
index	Product	Deductible	Coinsurance	Out-of-Pocket	Office Copay	Specialist Copay	ER[1] Copay	AMB Copay	Deductible	Coinsurance	Out-of-Pocket	Active
1	VFP	$200	20%	$800	$20	$20			$400	30%	$1,600	0.9998
2	VFP	$300	10%	$1,300	$10	$30	$100	$50	$600	30%	$2,600	0.9834
3	VFP	$500	20%	$1,500	$20	$20			$1,000	30%	$3,000	0.9425
4	VFP	$500	20%	$1,500	$20	$40	$250	$250	$1,000	30%	$3,000	0.9419
5	VFP	$500	20%	$1,750	$20	$20			$1,000	30%	$3,500	0.9323
6	VFP	$1,000	20%	$2,300	$20	$20	$100		$2,000	30%	$4,600	0.9023
7	VFP	$1,000	0%	$2,350	$25	$25	$50	$50	$2,000	30%	$3,500	0.9449
8	VFP	$1,000	20%	$3,500	$25	$40			$2,000	30%	$7,000	0.8438
9	VFP	$1,000	0%	$2,000	$30	$50	$150		$2,000	30%	$4,000	0.9222
10	VFP	$1,500	20%	$3,000	$25	$45	$250	$250	$3,000	30%	$6,000	0.8543
11	VFP	$2,000	30%	$3,500	$20	$20	$500		$3,000	50%	$6,000	0.8283
12	VFP	$2,000	20%	$4,000	$40	$40	$150		$4,000	30%	$8,000	0.8130
13	VFP	$2,500	20%	$5,000	$20	$20			$5,000	30%	$10,000	0.7839
14	VFP	$2,500	20%	$5,150	$20	$40			$5,000	30%	$10,300	0.7625
15	VFP	$2,500	20%	$6,000	$20	$30			$5,000	30%	$12,000	0.7552
16	VFP	$3,000	0%	$3,000	$30	$40	$200		$6,000	30%	$6,000	0.8416
17	VFP	$3,000	0%	$4,000	$30	$50	$150		$6,000	30%	$8,000	0.8177
18	VFP	$4,000	0%	$5,000	$30	$50	$150		$8,000	30%	$10,000	0.7820
19	VFP	$4,000	20%	$6,000	$40	$40	$150		$8,000	30%	$12,000	0.7421
20	VFP	$5,000	0%	$5,000	$25	$25			$10,000	30%	$10,000	0.7390
21	COMP	$2,000	10%	$3,000								0.8044
22	COMP	$3,000	0%	$3,000								0.7769
23	COMP	$5,000	0%	$5,000								0.6879
24	COMP	$6,550	0%	$6,550								0.6397
25	COMP	$6,850	0%	$6,850								0.6316
26	COMP	$7,350	0%	$7,350								0.6190

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

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

		In-Network Benefits							Out-of-Network Benefits			Relativity Factor
index	Product	Deductible	Coinsurance	Out-of-Pocket	Office Copay	Specialist Copay	ER[1] Copay	AMB Copay	Deductible	Coinsurance	Out-of-Pocket	Active
1	LO	$2,500	20%	$5,000	$20	$20						0.7201
2	OAP	$3,000	0%	$4,100	$30	$30	$100		$6,000	30%	$8,200	0.7745

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

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EXHIBIT 3C

Vermont Health Partnership (VHP) Medical Plans

		VHP In-Network Benefits							VHP Out-of-Network Benefits			Relativity Factor
index	**Product**	**IP**	**OP**	**PCP**	**SCP**	**ER**	**AMB**	**OOPM**	**Deductible**	**Coinsurance**	**Out-of-Pocket**	**Active**
1	VHP[1]	$0	$0	$10	$20	$50	$50	$8,150	$500	30%	$14,700	0.9918
2	VHP[1]	$250	$100	$15	$25	$50	$50	$8,150	$500	30%	$14,700	0.9782
3	VHP[1]	$250	$125	$20	$40	$150	$0	$8,150	$500	30%	$14,700	0.9539
4	VHP[1]	$250	$250	$20	$20	$200	$100	$8,150	$1,000	30%	$14,700	0.9683
5	VHP[1]	$500	$250	$20	$30	$100	$0	$8,150	$500	30%	$14,700	0.9613
6	VHP[1]	$750	$750	$20	$30	$50	$50	$8,150	$500	30%	$14,700	0.9499

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

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

BlueCare (HMO) Medical Plans

		In-Network Benefits								Relativity Factor
index	**Product**	**IP**	**OP**	**HOSP**	**PCP**	**SCP**	**ER**	**AMB**	**OOPM**	**Active**
1	HMO	$2,000	$1,000		$20	$30	$50	$50	$8,150	0.9548
2	HMO			$3,000	$20	$30	$100	$50	$8,150	0.9209
3	HMO	$500	$200		$25	$40	$150	$50	$8,150	0.9618

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

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

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Prescription Drug Cards

			Copay ($) / Coinsurance (%)								Relativity
Index	Type	Deductible	Retail Generic	Retail Preferred Brand	Retail Non-Preferred Brand	Mail Order Generic	Mail Order Preferred Brand	Mail Order Non-Preferred Brand	OOPM	Diabetic Supplies	Active
1	CM1	$100	$5	40%	60%	$10	40%	60%	$1,400	SAAO	0.1998
2	CM2	$0	$5	$50	50%	$10	$100	50%	$1,400	SAAO	0.2427
3	CM2	$100	$5	$50	50%	$10	$100	50%	$1,400	SAAO	0.2333
4	COI	$1	30%	30%	40%	30%	30%	40%	$1,400	SAAO	0.2033
5	COI	$1	50%	50%	50%	50%	50%	50%	$1,400	SAAO	0.1916
6	COP	$0	$10	$20	$40	$20	$40	$80	$1,400	SAAO	0.2733
7	COP	$0	$10	$25	$50	$20	$50	$100	$1,400	SAAO	0.2667
8	COP	$0	$10	$30	$50	$20	$60	$100	$1,400	SAAO	0.2608
9	COP	$0	$10	$30	$60	$20	$60	$120	$1,400	SAAO	0.2604
10	COP	$0	$10	$35	$60	$20	$70	$120	$1,400	SAAO	0.2546
11	COP	$0	$15	$25	$40	$30	$50	$80	$1,400	SAAO	0.2676
12	COP	$0	$15	$30	$45	$30	$60	$90	$1,400	SAAO	0.2613
13	COP	$0	$15	$35	$50	$30	$70	$100	$1,400	SAAO	0.2553
14	COP	$0	$20	$40	$60	$40	$80	$120	$1,400	SAAO	0.2509
15	COP	$0	$20	$40	$80	$40	$80	$160	$1,400	SAAO	0.2502
16	COP	$0	$25	$50	$75	$50	$100	$150	$1,400	SAAO	0.2418
17	COP	$0	$5	$15	$30	$10	$30	$60	$1,400	SAAO	0.2825
18	COP	$0	$5	$30	$50	$10	$60	$100	$1,400	SAAO	0.2631
19	COP	$50	$10	$25	$50	$20	$50	$100	$1,400	SAAO	0.2625
20	COP	$50	$5	$10	$25	$10	$20	$50	$1,400	SAAO	0.2836
21	COP	$100	$10	$15	$30	$20	$30	$60	$1,400	SAAO	0.2718
22	COP	$100	$10	$25	$45	$20	$50	$90	$1,400	SAAO	0.2588
23	COP	$100	$10	$30	$45	$20	$60	$90	$1,400	SAAO	0.2530
24	COP	$100	$10	$30	$50	$20	$60	$100	$1,400	100%	0.2568
25	COP	$100	$10	$30	$50	$20	$60	$100	$1,400	SAAO	0.2528
26	COP	$100	$10	$40	$60	$20	$80	$120	$1,400	SAAO	0.2412
27	COP	$100	$15	$30	$45	$30	$60	$90	$1,400	SAAO	0.2544
28	COP	$100	$15	$40	$60	$30	$80	$120	$1,400	SAAO	0.2426
29	COP	$100	$5	$20	$40	$10	$40	$80	$1,400	SAAO	0.2654
30	COP	$150	$20	$80	$100	$40	$160	$200	$1,400	SAAO	0.2187

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

BCBSVT Indemnity Consumer Driven Health Plans (CDHPs)

		In-Network							Relativity Factor
index	Product	Deductible	Coinsurance	Out-of-Pocket	RX OOPM Limit[1]	Wellness Rx[2]	Drugs After Deductible[3]	Diabetic Supplies	Active
1	CDHP	$1,500	0%	$1,500	$1,400	N/A	N/A	SAAO	1.1169
2	CDHP	$1,500	20%	$2,500	$1,400	N/A	N/A	SAAO	1.0539
3	CDHP	$2,000	0%	$2,000	$1,400	N/A	N/A	SAAO	1.0686
4	CDHP	$2,000	20%	$4,000	$1,400	N/A	N/A	SAAO	0.9865
5	CDHP	$2,500	0%	$2,500	$1,400	0%	N/A	SAAO	1.0426
6	CDHP	$2,500	0%	$2,500	$1,400	N/A	N/A	SAAO	1.0287
7	CDHP	$2,500	0%	$3,500	$1,400	0%	$10/$30/$50	SAAO	1.0383
8	CDHP	$2,500	10%	$3,500	$1,400	0%	N/A	SAAO	1.0066
9	CDHP	$2,500	20%	$3,500	$1,400	N/A	N/A	SAAO	0.9814
10	CDHP	$2,500	20%	$5,000	$1,400	0%	N/A	SAAO	0.9632
11	CDHP	$2,600	20%	$5,000	$1,400	0%	N/A	SAAO	0.9596
12	CDHP	$2,700	20%	$5,000	$1,400	0%	N/A	SAAO	0.9562
13	CDHP	$3,000	0%	$3,000	$1,400	N/A	$10/$35/$50	SAAO	0.9950
14	CDHP	$3,000	0%	$3,000	$1,400	0%	N/A	SAAO	1.0103
15	CDHP	$3,000	0%	$3,000	$1,400	N/A	N/A	SAAO	0.9950
16	CDHP	$3,000	20%	$5,000	$1,400	0%	N/A	SAAO	0.9468
17	CDHP	$3,500	0%	$3,500	$1,400	0%	N/A	SAAO	0.9823
18	CDHP	$4,000	0%	$4,000	$1,400	0%	N/A	SAAO	0.9577
19	CDHP	$4,000	20%	$6,650	$1,400	0%	N/A	SAAO	0.8946
20	CDHP	$5,000	0%	$5,000	$1,400	0%	N/A	SAAO	0.9158
21	CDHP	$5,000	0%	$5,000	$1,400	N/A	N/A	SAAO	0.8969
22	CDHP	$6,000	0%	$6,000	$1,400	0%	N/A	SAAO	0.8814
23	CDHP	$6,350	0%	$6,350	$1,400	0%	N/A	SAAO	0.8708
24	CDHP	$6,450	0%	$6,450	$1,400	N/A	N/A	SAAO	0.8475
25	CDHP	$6,550	0%	$6,550	$1,400	0%	N/A	SAAO	0.8650
26	CDHP	$6,550	0%	$6,550	$1,400	N/A	N/A	SAAO	0.8445
27	CDHP	$6,650	0%	$6,650	$1,400	0%	N/A	SAAO	0.8621
28	CDHP	$6,650	0%	$6,650	$1,400	N/A	N/A	SAAO	0.8416
29	CDHP	$6,850	0%	$6,850	$1,400	0%	N/A	SAAO	0.8566
30	CDHP	$7,350	0%	$7,350	$1,400	0%	N/A	SAAO	0.8433

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

TVHP HMO Consumer Driven Health Plans (CDHPs)

		In-Network							Relativity Factor
index	Product	Deductible	Coinsurance	Out-of-Pocket	RX OOPM Limit[1]	Wellness Rx[2]	Drugs After Deductible[3]	Diabetic Supplies	Active
1	CDHP	$1,500	0%	$1,500	$1,400	N/A	N/A	SAAO	1.0562
2	CDHP	$1,500	20%	$2,500	$1,400	N/A	N/A	SAAO	0.9954
3	CDHP	$2,000	0%	$2,000	$1,400	N/A	N/A	SAAO	1.0091
4	CDHP	$2,000	20%	$4,000	$1,400	N/A	N/A	SAAO	0.9309
5	CDHP	$2,500	0%	$2,500	$1,400	0%	N/A	SAAO	0.9847
6	CDHP	$2,500	0%	$2,500	$1,400	N/A	N/A	SAAO	0.9705
7	CDHP	$2,500	0%	$3,500	$1,400	0%	$10/$30/$50	SAAO	0.9805
8	CDHP	$2,500	10%	$3,500	$1,400	0%	N/A	SAAO	0.9506
9	CDHP	$2,500	20%	$3,500	$1,400	N/A	N/A	SAAO	0.9253
10	CDHP	$2,500	20%	$5,000	$1,400	0%	N/A	SAAO	0.9096
11	CDHP	$2,600	20%	$5,000	$1,400	0%	N/A	SAAO	0.9061
12	CDHP	$2,700	20%	$5,000	$1,400	0%	N/A	SAAO	0.9028
13	CDHP	$3,000	0%	$3,000	$1,400	N/A	$10/$35/$50	SAAO	0.9379
14	CDHP	$3,000	0%	$3,000	$1,400	0%	N/A	SAAO	0.9538
15	CDHP	$3,000	0%	$3,000	$1,400	N/A	N/A	SAAO	0.9379
16	CDHP	$3,000	20%	$5,000	$1,400	0%	N/A	SAAO	0.8937
17	CDHP	$3,500	0%	$3,500	$1,400	0%	N/A	SAAO	0.9269
18	CDHP	$4,000	0%	$4,000	$1,400	0%	N/A	SAAO	0.9034
19	CDHP	$4,000	20%	$6,650	$1,400	0%	N/A	SAAO	0.8441
20	CDHP	$5,000	0%	$5,000	$1,400	0%	N/A	SAAO	0.8637
21	CDHP	$5,000	0%	$5,000	$1,400	N/A	N/A	SAAO	0.8444
22	CDHP	$6,000	0%	$6,000	$1,400	0%	N/A	SAAO	0.8313
23	CDHP	$6,350	0%	$6,350	$1,400	0%	N/A	SAAO	0.8213
24	CDHP	$6,450	0%	$6,450	$1,400	N/A	N/A	SAAO	0.7978
25	CDHP	$6,550	0%	$6,550	$1,400	0%	N/A	SAAO	0.8157
26	CDHP	$6,550	0%	$6,550	$1,400	N/A	N/A	SAAO	0.7950
27	CDHP	$6,650	0%	$6,650	$1,400	0%	N/A	SAAO	0.8130
28	CDHP	$6,650	0%	$6,650	$1,400	N/A	N/A	SAAO	0.7923
29	CDHP	$6,850	0%	$6,850	$1,400	0%	N/A	SAAO	0.8078
30	CDHP	$7,350	0%	$7,350	$1,400	0%	N/A	SAAO	0.7953

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

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EXHIBIT 3F

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

		In-Network Benefits							Out-of-Network Benefits			Relativity Factor
index	**Product**	**Deductible**	**Coinsurance**	**Out-of-Pocket**	**Office Copay**	**Specialist Copay**	**ER[1] Copay**	**AMB Copay**	**Deductible**	**Coinsurance**	**Out-of-Pocket**	**Medicare Secondary**
1	JPLAN[2]	$100	20%	$8,150	$10	$10						0.3640
2	JPLAN[2]	$100	20%	$8,150	$20	$20						0.3537
3	VFP	$0	0%	$0	$20	$20	$50		$250	20%	$1,000	0.3819
4	VFP	$100	20%	$500	$10	$10			$200	30%	$1,000	0.3338
5	VFP	$1,000	0%	$2,350	$25	$25	$50	$50	$2,000	30%	$3,500	0.2611
6	VFP	$1,000	20%	$3,500	$25	$40			$2,000	30%	$7,000	0.2253
7	VFP	$500	20%	$1,600	$10	$10			$1,000	30%	$3,000	0.2796

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

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Medicare Secondary Prescription Drug Cards

			Copay ($) / Coinsurance (%)								Relativity
Index	**Type**	**Deductible**	**Retail Generic**	**Retail Preferred Brand**	**Retail Non-Preferred Brand**	**Mail Order Generic**	**Mail Order Preferred Brand**	**Mail Order Non-Preferred Brand**	**OOPM**	**Diabetic Supplies**	**Medicare Secondary**
1	COP	$0	$10	$20	$40	$20	$40	$80	$1,400	SAAO	0.7872
2	COP	$0	$15	$30	$45	$30	$60	$90	$1,400	SAAO	0.7384
3	COP	$0	$5	$30	$50	$10	$60	$100	$1,400	SAAO	0.7658
4	COP	$50	$5	$10	$25	$10	$20	$50	$1,400	SAAO	0.8420
5	COP	$100	$10	$30	$45	$20	$60	$90	$1,400	SAAO	0.7293
6	COP	$100	$15	$30	$45	$30	$60	$90	$1,400	SAAO	0.7246

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

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Medicare Secondary Consumer Driven Health Plans (CDHPs)

		In-Network							Relativity Factor
index	Product	Deductible	Coinsurance	Out-of-Pocket	RX OOPM Limit[1]	Wellness Rx[2]	Drugs After Deductible[3]	Diabetic Supplies	Medicare Secondary
1	CDHP	$2,500	0%	$2,500	$1,400	0%	N/A	SAAO	0.8784
2	CDHP	$3,500	0%	$3,500	$1,400	0%	N/A	SAAO	0.8405
3	CDHP	$5,000	0%	$5,000	$1,400	N/A	$5/$20/$40	SAAO	0.6985

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

Vermont Freedom Plan (VFP) and Comprehensive (COMP)

		In-Network Benefits							Out-of-Network Benefits			
index	Product	Deductible	Coinsurance	Out-of-Pocket	Office Copay	Specialist Copay	ER[1] Copay	AMB Copay	Deductible	Coinsurance	Out-of-Pocket	Leverage Factor
1	VFP	$200	20%	$800	$20	$20			$400	30%	$1,600	1.0026
2	VFP	$300	10%	$1,300	$10	$30	$100	$50	$600	30%	$2,600	1.0029
3	VFP	$500	20%	$1,500	$20	$20			$1,000	30%	$3,000	1.0038
4	VFP	$1,000	20%	$3,500	$25	$40			$2,000	30%	$7,000	1.0062
5	VFP	$1,000	0%	$2,000	$30	$50	$150		$2,000	30%	$4,000	1.0043
6	VFP	$1,500	20%	$3,000	$25	$45	$250	$250	$3,000	30%	$6,000	1.0059
7	VFP	$2,000	30%	$3,500	$20	$20	$500		$3,000	50%	$6,000	1.0065
8	VFP	$3,000	0%	$4,000	$30	$50	$150		$6,000	30%	$8,000	1.0068
9	VFP	$4,000	0%	$5,000	$30	$50	$150		$8,000	30%	$10,000	1.0078
10	VFP	$5,000	0%	$5,000	$25	$25			$10,000	30%	$10,000	1.0090
11	COMP	$2,000	10%	$3,000								1.0073
12	COMP	$5,000	0%	$5,000								1.0106

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

Vermont Health Partnership (VHP) Medical Plans

		VHP In-Network Benefits							VHP Out-of-Network Benefits			
index	Product	Inpatient Care Deductible[2]	Outpatient Surgery Copay	Office Copay	Specialist Copay	ER[3] Copay	AMB Copay	Out-of-Pocket	Deductible	Coinsurance	Out-of-Pocket	Leverage Factor
1	VHP[1]	$0	$0	$10	$20	$50	$50	$8,150	$500	30%	$14,700	1.0013
2	VHP[1]	$250	$100	$15	$25	$50	$50	$8,150	$500	30%	$14,700	1.0016
3	VHP[1]	$250	$250	$20	$20	$200	$100	$8,150	$1,000	30%	$14,700	1.0018
4	VHP[1]	$750	$750	$20	$30	$50	$50	$8,150	$500	30%	$14,700	1.0022

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

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

		In-Network Benefits							Out-of-Network Benefits			
index	Product	Deductible	Coinsurance	Out-of-Pocket	Office Copay	Specialist Copay	ER[1] Copay	AMB Copay	Deductible	Coinsurance	Out-of-Pocket	Leverage Factor
1	LO[2]	$2,500	20%	$5,000	$20	$20						1.0084
2	OAP	$3,000	0%	$4,100	$30	$30	$100		$6,000	30%	$8,200	1.0067

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

BlueCare (HMO) Medical Plans

		In-Network Benefits								
index	Product	Inpatient Care Deductible[2]	Outpatient Surgery Copay	Combined Inpatient / Outpatient Deductible[2]	Office Copay	Specialist Copay	ER[3] Copay	AMB Copay	Out-of-Pocket	Leverage Factor
1	HMO[1]	$2,000	$1,000		$20	$30	$50	$50	$8,150	1.0024
2	HMO[1]			$3,000	$20	$30	$100	$50	$8,150	1.0031
3	HMO[1]	$500	$200		$25	$40	$150	$50	$8,150	1.0022

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

BCBSVT Comprehensive Consumer Driven Health Plans (CDHPs)

		In-Network							Leverage Factor	
index	Product	Deductible	Coinsurance	Out-of-Pocket	RX OOPM Limit[1]	Wellness Rx[2]	Drugs After Deductible[3]	Diabetic Supplies	Medical	Rx
1	CDHP	$1,500	0%	$1,500	$1,400	N/A	N/A	SAAO	1.0048	1.0062
2	CDHP	$2,500	20%	$5,000	$1,400	0%	N/A	SAAO	1.0090	1.0043
3	CDHP	$3,000	0%	$3,000	$1,400	N/A	N/A	SAAO	1.0076	1.0079
4	CDHP	$5,000	0%	$5,000	$1,400	0%	N/A	SAAO	1.0104	1.0044
5	CDHP	$6,000	0%	$6,000	$1,400	0%	N/A	SAAO	1.0115	1.0046
6	CDHP	$6,850	0%	$6,850	$1,400	0%	N/A	SAAO	1.0122	1.0046

TVHP HMO Consumer Driven Health Plans (CDHPs)

		In-Network							Leverage Factor	
index	Product	Deductible	Coinsurance	Out-of-Pocket	RX OOPM Limit[1]	Wellness Rx[2]	Drugs After Deductible[3]	Diabetic Supplies	Medical	Rx
1	CDHP	$1,500	0%	$1,500	$1,400	N/A	N/A	SAAO	1.0050	1.0063
2	CDHP	$2,500	20%	$5,000	$1,400	0%	N/A	SAAO	1.0094	1.0048
3	CDHP	$3,000	0%	$3,000	$1,400	N/A	N/A	SAAO	1.0080	1.0080
4	CDHP	$5,000	0%	$5,000	$1,400	0%	N/A	SAAO	1.0109	1.0050
5	CDHP	$6,000	0%	$6,000	$1,400	0%	N/A	SAAO	1.0119	1.0051
6	CDHP	$6,850	0%	$6,850	$1,400	0%	N/A	SAAO	1.0128	1.0052

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

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING
BENEFIT LEVERAGE FACTORS

Prescription Drug Cards

			Copay ($) / Coinsurance (%)								
Index	**Type**	**Deductible**	**Retail Generic**	**Retail Preferred Brand**	**Retail Non-Preferred Brand**	**Mail Order Generic**	**Mail Order Preferred Brand**	**Mail Order Non-Preferred Brand**	**OOPM**	**Diabetic Supplies**	**Leverage Factor**
1	CM1	$100	$5	40%	60%	$10	40%	60%	$1,400	SAAO	1.0075
2	CM2	$0	$5	$50	50%	$10	$100	50%	$1,400	SAAO	1.0050
3	CM2	$100	$5	$50	50%	$10	$100	50%	$1,400	SAAO	1.0063
4	COI	$1	30%	30%	40%	30%	30%	40%	$1,400	SAAO	1.0070
5	COI	$1	50%	50%	50%	50%	50%	50%	$1,400	SAAO	1.0088
6	COP	$0	$10	$20	$40	$20	$40	$80	$1,400	SAAO	1.0045
7	COP	$0	$10	$25	$50	$20	$50	$100	$1,400	SAAO	1.0048
8	COP	$0	$10	$30	$50	$20	$60	$100	$1,400	SAAO	1.0050
9	COP	$0	$10	$30	$60	$20	$60	$120	$1,400	SAAO	1.0050
10	COP	$0	$10	$35	$60	$20	$70	$120	$1,400	SAAO	1.0052
11	COP	$0	$15	$25	$40	$30	$50	$80	$1,400	SAAO	1.0052
12	COP	$0	$15	$30	$45	$30	$60	$90	$1,400	SAAO	1.0054
13	COP	$0	$15	$35	$50	$30	$70	$100	$1,400	SAAO	1.0057
14	COP	$0	$20	$40	$60	$40	$80	$120	$1,400	SAAO	1.0062
15	COP	$0	$20	$40	$80	$40	$80	$160	$1,400	SAAO	1.0063
16	COP	$0	$25	$50	$75	$50	$100	$150	$1,400	SAAO	1.0068
17	COP	$0	$5	$15	$30	$10	$30	$60	$1,400	SAAO	1.0034
18	COP	$0	$5	$30	$50	$10	$60	$100	$1,400	SAAO	1.0041
19	COP	$50	$10	$25	$50	$20	$50	$100	$1,400	SAAO	1.0053
20	COP	$50	$5	$10	$25	$10	$20	$50	$1,400	SAAO	1.0039
21	COP	$100	$10	$15	$30	$20	$30	$60	$1,400	SAAO	1.0052
22	COP	$100	$10	$25	$45	$20	$50	$90	$1,400	SAAO	1.0058
23	COP	$100	$10	$30	$45	$20	$60	$90	$1,400	SAAO	1.0059
24	COP	$100	$10	$30	$50	$20	$60	$100	$1,400	100%	1.0055
25	COP	$100	$10	$30	$50	$20	$60	$100	$1,400	SAAO	1.0060
26	COP	$100	$10	$40	$60	$20	$80	$120	$1,400	SAAO	1.0064
27	COP	$100	$15	$30	$45	$30	$60	$90	$1,400	SAAO	1.0063
28	COP	$100	$15	$40	$60	$30	$80	$120	$1,400	SAAO	1.0067
29	COP	$100	$5	$20	$40	$10	$40	$80	$1,400	SAAO	1.0050
30	COP	$150	$20	$80	$100	$40	$160	$200	$1,400	SAAO	1.0083

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

Tier Factors for Benefits with Separate Medical and Pharmacy Deductibles

Out-of-Pocket Range	Type	2-Tier		3-Tier			4-Tier			
		Single	Family	Single	2-Person	Family	Single	Subscriber & Spouse	Subscriber & Children	Family
NA/Stacked	2x Family	1.000	2.376	1.000	2.000	2.822	1.000	2.000	1.746	2.911
NA/Stacked	2.5x Family	1.000	2.370	1.000	2.000	2.811	1.000	2.000	1.744	2.900
NA/Stacked	3x Family	1.000	2.369	1.000	2.000	2.808	1.000	2.000	1.744	2.896
$0 - $3,499	Hybrid	1.000	2.292	1.000	1.817	2.742	1.000	1.909	1.673	2.831
$3,500 - $4,999	Hybrid	1.000	2.203	1.000	1.747	2.636	1.000	1.837	1.595	2.724
$5,000 - $9,150	Hybrid	1.000	2.211	1.000	1.761	2.637	1.000	1.853	1.595	2.726

Tier Factors for Benefits with Integrated Medical and Pharmacy Deductibles

Out-of-Pocket Range	Type	2-Tier		3-Tier			4-Tier			
		Single	Family	Single	2-Person	Family	Single	Subscriber & Spouse	Subscriber & Children	Family
NA/Stacked	2x Family	1.000	2.376	1.000	2.000	2.822	1.000	2.000	1.746	2.911
NA/Stacked	2.5x Family	1.000	2.370	1.000	2.000	2.811	1.000	2.000	1.744	2.900
NA/Stacked	3x Family	1.000	2.369	1.000	2.000	2.808	1.000	2.000	1.744	2.896
$0 - $3,499	Aggregate	1.000	2.269	1.000	1.776	2.737	1.000	1.872	1.617	2.831
$3,500 - $4,999	Aggregate	1.000	2.189	1.000	1.715	2.639	1.000	1.810	1.549	2.732
$5,000 - $9,150	Aggregate	1.000	2.118	1.000	1.662	2.551	1.000	1.754	1.496	2.642
$0 - $3,499	Hybrid	1.000	2.269	1.000	1.776	2.737	1.000	1.872	1.617	2.831
$3,500 - $4,999	Hybrid	1.000	2.195	1.000	1.722	2.643	1.000	1.817	1.555	2.735
$5,000 - $9,150	Hybrid	1.000	2.217	1.000	1.772	2.639	1.000	1.868	1.584	2.730

Example of Manual Rate Adjustment

Manual Rate	$612.01
Average Age/Gender Factor	1.000
Average Industry Factor	1.000
Projection Period	1/1/2022
Trend Factor	8.60%

Group Information	Active	Medicare Primary
Age/Gender Factor	0.940	1.030
Industry Factor	0.965	1.000
Projection Period	7/1/2022	

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

		Active	Medicare Primary
Manual Rate	A	$612.01	$497.79
Adjustment for Age/Gender	B = 0.94 / 1	0.9400	1.0300
Adjustment for Industry	C = 0.965 / 1	0.9650	1.0000
Adjustment for Trend	D = 8.6% for 6 months	1.0421	1.0421
Contract Conversion Factor	E = 216.09 / 272	1.2587	1.0000
Adjusted Manual Rate	F = A x B x C x D x E	$728.22	$534.31

Industry Factors

2-Digit SIC Code	Industry Description	Normalized Factor
01	Agricultural Production - Crops	0.9492
02	Agricultural Production - Livestock And Animal Specialties	0.9562
07	Agricultural Services	0.9496
08	Forestry	0.9550
09	Fishing, Hunting And Trapping	1.0320
10	Metal Mining	1.0872
12	Coal Mining	1.0949
13	Oil And Gas Extraction	1.0008
14	Mining And Quarrying Of Nonmetallic Minerals, Except Fuels	1.0642
15	Building Cnstrctn - General Contractors & Operative Builders	0.9686
16	Heavy Cnstrctn, Except Building Construction - Contractors	0.9629
17	Construction - Special Trade Contractors	0.9640
20	Food And Kindred Products	0.9181
21	Tobacco Products	0.9812
22	Textile Mill Products	0.9341
23	Apparel, Finished Prdcts From Fabrics & Similar Materials	0.9463
24	Lumber And Wood Products, Except Furniture	0.9794
25	Furniture And Fixtures	0.9341
26	Paper And Allied Products	0.9439
27	Printing, Publishing And Allied Industries	0.9251
28	Chemicals And Allied Products	0.9725
29	Petroleum Refining And Related Industries	0.9734
30	Rubber And Miscellaneous Plastic Products	0.9302
31	Leather And Leather Products	0.9595
32	Stone, Clay, Glass, And Concrete Products	0.9667
33	Primary Metal Industries	0.9524
34	Fabricated Metal Prdcts, Except Machinery & Transport Eqpmnt	0.9330
35	Industrial And Commercial Machinery And Computer Equipment	0.9302
36	Electronic, Elctrcl Eqpmnt & Cmpnts, Excpt Computer Eqpmnt	0.9159
37	Transportation Equipment	0.9617
38	Mesr/Anlyz/Cntrl Instrmnts; Photo/Med/Opt Gds; Watchs/Clocks	0.9144
39	Miscellaneous Manufacturing Industries	0.9284
40	Railroad Transportation	0.9734
41	Local, Suburban Transit & Interurbn Hgwy Passenger Transport	1.0142
42	Motor Freight Transportation	1.0149
43	United States Postal Service	0.9420
44	Water Transportation	0.9930
45	Transportation By Air	0.9400
46	Pipelines, Except Natural Gas	0.9577
47	Transportation Services	0.9223
48	Communications	0.8982
49	Electric, Gas And Sanitary Services	0.9655
50	Wholesale Trade - Durable Goods	0.9444
51	Wholesale Trade - Nondurable Goods	0.9344
52	Building Matrials, Hrdwr, Garden Supply & Mobile Home Dealrs	0.9333
53	General Merchandise Stores	0.9328
54	Food Stores	0.9352
55	Automotive Dealers And Gasoline Service Stations	1.0067
56	Apparel And Accessory Stores	0.9341
57	Home Furniture, Furnishings And Equipment Stores	0.9263
58	Eating And Drinking Places	1.0578
59	Miscellaneous Retail	0.9645
60	Depository Institutions	0.9184
61	Nondepository Credit Institutions	0.8888
62	Security & Commodity Brokers, Dealers, Exchanges & Services	0.9188
63	Insurance Carriers	0.9420
64	Insurance Agents, Brokers And Service	0.9420
65	Real Estate	0.9655
67	Holding And Other Investment Offices	0.9184
70	Hotels, Rooming Houses, Camps, And Other Lodging Places	1.0071
72	Personal Services	0.9876
73	Business Services	0.9316
75	Automotive Repair, Services And Parking	0.9792
76	Miscellaneous Repair Services	0.9446
78	Motion Pictures	0.9571
79	Amusement And Recreation Services	1.0281

Industry Factors

2-Digit SIC Code	Industry Description	Normalized Factor
80	Health Services	1.0833
81	Legal Services	0.9773
82	Educational Services	0.9351
83	Social Services	1.0833
84	Museums, Art Galleries And Botanical And Zoological Gardens	0.9420
86	Membership Organizations	0.9896
87	Engineering, Accounting, Research, Management & Related Svcs	0.8941
88	Private Households	0.9420
89	Services, Not Elsewhere Classified	0.9459
91	Executive, Legislative & General Government, Except Finance	1.0833
92	Justice, Public Order And Safety	1.0833
93	Public Finance, Taxation And Monetary Policy	0.9985
94	Administration Of Human Resource Programs	1.0048
95	Administration Of Environmental Quality And Housing Programs	0.9969
96	Administration Of Economic Programs	0.9985
97	National Security And International Affairs	1.0292
99	Nonclassifiable Establishments	0.9420

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING
ADMINISTRATIVE CHARGES DEVELOPMENT

EXHIBIT 5A

Administrative Charges PUPM

Unit		Account	Member	Contract	Invoice Counts	Medical Claim	Projected Claims	Large Group Subtotal	CP Medsup
Administrative Expenses	A	$1,332,870	$1,186,084	$331,763	$3,832	$421,877	$1,533,710	$4,810,135	
Unit Months	B	505	90,520	51,021	661	76,324	44,273,199		
Expense PUPM	C = A / B	$2,639.35	$13.10	$6.50	$5.80	$5.53	3.46%		$39.47
Increase for Membership	D	4.4%	4.4%	4.4%	4.4%	4.4%			4.4%
Updated Expense PUPM	E = (1+D) x C	$2,754.81	$13.68	$6.79	$6.05	$5.77	3.46%		$41.19
Annual Trend 2021	F	0.0%	0.0%	0.0%	0.0%	0.0%			0.0%
Monthly Trend Factor	G = (1+F)^(1/12)	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000
Months of Trend to First Effective Period in 2021	H	12	12	12	12	12			12
Annual Trend 2022	I	2.2%	2.2%	2.2%	2.2%	2.2%			2.2%
Monthly Trend Factor	J = (1+I)^(1/12)	1.0018	1.0018	1.0018	1.0018	1.0018			1.0018
Months of Trend to First Effective Period in 2022	K	7	7	7	7	7			7

Projection Periods Effective Date		Account	Member	Contract	Invoice Counts	Medical Claim	Projected Claims	CP Medsup
Jul-21	L = E x G ^ (H) x J ^ (K)	$2,789.73	$13.85	$6.87	$6.13	$5.84	3.46%	$41.72
Aug-21	M = L x J	$2,794.76	$13.87	$6.89	$6.14	$5.85	3.46%	$41.79
Sep-21	N = M x J	$2,799.79	$13.90	$6.90	$6.15	$5.86	3.46%	$41.87
Oct-21		$2,804.83	$13.92	$6.91	$6.16	$5.87	3.46%	$41.94
Nov-21		$2,809.89	$13.95	$6.92	$6.17	$5.88	3.46%	$42.02
Dec-21		$2,814.95	$13.97	$6.94	$6.18	$5.90	3.46%	$42.09
Jan-22		$2,820.02	$14.00	$6.95	$6.19	$5.91	3.46%	$42.17
Feb-22		$2,825.10	$14.03	$6.96	$6.21	$5.92	3.46%	$42.24
Mar-22		$2,830.18	$14.05	$6.97	$6.22	$5.93	3.46%	$42.32
Apr-22		$2,835.28	$14.08	$6.99	$6.23	$5.94	3.46%	$42.40
May-22		$2,840.39	$14.10	$7.00	$6.24	$5.95	3.46%	$42.47
Jun-22		$2,845.50	$14.13	$7.01	$6.25	$5.96	3.46%	$42.55
Jul-22		$2,850.63	$14.15	$7.02	$6.26	$5.97	3.46%	$42.63
Aug-22		$2,855.76	$14.18	$7.04	$6.27	$5.98	3.46%	$42.70
Sep-22		$2,860.91	$14.20	$7.05	$6.28	$5.99	3.46%	$42.78
Oct-22		$2,866.06	$14.23	$7.06	$6.29	$6.00	3.46%	$42.86
Nov-22		$2,871.22	$14.25	$7.07	$6.31	$6.01	3.46%	$42.93
Dec-22		$2,876.39	$14.28	$7.09	$6.32	$6.02	3.46%	$43.01

MEMBER MONTHS FOR FULL CREDIBILITY BY POOLING POINT

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

POOLING POINT by MEMBERSHIP

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

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	6	57.609%	55.576%	53.617%	51.719%	49.878%	46.359%	43.045%
$30,000	10	6	41.333%	38.779%	36.320%	33.953%	31.671%	27.401%	23.593%
$30,000	15	6	32.426%	29.745%	27.254%	24.952%	22.835%	19.098%	15.958%
$30,000	20	6	27.084%	24.505%	22.145%	19.984%	18.011%	14.553%	11.679%
$30,000	25	6	23.620%	21.093%	18.785%	16.693%	14.800%	11.566%	8.975%
$30,000	50	6	15.428%	13.050%	10.982%	9.199%	7.679%	5.309%	3.656%
$30,000	100	6	9.966%	7.847%	6.130%	4.762%	3.685%	2.211%	1.380%
$30,000	150	6	7.525%	5.614%	4.152%	3.059%	2.258%	1.288%	0.830%
$30,000	200	6	6.183%	4.418%	3.125%	2.209%	1.579%	0.896%	0.629%
$30,000	300	6	4.687%	3.133%	2.087%	1.412%	1.001%	0.634%	0.532%
$30,000	400	6	3.784%	2.409%	1.550%	1.045%	0.766%	0.555%	0.510%
$30,000	500	6	3.195%	1.958%	1.232%	0.841%	0.647%	0.524%	0.503%
$30,000	600	6	2.767%	1.642%	1.026%	0.721%	0.586%	0.512%	0.502%
$30,000	700	6	2.453%	1.420%	0.890%	0.649%	0.553%	0.506%	0.501%
$30,000	800	6	2.211%	1.256%	0.797%	0.603%	0.532%	0.503%	0.501%
$30,000	900	6	2.008%	1.126%	0.726%	0.571%	0.519%	0.503%	0.501%
$30,000	1,000	6	1.842%	1.025%	0.676%	0.551%	0.513%	0.502%	0.501%
$30,000	1,500	6	1.320%	0.747%	0.560%	0.513%	0.504%	0.502%	0.501%
$30,000	2,000	6	1.038%	0.628%	0.525%	0.506%	0.503%	0.502%	0.501%
$30,000	3,000	6	0.758%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	6	0.634%	0.517%	0.506%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	6	0.574%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	6	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	6	59.366%	57.408%	55.513%	53.678%	51.899%	48.509%	45.311%
$35,000	10	6	43.370%	40.914%	38.554%	36.280%	34.091%	29.946%	26.108%
$35,000	15	6	34.384%	31.710%	29.204%	26.862%	24.678%	20.788%	17.501%
$35,000	20	6	28.639%	26.033%	23.635%	21.435%	19.417%	15.894%	12.941%
$35,000	25	6	24.953%	22.415%	20.097%	17.975%	16.045%	12.719%	10.016%
$35,000	50	6	16.323%	13.919%	11.816%	9.991%	8.420%	5.929%	4.156%
$35,000	100	6	10.573%	8.414%	6.646%	5.224%	4.087%	2.500%	1.569%
$35,000	150	6	8.019%	6.061%	4.545%	3.393%	2.533%	1.458%	0.926%
$35,000	200	6	6.594%	4.780%	3.429%	2.455%	1.769%	0.995%	0.673%
$35,000	300	6	5.004%	3.398%	2.293%	1.564%	1.107%	0.675%	0.545%
$35,000	400	6	4.035%	2.609%	1.695%	1.142%	0.826%	0.571%	0.513%
$35,000	500	6	3.419%	2.128%	1.348%	0.911%	0.686%	0.533%	0.505%
$35,000	600	6	2.964%	1.786%	1.117%	0.773%	0.611%	0.517%	0.503%
$35,000	700	6	2.629%	1.543%	0.963%	0.687%	0.570%	0.508%	0.501%
$35,000	800	6	2.372%	1.363%	0.857%	0.632%	0.544%	0.505%	0.501%
$35,000	900	6	2.156%	1.220%	0.775%	0.592%	0.527%	0.503%	0.501%
$35,000	1,000	6	1.978%	1.108%	0.717%	0.567%	0.518%	0.502%	0.501%
$35,000	1,500	6	1.420%	0.795%	0.577%	0.518%	0.505%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	2,000	6	1.117%	0.657%	0.532%	0.507%	0.503%	0.502%	0.501%
$35,000	3,000	6	0.807%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	6	0.664%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	6	0.593%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	6	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	6	60.756%	58.850%	57.005%	55.218%	53.492%	50.197%	47.089%
$40,000	10	6	45.004%	42.628%	40.342%	38.144%	36.030%	32.030%	28.314%
$40,000	15	6	36.082%	33.451%	30.959%	28.608%	26.400%	22.410%	18.972%
$40,000	20	6	30.061%	27.427%	24.992%	22.747%	20.688%	17.073%	14.047%
$40,000	25	6	26.135%	23.578%	21.240%	19.100%	17.147%	13.750%	10.961%
$40,000	50	6	17.111%	14.689%	12.557%	10.695%	9.081%	6.495%	4.614%
$40,000	100	6	11.106%	8.915%	7.106%	5.637%	4.451%	2.768%	1.749%
$40,000	150	6	8.451%	6.457%	4.894%	3.695%	2.787%	1.620%	1.020%
$40,000	200	6	6.952%	5.098%	3.701%	2.677%	1.946%	1.091%	0.719%
$40,000	300	6	5.282%	3.633%	2.479%	1.706%	1.209%	0.717%	0.560%
$40,000	400	6	4.262%	2.793%	1.832%	1.238%	0.888%	0.592%	0.518%
$40,000	500	6	3.619%	2.283%	1.458%	0.981%	0.727%	0.543%	0.507%
$40,000	600	6	3.140%	1.917%	1.204%	0.824%	0.638%	0.523%	0.503%
$40,000	700	6	2.787%	1.656%	1.034%	0.725%	0.588%	0.511%	0.502%
$40,000	800	6	2.517%	1.463%	0.915%	0.662%	0.557%	0.506%	0.501%
$40,000	900	6	2.288%	1.306%	0.823%	0.615%	0.536%	0.504%	0.501%
$40,000	1,000	6	2.101%	1.185%	0.758%	0.584%	0.524%	0.503%	0.501%
$40,000	1,500	6	1.510%	0.840%	0.595%	0.522%	0.506%	0.502%	0.501%
$40,000	2,000	6	1.188%	0.686%	0.540%	0.509%	0.503%	0.502%	0.501%
$40,000	3,000	6	0.854%	0.567%	0.512%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	6	0.693%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	6	0.612%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	6	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	6	61.915%	60.050%	58.246%	56.503%	54.819%	51.601%	48.566%
$45,000	10	6	46.374%	44.059%	41.837%	39.702%	37.647%	33.768%	30.169%
$45,000	15	6	37.538%	34.980%	32.536%	30.204%	27.996%	23.968%	20.423%
$45,000	20	6	31.379%	28.742%	26.282%	24.002%	21.897%	18.183%	15.073%
$45,000	25	6	27.234%	24.656%	22.292%	20.132%	18.155%	14.703%	11.849%
$45,000	50	6	17.842%	15.409%	13.253%	11.357%	9.704%	7.035%	5.063%
$45,000	100	6	11.599%	9.382%	7.540%	6.027%	4.798%	3.027%	1.932%
$45,000	150	6	8.845%	6.822%	5.220%	3.978%	3.027%	1.778%	1.116%
$45,000	200	6	7.276%	5.389%	3.951%	2.884%	2.114%	1.187%	0.766%
$45,000	300	6	5.533%	3.848%	2.652%	1.840%	1.306%	0.761%	0.576%
$45,000	400	6	4.468%	2.962%	1.961%	1.331%	0.950%	0.614%	0.525%
$45,000	500	6	3.801%	2.427%	1.561%	1.049%	0.768%	0.555%	0.510%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	600	6	3.301%	2.038%	1.287%	0.875%	0.666%	0.529%	0.505%
$45,000	700	6	2.933%	1.763%	1.103%	0.765%	0.608%	0.515%	0.502%
$45,000	800	6	2.650%	1.557%	0.972%	0.692%	0.572%	0.508%	0.501%
$45,000	900	6	2.410%	1.388%	0.871%	0.638%	0.546%	0.505%	0.501%
$45,000	1,000	6	2.215%	1.258%	0.798%	0.603%	0.531%	0.503%	0.501%
$45,000	1,500	6	1.595%	0.885%	0.613%	0.528%	0.507%	0.502%	0.501%
$45,000	2,000	6	1.256%	0.716%	0.549%	0.511%	0.504%	0.502%	0.501%
$45,000	3,000	6	0.898%	0.581%	0.515%	0.505%	0.503%	0.502%	0.501%
$45,000	4,000	6	0.722%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	6	0.631%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	6	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	6	62.886%	61.056%	59.288%	57.582%	55.931%	52.778%	49.805%
$50,000	10	6	47.516%	45.255%	43.085%	41.001%	38.997%	35.218%	31.716%
$50,000	15	6	38.768%	36.276%	33.893%	31.615%	29.441%	25.407%	21.818%
$50,000	20	6	32.573%	29.950%	27.488%	25.190%	23.053%	19.250%	16.043%
$50,000	25	6	28.254%	25.657%	23.272%	21.085%	19.085%	15.573%	12.664%
$50,000	50	6	18.515%	16.073%	13.901%	11.980%	10.294%	7.549%	5.501%
$50,000	100	6	12.053%	9.814%	7.944%	6.394%	5.127%	3.274%	2.111%
$50,000	150	6	9.209%	7.161%	5.522%	4.243%	3.252%	1.931%	1.212%
$50,000	200	6	7.573%	5.659%	4.184%	3.079%	2.272%	1.282%	0.814%
$50,000	300	6	5.763%	4.047%	2.813%	1.966%	1.400%	0.805%	0.593%
$50,000	400	6	4.656%	3.118%	2.083%	1.419%	1.010%	0.637%	0.531%
$50,000	500	6	3.962%	2.554%	1.653%	1.111%	0.806%	0.565%	0.512%
$50,000	600	6	3.449%	2.151%	1.366%	0.925%	0.695%	0.536%	0.506%
$50,000	700	6	3.067%	1.862%	1.169%	0.804%	0.628%	0.519%	0.503%
$50,000	800	6	2.774%	1.646%	1.029%	0.724%	0.587%	0.511%	0.502%
$50,000	900	6	2.522%	1.465%	0.917%	0.663%	0.557%	0.506%	0.501%
$50,000	1,000	6	2.321%	1.329%	0.838%	0.622%	0.539%	0.504%	0.501%
$50,000	1,500	6	1.674%	0.929%	0.632%	0.534%	0.509%	0.502%	0.501%
$50,000	2,000	6	1.320%	0.745%	0.559%	0.513%	0.504%	0.502%	0.501%
$50,000	3,000	6	0.941%	0.594%	0.517%	0.505%	0.503%	0.502%	0.501%
$50,000	4,000	6	0.751%	0.540%	0.508%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	6	0.650%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	6	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	6	63.709%	61.908%	60.172%	58.495%	56.871%	53.772%	50.854%
$55,000	10	6	48.479%	46.263%	44.138%	42.096%	40.137%	36.440%	33.018%
$55,000	15	6	39.813%	37.375%	35.046%	32.823%	30.700%	26.720%	23.115%
$55,000	20	6	33.641%	31.042%	28.594%	26.296%	24.146%	20.278%	16.980%
$55,000	25	6	29.197%	26.598%	24.195%	21.984%	19.954%	16.386%	13.416%
$55,000	50	6	19.129%	16.679%	14.496%	12.555%	10.843%	8.035%	5.917%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$55,000	100	6	12.469%	10.212%	8.315%	6.734%	5.435%	3.511%	2.287%
$55,000	150	6	9.545%	7.476%	5.809%	4.494%	3.468%	2.081%	1.307%
$55,000	200	6	7.848%	5.910%	4.404%	3.265%	2.423%	1.375%	0.865%
$55,000	300	6	5.977%	4.233%	2.966%	2.086%	1.491%	0.849%	0.610%
$55,000	400	6	4.831%	3.265%	2.197%	1.503%	1.069%	0.660%	0.539%
$55,000	500	6	4.117%	2.679%	1.746%	1.175%	0.847%	0.578%	0.515%
$55,000	600	6	3.589%	2.259%	1.443%	0.974%	0.724%	0.544%	0.508%
$55,000	700	6	3.192%	1.956%	1.233%	0.843%	0.650%	0.524%	0.503%
$55,000	800	6	2.889%	1.729%	1.083%	0.754%	0.603%	0.514%	0.502%
$55,000	900	6	2.626%	1.538%	0.963%	0.687%	0.568%	0.508%	0.501%
$55,000	1,000	6	2.419%	1.396%	0.877%	0.642%	0.548%	0.505%	0.501%
$55,000	1,500	6	1.748%	0.971%	0.651%	0.541%	0.510%	0.502%	0.501%
$55,000	2,000	6	1.380%	0.774%	0.569%	0.516%	0.505%	0.502%	0.501%
$55,000	3,000	6	0.981%	0.608%	0.520%	0.506%	0.503%	0.502%	0.501%
$55,000	4,000	6	0.778%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	6	0.669%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	6	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	6	64.421%	62.646%	60.937%	59.285%	57.685%	54.631%	51.760%
$60,000	10	6	49.306%	47.128%	45.040%	43.035%	41.112%	37.487%	34.134%
$60,000	15	6	40.704%	38.311%	36.028%	33.852%	31.771%	27.873%	24.306%
$60,000	20	6	34.567%	32.010%	29.589%	27.300%	25.151%	21.257%	17.886%
$60,000	25	6	30.054%	27.466%	25.061%	22.830%	20.772%	17.152%	14.120%
$60,000	50	6	19.692%	17.236%	15.041%	13.086%	11.353%	8.492%	6.313%
$60,000	100	6	12.849%	10.578%	8.659%	7.049%	5.720%	3.734%	2.453%
$60,000	150	6	9.857%	7.768%	6.075%	4.729%	3.670%	2.224%	1.400%
$60,000	200	6	8.101%	6.143%	4.609%	3.441%	2.566%	1.466%	0.916%
$60,000	300	6	6.175%	4.406%	3.110%	2.199%	1.578%	0.894%	0.629%
$60,000	400	6	4.993%	3.400%	2.305%	1.583%	1.125%	0.682%	0.546%
$60,000	500	6	4.260%	2.795%	1.833%	1.236%	0.886%	0.592%	0.518%
$60,000	600	6	3.716%	2.358%	1.513%	1.021%	0.753%	0.552%	0.510%
$60,000	700	6	3.306%	2.042%	1.292%	0.880%	0.671%	0.529%	0.504%
$60,000	800	6	2.993%	1.806%	1.133%	0.784%	0.618%	0.517%	0.502%
$60,000	900	6	2.722%	1.606%	1.005%	0.711%	0.579%	0.509%	0.502%
$60,000	1,000	6	2.509%	1.458%	0.914%	0.661%	0.556%	0.506%	0.501%
$60,000	1,500	6	1.817%	1.011%	0.670%	0.548%	0.512%	0.502%	0.501%
$60,000	2,000	6	1.436%	0.802%	0.579%	0.518%	0.505%	0.502%	0.501%
$60,000	3,000	6	1.019%	0.621%	0.523%	0.506%	0.503%	0.502%	0.501%
$60,000	4,000	6	0.804%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	6	0.687%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	6	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	6	65.066%	63.316%	61.630%	59.999%	58.421%	55.408%	52.580%
$65,000	10	6	50.042%	47.899%	45.842%	43.871%	41.979%	38.416%	35.125%
$65,000	15	6	41.496%	39.143%	36.902%	34.765%	32.722%	28.896%	25.400%
$65,000	20	6	35.394%	32.884%	30.503%	28.241%	26.102%	22.203%	18.794%
$65,000	25	6	30.860%	28.290%	25.891%	23.656%	21.578%	17.902%	14.813%
$65,000	50	6	20.222%	17.761%	15.557%	13.590%	11.839%	8.932%	6.699%
$65,000	100	6	13.207%	10.925%	8.986%	7.351%	5.994%	3.953%	2.616%
$65,000	150	6	10.153%	8.044%	6.330%	4.954%	3.868%	2.363%	1.493%
$65,000	200	6	8.341%	6.363%	4.804%	3.609%	2.705%	1.557%	0.969%
$65,000	300	6	6.361%	4.571%	3.249%	2.310%	1.662%	0.939%	0.650%
$65,000	400	6	5.146%	3.530%	2.409%	1.661%	1.181%	0.706%	0.555%
$65,000	500	6	4.396%	2.907%	1.917%	1.296%	0.926%	0.606%	0.522%
$65,000	600	6	3.830%	2.447%	1.578%	1.063%	0.779%	0.558%	0.511%
$65,000	700	6	3.414%	2.125%	1.350%	0.917%	0.692%	0.534%	0.505%
$65,000	800	6	3.092%	1.880%	1.183%	0.814%	0.634%	0.520%	0.503%
$65,000	900	6	2.813%	1.672%	1.047%	0.735%	0.591%	0.511%	0.502%
$65,000	1,000	6	2.595%	1.519%	0.950%	0.681%	0.565%	0.507%	0.501%
$65,000	1,500	6	1.882%	1.050%	0.689%	0.555%	0.515%	0.502%	0.501%
$65,000	2,000	6	1.490%	0.829%	0.590%	0.521%	0.506%	0.502%	0.501%
$65,000	3,000	6	1.056%	0.635%	0.527%	0.507%	0.503%	0.502%	0.501%
$65,000	4,000	6	0.830%	0.560%	0.511%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	6	0.705%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	6	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	6	65.666%	63.938%	62.272%	60.661%	59.102%	56.128%	53.339%
$70,000	10	6	50.727%	48.614%	46.588%	44.647%	42.784%	39.278%	36.044%
$70,000	15	6	42.228%	39.913%	37.710%	35.608%	33.599%	29.841%	26.409%
$70,000	20	6	36.153%	33.689%	31.348%	29.126%	27.012%	23.125%	19.697%
$70,000	25	6	31.629%	29.080%	26.692%	24.461%	22.377%	18.658%	15.510%
$70,000	50	6	20.739%	18.273%	16.062%	14.084%	12.318%	9.369%	7.089%
$70,000	100	6	13.556%	11.264%	9.307%	7.650%	6.267%	4.174%	2.784%
$70,000	150	6	10.442%	8.315%	6.580%	5.178%	4.065%	2.504%	1.590%
$70,000	200	6	8.577%	6.580%	4.998%	3.776%	2.847%	1.650%	1.024%
$70,000	300	6	6.543%	4.732%	3.386%	2.420%	1.748%	0.986%	0.672%
$70,000	400	6	5.297%	3.659%	2.513%	1.740%	1.238%	0.732%	0.564%
$70,000	500	6	4.529%	3.017%	2.002%	1.356%	0.967%	0.622%	0.526%
$70,000	600	6	3.948%	2.542%	1.647%	1.110%	0.808%	0.567%	0.513%
$70,000	700	6	3.520%	2.207%	1.408%	0.954%	0.713%	0.540%	0.506%
$70,000	800	6	3.189%	1.953%	1.233%	0.844%	0.650%	0.524%	0.503%
$70,000	900	6	2.901%	1.736%	1.089%	0.759%	0.603%	0.514%	0.502%
$70,000	1,000	6	2.678%	1.578%	0.986%	0.701%	0.575%	0.508%	0.501%
$70,000	1,500	6	1.945%	1.088%	0.708%	0.563%	0.517%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$70,000	2,000	6	1.541%	0.857%	0.600%	0.524%	0.506%	0.502%	0.501%
$70,000	3,000	6	1.093%	0.650%	0.531%	0.507%	0.503%	0.502%	0.501%
$70,000	4,000	6	0.855%	0.567%	0.512%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	6	0.723%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	6	0.529%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	6	66.222%	64.515%	62.868%	61.275%	59.733%	56.794%	54.041%
$75,000	10	6	51.359%	49.273%	47.275%	45.360%	43.524%	40.070%	36.888%
$75,000	15	6	42.901%	40.620%	38.450%	36.379%	34.402%	30.706%	27.332%
$75,000	20	6	36.852%	34.427%	32.124%	29.939%	27.860%	24.012%	20.575%
$75,000	25	6	32.342%	29.825%	27.453%	25.228%	23.148%	19.408%	16.203%
$75,000	50	6	21.229%	18.760%	16.542%	14.552%	12.774%	9.789%	7.465%
$75,000	100	6	13.892%	11.589%	9.619%	7.943%	6.535%	4.393%	2.953%
$75,000	150	6	10.717%	8.574%	6.819%	5.396%	4.258%	2.645%	1.689%
$75,000	200	6	8.804%	6.791%	5.188%	3.941%	2.986%	1.743%	1.080%
$75,000	300	6	6.720%	4.889%	3.520%	2.529%	1.833%	1.035%	0.696%
$75,000	400	6	5.442%	3.784%	2.614%	1.819%	1.296%	0.759%	0.574%
$75,000	500	6	4.658%	3.124%	2.085%	1.416%	1.008%	0.638%	0.531%
$75,000	600	6	4.062%	2.633%	1.715%	1.157%	0.838%	0.577%	0.515%
$75,000	700	6	3.622%	2.287%	1.465%	0.991%	0.735%	0.546%	0.507%
$75,000	800	6	3.281%	2.024%	1.281%	0.874%	0.667%	0.528%	0.504%
$75,000	900	6	2.987%	1.800%	1.131%	0.784%	0.616%	0.516%	0.502%
$75,000	1,000	6	2.758%	1.636%	1.023%	0.721%	0.585%	0.510%	0.501%
$75,000	1,500	6	2.006%	1.126%	0.727%	0.571%	0.520%	0.502%	0.501%
$75,000	2,000	6	1.591%	0.884%	0.612%	0.528%	0.507%	0.502%	0.501%
$75,000	3,000	6	1.128%	0.664%	0.535%	0.508%	0.503%	0.502%	0.501%
$75,000	4,000	6	0.880%	0.575%	0.513%	0.505%	0.503%	0.502%	0.501%
$75,000	5,000	6	0.741%	0.538%	0.507%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	6	0.533%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	6	66.721%	65.032%	63.401%	61.825%	60.299%	57.391%	54.669%
$80,000	10	6	51.931%	49.869%	47.896%	46.005%	44.192%	40.784%	37.648%
$80,000	15	6	43.508%	41.258%	39.118%	37.075%	35.124%	31.484%	28.159%
$80,000	20	6	37.486%	35.095%	32.826%	30.673%	28.627%	24.834%	21.410%
$80,000	25	6	32.992%	30.510%	28.165%	25.953%	23.879%	20.136%	16.888%
$80,000	50	6	21.695%	19.221%	16.994%	14.995%	13.206%	10.189%	7.824%
$80,000	100	6	14.206%	11.894%	9.911%	8.219%	6.789%	4.603%	3.118%
$80,000	150	6	10.973%	8.818%	7.043%	5.601%	4.441%	2.780%	1.784%
$80,000	200	6	9.018%	6.988%	5.368%	4.097%	3.119%	1.832%	1.136%
$80,000	300	6	6.885%	5.036%	3.646%	2.632%	1.914%	1.081%	0.719%
$80,000	400	6	5.577%	3.901%	2.710%	1.893%	1.350%	0.786%	0.585%
$80,000	500	6	4.777%	3.223%	2.163%	1.474%	1.048%	0.654%	0.536%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	600	6	4.167%	2.719%	1.779%	1.202%	0.867%	0.586%	0.518%
$80,000	700	6	3.718%	2.362%	1.519%	1.026%	0.757%	0.552%	0.508%
$80,000	800	6	3.368%	2.090%	1.327%	0.904%	0.684%	0.533%	0.505%
$80,000	900	6	3.066%	1.859%	1.171%	0.808%	0.629%	0.519%	0.503%
$80,000	1,000	6	2.832%	1.690%	1.058%	0.741%	0.595%	0.512%	0.502%
$80,000	1,500	6	2.062%	1.162%	0.746%	0.580%	0.523%	0.503%	0.501%
$80,000	2,000	6	1.638%	0.909%	0.623%	0.532%	0.508%	0.502%	0.501%
$80,000	3,000	6	1.162%	0.679%	0.539%	0.509%	0.503%	0.502%	0.501%
$80,000	4,000	6	0.904%	0.582%	0.515%	0.505%	0.503%	0.502%	0.501%
$80,000	5,000	6	0.759%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	6	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	6	67.561%	65.901%	64.297%	62.747%	61.247%	58.395%	55.723%
$90,000	10	6	52.902%	50.882%	48.951%	47.100%	45.327%	41.997%	38.937%
$90,000	15	6	44.543%	42.346%	40.254%	38.259%	36.355%	32.808%	29.567%
$90,000	20	6	38.572%	36.238%	34.026%	31.926%	29.936%	26.246%	22.905%
$90,000	25	6	34.105%	31.687%	29.401%	27.238%	25.198%	21.468%	18.195%
$90,000	50	6	22.559%	20.079%	17.839%	15.820%	14.010%	10.940%	8.497%
$90,000	100	6	14.785%	12.459%	10.449%	8.729%	7.266%	5.000%	3.436%
$90,000	150	6	11.444%	9.269%	7.462%	5.984%	4.785%	3.040%	1.967%
$90,000	200	6	9.412%	7.356%	5.702%	4.393%	3.374%	2.007%	1.249%
$90,000	300	6	7.190%	5.311%	3.883%	2.829%	2.070%	1.174%	0.768%
$90,000	400	6	5.827%	4.120%	2.890%	2.035%	1.456%	0.839%	0.607%
$90,000	500	6	4.997%	3.409%	2.310%	1.584%	1.125%	0.686%	0.547%
$90,000	600	6	4.359%	2.876%	1.899%	1.287%	0.923%	0.606%	0.523%
$90,000	700	6	3.884%	2.495%	1.614%	1.091%	0.797%	0.562%	0.510%
$90,000	800	6	3.526%	2.213%	1.415%	0.960%	0.717%	0.542%	0.506%
$90,000	900	6	3.212%	1.970%	1.246%	0.853%	0.655%	0.525%	0.504%
$90,000	1,000	6	2.968%	1.791%	1.125%	0.780%	0.616%	0.516%	0.502%
$90,000	1,500	6	2.165%	1.229%	0.783%	0.596%	0.529%	0.503%	0.501%
$90,000	2,000	6	1.723%	0.957%	0.644%	0.539%	0.510%	0.502%	0.501%
$90,000	3,000	6	1.225%	0.706%	0.547%	0.511%	0.504%	0.502%	0.501%
$90,000	4,000	6	0.949%	0.597%	0.518%	0.505%	0.503%	0.502%	0.501%
$90,000	5,000	6	0.792%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	6	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	6	68.260%	66.622%	65.042%	63.514%	62.037%	59.230%	56.599%
$100,000	10	6	53.719%	51.735%	49.838%	48.021%	46.282%	43.018%	40.018%
$100,000	15	6	45.412%	43.257%	41.205%	39.249%	37.383%	33.914%	30.742%
$100,000	20	6	39.478%	37.191%	35.026%	32.973%	31.027%	27.421%	24.161%
$100,000	25	6	35.041%	32.675%	30.440%	28.329%	26.336%	22.669%	19.401%
$100,000	50	6	23.359%	20.877%	18.625%	16.588%	14.756%	11.636%	9.129%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	100	6	15.314%	12.979%	10.948%	9.201%	7.711%	5.380%	3.744%
$100,000	150	6	11.879%	9.687%	7.853%	6.344%	5.110%	3.296%	2.150%
$100,000	200	6	9.778%	7.699%	6.014%	4.674%	3.620%	2.181%	1.364%
$100,000	300	6	7.477%	5.573%	4.109%	3.019%	2.224%	1.269%	0.819%
$100,000	400	6	6.061%	4.324%	3.062%	2.172%	1.560%	0.893%	0.631%
$100,000	500	6	5.205%	3.585%	2.451%	1.692%	1.202%	0.720%	0.560%
$100,000	600	6	4.538%	3.026%	2.013%	1.370%	0.980%	0.628%	0.529%
$100,000	700	6	4.045%	2.626%	1.712%	1.158%	0.840%	0.577%	0.514%
$100,000	800	6	3.674%	2.330%	1.500%	1.016%	0.751%	0.551%	0.508%
$100,000	900	6	3.347%	2.074%	1.319%	0.899%	0.681%	0.531%	0.505%
$100,000	1,000	6	3.094%	1.886%	1.189%	0.819%	0.638%	0.521%	0.503%
$100,000	1,500	6	2.260%	1.293%	0.819%	0.614%	0.536%	0.504%	0.501%
$100,000	2,000	6	1.801%	1.003%	0.666%	0.547%	0.512%	0.502%	0.501%
$100,000	3,000	6	1.284%	0.733%	0.556%	0.513%	0.504%	0.502%	0.501%
$100,000	4,000	6	0.992%	0.612%	0.521%	0.506%	0.503%	0.502%	0.501%
$100,000	5,000	6	0.825%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	6	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	6	68.847%	67.229%	65.668%	64.158%	62.700%	59.931%	57.334%
$110,000	10	6	54.414%	52.461%	50.592%	48.803%	47.092%	43.884%	40.934%
$110,000	15	6	46.139%	44.019%	41.999%	40.076%	38.243%	34.836%	31.723%
$110,000	20	6	40.239%	37.993%	35.865%	33.850%	31.941%	28.405%	25.211%
$110,000	25	6	35.833%	33.510%	31.316%	29.247%	27.296%	23.705%	20.485%
$110,000	50	6	24.095%	21.617%	19.361%	17.310%	15.457%	12.289%	9.727%
$110,000	100	6	15.790%	13.448%	11.403%	9.634%	8.120%	5.734%	4.034%
$110,000	150	6	12.271%	10.064%	8.210%	6.674%	5.411%	3.534%	2.325%
$110,000	200	6	10.111%	8.015%	6.304%	4.934%	3.850%	2.348%	1.476%
$110,000	300	6	7.740%	5.812%	4.319%	3.194%	2.370%	1.360%	0.870%
$110,000	400	6	6.275%	4.513%	3.222%	2.300%	1.660%	0.946%	0.656%
$110,000	500	6	5.394%	3.746%	2.582%	1.794%	1.276%	0.754%	0.573%
$110,000	600	6	4.703%	3.164%	2.122%	1.450%	1.036%	0.651%	0.536%
$110,000	700	6	4.193%	2.748%	1.804%	1.223%	0.882%	0.592%	0.517%
$110,000	800	6	3.808%	2.437%	1.579%	1.070%	0.784%	0.561%	0.511%
$110,000	900	6	3.469%	2.170%	1.387%	0.943%	0.708%	0.538%	0.506%
$110,000	1,000	6	3.209%	1.974%	1.249%	0.857%	0.659%	0.526%	0.503%
$110,000	1,500	6	2.347%	1.352%	0.853%	0.630%	0.543%	0.505%	0.501%
$110,000	2,000	6	1.874%	1.046%	0.687%	0.555%	0.515%	0.502%	0.501%
$110,000	3,000	6	1.338%	0.758%	0.565%	0.515%	0.504%	0.502%	0.501%
$110,000	4,000	6	1.033%	0.627%	0.525%	0.506%	0.503%	0.502%	0.501%
$110,000	5,000	6	0.855%	0.568%	0.512%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	6	0.557%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	6	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$120,000	5	6	69.336%	67.734%	66.188%	64.694%	63.252%	60.514%	57.945%
$120,000	10	6	55.007%	53.078%	51.233%	49.468%	47.780%	44.620%	41.712%
$120,000	15	6	46.756%	44.664%	42.673%	40.776%	38.972%	35.616%	32.554%
$120,000	20	6	40.895%	38.684%	36.588%	34.606%	32.727%	29.250%	26.111%
$120,000	25	6	36.515%	34.228%	32.070%	30.037%	28.121%	24.592%	21.432%
$120,000	50	6	24.762%	22.295%	20.038%	17.983%	16.115%	12.902%	10.284%
$120,000	100	6	16.224%	13.877%	11.822%	10.037%	8.501%	6.064%	4.311%
$120,000	150	6	12.630%	10.412%	8.540%	6.979%	5.690%	3.760%	2.493%
$120,000	200	6	10.415%	8.306%	6.573%	5.177%	4.064%	2.508%	1.585%
$120,000	300	6	7.977%	6.030%	4.510%	3.357%	2.505%	1.447%	0.920%
$120,000	400	6	6.470%	4.686%	3.369%	2.419%	1.753%	0.996%	0.680%
$120,000	500	6	5.566%	3.895%	2.704%	1.890%	1.348%	0.787%	0.586%
$120,000	600	6	4.853%	3.291%	2.221%	1.525%	1.088%	0.673%	0.544%
$120,000	700	6	4.326%	2.859%	1.889%	1.284%	0.922%	0.607%	0.522%
$120,000	800	6	3.924%	2.529%	1.647%	1.116%	0.813%	0.570%	0.513%
$120,000	900	6	3.581%	2.258%	1.450%	0.985%	0.733%	0.545%	0.508%
$120,000	1,000	6	3.314%	2.055%	1.305%	0.892%	0.681%	0.532%	0.504%
$120,000	1,500	6	2.427%	1.407%	0.886%	0.647%	0.550%	0.506%	0.501%
$120,000	2,000	6	1.940%	1.087%	0.708%	0.564%	0.517%	0.503%	0.501%
$120,000	3,000	6	1.387%	0.782%	0.574%	0.517%	0.505%	0.502%	0.501%
$120,000	4,000	6	1.070%	0.641%	0.529%	0.507%	0.503%	0.502%	0.501%
$120,000	5,000	6	0.883%	0.577%	0.514%	0.505%	0.503%	0.502%	0.501%
$120,000	10,000	6	0.564%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	6	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	6	69.755%	68.167%	66.634%	65.154%	63.725%	61.014%	58.469%
$130,000	10	6	55.505%	53.597%	51.772%	50.029%	48.359%	45.238%	42.367%
$130,000	15	6	47.273%	45.205%	43.237%	41.364%	39.584%	36.269%	33.251%
$130,000	20	6	41.446%	39.263%	37.195%	35.240%	33.386%	29.959%	26.866%
$130,000	25	6	37.087%	34.830%	32.703%	30.699%	28.812%	25.336%	22.227%
$130,000	50	6	25.358%	22.907%	20.655%	18.598%	16.725%	13.472%	10.807%
$130,000	100	6	16.621%	14.268%	12.205%	10.408%	8.854%	6.371%	4.571%
$130,000	150	6	12.958%	10.732%	8.844%	7.261%	5.950%	3.971%	2.654%
$130,000	200	6	10.692%	8.570%	6.819%	5.401%	4.263%	2.657%	1.689%
$130,000	300	6	8.194%	6.228%	4.687%	3.510%	2.633%	1.528%	0.970%
$130,000	400	6	6.649%	4.846%	3.505%	2.530%	1.840%	1.044%	0.704%
$130,000	500	6	5.724%	4.033%	2.817%	1.979%	1.415%	0.819%	0.600%
$130,000	600	6	4.990%	3.407%	2.314%	1.595%	1.138%	0.695%	0.551%
$130,000	700	6	4.448%	2.961%	1.968%	1.341%	0.961%	0.622%	0.526%
$130,000	800	6	4.035%	2.620%	1.714%	1.163%	0.844%	0.581%	0.515%
$130,000	900	6	3.684%	2.340%	1.508%	1.024%	0.757%	0.552%	0.509%
$130,000	1,000	6	3.410%	2.129%	1.357%	0.926%	0.701%	0.537%	0.506%
$130,000	1,500	6	2.501%	1.458%	0.917%	0.664%	0.558%	0.507%	0.501%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	2,000	6	2.000%	1.125%	0.728%	0.572%	0.520%	0.503%	0.501%
$130,000	3,000	6	1.433%	0.805%	0.582%	0.520%	0.505%	0.502%	0.501%
$130,000	4,000	6	1.106%	0.655%	0.532%	0.507%	0.503%	0.502%	0.501%
$130,000	5,000	6	0.910%	0.585%	0.516%	0.505%	0.503%	0.502%	0.501%
$130,000	10,000	6	0.571%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	6	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	6	70.118%	68.543%	67.022%	65.553%	64.136%	61.447%	58.923%
$140,000	10	6	55.931%	54.040%	52.233%	50.506%	48.854%	45.765%	42.924%
$140,000	15	6	47.710%	45.662%	43.714%	41.860%	40.100%	36.821%	33.839%
$140,000	20	6	41.915%	39.755%	37.711%	35.779%	33.946%	30.561%	27.506%
$140,000	25	6	37.572%	35.341%	33.239%	31.261%	29.396%	25.967%	22.900%
$140,000	50	6	25.885%	23.454%	21.214%	19.159%	17.283%	14.007%	11.300%
$140,000	100	6	16.980%	14.622%	12.552%	10.746%	9.178%	6.655%	4.814%
$140,000	150	6	13.254%	11.021%	9.121%	7.521%	6.189%	4.166%	2.805%
$140,000	200	6	10.941%	8.809%	7.044%	5.606%	4.446%	2.797%	1.788%
$140,000	300	6	8.391%	6.409%	4.850%	3.652%	2.752%	1.605%	1.017%
$140,000	400	6	6.813%	4.994%	3.631%	2.634%	1.923%	1.091%	0.727%
$140,000	500	6	5.869%	4.159%	2.923%	2.063%	1.478%	0.852%	0.614%
$140,000	600	6	5.115%	3.515%	2.401%	1.661%	1.186%	0.716%	0.559%
$140,000	700	6	4.561%	3.055%	2.042%	1.396%	0.997%	0.637%	0.530%
$140,000	800	6	4.138%	2.704%	1.778%	1.208%	0.873%	0.591%	0.518%
$140,000	900	6	3.779%	2.416%	1.564%	1.062%	0.780%	0.559%	0.511%
$140,000	1,000	6	3.500%	2.199%	1.407%	0.959%	0.720%	0.543%	0.507%
$140,000	1,500	6	2.570%	1.506%	0.947%	0.680%	0.566%	0.508%	0.501%
$140,000	2,000	6	2.057%	1.161%	0.746%	0.580%	0.523%	0.503%	0.501%
$140,000	3,000	6	1.475%	0.827%	0.591%	0.522%	0.506%	0.502%	0.501%
$140,000	4,000	6	1.138%	0.669%	0.536%	0.508%	0.503%	0.502%	0.501%
$140,000	5,000	6	0.934%	0.593%	0.517%	0.505%	0.503%	0.502%	0.501%
$140,000	10,000	6	0.577%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	20,000	6	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	6	70.406%	68.840%	67.328%	65.870%	64.463%	61.791%	59.284%
$150,000	10	6	56.274%	54.398%	52.605%	50.892%	49.253%	46.191%	43.374%
$150,000	15	6	48.070%	46.039%	44.107%	42.271%	40.527%	37.278%	34.325%
$150,000	20	6	42.305%	40.164%	38.140%	36.226%	34.412%	31.062%	28.039%
$150,000	25	6	37.983%	35.773%	33.694%	31.737%	29.891%	26.500%	23.469%
$150,000	50	6	26.344%	23.934%	21.710%	19.665%	17.791%	14.502%	11.763%
$150,000	100	6	17.308%	14.946%	12.869%	11.055%	9.476%	6.918%	5.041%
$150,000	150	6	13.519%	11.284%	9.374%	7.758%	6.409%	4.349%	2.949%
$150,000	200	6	11.168%	9.027%	7.249%	5.795%	4.617%	2.927%	1.882%
$150,000	300	6	8.567%	6.573%	4.997%	3.780%	2.861%	1.677%	1.062%
$150,000	400	6	6.960%	5.128%	3.746%	2.729%	1.999%	1.136%	0.749%
$150,000	500	6	6.000%	4.275%	3.021%	2.140%	1.537%	0.883%	0.628%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$150,000	600	6	5.230%	3.613%	2.482%	1.723%	1.232%	0.737%	0.568%
$150,000	700	6	4.663%	3.142%	2.110%	1.446%	1.032%	0.652%	0.535%
$150,000	800	6	4.232%	2.782%	1.837%	1.250%	0.901%	0.602%	0.521%
$150,000	900	6	3.859%	2.480%	1.610%	1.093%	0.800%	0.565%	0.512%
$150,000	1,000	6	3.582%	2.264%	1.454%	0.990%	0.739%	0.549%	0.508%
$150,000	1,500	6	2.633%	1.550%	0.975%	0.695%	0.573%	0.509%	0.501%
$150,000	2,000	6	2.108%	1.194%	0.764%	0.588%	0.526%	0.503%	0.501%
$150,000	3,000	6	1.514%	0.847%	0.599%	0.525%	0.506%	0.502%	0.501%
$150,000	4,000	6	1.169%	0.682%	0.540%	0.509%	0.503%	0.502%	0.501%
$150,000	5,000	6	0.957%	0.601%	0.519%	0.505%	0.503%	0.502%	0.501%
$150,000	10,000	6	0.584%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	6	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	6	70.198%	68.634%	67.124%	65.665%	64.258%	61.582%	59.080%
$160,000	10	6	55.845%	53.971%	52.181%	50.472%	48.838%	45.769%	42.942%
$160,000	15	6	48.137%	46.123%	44.208%	42.388%	40.661%	37.463%	34.555%
$160,000	20	6	42.977%	40.866%	38.865%	36.978%	35.191%	31.897%	28.914%
$160,000	25	6	38.337%	36.166%	34.123%	32.196%	30.378%	27.030%	24.025%
$160,000	50	6	26.727%	24.372%	22.195%	20.191%	18.352%	15.098%	12.372%
$160,000	100	6	17.362%	15.050%	13.009%	11.216%	9.652%	7.128%	5.236%
$160,000	150	6	13.628%	11.415%	9.516%	7.905%	6.550%	4.467%	3.035%
$160,000	200	6	11.347%	9.217%	7.438%	5.973%	4.783%	3.064%	1.979%
$160,000	300	6	8.665%	6.708%	5.156%	3.945%	3.018%	1.796%	1.130%
$160,000	400	6	7.169%	5.334%	3.941%	2.903%	2.145%	1.225%	0.797%
$160,000	500	6	6.169%	4.437%	3.175%	2.274%	1.649%	0.949%	0.661%
$160,000	600	6	5.431%	3.796%	2.643%	1.853%	1.327%	0.786%	0.591%
$160,000	700	6	4.830%	3.277%	2.216%	1.523%	1.088%	0.675%	0.547%
$160,000	800	6	4.421%	2.931%	1.941%	1.316%	0.944%	0.617%	0.527%
$160,000	900	6	4.007%	2.597%	1.693%	1.146%	0.833%	0.576%	0.515%
$160,000	1,000	6	3.687%	2.346%	1.512%	1.025%	0.759%	0.555%	0.510%
$160,000	1,500	6	2.742%	1.627%	1.017%	0.717%	0.583%	0.510%	0.502%
$160,000	2,000	6	2.150%	1.225%	0.782%	0.597%	0.529%	0.504%	0.501%
$160,000	3,000	6	1.512%	0.847%	0.600%	0.525%	0.507%	0.502%	0.501%
$160,000	4,000	6	1.164%	0.684%	0.543%	0.510%	0.504%	0.502%	0.501%
$160,000	5,000	6	0.953%	0.601%	0.520%	0.506%	0.503%	0.502%	0.501%
$160,000	10,000	6	0.588%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	6	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	6	70.836%	69.284%	67.787%	66.343%	64.951%	62.307%	59.826%
$170,000	10	6	56.808%	54.954%	53.184%	51.493%	49.877%	46.857%	44.079%
$170,000	15	6	48.651%	46.647%	44.742%	42.933%	41.215%	38.014%	35.111%
$170,000	20	6	42.947%	40.837%	38.846%	36.962%	35.177%	31.883%	28.913%
$170,000	25	6	38.657%	36.482%	34.438%	32.516%	30.701%	27.372%	24.401%
$170,000	50	6	27.110%	24.745%	22.559%	20.543%	18.685%	15.396%	12.627%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$170,000	100	6	17.897%	15.535%	13.446%	11.618%	10.016%	7.408%	5.467%
$170,000	150	6	13.993%	11.753%	9.829%	8.190%	6.811%	4.690%	3.219%
$170,000	200	6	11.575%	9.421%	7.622%	6.142%	4.931%	3.170%	2.061%
$170,000	300	6	8.886%	6.872%	5.268%	4.018%	3.064%	1.815%	1.148%
$170,000	400	6	7.224%	5.370%	3.955%	2.905%	2.140%	1.219%	0.794%
$170,000	500	6	6.233%	4.482%	3.197%	2.283%	1.648%	0.943%	0.655%
$170,000	600	6	5.435%	3.789%	2.628%	1.835%	1.315%	0.777%	0.584%
$170,000	700	6	4.846%	3.297%	2.235%	1.540%	1.098%	0.681%	0.546%
$170,000	800	6	4.400%	2.922%	1.945%	1.327%	0.953%	0.622%	0.527%
$170,000	900	6	4.016%	2.608%	1.706%	1.158%	0.842%	0.579%	0.516%
$170,000	1,000	6	3.729%	2.381%	1.539%	1.047%	0.775%	0.560%	0.511%
$170,000	1,500	6	2.746%	1.632%	1.027%	0.725%	0.587%	0.511%	0.502%
$170,000	2,000	6	2.200%	1.254%	0.797%	0.604%	0.532%	0.504%	0.501%
$170,000	3,000	6	1.583%	0.885%	0.615%	0.530%	0.508%	0.502%	0.501%
$170,000	4,000	6	1.223%	0.705%	0.547%	0.511%	0.504%	0.502%	0.501%
$170,000	5,000	6	1.000%	0.616%	0.523%	0.506%	0.503%	0.502%	0.501%
$170,000	10,000	6	0.596%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	6	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	6	70.989%	69.443%	67.950%	66.512%	65.126%	62.492%	60.021%
$180,000	10	6	57.014%	55.169%	53.408%	51.726%	50.119%	47.115%	44.352%
$180,000	15	6	48.883%	46.890%	44.996%	43.198%	41.490%	38.308%	35.425%
$180,000	20	6	43.205%	41.108%	39.130%	37.257%	35.484%	32.213%	29.263%
$180,000	25	6	38.932%	36.771%	34.742%	32.833%	31.030%	27.726%	24.778%
$180,000	50	6	27.414%	25.069%	22.902%	20.902%	19.056%	15.777%	13.004%
$180,000	100	6	18.146%	15.786%	13.694%	11.861%	10.249%	7.622%	5.654%
$180,000	150	6	14.195%	11.955%	10.026%	8.380%	6.988%	4.842%	3.344%
$180,000	200	6	11.750%	9.592%	7.787%	6.295%	5.072%	3.281%	2.144%
$180,000	300	6	9.027%	7.004%	5.389%	4.124%	3.155%	1.878%	1.188%
$180,000	400	6	7.337%	5.475%	4.048%	2.983%	2.204%	1.258%	0.815%
$180,000	500	6	6.333%	4.571%	3.273%	2.346%	1.697%	0.970%	0.668%
$180,000	600	6	5.523%	3.866%	2.691%	1.885%	1.352%	0.795%	0.591%
$180,000	700	6	4.925%	3.365%	2.290%	1.582%	1.128%	0.694%	0.550%
$180,000	800	6	4.473%	2.983%	1.992%	1.362%	0.977%	0.631%	0.530%
$180,000	900	6	4.083%	2.664%	1.747%	1.187%	0.861%	0.585%	0.517%
$180,000	1,000	6	3.786%	2.425%	1.572%	1.068%	0.788%	0.563%	0.511%
$180,000	1,500	6	2.794%	1.667%	1.050%	0.738%	0.594%	0.512%	0.502%
$180,000	2,000	6	2.239%	1.280%	0.812%	0.611%	0.535%	0.504%	0.501%
$180,000	3,000	6	1.614%	0.901%	0.622%	0.532%	0.508%	0.502%	0.501%
$180,000	4,000	6	1.247%	0.716%	0.551%	0.511%	0.504%	0.502%	0.501%
$180,000	5,000	6	1.018%	0.623%	0.525%	0.506%	0.503%	0.502%	0.501%
$180,000	10,000	6	0.601%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	6	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	5	6	71.133%	69.592%	68.105%	66.672%	65.291%	62.667%	60.205%
$190,000	10	6	57.212%	55.375%	53.623%	51.948%	50.351%	47.362%	44.613%
$190,000	15	6	49.104%	47.121%	45.237%	43.449%	41.751%	38.586%	35.722%
$190,000	20	6	43.448%	41.364%	39.397%	37.536%	35.774%	32.523%	29.593%
$190,000	25	6	39.192%	37.046%	35.029%	33.133%	31.342%	28.061%	25.135%
$190,000	50	6	27.702%	25.375%	23.226%	21.243%	19.411%	16.149%	13.379%
$190,000	100	6	18.392%	16.037%	13.944%	12.105%	10.486%	7.838%	5.845%
$190,000	150	6	14.398%	12.157%	10.224%	8.570%	7.167%	4.995%	3.472%
$190,000	200	6	11.924%	9.763%	7.951%	6.450%	5.215%	3.394%	2.230%
$190,000	300	6	9.166%	7.135%	5.509%	4.232%	3.248%	1.943%	1.229%
$190,000	400	6	7.450%	5.579%	4.140%	3.062%	2.269%	1.298%	0.838%
$190,000	500	6	6.432%	4.660%	3.350%	2.409%	1.747%	0.998%	0.682%
$190,000	600	6	5.609%	3.942%	2.755%	1.935%	1.389%	0.813%	0.599%
$190,000	700	6	5.004%	3.433%	2.346%	1.624%	1.159%	0.708%	0.556%
$190,000	800	6	4.546%	3.044%	2.040%	1.397%	1.001%	0.641%	0.533%
$190,000	900	6	4.150%	2.719%	1.790%	1.217%	0.880%	0.592%	0.519%
$190,000	1,000	6	3.849%	2.476%	1.610%	1.094%	0.805%	0.569%	0.512%
$190,000	1,500	6	2.842%	1.703%	1.073%	0.751%	0.601%	0.513%	0.502%
$190,000	2,000	6	2.278%	1.307%	0.827%	0.619%	0.538%	0.504%	0.501%
$190,000	3,000	6	1.643%	0.918%	0.630%	0.535%	0.509%	0.502%	0.501%
$190,000	4,000	6	1.270%	0.727%	0.554%	0.512%	0.504%	0.502%	0.501%
$190,000	5,000	6	1.037%	0.630%	0.526%	0.507%	0.503%	0.502%	0.501%
$190,000	10,000	6	0.607%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	6	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	6	71.251%	69.714%	68.231%	66.803%	65.426%	62.810%	60.356%
$200,000	10	6	57.377%	55.548%	53.802%	52.135%	50.544%	47.568%	44.832%
$200,000	15	6	49.290%	47.316%	45.440%	43.660%	41.970%	38.821%	35.972%
$200,000	20	6	43.653%	41.579%	39.621%	37.770%	36.017%	32.784%	29.870%
$200,000	25	6	39.411%	37.276%	35.271%	33.385%	31.604%	28.342%	25.435%
$200,000	50	6	27.946%	25.635%	23.501%	21.533%	19.715%	16.471%	13.710%
$200,000	100	6	18.608%	16.256%	14.165%	12.323%	10.697%	8.032%	6.019%
$200,000	150	6	14.580%	12.338%	10.402%	8.741%	7.331%	5.136%	3.590%
$200,000	200	6	12.082%	9.918%	8.101%	6.592%	5.347%	3.499%	2.310%
$200,000	300	6	9.292%	7.255%	5.621%	4.331%	3.335%	2.003%	1.268%
$200,000	400	6	7.553%	5.674%	4.224%	3.134%	2.329%	1.335%	0.858%
$200,000	500	6	6.521%	4.741%	3.419%	2.467%	1.793%	1.024%	0.694%
$200,000	600	6	5.688%	4.011%	2.813%	1.981%	1.424%	0.830%	0.607%
$200,000	700	6	5.076%	3.495%	2.396%	1.663%	1.186%	0.720%	0.560%
$200,000	800	6	4.611%	3.099%	2.083%	1.430%	1.024%	0.650%	0.537%
$200,000	900	6	4.211%	2.769%	1.828%	1.244%	0.898%	0.599%	0.521%
$200,000	1,000	6	3.905%	2.522%	1.644%	1.118%	0.820%	0.574%	0.514%
$200,000	1,500	6	2.886%	1.735%	1.094%	0.764%	0.607%	0.515%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$200,000	2,000	6	2.314%	1.330%	0.841%	0.625%	0.541%	0.505%	0.501%
$200,000	3,000	6	1.670%	0.933%	0.637%	0.537%	0.510%	0.502%	0.501%
$200,000	4,000	6	1.291%	0.736%	0.558%	0.513%	0.504%	0.502%	0.501%
$200,000	5,000	6	1.053%	0.636%	0.528%	0.507%	0.503%	0.502%	0.501%
$200,000	10,000	6	0.612%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	6	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	6	71.495%	69.966%	68.492%	67.072%	65.704%	63.102%	60.665%
$225,000	10	6	57.708%	55.893%	54.161%	52.507%	50.931%	47.979%	45.266%
$225,000	15	6	49.668%	47.710%	45.850%	44.088%	42.413%	39.294%	36.473%
$225,000	20	6	44.050%	41.995%	40.057%	38.223%	36.488%	33.288%	30.406%
$225,000	25	6	39.840%	37.726%	35.742%	33.876%	32.115%	28.889%	26.017%
$225,000	50	6	28.420%	26.137%	24.032%	22.092%	20.300%	17.102%	14.373%
$225,000	100	6	19.051%	16.711%	14.628%	12.786%	11.150%	8.451%	6.399%
$225,000	150	6	14.957%	12.712%	10.769%	9.098%	7.671%	5.432%	3.839%
$225,000	200	6	12.411%	10.240%	8.414%	6.888%	5.621%	3.723%	2.481%
$225,000	300	6	9.554%	7.505%	5.854%	4.541%	3.517%	2.133%	1.354%
$225,000	400	6	7.766%	5.870%	4.399%	3.285%	2.455%	1.416%	0.903%
$225,000	500	6	6.704%	4.907%	3.564%	2.586%	1.890%	1.079%	0.722%
$225,000	600	6	5.853%	4.157%	2.935%	2.079%	1.497%	0.869%	0.623%
$225,000	700	6	5.227%	3.624%	2.503%	1.744%	1.246%	0.748%	0.571%
$225,000	800	6	4.749%	3.217%	2.176%	1.498%	1.072%	0.669%	0.544%
$225,000	900	6	4.338%	2.875%	1.910%	1.302%	0.937%	0.614%	0.525%
$225,000	1,000	6	4.025%	2.618%	1.717%	1.168%	0.853%	0.585%	0.517%
$225,000	1,500	6	2.973%	1.800%	1.137%	0.789%	0.621%	0.518%	0.503%
$225,000	2,000	6	2.385%	1.379%	0.869%	0.640%	0.548%	0.506%	0.501%
$225,000	3,000	6	1.724%	0.964%	0.651%	0.543%	0.511%	0.502%	0.501%
$225,000	4,000	6	1.334%	0.757%	0.565%	0.515%	0.504%	0.502%	0.501%
$225,000	5,000	6	1.087%	0.649%	0.531%	0.507%	0.503%	0.502%	0.501%
$225,000	10,000	6	0.623%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	6	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	6	71.703%	70.181%	68.713%	67.300%	65.939%	63.350%	60.925%
$250,000	10	6	57.957%	56.151%	54.430%	52.786%	51.220%	48.287%	45.590%
$250,000	15	6	49.966%	48.021%	46.174%	44.424%	42.761%	39.664%	36.865%
$250,000	20	6	44.356%	42.316%	40.392%	38.571%	36.849%	33.674%	30.814%
$250,000	25	6	40.166%	38.069%	36.101%	34.249%	32.503%	29.303%	26.458%
$250,000	50	6	28.779%	26.519%	24.435%	22.515%	20.742%	17.579%	14.884%
$250,000	100	6	19.410%	17.085%	15.013%	13.173%	11.539%	8.819%	6.736%
$250,000	150	6	15.276%	13.034%	11.086%	9.407%	7.969%	5.695%	4.064%
$250,000	200	6	12.693%	10.517%	8.683%	7.147%	5.863%	3.924%	2.637%
$250,000	300	6	9.779%	7.722%	6.057%	4.728%	3.681%	2.252%	1.434%
$250,000	400	6	7.951%	6.043%	4.554%	3.418%	2.567%	1.490%	0.946%
$250,000	500	6	6.861%	5.051%	3.690%	2.691%	1.974%	1.128%	0.748%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	600	6	5.994%	4.281%	3.040%	2.164%	1.563%	0.903%	0.639%
$250,000	700	6	5.354%	3.734%	2.593%	1.814%	1.299%	0.772%	0.582%
$250,000	800	6	4.865%	3.315%	2.255%	1.556%	1.114%	0.687%	0.550%
$250,000	900	6	4.444%	2.963%	1.978%	1.352%	0.971%	0.627%	0.529%
$250,000	1,000	6	4.125%	2.700%	1.779%	1.211%	0.881%	0.595%	0.520%
$250,000	1,500	6	3.046%	1.855%	1.174%	0.812%	0.633%	0.520%	0.503%
$250,000	2,000	6	2.443%	1.419%	0.893%	0.652%	0.553%	0.506%	0.501%
$250,000	3,000	6	1.768%	0.990%	0.663%	0.547%	0.513%	0.502%	0.501%
$250,000	4,000	6	1.369%	0.774%	0.571%	0.517%	0.505%	0.502%	0.501%
$250,000	5,000	6	1.115%	0.660%	0.535%	0.508%	0.503%	0.502%	0.501%
$250,000	10,000	6	0.633%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	6	0.411%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	6	71.861%	70.344%	68.882%	67.474%	66.117%	63.537%	61.122%
$275,000	10	6	58.139%	56.341%	54.627%	52.990%	51.432%	48.512%	45.827%
$275,000	15	6	50.193%	48.257%	46.420%	44.679%	43.024%	39.944%	37.161%
$275,000	20	6	44.586%	42.557%	40.643%	38.832%	37.120%	33.962%	31.119%
$275,000	25	6	40.404%	38.319%	36.362%	34.520%	32.784%	29.604%	26.777%
$275,000	50	6	29.040%	26.796%	24.727%	22.821%	21.062%	17.924%	15.252%
$275,000	100	6	19.682%	17.372%	15.314%	13.481%	11.847%	9.125%	7.020%
$275,000	150	6	15.524%	13.288%	11.341%	9.658%	8.211%	5.913%	4.253%
$275,000	200	6	12.916%	10.741%	8.900%	7.355%	6.061%	4.093%	2.772%
$275,000	300	6	9.963%	7.900%	6.226%	4.881%	3.819%	2.354%	1.504%
$275,000	400	6	8.102%	6.185%	4.683%	3.531%	2.663%	1.557%	0.986%
$275,000	500	6	6.988%	5.168%	3.793%	2.777%	2.045%	1.171%	0.772%
$275,000	600	6	6.107%	4.382%	3.126%	2.234%	1.617%	0.932%	0.652%
$275,000	700	6	5.455%	3.821%	2.666%	1.871%	1.343%	0.793%	0.591%
$275,000	800	6	4.956%	3.393%	2.317%	1.603%	1.148%	0.702%	0.555%
$275,000	900	6	4.528%	3.033%	2.033%	1.393%	0.999%	0.638%	0.533%
$275,000	1,000	6	4.203%	2.765%	1.829%	1.247%	0.904%	0.604%	0.523%
$275,000	1,500	6	3.103%	1.898%	1.203%	0.830%	0.643%	0.522%	0.504%
$275,000	2,000	6	2.490%	1.451%	0.912%	0.662%	0.558%	0.507%	0.501%
$275,000	3,000	6	1.803%	1.011%	0.673%	0.551%	0.514%	0.502%	0.501%
$275,000	4,000	6	1.397%	0.788%	0.576%	0.518%	0.505%	0.502%	0.501%
$275,000	5,000	6	1.137%	0.670%	0.537%	0.509%	0.504%	0.502%	0.501%
$275,000	10,000	6	0.641%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	6	0.411%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	6	72.000%	70.487%	69.029%	67.626%	66.274%	63.701%	61.295%
$300,000	10	6	58.305%	56.514%	54.806%	53.175%	51.623%	48.715%	46.042%
$300,000	15	6	50.402%	48.474%	46.645%	44.912%	43.264%	40.200%	37.430%
$300,000	20	6	44.796%	42.776%	40.871%	39.068%	37.365%	34.223%	31.394%
$300,000	25	6	40.619%	38.544%	36.597%	34.763%	33.037%	29.874%	27.063%
$300,000	50	6	29.269%	27.038%	24.982%	23.089%	21.341%	18.225%	15.573%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	100	6	19.924%	17.630%	15.587%	13.763%	12.135%	9.415%	7.298%
$300,000	150	6	15.752%	13.525%	11.582%	9.897%	8.444%	6.126%	4.440%
$300,000	200	6	13.124%	10.951%	9.107%	7.553%	6.250%	4.258%	2.907%
$300,000	300	6	10.135%	8.068%	6.385%	5.029%	3.954%	2.456%	1.576%
$300,000	400	6	8.243%	6.320%	4.808%	3.640%	2.757%	1.623%	1.028%
$300,000	500	6	7.109%	5.279%	3.892%	2.862%	2.115%	1.215%	0.797%
$300,000	600	6	6.217%	4.480%	3.210%	2.302%	1.671%	0.963%	0.667%
$300,000	700	6	5.554%	3.907%	2.738%	1.929%	1.387%	0.815%	0.601%
$300,000	800	6	5.046%	3.470%	2.380%	1.651%	1.182%	0.718%	0.561%
$300,000	900	6	4.611%	3.102%	2.089%	1.434%	1.028%	0.649%	0.536%
$300,000	1,000	6	4.281%	2.830%	1.879%	1.283%	0.928%	0.613%	0.525%
$300,000	1,500	6	3.160%	1.942%	1.233%	0.848%	0.653%	0.525%	0.504%
$300,000	2,000	6	2.535%	1.483%	0.932%	0.672%	0.563%	0.508%	0.501%
$300,000	3,000	6	1.837%	1.031%	0.683%	0.555%	0.515%	0.502%	0.501%
$300,000	4,000	6	1.423%	0.801%	0.581%	0.519%	0.505%	0.502%	0.501%
$300,000	5,000	6	1.158%	0.679%	0.540%	0.509%	0.504%	0.502%	0.501%
$300,000	10,000	6	0.648%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	6	0.412%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	6	72.107%	70.598%	69.144%	67.745%	66.396%	63.830%	61.430%
$325,000	10	6	58.446%	56.660%	54.958%	53.333%	51.786%	48.888%	46.225%
$325,000	15	6	50.590%	48.669%	46.848%	45.122%	43.480%	40.429%	37.673%
$325,000	20	6	44.987%	42.975%	41.078%	39.283%	37.587%	34.459%	31.643%
$325,000	25	6	40.815%	38.750%	36.811%	34.986%	33.268%	30.120%	27.323%
$325,000	50	6	29.478%	27.259%	25.215%	23.333%	21.596%	18.499%	15.865%
$325,000	100	6	20.146%	17.868%	15.839%	14.027%	12.408%	9.696%	7.575%
$325,000	150	6	15.971%	13.752%	11.814%	10.132%	8.676%	6.341%	4.630%
$325,000	200	6	13.326%	11.158%	9.313%	7.751%	6.439%	4.425%	3.047%
$325,000	300	6	10.302%	8.232%	6.543%	5.177%	4.088%	2.560%	1.652%
$325,000	400	6	8.383%	6.453%	4.932%	3.751%	2.853%	1.691%	1.073%
$325,000	500	6	7.228%	5.389%	3.990%	2.947%	2.185%	1.260%	0.823%
$325,000	600	6	6.324%	4.577%	3.294%	2.372%	1.726%	0.995%	0.682%
$325,000	700	6	5.651%	3.993%	2.809%	1.986%	1.431%	0.837%	0.612%
$325,000	800	6	5.134%	3.546%	2.442%	1.700%	1.218%	0.735%	0.568%
$325,000	900	6	4.691%	3.171%	2.143%	1.475%	1.057%	0.662%	0.541%
$325,000	1,000	6	4.356%	2.894%	1.929%	1.320%	0.953%	0.623%	0.528%
$325,000	1,500	6	3.215%	1.985%	1.262%	0.867%	0.664%	0.527%	0.505%
$325,000	2,000	6	2.579%	1.515%	0.951%	0.682%	0.568%	0.508%	0.501%
$325,000	3,000	6	1.870%	1.051%	0.694%	0.559%	0.516%	0.502%	0.501%
$325,000	4,000	6	1.449%	0.814%	0.587%	0.521%	0.506%	0.502%	0.501%
$325,000	5,000	6	1.179%	0.688%	0.543%	0.510%	0.504%	0.502%	0.501%
$325,000	10,000	6	0.656%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	6	0.412%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$350,000	5	6	72.197%	70.691%	69.240%	67.844%	66.498%	63.937%	61.543%
$350,000	10	6	58.567%	56.786%	55.089%	53.469%	51.927%	49.037%	46.382%
$350,000	15	6	50.746%	48.832%	47.017%	45.297%	43.660%	40.621%	37.874%
$350,000	20	6	45.140%	43.136%	41.245%	39.457%	37.766%	34.650%	31.844%
$350,000	25	6	40.977%	38.920%	36.989%	35.170%	33.458%	30.323%	27.538%
$350,000	50	6	29.650%	27.441%	25.407%	23.533%	21.804%	18.724%	16.104%
$350,000	100	6	20.321%	18.056%	16.041%	14.239%	12.630%	9.930%	7.810%
$350,000	150	6	16.155%	13.946%	12.014%	10.334%	8.879%	6.533%	4.802%
$350,000	200	6	13.499%	11.336%	9.493%	7.927%	6.606%	4.575%	3.175%
$350,000	300	6	10.450%	8.378%	6.683%	5.310%	4.210%	2.656%	1.723%
$350,000	400	6	8.507%	6.572%	5.044%	3.852%	2.941%	1.754%	1.115%
$350,000	500	6	7.334%	5.487%	4.079%	3.024%	2.250%	1.301%	0.848%
$350,000	600	6	6.420%	4.665%	3.370%	2.436%	1.777%	1.024%	0.697%
$350,000	700	6	5.738%	4.071%	2.874%	2.039%	1.473%	0.859%	0.622%
$350,000	800	6	5.212%	3.615%	2.499%	1.744%	1.251%	0.751%	0.574%
$350,000	900	6	4.764%	3.233%	2.192%	1.513%	1.084%	0.674%	0.545%
$350,000	1,000	6	4.425%	2.952%	1.975%	1.353%	0.976%	0.632%	0.531%
$350,000	1,500	6	3.265%	2.024%	1.290%	0.885%	0.675%	0.530%	0.505%
$350,000	2,000	6	2.619%	1.544%	0.970%	0.692%	0.573%	0.509%	0.501%
$350,000	3,000	6	1.899%	1.070%	0.703%	0.563%	0.518%	0.502%	0.501%
$350,000	4,000	6	1.472%	0.826%	0.591%	0.522%	0.506%	0.502%	0.501%
$350,000	5,000	6	1.198%	0.696%	0.546%	0.511%	0.504%	0.502%	0.501%
$350,000	10,000	6	0.663%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	6	0.413%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	6	72.274%	70.770%	69.322%	67.928%	66.585%	64.029%	61.639%
$375,000	10	6	58.674%	56.898%	55.204%	53.589%	52.050%	49.167%	46.520%
$375,000	15	6	50.886%	48.976%	47.167%	45.452%	43.820%	40.790%	38.052%
$375,000	20	6	45.276%	43.277%	41.392%	39.609%	37.924%	34.818%	32.021%
$375,000	25	6	41.122%	39.071%	37.146%	35.333%	33.627%	30.503%	27.727%
$375,000	50	6	29.798%	27.597%	25.571%	23.705%	21.983%	18.916%	16.308%
$375,000	100	6	20.473%	18.219%	16.214%	14.422%	12.822%	10.136%	8.021%
$375,000	150	6	16.315%	14.116%	12.191%	10.515%	9.062%	6.710%	4.963%
$375,000	200	6	13.654%	11.495%	9.655%	8.088%	6.761%	4.714%	3.294%
$375,000	300	6	10.583%	8.511%	6.811%	5.431%	4.323%	2.746%	1.790%
$375,000	400	6	8.618%	6.680%	5.145%	3.945%	3.023%	1.813%	1.156%
$375,000	500	6	7.431%	5.578%	4.161%	3.095%	2.311%	1.341%	0.871%
$375,000	600	6	6.508%	4.746%	3.441%	2.496%	1.826%	1.053%	0.713%
$375,000	700	6	5.817%	4.142%	2.935%	2.089%	1.512%	0.880%	0.632%
$375,000	800	6	5.284%	3.679%	2.552%	1.786%	1.283%	0.767%	0.581%
$375,000	900	6	4.830%	3.290%	2.238%	1.548%	1.110%	0.685%	0.549%
$375,000	1,000	6	4.488%	3.005%	2.018%	1.385%	0.998%	0.641%	0.535%
$375,000	1,500	6	3.310%	2.060%	1.315%	0.902%	0.685%	0.532%	0.505%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	2,000	6	2.656%	1.571%	0.987%	0.702%	0.578%	0.510%	0.501%
$375,000	3,000	6	1.927%	1.087%	0.712%	0.567%	0.519%	0.502%	0.501%
$375,000	4,000	6	1.494%	0.838%	0.596%	0.524%	0.506%	0.502%	0.501%
$375,000	5,000	6	1.216%	0.704%	0.548%	0.511%	0.504%	0.502%	0.501%
$375,000	10,000	6	0.670%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	6	0.413%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	6	72.346%	70.845%	69.399%	68.008%	66.667%	64.115%	61.729%
$400,000	10	6	58.776%	57.003%	55.313%	53.701%	52.166%	49.290%	46.649%
$400,000	15	6	51.016%	49.112%	47.307%	45.597%	43.969%	40.947%	38.218%
$400,000	20	6	45.403%	43.410%	41.529%	39.751%	38.071%	34.974%	32.184%
$400,000	25	6	41.257%	39.211%	37.292%	35.484%	33.783%	30.669%	27.902%
$400,000	50	6	29.928%	27.734%	25.715%	23.856%	22.140%	19.084%	16.487%
$400,000	100	6	20.608%	18.364%	16.369%	14.585%	12.992%	10.321%	8.214%
$400,000	150	6	16.458%	14.269%	12.351%	10.680%	9.228%	6.874%	5.116%
$400,000	200	6	13.794%	11.641%	9.802%	8.235%	6.906%	4.842%	3.405%
$400,000	300	6	10.703%	8.633%	6.929%	5.543%	4.427%	2.831%	1.855%
$400,000	400	6	8.719%	6.779%	5.238%	4.031%	3.099%	1.869%	1.195%
$400,000	500	6	7.518%	5.662%	4.236%	3.161%	2.367%	1.379%	0.894%
$400,000	600	6	6.589%	4.820%	3.506%	2.551%	1.870%	1.079%	0.727%
$400,000	700	6	5.890%	4.208%	2.990%	2.135%	1.548%	0.901%	0.642%
$400,000	800	6	5.349%	3.737%	2.600%	1.824%	1.312%	0.782%	0.587%
$400,000	900	6	4.889%	3.342%	2.280%	1.580%	1.133%	0.696%	0.553%
$400,000	1,000	6	4.544%	3.054%	2.056%	1.414%	1.019%	0.650%	0.538%
$400,000	1,500	6	3.350%	2.092%	1.339%	0.917%	0.694%	0.534%	0.506%
$400,000	2,000	6	2.689%	1.595%	1.003%	0.711%	0.582%	0.511%	0.502%
$400,000	3,000	6	1.952%	1.103%	0.720%	0.571%	0.521%	0.502%	0.501%
$400,000	4,000	6	1.514%	0.849%	0.601%	0.525%	0.506%	0.502%	0.501%
$400,000	5,000	6	1.233%	0.712%	0.551%	0.512%	0.504%	0.502%	0.501%
$400,000	10,000	6	0.676%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	6	0.414%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	6	72.421%	70.921%	69.478%	68.089%	66.750%	64.202%	61.820%
$425,000	10	6	58.868%	57.098%	55.411%	53.803%	52.271%	49.401%	46.765%
$425,000	15	6	51.131%	49.231%	47.430%	45.724%	44.099%	41.085%	38.362%
$425,000	20	6	45.512%	43.524%	41.647%	39.873%	38.197%	35.107%	32.324%
$425,000	25	6	41.376%	39.336%	37.421%	35.618%	33.921%	30.815%	28.056%
$425,000	50	6	30.045%	27.857%	25.845%	23.991%	22.280%	19.234%	16.646%
$425,000	100	6	20.724%	18.489%	16.502%	14.725%	13.139%	10.480%	8.382%
$425,000	150	6	16.581%	14.401%	12.490%	10.825%	9.376%	7.021%	5.256%
$425,000	200	6	13.916%	11.769%	9.933%	8.366%	7.035%	4.961%	3.509%
$425,000	300	6	10.808%	8.739%	7.033%	5.642%	4.520%	2.907%	1.913%
$425,000	400	6	8.808%	6.866%	5.321%	4.107%	3.167%	1.919%	1.230%
$425,000	500	6	7.594%	5.735%	4.302%	3.220%	2.417%	1.414%	0.915%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$425,000	600	6	6.658%	4.885%	3.562%	2.599%	1.910%	1.103%	0.740%
$425,000	700	6	5.954%	4.266%	3.040%	2.176%	1.580%	0.919%	0.652%
$425,000	800	6	5.406%	3.788%	2.644%	1.858%	1.338%	0.796%	0.593%
$425,000	900	6	4.941%	3.388%	2.318%	1.608%	1.155%	0.707%	0.558%
$425,000	1,000	6	4.594%	3.097%	2.091%	1.440%	1.038%	0.659%	0.541%
$425,000	1,500	6	3.386%	2.121%	1.359%	0.931%	0.703%	0.537%	0.506%
$425,000	2,000	6	2.718%	1.617%	1.017%	0.719%	0.586%	0.512%	0.502%
$425,000	3,000	6	1.974%	1.117%	0.728%	0.574%	0.522%	0.502%	0.501%
$425,000	4,000	6	1.532%	0.859%	0.605%	0.526%	0.507%	0.502%	0.501%
$425,000	5,000	6	1.248%	0.719%	0.553%	0.512%	0.504%	0.502%	0.501%
$425,000	10,000	6	0.681%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	6	0.414%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	6	72.472%	70.974%	69.532%	68.145%	66.807%	64.262%	61.884%
$450,000	10	6	58.933%	57.167%	55.482%	53.876%	52.346%	49.480%	46.849%
$450,000	15	6	51.219%	49.322%	47.525%	45.821%	44.200%	41.191%	38.473%
$450,000	20	6	45.601%	43.616%	41.742%	39.972%	38.298%	35.214%	32.437%
$450,000	25	6	41.468%	39.431%	37.521%	35.720%	34.027%	30.927%	28.174%
$450,000	50	6	30.137%	27.954%	25.946%	24.097%	22.390%	19.352%	16.771%
$450,000	100	6	20.810%	18.581%	16.600%	14.829%	13.248%	10.598%	8.508%
$450,000	150	6	16.675%	14.502%	12.598%	10.938%	9.492%	7.139%	5.371%
$450,000	200	6	14.010%	11.869%	10.038%	8.472%	7.141%	5.060%	3.596%
$450,000	300	6	10.893%	8.825%	7.118%	5.725%	4.597%	2.972%	1.963%
$450,000	400	6	8.881%	6.939%	5.390%	4.171%	3.226%	1.963%	1.260%
$450,000	500	6	7.657%	5.797%	4.359%	3.271%	2.460%	1.444%	0.934%
$450,000	600	6	6.715%	4.939%	3.610%	2.640%	1.945%	1.124%	0.751%
$450,000	700	6	6.006%	4.314%	3.081%	2.210%	1.608%	0.935%	0.660%
$450,000	800	6	5.453%	3.831%	2.680%	1.888%	1.361%	0.808%	0.599%
$450,000	900	6	4.984%	3.427%	2.350%	1.633%	1.174%	0.716%	0.561%
$450,000	1,000	6	4.636%	3.133%	2.120%	1.463%	1.054%	0.666%	0.544%
$450,000	1,500	6	3.417%	2.145%	1.377%	0.943%	0.710%	0.539%	0.507%
$450,000	2,000	6	2.743%	1.636%	1.029%	0.726%	0.590%	0.512%	0.502%
$450,000	3,000	6	1.993%	1.129%	0.735%	0.578%	0.523%	0.503%	0.501%
$450,000	4,000	6	1.548%	0.867%	0.608%	0.527%	0.507%	0.502%	0.501%
$450,000	5,000	6	1.260%	0.724%	0.555%	0.513%	0.504%	0.502%	0.501%
$450,000	10,000	6	0.686%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	6	0.414%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	6	72.510%	71.013%	69.573%	68.187%	66.850%	64.307%	61.931%
$475,000	10	6	58.982%	57.217%	55.534%	53.930%	52.402%	49.539%	46.911%
$475,000	15	6	51.286%	49.392%	47.596%	45.896%	44.276%	41.272%	38.558%
$475,000	20	6	45.666%	43.684%	41.813%	40.045%	38.374%	35.295%	32.522%
$475,000	25	6	41.537%	39.503%	37.595%	35.798%	34.107%	31.012%	28.264%
$475,000	50	6	30.208%	28.029%	26.025%	24.179%	22.476%	19.444%	16.869%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	100	6	20.877%	18.653%	16.677%	14.910%	13.333%	10.691%	8.608%
$475,000	150	6	16.750%	14.583%	12.684%	11.029%	9.587%	7.238%	5.467%
$475,000	200	6	14.085%	11.949%	10.122%	8.558%	7.227%	5.143%	3.670%
$475,000	300	6	10.961%	8.895%	7.188%	5.793%	4.662%	3.027%	2.006%
$475,000	400	6	8.942%	7.000%	5.448%	4.225%	3.276%	2.001%	1.286%
$475,000	500	6	7.708%	5.847%	4.406%	3.313%	2.496%	1.469%	0.950%
$475,000	600	6	6.764%	4.986%	3.652%	2.676%	1.975%	1.142%	0.761%
$475,000	700	6	6.051%	4.355%	3.117%	2.240%	1.632%	0.948%	0.667%
$475,000	800	6	5.494%	3.868%	2.712%	1.913%	1.380%	0.818%	0.603%
$475,000	900	6	5.021%	3.460%	2.378%	1.654%	1.190%	0.724%	0.564%
$475,000	1,000	6	4.671%	3.165%	2.146%	1.483%	1.068%	0.672%	0.547%
$475,000	1,500	6	3.443%	2.167%	1.393%	0.953%	0.717%	0.541%	0.507%
$475,000	2,000	6	2.765%	1.652%	1.040%	0.733%	0.594%	0.513%	0.502%
$475,000	3,000	6	2.010%	1.140%	0.741%	0.580%	0.524%	0.503%	0.501%
$475,000	4,000	6	1.561%	0.874%	0.611%	0.528%	0.507%	0.502%	0.501%
$475,000	5,000	6	1.271%	0.729%	0.557%	0.513%	0.504%	0.502%	0.501%
$475,000	10,000	6	0.690%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	6	0.415%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	6	72.538%	71.043%	69.603%	68.218%	66.882%	64.341%	61.966%
$500,000	10	6	59.019%	57.256%	55.574%	53.972%	52.445%	49.585%	46.959%
$500,000	15	6	51.344%	49.451%	47.658%	45.960%	44.342%	41.342%	38.631%
$500,000	20	6	45.724%	43.744%	41.876%	40.110%	38.441%	35.365%	32.596%
$500,000	25	6	41.593%	39.562%	37.657%	35.861%	34.173%	31.082%	28.338%
$500,000	50	6	30.263%	28.088%	26.087%	24.243%	22.543%	19.516%	16.945%
$500,000	100	6	20.931%	18.711%	16.738%	14.975%	13.402%	10.767%	8.688%
$500,000	150	6	16.811%	14.648%	12.754%	11.102%	9.665%	7.320%	5.550%
$500,000	200	6	14.146%	12.015%	10.192%	8.631%	7.302%	5.216%	3.737%
$500,000	300	6	11.019%	8.956%	7.249%	5.853%	4.719%	3.076%	2.046%
$500,000	400	6	8.993%	7.052%	5.499%	4.273%	3.320%	2.035%	1.310%
$500,000	500	6	7.753%	5.891%	4.448%	3.350%	2.529%	1.492%	0.965%
$500,000	600	6	6.807%	5.027%	3.689%	2.708%	2.001%	1.160%	0.771%
$500,000	700	6	6.089%	4.391%	3.149%	2.267%	1.654%	0.961%	0.673%
$500,000	800	6	5.529%	3.900%	2.740%	1.936%	1.398%	0.827%	0.608%
$500,000	900	6	5.053%	3.488%	2.402%	1.673%	1.204%	0.731%	0.567%
$500,000	1,000	6	4.702%	3.192%	2.168%	1.500%	1.080%	0.678%	0.549%
$500,000	1,500	6	3.467%	2.186%	1.407%	0.963%	0.722%	0.543%	0.508%
$500,000	2,000	6	2.785%	1.667%	1.050%	0.739%	0.597%	0.514%	0.502%
$500,000	3,000	6	2.024%	1.149%	0.746%	0.583%	0.525%	0.503%	0.501%
$500,000	4,000	6	1.572%	0.880%	0.614%	0.529%	0.507%	0.502%	0.501%
$500,000	5,000	6	1.280%	0.734%	0.558%	0.514%	0.504%	0.502%	0.501%
$500,000	10,000	6	0.694%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	6	0.415%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	7	54.957%	52.807%	50.725%	48.711%	46.758%	43.026%	39.516%
$30,000	10	7	38.390%	35.705%	33.134%	30.694%	28.394%	24.221%	20.599%
$30,000	15	7	29.894%	27.269%	24.854%	22.637%	20.602%	17.036%	14.030%
$30,000	20	7	25.124%	22.574%	20.240%	18.103%	16.165%	12.809%	10.068%
$30,000	25	7	21.875%	19.358%	17.084%	15.036%	13.196%	10.106%	7.684%
$30,000	50	7	14.126%	11.791%	9.783%	8.085%	6.658%	4.483%	3.014%
$30,000	100	7	9.113%	7.059%	5.420%	4.132%	3.141%	1.841%	1.144%
$30,000	150	7	6.864%	5.017%	3.634%	2.624%	1.910%	1.080%	0.719%
$30,000	200	7	5.651%	3.956%	2.748%	1.914%	1.359%	0.792%	0.585%
$30,000	300	7	4.255%	2.778%	1.813%	1.220%	0.876%	0.590%	0.519%
$30,000	400	7	3.430%	2.132%	1.353%	0.916%	0.689%	0.533%	0.505%
$30,000	500	7	2.900%	1.740%	1.088%	0.756%	0.603%	0.515%	0.502%
$30,000	600	7	2.507%	1.458%	0.913%	0.659%	0.557%	0.507%	0.501%
$30,000	700	7	2.218%	1.263%	0.800%	0.605%	0.534%	0.504%	0.501%
$30,000	800	7	1.993%	1.117%	0.721%	0.570%	0.520%	0.503%	0.501%
$30,000	900	7	1.809%	1.006%	0.666%	0.547%	0.513%	0.502%	0.501%
$30,000	1,000	7	1.659%	0.921%	0.629%	0.534%	0.508%	0.502%	0.501%
$30,000	1,500	7	1.183%	0.686%	0.541%	0.509%	0.503%	0.502%	0.501%
$30,000	2,000	7	0.935%	0.592%	0.517%	0.505%	0.503%	0.502%	0.501%
$30,000	3,000	7	0.696%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	7	0.598%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	7	0.552%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	7	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	7	56.825%	54.749%	52.741%	50.798%	48.916%	45.329%	41.952%
$35,000	10	7	40.529%	37.951%	35.474%	33.091%	30.805%	26.563%	22.820%
$35,000	15	7	31.709%	29.051%	26.590%	24.315%	22.226%	18.546%	15.447%
$35,000	20	7	26.563%	23.993%	21.639%	19.491%	17.524%	14.085%	11.240%
$35,000	25	7	23.162%	20.637%	18.339%	16.259%	14.378%	11.172%	8.624%
$35,000	50	7	14.966%	12.603%	10.557%	8.807%	7.321%	5.020%	3.436%
$35,000	100	7	9.686%	7.590%	5.900%	4.556%	3.505%	2.090%	1.301%
$35,000	150	7	7.327%	5.436%	3.996%	2.924%	2.150%	1.223%	0.792%
$35,000	200	7	6.041%	4.296%	3.028%	2.133%	1.524%	0.872%	0.619%
$35,000	300	7	4.555%	3.022%	1.997%	1.351%	0.962%	0.620%	0.528%
$35,000	400	7	3.672%	2.319%	1.485%	1.001%	0.739%	0.546%	0.508%
$35,000	500	7	3.111%	1.894%	1.189%	0.814%	0.634%	0.521%	0.502%
$35,000	600	7	2.693%	1.588%	0.991%	0.700%	0.576%	0.510%	0.502%
$35,000	700	7	2.387%	1.375%	0.862%	0.634%	0.546%	0.505%	0.501%
$35,000	800	7	2.146%	1.213%	0.771%	0.591%	0.528%	0.503%	0.501%
$35,000	900	7	1.949%	1.089%	0.707%	0.563%	0.517%	0.503%	0.501%
$35,000	1,000	7	1.788%	0.995%	0.662%	0.546%	0.512%	0.502%	0.501%
$35,000	1,500	7	1.275%	0.726%	0.553%	0.512%	0.504%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	2,000	7	1.004%	0.616%	0.522%	0.506%	0.503%	0.502%	0.501%
$35,000	3,000	7	0.737%	0.537%	0.508%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	7	0.622%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	7	0.566%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	7	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	7	58.304%	56.287%	54.338%	52.451%	50.628%	47.153%	43.879%
$40,000	10	7	42.268%	39.778%	37.388%	35.092%	32.880%	28.707%	24.895%
$40,000	15	7	33.359%	30.699%	28.209%	25.895%	23.752%	19.949%	16.734%
$40,000	20	7	27.859%	25.267%	22.889%	20.713%	18.718%	15.222%	12.306%
$40,000	25	7	24.293%	21.761%	19.450%	17.348%	15.438%	12.148%	9.496%
$40,000	50	7	15.719%	13.329%	11.254%	9.464%	7.930%	5.516%	3.831%
$40,000	100	7	10.195%	8.067%	6.333%	4.941%	3.840%	2.326%	1.455%
$40,000	150	7	7.738%	5.811%	4.323%	3.200%	2.373%	1.361%	0.868%
$40,000	200	7	6.387%	4.599%	3.283%	2.337%	1.680%	0.953%	0.655%
$40,000	300	7	4.823%	3.245%	2.170%	1.477%	1.048%	0.653%	0.538%
$40,000	400	7	3.888%	2.491%	1.609%	1.083%	0.789%	0.561%	0.511%
$40,000	500	7	3.302%	2.038%	1.286%	0.873%	0.664%	0.528%	0.503%
$40,000	600	7	2.861%	1.707%	1.065%	0.741%	0.595%	0.513%	0.502%
$40,000	700	7	2.539%	1.479%	0.923%	0.665%	0.558%	0.507%	0.501%
$40,000	800	7	2.283%	1.303%	0.821%	0.614%	0.536%	0.504%	0.501%
$40,000	900	7	2.074%	1.168%	0.747%	0.580%	0.523%	0.503%	0.501%
$40,000	1,000	7	1.905%	1.064%	0.695%	0.559%	0.516%	0.502%	0.501%
$40,000	1,500	7	1.359%	0.765%	0.567%	0.515%	0.504%	0.502%	0.501%
$40,000	2,000	7	1.069%	0.640%	0.528%	0.507%	0.503%	0.502%	0.501%
$40,000	3,000	7	0.777%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	7	0.647%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	7	0.581%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	7	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	7	59.548%	57.580%	55.678%	53.841%	52.066%	48.681%	45.497%
$45,000	10	7	43.729%	41.312%	38.995%	36.767%	34.624%	30.584%	26.844%
$45,000	15	7	34.853%	32.214%	29.730%	27.399%	25.219%	21.306%	17.971%
$45,000	20	7	29.066%	26.457%	24.054%	21.840%	19.809%	16.253%	13.283%
$45,000	25	7	25.320%	22.779%	20.457%	18.338%	16.406%	13.049%	10.317%
$45,000	50	7	16.407%	13.999%	11.895%	10.070%	8.496%	5.989%	4.211%
$45,000	100	7	10.661%	8.506%	6.734%	5.301%	4.155%	2.553%	1.607%
$45,000	150	7	8.111%	6.152%	4.624%	3.456%	2.584%	1.494%	0.946%
$45,000	200	7	6.698%	4.876%	3.518%	2.528%	1.828%	1.033%	0.694%
$45,000	300	7	5.066%	3.449%	2.332%	1.598%	1.133%	0.687%	0.550%
$45,000	400	7	4.078%	2.644%	1.721%	1.159%	0.836%	0.575%	0.514%
$45,000	500	7	3.476%	2.171%	1.378%	0.930%	0.697%	0.535%	0.505%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	600	7	3.014%	1.818%	1.137%	0.782%	0.616%	0.517%	0.502%
$45,000	700	7	2.678%	1.576%	0.983%	0.696%	0.572%	0.509%	0.501%
$45,000	800	7	2.409%	1.388%	0.870%	0.638%	0.546%	0.505%	0.501%
$45,000	900	7	2.190%	1.242%	0.788%	0.598%	0.530%	0.504%	0.501%
$45,000	1,000	7	2.013%	1.131%	0.729%	0.573%	0.520%	0.502%	0.501%
$45,000	1,500	7	1.438%	0.804%	0.581%	0.519%	0.505%	0.502%	0.501%
$45,000	2,000	7	1.130%	0.664%	0.535%	0.508%	0.503%	0.502%	0.501%
$45,000	3,000	7	0.815%	0.557%	0.511%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	7	0.671%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	7	0.596%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	7	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	7	60.569%	58.640%	56.778%	54.982%	53.246%	49.934%	46.828%
$50,000	10	7	44.935%	42.578%	40.318%	38.146%	36.061%	32.133%	28.497%
$50,000	15	7	36.138%	33.543%	31.080%	28.752%	26.562%	22.585%	19.143%
$50,000	20	7	30.173%	27.556%	25.127%	22.879%	20.811%	17.188%	14.154%
$50,000	25	7	26.237%	23.685%	21.346%	19.209%	17.261%	13.857%	11.061%
$50,000	50	7	17.032%	14.610%	12.479%	10.625%	9.016%	6.434%	4.570%
$50,000	100	7	11.082%	8.902%	7.100%	5.631%	4.446%	2.768%	1.753%
$50,000	150	7	8.447%	6.461%	4.898%	3.692%	2.782%	1.621%	1.021%
$50,000	200	7	6.976%	5.125%	3.729%	2.703%	1.966%	1.110%	0.733%
$50,000	300	7	5.282%	3.632%	2.478%	1.708%	1.212%	0.722%	0.562%
$50,000	400	7	4.254%	2.788%	1.830%	1.234%	0.885%	0.592%	0.518%
$50,000	500	7	3.632%	2.292%	1.464%	0.986%	0.730%	0.544%	0.507%
$50,000	600	7	3.152%	1.922%	1.207%	0.823%	0.637%	0.521%	0.503%
$50,000	700	7	2.804%	1.667%	1.040%	0.728%	0.587%	0.511%	0.502%
$50,000	800	7	2.525%	1.467%	0.917%	0.662%	0.557%	0.507%	0.501%
$50,000	900	7	2.296%	1.311%	0.827%	0.617%	0.537%	0.504%	0.501%
$50,000	1,000	7	2.113%	1.194%	0.763%	0.587%	0.526%	0.503%	0.501%
$50,000	1,500	7	1.511%	0.842%	0.595%	0.523%	0.506%	0.502%	0.501%
$50,000	2,000	7	1.187%	0.688%	0.542%	0.510%	0.504%	0.502%	0.501%
$50,000	3,000	7	0.852%	0.567%	0.512%	0.505%	0.503%	0.502%	0.501%
$50,000	4,000	7	0.694%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	7	0.612%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	7	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	7	61.430%	59.535%	57.708%	55.945%	54.241%	50.990%	47.952%
$55,000	10	7	45.952%	43.647%	41.434%	39.312%	37.276%	33.442%	29.891%
$55,000	15	7	37.249%	34.714%	32.295%	29.990%	27.802%	23.802%	20.290%
$55,000	20	7	31.199%	28.582%	26.139%	23.867%	21.770%	18.074%	14.966%
$55,000	25	7	27.095%	24.526%	22.171%	20.013%	18.040%	14.600%	11.752%
$55,000	50	7	17.619%	15.183%	13.034%	11.152%	9.513%	6.864%	4.925%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$55,000	100	7	11.471%	9.269%	7.442%	5.943%	4.723%	2.975%	1.899%
$55,000	150	7	8.761%	6.750%	5.155%	3.915%	2.971%	1.745%	1.096%
$55,000	200	7	7.231%	5.355%	3.928%	2.869%	2.099%	1.186%	0.773%
$55,000	300	7	5.483%	3.802%	2.616%	1.813%	1.289%	0.756%	0.575%
$55,000	400	7	4.418%	2.922%	1.932%	1.307%	0.932%	0.609%	0.523%
$55,000	500	7	3.777%	2.406%	1.547%	1.041%	0.763%	0.553%	0.508%
$55,000	600	7	3.282%	2.020%	1.273%	0.864%	0.659%	0.526%	0.504%
$55,000	700	7	2.920%	1.752%	1.095%	0.759%	0.602%	0.514%	0.502%
$55,000	800	7	2.632%	1.542%	0.963%	0.686%	0.568%	0.508%	0.501%
$55,000	900	7	2.395%	1.378%	0.866%	0.636%	0.545%	0.505%	0.501%
$55,000	1,000	7	2.205%	1.254%	0.796%	0.602%	0.531%	0.503%	0.501%
$55,000	1,500	7	1.580%	0.878%	0.610%	0.527%	0.507%	0.502%	0.501%
$55,000	2,000	7	1.242%	0.712%	0.549%	0.511%	0.504%	0.502%	0.501%
$55,000	3,000	7	0.888%	0.578%	0.514%	0.505%	0.503%	0.502%	0.501%
$55,000	4,000	7	0.718%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	7	0.627%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	7	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	7	62.200%	60.336%	58.540%	56.806%	55.129%	51.935%	48.953%
$60,000	10	7	46.859%	44.597%	42.427%	40.347%	38.353%	34.602%	31.125%
$60,000	15	7	38.239%	35.758%	33.391%	31.129%	28.967%	24.969%	21.421%
$60,000	20	7	32.160%	29.556%	27.111%	24.829%	22.711%	18.946%	15.761%
$60,000	25	7	27.916%	25.335%	22.960%	20.782%	18.786%	15.302%	12.406%
$60,000	50	7	18.165%	15.723%	13.559%	11.654%	9.989%	7.282%	5.279%
$60,000	100	7	11.837%	9.617%	7.766%	6.241%	4.990%	3.176%	2.045%
$60,000	150	7	9.057%	7.025%	5.401%	4.131%	3.155%	1.868%	1.173%
$60,000	200	7	7.474%	5.574%	4.120%	3.028%	2.228%	1.262%	0.813%
$60,000	300	7	5.672%	3.965%	2.749%	1.916%	1.365%	0.791%	0.589%
$60,000	400	7	4.574%	3.050%	2.031%	1.379%	0.980%	0.626%	0.528%
$60,000	500	7	3.914%	2.516%	1.627%	1.095%	0.795%	0.562%	0.510%
$60,000	600	7	3.405%	2.114%	1.337%	0.904%	0.682%	0.532%	0.505%
$60,000	700	7	3.031%	1.833%	1.148%	0.790%	0.618%	0.517%	0.502%
$60,000	800	7	2.734%	1.614%	1.007%	0.710%	0.579%	0.510%	0.502%
$60,000	900	7	2.488%	1.442%	0.903%	0.655%	0.553%	0.506%	0.501%
$60,000	1,000	7	2.293%	1.312%	0.828%	0.618%	0.537%	0.504%	0.501%
$60,000	1,500	7	1.646%	0.914%	0.625%	0.532%	0.508%	0.502%	0.501%
$60,000	2,000	7	1.294%	0.735%	0.557%	0.513%	0.504%	0.502%	0.501%
$60,000	3,000	7	0.922%	0.589%	0.516%	0.505%	0.503%	0.502%	0.501%
$60,000	4,000	7	0.740%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	7	0.642%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	7	0.517%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	7	62.893%	61.056%	59.287%	57.578%	55.926%	52.784%	49.848%
$65,000	10	7	47.665%	45.439%	43.308%	41.266%	39.307%	35.626%	32.217%
$65,000	15	7	39.117%	36.682%	34.360%	32.142%	30.023%	26.067%	22.500%
$65,000	20	7	33.047%	30.463%	28.028%	25.748%	23.621%	19.806%	16.545%
$65,000	25	7	28.704%	26.120%	23.729%	21.530%	19.512%	15.978%	13.034%
$65,000	50	7	18.674%	16.229%	14.052%	12.129%	10.440%	7.682%	5.621%
$65,000	100	7	12.183%	9.948%	8.075%	6.524%	5.246%	3.373%	2.190%
$65,000	150	7	9.339%	7.286%	5.636%	4.338%	3.333%	1.991%	1.250%
$65,000	200	7	7.704%	5.781%	4.301%	3.181%	2.353%	1.337%	0.855%
$65,000	300	7	5.851%	4.119%	2.875%	2.014%	1.438%	0.827%	0.603%
$65,000	400	7	4.719%	3.171%	2.124%	1.448%	1.027%	0.644%	0.533%
$65,000	500	7	4.037%	2.614%	1.699%	1.143%	0.825%	0.570%	0.512%
$65,000	600	7	3.519%	2.202%	1.399%	0.943%	0.704%	0.537%	0.506%
$65,000	700	7	3.134%	1.910%	1.200%	0.821%	0.635%	0.520%	0.503%
$65,000	800	7	2.829%	1.682%	1.050%	0.734%	0.591%	0.512%	0.502%
$65,000	900	7	2.575%	1.502%	0.940%	0.675%	0.562%	0.507%	0.501%
$65,000	1,000	7	2.374%	1.367%	0.860%	0.633%	0.544%	0.504%	0.501%
$65,000	1,500	7	1.707%	0.949%	0.641%	0.538%	0.509%	0.502%	0.501%
$65,000	2,000	7	1.344%	0.758%	0.565%	0.515%	0.505%	0.502%	0.501%
$65,000	3,000	7	0.955%	0.600%	0.519%	0.505%	0.503%	0.502%	0.501%
$65,000	4,000	7	0.763%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	7	0.657%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	7	0.519%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	7	63.524%	61.713%	59.968%	58.281%	56.651%	53.557%	50.662%
$70,000	10	7	48.391%	46.200%	44.102%	42.094%	40.169%	36.549%	33.199%
$70,000	15	7	39.905%	37.511%	35.229%	33.050%	30.971%	27.083%	23.532%
$70,000	20	7	33.859%	31.307%	28.892%	26.620%	24.494%	20.650%	17.326%
$70,000	25	7	29.451%	26.875%	24.479%	22.263%	20.223%	16.639%	13.649%
$70,000	50	7	19.162%	16.714%	14.526%	12.587%	10.879%	8.075%	5.960%
$70,000	100	7	12.510%	10.264%	8.370%	6.797%	5.494%	3.567%	2.334%
$70,000	150	7	9.606%	7.536%	5.863%	4.541%	3.508%	2.114%	1.328%
$70,000	200	7	7.923%	5.981%	4.475%	3.330%	2.476%	1.413%	0.898%
$70,000	300	7	6.021%	4.267%	2.997%	2.111%	1.511%	0.863%	0.619%
$70,000	400	7	4.858%	3.287%	2.216%	1.516%	1.073%	0.662%	0.539%
$70,000	500	7	4.160%	2.713%	1.773%	1.195%	0.858%	0.581%	0.514%
$70,000	600	7	3.628%	2.287%	1.459%	0.982%	0.727%	0.543%	0.507%
$70,000	700	7	3.232%	1.984%	1.251%	0.852%	0.652%	0.523%	0.503%
$70,000	800	7	2.920%	1.748%	1.093%	0.758%	0.603%	0.514%	0.502%
$70,000	900	7	2.658%	1.561%	0.976%	0.694%	0.571%	0.508%	0.501%
$70,000	1,000	7	2.452%	1.420%	0.891%	0.650%	0.551%	0.505%	0.501%
$70,000	1,500	7	1.766%	0.983%	0.656%	0.543%	0.511%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$70,000	2,000	7	1.391%	0.781%	0.573%	0.518%	0.505%	0.502%	0.501%
$70,000	3,000	7	0.987%	0.611%	0.521%	0.506%	0.503%	0.502%	0.501%
$70,000	4,000	7	0.784%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	7	0.672%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	7	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	7	64.114%	62.325%	60.601%	58.935%	57.324%	54.275%	51.417%
$75,000	10	7	49.063%	46.902%	44.835%	42.856%	40.962%	37.397%	34.101%
$75,000	15	7	40.626%	38.269%	36.022%	33.878%	31.834%	28.013%	24.514%
$75,000	20	7	34.609%	32.094%	29.710%	27.455%	25.334%	21.479%	18.113%
$75,000	25	7	30.161%	27.597%	25.205%	22.980%	20.921%	17.293%	14.253%
$75,000	50	7	19.630%	17.179%	14.983%	13.030%	11.306%	8.459%	6.292%
$75,000	100	7	12.825%	10.567%	8.655%	7.061%	5.734%	3.759%	2.477%
$75,000	150	7	9.860%	7.775%	6.083%	4.737%	3.680%	2.236%	1.408%
$75,000	200	7	8.133%	6.174%	4.645%	3.475%	2.597%	1.491%	0.942%
$75,000	300	7	6.184%	4.410%	3.116%	2.206%	1.584%	0.902%	0.636%
$75,000	400	7	4.992%	3.401%	2.306%	1.583%	1.121%	0.681%	0.546%
$75,000	500	7	4.279%	2.810%	1.846%	1.246%	0.892%	0.593%	0.517%
$75,000	600	7	3.733%	2.369%	1.517%	1.021%	0.750%	0.549%	0.508%
$75,000	700	7	3.326%	2.056%	1.300%	0.882%	0.669%	0.527%	0.504%
$75,000	800	7	3.006%	1.811%	1.134%	0.783%	0.616%	0.516%	0.502%
$75,000	900	7	2.736%	1.617%	1.011%	0.714%	0.580%	0.509%	0.501%
$75,000	1,000	7	2.526%	1.472%	0.922%	0.666%	0.558%	0.506%	0.501%
$75,000	1,500	7	1.822%	1.016%	0.672%	0.549%	0.513%	0.502%	0.501%
$75,000	2,000	7	1.436%	0.804%	0.581%	0.520%	0.506%	0.502%	0.501%
$75,000	3,000	7	1.019%	0.622%	0.524%	0.506%	0.503%	0.502%	0.501%
$75,000	4,000	7	0.806%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	7	0.687%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	7	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	7	64.647%	62.878%	61.173%	59.525%	57.933%	54.922%	52.096%
$80,000	10	7	49.675%	47.543%	45.504%	43.551%	41.685%	38.168%	34.919%
$80,000	15	7	41.275%	38.951%	36.736%	34.624%	32.609%	28.848%	25.405%
$80,000	20	7	35.280%	32.803%	30.453%	28.226%	26.118%	22.260%	18.870%
$80,000	25	7	30.821%	28.269%	25.887%	23.662%	21.594%	17.921%	14.835%
$80,000	50	7	20.069%	17.615%	15.413%	13.447%	11.710%	8.829%	6.615%
$80,000	100	7	13.119%	10.851%	8.923%	7.308%	5.961%	3.942%	2.616%
$80,000	150	7	10.098%	7.999%	6.290%	4.923%	3.844%	2.354%	1.488%
$80,000	200	7	8.332%	6.357%	4.807%	3.615%	2.714%	1.567%	0.986%
$80,000	300	7	6.337%	4.545%	3.230%	2.297%	1.654%	0.939%	0.653%
$80,000	400	7	5.118%	3.508%	2.392%	1.648%	1.168%	0.701%	0.553%
$80,000	500	7	4.389%	2.901%	1.915%	1.295%	0.926%	0.605%	0.520%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	600	7	3.830%	2.446%	1.573%	1.059%	0.774%	0.556%	0.510%
$80,000	700	7	3.413%	2.123%	1.347%	0.912%	0.686%	0.531%	0.505%
$80,000	800	7	3.087%	1.870%	1.174%	0.806%	0.629%	0.519%	0.503%
$80,000	900	7	2.810%	1.670%	1.045%	0.733%	0.590%	0.511%	0.502%
$80,000	1,000	7	2.595%	1.520%	0.952%	0.682%	0.566%	0.507%	0.501%
$80,000	1,500	7	1.875%	1.047%	0.687%	0.555%	0.514%	0.502%	0.501%
$80,000	2,000	7	1.479%	0.826%	0.590%	0.522%	0.506%	0.502%	0.501%
$80,000	3,000	7	1.049%	0.633%	0.526%	0.507%	0.503%	0.502%	0.501%
$80,000	4,000	7	0.827%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	7	0.702%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	7	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	7	65.563%	63.828%	62.154%	60.537%	58.980%	56.030%	53.260%
$90,000	10	7	50.739%	48.655%	46.663%	44.758%	42.935%	39.501%	36.335%
$90,000	15	7	42.401%	40.133%	37.971%	35.914%	33.950%	30.289%	26.940%
$90,000	20	7	36.442%	34.029%	31.743%	29.576%	27.518%	23.701%	20.292%
$90,000	25	7	31.995%	29.487%	27.127%	24.915%	22.849%	19.135%	15.959%
$90,000	50	7	20.881%	18.421%	16.208%	14.226%	12.463%	9.521%	7.232%
$90,000	100	7	13.664%	11.377%	9.423%	7.774%	6.390%	4.290%	2.886%
$90,000	150	7	10.543%	8.419%	6.681%	5.278%	4.156%	2.581%	1.646%
$90,000	200	7	8.704%	6.700%	5.113%	3.882%	2.939%	1.716%	1.076%
$90,000	300	7	6.621%	4.799%	3.445%	2.472%	1.790%	1.015%	0.689%
$90,000	400	7	5.353%	3.709%	2.555%	1.772%	1.258%	0.742%	0.568%
$90,000	500	7	4.594%	3.071%	2.048%	1.391%	0.991%	0.630%	0.527%
$90,000	600	7	4.004%	2.586%	1.675%	1.128%	0.816%	0.568%	0.512%
$90,000	700	7	3.577%	2.251%	1.437%	0.971%	0.719%	0.540%	0.506%
$90,000	800	7	3.237%	1.983%	1.251%	0.853%	0.654%	0.524%	0.504%
$90,000	900	7	2.946%	1.770%	1.111%	0.770%	0.609%	0.514%	0.502%
$90,000	1,000	7	2.723%	1.612%	1.009%	0.714%	0.581%	0.509%	0.501%
$90,000	1,500	7	1.971%	1.107%	0.717%	0.567%	0.518%	0.502%	0.501%
$90,000	2,000	7	1.559%	0.868%	0.607%	0.527%	0.508%	0.502%	0.501%
$90,000	3,000	7	1.106%	0.655%	0.532%	0.508%	0.503%	0.502%	0.501%
$90,000	4,000	7	0.867%	0.571%	0.513%	0.505%	0.503%	0.502%	0.501%
$90,000	5,000	7	0.730%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	7	0.531%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	7	66.301%	64.592%	62.943%	61.353%	59.824%	56.922%	54.197%
$100,000	10	7	51.626%	49.582%	47.627%	45.762%	43.973%	40.610%	37.510%
$100,000	15	7	43.343%	41.120%	39.004%	36.990%	35.070%	31.488%	28.217%
$100,000	20	7	37.411%	35.051%	32.817%	30.700%	28.689%	24.959%	21.587%
$100,000	25	7	32.986%	30.535%	28.220%	26.037%	23.983%	20.274%	17.051%
$100,000	50	7	21.630%	19.165%	16.940%	14.946%	13.165%	10.168%	7.816%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	100	7	14.167%	11.865%	9.890%	8.213%	6.796%	4.626%	3.149%
$100,000	150	7	10.955%	8.811%	7.044%	5.611%	4.454%	2.804%	1.801%
$100,000	200	7	9.047%	7.019%	5.400%	4.133%	3.156%	1.865%	1.167%
$100,000	300	7	6.886%	5.039%	3.650%	2.639%	1.925%	1.092%	0.728%
$100,000	400	7	5.569%	3.896%	2.708%	1.891%	1.346%	0.784%	0.585%
$100,000	500	7	4.785%	3.231%	2.174%	1.484%	1.055%	0.656%	0.536%
$100,000	600	7	4.172%	2.722%	1.778%	1.199%	0.862%	0.583%	0.516%
$100,000	700	7	3.728%	2.371%	1.523%	1.027%	0.753%	0.550%	0.508%
$100,000	800	7	3.374%	2.089%	1.325%	0.899%	0.680%	0.531%	0.505%
$100,000	900	7	3.072%	1.865%	1.173%	0.808%	0.629%	0.518%	0.503%
$100,000	1,000	7	2.841%	1.698%	1.065%	0.746%	0.598%	0.512%	0.501%
$100,000	1,500	7	2.060%	1.163%	0.747%	0.580%	0.523%	0.503%	0.501%
$100,000	2,000	7	1.633%	0.908%	0.624%	0.533%	0.509%	0.502%	0.501%
$100,000	3,000	7	1.159%	0.677%	0.539%	0.509%	0.504%	0.502%	0.501%
$100,000	4,000	7	0.905%	0.583%	0.515%	0.505%	0.503%	0.502%	0.501%
$100,000	5,000	7	0.758%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	7	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	7	66.928%	65.241%	63.614%	62.047%	60.541%	57.679%	54.992%
$110,000	10	7	52.385%	50.374%	48.453%	46.618%	44.858%	41.553%	38.510%
$110,000	15	7	44.139%	41.953%	39.876%	37.897%	36.013%	32.498%	29.291%
$110,000	20	7	38.234%	35.917%	33.726%	31.650%	29.677%	26.023%	22.721%
$110,000	25	7	33.832%	31.429%	29.160%	27.020%	25.000%	21.312%	18.082%
$110,000	50	7	22.317%	19.847%	17.613%	15.605%	13.807%	10.761%	8.350%
$110,000	100	7	14.621%	12.307%	10.314%	8.613%	7.171%	4.937%	3.397%
$110,000	150	7	11.323%	9.163%	7.373%	5.912%	4.725%	3.010%	1.950%
$110,000	200	7	9.359%	7.311%	5.664%	4.366%	3.358%	2.007%	1.257%
$110,000	300	7	7.127%	5.257%	3.839%	2.796%	2.051%	1.167%	0.767%
$110,000	400	7	5.766%	4.069%	2.850%	2.002%	1.430%	0.825%	0.603%
$110,000	500	7	4.959%	3.378%	2.291%	1.572%	1.117%	0.682%	0.545%
$110,000	600	7	4.325%	2.848%	1.874%	1.267%	0.907%	0.598%	0.521%
$110,000	700	7	3.866%	2.482%	1.604%	1.082%	0.788%	0.561%	0.510%
$110,000	800	7	3.500%	2.187%	1.394%	0.944%	0.707%	0.538%	0.506%
$110,000	900	7	3.187%	1.951%	1.233%	0.844%	0.650%	0.523%	0.503%
$110,000	1,000	7	2.949%	1.777%	1.117%	0.777%	0.614%	0.515%	0.502%
$110,000	1,500	7	2.141%	1.215%	0.775%	0.593%	0.528%	0.503%	0.501%
$110,000	2,000	7	1.700%	0.946%	0.640%	0.539%	0.511%	0.502%	0.501%
$110,000	3,000	7	1.208%	0.698%	0.545%	0.510%	0.504%	0.502%	0.501%
$110,000	4,000	7	0.941%	0.595%	0.517%	0.505%	0.503%	0.502%	0.501%
$110,000	5,000	7	0.784%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	7	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$120,000	5	7	67.461%	65.793%	64.184%	62.638%	61.151%	58.321%	55.667%
$120,000	10	7	53.036%	51.053%	49.161%	47.351%	45.617%	42.361%	39.366%
$120,000	15	7	44.822%	42.668%	40.622%	38.675%	36.821%	33.364%	30.211%
$120,000	20	7	38.951%	36.672%	34.518%	32.476%	30.538%	26.949%	23.708%
$120,000	25	7	34.569%	32.206%	29.977%	27.877%	25.894%	22.265%	19.043%
$120,000	50	7	22.959%	20.489%	18.249%	16.230%	14.414%	11.322%	8.860%
$120,000	100	7	15.046%	12.723%	10.714%	8.992%	7.526%	5.237%	3.637%
$120,000	150	7	11.670%	9.495%	7.685%	6.200%	4.986%	3.213%	2.098%
$120,000	200	7	9.654%	7.588%	5.919%	4.591%	3.555%	2.147%	1.349%
$120,000	300	7	7.354%	5.464%	4.020%	2.947%	2.173%	1.243%	0.808%
$120,000	400	7	5.952%	4.233%	2.985%	2.110%	1.512%	0.867%	0.621%
$120,000	500	7	5.123%	3.518%	2.404%	1.658%	1.178%	0.709%	0.555%
$120,000	600	7	4.469%	2.967%	1.966%	1.333%	0.952%	0.615%	0.526%
$120,000	700	7	3.988%	2.580%	1.676%	1.132%	0.819%	0.569%	0.512%
$120,000	800	7	3.616%	2.279%	1.460%	0.988%	0.734%	0.545%	0.508%
$120,000	900	7	3.294%	2.033%	1.290%	0.880%	0.671%	0.528%	0.504%
$120,000	1,000	7	3.050%	1.852%	1.168%	0.808%	0.631%	0.519%	0.502%
$120,000	1,500	7	2.217%	1.265%	0.803%	0.606%	0.533%	0.503%	0.501%
$120,000	2,000	7	1.762%	0.982%	0.657%	0.545%	0.512%	0.502%	0.501%
$120,000	3,000	7	1.254%	0.719%	0.552%	0.512%	0.504%	0.502%	0.501%
$120,000	4,000	7	0.976%	0.606%	0.520%	0.505%	0.503%	0.502%	0.501%
$120,000	5,000	7	0.809%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	7	0.547%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	7	67.921%	66.269%	64.677%	63.148%	61.677%	58.875%	56.249%
$130,000	10	7	53.592%	51.632%	49.763%	47.975%	46.262%	43.049%	40.095%
$130,000	15	7	45.398%	43.273%	41.253%	39.332%	37.503%	34.094%	30.988%
$130,000	20	7	39.564%	37.317%	35.194%	33.181%	31.271%	27.737%	24.549%
$130,000	25	7	35.202%	32.873%	30.679%	28.611%	26.661%	23.093%	19.914%
$130,000	50	7	23.546%	21.082%	18.841%	16.813%	14.982%	11.848%	9.336%
$130,000	100	7	15.434%	13.104%	11.082%	9.339%	7.853%	5.515%	3.863%
$130,000	150	7	11.985%	9.798%	7.972%	6.464%	5.225%	3.403%	2.237%
$130,000	200	7	9.924%	7.843%	6.153%	4.801%	3.736%	2.279%	1.438%
$130,000	300	7	7.560%	5.653%	4.185%	3.087%	2.288%	1.315%	0.848%
$130,000	400	7	6.124%	4.383%	3.111%	2.211%	1.590%	0.908%	0.640%
$130,000	500	7	5.274%	3.648%	2.508%	1.739%	1.236%	0.736%	0.565%
$130,000	600	7	4.600%	3.076%	2.052%	1.395%	0.994%	0.632%	0.531%
$130,000	700	7	4.105%	2.675%	1.747%	1.181%	0.852%	0.580%	0.515%
$130,000	800	7	3.722%	2.363%	1.521%	1.029%	0.759%	0.553%	0.509%
$130,000	900	7	3.392%	2.109%	1.342%	0.914%	0.690%	0.533%	0.505%
$130,000	1,000	7	3.142%	1.922%	1.215%	0.837%	0.648%	0.522%	0.503%
$130,000	1,500	7	2.286%	1.311%	0.829%	0.619%	0.538%	0.504%	0.501%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	2,000	7	1.819%	1.015%	0.673%	0.551%	0.514%	0.502%	0.501%
$130,000	3,000	7	1.297%	0.739%	0.559%	0.514%	0.504%	0.502%	0.501%
$130,000	4,000	7	1.008%	0.618%	0.523%	0.506%	0.503%	0.502%	0.501%
$130,000	5,000	7	0.833%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	7	0.552%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	7	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	7	68.325%	66.687%	65.109%	63.595%	62.137%	59.360%	56.760%
$140,000	10	7	54.070%	52.130%	50.283%	48.513%	46.819%	43.642%	40.723%
$140,000	15	7	45.900%	43.798%	41.802%	39.904%	38.096%	34.729%	31.663%
$140,000	20	7	40.096%	37.878%	35.781%	33.793%	31.908%	28.422%	25.280%
$140,000	25	7	35.755%	33.456%	31.292%	29.253%	27.332%	23.817%	20.689%
$140,000	50	7	24.095%	21.639%	19.401%	17.368%	15.525%	12.357%	9.800%
$140,000	100	7	15.799%	13.464%	11.432%	9.672%	8.166%	5.785%	4.085%
$140,000	150	7	12.281%	10.086%	8.244%	6.716%	5.455%	3.586%	2.375%
$140,000	200	7	10.176%	8.080%	6.374%	4.999%	3.909%	2.408%	1.525%
$140,000	300	7	7.753%	5.829%	4.342%	3.222%	2.399%	1.386%	0.890%
$140,000	400	7	6.286%	4.526%	3.232%	2.309%	1.666%	0.948%	0.659%
$140,000	500	7	5.416%	3.771%	2.608%	1.817%	1.294%	0.762%	0.575%
$140,000	600	7	4.723%	3.180%	2.133%	1.455%	1.036%	0.649%	0.536%
$140,000	700	7	4.215%	2.765%	1.815%	1.230%	0.884%	0.592%	0.517%
$140,000	800	7	3.822%	2.443%	1.579%	1.069%	0.784%	0.561%	0.511%
$140,000	900	7	3.484%	2.181%	1.393%	0.947%	0.710%	0.538%	0.506%
$140,000	1,000	7	3.229%	1.989%	1.260%	0.865%	0.664%	0.527%	0.503%
$140,000	1,500	7	2.352%	1.356%	0.855%	0.632%	0.544%	0.505%	0.501%
$140,000	2,000	7	1.873%	1.047%	0.688%	0.557%	0.516%	0.503%	0.501%
$140,000	3,000	7	1.338%	0.759%	0.566%	0.515%	0.505%	0.502%	0.501%
$140,000	4,000	7	1.039%	0.629%	0.526%	0.506%	0.503%	0.502%	0.501%
$140,000	5,000	7	0.856%	0.569%	0.513%	0.505%	0.503%	0.502%	0.501%
$140,000	10,000	7	0.558%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	20,000	7	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	7	68.664%	67.037%	65.473%	63.972%	62.524%	59.769%	57.189%
$150,000	10	7	54.476%	52.554%	50.723%	48.970%	47.292%	44.147%	41.258%
$150,000	15	7	46.336%	44.256%	42.279%	40.402%	38.613%	35.282%	32.252%
$150,000	20	7	40.563%	38.369%	36.295%	34.329%	32.466%	29.023%	25.921%
$150,000	25	7	36.245%	33.972%	31.834%	29.821%	27.926%	24.458%	21.374%
$150,000	50	7	24.601%	22.159%	19.927%	17.896%	16.044%	12.848%	10.252%
$150,000	100	7	16.146%	13.807%	11.766%	9.993%	8.469%	6.049%	4.307%
$150,000	150	7	12.563%	10.360%	8.505%	6.959%	5.678%	3.764%	2.513%
$150,000	200	7	10.415%	8.308%	6.586%	5.190%	4.079%	2.533%	1.612%
$150,000	300	7	7.936%	5.997%	4.492%	3.353%	2.507%	1.455%	0.932%
$150,000	400	7	6.439%	4.661%	3.347%	2.403%	1.740%	0.989%	0.678%
$150,000	500	7	5.550%	3.887%	2.704%	1.892%	1.351%	0.790%	0.586%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$150,000	600	7	4.839%	3.278%	2.211%	1.513%	1.077%	0.666%	0.542%
$150,000	700	7	4.319%	2.850%	1.881%	1.276%	0.915%	0.603%	0.521%
$150,000	800	7	3.910%	2.514%	1.631%	1.103%	0.805%	0.567%	0.512%
$150,000	900	7	3.572%	2.250%	1.443%	0.979%	0.729%	0.544%	0.507%
$150,000	1,000	7	3.312%	2.052%	1.305%	0.893%	0.680%	0.531%	0.504%
$150,000	1,500	7	2.415%	1.399%	0.881%	0.645%	0.549%	0.505%	0.501%
$150,000	2,000	7	1.925%	1.079%	0.704%	0.563%	0.518%	0.503%	0.501%
$150,000	3,000	7	1.378%	0.778%	0.573%	0.517%	0.505%	0.502%	0.501%
$150,000	4,000	7	1.068%	0.641%	0.529%	0.507%	0.503%	0.502%	0.501%
$150,000	5,000	7	0.878%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$150,000	10,000	7	0.563%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	7	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	7	68.644%	67.029%	65.470%	63.968%	62.520%	59.775%	57.209%
$160,000	10	7	53.979%	52.057%	50.221%	48.463%	46.780%	43.633%	40.744%
$160,000	15	7	46.351%	44.280%	42.318%	40.458%	38.691%	35.414%	32.433%
$160,000	20	7	41.176%	39.007%	36.957%	35.018%	33.183%	29.790%	26.722%
$160,000	25	7	36.651%	34.418%	32.313%	30.330%	28.461%	25.042%	21.989%
$160,000	50	7	25.154%	22.761%	20.565%	18.552%	16.715%	13.522%	10.898%
$160,000	100	7	16.264%	13.955%	11.939%	10.188%	8.674%	6.254%	4.502%
$160,000	150	7	12.718%	10.533%	8.675%	7.113%	5.818%	3.880%	2.589%
$160,000	200	7	10.575%	8.475%	6.751%	5.356%	4.233%	2.642%	1.686%
$160,000	300	7	8.081%	6.160%	4.662%	3.517%	2.652%	1.544%	0.982%
$160,000	400	7	6.648%	4.866%	3.534%	2.563%	1.874%	1.071%	0.717%
$160,000	500	7	5.707%	4.033%	2.836%	2.003%	1.441%	0.841%	0.613%
$160,000	600	7	5.028%	3.454%	2.363%	1.634%	1.169%	0.713%	0.562%
$160,000	700	7	4.474%	2.983%	1.982%	1.348%	0.965%	0.626%	0.532%
$160,000	800	7	4.099%	2.665%	1.737%	1.171%	0.847%	0.581%	0.518%
$160,000	900	7	3.712%	2.359%	1.518%	1.025%	0.755%	0.552%	0.510%
$160,000	1,000	7	3.407%	2.125%	1.353%	0.922%	0.696%	0.536%	0.506%
$160,000	1,500	7	2.517%	1.466%	0.917%	0.662%	0.557%	0.507%	0.502%
$160,000	2,000	7	1.968%	1.107%	0.718%	0.568%	0.519%	0.503%	0.501%
$160,000	3,000	7	1.377%	0.779%	0.574%	0.517%	0.505%	0.502%	0.501%
$160,000	4,000	7	1.065%	0.643%	0.530%	0.508%	0.503%	0.502%	0.501%
$160,000	5,000	7	0.878%	0.575%	0.514%	0.505%	0.503%	0.502%	0.501%
$160,000	10,000	7	0.566%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	7	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	7	69.179%	67.571%	66.028%	64.546%	63.115%	60.392%	57.846%
$170,000	10	7	55.100%	53.208%	51.403%	49.675%	48.023%	44.927%	42.085%
$170,000	15	7	47.025%	44.978%	43.034%	41.187%	39.427%	36.154%	33.180%
$170,000	20	7	41.303%	39.147%	37.109%	35.178%	33.349%	29.972%	26.932%
$170,000	25	7	37.016%	34.786%	32.689%	30.715%	28.861%	25.467%	22.453%
$170,000	50	7	25.444%	23.038%	20.828%	18.804%	16.951%	13.726%	11.070%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$170,000	100	7	16.736%	14.397%	12.344%	10.553%	9.000%	6.517%	4.708%
$170,000	150	7	13.043%	10.830%	8.954%	7.380%	6.067%	4.079%	2.756%
$170,000	200	7	10.815%	8.693%	6.946%	5.519%	4.371%	2.753%	1.770%
$170,000	300	7	8.251%	6.287%	4.752%	3.580%	2.698%	1.579%	1.008%
$170,000	400	7	6.698%	4.894%	3.547%	2.568%	1.871%	1.064%	0.715%
$170,000	500	7	5.780%	4.089%	2.871%	2.023%	1.452%	0.841%	0.607%
$170,000	600	7	5.039%	3.449%	2.348%	1.618%	1.152%	0.699%	0.554%
$170,000	700	7	4.499%	3.000%	1.998%	1.360%	0.973%	0.625%	0.527%
$170,000	800	7	4.075%	2.648%	1.731%	1.173%	0.850%	0.583%	0.516%
$170,000	900	7	3.725%	2.372%	1.530%	1.037%	0.766%	0.555%	0.510%
$170,000	1,000	7	3.456%	2.164%	1.383%	0.944%	0.711%	0.540%	0.506%
$170,000	1,500	7	2.525%	1.476%	0.927%	0.669%	0.560%	0.507%	0.501%
$170,000	2,000	7	2.015%	1.135%	0.733%	0.576%	0.522%	0.503%	0.501%
$170,000	3,000	7	1.447%	0.813%	0.586%	0.521%	0.506%	0.502%	0.501%
$170,000	4,000	7	1.120%	0.661%	0.534%	0.508%	0.503%	0.502%	0.501%
$170,000	5,000	7	0.918%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$170,000	10,000	7	0.573%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	7	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	7	69.387%	67.786%	66.251%	64.777%	63.352%	60.643%	58.111%
$180,000	10	7	55.356%	53.476%	51.681%	49.963%	48.322%	45.246%	42.423%
$180,000	15	7	47.308%	45.275%	43.344%	41.509%	39.761%	36.512%	33.560%
$180,000	20	7	41.612%	39.473%	37.449%	35.533%	33.718%	30.368%	27.354%
$180,000	25	7	37.337%	35.124%	33.044%	31.086%	29.248%	25.885%	22.900%
$180,000	50	7	25.805%	23.417%	21.222%	19.207%	17.357%	14.129%	11.452%
$180,000	100	7	17.003%	14.663%	12.606%	10.807%	9.243%	6.733%	4.894%
$180,000	150	7	13.259%	11.044%	9.159%	7.573%	6.247%	4.229%	2.871%
$180,000	200	7	10.996%	8.869%	7.111%	5.671%	4.507%	2.856%	1.845%
$180,000	300	7	8.394%	6.420%	4.871%	3.684%	2.787%	1.637%	1.044%
$180,000	400	7	6.816%	5.001%	3.640%	2.645%	1.933%	1.100%	0.733%
$180,000	500	7	5.883%	4.180%	2.947%	2.083%	1.499%	0.865%	0.617%
$180,000	600	7	5.129%	3.526%	2.412%	1.666%	1.186%	0.714%	0.560%
$180,000	700	7	4.580%	3.068%	2.053%	1.400%	1.000%	0.636%	0.531%
$180,000	800	7	4.149%	2.709%	1.778%	1.206%	0.872%	0.591%	0.518%
$180,000	900	7	3.787%	2.421%	1.566%	1.061%	0.780%	0.558%	0.510%
$180,000	1,000	7	3.521%	2.215%	1.419%	0.968%	0.725%	0.544%	0.507%
$180,000	1,500	7	2.575%	1.511%	0.949%	0.681%	0.566%	0.508%	0.501%
$180,000	2,000	7	2.055%	1.161%	0.747%	0.582%	0.524%	0.503%	0.501%
$180,000	3,000	7	1.478%	0.829%	0.592%	0.523%	0.506%	0.502%	0.501%
$180,000	4,000	7	1.144%	0.671%	0.537%	0.508%	0.503%	0.502%	0.501%
$180,000	5,000	7	0.936%	0.594%	0.518%	0.505%	0.503%	0.502%	0.501%
$180,000	10,000	7	0.578%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	7	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	5	7	69.571%	67.978%	66.450%	64.982%	63.564%	60.867%	58.347%
$190,000	10	7	55.585%	53.715%	51.929%	50.221%	48.589%	45.532%	42.726%
$190,000	15	7	47.564%	45.542%	43.623%	41.800%	40.063%	36.835%	33.904%
$190,000	20	7	41.894%	39.768%	37.758%	35.855%	34.053%	30.727%	27.736%
$190,000	25	7	37.632%	35.435%	33.371%	31.429%	29.605%	26.270%	23.311%
$190,000	50	7	26.138%	23.770%	21.591%	19.587%	17.744%	14.514%	11.823%
$190,000	100	7	17.257%	14.918%	12.858%	11.052%	9.479%	6.943%	5.076%
$190,000	150	7	13.466%	11.247%	9.356%	7.759%	6.421%	4.375%	2.985%
$190,000	200	7	11.169%	9.037%	7.270%	5.817%	4.640%	2.958%	1.920%
$190,000	300	7	8.532%	6.548%	4.988%	3.785%	2.874%	1.695%	1.079%
$190,000	400	7	6.930%	5.105%	3.731%	2.720%	1.993%	1.135%	0.751%
$190,000	500	7	5.983%	4.267%	3.022%	2.142%	1.545%	0.890%	0.628%
$190,000	600	7	5.216%	3.601%	2.473%	1.713%	1.221%	0.730%	0.566%
$190,000	700	7	4.658%	3.134%	2.106%	1.439%	1.027%	0.648%	0.534%
$190,000	800	7	4.221%	2.769%	1.824%	1.239%	0.894%	0.599%	0.520%
$190,000	900	7	3.853%	2.474%	1.606%	1.087%	0.797%	0.564%	0.512%
$190,000	1,000	7	3.583%	2.264%	1.455%	0.992%	0.740%	0.549%	0.508%
$190,000	1,500	7	2.623%	1.545%	0.971%	0.692%	0.571%	0.509%	0.501%
$190,000	2,000	7	2.095%	1.186%	0.761%	0.588%	0.527%	0.503%	0.501%
$190,000	3,000	7	1.508%	0.845%	0.599%	0.525%	0.507%	0.502%	0.501%
$190,000	4,000	7	1.167%	0.681%	0.540%	0.509%	0.504%	0.502%	0.501%
$190,000	5,000	7	0.954%	0.600%	0.519%	0.505%	0.503%	0.502%	0.501%
$190,000	10,000	7	0.583%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	7	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	7	69.721%	68.133%	66.612%	65.149%	63.736%	61.049%	58.539%
$200,000	10	7	55.775%	53.914%	52.136%	50.436%	48.812%	45.769%	42.978%
$200,000	15	7	47.781%	45.770%	43.861%	42.047%	40.320%	37.110%	34.196%
$200,000	20	7	42.130%	40.016%	38.017%	36.125%	34.333%	31.028%	28.057%
$200,000	25	7	37.881%	35.697%	33.645%	31.716%	29.904%	26.592%	23.656%
$200,000	50	7	26.417%	24.067%	21.903%	19.911%	18.077%	14.851%	12.153%
$200,000	100	7	17.477%	15.138%	13.077%	11.264%	9.685%	7.126%	5.235%
$200,000	150	7	13.647%	11.426%	9.529%	7.924%	6.575%	4.506%	3.087%
$200,000	200	7	11.324%	9.188%	7.414%	5.951%	4.762%	3.052%	1.989%
$200,000	300	7	8.655%	6.664%	5.094%	3.877%	2.953%	1.748%	1.112%
$200,000	400	7	7.032%	5.197%	3.811%	2.787%	2.047%	1.167%	0.768%
$200,000	500	7	6.071%	4.346%	3.088%	2.195%	1.586%	0.911%	0.638%
$200,000	600	7	5.293%	3.668%	2.528%	1.756%	1.252%	0.744%	0.571%
$200,000	700	7	4.728%	3.194%	2.153%	1.474%	1.051%	0.658%	0.538%
$200,000	800	7	4.284%	2.822%	1.864%	1.267%	0.913%	0.606%	0.523%
$200,000	900	7	3.912%	2.522%	1.641%	1.111%	0.812%	0.569%	0.513%
$200,000	1,000	7	3.639%	2.308%	1.487%	1.013%	0.753%	0.552%	0.509%
$200,000	1,500	7	2.665%	1.576%	0.990%	0.703%	0.576%	0.509%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$200,000	2,000	7	2.129%	1.208%	0.773%	0.594%	0.529%	0.504%	0.501%
$200,000	3,000	7	1.534%	0.859%	0.605%	0.527%	0.507%	0.502%	0.501%
$200,000	4,000	7	1.188%	0.690%	0.543%	0.510%	0.504%	0.502%	0.501%
$200,000	5,000	7	0.970%	0.606%	0.520%	0.506%	0.503%	0.502%	0.501%
$200,000	10,000	7	0.588%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	7	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	7	70.024%	68.448%	66.939%	65.486%	64.083%	61.416%	58.927%
$225,000	10	7	56.166%	54.322%	52.560%	50.875%	49.266%	46.254%	43.492%
$225,000	15	7	48.240%	46.249%	44.361%	42.566%	40.858%	37.684%	34.804%
$225,000	20	7	42.621%	40.531%	38.554%	36.684%	34.914%	31.651%	28.717%
$225,000	25	7	38.403%	36.246%	34.219%	32.316%	30.529%	27.263%	24.371%
$225,000	50	7	26.985%	24.672%	22.543%	20.580%	18.770%	15.573%	12.874%
$225,000	100	7	17.947%	15.614%	13.549%	11.729%	10.135%	7.536%	5.595%
$225,000	150	7	14.038%	11.812%	9.907%	8.286%	6.913%	4.798%	3.328%
$225,000	200	7	11.662%	9.518%	7.729%	6.246%	5.031%	3.264%	2.147%
$225,000	300	7	8.921%	6.915%	5.325%	4.081%	3.128%	1.869%	1.188%
$225,000	400	7	7.245%	5.393%	3.984%	2.932%	2.165%	1.238%	0.807%
$225,000	500	7	6.261%	4.516%	3.233%	2.311%	1.675%	0.961%	0.661%
$225,000	600	7	5.461%	3.814%	2.648%	1.849%	1.321%	0.777%	0.584%
$225,000	700	7	4.880%	3.323%	2.257%	1.552%	1.105%	0.681%	0.546%
$225,000	800	7	4.423%	2.938%	1.954%	1.331%	0.956%	0.623%	0.528%
$225,000	900	7	4.040%	2.626%	1.719%	1.165%	0.846%	0.581%	0.516%
$225,000	1,000	7	3.752%	2.398%	1.552%	1.056%	0.780%	0.559%	0.510%
$225,000	1,500	7	2.756%	1.642%	1.032%	0.727%	0.588%	0.511%	0.502%
$225,000	2,000	7	2.203%	1.257%	0.800%	0.607%	0.534%	0.504%	0.501%
$225,000	3,000	7	1.590%	0.889%	0.618%	0.531%	0.508%	0.502%	0.501%
$225,000	4,000	7	1.232%	0.709%	0.549%	0.511%	0.504%	0.502%	0.501%
$225,000	5,000	7	1.004%	0.618%	0.523%	0.506%	0.503%	0.502%	0.501%
$225,000	10,000	7	0.598%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	7	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	7	70.241%	68.674%	67.174%	65.728%	64.332%	61.680%	59.205%
$250,000	10	7	56.451%	54.619%	52.869%	51.196%	49.598%	46.609%	43.868%
$250,000	15	7	48.585%	46.608%	44.735%	42.955%	41.261%	38.115%	35.260%
$250,000	20	7	42.984%	40.911%	38.951%	37.098%	35.344%	32.111%	29.207%
$250,000	25	7	38.794%	36.657%	34.650%	32.766%	30.997%	27.766%	24.907%
$250,000	50	7	27.429%	25.143%	23.042%	21.103%	19.318%	16.159%	13.479%
$250,000	100	7	18.346%	16.024%	13.964%	12.139%	10.537%	7.909%	5.925%
$250,000	150	7	14.374%	12.149%	10.236%	8.603%	7.215%	5.059%	3.545%
$250,000	200	7	11.950%	9.802%	8.001%	6.502%	5.267%	3.455%	2.291%
$250,000	300	7	9.145%	7.131%	5.524%	4.259%	3.283%	1.980%	1.260%
$250,000	400	7	7.426%	5.560%	4.132%	3.058%	2.268%	1.303%	0.843%
$250,000	500	7	6.420%	4.661%	3.357%	2.412%	1.754%	1.006%	0.683%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	600	7	5.604%	3.939%	2.751%	1.931%	1.382%	0.807%	0.596%
$250,000	700	7	5.009%	3.434%	2.347%	1.621%	1.154%	0.703%	0.554%
$250,000	800	7	4.541%	3.038%	2.032%	1.387%	0.995%	0.638%	0.533%
$250,000	900	7	4.149%	2.716%	1.787%	1.213%	0.877%	0.592%	0.519%
$250,000	1,000	7	3.855%	2.480%	1.613%	1.098%	0.806%	0.568%	0.513%
$250,000	1,500	7	2.832%	1.698%	1.069%	0.748%	0.599%	0.513%	0.502%
$250,000	2,000	7	2.266%	1.299%	0.824%	0.618%	0.539%	0.505%	0.501%
$250,000	3,000	7	1.637%	0.915%	0.629%	0.535%	0.509%	0.502%	0.501%
$250,000	4,000	7	1.269%	0.726%	0.554%	0.512%	0.504%	0.502%	0.501%
$250,000	5,000	7	1.033%	0.628%	0.526%	0.507%	0.503%	0.502%	0.501%
$250,000	10,000	7	0.607%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	7	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	7	70.412%	68.852%	67.359%	65.919%	64.529%	61.888%	59.425%
$275,000	10	7	56.665%	54.842%	53.101%	51.438%	49.848%	46.876%	44.151%
$275,000	15	7	48.858%	46.894%	45.032%	43.262%	41.580%	38.454%	35.620%
$275,000	20	7	43.268%	41.209%	39.262%	37.420%	35.679%	32.470%	29.587%
$275,000	25	7	39.100%	36.979%	34.986%	33.118%	31.362%	28.158%	25.324%
$275,000	50	7	27.775%	25.511%	23.429%	21.509%	19.744%	16.619%	13.966%
$275,000	100	7	18.679%	16.369%	14.316%	12.494%	10.887%	8.238%	6.224%
$275,000	150	7	14.662%	12.438%	10.521%	8.878%	7.478%	5.291%	3.741%
$275,000	200	7	12.198%	10.047%	8.237%	6.727%	5.477%	3.627%	2.424%
$275,000	300	7	9.338%	7.317%	5.698%	4.416%	3.422%	2.079%	1.327%
$275,000	400	7	7.580%	5.705%	4.261%	3.169%	2.361%	1.362%	0.878%
$275,000	500	7	6.555%	4.783%	3.462%	2.500%	1.823%	1.047%	0.704%
$275,000	600	7	5.725%	4.045%	2.840%	2.001%	1.436%	0.834%	0.608%
$275,000	700	7	5.119%	3.529%	2.423%	1.680%	1.198%	0.722%	0.561%
$275,000	800	7	4.640%	3.122%	2.099%	1.436%	1.028%	0.651%	0.537%
$275,000	900	7	4.240%	2.792%	1.845%	1.254%	0.905%	0.602%	0.522%
$275,000	1,000	7	3.942%	2.551%	1.666%	1.134%	0.830%	0.576%	0.515%
$275,000	1,500	7	2.897%	1.746%	1.101%	0.767%	0.608%	0.515%	0.502%
$275,000	2,000	7	2.319%	1.334%	0.844%	0.628%	0.543%	0.505%	0.501%
$275,000	3,000	7	1.677%	0.938%	0.640%	0.539%	0.510%	0.502%	0.501%
$275,000	4,000	7	1.300%	0.741%	0.559%	0.514%	0.504%	0.502%	0.501%
$275,000	5,000	7	1.057%	0.638%	0.529%	0.507%	0.503%	0.502%	0.501%
$275,000	10,000	7	0.615%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	7	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	7	70.570%	69.017%	67.529%	66.094%	64.709%	62.078%	59.624%
$300,000	10	7	56.843%	55.028%	53.293%	51.637%	50.054%	47.096%	44.383%
$300,000	15	7	49.090%	47.136%	45.284%	43.523%	41.849%	38.741%	35.922%
$300,000	20	7	43.508%	41.459%	39.522%	37.691%	35.959%	32.770%	29.904%
$300,000	25	7	39.354%	37.244%	35.264%	33.407%	31.662%	28.479%	25.665%
$300,000	50	7	28.049%	25.801%	23.735%	21.830%	20.080%	16.982%	14.352%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	100	7	18.954%	16.660%	14.615%	12.799%	11.193%	8.531%	6.496%
$300,000	150	7	14.906%	12.687%	10.770%	9.120%	7.710%	5.498%	3.917%
$300,000	200	7	12.414%	10.260%	8.443%	6.924%	5.663%	3.782%	2.543%
$300,000	300	7	9.506%	7.479%	5.850%	4.555%	3.545%	2.169%	1.388%
$300,000	400	7	7.716%	5.833%	4.376%	3.268%	2.445%	1.417%	0.910%
$300,000	500	7	6.672%	4.890%	3.556%	2.578%	1.885%	1.083%	0.724%
$300,000	600	7	5.832%	4.139%	2.919%	2.065%	1.483%	0.858%	0.618%
$300,000	700	7	5.215%	3.612%	2.491%	1.732%	1.236%	0.740%	0.569%
$300,000	800	7	4.728%	3.197%	2.158%	1.480%	1.058%	0.664%	0.542%
$300,000	900	7	4.320%	2.859%	1.897%	1.292%	0.930%	0.611%	0.525%
$300,000	1,000	7	4.018%	2.613%	1.713%	1.167%	0.851%	0.584%	0.517%
$300,000	1,500	7	2.952%	1.787%	1.128%	0.783%	0.617%	0.517%	0.503%
$300,000	2,000	7	2.364%	1.365%	0.861%	0.637%	0.547%	0.505%	0.501%
$300,000	3,000	7	1.711%	0.958%	0.649%	0.542%	0.511%	0.502%	0.501%
$300,000	4,000	7	1.327%	0.754%	0.564%	0.515%	0.504%	0.502%	0.501%
$300,000	5,000	7	1.079%	0.646%	0.531%	0.507%	0.503%	0.502%	0.501%
$300,000	10,000	7	0.622%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	7	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	7	70.691%	69.143%	67.659%	66.228%	64.846%	62.223%	59.777%
$325,000	10	7	56.988%	55.178%	53.449%	51.799%	50.222%	47.274%	44.573%
$325,000	15	7	49.283%	47.337%	45.493%	43.739%	42.073%	38.979%	36.173%
$325,000	20	7	43.708%	41.668%	39.739%	37.917%	36.193%	33.019%	30.168%
$325,000	25	7	39.565%	37.466%	35.495%	33.648%	31.912%	28.747%	25.949%
$325,000	50	7	28.277%	26.043%	23.990%	22.097%	20.359%	17.283%	14.673%
$325,000	100	7	19.190%	16.910%	14.877%	13.067%	11.465%	8.799%	6.749%
$325,000	150	7	15.122%	12.909%	10.993%	9.340%	7.923%	5.690%	4.082%
$325,000	200	7	12.608%	10.453%	8.631%	7.103%	5.833%	3.925%	2.656%
$325,000	300	7	9.660%	7.628%	5.990%	4.685%	3.661%	2.256%	1.447%
$325,000	400	7	7.841%	5.951%	4.483%	3.363%	2.525%	1.471%	0.943%
$325,000	500	7	6.780%	4.989%	3.642%	2.652%	1.945%	1.119%	0.744%
$325,000	600	7	5.931%	4.227%	2.994%	2.126%	1.530%	0.883%	0.630%
$325,000	700	7	5.304%	3.690%	2.555%	1.782%	1.274%	0.758%	0.576%
$325,000	800	7	4.809%	3.266%	2.214%	1.523%	1.087%	0.677%	0.546%
$325,000	900	7	4.394%	2.921%	1.946%	1.328%	0.954%	0.621%	0.528%
$325,000	1,000	7	4.088%	2.671%	1.758%	1.199%	0.872%	0.591%	0.519%
$325,000	1,500	7	3.003%	1.826%	1.154%	0.798%	0.625%	0.519%	0.503%
$325,000	2,000	7	2.405%	1.393%	0.878%	0.645%	0.551%	0.506%	0.501%
$325,000	3,000	7	1.742%	0.976%	0.657%	0.545%	0.512%	0.502%	0.501%
$325,000	4,000	7	1.352%	0.765%	0.568%	0.516%	0.505%	0.502%	0.501%
$325,000	5,000	7	1.098%	0.654%	0.533%	0.508%	0.503%	0.502%	0.501%
$325,000	10,000	7	0.628%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	7	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$350,000	5	7	70.781%	69.236%	67.756%	66.328%	64.949%	62.332%	59.891%
$350,000	10	7	57.104%	55.299%	53.576%	51.930%	50.357%	47.419%	44.725%
$350,000	15	7	49.445%	47.506%	45.668%	43.920%	42.260%	39.178%	36.382%
$350,000	20	7	43.868%	41.835%	39.914%	38.097%	36.380%	33.218%	30.380%
$350,000	25	7	39.731%	37.640%	35.677%	33.837%	32.108%	28.957%	26.173%
$350,000	50	7	28.456%	26.233%	24.190%	22.307%	20.579%	17.519%	14.926%
$350,000	100	7	19.378%	17.111%	15.088%	13.287%	11.689%	9.026%	6.964%
$350,000	150	7	15.301%	13.094%	11.181%	9.527%	8.106%	5.855%	4.225%
$350,000	200	7	12.773%	10.618%	8.792%	7.258%	5.980%	4.053%	2.759%
$350,000	300	7	9.795%	7.760%	6.115%	4.801%	3.767%	2.336%	1.503%
$350,000	400	7	7.952%	6.057%	4.580%	3.448%	2.599%	1.522%	0.975%
$350,000	500	7	6.875%	5.076%	3.719%	2.719%	1.999%	1.152%	0.763%
$350,000	600	7	6.018%	4.305%	3.061%	2.180%	1.572%	0.906%	0.640%
$350,000	700	7	5.383%	3.759%	2.613%	1.828%	1.308%	0.775%	0.584%
$350,000	800	7	4.880%	3.328%	2.264%	1.561%	1.115%	0.689%	0.551%
$350,000	900	7	4.460%	2.977%	1.990%	1.361%	0.977%	0.630%	0.531%
$350,000	1,000	7	4.150%	2.722%	1.798%	1.227%	0.890%	0.598%	0.521%
$350,000	1,500	7	3.048%	1.860%	1.177%	0.813%	0.633%	0.520%	0.503%
$350,000	2,000	7	2.441%	1.419%	0.893%	0.653%	0.554%	0.506%	0.501%
$350,000	3,000	7	1.769%	0.992%	0.665%	0.548%	0.513%	0.502%	0.501%
$350,000	4,000	7	1.373%	0.776%	0.572%	0.517%	0.505%	0.502%	0.501%
$350,000	5,000	7	1.115%	0.661%	0.535%	0.508%	0.503%	0.502%	0.501%
$350,000	10,000	7	0.634%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	7	0.411%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	7	70.853%	69.311%	67.833%	66.408%	65.032%	62.420%	59.984%
$375,000	10	7	57.205%	55.405%	53.685%	52.043%	50.474%	47.543%	44.857%
$375,000	15	7	49.589%	47.655%	45.822%	44.079%	42.425%	39.352%	36.566%
$375,000	20	7	44.006%	41.979%	40.063%	38.253%	36.541%	33.390%	30.561%
$375,000	25	7	39.875%	37.790%	35.834%	34.001%	32.278%	29.138%	26.365%
$375,000	50	7	28.612%	26.398%	24.363%	22.489%	20.769%	17.724%	15.144%
$375,000	100	7	19.537%	17.282%	15.270%	13.477%	11.886%	9.228%	7.162%
$375,000	150	7	15.462%	13.262%	11.353%	9.699%	8.276%	6.012%	4.363%
$375,000	200	7	12.922%	10.771%	8.943%	7.404%	6.118%	4.174%	2.859%
$375,000	300	7	9.920%	7.883%	6.232%	4.911%	3.866%	2.412%	1.558%
$375,000	400	7	8.054%	6.155%	4.670%	3.528%	2.668%	1.571%	1.005%
$375,000	500	7	6.961%	5.156%	3.791%	2.781%	2.051%	1.183%	0.781%
$375,000	600	7	6.098%	4.377%	3.123%	2.231%	1.613%	0.929%	0.651%
$375,000	700	7	5.455%	3.823%	2.667%	1.871%	1.339%	0.791%	0.591%
$375,000	800	7	4.944%	3.384%	2.309%	1.597%	1.141%	0.701%	0.555%
$375,000	900	7	4.520%	3.028%	2.030%	1.391%	0.997%	0.639%	0.534%
$375,000	1,000	7	4.206%	2.770%	1.835%	1.253%	0.908%	0.605%	0.523%
$375,000	1,500	7	3.090%	1.892%	1.199%	0.826%	0.640%	0.522%	0.503%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	2,000	7	2.474%	1.442%	0.907%	0.661%	0.558%	0.507%	0.501%
$375,000	3,000	7	1.794%	1.007%	0.672%	0.551%	0.514%	0.502%	0.501%
$375,000	4,000	7	1.392%	0.785%	0.576%	0.518%	0.505%	0.502%	0.501%
$375,000	5,000	7	1.130%	0.668%	0.537%	0.509%	0.503%	0.502%	0.501%
$375,000	10,000	7	0.640%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	7	0.411%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	7	70.927%	69.389%	67.914%	66.491%	65.117%	62.509%	60.078%
$400,000	10	7	57.305%	55.507%	53.791%	52.154%	50.588%	47.664%	44.984%
$400,000	15	7	49.729%	47.801%	45.973%	44.235%	42.585%	39.522%	36.744%
$400,000	20	7	44.140%	42.118%	40.208%	38.402%	36.696%	33.554%	30.735%
$400,000	25	7	40.014%	37.936%	35.986%	34.158%	32.441%	29.312%	26.549%
$400,000	50	7	28.757%	26.552%	24.525%	22.658%	20.944%	17.913%	15.345%
$400,000	100	7	19.685%	17.441%	15.438%	13.655%	12.071%	9.420%	7.355%
$400,000	150	7	15.613%	13.421%	11.515%	9.863%	8.438%	6.166%	4.500%
$400,000	200	7	13.065%	10.917%	9.089%	7.546%	6.254%	4.293%	2.958%
$400,000	300	7	10.038%	7.999%	6.344%	5.015%	3.961%	2.487%	1.612%
$400,000	400	7	8.151%	6.248%	4.757%	3.606%	2.736%	1.619%	1.036%
$400,000	500	7	7.044%	5.233%	3.860%	2.841%	2.101%	1.214%	0.799%
$400,000	600	7	6.174%	4.446%	3.184%	2.281%	1.652%	0.951%	0.662%
$400,000	700	7	5.524%	3.884%	2.718%	1.912%	1.371%	0.807%	0.598%
$400,000	800	7	5.006%	3.438%	2.354%	1.632%	1.166%	0.713%	0.560%
$400,000	900	7	4.577%	3.077%	2.069%	1.420%	1.018%	0.648%	0.537%
$400,000	1,000	7	4.260%	2.815%	1.870%	1.279%	0.926%	0.612%	0.525%
$400,000	1,500	7	3.129%	1.922%	1.221%	0.840%	0.648%	0.524%	0.504%
$400,000	2,000	7	2.505%	1.464%	0.921%	0.668%	0.561%	0.507%	0.501%
$400,000	3,000	7	1.817%	1.021%	0.679%	0.554%	0.515%	0.502%	0.501%
$400,000	4,000	7	1.411%	0.795%	0.579%	0.519%	0.505%	0.502%	0.501%
$400,000	5,000	7	1.146%	0.674%	0.539%	0.509%	0.504%	0.502%	0.501%
$400,000	10,000	7	0.645%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	7	0.411%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	7	70.995%	69.460%	67.987%	66.566%	65.194%	62.590%	60.163%
$425,000	10	7	57.398%	55.604%	53.891%	52.257%	50.695%	47.776%	45.102%
$425,000	15	7	49.856%	47.932%	46.109%	44.375%	42.729%	39.674%	36.903%
$425,000	20	7	44.261%	42.244%	40.339%	38.537%	36.835%	33.702%	30.890%
$425,000	25	7	40.138%	38.065%	36.120%	34.298%	32.585%	29.465%	26.710%
$425,000	50	7	28.883%	26.685%	24.664%	22.803%	21.096%	18.075%	15.517%
$425,000	100	7	19.815%	17.580%	15.586%	13.810%	12.232%	9.592%	7.528%
$425,000	150	7	15.744%	13.559%	11.659%	10.008%	8.583%	6.307%	4.627%
$425,000	200	7	13.190%	11.045%	9.219%	7.673%	6.377%	4.401%	3.049%
$425,000	300	7	10.143%	8.104%	6.445%	5.109%	4.048%	2.555%	1.661%
$425,000	400	7	8.239%	6.333%	4.836%	3.677%	2.799%	1.663%	1.064%
$425,000	500	7	7.118%	5.302%	3.922%	2.894%	2.146%	1.242%	0.816%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$425,000	600	7	6.241%	4.507%	3.236%	2.324%	1.686%	0.970%	0.672%
$425,000	700	7	5.584%	3.938%	2.763%	1.948%	1.399%	0.821%	0.605%
$425,000	800	7	5.059%	3.484%	2.391%	1.661%	1.188%	0.723%	0.564%
$425,000	900	7	4.625%	3.119%	2.103%	1.444%	1.036%	0.655%	0.539%
$425,000	1,000	7	4.306%	2.854%	1.901%	1.301%	0.941%	0.618%	0.527%
$425,000	1,500	7	3.162%	1.949%	1.239%	0.851%	0.655%	0.525%	0.504%
$425,000	2,000	7	2.532%	1.484%	0.933%	0.675%	0.564%	0.508%	0.501%
$425,000	3,000	7	1.838%	1.034%	0.685%	0.557%	0.516%	0.502%	0.501%
$425,000	4,000	7	1.427%	0.803%	0.583%	0.520%	0.505%	0.502%	0.501%
$425,000	5,000	7	1.159%	0.680%	0.541%	0.509%	0.504%	0.502%	0.501%
$425,000	10,000	7	0.650%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	7	0.412%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	7	71.059%	69.526%	68.055%	66.636%	65.266%	62.666%	60.243%
$450,000	10	7	57.484%	55.693%	53.983%	52.352%	50.793%	47.880%	45.211%
$450,000	15	7	49.973%	48.054%	46.235%	44.505%	42.862%	39.814%	37.050%
$450,000	20	7	44.375%	42.362%	40.461%	38.664%	36.966%	33.840%	31.036%
$450,000	25	7	40.255%	38.187%	36.246%	34.428%	32.720%	29.609%	26.862%
$450,000	50	7	29.003%	26.812%	24.797%	22.942%	21.240%	18.230%	15.681%
$450,000	100	7	19.939%	17.712%	15.726%	13.958%	12.387%	9.757%	7.698%
$450,000	150	7	15.871%	13.694%	11.800%	10.152%	8.728%	6.449%	4.758%
$450,000	200	7	13.313%	11.173%	9.348%	7.802%	6.501%	4.512%	3.145%
$450,000	300	7	10.249%	8.211%	6.547%	5.206%	4.138%	2.626%	1.714%
$450,000	400	7	8.328%	6.419%	4.917%	3.750%	2.863%	1.710%	1.094%
$450,000	500	7	7.194%	5.373%	3.986%	2.950%	2.193%	1.272%	0.833%
$450,000	600	7	6.309%	4.570%	3.290%	2.370%	1.723%	0.991%	0.682%
$450,000	700	7	5.646%	3.993%	2.810%	1.986%	1.428%	0.837%	0.612%
$450,000	800	7	5.113%	3.532%	2.431%	1.691%	1.210%	0.734%	0.568%
$450,000	900	7	4.675%	3.161%	2.137%	1.470%	1.054%	0.664%	0.542%
$450,000	1,000	7	4.352%	2.893%	1.932%	1.325%	0.957%	0.624%	0.529%
$450,000	1,500	7	3.197%	1.976%	1.258%	0.863%	0.662%	0.527%	0.504%
$450,000	2,000	7	2.560%	1.504%	0.945%	0.681%	0.568%	0.508%	0.502%
$450,000	3,000	7	1.859%	1.047%	0.692%	0.559%	0.517%	0.502%	0.501%
$450,000	4,000	7	1.443%	0.812%	0.586%	0.521%	0.506%	0.502%	0.501%
$450,000	5,000	7	1.172%	0.686%	0.543%	0.510%	0.504%	0.502%	0.501%
$450,000	10,000	7	0.655%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	7	0.412%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	7	71.105%	69.573%	68.104%	66.686%	65.318%	62.721%	60.300%
$475,000	10	7	57.550%	55.761%	54.054%	52.425%	50.868%	47.960%	45.296%
$475,000	15	7	50.072%	48.156%	46.340%	44.613%	42.974%	39.932%	37.174%
$475,000	20	7	44.473%	42.465%	40.567%	38.774%	37.079%	33.960%	31.162%
$475,000	25	7	40.350%	38.286%	36.350%	34.536%	32.831%	29.727%	26.986%
$475,000	50	7	29.104%	26.918%	24.908%	23.059%	21.362%	18.360%	15.819%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	100	7	20.038%	17.819%	15.838%	14.077%	12.511%	9.892%	7.840%
$475,000	150	7	15.976%	13.807%	11.918%	10.274%	8.852%	6.571%	4.876%
$475,000	200	7	13.417%	11.282%	9.460%	7.914%	6.612%	4.613%	3.231%
$475,000	300	7	10.341%	8.303%	6.638%	5.292%	4.218%	2.691%	1.763%
$475,000	400	7	8.407%	6.496%	4.989%	3.816%	2.922%	1.752%	1.122%
$475,000	500	7	7.261%	5.436%	4.043%	3.000%	2.236%	1.300%	0.850%
$475,000	600	7	6.370%	4.626%	3.340%	2.411%	1.756%	1.011%	0.693%
$475,000	700	7	5.700%	4.042%	2.852%	2.020%	1.454%	0.851%	0.619%
$475,000	800	7	5.161%	3.574%	2.466%	1.718%	1.231%	0.744%	0.572%
$475,000	900	7	4.719%	3.199%	2.168%	1.494%	1.071%	0.671%	0.545%
$475,000	1,000	7	4.394%	2.929%	1.961%	1.345%	0.971%	0.630%	0.531%
$475,000	1,500	7	3.227%	2.000%	1.275%	0.874%	0.669%	0.528%	0.505%
$475,000	2,000	7	2.585%	1.522%	0.957%	0.688%	0.571%	0.509%	0.502%
$475,000	3,000	7	1.878%	1.059%	0.698%	0.562%	0.518%	0.502%	0.501%
$475,000	4,000	7	1.458%	0.820%	0.589%	0.522%	0.506%	0.502%	0.501%
$475,000	5,000	7	1.184%	0.691%	0.544%	0.510%	0.504%	0.502%	0.501%
$475,000	10,000	7	0.659%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	7	0.412%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	7	71.147%	69.617%	68.150%	66.734%	65.366%	62.772%	60.354%
$500,000	10	7	57.612%	55.826%	54.121%	52.495%	50.940%	48.036%	45.376%
$500,000	15	7	50.168%	48.255%	46.443%	44.719%	43.083%	40.047%	37.294%
$500,000	20	7	44.570%	42.565%	40.671%	38.881%	37.190%	34.077%	31.285%
$500,000	25	7	40.443%	38.383%	36.450%	34.640%	32.939%	29.841%	27.107%
$500,000	50	7	29.201%	27.020%	25.015%	23.170%	21.478%	18.484%	15.951%
$500,000	100	7	20.133%	17.921%	15.947%	14.192%	12.632%	10.023%	7.978%
$500,000	150	7	16.077%	13.915%	12.033%	10.394%	8.974%	6.695%	4.995%
$500,000	200	7	13.519%	11.390%	9.571%	8.027%	6.723%	4.716%	3.321%
$500,000	300	7	10.433%	8.397%	6.731%	5.381%	4.300%	2.758%	1.815%
$500,000	400	7	8.487%	6.575%	5.064%	3.885%	2.983%	1.797%	1.153%
$500,000	500	7	7.329%	5.502%	4.103%	3.053%	2.281%	1.330%	0.867%
$500,000	600	7	6.432%	4.684%	3.390%	2.455%	1.791%	1.032%	0.704%
$500,000	700	7	5.756%	4.093%	2.895%	2.055%	1.482%	0.865%	0.626%
$500,000	800	7	5.210%	3.618%	2.502%	1.747%	1.253%	0.755%	0.576%
$500,000	900	7	4.764%	3.239%	2.199%	1.518%	1.089%	0.679%	0.548%
$500,000	1,000	7	4.437%	2.966%	1.990%	1.367%	0.986%	0.636%	0.533%
$500,000	1,500	7	3.259%	2.025%	1.293%	0.886%	0.676%	0.530%	0.505%
$500,000	2,000	7	2.612%	1.541%	0.969%	0.695%	0.574%	0.509%	0.502%
$500,000	3,000	7	1.897%	1.071%	0.704%	0.564%	0.519%	0.502%	0.501%
$500,000	4,000	7	1.474%	0.828%	0.592%	0.523%	0.506%	0.502%	0.501%
$500,000	5,000	7	1.197%	0.696%	0.546%	0.511%	0.504%	0.502%	0.501%
$500,000	10,000	7	0.663%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	7	0.412%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	8	52.204%	49.949%	47.770%	45.662%	43.621%	39.727%	36.050%
$30,000	10	8	35.445%	32.712%	30.145%	27.743%	25.504%	21.515%	18.157%
$30,000	15	8	27.659%	25.077%	22.709%	20.545%	18.561%	15.080%	12.173%
$30,000	20	8	23.236%	20.701%	18.396%	16.305%	14.414%	11.189%	8.622%
$30,000	25	8	20.218%	17.720%	15.478%	13.478%	11.702%	8.756%	6.495%
$30,000	50	8	13.042%	10.745%	8.803%	7.173%	5.819%	3.805%	2.499%
$30,000	100	8	8.336%	6.344%	4.778%	3.578%	2.681%	1.534%	0.958%
$30,000	150	8	6.294%	4.516%	3.211%	2.280%	1.637%	0.930%	0.647%
$30,000	200	8	5.180%	3.550%	2.416%	1.661%	1.179%	0.706%	0.554%
$30,000	300	8	3.894%	2.488%	1.600%	1.073%	0.782%	0.560%	0.511%
$30,000	400	8	3.146%	1.915%	1.203%	0.824%	0.637%	0.521%	0.503%
$30,000	500	8	2.650%	1.558%	0.972%	0.691%	0.570%	0.508%	0.501%
$30,000	600	8	2.293%	1.313%	0.828%	0.618%	0.539%	0.504%	0.501%
$30,000	700	8	2.025%	1.138%	0.733%	0.574%	0.522%	0.503%	0.501%
$30,000	800	8	1.818%	1.011%	0.668%	0.548%	0.513%	0.502%	0.501%
$30,000	900	8	1.646%	0.913%	0.624%	0.532%	0.508%	0.502%	0.501%
$30,000	1,000	8	1.510%	0.842%	0.595%	0.523%	0.506%	0.502%	0.501%
$30,000	1,500	8	1.073%	0.641%	0.528%	0.507%	0.503%	0.502%	0.501%
$30,000	2,000	8	0.852%	0.566%	0.512%	0.505%	0.503%	0.502%	0.501%
$30,000	3,000	8	0.651%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	8	0.573%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	8	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	8	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	8	54.118%	51.945%	49.847%	47.819%	45.859%	42.108%	38.581%
$35,000	10	8	37.598%	34.918%	32.361%	29.939%	27.666%	23.557%	19.995%
$35,000	15	8	29.273%	26.656%	24.255%	22.049%	20.032%	16.480%	13.504%
$35,000	20	8	24.584%	22.041%	19.718%	17.597%	15.666%	12.336%	9.647%
$35,000	25	8	21.416%	18.901%	16.632%	14.589%	12.762%	9.706%	7.316%
$35,000	50	8	13.820%	11.496%	9.506%	7.824%	6.414%	4.281%	2.857%
$35,000	100	8	8.870%	6.835%	5.215%	3.958%	2.997%	1.744%	1.082%
$35,000	150	8	6.727%	4.899%	3.535%	2.543%	1.843%	1.042%	0.701%
$35,000	200	8	5.540%	3.859%	2.665%	1.848%	1.316%	0.768%	0.577%
$35,000	300	8	4.173%	2.711%	1.763%	1.184%	0.852%	0.582%	0.517%
$35,000	400	8	3.372%	2.085%	1.318%	0.896%	0.677%	0.530%	0.504%
$35,000	500	8	2.847%	1.698%	1.059%	0.739%	0.594%	0.511%	0.501%
$35,000	600	8	2.467%	1.430%	0.896%	0.651%	0.552%	0.506%	0.501%
$35,000	700	8	2.183%	1.239%	0.785%	0.597%	0.530%	0.503%	0.501%
$35,000	800	8	1.960%	1.096%	0.710%	0.564%	0.518%	0.503%	0.501%
$35,000	900	8	1.775%	0.985%	0.657%	0.543%	0.511%	0.502%	0.501%
$35,000	1,000	8	1.630%	0.906%	0.622%	0.531%	0.508%	0.502%	0.501%
$35,000	1,500	8	1.157%	0.675%	0.538%	0.509%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	2,000	8	0.913%	0.585%	0.515%	0.505%	0.503%	0.502%	0.501%
$35,000	3,000	8	0.685%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	8	0.592%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	8	0.548%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	8	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	8	55.646%	53.540%	51.506%	49.543%	47.638%	44.006%	40.604%
$40,000	10	8	39.394%	36.804%	34.315%	31.929%	29.658%	25.487%	21.816%
$40,000	15	8	30.770%	28.137%	25.696%	23.448%	21.380%	17.740%	14.687%
$40,000	20	8	25.778%	23.221%	20.880%	18.741%	16.786%	13.379%	10.594%
$40,000	25	8	22.479%	19.953%	17.664%	15.591%	13.728%	10.578%	8.087%
$40,000	50	8	14.516%	12.167%	10.140%	8.412%	6.952%	4.718%	3.191%
$40,000	100	8	9.350%	7.278%	5.616%	4.306%	3.292%	1.944%	1.204%
$40,000	150	8	7.114%	5.246%	3.831%	2.786%	2.037%	1.155%	0.757%
$40,000	200	8	5.863%	4.140%	2.896%	2.027%	1.447%	0.833%	0.603%
$40,000	300	8	4.423%	2.914%	1.916%	1.291%	0.922%	0.606%	0.524%
$40,000	400	8	3.574%	2.241%	1.426%	0.965%	0.717%	0.540%	0.506%
$40,000	500	8	3.025%	1.828%	1.143%	0.786%	0.618%	0.516%	0.502%
$40,000	600	8	2.624%	1.538%	0.960%	0.683%	0.567%	0.508%	0.501%
$40,000	700	8	2.325%	1.331%	0.837%	0.621%	0.540%	0.504%	0.501%
$40,000	800	8	2.088%	1.175%	0.750%	0.582%	0.524%	0.503%	0.501%
$40,000	900	8	1.892%	1.054%	0.689%	0.556%	0.515%	0.502%	0.501%
$40,000	1,000	8	1.739%	0.967%	0.649%	0.541%	0.511%	0.502%	0.501%
$40,000	1,500	8	1.233%	0.707%	0.547%	0.511%	0.504%	0.502%	0.501%
$40,000	2,000	8	0.970%	0.603%	0.519%	0.506%	0.503%	0.502%	0.501%
$40,000	3,000	8	0.717%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	8	0.611%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	8	0.559%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	8	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	8	56.952%	54.900%	52.922%	51.007%	49.153%	45.626%	42.319%
$45,000	10	8	40.935%	38.423%	36.014%	33.706%	31.491%	27.328%	23.592%
$45,000	15	8	32.190%	29.544%	27.081%	24.791%	22.672%	18.935%	15.790%
$45,000	20	8	26.895%	24.318%	21.954%	19.793%	17.818%	14.362%	11.495%
$45,000	25	8	23.454%	20.923%	18.616%	16.522%	14.632%	11.411%	8.833%
$45,000	50	8	15.158%	12.788%	10.734%	8.966%	7.461%	5.137%	3.520%
$45,000	100	8	9.795%	7.690%	5.990%	4.635%	3.576%	2.139%	1.330%
$45,000	150	8	7.470%	5.569%	4.111%	3.018%	2.224%	1.268%	0.816%
$45,000	200	8	6.159%	4.401%	3.112%	2.200%	1.575%	0.899%	0.631%
$45,000	300	8	4.652%	3.104%	2.062%	1.397%	0.993%	0.633%	0.532%
$45,000	400	8	3.760%	2.387%	1.530%	1.032%	0.758%	0.551%	0.508%
$45,000	500	8	3.190%	1.951%	1.224%	0.834%	0.644%	0.521%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	600	8	2.768%	1.639%	1.022%	0.717%	0.583%	0.510%	0.502%
$45,000	700	8	2.456%	1.420%	0.888%	0.646%	0.550%	0.506%	0.501%
$45,000	800	8	2.207%	1.252%	0.791%	0.600%	0.531%	0.504%	0.501%
$45,000	900	8	2.001%	1.121%	0.723%	0.570%	0.520%	0.503%	0.501%
$45,000	1,000	8	1.840%	1.025%	0.677%	0.551%	0.514%	0.502%	0.501%
$45,000	1,500	8	1.305%	0.740%	0.558%	0.513%	0.504%	0.502%	0.501%
$45,000	2,000	8	1.024%	0.622%	0.524%	0.506%	0.503%	0.502%	0.501%
$45,000	3,000	8	0.750%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	8	0.631%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	8	0.570%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	8	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	8	58.051%	56.046%	54.111%	52.237%	50.426%	46.988%	43.757%
$50,000	10	8	42.241%	39.795%	37.455%	35.214%	33.060%	29.000%	25.255%
$50,000	15	8	33.481%	30.847%	28.375%	26.060%	23.906%	20.074%	16.823%
$50,000	20	8	27.934%	25.335%	22.947%	20.758%	18.758%	15.252%	12.327%
$50,000	25	8	24.332%	21.794%	19.475%	17.369%	15.457%	12.176%	9.532%
$50,000	50	8	15.751%	13.366%	11.286%	9.488%	7.943%	5.536%	3.840%
$50,000	100	8	10.205%	8.072%	6.338%	4.944%	3.845%	2.328%	1.454%
$50,000	150	8	7.796%	5.866%	4.371%	3.236%	2.401%	1.378%	0.877%
$50,000	200	8	6.428%	4.640%	3.313%	2.362%	1.699%	0.965%	0.661%
$50,000	300	8	4.862%	3.279%	2.199%	1.498%	1.063%	0.660%	0.541%
$50,000	400	8	3.925%	2.517%	1.624%	1.094%	0.796%	0.561%	0.510%
$50,000	500	8	3.343%	2.066%	1.302%	0.882%	0.670%	0.527%	0.503%
$50,000	600	8	2.903%	1.736%	1.083%	0.752%	0.600%	0.513%	0.502%
$50,000	700	8	2.578%	1.504%	0.938%	0.671%	0.561%	0.507%	0.501%
$50,000	800	8	2.318%	1.325%	0.833%	0.620%	0.538%	0.504%	0.501%
$50,000	900	8	2.104%	1.185%	0.757%	0.585%	0.525%	0.503%	0.501%
$50,000	1,000	8	1.936%	1.083%	0.706%	0.563%	0.518%	0.502%	0.501%
$50,000	1,500	8	1.373%	0.772%	0.569%	0.516%	0.505%	0.502%	0.501%
$50,000	2,000	8	1.077%	0.642%	0.529%	0.507%	0.503%	0.502%	0.501%
$50,000	3,000	8	0.782%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	8	0.651%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	8	0.582%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	8	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	8	58.975%	57.010%	55.108%	53.272%	51.498%	48.133%	44.966%
$55,000	10	8	43.335%	40.947%	38.665%	36.476%	34.375%	30.417%	26.746%
$55,000	15	8	34.629%	32.021%	29.554%	27.235%	25.063%	21.158%	17.805%
$55,000	20	8	28.895%	26.282%	23.871%	21.656%	19.625%	16.060%	13.088%
$55,000	25	8	25.125%	22.574%	20.247%	18.127%	16.199%	12.868%	10.172%
$55,000	50	8	16.299%	13.900%	11.798%	9.973%	8.398%	5.915%	4.145%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$55,000	100	8	10.578%	8.424%	6.660%	5.230%	4.096%	2.507%	1.575%
$55,000	150	8	8.093%	6.138%	4.610%	3.442%	2.570%	1.486%	0.939%
$55,000	200	8	6.674%	4.858%	3.498%	2.512%	1.818%	1.030%	0.692%
$55,000	300	8	5.053%	3.440%	2.327%	1.593%	1.130%	0.688%	0.550%
$55,000	400	8	4.083%	2.643%	1.717%	1.157%	0.836%	0.574%	0.513%
$55,000	500	8	3.484%	2.174%	1.377%	0.930%	0.696%	0.533%	0.504%
$55,000	600	8	3.028%	1.828%	1.143%	0.786%	0.618%	0.517%	0.502%
$55,000	700	8	2.690%	1.584%	0.987%	0.698%	0.573%	0.509%	0.501%
$55,000	800	8	2.421%	1.395%	0.873%	0.640%	0.547%	0.505%	0.501%
$55,000	900	8	2.200%	1.247%	0.790%	0.600%	0.531%	0.504%	0.501%
$55,000	1,000	8	2.026%	1.139%	0.734%	0.575%	0.522%	0.503%	0.501%
$55,000	1,500	8	1.438%	0.804%	0.581%	0.519%	0.505%	0.502%	0.501%
$55,000	2,000	8	1.127%	0.662%	0.534%	0.508%	0.503%	0.502%	0.501%
$55,000	3,000	8	0.813%	0.557%	0.511%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	8	0.671%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	8	0.595%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	8	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	8	59.796%	57.862%	55.992%	54.187%	52.448%	49.141%	46.033%
$60,000	10	8	44.299%	41.962%	39.729%	37.585%	35.529%	31.658%	28.065%
$60,000	15	8	35.669%	33.100%	30.655%	28.342%	26.168%	22.223%	18.786%
$60,000	20	8	29.803%	27.185%	24.758%	22.516%	20.457%	16.833%	13.806%
$60,000	25	8	25.868%	23.306%	20.965%	18.829%	16.887%	13.520%	10.773%
$60,000	50	8	16.813%	14.404%	12.284%	10.433%	8.832%	6.283%	4.444%
$60,000	100	8	10.924%	8.752%	6.960%	5.499%	4.332%	2.682%	1.694%
$60,000	150	8	8.371%	6.391%	4.836%	3.636%	2.732%	1.590%	1.001%
$60,000	200	8	6.902%	5.061%	3.672%	2.655%	1.931%	1.093%	0.723%
$60,000	300	8	5.230%	3.590%	2.447%	1.683%	1.194%	0.715%	0.560%
$60,000	400	8	4.228%	2.761%	1.805%	1.218%	0.876%	0.587%	0.516%
$60,000	500	8	3.615%	2.275%	1.449%	0.975%	0.723%	0.540%	0.505%
$60,000	600	8	3.144%	1.915%	1.200%	0.820%	0.635%	0.520%	0.503%
$60,000	700	8	2.795%	1.658%	1.034%	0.724%	0.586%	0.511%	0.502%
$60,000	800	8	2.517%	1.461%	0.912%	0.660%	0.556%	0.507%	0.501%
$60,000	900	8	2.288%	1.305%	0.823%	0.615%	0.537%	0.504%	0.501%
$60,000	1,000	8	2.109%	1.191%	0.762%	0.588%	0.526%	0.503%	0.501%
$60,000	1,500	8	1.499%	0.835%	0.593%	0.523%	0.506%	0.502%	0.501%
$60,000	2,000	8	1.175%	0.682%	0.540%	0.509%	0.504%	0.502%	0.501%
$60,000	3,000	8	0.843%	0.565%	0.512%	0.505%	0.503%	0.502%	0.501%
$60,000	4,000	8	0.690%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	8	0.607%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	8	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	8	60.544%	58.636%	56.796%	55.020%	53.311%	50.056%	47.001%
$65,000	10	8	45.172%	42.881%	40.687%	38.585%	36.569%	32.774%	29.252%
$65,000	15	8	36.614%	34.092%	31.686%	29.395%	27.228%	23.262%	19.776%
$65,000	20	8	30.672%	28.061%	25.627%	23.368%	21.279%	17.596%	14.508%
$65,000	25	8	26.592%	24.022%	21.667%	19.514%	17.553%	14.147%	11.358%
$65,000	50	8	17.305%	14.888%	12.752%	10.879%	9.255%	6.646%	4.742%
$65,000	100	8	11.259%	9.068%	7.251%	5.762%	4.563%	2.855%	1.815%
$65,000	150	8	8.637%	6.633%	5.054%	3.826%	2.892%	1.694%	1.064%
$65,000	200	8	7.119%	5.256%	3.840%	2.794%	2.042%	1.157%	0.756%
$65,000	300	8	5.399%	3.735%	2.563%	1.772%	1.259%	0.744%	0.570%
$65,000	400	8	4.366%	2.874%	1.891%	1.279%	0.915%	0.601%	0.520%
$65,000	500	8	3.739%	2.372%	1.519%	1.021%	0.750%	0.548%	0.507%
$65,000	600	8	3.254%	1.998%	1.257%	0.854%	0.654%	0.524%	0.503%
$65,000	700	8	2.893%	1.730%	1.081%	0.751%	0.598%	0.513%	0.502%
$65,000	800	8	2.607%	1.524%	0.950%	0.680%	0.565%	0.508%	0.501%
$65,000	900	8	2.371%	1.361%	0.855%	0.631%	0.544%	0.505%	0.501%
$65,000	1,000	8	2.187%	1.242%	0.790%	0.600%	0.531%	0.503%	0.501%
$65,000	1,500	8	1.556%	0.866%	0.605%	0.526%	0.507%	0.502%	0.501%
$65,000	2,000	8	1.221%	0.701%	0.546%	0.511%	0.504%	0.502%	0.501%
$65,000	3,000	8	0.873%	0.574%	0.514%	0.505%	0.503%	0.502%	0.501%
$65,000	4,000	8	0.709%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	8	0.619%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	8	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	8	61.227%	59.345%	57.530%	55.784%	54.101%	50.892%	47.885%
$70,000	10	8	45.963%	43.711%	41.554%	39.489%	37.508%	33.779%	30.323%
$70,000	15	8	37.465%	34.987%	32.624%	30.372%	28.228%	24.262%	20.749%
$70,000	20	8	31.496%	28.897%	26.466%	24.199%	22.088%	18.349%	15.201%
$70,000	25	8	27.296%	24.720%	22.353%	20.183%	18.199%	14.756%	11.925%
$70,000	50	8	17.772%	15.347%	13.197%	11.309%	9.661%	7.000%	5.038%
$70,000	100	8	11.574%	9.367%	7.528%	6.013%	4.786%	3.023%	1.933%
$70,000	150	8	8.886%	6.864%	5.261%	4.009%	3.047%	1.797%	1.128%
$70,000	200	8	7.324%	5.440%	4.000%	2.928%	2.150%	1.222%	0.791%
$70,000	300	8	5.560%	3.873%	2.676%	1.860%	1.323%	0.774%	0.581%
$70,000	400	8	4.498%	2.983%	1.975%	1.339%	0.955%	0.616%	0.524%
$70,000	500	8	3.858%	2.466%	1.587%	1.067%	0.778%	0.556%	0.508%
$70,000	600	8	3.360%	2.079%	1.311%	0.888%	0.673%	0.529%	0.504%
$70,000	700	8	2.988%	1.800%	1.127%	0.777%	0.612%	0.515%	0.502%
$70,000	800	8	2.694%	1.585%	0.988%	0.700%	0.575%	0.510%	0.502%
$70,000	900	8	2.450%	1.416%	0.887%	0.648%	0.551%	0.506%	0.501%
$70,000	1,000	8	2.262%	1.291%	0.817%	0.613%	0.536%	0.504%	0.501%
$70,000	1,500	8	1.612%	0.896%	0.618%	0.530%	0.508%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$70,000	2,000	8	1.265%	0.721%	0.552%	0.512%	0.504%	0.502%	0.501%
$70,000	3,000	8	0.901%	0.583%	0.516%	0.505%	0.503%	0.502%	0.501%
$70,000	4,000	8	0.728%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	8	0.632%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	8	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	8	61.862%	60.005%	58.215%	56.493%	54.833%	51.667%	48.704%
$75,000	10	8	46.684%	44.467%	42.343%	40.310%	38.362%	34.690%	31.295%
$75,000	15	8	38.231%	35.793%	33.470%	31.258%	29.148%	25.209%	21.677%
$75,000	20	8	32.264%	29.683%	27.260%	24.992%	22.872%	19.087%	15.878%
$75,000	25	8	27.971%	25.390%	23.013%	20.829%	18.825%	15.341%	12.465%
$75,000	50	8	18.209%	15.776%	13.615%	11.714%	10.048%	7.339%	5.326%
$75,000	100	8	11.872%	9.650%	7.791%	6.252%	5.000%	3.186%	2.050%
$75,000	150	8	9.121%	7.082%	5.459%	4.184%	3.196%	1.898%	1.191%
$75,000	200	8	7.519%	5.616%	4.155%	3.058%	2.256%	1.286%	0.826%
$75,000	300	8	5.712%	4.004%	2.784%	1.944%	1.386%	0.804%	0.592%
$75,000	400	8	4.623%	3.087%	2.056%	1.397%	0.994%	0.631%	0.528%
$75,000	500	8	3.970%	2.556%	1.653%	1.111%	0.806%	0.565%	0.510%
$75,000	600	8	3.460%	2.155%	1.365%	0.922%	0.692%	0.533%	0.505%
$75,000	700	8	3.078%	1.867%	1.172%	0.804%	0.626%	0.518%	0.503%
$75,000	800	8	2.776%	1.644%	1.025%	0.721%	0.585%	0.511%	0.502%
$75,000	900	8	2.526%	1.468%	0.918%	0.664%	0.558%	0.507%	0.501%
$75,000	1,000	8	2.333%	1.339%	0.844%	0.626%	0.542%	0.504%	0.501%
$75,000	1,500	8	1.664%	0.925%	0.631%	0.535%	0.509%	0.502%	0.501%
$75,000	2,000	8	1.307%	0.741%	0.559%	0.514%	0.504%	0.502%	0.501%
$75,000	3,000	8	0.929%	0.592%	0.517%	0.505%	0.503%	0.502%	0.501%
$75,000	4,000	8	0.747%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	8	0.644%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	8	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	8	62.432%	60.596%	58.828%	57.129%	55.488%	52.360%	49.437%
$80,000	10	8	47.329%	45.140%	43.046%	41.042%	39.121%	35.501%	32.160%
$80,000	15	8	38.912%	36.509%	34.222%	32.044%	29.967%	26.079%	22.549%
$80,000	20	8	32.963%	30.408%	27.999%	25.734%	23.612%	19.800%	16.534%
$80,000	25	8	28.603%	26.025%	23.640%	21.443%	19.424%	15.900%	12.977%
$80,000	50	8	18.616%	16.175%	14.006%	12.094%	10.414%	7.661%	5.602%
$80,000	100	8	12.147%	9.912%	8.035%	6.476%	5.202%	3.341%	2.163%
$80,000	150	8	9.341%	7.287%	5.645%	4.349%	3.339%	1.996%	1.255%
$80,000	200	8	7.701%	5.780%	4.299%	3.181%	2.356%	1.347%	0.860%
$80,000	300	8	5.854%	4.127%	2.886%	2.025%	1.446%	0.833%	0.604%
$80,000	400	8	4.739%	3.184%	2.132%	1.453%	1.032%	0.646%	0.533%
$80,000	500	8	4.067%	2.634%	1.711%	1.150%	0.831%	0.571%	0.511%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	600	8	3.552%	2.227%	1.415%	0.954%	0.711%	0.538%	0.506%
$80,000	700	8	3.161%	1.930%	1.214%	0.829%	0.640%	0.521%	0.503%
$80,000	800	8	2.853%	1.699%	1.060%	0.741%	0.595%	0.513%	0.502%
$80,000	900	8	2.596%	1.517%	0.948%	0.679%	0.565%	0.508%	0.501%
$80,000	1,000	8	2.398%	1.383%	0.870%	0.639%	0.547%	0.505%	0.501%
$80,000	1,500	8	1.713%	0.953%	0.643%	0.539%	0.510%	0.502%	0.501%
$80,000	2,000	8	1.347%	0.760%	0.565%	0.516%	0.505%	0.502%	0.501%
$80,000	3,000	8	0.956%	0.601%	0.519%	0.506%	0.503%	0.502%	0.501%
$80,000	4,000	8	0.765%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	8	0.656%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	8	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	8	63.440%	61.642%	59.914%	58.252%	56.641%	53.583%	50.725%
$90,000	10	8	48.463%	46.324%	44.281%	42.326%	40.452%	36.921%	33.671%
$90,000	15	8	40.101%	37.760%	35.534%	33.415%	31.390%	27.611%	24.155%
$90,000	20	8	34.186%	31.694%	29.333%	27.093%	24.985%	21.157%	17.817%
$90,000	25	8	29.763%	27.207%	24.826%	22.613%	20.574%	16.979%	13.967%
$90,000	50	8	19.377%	16.927%	14.744%	12.814%	11.110%	8.281%	6.145%
$90,000	100	8	12.656%	10.399%	8.494%	6.899%	5.584%	3.639%	2.384%
$90,000	150	8	9.749%	7.669%	5.995%	4.660%	3.610%	2.188%	1.380%
$90,000	200	8	8.041%	6.089%	4.573%	3.415%	2.553%	1.469%	0.930%
$90,000	300	8	6.120%	4.360%	3.081%	2.181%	1.563%	0.894%	0.631%
$90,000	400	8	4.957%	3.368%	2.276%	1.561%	1.107%	0.678%	0.544%
$90,000	500	8	4.260%	2.791%	1.830%	1.233%	0.885%	0.590%	0.516%
$90,000	600	8	3.722%	2.360%	1.510%	1.017%	0.748%	0.549%	0.509%
$90,000	700	8	3.315%	2.047%	1.294%	0.879%	0.668%	0.528%	0.504%
$90,000	800	8	2.993%	1.802%	1.127%	0.779%	0.616%	0.517%	0.502%
$90,000	900	8	2.724%	1.609%	1.005%	0.710%	0.580%	0.510%	0.502%
$90,000	1,000	8	2.518%	1.466%	0.919%	0.665%	0.559%	0.507%	0.501%
$90,000	1,500	8	1.803%	1.005%	0.667%	0.548%	0.513%	0.502%	0.501%
$90,000	2,000	8	1.421%	0.796%	0.578%	0.519%	0.506%	0.502%	0.501%
$90,000	3,000	8	1.008%	0.619%	0.524%	0.506%	0.503%	0.502%	0.501%
$90,000	4,000	8	0.800%	0.552%	0.509%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	8	0.680%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	8	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	8	64.273%	62.506%	60.811%	59.176%	57.594%	54.592%	51.788%
$100,000	10	8	49.426%	47.331%	45.330%	43.415%	41.580%	38.124%	34.951%
$100,000	15	8	41.116%	38.826%	36.650%	34.578%	32.599%	28.911%	25.539%
$100,000	20	8	35.227%	32.793%	30.485%	28.295%	26.224%	22.416%	19.050%
$100,000	25	8	30.801%	28.278%	25.916%	23.710%	21.666%	18.021%	14.931%
$100,000	50	8	20.084%	17.629%	15.437%	13.491%	11.762%	8.877%	6.667%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	100	8	13.136%	10.858%	8.929%	7.302%	5.953%	3.929%	2.603%
$100,000	150	8	10.136%	8.034%	6.329%	4.959%	3.874%	2.379%	1.508%
$100,000	200	8	8.361%	6.384%	4.835%	3.642%	2.744%	1.592%	1.004%
$100,000	300	8	6.373%	4.583%	3.270%	2.333%	1.681%	0.957%	0.660%
$100,000	400	8	5.161%	3.542%	2.416%	1.666%	1.184%	0.711%	0.556%
$100,000	500	8	4.441%	2.941%	1.944%	1.315%	0.940%	0.610%	0.522%
$100,000	600	8	3.875%	2.481%	1.598%	1.075%	0.784%	0.558%	0.510%
$100,000	700	8	3.460%	2.159%	1.373%	0.928%	0.697%	0.535%	0.505%
$100,000	800	8	3.124%	1.900%	1.193%	0.818%	0.637%	0.521%	0.503%
$100,000	900	8	2.843%	1.696%	1.061%	0.742%	0.596%	0.513%	0.502%
$100,000	1,000	8	2.630%	1.545%	0.968%	0.691%	0.571%	0.508%	0.501%
$100,000	1,500	8	1.886%	1.055%	0.691%	0.557%	0.516%	0.502%	0.501%
$100,000	2,000	8	1.490%	0.831%	0.591%	0.523%	0.506%	0.502%	0.501%
$100,000	3,000	8	1.057%	0.637%	0.528%	0.507%	0.503%	0.502%	0.501%
$100,000	4,000	8	0.834%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	8	0.704%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	8	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	8	64.966%	63.227%	61.558%	59.944%	58.386%	55.433%	52.673%
$110,000	10	8	50.249%	48.191%	46.225%	44.344%	42.540%	39.151%	36.039%
$110,000	15	8	41.978%	39.732%	37.599%	35.565%	33.626%	30.012%	26.711%
$110,000	20	8	36.110%	33.725%	31.462%	29.321%	27.295%	23.551%	20.191%
$110,000	25	8	31.703%	29.226%	26.893%	24.708%	22.673%	19.014%	15.867%
$110,000	50	8	20.739%	18.282%	16.080%	14.120%	12.369%	9.439%	7.168%
$110,000	100	8	13.582%	11.287%	9.334%	7.681%	6.301%	4.209%	2.821%
$110,000	150	8	10.496%	8.374%	6.641%	5.242%	4.126%	2.563%	1.636%
$110,000	200	8	8.660%	6.661%	5.083%	3.859%	2.927%	1.716%	1.078%
$110,000	300	8	6.609%	4.792%	3.447%	2.478%	1.794%	1.020%	0.690%
$110,000	400	8	5.352%	3.704%	2.548%	1.767%	1.257%	0.744%	0.569%
$110,000	500	8	4.609%	3.081%	2.053%	1.394%	0.993%	0.630%	0.528%
$110,000	600	8	4.023%	2.601%	1.688%	1.137%	0.823%	0.570%	0.513%
$110,000	700	8	3.594%	2.263%	1.447%	0.977%	0.726%	0.543%	0.507%
$110,000	800	8	3.245%	1.992%	1.256%	0.857%	0.659%	0.526%	0.504%
$110,000	900	8	2.954%	1.777%	1.115%	0.774%	0.613%	0.516%	0.502%
$110,000	1,000	8	2.733%	1.619%	1.015%	0.718%	0.585%	0.510%	0.501%
$110,000	1,500	8	1.963%	1.102%	0.715%	0.567%	0.519%	0.503%	0.501%
$110,000	2,000	8	1.554%	0.864%	0.605%	0.527%	0.508%	0.502%	0.501%
$110,000	3,000	8	1.102%	0.655%	0.533%	0.508%	0.503%	0.502%	0.501%
$110,000	4,000	8	0.866%	0.571%	0.513%	0.505%	0.503%	0.502%	0.501%
$110,000	5,000	8	0.726%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	8	0.531%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$120,000	5	8	65.544%	63.828%	62.179%	60.585%	59.047%	56.134%	53.412%
$120,000	10	8	50.959%	48.932%	46.996%	45.143%	43.365%	40.034%	36.973%
$120,000	15	8	42.724%	40.515%	38.417%	36.415%	34.510%	30.959%	27.719%
$120,000	20	8	36.873%	34.528%	32.304%	30.205%	28.217%	24.545%	21.233%
$120,000	25	8	32.485%	30.054%	27.761%	25.610%	23.592%	19.942%	16.769%
$120,000	50	8	21.341%	18.883%	16.674%	14.696%	12.926%	9.956%	7.631%
$120,000	100	8	13.988%	11.681%	9.709%	8.034%	6.626%	4.474%	3.029%
$120,000	150	8	10.828%	8.689%	6.931%	5.506%	4.363%	2.739%	1.759%
$120,000	200	8	8.938%	6.920%	5.316%	4.064%	3.103%	1.836%	1.153%
$120,000	300	8	6.827%	4.987%	3.614%	2.615%	1.904%	1.082%	0.721%
$120,000	400	8	5.529%	3.856%	2.671%	1.861%	1.327%	0.776%	0.582%
$120,000	500	8	4.765%	3.211%	2.155%	1.470%	1.045%	0.650%	0.534%
$120,000	600	8	4.161%	2.713%	1.772%	1.195%	0.860%	0.583%	0.517%
$120,000	700	8	3.718%	2.361%	1.517%	1.024%	0.754%	0.551%	0.509%
$120,000	800	8	3.357%	2.078%	1.315%	0.895%	0.680%	0.532%	0.505%
$120,000	900	8	3.056%	1.854%	1.166%	0.805%	0.629%	0.519%	0.503%
$120,000	1,000	8	2.829%	1.689%	1.059%	0.744%	0.598%	0.513%	0.502%
$120,000	1,500	8	2.035%	1.147%	0.739%	0.578%	0.523%	0.503%	0.501%
$120,000	2,000	8	1.613%	0.896%	0.619%	0.532%	0.509%	0.502%	0.501%
$120,000	3,000	8	1.145%	0.673%	0.538%	0.509%	0.504%	0.502%	0.501%
$120,000	4,000	8	0.897%	0.581%	0.514%	0.505%	0.503%	0.502%	0.501%
$120,000	5,000	8	0.748%	0.540%	0.508%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	8	0.535%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	8	66.056%	64.361%	62.729%	61.152%	59.632%	56.754%	54.066%
$130,000	10	8	51.577%	49.576%	47.666%	45.838%	44.083%	40.800%	37.784%
$130,000	15	8	43.374%	41.197%	39.128%	37.156%	35.280%	31.782%	28.597%
$130,000	20	8	37.541%	35.230%	33.043%	30.978%	29.023%	25.414%	22.162%
$130,000	25	8	33.174%	30.783%	28.531%	26.420%	24.432%	20.806%	17.627%
$130,000	50	8	21.910%	19.450%	17.235%	15.239%	13.452%	10.445%	8.074%
$130,000	100	8	14.367%	12.050%	10.060%	8.366%	6.934%	4.729%	3.227%
$130,000	150	8	11.138%	8.986%	7.205%	5.756%	4.587%	2.909%	1.880%
$130,000	200	8	9.201%	7.167%	5.538%	4.259%	3.271%	1.953%	1.227%
$130,000	300	8	7.031%	5.171%	3.772%	2.745%	2.009%	1.143%	0.752%
$130,000	400	8	5.695%	3.999%	2.788%	1.952%	1.396%	0.809%	0.595%
$130,000	500	8	4.911%	3.335%	2.252%	1.543%	1.095%	0.671%	0.541%
$130,000	600	8	4.290%	2.817%	1.851%	1.252%	0.897%	0.596%	0.520%
$130,000	700	8	3.833%	2.453%	1.584%	1.069%	0.782%	0.560%	0.510%
$130,000	800	8	3.461%	2.158%	1.372%	0.932%	0.701%	0.537%	0.506%
$130,000	900	8	3.152%	1.926%	1.215%	0.835%	0.645%	0.523%	0.503%
$130,000	1,000	8	2.918%	1.754%	1.102%	0.769%	0.611%	0.515%	0.502%
$130,000	1,500	8	2.102%	1.189%	0.762%	0.588%	0.527%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	2,000	8	1.668%	0.927%	0.632%	0.536%	0.510%	0.502%	0.501%
$130,000	3,000	8	1.185%	0.690%	0.543%	0.510%	0.504%	0.502%	0.501%
$130,000	4,000	8	0.927%	0.590%	0.517%	0.505%	0.503%	0.502%	0.501%
$130,000	5,000	8	0.770%	0.545%	0.509%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	8	0.539%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	8	66.518%	64.840%	63.222%	61.662%	60.158%	57.310%	54.651%
$140,000	10	8	52.120%	50.142%	48.254%	46.446%	44.713%	41.474%	38.496%
$140,000	15	8	43.945%	41.795%	39.752%	37.806%	35.955%	32.505%	29.366%
$140,000	20	8	38.132%	35.851%	33.695%	31.660%	29.734%	26.179%	22.981%
$140,000	25	8	33.785%	31.427%	29.212%	27.134%	25.179%	21.601%	18.431%
$140,000	50	8	22.451%	19.993%	17.773%	15.765%	13.961%	10.919%	8.501%
$140,000	100	8	14.728%	12.403%	10.398%	8.685%	7.230%	4.978%	3.425%
$140,000	150	8	11.431%	9.267%	7.467%	5.993%	4.800%	3.075%	1.999%
$140,000	200	8	9.448%	7.399%	5.748%	4.444%	3.432%	2.067%	1.301%
$140,000	300	8	7.222%	5.345%	3.922%	2.869%	2.111%	1.203%	0.784%
$140,000	400	8	5.851%	4.136%	2.901%	2.041%	1.463%	0.843%	0.609%
$140,000	500	8	5.049%	3.453%	2.346%	1.614%	1.145%	0.692%	0.548%
$140,000	600	8	4.411%	2.916%	1.927%	1.307%	0.933%	0.608%	0.524%
$140,000	700	8	3.934%	2.534%	1.643%	1.108%	0.806%	0.566%	0.511%
$140,000	800	8	3.558%	2.234%	1.426%	0.967%	0.722%	0.543%	0.507%
$140,000	900	8	3.242%	1.995%	1.262%	0.864%	0.662%	0.527%	0.504%
$140,000	1,000	8	3.002%	1.816%	1.144%	0.794%	0.625%	0.518%	0.502%
$140,000	1,500	8	2.165%	1.231%	0.785%	0.598%	0.531%	0.503%	0.501%
$140,000	2,000	8	1.721%	0.957%	0.645%	0.541%	0.511%	0.502%	0.501%
$140,000	3,000	8	1.224%	0.707%	0.549%	0.511%	0.504%	0.502%	0.501%
$140,000	4,000	8	0.955%	0.600%	0.519%	0.505%	0.503%	0.502%	0.501%
$140,000	5,000	8	0.791%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	8	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	8	66.914%	65.251%	63.645%	62.098%	60.609%	57.786%	55.153%
$150,000	10	8	52.592%	50.634%	48.766%	46.975%	45.261%	42.059%	39.113%
$150,000	15	8	44.444%	42.318%	40.296%	38.373%	36.543%	33.135%	30.036%
$150,000	20	8	38.648%	36.393%	34.265%	32.256%	30.355%	26.845%	23.694%
$150,000	25	8	34.322%	31.993%	29.810%	27.761%	25.834%	22.308%	19.168%
$150,000	50	8	22.956%	20.504%	18.282%	16.264%	14.448%	11.371%	8.913%
$150,000	100	8	15.065%	12.733%	10.718%	8.987%	7.511%	5.217%	3.617%
$150,000	150	8	11.706%	9.531%	7.716%	6.218%	5.003%	3.235%	2.115%
$150,000	200	8	9.678%	7.615%	5.944%	4.619%	3.585%	2.176%	1.374%
$150,000	300	8	7.399%	5.506%	4.062%	2.987%	2.207%	1.262%	0.816%
$150,000	400	8	5.996%	4.265%	3.007%	2.125%	1.527%	0.876%	0.623%
$150,000	500	8	5.176%	3.561%	2.434%	1.680%	1.193%	0.714%	0.556%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$150,000	600	8	4.521%	3.007%	1.998%	1.359%	0.968%	0.621%	0.528%
$150,000	700	8	4.033%	2.614%	1.702%	1.149%	0.833%	0.575%	0.514%
$150,000	800	8	3.648%	2.305%	1.477%	1.001%	0.743%	0.549%	0.508%
$150,000	900	8	3.326%	2.059%	1.306%	0.892%	0.679%	0.531%	0.504%
$150,000	1,000	8	3.080%	1.875%	1.183%	0.818%	0.638%	0.521%	0.503%
$150,000	1,500	8	2.225%	1.270%	0.807%	0.609%	0.535%	0.504%	0.501%
$150,000	2,000	8	1.770%	0.985%	0.658%	0.546%	0.513%	0.502%	0.501%
$150,000	3,000	8	1.260%	0.724%	0.554%	0.513%	0.504%	0.502%	0.501%
$150,000	4,000	8	0.982%	0.609%	0.521%	0.506%	0.503%	0.502%	0.501%
$150,000	5,000	8	0.811%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	8	0.548%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	8	67.000%	65.345%	63.752%	62.214%	60.733%	57.933%	55.332%
$160,000	10	8	52.497%	50.533%	48.660%	46.877%	45.172%	41.971%	39.036%
$160,000	15	8	44.802%	42.689%	40.684%	38.785%	36.983%	33.631%	30.582%
$160,000	20	8	39.572%	37.346%	35.238%	33.247%	31.368%	27.898%	24.774%
$160,000	25	8	34.989%	32.700%	30.553%	28.528%	26.623%	23.133%	20.028%
$160,000	50	8	23.632%	21.219%	19.022%	17.032%	15.227%	12.125%	9.616%
$160,000	100	8	15.200%	12.916%	10.931%	9.225%	7.762%	5.461%	3.832%
$160,000	150	8	11.871%	9.708%	7.892%	6.388%	5.153%	3.341%	2.180%
$160,000	200	8	9.825%	7.768%	6.098%	4.765%	3.710%	2.253%	1.415%
$160,000	300	8	7.509%	5.642%	4.204%	3.120%	2.320%	1.338%	0.862%
$160,000	400	8	6.188%	4.460%	3.187%	2.277%	1.647%	0.942%	0.653%
$160,000	500	8	5.301%	3.677%	2.538%	1.768%	1.264%	0.753%	0.575%
$160,000	600	8	4.677%	3.153%	2.119%	1.450%	1.035%	0.654%	0.540%
$160,000	700	8	4.156%	2.717%	1.778%	1.199%	0.864%	0.588%	0.520%
$160,000	800	8	3.807%	2.427%	1.559%	1.049%	0.770%	0.555%	0.511%
$160,000	900	8	3.440%	2.145%	1.359%	0.919%	0.692%	0.534%	0.505%
$160,000	1,000	8	3.149%	1.926%	1.212%	0.830%	0.642%	0.523%	0.504%
$160,000	1,500	8	2.311%	1.322%	0.832%	0.619%	0.538%	0.504%	0.501%
$160,000	2,000	8	1.803%	1.004%	0.666%	0.547%	0.512%	0.502%	0.501%
$160,000	3,000	8	1.259%	0.721%	0.552%	0.512%	0.504%	0.502%	0.501%
$160,000	4,000	8	0.980%	0.610%	0.522%	0.506%	0.503%	0.502%	0.501%
$160,000	5,000	8	0.811%	0.557%	0.511%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	8	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	8	67.559%	65.918%	64.335%	62.810%	61.343%	58.563%	55.972%
$170,000	10	8	53.349%	51.425%	49.587%	47.825%	46.142%	42.999%	40.107%
$170,000	15	8	45.261%	43.174%	41.188%	39.301%	37.507%	34.165%	31.135%
$170,000	20	8	39.502%	37.291%	35.209%	33.242%	31.382%	27.949%	24.873%
$170,000	25	8	35.215%	32.936%	30.804%	28.802%	26.920%	23.481%	20.417%
$170,000	50	8	23.852%	21.421%	19.203%	17.181%	15.351%	12.217%	9.688%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$170,000	100	8	15.675%	13.338%	11.306%	9.549%	8.036%	5.669%	3.990%
$170,000	150	8	12.208%	10.014%	8.174%	6.641%	5.383%	3.535%	2.339%
$170,000	200	8	10.094%	8.011%	6.310%	4.945%	3.873%	2.385%	1.517%
$170,000	300	8	7.721%	5.801%	4.321%	3.208%	2.387%	1.376%	0.881%
$170,000	400	8	6.261%	4.500%	3.205%	2.283%	1.649%	0.941%	0.652%
$170,000	500	8	5.410%	3.762%	2.597%	1.806%	1.287%	0.756%	0.572%
$170,000	600	8	4.725%	3.178%	2.131%	1.456%	1.035%	0.648%	0.537%
$170,000	700	8	4.216%	2.762%	1.813%	1.228%	0.884%	0.593%	0.518%
$170,000	800	8	3.808%	2.432%	1.570%	1.062%	0.779%	0.560%	0.510%
$170,000	900	8	3.480%	2.178%	1.390%	0.946%	0.710%	0.539%	0.506%
$170,000	1,000	8	3.224%	1.984%	1.258%	0.864%	0.664%	0.527%	0.504%
$170,000	1,500	8	2.335%	1.344%	0.849%	0.629%	0.543%	0.505%	0.501%
$170,000	2,000	8	1.860%	1.038%	0.684%	0.555%	0.516%	0.503%	0.501%
$170,000	3,000	8	1.328%	0.755%	0.566%	0.516%	0.505%	0.502%	0.501%
$170,000	4,000	8	1.032%	0.627%	0.525%	0.506%	0.503%	0.502%	0.501%
$170,000	5,000	8	0.847%	0.566%	0.512%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	8	0.556%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	8	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	8	67.818%	66.186%	64.612%	63.097%	61.639%	58.875%	56.301%
$180,000	10	8	53.650%	51.738%	49.912%	48.162%	46.492%	43.373%	40.503%
$180,000	15	8	45.591%	43.519%	41.548%	39.676%	37.896%	34.582%	31.579%
$180,000	20	8	39.852%	37.659%	35.594%	33.645%	31.801%	28.401%	25.355%
$180,000	25	8	35.580%	33.322%	31.210%	29.227%	27.365%	23.959%	20.927%
$180,000	50	8	24.245%	21.827%	19.613%	17.593%	15.762%	12.606%	10.045%
$180,000	100	8	15.944%	13.607%	11.568%	9.800%	8.274%	5.877%	4.165%
$180,000	150	8	12.429%	10.229%	8.378%	6.832%	5.556%	3.673%	2.445%
$180,000	200	8	10.278%	8.185%	6.473%	5.093%	4.004%	2.482%	1.585%
$180,000	300	8	7.864%	5.933%	4.438%	3.309%	2.470%	1.428%	0.911%
$180,000	400	8	6.378%	4.605%	3.294%	2.356%	1.704%	0.972%	0.667%
$180,000	500	8	5.514%	3.852%	2.670%	1.864%	1.330%	0.777%	0.580%
$180,000	600	8	4.814%	3.254%	2.191%	1.501%	1.067%	0.661%	0.541%
$180,000	700	8	4.296%	2.828%	1.864%	1.264%	0.909%	0.602%	0.521%
$180,000	800	8	3.881%	2.491%	1.614%	1.092%	0.798%	0.567%	0.512%
$180,000	900	8	3.548%	2.231%	1.428%	0.970%	0.725%	0.544%	0.507%
$180,000	1,000	8	3.289%	2.033%	1.292%	0.886%	0.676%	0.530%	0.504%
$180,000	1,500	8	2.383%	1.377%	0.868%	0.639%	0.547%	0.506%	0.501%
$180,000	2,000	8	1.900%	1.063%	0.696%	0.560%	0.517%	0.503%	0.501%
$180,000	3,000	8	1.358%	0.770%	0.571%	0.517%	0.505%	0.502%	0.501%
$180,000	4,000	8	1.055%	0.636%	0.527%	0.507%	0.503%	0.502%	0.501%
$180,000	5,000	8	0.865%	0.571%	0.513%	0.505%	0.503%	0.502%	0.501%
$180,000	10,000	8	0.561%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	8	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	5	8	68.034%	66.409%	64.842%	63.335%	61.885%	59.136%	56.576%
$190,000	10	8	53.912%	52.011%	50.195%	48.457%	46.798%	43.699%	40.847%
$190,000	15	8	45.879%	43.821%	41.863%	40.004%	38.236%	34.946%	31.967%
$190,000	20	8	40.159%	37.983%	35.934%	33.999%	32.170%	28.797%	25.778%
$190,000	25	8	35.903%	33.664%	31.570%	29.604%	27.758%	24.383%	21.377%
$190,000	50	8	24.603%	22.200%	19.992%	17.976%	16.145%	12.974%	10.383%
$190,000	100	8	16.192%	13.856%	11.813%	10.035%	8.497%	6.072%	4.331%
$190,000	150	8	12.632%	10.428%	8.567%	7.008%	5.718%	3.803%	2.545%
$190,000	200	8	10.447%	8.346%	6.623%	5.230%	4.125%	2.573%	1.649%
$190,000	300	8	7.997%	6.055%	4.548%	3.404%	2.549%	1.479%	0.941%
$190,000	400	8	6.486%	4.703%	3.377%	2.424%	1.757%	1.002%	0.681%
$190,000	500	8	5.609%	3.935%	2.738%	1.917%	1.371%	0.797%	0.588%
$190,000	600	8	4.897%	3.324%	2.247%	1.542%	1.097%	0.674%	0.545%
$190,000	700	8	4.371%	2.889%	1.912%	1.298%	0.932%	0.611%	0.523%
$190,000	800	8	3.950%	2.547%	1.655%	1.120%	0.816%	0.573%	0.514%
$190,000	900	8	3.611%	2.281%	1.464%	0.994%	0.740%	0.548%	0.508%
$190,000	1,000	8	3.348%	2.080%	1.324%	0.906%	0.688%	0.534%	0.505%
$190,000	1,500	8	2.429%	1.408%	0.887%	0.649%	0.552%	0.506%	0.501%
$190,000	2,000	8	1.938%	1.086%	0.707%	0.565%	0.519%	0.503%	0.501%
$190,000	3,000	8	1.386%	0.784%	0.576%	0.518%	0.505%	0.502%	0.501%
$190,000	4,000	8	1.077%	0.644%	0.530%	0.507%	0.503%	0.502%	0.501%
$190,000	5,000	8	0.881%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$190,000	10,000	8	0.565%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	8	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	8	68.221%	66.602%	65.042%	63.542%	62.098%	59.362%	56.815%
$200,000	10	8	54.144%	52.253%	50.446%	48.717%	47.068%	43.986%	41.151%
$200,000	15	8	46.136%	44.089%	42.143%	40.296%	38.539%	35.270%	32.312%
$200,000	20	8	40.431%	38.270%	36.235%	34.313%	32.497%	29.149%	26.153%
$200,000	25	8	36.188%	33.966%	31.887%	29.936%	28.104%	24.755%	21.774%
$200,000	50	8	24.921%	22.533%	20.333%	18.323%	16.494%	13.315%	10.699%
$200,000	100	8	16.417%	14.080%	12.035%	10.249%	8.700%	6.251%	4.484%
$200,000	150	8	12.817%	10.609%	8.740%	7.172%	5.870%	3.925%	2.640%
$200,000	200	8	10.605%	8.497%	6.764%	5.359%	4.239%	2.660%	1.709%
$200,000	300	8	8.120%	6.169%	4.650%	3.492%	2.623%	1.527%	0.970%
$200,000	400	8	6.587%	4.794%	3.455%	2.489%	1.806%	1.030%	0.695%
$200,000	500	8	5.697%	4.012%	2.802%	1.968%	1.409%	0.815%	0.596%
$200,000	600	8	4.974%	3.390%	2.300%	1.581%	1.125%	0.686%	0.550%
$200,000	700	8	4.440%	2.947%	1.957%	1.331%	0.954%	0.619%	0.526%
$200,000	800	8	4.013%	2.598%	1.694%	1.147%	0.833%	0.579%	0.515%
$200,000	900	8	3.670%	2.327%	1.498%	1.016%	0.754%	0.552%	0.509%
$200,000	1,000	8	3.404%	2.123%	1.354%	0.925%	0.699%	0.537%	0.506%
$200,000	1,500	8	2.471%	1.437%	0.905%	0.658%	0.556%	0.507%	0.501%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$200,000	2,000	8	1.973%	1.107%	0.718%	0.569%	0.520%	0.503%	0.501%
$200,000	3,000	8	1.413%	0.797%	0.581%	0.520%	0.506%	0.502%	0.501%
$200,000	4,000	8	1.097%	0.653%	0.532%	0.507%	0.503%	0.502%	0.501%
$200,000	5,000	8	0.896%	0.581%	0.515%	0.505%	0.503%	0.502%	0.501%
$200,000	10,000	8	0.569%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	8	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	8	68.605%	66.999%	65.454%	63.967%	62.537%	59.828%	57.306%
$225,000	10	8	54.628%	52.758%	50.969%	49.260%	47.632%	44.586%	41.785%
$225,000	15	8	46.693%	44.670%	42.749%	40.925%	39.190%	35.966%	33.052%
$225,000	20	8	41.023%	38.893%	36.886%	34.991%	33.202%	29.905%	26.958%
$225,000	25	8	36.804%	34.617%	32.571%	30.650%	28.848%	25.553%	22.623%
$225,000	50	8	25.601%	23.250%	21.080%	19.092%	17.274%	14.093%	11.447%
$225,000	100	8	16.925%	14.588%	12.539%	10.742%	9.174%	6.670%	4.849%
$225,000	150	8	13.234%	11.019%	9.136%	7.548%	6.220%	4.214%	2.864%
$225,000	200	8	10.966%	8.844%	7.091%	5.659%	4.509%	2.867%	1.856%
$225,000	300	8	8.402%	6.429%	4.885%	3.697%	2.798%	1.641%	1.038%
$225,000	400	8	6.818%	5.002%	3.634%	2.637%	1.924%	1.097%	0.729%
$225,000	500	8	5.897%	4.188%	2.949%	2.084%	1.497%	0.861%	0.615%
$225,000	600	8	5.150%	3.541%	2.422%	1.673%	1.192%	0.715%	0.560%
$225,000	700	8	4.599%	3.080%	2.060%	1.407%	1.006%	0.640%	0.532%
$225,000	800	8	4.159%	2.718%	1.784%	1.210%	0.874%	0.593%	0.519%
$225,000	900	8	3.796%	2.428%	1.571%	1.065%	0.784%	0.560%	0.511%
$225,000	1,000	8	3.530%	2.222%	1.424%	0.970%	0.727%	0.545%	0.507%
$225,000	1,500	8	2.567%	1.504%	0.946%	0.679%	0.566%	0.508%	0.501%
$225,000	2,000	8	2.052%	1.157%	0.744%	0.581%	0.524%	0.503%	0.501%
$225,000	3,000	8	1.472%	0.827%	0.593%	0.524%	0.506%	0.502%	0.501%
$225,000	4,000	8	1.143%	0.671%	0.537%	0.508%	0.503%	0.502%	0.501%
$225,000	5,000	8	0.931%	0.592%	0.517%	0.505%	0.503%	0.502%	0.501%
$225,000	10,000	8	0.578%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	8	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	8	68.896%	67.300%	65.765%	64.289%	62.869%	60.180%	57.677%
$250,000	10	8	54.996%	53.141%	51.366%	49.673%	48.060%	45.041%	42.266%
$250,000	15	8	47.128%	45.123%	43.221%	41.416%	39.697%	36.508%	33.627%
$250,000	20	8	41.473%	39.366%	37.381%	35.508%	33.738%	30.481%	27.569%
$250,000	25	8	37.282%	35.122%	33.099%	31.203%	29.423%	26.170%	23.279%
$250,000	50	8	26.135%	23.816%	21.678%	19.716%	17.917%	14.751%	12.099%
$250,000	100	8	17.361%	15.026%	12.972%	11.166%	9.590%	7.043%	5.172%
$250,000	150	8	13.591%	11.372%	9.479%	7.874%	6.528%	4.471%	3.069%
$250,000	200	8	11.276%	9.145%	7.376%	5.923%	4.747%	3.054%	1.993%
$250,000	300	8	8.641%	6.654%	5.090%	3.877%	2.952%	1.744%	1.102%
$250,000	400	8	7.012%	5.180%	3.790%	2.766%	2.027%	1.158%	0.760%
$250,000	500	8	6.066%	4.338%	3.075%	2.185%	1.574%	0.902%	0.633%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	600	8	5.302%	3.673%	2.528%	1.754%	1.250%	0.742%	0.570%
$250,000	700	8	4.735%	3.195%	2.152%	1.475%	1.053%	0.659%	0.539%
$250,000	800	8	4.282%	2.821%	1.862%	1.266%	0.911%	0.606%	0.523%
$250,000	900	8	3.910%	2.520%	1.639%	1.111%	0.813%	0.570%	0.513%
$250,000	1,000	8	3.638%	2.308%	1.486%	1.011%	0.752%	0.552%	0.509%
$250,000	1,500	8	2.647%	1.561%	0.982%	0.699%	0.575%	0.510%	0.502%
$250,000	2,000	8	2.118%	1.200%	0.767%	0.591%	0.528%	0.503%	0.501%
$250,000	3,000	8	1.522%	0.854%	0.604%	0.527%	0.507%	0.502%	0.501%
$250,000	4,000	8	1.182%	0.688%	0.542%	0.509%	0.504%	0.502%	0.501%
$250,000	5,000	8	0.961%	0.602%	0.519%	0.505%	0.503%	0.502%	0.501%
$250,000	10,000	8	0.586%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	8	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	8	69.073%	67.484%	65.955%	64.487%	63.073%	60.396%	57.905%
$275,000	10	8	55.230%	53.385%	51.619%	49.936%	48.332%	45.331%	42.573%
$275,000	15	8	47.414%	45.420%	43.531%	41.737%	40.029%	36.864%	34.004%
$275,000	20	8	41.767%	39.676%	37.704%	35.845%	34.088%	30.855%	27.967%
$275,000	25	8	37.603%	35.459%	33.453%	31.572%	29.806%	26.580%	23.715%
$275,000	50	8	26.498%	24.201%	22.084%	20.144%	18.363%	15.220%	12.574%
$275,000	100	8	17.679%	15.352%	13.296%	11.484%	9.900%	7.330%	5.416%
$275,000	150	8	13.855%	11.633%	9.735%	8.120%	6.760%	4.670%	3.232%
$275,000	200	8	11.499%	9.365%	7.584%	6.118%	4.926%	3.196%	2.100%
$275,000	300	8	8.815%	6.820%	5.241%	4.012%	3.067%	1.825%	1.153%
$275,000	400	8	7.149%	5.306%	3.902%	2.861%	2.104%	1.204%	0.786%
$275,000	500	8	6.185%	4.445%	3.165%	2.259%	1.631%	0.933%	0.648%
$275,000	600	8	5.408%	3.766%	2.604%	1.812%	1.292%	0.763%	0.578%
$275,000	700	8	4.833%	3.278%	2.217%	1.524%	1.088%	0.673%	0.544%
$275,000	800	8	4.370%	2.895%	1.920%	1.306%	0.938%	0.616%	0.526%
$275,000	900	8	3.991%	2.587%	1.688%	1.145%	0.834%	0.577%	0.515%
$275,000	1,000	8	3.715%	2.369%	1.531%	1.041%	0.771%	0.558%	0.510%
$275,000	1,500	8	2.705%	1.603%	1.008%	0.713%	0.582%	0.511%	0.502%
$275,000	2,000	8	2.166%	1.231%	0.784%	0.598%	0.531%	0.504%	0.501%
$275,000	3,000	8	1.558%	0.873%	0.612%	0.530%	0.508%	0.502%	0.501%
$275,000	4,000	8	1.210%	0.700%	0.546%	0.510%	0.504%	0.502%	0.501%
$275,000	5,000	8	0.982%	0.610%	0.521%	0.506%	0.503%	0.502%	0.501%
$275,000	10,000	8	0.592%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	8	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	8	69.226%	67.642%	66.120%	64.657%	63.248%	60.582%	58.100%
$300,000	10	8	55.419%	53.581%	51.823%	50.147%	48.552%	45.565%	42.820%
$300,000	15	8	47.648%	45.665%	43.785%	42.001%	40.303%	37.155%	34.312%
$300,000	20	8	42.007%	39.927%	37.967%	36.118%	34.371%	31.159%	28.290%
$300,000	25	8	37.861%	35.731%	33.737%	31.868%	30.113%	26.909%	24.065%
$300,000	50	8	26.791%	24.511%	22.411%	20.488%	18.723%	15.608%	12.978%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	100	8	17.950%	15.634%	13.583%	11.766%	10.178%	7.592%	5.646%
$300,000	150	8	14.090%	11.868%	9.966%	8.344%	6.972%	4.854%	3.386%
$300,000	200	8	11.700%	9.561%	7.774%	6.297%	5.091%	3.329%	2.201%
$300,000	300	8	8.969%	6.967%	5.377%	4.133%	3.173%	1.900%	1.202%
$300,000	400	8	7.271%	5.418%	4.003%	2.947%	2.176%	1.248%	0.811%
$300,000	500	8	6.290%	4.540%	3.247%	2.326%	1.685%	0.962%	0.662%
$300,000	600	8	5.503%	3.850%	2.673%	1.866%	1.333%	0.784%	0.586%
$300,000	700	8	4.920%	3.353%	2.277%	1.570%	1.121%	0.688%	0.550%
$300,000	800	8	4.450%	2.962%	1.972%	1.344%	0.963%	0.626%	0.529%
$300,000	900	8	4.064%	2.647%	1.734%	1.177%	0.855%	0.585%	0.517%
$300,000	1,000	8	3.778%	2.420%	1.568%	1.066%	0.785%	0.561%	0.511%
$300,000	1,500	8	2.757%	1.641%	1.032%	0.726%	0.588%	0.512%	0.502%
$300,000	2,000	8	2.208%	1.258%	0.799%	0.605%	0.534%	0.504%	0.501%
$300,000	3,000	8	1.589%	0.890%	0.619%	0.532%	0.509%	0.502%	0.501%
$300,000	4,000	8	1.235%	0.711%	0.549%	0.511%	0.504%	0.502%	0.501%
$300,000	5,000	8	1.002%	0.617%	0.523%	0.506%	0.503%	0.502%	0.501%
$300,000	10,000	8	0.598%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	8	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	8	69.350%	67.770%	66.252%	64.794%	63.390%	60.732%	58.259%
$325,000	10	8	55.569%	53.738%	51.986%	50.317%	48.728%	45.752%	43.019%
$325,000	15	8	47.846%	45.871%	44.000%	42.224%	40.533%	37.401%	34.573%
$325,000	20	8	42.213%	40.143%	38.193%	36.353%	34.615%	31.421%	28.568%
$325,000	25	8	38.083%	35.965%	33.982%	32.123%	30.378%	27.193%	24.367%
$325,000	50	8	27.044%	24.779%	22.694%	20.786%	19.034%	15.945%	13.336%
$325,000	100	8	18.197%	15.891%	13.848%	12.034%	10.442%	7.843%	5.875%
$325,000	150	8	14.308%	12.090%	10.184%	8.557%	7.177%	5.035%	3.537%
$325,000	200	8	11.890%	9.749%	7.956%	6.470%	5.251%	3.459%	2.301%
$325,000	300	8	9.116%	7.108%	5.507%	4.252%	3.277%	1.974%	1.251%
$325,000	400	8	7.388%	5.527%	4.101%	3.031%	2.247%	1.292%	0.836%
$325,000	500	8	6.391%	4.631%	3.326%	2.391%	1.736%	0.992%	0.677%
$325,000	600	8	5.594%	3.931%	2.741%	1.919%	1.372%	0.804%	0.594%
$325,000	700	8	5.003%	3.425%	2.335%	1.615%	1.154%	0.702%	0.555%
$325,000	800	8	4.527%	3.027%	2.023%	1.381%	0.989%	0.636%	0.533%
$325,000	900	8	4.134%	2.705%	1.778%	1.208%	0.876%	0.592%	0.519%
$325,000	1,000	8	3.845%	2.474%	1.609%	1.094%	0.803%	0.567%	0.512%
$325,000	1,500	8	2.807%	1.677%	1.055%	0.740%	0.595%	0.513%	0.502%
$325,000	2,000	8	2.249%	1.285%	0.814%	0.613%	0.536%	0.504%	0.501%
$325,000	3,000	8	1.619%	0.907%	0.626%	0.535%	0.509%	0.502%	0.501%
$325,000	4,000	8	1.258%	0.721%	0.552%	0.512%	0.504%	0.502%	0.501%
$325,000	5,000	8	1.020%	0.624%	0.525%	0.506%	0.503%	0.502%	0.501%
$325,000	10,000	8	0.603%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	8	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$350,000	5	8	69.435%	67.859%	66.345%	64.890%	63.489%	60.837%	58.370%
$350,000	10	8	55.681%	53.854%	52.108%	50.444%	48.859%	45.892%	43.167%
$350,000	15	8	47.998%	46.030%	44.165%	42.395%	40.710%	37.590%	34.773%
$350,000	20	8	42.369%	40.307%	38.364%	36.531%	34.799%	31.618%	28.777%
$350,000	25	8	38.250%	36.141%	34.166%	32.315%	30.577%	27.406%	24.593%
$350,000	50	8	27.227%	24.972%	22.899%	21.002%	19.259%	16.188%	13.596%
$350,000	100	8	18.382%	16.086%	14.050%	12.240%	10.649%	8.042%	6.060%
$350,000	150	8	14.474%	12.262%	10.356%	8.724%	7.338%	5.179%	3.658%
$350,000	200	8	12.039%	9.898%	8.100%	6.608%	5.381%	3.566%	2.385%
$350,000	300	8	9.235%	7.223%	5.615%	4.350%	3.365%	2.038%	1.294%
$350,000	400	8	7.485%	5.618%	4.183%	3.103%	2.307%	1.331%	0.859%
$350,000	500	8	6.473%	4.705%	3.391%	2.446%	1.780%	1.017%	0.690%
$350,000	600	8	5.670%	3.997%	2.798%	1.964%	1.406%	0.821%	0.602%
$350,000	700	8	5.071%	3.485%	2.384%	1.652%	1.181%	0.715%	0.560%
$350,000	800	8	4.590%	3.081%	2.066%	1.413%	1.011%	0.645%	0.536%
$350,000	900	8	4.192%	2.753%	1.816%	1.235%	0.895%	0.599%	0.521%
$350,000	1,000	8	3.900%	2.519%	1.643%	1.117%	0.818%	0.573%	0.514%
$350,000	1,500	8	2.847%	1.707%	1.075%	0.751%	0.601%	0.514%	0.502%
$350,000	2,000	8	2.281%	1.307%	0.827%	0.619%	0.539%	0.505%	0.501%
$350,000	3,000	8	1.643%	0.921%	0.632%	0.537%	0.510%	0.502%	0.501%
$350,000	4,000	8	1.277%	0.730%	0.555%	0.512%	0.504%	0.502%	0.501%
$350,000	5,000	8	1.035%	0.629%	0.526%	0.506%	0.503%	0.502%	0.501%
$350,000	10,000	8	0.608%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	8	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	8	69.506%	67.933%	66.421%	64.969%	63.570%	60.924%	58.462%
$375,000	10	8	55.777%	53.954%	52.212%	50.552%	48.971%	46.011%	43.294%
$375,000	15	8	48.134%	46.171%	44.312%	42.547%	40.867%	37.757%	34.949%
$375,000	20	8	42.503%	40.447%	38.510%	36.683%	34.956%	31.786%	28.955%
$375,000	25	8	38.389%	36.287%	34.318%	32.474%	30.742%	27.582%	24.780%
$375,000	50	8	27.379%	25.133%	23.069%	21.180%	19.446%	16.390%	13.811%
$375,000	100	8	18.540%	16.255%	14.225%	12.421%	10.833%	8.221%	6.229%
$375,000	150	8	14.619%	12.412%	10.508%	8.875%	7.484%	5.309%	3.771%
$375,000	200	8	12.172%	10.031%	8.229%	6.732%	5.498%	3.664%	2.462%
$375,000	300	8	9.344%	7.329%	5.716%	4.441%	3.448%	2.100%	1.335%
$375,000	400	8	7.574%	5.701%	4.260%	3.170%	2.365%	1.370%	0.882%
$375,000	500	8	6.549%	4.774%	3.452%	2.497%	1.822%	1.041%	0.704%
$375,000	600	8	5.740%	4.059%	2.851%	2.006%	1.438%	0.837%	0.609%
$375,000	700	8	5.134%	3.539%	2.430%	1.687%	1.207%	0.728%	0.565%
$375,000	800	8	4.647%	3.129%	2.105%	1.442%	1.031%	0.653%	0.539%
$375,000	900	8	4.244%	2.797%	1.850%	1.260%	0.911%	0.605%	0.523%
$375,000	1,000	8	3.950%	2.560%	1.674%	1.139%	0.832%	0.577%	0.515%
$375,000	1,500	8	2.883%	1.734%	1.093%	0.762%	0.606%	0.515%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	2,000	8	2.310%	1.327%	0.839%	0.624%	0.541%	0.505%	0.501%
$375,000	3,000	8	1.665%	0.933%	0.638%	0.539%	0.511%	0.502%	0.501%
$375,000	4,000	8	1.293%	0.738%	0.558%	0.513%	0.504%	0.502%	0.501%
$375,000	5,000	8	1.048%	0.635%	0.527%	0.507%	0.503%	0.502%	0.501%
$375,000	10,000	8	0.612%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	8	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	8	69.574%	68.003%	66.494%	65.044%	63.648%	61.007%	58.549%
$400,000	10	8	55.868%	54.049%	52.310%	50.654%	49.077%	46.123%	43.412%
$400,000	15	8	48.262%	46.305%	44.450%	42.690%	41.015%	37.913%	35.114%
$400,000	20	8	42.627%	40.576%	38.645%	36.823%	35.101%	31.941%	29.119%
$400,000	25	8	38.519%	36.422%	34.460%	32.621%	30.895%	27.745%	24.953%
$400,000	50	8	27.517%	25.279%	23.223%	21.342%	19.615%	16.571%	14.004%
$400,000	100	8	18.681%	16.406%	14.384%	12.585%	11.001%	8.392%	6.391%
$400,000	150	8	14.754%	12.551%	10.650%	9.017%	7.623%	5.436%	3.881%
$400,000	200	8	12.296%	10.156%	8.352%	6.850%	5.610%	3.759%	2.537%
$400,000	300	8	9.445%	7.429%	5.811%	4.528%	3.526%	2.159%	1.375%
$400,000	400	8	7.657%	5.780%	4.331%	3.234%	2.419%	1.407%	0.905%
$400,000	500	8	6.620%	4.838%	3.509%	2.546%	1.862%	1.065%	0.717%
$400,000	600	8	5.804%	4.117%	2.900%	2.046%	1.469%	0.853%	0.616%
$400,000	700	8	5.192%	3.590%	2.473%	1.720%	1.231%	0.739%	0.571%
$400,000	800	8	4.699%	3.174%	2.142%	1.469%	1.051%	0.662%	0.542%
$400,000	900	8	4.293%	2.838%	1.882%	1.283%	0.927%	0.612%	0.525%
$400,000	1,000	8	3.996%	2.598%	1.703%	1.160%	0.846%	0.582%	0.516%
$400,000	1,500	8	2.916%	1.760%	1.110%	0.772%	0.611%	0.516%	0.503%
$400,000	2,000	8	2.337%	1.345%	0.849%	0.630%	0.544%	0.505%	0.501%
$400,000	3,000	8	1.685%	0.944%	0.643%	0.541%	0.511%	0.502%	0.501%
$400,000	4,000	8	1.309%	0.745%	0.561%	0.514%	0.504%	0.502%	0.501%
$400,000	5,000	8	1.061%	0.639%	0.529%	0.507%	0.503%	0.502%	0.501%
$400,000	10,000	8	0.616%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	8	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	8	69.637%	68.069%	66.562%	65.114%	63.720%	61.083%	58.629%
$425,000	10	8	55.953%	54.136%	52.400%	50.748%	49.174%	46.225%	43.520%
$425,000	15	8	48.382%	46.429%	44.579%	42.822%	41.152%	38.058%	35.265%
$425,000	20	8	42.741%	40.696%	38.769%	36.951%	35.234%	32.082%	29.268%
$425,000	25	8	38.639%	36.548%	34.591%	32.758%	31.036%	27.895%	25.111%
$425,000	50	8	27.643%	25.411%	23.362%	21.488%	19.767%	16.735%	14.178%
$425,000	100	8	18.806%	16.540%	14.526%	12.733%	11.154%	8.548%	6.542%
$425,000	150	8	14.877%	12.678%	10.780%	9.149%	7.753%	5.556%	3.987%
$425,000	200	8	12.412%	10.273%	8.468%	6.962%	5.716%	3.851%	2.610%
$425,000	300	8	9.538%	7.520%	5.899%	4.609%	3.598%	2.213%	1.414%
$425,000	400	8	7.733%	5.852%	4.398%	3.294%	2.471%	1.441%	0.926%
$425,000	500	8	6.684%	4.897%	3.562%	2.591%	1.899%	1.087%	0.729%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$425,000	600	8	5.863%	4.170%	2.945%	2.083%	1.498%	0.869%	0.624%
$425,000	700	8	5.245%	3.637%	2.512%	1.751%	1.254%	0.751%	0.576%
$425,000	800	8	4.746%	3.216%	2.175%	1.495%	1.069%	0.670%	0.545%
$425,000	900	8	4.337%	2.876%	1.912%	1.305%	0.942%	0.618%	0.527%
$425,000	1,000	8	4.038%	2.632%	1.730%	1.179%	0.858%	0.587%	0.518%
$425,000	1,500	8	2.946%	1.783%	1.125%	0.781%	0.616%	0.517%	0.503%
$425,000	2,000	8	2.362%	1.362%	0.859%	0.635%	0.546%	0.505%	0.501%
$425,000	3,000	8	1.703%	0.955%	0.648%	0.543%	0.512%	0.502%	0.501%
$425,000	4,000	8	1.323%	0.752%	0.563%	0.514%	0.504%	0.502%	0.501%
$425,000	5,000	8	1.072%	0.644%	0.530%	0.507%	0.503%	0.502%	0.501%
$425,000	10,000	8	0.620%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	8	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	8	69.694%	68.127%	66.623%	65.177%	63.784%	61.151%	58.700%
$450,000	10	8	56.029%	54.215%	52.482%	50.833%	49.261%	46.317%	43.617%
$450,000	15	8	48.487%	46.537%	44.690%	42.938%	41.270%	38.183%	35.397%
$450,000	20	8	42.842%	40.801%	38.877%	37.064%	35.350%	32.205%	29.397%
$450,000	25	8	38.742%	36.656%	34.703%	32.874%	31.156%	28.022%	25.245%
$450,000	50	8	27.748%	25.522%	23.479%	21.610%	19.894%	16.870%	14.322%
$450,000	100	8	18.914%	16.655%	14.648%	12.861%	11.286%	8.685%	6.679%
$450,000	150	8	14.984%	12.790%	10.894%	9.265%	7.869%	5.666%	4.083%
$450,000	200	8	12.513%	10.376%	8.570%	7.062%	5.811%	3.933%	2.677%
$450,000	300	8	9.621%	7.603%	5.978%	4.682%	3.664%	2.264%	1.451%
$450,000	400	8	7.802%	5.918%	4.460%	3.349%	2.519%	1.474%	0.946%
$450,000	500	8	6.742%	4.950%	3.609%	2.631%	1.932%	1.108%	0.741%
$450,000	600	8	5.915%	4.216%	2.985%	2.116%	1.524%	0.882%	0.630%
$450,000	700	8	5.291%	3.678%	2.546%	1.778%	1.274%	0.761%	0.580%
$450,000	800	8	4.787%	3.251%	2.204%	1.516%	1.085%	0.677%	0.548%
$450,000	900	8	4.373%	2.907%	1.936%	1.323%	0.954%	0.623%	0.529%
$450,000	1,000	8	4.073%	2.662%	1.752%	1.195%	0.869%	0.591%	0.519%
$450,000	1,500	8	2.972%	1.802%	1.138%	0.789%	0.621%	0.518%	0.503%
$450,000	2,000	8	2.383%	1.376%	0.868%	0.639%	0.548%	0.506%	0.501%
$450,000	3,000	8	1.718%	0.964%	0.653%	0.545%	0.512%	0.502%	0.501%
$450,000	4,000	8	1.335%	0.758%	0.565%	0.515%	0.504%	0.502%	0.501%
$450,000	5,000	8	1.082%	0.648%	0.531%	0.507%	0.503%	0.502%	0.501%
$450,000	10,000	8	0.623%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	8	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	8	69.742%	68.178%	66.674%	65.230%	63.839%	61.209%	58.761%
$475,000	10	8	56.094%	54.282%	52.552%	50.905%	49.336%	46.396%	43.700%
$475,000	15	8	48.578%	46.632%	44.789%	43.039%	41.375%	38.293%	35.512%
$475,000	20	8	42.933%	40.895%	38.975%	37.165%	35.454%	32.316%	29.514%
$475,000	25	8	38.834%	36.752%	34.802%	32.977%	31.262%	28.135%	25.365%
$475,000	50	8	27.844%	25.623%	23.585%	21.720%	20.009%	16.994%	14.453%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	100	8	19.010%	16.759%	14.758%	12.977%	11.407%	8.812%	6.808%
$475,000	150	8	15.083%	12.895%	11.002%	9.374%	7.980%	5.772%	4.178%
$475,000	200	8	12.607%	10.473%	8.667%	7.157%	5.904%	4.014%	2.744%
$475,000	300	8	9.700%	7.682%	6.055%	4.754%	3.729%	2.316%	1.488%
$475,000	400	8	7.869%	5.983%	4.519%	3.402%	2.566%	1.506%	0.966%
$475,000	500	8	6.798%	5.003%	3.656%	2.672%	1.965%	1.129%	0.753%
$475,000	600	8	5.966%	4.262%	3.025%	2.148%	1.549%	0.896%	0.637%
$475,000	700	8	5.336%	3.717%	2.579%	1.804%	1.294%	0.771%	0.585%
$475,000	800	8	4.826%	3.285%	2.231%	1.537%	1.100%	0.684%	0.550%
$475,000	900	8	4.409%	2.937%	1.960%	1.340%	0.966%	0.628%	0.530%
$475,000	1,000	8	4.107%	2.690%	1.774%	1.211%	0.879%	0.595%	0.520%
$475,000	1,500	8	2.997%	1.821%	1.151%	0.797%	0.626%	0.519%	0.503%
$475,000	2,000	8	2.403%	1.391%	0.877%	0.644%	0.550%	0.506%	0.501%
$475,000	3,000	8	1.734%	0.973%	0.657%	0.546%	0.513%	0.502%	0.501%
$475,000	4,000	8	1.347%	0.764%	0.568%	0.516%	0.505%	0.502%	0.501%
$475,000	5,000	8	1.092%	0.652%	0.532%	0.508%	0.503%	0.502%	0.501%
$475,000	10,000	8	0.626%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	8	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	8	69.782%	68.218%	66.716%	65.274%	63.884%	61.256%	58.811%
$500,000	10	8	56.152%	54.342%	52.614%	50.969%	49.402%	46.466%	43.774%
$500,000	15	8	48.664%	46.721%	44.881%	43.134%	41.472%	38.397%	35.620%
$500,000	20	8	43.019%	40.984%	39.068%	37.261%	35.553%	32.421%	29.624%
$500,000	25	8	38.917%	36.839%	34.893%	33.071%	31.359%	28.238%	25.473%
$500,000	50	8	27.931%	25.715%	23.681%	21.821%	20.114%	17.106%	14.572%
$500,000	100	8	19.095%	16.850%	14.854%	13.079%	11.514%	8.926%	6.925%
$500,000	150	8	15.172%	12.990%	11.100%	9.475%	8.081%	5.872%	4.270%
$500,000	200	8	12.694%	10.563%	8.758%	7.248%	5.992%	4.092%	2.809%
$500,000	300	8	9.775%	7.756%	6.127%	4.823%	3.792%	2.365%	1.525%
$500,000	400	8	7.933%	6.045%	4.576%	3.453%	2.611%	1.539%	0.986%
$500,000	500	8	6.852%	5.053%	3.701%	2.710%	1.998%	1.150%	0.764%
$500,000	600	8	6.015%	4.306%	3.063%	2.180%	1.574%	0.910%	0.643%
$500,000	700	8	5.379%	3.755%	2.611%	1.830%	1.314%	0.780%	0.589%
$500,000	800	8	4.864%	3.317%	2.258%	1.558%	1.115%	0.690%	0.553%
$500,000	900	8	4.443%	2.967%	1.984%	1.358%	0.978%	0.633%	0.532%
$500,000	1,000	8	4.141%	2.718%	1.796%	1.227%	0.890%	0.599%	0.521%
$500,000	1,500	8	3.021%	1.840%	1.164%	0.805%	0.630%	0.520%	0.503%
$500,000	2,000	8	2.423%	1.405%	0.885%	0.648%	0.552%	0.506%	0.501%
$500,000	3,000	8	1.748%	0.982%	0.661%	0.548%	0.513%	0.502%	0.501%
$500,000	4,000	8	1.359%	0.770%	0.570%	0.516%	0.505%	0.502%	0.501%
$500,000	5,000	8	1.101%	0.656%	0.533%	0.508%	0.503%	0.502%	0.501%
$500,000	10,000	8	0.630%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	8	0.410%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	9	49.993%	47.644%	45.376%	43.186%	41.065%	37.006%	33.184%
$30,000	10	9	33.337%	30.609%	28.073%	25.721%	23.552%	19.738%	16.532%
$30,000	15	9	26.181%	23.609%	21.256%	19.095%	17.122%	13.694%	10.880%
$30,000	20	9	21.960%	19.422%	17.129%	15.066%	13.213%	10.094%	7.662%
$30,000	25	9	19.103%	16.622%	14.415%	12.459%	10.734%	7.890%	5.752%
$30,000	50	9	12.292%	10.032%	8.125%	6.544%	5.249%	3.363%	2.164%
$30,000	100	9	7.799%	5.847%	4.342%	3.207%	2.368%	1.334%	0.843%
$30,000	150	9	5.869%	4.141%	2.899%	2.032%	1.450%	0.833%	0.606%
$30,000	200	9	4.826%	3.252%	2.181%	1.487%	1.056%	0.655%	0.537%
$30,000	300	9	3.622%	2.274%	1.446%	0.974%	0.725%	0.545%	0.508%
$30,000	400	9	2.912%	1.745%	1.091%	0.757%	0.602%	0.514%	0.502%
$30,000	500	9	2.449%	1.419%	0.889%	0.648%	0.550%	0.505%	0.501%
$30,000	600	9	2.119%	1.201%	0.767%	0.590%	0.528%	0.503%	0.501%
$30,000	700	9	1.866%	1.042%	0.684%	0.555%	0.515%	0.502%	0.501%
$30,000	800	9	1.675%	0.929%	0.631%	0.535%	0.509%	0.502%	0.501%
$30,000	900	9	1.516%	0.843%	0.595%	0.523%	0.506%	0.502%	0.501%
$30,000	1,000	9	1.391%	0.781%	0.572%	0.516%	0.505%	0.502%	0.501%
$30,000	1,500	9	0.988%	0.610%	0.521%	0.506%	0.503%	0.502%	0.501%
$30,000	2,000	9	0.791%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	9	0.619%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	9	0.555%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	9	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	9	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	9	52.016%	49.760%	47.584%	45.479%	43.438%	39.541%	35.880%
$35,000	10	9	35.399%	32.677%	30.113%	27.713%	25.481%	21.505%	18.133%
$35,000	15	9	27.685%	25.096%	22.719%	20.543%	18.545%	15.053%	12.137%
$35,000	20	9	23.249%	20.698%	18.381%	16.282%	14.389%	11.154%	8.589%
$35,000	25	9	20.230%	17.728%	15.487%	13.487%	11.713%	8.758%	6.489%
$35,000	50	9	13.033%	10.742%	8.794%	7.154%	5.800%	3.795%	2.485%
$35,000	100	9	8.311%	6.312%	4.752%	3.555%	2.655%	1.513%	0.944%
$35,000	150	9	6.277%	4.497%	3.193%	2.268%	1.629%	0.924%	0.645%
$35,000	200	9	5.169%	3.540%	2.408%	1.655%	1.172%	0.704%	0.553%
$35,000	300	9	3.877%	2.473%	1.588%	1.066%	0.779%	0.560%	0.511%
$35,000	400	9	3.124%	1.900%	1.192%	0.816%	0.633%	0.520%	0.503%
$35,000	500	9	2.635%	1.548%	0.965%	0.687%	0.568%	0.507%	0.501%
$35,000	600	9	2.283%	1.308%	0.826%	0.616%	0.538%	0.504%	0.501%
$35,000	700	9	2.013%	1.131%	0.729%	0.573%	0.521%	0.503%	0.501%
$35,000	800	9	1.808%	1.004%	0.665%	0.547%	0.512%	0.502%	0.501%
$35,000	900	9	1.638%	0.907%	0.621%	0.531%	0.508%	0.502%	0.501%
$35,000	1,000	9	1.504%	0.837%	0.593%	0.522%	0.506%	0.502%	0.501%
$35,000	1,500	9	1.064%	0.639%	0.528%	0.507%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	2,000	9	0.846%	0.565%	0.512%	0.505%	0.503%	0.502%	0.501%
$35,000	3,000	9	0.648%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	9	0.570%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	9	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	9	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	9	53.631%	51.448%	49.340%	47.299%	45.322%	41.560%	38.017%
$40,000	10	9	37.213%	34.527%	31.976%	29.572%	27.314%	23.214%	19.683%
$40,000	15	9	29.068%	26.449%	24.043%	21.834%	19.811%	16.259%	13.271%
$40,000	20	9	24.386%	21.831%	19.498%	17.372%	15.444%	12.120%	9.448%
$40,000	25	9	21.232%	18.717%	16.451%	14.415%	12.600%	9.555%	7.182%
$40,000	50	9	13.692%	11.374%	9.387%	7.705%	6.303%	4.194%	2.788%
$40,000	100	9	8.767%	6.733%	5.123%	3.874%	2.922%	1.690%	1.044%
$40,000	150	9	6.639%	4.819%	3.464%	2.487%	1.800%	1.018%	0.688%
$40,000	200	9	5.477%	3.802%	2.619%	1.814%	1.287%	0.754%	0.571%
$40,000	300	9	4.113%	2.662%	1.727%	1.161%	0.838%	0.578%	0.516%
$40,000	400	9	3.316%	2.043%	1.288%	0.875%	0.665%	0.527%	0.504%
$40,000	500	9	2.804%	1.667%	1.039%	0.727%	0.588%	0.510%	0.501%
$40,000	600	9	2.431%	1.406%	0.882%	0.643%	0.550%	0.506%	0.501%
$40,000	700	9	2.146%	1.215%	0.773%	0.592%	0.528%	0.503%	0.501%
$40,000	800	9	1.927%	1.075%	0.700%	0.560%	0.517%	0.502%	0.501%
$40,000	900	9	1.748%	0.969%	0.649%	0.540%	0.511%	0.502%	0.501%
$40,000	1,000	9	1.605%	0.891%	0.615%	0.529%	0.508%	0.502%	0.501%
$40,000	1,500	9	1.134%	0.666%	0.535%	0.508%	0.503%	0.502%	0.501%
$40,000	2,000	9	0.898%	0.581%	0.515%	0.505%	0.503%	0.502%	0.501%
$40,000	3,000	9	0.676%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	9	0.586%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	9	0.545%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	9	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	9	54.997%	52.873%	50.819%	48.832%	46.912%	43.258%	39.816%
$45,000	10	9	38.796%	36.188%	33.693%	31.310%	29.045%	24.896%	21.249%
$45,000	15	9	30.377%	27.742%	25.302%	23.056%	20.996%	17.368%	14.309%
$45,000	20	9	25.431%	22.866%	20.523%	18.380%	16.422%	13.024%	10.271%
$45,000	25	9	22.152%	19.626%	17.338%	15.281%	13.434%	10.308%	7.850%
$45,000	50	9	14.300%	11.958%	9.939%	8.221%	6.776%	4.576%	3.081%
$45,000	100	9	9.184%	7.117%	5.467%	4.171%	3.175%	1.860%	1.144%
$45,000	150	9	6.969%	5.115%	3.717%	2.695%	1.965%	1.112%	0.734%
$45,000	200	9	5.754%	4.042%	2.816%	1.967%	1.399%	0.806%	0.592%
$45,000	300	9	4.330%	2.837%	1.860%	1.253%	0.898%	0.598%	0.521%
$45,000	400	9	3.489%	2.176%	1.381%	0.933%	0.698%	0.535%	0.505%
$45,000	500	9	2.958%	1.778%	1.110%	0.768%	0.609%	0.514%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	600	9	2.565%	1.498%	0.937%	0.671%	0.562%	0.508%	0.501%
$45,000	700	9	2.268%	1.295%	0.817%	0.612%	0.536%	0.504%	0.501%
$45,000	800	9	2.039%	1.144%	0.735%	0.575%	0.521%	0.503%	0.501%
$45,000	900	9	1.849%	1.028%	0.676%	0.551%	0.514%	0.502%	0.501%
$45,000	1,000	9	1.699%	0.943%	0.638%	0.537%	0.510%	0.502%	0.501%
$45,000	1,500	9	1.200%	0.694%	0.544%	0.510%	0.504%	0.502%	0.501%
$45,000	2,000	9	0.948%	0.597%	0.518%	0.505%	0.503%	0.502%	0.501%
$45,000	3,000	9	0.704%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	9	0.602%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	9	0.554%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	9	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	9	56.165%	54.089%	52.081%	50.143%	48.272%	44.704%	41.348%
$50,000	10	9	40.155%	37.625%	35.202%	32.877%	30.641%	26.476%	22.766%
$50,000	15	9	31.603%	28.955%	26.493%	24.216%	22.115%	18.395%	15.264%
$50,000	20	9	26.399%	23.822%	21.460%	19.300%	17.324%	13.875%	11.044%
$50,000	25	9	22.991%	20.458%	18.156%	16.079%	14.206%	11.014%	8.486%
$50,000	50	9	14.862%	12.501%	10.458%	8.706%	7.224%	4.941%	3.365%
$50,000	100	9	9.574%	7.479%	5.792%	4.456%	3.419%	2.027%	1.248%
$50,000	150	9	7.276%	5.392%	3.957%	2.894%	2.124%	1.206%	0.782%
$50,000	200	9	6.011%	4.266%	3.001%	2.114%	1.510%	0.860%	0.614%
$50,000	300	9	4.530%	3.001%	1.985%	1.342%	0.958%	0.620%	0.527%
$50,000	400	9	3.651%	2.302%	1.470%	0.991%	0.732%	0.544%	0.507%
$50,000	500	9	3.102%	1.884%	1.180%	0.808%	0.630%	0.518%	0.502%
$50,000	600	9	2.691%	1.587%	0.991%	0.700%	0.575%	0.510%	0.502%
$50,000	700	9	2.382%	1.371%	0.861%	0.633%	0.544%	0.505%	0.501%
$50,000	800	9	2.143%	1.211%	0.770%	0.590%	0.527%	0.503%	0.501%
$50,000	900	9	1.944%	1.086%	0.705%	0.562%	0.517%	0.503%	0.501%
$50,000	1,000	9	1.788%	0.995%	0.661%	0.546%	0.512%	0.502%	0.501%
$50,000	1,500	9	1.263%	0.722%	0.552%	0.512%	0.504%	0.502%	0.501%
$50,000	2,000	9	0.995%	0.613%	0.522%	0.506%	0.503%	0.502%	0.501%
$50,000	3,000	9	0.731%	0.536%	0.508%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	9	0.619%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	9	0.564%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	9	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	9	57.169%	55.131%	53.164%	51.268%	49.437%	45.944%	42.662%
$55,000	10	9	41.324%	38.857%	36.495%	34.225%	32.044%	27.937%	24.188%
$55,000	15	9	32.730%	30.084%	27.615%	25.314%	23.176%	19.369%	16.161%
$55,000	20	9	27.296%	24.706%	22.324%	20.143%	18.147%	14.660%	11.767%
$55,000	25	9	23.745%	21.209%	18.899%	16.805%	14.910%	11.669%	9.083%
$55,000	50	9	15.383%	13.006%	10.942%	9.163%	7.646%	5.289%	3.643%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$55,000	100	9	9.936%	7.818%	6.097%	4.726%	3.651%	2.189%	1.352%
$55,000	150	9	7.560%	5.649%	4.181%	3.081%	2.276%	1.298%	0.833%
$55,000	200	9	6.247%	4.474%	3.174%	2.254%	1.617%	0.915%	0.638%
$55,000	300	9	4.715%	3.155%	2.105%	1.429%	1.017%	0.641%	0.534%
$55,000	400	9	3.803%	2.422%	1.557%	1.048%	0.766%	0.554%	0.509%
$55,000	500	9	3.237%	1.985%	1.248%	0.848%	0.651%	0.523%	0.503%
$55,000	600	9	2.810%	1.672%	1.045%	0.730%	0.589%	0.512%	0.502%
$55,000	700	9	2.489%	1.444%	0.904%	0.655%	0.554%	0.506%	0.501%
$55,000	800	9	2.241%	1.274%	0.805%	0.606%	0.533%	0.504%	0.501%
$55,000	900	9	2.034%	1.142%	0.734%	0.575%	0.522%	0.503%	0.501%
$55,000	1,000	9	1.872%	1.045%	0.685%	0.555%	0.515%	0.502%	0.501%
$55,000	1,500	9	1.322%	0.750%	0.562%	0.514%	0.504%	0.502%	0.501%
$55,000	2,000	9	1.041%	0.630%	0.526%	0.507%	0.503%	0.502%	0.501%
$55,000	3,000	9	0.758%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	9	0.635%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	9	0.574%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	9	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	9	58.029%	56.026%	54.096%	52.236%	50.437%	47.008%	43.791%
$60,000	10	9	42.339%	39.926%	37.614%	35.392%	33.261%	29.244%	25.526%
$60,000	15	9	33.763%	31.135%	28.668%	26.356%	24.192%	20.314%	17.020%
$60,000	20	9	28.146%	25.540%	23.143%	20.935%	18.915%	15.386%	12.447%
$60,000	25	9	24.439%	21.896%	19.583%	17.473%	15.562%	12.280%	9.646%
$60,000	50	9	15.868%	13.476%	11.394%	9.594%	8.046%	5.623%	3.912%
$60,000	100	9	10.269%	8.129%	6.381%	4.978%	3.872%	2.345%	1.455%
$60,000	150	9	7.824%	5.890%	4.393%	3.258%	2.421%	1.389%	0.882%
$60,000	200	9	6.465%	4.667%	3.338%	2.386%	1.720%	0.969%	0.662%
$60,000	300	9	4.885%	3.298%	2.217%	1.513%	1.074%	0.663%	0.541%
$60,000	400	9	3.945%	2.535%	1.639%	1.102%	0.800%	0.564%	0.511%
$60,000	500	9	3.363%	2.081%	1.313%	0.888%	0.674%	0.528%	0.503%
$60,000	600	9	2.921%	1.753%	1.097%	0.759%	0.603%	0.515%	0.502%
$60,000	700	9	2.590%	1.514%	0.946%	0.677%	0.563%	0.507%	0.501%
$60,000	800	9	2.333%	1.335%	0.839%	0.623%	0.540%	0.504%	0.501%
$60,000	900	9	2.119%	1.196%	0.762%	0.588%	0.526%	0.503%	0.501%
$60,000	1,000	9	1.951%	1.093%	0.709%	0.565%	0.518%	0.503%	0.501%
$60,000	1,500	9	1.379%	0.776%	0.571%	0.517%	0.505%	0.502%	0.501%
$60,000	2,000	9	1.085%	0.647%	0.530%	0.508%	0.503%	0.502%	0.501%
$60,000	3,000	9	0.784%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	9	0.652%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	9	0.584%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	9	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	9	58.783%	56.812%	54.914%	53.083%	51.313%	47.939%	44.779%
$65,000	10	9	43.239%	40.872%	38.601%	36.422%	34.335%	30.397%	26.754%
$65,000	15	9	34.713%	32.115%	29.659%	27.344%	25.167%	21.240%	17.865%
$65,000	20	9	28.951%	26.338%	23.920%	21.694%	19.648%	16.071%	13.085%
$65,000	25	9	25.095%	22.544%	20.219%	18.097%	16.170%	12.859%	10.180%
$65,000	50	9	16.322%	13.920%	11.821%	9.999%	8.427%	5.946%	4.174%
$65,000	100	9	10.582%	8.423%	6.649%	5.218%	4.082%	2.497%	1.557%
$65,000	150	9	8.071%	6.117%	4.592%	3.426%	2.560%	1.477%	0.932%
$65,000	200	9	6.668%	4.848%	3.492%	2.510%	1.818%	1.024%	0.687%
$65,000	300	9	5.044%	3.433%	2.323%	1.592%	1.129%	0.686%	0.549%
$65,000	400	9	4.069%	2.634%	1.712%	1.151%	0.831%	0.572%	0.512%
$65,000	500	9	3.480%	2.171%	1.375%	0.927%	0.696%	0.533%	0.504%
$65,000	600	9	3.024%	1.829%	1.146%	0.788%	0.618%	0.518%	0.503%
$65,000	700	9	2.683%	1.580%	0.987%	0.699%	0.574%	0.509%	0.501%
$65,000	800	9	2.418%	1.393%	0.873%	0.641%	0.547%	0.505%	0.501%
$65,000	900	9	2.198%	1.247%	0.791%	0.601%	0.532%	0.504%	0.501%
$65,000	1,000	9	2.025%	1.138%	0.733%	0.575%	0.522%	0.503%	0.501%
$65,000	1,500	9	1.432%	0.803%	0.581%	0.520%	0.505%	0.502%	0.501%
$65,000	2,000	9	1.127%	0.663%	0.535%	0.508%	0.504%	0.502%	0.501%
$65,000	3,000	9	0.810%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	9	0.668%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	9	0.594%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	9	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	9	59.481%	57.539%	55.670%	53.866%	52.120%	48.798%	45.689%
$70,000	10	9	44.067%	41.739%	39.507%	37.368%	35.318%	31.453%	27.879%
$70,000	15	9	35.597%	33.038%	30.604%	28.296%	26.116%	22.163%	18.719%
$70,000	20	9	29.735%	27.118%	24.689%	22.441%	20.375%	16.742%	13.709%
$70,000	25	9	25.737%	23.177%	20.835%	18.702%	16.760%	13.421%	10.699%
$70,000	50	9	16.760%	14.350%	12.237%	10.394%	8.800%	6.264%	4.435%
$70,000	100	9	10.878%	8.702%	6.908%	5.450%	4.285%	2.645%	1.658%
$70,000	150	9	8.307%	6.335%	4.785%	3.590%	2.697%	1.566%	0.984%
$70,000	200	9	6.861%	5.020%	3.642%	2.632%	1.915%	1.078%	0.714%
$70,000	300	9	5.196%	3.563%	2.427%	1.670%	1.184%	0.710%	0.557%
$70,000	400	9	4.194%	2.734%	1.787%	1.203%	0.864%	0.583%	0.515%
$70,000	500	9	3.592%	2.258%	1.437%	0.967%	0.719%	0.540%	0.505%
$70,000	600	9	3.123%	1.902%	1.195%	0.817%	0.634%	0.521%	0.503%
$70,000	700	9	2.771%	1.643%	1.027%	0.721%	0.585%	0.511%	0.502%
$70,000	800	9	2.500%	1.450%	0.906%	0.658%	0.555%	0.506%	0.501%
$70,000	900	9	2.273%	1.297%	0.818%	0.614%	0.537%	0.504%	0.501%
$70,000	1,000	9	2.095%	1.183%	0.756%	0.586%	0.526%	0.503%	0.501%
$70,000	1,500	9	1.483%	0.829%	0.591%	0.523%	0.506%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$70,000	2,000	9	1.167%	0.680%	0.540%	0.509%	0.504%	0.502%	0.501%
$70,000	3,000	9	0.835%	0.563%	0.512%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	9	0.684%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	9	0.604%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	9	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	9	60.132%	58.217%	56.374%	54.594%	52.872%	49.597%	46.533%
$75,000	10	9	44.828%	42.535%	40.338%	38.235%	36.218%	32.418%	28.909%
$75,000	15	9	36.405%	33.887%	31.487%	29.196%	27.025%	23.059%	19.567%
$75,000	20	9	30.486%	27.871%	25.435%	23.174%	21.086%	17.403%	14.321%
$75,000	25	9	26.360%	23.791%	21.436%	19.287%	17.331%	13.961%	11.202%
$75,000	50	9	17.179%	14.762%	12.636%	10.777%	9.161%	6.578%	4.695%
$75,000	100	9	11.161%	8.969%	7.155%	5.672%	4.481%	2.789%	1.760%
$75,000	150	9	8.531%	6.541%	4.968%	3.748%	2.830%	1.654%	1.036%
$75,000	200	9	7.044%	5.184%	3.784%	2.749%	2.008%	1.133%	0.742%
$75,000	300	9	5.340%	3.687%	2.526%	1.745%	1.238%	0.734%	0.566%
$75,000	400	9	4.314%	2.831%	1.860%	1.254%	0.897%	0.594%	0.518%
$75,000	500	9	3.698%	2.342%	1.497%	1.006%	0.742%	0.546%	0.506%
$75,000	600	9	3.217%	1.973%	1.243%	0.846%	0.650%	0.524%	0.504%
$75,000	700	9	2.855%	1.704%	1.066%	0.743%	0.596%	0.513%	0.502%
$75,000	800	9	2.578%	1.503%	0.939%	0.675%	0.563%	0.508%	0.501%
$75,000	900	9	2.345%	1.345%	0.846%	0.628%	0.543%	0.505%	0.501%
$75,000	1,000	9	2.161%	1.226%	0.780%	0.597%	0.530%	0.503%	0.501%
$75,000	1,500	9	1.532%	0.854%	0.601%	0.526%	0.507%	0.502%	0.501%
$75,000	2,000	9	1.206%	0.697%	0.545%	0.511%	0.504%	0.502%	0.501%
$75,000	3,000	9	0.860%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$75,000	4,000	9	0.701%	0.529%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	9	0.614%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	9	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	9	60.717%	58.826%	57.005%	55.245%	53.545%	50.313%	47.288%
$80,000	10	9	45.510%	43.248%	41.084%	39.013%	37.025%	33.284%	29.830%
$80,000	15	9	37.129%	34.649%	32.284%	30.022%	27.871%	23.906%	20.389%
$80,000	20	9	31.182%	28.582%	26.145%	23.877%	21.771%	18.047%	14.913%
$80,000	25	9	26.956%	24.379%	22.015%	19.850%	17.880%	14.477%	11.683%
$80,000	50	9	17.563%	15.144%	13.006%	11.134%	9.501%	6.874%	4.943%
$80,000	100	9	11.423%	9.219%	7.387%	5.882%	4.668%	2.928%	1.858%
$80,000	150	9	8.742%	6.735%	5.143%	3.900%	2.958%	1.739%	1.088%
$80,000	200	9	7.215%	5.340%	3.917%	2.861%	2.097%	1.186%	0.769%
$80,000	300	9	5.475%	3.803%	2.620%	1.817%	1.291%	0.757%	0.575%
$80,000	400	9	4.426%	2.923%	1.930%	1.303%	0.930%	0.606%	0.521%
$80,000	500	9	3.799%	2.421%	1.554%	1.043%	0.765%	0.553%	0.508%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	600	9	3.304%	2.039%	1.288%	0.874%	0.665%	0.528%	0.504%
$80,000	700	9	2.934%	1.761%	1.103%	0.764%	0.607%	0.515%	0.502%
$80,000	800	9	2.651%	1.554%	0.970%	0.692%	0.571%	0.509%	0.501%
$80,000	900	9	2.411%	1.390%	0.872%	0.641%	0.548%	0.505%	0.501%
$80,000	1,000	9	2.224%	1.267%	0.802%	0.607%	0.534%	0.504%	0.501%
$80,000	1,500	9	1.577%	0.879%	0.611%	0.529%	0.508%	0.502%	0.501%
$80,000	2,000	9	1.243%	0.713%	0.550%	0.512%	0.504%	0.502%	0.501%
$80,000	3,000	9	0.884%	0.577%	0.514%	0.505%	0.503%	0.502%	0.501%
$80,000	4,000	9	0.716%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	9	0.625%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	9	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	9	61.744%	59.895%	58.110%	56.387%	54.723%	51.565%	48.611%
$90,000	10	9	46.692%	44.484%	42.376%	40.356%	38.418%	34.777%	31.420%
$90,000	15	9	38.378%	35.964%	33.658%	31.460%	29.366%	25.459%	21.925%
$90,000	20	9	32.435%	29.865%	27.449%	25.184%	23.069%	19.278%	16.053%
$90,000	25	9	28.062%	25.486%	23.109%	20.922%	18.927%	15.456%	12.583%
$90,000	50	9	18.269%	15.843%	13.692%	11.799%	10.140%	7.435%	5.422%
$90,000	100	9	11.907%	9.680%	7.814%	6.274%	5.017%	3.192%	2.050%
$90,000	150	9	9.129%	7.095%	5.466%	4.186%	3.202%	1.907%	1.192%
$90,000	200	9	7.535%	5.630%	4.170%	3.075%	2.269%	1.291%	0.826%
$90,000	300	9	5.726%	4.020%	2.799%	1.955%	1.394%	0.806%	0.594%
$90,000	400	9	4.632%	3.093%	2.061%	1.398%	0.994%	0.630%	0.528%
$90,000	500	9	3.983%	2.568%	1.662%	1.116%	0.810%	0.567%	0.511%
$90,000	600	9	3.465%	2.162%	1.373%	0.928%	0.696%	0.535%	0.506%
$90,000	700	9	3.078%	1.868%	1.175%	0.806%	0.629%	0.519%	0.503%
$90,000	800	9	2.784%	1.649%	1.030%	0.725%	0.587%	0.511%	0.502%
$90,000	900	9	2.532%	1.475%	0.923%	0.667%	0.560%	0.507%	0.501%
$90,000	1,000	9	2.337%	1.343%	0.845%	0.628%	0.543%	0.505%	0.501%
$90,000	1,500	9	1.662%	0.925%	0.632%	0.536%	0.509%	0.502%	0.501%
$90,000	2,000	9	1.313%	0.745%	0.560%	0.514%	0.505%	0.502%	0.501%
$90,000	3,000	9	0.929%	0.591%	0.517%	0.505%	0.503%	0.502%	0.501%
$90,000	4,000	9	0.746%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	9	0.644%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	9	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	9	62.597%	60.779%	59.025%	57.332%	55.698%	52.601%	49.707%
$100,000	10	9	47.682%	45.520%	43.456%	41.478%	39.582%	36.022%	32.743%
$100,000	15	9	39.414%	37.051%	34.795%	32.650%	30.606%	26.789%	23.309%
$100,000	20	9	33.496%	30.978%	28.597%	26.351%	24.246%	20.434%	17.143%
$100,000	25	9	29.063%	26.500%	24.122%	21.927%	19.913%	16.375%	13.424%
$100,000	50	9	18.924%	16.493%	14.331%	12.422%	10.739%	7.967%	5.884%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	100	9	12.345%	10.099%	8.206%	6.635%	5.341%	3.441%	2.232%
$100,000	150	9	9.482%	7.423%	5.763%	4.451%	3.430%	2.067%	1.295%
$100,000	200	9	7.828%	5.897%	4.404%	3.275%	2.433%	1.394%	0.884%
$100,000	300	9	5.957%	4.221%	2.967%	2.087%	1.493%	0.855%	0.614%
$100,000	400	9	4.820%	3.251%	2.185%	1.489%	1.056%	0.655%	0.535%
$100,000	500	9	4.142%	2.697%	1.758%	1.182%	0.852%	0.580%	0.513%
$100,000	600	9	3.612%	2.276%	1.454%	0.981%	0.727%	0.544%	0.508%
$100,000	700	9	3.211%	1.968%	1.242%	0.848%	0.652%	0.524%	0.504%
$100,000	800	9	2.904%	1.737%	1.086%	0.758%	0.604%	0.515%	0.502%
$100,000	900	9	2.642%	1.552%	0.971%	0.693%	0.572%	0.509%	0.501%
$100,000	1,000	9	2.440%	1.413%	0.887%	0.650%	0.552%	0.506%	0.501%
$100,000	1,500	9	1.738%	0.969%	0.652%	0.543%	0.511%	0.502%	0.501%
$100,000	2,000	9	1.376%	0.775%	0.571%	0.517%	0.505%	0.502%	0.501%
$100,000	3,000	9	0.972%	0.606%	0.520%	0.506%	0.503%	0.502%	0.501%
$100,000	4,000	9	0.775%	0.546%	0.509%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	9	0.664%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	9	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	9	63.337%	61.545%	59.817%	58.151%	56.544%	53.496%	50.654%
$110,000	10	9	48.544%	46.422%	44.395%	42.452%	40.593%	37.103%	33.891%
$110,000	15	9	40.316%	37.995%	35.785%	33.684%	31.682%	27.945%	24.546%
$110,000	20	9	34.420%	31.955%	29.622%	27.416%	25.332%	21.531%	18.207%
$110,000	25	9	29.977%	27.441%	25.074%	22.884%	20.862%	17.272%	14.245%
$110,000	50	9	19.538%	17.102%	14.933%	13.006%	11.302%	8.473%	6.328%
$110,000	100	9	12.755%	10.491%	8.575%	6.974%	5.651%	3.683%	2.411%
$110,000	150	9	9.812%	7.731%	6.046%	4.702%	3.649%	2.222%	1.400%
$110,000	200	9	8.107%	6.152%	4.629%	3.467%	2.595%	1.498%	0.944%
$110,000	300	9	6.175%	4.413%	3.128%	2.216%	1.591%	0.906%	0.637%
$110,000	400	9	4.998%	3.401%	2.303%	1.577%	1.119%	0.681%	0.545%
$110,000	500	9	4.299%	2.825%	1.855%	1.251%	0.896%	0.596%	0.518%
$110,000	600	9	3.751%	2.385%	1.532%	1.032%	0.759%	0.553%	0.510%
$110,000	700	9	3.335%	2.063%	1.308%	0.889%	0.675%	0.530%	0.505%
$110,000	800	9	3.017%	1.821%	1.142%	0.790%	0.622%	0.518%	0.502%
$110,000	900	9	2.745%	1.626%	1.018%	0.718%	0.585%	0.511%	0.502%
$110,000	1,000	9	2.537%	1.481%	0.927%	0.671%	0.562%	0.507%	0.501%
$110,000	1,500	9	1.811%	1.012%	0.672%	0.550%	0.514%	0.502%	0.501%
$110,000	2,000	9	1.435%	0.804%	0.582%	0.520%	0.506%	0.502%	0.501%
$110,000	3,000	9	1.013%	0.621%	0.524%	0.506%	0.503%	0.502%	0.501%
$110,000	4,000	9	0.803%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	9	0.684%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	9	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$120,000	5	9	63.960%	62.190%	60.485%	58.840%	57.256%	54.250%	51.453%
$120,000	10	9	49.282%	47.194%	45.197%	43.286%	41.458%	38.027%	34.872%
$120,000	15	9	41.092%	38.808%	36.637%	34.573%	32.606%	28.938%	25.608%
$120,000	20	9	35.218%	32.798%	30.509%	28.346%	26.301%	22.540%	19.213%
$120,000	25	9	30.790%	28.289%	25.946%	23.771%	21.750%	18.136%	15.049%
$120,000	50	9	20.108%	17.668%	15.490%	13.551%	11.824%	8.949%	6.752%
$120,000	100	9	13.140%	10.860%	8.925%	7.299%	5.946%	3.917%	2.589%
$120,000	150	9	10.123%	8.023%	6.315%	4.943%	3.860%	2.374%	1.504%
$120,000	200	9	8.370%	6.391%	4.841%	3.652%	2.752%	1.599%	1.005%
$120,000	300	9	6.380%	4.593%	3.280%	2.340%	1.687%	0.957%	0.661%
$120,000	400	9	5.165%	3.543%	2.416%	1.663%	1.181%	0.708%	0.554%
$120,000	500	9	4.446%	2.947%	1.949%	1.317%	0.941%	0.612%	0.522%
$120,000	600	9	3.873%	2.481%	1.602%	1.079%	0.788%	0.560%	0.512%
$120,000	700	9	3.453%	2.155%	1.372%	0.930%	0.699%	0.537%	0.506%
$120,000	800	9	3.123%	1.901%	1.195%	0.823%	0.640%	0.522%	0.503%
$120,000	900	9	2.842%	1.697%	1.063%	0.744%	0.598%	0.514%	0.502%
$120,000	1,000	9	2.627%	1.545%	0.967%	0.693%	0.573%	0.509%	0.501%
$120,000	1,500	9	1.879%	1.053%	0.692%	0.558%	0.516%	0.502%	0.501%
$120,000	2,000	9	1.492%	0.834%	0.593%	0.524%	0.507%	0.502%	0.501%
$120,000	3,000	9	1.052%	0.636%	0.527%	0.507%	0.503%	0.502%	0.501%
$120,000	4,000	9	0.831%	0.561%	0.511%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	9	0.703%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	9	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	9	64.486%	62.736%	61.049%	59.424%	57.860%	54.890%	52.130%
$130,000	10	9	49.918%	47.859%	45.889%	44.004%	42.202%	38.822%	35.717%
$130,000	15	9	41.757%	39.505%	37.368%	35.335%	33.399%	29.791%	26.520%
$130,000	20	9	35.903%	33.522%	31.271%	29.146%	27.136%	23.439%	20.134%
$130,000	25	9	31.503%	29.042%	26.734%	24.581%	22.570%	18.950%	15.828%
$130,000	50	9	20.641%	18.199%	16.012%	14.060%	12.315%	9.400%	7.153%
$130,000	100	9	13.499%	11.207%	9.255%	7.608%	6.228%	4.144%	2.763%
$130,000	150	9	10.415%	8.299%	6.569%	5.171%	4.061%	2.520%	1.605%
$130,000	200	9	8.618%	6.619%	5.044%	3.828%	2.902%	1.698%	1.065%
$130,000	300	9	6.573%	4.764%	3.425%	2.460%	1.780%	1.008%	0.686%
$130,000	400	9	5.322%	3.679%	2.524%	1.746%	1.241%	0.735%	0.564%
$130,000	500	9	4.584%	3.061%	2.038%	1.382%	0.984%	0.628%	0.527%
$130,000	600	9	3.995%	2.580%	1.675%	1.129%	0.819%	0.570%	0.514%
$130,000	700	9	3.563%	2.241%	1.433%	0.970%	0.723%	0.543%	0.507%
$130,000	800	9	3.223%	1.977%	1.247%	0.854%	0.657%	0.526%	0.504%
$130,000	900	9	2.934%	1.764%	1.107%	0.770%	0.612%	0.516%	0.502%
$130,000	1,000	9	2.712%	1.605%	1.005%	0.714%	0.584%	0.510%	0.501%
$130,000	1,500	9	1.943%	1.092%	0.712%	0.566%	0.519%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	2,000	9	1.545%	0.862%	0.605%	0.527%	0.507%	0.502%	0.501%
$130,000	3,000	9	1.090%	0.650%	0.531%	0.507%	0.503%	0.502%	0.501%
$130,000	4,000	9	0.858%	0.568%	0.512%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	9	0.722%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	9	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	9	64.954%	63.221%	61.551%	59.943%	58.396%	55.460%	52.732%
$140,000	10	9	50.482%	48.446%	46.500%	44.639%	42.860%	39.525%	36.465%
$140,000	15	9	42.351%	40.128%	38.021%	36.016%	34.107%	30.552%	27.334%
$140,000	20	9	36.518%	34.171%	31.955%	29.863%	27.885%	24.249%	20.992%
$140,000	25	9	32.145%	29.721%	27.454%	25.331%	23.338%	19.726%	16.592%
$140,000	50	9	21.155%	18.713%	16.518%	14.551%	12.792%	9.841%	7.542%
$140,000	100	9	13.842%	11.540%	9.573%	7.906%	6.502%	4.366%	2.935%
$140,000	150	9	10.695%	8.564%	6.814%	5.393%	4.256%	2.665%	1.707%
$140,000	200	9	8.856%	6.839%	5.241%	4.000%	3.049%	1.798%	1.125%
$140,000	300	9	6.757%	4.928%	3.564%	2.575%	1.872%	1.059%	0.712%
$140,000	400	9	5.472%	3.808%	2.628%	1.827%	1.302%	0.763%	0.575%
$140,000	500	9	4.717%	3.172%	2.126%	1.445%	1.027%	0.645%	0.532%
$140,000	600	9	4.112%	2.675%	1.746%	1.177%	0.851%	0.581%	0.517%
$140,000	700	9	3.668%	2.323%	1.492%	1.009%	0.746%	0.550%	0.508%
$140,000	800	9	3.317%	2.049%	1.297%	0.885%	0.675%	0.531%	0.504%
$140,000	900	9	3.021%	1.828%	1.150%	0.795%	0.625%	0.519%	0.502%
$140,000	1,000	9	2.793%	1.664%	1.043%	0.735%	0.594%	0.512%	0.502%
$140,000	1,500	9	2.004%	1.130%	0.732%	0.575%	0.522%	0.503%	0.501%
$140,000	2,000	9	1.596%	0.889%	0.616%	0.531%	0.509%	0.502%	0.501%
$140,000	3,000	9	1.126%	0.665%	0.536%	0.508%	0.503%	0.502%	0.501%
$140,000	4,000	9	0.884%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$140,000	5,000	9	0.740%	0.538%	0.507%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	9	0.533%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	9	65.363%	63.645%	61.990%	60.398%	58.864%	55.958%	53.260%
$150,000	10	9	50.979%	48.964%	47.039%	45.200%	43.440%	40.145%	37.124%
$150,000	15	9	42.875%	40.680%	38.597%	36.617%	34.731%	31.224%	28.052%
$150,000	20	9	37.060%	34.743%	32.558%	30.495%	28.545%	24.963%	21.758%
$150,000	25	9	32.712%	30.323%	28.091%	26.001%	24.034%	20.445%	17.309%
$150,000	50	9	21.643%	19.201%	17.002%	15.021%	13.250%	10.264%	7.919%
$150,000	100	9	14.168%	11.859%	9.879%	8.194%	6.769%	4.585%	3.105%
$150,000	150	9	10.961%	8.817%	7.048%	5.605%	4.445%	2.807%	1.808%
$150,000	200	9	9.080%	7.047%	5.429%	4.164%	3.190%	1.895%	1.186%
$150,000	300	9	6.932%	5.084%	3.697%	2.686%	1.961%	1.110%	0.738%
$150,000	400	9	5.614%	3.931%	2.729%	1.905%	1.360%	0.790%	0.586%
$150,000	500	9	4.841%	3.277%	2.209%	1.507%	1.069%	0.662%	0.538%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$150,000	600	9	4.221%	2.764%	1.813%	1.224%	0.881%	0.592%	0.520%
$150,000	700	9	3.766%	2.400%	1.548%	1.046%	0.769%	0.557%	0.510%
$150,000	800	9	3.405%	2.117%	1.344%	0.915%	0.692%	0.535%	0.505%
$150,000	900	9	3.102%	1.889%	1.190%	0.819%	0.639%	0.522%	0.503%
$150,000	1,000	9	2.869%	1.720%	1.079%	0.756%	0.605%	0.514%	0.502%
$150,000	1,500	9	2.062%	1.167%	0.752%	0.584%	0.525%	0.503%	0.501%
$150,000	2,000	9	1.643%	0.915%	0.628%	0.535%	0.510%	0.502%	0.501%
$150,000	3,000	9	1.160%	0.680%	0.540%	0.509%	0.503%	0.502%	0.501%
$150,000	4,000	9	0.909%	0.584%	0.515%	0.505%	0.503%	0.502%	0.501%
$150,000	5,000	9	0.758%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	9	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	9	65.686%	63.987%	62.350%	60.778%	59.269%	56.417%	53.746%
$160,000	10	9	51.108%	49.108%	47.196%	45.371%	43.630%	40.366%	37.367%
$160,000	15	9	43.227%	41.066%	39.018%	37.077%	35.234%	31.808%	28.696%
$160,000	20	9	38.017%	35.741%	33.593%	31.567%	29.651%	26.117%	22.945%
$160,000	25	9	33.518%	31.173%	28.968%	26.898%	24.954%	21.404%	18.264%
$160,000	50	9	22.438%	20.023%	17.837%	15.858%	14.075%	11.041%	8.627%
$160,000	100	9	14.349%	12.078%	10.123%	8.460%	7.051%	4.869%	3.358%
$160,000	150	9	11.225%	9.091%	7.320%	5.867%	4.687%	2.984%	1.926%
$160,000	200	9	9.266%	7.240%	5.618%	4.337%	3.340%	1.997%	1.248%
$160,000	300	9	7.077%	5.249%	3.860%	2.828%	2.082%	1.190%	0.780%
$160,000	400	9	5.830%	4.141%	2.916%	2.061%	1.482%	0.855%	0.614%
$160,000	500	9	4.991%	3.413%	2.325%	1.605%	1.146%	0.701%	0.556%
$160,000	600	9	4.393%	2.914%	1.932%	1.314%	0.941%	0.616%	0.529%
$160,000	700	9	3.901%	2.512%	1.627%	1.097%	0.797%	0.566%	0.514%
$160,000	800	9	3.577%	2.246%	1.430%	0.965%	0.719%	0.542%	0.508%
$160,000	900	9	3.222%	1.978%	1.243%	0.847%	0.651%	0.525%	0.504%
$160,000	1,000	9	2.949%	1.775%	1.111%	0.769%	0.610%	0.516%	0.502%
$160,000	1,500	9	2.148%	1.215%	0.772%	0.591%	0.527%	0.503%	0.501%
$160,000	2,000	9	1.666%	0.925%	0.630%	0.533%	0.509%	0.502%	0.501%
$160,000	3,000	9	1.160%	0.677%	0.538%	0.509%	0.503%	0.502%	0.501%
$160,000	4,000	9	0.908%	0.585%	0.516%	0.505%	0.503%	0.502%	0.501%
$160,000	5,000	9	0.757%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	9	0.538%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	9	66.025%	64.332%	62.701%	61.134%	59.624%	56.766%	54.115%
$170,000	10	9	51.786%	49.806%	47.915%	46.110%	44.383%	41.152%	38.194%
$170,000	15	9	43.732%	41.581%	39.539%	37.599%	35.750%	32.322%	29.224%
$170,000	20	9	37.951%	35.683%	33.547%	31.530%	29.628%	26.134%	23.010%
$170,000	25	9	33.649%	31.319%	29.146%	27.106%	25.190%	21.684%	18.582%
$170,000	50	9	22.515%	20.086%	17.881%	15.885%	14.090%	11.049%	8.628%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$170,000	100	9	14.758%	12.440%	10.440%	8.723%	7.263%	4.999%	3.435%
$170,000	150	9	11.443%	9.280%	7.480%	5.999%	4.798%	3.075%	2.002%
$170,000	200	9	9.483%	7.425%	5.772%	4.469%	3.452%	2.078%	1.307%
$170,000	300	9	7.245%	5.368%	3.941%	2.888%	2.126%	1.209%	0.789%
$170,000	400	9	5.872%	4.157%	2.915%	2.051%	1.470%	0.845%	0.609%
$170,000	500	9	5.067%	3.469%	2.362%	1.623%	1.151%	0.697%	0.550%
$170,000	600	9	4.418%	2.927%	1.936%	1.311%	0.939%	0.613%	0.526%
$170,000	700	9	3.935%	2.535%	1.647%	1.113%	0.810%	0.569%	0.512%
$170,000	800	9	3.564%	2.242%	1.432%	0.971%	0.726%	0.544%	0.507%
$170,000	900	9	3.249%	2.001%	1.266%	0.866%	0.664%	0.528%	0.504%
$170,000	1,000	9	3.007%	1.822%	1.147%	0.796%	0.626%	0.519%	0.502%
$170,000	1,500	9	2.169%	1.236%	0.789%	0.601%	0.532%	0.504%	0.501%
$170,000	2,000	9	1.730%	0.964%	0.650%	0.543%	0.512%	0.502%	0.501%
$170,000	3,000	9	1.223%	0.707%	0.548%	0.511%	0.504%	0.502%	0.501%
$170,000	4,000	9	0.955%	0.600%	0.519%	0.505%	0.503%	0.502%	0.501%
$170,000	5,000	9	0.791%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	9	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	9	66.305%	64.621%	63.001%	61.445%	59.944%	57.106%	54.476%
$180,000	10	9	52.120%	50.154%	48.278%	46.487%	44.774%	41.569%	38.638%
$180,000	15	9	44.097%	41.964%	39.940%	38.016%	36.183%	32.789%	29.722%
$180,000	20	9	38.335%	36.088%	33.971%	31.975%	30.092%	26.636%	23.546%
$180,000	25	9	34.054%	31.750%	29.600%	27.582%	25.686%	22.219%	19.153%
$180,000	50	9	22.913%	20.492%	18.290%	16.291%	14.487%	11.421%	8.966%
$180,000	100	9	15.030%	12.710%	10.701%	8.972%	7.498%	5.200%	3.597%
$180,000	150	9	11.666%	9.497%	7.683%	6.186%	4.967%	3.206%	2.097%
$180,000	200	9	9.670%	7.603%	5.935%	4.614%	3.578%	2.169%	1.367%
$180,000	300	9	7.390%	5.500%	4.056%	2.983%	2.205%	1.258%	0.814%
$180,000	400	9	5.992%	4.262%	3.003%	2.120%	1.522%	0.873%	0.621%
$180,000	500	9	5.171%	3.558%	2.433%	1.678%	1.191%	0.715%	0.556%
$180,000	600	9	4.508%	3.002%	1.994%	1.353%	0.967%	0.624%	0.529%
$180,000	700	9	4.017%	2.601%	1.696%	1.147%	0.832%	0.576%	0.514%
$180,000	800	9	3.637%	2.300%	1.474%	0.999%	0.743%	0.549%	0.508%
$180,000	900	9	3.317%	2.053%	1.303%	0.889%	0.677%	0.531%	0.504%
$180,000	1,000	9	3.071%	1.869%	1.179%	0.815%	0.637%	0.521%	0.503%
$180,000	1,500	9	2.218%	1.268%	0.808%	0.609%	0.535%	0.504%	0.501%
$180,000	2,000	9	1.770%	0.988%	0.661%	0.547%	0.513%	0.502%	0.501%
$180,000	3,000	9	1.253%	0.720%	0.553%	0.512%	0.504%	0.502%	0.501%
$180,000	4,000	9	0.977%	0.608%	0.520%	0.505%	0.503%	0.502%	0.501%
$180,000	5,000	9	0.807%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	9	0.547%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	5	9	66.557%	64.883%	63.273%	61.725%	60.232%	57.414%	54.801%
$190,000	10	9	52.421%	50.468%	48.605%	46.826%	45.126%	41.946%	39.037%
$190,000	15	9	44.429%	42.312%	40.304%	38.394%	36.576%	33.212%	30.174%
$190,000	20	9	38.683%	36.455%	34.358%	32.379%	30.514%	27.091%	24.032%
$190,000	25	9	34.423%	32.141%	30.012%	28.014%	26.137%	22.706%	19.673%
$190,000	50	9	23.290%	20.877%	18.678%	16.679%	14.870%	11.780%	9.295%
$190,000	100	9	15.287%	12.964%	10.947%	9.209%	7.721%	5.393%	3.754%
$190,000	150	9	11.877%	9.701%	7.874%	6.364%	5.129%	3.332%	2.190%
$190,000	200	9	9.846%	7.771%	6.089%	4.752%	3.699%	2.257%	1.427%
$190,000	300	9	7.527%	5.626%	4.167%	3.076%	2.281%	1.306%	0.840%
$190,000	400	9	6.105%	4.362%	3.087%	2.187%	1.572%	0.900%	0.632%
$190,000	500	9	5.269%	3.642%	2.502%	1.731%	1.229%	0.732%	0.563%
$190,000	600	9	4.594%	3.074%	2.050%	1.394%	0.995%	0.635%	0.532%
$190,000	700	9	4.094%	2.664%	1.743%	1.180%	0.853%	0.583%	0.516%
$190,000	800	9	3.707%	2.356%	1.515%	1.026%	0.759%	0.554%	0.509%
$190,000	900	9	3.382%	2.103%	1.338%	0.911%	0.690%	0.535%	0.505%
$190,000	1,000	9	3.131%	1.915%	1.209%	0.833%	0.647%	0.524%	0.503%
$190,000	1,500	9	2.265%	1.300%	0.825%	0.618%	0.538%	0.505%	0.501%
$190,000	2,000	9	1.808%	1.010%	0.672%	0.551%	0.514%	0.502%	0.501%
$190,000	3,000	9	1.281%	0.733%	0.557%	0.513%	0.504%	0.502%	0.501%
$190,000	4,000	9	0.998%	0.615%	0.522%	0.506%	0.503%	0.502%	0.501%
$190,000	5,000	9	0.822%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	9	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	9	66.764%	65.098%	63.496%	61.956%	60.471%	57.668%	55.070%
$200,000	10	9	52.665%	50.723%	48.870%	47.102%	45.413%	42.252%	39.363%
$200,000	15	9	44.704%	42.601%	40.605%	38.708%	36.903%	33.564%	30.549%
$200,000	20	9	38.975%	36.764%	34.682%	32.718%	30.868%	27.474%	24.440%
$200,000	25	9	34.731%	32.469%	30.357%	28.376%	26.514%	23.114%	20.110%
$200,000	50	9	23.623%	21.220%	19.023%	17.027%	15.214%	12.104%	9.591%
$200,000	100	9	15.512%	13.188%	11.165%	9.419%	7.920%	5.566%	3.896%
$200,000	150	9	12.064%	9.882%	8.045%	6.523%	5.275%	3.446%	2.275%
$200,000	200	9	10.003%	7.921%	6.228%	4.876%	3.809%	2.337%	1.482%
$200,000	300	9	7.649%	5.738%	4.266%	3.160%	2.350%	1.349%	0.864%
$200,000	400	9	6.205%	4.451%	3.162%	2.247%	1.618%	0.925%	0.644%
$200,000	500	9	5.356%	3.717%	2.564%	1.779%	1.264%	0.748%	0.569%
$200,000	600	9	4.670%	3.139%	2.100%	1.431%	1.021%	0.645%	0.535%
$200,000	700	9	4.163%	2.720%	1.785%	1.210%	0.873%	0.590%	0.518%
$200,000	800	9	3.770%	2.407%	1.552%	1.051%	0.774%	0.559%	0.511%
$200,000	900	9	3.439%	2.148%	1.370%	0.932%	0.702%	0.538%	0.505%
$200,000	1,000	9	3.186%	1.956%	1.238%	0.851%	0.657%	0.526%	0.503%
$200,000	1,500	9	2.307%	1.328%	0.842%	0.626%	0.541%	0.505%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$200,000	2,000	9	1.843%	1.031%	0.682%	0.554%	0.515%	0.502%	0.501%
$200,000	3,000	9	1.306%	0.745%	0.562%	0.514%	0.504%	0.502%	0.501%
$200,000	4,000	9	1.018%	0.622%	0.524%	0.506%	0.503%	0.502%	0.501%
$200,000	5,000	9	0.836%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	9	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	9	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	9	67.195%	65.544%	63.959%	62.433%	60.963%	58.192%	55.624%
$225,000	10	9	53.176%	51.256%	49.426%	47.678%	46.010%	42.891%	40.041%
$225,000	15	9	45.283%	43.207%	41.238%	39.366%	37.586%	34.298%	31.331%
$225,000	20	9	39.583%	37.405%	35.354%	33.422%	31.602%	28.263%	25.282%
$225,000	25	9	35.368%	33.145%	31.068%	29.119%	27.289%	23.949%	21.003%
$225,000	50	9	24.317%	21.941%	19.761%	17.770%	15.959%	12.826%	10.259%
$225,000	100	9	15.998%	13.674%	11.643%	9.879%	8.359%	5.955%	4.221%
$225,000	150	9	12.467%	10.274%	8.420%	6.872%	5.598%	3.703%	2.469%
$225,000	200	9	10.342%	8.246%	6.531%	5.150%	4.051%	2.515%	1.607%
$225,000	300	9	7.914%	5.981%	4.482%	3.345%	2.502%	1.447%	0.920%
$225,000	400	9	6.421%	4.645%	3.327%	2.380%	1.722%	0.982%	0.670%
$225,000	500	9	5.544%	3.882%	2.699%	1.885%	1.343%	0.786%	0.584%
$225,000	600	9	4.836%	3.281%	2.212%	1.514%	1.079%	0.670%	0.543%
$225,000	700	9	4.314%	2.844%	1.880%	1.279%	0.918%	0.607%	0.523%
$225,000	800	9	3.900%	2.511%	1.630%	1.103%	0.806%	0.569%	0.512%
$225,000	900	9	3.564%	2.247%	1.440%	0.979%	0.730%	0.546%	0.507%
$225,000	1,000	9	3.304%	2.048%	1.302%	0.891%	0.680%	0.532%	0.504%
$225,000	1,500	9	2.397%	1.390%	0.878%	0.644%	0.549%	0.506%	0.501%
$225,000	2,000	9	1.918%	1.076%	0.704%	0.563%	0.518%	0.503%	0.501%
$225,000	3,000	9	1.363%	0.772%	0.572%	0.517%	0.505%	0.502%	0.501%
$225,000	4,000	9	1.060%	0.638%	0.528%	0.507%	0.503%	0.502%	0.501%
$225,000	5,000	9	0.868%	0.572%	0.513%	0.505%	0.503%	0.502%	0.501%
$225,000	10,000	9	0.561%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	9	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	9	67.558%	65.920%	64.349%	62.836%	61.378%	58.633%	56.088%
$250,000	10	9	53.606%	51.704%	49.892%	48.161%	46.510%	43.424%	40.604%
$250,000	15	9	45.768%	43.715%	41.766%	39.914%	38.156%	34.908%	31.979%
$250,000	20	9	40.090%	37.939%	35.913%	34.005%	32.209%	28.915%	25.975%
$250,000	25	9	35.901%	33.709%	31.658%	29.736%	27.930%	24.640%	21.738%
$250,000	50	9	24.903%	22.557%	20.401%	18.426%	16.623%	13.488%	10.888%
$250,000	100	9	16.431%	14.108%	12.073%	10.298%	8.762%	6.311%	4.530%
$250,000	150	9	12.825%	10.624%	8.759%	7.192%	5.895%	3.946%	2.656%
$250,000	200	9	10.648%	8.540%	6.810%	5.403%	4.278%	2.685%	1.727%
$250,000	300	9	8.153%	6.204%	4.680%	3.517%	2.645%	1.542%	0.975%
$250,000	400	9	6.618%	4.823%	3.480%	2.506%	1.820%	1.037%	0.697%
$250,000	500	9	5.715%	4.031%	2.823%	1.982%	1.416%	0.822%	0.599%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	600	9	4.987%	3.410%	2.316%	1.590%	1.134%	0.693%	0.552%
$250,000	700	9	4.452%	2.959%	1.967%	1.342%	0.962%	0.624%	0.528%
$250,000	800	9	4.024%	2.612%	1.706%	1.155%	0.840%	0.581%	0.516%
$250,000	900	9	3.678%	2.337%	1.506%	1.023%	0.757%	0.555%	0.509%
$250,000	1,000	9	3.411%	2.131%	1.361%	0.928%	0.702%	0.539%	0.506%
$250,000	1,500	9	2.479%	1.447%	0.912%	0.662%	0.557%	0.507%	0.501%
$250,000	2,000	9	1.985%	1.118%	0.725%	0.572%	0.521%	0.503%	0.501%
$250,000	3,000	9	1.413%	0.797%	0.581%	0.520%	0.506%	0.502%	0.501%
$250,000	4,000	9	1.098%	0.653%	0.532%	0.507%	0.503%	0.502%	0.501%
$250,000	5,000	9	0.896%	0.581%	0.515%	0.505%	0.503%	0.502%	0.501%
$250,000	10,000	9	0.568%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	9	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	9	67.796%	66.167%	64.605%	63.100%	61.652%	58.924%	56.395%
$275,000	10	9	53.908%	52.019%	50.219%	48.501%	46.861%	43.800%	41.001%
$275,000	15	9	46.128%	44.091%	42.158%	40.321%	38.578%	35.359%	32.458%
$275,000	20	9	40.460%	38.328%	36.319%	34.430%	32.651%	29.390%	26.479%
$275,000	25	9	36.297%	34.127%	32.096%	30.193%	28.404%	25.150%	22.281%
$275,000	50	9	25.345%	23.026%	20.894%	18.937%	17.148%	14.020%	11.412%
$275,000	100	9	16.785%	14.461%	12.424%	10.642%	9.096%	6.606%	4.791%
$275,000	150	9	13.117%	10.913%	9.039%	7.460%	6.145%	4.156%	2.821%
$275,000	200	9	10.900%	8.785%	7.042%	5.616%	4.470%	2.833%	1.833%
$275,000	300	9	8.348%	6.386%	4.844%	3.661%	2.768%	1.623%	1.024%
$275,000	400	9	6.775%	4.966%	3.605%	2.608%	1.901%	1.084%	0.721%
$275,000	500	9	5.851%	4.150%	2.921%	2.061%	1.477%	0.852%	0.613%
$275,000	600	9	5.107%	3.513%	2.398%	1.652%	1.178%	0.713%	0.559%
$275,000	700	9	4.560%	3.050%	2.038%	1.394%	0.998%	0.638%	0.532%
$275,000	800	9	4.122%	2.692%	1.767%	1.198%	0.868%	0.590%	0.518%
$275,000	900	9	3.767%	2.409%	1.559%	1.059%	0.780%	0.562%	0.510%
$275,000	1,000	9	3.497%	2.197%	1.409%	0.959%	0.720%	0.544%	0.507%
$275,000	1,500	9	2.543%	1.492%	0.939%	0.677%	0.564%	0.508%	0.502%
$275,000	2,000	9	2.038%	1.151%	0.742%	0.579%	0.524%	0.503%	0.501%
$275,000	3,000	9	1.452%	0.817%	0.589%	0.522%	0.506%	0.502%	0.501%
$275,000	4,000	9	1.128%	0.666%	0.535%	0.508%	0.503%	0.502%	0.501%
$275,000	5,000	9	0.920%	0.589%	0.516%	0.505%	0.503%	0.502%	0.501%
$275,000	10,000	9	0.574%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	9	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	9	67.975%	66.353%	64.798%	63.299%	61.859%	59.143%	56.626%
$300,000	10	9	54.137%	52.258%	50.467%	48.759%	47.128%	44.085%	41.303%
$300,000	15	9	46.408%	44.382%	42.461%	40.636%	38.905%	35.709%	32.828%
$300,000	20	9	40.740%	38.622%	36.627%	34.751%	32.985%	29.749%	26.860%
$300,000	25	9	36.599%	34.445%	32.430%	30.541%	28.766%	25.539%	22.694%
$300,000	50	9	25.681%	23.383%	21.271%	19.333%	17.560%	14.448%	11.843%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	100	9	17.075%	14.755%	12.715%	10.929%	9.376%	6.860%	5.012%
$300,000	150	9	13.356%	11.151%	9.271%	7.685%	6.355%	4.334%	2.964%
$300,000	200	9	11.106%	8.986%	7.234%	5.793%	4.631%	2.959%	1.925%
$300,000	300	9	8.507%	6.536%	4.981%	3.781%	2.871%	1.693%	1.068%
$300,000	400	9	6.900%	5.081%	3.707%	2.693%	1.970%	1.124%	0.743%
$300,000	500	9	5.960%	4.247%	3.003%	2.126%	1.528%	0.879%	0.625%
$300,000	600	9	5.205%	3.598%	2.467%	1.705%	1.217%	0.731%	0.566%
$300,000	700	9	4.648%	3.125%	2.098%	1.438%	1.029%	0.651%	0.537%
$300,000	800	9	4.202%	2.759%	1.817%	1.234%	0.892%	0.599%	0.521%
$300,000	900	9	3.834%	2.462%	1.598%	1.085%	0.796%	0.566%	0.511%
$300,000	1,000	9	3.566%	2.253%	1.449%	0.985%	0.736%	0.548%	0.508%
$300,000	1,500	9	2.595%	1.529%	0.962%	0.689%	0.570%	0.509%	0.502%
$300,000	2,000	9	2.082%	1.179%	0.756%	0.585%	0.526%	0.503%	0.501%
$300,000	3,000	9	1.485%	0.834%	0.595%	0.524%	0.506%	0.502%	0.501%
$300,000	4,000	9	1.153%	0.676%	0.538%	0.508%	0.503%	0.502%	0.501%
$300,000	5,000	9	0.939%	0.595%	0.518%	0.505%	0.503%	0.502%	0.501%
$300,000	10,000	9	0.580%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	9	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	9	68.107%	66.491%	64.940%	63.446%	62.011%	59.306%	56.798%
$325,000	10	9	54.299%	52.427%	50.644%	48.943%	47.318%	44.289%	41.519%
$325,000	15	9	46.616%	44.600%	42.688%	40.871%	39.150%	35.971%	33.106%
$325,000	20	9	40.954%	38.846%	36.862%	34.996%	33.239%	30.023%	27.151%
$325,000	25	9	36.837%	34.696%	32.692%	30.814%	29.049%	25.843%	23.017%
$325,000	50	9	25.944%	23.662%	21.566%	19.644%	17.886%	14.796%	12.199%
$325,000	100	9	17.316%	15.004%	12.965%	11.175%	9.618%	7.083%	5.206%
$325,000	150	9	13.563%	11.358%	9.474%	7.880%	6.542%	4.494%	3.095%
$325,000	200	9	11.284%	9.162%	7.402%	5.952%	4.775%	3.074%	2.011%
$325,000	300	9	8.645%	6.666%	5.100%	3.888%	2.963%	1.755%	1.108%
$325,000	400	9	7.009%	5.181%	3.795%	2.768%	2.031%	1.161%	0.763%
$325,000	500	9	6.055%	4.331%	3.073%	2.183%	1.573%	0.904%	0.636%
$325,000	600	9	5.290%	3.671%	2.528%	1.752%	1.251%	0.747%	0.573%
$325,000	700	9	4.726%	3.191%	2.151%	1.477%	1.057%	0.663%	0.541%
$325,000	800	9	4.272%	2.818%	1.862%	1.266%	0.914%	0.607%	0.524%
$325,000	900	9	3.897%	2.514%	1.637%	1.112%	0.813%	0.572%	0.513%
$325,000	1,000	9	3.627%	2.301%	1.485%	1.009%	0.750%	0.553%	0.509%
$325,000	1,500	9	2.641%	1.562%	0.983%	0.700%	0.575%	0.510%	0.502%
$325,000	2,000	9	2.119%	1.203%	0.769%	0.591%	0.528%	0.503%	0.501%
$325,000	3,000	9	1.512%	0.849%	0.601%	0.526%	0.507%	0.502%	0.501%
$325,000	4,000	9	1.175%	0.685%	0.541%	0.509%	0.503%	0.502%	0.501%
$325,000	5,000	9	0.956%	0.601%	0.519%	0.505%	0.503%	0.502%	0.501%
$325,000	10,000	9	0.584%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	9	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$350,000	5	9	68.196%	66.583%	65.036%	63.546%	62.114%	59.417%	56.915%
$350,000	10	9	54.413%	52.546%	50.768%	49.073%	47.453%	44.434%	41.673%
$350,000	15	9	46.772%	44.763%	42.858%	41.048%	39.333%	36.167%	33.315%
$350,000	20	9	41.114%	39.014%	37.038%	35.180%	33.431%	30.229%	27.370%
$350,000	25	9	37.015%	34.884%	32.889%	31.020%	29.263%	26.073%	23.262%
$350,000	50	9	26.146%	23.877%	21.793%	19.882%	18.136%	15.066%	12.483%
$350,000	100	9	17.510%	15.206%	13.172%	11.381%	9.820%	7.274%	5.375%
$350,000	150	9	13.733%	11.529%	9.643%	8.044%	6.699%	4.632%	3.210%
$350,000	200	9	11.435%	9.311%	7.546%	6.089%	4.900%	3.174%	2.087%
$350,000	300	9	8.764%	6.778%	5.205%	3.983%	3.045%	1.811%	1.145%
$350,000	400	9	7.103%	5.268%	3.873%	2.835%	2.086%	1.194%	0.782%
$350,000	500	9	6.136%	4.403%	3.135%	2.233%	1.613%	0.926%	0.646%
$350,000	600	9	5.363%	3.735%	2.581%	1.794%	1.281%	0.762%	0.579%
$350,000	700	9	4.792%	3.249%	2.197%	1.512%	1.082%	0.674%	0.545%
$350,000	800	9	4.333%	2.869%	1.902%	1.295%	0.933%	0.614%	0.526%
$350,000	900	9	3.953%	2.560%	1.672%	1.137%	0.830%	0.577%	0.514%
$350,000	1,000	9	3.681%	2.344%	1.517%	1.030%	0.764%	0.557%	0.510%
$350,000	1,500	9	2.680%	1.591%	1.001%	0.710%	0.580%	0.511%	0.502%
$350,000	2,000	9	2.151%	1.224%	0.781%	0.596%	0.530%	0.504%	0.501%
$350,000	3,000	9	1.536%	0.861%	0.606%	0.528%	0.507%	0.502%	0.501%
$350,000	4,000	9	1.193%	0.693%	0.543%	0.509%	0.503%	0.502%	0.501%
$350,000	5,000	9	0.970%	0.606%	0.520%	0.505%	0.503%	0.502%	0.501%
$350,000	10,000	9	0.588%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	9	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	9	68.268%	66.658%	65.113%	63.626%	62.198%	59.506%	57.010%
$375,000	10	9	54.509%	52.646%	50.873%	49.181%	47.566%	44.555%	41.801%
$375,000	15	9	46.908%	44.905%	43.005%	41.201%	39.492%	36.337%	33.495%
$375,000	20	9	41.252%	39.159%	37.190%	35.339%	33.595%	30.405%	27.557%
$375,000	25	9	37.166%	35.042%	33.055%	31.193%	29.443%	26.266%	23.466%
$375,000	50	9	26.312%	24.052%	21.978%	20.077%	18.340%	15.287%	12.718%
$375,000	100	9	17.676%	15.380%	13.351%	11.562%	10.000%	7.446%	5.533%
$375,000	150	9	13.878%	11.677%	9.791%	8.188%	6.837%	4.754%	3.313%
$375,000	200	9	11.566%	9.441%	7.672%	6.209%	5.012%	3.265%	2.156%
$375,000	300	9	8.870%	6.879%	5.299%	4.069%	3.120%	1.863%	1.179%
$375,000	400	9	7.188%	5.346%	3.943%	2.897%	2.137%	1.226%	0.799%
$375,000	500	9	6.208%	4.469%	3.192%	2.279%	1.649%	0.946%	0.656%
$375,000	600	9	5.430%	3.793%	2.630%	1.832%	1.309%	0.775%	0.584%
$375,000	700	9	4.851%	3.301%	2.238%	1.542%	1.104%	0.684%	0.548%
$375,000	800	9	4.387%	2.915%	1.937%	1.321%	0.951%	0.621%	0.528%
$375,000	900	9	4.003%	2.601%	1.703%	1.159%	0.844%	0.582%	0.516%
$375,000	1,000	9	3.728%	2.383%	1.545%	1.050%	0.775%	0.561%	0.511%
$375,000	1,500	9	2.715%	1.616%	1.017%	0.719%	0.584%	0.511%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	2,000	9	2.179%	1.242%	0.791%	0.601%	0.532%	0.504%	0.501%
$375,000	3,000	9	1.556%	0.872%	0.611%	0.529%	0.508%	0.502%	0.501%
$375,000	4,000	9	1.209%	0.700%	0.545%	0.510%	0.504%	0.502%	0.501%
$375,000	5,000	9	0.982%	0.611%	0.521%	0.506%	0.503%	0.502%	0.501%
$375,000	10,000	9	0.592%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	9	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	9	68.334%	66.727%	65.185%	63.700%	62.275%	59.588%	57.096%
$400,000	10	9	54.597%	52.739%	50.969%	49.281%	47.670%	44.666%	41.919%
$400,000	15	9	47.034%	45.036%	43.142%	41.342%	39.638%	36.493%	33.660%
$400,000	20	9	41.377%	39.290%	37.327%	35.481%	33.743%	30.563%	27.725%
$400,000	25	9	37.303%	35.186%	33.206%	31.349%	29.605%	26.440%	23.651%
$400,000	50	9	26.458%	24.206%	22.141%	20.248%	18.520%	15.480%	12.925%
$400,000	100	9	17.825%	15.537%	13.514%	11.729%	10.167%	7.608%	5.684%
$400,000	150	9	14.009%	11.813%	9.928%	8.322%	6.966%	4.870%	3.413%
$400,000	200	9	11.687%	9.562%	7.790%	6.321%	5.118%	3.351%	2.223%
$400,000	300	9	8.968%	6.974%	5.388%	4.150%	3.192%	1.914%	1.214%
$400,000	400	9	7.268%	5.421%	4.010%	2.956%	2.187%	1.257%	0.817%
$400,000	500	9	6.277%	4.531%	3.245%	2.324%	1.685%	0.967%	0.667%
$400,000	600	9	5.493%	3.849%	2.676%	1.869%	1.336%	0.789%	0.590%
$400,000	700	9	4.908%	3.350%	2.278%	1.572%	1.126%	0.694%	0.552%
$400,000	800	9	4.439%	2.959%	1.971%	1.346%	0.968%	0.628%	0.531%
$400,000	900	9	4.050%	2.640%	1.734%	1.181%	0.859%	0.588%	0.517%
$400,000	1,000	9	3.766%	2.413%	1.567%	1.065%	0.784%	0.563%	0.511%
$400,000	1,500	9	2.747%	1.639%	1.032%	0.728%	0.588%	0.512%	0.502%
$400,000	2,000	9	2.206%	1.260%	0.801%	0.606%	0.534%	0.504%	0.501%
$400,000	3,000	9	1.575%	0.883%	0.616%	0.531%	0.508%	0.502%	0.501%
$400,000	4,000	9	1.224%	0.707%	0.548%	0.510%	0.504%	0.502%	0.501%
$400,000	5,000	9	0.994%	0.615%	0.522%	0.506%	0.503%	0.502%	0.501%
$400,000	10,000	9	0.596%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	9	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	9	68.395%	66.791%	65.251%	63.768%	62.345%	59.664%	57.176%
$425,000	10	9	54.678%	52.824%	51.057%	49.373%	47.764%	44.767%	42.026%
$425,000	15	9	47.150%	45.157%	43.266%	41.471%	39.772%	36.636%	33.810%
$425,000	20	9	41.490%	39.408%	37.450%	35.610%	33.877%	30.706%	27.875%
$425,000	25	9	37.428%	35.317%	33.342%	31.491%	29.752%	26.597%	23.817%
$425,000	50	9	26.589%	24.346%	22.288%	20.403%	18.681%	15.655%	13.110%
$425,000	100	9	17.959%	15.679%	13.662%	11.882%	10.323%	7.761%	5.829%
$425,000	150	9	14.130%	11.938%	10.055%	8.449%	7.089%	4.981%	3.511%
$425,000	200	9	11.800%	9.675%	7.901%	6.428%	5.219%	3.435%	2.289%
$425,000	300	9	9.060%	7.064%	5.472%	4.227%	3.261%	1.965%	1.248%
$425,000	400	9	7.344%	5.491%	4.074%	3.012%	2.235%	1.288%	0.835%
$425,000	500	9	6.340%	4.590%	3.296%	2.367%	1.719%	0.987%	0.677%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$425,000	600	9	5.552%	3.901%	2.720%	1.904%	1.363%	0.803%	0.596%
$425,000	700	9	4.960%	3.396%	2.317%	1.601%	1.147%	0.705%	0.556%
$425,000	800	9	4.487%	3.000%	2.003%	1.370%	0.985%	0.635%	0.533%
$425,000	900	9	4.094%	2.677%	1.763%	1.202%	0.873%	0.593%	0.519%
$425,000	1,000	9	3.808%	2.447%	1.593%	1.083%	0.796%	0.566%	0.512%
$425,000	1,500	9	2.777%	1.662%	1.047%	0.736%	0.593%	0.513%	0.502%
$425,000	2,000	9	2.231%	1.276%	0.810%	0.610%	0.535%	0.504%	0.501%
$425,000	3,000	9	1.593%	0.893%	0.620%	0.532%	0.509%	0.502%	0.501%
$425,000	4,000	9	1.238%	0.713%	0.550%	0.511%	0.504%	0.502%	0.501%
$425,000	5,000	9	1.005%	0.619%	0.523%	0.506%	0.503%	0.502%	0.501%
$425,000	10,000	9	0.599%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	9	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	9	68.447%	66.845%	65.306%	63.825%	62.405%	59.727%	57.242%
$450,000	10	9	54.747%	52.895%	51.131%	49.450%	47.844%	44.852%	42.115%
$450,000	15	9	47.246%	45.257%	43.370%	41.578%	39.883%	36.753%	33.933%
$450,000	20	9	41.584%	39.506%	37.552%	35.716%	33.987%	30.823%	27.999%
$450,000	25	9	37.526%	35.420%	33.449%	31.602%	29.868%	26.720%	23.947%
$450,000	50	9	26.691%	24.452%	22.401%	20.520%	18.804%	15.787%	13.251%
$450,000	100	9	18.062%	15.789%	13.778%	12.002%	10.445%	7.884%	5.947%
$450,000	150	9	14.228%	12.040%	10.158%	8.553%	7.191%	5.073%	3.590%
$450,000	200	9	11.890%	9.766%	7.990%	6.514%	5.300%	3.502%	2.342%
$450,000	300	9	9.134%	7.136%	5.539%	4.289%	3.317%	2.006%	1.276%
$450,000	400	9	7.404%	5.548%	4.125%	3.058%	2.275%	1.313%	0.850%
$450,000	500	9	6.391%	4.636%	3.336%	2.401%	1.746%	1.003%	0.686%
$450,000	600	9	5.598%	3.942%	2.754%	1.932%	1.385%	0.813%	0.601%
$450,000	700	9	5.001%	3.431%	2.347%	1.624%	1.163%	0.712%	0.560%
$450,000	800	9	4.523%	3.031%	2.028%	1.388%	0.998%	0.640%	0.535%
$450,000	900	9	4.127%	2.705%	1.784%	1.217%	0.883%	0.597%	0.520%
$450,000	1,000	9	3.839%	2.473%	1.613%	1.097%	0.805%	0.569%	0.513%
$450,000	1,500	9	2.800%	1.679%	1.058%	0.743%	0.596%	0.513%	0.502%
$450,000	2,000	9	2.249%	1.289%	0.817%	0.614%	0.537%	0.504%	0.501%
$450,000	3,000	9	1.607%	0.901%	0.624%	0.533%	0.509%	0.502%	0.501%
$450,000	4,000	9	1.249%	0.718%	0.551%	0.511%	0.504%	0.502%	0.501%
$450,000	5,000	9	1.014%	0.622%	0.524%	0.506%	0.503%	0.502%	0.501%
$450,000	10,000	9	0.602%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	9	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	9	68.493%	66.892%	65.355%	63.876%	62.457%	59.782%	57.300%
$475,000	10	9	54.807%	52.958%	51.196%	49.516%	47.913%	44.925%	42.192%
$475,000	15	9	47.329%	45.343%	43.458%	41.670%	39.977%	36.853%	34.038%
$475,000	20	9	41.665%	39.591%	37.641%	35.808%	34.081%	30.923%	28.104%
$475,000	25	9	37.610%	35.507%	33.540%	31.697%	29.965%	26.824%	24.056%
$475,000	50	9	26.778%	24.545%	22.498%	20.622%	18.910%	15.900%	13.371%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	100	9	18.150%	15.884%	13.878%	12.106%	10.552%	7.993%	6.054%
$475,000	150	9	14.315%	12.130%	10.251%	8.646%	7.283%	5.157%	3.665%
$475,000	200	9	11.970%	9.848%	8.071%	6.592%	5.374%	3.565%	2.391%
$475,000	300	9	9.201%	7.202%	5.601%	4.346%	3.369%	2.045%	1.302%
$475,000	400	9	7.459%	5.600%	4.173%	3.100%	2.311%	1.337%	0.865%
$475,000	500	9	6.436%	4.678%	3.373%	2.432%	1.772%	1.018%	0.694%
$475,000	600	9	5.640%	3.978%	2.785%	1.957%	1.404%	0.823%	0.605%
$475,000	700	9	5.037%	3.462%	2.373%	1.644%	1.178%	0.719%	0.563%
$475,000	800	9	4.555%	3.058%	2.049%	1.404%	1.009%	0.645%	0.536%
$475,000	900	9	4.156%	2.729%	1.802%	1.230%	0.892%	0.600%	0.521%
$475,000	1,000	9	3.867%	2.496%	1.630%	1.108%	0.812%	0.572%	0.514%
$475,000	1,500	9	2.821%	1.694%	1.068%	0.748%	0.599%	0.514%	0.503%
$475,000	2,000	9	2.265%	1.300%	0.824%	0.617%	0.538%	0.504%	0.501%
$475,000	3,000	9	1.619%	0.907%	0.627%	0.534%	0.509%	0.502%	0.501%
$475,000	4,000	9	1.258%	0.722%	0.553%	0.512%	0.504%	0.502%	0.501%
$475,000	5,000	9	1.021%	0.625%	0.525%	0.506%	0.503%	0.502%	0.501%
$475,000	10,000	9	0.604%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	9	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	9	68.538%	66.939%	65.404%	63.926%	62.509%	59.837%	57.358%
$500,000	10	9	54.867%	53.020%	51.260%	49.583%	47.982%	44.998%	42.269%
$500,000	15	9	47.411%	45.428%	43.547%	41.761%	40.071%	36.953%	34.143%
$500,000	20	9	41.747%	39.676%	37.729%	35.899%	34.176%	31.024%	28.210%
$500,000	25	9	37.694%	35.595%	33.631%	31.791%	30.063%	26.928%	24.166%
$500,000	50	9	26.866%	24.637%	22.594%	20.723%	19.015%	16.013%	13.491%
$500,000	100	9	18.239%	15.979%	13.979%	12.212%	10.662%	8.106%	6.165%
$500,000	150	9	14.404%	12.223%	10.346%	8.742%	7.379%	5.248%	3.744%
$500,000	200	9	12.054%	9.933%	8.155%	6.674%	5.453%	3.633%	2.445%
$500,000	300	9	9.271%	7.272%	5.667%	4.407%	3.424%	2.087%	1.331%
$500,000	400	9	7.517%	5.655%	4.223%	3.145%	2.350%	1.363%	0.881%
$500,000	500	9	6.484%	4.723%	3.413%	2.465%	1.799%	1.035%	0.703%
$500,000	600	9	5.684%	4.017%	2.818%	1.985%	1.426%	0.833%	0.610%
$500,000	700	9	5.075%	3.496%	2.401%	1.666%	1.194%	0.727%	0.566%
$500,000	800	9	4.588%	3.087%	2.072%	1.421%	1.021%	0.650%	0.538%
$500,000	900	9	4.186%	2.754%	1.822%	1.245%	0.902%	0.604%	0.522%
$500,000	1,000	9	3.896%	2.520%	1.648%	1.121%	0.820%	0.575%	0.514%
$500,000	1,500	9	2.842%	1.710%	1.078%	0.754%	0.602%	0.515%	0.503%
$500,000	2,000	9	2.283%	1.312%	0.830%	0.620%	0.539%	0.505%	0.501%
$500,000	3,000	9	1.632%	0.915%	0.630%	0.536%	0.510%	0.502%	0.501%
$500,000	4,000	9	1.268%	0.727%	0.554%	0.512%	0.504%	0.502%	0.501%
$500,000	5,000	9	1.029%	0.628%	0.526%	0.506%	0.503%	0.502%	0.501%
$500,000	10,000	9	0.607%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	9	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	10	47.531%	45.079%	42.711%	40.424%	38.209%	33.987%	30.012%
$30,000	10	10	31.382%	28.700%	26.218%	23.937%	21.845%	18.161%	15.049%
$30,000	15	10	24.672%	22.089%	19.735%	17.598%	15.654%	12.305%	9.609%
$30,000	20	10	20.599%	18.077%	15.807%	13.780%	11.983%	8.996%	6.697%
$30,000	25	10	17.890%	15.434%	13.265%	11.356%	9.686%	6.972%	4.984%
$30,000	50	10	11.480%	9.255%	7.402%	5.887%	4.662%	2.908%	1.841%
$30,000	100	10	7.250%	5.350%	3.915%	2.850%	2.079%	1.164%	0.759%
$30,000	150	10	5.446%	3.779%	2.603%	1.803%	1.279%	0.751%	0.572%
$30,000	200	10	4.463%	2.952%	1.951%	1.320%	0.944%	0.612%	0.524%
$30,000	300	10	3.344%	2.059%	1.297%	0.880%	0.669%	0.529%	0.504%
$30,000	400	10	2.689%	1.584%	0.991%	0.701%	0.573%	0.509%	0.501%
$30,000	500	10	2.258%	1.289%	0.814%	0.609%	0.534%	0.504%	0.501%
$30,000	600	10	1.949%	1.094%	0.711%	0.565%	0.519%	0.503%	0.501%
$30,000	700	10	1.712%	0.952%	0.643%	0.540%	0.511%	0.502%	0.501%
$30,000	800	10	1.531%	0.852%	0.600%	0.525%	0.506%	0.502%	0.501%
$30,000	900	10	1.387%	0.779%	0.571%	0.516%	0.505%	0.502%	0.501%
$30,000	1,000	10	1.273%	0.725%	0.552%	0.512%	0.504%	0.502%	0.501%
$30,000	1,500	10	0.908%	0.583%	0.515%	0.505%	0.503%	0.502%	0.501%
$30,000	2,000	10	0.735%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	10	0.590%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	10	0.540%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	10	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	10	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	10	49.602%	47.248%	44.977%	42.782%	40.661%	36.614%	32.808%
$35,000	10	10	33.264%	30.553%	28.033%	25.695%	23.535%	19.731%	16.523%
$35,000	15	10	26.075%	23.496%	21.127%	18.965%	16.993%	13.556%	10.740%
$35,000	20	10	21.808%	19.269%	16.976%	14.910%	13.060%	9.955%	7.534%
$35,000	25	10	18.947%	16.470%	14.266%	12.311%	10.588%	7.758%	5.639%
$35,000	50	10	12.180%	9.921%	8.022%	6.451%	5.165%	3.301%	2.122%
$35,000	100	10	7.730%	5.782%	4.287%	3.162%	2.332%	1.315%	0.837%
$35,000	150	10	5.826%	4.105%	2.869%	2.011%	1.434%	0.823%	0.602%
$35,000	200	10	4.779%	3.214%	2.152%	1.465%	1.041%	0.650%	0.535%
$35,000	300	10	3.590%	2.247%	1.428%	0.962%	0.716%	0.542%	0.507%
$35,000	400	10	2.889%	1.726%	1.080%	0.751%	0.598%	0.513%	0.502%
$35,000	500	10	2.432%	1.406%	0.880%	0.642%	0.548%	0.505%	0.501%
$35,000	600	10	2.103%	1.190%	0.760%	0.587%	0.527%	0.503%	0.501%
$35,000	700	10	1.850%	1.032%	0.681%	0.554%	0.515%	0.502%	0.501%
$35,000	800	10	1.655%	0.918%	0.627%	0.534%	0.509%	0.502%	0.501%
$35,000	900	10	1.500%	0.835%	0.592%	0.522%	0.506%	0.502%	0.501%
$35,000	1,000	10	1.377%	0.774%	0.569%	0.516%	0.505%	0.502%	0.501%
$35,000	1,500	10	0.977%	0.606%	0.520%	0.505%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	2,000	10	0.782%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	10	0.612%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	10	0.552%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	10	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	10	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	10	51.266%	48.991%	46.794%	44.674%	42.623%	38.716%	35.041%
$40,000	10	10	34.965%	32.261%	29.722%	27.344%	25.128%	21.191%	17.854%
$40,000	15	10	27.323%	24.731%	22.350%	20.164%	18.169%	14.672%	11.763%
$40,000	20	10	22.869%	20.319%	18.006%	15.913%	14.026%	10.821%	8.297%
$40,000	25	10	19.880%	17.385%	15.154%	13.165%	11.399%	8.474%	6.249%
$40,000	50	10	12.797%	10.508%	8.572%	6.956%	5.623%	3.658%	2.387%
$40,000	100	10	8.165%	6.177%	4.631%	3.452%	2.572%	1.463%	0.917%
$40,000	150	10	6.166%	4.402%	3.116%	2.206%	1.582%	0.898%	0.634%
$40,000	200	10	5.064%	3.454%	2.340%	1.605%	1.137%	0.689%	0.548%
$40,000	300	10	3.810%	2.419%	1.550%	1.043%	0.764%	0.556%	0.510%
$40,000	400	10	3.069%	1.858%	1.166%	0.801%	0.624%	0.518%	0.503%
$40,000	500	10	2.590%	1.515%	0.945%	0.676%	0.563%	0.507%	0.501%
$40,000	600	10	2.242%	1.280%	0.809%	0.609%	0.535%	0.504%	0.501%
$40,000	700	10	1.975%	1.107%	0.717%	0.569%	0.520%	0.503%	0.501%
$40,000	800	10	1.767%	0.981%	0.655%	0.543%	0.512%	0.502%	0.501%
$40,000	900	10	1.603%	0.889%	0.614%	0.529%	0.508%	0.502%	0.501%
$40,000	1,000	10	1.472%	0.821%	0.587%	0.521%	0.506%	0.502%	0.501%
$40,000	1,500	10	1.041%	0.629%	0.525%	0.506%	0.503%	0.502%	0.501%
$40,000	2,000	10	0.828%	0.560%	0.511%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	10	0.636%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	10	0.564%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	10	0.533%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	10	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	10	52.649%	50.435%	48.301%	46.240%	44.248%	40.453%	36.889%
$45,000	10	10	36.506%	33.828%	31.294%	28.907%	26.670%	22.625%	19.148%
$45,000	15	10	28.485%	25.875%	23.471%	21.266%	19.239%	15.690%	12.719%
$45,000	20	10	23.836%	21.283%	18.953%	16.836%	14.918%	11.640%	9.021%
$45,000	25	10	20.740%	18.233%	15.980%	13.962%	12.160%	9.154%	6.840%
$45,000	50	10	13.367%	11.052%	9.084%	7.434%	6.058%	4.000%	2.647%
$45,000	100	10	8.561%	6.540%	4.949%	3.726%	2.799%	1.609%	1.000%
$45,000	150	10	6.476%	4.675%	3.345%	2.391%	1.725%	0.975%	0.669%
$45,000	200	10	5.323%	3.675%	2.517%	1.739%	1.233%	0.730%	0.562%
$45,000	300	10	4.005%	2.575%	1.663%	1.119%	0.811%	0.569%	0.513%
$45,000	400	10	3.233%	1.980%	1.247%	0.850%	0.651%	0.524%	0.503%
$45,000	500	10	2.736%	1.617%	1.008%	0.709%	0.578%	0.509%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	600	10	2.368%	1.363%	0.856%	0.631%	0.545%	0.505%	0.501%
$45,000	700	10	2.088%	1.178%	0.754%	0.584%	0.526%	0.503%	0.501%
$45,000	800	10	1.870%	1.042%	0.684%	0.554%	0.515%	0.502%	0.501%
$45,000	900	10	1.697%	0.941%	0.637%	0.537%	0.510%	0.502%	0.501%
$45,000	1,000	10	1.560%	0.867%	0.605%	0.526%	0.507%	0.502%	0.501%
$45,000	1,500	10	1.101%	0.653%	0.531%	0.507%	0.503%	0.502%	0.501%
$45,000	2,000	10	0.871%	0.572%	0.513%	0.505%	0.503%	0.502%	0.501%
$45,000	3,000	10	0.659%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	10	0.577%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	10	0.540%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	10	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	10	53.830%	51.670%	49.588%	47.578%	45.636%	41.934%	38.462%
$50,000	10	10	37.879%	35.258%	32.749%	30.369%	28.125%	24.028%	20.434%
$50,000	15	10	29.586%	26.954%	24.528%	22.293%	20.236%	16.623%	13.599%
$50,000	20	10	24.724%	22.166%	19.826%	17.689%	15.749%	12.410%	9.713%
$50,000	25	10	21.527%	19.011%	16.741%	14.699%	12.869%	9.795%	7.403%
$50,000	50	10	13.895%	11.560%	9.565%	7.879%	6.469%	4.325%	2.897%
$50,000	100	10	8.928%	6.878%	5.249%	3.984%	3.016%	1.752%	1.084%
$50,000	150	10	6.762%	4.930%	3.561%	2.567%	1.863%	1.053%	0.706%
$50,000	200	10	5.563%	3.881%	2.685%	1.867%	1.326%	0.772%	0.579%
$50,000	300	10	4.192%	2.725%	1.775%	1.196%	0.861%	0.585%	0.517%
$50,000	400	10	3.385%	2.096%	1.327%	0.900%	0.679%	0.531%	0.504%
$50,000	500	10	2.871%	1.713%	1.068%	0.743%	0.595%	0.511%	0.501%
$50,000	600	10	2.486%	1.443%	0.903%	0.654%	0.555%	0.506%	0.501%
$50,000	700	10	2.194%	1.246%	0.791%	0.601%	0.532%	0.504%	0.501%
$50,000	800	10	1.967%	1.101%	0.713%	0.566%	0.519%	0.503%	0.501%
$50,000	900	10	1.785%	0.992%	0.660%	0.545%	0.512%	0.502%	0.501%
$50,000	1,000	10	1.641%	0.911%	0.624%	0.532%	0.508%	0.502%	0.501%
$50,000	1,500	10	1.158%	0.676%	0.538%	0.509%	0.503%	0.502%	0.501%
$50,000	2,000	10	0.914%	0.585%	0.516%	0.505%	0.503%	0.502%	0.501%
$50,000	3,000	10	0.682%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	10	0.590%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	10	0.547%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	10	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	10	54.849%	52.735%	50.696%	48.730%	46.828%	43.209%	39.816%
$55,000	10	10	39.063%	36.505%	34.054%	31.709%	29.472%	25.348%	21.700%
$55,000	15	10	30.616%	27.972%	25.523%	23.259%	21.171%	17.489%	14.403%
$55,000	20	10	25.546%	22.975%	20.626%	18.477%	16.520%	13.127%	10.370%
$55,000	25	10	22.240%	19.720%	17.437%	15.376%	13.523%	10.394%	7.935%
$55,000	50	10	14.382%	12.031%	10.014%	8.295%	6.852%	4.637%	3.137%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$55,000	100	10	9.268%	7.192%	5.530%	4.228%	3.223%	1.890%	1.168%
$55,000	150	10	7.027%	5.167%	3.765%	2.735%	1.996%	1.130%	0.744%
$55,000	200	10	5.786%	4.075%	2.844%	1.991%	1.418%	0.817%	0.596%
$55,000	300	10	4.367%	2.867%	1.883%	1.272%	0.911%	0.602%	0.522%
$55,000	400	10	3.529%	2.207%	1.404%	0.948%	0.707%	0.538%	0.506%
$55,000	500	10	2.998%	1.806%	1.128%	0.777%	0.613%	0.514%	0.502%
$55,000	600	10	2.597%	1.520%	0.950%	0.678%	0.565%	0.508%	0.502%
$55,000	700	10	2.293%	1.312%	0.827%	0.618%	0.539%	0.504%	0.501%
$55,000	800	10	2.058%	1.158%	0.743%	0.578%	0.523%	0.503%	0.501%
$55,000	900	10	1.869%	1.042%	0.684%	0.554%	0.515%	0.503%	0.501%
$55,000	1,000	10	1.719%	0.955%	0.643%	0.539%	0.510%	0.502%	0.501%
$55,000	1,500	10	1.213%	0.700%	0.545%	0.510%	0.504%	0.502%	0.501%
$55,000	2,000	10	0.955%	0.599%	0.519%	0.505%	0.503%	0.502%	0.501%
$55,000	3,000	10	0.705%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	10	0.603%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	10	0.555%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	10	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	10	55.750%	53.675%	51.675%	49.745%	47.879%	44.333%	41.011%
$60,000	10	10	40.117%	37.615%	35.222%	32.930%	30.732%	26.611%	22.928%
$60,000	15	10	31.592%	28.948%	26.485%	24.195%	22.077%	18.327%	15.174%
$60,000	20	10	26.327%	23.746%	21.382%	19.221%	17.247%	13.811%	10.997%
$60,000	25	10	22.905%	20.378%	18.083%	16.009%	14.136%	10.961%	8.447%
$60,000	50	10	14.836%	12.476%	10.436%	8.693%	7.217%	4.937%	3.373%
$60,000	100	10	9.586%	7.486%	5.796%	4.460%	3.422%	2.025%	1.254%
$60,000	150	10	7.277%	5.393%	3.960%	2.897%	2.126%	1.208%	0.785%
$60,000	200	10	5.995%	4.258%	2.996%	2.111%	1.510%	0.862%	0.615%
$60,000	300	10	4.530%	3.001%	1.987%	1.346%	0.960%	0.619%	0.527%
$60,000	400	10	3.664%	2.313%	1.479%	0.997%	0.736%	0.546%	0.507%
$60,000	500	10	3.119%	1.895%	1.186%	0.811%	0.631%	0.518%	0.502%
$60,000	600	10	2.702%	1.594%	0.995%	0.702%	0.576%	0.510%	0.502%
$60,000	700	10	2.388%	1.375%	0.864%	0.635%	0.546%	0.505%	0.501%
$60,000	800	10	2.145%	1.213%	0.772%	0.592%	0.528%	0.503%	0.501%
$60,000	900	10	1.949%	1.090%	0.708%	0.564%	0.518%	0.503%	0.501%
$60,000	1,000	10	1.793%	0.998%	0.663%	0.546%	0.512%	0.502%	0.501%
$60,000	1,500	10	1.266%	0.723%	0.553%	0.512%	0.504%	0.502%	0.501%
$60,000	2,000	10	0.994%	0.613%	0.522%	0.506%	0.503%	0.502%	0.501%
$60,000	3,000	10	0.728%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	10	0.617%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	10	0.563%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	10	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	10	56.547%	54.506%	52.540%	50.642%	48.808%	45.323%	42.066%
$65,000	10	10	41.054%	38.602%	36.258%	34.014%	31.860%	27.804%	24.101%
$65,000	15	10	32.515%	29.881%	27.412%	25.108%	22.965%	19.150%	15.931%
$65,000	20	10	27.074%	24.485%	22.105%	19.929%	17.938%	14.464%	11.601%
$65,000	25	10	23.531%	20.998%	18.695%	16.608%	14.722%	11.509%	8.948%
$65,000	50	10	15.271%	12.901%	10.843%	9.075%	7.572%	5.232%	3.606%
$65,000	100	10	9.889%	7.769%	6.051%	4.685%	3.615%	2.159%	1.339%
$65,000	150	10	7.514%	5.608%	4.147%	3.053%	2.253%	1.285%	0.826%
$65,000	200	10	6.191%	4.431%	3.142%	2.227%	1.599%	0.908%	0.635%
$65,000	300	10	4.683%	3.129%	2.086%	1.417%	1.008%	0.638%	0.532%
$65,000	400	10	3.791%	2.413%	1.550%	1.044%	0.765%	0.554%	0.508%
$65,000	500	10	3.232%	1.980%	1.243%	0.845%	0.649%	0.522%	0.502%
$65,000	600	10	2.800%	1.664%	1.040%	0.727%	0.588%	0.512%	0.502%
$65,000	700	10	2.476%	1.436%	0.899%	0.653%	0.554%	0.506%	0.501%
$65,000	800	10	2.227%	1.266%	0.801%	0.605%	0.533%	0.504%	0.501%
$65,000	900	10	2.024%	1.136%	0.732%	0.574%	0.521%	0.503%	0.501%
$65,000	1,000	10	1.863%	1.040%	0.683%	0.554%	0.515%	0.502%	0.501%
$65,000	1,500	10	1.316%	0.747%	0.561%	0.514%	0.504%	0.502%	0.501%
$65,000	2,000	10	1.033%	0.627%	0.525%	0.506%	0.503%	0.502%	0.501%
$65,000	3,000	10	0.750%	0.540%	0.508%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	10	0.631%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	10	0.571%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	10	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	10	57.256%	55.246%	53.310%	51.440%	49.635%	46.205%	43.004%
$70,000	10	10	41.896%	39.489%	37.189%	34.986%	32.871%	28.895%	25.227%
$70,000	15	10	33.383%	30.765%	28.301%	25.991%	23.830%	19.963%	16.676%
$70,000	20	10	27.799%	25.201%	22.808%	20.612%	18.602%	15.087%	12.180%
$70,000	25	10	24.126%	21.585%	19.273%	17.176%	15.279%	12.032%	9.428%
$70,000	50	10	15.685%	13.303%	11.231%	9.440%	7.913%	5.517%	3.835%
$70,000	100	10	10.174%	8.036%	6.293%	4.899%	3.802%	2.291%	1.425%
$70,000	150	10	7.737%	5.812%	4.326%	3.203%	2.377%	1.361%	0.868%
$70,000	200	10	6.375%	4.595%	3.280%	2.339%	1.686%	0.955%	0.656%
$70,000	300	10	4.828%	3.250%	2.181%	1.487%	1.056%	0.657%	0.539%
$70,000	400	10	3.910%	2.508%	1.620%	1.090%	0.793%	0.563%	0.510%
$70,000	500	10	3.339%	2.062%	1.298%	0.878%	0.668%	0.526%	0.503%
$70,000	600	10	2.893%	1.731%	1.083%	0.752%	0.600%	0.514%	0.502%
$70,000	700	10	2.561%	1.494%	0.934%	0.672%	0.562%	0.507%	0.501%
$70,000	800	10	2.304%	1.317%	0.830%	0.619%	0.539%	0.505%	0.501%
$70,000	900	10	2.095%	1.181%	0.755%	0.585%	0.525%	0.503%	0.501%
$70,000	1,000	10	1.930%	1.080%	0.703%	0.562%	0.517%	0.502%	0.501%
$70,000	1,500	10	1.364%	0.770%	0.569%	0.516%	0.505%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$70,000	2,000	10	1.070%	0.641%	0.528%	0.507%	0.503%	0.502%	0.501%
$70,000	3,000	10	0.773%	0.545%	0.509%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	10	0.645%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	10	0.579%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	10	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	10	57.921%	55.939%	54.029%	52.185%	50.407%	47.029%	43.877%
$75,000	10	10	42.676%	40.311%	38.050%	35.883%	33.804%	29.901%	26.297%
$75,000	15	10	34.194%	31.600%	29.148%	26.838%	24.669%	20.764%	17.409%
$75,000	20	10	28.494%	25.890%	23.485%	21.271%	19.239%	15.682%	12.733%
$75,000	25	10	24.691%	22.143%	19.821%	17.712%	15.805%	12.530%	9.884%
$75,000	50	10	16.078%	13.685%	11.597%	9.790%	8.242%	5.797%	4.060%
$75,000	100	10	10.443%	8.290%	6.524%	5.104%	3.981%	2.421%	1.511%
$75,000	150	10	7.948%	6.006%	4.496%	3.348%	2.496%	1.437%	0.909%
$75,000	200	10	6.551%	4.751%	3.413%	2.447%	1.769%	1.001%	0.677%
$75,000	300	10	4.966%	3.367%	2.273%	1.555%	1.104%	0.676%	0.546%
$75,000	400	10	4.017%	2.593%	1.682%	1.132%	0.819%	0.570%	0.511%
$75,000	500	10	3.441%	2.140%	1.352%	0.912%	0.687%	0.531%	0.504%
$75,000	600	10	2.983%	1.797%	1.126%	0.776%	0.612%	0.516%	0.502%
$75,000	700	10	2.641%	1.551%	0.969%	0.690%	0.571%	0.509%	0.501%
$75,000	800	10	2.377%	1.366%	0.858%	0.633%	0.545%	0.505%	0.501%
$75,000	900	10	2.162%	1.225%	0.779%	0.595%	0.529%	0.504%	0.501%
$75,000	1,000	10	1.993%	1.119%	0.723%	0.571%	0.520%	0.503%	0.501%
$75,000	1,500	10	1.410%	0.792%	0.577%	0.518%	0.505%	0.502%	0.501%
$75,000	2,000	10	1.105%	0.655%	0.532%	0.508%	0.503%	0.502%	0.501%
$75,000	3,000	10	0.794%	0.551%	0.509%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	10	0.659%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	10	0.588%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	10	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	10	58.527%	56.570%	54.683%	52.863%	51.109%	47.778%	44.671%
$80,000	10	10	43.391%	41.061%	38.835%	36.700%	34.655%	30.816%	27.273%
$80,000	15	10	34.942%	32.379%	29.947%	27.643%	25.474%	21.543%	18.134%
$80,000	20	10	29.162%	26.558%	24.142%	21.913%	19.858%	16.259%	13.266%
$80,000	25	10	25.239%	22.683%	20.350%	18.230%	16.311%	13.007%	10.326%
$80,000	50	10	16.449%	14.049%	11.948%	10.127%	8.558%	6.068%	4.281%
$80,000	100	10	10.697%	8.529%	6.744%	5.301%	4.153%	2.546%	1.595%
$80,000	150	10	8.147%	6.190%	4.659%	3.488%	2.611%	1.510%	0.952%
$80,000	200	10	6.718%	4.898%	3.539%	2.550%	1.850%	1.046%	0.699%
$80,000	300	10	5.096%	3.478%	2.361%	1.620%	1.150%	0.695%	0.552%
$80,000	400	10	4.125%	2.680%	1.746%	1.176%	0.847%	0.579%	0.513%
$80,000	500	10	3.537%	2.215%	1.404%	0.945%	0.706%	0.535%	0.504%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	600	10	3.067%	1.859%	1.167%	0.801%	0.625%	0.519%	0.503%
$80,000	700	10	2.716%	1.604%	1.002%	0.708%	0.579%	0.510%	0.501%
$80,000	800	10	2.446%	1.413%	0.886%	0.648%	0.551%	0.506%	0.501%
$80,000	900	10	2.226%	1.266%	0.802%	0.606%	0.534%	0.504%	0.501%
$80,000	1,000	10	2.053%	1.157%	0.743%	0.579%	0.523%	0.503%	0.501%
$80,000	1,500	10	1.454%	0.814%	0.585%	0.521%	0.505%	0.502%	0.501%
$80,000	2,000	10	1.139%	0.669%	0.536%	0.509%	0.504%	0.502%	0.501%
$80,000	3,000	10	0.816%	0.557%	0.510%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	10	0.672%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	10	0.596%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	10	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	10	59.590%	57.675%	55.829%	54.051%	52.337%	49.088%	46.058%
$90,000	10	10	44.639%	42.371%	40.202%	38.124%	36.137%	32.406%	28.967%
$90,000	15	10	36.251%	33.758%	31.382%	29.116%	26.967%	23.027%	19.554%
$90,000	20	10	30.404%	27.810%	25.390%	23.136%	21.051%	17.367%	14.287%
$90,000	25	10	26.275%	23.706%	21.353%	19.211%	17.266%	13.902%	11.159%
$90,000	50	10	17.138%	14.732%	12.611%	10.763%	9.158%	6.588%	4.712%
$90,000	100	10	11.164%	8.970%	7.153%	5.669%	4.478%	2.786%	1.762%
$90,000	150	10	8.514%	6.530%	4.960%	3.749%	2.831%	1.654%	1.037%
$90,000	200	10	7.024%	5.172%	3.775%	2.744%	2.004%	1.135%	0.744%
$90,000	300	10	5.336%	3.684%	2.526%	1.745%	1.239%	0.735%	0.567%
$90,000	400	10	4.324%	2.842%	1.868%	1.260%	0.903%	0.598%	0.518%
$90,000	500	10	3.715%	2.354%	1.503%	1.010%	0.745%	0.546%	0.506%
$90,000	600	10	3.222%	1.975%	1.245%	0.848%	0.650%	0.524%	0.504%
$90,000	700	10	2.855%	1.704%	1.065%	0.744%	0.597%	0.513%	0.502%
$90,000	800	10	2.574%	1.501%	0.939%	0.675%	0.564%	0.508%	0.501%
$90,000	900	10	2.343%	1.345%	0.846%	0.628%	0.543%	0.505%	0.501%
$90,000	1,000	10	2.162%	1.227%	0.781%	0.597%	0.530%	0.503%	0.501%
$90,000	1,500	10	1.535%	0.857%	0.602%	0.526%	0.507%	0.502%	0.501%
$90,000	2,000	10	1.204%	0.696%	0.544%	0.510%	0.504%	0.502%	0.501%
$90,000	3,000	10	0.857%	0.568%	0.512%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	10	0.699%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	10	0.613%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	10	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	10	60.458%	58.576%	56.765%	55.021%	53.338%	50.156%	47.190%
$100,000	10	10	45.661%	43.443%	41.319%	39.289%	37.349%	33.706%	30.351%
$100,000	15	10	37.323%	34.887%	32.565%	30.355%	28.249%	24.345%	20.858%
$100,000	20	10	31.471%	28.906%	26.497%	24.243%	22.145%	18.403%	15.236%
$100,000	25	10	27.208%	24.638%	22.274%	20.113%	18.140%	14.716%	11.907%
$100,000	50	10	17.754%	15.345%	13.212%	11.342%	9.706%	7.069%	5.117%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	100	10	11.578%	9.366%	7.524%	6.006%	4.774%	3.010%	1.922%
$100,000	150	10	8.843%	6.835%	5.233%	3.989%	3.034%	1.790%	1.121%
$100,000	200	10	7.301%	5.424%	3.992%	2.924%	2.150%	1.221%	0.789%
$100,000	300	10	5.553%	3.872%	2.679%	1.862%	1.324%	0.774%	0.582%
$100,000	400	10	4.502%	2.988%	1.980%	1.340%	0.956%	0.618%	0.524%
$100,000	500	10	3.874%	2.480%	1.595%	1.071%	0.782%	0.557%	0.508%
$100,000	600	10	3.361%	2.081%	1.317%	0.893%	0.675%	0.531%	0.505%
$100,000	700	10	2.981%	1.796%	1.125%	0.778%	0.615%	0.517%	0.502%
$100,000	800	10	2.690%	1.583%	0.989%	0.702%	0.577%	0.510%	0.502%
$100,000	900	10	2.449%	1.417%	0.888%	0.649%	0.552%	0.506%	0.501%
$100,000	1,000	10	2.261%	1.292%	0.817%	0.614%	0.537%	0.504%	0.501%
$100,000	1,500	10	1.609%	0.897%	0.619%	0.531%	0.508%	0.502%	0.501%
$100,000	2,000	10	1.264%	0.722%	0.553%	0.512%	0.504%	0.502%	0.501%
$100,000	3,000	10	0.895%	0.580%	0.514%	0.505%	0.503%	0.502%	0.501%
$100,000	4,000	10	0.724%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	10	0.630%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	10	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	10	61.209%	59.357%	57.575%	55.859%	54.205%	51.078%	48.166%
$110,000	10	10	46.541%	44.362%	42.279%	40.289%	38.387%	34.816%	31.533%
$110,000	15	10	38.239%	35.850%	33.575%	31.412%	29.353%	25.526%	22.062%
$110,000	20	10	32.410%	29.884%	27.500%	25.260%	23.164%	19.393%	16.160%
$110,000	25	10	28.071%	25.510%	23.146%	20.971%	18.977%	15.491%	12.616%
$110,000	50	10	18.324%	15.910%	13.767%	11.878%	10.218%	7.524%	5.504%
$110,000	100	10	11.958%	9.730%	7.866%	6.320%	5.054%	3.224%	2.078%
$110,000	150	10	9.149%	7.118%	5.490%	4.214%	3.228%	1.923%	1.205%
$110,000	200	10	7.557%	5.657%	4.195%	3.095%	2.290%	1.307%	0.836%
$110,000	300	10	5.755%	4.047%	2.822%	1.974%	1.408%	0.814%	0.599%
$110,000	400	10	4.667%	3.126%	2.086%	1.418%	1.009%	0.639%	0.531%
$110,000	500	10	4.020%	2.598%	1.681%	1.129%	0.819%	0.569%	0.511%
$110,000	600	10	3.490%	2.181%	1.387%	0.938%	0.701%	0.537%	0.507%
$110,000	700	10	3.097%	1.882%	1.183%	0.813%	0.634%	0.521%	0.503%
$110,000	800	10	2.796%	1.659%	1.037%	0.729%	0.591%	0.513%	0.502%
$110,000	900	10	2.545%	1.484%	0.928%	0.670%	0.562%	0.508%	0.501%
$110,000	1,000	10	2.352%	1.354%	0.852%	0.632%	0.544%	0.505%	0.501%
$110,000	1,500	10	1.677%	0.935%	0.636%	0.537%	0.509%	0.502%	0.501%
$110,000	2,000	10	1.320%	0.748%	0.561%	0.514%	0.505%	0.502%	0.501%
$110,000	3,000	10	0.932%	0.592%	0.517%	0.505%	0.503%	0.502%	0.501%
$110,000	4,000	10	0.749%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	10	0.646%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	10	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$120,000	5	10	61.867%	60.040%	58.283%	56.590%	54.963%	51.883%	49.017%
$120,000	10	10	47.307%	45.162%	43.113%	41.158%	39.288%	35.779%	32.559%
$120,000	15	10	39.044%	36.695%	34.460%	32.337%	30.319%	26.567%	23.168%
$120,000	20	10	33.242%	30.763%	28.416%	26.203%	24.120%	20.351%	17.079%
$120,000	25	10	28.877%	26.335%	23.981%	21.804%	19.795%	16.261%	13.322%
$120,000	50	10	18.867%	16.450%	14.297%	12.389%	10.713%	7.965%	5.884%
$120,000	100	10	12.317%	10.075%	8.190%	6.617%	5.323%	3.432%	2.228%
$120,000	150	10	9.437%	7.385%	5.735%	4.429%	3.414%	2.053%	1.290%
$120,000	200	10	7.801%	5.879%	4.390%	3.261%	2.426%	1.392%	0.885%
$120,000	300	10	5.947%	4.214%	2.959%	2.084%	1.491%	0.855%	0.616%
$120,000	400	10	4.822%	3.257%	2.188%	1.492%	1.060%	0.660%	0.537%
$120,000	500	10	4.150%	2.703%	1.758%	1.182%	0.852%	0.579%	0.513%
$120,000	600	10	3.611%	2.274%	1.453%	0.980%	0.727%	0.544%	0.508%
$120,000	700	10	3.205%	1.964%	1.238%	0.846%	0.652%	0.525%	0.504%
$120,000	800	10	2.894%	1.730%	1.084%	0.756%	0.605%	0.515%	0.502%
$120,000	900	10	2.635%	1.547%	0.967%	0.691%	0.572%	0.509%	0.501%
$120,000	1,000	10	2.437%	1.412%	0.886%	0.649%	0.552%	0.506%	0.501%
$120,000	1,500	10	1.741%	0.972%	0.653%	0.543%	0.511%	0.502%	0.501%
$120,000	2,000	10	1.372%	0.773%	0.570%	0.517%	0.505%	0.502%	0.501%
$120,000	3,000	10	0.967%	0.604%	0.519%	0.505%	0.503%	0.502%	0.501%
$120,000	4,000	10	0.773%	0.545%	0.508%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	10	0.662%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	10	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	10	62.420%	60.615%	58.880%	57.208%	55.603%	52.562%	49.737%
$130,000	10	10	47.967%	45.851%	43.833%	41.908%	40.065%	36.611%	33.444%
$130,000	15	10	39.735%	37.421%	35.223%	33.133%	31.150%	27.464%	24.129%
$130,000	20	10	33.962%	31.523%	29.218%	27.041%	24.984%	21.237%	17.952%
$130,000	25	10	29.602%	27.089%	24.751%	22.579%	20.567%	17.004%	14.007%
$130,000	50	10	19.373%	16.953%	14.793%	12.870%	11.176%	8.382%	6.247%
$130,000	100	10	12.656%	10.404%	8.499%	6.900%	5.580%	3.636%	2.376%
$130,000	150	10	9.711%	7.641%	5.969%	4.637%	3.594%	2.180%	1.375%
$130,000	200	10	8.034%	6.091%	4.577%	3.422%	2.559%	1.476%	0.934%
$130,000	300	10	6.128%	4.372%	3.092%	2.189%	1.572%	0.897%	0.633%
$130,000	400	10	4.969%	3.379%	2.285%	1.565%	1.111%	0.681%	0.544%
$130,000	500	10	4.281%	2.809%	1.839%	1.239%	0.888%	0.592%	0.516%
$130,000	600	10	3.725%	2.364%	1.517%	1.022%	0.752%	0.551%	0.510%
$130,000	700	10	3.308%	2.042%	1.291%	0.879%	0.671%	0.530%	0.505%
$130,000	800	10	2.986%	1.799%	1.129%	0.783%	0.619%	0.518%	0.503%
$130,000	900	10	2.720%	1.608%	1.006%	0.712%	0.582%	0.511%	0.502%
$130,000	1,000	10	2.516%	1.467%	0.919%	0.667%	0.560%	0.507%	0.501%
$130,000	1,500	10	1.801%	1.007%	0.669%	0.549%	0.513%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	2,000	10	1.422%	0.798%	0.579%	0.519%	0.506%	0.502%	0.501%
$130,000	3,000	10	1.001%	0.616%	0.522%	0.506%	0.503%	0.502%	0.501%
$130,000	4,000	10	0.796%	0.551%	0.509%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	10	0.678%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	10	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	10	62.910%	61.124%	59.407%	57.755%	56.168%	53.163%	50.373%
$140,000	10	10	48.547%	46.457%	44.465%	42.565%	40.746%	37.340%	34.219%
$140,000	15	10	40.345%	38.061%	35.895%	33.837%	31.883%	28.254%	24.975%
$140,000	20	10	34.599%	32.195%	29.925%	27.783%	25.760%	22.056%	18.775%
$140,000	25	10	30.255%	27.778%	25.463%	23.304%	21.295%	17.718%	14.681%
$140,000	50	10	19.857%	17.434%	15.268%	13.335%	11.624%	8.788%	6.604%
$140,000	100	10	12.978%	10.716%	8.793%	7.173%	5.829%	3.833%	2.523%
$140,000	150	10	9.971%	7.886%	6.194%	4.839%	3.767%	2.306%	1.460%
$140,000	200	10	8.256%	6.295%	4.757%	3.577%	2.690%	1.560%	0.985%
$140,000	300	10	6.301%	4.523%	3.219%	2.292%	1.651%	0.938%	0.652%
$140,000	400	10	5.109%	3.498%	2.379%	1.636%	1.162%	0.702%	0.552%
$140,000	500	10	4.404%	2.911%	1.917%	1.294%	0.924%	0.604%	0.519%
$140,000	600	10	3.827%	2.444%	1.574%	1.059%	0.775%	0.556%	0.510%
$140,000	700	10	3.405%	2.116%	1.343%	0.912%	0.689%	0.535%	0.506%
$140,000	800	10	3.074%	1.864%	1.172%	0.809%	0.632%	0.521%	0.503%
$140,000	900	10	2.800%	1.666%	1.043%	0.732%	0.593%	0.513%	0.502%
$140,000	1,000	10	2.591%	1.519%	0.952%	0.684%	0.569%	0.508%	0.501%
$140,000	1,500	10	1.858%	1.041%	0.686%	0.556%	0.515%	0.502%	0.501%
$140,000	2,000	10	1.469%	0.822%	0.589%	0.522%	0.506%	0.502%	0.501%
$140,000	3,000	10	1.034%	0.628%	0.525%	0.506%	0.503%	0.502%	0.501%
$140,000	4,000	10	0.819%	0.558%	0.510%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	10	0.694%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	10	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	10	63.336%	61.567%	59.865%	58.232%	56.660%	53.686%	50.927%
$150,000	10	10	49.059%	46.993%	45.025%	43.146%	41.349%	37.985%	34.904%
$150,000	15	10	40.888%	38.632%	36.492%	34.462%	32.534%	28.957%	25.727%
$150,000	20	10	35.164%	32.793%	30.555%	28.443%	26.453%	22.802%	19.543%
$150,000	25	10	30.843%	28.403%	26.117%	23.977%	21.979%	18.401%	15.338%
$150,000	50	10	20.319%	17.895%	15.721%	13.780%	12.054%	9.178%	6.951%
$150,000	100	10	13.286%	11.015%	9.075%	7.436%	6.070%	4.027%	2.668%
$150,000	150	10	10.219%	8.119%	6.408%	5.031%	3.936%	2.428%	1.544%
$150,000	200	10	8.466%	6.488%	4.927%	3.726%	2.817%	1.642%	1.035%
$150,000	300	10	6.464%	4.666%	3.342%	2.392%	1.729%	0.980%	0.672%
$150,000	400	10	5.242%	3.611%	2.471%	1.705%	1.212%	0.724%	0.560%
$150,000	500	10	4.520%	3.007%	1.992%	1.348%	0.960%	0.617%	0.523%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$150,000	600	10	3.929%	2.525%	1.634%	1.100%	0.801%	0.564%	0.512%
$150,000	700	10	3.497%	2.188%	1.393%	0.944%	0.708%	0.540%	0.507%
$150,000	800	10	3.156%	1.927%	1.215%	0.834%	0.647%	0.524%	0.504%
$150,000	900	10	2.876%	1.721%	1.079%	0.753%	0.603%	0.515%	0.502%
$150,000	1,000	10	2.662%	1.570%	0.983%	0.701%	0.577%	0.509%	0.501%
$150,000	1,500	10	1.913%	1.074%	0.703%	0.562%	0.518%	0.502%	0.501%
$150,000	2,000	10	1.514%	0.845%	0.598%	0.525%	0.507%	0.502%	0.501%
$150,000	3,000	10	1.066%	0.640%	0.528%	0.507%	0.503%	0.502%	0.501%
$150,000	4,000	10	0.841%	0.564%	0.511%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	10	0.709%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	10	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	10	63.688%	61.946%	60.273%	58.664%	57.112%	54.176%	51.449%
$160,000	10	10	49.211%	47.168%	45.225%	43.370%	41.598%	38.281%	35.242%
$160,000	15	10	41.425%	39.212%	37.115%	35.124%	33.236%	29.741%	26.571%
$160,000	20	10	36.251%	33.923%	31.726%	29.659%	27.702%	24.099%	20.868%
$160,000	25	10	31.810%	29.407%	27.153%	25.043%	23.059%	19.472%	16.363%
$160,000	50	10	21.043%	18.630%	16.458%	14.506%	12.762%	9.837%	7.545%
$160,000	100	10	13.481%	11.231%	9.317%	7.702%	6.346%	4.282%	2.896%
$160,000	150	10	10.461%	8.364%	6.644%	5.250%	4.133%	2.565%	1.626%
$160,000	200	10	8.612%	6.626%	5.056%	3.841%	2.912%	1.700%	1.061%
$160,000	300	10	6.569%	4.789%	3.459%	2.496%	1.818%	1.039%	0.700%
$160,000	400	10	5.405%	3.768%	2.609%	1.816%	1.296%	0.761%	0.574%
$160,000	500	10	4.607%	3.088%	2.065%	1.410%	1.007%	0.640%	0.534%
$160,000	600	10	4.061%	2.642%	1.726%	1.167%	0.845%	0.582%	0.517%
$160,000	700	10	3.617%	2.287%	1.463%	0.986%	0.732%	0.547%	0.509%
$160,000	800	10	3.312%	2.042%	1.287%	0.874%	0.666%	0.528%	0.505%
$160,000	900	10	2.981%	1.795%	1.119%	0.772%	0.611%	0.516%	0.502%
$160,000	1,000	10	2.725%	1.611%	1.006%	0.710%	0.580%	0.510%	0.502%
$160,000	1,500	10	1.980%	1.108%	0.715%	0.566%	0.518%	0.503%	0.501%
$160,000	2,000	10	1.530%	0.850%	0.597%	0.523%	0.506%	0.502%	0.501%
$160,000	3,000	10	1.066%	0.639%	0.527%	0.507%	0.503%	0.502%	0.501%
$160,000	4,000	10	0.842%	0.565%	0.512%	0.505%	0.503%	0.502%	0.501%
$160,000	5,000	10	0.711%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	10	0.529%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	10	64.044%	62.303%	60.628%	59.023%	57.477%	54.556%	51.849%
$170,000	10	10	49.904%	47.877%	45.948%	44.105%	42.344%	39.050%	36.034%
$170,000	15	10	41.789%	39.580%	37.485%	35.501%	33.614%	30.124%	26.973%
$170,000	20	10	36.108%	33.789%	31.605%	29.544%	27.607%	24.050%	20.870%
$170,000	25	10	31.834%	29.455%	27.228%	25.139%	23.180%	19.635%	16.557%
$170,000	50	10	21.157%	18.730%	16.546%	14.590%	12.842%	9.901%	7.598%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$170,000	100	10	13.846%	11.562%	9.596%	7.926%	6.523%	4.396%	2.952%
$170,000	150	10	10.672%	8.550%	6.804%	5.386%	4.250%	2.661%	1.705%
$170,000	200	10	8.850%	6.841%	5.243%	4.002%	3.052%	1.800%	1.132%
$170,000	300	10	6.761%	4.929%	3.566%	2.577%	1.875%	1.060%	0.713%
$170,000	400	10	5.484%	3.820%	2.641%	1.836%	1.307%	0.768%	0.577%
$170,000	500	10	4.732%	3.185%	2.132%	1.449%	1.029%	0.644%	0.530%
$170,000	600	10	4.116%	2.677%	1.746%	1.177%	0.851%	0.580%	0.517%
$170,000	700	10	3.664%	2.318%	1.487%	1.005%	0.744%	0.550%	0.509%
$170,000	800	10	3.307%	2.042%	1.293%	0.883%	0.674%	0.531%	0.505%
$170,000	900	10	3.015%	1.824%	1.146%	0.792%	0.624%	0.519%	0.502%
$170,000	1,000	10	2.792%	1.664%	1.044%	0.735%	0.594%	0.512%	0.502%
$170,000	1,500	10	2.013%	1.136%	0.735%	0.576%	0.522%	0.503%	0.501%
$170,000	2,000	10	1.596%	0.889%	0.616%	0.531%	0.508%	0.502%	0.501%
$170,000	3,000	10	1.124%	0.664%	0.535%	0.508%	0.503%	0.502%	0.501%
$170,000	4,000	10	0.883%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$170,000	5,000	10	0.738%	0.538%	0.507%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	10	0.533%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	10	64.359%	62.630%	60.967%	59.374%	57.839%	54.941%	52.257%
$180,000	10	10	50.272%	48.263%	46.349%	44.522%	42.776%	39.512%	36.524%
$180,000	15	10	42.186%	39.997%	37.922%	35.956%	34.088%	30.634%	27.518%
$180,000	20	10	36.519%	34.224%	32.062%	30.024%	28.109%	24.593%	21.450%
$180,000	25	10	32.265%	29.913%	27.711%	25.646%	23.711%	20.199%	17.126%
$180,000	50	10	21.549%	19.126%	16.936%	14.974%	13.216%	10.247%	7.907%
$180,000	100	10	14.107%	11.815%	9.841%	8.158%	6.738%	4.572%	3.091%
$180,000	150	10	10.883%	8.752%	6.992%	5.554%	4.401%	2.774%	1.785%
$180,000	200	10	9.028%	7.006%	5.392%	4.133%	3.164%	1.878%	1.181%
$180,000	300	10	6.899%	5.052%	3.671%	2.665%	1.945%	1.101%	0.733%
$180,000	400	10	5.596%	3.918%	2.721%	1.898%	1.354%	0.790%	0.586%
$180,000	500	10	4.831%	3.268%	2.198%	1.498%	1.063%	0.658%	0.535%
$180,000	600	10	4.204%	2.748%	1.799%	1.215%	0.875%	0.589%	0.519%
$180,000	700	10	3.741%	2.379%	1.531%	1.035%	0.763%	0.555%	0.510%
$180,000	800	10	3.377%	2.097%	1.331%	0.907%	0.688%	0.534%	0.505%
$180,000	900	10	3.079%	1.872%	1.179%	0.812%	0.635%	0.521%	0.503%
$180,000	1,000	10	2.853%	1.709%	1.073%	0.752%	0.603%	0.514%	0.502%
$180,000	1,500	10	2.060%	1.166%	0.751%	0.583%	0.525%	0.503%	0.501%
$180,000	2,000	10	1.634%	0.910%	0.625%	0.534%	0.509%	0.502%	0.501%
$180,000	3,000	10	1.151%	0.675%	0.538%	0.509%	0.503%	0.502%	0.501%
$180,000	4,000	10	0.903%	0.583%	0.515%	0.505%	0.503%	0.502%	0.501%
$180,000	5,000	10	0.753%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	10	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	5	10	64.635%	62.917%	61.266%	59.682%	58.157%	55.280%	52.616%
$190,000	10	10	50.597%	48.602%	46.702%	44.889%	43.156%	39.919%	36.955%
$190,000	15	10	42.538%	40.367%	38.310%	36.361%	34.508%	31.087%	28.001%
$190,000	20	10	36.890%	34.615%	32.473%	30.456%	28.560%	25.079%	21.969%
$190,000	25	10	32.654%	30.326%	28.146%	26.102%	24.189%	20.715%	17.659%
$190,000	50	10	21.914%	19.496%	17.304%	15.335%	13.567%	10.575%	8.200%
$190,000	100	10	14.351%	12.053%	10.073%	8.378%	6.944%	4.741%	3.227%
$190,000	150	10	11.083%	8.944%	7.171%	5.717%	4.546%	2.884%	1.865%
$190,000	200	10	9.195%	7.162%	5.534%	4.259%	3.272%	1.955%	1.230%
$190,000	300	10	7.028%	5.170%	3.772%	2.749%	2.013%	1.141%	0.754%
$190,000	400	10	5.702%	4.010%	2.797%	1.958%	1.398%	0.812%	0.595%
$190,000	500	10	4.923%	3.347%	2.260%	1.545%	1.096%	0.672%	0.539%
$190,000	600	10	4.285%	2.814%	1.849%	1.250%	0.899%	0.598%	0.521%
$190,000	700	10	3.806%	2.430%	1.568%	1.059%	0.777%	0.558%	0.510%
$190,000	800	10	3.442%	2.147%	1.367%	0.930%	0.702%	0.538%	0.506%
$190,000	900	10	3.139%	1.918%	1.210%	0.831%	0.645%	0.524%	0.503%
$190,000	1,000	10	2.909%	1.750%	1.100%	0.768%	0.611%	0.515%	0.502%
$190,000	1,500	10	2.104%	1.194%	0.766%	0.590%	0.527%	0.503%	0.501%
$190,000	2,000	10	1.669%	0.930%	0.634%	0.537%	0.510%	0.502%	0.501%
$190,000	3,000	10	1.177%	0.687%	0.542%	0.509%	0.504%	0.502%	0.501%
$190,000	4,000	10	0.922%	0.589%	0.516%	0.505%	0.503%	0.502%	0.501%
$190,000	5,000	10	0.766%	0.544%	0.508%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	10	0.538%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	10	64.869%	63.159%	61.519%	59.944%	58.428%	55.567%	52.921%
$200,000	10	10	50.876%	48.894%	47.007%	45.205%	43.484%	40.271%	37.328%
$200,000	15	10	42.848%	40.693%	38.651%	36.717%	34.880%	31.487%	28.428%
$200,000	20	10	37.216%	34.960%	32.835%	30.837%	28.957%	25.509%	22.428%
$200,000	25	10	32.999%	30.692%	28.532%	26.507%	24.613%	21.174%	18.144%
$200,000	50	10	22.253%	19.841%	17.651%	15.674%	13.898%	10.883%	8.478%
$200,000	100	10	14.579%	12.276%	10.289%	8.586%	7.139%	4.902%	3.358%
$200,000	150	10	11.269%	9.124%	7.340%	5.871%	4.684%	2.990%	1.942%
$200,000	200	10	9.354%	7.311%	5.671%	4.380%	3.376%	2.029%	1.278%
$200,000	300	10	7.149%	5.281%	3.869%	2.829%	2.077%	1.180%	0.774%
$200,000	400	10	5.801%	4.098%	2.870%	2.015%	1.441%	0.834%	0.605%
$200,000	500	10	5.010%	3.421%	2.320%	1.590%	1.128%	0.685%	0.544%
$200,000	600	10	4.361%	2.878%	1.897%	1.284%	0.922%	0.606%	0.523%
$200,000	700	10	3.875%	2.485%	1.608%	1.086%	0.795%	0.563%	0.511%
$200,000	800	10	3.504%	2.196%	1.401%	0.952%	0.715%	0.542%	0.507%
$200,000	900	10	3.196%	1.961%	1.240%	0.849%	0.655%	0.526%	0.503%
$200,000	1,000	10	2.962%	1.790%	1.127%	0.784%	0.619%	0.517%	0.502%
$200,000	1,500	10	2.145%	1.221%	0.781%	0.596%	0.530%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$200,000	2,000	10	1.703%	0.949%	0.642%	0.540%	0.511%	0.502%	0.501%
$200,000	3,000	10	1.202%	0.697%	0.545%	0.510%	0.504%	0.502%	0.501%
$200,000	4,000	10	0.940%	0.595%	0.518%	0.505%	0.503%	0.502%	0.501%
$200,000	5,000	10	0.779%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	10	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	10	65.355%	63.663%	62.043%	60.485%	58.988%	56.164%	53.554%
$225,000	10	10	51.452%	49.498%	47.636%	45.859%	44.161%	40.997%	38.097%
$225,000	15	10	43.503%	41.379%	39.371%	37.466%	35.660%	32.327%	29.320%
$225,000	20	10	37.902%	35.684%	33.595%	31.635%	29.789%	26.407%	23.386%
$225,000	25	10	33.717%	31.452%	29.332%	27.347%	25.493%	22.126%	19.160%
$225,000	50	10	22.987%	20.593%	18.414%	16.436%	14.647%	11.584%	9.117%
$225,000	100	10	15.085%	12.773%	10.771%	9.052%	7.583%	5.275%	3.666%
$225,000	150	10	11.683%	9.525%	7.718%	6.222%	5.001%	3.237%	2.125%
$225,000	200	10	9.708%	7.647%	5.982%	4.656%	3.617%	2.202%	1.394%
$225,000	300	10	7.421%	5.531%	4.087%	3.011%	2.225%	1.272%	0.823%
$225,000	400	10	6.023%	4.296%	3.034%	2.146%	1.540%	0.886%	0.627%
$225,000	500	10	5.204%	3.588%	2.457%	1.693%	1.201%	0.718%	0.556%
$225,000	600	10	4.532%	3.020%	2.006%	1.363%	0.976%	0.627%	0.529%
$225,000	700	10	4.029%	2.609%	1.700%	1.150%	0.836%	0.577%	0.514%
$225,000	800	10	3.644%	2.307%	1.481%	1.004%	0.746%	0.551%	0.509%
$225,000	900	10	3.323%	2.059%	1.308%	0.893%	0.679%	0.532%	0.504%
$225,000	1,000	10	3.083%	1.880%	1.187%	0.820%	0.639%	0.522%	0.503%
$225,000	1,500	10	2.239%	1.283%	0.816%	0.613%	0.536%	0.504%	0.501%
$225,000	2,000	10	1.779%	0.993%	0.662%	0.547%	0.513%	0.502%	0.501%
$225,000	3,000	10	1.258%	0.723%	0.554%	0.512%	0.504%	0.502%	0.501%
$225,000	4,000	10	0.981%	0.610%	0.521%	0.506%	0.503%	0.502%	0.501%
$225,000	5,000	10	0.809%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	10	0.547%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	10	65.748%	64.071%	62.465%	60.922%	59.439%	56.643%	54.061%
$250,000	10	10	51.917%	49.984%	48.140%	46.382%	44.704%	41.575%	38.710%
$250,000	15	10	44.026%	41.927%	39.943%	38.062%	36.279%	32.992%	30.025%
$250,000	20	10	38.446%	36.256%	34.196%	32.264%	30.444%	27.111%	24.137%
$250,000	25	10	34.289%	32.056%	29.967%	28.012%	26.187%	22.876%	19.959%
$250,000	50	10	23.600%	21.228%	19.063%	17.094%	15.306%	12.212%	9.697%
$250,000	100	10	15.509%	13.195%	11.186%	9.452%	7.965%	5.609%	3.943%
$250,000	150	10	12.030%	9.863%	8.040%	6.524%	5.279%	3.455%	2.290%
$250,000	200	10	10.004%	7.930%	6.244%	4.893%	3.825%	2.354%	1.498%
$250,000	300	10	7.650%	5.743%	4.274%	3.169%	2.355%	1.354%	0.868%
$250,000	400	10	6.213%	4.465%	3.176%	2.260%	1.629%	0.933%	0.649%
$250,000	500	10	5.367%	3.730%	2.574%	1.784%	1.267%	0.749%	0.567%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	600	10	4.679%	3.143%	2.102%	1.433%	1.025%	0.647%	0.535%
$250,000	700	10	4.161%	2.716%	1.781%	1.207%	0.874%	0.590%	0.518%
$250,000	800	10	3.757%	2.396%	1.545%	1.047%	0.773%	0.558%	0.510%
$250,000	900	10	3.431%	2.143%	1.368%	0.931%	0.701%	0.538%	0.505%
$250,000	1,000	10	3.186%	1.958%	1.241%	0.854%	0.658%	0.526%	0.504%
$250,000	1,500	10	2.318%	1.336%	0.847%	0.628%	0.542%	0.505%	0.501%
$250,000	2,000	10	1.845%	1.031%	0.681%	0.554%	0.515%	0.502%	0.501%
$250,000	3,000	10	1.306%	0.745%	0.561%	0.514%	0.504%	0.502%	0.501%
$250,000	4,000	10	1.017%	0.623%	0.524%	0.506%	0.503%	0.502%	0.501%
$250,000	5,000	10	0.836%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	10	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	10	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	10	66.053%	64.387%	62.793%	61.261%	59.788%	57.015%	54.454%
$275,000	10	10	52.273%	50.355%	48.526%	46.783%	45.119%	42.018%	39.179%
$275,000	15	10	44.434%	42.354%	40.389%	38.525%	36.761%	33.508%	30.572%
$275,000	20	10	38.869%	36.701%	34.662%	32.751%	30.951%	27.656%	24.717%
$275,000	25	10	34.735%	32.525%	30.460%	28.529%	26.725%	23.456%	20.577%
$275,000	50	10	24.102%	21.754%	19.607%	17.649%	15.867%	12.767%	10.215%
$275,000	100	10	15.874%	13.560%	11.544%	9.802%	8.300%	5.906%	4.193%
$275,000	150	10	12.333%	10.159%	8.322%	6.792%	5.529%	3.654%	2.441%
$275,000	200	10	10.261%	8.179%	6.476%	5.104%	4.012%	2.493%	1.594%
$275,000	300	10	7.850%	5.928%	4.438%	3.309%	2.471%	1.428%	0.911%
$275,000	400	10	6.375%	4.610%	3.301%	2.362%	1.709%	0.977%	0.669%
$275,000	500	10	5.506%	3.850%	2.674%	1.863%	1.326%	0.777%	0.578%
$275,000	600	10	4.802%	3.247%	2.185%	1.493%	1.067%	0.665%	0.541%
$275,000	700	10	4.272%	2.808%	1.852%	1.257%	0.907%	0.602%	0.521%
$275,000	800	10	3.857%	2.477%	1.605%	1.088%	0.799%	0.566%	0.512%
$275,000	900	10	3.523%	2.215%	1.419%	0.965%	0.722%	0.544%	0.507%
$275,000	1,000	10	3.273%	2.025%	1.288%	0.883%	0.675%	0.531%	0.504%
$275,000	1,500	10	2.386%	1.382%	0.874%	0.642%	0.548%	0.506%	0.501%
$275,000	2,000	10	1.901%	1.064%	0.697%	0.560%	0.517%	0.503%	0.501%
$275,000	3,000	10	1.346%	0.765%	0.568%	0.516%	0.505%	0.502%	0.501%
$275,000	4,000	10	1.048%	0.634%	0.527%	0.506%	0.503%	0.502%	0.501%
$275,000	5,000	10	0.858%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$275,000	10,000	10	0.558%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	10	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	10	66.279%	64.623%	63.038%	61.514%	60.050%	57.293%	54.749%
$300,000	10	10	52.566%	50.661%	48.844%	47.112%	45.461%	42.382%	39.563%
$300,000	15	10	44.777%	42.714%	40.764%	38.914%	37.165%	33.940%	31.030%
$300,000	20	10	39.219%	37.069%	35.049%	33.154%	31.370%	28.105%	25.196%
$300,000	25	10	35.106%	32.917%	30.869%	28.958%	27.172%	23.937%	21.087%
$300,000	50	10	24.517%	22.195%	20.069%	18.124%	16.352%	13.259%	10.691%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	100	10	16.199%	13.889%	11.869%	10.119%	8.605%	6.179%	4.427%
$300,000	150	10	12.604%	10.424%	8.576%	7.034%	5.754%	3.839%	2.582%
$300,000	200	10	10.490%	8.399%	6.683%	5.292%	4.182%	2.621%	1.683%
$300,000	300	10	8.024%	6.091%	4.584%	3.435%	2.575%	1.495%	0.951%
$300,000	400	10	6.516%	4.738%	3.410%	2.452%	1.781%	1.016%	0.689%
$300,000	500	10	5.627%	3.955%	2.761%	1.933%	1.380%	0.802%	0.590%
$300,000	600	10	4.909%	3.339%	2.258%	1.548%	1.106%	0.682%	0.547%
$300,000	700	10	4.369%	2.890%	1.915%	1.303%	0.938%	0.614%	0.525%
$300,000	800	10	3.945%	2.549%	1.659%	1.125%	0.823%	0.574%	0.514%
$300,000	900	10	3.603%	2.279%	1.466%	0.996%	0.741%	0.549%	0.508%
$300,000	1,000	10	3.349%	2.085%	1.329%	0.909%	0.691%	0.535%	0.505%
$300,000	1,500	10	2.444%	1.422%	0.897%	0.653%	0.553%	0.506%	0.501%
$300,000	2,000	10	1.949%	1.094%	0.711%	0.566%	0.519%	0.503%	0.501%
$300,000	3,000	10	1.382%	0.782%	0.575%	0.518%	0.505%	0.502%	0.501%
$300,000	4,000	10	1.075%	0.645%	0.530%	0.507%	0.503%	0.502%	0.501%
$300,000	5,000	10	0.878%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$300,000	10,000	10	0.563%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	10	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	10	66.432%	64.784%	63.204%	61.687%	60.229%	57.485%	54.953%
$325,000	10	10	52.791%	50.895%	49.088%	47.366%	45.723%	42.662%	39.861%
$325,000	15	10	45.047%	42.997%	41.059%	39.222%	37.485%	34.282%	31.393%
$325,000	20	10	39.498%	37.362%	35.356%	33.476%	31.704%	28.464%	25.579%
$325,000	25	10	35.407%	33.233%	31.202%	29.306%	27.534%	24.326%	21.502%
$325,000	50	10	24.861%	22.560%	20.455%	18.529%	16.769%	13.689%	11.123%
$325,000	100	10	16.492%	14.184%	12.165%	10.409%	8.885%	6.432%	4.647%
$325,000	150	10	12.847%	10.665%	8.809%	7.256%	5.963%	4.013%	2.717%
$325,000	200	10	10.699%	8.599%	6.873%	5.467%	4.340%	2.740%	1.769%
$325,000	300	10	8.181%	6.239%	4.718%	3.551%	2.672%	1.561%	0.991%
$325,000	400	10	6.643%	4.854%	3.510%	2.535%	1.848%	1.055%	0.709%
$325,000	500	10	5.738%	4.051%	2.841%	1.998%	1.431%	0.827%	0.601%
$325,000	600	10	5.006%	3.422%	2.327%	1.601%	1.143%	0.699%	0.554%
$325,000	700	10	4.457%	2.965%	1.974%	1.346%	0.968%	0.627%	0.529%
$325,000	800	10	4.026%	2.615%	1.710%	1.160%	0.846%	0.582%	0.516%
$325,000	900	10	3.676%	2.338%	1.509%	1.025%	0.759%	0.555%	0.509%
$325,000	1,000	10	3.419%	2.140%	1.369%	0.935%	0.706%	0.539%	0.506%
$325,000	1,500	10	2.497%	1.459%	0.920%	0.665%	0.558%	0.507%	0.501%
$325,000	2,000	10	1.993%	1.122%	0.725%	0.572%	0.521%	0.503%	0.501%
$325,000	3,000	10	1.415%	0.799%	0.581%	0.520%	0.505%	0.502%	0.501%
$325,000	4,000	10	1.100%	0.655%	0.532%	0.507%	0.503%	0.502%	0.501%
$325,000	5,000	10	0.897%	0.582%	0.515%	0.505%	0.503%	0.502%	0.501%
$325,000	10,000	10	0.568%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	10	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$350,000	5	10	66.556%	64.913%	63.339%	61.826%	60.374%	57.640%	55.117%
$350,000	10	10	52.958%	51.070%	49.270%	47.555%	45.920%	42.872%	40.084%
$350,000	15	10	45.256%	43.216%	41.287%	39.460%	37.732%	34.547%	31.674%
$350,000	20	10	39.711%	37.586%	35.592%	33.721%	31.960%	28.739%	25.873%
$350,000	25	10	35.639%	33.477%	31.458%	29.574%	27.814%	24.627%	21.822%
$350,000	50	10	25.128%	22.845%	20.756%	18.846%	17.100%	14.038%	11.478%
$350,000	100	10	16.731%	14.429%	12.410%	10.652%	9.121%	6.648%	4.837%
$350,000	150	10	13.050%	10.866%	9.006%	7.444%	6.142%	4.164%	2.839%
$350,000	200	10	10.877%	8.771%	7.037%	5.620%	4.478%	2.847%	1.847%
$350,000	300	10	8.316%	6.367%	4.835%	3.653%	2.760%	1.619%	1.027%
$350,000	400	10	6.752%	4.953%	3.596%	2.608%	1.907%	1.089%	0.726%
$350,000	500	10	5.831%	4.132%	2.909%	2.053%	1.474%	0.849%	0.612%
$350,000	600	10	5.088%	3.494%	2.386%	1.645%	1.175%	0.714%	0.560%
$350,000	700	10	4.532%	3.030%	2.025%	1.384%	0.993%	0.638%	0.533%
$350,000	800	10	4.095%	2.672%	1.753%	1.191%	0.866%	0.589%	0.518%
$350,000	900	10	3.739%	2.389%	1.548%	1.051%	0.776%	0.561%	0.510%
$350,000	1,000	10	3.479%	2.187%	1.403%	0.957%	0.720%	0.543%	0.507%
$350,000	1,500	10	2.543%	1.491%	0.939%	0.676%	0.563%	0.508%	0.501%
$350,000	2,000	10	2.031%	1.146%	0.738%	0.577%	0.523%	0.503%	0.501%
$350,000	3,000	10	1.442%	0.813%	0.587%	0.521%	0.506%	0.502%	0.501%
$350,000	4,000	10	1.121%	0.663%	0.535%	0.508%	0.503%	0.502%	0.501%
$350,000	5,000	10	0.913%	0.587%	0.516%	0.505%	0.503%	0.502%	0.501%
$350,000	10,000	10	0.573%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	10	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	10	66.656%	65.018%	63.447%	61.938%	60.491%	57.764%	55.249%
$375,000	10	10	53.089%	51.206%	49.413%	47.702%	46.073%	43.036%	40.257%
$375,000	15	10	45.427%	43.395%	41.473%	39.653%	37.933%	34.761%	31.902%
$375,000	20	10	39.885%	37.769%	35.784%	33.921%	32.168%	28.962%	26.110%
$375,000	25	10	35.827%	33.676%	31.666%	29.792%	28.041%	24.870%	22.080%
$375,000	50	10	25.343%	23.073%	20.996%	19.100%	17.365%	14.323%	11.772%
$375,000	100	10	16.931%	14.635%	12.620%	10.860%	9.325%	6.837%	5.005%
$375,000	150	10	13.221%	11.037%	9.174%	7.606%	6.297%	4.298%	2.947%
$375,000	200	10	11.028%	8.919%	7.178%	5.751%	4.599%	2.941%	1.916%
$375,000	300	10	8.433%	6.478%	4.937%	3.744%	2.837%	1.671%	1.059%
$375,000	400	10	6.846%	5.039%	3.671%	2.670%	1.959%	1.120%	0.742%
$375,000	500	10	5.912%	4.204%	2.970%	2.103%	1.513%	0.870%	0.621%
$375,000	600	10	5.159%	3.555%	2.437%	1.684%	1.203%	0.727%	0.566%
$375,000	700	10	4.597%	3.086%	2.069%	1.417%	1.017%	0.648%	0.536%
$375,000	800	10	4.155%	2.722%	1.792%	1.219%	0.884%	0.596%	0.520%
$375,000	900	10	3.786%	2.428%	1.576%	1.071%	0.788%	0.563%	0.511%
$375,000	1,000	10	3.531%	2.229%	1.433%	0.977%	0.732%	0.547%	0.508%
$375,000	1,500	10	2.581%	1.518%	0.956%	0.685%	0.568%	0.508%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	2,000	10	2.063%	1.166%	0.748%	0.582%	0.525%	0.503%	0.501%
$375,000	3,000	10	1.465%	0.825%	0.591%	0.523%	0.506%	0.502%	0.501%
$375,000	4,000	10	1.139%	0.671%	0.537%	0.508%	0.503%	0.502%	0.501%
$375,000	5,000	10	0.927%	0.592%	0.517%	0.505%	0.503%	0.502%	0.501%
$375,000	10,000	10	0.576%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	10	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	10	66.735%	65.100%	63.533%	62.027%	60.583%	57.862%	55.354%
$400,000	10	10	53.191%	51.313%	49.524%	47.817%	46.192%	43.163%	40.393%
$400,000	15	10	45.567%	43.541%	41.625%	39.811%	38.097%	34.936%	32.086%
$400,000	20	10	40.025%	37.916%	35.938%	34.082%	32.335%	29.139%	26.300%
$400,000	25	10	35.980%	33.836%	31.834%	29.967%	28.223%	25.064%	22.286%
$400,000	50	10	25.509%	23.250%	21.182%	19.295%	17.569%	14.543%	12.005%
$400,000	100	10	17.088%	14.798%	12.787%	11.027%	9.491%	6.991%	5.144%
$400,000	150	10	13.355%	11.173%	9.307%	7.736%	6.420%	4.406%	3.037%
$400,000	200	10	11.149%	9.039%	7.291%	5.859%	4.698%	3.019%	1.975%
$400,000	300	10	8.529%	6.568%	5.020%	3.818%	2.901%	1.715%	1.087%
$400,000	400	10	6.922%	5.109%	3.733%	2.724%	2.003%	1.147%	0.756%
$400,000	500	10	5.978%	4.263%	3.020%	2.143%	1.545%	0.887%	0.630%
$400,000	600	10	5.219%	3.607%	2.480%	1.718%	1.228%	0.739%	0.571%
$400,000	700	10	4.652%	3.133%	2.106%	1.445%	1.037%	0.657%	0.540%
$400,000	800	10	4.205%	2.764%	1.824%	1.242%	0.900%	0.602%	0.522%
$400,000	900	10	3.832%	2.465%	1.605%	1.091%	0.801%	0.568%	0.512%
$400,000	1,000	10	3.575%	2.264%	1.459%	0.995%	0.742%	0.550%	0.509%
$400,000	1,500	10	2.613%	1.541%	0.970%	0.693%	0.572%	0.509%	0.502%
$400,000	2,000	10	2.088%	1.182%	0.757%	0.586%	0.526%	0.503%	0.501%
$400,000	3,000	10	1.484%	0.835%	0.595%	0.524%	0.506%	0.502%	0.501%
$400,000	4,000	10	1.153%	0.677%	0.539%	0.509%	0.503%	0.502%	0.501%
$400,000	5,000	10	0.938%	0.595%	0.518%	0.505%	0.503%	0.502%	0.501%
$400,000	10,000	10	0.579%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	10	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	10	66.808%	65.176%	63.611%	62.108%	60.666%	57.952%	55.448%
$425,000	10	10	53.283%	51.408%	49.623%	47.921%	46.299%	43.277%	40.513%
$425,000	15	10	45.692%	43.672%	41.761%	39.952%	38.243%	35.091%	32.251%
$425,000	20	10	40.153%	38.050%	36.078%	34.227%	32.486%	29.300%	26.471%
$425,000	25	10	36.120%	33.983%	31.987%	30.126%	28.388%	25.241%	22.473%
$425,000	50	10	25.660%	23.409%	21.350%	19.472%	17.753%	14.741%	12.217%
$425,000	100	10	17.233%	14.951%	12.943%	11.186%	9.648%	7.142%	5.281%
$425,000	150	10	13.477%	11.299%	9.432%	7.858%	6.536%	4.510%	3.123%
$425,000	200	10	11.260%	9.151%	7.398%	5.961%	4.792%	3.095%	2.032%
$425,000	300	10	8.617%	6.652%	5.099%	3.889%	2.963%	1.757%	1.115%
$425,000	400	10	6.994%	5.175%	3.792%	2.774%	2.045%	1.173%	0.770%
$425,000	500	10	6.040%	4.319%	3.067%	2.182%	1.576%	0.905%	0.638%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$425,000	600	10	5.275%	3.656%	2.522%	1.751%	1.252%	0.750%	0.576%
$425,000	700	10	4.703%	3.177%	2.142%	1.472%	1.056%	0.666%	0.543%
$425,000	800	10	4.251%	2.804%	1.855%	1.265%	0.915%	0.608%	0.524%
$425,000	900	10	3.875%	2.501%	1.632%	1.110%	0.814%	0.573%	0.513%
$425,000	1,000	10	3.615%	2.297%	1.483%	1.011%	0.753%	0.553%	0.509%
$425,000	1,500	10	2.642%	1.563%	0.984%	0.701%	0.575%	0.510%	0.502%
$425,000	2,000	10	2.113%	1.198%	0.766%	0.590%	0.527%	0.503%	0.501%
$425,000	3,000	10	1.502%	0.844%	0.599%	0.525%	0.507%	0.502%	0.501%
$425,000	4,000	10	1.166%	0.682%	0.540%	0.509%	0.503%	0.502%	0.501%
$425,000	5,000	10	0.948%	0.599%	0.519%	0.505%	0.503%	0.502%	0.501%
$425,000	10,000	10	0.582%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	10	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	10	66.871%	65.242%	63.679%	62.179%	60.740%	58.030%	55.530%
$450,000	10	10	53.364%	51.493%	49.711%	48.012%	46.394%	43.378%	40.620%
$450,000	15	10	45.803%	43.787%	41.881%	40.077%	38.372%	35.228%	32.396%
$450,000	20	10	40.265%	38.167%	36.201%	34.355%	32.618%	29.442%	26.621%
$450,000	25	10	36.241%	34.111%	32.121%	30.266%	28.533%	25.396%	22.637%
$450,000	50	10	25.794%	23.551%	21.500%	19.629%	17.917%	14.918%	12.405%
$450,000	100	10	17.365%	15.090%	13.088%	11.334%	9.797%	7.286%	5.414%
$450,000	150	10	13.591%	11.417%	9.552%	7.974%	6.648%	4.611%	3.208%
$450,000	200	10	11.366%	9.257%	7.501%	6.058%	4.882%	3.170%	2.089%
$450,000	300	10	8.703%	6.734%	5.176%	3.959%	3.025%	1.801%	1.143%
$450,000	400	10	7.064%	5.239%	3.851%	2.825%	2.087%	1.200%	0.785%
$450,000	500	10	6.100%	4.373%	3.114%	2.221%	1.607%	0.922%	0.646%
$450,000	600	10	5.330%	3.705%	2.562%	1.783%	1.277%	0.762%	0.581%
$450,000	700	10	4.752%	3.220%	2.177%	1.499%	1.075%	0.675%	0.546%
$450,000	800	10	4.297%	2.843%	1.885%	1.286%	0.930%	0.614%	0.526%
$450,000	900	10	3.917%	2.536%	1.658%	1.130%	0.826%	0.577%	0.514%
$450,000	1,000	10	3.654%	2.329%	1.507%	1.027%	0.763%	0.557%	0.510%
$450,000	1,500	10	2.670%	1.584%	0.997%	0.708%	0.579%	0.510%	0.502%
$450,000	2,000	10	2.136%	1.213%	0.774%	0.594%	0.529%	0.504%	0.501%
$450,000	3,000	10	1.520%	0.853%	0.603%	0.526%	0.507%	0.502%	0.501%
$450,000	4,000	10	1.179%	0.688%	0.542%	0.509%	0.503%	0.502%	0.501%
$450,000	5,000	10	0.958%	0.603%	0.519%	0.505%	0.503%	0.502%	0.501%
$450,000	10,000	10	0.585%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	10	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	10	66.925%	65.298%	63.737%	62.239%	60.802%	58.096%	55.600%
$475,000	10	10	53.430%	51.561%	49.782%	48.085%	46.470%	43.459%	40.705%
$475,000	15	10	45.889%	43.877%	41.974%	40.173%	38.472%	35.334%	32.508%
$475,000	20	10	40.352%	38.257%	36.296%	34.453%	32.720%	29.550%	26.736%
$475,000	25	10	36.332%	34.205%	32.220%	30.369%	28.640%	25.510%	22.757%
$475,000	50	10	25.891%	23.654%	21.608%	19.743%	18.035%	15.044%	12.540%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	100	10	17.461%	15.193%	13.196%	11.445%	9.909%	7.397%	5.517%
$475,000	150	10	13.679%	11.507%	9.644%	8.066%	6.736%	4.690%	3.277%
$475,000	200	10	11.445%	9.337%	7.580%	6.132%	4.952%	3.227%	2.131%
$475,000	300	10	8.769%	6.798%	5.236%	4.014%	3.073%	1.835%	1.166%
$475,000	400	10	7.118%	5.289%	3.896%	2.864%	2.120%	1.221%	0.797%
$475,000	500	10	6.145%	4.414%	3.150%	2.251%	1.631%	0.936%	0.653%
$475,000	600	10	5.371%	3.741%	2.593%	1.808%	1.295%	0.771%	0.585%
$475,000	700	10	4.788%	3.252%	2.203%	1.519%	1.090%	0.682%	0.549%
$475,000	800	10	4.329%	2.870%	1.906%	1.302%	0.941%	0.618%	0.527%
$475,000	900	10	3.946%	2.560%	1.677%	1.143%	0.835%	0.580%	0.515%
$475,000	1,000	10	3.682%	2.351%	1.524%	1.039%	0.770%	0.559%	0.511%
$475,000	1,500	10	2.691%	1.599%	1.007%	0.714%	0.582%	0.511%	0.502%
$475,000	2,000	10	2.153%	1.224%	0.780%	0.596%	0.530%	0.504%	0.501%
$475,000	3,000	10	1.532%	0.860%	0.606%	0.527%	0.507%	0.502%	0.501%
$475,000	4,000	10	1.189%	0.692%	0.543%	0.509%	0.504%	0.502%	0.501%
$475,000	5,000	10	0.966%	0.605%	0.520%	0.505%	0.503%	0.502%	0.501%
$475,000	10,000	10	0.588%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	10	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	10	66.972%	65.346%	63.788%	62.291%	60.855%	58.152%	55.659%
$500,000	10	10	53.489%	51.622%	49.845%	48.151%	46.538%	43.530%	40.781%
$500,000	15	10	45.966%	43.958%	42.057%	40.260%	38.561%	35.429%	32.608%
$500,000	20	10	40.429%	38.338%	36.380%	34.540%	32.810%	29.646%	26.837%
$500,000	25	10	36.411%	34.288%	32.306%	30.459%	28.733%	25.609%	22.861%
$500,000	50	10	25.975%	23.742%	21.701%	19.840%	18.136%	15.153%	12.655%
$500,000	100	10	17.545%	15.283%	13.290%	11.542%	10.008%	7.496%	5.612%
$500,000	150	10	13.758%	11.588%	9.727%	8.150%	6.818%	4.763%	3.341%
$500,000	200	10	11.517%	9.410%	7.651%	6.200%	5.016%	3.280%	2.172%
$500,000	300	10	8.829%	6.857%	5.290%	4.063%	3.118%	1.866%	1.188%
$500,000	400	10	7.167%	5.334%	3.938%	2.901%	2.150%	1.240%	0.808%
$500,000	500	10	6.185%	4.451%	3.182%	2.277%	1.652%	0.948%	0.659%
$500,000	600	10	5.408%	3.773%	2.619%	1.830%	1.312%	0.779%	0.589%
$500,000	700	10	4.820%	3.280%	2.226%	1.536%	1.102%	0.687%	0.551%
$500,000	800	10	4.357%	2.894%	1.924%	1.316%	0.951%	0.622%	0.529%
$500,000	900	10	3.972%	2.581%	1.693%	1.155%	0.843%	0.583%	0.516%
$500,000	1,000	10	3.699%	2.365%	1.534%	1.045%	0.773%	0.559%	0.510%
$500,000	1,500	10	2.709%	1.612%	1.016%	0.719%	0.584%	0.511%	0.502%
$500,000	2,000	10	2.168%	1.234%	0.785%	0.599%	0.531%	0.504%	0.501%
$500,000	3,000	10	1.543%	0.866%	0.608%	0.528%	0.507%	0.502%	0.501%
$500,000	4,000	10	1.197%	0.696%	0.544%	0.510%	0.504%	0.502%	0.501%
$500,000	5,000	10	0.972%	0.607%	0.521%	0.506%	0.503%	0.502%	0.501%
$500,000	10,000	10	0.590%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	10	0.409%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	11	45.485%	42.943%	40.492%	38.119%	35.824%	31.441%	27.339%
$30,000	10	11	29.623%	26.977%	24.543%	22.313%	20.268%	16.670%	13.635%
$30,000	15	11	23.305%	20.728%	18.391%	16.275%	14.365%	11.120%	8.541%
$30,000	20	11	19.436%	16.928%	14.693%	12.714%	10.970%	8.089%	5.908%
$30,000	25	11	16.900%	14.472%	12.335%	10.467%	8.848%	6.270%	4.400%
$30,000	50	11	10.843%	8.650%	6.852%	5.394%	4.227%	2.588%	1.627%
$30,000	100	11	6.823%	4.973%	3.589%	2.580%	1.866%	1.045%	0.696%
$30,000	150	11	5.116%	3.498%	2.376%	1.630%	1.153%	0.695%	0.550%
$30,000	200	11	4.200%	2.739%	1.789%	1.205%	0.867%	0.587%	0.518%
$30,000	300	11	3.129%	1.894%	1.184%	0.811%	0.632%	0.521%	0.503%
$30,000	400	11	2.507%	1.455%	0.909%	0.656%	0.554%	0.506%	0.501%
$30,000	500	11	2.102%	1.185%	0.755%	0.582%	0.524%	0.503%	0.501%
$30,000	600	11	1.811%	1.009%	0.668%	0.548%	0.513%	0.502%	0.501%
$30,000	700	11	1.588%	0.883%	0.612%	0.529%	0.508%	0.502%	0.501%
$30,000	800	11	1.420%	0.795%	0.577%	0.518%	0.505%	0.502%	0.501%
$30,000	900	11	1.289%	0.732%	0.555%	0.512%	0.504%	0.502%	0.501%
$30,000	1,000	11	1.183%	0.685%	0.540%	0.509%	0.504%	0.502%	0.501%
$30,000	1,500	11	0.850%	0.566%	0.512%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	11	0.696%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	11	0.571%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	11	0.532%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	11	0.517%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	11	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	11	47.651%	45.216%	42.865%	40.592%	38.392%	34.200%	30.257%
$35,000	10	11	31.397%	28.717%	26.237%	23.957%	21.863%	18.184%	15.082%
$35,000	15	11	24.691%	22.106%	19.750%	17.609%	15.662%	12.305%	9.599%
$35,000	20	11	20.617%	18.093%	15.823%	13.795%	11.997%	9.005%	6.691%
$35,000	25	11	17.928%	15.474%	13.299%	11.385%	9.713%	7.008%	5.013%
$35,000	50	11	11.530%	9.302%	7.453%	5.937%	4.711%	2.948%	1.876%
$35,000	100	11	7.283%	5.383%	3.938%	2.865%	2.094%	1.175%	0.759%
$35,000	150	11	5.478%	3.805%	2.623%	1.819%	1.290%	0.755%	0.573%
$35,000	200	11	4.500%	2.984%	1.974%	1.334%	0.952%	0.616%	0.526%
$35,000	300	11	3.361%	2.068%	1.301%	0.882%	0.670%	0.531%	0.505%
$35,000	400	11	2.697%	1.586%	0.989%	0.699%	0.573%	0.509%	0.501%
$35,000	500	11	2.268%	1.292%	0.813%	0.609%	0.533%	0.504%	0.501%
$35,000	600	11	1.956%	1.096%	0.711%	0.565%	0.519%	0.503%	0.501%
$35,000	700	11	1.718%	0.954%	0.643%	0.539%	0.510%	0.502%	0.501%
$35,000	800	11	1.535%	0.853%	0.599%	0.524%	0.506%	0.502%	0.501%
$35,000	900	11	1.393%	0.781%	0.572%	0.517%	0.505%	0.502%	0.501%
$35,000	1,000	11	1.279%	0.728%	0.553%	0.512%	0.504%	0.502%	0.501%
$35,000	1,500	11	0.912%	0.585%	0.515%	0.505%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	2,000	11	0.737%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	11	0.590%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	11	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	11	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	11	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	11	49.382%	47.028%	44.757%	42.561%	40.439%	36.395%	32.598%
$40,000	10	11	33.019%	30.321%	27.809%	25.479%	23.333%	19.545%	16.353%
$40,000	15	11	25.906%	23.320%	20.950%	18.790%	16.813%	13.374%	10.567%
$40,000	20	11	21.650%	19.114%	16.825%	14.761%	12.918%	9.825%	7.405%
$40,000	25	11	18.831%	16.356%	14.154%	12.204%	10.486%	7.682%	5.585%
$40,000	50	11	12.135%	9.880%	7.991%	6.426%	5.148%	3.285%	2.115%
$40,000	100	11	7.699%	5.757%	4.259%	3.133%	2.309%	1.302%	0.824%
$40,000	150	11	5.802%	4.082%	2.850%	1.996%	1.420%	0.816%	0.598%
$40,000	200	11	4.770%	3.208%	2.146%	1.458%	1.034%	0.648%	0.536%
$40,000	300	11	3.569%	2.229%	1.412%	0.951%	0.710%	0.542%	0.507%
$40,000	400	11	2.869%	1.709%	1.066%	0.741%	0.594%	0.512%	0.502%
$40,000	500	11	2.417%	1.392%	0.870%	0.636%	0.545%	0.505%	0.501%
$40,000	600	11	2.087%	1.178%	0.753%	0.583%	0.525%	0.503%	0.501%
$40,000	700	11	1.835%	1.022%	0.675%	0.551%	0.514%	0.502%	0.501%
$40,000	800	11	1.640%	0.909%	0.623%	0.532%	0.508%	0.502%	0.501%
$40,000	900	11	1.489%	0.829%	0.590%	0.522%	0.506%	0.502%	0.501%
$40,000	1,000	11	1.368%	0.769%	0.567%	0.515%	0.505%	0.502%	0.501%
$40,000	1,500	11	0.970%	0.604%	0.519%	0.505%	0.503%	0.502%	0.501%
$40,000	2,000	11	0.778%	0.546%	0.509%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	11	0.609%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	11	0.551%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	11	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	11	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	11	50.831%	48.544%	46.336%	44.206%	42.147%	38.226%	34.550%
$45,000	10	11	34.521%	31.831%	29.304%	26.944%	24.746%	20.844%	17.546%
$45,000	15	11	27.005%	24.413%	22.032%	19.848%	17.852%	14.357%	11.459%
$45,000	20	11	22.590%	20.047%	17.737%	15.650%	13.768%	10.590%	8.079%
$45,000	25	11	19.657%	17.166%	14.943%	12.962%	11.207%	8.318%	6.131%
$45,000	50	11	12.690%	10.410%	8.488%	6.884%	5.560%	3.607%	2.351%
$45,000	100	11	8.081%	6.103%	4.561%	3.388%	2.517%	1.430%	0.893%
$45,000	150	11	6.101%	4.342%	3.066%	2.167%	1.549%	0.880%	0.626%
$45,000	200	11	5.019%	3.417%	2.310%	1.578%	1.116%	0.681%	0.546%
$45,000	300	11	3.761%	2.379%	1.520%	1.021%	0.751%	0.553%	0.510%
$45,000	400	11	3.026%	1.823%	1.140%	0.784%	0.616%	0.516%	0.502%
$45,000	500	11	2.554%	1.486%	0.925%	0.664%	0.557%	0.506%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	600	11	2.207%	1.255%	0.794%	0.601%	0.532%	0.504%	0.501%
$45,000	700	11	1.942%	1.086%	0.706%	0.563%	0.518%	0.503%	0.501%
$45,000	800	11	1.737%	0.963%	0.647%	0.540%	0.510%	0.502%	0.501%
$45,000	900	11	1.578%	0.876%	0.609%	0.527%	0.507%	0.502%	0.501%
$45,000	1,000	11	1.450%	0.809%	0.582%	0.519%	0.506%	0.502%	0.501%
$45,000	1,500	11	1.026%	0.624%	0.524%	0.506%	0.503%	0.502%	0.501%
$45,000	2,000	11	0.817%	0.557%	0.510%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	11	0.629%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	11	0.561%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	11	0.531%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	11	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	11	52.078%	49.846%	47.695%	45.619%	43.612%	39.797%	36.226%
$50,000	10	11	35.914%	33.243%	30.722%	28.354%	26.136%	22.131%	18.711%
$50,000	15	11	28.044%	25.440%	23.043%	20.836%	18.814%	15.272%	12.306%
$50,000	20	11	23.460%	20.909%	18.586%	16.474%	14.568%	11.321%	8.724%
$50,000	25	11	20.422%	17.924%	15.679%	13.673%	11.889%	8.925%	6.655%
$50,000	50	11	13.212%	10.909%	8.957%	7.319%	5.953%	3.917%	2.586%
$50,000	100	11	8.440%	6.430%	4.849%	3.633%	2.719%	1.558%	0.965%
$50,000	150	11	6.380%	4.586%	3.270%	2.331%	1.677%	0.946%	0.656%
$50,000	200	11	5.249%	3.611%	2.465%	1.695%	1.199%	0.716%	0.558%
$50,000	300	11	3.932%	2.515%	1.619%	1.086%	0.790%	0.564%	0.512%
$50,000	400	11	3.173%	1.933%	1.213%	0.828%	0.639%	0.521%	0.503%
$50,000	500	11	2.682%	1.576%	0.979%	0.693%	0.570%	0.508%	0.501%
$50,000	600	11	2.318%	1.328%	0.835%	0.620%	0.540%	0.505%	0.501%
$50,000	700	11	2.041%	1.148%	0.737%	0.576%	0.522%	0.503%	0.501%
$50,000	800	11	1.828%	1.016%	0.671%	0.549%	0.513%	0.502%	0.501%
$50,000	900	11	1.661%	0.921%	0.628%	0.534%	0.509%	0.502%	0.501%
$50,000	1,000	11	1.527%	0.849%	0.598%	0.524%	0.506%	0.502%	0.501%
$50,000	1,500	11	1.079%	0.644%	0.529%	0.507%	0.503%	0.502%	0.501%
$50,000	2,000	11	0.855%	0.568%	0.512%	0.505%	0.503%	0.502%	0.501%
$50,000	3,000	11	0.649%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	11	0.572%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	11	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	11	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	11	53.143%	50.959%	48.856%	46.825%	44.865%	41.139%	37.657%
$55,000	10	11	37.153%	34.527%	32.026%	29.659%	27.433%	23.381%	19.849%
$55,000	15	11	29.023%	26.404%	23.984%	21.755%	19.705%	16.102%	13.091%
$55,000	20	11	24.248%	21.693%	19.357%	17.231%	15.301%	11.997%	9.331%
$55,000	25	11	21.120%	18.611%	16.351%	14.324%	12.514%	9.488%	7.143%
$55,000	50	11	13.689%	11.369%	9.389%	7.718%	6.316%	4.208%	2.807%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$55,000	100	11	8.768%	6.731%	5.116%	3.862%	2.910%	1.681%	1.037%
$55,000	150	11	6.634%	4.812%	3.459%	2.485%	1.799%	1.012%	0.686%
$55,000	200	11	5.461%	3.791%	2.611%	1.808%	1.281%	0.751%	0.571%
$55,000	300	11	4.097%	2.649%	1.718%	1.154%	0.832%	0.578%	0.515%
$55,000	400	11	3.309%	2.036%	1.283%	0.871%	0.663%	0.527%	0.504%
$55,000	500	11	2.803%	1.661%	1.033%	0.722%	0.584%	0.510%	0.501%
$55,000	600	11	2.423%	1.398%	0.876%	0.640%	0.548%	0.505%	0.501%
$55,000	700	11	2.136%	1.208%	0.769%	0.590%	0.527%	0.503%	0.501%
$55,000	800	11	1.914%	1.068%	0.697%	0.559%	0.516%	0.503%	0.501%
$55,000	900	11	1.740%	0.966%	0.647%	0.540%	0.511%	0.502%	0.501%
$55,000	1,000	11	1.600%	0.888%	0.614%	0.529%	0.508%	0.502%	0.501%
$55,000	1,500	11	1.130%	0.665%	0.535%	0.508%	0.503%	0.502%	0.501%
$55,000	2,000	11	0.892%	0.579%	0.514%	0.505%	0.503%	0.502%	0.501%
$55,000	3,000	11	0.669%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	11	0.584%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	11	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	11	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	11	54.075%	51.934%	49.871%	47.881%	45.960%	42.313%	38.906%
$60,000	10	11	38.266%	35.699%	33.243%	30.897%	28.669%	24.594%	20.993%
$60,000	15	11	29.971%	27.335%	24.895%	22.641%	20.564%	16.896%	13.833%
$60,000	20	11	25.001%	22.438%	20.090%	17.953%	16.005%	12.648%	9.925%
$60,000	25	11	21.777%	19.264%	16.987%	14.946%	13.113%	10.032%	7.622%
$60,000	50	11	14.140%	11.807%	9.801%	8.099%	6.667%	4.490%	3.023%
$60,000	100	11	9.075%	7.014%	5.369%	4.082%	3.095%	1.802%	1.111%
$60,000	150	11	6.871%	5.026%	3.641%	2.634%	1.917%	1.080%	0.719%
$60,000	200	11	5.661%	3.964%	2.752%	1.918%	1.362%	0.789%	0.586%
$60,000	300	11	4.254%	2.776%	1.814%	1.220%	0.875%	0.592%	0.519%
$60,000	400	11	3.439%	2.136%	1.352%	0.914%	0.687%	0.533%	0.505%
$60,000	500	11	2.918%	1.744%	1.086%	0.751%	0.599%	0.512%	0.501%
$60,000	600	11	2.523%	1.467%	0.917%	0.661%	0.557%	0.507%	0.501%
$60,000	700	11	2.226%	1.267%	0.801%	0.605%	0.533%	0.504%	0.501%
$60,000	800	11	1.998%	1.119%	0.722%	0.570%	0.520%	0.503%	0.501%
$60,000	900	11	1.815%	1.009%	0.668%	0.548%	0.513%	0.502%	0.501%
$60,000	1,000	11	1.670%	0.927%	0.631%	0.534%	0.509%	0.502%	0.501%
$60,000	1,500	11	1.179%	0.685%	0.541%	0.509%	0.504%	0.502%	0.501%
$60,000	2,000	11	0.928%	0.590%	0.517%	0.505%	0.503%	0.502%	0.501%
$60,000	3,000	11	0.689%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	11	0.595%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	11	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	11	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	11	54.905%	52.801%	50.773%	48.819%	46.933%	43.357%	40.016%
$65,000	10	11	39.255%	36.742%	34.336%	32.033%	29.828%	25.741%	22.107%
$65,000	15	11	30.868%	28.227%	25.769%	23.493%	21.387%	17.662%	14.540%
$65,000	20	11	25.713%	23.138%	20.782%	18.630%	16.670%	13.267%	10.494%
$65,000	25	11	22.389%	19.869%	17.585%	15.528%	13.680%	10.552%	8.087%
$65,000	50	11	14.564%	12.218%	10.191%	8.462%	7.003%	4.763%	3.233%
$65,000	100	11	9.368%	7.283%	5.610%	4.295%	3.274%	1.921%	1.185%
$65,000	150	11	7.098%	5.229%	3.818%	2.779%	2.032%	1.148%	0.753%
$65,000	200	11	5.851%	4.129%	2.889%	2.026%	1.443%	0.829%	0.603%
$65,000	300	11	4.403%	2.898%	1.908%	1.286%	0.918%	0.607%	0.523%
$65,000	400	11	3.560%	2.230%	1.418%	0.957%	0.712%	0.539%	0.506%
$65,000	500	11	3.026%	1.823%	1.137%	0.781%	0.614%	0.515%	0.502%
$65,000	600	11	2.617%	1.532%	0.956%	0.682%	0.566%	0.508%	0.501%
$65,000	700	11	2.311%	1.323%	0.833%	0.620%	0.539%	0.504%	0.501%
$65,000	800	11	2.076%	1.168%	0.748%	0.581%	0.524%	0.503%	0.501%
$65,000	900	11	1.887%	1.052%	0.688%	0.556%	0.515%	0.503%	0.501%
$65,000	1,000	11	1.736%	0.965%	0.647%	0.540%	0.511%	0.502%	0.501%
$65,000	1,500	11	1.226%	0.706%	0.547%	0.511%	0.504%	0.502%	0.501%
$65,000	2,000	11	0.963%	0.602%	0.519%	0.505%	0.503%	0.502%	0.501%
$65,000	3,000	11	0.709%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	11	0.607%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	11	0.556%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	11	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	11	55.646%	53.575%	51.580%	49.657%	47.802%	44.289%	41.008%
$70,000	10	11	40.143%	37.676%	35.318%	33.059%	30.896%	26.837%	23.172%
$70,000	15	11	31.718%	29.082%	26.617%	24.321%	22.192%	18.412%	15.229%
$70,000	20	11	26.397%	23.812%	21.445%	19.279%	17.304%	13.863%	11.045%
$70,000	25	11	22.968%	20.444%	18.157%	16.087%	14.223%	11.055%	8.544%
$70,000	50	11	14.967%	12.609%	10.564%	8.811%	7.325%	5.028%	3.441%
$70,000	100	11	9.647%	7.540%	5.842%	4.499%	3.448%	2.039%	1.260%
$70,000	150	11	7.314%	5.424%	3.987%	2.920%	2.147%	1.216%	0.788%
$70,000	200	11	6.030%	4.287%	3.020%	2.130%	1.524%	0.870%	0.620%
$70,000	300	11	4.544%	3.016%	1.998%	1.351%	0.962%	0.623%	0.528%
$70,000	400	11	3.676%	2.321%	1.483%	1.000%	0.738%	0.546%	0.507%
$70,000	500	11	3.130%	1.901%	1.188%	0.811%	0.630%	0.518%	0.502%
$70,000	600	11	2.706%	1.595%	0.995%	0.703%	0.577%	0.510%	0.502%
$70,000	700	11	2.392%	1.379%	0.865%	0.636%	0.546%	0.505%	0.501%
$70,000	800	11	2.151%	1.216%	0.774%	0.593%	0.528%	0.503%	0.501%
$70,000	900	11	1.955%	1.094%	0.709%	0.565%	0.518%	0.503%	0.501%
$70,000	1,000	11	1.800%	1.002%	0.665%	0.547%	0.513%	0.502%	0.501%
$70,000	1,500	11	1.272%	0.726%	0.554%	0.512%	0.504%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$70,000	2,000	11	0.997%	0.614%	0.522%	0.506%	0.503%	0.502%	0.501%
$70,000	3,000	11	0.729%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	11	0.619%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	11	0.563%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	11	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	11	56.319%	54.276%	52.310%	50.416%	48.590%	45.130%	41.905%
$75,000	10	11	40.948%	38.523%	36.205%	33.986%	31.862%	27.865%	24.196%
$75,000	15	11	32.509%	29.884%	27.421%	25.114%	22.962%	19.134%	15.894%
$75,000	20	11	27.049%	24.455%	22.075%	19.895%	17.899%	14.424%	11.567%
$75,000	25	11	23.511%	20.981%	18.690%	16.608%	14.730%	11.529%	8.976%
$75,000	50	11	15.343%	12.973%	10.913%	9.141%	7.632%	5.281%	3.642%
$75,000	100	11	9.906%	7.781%	6.061%	4.692%	3.614%	2.153%	1.333%
$75,000	150	11	7.515%	5.607%	4.147%	3.055%	2.257%	1.282%	0.824%
$75,000	200	11	6.197%	4.436%	3.144%	2.231%	1.602%	0.910%	0.637%
$75,000	300	11	4.676%	3.126%	2.083%	1.413%	1.004%	0.639%	0.534%
$75,000	400	11	3.784%	2.407%	1.545%	1.040%	0.763%	0.553%	0.508%
$75,000	500	11	3.227%	1.974%	1.237%	0.841%	0.646%	0.521%	0.503%
$75,000	600	11	2.790%	1.655%	1.033%	0.725%	0.587%	0.511%	0.502%
$75,000	700	11	2.469%	1.431%	0.896%	0.651%	0.553%	0.506%	0.501%
$75,000	800	11	2.221%	1.262%	0.798%	0.604%	0.533%	0.504%	0.501%
$75,000	900	11	2.019%	1.134%	0.730%	0.573%	0.521%	0.503%	0.501%
$75,000	1,000	11	1.860%	1.037%	0.682%	0.553%	0.515%	0.502%	0.501%
$75,000	1,500	11	1.315%	0.746%	0.561%	0.514%	0.504%	0.502%	0.501%
$75,000	2,000	11	1.030%	0.626%	0.525%	0.506%	0.503%	0.502%	0.501%
$75,000	3,000	11	0.748%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	11	0.631%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	11	0.570%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	11	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	11	56.931%	54.915%	52.974%	51.106%	49.305%	45.895%	42.719%
$80,000	10	11	41.684%	39.297%	37.015%	34.833%	32.743%	28.812%	25.181%
$80,000	15	11	33.247%	30.638%	28.180%	25.870%	23.707%	19.838%	16.541%
$80,000	20	11	27.669%	25.071%	22.679%	20.482%	18.471%	14.959%	12.066%
$80,000	25	11	24.023%	21.487%	19.189%	17.098%	15.208%	11.977%	9.385%
$80,000	50	11	15.699%	13.319%	11.244%	9.455%	7.928%	5.527%	3.839%
$80,000	100	11	10.149%	8.009%	6.268%	4.876%	3.772%	2.263%	1.405%
$80,000	150	11	7.703%	5.780%	4.298%	3.182%	2.361%	1.346%	0.859%
$80,000	200	11	6.353%	4.574%	3.262%	2.325%	1.675%	0.950%	0.654%
$80,000	300	11	4.798%	3.229%	2.164%	1.473%	1.045%	0.654%	0.539%
$80,000	400	11	3.886%	2.487%	1.604%	1.080%	0.787%	0.561%	0.510%
$80,000	500	11	3.319%	2.043%	1.285%	0.870%	0.662%	0.525%	0.503%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	600	11	2.870%	1.713%	1.070%	0.746%	0.597%	0.513%	0.502%
$80,000	700	11	2.540%	1.481%	0.925%	0.667%	0.560%	0.507%	0.501%
$80,000	800	11	2.287%	1.305%	0.823%	0.616%	0.538%	0.504%	0.501%
$80,000	900	11	2.080%	1.172%	0.750%	0.582%	0.525%	0.503%	0.501%
$80,000	1,000	11	1.916%	1.071%	0.698%	0.560%	0.517%	0.502%	0.501%
$80,000	1,500	11	1.355%	0.766%	0.568%	0.516%	0.505%	0.502%	0.501%
$80,000	2,000	11	1.061%	0.637%	0.528%	0.507%	0.503%	0.502%	0.501%
$80,000	3,000	11	0.767%	0.544%	0.508%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	11	0.643%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	11	0.577%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	11	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	11	58.018%	56.049%	54.154%	52.330%	50.575%	47.250%	44.159%
$90,000	10	11	42.987%	40.665%	38.448%	36.327%	34.296%	30.477%	26.959%
$90,000	15	11	34.599%	32.039%	29.607%	27.306%	25.144%	21.225%	17.831%
$90,000	20	11	28.861%	26.264%	23.853%	21.625%	19.576%	15.995%	13.022%
$90,000	25	11	25.001%	22.456%	20.135%	18.027%	16.115%	12.832%	10.170%
$90,000	50	11	16.371%	13.978%	11.880%	10.061%	8.498%	6.011%	4.231%
$90,000	100	11	10.604%	8.439%	6.661%	5.227%	4.078%	2.481%	1.550%
$90,000	150	11	8.059%	6.104%	4.584%	3.426%	2.563%	1.474%	0.931%
$90,000	200	11	6.649%	4.836%	3.485%	2.507%	1.817%	1.029%	0.691%
$90,000	300	11	5.030%	3.426%	2.319%	1.588%	1.126%	0.688%	0.551%
$90,000	400	11	4.069%	2.634%	1.713%	1.153%	0.834%	0.574%	0.512%
$90,000	500	11	3.491%	2.176%	1.376%	0.927%	0.695%	0.533%	0.504%
$90,000	600	11	3.019%	1.822%	1.142%	0.787%	0.619%	0.518%	0.502%
$90,000	700	11	2.674%	1.575%	0.983%	0.698%	0.575%	0.509%	0.501%
$90,000	800	11	2.410%	1.388%	0.871%	0.640%	0.548%	0.505%	0.501%
$90,000	900	11	2.193%	1.245%	0.789%	0.600%	0.532%	0.504%	0.501%
$90,000	1,000	11	2.021%	1.136%	0.732%	0.575%	0.522%	0.503%	0.501%
$90,000	1,500	11	1.433%	0.804%	0.582%	0.520%	0.505%	0.502%	0.501%
$90,000	2,000	11	1.121%	0.661%	0.534%	0.508%	0.503%	0.502%	0.501%
$90,000	3,000	11	0.804%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	11	0.666%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	11	0.592%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	11	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	11	58.941%	57.010%	55.153%	53.367%	51.650%	48.398%	45.375%
$100,000	10	11	44.086%	41.818%	39.654%	37.584%	35.603%	31.877%	28.452%
$100,000	15	11	35.745%	33.245%	30.862%	28.595%	26.450%	22.529%	19.079%
$100,000	20	11	29.935%	27.347%	24.933%	22.690%	20.616%	16.961%	13.907%
$100,000	25	11	25.902%	23.349%	21.009%	18.878%	16.945%	13.611%	10.888%
$100,000	50	11	16.980%	14.580%	12.467%	10.622%	9.029%	6.472%	4.609%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	100	11	11.019%	8.832%	7.024%	5.552%	4.367%	2.690%	1.693%
$100,000	150	11	8.384%	6.404%	4.850%	3.656%	2.754%	1.598%	1.005%
$100,000	200	11	6.921%	5.080%	3.694%	2.678%	1.953%	1.108%	0.730%
$100,000	300	11	5.244%	3.608%	2.465%	1.699%	1.205%	0.722%	0.564%
$100,000	400	11	4.246%	2.777%	1.821%	1.228%	0.883%	0.591%	0.516%
$100,000	500	11	3.649%	2.299%	1.463%	0.983%	0.728%	0.542%	0.506%
$100,000	600	11	3.156%	1.924%	1.210%	0.828%	0.641%	0.523%	0.503%
$100,000	700	11	2.798%	1.664%	1.040%	0.730%	0.590%	0.512%	0.502%
$100,000	800	11	2.523%	1.466%	0.917%	0.664%	0.559%	0.507%	0.501%
$100,000	900	11	2.297%	1.314%	0.828%	0.619%	0.539%	0.505%	0.501%
$100,000	1,000	11	2.118%	1.198%	0.765%	0.589%	0.527%	0.503%	0.501%
$100,000	1,500	11	1.505%	0.841%	0.596%	0.524%	0.506%	0.502%	0.501%
$100,000	2,000	11	1.179%	0.685%	0.541%	0.510%	0.504%	0.502%	0.501%
$100,000	3,000	11	0.840%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	11	0.689%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	11	0.606%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	11	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	11	59.731%	57.832%	56.008%	54.255%	52.566%	49.378%	46.413%
$110,000	10	11	45.009%	42.786%	40.665%	38.637%	36.696%	33.049%	29.701%
$110,000	15	11	36.701%	34.251%	31.917%	29.701%	27.593%	23.697%	20.235%
$110,000	20	11	30.878%	28.313%	25.908%	23.664%	21.580%	17.871%	14.742%
$110,000	25	11	26.727%	24.174%	21.824%	19.675%	17.716%	14.330%	11.553%
$110,000	50	11	17.537%	15.132%	13.007%	11.144%	9.523%	6.903%	4.974%
$110,000	100	11	11.396%	9.190%	7.357%	5.852%	4.635%	2.891%	1.832%
$110,000	150	11	8.684%	6.680%	5.096%	3.870%	2.935%	1.718%	1.078%
$110,000	200	11	7.170%	5.304%	3.887%	2.839%	2.082%	1.185%	0.770%
$110,000	300	11	5.442%	3.777%	2.603%	1.804%	1.282%	0.756%	0.577%
$110,000	400	11	4.407%	2.910%	1.921%	1.300%	0.930%	0.608%	0.521%
$110,000	500	11	3.791%	2.412%	1.545%	1.037%	0.761%	0.551%	0.508%
$110,000	600	11	3.283%	2.020%	1.275%	0.869%	0.663%	0.528%	0.504%
$110,000	700	11	2.912%	1.747%	1.094%	0.760%	0.606%	0.515%	0.502%
$110,000	800	11	2.628%	1.540%	0.962%	0.688%	0.570%	0.509%	0.501%
$110,000	900	11	2.392%	1.378%	0.865%	0.637%	0.547%	0.506%	0.501%
$110,000	1,000	11	2.208%	1.257%	0.797%	0.604%	0.533%	0.504%	0.501%
$110,000	1,500	11	1.572%	0.877%	0.611%	0.529%	0.508%	0.502%	0.501%
$110,000	2,000	11	1.232%	0.709%	0.549%	0.511%	0.504%	0.502%	0.501%
$110,000	3,000	11	0.874%	0.573%	0.513%	0.505%	0.503%	0.502%	0.501%
$110,000	4,000	11	0.711%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	11	0.620%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	11	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$120,000	5	11	60.418%	58.548%	56.751%	55.025%	53.363%	50.227%	47.313%
$120,000	10	11	45.803%	43.618%	41.533%	39.540%	37.631%	34.052%	30.767%
$120,000	15	11	37.525%	35.118%	32.826%	30.654%	28.588%	24.755%	21.303%
$120,000	20	11	31.719%	29.187%	26.804%	24.570%	22.488%	18.752%	15.561%
$120,000	25	11	27.499%	24.950%	22.598%	20.437%	18.458%	15.021%	12.185%
$120,000	50	11	18.049%	15.636%	13.503%	11.626%	9.980%	7.306%	5.318%
$120,000	100	11	11.738%	9.519%	7.665%	6.133%	4.885%	3.081%	1.966%
$120,000	150	11	8.959%	6.933%	5.325%	4.070%	3.106%	1.834%	1.151%
$120,000	200	11	7.401%	5.513%	4.068%	2.992%	2.204%	1.260%	0.812%
$120,000	300	11	5.624%	3.934%	2.730%	1.903%	1.357%	0.791%	0.591%
$120,000	400	11	4.554%	3.031%	2.015%	1.368%	0.975%	0.626%	0.527%
$120,000	500	11	3.922%	2.516%	1.621%	1.088%	0.792%	0.561%	0.510%
$120,000	600	11	3.397%	2.107%	1.336%	0.907%	0.685%	0.533%	0.506%
$120,000	700	11	3.015%	1.823%	1.144%	0.789%	0.621%	0.518%	0.502%
$120,000	800	11	2.722%	1.606%	1.003%	0.711%	0.582%	0.511%	0.502%
$120,000	900	11	2.478%	1.437%	0.900%	0.655%	0.556%	0.507%	0.501%
$120,000	1,000	11	2.289%	1.311%	0.828%	0.619%	0.539%	0.504%	0.501%
$120,000	1,500	11	1.633%	0.910%	0.626%	0.534%	0.509%	0.502%	0.501%
$120,000	2,000	11	1.281%	0.731%	0.556%	0.513%	0.504%	0.502%	0.501%
$120,000	3,000	11	0.907%	0.584%	0.515%	0.505%	0.503%	0.502%	0.501%
$120,000	4,000	11	0.732%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	11	0.634%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	11	0.517%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	11	61.003%	59.156%	57.383%	55.680%	54.040%	50.948%	48.078%
$130,000	10	11	46.490%	44.338%	42.283%	40.320%	38.439%	34.919%	31.687%
$130,000	15	11	38.236%	35.864%	33.612%	31.476%	29.447%	25.683%	22.277%
$130,000	20	11	32.458%	29.964%	27.611%	25.401%	23.328%	19.587%	16.356%
$130,000	25	11	28.208%	25.671%	23.325%	21.159%	19.170%	15.684%	12.795%
$130,000	50	11	18.521%	16.106%	13.962%	12.072%	10.407%	7.688%	5.647%
$130,000	100	11	12.054%	9.823%	7.950%	6.396%	5.119%	3.261%	2.096%
$130,000	150	11	9.214%	7.169%	5.538%	4.257%	3.266%	1.946%	1.222%
$130,000	200	11	7.618%	5.709%	4.239%	3.137%	2.323%	1.333%	0.853%
$130,000	300	11	5.793%	4.080%	2.851%	1.998%	1.428%	0.826%	0.605%
$130,000	400	11	4.691%	3.144%	2.102%	1.432%	1.019%	0.643%	0.532%
$130,000	500	11	4.036%	2.608%	1.688%	1.133%	0.820%	0.569%	0.511%
$130,000	600	11	3.504%	2.189%	1.393%	0.943%	0.706%	0.539%	0.507%
$130,000	700	11	3.111%	1.894%	1.191%	0.818%	0.637%	0.522%	0.503%
$130,000	800	11	2.809%	1.669%	1.043%	0.733%	0.593%	0.513%	0.502%
$130,000	900	11	2.557%	1.493%	0.934%	0.673%	0.564%	0.508%	0.501%
$130,000	1,000	11	2.363%	1.362%	0.857%	0.633%	0.546%	0.505%	0.501%
$130,000	1,500	11	1.689%	0.942%	0.640%	0.539%	0.510%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	2,000	11	1.327%	0.752%	0.563%	0.515%	0.505%	0.502%	0.501%
$130,000	3,000	11	0.937%	0.594%	0.517%	0.505%	0.503%	0.502%	0.501%
$130,000	4,000	11	0.752%	0.540%	0.508%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	11	0.647%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	11	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	11	61.519%	59.693%	57.941%	56.257%	54.639%	51.585%	48.753%
$140,000	10	11	47.086%	44.962%	42.934%	40.997%	39.142%	35.671%	32.486%
$140,000	15	11	38.860%	36.521%	34.303%	32.200%	30.203%	26.501%	23.151%
$140,000	20	11	33.110%	30.655%	28.338%	26.158%	24.105%	20.375%	17.126%
$140,000	25	11	28.860%	26.346%	24.011%	21.849%	19.857%	16.338%	13.394%
$140,000	50	11	18.970%	16.553%	14.401%	12.499%	10.818%	8.060%	5.969%
$140,000	100	11	12.355%	10.112%	8.222%	6.650%	5.347%	3.436%	2.224%
$140,000	150	11	9.459%	7.398%	5.745%	4.439%	3.424%	2.057%	1.294%
$140,000	200	11	7.826%	5.898%	4.405%	3.278%	2.440%	1.406%	0.896%
$140,000	300	11	5.956%	4.223%	2.969%	2.091%	1.499%	0.862%	0.620%
$140,000	400	11	4.823%	3.255%	2.190%	1.496%	1.064%	0.662%	0.538%
$140,000	500	11	4.153%	2.703%	1.759%	1.183%	0.852%	0.580%	0.514%
$140,000	600	11	3.607%	2.270%	1.450%	0.980%	0.728%	0.545%	0.508%
$140,000	700	11	3.203%	1.964%	1.239%	0.847%	0.653%	0.525%	0.504%
$140,000	800	11	2.893%	1.730%	1.083%	0.756%	0.605%	0.516%	0.502%
$140,000	900	11	2.634%	1.547%	0.967%	0.690%	0.572%	0.509%	0.501%
$140,000	1,000	11	2.435%	1.411%	0.886%	0.648%	0.552%	0.506%	0.501%
$140,000	1,500	11	1.744%	0.973%	0.654%	0.544%	0.512%	0.502%	0.501%
$140,000	2,000	11	1.371%	0.774%	0.571%	0.517%	0.505%	0.502%	0.501%
$140,000	3,000	11	0.967%	0.604%	0.519%	0.505%	0.503%	0.502%	0.501%
$140,000	4,000	11	0.772%	0.545%	0.508%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	11	0.661%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	11	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	11	61.973%	60.166%	58.433%	56.766%	55.166%	52.145%	49.347%
$150,000	10	11	47.617%	45.517%	43.513%	41.599%	39.766%	36.341%	33.198%
$150,000	15	11	39.418%	37.107%	34.920%	32.845%	30.876%	27.229%	23.931%
$150,000	20	11	33.697%	31.276%	28.994%	26.847%	24.821%	21.120%	17.864%
$150,000	25	11	29.461%	26.975%	24.658%	22.505%	20.515%	16.976%	13.987%
$150,000	50	11	19.403%	16.985%	14.828%	12.913%	11.219%	8.421%	6.286%
$150,000	100	11	12.647%	10.392%	8.486%	6.896%	5.571%	3.610%	2.353%
$150,000	150	11	9.693%	7.619%	5.945%	4.618%	3.579%	2.166%	1.366%
$150,000	200	11	8.025%	6.079%	4.564%	3.415%	2.556%	1.477%	0.938%
$150,000	300	11	6.111%	4.358%	3.083%	2.182%	1.569%	0.898%	0.636%
$150,000	400	11	4.950%	3.362%	2.274%	1.560%	1.108%	0.680%	0.545%
$150,000	500	11	4.265%	2.795%	1.829%	1.231%	0.883%	0.590%	0.517%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$150,000	600	11	3.705%	2.347%	1.505%	1.016%	0.750%	0.551%	0.510%
$150,000	700	11	3.290%	2.030%	1.284%	0.876%	0.669%	0.529%	0.505%
$150,000	800	11	2.972%	1.789%	1.121%	0.778%	0.617%	0.518%	0.503%
$150,000	900	11	2.707%	1.599%	1.000%	0.708%	0.581%	0.511%	0.501%
$150,000	1,000	11	2.503%	1.458%	0.915%	0.663%	0.559%	0.507%	0.501%
$150,000	1,500	11	1.796%	1.004%	0.669%	0.550%	0.514%	0.502%	0.501%
$150,000	2,000	11	1.414%	0.795%	0.579%	0.520%	0.506%	0.502%	0.501%
$150,000	3,000	11	0.996%	0.614%	0.522%	0.506%	0.503%	0.502%	0.501%
$150,000	4,000	11	0.792%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	11	0.674%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	11	0.522%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	11	62.346%	60.567%	58.859%	57.217%	55.639%	52.661%	49.893%
$160,000	10	11	47.846%	45.768%	43.791%	41.906%	40.111%	36.752%	33.668%
$160,000	15	11	40.055%	37.806%	35.676%	33.654%	31.734%	28.177%	24.962%
$160,000	20	11	34.899%	32.533%	30.298%	28.190%	26.201%	22.549%	19.287%
$160,000	25	11	30.456%	28.005%	25.711%	23.570%	21.581%	18.018%	14.970%
$160,000	50	11	20.014%	17.610%	15.456%	13.534%	11.821%	8.963%	6.765%
$160,000	100	11	12.757%	10.537%	8.658%	7.079%	5.772%	3.819%	2.532%
$160,000	150	11	9.860%	7.793%	6.116%	4.776%	3.719%	2.260%	1.423%
$160,000	200	11	8.118%	6.169%	4.650%	3.488%	2.612%	1.501%	0.944%
$160,000	300	11	6.193%	4.452%	3.174%	2.264%	1.633%	0.934%	0.650%
$160,000	400	11	5.084%	3.491%	2.383%	1.643%	1.169%	0.701%	0.552%
$160,000	500	11	4.318%	2.850%	1.882%	1.274%	0.914%	0.604%	0.522%
$160,000	600	11	3.803%	2.436%	1.573%	1.061%	0.778%	0.560%	0.512%
$160,000	700	11	3.389%	2.110%	1.338%	0.906%	0.685%	0.534%	0.506%
$160,000	800	11	3.099%	1.882%	1.180%	0.810%	0.631%	0.521%	0.503%
$160,000	900	11	2.792%	1.657%	1.032%	0.723%	0.587%	0.511%	0.502%
$160,000	1,000	11	2.555%	1.492%	0.933%	0.671%	0.563%	0.507%	0.502%
$160,000	1,500	11	1.856%	1.034%	0.680%	0.552%	0.514%	0.502%	0.501%
$160,000	2,000	11	1.433%	0.801%	0.578%	0.518%	0.505%	0.502%	0.501%
$160,000	3,000	11	1.003%	0.615%	0.521%	0.506%	0.503%	0.502%	0.501%
$160,000	4,000	11	0.797%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	11	0.677%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	11	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	11	62.720%	60.944%	59.240%	57.603%	56.033%	53.068%	50.325%
$170,000	10	11	48.506%	46.446%	44.482%	42.604%	40.810%	37.459%	34.383%
$170,000	15	11	40.347%	38.087%	35.948%	33.921%	31.997%	28.440%	25.228%
$170,000	20	11	34.675%	32.311%	30.088%	27.994%	26.021%	22.405%	19.185%
$170,000	25	11	30.478%	28.052%	25.781%	23.663%	21.691%	18.144%	15.106%
$170,000	50	11	20.192%	17.771%	15.608%	13.673%	11.955%	9.090%	6.880%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$170,000	100	11	13.176%	10.903%	8.972%	7.347%	5.986%	3.940%	2.602%
$170,000	150	11	10.118%	8.020%	6.312%	4.945%	3.866%	2.373%	1.506%
$170,000	200	11	8.385%	6.409%	4.856%	3.667%	2.769%	1.614%	1.020%
$170,000	300	11	6.389%	4.603%	3.291%	2.350%	1.699%	0.968%	0.668%
$170,000	400	11	5.176%	3.556%	2.429%	1.676%	1.191%	0.716%	0.558%
$170,000	500	11	4.465%	2.960%	1.956%	1.321%	0.943%	0.611%	0.523%
$170,000	600	11	3.874%	2.482%	1.602%	1.081%	0.790%	0.561%	0.512%
$170,000	700	11	3.448%	2.152%	1.369%	0.930%	0.700%	0.537%	0.506%
$170,000	800	11	3.115%	1.896%	1.193%	0.821%	0.640%	0.523%	0.503%
$170,000	900	11	2.837%	1.694%	1.061%	0.743%	0.598%	0.514%	0.502%
$170,000	1,000	11	2.626%	1.545%	0.969%	0.692%	0.573%	0.509%	0.501%
$170,000	1,500	11	1.891%	1.061%	0.696%	0.560%	0.517%	0.502%	0.501%
$170,000	2,000	11	1.491%	0.834%	0.594%	0.524%	0.507%	0.502%	0.501%
$170,000	3,000	11	1.050%	0.634%	0.527%	0.506%	0.503%	0.502%	0.501%
$170,000	4,000	11	0.829%	0.561%	0.511%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	11	0.699%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	11	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	11	63.029%	61.266%	59.574%	57.949%	56.391%	53.450%	50.729%
$180,000	10	11	48.879%	46.836%	44.888%	43.025%	41.247%	37.926%	34.879%
$180,000	15	11	40.741%	38.503%	36.384%	34.377%	32.473%	28.953%	25.777%
$180,000	20	11	35.090%	32.749%	30.549%	28.479%	26.528%	22.953%	19.768%
$180,000	25	11	30.910%	28.511%	26.267%	24.171%	22.213%	18.678%	15.632%
$180,000	50	11	20.552%	18.130%	15.964%	14.023%	12.294%	9.400%	7.158%
$180,000	100	11	13.414%	11.137%	9.195%	7.554%	6.178%	4.096%	2.721%
$180,000	150	11	10.311%	8.204%	6.481%	5.096%	3.999%	2.471%	1.573%
$180,000	200	11	8.547%	6.559%	4.990%	3.783%	2.868%	1.679%	1.060%
$180,000	300	11	6.514%	4.714%	3.385%	2.428%	1.760%	1.001%	0.684%
$180,000	400	11	5.279%	3.644%	2.499%	1.730%	1.230%	0.734%	0.565%
$180,000	500	11	4.554%	3.034%	2.014%	1.363%	0.971%	0.622%	0.525%
$180,000	600	11	3.954%	2.546%	1.649%	1.113%	0.810%	0.568%	0.514%
$180,000	700	11	3.519%	2.207%	1.408%	0.955%	0.714%	0.541%	0.507%
$180,000	800	11	3.179%	1.944%	1.226%	0.841%	0.651%	0.525%	0.504%
$180,000	900	11	2.896%	1.737%	1.090%	0.759%	0.606%	0.515%	0.502%
$180,000	1,000	11	2.681%	1.585%	0.994%	0.706%	0.580%	0.510%	0.501%
$180,000	1,500	11	1.934%	1.087%	0.710%	0.566%	0.519%	0.503%	0.501%
$180,000	2,000	11	1.526%	0.853%	0.602%	0.526%	0.507%	0.502%	0.501%
$180,000	3,000	11	1.075%	0.644%	0.529%	0.507%	0.503%	0.502%	0.501%
$180,000	4,000	11	0.847%	0.566%	0.512%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	11	0.711%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	11	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	5	11	63.311%	61.560%	59.878%	58.265%	56.718%	53.798%	51.097%
$190,000	10	11	49.218%	47.190%	45.257%	43.408%	41.645%	38.351%	35.331%
$190,000	15	11	41.103%	38.884%	36.784%	34.795%	32.907%	29.421%	26.279%
$190,000	20	11	35.469%	33.150%	30.973%	28.923%	26.992%	23.455%	20.306%
$190,000	25	11	31.306%	28.931%	26.712%	24.640%	22.699%	19.187%	16.139%
$190,000	50	11	20.897%	18.475%	16.305%	14.358%	12.619%	9.699%	7.428%
$190,000	100	11	13.641%	11.359%	9.409%	7.753%	6.364%	4.249%	2.838%
$190,000	150	11	10.496%	8.380%	6.644%	5.242%	4.127%	2.568%	1.641%
$190,000	200	11	8.702%	6.703%	5.120%	3.896%	2.964%	1.744%	1.100%
$190,000	300	11	6.635%	4.821%	3.476%	2.504%	1.819%	1.034%	0.700%
$190,000	400	11	5.377%	3.730%	2.568%	1.782%	1.268%	0.752%	0.572%
$190,000	500	11	4.641%	3.107%	2.071%	1.404%	0.999%	0.633%	0.528%
$190,000	600	11	4.030%	2.607%	1.695%	1.144%	0.830%	0.574%	0.515%
$190,000	700	11	3.587%	2.260%	1.446%	0.980%	0.729%	0.545%	0.508%
$190,000	800	11	3.240%	1.991%	1.258%	0.861%	0.662%	0.528%	0.504%
$190,000	900	11	2.953%	1.780%	1.117%	0.776%	0.615%	0.517%	0.502%
$190,000	1,000	11	2.734%	1.624%	1.018%	0.720%	0.586%	0.511%	0.501%
$190,000	1,500	11	1.975%	1.113%	0.723%	0.571%	0.521%	0.503%	0.501%
$190,000	2,000	11	1.559%	0.870%	0.609%	0.529%	0.508%	0.502%	0.501%
$190,000	3,000	11	1.098%	0.654%	0.532%	0.507%	0.503%	0.502%	0.501%
$190,000	4,000	11	0.864%	0.571%	0.513%	0.505%	0.503%	0.502%	0.501%
$190,000	5,000	11	0.723%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	11	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	11	63.555%	61.814%	60.142%	58.539%	57.001%	54.100%	51.417%
$200,000	10	11	49.514%	47.500%	45.579%	43.743%	41.993%	38.723%	35.726%
$200,000	15	11	41.425%	39.223%	37.139%	35.166%	33.294%	29.838%	26.726%
$200,000	20	11	35.807%	33.508%	31.350%	29.318%	27.405%	23.902%	20.785%
$200,000	25	11	31.660%	29.306%	27.109%	25.058%	23.136%	19.650%	16.609%
$200,000	50	11	21.220%	18.800%	16.626%	14.675%	12.927%	9.983%	7.684%
$200,000	100	11	13.852%	11.567%	9.609%	7.941%	6.539%	4.395%	2.951%
$200,000	150	11	10.671%	8.547%	6.799%	5.382%	4.250%	2.661%	1.707%
$200,000	200	11	8.850%	6.840%	5.244%	4.005%	3.059%	1.808%	1.141%
$200,000	300	11	6.750%	4.924%	3.564%	2.576%	1.877%	1.067%	0.716%
$200,000	400	11	5.469%	3.811%	2.634%	1.834%	1.305%	0.769%	0.579%
$200,000	500	11	4.723%	3.175%	2.125%	1.444%	1.026%	0.644%	0.532%
$200,000	600	11	4.102%	2.665%	1.738%	1.174%	0.849%	0.581%	0.517%
$200,000	700	11	3.650%	2.310%	1.481%	1.004%	0.744%	0.549%	0.509%
$200,000	800	11	3.298%	2.035%	1.289%	0.880%	0.672%	0.531%	0.505%
$200,000	900	11	3.006%	1.819%	1.144%	0.791%	0.623%	0.519%	0.502%
$200,000	1,000	11	2.784%	1.659%	1.042%	0.733%	0.593%	0.512%	0.501%
$200,000	1,500	11	2.014%	1.137%	0.735%	0.577%	0.523%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$200,000	2,000	11	1.591%	0.887%	0.616%	0.531%	0.509%	0.502%	0.501%
$200,000	3,000	11	1.121%	0.663%	0.535%	0.508%	0.503%	0.502%	0.501%
$200,000	4,000	11	0.880%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$200,000	5,000	11	0.735%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	11	0.532%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	11	64.078%	62.358%	60.707%	59.125%	57.607%	54.746%	52.099%
$225,000	10	11	50.124%	48.137%	46.241%	44.433%	42.709%	39.487%	36.538%
$225,000	15	11	42.104%	39.939%	37.888%	35.948%	34.109%	30.713%	27.663%
$225,000	20	11	36.520%	34.262%	32.143%	30.149%	28.273%	24.839%	21.787%
$225,000	25	11	32.406%	30.097%	27.944%	25.936%	24.054%	20.642%	17.649%
$225,000	50	11	21.938%	19.533%	17.354%	15.391%	13.627%	10.636%	8.268%
$225,000	100	11	14.332%	12.038%	10.065%	8.375%	6.943%	4.735%	3.224%
$225,000	150	11	11.063%	8.924%	7.153%	5.704%	4.537%	2.881%	1.865%
$225,000	200	11	9.186%	7.156%	5.532%	4.260%	3.277%	1.962%	1.238%
$225,000	300	11	7.011%	5.160%	3.766%	2.743%	2.013%	1.146%	0.756%
$225,000	400	11	5.681%	3.997%	2.788%	1.954%	1.394%	0.812%	0.597%
$225,000	500	11	4.908%	3.332%	2.251%	1.537%	1.091%	0.671%	0.540%
$225,000	600	11	4.265%	2.799%	1.839%	1.245%	0.897%	0.598%	0.521%
$225,000	700	11	3.796%	2.426%	1.566%	1.061%	0.779%	0.559%	0.511%
$225,000	800	11	3.430%	2.138%	1.361%	0.927%	0.699%	0.538%	0.506%
$225,000	900	11	3.128%	1.911%	1.206%	0.829%	0.643%	0.523%	0.503%
$225,000	1,000	11	2.898%	1.744%	1.097%	0.766%	0.610%	0.515%	0.502%
$225,000	1,500	11	2.102%	1.193%	0.766%	0.590%	0.528%	0.503%	0.501%
$225,000	2,000	11	1.662%	0.926%	0.633%	0.537%	0.510%	0.502%	0.501%
$225,000	3,000	11	1.173%	0.685%	0.541%	0.509%	0.504%	0.502%	0.501%
$225,000	4,000	11	0.918%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$225,000	5,000	11	0.762%	0.544%	0.508%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	11	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	11	64.539%	62.836%	61.202%	59.638%	58.136%	55.307%	52.693%
$250,000	10	11	50.641%	48.677%	46.802%	45.016%	43.313%	40.131%	37.222%
$250,000	15	11	42.681%	40.544%	38.521%	36.607%	34.796%	31.450%	28.449%
$250,000	20	11	37.117%	34.894%	32.806%	30.842%	28.997%	25.619%	22.620%
$250,000	25	11	33.033%	30.761%	28.644%	26.669%	24.821%	21.470%	18.532%
$250,000	50	11	22.575%	20.190%	18.022%	16.057%	14.281%	11.253%	8.831%
$250,000	100	11	14.769%	12.471%	10.484%	8.777%	7.321%	5.060%	3.488%
$250,000	150	11	11.421%	9.270%	7.480%	6.008%	4.811%	3.093%	2.021%
$250,000	200	11	9.492%	7.447%	5.798%	4.497%	3.484%	2.110%	1.334%
$250,000	300	11	7.247%	5.374%	3.950%	2.898%	2.139%	1.222%	0.797%
$250,000	400	11	5.873%	4.167%	2.930%	2.065%	1.478%	0.855%	0.615%
$250,000	500	11	5.076%	3.476%	2.368%	1.626%	1.154%	0.698%	0.549%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	600	11	4.414%	2.923%	1.933%	1.312%	0.942%	0.615%	0.526%
$250,000	700	11	3.923%	2.527%	1.641%	1.111%	0.810%	0.567%	0.512%
$250,000	800	11	3.551%	2.233%	1.429%	0.971%	0.726%	0.545%	0.508%
$250,000	900	11	3.238%	1.995%	1.264%	0.866%	0.664%	0.528%	0.503%
$250,000	1,000	11	3.003%	1.822%	1.150%	0.797%	0.627%	0.519%	0.502%
$250,000	1,500	11	2.184%	1.247%	0.796%	0.604%	0.533%	0.504%	0.501%
$250,000	2,000	11	1.727%	0.964%	0.650%	0.543%	0.512%	0.502%	0.501%
$250,000	3,000	11	1.220%	0.706%	0.548%	0.511%	0.504%	0.502%	0.501%
$250,000	4,000	11	0.952%	0.600%	0.519%	0.505%	0.503%	0.502%	0.501%
$250,000	5,000	11	0.787%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	11	0.542%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	11	64.893%	63.203%	61.583%	60.033%	58.542%	55.738%	53.147%
$275,000	10	11	51.033%	49.086%	47.227%	45.457%	43.769%	40.618%	37.738%
$275,000	15	11	43.128%	41.012%	39.010%	37.116%	35.325%	32.016%	29.051%
$275,000	20	11	37.573%	35.374%	33.309%	31.369%	29.545%	26.209%	23.249%
$275,000	25	11	33.506%	31.262%	29.173%	27.221%	25.397%	22.092%	19.195%
$275,000	50	11	23.079%	20.714%	18.559%	16.602%	14.824%	11.773%	9.313%
$275,000	100	11	15.121%	12.824%	10.829%	9.109%	7.635%	5.335%	3.717%
$275,000	150	11	11.715%	9.555%	7.751%	6.262%	5.045%	3.274%	2.158%
$275,000	200	11	9.744%	7.687%	6.020%	4.697%	3.659%	2.237%	1.419%
$275,000	300	11	7.441%	5.552%	4.106%	3.030%	2.247%	1.289%	0.834%
$275,000	400	11	6.033%	4.308%	3.049%	2.160%	1.551%	0.893%	0.632%
$275,000	500	11	5.212%	3.594%	2.464%	1.700%	1.207%	0.722%	0.558%
$275,000	600	11	4.535%	3.024%	2.011%	1.369%	0.981%	0.630%	0.531%
$275,000	700	11	4.032%	2.616%	1.707%	1.157%	0.840%	0.577%	0.514%
$275,000	800	11	3.649%	2.311%	1.485%	1.009%	0.749%	0.552%	0.509%
$275,000	900	11	3.327%	2.065%	1.313%	0.896%	0.681%	0.532%	0.504%
$275,000	1,000	11	3.088%	1.887%	1.193%	0.824%	0.642%	0.522%	0.503%
$275,000	1,500	11	2.250%	1.291%	0.820%	0.615%	0.538%	0.504%	0.501%
$275,000	2,000	11	1.781%	0.995%	0.664%	0.548%	0.514%	0.502%	0.501%
$275,000	3,000	11	1.259%	0.724%	0.554%	0.512%	0.504%	0.502%	0.501%
$275,000	4,000	11	0.981%	0.610%	0.521%	0.506%	0.503%	0.502%	0.501%
$275,000	5,000	11	0.808%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	11	0.547%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	11	65.187%	63.508%	61.899%	60.359%	58.878%	56.095%	53.522%
$300,000	10	11	51.366%	49.432%	47.587%	45.830%	44.156%	41.029%	38.173%
$300,000	15	11	43.509%	41.410%	39.426%	37.549%	35.774%	32.496%	29.561%
$300,000	20	11	37.964%	35.786%	33.741%	31.819%	30.014%	26.712%	23.784%
$300,000	25	11	33.909%	31.687%	29.620%	27.689%	25.884%	22.616%	19.755%
$300,000	50	11	23.524%	21.180%	19.041%	17.093%	15.322%	12.262%	9.773%

* Applied to projected claims under ISL

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AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	100	11	15.447%	13.152%	11.150%	9.421%	7.934%	5.599%	3.941%
$300,000	150	11	11.987%	9.819%	8.005%	6.499%	5.266%	3.449%	2.289%
$300,000	200	11	9.975%	7.906%	6.226%	4.883%	3.823%	2.357%	1.501%
$300,000	300	11	7.618%	5.716%	4.250%	3.153%	2.349%	1.354%	0.870%
$300,000	400	11	6.177%	4.437%	3.159%	2.249%	1.621%	0.929%	0.649%
$300,000	500	11	5.334%	3.700%	2.550%	1.769%	1.258%	0.745%	0.567%
$300,000	600	11	4.643%	3.116%	2.083%	1.422%	1.017%	0.645%	0.535%
$300,000	700	11	4.129%	2.696%	1.768%	1.200%	0.869%	0.588%	0.517%
$300,000	800	11	3.737%	2.382%	1.538%	1.043%	0.771%	0.559%	0.511%
$300,000	900	11	3.408%	2.128%	1.358%	0.925%	0.699%	0.537%	0.505%
$300,000	1,000	11	3.165%	1.945%	1.234%	0.849%	0.656%	0.526%	0.503%
$300,000	1,500	11	2.309%	1.330%	0.842%	0.626%	0.542%	0.505%	0.501%
$300,000	2,000	11	1.830%	1.024%	0.678%	0.553%	0.515%	0.502%	0.501%
$300,000	3,000	11	1.294%	0.740%	0.559%	0.514%	0.504%	0.502%	0.501%
$300,000	4,000	11	1.007%	0.619%	0.523%	0.506%	0.503%	0.502%	0.501%
$300,000	5,000	11	0.828%	0.561%	0.511%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	11	0.551%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	11	65.377%	63.705%	62.105%	60.571%	59.098%	56.331%	53.771%
$325,000	10	11	51.609%	49.685%	47.850%	46.105%	44.440%	41.332%	38.496%
$325,000	15	11	43.798%	41.712%	39.742%	37.878%	36.116%	32.863%	29.951%
$325,000	20	11	38.261%	36.099%	34.069%	32.163%	30.371%	27.097%	24.195%
$325,000	25	11	34.225%	32.022%	29.973%	28.058%	26.269%	23.030%	20.197%
$325,000	50	11	23.885%	21.564%	19.443%	17.508%	15.744%	12.691%	10.184%
$325,000	100	11	15.732%	13.437%	11.432%	9.697%	8.199%	5.832%	4.144%
$325,000	150	11	12.222%	10.050%	8.226%	6.709%	5.461%	3.607%	2.408%
$325,000	200	11	10.176%	8.099%	6.407%	5.050%	3.970%	2.464%	1.576%
$325,000	300	11	7.772%	5.859%	4.378%	3.261%	2.439%	1.412%	0.903%
$325,000	400	11	6.302%	4.548%	3.254%	2.327%	1.682%	0.963%	0.666%
$325,000	500	11	5.440%	3.791%	2.627%	1.829%	1.303%	0.767%	0.576%
$325,000	600	11	4.737%	3.196%	2.146%	1.469%	1.051%	0.660%	0.540%
$325,000	700	11	4.214%	2.767%	1.823%	1.239%	0.894%	0.597%	0.520%
$325,000	800	11	3.807%	2.438%	1.579%	1.070%	0.788%	0.563%	0.511%
$325,000	900	11	3.478%	2.184%	1.398%	0.951%	0.714%	0.541%	0.506%
$325,000	1,000	11	3.233%	1.997%	1.270%	0.872%	0.669%	0.529%	0.504%
$325,000	1,500	11	2.360%	1.365%	0.862%	0.636%	0.546%	0.505%	0.501%
$325,000	2,000	11	1.872%	1.049%	0.690%	0.558%	0.517%	0.503%	0.501%
$325,000	3,000	11	1.325%	0.754%	0.564%	0.515%	0.505%	0.502%	0.501%
$325,000	4,000	11	1.030%	0.628%	0.525%	0.506%	0.503%	0.502%	0.501%
$325,000	5,000	11	0.845%	0.566%	0.512%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	11	0.555%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	11	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

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Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$350,000	5	11	65.519%	63.853%	62.259%	60.732%	59.265%	56.509%	53.960%
$350,000	10	11	51.801%	49.886%	48.060%	46.323%	44.667%	41.574%	38.753%
$350,000	15	11	44.029%	41.955%	39.996%	38.143%	36.391%	33.160%	30.267%
$350,000	20	11	38.500%	36.351%	34.334%	32.440%	30.659%	27.409%	24.527%
$350,000	25	11	34.485%	32.297%	30.262%	28.361%	26.585%	23.371%	20.561%
$350,000	50	11	24.189%	21.887%	19.786%	17.866%	16.113%	13.071%	10.563%
$350,000	100	11	15.986%	13.694%	11.687%	9.947%	8.442%	6.050%	4.333%
$350,000	150	11	12.431%	10.258%	8.427%	6.901%	5.639%	3.755%	2.523%
$350,000	200	11	10.361%	8.278%	6.575%	5.205%	4.109%	2.567%	1.648%
$350,000	300	11	7.913%	5.992%	4.497%	3.365%	2.524%	1.468%	0.937%
$350,000	400	11	6.416%	4.651%	3.343%	2.400%	1.741%	0.995%	0.682%
$350,000	500	11	5.538%	3.876%	2.697%	1.885%	1.346%	0.788%	0.585%
$350,000	600	11	4.823%	3.270%	2.205%	1.513%	1.082%	0.673%	0.545%
$350,000	700	11	4.292%	2.833%	1.873%	1.275%	0.919%	0.607%	0.523%
$350,000	800	11	3.878%	2.496%	1.623%	1.100%	0.807%	0.569%	0.513%
$350,000	900	11	3.543%	2.236%	1.436%	0.976%	0.729%	0.545%	0.507%
$350,000	1,000	11	3.295%	2.045%	1.304%	0.893%	0.681%	0.532%	0.505%
$350,000	1,500	11	2.407%	1.397%	0.881%	0.645%	0.550%	0.506%	0.501%
$350,000	2,000	11	1.911%	1.073%	0.701%	0.562%	0.518%	0.503%	0.501%
$350,000	3,000	11	1.354%	0.769%	0.570%	0.516%	0.505%	0.502%	0.501%
$350,000	4,000	11	1.052%	0.636%	0.527%	0.507%	0.503%	0.502%	0.501%
$350,000	5,000	11	0.861%	0.571%	0.513%	0.505%	0.503%	0.502%	0.501%
$350,000	10,000	11	0.559%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	11	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	11	65.627%	63.966%	62.377%	60.854%	59.391%	56.645%	54.104%
$375,000	10	11	51.959%	50.050%	48.231%	46.501%	44.851%	41.770%	38.963%
$375,000	15	11	44.221%	42.156%	40.206%	38.362%	36.619%	33.404%	30.527%
$375,000	20	11	38.696%	36.558%	34.550%	32.666%	30.895%	27.662%	24.798%
$375,000	25	11	34.695%	32.519%	30.496%	28.605%	26.839%	23.646%	20.853%
$375,000	50	11	24.434%	22.148%	20.061%	18.156%	16.416%	13.389%	10.884%
$375,000	100	11	16.204%	13.916%	11.909%	10.167%	8.656%	6.245%	4.504%
$375,000	150	11	12.610%	10.438%	8.602%	7.070%	5.797%	3.889%	2.629%
$375,000	200	11	10.519%	8.432%	6.722%	5.341%	4.232%	2.660%	1.714%
$375,000	300	11	8.035%	6.108%	4.602%	3.456%	2.599%	1.518%	0.967%
$375,000	400	11	6.514%	4.740%	3.420%	2.465%	1.793%	1.024%	0.697%
$375,000	500	11	5.623%	3.950%	2.760%	1.935%	1.385%	0.806%	0.593%
$375,000	600	11	4.898%	3.334%	2.257%	1.553%	1.110%	0.686%	0.550%
$375,000	700	11	4.360%	2.890%	1.918%	1.308%	0.941%	0.616%	0.526%
$375,000	800	11	3.940%	2.547%	1.662%	1.128%	0.825%	0.574%	0.515%
$375,000	900	11	3.600%	2.281%	1.470%	0.999%	0.743%	0.549%	0.508%
$375,000	1,000	11	3.349%	2.088%	1.334%	0.913%	0.693%	0.536%	0.505%
$375,000	1,500	11	2.447%	1.425%	0.898%	0.654%	0.554%	0.507%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	2,000	11	1.945%	1.093%	0.711%	0.567%	0.520%	0.503%	0.501%
$375,000	3,000	11	1.378%	0.781%	0.574%	0.518%	0.505%	0.502%	0.501%
$375,000	4,000	11	1.070%	0.643%	0.529%	0.507%	0.503%	0.502%	0.501%
$375,000	5,000	11	0.875%	0.575%	0.514%	0.505%	0.503%	0.502%	0.501%
$375,000	10,000	11	0.563%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	11	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	11	65.712%	64.055%	62.470%	60.950%	59.491%	56.752%	54.217%
$400,000	10	11	52.085%	50.181%	48.368%	46.644%	44.999%	41.929%	39.131%
$400,000	15	11	44.383%	42.325%	40.382%	38.545%	36.809%	33.608%	30.743%
$400,000	20	11	38.861%	36.731%	34.732%	32.856%	31.092%	27.875%	25.025%
$400,000	25	11	34.873%	32.707%	30.693%	28.811%	27.054%	23.877%	21.098%
$400,000	50	11	24.636%	22.363%	20.289%	18.396%	16.666%	13.657%	11.159%
$400,000	100	11	16.390%	14.108%	12.103%	10.359%	8.845%	6.419%	4.657%
$400,000	150	11	12.766%	10.595%	8.758%	7.218%	5.938%	4.010%	2.725%
$400,000	200	11	10.659%	8.568%	6.852%	5.464%	4.344%	2.746%	1.776%
$400,000	300	11	8.143%	6.211%	4.696%	3.538%	2.668%	1.565%	0.995%
$400,000	400	11	6.602%	4.819%	3.489%	2.523%	1.840%	1.052%	0.711%
$400,000	500	11	5.698%	4.016%	2.816%	1.980%	1.419%	0.824%	0.601%
$400,000	600	11	4.964%	3.391%	2.304%	1.589%	1.136%	0.698%	0.554%
$400,000	700	11	4.420%	2.941%	1.959%	1.338%	0.962%	0.625%	0.528%
$400,000	800	11	3.996%	2.593%	1.697%	1.152%	0.841%	0.580%	0.516%
$400,000	900	11	3.651%	2.323%	1.500%	1.020%	0.756%	0.554%	0.509%
$400,000	1,000	11	3.396%	2.126%	1.361%	0.931%	0.703%	0.539%	0.506%
$400,000	1,500	11	2.483%	1.450%	0.914%	0.662%	0.558%	0.507%	0.501%
$400,000	2,000	11	1.974%	1.111%	0.720%	0.570%	0.521%	0.503%	0.501%
$400,000	3,000	11	1.400%	0.791%	0.578%	0.519%	0.505%	0.502%	0.501%
$400,000	4,000	11	1.086%	0.649%	0.531%	0.507%	0.503%	0.502%	0.501%
$400,000	5,000	11	0.887%	0.579%	0.514%	0.505%	0.503%	0.502%	0.501%
$400,000	10,000	11	0.566%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	11	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	11	65.781%	64.127%	62.545%	61.029%	59.573%	56.839%	54.310%
$425,000	10	11	52.186%	50.286%	48.477%	46.757%	45.117%	42.054%	39.264%
$425,000	15	11	44.516%	42.465%	40.527%	38.696%	36.966%	33.775%	30.920%
$425,000	20	11	38.998%	36.875%	34.882%	33.013%	31.255%	28.049%	25.210%
$425,000	25	11	35.022%	32.864%	30.857%	28.982%	27.232%	24.068%	21.300%
$425,000	50	11	24.803%	22.540%	20.476%	18.591%	16.871%	13.878%	11.390%
$425,000	100	11	16.547%	14.270%	12.268%	10.524%	9.007%	6.571%	4.792%
$425,000	150	11	12.895%	10.725%	8.888%	7.343%	6.057%	4.113%	2.808%
$425,000	200	11	10.776%	8.682%	6.963%	5.568%	4.439%	2.820%	1.832%
$425,000	300	11	8.233%	6.297%	4.776%	3.608%	2.729%	1.606%	1.021%
$425,000	400	11	6.676%	4.888%	3.548%	2.574%	1.882%	1.077%	0.724%
$425,000	500	11	5.761%	4.073%	2.863%	2.019%	1.449%	0.840%	0.608%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$425,000	600	11	5.021%	3.440%	2.345%	1.620%	1.159%	0.708%	0.558%
$425,000	700	11	4.472%	2.986%	1.994%	1.364%	0.980%	0.632%	0.531%
$425,000	800	11	4.043%	2.633%	1.728%	1.174%	0.855%	0.585%	0.518%
$425,000	900	11	3.695%	2.359%	1.528%	1.039%	0.768%	0.557%	0.510%
$425,000	1,000	11	3.438%	2.159%	1.385%	0.947%	0.713%	0.542%	0.507%
$425,000	1,500	11	2.513%	1.472%	0.927%	0.669%	0.561%	0.508%	0.501%
$425,000	2,000	11	1.999%	1.127%	0.728%	0.574%	0.522%	0.503%	0.501%
$425,000	3,000	11	1.418%	0.801%	0.582%	0.520%	0.505%	0.502%	0.501%
$425,000	4,000	11	1.100%	0.655%	0.533%	0.507%	0.503%	0.502%	0.501%
$425,000	5,000	11	0.898%	0.583%	0.515%	0.505%	0.503%	0.502%	0.501%
$425,000	10,000	11	0.569%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	11	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	11	65.850%	64.199%	62.620%	61.106%	59.653%	56.925%	54.400%
$450,000	10	11	52.278%	50.382%	48.578%	46.861%	45.225%	42.169%	39.387%
$450,000	15	11	44.641%	42.595%	40.663%	38.837%	37.112%	33.932%	31.086%
$450,000	20	11	39.127%	37.010%	35.024%	33.161%	31.408%	28.213%	25.385%
$450,000	25	11	35.161%	33.011%	31.011%	29.142%	27.398%	24.246%	21.489%
$450,000	50	11	24.959%	22.706%	20.650%	18.774%	17.062%	14.085%	11.610%
$450,000	100	11	16.699%	14.427%	12.429%	10.686%	9.167%	6.724%	4.930%
$450,000	150	11	13.022%	10.854%	9.017%	7.469%	6.176%	4.218%	2.894%
$450,000	200	11	10.893%	8.798%	7.074%	5.673%	4.536%	2.897%	1.890%
$450,000	300	11	8.325%	6.384%	4.857%	3.680%	2.790%	1.648%	1.048%
$450,000	400	11	6.750%	4.957%	3.609%	2.626%	1.925%	1.103%	0.737%
$450,000	500	11	5.826%	4.130%	2.912%	2.058%	1.481%	0.857%	0.616%
$450,000	600	11	5.079%	3.490%	2.387%	1.653%	1.183%	0.719%	0.563%
$450,000	700	11	4.523%	3.030%	2.030%	1.391%	0.999%	0.641%	0.534%
$450,000	800	11	4.091%	2.673%	1.759%	1.197%	0.870%	0.591%	0.519%
$450,000	900	11	3.738%	2.395%	1.555%	1.058%	0.780%	0.562%	0.511%
$450,000	1,000	11	3.479%	2.193%	1.410%	0.963%	0.723%	0.545%	0.507%
$450,000	1,500	11	2.544%	1.493%	0.940%	0.676%	0.565%	0.508%	0.501%
$450,000	2,000	11	2.024%	1.143%	0.737%	0.577%	0.523%	0.503%	0.501%
$450,000	3,000	11	1.436%	0.810%	0.586%	0.521%	0.506%	0.502%	0.501%
$450,000	4,000	11	1.114%	0.661%	0.534%	0.508%	0.503%	0.502%	0.501%
$450,000	5,000	11	0.908%	0.586%	0.516%	0.505%	0.503%	0.502%	0.501%
$450,000	10,000	11	0.572%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	11	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	11	65.908%	64.259%	62.683%	61.171%	59.720%	56.996%	54.475%
$475,000	10	11	52.348%	50.455%	48.654%	46.940%	45.307%	42.257%	39.479%
$475,000	15	11	44.738%	42.697%	40.769%	38.947%	37.226%	34.053%	31.215%
$475,000	20	11	39.228%	37.117%	35.135%	33.276%	31.528%	28.341%	25.521%
$475,000	25	11	35.270%	33.125%	31.130%	29.266%	27.527%	24.384%	21.635%
$475,000	50	11	25.080%	22.833%	20.785%	18.916%	17.210%	14.244%	11.778%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	100	11	16.815%	14.548%	12.555%	10.813%	9.295%	6.847%	5.042%
$475,000	150	11	13.122%	10.957%	9.119%	7.569%	6.271%	4.302%	2.964%
$475,000	200	11	10.984%	8.888%	7.161%	5.756%	4.612%	2.957%	1.935%
$475,000	300	11	8.397%	6.453%	4.922%	3.739%	2.840%	1.683%	1.070%
$475,000	400	11	6.808%	5.011%	3.658%	2.667%	1.959%	1.124%	0.748%
$475,000	500	11	5.876%	4.176%	2.951%	2.090%	1.505%	0.870%	0.622%
$475,000	600	11	5.125%	3.530%	2.420%	1.679%	1.203%	0.728%	0.567%
$475,000	700	11	4.564%	3.066%	2.059%	1.412%	1.015%	0.648%	0.536%
$475,000	800	11	4.129%	2.705%	1.784%	1.214%	0.882%	0.595%	0.521%
$475,000	900	11	3.766%	2.417%	1.571%	1.069%	0.787%	0.563%	0.511%
$475,000	1,000	11	3.512%	2.219%	1.429%	0.976%	0.731%	0.547%	0.508%
$475,000	1,500	11	2.567%	1.510%	0.951%	0.682%	0.567%	0.509%	0.502%
$475,000	2,000	11	2.043%	1.155%	0.743%	0.580%	0.525%	0.503%	0.501%
$475,000	3,000	11	1.451%	0.818%	0.589%	0.522%	0.506%	0.502%	0.501%
$475,000	4,000	11	1.124%	0.665%	0.535%	0.508%	0.503%	0.502%	0.501%
$475,000	5,000	11	0.916%	0.589%	0.516%	0.505%	0.503%	0.502%	0.501%
$475,000	10,000	11	0.574%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	11	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	11	65.957%	64.310%	62.735%	61.225%	59.777%	57.056%	54.538%
$500,000	10	11	52.408%	50.518%	48.719%	47.008%	45.377%	42.331%	39.559%
$500,000	15	11	44.818%	42.780%	40.856%	39.037%	37.319%	34.153%	31.319%
$500,000	20	11	39.311%	37.203%	35.225%	33.370%	31.625%	28.445%	25.630%
$500,000	25	11	35.354%	33.214%	31.223%	29.363%	27.627%	24.492%	21.749%
$500,000	50	11	25.174%	22.933%	20.890%	19.026%	17.325%	14.367%	11.910%
$500,000	100	11	16.908%	14.646%	12.656%	10.917%	9.399%	6.948%	5.135%
$500,000	150	11	13.205%	11.042%	9.204%	7.653%	6.352%	4.373%	3.024%
$500,000	200	11	11.058%	8.962%	7.233%	5.824%	4.675%	3.007%	1.973%
$500,000	300	11	8.458%	6.511%	4.976%	3.788%	2.883%	1.713%	1.090%
$500,000	400	11	6.857%	5.056%	3.698%	2.701%	1.987%	1.142%	0.758%
$500,000	500	11	5.917%	4.213%	2.982%	2.116%	1.526%	0.882%	0.628%
$500,000	600	11	5.163%	3.563%	2.448%	1.701%	1.219%	0.736%	0.570%
$500,000	700	11	4.597%	3.095%	2.082%	1.430%	1.027%	0.653%	0.539%
$500,000	800	11	4.159%	2.730%	1.803%	1.228%	0.892%	0.599%	0.522%
$500,000	900	11	3.793%	2.439%	1.588%	1.081%	0.795%	0.566%	0.511%
$500,000	1,000	11	3.537%	2.240%	1.444%	0.986%	0.737%	0.549%	0.509%
$500,000	1,500	11	2.586%	1.524%	0.959%	0.687%	0.569%	0.509%	0.502%
$500,000	2,000	11	2.059%	1.165%	0.749%	0.583%	0.525%	0.503%	0.501%
$500,000	3,000	11	1.462%	0.824%	0.591%	0.523%	0.506%	0.502%	0.501%
$500,000	4,000	11	1.133%	0.669%	0.536%	0.508%	0.503%	0.502%	0.501%
$500,000	5,000	11	0.923%	0.591%	0.517%	0.505%	0.503%	0.502%	0.501%
$500,000	10,000	11	0.576%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	11	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	12	43.423%	40.797%	38.260%	35.805%	33.430%	28.927%	24.921%
$30,000	10	12	28.130%	25.508%	23.103%	20.890%	18.863%	15.305%	12.337%
$30,000	15	12	22.206%	19.635%	17.312%	15.222%	13.348%	10.181%	7.706%
$30,000	20	12	18.447%	15.959%	13.758%	11.818%	10.112%	7.337%	5.279%
$30,000	25	12	16.029%	13.622%	11.515%	9.694%	8.136%	5.673%	3.921%
$30,000	50	12	10.215%	8.070%	6.321%	4.917%	3.812%	2.290%	1.428%
$30,000	100	12	6.433%	4.629%	3.302%	2.348%	1.685%	0.951%	0.653%
$30,000	150	12	4.843%	3.268%	2.194%	1.496%	1.061%	0.659%	0.540%
$30,000	200	12	3.979%	2.561%	1.658%	1.114%	0.809%	0.567%	0.513%
$30,000	300	12	2.951%	1.762%	1.094%	0.758%	0.604%	0.515%	0.503%
$30,000	400	12	2.364%	1.356%	0.851%	0.627%	0.541%	0.505%	0.501%
$30,000	500	12	1.980%	1.110%	0.717%	0.567%	0.519%	0.503%	0.501%
$30,000	600	12	1.702%	0.947%	0.641%	0.538%	0.510%	0.502%	0.501%
$30,000	700	12	1.487%	0.830%	0.591%	0.522%	0.506%	0.502%	0.501%
$30,000	800	12	1.331%	0.752%	0.562%	0.514%	0.504%	0.502%	0.501%
$30,000	900	12	1.209%	0.697%	0.544%	0.510%	0.504%	0.502%	0.501%
$30,000	1,000	12	1.111%	0.656%	0.532%	0.507%	0.503%	0.502%	0.501%
$30,000	1,500	12	0.804%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	12	0.666%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	12	0.559%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	12	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	12	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	12	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	12	45.677%	43.162%	40.732%	38.383%	36.105%	31.764%	27.693%
$35,000	10	12	29.761%	27.106%	24.663%	22.430%	20.377%	16.760%	13.720%
$35,000	15	12	23.528%	20.952%	18.609%	16.486%	14.564%	11.286%	8.680%
$35,000	20	12	19.575%	17.064%	14.822%	12.835%	11.079%	8.187%	5.998%
$35,000	25	12	16.997%	14.565%	12.421%	10.549%	8.933%	6.354%	4.474%
$35,000	50	12	10.868%	8.683%	6.882%	5.422%	4.253%	2.611%	1.642%
$35,000	100	12	6.866%	5.013%	3.624%	2.610%	1.891%	1.062%	0.707%
$35,000	150	12	5.184%	3.554%	2.420%	1.664%	1.180%	0.709%	0.558%
$35,000	200	12	4.264%	2.789%	1.827%	1.230%	0.882%	0.592%	0.519%
$35,000	300	12	3.171%	1.924%	1.200%	0.819%	0.636%	0.522%	0.504%
$35,000	400	12	2.545%	1.479%	0.923%	0.663%	0.557%	0.507%	0.501%
$35,000	500	12	2.136%	1.208%	0.768%	0.589%	0.526%	0.503%	0.501%
$35,000	600	12	1.839%	1.025%	0.677%	0.552%	0.514%	0.502%	0.501%
$35,000	700	12	1.609%	0.894%	0.618%	0.530%	0.508%	0.502%	0.501%
$35,000	800	12	1.440%	0.804%	0.581%	0.519%	0.505%	0.502%	0.501%
$35,000	900	12	1.309%	0.741%	0.558%	0.513%	0.504%	0.502%	0.501%
$35,000	1,000	12	1.201%	0.693%	0.543%	0.510%	0.504%	0.502%	0.501%
$35,000	1,500	12	0.861%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	2,000	12	0.704%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	12	0.575%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	12	0.534%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	12	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	12	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	12	47.507%	45.078%	42.733%	40.463%	38.267%	34.091%	30.169%
$40,000	10	12	31.275%	28.594%	26.117%	23.834%	21.741%	18.051%	14.946%
$40,000	15	12	24.708%	22.125%	19.765%	17.618%	15.667%	12.294%	9.579%
$40,000	20	12	20.579%	18.052%	15.778%	13.751%	11.952%	8.961%	6.660%
$40,000	25	12	17.864%	15.409%	13.235%	11.327%	9.663%	6.986%	4.995%
$40,000	50	12	11.453%	9.235%	7.393%	5.885%	4.662%	2.916%	1.853%
$40,000	100	12	7.261%	5.366%	3.924%	2.856%	2.086%	1.174%	0.761%
$40,000	150	12	5.491%	3.815%	2.632%	1.825%	1.296%	0.761%	0.578%
$40,000	200	12	4.523%	3.000%	1.987%	1.343%	0.956%	0.618%	0.527%
$40,000	300	12	3.371%	2.075%	1.302%	0.880%	0.669%	0.531%	0.505%
$40,000	400	12	2.709%	1.593%	0.993%	0.701%	0.574%	0.510%	0.502%
$40,000	500	12	2.279%	1.301%	0.819%	0.612%	0.535%	0.504%	0.501%
$40,000	600	12	1.963%	1.100%	0.713%	0.566%	0.519%	0.503%	0.501%
$40,000	700	12	1.720%	0.955%	0.644%	0.540%	0.511%	0.502%	0.501%
$40,000	800	12	1.539%	0.855%	0.600%	0.525%	0.507%	0.502%	0.501%
$40,000	900	12	1.399%	0.784%	0.573%	0.517%	0.505%	0.502%	0.501%
$40,000	1,000	12	1.285%	0.730%	0.554%	0.512%	0.504%	0.502%	0.501%
$40,000	1,500	12	0.914%	0.586%	0.516%	0.505%	0.503%	0.502%	0.501%
$40,000	2,000	12	0.740%	0.538%	0.508%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	12	0.591%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	12	0.542%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	12	0.522%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	12	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	12	49.024%	46.667%	44.388%	42.186%	40.060%	36.015%	32.220%
$45,000	10	12	32.690%	30.001%	27.491%	25.165%	23.022%	19.246%	16.058%
$45,000	15	12	25.756%	23.170%	20.798%	18.631%	16.658%	13.217%	10.411%
$45,000	20	12	21.484%	18.942%	16.650%	14.595%	12.758%	9.681%	7.288%
$45,000	25	12	18.650%	16.177%	13.983%	12.042%	10.340%	7.576%	5.496%
$45,000	50	12	11.979%	9.735%	7.859%	6.309%	5.043%	3.209%	2.061%
$45,000	100	12	7.621%	5.689%	4.204%	3.088%	2.273%	1.284%	0.818%
$45,000	150	12	5.770%	4.055%	2.829%	1.980%	1.409%	0.814%	0.600%
$45,000	200	12	4.758%	3.194%	2.137%	1.452%	1.029%	0.645%	0.535%
$45,000	300	12	3.553%	2.214%	1.399%	0.941%	0.704%	0.540%	0.507%
$45,000	400	12	2.859%	1.700%	1.061%	0.738%	0.593%	0.513%	0.502%
$45,000	500	12	2.409%	1.388%	0.868%	0.636%	0.545%	0.505%	0.501%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	600	12	2.076%	1.170%	0.749%	0.581%	0.524%	0.503%	0.501%
$45,000	700	12	1.821%	1.014%	0.671%	0.550%	0.514%	0.502%	0.501%
$45,000	800	12	1.631%	0.904%	0.621%	0.531%	0.508%	0.502%	0.501%
$45,000	900	12	1.483%	0.826%	0.588%	0.521%	0.506%	0.502%	0.501%
$45,000	1,000	12	1.362%	0.767%	0.567%	0.515%	0.505%	0.502%	0.501%
$45,000	1,500	12	0.966%	0.604%	0.520%	0.505%	0.503%	0.502%	0.501%
$45,000	2,000	12	0.776%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	12	0.608%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	12	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	12	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	12	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	12	50.323%	48.022%	45.800%	43.659%	41.591%	37.658%	33.971%
$50,000	10	12	34.025%	31.337%	28.818%	26.461%	24.274%	20.393%	17.113%
$50,000	15	12	26.725%	24.130%	21.744%	19.563%	17.569%	14.072%	11.195%
$50,000	20	12	22.317%	19.770%	17.462%	15.385%	13.519%	10.367%	7.888%
$50,000	25	12	19.379%	16.897%	14.678%	12.711%	10.977%	8.136%	5.974%
$50,000	50	12	12.472%	10.206%	8.299%	6.709%	5.405%	3.492%	2.265%
$50,000	100	12	7.960%	5.996%	4.472%	3.314%	2.458%	1.396%	0.880%
$50,000	150	12	6.032%	4.283%	3.018%	2.130%	1.521%	0.870%	0.624%
$50,000	200	12	4.975%	3.375%	2.280%	1.557%	1.102%	0.674%	0.544%
$50,000	300	12	3.721%	2.345%	1.493%	1.001%	0.739%	0.550%	0.509%
$50,000	400	12	2.997%	1.802%	1.127%	0.776%	0.612%	0.516%	0.503%
$50,000	500	12	2.529%	1.471%	0.917%	0.661%	0.556%	0.506%	0.501%
$50,000	600	12	2.182%	1.237%	0.785%	0.597%	0.531%	0.504%	0.501%
$50,000	700	12	1.915%	1.070%	0.698%	0.561%	0.517%	0.503%	0.501%
$50,000	800	12	1.716%	0.952%	0.642%	0.538%	0.510%	0.502%	0.501%
$50,000	900	12	1.561%	0.867%	0.605%	0.526%	0.507%	0.502%	0.501%
$50,000	1,000	12	1.435%	0.803%	0.580%	0.519%	0.505%	0.502%	0.501%
$50,000	1,500	12	1.015%	0.621%	0.524%	0.506%	0.503%	0.502%	0.501%
$50,000	2,000	12	0.811%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	12	0.625%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	12	0.559%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	12	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	12	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	12	51.437%	49.186%	47.016%	44.925%	42.907%	39.067%	35.478%
$55,000	10	12	35.255%	32.583%	30.067%	27.707%	25.493%	21.516%	18.132%
$55,000	15	12	27.633%	25.023%	22.626%	20.425%	18.404%	14.867%	11.935%
$55,000	20	12	23.085%	20.536%	18.213%	16.114%	14.227%	11.013%	8.457%
$55,000	25	12	20.052%	17.560%	15.325%	13.332%	11.572%	8.661%	6.428%
$55,000	50	12	12.930%	10.646%	8.712%	7.087%	5.749%	3.762%	2.464%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$55,000	100	12	8.278%	6.287%	4.727%	3.530%	2.636%	1.508%	0.942%
$55,000	150	12	6.276%	4.497%	3.197%	2.273%	1.632%	0.926%	0.650%
$55,000	200	12	5.177%	3.546%	2.416%	1.659%	1.174%	0.704%	0.554%
$55,000	300	12	3.871%	2.464%	1.579%	1.057%	0.772%	0.559%	0.511%
$55,000	400	12	3.128%	1.898%	1.191%	0.814%	0.633%	0.520%	0.503%
$55,000	500	12	2.644%	1.550%	0.965%	0.686%	0.567%	0.507%	0.501%
$55,000	600	12	2.281%	1.302%	0.821%	0.614%	0.537%	0.504%	0.501%
$55,000	700	12	2.004%	1.124%	0.725%	0.572%	0.521%	0.503%	0.501%
$55,000	800	12	1.797%	0.999%	0.664%	0.546%	0.512%	0.502%	0.501%
$55,000	900	12	1.636%	0.907%	0.622%	0.532%	0.508%	0.502%	0.501%
$55,000	1,000	12	1.504%	0.839%	0.594%	0.523%	0.506%	0.502%	0.501%
$55,000	1,500	12	1.063%	0.639%	0.528%	0.507%	0.503%	0.502%	0.501%
$55,000	2,000	12	0.846%	0.566%	0.512%	0.505%	0.503%	0.502%	0.501%
$55,000	3,000	12	0.643%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	12	0.569%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	12	0.535%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	12	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	12	52.394%	50.186%	48.061%	46.014%	44.036%	40.278%	36.773%
$60,000	10	12	36.376%	33.734%	31.228%	28.867%	26.647%	22.610%	19.122%
$60,000	15	12	28.496%	25.873%	23.459%	21.236%	19.189%	15.608%	12.631%
$60,000	20	12	23.800%	21.246%	18.916%	16.800%	14.894%	11.630%	9.005%
$60,000	25	12	20.678%	18.181%	15.931%	13.919%	12.133%	9.166%	6.865%
$60,000	50	12	13.363%	11.061%	9.100%	7.446%	6.076%	4.022%	2.658%
$60,000	100	12	8.575%	6.558%	4.966%	3.735%	2.808%	1.617%	1.004%
$60,000	150	12	6.501%	4.696%	3.365%	2.409%	1.739%	0.982%	0.676%
$60,000	200	12	5.365%	3.706%	2.545%	1.758%	1.246%	0.735%	0.565%
$60,000	300	12	4.019%	2.583%	1.667%	1.116%	0.809%	0.570%	0.514%
$60,000	400	12	3.250%	1.990%	1.253%	0.852%	0.653%	0.524%	0.504%
$60,000	500	12	2.752%	1.626%	1.012%	0.711%	0.579%	0.509%	0.501%
$60,000	600	12	2.375%	1.365%	0.856%	0.631%	0.544%	0.505%	0.501%
$60,000	700	12	2.088%	1.177%	0.753%	0.584%	0.526%	0.503%	0.501%
$60,000	800	12	1.875%	1.045%	0.686%	0.554%	0.515%	0.502%	0.501%
$60,000	900	12	1.706%	0.947%	0.639%	0.538%	0.510%	0.502%	0.501%
$60,000	1,000	12	1.570%	0.873%	0.608%	0.527%	0.507%	0.502%	0.501%
$60,000	1,500	12	1.108%	0.657%	0.533%	0.508%	0.503%	0.502%	0.501%
$60,000	2,000	12	0.879%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$60,000	3,000	12	0.660%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	12	0.579%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	12	0.540%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	12	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	12	53.263%	51.096%	49.011%	47.001%	45.060%	41.376%	37.942%
$65,000	10	12	37.403%	34.810%	32.334%	29.980%	27.756%	23.696%	20.123%
$65,000	15	12	29.336%	26.702%	24.268%	22.020%	19.947%	16.319%	13.299%
$65,000	20	12	24.479%	21.919%	19.582%	17.456%	15.531%	12.220%	9.543%
$65,000	25	12	21.270%	18.767%	16.508%	14.480%	12.673%	9.655%	7.292%
$65,000	50	12	13.779%	11.460%	9.475%	7.795%	6.394%	4.277%	2.850%
$65,000	100	12	8.859%	6.818%	5.198%	3.935%	2.976%	1.725%	1.068%
$65,000	150	12	6.717%	4.887%	3.528%	2.542%	1.843%	1.040%	0.702%
$65,000	200	12	5.545%	3.862%	2.670%	1.856%	1.317%	0.767%	0.578%
$65,000	300	12	4.160%	2.698%	1.752%	1.175%	0.846%	0.583%	0.517%
$65,000	400	12	3.365%	2.078%	1.314%	0.889%	0.674%	0.529%	0.505%
$65,000	500	12	2.855%	1.700%	1.058%	0.737%	0.592%	0.511%	0.501%
$65,000	600	12	2.465%	1.426%	0.892%	0.649%	0.552%	0.506%	0.501%
$65,000	700	12	2.169%	1.229%	0.781%	0.597%	0.530%	0.503%	0.501%
$65,000	800	12	1.949%	1.090%	0.708%	0.564%	0.518%	0.503%	0.501%
$65,000	900	12	1.774%	0.985%	0.657%	0.544%	0.512%	0.502%	0.501%
$65,000	1,000	12	1.633%	0.908%	0.623%	0.532%	0.509%	0.502%	0.501%
$65,000	1,500	12	1.153%	0.675%	0.539%	0.509%	0.503%	0.502%	0.501%
$65,000	2,000	12	0.911%	0.586%	0.516%	0.505%	0.503%	0.502%	0.501%
$65,000	3,000	12	0.678%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	12	0.589%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	12	0.546%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	12	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	12	54.051%	51.921%	49.871%	47.894%	45.987%	42.372%	39.000%
$70,000	10	12	38.330%	35.788%	33.357%	31.029%	28.811%	24.733%	21.123%
$70,000	15	12	30.145%	27.502%	25.052%	22.779%	20.684%	17.009%	13.942%
$70,000	20	12	25.126%	22.561%	20.217%	18.080%	16.140%	12.788%	10.066%
$70,000	25	12	21.827%	19.324%	17.057%	15.018%	13.190%	10.130%	7.711%
$70,000	50	12	14.172%	11.840%	9.834%	8.129%	6.700%	4.525%	3.040%
$70,000	100	12	9.127%	7.064%	5.418%	4.127%	3.137%	1.832%	1.134%
$70,000	150	12	6.923%	5.071%	3.686%	2.672%	1.946%	1.099%	0.730%
$70,000	200	12	5.716%	4.010%	2.792%	1.952%	1.388%	0.801%	0.591%
$70,000	300	12	4.294%	2.808%	1.834%	1.233%	0.884%	0.596%	0.521%
$70,000	400	12	3.475%	2.162%	1.372%	0.927%	0.695%	0.534%	0.505%
$70,000	500	12	2.953%	1.771%	1.104%	0.763%	0.606%	0.513%	0.501%
$70,000	600	12	2.551%	1.484%	0.927%	0.667%	0.560%	0.507%	0.501%
$70,000	700	12	2.246%	1.280%	0.809%	0.610%	0.536%	0.504%	0.501%
$70,000	800	12	2.020%	1.134%	0.731%	0.573%	0.521%	0.503%	0.501%
$70,000	900	12	1.838%	1.024%	0.675%	0.551%	0.514%	0.502%	0.501%
$70,000	1,000	12	1.694%	0.942%	0.638%	0.537%	0.510%	0.502%	0.501%
$70,000	1,500	12	1.196%	0.694%	0.544%	0.510%	0.504%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$70,000	2,000	12	0.942%	0.596%	0.518%	0.505%	0.503%	0.502%	0.501%
$70,000	3,000	12	0.696%	0.529%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	12	0.599%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	12	0.551%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	12	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	12	54.766%	52.668%	50.649%	48.703%	46.825%	43.272%	39.957%
$75,000	10	12	39.173%	36.677%	34.289%	32.001%	29.811%	25.732%	22.096%
$75,000	15	12	30.912%	28.271%	25.804%	23.513%	21.399%	17.680%	14.558%
$75,000	20	12	25.745%	23.173%	20.819%	18.673%	16.715%	13.330%	10.567%
$75,000	25	12	22.354%	19.851%	17.577%	15.528%	13.684%	10.582%	8.118%
$75,000	50	12	14.542%	12.197%	10.173%	8.447%	6.993%	4.761%	3.225%
$75,000	100	12	9.378%	7.296%	5.627%	4.310%	3.292%	1.936%	1.198%
$75,000	150	12	7.116%	5.246%	3.836%	2.796%	2.046%	1.157%	0.760%
$75,000	200	12	5.878%	4.151%	2.908%	2.044%	1.458%	0.836%	0.605%
$75,000	300	12	4.421%	2.912%	1.915%	1.290%	0.921%	0.609%	0.525%
$75,000	400	12	3.579%	2.243%	1.429%	0.963%	0.717%	0.540%	0.506%
$75,000	500	12	3.047%	1.839%	1.149%	0.789%	0.619%	0.516%	0.502%
$75,000	600	12	2.632%	1.541%	0.961%	0.686%	0.569%	0.508%	0.501%
$75,000	700	12	2.319%	1.329%	0.837%	0.623%	0.541%	0.504%	0.501%
$75,000	800	12	2.087%	1.176%	0.753%	0.583%	0.525%	0.503%	0.501%
$75,000	900	12	1.899%	1.060%	0.693%	0.559%	0.516%	0.502%	0.501%
$75,000	1,000	12	1.752%	0.975%	0.653%	0.543%	0.512%	0.502%	0.501%
$75,000	1,500	12	1.237%	0.712%	0.550%	0.511%	0.504%	0.502%	0.501%
$75,000	2,000	12	0.973%	0.606%	0.520%	0.506%	0.503%	0.502%	0.501%
$75,000	3,000	12	0.713%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	12	0.609%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	12	0.557%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	12	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	12	55.407%	53.338%	51.346%	49.426%	47.576%	44.077%	40.814%
$80,000	10	12	39.936%	37.480%	35.130%	32.880%	30.726%	26.682%	23.024%
$80,000	15	12	31.631%	28.996%	26.523%	24.217%	22.089%	18.324%	15.148%
$80,000	20	12	26.335%	23.754%	21.391%	19.232%	17.258%	13.842%	11.044%
$80,000	25	12	22.851%	20.343%	18.065%	16.005%	14.150%	11.009%	8.508%
$80,000	50	12	14.887%	12.531%	10.492%	8.749%	7.271%	4.988%	3.405%
$80,000	100	12	9.613%	7.513%	5.823%	4.483%	3.439%	2.036%	1.261%
$80,000	150	12	7.297%	5.410%	3.978%	2.915%	2.141%	1.214%	0.789%
$80,000	200	12	6.030%	4.285%	3.020%	2.133%	1.526%	0.871%	0.620%
$80,000	300	12	4.542%	3.012%	1.991%	1.345%	0.957%	0.622%	0.529%
$80,000	400	12	3.678%	2.320%	1.484%	1.000%	0.738%	0.546%	0.508%
$80,000	500	12	3.136%	1.905%	1.192%	0.815%	0.633%	0.518%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	600	12	2.708%	1.595%	0.994%	0.704%	0.578%	0.509%	0.501%
$80,000	700	12	2.389%	1.376%	0.864%	0.636%	0.547%	0.505%	0.501%
$80,000	800	12	2.151%	1.217%	0.775%	0.593%	0.529%	0.503%	0.501%
$80,000	900	12	1.957%	1.096%	0.711%	0.566%	0.519%	0.503%	0.501%
$80,000	1,000	12	1.806%	1.007%	0.668%	0.548%	0.513%	0.502%	0.501%
$80,000	1,500	12	1.275%	0.729%	0.555%	0.513%	0.504%	0.502%	0.501%
$80,000	2,000	12	1.002%	0.616%	0.523%	0.506%	0.503%	0.502%	0.501%
$80,000	3,000	12	0.730%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	12	0.620%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	12	0.563%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	12	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	12	56.538%	54.517%	52.573%	50.700%	48.898%	45.490%	42.318%
$90,000	10	12	41.283%	38.896%	36.612%	34.429%	32.337%	28.410%	24.789%
$90,000	15	12	32.961%	30.347%	27.881%	25.573%	23.422%	19.578%	16.301%
$90,000	20	12	27.459%	24.869%	22.484%	20.297%	18.294%	14.810%	11.946%
$90,000	25	12	23.781%	21.255%	18.969%	16.894%	15.019%	11.807%	9.243%
$90,000	50	12	15.531%	13.158%	11.095%	9.318%	7.801%	5.424%	3.753%
$90,000	100	12	10.050%	7.920%	6.192%	4.808%	3.718%	2.231%	1.384%
$90,000	150	12	7.635%	5.716%	4.243%	3.139%	2.323%	1.324%	0.849%
$90,000	200	12	6.312%	4.532%	3.227%	2.299%	1.656%	0.939%	0.650%
$90,000	300	12	4.763%	3.197%	2.136%	1.450%	1.028%	0.649%	0.538%
$90,000	400	12	3.860%	2.466%	1.589%	1.070%	0.781%	0.559%	0.510%
$90,000	500	12	3.300%	2.028%	1.275%	0.865%	0.661%	0.524%	0.503%
$90,000	600	12	2.850%	1.697%	1.059%	0.741%	0.596%	0.513%	0.502%
$90,000	700	12	2.517%	1.464%	0.916%	0.663%	0.559%	0.507%	0.501%
$90,000	800	12	2.268%	1.294%	0.817%	0.614%	0.537%	0.504%	0.501%
$90,000	900	12	2.065%	1.163%	0.747%	0.582%	0.524%	0.503%	0.501%
$90,000	1,000	12	1.906%	1.066%	0.697%	0.560%	0.517%	0.502%	0.501%
$90,000	1,500	12	1.348%	0.763%	0.567%	0.516%	0.505%	0.502%	0.501%
$90,000	2,000	12	1.057%	0.637%	0.528%	0.507%	0.503%	0.502%	0.501%
$90,000	3,000	12	0.763%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	12	0.640%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	12	0.575%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	12	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	12	57.481%	55.500%	53.595%	51.762%	50.002%	46.669%	43.570%
$100,000	10	12	42.420%	40.089%	37.861%	35.731%	33.691%	29.865%	26.343%
$100,000	15	12	34.134%	31.557%	29.117%	26.824%	24.675%	20.781%	17.420%
$100,000	20	12	28.493%	25.902%	23.504%	21.289%	19.257%	15.704%	12.764%
$100,000	25	12	24.632%	22.095%	19.789%	17.701%	15.805%	12.541%	9.917%
$100,000	50	12	16.116%	13.734%	11.650%	9.845%	8.293%	5.837%	4.088%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	100	12	10.446%	8.294%	6.534%	5.112%	3.983%	2.420%	1.509%
$100,000	150	12	7.946%	5.999%	4.491%	3.349%	2.496%	1.433%	0.910%
$100,000	200	12	6.571%	4.762%	3.421%	2.456%	1.779%	1.007%	0.682%
$100,000	300	12	4.969%	3.370%	2.272%	1.551%	1.097%	0.677%	0.548%
$100,000	400	12	4.022%	2.594%	1.682%	1.133%	0.821%	0.570%	0.512%
$100,000	500	12	3.451%	2.145%	1.355%	0.915%	0.689%	0.531%	0.504%
$100,000	600	12	2.982%	1.794%	1.122%	0.777%	0.615%	0.517%	0.502%
$100,000	700	12	2.636%	1.548%	0.967%	0.690%	0.572%	0.508%	0.501%
$100,000	800	12	2.376%	1.366%	0.859%	0.634%	0.545%	0.505%	0.501%
$100,000	900	12	2.165%	1.228%	0.782%	0.597%	0.530%	0.504%	0.501%
$100,000	1,000	12	1.999%	1.124%	0.727%	0.572%	0.521%	0.503%	0.501%
$100,000	1,500	12	1.416%	0.796%	0.580%	0.519%	0.505%	0.502%	0.501%
$100,000	2,000	12	1.111%	0.658%	0.534%	0.508%	0.503%	0.502%	0.501%
$100,000	3,000	12	0.796%	0.552%	0.510%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	12	0.660%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	12	0.588%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	12	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	12	58.279%	56.332%	54.460%	52.662%	50.935%	47.665%	44.629%
$110,000	10	12	43.385%	41.099%	38.918%	36.833%	34.837%	31.094%	27.656%
$110,000	15	12	35.129%	32.604%	30.210%	27.945%	25.809%	21.906%	18.494%
$110,000	20	12	29.420%	26.839%	24.437%	22.208%	20.151%	16.536%	13.516%
$110,000	25	12	25.413%	22.869%	20.545%	18.435%	16.521%	13.214%	10.530%
$110,000	50	12	16.649%	14.258%	12.160%	10.331%	8.750%	6.228%	4.408%
$110,000	100	12	10.808%	8.637%	6.848%	5.396%	4.231%	2.600%	1.632%
$110,000	150	12	8.233%	6.261%	4.721%	3.546%	2.662%	1.538%	0.971%
$110,000	200	12	6.810%	4.975%	3.603%	2.604%	1.898%	1.075%	0.714%
$110,000	300	12	5.158%	3.530%	2.399%	1.647%	1.166%	0.705%	0.558%
$110,000	400	12	4.174%	2.718%	1.774%	1.197%	0.862%	0.584%	0.515%
$110,000	500	12	3.588%	2.251%	1.430%	0.963%	0.717%	0.539%	0.506%
$110,000	600	12	3.103%	1.884%	1.182%	0.813%	0.634%	0.521%	0.503%
$110,000	700	12	2.744%	1.625%	1.015%	0.717%	0.585%	0.511%	0.501%
$110,000	800	12	2.477%	1.434%	0.898%	0.655%	0.554%	0.506%	0.501%
$110,000	900	12	2.256%	1.287%	0.815%	0.613%	0.537%	0.504%	0.501%
$110,000	1,000	12	2.084%	1.178%	0.755%	0.585%	0.526%	0.503%	0.501%
$110,000	1,500	12	1.479%	0.828%	0.592%	0.523%	0.506%	0.502%	0.501%
$110,000	2,000	12	1.160%	0.678%	0.540%	0.509%	0.504%	0.502%	0.501%
$110,000	3,000	12	0.826%	0.560%	0.511%	0.504%	0.503%	0.502%	0.501%
$110,000	4,000	12	0.680%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	12	0.600%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	12	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$120,000	5	12	58.967%	57.048%	55.205%	53.437%	51.735%	48.520%	45.536%
$120,000	10	12	44.201%	41.955%	39.812%	37.763%	35.805%	32.130%	28.762%
$120,000	15	12	35.967%	33.490%	31.145%	28.922%	26.813%	22.929%	19.501%
$120,000	20	12	30.248%	27.688%	25.293%	23.062%	20.994%	17.330%	14.237%
$120,000	25	12	26.134%	23.592%	21.259%	19.127%	17.190%	13.844%	11.106%
$120,000	50	12	17.136%	14.740%	12.629%	10.782%	9.173%	6.595%	4.713%
$120,000	100	12	11.136%	8.949%	7.138%	5.658%	4.462%	2.771%	1.753%
$120,000	150	12	8.498%	6.504%	4.938%	3.731%	2.818%	1.641%	1.033%
$120,000	200	12	7.031%	5.174%	3.773%	2.744%	2.010%	1.141%	0.748%
$120,000	300	12	5.331%	3.678%	2.517%	1.738%	1.231%	0.734%	0.569%
$120,000	400	12	4.315%	2.832%	1.861%	1.257%	0.902%	0.598%	0.519%
$120,000	500	12	3.713%	2.350%	1.499%	1.008%	0.744%	0.547%	0.507%
$120,000	600	12	3.213%	1.967%	1.238%	0.846%	0.653%	0.526%	0.504%
$120,000	700	12	2.842%	1.696%	1.060%	0.743%	0.598%	0.513%	0.502%
$120,000	800	12	2.567%	1.497%	0.936%	0.674%	0.564%	0.508%	0.501%
$120,000	900	12	2.338%	1.342%	0.846%	0.628%	0.544%	0.505%	0.501%
$120,000	1,000	12	2.161%	1.228%	0.782%	0.597%	0.530%	0.503%	0.501%
$120,000	1,500	12	1.536%	0.858%	0.604%	0.527%	0.507%	0.502%	0.501%
$120,000	2,000	12	1.206%	0.698%	0.546%	0.511%	0.504%	0.502%	0.501%
$120,000	3,000	12	0.856%	0.568%	0.512%	0.504%	0.503%	0.502%	0.501%
$120,000	4,000	12	0.698%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	12	0.612%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	12	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	12	59.571%	57.678%	55.860%	54.117%	52.438%	49.270%	46.333%
$130,000	10	12	44.917%	42.705%	40.595%	38.578%	36.653%	33.038%	29.730%
$130,000	15	12	36.699%	34.264%	31.961%	29.779%	27.708%	23.871%	20.448%
$130,000	20	12	31.002%	28.471%	26.091%	23.868%	21.799%	18.104%	14.951%
$130,000	25	12	26.817%	24.282%	21.947%	19.801%	17.841%	14.454%	11.665%
$130,000	50	12	17.597%	15.195%	13.075%	11.213%	9.582%	6.951%	5.013%
$130,000	100	12	11.445%	9.244%	7.414%	5.909%	4.685%	2.938%	1.872%
$130,000	150	12	8.748%	6.734%	5.145%	3.910%	2.969%	1.744%	1.096%
$130,000	200	12	7.243%	5.365%	3.939%	2.881%	2.120%	1.207%	0.784%
$130,000	300	12	5.495%	3.819%	2.631%	1.826%	1.296%	0.764%	0.581%
$130,000	400	12	4.447%	2.941%	1.945%	1.317%	0.941%	0.613%	0.523%
$130,000	500	12	3.831%	2.443%	1.567%	1.053%	0.771%	0.555%	0.509%
$130,000	600	12	3.317%	2.046%	1.293%	0.880%	0.672%	0.530%	0.505%
$130,000	700	12	2.935%	1.764%	1.105%	0.768%	0.611%	0.516%	0.502%
$130,000	800	12	2.652%	1.557%	0.972%	0.694%	0.573%	0.509%	0.501%
$130,000	900	12	2.415%	1.394%	0.876%	0.644%	0.550%	0.506%	0.501%
$130,000	1,000	12	2.233%	1.275%	0.809%	0.610%	0.535%	0.504%	0.501%
$130,000	1,500	12	1.590%	0.888%	0.616%	0.531%	0.508%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	2,000	12	1.249%	0.717%	0.552%	0.512%	0.504%	0.502%	0.501%
$130,000	3,000	12	0.884%	0.577%	0.514%	0.505%	0.503%	0.502%	0.501%
$130,000	4,000	12	0.717%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	12	0.624%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	12	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	12	60.112%	58.240%	56.445%	54.724%	53.066%	49.938%	47.042%
$140,000	10	12	45.544%	43.364%	41.282%	39.294%	37.394%	33.835%	30.579%
$140,000	15	12	37.348%	34.951%	32.684%	30.537%	28.499%	24.726%	21.331%
$140,000	20	12	31.677%	29.179%	26.826%	24.618%	22.555%	18.848%	15.653%
$140,000	25	12	27.456%	24.933%	22.601%	20.450%	18.475%	15.044%	12.208%
$140,000	50	12	18.030%	15.625%	13.497%	11.621%	9.975%	7.297%	5.306%
$140,000	100	12	11.737%	9.523%	7.676%	6.148%	4.899%	3.101%	1.989%
$140,000	150	12	8.983%	6.952%	5.341%	4.082%	3.115%	1.844%	1.159%
$140,000	200	12	7.444%	5.547%	4.098%	3.014%	2.227%	1.272%	0.820%
$140,000	300	12	5.652%	3.954%	2.740%	1.911%	1.360%	0.794%	0.593%
$140,000	400	12	4.572%	3.045%	2.025%	1.375%	0.981%	0.628%	0.528%
$140,000	500	12	3.942%	2.532%	1.632%	1.097%	0.799%	0.564%	0.511%
$140,000	600	12	3.416%	2.122%	1.345%	0.913%	0.691%	0.535%	0.506%
$140,000	700	12	3.024%	1.829%	1.148%	0.793%	0.624%	0.519%	0.502%
$140,000	800	12	2.732%	1.614%	1.008%	0.714%	0.583%	0.511%	0.502%
$140,000	900	12	2.488%	1.445%	0.906%	0.659%	0.557%	0.507%	0.501%
$140,000	1,000	12	2.301%	1.321%	0.835%	0.623%	0.541%	0.504%	0.501%
$140,000	1,500	12	1.642%	0.916%	0.629%	0.535%	0.509%	0.502%	0.501%
$140,000	2,000	12	1.291%	0.737%	0.558%	0.514%	0.504%	0.502%	0.501%
$140,000	3,000	12	0.911%	0.585%	0.515%	0.505%	0.503%	0.502%	0.501%
$140,000	4,000	12	0.735%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	12	0.636%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	12	0.517%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	12	60.589%	58.737%	56.963%	55.259%	53.621%	50.530%	47.668%
$150,000	10	12	46.097%	43.942%	41.885%	39.923%	38.047%	34.535%	31.325%
$150,000	15	12	37.925%	35.562%	33.328%	31.212%	29.202%	25.488%	22.143%
$150,000	20	12	32.281%	29.817%	27.494%	25.311%	23.260%	19.555%	16.336%
$150,000	25	12	28.051%	25.546%	23.221%	21.072%	19.091%	15.619%	12.739%
$150,000	50	12	18.442%	16.033%	13.898%	12.011%	10.351%	7.631%	5.595%
$150,000	100	12	12.016%	9.790%	7.927%	6.380%	5.107%	3.259%	2.103%
$150,000	150	12	9.207%	7.161%	5.530%	4.248%	3.256%	1.941%	1.221%
$150,000	200	12	7.633%	5.719%	4.249%	3.143%	2.331%	1.337%	0.857%
$150,000	300	12	5.798%	4.082%	2.846%	1.994%	1.422%	0.825%	0.605%
$150,000	400	12	4.691%	3.144%	2.103%	1.432%	1.020%	0.644%	0.533%
$150,000	500	12	4.040%	2.611%	1.690%	1.136%	0.823%	0.570%	0.512%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$150,000	600	12	3.508%	2.193%	1.396%	0.945%	0.709%	0.540%	0.507%
$150,000	700	12	3.107%	1.892%	1.190%	0.818%	0.638%	0.522%	0.503%
$150,000	800	12	2.808%	1.669%	1.043%	0.733%	0.593%	0.513%	0.502%
$150,000	900	12	2.558%	1.494%	0.936%	0.674%	0.564%	0.508%	0.501%
$150,000	1,000	12	2.366%	1.365%	0.860%	0.636%	0.546%	0.505%	0.501%
$150,000	1,500	12	1.692%	0.944%	0.641%	0.539%	0.511%	0.502%	0.501%
$150,000	2,000	12	1.331%	0.755%	0.565%	0.516%	0.505%	0.502%	0.501%
$150,000	3,000	12	0.938%	0.594%	0.517%	0.505%	0.503%	0.502%	0.501%
$150,000	4,000	12	0.752%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	12	0.647%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	12	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	12	61.008%	59.195%	57.452%	55.782%	54.178%	51.146%	48.322%
$160,000	10	12	46.536%	44.406%	42.378%	40.447%	38.602%	35.154%	31.998%
$160,000	15	12	38.761%	36.467%	34.294%	32.232%	30.280%	26.673%	23.417%
$160,000	20	12	33.569%	31.153%	28.877%	26.732%	24.710%	21.027%	17.795%
$160,000	25	12	29.173%	26.692%	24.385%	22.246%	20.271%	16.753%	13.789%
$160,000	50	12	19.041%	16.655%	14.529%	12.635%	10.960%	8.201%	6.113%
$160,000	100	12	12.100%	9.904%	8.065%	6.539%	5.290%	3.441%	2.255%
$160,000	150	12	9.303%	7.273%	5.646%	4.359%	3.358%	2.014%	1.266%
$160,000	200	12	7.663%	5.753%	4.284%	3.175%	2.356%	1.344%	0.860%
$160,000	300	12	5.825%	4.136%	2.914%	2.061%	1.481%	0.857%	0.616%
$160,000	400	12	4.781%	3.237%	2.184%	1.496%	1.064%	0.658%	0.538%
$160,000	500	12	4.063%	2.643%	1.726%	1.166%	0.844%	0.580%	0.515%
$160,000	600	12	3.575%	2.257%	1.446%	0.978%	0.727%	0.545%	0.508%
$160,000	700	12	3.177%	1.951%	1.229%	0.840%	0.648%	0.524%	0.504%
$160,000	800	12	2.906%	1.741%	1.088%	0.756%	0.604%	0.515%	0.502%
$160,000	900	12	2.615%	1.533%	0.955%	0.682%	0.568%	0.508%	0.502%
$160,000	1,000	12	2.392%	1.382%	0.868%	0.639%	0.549%	0.506%	0.501%
$160,000	1,500	12	1.734%	0.963%	0.647%	0.540%	0.510%	0.502%	0.501%
$160,000	2,000	12	1.339%	0.756%	0.562%	0.513%	0.504%	0.502%	0.501%
$160,000	3,000	12	0.945%	0.596%	0.517%	0.505%	0.503%	0.502%	0.501%
$160,000	4,000	12	0.754%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	12	0.649%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	12	0.519%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	12	61.379%	59.560%	57.820%	56.146%	54.540%	51.510%	48.705%
$170,000	10	12	47.024%	44.913%	42.898%	40.978%	39.140%	35.710%	32.576%
$170,000	15	12	38.893%	36.587%	34.406%	32.340%	30.380%	26.765%	23.512%
$170,000	20	12	33.301%	30.896%	28.633%	26.504%	24.499%	20.833%	17.607%
$170,000	25	12	29.098%	26.639%	24.343%	22.209%	20.233%	16.723%	13.759%
$170,000	50	12	19.206%	16.795%	14.649%	12.743%	11.056%	8.268%	6.153%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$170,000	100	12	12.527%	10.282%	8.389%	6.809%	5.497%	3.562%	2.326%
$170,000	150	12	9.619%	7.549%	5.879%	4.558%	3.524%	2.129%	1.344%
$170,000	200	12	7.982%	6.038%	4.530%	3.383%	2.530%	1.463%	0.931%
$170,000	300	12	6.066%	4.318%	3.043%	2.149%	1.541%	0.885%	0.631%
$170,000	400	12	4.909%	3.327%	2.247%	1.537%	1.094%	0.674%	0.543%
$170,000	500	12	4.232%	2.769%	1.809%	1.218%	0.875%	0.589%	0.516%
$170,000	600	12	3.678%	2.326%	1.490%	1.006%	0.746%	0.551%	0.509%
$170,000	700	12	3.259%	2.006%	1.268%	0.865%	0.664%	0.528%	0.504%
$170,000	800	12	2.946%	1.770%	1.108%	0.771%	0.612%	0.517%	0.502%
$170,000	900	12	2.684%	1.583%	0.991%	0.704%	0.579%	0.510%	0.501%
$170,000	1,000	12	2.485%	1.446%	0.909%	0.660%	0.557%	0.506%	0.501%
$170,000	1,500	12	1.783%	0.996%	0.666%	0.549%	0.513%	0.502%	0.501%
$170,000	2,000	12	1.404%	0.791%	0.578%	0.519%	0.506%	0.502%	0.501%
$170,000	3,000	12	0.988%	0.612%	0.521%	0.506%	0.503%	0.502%	0.501%
$170,000	4,000	12	0.786%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	12	0.670%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	12	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	12	61.697%	59.892%	58.165%	56.503%	54.910%	51.905%	49.124%
$180,000	10	12	47.408%	45.314%	43.317%	41.413%	39.591%	36.195%	33.091%
$180,000	15	12	39.296%	37.012%	34.854%	32.808%	30.869%	27.295%	24.078%
$180,000	20	12	33.724%	31.344%	29.105%	26.999%	25.019%	21.387%	18.174%
$180,000	25	12	29.538%	27.104%	24.829%	22.709%	20.739%	17.226%	14.235%
$180,000	50	12	19.545%	17.136%	14.985%	13.071%	11.374%	8.559%	6.408%
$180,000	100	12	12.756%	10.503%	8.598%	7.003%	5.675%	3.704%	2.431%
$180,000	150	12	9.803%	7.724%	6.039%	4.699%	3.647%	2.218%	1.403%
$180,000	200	12	8.138%	6.181%	4.656%	3.493%	2.622%	1.522%	0.965%
$180,000	300	12	6.185%	4.422%	3.131%	2.219%	1.595%	0.913%	0.644%
$180,000	400	12	5.004%	3.409%	2.311%	1.585%	1.128%	0.689%	0.548%
$180,000	500	12	4.317%	2.839%	1.863%	1.256%	0.900%	0.598%	0.519%
$180,000	600	12	3.753%	2.385%	1.533%	1.034%	0.763%	0.556%	0.510%
$180,000	700	12	3.326%	2.058%	1.303%	0.887%	0.676%	0.531%	0.505%
$180,000	800	12	3.007%	1.815%	1.138%	0.788%	0.621%	0.519%	0.503%
$180,000	900	12	2.740%	1.623%	1.016%	0.718%	0.586%	0.512%	0.501%
$180,000	1,000	12	2.537%	1.483%	0.931%	0.672%	0.562%	0.507%	0.501%
$180,000	1,500	12	1.823%	1.020%	0.677%	0.553%	0.515%	0.502%	0.501%
$180,000	2,000	12	1.438%	0.808%	0.584%	0.521%	0.506%	0.502%	0.501%
$180,000	3,000	12	1.011%	0.620%	0.523%	0.506%	0.503%	0.502%	0.501%
$180,000	4,000	12	0.802%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	12	0.680%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	12	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	5	12	61.990%	60.198%	58.482%	56.832%	55.250%	52.268%	49.507%
$190,000	10	12	47.761%	45.682%	43.702%	41.813%	40.006%	36.639%	33.564%
$190,000	15	12	39.666%	37.403%	35.264%	33.237%	31.317%	27.779%	24.596%
$190,000	20	12	34.112%	31.755%	29.539%	27.455%	25.496%	21.902%	18.712%
$190,000	25	12	29.945%	27.536%	25.283%	23.180%	21.221%	17.712%	14.708%
$190,000	50	12	19.868%	17.460%	15.305%	13.383%	11.677%	8.838%	6.653%
$190,000	100	12	12.973%	10.714%	8.798%	7.189%	5.847%	3.843%	2.534%
$190,000	150	12	9.979%	7.890%	6.193%	4.834%	3.766%	2.304%	1.461%
$190,000	200	12	8.284%	6.317%	4.777%	3.597%	2.710%	1.579%	0.999%
$190,000	300	12	6.297%	4.522%	3.216%	2.288%	1.647%	0.941%	0.657%
$190,000	400	12	5.096%	3.488%	2.373%	1.632%	1.161%	0.703%	0.554%
$190,000	500	12	4.398%	2.906%	1.914%	1.292%	0.924%	0.606%	0.521%
$190,000	600	12	3.817%	2.436%	1.569%	1.058%	0.777%	0.559%	0.511%
$190,000	700	12	3.389%	2.107%	1.337%	0.909%	0.688%	0.534%	0.505%
$190,000	800	12	3.065%	1.858%	1.166%	0.805%	0.630%	0.521%	0.503%
$190,000	900	12	2.793%	1.662%	1.041%	0.732%	0.593%	0.513%	0.502%
$190,000	1,000	12	2.587%	1.518%	0.953%	0.684%	0.568%	0.508%	0.501%
$190,000	1,500	12	1.861%	1.044%	0.689%	0.558%	0.516%	0.502%	0.501%
$190,000	2,000	12	1.469%	0.824%	0.591%	0.523%	0.506%	0.502%	0.501%
$190,000	3,000	12	1.033%	0.629%	0.525%	0.506%	0.503%	0.502%	0.501%
$190,000	4,000	12	0.817%	0.558%	0.510%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	12	0.691%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	12	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	12	62.253%	60.473%	58.767%	57.128%	55.556%	52.595%	49.852%
$200,000	10	12	48.073%	46.008%	44.043%	42.166%	40.373%	37.033%	33.982%
$200,000	15	12	39.998%	37.753%	35.631%	33.620%	31.717%	28.212%	25.058%
$200,000	20	12	34.460%	32.123%	29.928%	27.863%	25.922%	22.363%	19.203%
$200,000	25	12	30.310%	27.923%	25.691%	23.607%	21.663%	18.164%	15.154%
$200,000	50	12	20.171%	17.762%	15.604%	13.677%	11.962%	9.099%	6.885%
$200,000	100	12	13.173%	10.911%	8.985%	7.364%	6.009%	3.975%	2.633%
$200,000	150	12	10.143%	8.046%	6.337%	4.963%	3.877%	2.387%	1.518%
$200,000	200	12	8.421%	6.444%	4.891%	3.696%	2.794%	1.634%	1.033%
$200,000	300	12	6.403%	4.615%	3.296%	2.353%	1.699%	0.968%	0.670%
$200,000	400	12	5.183%	3.562%	2.433%	1.677%	1.193%	0.718%	0.559%
$200,000	500	12	4.474%	2.969%	1.963%	1.327%	0.948%	0.615%	0.524%
$200,000	600	12	3.884%	2.490%	1.608%	1.084%	0.794%	0.564%	0.512%
$200,000	700	12	3.449%	2.153%	1.369%	0.930%	0.700%	0.537%	0.506%
$200,000	800	12	3.119%	1.899%	1.193%	0.822%	0.639%	0.523%	0.503%
$200,000	900	12	2.843%	1.699%	1.064%	0.745%	0.599%	0.514%	0.502%
$200,000	1,000	12	2.633%	1.551%	0.973%	0.695%	0.573%	0.509%	0.501%
$200,000	1,500	12	1.897%	1.066%	0.700%	0.562%	0.518%	0.502%	0.501%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$200,000	2,000	12	1.499%	0.839%	0.597%	0.525%	0.507%	0.502%	0.501%
$200,000	3,000	12	1.054%	0.637%	0.527%	0.507%	0.503%	0.502%	0.501%
$200,000	4,000	12	0.832%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	12	0.701%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	12	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	12	62.837%	61.081%	59.397%	57.782%	56.231%	53.314%	50.612%
$225,000	10	12	48.748%	46.714%	44.779%	42.930%	41.167%	37.883%	34.884%
$225,000	15	12	40.732%	38.526%	36.441%	34.466%	32.600%	29.163%	26.072%
$225,000	20	12	35.224%	32.932%	30.779%	28.757%	26.855%	23.371%	20.285%
$225,000	25	12	31.109%	28.769%	26.585%	24.547%	22.643%	19.199%	16.196%
$225,000	50	12	20.887%	18.480%	16.313%	14.372%	12.638%	9.721%	7.448%
$225,000	100	12	13.640%	11.371%	9.425%	7.776%	6.393%	4.293%	2.878%
$225,000	150	12	10.524%	8.411%	6.677%	5.269%	4.146%	2.587%	1.657%
$225,000	200	12	8.744%	6.744%	5.162%	3.933%	2.996%	1.769%	1.117%
$225,000	300	12	6.652%	4.837%	3.487%	2.509%	1.822%	1.037%	0.703%
$225,000	400	12	5.388%	3.739%	2.576%	1.787%	1.273%	0.755%	0.574%
$225,000	500	12	4.651%	3.118%	2.080%	1.412%	1.005%	0.637%	0.530%
$225,000	600	12	4.042%	2.617%	1.702%	1.149%	0.835%	0.577%	0.515%
$225,000	700	12	3.590%	2.263%	1.447%	0.981%	0.730%	0.545%	0.507%
$225,000	800	12	3.246%	1.995%	1.260%	0.863%	0.662%	0.528%	0.504%
$225,000	900	12	2.960%	1.785%	1.121%	0.778%	0.616%	0.518%	0.502%
$225,000	1,000	12	2.742%	1.630%	1.023%	0.723%	0.587%	0.511%	0.501%
$225,000	1,500	12	1.983%	1.119%	0.727%	0.574%	0.521%	0.503%	0.501%
$225,000	2,000	12	1.568%	0.876%	0.612%	0.530%	0.508%	0.502%	0.501%
$225,000	3,000	12	1.103%	0.656%	0.533%	0.508%	0.503%	0.502%	0.501%
$225,000	4,000	12	0.867%	0.572%	0.513%	0.505%	0.503%	0.502%	0.501%
$225,000	5,000	12	0.726%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	12	0.531%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	12	63.329%	61.594%	59.927%	58.331%	56.798%	53.917%	51.247%
$250,000	10	12	49.303%	47.294%	45.382%	43.556%	41.817%	38.579%	35.621%
$250,000	15	12	41.346%	39.171%	37.116%	35.171%	33.334%	29.952%	26.914%
$250,000	20	12	35.864%	33.607%	31.489%	29.501%	27.631%	24.207%	21.181%
$250,000	25	12	31.775%	29.475%	27.329%	25.328%	23.461%	20.080%	17.120%
$250,000	50	12	21.524%	19.130%	16.963%	15.012%	13.263%	10.303%	7.974%
$250,000	100	12	14.065%	11.791%	9.831%	8.160%	6.753%	4.595%	3.117%
$250,000	150	12	10.868%	8.741%	6.986%	5.552%	4.398%	2.777%	1.794%
$250,000	200	12	9.035%	7.019%	5.411%	4.153%	3.186%	1.903%	1.200%
$250,000	300	12	6.878%	5.039%	3.661%	2.654%	1.939%	1.104%	0.737%
$250,000	400	12	5.572%	3.900%	2.710%	1.892%	1.348%	0.792%	0.588%
$250,000	500	12	4.812%	3.255%	2.189%	1.493%	1.061%	0.660%	0.538%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	600	12	4.184%	2.734%	1.789%	1.210%	0.875%	0.591%	0.519%
$250,000	700	12	3.719%	2.365%	1.520%	1.030%	0.760%	0.554%	0.509%
$250,000	800	12	3.362%	2.085%	1.322%	0.902%	0.685%	0.534%	0.505%
$250,000	900	12	3.066%	1.865%	1.175%	0.810%	0.633%	0.521%	0.503%
$250,000	1,000	12	2.842%	1.703%	1.071%	0.750%	0.601%	0.514%	0.502%
$250,000	1,500	12	2.061%	1.168%	0.753%	0.585%	0.525%	0.503%	0.501%
$250,000	2,000	12	1.630%	0.910%	0.626%	0.535%	0.510%	0.502%	0.501%
$250,000	3,000	12	1.148%	0.675%	0.538%	0.509%	0.503%	0.502%	0.501%
$250,000	4,000	12	0.899%	0.582%	0.515%	0.505%	0.503%	0.502%	0.501%
$250,000	5,000	12	0.749%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	12	0.535%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	12	63.739%	62.019%	60.367%	58.786%	57.268%	54.414%	51.770%
$275,000	10	12	49.752%	47.763%	45.869%	44.062%	42.342%	39.139%	36.213%
$275,000	15	12	41.851%	39.702%	37.670%	35.749%	33.935%	30.596%	27.598%
$275,000	20	12	36.384%	34.155%	32.063%	30.102%	28.255%	24.880%	21.900%
$275,000	25	12	32.312%	30.043%	27.927%	25.955%	24.116%	20.786%	17.872%
$275,000	50	12	22.066%	19.688%	17.531%	15.578%	13.820%	10.827%	8.457%
$275,000	100	12	14.437%	12.157%	10.187%	8.501%	7.073%	4.867%	3.339%
$275,000	150	12	11.168%	9.029%	7.256%	5.803%	4.626%	2.950%	1.920%
$275,000	200	12	9.290%	7.262%	5.633%	4.351%	3.358%	2.026%	1.279%
$275,000	300	12	7.074%	5.217%	3.815%	2.784%	2.045%	1.167%	0.769%
$275,000	400	12	5.731%	4.041%	2.827%	1.985%	1.418%	0.826%	0.603%
$275,000	500	12	4.951%	3.374%	2.286%	1.566%	1.111%	0.681%	0.545%
$275,000	600	12	4.307%	2.837%	1.866%	1.266%	0.912%	0.604%	0.523%
$275,000	700	12	3.830%	2.454%	1.586%	1.074%	0.788%	0.562%	0.511%
$275,000	800	12	3.462%	2.164%	1.377%	0.938%	0.706%	0.539%	0.506%
$275,000	900	12	3.158%	1.935%	1.222%	0.840%	0.650%	0.525%	0.503%
$275,000	1,000	12	2.929%	1.768%	1.113%	0.775%	0.614%	0.517%	0.502%
$275,000	1,500	12	2.129%	1.212%	0.777%	0.595%	0.529%	0.504%	0.501%
$275,000	2,000	12	1.685%	0.941%	0.640%	0.540%	0.511%	0.502%	0.501%
$275,000	3,000	12	1.188%	0.692%	0.544%	0.510%	0.504%	0.502%	0.501%
$275,000	4,000	12	0.927%	0.591%	0.517%	0.505%	0.503%	0.502%	0.501%
$275,000	5,000	12	0.769%	0.546%	0.509%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	12	0.539%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	12	64.046%	62.337%	60.697%	59.127%	57.621%	54.788%	52.164%
$300,000	10	12	50.096%	48.122%	46.243%	44.450%	42.744%	39.569%	36.669%
$300,000	15	12	42.249%	40.119%	38.105%	36.203%	34.407%	31.103%	28.138%
$300,000	20	12	36.799%	34.592%	32.521%	30.580%	28.753%	25.416%	22.473%
$300,000	25	12	32.740%	30.495%	28.403%	26.453%	24.637%	21.348%	18.470%
$300,000	50	12	22.521%	20.159%	18.015%	16.069%	14.309%	11.296%	8.891%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	100	12	14.765%	12.483%	10.506%	8.808%	7.364%	5.119%	3.545%
$300,000	150	12	11.434%	9.288%	7.499%	6.030%	4.836%	3.112%	2.037%
$300,000	200	12	9.515%	7.476%	5.832%	4.528%	3.513%	2.137%	1.353%
$300,000	300	12	7.248%	5.376%	3.953%	2.901%	2.141%	1.226%	0.800%
$300,000	400	12	5.874%	4.168%	2.933%	2.071%	1.484%	0.859%	0.618%
$300,000	500	12	5.074%	3.480%	2.372%	1.633%	1.159%	0.702%	0.552%
$300,000	600	12	4.416%	2.928%	1.936%	1.316%	0.946%	0.618%	0.527%
$300,000	700	12	3.921%	2.527%	1.641%	1.111%	0.811%	0.569%	0.512%
$300,000	800	12	3.551%	2.234%	1.428%	0.971%	0.726%	0.545%	0.507%
$300,000	900	12	3.239%	1.997%	1.266%	0.867%	0.665%	0.528%	0.504%
$300,000	1,000	12	3.006%	1.825%	1.152%	0.798%	0.627%	0.520%	0.502%
$300,000	1,500	12	2.188%	1.251%	0.798%	0.605%	0.533%	0.504%	0.501%
$300,000	2,000	12	1.733%	0.968%	0.652%	0.544%	0.512%	0.502%	0.501%
$300,000	3,000	12	1.223%	0.708%	0.549%	0.511%	0.504%	0.502%	0.501%
$300,000	4,000	12	0.953%	0.600%	0.519%	0.505%	0.503%	0.502%	0.501%
$300,000	5,000	12	0.788%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	12	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	12	64.266%	62.565%	60.935%	59.373%	57.875%	55.059%	52.450%
$325,000	10	12	50.362%	48.401%	46.532%	44.751%	43.057%	39.903%	37.024%
$325,000	15	12	42.564%	40.449%	38.450%	36.562%	34.781%	31.504%	28.563%
$325,000	20	12	37.127%	34.938%	32.884%	30.959%	29.147%	25.841%	22.927%
$325,000	25	12	33.087%	30.861%	28.788%	26.857%	25.058%	21.802%	18.953%
$325,000	50	12	22.902%	20.560%	18.428%	16.490%	14.736%	11.714%	9.282%
$325,000	100	12	15.049%	12.767%	10.784%	9.078%	7.621%	5.345%	3.733%
$325,000	150	12	11.667%	9.515%	7.715%	6.230%	5.021%	3.259%	2.144%
$325,000	200	12	9.710%	7.662%	6.005%	4.685%	3.649%	2.238%	1.421%
$325,000	300	12	7.397%	5.514%	4.074%	3.004%	2.226%	1.280%	0.830%
$325,000	400	12	5.995%	4.276%	3.026%	2.146%	1.542%	0.890%	0.632%
$325,000	500	12	5.179%	3.570%	2.447%	1.691%	1.201%	0.722%	0.559%
$325,000	600	12	4.510%	3.007%	1.998%	1.361%	0.977%	0.630%	0.531%
$325,000	700	12	4.005%	2.596%	1.693%	1.148%	0.835%	0.577%	0.514%
$325,000	800	12	3.627%	2.296%	1.473%	1.001%	0.745%	0.551%	0.508%
$325,000	900	12	3.309%	2.052%	1.305%	0.891%	0.679%	0.532%	0.505%
$325,000	1,000	12	3.074%	1.876%	1.187%	0.819%	0.639%	0.523%	0.503%
$325,000	1,500	12	2.239%	1.284%	0.817%	0.614%	0.537%	0.504%	0.501%
$325,000	2,000	12	1.775%	0.992%	0.663%	0.548%	0.513%	0.502%	0.501%
$325,000	3,000	12	1.253%	0.721%	0.553%	0.512%	0.504%	0.502%	0.501%
$325,000	4,000	12	0.975%	0.608%	0.521%	0.506%	0.503%	0.502%	0.501%
$325,000	5,000	12	0.804%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	12	0.546%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$350,000	5	12	64.409%	62.714%	61.091%	59.535%	58.043%	55.239%	52.640%
$350,000	10	12	50.556%	48.604%	46.744%	44.971%	43.287%	40.149%	37.284%
$350,000	15	12	42.796%	40.693%	38.704%	36.829%	35.058%	31.802%	28.880%
$350,000	20	12	37.368%	35.193%	33.153%	31.240%	29.439%	26.157%	23.264%
$350,000	25	12	33.348%	31.137%	29.079%	27.162%	25.375%	22.146%	19.319%
$350,000	50	12	23.202%	20.878%	18.760%	16.833%	15.084%	12.067%	9.619%
$350,000	100	12	15.282%	12.999%	11.015%	9.303%	7.838%	5.535%	3.895%
$350,000	150	12	11.859%	9.702%	7.896%	6.400%	5.179%	3.386%	2.239%
$350,000	200	12	9.876%	7.821%	6.154%	4.821%	3.768%	2.324%	1.480%
$350,000	300	12	7.524%	5.632%	4.178%	3.094%	2.300%	1.326%	0.856%
$350,000	400	12	6.097%	4.367%	3.104%	2.209%	1.592%	0.916%	0.645%
$350,000	500	12	5.267%	3.645%	2.509%	1.740%	1.238%	0.738%	0.566%
$350,000	600	12	4.587%	3.072%	2.050%	1.400%	1.004%	0.641%	0.534%
$350,000	700	12	4.075%	2.654%	1.738%	1.180%	0.855%	0.584%	0.516%
$350,000	800	12	3.692%	2.348%	1.512%	1.026%	0.761%	0.555%	0.510%
$350,000	900	12	3.368%	2.098%	1.338%	0.912%	0.691%	0.536%	0.505%
$350,000	1,000	12	3.130%	1.919%	1.216%	0.837%	0.649%	0.525%	0.503%
$350,000	1,500	12	2.282%	1.313%	0.833%	0.622%	0.540%	0.505%	0.501%
$350,000	2,000	12	1.810%	1.013%	0.673%	0.552%	0.515%	0.502%	0.501%
$350,000	3,000	12	1.278%	0.733%	0.557%	0.513%	0.504%	0.502%	0.501%
$350,000	4,000	12	0.994%	0.614%	0.522%	0.506%	0.503%	0.502%	0.501%
$350,000	5,000	12	0.818%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	12	0.549%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	12	64.532%	62.842%	61.225%	59.674%	58.188%	55.394%	52.804%
$375,000	10	12	50.724%	48.781%	46.927%	45.162%	43.485%	40.361%	37.510%
$375,000	15	12	42.999%	40.906%	38.927%	37.062%	35.300%	32.062%	29.157%
$375,000	20	12	37.576%	35.412%	33.383%	31.481%	29.690%	26.428%	23.555%
$375,000	25	12	33.574%	31.376%	29.331%	27.426%	25.651%	22.443%	19.636%
$375,000	50	12	23.466%	21.160%	19.058%	17.144%	15.403%	12.394%	9.941%
$375,000	100	12	15.502%	13.220%	11.233%	9.518%	8.045%	5.719%	4.055%
$375,000	150	12	12.037%	9.878%	8.067%	6.562%	5.330%	3.510%	2.334%
$375,000	200	12	10.033%	7.972%	6.296%	4.950%	3.883%	2.409%	1.540%
$375,000	300	12	7.645%	5.744%	4.280%	3.180%	2.371%	1.372%	0.883%
$375,000	400	12	6.194%	4.454%	3.180%	2.271%	1.641%	0.943%	0.658%
$375,000	500	12	5.350%	3.718%	2.569%	1.787%	1.274%	0.755%	0.573%
$375,000	600	12	4.661%	3.135%	2.099%	1.437%	1.029%	0.652%	0.538%
$375,000	700	12	4.142%	2.710%	1.781%	1.210%	0.875%	0.592%	0.518%
$375,000	800	12	3.754%	2.398%	1.548%	1.051%	0.776%	0.560%	0.511%
$375,000	900	12	3.424%	2.142%	1.369%	0.933%	0.703%	0.539%	0.506%
$375,000	1,000	12	3.183%	1.960%	1.244%	0.855%	0.659%	0.527%	0.504%
$375,000	1,500	12	2.322%	1.340%	0.849%	0.629%	0.543%	0.505%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	2,000	12	1.842%	1.033%	0.683%	0.556%	0.516%	0.502%	0.501%
$375,000	3,000	12	1.302%	0.744%	0.561%	0.514%	0.504%	0.502%	0.501%
$375,000	4,000	12	1.012%	0.621%	0.524%	0.506%	0.503%	0.502%	0.501%
$375,000	5,000	12	0.832%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	12	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	12	64.636%	62.950%	61.338%	59.791%	58.310%	55.524%	52.942%
$400,000	10	12	50.873%	48.936%	47.089%	45.332%	43.661%	40.549%	37.709%
$400,000	15	12	43.183%	41.099%	39.129%	37.272%	35.520%	32.297%	29.407%
$400,000	20	12	37.763%	35.610%	33.591%	31.698%	29.916%	26.672%	23.815%
$400,000	25	12	33.775%	31.589%	29.555%	27.661%	25.895%	22.707%	19.918%
$400,000	50	12	23.703%	21.413%	19.325%	17.425%	15.695%	12.698%	10.247%
$400,000	100	12	15.711%	13.432%	11.443%	9.726%	8.246%	5.900%	4.213%
$400,000	150	12	12.208%	10.049%	8.231%	6.718%	5.477%	3.634%	2.429%
$400,000	200	12	10.184%	8.117%	6.433%	5.077%	3.997%	2.493%	1.599%
$400,000	300	12	7.763%	5.854%	4.378%	3.265%	2.442%	1.418%	0.911%
$400,000	400	12	6.289%	4.539%	3.253%	2.332%	1.689%	0.969%	0.672%
$400,000	500	12	5.431%	3.788%	2.628%	1.834%	1.310%	0.772%	0.580%
$400,000	600	12	4.733%	3.196%	2.148%	1.473%	1.054%	0.663%	0.541%
$400,000	700	12	4.206%	2.764%	1.823%	1.240%	0.894%	0.599%	0.520%
$400,000	800	12	3.806%	2.439%	1.579%	1.071%	0.788%	0.563%	0.511%
$400,000	900	12	3.478%	2.185%	1.400%	0.953%	0.715%	0.542%	0.506%
$400,000	1,000	12	3.234%	2.000%	1.272%	0.872%	0.669%	0.530%	0.504%
$400,000	1,500	12	2.360%	1.366%	0.864%	0.637%	0.547%	0.506%	0.501%
$400,000	2,000	12	1.874%	1.052%	0.692%	0.559%	0.517%	0.503%	0.501%
$400,000	3,000	12	1.325%	0.755%	0.565%	0.515%	0.505%	0.502%	0.501%
$400,000	4,000	12	1.029%	0.627%	0.525%	0.506%	0.503%	0.502%	0.501%
$400,000	5,000	12	0.844%	0.566%	0.512%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	12	0.556%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	12	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	12	64.710%	63.027%	61.418%	59.875%	58.398%	55.618%	53.042%
$425,000	10	12	50.998%	49.067%	47.225%	45.473%	43.807%	40.706%	37.875%
$425,000	15	12	43.337%	41.260%	39.297%	37.447%	35.701%	32.491%	29.613%
$425,000	20	12	37.919%	35.774%	33.763%	31.878%	30.103%	26.873%	24.029%
$425,000	25	12	33.942%	31.765%	29.740%	27.854%	26.096%	22.924%	20.148%
$425,000	50	12	23.894%	21.616%	19.540%	17.651%	15.931%	12.948%	10.502%
$425,000	100	12	15.885%	13.612%	11.622%	9.903%	8.420%	6.059%	4.352%
$425,000	150	12	12.350%	10.191%	8.370%	6.851%	5.602%	3.740%	2.513%
$425,000	200	12	10.310%	8.239%	6.550%	5.186%	4.095%	2.567%	1.652%
$425,000	300	12	7.859%	5.945%	4.461%	3.338%	2.503%	1.459%	0.935%
$425,000	400	12	6.368%	4.610%	3.315%	2.383%	1.731%	0.993%	0.683%
$425,000	500	12	5.498%	3.848%	2.678%	1.873%	1.340%	0.787%	0.586%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$425,000	600	12	4.793%	3.246%	2.189%	1.504%	1.077%	0.673%	0.545%
$425,000	700	12	4.261%	2.810%	1.859%	1.267%	0.912%	0.606%	0.523%
$425,000	800	12	3.856%	2.480%	1.610%	1.093%	0.802%	0.567%	0.512%
$425,000	900	12	3.524%	2.221%	1.428%	0.971%	0.726%	0.545%	0.507%
$425,000	1,000	12	3.277%	2.034%	1.296%	0.888%	0.678%	0.533%	0.505%
$425,000	1,500	12	2.393%	1.388%	0.877%	0.644%	0.550%	0.506%	0.501%
$425,000	2,000	12	1.901%	1.068%	0.700%	0.563%	0.518%	0.503%	0.501%
$425,000	3,000	12	1.345%	0.765%	0.569%	0.516%	0.505%	0.502%	0.501%
$425,000	4,000	12	1.043%	0.633%	0.527%	0.507%	0.503%	0.502%	0.501%
$425,000	5,000	12	0.855%	0.569%	0.513%	0.505%	0.503%	0.502%	0.501%
$425,000	10,000	12	0.558%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	12	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	12	64.777%	63.097%	61.491%	59.951%	58.477%	55.703%	53.132%
$450,000	10	12	51.108%	49.181%	47.344%	45.597%	43.935%	40.843%	38.020%
$450,000	15	12	43.472%	41.401%	39.444%	37.600%	35.860%	32.661%	29.793%
$450,000	20	12	38.058%	35.919%	33.916%	32.037%	30.268%	27.050%	24.218%
$450,000	25	12	34.091%	31.922%	29.904%	28.027%	26.275%	23.116%	20.352%
$450,000	50	12	24.062%	21.795%	19.729%	17.850%	16.139%	13.172%	10.733%
$450,000	100	12	16.045%	13.776%	11.789%	10.067%	8.582%	6.209%	4.482%
$450,000	150	12	12.480%	10.322%	8.498%	6.975%	5.718%	3.840%	2.592%
$450,000	200	12	10.426%	8.352%	6.658%	5.287%	4.188%	2.637%	1.702%
$450,000	300	12	7.948%	6.031%	4.538%	3.406%	2.561%	1.498%	0.959%
$450,000	400	12	6.441%	4.676%	3.373%	2.432%	1.771%	1.015%	0.695%
$450,000	500	12	5.561%	3.903%	2.725%	1.911%	1.369%	0.802%	0.593%
$450,000	600	12	4.849%	3.294%	2.228%	1.535%	1.099%	0.682%	0.549%
$450,000	700	12	4.311%	2.853%	1.893%	1.292%	0.929%	0.613%	0.525%
$450,000	800	12	3.903%	2.519%	1.640%	1.113%	0.815%	0.572%	0.514%
$450,000	900	12	3.567%	2.256%	1.453%	0.989%	0.737%	0.549%	0.508%
$450,000	1,000	12	3.318%	2.066%	1.319%	0.903%	0.687%	0.535%	0.505%
$450,000	1,500	12	2.423%	1.409%	0.890%	0.650%	0.553%	0.507%	0.501%
$450,000	2,000	12	1.925%	1.083%	0.708%	0.566%	0.519%	0.503%	0.501%
$450,000	3,000	12	1.363%	0.773%	0.572%	0.517%	0.505%	0.502%	0.501%
$450,000	4,000	12	1.057%	0.638%	0.528%	0.507%	0.503%	0.502%	0.501%
$450,000	5,000	12	0.865%	0.572%	0.513%	0.505%	0.503%	0.502%	0.501%
$450,000	10,000	12	0.561%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	12	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	12	64.838%	63.161%	61.558%	60.021%	58.549%	55.780%	53.213%
$475,000	10	12	51.194%	49.271%	47.437%	45.694%	44.036%	40.951%	38.134%
$475,000	15	12	43.584%	41.518%	39.567%	37.727%	35.993%	32.802%	29.943%
$475,000	20	12	38.175%	36.042%	34.045%	32.171%	30.408%	27.200%	24.378%
$475,000	25	12	34.219%	32.057%	30.046%	28.174%	26.429%	23.280%	20.527%
$475,000	50	12	24.206%	21.948%	19.891%	18.019%	16.317%	13.364%	10.935%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	100	12	16.186%	13.922%	11.937%	10.215%	8.727%	6.345%	4.603%
$475,000	150	12	12.597%	10.439%	8.614%	7.086%	5.824%	3.931%	2.664%
$475,000	200	12	10.532%	8.455%	6.757%	5.378%	4.271%	2.703%	1.750%
$475,000	300	12	8.030%	6.109%	4.611%	3.470%	2.615%	1.535%	0.981%
$475,000	400	12	6.507%	4.737%	3.426%	2.477%	1.808%	1.038%	0.707%
$475,000	500	12	5.619%	3.955%	2.768%	1.946%	1.396%	0.816%	0.599%
$475,000	600	12	4.900%	3.338%	2.265%	1.563%	1.119%	0.691%	0.552%
$475,000	700	12	4.357%	2.893%	1.924%	1.315%	0.945%	0.620%	0.527%
$475,000	800	12	3.946%	2.554%	1.666%	1.132%	0.828%	0.576%	0.515%
$475,000	900	12	3.606%	2.287%	1.477%	1.005%	0.748%	0.552%	0.509%
$475,000	1,000	12	3.355%	2.096%	1.340%	0.917%	0.695%	0.537%	0.506%
$475,000	1,500	12	2.450%	1.428%	0.901%	0.656%	0.556%	0.507%	0.501%
$475,000	2,000	12	1.948%	1.097%	0.714%	0.569%	0.520%	0.503%	0.501%
$475,000	3,000	12	1.379%	0.782%	0.575%	0.518%	0.505%	0.502%	0.501%
$475,000	4,000	12	1.068%	0.643%	0.529%	0.507%	0.503%	0.502%	0.501%
$475,000	5,000	12	0.874%	0.575%	0.514%	0.505%	0.503%	0.502%	0.501%
$475,000	10,000	12	0.563%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	12	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	12	64.896%	63.222%	61.621%	60.086%	58.617%	55.852%	53.290%
$500,000	10	12	51.273%	49.354%	47.524%	45.784%	44.130%	41.051%	38.240%
$500,000	15	12	43.686%	41.625%	39.678%	37.844%	36.113%	32.931%	30.079%
$500,000	20	12	38.283%	36.155%	34.163%	32.294%	30.536%	27.337%	24.524%
$500,000	25	12	34.335%	32.179%	30.173%	28.308%	26.567%	23.429%	20.685%
$500,000	50	12	24.338%	22.088%	20.039%	18.175%	16.479%	13.540%	11.122%
$500,000	100	12	16.318%	14.059%	12.078%	10.357%	8.868%	6.478%	4.721%
$500,000	150	12	12.709%	10.552%	8.726%	7.195%	5.927%	4.020%	2.737%
$500,000	200	12	10.633%	8.554%	6.851%	5.467%	4.353%	2.766%	1.797%
$500,000	300	12	8.108%	6.184%	4.680%	3.531%	2.668%	1.572%	1.004%
$500,000	400	12	6.571%	4.796%	3.478%	2.522%	1.844%	1.060%	0.718%
$500,000	500	12	5.673%	4.004%	2.809%	1.979%	1.422%	0.830%	0.605%
$500,000	600	12	4.949%	3.381%	2.301%	1.591%	1.139%	0.700%	0.556%
$500,000	700	12	4.402%	2.930%	1.954%	1.337%	0.960%	0.626%	0.529%
$500,000	800	12	3.987%	2.588%	1.693%	1.151%	0.840%	0.580%	0.516%
$500,000	900	12	3.644%	2.318%	1.500%	1.021%	0.758%	0.555%	0.510%
$500,000	1,000	12	3.390%	2.124%	1.361%	0.931%	0.703%	0.540%	0.507%
$500,000	1,500	12	2.476%	1.446%	0.912%	0.662%	0.558%	0.508%	0.501%
$500,000	2,000	12	1.969%	1.110%	0.721%	0.572%	0.522%	0.503%	0.501%
$500,000	3,000	12	1.394%	0.789%	0.578%	0.519%	0.505%	0.502%	0.501%
$500,000	4,000	12	1.080%	0.647%	0.531%	0.507%	0.503%	0.502%	0.501%
$500,000	5,000	12	0.883%	0.578%	0.514%	0.505%	0.503%	0.502%	0.501%
$500,000	10,000	12	0.566%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	12	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	13	42.259%	39.590%	37.010%	34.515%	32.103%	27.632%	23.682%
$30,000	10	13	27.357%	24.746%	22.342%	20.141%	18.124%	14.591%	11.683%
$30,000	15	13	21.589%	19.026%	16.710%	14.634%	12.781%	9.671%	7.260%
$30,000	20	13	17.921%	15.448%	13.268%	11.351%	9.672%	6.953%	4.963%
$30,000	25	13	15.574%	13.178%	11.092%	9.300%	7.772%	5.365%	3.679%
$30,000	50	13	9.905%	7.777%	6.054%	4.682%	3.609%	2.151%	1.336%
$30,000	100	13	6.230%	4.450%	3.151%	2.228%	1.592%	0.900%	0.631%
$30,000	150	13	4.677%	3.131%	2.087%	1.417%	1.006%	0.637%	0.532%
$30,000	200	13	3.850%	2.460%	1.586%	1.066%	0.779%	0.559%	0.511%
$30,000	300	13	2.844%	1.685%	1.046%	0.731%	0.591%	0.513%	0.502%
$30,000	400	13	2.277%	1.299%	0.819%	0.612%	0.536%	0.504%	0.501%
$30,000	500	13	1.905%	1.064%	0.694%	0.558%	0.516%	0.502%	0.501%
$30,000	600	13	1.637%	0.911%	0.625%	0.533%	0.509%	0.502%	0.501%
$30,000	700	13	1.431%	0.801%	0.580%	0.519%	0.506%	0.502%	0.501%
$30,000	800	13	1.281%	0.729%	0.554%	0.512%	0.504%	0.502%	0.501%
$30,000	900	13	1.164%	0.678%	0.538%	0.509%	0.503%	0.502%	0.501%
$30,000	1,000	13	1.069%	0.640%	0.528%	0.507%	0.503%	0.502%	0.501%
$30,000	1,500	13	0.778%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	13	0.650%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	13	0.552%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	13	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	13	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	13	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	13	44.577%	42.021%	39.553%	37.166%	34.853%	30.438%	26.361%
$35,000	10	13	28.961%	26.317%	23.895%	21.673%	19.636%	16.051%	13.041%
$35,000	15	13	22.903%	20.334%	17.995%	15.881%	13.979%	10.758%	8.210%
$35,000	20	13	19.033%	16.535%	14.317%	12.352%	10.622%	7.785%	5.664%
$35,000	25	13	16.529%	14.111%	11.986%	10.139%	8.551%	6.027%	4.208%
$35,000	50	13	10.555%	8.386%	6.609%	5.178%	4.039%	2.459%	1.539%
$35,000	100	13	6.662%	4.831%	3.469%	2.485%	1.791%	1.005%	0.679%
$35,000	150	13	5.012%	3.410%	2.306%	1.578%	1.117%	0.682%	0.548%
$35,000	200	13	4.123%	2.677%	1.745%	1.172%	0.846%	0.579%	0.515%
$35,000	300	13	3.062%	1.843%	1.147%	0.789%	0.620%	0.519%	0.503%
$35,000	400	13	2.454%	1.417%	0.887%	0.646%	0.550%	0.506%	0.501%
$35,000	500	13	2.058%	1.158%	0.742%	0.577%	0.522%	0.503%	0.501%
$35,000	600	13	1.771%	0.986%	0.659%	0.545%	0.512%	0.502%	0.501%
$35,000	700	13	1.549%	0.862%	0.604%	0.526%	0.507%	0.502%	0.501%
$35,000	800	13	1.386%	0.778%	0.571%	0.516%	0.505%	0.502%	0.501%
$35,000	900	13	1.260%	0.720%	0.551%	0.511%	0.504%	0.502%	0.501%
$35,000	1,000	13	1.157%	0.675%	0.537%	0.508%	0.503%	0.502%	0.501%
$35,000	1,500	13	0.832%	0.561%	0.511%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	2,000	13	0.685%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	13	0.567%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	13	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	13	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	13	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	13	46.456%	43.992%	41.611%	39.307%	37.077%	32.831%	28.842%
$40,000	10	13	30.434%	27.767%	25.306%	23.048%	20.978%	17.328%	14.262%
$40,000	15	13	24.071%	21.490%	19.137%	17.001%	15.064%	11.745%	9.087%
$40,000	20	13	20.021%	17.508%	15.254%	13.247%	11.473%	8.538%	6.303%
$40,000	25	13	17.377%	14.937%	12.783%	10.895%	9.258%	6.632%	4.703%
$40,000	50	13	11.134%	8.931%	7.110%	5.628%	4.436%	2.750%	1.737%
$40,000	100	13	7.055%	5.179%	3.763%	2.725%	1.980%	1.110%	0.729%
$40,000	150	13	5.316%	3.668%	2.512%	1.734%	1.228%	0.729%	0.566%
$40,000	200	13	4.378%	2.884%	1.899%	1.280%	0.914%	0.603%	0.522%
$40,000	300	13	3.260%	1.991%	1.245%	0.847%	0.651%	0.526%	0.504%
$40,000	400	13	2.617%	1.529%	0.954%	0.680%	0.565%	0.508%	0.501%
$40,000	500	13	2.198%	1.248%	0.789%	0.598%	0.530%	0.503%	0.501%
$40,000	600	13	1.893%	1.058%	0.693%	0.558%	0.516%	0.503%	0.501%
$40,000	700	13	1.658%	0.921%	0.629%	0.534%	0.509%	0.502%	0.501%
$40,000	800	13	1.484%	0.826%	0.589%	0.521%	0.506%	0.502%	0.501%
$40,000	900	13	1.349%	0.760%	0.564%	0.514%	0.505%	0.502%	0.501%
$40,000	1,000	13	1.238%	0.709%	0.548%	0.511%	0.504%	0.502%	0.501%
$40,000	1,500	13	0.884%	0.577%	0.514%	0.505%	0.503%	0.502%	0.501%
$40,000	2,000	13	0.720%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	13	0.582%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	13	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	13	0.519%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	13	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	13	48.013%	45.621%	43.310%	41.075%	38.916%	34.807%	30.949%
$45,000	10	13	31.821%	29.133%	26.638%	24.337%	22.220%	18.493%	15.356%
$45,000	15	13	25.110%	22.526%	20.165%	18.011%	16.052%	12.656%	9.908%
$45,000	20	13	20.918%	18.387%	16.114%	14.076%	12.265%	9.241%	6.908%
$45,000	25	13	18.149%	15.692%	13.514%	11.594%	9.918%	7.204%	5.181%
$45,000	50	13	11.655%	9.425%	7.568%	6.042%	4.805%	3.030%	1.933%
$45,000	100	13	7.410%	5.498%	4.037%	2.952%	2.161%	1.216%	0.782%
$45,000	150	13	5.593%	3.904%	2.705%	1.882%	1.336%	0.779%	0.585%
$45,000	200	13	4.609%	3.074%	2.044%	1.384%	0.983%	0.628%	0.529%
$45,000	300	13	3.439%	2.127%	1.339%	0.904%	0.683%	0.534%	0.506%
$45,000	400	13	2.764%	1.633%	1.019%	0.716%	0.582%	0.511%	0.502%
$45,000	500	13	2.326%	1.332%	0.836%	0.621%	0.539%	0.504%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	600	13	2.004%	1.126%	0.727%	0.572%	0.521%	0.503%	0.501%
$45,000	700	13	1.758%	0.977%	0.654%	0.544%	0.512%	0.502%	0.501%
$45,000	800	13	1.573%	0.873%	0.608%	0.527%	0.507%	0.502%	0.501%
$45,000	900	13	1.430%	0.800%	0.579%	0.518%	0.505%	0.502%	0.501%
$45,000	1,000	13	1.313%	0.744%	0.559%	0.513%	0.504%	0.502%	0.501%
$45,000	1,500	13	0.933%	0.593%	0.517%	0.505%	0.503%	0.502%	0.501%
$45,000	2,000	13	0.754%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	13	0.597%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	13	0.545%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	13	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	13	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	13	49.364%	47.033%	44.781%	42.607%	40.509%	36.514%	32.771%
$50,000	10	13	33.140%	30.449%	27.932%	25.591%	23.428%	19.607%	16.381%
$50,000	15	13	26.056%	23.466%	21.097%	18.932%	16.949%	13.495%	10.675%
$50,000	20	13	21.737%	19.198%	16.909%	14.850%	13.003%	9.902%	7.488%
$50,000	25	13	18.865%	16.394%	14.193%	12.247%	10.537%	7.744%	5.641%
$50,000	50	13	12.136%	9.886%	7.997%	6.430%	5.154%	3.299%	2.124%
$50,000	100	13	7.742%	5.798%	4.298%	3.169%	2.339%	1.323%	0.839%
$50,000	150	13	5.850%	4.127%	2.888%	2.026%	1.443%	0.830%	0.607%
$50,000	200	13	4.823%	3.252%	2.183%	1.485%	1.051%	0.655%	0.537%
$50,000	300	13	3.605%	2.256%	1.430%	0.962%	0.716%	0.543%	0.508%
$50,000	400	13	2.902%	1.733%	1.083%	0.751%	0.600%	0.514%	0.502%
$50,000	500	13	2.445%	1.413%	0.883%	0.644%	0.549%	0.505%	0.501%
$50,000	600	13	2.109%	1.191%	0.761%	0.587%	0.527%	0.503%	0.501%
$50,000	700	13	1.851%	1.032%	0.680%	0.554%	0.515%	0.502%	0.501%
$50,000	800	13	1.658%	0.920%	0.628%	0.534%	0.509%	0.502%	0.501%
$50,000	900	13	1.508%	0.839%	0.594%	0.523%	0.506%	0.502%	0.501%
$50,000	1,000	13	1.384%	0.778%	0.571%	0.517%	0.505%	0.502%	0.501%
$50,000	1,500	13	0.981%	0.609%	0.521%	0.506%	0.503%	0.502%	0.501%
$50,000	2,000	13	0.787%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	13	0.613%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	13	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	13	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	13	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	13	50.535%	48.255%	46.055%	43.936%	41.888%	37.992%	34.349%
$55,000	10	13	34.374%	31.692%	29.173%	26.811%	24.605%	20.686%	17.369%
$55,000	15	13	26.948%	24.350%	21.967%	19.781%	17.780%	14.287%	11.406%
$55,000	20	13	22.505%	19.959%	17.655%	15.578%	13.706%	10.536%	8.042%
$55,000	25	13	19.535%	17.052%	14.832%	12.862%	11.125%	8.261%	6.081%
$55,000	50	13	12.586%	10.317%	8.398%	6.798%	5.486%	3.557%	2.313%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$55,000	100	13	8.052%	6.081%	4.546%	3.379%	2.511%	1.428%	0.898%
$55,000	150	13	6.092%	4.337%	3.063%	2.166%	1.549%	0.883%	0.631%
$55,000	200	13	5.023%	3.419%	2.315%	1.583%	1.120%	0.682%	0.546%
$55,000	300	13	3.762%	2.379%	1.518%	1.019%	0.750%	0.553%	0.510%
$55,000	400	13	3.031%	1.828%	1.144%	0.788%	0.619%	0.517%	0.503%
$55,000	500	13	2.558%	1.491%	0.929%	0.668%	0.559%	0.506%	0.501%
$55,000	600	13	2.207%	1.254%	0.795%	0.602%	0.533%	0.504%	0.501%
$55,000	700	13	1.939%	1.084%	0.706%	0.564%	0.519%	0.503%	0.501%
$55,000	800	13	1.738%	0.965%	0.648%	0.541%	0.511%	0.502%	0.501%
$55,000	900	13	1.580%	0.878%	0.610%	0.528%	0.508%	0.502%	0.501%
$55,000	1,000	13	1.452%	0.812%	0.584%	0.520%	0.506%	0.502%	0.501%
$55,000	1,500	13	1.027%	0.626%	0.525%	0.506%	0.503%	0.502%	0.501%
$55,000	2,000	13	0.820%	0.558%	0.511%	0.504%	0.503%	0.502%	0.501%
$55,000	3,000	13	0.630%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	13	0.561%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	13	0.531%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	13	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	13	51.540%	49.305%	47.153%	45.077%	43.072%	39.262%	35.703%
$60,000	10	13	35.511%	32.845%	30.329%	27.963%	25.744%	21.738%	18.321%
$60,000	15	13	27.796%	25.187%	22.789%	20.581%	18.558%	15.030%	12.097%
$60,000	20	13	23.226%	20.675%	18.359%	16.263%	14.369%	11.141%	8.576%
$60,000	25	13	20.163%	17.670%	15.434%	13.441%	11.679%	8.752%	6.505%
$60,000	50	13	13.009%	10.721%	8.776%	7.147%	5.803%	3.804%	2.496%
$60,000	100	13	8.346%	6.349%	4.781%	3.580%	2.677%	1.533%	0.957%
$60,000	150	13	6.317%	4.534%	3.229%	2.299%	1.652%	0.936%	0.655%
$60,000	200	13	5.210%	3.577%	2.441%	1.679%	1.187%	0.710%	0.556%
$60,000	300	13	3.904%	2.491%	1.599%	1.073%	0.782%	0.561%	0.512%
$60,000	400	13	3.154%	1.919%	1.205%	0.824%	0.639%	0.521%	0.503%
$60,000	500	13	2.666%	1.566%	0.975%	0.692%	0.570%	0.508%	0.501%
$60,000	600	13	2.301%	1.316%	0.829%	0.618%	0.539%	0.505%	0.501%
$60,000	700	13	2.022%	1.136%	0.732%	0.575%	0.522%	0.503%	0.501%
$60,000	800	13	1.814%	1.009%	0.669%	0.549%	0.513%	0.502%	0.501%
$60,000	900	13	1.650%	0.916%	0.626%	0.533%	0.509%	0.502%	0.501%
$60,000	1,000	13	1.517%	0.846%	0.597%	0.524%	0.507%	0.502%	0.501%
$60,000	1,500	13	1.071%	0.642%	0.529%	0.507%	0.503%	0.502%	0.501%
$60,000	2,000	13	0.852%	0.567%	0.512%	0.505%	0.503%	0.502%	0.501%
$60,000	3,000	13	0.646%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	13	0.570%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	13	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	13	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	13	52.429%	50.234%	48.123%	46.086%	44.119%	40.387%	36.903%
$65,000	10	13	36.549%	33.915%	31.411%	29.045%	26.820%	22.767%	19.255%
$65,000	15	13	28.604%	25.981%	23.564%	21.335%	19.291%	15.723%	12.747%
$65,000	20	13	23.896%	21.343%	19.018%	16.907%	14.995%	11.718%	9.093%
$65,000	25	13	20.751%	18.251%	16.003%	13.992%	12.207%	9.226%	6.917%
$65,000	50	13	13.415%	11.107%	9.138%	7.482%	6.110%	4.047%	2.678%
$65,000	100	13	8.625%	6.603%	5.006%	3.773%	2.838%	1.636%	1.018%
$65,000	150	13	6.528%	4.719%	3.386%	2.427%	1.752%	0.989%	0.679%
$65,000	200	13	5.386%	3.728%	2.564%	1.773%	1.255%	0.740%	0.567%
$65,000	300	13	4.043%	2.603%	1.682%	1.128%	0.817%	0.573%	0.514%
$65,000	400	13	3.269%	2.006%	1.264%	0.860%	0.658%	0.526%	0.504%
$65,000	500	13	2.768%	1.638%	1.020%	0.716%	0.582%	0.510%	0.501%
$65,000	600	13	2.391%	1.375%	0.863%	0.635%	0.547%	0.505%	0.501%
$65,000	700	13	2.102%	1.186%	0.758%	0.587%	0.527%	0.503%	0.501%
$65,000	800	13	1.887%	1.053%	0.690%	0.557%	0.516%	0.502%	0.501%
$65,000	900	13	1.716%	0.953%	0.642%	0.539%	0.511%	0.502%	0.501%
$65,000	1,000	13	1.578%	0.879%	0.611%	0.528%	0.508%	0.502%	0.501%
$65,000	1,500	13	1.114%	0.659%	0.534%	0.508%	0.503%	0.502%	0.501%
$65,000	2,000	13	0.883%	0.577%	0.514%	0.505%	0.503%	0.502%	0.501%
$65,000	3,000	13	0.663%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	13	0.579%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	13	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	13	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	13	53.234%	51.078%	49.001%	46.998%	45.066%	41.403%	37.985%
$70,000	10	13	37.487%	34.900%	32.425%	30.069%	27.842%	23.770%	20.187%
$70,000	15	13	29.379%	26.747%	24.308%	22.061%	19.999%	16.386%	13.368%
$70,000	20	13	24.525%	21.970%	19.635%	17.512%	15.585%	12.267%	9.591%
$70,000	25	13	21.300%	18.796%	16.538%	14.510%	12.706%	9.679%	7.314%
$70,000	50	13	13.799%	11.475%	9.485%	7.804%	6.406%	4.283%	2.857%
$70,000	100	13	8.887%	6.843%	5.220%	3.959%	2.995%	1.738%	1.079%
$70,000	150	13	6.728%	4.898%	3.539%	2.551%	1.850%	1.043%	0.705%
$70,000	200	13	5.553%	3.872%	2.681%	1.864%	1.322%	0.771%	0.579%
$70,000	300	13	4.174%	2.709%	1.762%	1.183%	0.852%	0.585%	0.517%
$70,000	400	13	3.378%	2.088%	1.321%	0.895%	0.678%	0.531%	0.505%
$70,000	500	13	2.865%	1.708%	1.064%	0.740%	0.594%	0.512%	0.501%
$70,000	600	13	2.475%	1.432%	0.897%	0.652%	0.554%	0.506%	0.501%
$70,000	700	13	2.178%	1.236%	0.785%	0.599%	0.532%	0.503%	0.501%
$70,000	800	13	1.957%	1.095%	0.711%	0.566%	0.519%	0.503%	0.501%
$70,000	900	13	1.779%	0.989%	0.659%	0.545%	0.512%	0.502%	0.501%
$70,000	1,000	13	1.638%	0.911%	0.625%	0.533%	0.509%	0.502%	0.501%
$70,000	1,500	13	1.156%	0.677%	0.539%	0.509%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$70,000	2,000	13	0.913%	0.586%	0.516%	0.505%	0.503%	0.502%	0.501%
$70,000	3,000	13	0.680%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	13	0.589%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	13	0.546%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	13	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	13	53.973%	51.851%	49.806%	47.834%	45.933%	42.332%	38.974%
$75,000	10	13	38.348%	35.807%	33.374%	31.046%	28.828%	24.740%	21.127%
$75,000	15	13	30.128%	27.486%	25.033%	22.767%	20.686%	17.027%	13.963%
$75,000	20	13	25.128%	22.567%	20.223%	18.088%	16.147%	12.794%	10.074%
$75,000	25	13	21.822%	19.315%	17.048%	15.009%	13.186%	10.118%	7.702%
$75,000	50	13	14.162%	11.824%	9.816%	8.114%	6.690%	4.513%	3.033%
$75,000	100	13	9.135%	7.071%	5.425%	4.136%	3.145%	1.836%	1.139%
$75,000	150	13	6.918%	5.067%	3.685%	2.672%	1.946%	1.097%	0.731%
$75,000	200	13	5.711%	4.009%	2.794%	1.953%	1.389%	0.802%	0.592%
$75,000	300	13	4.298%	2.812%	1.839%	1.237%	0.887%	0.597%	0.521%
$75,000	400	13	3.481%	2.168%	1.377%	0.931%	0.698%	0.536%	0.506%
$75,000	500	13	2.958%	1.775%	1.107%	0.764%	0.607%	0.514%	0.502%
$75,000	600	13	2.555%	1.487%	0.930%	0.669%	0.562%	0.507%	0.501%
$75,000	700	13	2.251%	1.283%	0.812%	0.611%	0.537%	0.504%	0.501%
$75,000	800	13	2.023%	1.136%	0.732%	0.574%	0.522%	0.503%	0.501%
$75,000	900	13	1.839%	1.025%	0.676%	0.552%	0.515%	0.502%	0.501%
$75,000	1,000	13	1.694%	0.943%	0.639%	0.538%	0.510%	0.502%	0.501%
$75,000	1,500	13	1.196%	0.694%	0.544%	0.510%	0.504%	0.502%	0.501%
$75,000	2,000	13	0.943%	0.596%	0.518%	0.505%	0.503%	0.502%	0.501%
$75,000	3,000	13	0.696%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	13	0.599%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	13	0.551%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	13	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	13	54.638%	52.545%	50.528%	48.585%	46.712%	43.166%	39.863%
$80,000	10	13	39.129%	36.629%	34.237%	31.947%	29.753%	25.670%	22.037%
$80,000	15	13	30.841%	28.197%	25.733%	23.454%	21.352%	17.647%	14.535%
$80,000	20	13	25.704%	23.135%	20.783%	18.635%	16.681%	13.298%	10.536%
$80,000	25	13	22.313%	19.805%	17.530%	15.482%	13.644%	10.537%	8.078%
$80,000	50	13	14.503%	12.156%	10.130%	8.410%	6.962%	4.734%	3.204%
$80,000	100	13	9.366%	7.285%	5.615%	4.302%	3.286%	1.931%	1.198%
$80,000	150	13	7.096%	5.228%	3.823%	2.786%	2.038%	1.150%	0.758%
$80,000	200	13	5.861%	4.140%	2.902%	2.039%	1.454%	0.834%	0.605%
$80,000	300	13	4.416%	2.910%	1.914%	1.289%	0.922%	0.610%	0.524%
$80,000	400	13	3.579%	2.244%	1.430%	0.965%	0.718%	0.541%	0.507%
$80,000	500	13	3.046%	1.839%	1.149%	0.789%	0.619%	0.516%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	600	13	2.631%	1.540%	0.962%	0.686%	0.570%	0.508%	0.501%
$80,000	700	13	2.319%	1.329%	0.838%	0.624%	0.542%	0.504%	0.501%
$80,000	800	13	2.085%	1.176%	0.753%	0.584%	0.525%	0.503%	0.501%
$80,000	900	13	1.896%	1.059%	0.693%	0.559%	0.517%	0.503%	0.501%
$80,000	1,000	13	1.748%	0.974%	0.653%	0.543%	0.512%	0.502%	0.501%
$80,000	1,500	13	1.234%	0.710%	0.549%	0.511%	0.504%	0.502%	0.501%
$80,000	2,000	13	0.971%	0.606%	0.520%	0.506%	0.503%	0.502%	0.501%
$80,000	3,000	13	0.712%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	13	0.608%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	13	0.557%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	13	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	13	55.820%	53.777%	51.810%	49.916%	48.094%	44.645%	41.437%
$90,000	10	13	40.520%	38.091%	35.769%	33.548%	31.420%	27.423%	23.779%
$90,000	15	13	32.184%	29.554%	27.089%	24.792%	22.660%	18.863%	15.655%
$90,000	20	13	26.815%	24.234%	21.860%	19.687%	17.701%	14.261%	11.426%
$90,000	25	13	23.242%	20.725%	18.442%	16.376%	14.510%	11.333%	8.806%
$90,000	50	13	15.146%	12.783%	10.730%	8.978%	7.486%	5.161%	3.543%
$90,000	100	13	9.798%	7.686%	5.976%	4.618%	3.558%	2.117%	1.314%
$90,000	150	13	7.430%	5.530%	4.083%	3.003%	2.213%	1.256%	0.813%
$90,000	200	13	6.140%	4.384%	3.106%	2.203%	1.579%	0.900%	0.633%
$90,000	300	13	4.636%	3.092%	2.055%	1.391%	0.989%	0.635%	0.532%
$90,000	400	13	3.761%	2.387%	1.533%	1.033%	0.758%	0.552%	0.509%
$90,000	500	13	3.209%	1.961%	1.230%	0.837%	0.645%	0.522%	0.503%
$90,000	600	13	2.773%	1.641%	1.024%	0.721%	0.587%	0.511%	0.502%
$90,000	700	13	2.447%	1.416%	0.888%	0.649%	0.553%	0.506%	0.501%
$90,000	800	13	2.202%	1.250%	0.794%	0.603%	0.533%	0.504%	0.501%
$90,000	900	13	2.004%	1.125%	0.727%	0.573%	0.522%	0.503%	0.501%
$90,000	1,000	13	1.847%	1.032%	0.681%	0.554%	0.515%	0.502%	0.501%
$90,000	1,500	13	1.305%	0.743%	0.560%	0.514%	0.504%	0.502%	0.501%
$90,000	2,000	13	1.025%	0.625%	0.525%	0.506%	0.503%	0.502%	0.501%
$90,000	3,000	13	0.744%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	13	0.627%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	13	0.568%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	13	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	13	56.825%	54.824%	52.899%	51.048%	49.268%	45.900%	42.771%
$100,000	10	13	41.708%	39.340%	37.077%	34.912%	32.839%	28.953%	25.389%
$100,000	15	13	33.391%	30.791%	28.345%	26.051%	23.905%	20.041%	16.740%
$100,000	20	13	27.848%	25.257%	22.864%	20.663%	18.651%	15.142%	12.240%
$100,000	25	13	24.090%	21.559%	19.265%	17.183%	15.297%	12.063%	9.474%
$100,000	50	13	15.732%	13.354%	11.282%	9.498%	7.970%	5.562%	3.869%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	100	13	10.190%	8.053%	6.310%	4.913%	3.811%	2.297%	1.430%
$100,000	150	13	7.734%	5.806%	4.323%	3.206%	2.379%	1.360%	0.870%
$100,000	200	13	6.395%	4.609%	3.294%	2.354%	1.698%	0.964%	0.662%
$100,000	300	13	4.839%	3.262%	2.188%	1.489%	1.054%	0.660%	0.541%
$100,000	400	13	3.921%	2.514%	1.624%	1.093%	0.795%	0.562%	0.511%
$100,000	500	13	3.360%	2.076%	1.308%	0.885%	0.671%	0.528%	0.504%
$100,000	600	13	2.904%	1.736%	1.085%	0.756%	0.605%	0.515%	0.502%
$100,000	700	13	2.566%	1.499%	0.937%	0.674%	0.564%	0.507%	0.501%
$100,000	800	13	2.309%	1.321%	0.833%	0.622%	0.540%	0.504%	0.501%
$100,000	900	13	2.103%	1.188%	0.761%	0.588%	0.527%	0.503%	0.501%
$100,000	1,000	13	1.940%	1.088%	0.709%	0.565%	0.519%	0.503%	0.501%
$100,000	1,500	13	1.372%	0.775%	0.571%	0.517%	0.505%	0.502%	0.501%
$100,000	2,000	13	1.077%	0.645%	0.530%	0.507%	0.503%	0.502%	0.501%
$100,000	3,000	13	0.775%	0.546%	0.509%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	13	0.646%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	13	0.579%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	13	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	13	57.668%	55.703%	53.813%	51.999%	50.252%	46.952%	43.889%
$110,000	10	13	42.716%	40.397%	38.184%	36.066%	34.039%	30.247%	26.768%
$110,000	15	13	34.437%	31.884%	29.469%	27.190%	25.048%	21.157%	17.778%
$110,000	20	13	28.780%	26.191%	23.786%	21.567%	19.526%	15.949%	12.979%
$110,000	25	13	24.863%	22.324%	20.013%	17.915%	16.006%	12.729%	10.082%
$110,000	50	13	16.263%	13.876%	11.789%	9.979%	8.418%	5.942%	4.179%
$110,000	100	13	10.549%	8.390%	6.620%	5.189%	4.050%	2.469%	1.545%
$110,000	150	13	8.017%	6.065%	4.550%	3.398%	2.538%	1.461%	0.927%
$110,000	200	13	6.631%	4.819%	3.471%	2.498%	1.812%	1.028%	0.693%
$110,000	300	13	5.026%	3.419%	2.312%	1.582%	1.119%	0.686%	0.551%
$110,000	400	13	4.073%	2.636%	1.714%	1.154%	0.834%	0.575%	0.513%
$110,000	500	13	3.497%	2.181%	1.381%	0.931%	0.698%	0.534%	0.505%
$110,000	600	13	3.024%	1.826%	1.144%	0.790%	0.622%	0.518%	0.503%
$110,000	700	13	2.674%	1.575%	0.984%	0.700%	0.576%	0.509%	0.501%
$110,000	800	13	2.408%	1.388%	0.872%	0.642%	0.549%	0.505%	0.501%
$110,000	900	13	2.194%	1.247%	0.793%	0.603%	0.533%	0.504%	0.501%
$110,000	1,000	13	2.024%	1.141%	0.736%	0.577%	0.523%	0.503%	0.501%
$110,000	1,500	13	1.434%	0.805%	0.583%	0.520%	0.506%	0.502%	0.501%
$110,000	2,000	13	1.126%	0.664%	0.535%	0.508%	0.504%	0.502%	0.501%
$110,000	3,000	13	0.805%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$110,000	4,000	13	0.665%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	13	0.591%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	13	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$120,000	5	13	58.398%	56.463%	54.604%	52.820%	51.102%	47.860%	44.850%
$120,000	10	13	43.573%	41.296%	39.122%	37.044%	35.056%	31.341%	27.933%
$120,000	15	13	35.314%	32.814%	30.442%	28.194%	26.065%	22.179%	18.758%
$120,000	20	13	29.610%	27.034%	24.631%	22.402%	20.343%	16.708%	13.671%
$120,000	25	13	25.575%	23.032%	20.707%	18.586%	16.660%	13.341%	10.640%
$120,000	50	13	16.742%	14.349%	12.250%	10.416%	8.828%	6.296%	4.468%
$120,000	100	13	10.874%	8.697%	6.903%	5.445%	4.273%	2.631%	1.658%
$120,000	150	13	8.276%	6.303%	4.760%	3.577%	2.689%	1.559%	0.983%
$120,000	200	13	6.848%	5.013%	3.636%	2.633%	1.920%	1.090%	0.723%
$120,000	300	13	5.195%	3.562%	2.427%	1.669%	1.181%	0.712%	0.561%
$120,000	400	13	4.211%	2.748%	1.798%	1.213%	0.872%	0.587%	0.516%
$120,000	500	13	3.620%	2.277%	1.449%	0.974%	0.724%	0.541%	0.506%
$120,000	600	13	3.133%	1.907%	1.198%	0.823%	0.640%	0.523%	0.503%
$120,000	700	13	2.770%	1.644%	1.028%	0.724%	0.589%	0.512%	0.502%
$120,000	800	13	2.497%	1.449%	0.908%	0.660%	0.557%	0.507%	0.501%
$120,000	900	13	2.275%	1.301%	0.823%	0.617%	0.539%	0.505%	0.501%
$120,000	1,000	13	2.100%	1.189%	0.762%	0.589%	0.527%	0.503%	0.501%
$120,000	1,500	13	1.490%	0.834%	0.594%	0.524%	0.507%	0.502%	0.501%
$120,000	2,000	13	1.170%	0.683%	0.541%	0.510%	0.504%	0.502%	0.501%
$120,000	3,000	13	0.833%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$120,000	4,000	13	0.683%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	13	0.602%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	13	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	13	59.050%	57.142%	55.311%	53.551%	51.860%	48.669%	45.705%
$130,000	10	13	44.333%	42.093%	39.954%	37.910%	35.957%	32.311%	28.962%
$130,000	15	13	36.091%	33.636%	31.307%	29.099%	27.002%	23.139%	19.706%
$130,000	20	13	30.382%	27.825%	25.434%	23.207%	21.137%	17.457%	14.355%
$130,000	25	13	26.258%	23.717%	21.382%	19.242%	17.295%	13.935%	11.182%
$130,000	50	13	17.199%	14.801%	12.690%	10.838%	9.227%	6.641%	4.755%
$130,000	100	13	11.181%	8.988%	7.175%	5.691%	4.491%	2.792%	1.772%
$130,000	150	13	8.525%	6.532%	4.964%	3.752%	2.837%	1.658%	1.042%
$130,000	200	13	7.057%	5.201%	3.797%	2.765%	2.027%	1.152%	0.755%
$130,000	300	13	5.357%	3.701%	2.538%	1.755%	1.243%	0.740%	0.572%
$130,000	400	13	4.343%	2.855%	1.880%	1.270%	0.909%	0.600%	0.520%
$130,000	500	13	3.737%	2.369%	1.514%	1.017%	0.750%	0.549%	0.508%
$130,000	600	13	3.237%	1.985%	1.251%	0.855%	0.658%	0.527%	0.504%
$130,000	700	13	2.862%	1.711%	1.071%	0.749%	0.601%	0.514%	0.502%
$130,000	800	13	2.581%	1.508%	0.943%	0.679%	0.566%	0.508%	0.501%
$130,000	900	13	2.351%	1.352%	0.852%	0.632%	0.545%	0.505%	0.501%
$130,000	1,000	13	2.172%	1.236%	0.787%	0.601%	0.532%	0.504%	0.501%
$130,000	1,500	13	1.544%	0.863%	0.606%	0.527%	0.507%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	2,000	13	1.213%	0.701%	0.547%	0.511%	0.504%	0.502%	0.501%
$130,000	3,000	13	0.861%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$130,000	4,000	13	0.701%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	13	0.613%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	13	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	13	59.637%	57.752%	55.946%	54.209%	52.541%	49.395%	46.472%
$140,000	10	13	45.003%	42.795%	40.687%	38.674%	36.751%	33.164%	29.870%
$140,000	15	13	36.780%	34.365%	32.075%	29.904%	27.842%	24.028%	20.600%
$140,000	20	13	31.085%	28.557%	26.184%	23.965%	21.896%	18.190%	15.031%
$140,000	25	13	26.906%	24.372%	22.032%	19.880%	17.914%	14.511%	11.706%
$140,000	50	13	17.632%	15.231%	13.110%	11.243%	9.613%	6.979%	5.038%
$140,000	100	13	11.474%	9.266%	7.435%	5.927%	4.702%	2.950%	1.884%
$140,000	150	13	8.762%	6.750%	5.160%	3.923%	2.981%	1.755%	1.103%
$140,000	200	13	7.258%	5.381%	3.953%	2.895%	2.132%	1.215%	0.789%
$140,000	300	13	5.514%	3.836%	2.647%	1.839%	1.305%	0.768%	0.582%
$140,000	400	13	4.469%	2.958%	1.959%	1.326%	0.947%	0.614%	0.524%
$140,000	500	13	3.848%	2.457%	1.578%	1.060%	0.777%	0.557%	0.510%
$140,000	600	13	3.335%	2.060%	1.303%	0.887%	0.676%	0.532%	0.505%
$140,000	700	13	2.950%	1.776%	1.114%	0.774%	0.614%	0.517%	0.502%
$140,000	800	13	2.662%	1.565%	0.978%	0.698%	0.576%	0.510%	0.502%
$140,000	900	13	2.424%	1.402%	0.881%	0.647%	0.552%	0.506%	0.501%
$140,000	1,000	13	2.240%	1.281%	0.813%	0.613%	0.537%	0.504%	0.501%
$140,000	1,500	13	1.595%	0.890%	0.617%	0.531%	0.508%	0.502%	0.501%
$140,000	2,000	13	1.254%	0.720%	0.553%	0.512%	0.504%	0.502%	0.501%
$140,000	3,000	13	0.888%	0.578%	0.514%	0.505%	0.503%	0.502%	0.501%
$140,000	4,000	13	0.718%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	13	0.625%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	13	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	13	60.161%	58.298%	56.513%	54.798%	53.150%	50.043%	47.157%
$150,000	10	13	45.592%	43.411%	41.331%	39.344%	37.449%	33.913%	30.667%
$150,000	15	13	37.398%	35.016%	32.761%	30.621%	28.591%	24.835%	21.437%
$150,000	20	13	31.724%	29.227%	26.880%	24.674%	22.611%	18.895%	15.696%
$150,000	25	13	27.515%	24.994%	22.656%	20.498%	18.519%	15.072%	12.218%
$150,000	50	13	18.043%	15.638%	13.508%	11.628%	9.982%	7.305%	5.315%
$150,000	100	13	11.747%	9.527%	7.678%	6.151%	4.903%	3.101%	1.992%
$150,000	150	13	8.983%	6.955%	5.343%	4.084%	3.119%	1.848%	1.162%
$150,000	200	13	7.445%	5.550%	4.100%	3.019%	2.232%	1.276%	0.822%
$150,000	300	13	5.659%	3.961%	2.750%	1.918%	1.364%	0.796%	0.594%
$150,000	400	13	4.586%	3.055%	2.033%	1.381%	0.983%	0.629%	0.528%
$150,000	500	13	3.944%	2.534%	1.634%	1.097%	0.799%	0.563%	0.510%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$150,000	600	13	3.427%	2.131%	1.353%	0.918%	0.693%	0.536%	0.506%
$150,000	700	13	3.033%	1.837%	1.155%	0.797%	0.627%	0.520%	0.503%
$150,000	800	13	2.737%	1.619%	1.012%	0.717%	0.585%	0.512%	0.502%
$150,000	900	13	2.493%	1.449%	0.910%	0.661%	0.558%	0.507%	0.501%
$150,000	1,000	13	2.305%	1.324%	0.837%	0.625%	0.542%	0.505%	0.501%
$150,000	1,500	13	1.644%	0.917%	0.629%	0.535%	0.510%	0.502%	0.501%
$150,000	2,000	13	1.294%	0.738%	0.559%	0.514%	0.504%	0.502%	0.501%
$150,000	3,000	13	0.914%	0.587%	0.516%	0.505%	0.503%	0.502%	0.501%
$150,000	4,000	13	0.735%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	13	0.636%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	13	0.517%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	13	60.549%	58.727%	56.977%	55.298%	53.685%	50.623%	47.779%
$160,000	10	13	46.040%	43.893%	41.847%	39.891%	38.023%	34.533%	31.342%
$160,000	15	13	38.220%	35.897%	33.697%	31.612%	29.640%	25.983%	22.672%
$160,000	20	13	32.989%	30.543%	28.239%	26.070%	24.036%	20.340%	17.121%
$160,000	25	13	28.616%	26.121%	23.806%	21.662%	19.682%	16.184%	13.270%
$160,000	50	13	18.636%	16.250%	14.126%	12.244%	10.582%	7.865%	5.818%
$160,000	100	13	11.806%	9.620%	7.798%	6.294%	5.066%	3.263%	2.127%
$160,000	150	13	9.065%	7.048%	5.440%	4.175%	3.199%	1.905%	1.195%
$160,000	200	13	7.474%	5.580%	4.133%	3.046%	2.251%	1.280%	0.825%
$160,000	300	13	5.687%	4.016%	2.815%	1.982%	1.422%	0.828%	0.605%
$160,000	400	13	4.666%	3.140%	2.109%	1.441%	1.026%	0.643%	0.533%
$160,000	500	13	3.962%	2.561%	1.664%	1.122%	0.815%	0.570%	0.513%
$160,000	600	13	3.484%	2.187%	1.397%	0.946%	0.708%	0.540%	0.507%
$160,000	700	13	3.095%	1.888%	1.186%	0.814%	0.634%	0.521%	0.503%
$160,000	800	13	2.825%	1.684%	1.051%	0.735%	0.593%	0.513%	0.502%
$160,000	900	13	2.540%	1.480%	0.923%	0.665%	0.560%	0.507%	0.501%
$160,000	1,000	13	2.325%	1.336%	0.842%	0.626%	0.543%	0.505%	0.501%
$160,000	1,500	13	1.684%	0.935%	0.634%	0.536%	0.509%	0.502%	0.501%
$160,000	2,000	13	1.302%	0.739%	0.557%	0.512%	0.504%	0.502%	0.501%
$160,000	3,000	13	0.919%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$160,000	4,000	13	0.738%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	13	0.638%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	13	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	13	61.017%	59.191%	57.439%	55.759%	54.145%	51.103%	48.278%
$170,000	10	13	46.588%	44.453%	42.418%	40.477%	38.629%	35.176%	32.011%
$170,000	15	13	38.439%	36.114%	33.915%	31.831%	29.856%	26.198%	22.895%
$170,000	20	13	32.810%	30.378%	28.089%	25.930%	23.899%	20.199%	16.969%
$170,000	25	13	28.605%	26.120%	23.801%	21.650%	19.663%	16.148%	13.211%
$170,000	50	13	18.802%	16.390%	14.246%	12.347%	10.675%	7.924%	5.852%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$170,000	100	13	12.253%	10.014%	8.134%	6.570%	5.282%	3.394%	2.202%
$170,000	150	13	9.393%	7.335%	5.687%	4.388%	3.378%	2.027%	1.278%
$170,000	200	13	7.793%	5.865%	4.379%	3.255%	2.424%	1.396%	0.890%
$170,000	300	13	5.928%	4.194%	2.943%	2.068%	1.478%	0.852%	0.617%
$170,000	400	13	4.802%	3.237%	2.174%	1.484%	1.055%	0.658%	0.538%
$170,000	500	13	4.136%	2.689%	1.750%	1.176%	0.849%	0.580%	0.514%
$170,000	600	13	3.596%	2.261%	1.445%	0.977%	0.729%	0.546%	0.508%
$170,000	700	13	3.184%	1.950%	1.231%	0.843%	0.652%	0.525%	0.504%
$170,000	800	13	2.875%	1.719%	1.076%	0.753%	0.604%	0.515%	0.502%
$170,000	900	13	2.619%	1.538%	0.963%	0.689%	0.572%	0.510%	0.501%
$170,000	1,000	13	2.423%	1.404%	0.884%	0.649%	0.552%	0.506%	0.501%
$170,000	1,500	13	1.735%	0.969%	0.653%	0.544%	0.512%	0.502%	0.501%
$170,000	2,000	13	1.367%	0.773%	0.572%	0.517%	0.505%	0.502%	0.501%
$170,000	3,000	13	0.963%	0.604%	0.520%	0.505%	0.503%	0.502%	0.501%
$170,000	4,000	13	0.768%	0.544%	0.508%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	13	0.658%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	13	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	13	61.361%	59.549%	57.811%	56.145%	54.545%	51.529%	48.729%
$180,000	10	13	47.001%	44.885%	42.869%	40.947%	39.118%	35.699%	32.568%
$180,000	15	13	38.870%	36.569%	34.393%	32.331%	30.379%	26.762%	23.499%
$180,000	20	13	33.263%	30.859%	28.596%	26.462%	24.452%	20.779%	17.551%
$180,000	25	13	29.073%	26.610%	24.307%	22.167%	20.183%	16.654%	13.679%
$180,000	50	13	19.147%	16.730%	14.581%	12.675%	10.991%	8.210%	6.104%
$180,000	100	13	12.482%	10.236%	8.344%	6.763%	5.458%	3.533%	2.303%
$180,000	150	13	9.577%	7.508%	5.843%	4.525%	3.497%	2.112%	1.334%
$180,000	200	13	7.948%	6.007%	4.504%	3.363%	2.513%	1.453%	0.922%
$180,000	300	13	6.046%	4.299%	3.030%	2.138%	1.531%	0.879%	0.629%
$180,000	400	13	4.898%	3.318%	2.238%	1.531%	1.088%	0.672%	0.543%
$180,000	500	13	4.221%	2.758%	1.802%	1.213%	0.873%	0.589%	0.516%
$180,000	600	13	3.671%	2.320%	1.487%	1.005%	0.745%	0.551%	0.509%
$180,000	700	13	3.251%	2.001%	1.265%	0.865%	0.664%	0.528%	0.504%
$180,000	800	13	2.936%	1.764%	1.105%	0.770%	0.612%	0.517%	0.503%
$180,000	900	13	2.675%	1.578%	0.988%	0.703%	0.578%	0.511%	0.501%
$180,000	1,000	13	2.476%	1.441%	0.907%	0.660%	0.557%	0.507%	0.501%
$180,000	1,500	13	1.776%	0.993%	0.664%	0.548%	0.513%	0.502%	0.501%
$180,000	2,000	13	1.400%	0.790%	0.578%	0.519%	0.506%	0.502%	0.501%
$180,000	3,000	13	0.986%	0.612%	0.521%	0.506%	0.503%	0.502%	0.501%
$180,000	4,000	13	0.783%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	13	0.668%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	13	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	5	13	61.682%	59.884%	58.159%	56.506%	54.918%	51.926%	49.149%
$190,000	10	13	47.386%	45.289%	43.290%	41.386%	39.574%	36.186%	33.087%
$190,000	15	13	39.274%	36.997%	34.841%	32.800%	30.869%	27.290%	24.065%
$190,000	20	13	33.687%	31.309%	29.069%	26.959%	24.972%	21.333%	18.117%
$190,000	25	13	29.514%	27.074%	24.792%	22.664%	20.688%	17.154%	14.149%
$190,000	50	13	19.480%	17.061%	14.906%	12.993%	11.298%	8.490%	6.352%
$190,000	100	13	12.703%	10.452%	8.548%	6.952%	5.632%	3.671%	2.405%
$190,000	150	13	9.755%	7.675%	5.995%	4.660%	3.614%	2.196%	1.389%
$190,000	200	13	8.097%	6.143%	4.625%	3.467%	2.600%	1.508%	0.955%
$190,000	300	13	6.161%	4.400%	3.116%	2.206%	1.583%	0.906%	0.641%
$190,000	400	13	4.991%	3.397%	2.300%	1.577%	1.121%	0.686%	0.548%
$190,000	500	13	4.303%	2.826%	1.854%	1.249%	0.896%	0.597%	0.519%
$190,000	600	13	3.744%	2.378%	1.528%	1.032%	0.763%	0.555%	0.511%
$190,000	700	13	3.316%	2.050%	1.300%	0.886%	0.676%	0.531%	0.505%
$190,000	800	13	2.996%	1.808%	1.134%	0.787%	0.622%	0.519%	0.503%
$190,000	900	13	2.729%	1.617%	1.013%	0.717%	0.585%	0.512%	0.502%
$190,000	1,000	13	2.527%	1.477%	0.928%	0.672%	0.563%	0.507%	0.501%
$190,000	1,500	13	1.816%	1.016%	0.676%	0.553%	0.515%	0.502%	0.501%
$190,000	2,000	13	1.433%	0.806%	0.584%	0.521%	0.506%	0.502%	0.501%
$190,000	3,000	13	1.008%	0.620%	0.523%	0.506%	0.503%	0.502%	0.501%
$190,000	4,000	13	0.798%	0.552%	0.510%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	13	0.679%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	13	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	13	61.976%	60.190%	58.478%	56.836%	55.260%	52.289%	49.532%
$200,000	10	13	47.734%	45.652%	43.670%	41.782%	39.985%	36.625%	33.555%
$200,000	15	13	39.644%	37.387%	35.251%	33.229%	31.316%	27.770%	24.580%
$200,000	20	13	34.074%	31.718%	29.500%	27.412%	25.445%	21.843%	18.649%
$200,000	25	13	29.917%	27.500%	25.238%	23.127%	21.161%	17.630%	14.607%
$200,000	50	13	19.796%	17.378%	15.216%	13.297%	11.594%	8.761%	6.590%
$200,000	100	13	12.912%	10.656%	8.742%	7.133%	5.797%	3.805%	2.504%
$200,000	150	13	9.925%	7.837%	6.143%	4.790%	3.729%	2.278%	1.443%
$200,000	200	13	8.238%	6.274%	4.741%	3.567%	2.685%	1.563%	0.987%
$200,000	300	13	6.271%	4.497%	3.198%	2.272%	1.635%	0.934%	0.653%
$200,000	400	13	5.080%	3.474%	2.361%	1.623%	1.153%	0.700%	0.553%
$200,000	500	13	4.382%	2.891%	1.904%	1.284%	0.920%	0.605%	0.521%
$200,000	600	13	3.807%	2.428%	1.564%	1.055%	0.776%	0.559%	0.511%
$200,000	700	13	3.379%	2.098%	1.333%	0.907%	0.688%	0.534%	0.505%
$200,000	800	13	3.052%	1.850%	1.162%	0.804%	0.630%	0.521%	0.503%
$200,000	900	13	2.782%	1.655%	1.038%	0.730%	0.592%	0.513%	0.502%
$200,000	1,000	13	2.576%	1.511%	0.950%	0.683%	0.568%	0.508%	0.501%
$200,000	1,500	13	1.854%	1.039%	0.687%	0.557%	0.516%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$200,000	2,000	13	1.464%	0.822%	0.590%	0.523%	0.506%	0.502%	0.501%
$200,000	3,000	13	1.029%	0.628%	0.525%	0.506%	0.503%	0.502%	0.501%
$200,000	4,000	13	0.813%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	13	0.689%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	13	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	13	62.614%	60.853%	59.166%	57.549%	55.998%	53.072%	50.359%
$225,000	10	13	48.467%	46.419%	44.470%	42.616%	40.851%	37.549%	34.538%
$225,000	15	13	40.438%	38.223%	36.127%	34.146%	32.269%	28.796%	25.677%
$225,000	20	13	34.896%	32.587%	30.414%	28.371%	26.446%	22.926%	19.806%
$225,000	25	13	30.766%	28.401%	26.189%	24.123%	22.192%	18.693%	15.661%
$225,000	50	13	20.510%	18.094%	15.924%	13.986%	12.264%	9.380%	7.139%
$225,000	100	13	13.380%	11.116%	9.181%	7.543%	6.174%	4.115%	2.737%
$225,000	150	13	10.310%	8.201%	6.480%	5.091%	3.993%	2.470%	1.574%
$225,000	200	13	8.562%	6.574%	5.008%	3.799%	2.881%	1.693%	1.066%
$225,000	300	13	6.519%	4.717%	3.385%	2.425%	1.754%	0.998%	0.684%
$225,000	400	13	5.285%	3.649%	2.501%	1.730%	1.230%	0.734%	0.565%
$225,000	500	13	4.560%	3.040%	2.020%	1.367%	0.975%	0.626%	0.527%
$225,000	600	13	3.966%	2.556%	1.657%	1.119%	0.816%	0.571%	0.514%
$225,000	700	13	3.521%	2.209%	1.410%	0.957%	0.716%	0.541%	0.507%
$225,000	800	13	3.180%	1.946%	1.227%	0.843%	0.652%	0.526%	0.504%
$225,000	900	13	2.900%	1.741%	1.093%	0.762%	0.608%	0.516%	0.502%
$225,000	1,000	13	2.686%	1.590%	0.999%	0.709%	0.581%	0.510%	0.501%
$225,000	1,500	13	1.940%	1.092%	0.713%	0.568%	0.520%	0.503%	0.501%
$225,000	2,000	13	1.533%	0.858%	0.604%	0.527%	0.508%	0.502%	0.501%
$225,000	3,000	13	1.078%	0.647%	0.530%	0.507%	0.503%	0.502%	0.501%
$225,000	4,000	13	0.848%	0.567%	0.512%	0.505%	0.503%	0.502%	0.501%
$225,000	5,000	13	0.713%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	13	0.529%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	13	63.155%	61.415%	59.750%	58.153%	56.622%	53.734%	51.056%
$250,000	10	13	49.081%	47.061%	45.139%	43.312%	41.573%	38.321%	35.357%
$250,000	15	13	41.107%	38.925%	36.863%	34.915%	33.068%	29.655%	26.594%
$250,000	20	13	35.592%	33.321%	31.186%	29.178%	27.289%	23.836%	20.783%
$250,000	25	13	31.485%	29.161%	26.991%	24.966%	23.072%	19.636%	16.625%
$250,000	50	13	21.169%	18.759%	16.586%	14.635%	12.892%	9.963%	7.668%
$250,000	100	13	13.813%	11.544%	9.591%	7.930%	6.533%	4.412%	2.970%
$250,000	150	13	10.662%	8.538%	6.793%	5.372%	4.242%	2.656%	1.703%
$250,000	200	13	8.858%	6.850%	5.257%	4.018%	3.067%	1.819%	1.145%
$250,000	300	13	6.748%	4.922%	3.560%	2.568%	1.868%	1.062%	0.715%
$250,000	400	13	5.474%	3.811%	2.635%	1.833%	1.304%	0.768%	0.579%
$250,000	500	13	4.726%	3.180%	2.130%	1.448%	1.030%	0.647%	0.534%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	600	13	4.113%	2.675%	1.745%	1.180%	0.855%	0.583%	0.517%
$250,000	700	13	3.653%	2.312%	1.483%	1.005%	0.745%	0.549%	0.508%
$250,000	800	13	3.298%	2.036%	1.289%	0.882%	0.674%	0.531%	0.505%
$250,000	900	13	3.009%	1.822%	1.147%	0.794%	0.625%	0.519%	0.503%
$250,000	1,000	13	2.788%	1.664%	1.046%	0.736%	0.595%	0.513%	0.502%
$250,000	1,500	13	2.020%	1.142%	0.739%	0.579%	0.524%	0.503%	0.501%
$250,000	2,000	13	1.597%	0.892%	0.619%	0.532%	0.509%	0.502%	0.501%
$250,000	3,000	13	1.124%	0.665%	0.536%	0.508%	0.503%	0.502%	0.501%
$250,000	4,000	13	0.881%	0.577%	0.514%	0.505%	0.503%	0.502%	0.501%
$250,000	5,000	13	0.736%	0.538%	0.508%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	13	0.533%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	13	63.589%	61.866%	60.217%	58.637%	57.121%	54.263%	51.613%
$275,000	10	13	49.564%	47.565%	45.665%	43.861%	42.140%	38.926%	36.000%
$275,000	15	13	41.640%	39.485%	37.448%	35.526%	33.702%	30.336%	27.319%
$275,000	20	13	36.145%	33.904%	31.798%	29.819%	27.957%	24.557%	21.554%
$275,000	25	13	32.055%	29.765%	27.628%	25.635%	23.769%	20.390%	17.424%
$275,000	50	13	21.729%	19.331%	17.162%	15.207%	13.452%	10.487%	8.143%
$275,000	100	13	14.188%	11.913%	9.952%	8.274%	6.854%	4.682%	3.187%
$275,000	150	13	10.965%	8.828%	7.064%	5.622%	4.465%	2.824%	1.823%
$275,000	200	13	9.116%	7.095%	5.480%	4.214%	3.235%	1.937%	1.219%
$275,000	300	13	6.947%	5.099%	3.713%	2.695%	1.971%	1.121%	0.744%
$275,000	400	13	5.636%	3.954%	2.753%	1.926%	1.372%	0.801%	0.592%
$275,000	500	13	4.869%	3.301%	2.227%	1.520%	1.080%	0.667%	0.540%
$275,000	600	13	4.240%	2.779%	1.824%	1.235%	0.891%	0.596%	0.521%
$275,000	700	13	3.768%	2.403%	1.549%	1.048%	0.772%	0.556%	0.510%
$275,000	800	13	3.401%	2.116%	1.345%	0.917%	0.694%	0.536%	0.506%
$275,000	900	13	3.104%	1.894%	1.195%	0.823%	0.640%	0.523%	0.503%
$275,000	1,000	13	2.879%	1.730%	1.089%	0.761%	0.607%	0.515%	0.502%
$275,000	1,500	13	2.089%	1.186%	0.763%	0.589%	0.527%	0.503%	0.501%
$275,000	2,000	13	1.653%	0.923%	0.632%	0.537%	0.510%	0.502%	0.501%
$275,000	3,000	13	1.165%	0.683%	0.541%	0.510%	0.504%	0.502%	0.501%
$275,000	4,000	13	0.910%	0.586%	0.516%	0.505%	0.503%	0.502%	0.501%
$275,000	5,000	13	0.757%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	13	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	13	63.941%	62.232%	60.596%	59.029%	57.527%	54.693%	52.066%
$300,000	10	13	49.964%	47.983%	46.101%	44.314%	42.609%	39.427%	36.533%
$300,000	15	13	42.085%	39.951%	37.937%	36.035%	34.230%	30.904%	27.923%
$300,000	20	13	36.614%	34.397%	32.316%	30.360%	28.522%	25.165%	22.203%
$300,000	25	13	32.533%	30.270%	28.161%	26.194%	24.352%	21.019%	18.097%
$300,000	50	13	22.231%	19.850%	17.691%	15.737%	13.974%	10.981%	8.598%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	100	13	14.534%	12.254%	10.285%	8.595%	7.157%	4.937%	3.397%
$300,000	150	13	11.242%	9.097%	7.316%	5.857%	4.676%	2.984%	1.940%
$300,000	200	13	9.352%	7.319%	5.685%	4.397%	3.395%	2.050%	1.293%
$300,000	300	13	7.128%	5.263%	3.856%	2.815%	2.068%	1.179%	0.775%
$300,000	400	13	5.784%	4.085%	2.863%	2.014%	1.438%	0.834%	0.607%
$300,000	500	13	5.000%	3.413%	2.317%	1.589%	1.128%	0.688%	0.548%
$300,000	600	13	4.355%	2.875%	1.897%	1.287%	0.925%	0.609%	0.524%
$300,000	700	13	3.866%	2.481%	1.607%	1.087%	0.795%	0.563%	0.510%
$300,000	800	13	3.495%	2.190%	1.398%	0.951%	0.714%	0.542%	0.507%
$300,000	900	13	3.191%	1.960%	1.240%	0.851%	0.656%	0.526%	0.504%
$300,000	1,000	13	2.961%	1.791%	1.130%	0.784%	0.620%	0.518%	0.502%
$300,000	1,500	13	2.152%	1.226%	0.785%	0.599%	0.531%	0.504%	0.501%
$300,000	2,000	13	1.704%	0.951%	0.645%	0.541%	0.511%	0.502%	0.501%
$300,000	3,000	13	1.202%	0.699%	0.546%	0.511%	0.504%	0.502%	0.501%
$300,000	4,000	13	0.937%	0.595%	0.518%	0.505%	0.503%	0.502%	0.501%
$300,000	5,000	13	0.777%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	13	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	13	64.207%	62.509%	60.884%	59.327%	57.835%	55.020%	52.411%
$325,000	10	13	50.279%	48.313%	46.446%	44.672%	42.979%	39.823%	36.954%
$325,000	15	13	42.444%	40.328%	38.331%	36.445%	34.657%	31.363%	28.411%
$325,000	20	13	36.993%	34.796%	32.735%	30.798%	28.979%	25.657%	22.729%
$325,000	25	13	32.926%	30.686%	28.599%	26.653%	24.831%	21.536%	18.649%
$325,000	50	13	22.663%	20.301%	18.154%	16.209%	14.445%	11.435%	9.017%
$325,000	100	13	14.839%	12.557%	10.581%	8.881%	7.429%	5.171%	3.593%
$325,000	150	13	11.490%	9.339%	7.545%	6.072%	4.872%	3.135%	2.050%
$325,000	200	13	9.562%	7.519%	5.870%	4.562%	3.539%	2.154%	1.361%
$325,000	300	13	7.288%	5.411%	3.985%	2.925%	2.157%	1.233%	0.804%
$325,000	400	13	5.916%	4.203%	2.962%	2.093%	1.499%	0.865%	0.621%
$325,000	500	13	5.114%	3.512%	2.398%	1.651%	1.172%	0.707%	0.555%
$325,000	600	13	4.458%	2.961%	1.963%	1.335%	0.957%	0.621%	0.528%
$325,000	700	13	3.957%	2.556%	1.663%	1.126%	0.820%	0.571%	0.512%
$325,000	800	13	3.579%	2.257%	1.445%	0.982%	0.733%	0.547%	0.508%
$325,000	900	13	3.267%	2.019%	1.281%	0.877%	0.670%	0.530%	0.504%
$325,000	1,000	13	3.035%	1.846%	1.167%	0.807%	0.632%	0.520%	0.503%
$325,000	1,500	13	2.208%	1.263%	0.805%	0.609%	0.535%	0.504%	0.501%
$325,000	2,000	13	1.750%	0.977%	0.656%	0.546%	0.513%	0.502%	0.501%
$325,000	3,000	13	1.235%	0.714%	0.551%	0.512%	0.504%	0.502%	0.501%
$325,000	4,000	13	0.961%	0.603%	0.520%	0.505%	0.503%	0.502%	0.501%
$325,000	5,000	13	0.794%	0.552%	0.510%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	13	0.545%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$350,000	5	13	64.411%	62.721%	61.104%	59.556%	58.071%	55.271%	52.677%
$350,000	10	13	50.533%	48.578%	46.723%	44.960%	43.278%	40.143%	37.294%
$350,000	15	13	42.730%	40.628%	38.646%	36.772%	34.997%	31.729%	28.800%
$350,000	20	13	37.298%	35.117%	33.072%	31.150%	29.346%	26.054%	23.152%
$350,000	25	13	33.248%	31.026%	28.957%	27.028%	25.222%	21.958%	19.099%
$350,000	50	13	23.030%	20.687%	18.553%	16.617%	14.858%	11.840%	9.396%
$350,000	100	13	15.107%	12.824%	10.842%	9.135%	7.673%	5.385%	3.773%
$350,000	150	13	11.708%	9.553%	7.750%	6.263%	5.050%	3.275%	2.152%
$350,000	200	13	9.747%	7.696%	6.035%	4.710%	3.670%	2.248%	1.424%
$350,000	300	13	7.430%	5.543%	4.101%	3.025%	2.239%	1.285%	0.833%
$350,000	400	13	6.032%	4.308%	3.050%	2.165%	1.555%	0.894%	0.634%
$350,000	500	13	5.214%	3.598%	2.469%	1.707%	1.213%	0.725%	0.562%
$350,000	600	13	4.547%	3.036%	2.022%	1.378%	0.987%	0.633%	0.532%
$350,000	700	13	4.037%	2.622%	1.713%	1.161%	0.842%	0.579%	0.514%
$350,000	800	13	3.652%	2.315%	1.488%	1.010%	0.750%	0.552%	0.509%
$350,000	900	13	3.335%	2.072%	1.318%	0.900%	0.684%	0.533%	0.505%
$350,000	1,000	13	3.099%	1.895%	1.200%	0.827%	0.643%	0.523%	0.503%
$350,000	1,500	13	2.257%	1.295%	0.823%	0.617%	0.538%	0.504%	0.501%
$350,000	2,000	13	1.789%	1.001%	0.667%	0.550%	0.514%	0.502%	0.501%
$350,000	3,000	13	1.264%	0.727%	0.555%	0.513%	0.504%	0.502%	0.501%
$350,000	4,000	13	0.983%	0.611%	0.521%	0.506%	0.503%	0.502%	0.501%
$350,000	5,000	13	0.810%	0.557%	0.510%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	13	0.548%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	13	64.555%	62.872%	61.261%	59.720%	58.240%	55.452%	52.869%
$375,000	10	13	50.725%	48.780%	46.934%	45.180%	43.505%	40.387%	37.555%
$375,000	15	13	42.953%	40.863%	38.892%	37.029%	35.263%	32.017%	29.107%
$375,000	20	13	37.536%	35.369%	33.336%	31.427%	29.635%	26.366%	23.486%
$375,000	25	13	33.508%	31.301%	29.247%	27.331%	25.538%	22.299%	19.464%
$375,000	50	13	23.335%	21.011%	18.892%	16.967%	15.216%	12.201%	9.740%
$375,000	100	13	15.345%	13.062%	11.077%	9.363%	7.893%	5.580%	3.939%
$375,000	150	13	11.902%	9.745%	7.934%	6.437%	5.211%	3.406%	2.248%
$375,000	200	13	9.915%	7.858%	6.185%	4.846%	3.791%	2.336%	1.483%
$375,000	300	13	7.558%	5.663%	4.206%	3.115%	2.314%	1.333%	0.860%
$375,000	400	13	6.135%	4.401%	3.130%	2.229%	1.606%	0.921%	0.646%
$375,000	500	13	5.304%	3.676%	2.533%	1.757%	1.250%	0.743%	0.569%
$375,000	600	13	4.626%	3.103%	2.075%	1.417%	1.013%	0.644%	0.535%
$375,000	700	13	4.108%	2.681%	1.758%	1.193%	0.863%	0.586%	0.516%
$375,000	800	13	3.717%	2.368%	1.527%	1.036%	0.766%	0.557%	0.510%
$375,000	900	13	3.395%	2.119%	1.352%	0.922%	0.697%	0.537%	0.506%
$375,000	1,000	13	3.157%	1.939%	1.230%	0.845%	0.654%	0.525%	0.503%
$375,000	1,500	13	2.300%	1.325%	0.840%	0.625%	0.541%	0.505%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	2,000	13	1.825%	1.022%	0.677%	0.554%	0.515%	0.502%	0.501%
$375,000	3,000	13	1.290%	0.739%	0.560%	0.514%	0.504%	0.502%	0.501%
$375,000	4,000	13	1.002%	0.618%	0.523%	0.506%	0.503%	0.502%	0.501%
$375,000	5,000	13	0.825%	0.561%	0.511%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	13	0.551%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	13	64.678%	63.001%	61.397%	59.860%	58.386%	55.608%	53.035%
$400,000	10	13	50.894%	48.956%	47.119%	45.372%	43.705%	40.601%	37.784%
$400,000	15	13	43.151%	41.071%	39.110%	37.256%	35.500%	32.272%	29.379%
$400,000	20	13	37.746%	35.591%	33.569%	31.671%	29.889%	26.642%	23.781%
$400,000	25	13	33.735%	31.542%	29.501%	27.597%	25.816%	22.599%	19.785%
$400,000	50	13	23.603%	21.297%	19.195%	17.282%	15.540%	12.533%	10.064%
$400,000	100	13	15.571%	13.288%	11.300%	9.581%	8.105%	5.769%	4.100%
$400,000	150	13	12.088%	9.927%	8.110%	6.604%	5.367%	3.533%	2.343%
$400,000	200	13	10.077%	8.014%	6.331%	4.978%	3.908%	2.422%	1.543%
$400,000	300	13	7.682%	5.779%	4.309%	3.204%	2.388%	1.381%	0.888%
$400,000	400	13	6.235%	4.491%	3.208%	2.292%	1.655%	0.949%	0.659%
$400,000	500	13	5.390%	3.751%	2.595%	1.806%	1.287%	0.760%	0.576%
$400,000	600	13	4.702%	3.168%	2.127%	1.456%	1.040%	0.656%	0.539%
$400,000	700	13	4.176%	2.738%	1.802%	1.224%	0.883%	0.593%	0.519%
$400,000	800	13	3.773%	2.412%	1.559%	1.057%	0.779%	0.560%	0.510%
$400,000	900	13	3.452%	2.164%	1.384%	0.942%	0.709%	0.540%	0.506%
$400,000	1,000	13	3.212%	1.982%	1.259%	0.863%	0.664%	0.528%	0.504%
$400,000	1,500	13	2.342%	1.353%	0.856%	0.633%	0.545%	0.505%	0.501%
$400,000	2,000	13	1.859%	1.042%	0.687%	0.558%	0.517%	0.502%	0.501%
$400,000	3,000	13	1.315%	0.750%	0.564%	0.515%	0.505%	0.502%	0.501%
$400,000	4,000	13	1.021%	0.624%	0.525%	0.506%	0.503%	0.502%	0.501%
$400,000	5,000	13	0.838%	0.565%	0.512%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	13	0.555%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	13	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	13	64.788%	63.116%	61.516%	59.984%	58.514%	55.745%	53.181%
$425,000	10	13	51.045%	49.114%	47.284%	45.544%	43.883%	40.792%	37.987%
$425,000	15	13	43.329%	41.258%	39.306%	37.460%	35.712%	32.500%	29.621%
$425,000	20	13	37.933%	35.787%	33.776%	31.887%	30.114%	26.885%	24.040%
$425,000	25	13	33.934%	31.752%	29.722%	27.828%	26.057%	22.859%	20.062%
$425,000	50	13	23.837%	21.546%	19.459%	17.560%	15.829%	12.832%	10.363%
$425,000	100	13	15.777%	13.497%	11.508%	9.784%	8.304%	5.948%	4.254%
$425,000	150	13	12.259%	10.096%	8.273%	6.759%	5.513%	3.653%	2.434%
$425,000	200	13	10.225%	8.158%	6.466%	5.102%	4.019%	2.505%	1.600%
$425,000	300	13	7.795%	5.884%	4.404%	3.286%	2.457%	1.426%	0.914%
$425,000	400	13	6.326%	4.573%	3.279%	2.350%	1.702%	0.975%	0.672%
$425,000	500	13	5.468%	3.819%	2.651%	1.851%	1.321%	0.777%	0.583%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$425,000	600	13	4.771%	3.226%	2.174%	1.491%	1.065%	0.667%	0.543%
$425,000	700	13	4.239%	2.790%	1.842%	1.253%	0.902%	0.601%	0.521%
$425,000	800	13	3.830%	2.458%	1.594%	1.080%	0.793%	0.564%	0.511%
$425,000	900	13	3.504%	2.206%	1.414%	0.962%	0.721%	0.543%	0.507%
$425,000	1,000	13	3.261%	2.020%	1.286%	0.880%	0.673%	0.530%	0.504%
$425,000	1,500	13	2.379%	1.378%	0.871%	0.640%	0.548%	0.506%	0.501%
$425,000	2,000	13	1.889%	1.061%	0.696%	0.561%	0.518%	0.503%	0.501%
$425,000	3,000	13	1.337%	0.761%	0.568%	0.516%	0.505%	0.502%	0.501%
$425,000	4,000	13	1.037%	0.631%	0.526%	0.506%	0.503%	0.502%	0.501%
$425,000	5,000	13	0.851%	0.568%	0.512%	0.505%	0.503%	0.502%	0.501%
$425,000	10,000	13	0.558%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	13	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	13	64.880%	63.212%	61.616%	60.088%	58.622%	55.860%	53.303%
$450,000	10	13	51.179%	49.254%	47.430%	45.696%	44.040%	40.960%	38.166%
$450,000	15	13	43.484%	41.421%	39.477%	37.638%	35.897%	32.698%	29.832%
$450,000	20	13	38.097%	35.960%	33.956%	32.076%	30.311%	27.097%	24.266%
$450,000	25	13	34.109%	31.937%	29.916%	28.031%	26.269%	23.086%	20.305%
$450,000	50	13	24.040%	21.763%	19.689%	17.802%	16.082%	13.099%	10.634%
$450,000	100	13	15.965%	13.688%	11.698%	9.972%	8.487%	6.115%	4.399%
$450,000	150	13	12.413%	10.250%	8.422%	6.902%	5.647%	3.764%	2.521%
$450,000	200	13	10.360%	8.289%	6.590%	5.217%	4.121%	2.582%	1.655%
$450,000	300	13	7.898%	5.982%	4.492%	3.362%	2.521%	1.469%	0.940%
$450,000	400	13	6.410%	4.648%	3.345%	2.404%	1.745%	1.000%	0.685%
$450,000	500	13	5.539%	3.882%	2.703%	1.893%	1.353%	0.793%	0.590%
$450,000	600	13	4.833%	3.280%	2.217%	1.524%	1.089%	0.677%	0.546%
$450,000	700	13	4.295%	2.838%	1.879%	1.280%	0.920%	0.608%	0.523%
$450,000	800	13	3.882%	2.500%	1.625%	1.102%	0.807%	0.569%	0.513%
$450,000	900	13	3.552%	2.243%	1.442%	0.981%	0.732%	0.546%	0.508%
$450,000	1,000	13	3.306%	2.055%	1.310%	0.896%	0.682%	0.533%	0.505%
$450,000	1,500	13	2.412%	1.401%	0.884%	0.647%	0.551%	0.506%	0.501%
$450,000	2,000	13	1.917%	1.077%	0.705%	0.565%	0.519%	0.503%	0.501%
$450,000	3,000	13	1.357%	0.771%	0.571%	0.517%	0.505%	0.502%	0.501%
$450,000	4,000	13	1.053%	0.637%	0.528%	0.507%	0.503%	0.502%	0.501%
$450,000	5,000	13	0.862%	0.572%	0.513%	0.505%	0.503%	0.502%	0.501%
$450,000	10,000	13	0.561%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	13	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	13	64.950%	63.285%	61.693%	60.168%	58.705%	55.948%	53.397%
$475,000	10	13	51.281%	49.362%	47.542%	45.812%	44.160%	41.089%	38.303%
$475,000	15	13	43.611%	41.554%	39.616%	37.782%	36.046%	32.858%	30.002%
$475,000	20	13	38.233%	36.103%	34.106%	32.231%	30.473%	27.271%	24.451%
$475,000	25	13	34.256%	32.092%	30.078%	28.200%	26.445%	23.275%	20.505%
$475,000	50	13	24.205%	21.938%	19.874%	17.996%	16.285%	13.317%	10.857%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	100	13	16.122%	13.848%	11.860%	10.132%	8.643%	6.260%	4.525%
$475,000	150	13	12.541%	10.379%	8.547%	7.022%	5.760%	3.860%	2.597%
$475,000	200	13	10.474%	8.400%	6.696%	5.314%	4.209%	2.650%	1.703%
$475,000	300	13	7.985%	6.064%	4.567%	3.428%	2.577%	1.507%	0.963%
$475,000	400	13	6.481%	4.711%	3.401%	2.450%	1.783%	1.022%	0.696%
$475,000	500	13	5.599%	3.935%	2.747%	1.928%	1.381%	0.807%	0.595%
$475,000	600	13	4.886%	3.326%	2.254%	1.553%	1.109%	0.686%	0.550%
$475,000	700	13	4.343%	2.878%	1.910%	1.303%	0.936%	0.614%	0.525%
$475,000	800	13	3.926%	2.536%	1.653%	1.121%	0.819%	0.573%	0.514%
$475,000	900	13	3.593%	2.276%	1.467%	0.997%	0.742%	0.549%	0.508%
$475,000	1,000	13	3.344%	2.085%	1.332%	0.910%	0.691%	0.535%	0.505%
$475,000	1,500	13	2.441%	1.420%	0.896%	0.654%	0.554%	0.506%	0.501%
$475,000	2,000	13	1.940%	1.092%	0.712%	0.568%	0.520%	0.503%	0.501%
$475,000	3,000	13	1.374%	0.780%	0.575%	0.518%	0.505%	0.502%	0.501%
$475,000	4,000	13	1.065%	0.642%	0.529%	0.507%	0.503%	0.502%	0.501%
$475,000	5,000	13	0.872%	0.575%	0.514%	0.505%	0.503%	0.502%	0.501%
$475,000	10,000	13	0.563%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	13	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	13	65.011%	63.349%	61.759%	60.237%	58.776%	56.024%	53.477%
$500,000	10	13	51.368%	49.452%	47.637%	45.910%	44.262%	41.198%	38.418%
$500,000	15	13	43.720%	41.668%	39.735%	37.906%	36.175%	32.996%	30.148%
$500,000	20	13	38.347%	36.222%	34.231%	32.362%	30.608%	27.417%	24.605%
$500,000	25	13	34.377%	32.220%	30.212%	28.340%	26.590%	23.431%	20.670%
$500,000	50	13	24.342%	22.083%	20.027%	18.156%	16.453%	13.499%	11.045%
$500,000	100	13	16.255%	13.984%	11.998%	10.269%	8.777%	6.385%	4.634%
$500,000	150	13	12.650%	10.488%	8.655%	7.125%	5.858%	3.944%	2.664%
$500,000	200	13	10.571%	8.494%	6.786%	5.399%	4.285%	2.708%	1.746%
$500,000	300	13	8.059%	6.135%	4.632%	3.484%	2.626%	1.540%	0.984%
$500,000	400	13	6.541%	4.766%	3.449%	2.491%	1.816%	1.041%	0.706%
$500,000	500	13	5.650%	3.980%	2.785%	1.959%	1.405%	0.819%	0.601%
$500,000	600	13	4.932%	3.365%	2.286%	1.578%	1.127%	0.694%	0.553%
$500,000	700	13	4.384%	2.914%	1.938%	1.324%	0.951%	0.620%	0.527%
$500,000	800	13	3.965%	2.568%	1.677%	1.138%	0.830%	0.576%	0.515%
$500,000	900	13	3.628%	2.305%	1.488%	1.012%	0.751%	0.552%	0.509%
$500,000	1,000	13	3.377%	2.112%	1.350%	0.922%	0.698%	0.537%	0.506%
$500,000	1,500	13	2.465%	1.437%	0.906%	0.659%	0.556%	0.507%	0.501%
$500,000	2,000	13	1.960%	1.104%	0.718%	0.570%	0.521%	0.503%	0.501%
$500,000	3,000	13	1.389%	0.787%	0.577%	0.519%	0.505%	0.502%	0.501%
$500,000	4,000	13	1.076%	0.646%	0.530%	0.507%	0.503%	0.502%	0.501%
$500,000	5,000	13	0.880%	0.577%	0.514%	0.505%	0.503%	0.502%	0.501%
$500,000	10,000	13	0.566%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	13	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	14	41.332%	38.617%	35.997%	33.463%	31.040%	26.612%	22.706%
$30,000	10	14	26.741%	24.132%	21.736%	19.542%	17.529%	14.025%	11.159%
$30,000	15	14	21.090%	18.531%	16.231%	14.172%	12.333%	9.266%	6.908%
$30,000	20	14	17.496%	15.039%	12.872%	10.968%	9.304%	6.640%	4.706%
$30,000	25	14	15.205%	12.818%	10.754%	8.984%	7.477%	5.119%	3.492%
$30,000	50	14	9.663%	7.549%	5.848%	4.499%	3.452%	2.042%	1.267%
$30,000	100	14	6.068%	4.309%	3.034%	2.134%	1.519%	0.863%	0.615%
$30,000	150	14	4.551%	3.026%	2.004%	1.356%	0.964%	0.621%	0.527%
$30,000	200	14	3.741%	2.373%	1.523%	1.024%	0.754%	0.551%	0.509%
$30,000	300	14	2.764%	1.627%	1.010%	0.711%	0.581%	0.511%	0.502%
$30,000	400	14	2.207%	1.253%	0.793%	0.601%	0.531%	0.504%	0.501%
$30,000	500	14	1.844%	1.027%	0.676%	0.551%	0.514%	0.502%	0.501%
$30,000	600	14	1.586%	0.883%	0.613%	0.529%	0.508%	0.502%	0.501%
$30,000	700	14	1.385%	0.779%	0.572%	0.517%	0.505%	0.502%	0.501%
$30,000	800	14	1.241%	0.711%	0.549%	0.511%	0.504%	0.502%	0.501%
$30,000	900	14	1.126%	0.663%	0.534%	0.508%	0.503%	0.502%	0.501%
$30,000	1,000	14	1.037%	0.628%	0.525%	0.506%	0.503%	0.502%	0.501%
$30,000	1,500	14	0.758%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	14	0.639%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	14	0.548%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	14	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	14	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	14	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	14	43.694%	41.101%	38.593%	36.164%	33.813%	29.339%	25.299%
$35,000	10	14	28.305%	25.677%	23.269%	21.062%	19.036%	15.465%	12.490%
$35,000	15	14	22.388%	19.822%	17.493%	15.395%	13.506%	10.327%	7.832%
$35,000	20	14	18.596%	16.114%	13.908%	11.957%	10.242%	7.456%	5.386%
$35,000	25	14	16.152%	13.741%	11.635%	9.811%	8.248%	5.770%	4.005%
$35,000	50	14	10.307%	8.151%	6.392%	4.985%	3.872%	2.338%	1.459%
$35,000	100	14	6.491%	4.681%	3.342%	2.382%	1.711%	0.962%	0.659%
$35,000	150	14	4.877%	3.297%	2.215%	1.509%	1.069%	0.662%	0.541%
$35,000	200	14	4.008%	2.585%	1.676%	1.126%	0.816%	0.569%	0.513%
$35,000	300	14	2.978%	1.782%	1.108%	0.766%	0.608%	0.516%	0.503%
$35,000	400	14	2.382%	1.368%	0.859%	0.632%	0.544%	0.505%	0.501%
$35,000	500	14	1.994%	1.119%	0.722%	0.569%	0.520%	0.503%	0.501%
$35,000	600	14	1.717%	0.955%	0.645%	0.540%	0.511%	0.502%	0.501%
$35,000	700	14	1.501%	0.837%	0.595%	0.523%	0.507%	0.502%	0.501%
$35,000	800	14	1.344%	0.758%	0.564%	0.514%	0.504%	0.502%	0.501%
$35,000	900	14	1.220%	0.702%	0.545%	0.510%	0.504%	0.502%	0.501%
$35,000	1,000	14	1.121%	0.660%	0.533%	0.508%	0.503%	0.502%	0.501%
$35,000	1,500	14	0.810%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	2,000	14	0.672%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	14	0.561%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	14	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	14	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	14	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	14	45.627%	43.124%	40.703%	38.365%	36.101%	31.784%	27.728%
$40,000	10	14	29.749%	27.093%	24.653%	22.416%	20.364%	16.741%	13.699%
$40,000	15	14	23.544%	20.968%	18.622%	16.496%	14.575%	11.294%	8.688%
$40,000	20	14	19.577%	17.073%	14.832%	12.840%	11.083%	8.197%	6.012%
$40,000	25	14	16.998%	14.564%	12.425%	10.561%	8.948%	6.366%	4.490%
$40,000	50	14	10.883%	8.692%	6.890%	5.430%	4.264%	2.622%	1.650%
$40,000	100	14	6.878%	5.022%	3.630%	2.617%	1.895%	1.061%	0.705%
$40,000	150	14	5.174%	3.547%	2.414%	1.658%	1.174%	0.707%	0.557%
$40,000	200	14	4.258%	2.786%	1.825%	1.228%	0.882%	0.591%	0.519%
$40,000	300	14	3.173%	1.926%	1.202%	0.821%	0.637%	0.522%	0.504%
$40,000	400	14	2.542%	1.477%	0.923%	0.665%	0.558%	0.507%	0.501%
$40,000	500	14	2.132%	1.206%	0.767%	0.589%	0.527%	0.503%	0.501%
$40,000	600	14	1.837%	1.025%	0.677%	0.552%	0.515%	0.502%	0.501%
$40,000	700	14	1.608%	0.894%	0.618%	0.531%	0.508%	0.502%	0.501%
$40,000	800	14	1.439%	0.804%	0.580%	0.519%	0.505%	0.502%	0.501%
$40,000	900	14	1.307%	0.740%	0.558%	0.513%	0.504%	0.502%	0.501%
$40,000	1,000	14	1.200%	0.693%	0.542%	0.509%	0.504%	0.502%	0.501%
$40,000	1,500	14	0.860%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$40,000	2,000	14	0.705%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	14	0.575%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	14	0.534%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	14	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	14	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	14	47.231%	44.801%	42.456%	40.190%	37.998%	33.820%	29.904%
$45,000	10	14	31.095%	28.417%	25.938%	23.658%	21.570%	17.884%	14.781%
$45,000	15	14	24.568%	21.986%	19.630%	17.492%	15.546%	12.188%	9.486%
$45,000	20	14	20.458%	17.936%	15.672%	13.652%	11.859%	8.883%	6.598%
$45,000	25	14	17.757%	15.309%	13.146%	11.247%	9.593%	6.925%	4.953%
$45,000	50	14	11.397%	9.181%	7.341%	5.837%	4.624%	2.893%	1.836%
$45,000	100	14	7.228%	5.334%	3.897%	2.836%	2.069%	1.160%	0.754%
$45,000	150	14	5.443%	3.777%	2.600%	1.801%	1.277%	0.752%	0.576%
$45,000	200	14	4.484%	2.971%	1.965%	1.327%	0.946%	0.614%	0.526%
$45,000	300	14	3.350%	2.059%	1.293%	0.876%	0.667%	0.530%	0.505%
$45,000	400	14	2.687%	1.579%	0.986%	0.698%	0.574%	0.509%	0.502%
$45,000	500	14	2.258%	1.288%	0.812%	0.610%	0.535%	0.504%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	600	14	1.946%	1.091%	0.709%	0.565%	0.519%	0.503%	0.501%
$45,000	700	14	1.706%	0.948%	0.641%	0.539%	0.511%	0.502%	0.501%
$45,000	800	14	1.528%	0.849%	0.598%	0.524%	0.506%	0.502%	0.501%
$45,000	900	14	1.387%	0.778%	0.571%	0.516%	0.505%	0.502%	0.501%
$45,000	1,000	14	1.274%	0.726%	0.553%	0.512%	0.504%	0.502%	0.501%
$45,000	1,500	14	0.908%	0.584%	0.515%	0.505%	0.503%	0.502%	0.501%
$45,000	2,000	14	0.737%	0.537%	0.508%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	14	0.590%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	14	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	14	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	14	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	14	48.617%	46.252%	43.970%	41.766%	39.634%	35.577%	31.781%
$50,000	10	14	32.379%	29.689%	27.181%	24.860%	22.721%	18.960%	15.780%
$50,000	15	14	25.499%	22.913%	20.554%	18.400%	16.434%	13.016%	10.237%
$50,000	20	14	21.266%	18.734%	16.456%	14.412%	12.583%	9.529%	7.160%
$50,000	25	14	18.462%	16.001%	13.819%	11.888%	10.200%	7.454%	5.400%
$50,000	50	14	11.875%	9.636%	7.764%	6.221%	4.966%	3.153%	2.020%
$50,000	100	14	7.556%	5.628%	4.152%	3.048%	2.240%	1.262%	0.806%
$50,000	150	14	5.696%	3.994%	2.779%	1.940%	1.379%	0.799%	0.595%
$50,000	200	14	4.696%	3.146%	2.101%	1.424%	1.010%	0.638%	0.533%
$50,000	300	14	3.513%	2.185%	1.381%	0.930%	0.699%	0.538%	0.507%
$50,000	400	14	2.823%	1.676%	1.047%	0.732%	0.591%	0.512%	0.502%
$50,000	500	14	2.376%	1.367%	0.857%	0.631%	0.544%	0.505%	0.501%
$50,000	600	14	2.049%	1.154%	0.741%	0.578%	0.524%	0.503%	0.501%
$50,000	700	14	1.798%	1.000%	0.665%	0.548%	0.513%	0.502%	0.501%
$50,000	800	14	1.610%	0.893%	0.616%	0.530%	0.508%	0.502%	0.501%
$50,000	900	14	1.462%	0.815%	0.584%	0.520%	0.506%	0.502%	0.501%
$50,000	1,000	14	1.344%	0.758%	0.564%	0.515%	0.505%	0.502%	0.501%
$50,000	1,500	14	0.954%	0.600%	0.519%	0.505%	0.503%	0.502%	0.501%
$50,000	2,000	14	0.769%	0.545%	0.509%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	14	0.605%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	14	0.548%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	14	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	14	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	14	49.835%	47.526%	45.301%	43.148%	41.069%	37.119%	33.424%
$55,000	10	14	33.602%	30.910%	28.391%	26.036%	23.852%	19.994%	16.735%
$55,000	15	14	26.374%	23.785%	21.414%	19.244%	17.262%	13.800%	10.954%
$55,000	20	14	22.026%	19.487%	17.198%	15.132%	13.273%	10.149%	7.703%
$55,000	25	14	19.123%	16.651%	14.448%	12.494%	10.773%	7.956%	5.829%
$55,000	50	14	12.322%	10.062%	8.162%	6.583%	5.292%	3.404%	2.200%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$55,000	100	14	7.863%	5.908%	4.394%	3.252%	2.407%	1.363%	0.861%
$55,000	150	14	5.935%	4.201%	2.950%	2.076%	1.481%	0.848%	0.616%
$55,000	200	14	4.894%	3.311%	2.229%	1.519%	1.075%	0.663%	0.540%
$55,000	300	14	3.668%	2.305%	1.467%	0.986%	0.731%	0.547%	0.509%
$55,000	400	14	2.951%	1.769%	1.107%	0.767%	0.608%	0.515%	0.502%
$55,000	500	14	2.487%	1.443%	0.902%	0.654%	0.554%	0.506%	0.501%
$55,000	600	14	2.146%	1.216%	0.774%	0.593%	0.529%	0.504%	0.501%
$55,000	700	14	1.884%	1.051%	0.689%	0.557%	0.516%	0.503%	0.501%
$55,000	800	14	1.689%	0.937%	0.635%	0.536%	0.510%	0.502%	0.501%
$55,000	900	14	1.533%	0.852%	0.599%	0.524%	0.507%	0.502%	0.501%
$55,000	1,000	14	1.410%	0.791%	0.576%	0.518%	0.505%	0.502%	0.501%
$55,000	1,500	14	0.998%	0.615%	0.522%	0.506%	0.503%	0.502%	0.501%
$55,000	2,000	14	0.800%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$55,000	3,000	14	0.620%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	14	0.556%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	14	0.529%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	14	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	14	50.881%	48.620%	46.438%	44.332%	42.299%	38.441%	34.833%
$60,000	10	14	34.733%	32.051%	29.530%	27.166%	24.952%	20.999%	17.657%
$60,000	15	14	27.204%	24.611%	22.222%	20.032%	18.033%	14.540%	11.639%
$60,000	20	14	22.738%	20.197%	17.894%	15.809%	13.928%	10.742%	8.224%
$60,000	25	14	19.744%	17.261%	15.040%	13.066%	11.318%	8.436%	6.240%
$60,000	50	14	12.738%	10.458%	8.535%	6.925%	5.599%	3.643%	2.377%
$60,000	100	14	8.151%	6.170%	4.624%	3.447%	2.567%	1.463%	0.917%
$60,000	150	14	6.158%	4.395%	3.114%	2.207%	1.580%	0.898%	0.638%
$60,000	200	14	5.078%	3.467%	2.353%	1.612%	1.139%	0.689%	0.549%
$60,000	300	14	3.813%	2.420%	1.550%	1.041%	0.764%	0.557%	0.511%
$60,000	400	14	3.071%	1.858%	1.166%	0.801%	0.627%	0.519%	0.503%
$60,000	500	14	2.593%	1.516%	0.946%	0.677%	0.564%	0.507%	0.501%
$60,000	600	14	2.238%	1.275%	0.807%	0.608%	0.535%	0.504%	0.501%
$60,000	700	14	1.966%	1.101%	0.714%	0.568%	0.520%	0.503%	0.501%
$60,000	800	14	1.763%	0.980%	0.655%	0.543%	0.512%	0.502%	0.501%
$60,000	900	14	1.601%	0.889%	0.614%	0.529%	0.508%	0.502%	0.501%
$60,000	1,000	14	1.473%	0.823%	0.588%	0.521%	0.506%	0.502%	0.501%
$60,000	1,500	14	1.041%	0.631%	0.526%	0.507%	0.503%	0.502%	0.501%
$60,000	2,000	14	0.831%	0.561%	0.511%	0.505%	0.503%	0.502%	0.501%
$60,000	3,000	14	0.635%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	14	0.564%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	14	0.533%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	14	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	14	51.793%	49.574%	47.432%	45.366%	43.374%	39.594%	36.063%
$65,000	10	14	35.771%	33.110%	30.593%	28.223%	26.002%	21.978%	18.540%
$65,000	15	14	27.989%	25.383%	22.979%	20.769%	18.752%	15.227%	12.280%
$65,000	20	14	23.405%	20.859%	18.542%	16.443%	14.544%	11.306%	8.725%
$65,000	25	14	20.324%	17.833%	15.598%	13.604%	11.836%	8.896%	6.637%
$65,000	50	14	13.131%	10.834%	8.887%	7.252%	5.896%	3.874%	2.550%
$65,000	100	14	8.424%	6.420%	4.843%	3.635%	2.724%	1.562%	0.973%
$65,000	150	14	6.367%	4.578%	3.268%	2.330%	1.675%	0.947%	0.660%
$65,000	200	14	5.250%	3.614%	2.471%	1.702%	1.202%	0.716%	0.558%
$65,000	300	14	3.942%	2.522%	1.623%	1.090%	0.793%	0.565%	0.512%
$65,000	400	14	3.183%	1.942%	1.222%	0.835%	0.645%	0.523%	0.504%
$65,000	500	14	2.692%	1.586%	0.988%	0.700%	0.575%	0.509%	0.501%
$65,000	600	14	2.324%	1.332%	0.839%	0.623%	0.542%	0.505%	0.501%
$65,000	700	14	2.043%	1.150%	0.739%	0.578%	0.524%	0.503%	0.501%
$65,000	800	14	1.834%	1.021%	0.675%	0.551%	0.514%	0.502%	0.501%
$65,000	900	14	1.666%	0.924%	0.630%	0.535%	0.509%	0.502%	0.501%
$65,000	1,000	14	1.533%	0.854%	0.601%	0.525%	0.507%	0.502%	0.501%
$65,000	1,500	14	1.083%	0.647%	0.531%	0.507%	0.503%	0.502%	0.501%
$65,000	2,000	14	0.861%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$65,000	3,000	14	0.651%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	14	0.573%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	14	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	14	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	14	52.615%	50.432%	48.326%	46.297%	44.341%	40.631%	37.169%
$70,000	10	14	36.724%	34.098%	31.596%	29.228%	26.999%	22.945%	19.422%
$70,000	15	14	28.746%	26.124%	23.703%	21.478%	19.437%	15.873%	12.889%
$70,000	20	14	24.029%	21.478%	19.152%	17.040%	15.127%	11.843%	9.209%
$70,000	25	14	20.868%	18.371%	16.124%	14.113%	12.326%	9.337%	7.020%
$70,000	50	14	13.506%	11.192%	9.223%	7.564%	6.181%	4.100%	2.721%
$70,000	100	14	8.680%	6.655%	5.053%	3.815%	2.874%	1.660%	1.030%
$70,000	150	14	6.562%	4.751%	3.414%	2.449%	1.769%	0.997%	0.683%
$70,000	200	14	5.414%	3.754%	2.585%	1.789%	1.265%	0.744%	0.569%
$70,000	300	14	4.069%	2.625%	1.699%	1.141%	0.825%	0.575%	0.515%
$70,000	400	14	3.288%	2.021%	1.276%	0.869%	0.663%	0.527%	0.504%
$70,000	500	14	2.786%	1.653%	1.030%	0.723%	0.586%	0.511%	0.501%
$70,000	600	14	2.407%	1.387%	0.871%	0.639%	0.549%	0.505%	0.501%
$70,000	700	14	2.117%	1.197%	0.764%	0.590%	0.528%	0.503%	0.501%
$70,000	800	14	1.902%	1.062%	0.695%	0.559%	0.516%	0.502%	0.501%
$70,000	900	14	1.727%	0.959%	0.646%	0.540%	0.511%	0.502%	0.501%
$70,000	1,000	14	1.590%	0.885%	0.614%	0.529%	0.508%	0.502%	0.501%
$70,000	1,500	14	1.123%	0.663%	0.535%	0.508%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$70,000	2,000	14	0.890%	0.579%	0.515%	0.505%	0.503%	0.502%	0.501%
$70,000	3,000	14	0.666%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	14	0.581%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	14	0.542%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	14	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	14	53.375%	51.224%	49.151%	47.156%	45.233%	41.587%	38.187%
$75,000	10	14	37.605%	35.024%	32.553%	30.198%	27.967%	23.899%	20.315%
$75,000	15	14	29.481%	26.847%	24.409%	22.167%	20.110%	16.497%	13.477%
$75,000	20	14	24.626%	22.070%	19.734%	17.610%	15.687%	12.363%	9.681%
$75,000	25	14	21.388%	18.884%	16.628%	14.604%	12.798%	9.764%	7.395%
$75,000	50	14	13.865%	11.537%	9.547%	7.865%	6.458%	4.323%	2.889%
$75,000	100	14	8.925%	6.880%	5.254%	3.990%	3.021%	1.756%	1.088%
$75,000	150	14	6.749%	4.918%	3.557%	2.566%	1.862%	1.047%	0.707%
$75,000	200	14	5.569%	3.888%	2.695%	1.874%	1.328%	0.773%	0.580%
$75,000	300	14	4.191%	2.724%	1.773%	1.192%	0.858%	0.586%	0.518%
$75,000	400	14	3.388%	2.098%	1.329%	0.902%	0.681%	0.531%	0.505%
$75,000	500	14	2.876%	1.717%	1.071%	0.745%	0.597%	0.513%	0.501%
$75,000	600	14	2.485%	1.440%	0.902%	0.655%	0.556%	0.506%	0.501%
$75,000	700	14	2.188%	1.243%	0.789%	0.601%	0.533%	0.504%	0.501%
$75,000	800	14	1.966%	1.101%	0.714%	0.567%	0.519%	0.503%	0.501%
$75,000	900	14	1.786%	0.993%	0.661%	0.546%	0.513%	0.502%	0.501%
$75,000	1,000	14	1.645%	0.916%	0.627%	0.534%	0.509%	0.502%	0.501%
$75,000	1,500	14	1.161%	0.679%	0.540%	0.509%	0.504%	0.502%	0.501%
$75,000	2,000	14	0.918%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$75,000	3,000	14	0.682%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	14	0.590%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	14	0.547%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	14	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	14	54.057%	51.936%	49.893%	47.928%	46.035%	42.446%	39.102%
$80,000	10	14	38.408%	35.869%	33.438%	31.111%	28.892%	24.810%	21.203%
$80,000	15	14	30.188%	27.544%	25.096%	22.838%	20.760%	17.098%	14.041%
$80,000	20	14	25.197%	22.635%	20.290%	18.154%	16.217%	12.861%	10.137%
$80,000	25	14	21.879%	19.373%	17.107%	15.073%	13.250%	10.176%	7.759%
$80,000	50	14	14.205%	11.864%	9.856%	8.154%	6.724%	4.538%	3.053%
$80,000	100	14	9.155%	7.091%	5.444%	4.153%	3.160%	1.847%	1.144%
$80,000	150	14	6.927%	5.076%	3.693%	2.678%	1.950%	1.097%	0.731%
$80,000	200	14	5.717%	4.016%	2.800%	1.957%	1.391%	0.802%	0.591%
$80,000	300	14	4.306%	2.819%	1.845%	1.243%	0.891%	0.598%	0.521%
$80,000	400	14	3.484%	2.172%	1.381%	0.935%	0.700%	0.536%	0.506%
$80,000	500	14	2.961%	1.779%	1.111%	0.768%	0.609%	0.515%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	600	14	2.559%	1.491%	0.932%	0.671%	0.563%	0.507%	0.501%
$80,000	700	14	2.255%	1.287%	0.814%	0.613%	0.537%	0.504%	0.501%
$80,000	800	14	2.027%	1.139%	0.734%	0.576%	0.522%	0.503%	0.501%
$80,000	900	14	1.842%	1.026%	0.677%	0.553%	0.515%	0.502%	0.501%
$80,000	1,000	14	1.697%	0.945%	0.640%	0.538%	0.510%	0.502%	0.501%
$80,000	1,500	14	1.198%	0.695%	0.545%	0.510%	0.504%	0.502%	0.501%
$80,000	2,000	14	0.945%	0.597%	0.518%	0.505%	0.503%	0.502%	0.501%
$80,000	3,000	14	0.698%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	14	0.599%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	14	0.552%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	14	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	14	55.265%	53.196%	51.208%	49.296%	47.452%	43.964%	40.717%
$90,000	10	14	39.839%	37.374%	35.016%	32.761%	30.604%	26.558%	22.909%
$90,000	15	14	31.525%	28.890%	26.428%	24.144%	22.028%	18.277%	15.125%
$90,000	20	14	26.288%	23.710%	21.346%	19.188%	17.220%	13.810%	11.011%
$90,000	25	14	22.801%	20.292%	18.016%	15.961%	14.108%	10.964%	8.468%
$90,000	50	14	14.842%	12.484%	10.445%	8.708%	7.233%	4.955%	3.381%
$90,000	100	14	9.585%	7.488%	5.800%	4.464%	3.426%	2.026%	1.257%
$90,000	150	14	7.259%	5.376%	3.951%	2.893%	2.123%	1.199%	0.783%
$90,000	200	14	5.995%	4.258%	3.002%	2.117%	1.513%	0.863%	0.617%
$90,000	300	14	4.523%	3.000%	1.984%	1.342%	0.956%	0.622%	0.528%
$90,000	400	14	3.664%	2.312%	1.480%	0.999%	0.738%	0.546%	0.508%
$90,000	500	14	3.123%	1.898%	1.189%	0.814%	0.633%	0.520%	0.502%
$90,000	600	14	2.698%	1.589%	0.992%	0.703%	0.578%	0.510%	0.502%
$90,000	700	14	2.381%	1.372%	0.862%	0.636%	0.547%	0.505%	0.501%
$90,000	800	14	2.142%	1.213%	0.773%	0.594%	0.529%	0.503%	0.501%
$90,000	900	14	1.947%	1.090%	0.709%	0.566%	0.519%	0.503%	0.501%
$90,000	1,000	14	1.795%	1.002%	0.666%	0.548%	0.513%	0.502%	0.501%
$90,000	1,500	14	1.268%	0.726%	0.554%	0.512%	0.504%	0.502%	0.501%
$90,000	2,000	14	0.998%	0.615%	0.522%	0.506%	0.503%	0.502%	0.501%
$90,000	3,000	14	0.728%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	14	0.618%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	14	0.562%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	14	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	14	56.293%	54.270%	52.327%	50.458%	48.659%	45.255%	42.086%
$100,000	10	14	41.060%	38.658%	36.362%	34.168%	32.070%	28.129%	24.509%
$100,000	15	14	32.743%	30.128%	27.677%	25.383%	23.241%	19.412%	16.166%
$100,000	20	14	27.304%	24.714%	22.331%	20.145%	18.149%	14.681%	11.821%
$100,000	25	14	23.643%	21.123%	18.841%	16.767%	14.888%	11.690%	9.131%
$100,000	50	14	15.426%	13.056%	10.996%	9.224%	7.712%	5.349%	3.698%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	100	14	9.976%	7.854%	6.131%	4.755%	3.676%	2.198%	1.367%
$100,000	150	14	7.563%	5.651%	4.188%	3.092%	2.284%	1.298%	0.836%
$100,000	200	14	6.247%	4.480%	3.187%	2.267%	1.628%	0.924%	0.644%
$100,000	300	14	4.723%	3.167%	2.114%	1.436%	1.019%	0.646%	0.536%
$100,000	400	14	3.829%	2.442%	1.573%	1.061%	0.777%	0.557%	0.510%
$100,000	500	14	3.271%	2.009%	1.264%	0.859%	0.658%	0.525%	0.503%
$100,000	600	14	2.827%	1.682%	1.050%	0.736%	0.594%	0.513%	0.502%
$100,000	700	14	2.498%	1.452%	0.910%	0.660%	0.558%	0.507%	0.501%
$100,000	800	14	2.249%	1.282%	0.812%	0.612%	0.536%	0.504%	0.501%
$100,000	900	14	2.045%	1.151%	0.741%	0.579%	0.524%	0.503%	0.501%
$100,000	1,000	14	1.886%	1.056%	0.692%	0.559%	0.517%	0.502%	0.501%
$100,000	1,500	14	1.333%	0.756%	0.565%	0.515%	0.505%	0.502%	0.501%
$100,000	2,000	14	1.049%	0.634%	0.527%	0.507%	0.503%	0.502%	0.501%
$100,000	3,000	14	0.758%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	14	0.636%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	14	0.573%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	14	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	14	57.161%	55.176%	53.271%	51.437%	49.674%	46.341%	43.237%
$110,000	10	14	42.101%	39.751%	37.507%	35.365%	33.313%	29.469%	25.934%
$110,000	15	14	33.821%	31.243%	28.811%	26.522%	24.374%	20.496%	17.165%
$110,000	20	14	28.228%	25.632%	23.237%	21.029%	19.003%	15.474%	12.556%
$110,000	25	14	24.407%	21.882%	19.585%	17.496%	15.598%	12.352%	9.738%
$110,000	50	14	15.961%	13.579%	11.501%	9.703%	8.159%	5.723%	4.002%
$110,000	100	14	10.335%	8.191%	6.437%	5.028%	3.912%	2.365%	1.477%
$110,000	150	14	7.844%	5.907%	4.409%	3.279%	2.438%	1.396%	0.890%
$110,000	200	14	6.481%	4.687%	3.360%	2.407%	1.738%	0.984%	0.672%
$110,000	300	14	4.906%	3.321%	2.235%	1.526%	1.081%	0.671%	0.544%
$110,000	400	14	3.972%	2.556%	1.655%	1.116%	0.810%	0.566%	0.512%
$110,000	500	14	3.406%	2.112%	1.334%	0.903%	0.682%	0.531%	0.504%
$110,000	600	14	2.945%	1.768%	1.106%	0.768%	0.611%	0.516%	0.502%
$110,000	700	14	2.604%	1.526%	0.955%	0.684%	0.569%	0.508%	0.501%
$110,000	800	14	2.346%	1.347%	0.848%	0.630%	0.544%	0.505%	0.501%
$110,000	900	14	2.134%	1.208%	0.771%	0.593%	0.529%	0.504%	0.501%
$110,000	1,000	14	1.969%	1.107%	0.718%	0.569%	0.520%	0.503%	0.501%
$110,000	1,500	14	1.394%	0.786%	0.575%	0.518%	0.505%	0.502%	0.501%
$110,000	2,000	14	1.096%	0.652%	0.532%	0.508%	0.503%	0.502%	0.501%
$110,000	3,000	14	0.787%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$110,000	4,000	14	0.654%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	14	0.584%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	14	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$120,000	5	14	57.913%	55.961%	54.087%	52.285%	50.552%	47.278%	44.230%
$120,000	10	14	42.991%	40.684%	38.485%	36.384%	34.373%	30.609%	27.149%
$120,000	15	14	34.753%	32.224%	29.825%	27.554%	25.411%	21.519%	18.128%
$120,000	20	14	29.078%	26.490%	24.086%	21.864%	19.816%	16.228%	13.243%
$120,000	25	14	25.126%	22.592%	20.279%	18.171%	16.257%	12.971%	10.303%
$120,000	50	14	16.450%	14.062%	11.966%	10.147%	8.574%	6.077%	4.288%
$120,000	100	14	10.667%	8.504%	6.726%	5.286%	4.136%	2.527%	1.586%
$120,000	150	14	8.104%	6.147%	4.618%	3.457%	2.586%	1.491%	0.943%
$120,000	200	14	6.699%	4.880%	3.523%	2.541%	1.845%	1.045%	0.701%
$120,000	300	14	5.076%	3.463%	2.348%	1.610%	1.141%	0.695%	0.553%
$120,000	400	14	4.111%	2.668%	1.738%	1.172%	0.846%	0.578%	0.514%
$120,000	500	14	3.531%	2.208%	1.401%	0.945%	0.707%	0.537%	0.506%
$120,000	600	14	3.054%	1.849%	1.160%	0.799%	0.627%	0.520%	0.503%
$120,000	700	14	2.702%	1.596%	0.997%	0.707%	0.580%	0.510%	0.501%
$120,000	800	14	2.436%	1.408%	0.883%	0.648%	0.552%	0.506%	0.501%
$120,000	900	14	2.216%	1.261%	0.801%	0.607%	0.535%	0.504%	0.501%
$120,000	1,000	14	2.045%	1.154%	0.743%	0.580%	0.524%	0.503%	0.501%
$120,000	1,500	14	1.451%	0.814%	0.586%	0.521%	0.506%	0.502%	0.501%
$120,000	2,000	14	1.140%	0.670%	0.537%	0.509%	0.504%	0.502%	0.501%
$120,000	3,000	14	0.814%	0.557%	0.510%	0.504%	0.503%	0.502%	0.501%
$120,000	4,000	14	0.671%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	14	0.595%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	14	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	14	58.578%	56.655%	54.808%	53.034%	51.327%	48.105%	45.105%
$130,000	10	14	43.772%	41.504%	39.343%	37.278%	35.303%	31.607%	28.213%
$130,000	15	14	35.570%	33.087%	30.730%	28.491%	26.369%	22.484%	19.062%
$130,000	20	14	29.866%	27.293%	24.893%	22.662%	20.601%	16.961%	13.910%
$130,000	25	14	25.811%	23.273%	20.945%	18.818%	16.888%	13.559%	10.842%
$130,000	50	14	16.906%	14.510%	12.403%	10.563%	8.968%	6.416%	4.565%
$130,000	100	14	10.975%	8.796%	6.997%	5.530%	4.350%	2.683%	1.696%
$130,000	150	14	8.351%	6.373%	4.819%	3.627%	2.730%	1.585%	0.998%
$130,000	200	14	6.907%	5.065%	3.680%	2.670%	1.950%	1.104%	0.731%
$130,000	300	14	5.235%	3.598%	2.457%	1.693%	1.201%	0.721%	0.563%
$130,000	400	14	4.241%	2.773%	1.817%	1.227%	0.882%	0.590%	0.517%
$130,000	500	14	3.648%	2.299%	1.466%	0.986%	0.731%	0.544%	0.507%
$130,000	600	14	3.156%	1.925%	1.211%	0.830%	0.644%	0.524%	0.503%
$130,000	700	14	2.792%	1.661%	1.039%	0.731%	0.592%	0.513%	0.502%
$130,000	800	14	2.519%	1.465%	0.918%	0.666%	0.560%	0.507%	0.501%
$130,000	900	14	2.292%	1.312%	0.829%	0.621%	0.540%	0.505%	0.501%
$130,000	1,000	14	2.116%	1.200%	0.767%	0.592%	0.528%	0.503%	0.501%
$130,000	1,500	14	1.504%	0.842%	0.597%	0.524%	0.507%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	2,000	14	1.182%	0.687%	0.542%	0.510%	0.504%	0.502%	0.501%
$130,000	3,000	14	0.841%	0.564%	0.512%	0.504%	0.503%	0.502%	0.501%
$130,000	4,000	14	0.688%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	14	0.606%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	14	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	14	59.183%	57.286%	55.463%	53.713%	52.031%	48.854%	45.896%
$140,000	10	14	44.475%	42.241%	40.114%	38.080%	36.137%	32.502%	29.165%
$140,000	15	14	36.299%	33.858%	31.540%	29.338%	27.250%	23.390%	19.958%
$140,000	20	14	30.591%	28.039%	25.650%	23.421%	21.353%	17.676%	14.563%
$140,000	25	14	26.458%	23.922%	21.585%	19.442%	17.495%	14.124%	11.358%
$140,000	50	14	17.334%	14.935%	12.815%	10.959%	9.344%	6.744%	4.839%
$140,000	100	14	11.268%	9.073%	7.255%	5.765%	4.557%	2.837%	1.805%
$140,000	150	14	8.585%	6.588%	5.011%	3.793%	2.870%	1.678%	1.055%
$140,000	200	14	7.104%	5.242%	3.833%	2.797%	2.052%	1.165%	0.763%
$140,000	300	14	5.389%	3.729%	2.563%	1.774%	1.260%	0.748%	0.574%
$140,000	400	14	4.365%	2.875%	1.894%	1.282%	0.917%	0.603%	0.521%
$140,000	500	14	3.759%	2.386%	1.528%	1.027%	0.756%	0.551%	0.509%
$140,000	600	14	3.253%	1.999%	1.261%	0.860%	0.660%	0.528%	0.504%
$140,000	700	14	2.879%	1.724%	1.080%	0.754%	0.604%	0.515%	0.502%
$140,000	800	14	2.599%	1.521%	0.951%	0.684%	0.569%	0.509%	0.501%
$140,000	900	14	2.364%	1.361%	0.857%	0.635%	0.547%	0.506%	0.501%
$140,000	1,000	14	2.184%	1.244%	0.792%	0.603%	0.533%	0.504%	0.501%
$140,000	1,500	14	1.555%	0.869%	0.608%	0.528%	0.508%	0.502%	0.501%
$140,000	2,000	14	1.223%	0.705%	0.548%	0.511%	0.504%	0.502%	0.501%
$140,000	3,000	14	0.867%	0.572%	0.513%	0.505%	0.503%	0.502%	0.501%
$140,000	4,000	14	0.705%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	14	0.617%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	14	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	14	59.744%	57.869%	56.070%	54.341%	52.682%	49.544%	46.625%
$150,000	10	14	45.112%	42.910%	40.812%	38.807%	36.892%	33.312%	30.026%
$150,000	15	14	36.958%	34.553%	32.271%	30.104%	28.050%	24.238%	20.812%
$150,000	20	14	31.264%	28.738%	26.365%	24.145%	22.079%	18.379%	15.212%
$150,000	25	14	27.079%	24.548%	22.208%	20.055%	18.091%	14.678%	11.862%
$150,000	50	14	17.745%	15.342%	13.212%	11.342%	9.710%	7.063%	5.109%
$150,000	100	14	11.545%	9.337%	7.501%	5.988%	4.757%	2.988%	1.910%
$150,000	150	14	8.807%	6.793%	5.195%	3.953%	3.006%	1.769%	1.112%
$150,000	200	14	7.291%	5.411%	3.979%	2.918%	2.149%	1.225%	0.794%
$150,000	300	14	5.534%	3.854%	2.664%	1.852%	1.318%	0.774%	0.585%
$150,000	400	14	4.482%	2.971%	1.968%	1.334%	0.952%	0.617%	0.524%
$150,000	500	14	3.862%	2.469%	1.588%	1.067%	0.781%	0.559%	0.510%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$150,000	600	14	3.345%	2.068%	1.309%	0.889%	0.677%	0.532%	0.505%
$150,000	700	14	2.961%	1.785%	1.120%	0.777%	0.616%	0.518%	0.502%
$150,000	800	14	2.674%	1.574%	0.984%	0.701%	0.578%	0.511%	0.502%
$150,000	900	14	2.432%	1.408%	0.885%	0.649%	0.553%	0.507%	0.501%
$150,000	1,000	14	2.248%	1.287%	0.816%	0.614%	0.538%	0.504%	0.501%
$150,000	1,500	14	1.604%	0.895%	0.619%	0.532%	0.509%	0.502%	0.501%
$150,000	2,000	14	1.262%	0.723%	0.554%	0.513%	0.504%	0.502%	0.501%
$150,000	3,000	14	0.893%	0.580%	0.514%	0.505%	0.503%	0.502%	0.501%
$150,000	4,000	14	0.722%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	14	0.628%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	14	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	14	60.109%	58.270%	56.506%	54.814%	53.187%	50.100%	47.235%
$160,000	10	14	45.598%	43.430%	41.361%	39.388%	37.504%	33.984%	30.770%
$160,000	15	14	37.710%	35.367%	33.145%	31.038%	29.043%	25.342%	21.987%
$160,000	20	14	32.514%	30.035%	27.700%	25.508%	23.457%	19.748%	16.546%
$160,000	25	14	28.115%	25.598%	23.271%	21.122%	19.145%	15.675%	12.803%
$160,000	50	14	18.298%	15.910%	13.790%	11.917%	10.271%	7.586%	5.575%
$160,000	100	14	11.579%	9.401%	7.589%	6.098%	4.886%	3.124%	2.024%
$160,000	150	14	8.896%	6.887%	5.293%	4.047%	3.092%	1.832%	1.151%
$160,000	200	14	7.333%	5.454%	4.021%	2.952%	2.174%	1.234%	0.799%
$160,000	300	14	5.571%	3.914%	2.730%	1.916%	1.374%	0.804%	0.594%
$160,000	400	14	4.568%	3.058%	2.046%	1.397%	0.997%	0.632%	0.531%
$160,000	500	14	3.879%	2.494%	1.617%	1.091%	0.796%	0.564%	0.512%
$160,000	600	14	3.410%	2.130%	1.357%	0.920%	0.694%	0.537%	0.506%
$160,000	700	14	3.031%	1.840%	1.154%	0.794%	0.624%	0.519%	0.503%
$160,000	800	14	2.763%	1.639%	1.023%	0.719%	0.586%	0.511%	0.502%
$160,000	900	14	2.484%	1.442%	0.901%	0.654%	0.556%	0.506%	0.501%
$160,000	1,000	14	2.272%	1.301%	0.822%	0.617%	0.539%	0.505%	0.501%
$160,000	1,500	14	1.643%	0.912%	0.624%	0.532%	0.508%	0.502%	0.501%
$160,000	2,000	14	1.270%	0.725%	0.552%	0.511%	0.504%	0.502%	0.501%
$160,000	3,000	14	0.900%	0.582%	0.515%	0.505%	0.503%	0.502%	0.501%
$160,000	4,000	14	0.724%	0.536%	0.508%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	14	0.629%	0.517%	0.506%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	14	0.517%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	14	60.683%	58.845%	57.084%	55.393%	53.770%	50.700%	47.845%
$170,000	10	14	46.191%	44.042%	41.992%	40.036%	38.171%	34.680%	31.481%
$170,000	15	14	38.081%	35.736%	33.513%	31.406%	29.408%	25.703%	22.354%
$170,000	20	14	32.425%	29.962%	27.639%	25.455%	23.407%	19.695%	16.479%
$170,000	25	14	28.205%	25.698%	23.367%	21.212%	19.228%	15.737%	12.833%
$170,000	50	14	18.515%	16.103%	13.960%	12.068%	10.405%	7.683%	5.643%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$170,000	100	14	12.058%	9.833%	7.964%	6.412%	5.137%	3.282%	2.120%
$170,000	150	14	9.222%	7.176%	5.540%	4.256%	3.265%	1.947%	1.225%
$170,000	200	14	7.638%	5.725%	4.255%	3.150%	2.338%	1.342%	0.858%
$170,000	300	14	5.802%	4.085%	2.854%	2.001%	1.429%	0.827%	0.607%
$170,000	400	14	4.699%	3.150%	2.107%	1.435%	1.021%	0.644%	0.533%
$170,000	500	14	4.046%	2.616%	1.696%	1.139%	0.826%	0.573%	0.513%
$170,000	600	14	3.514%	2.198%	1.400%	0.947%	0.710%	0.541%	0.507%
$170,000	700	14	3.113%	1.897%	1.195%	0.822%	0.640%	0.523%	0.503%
$170,000	800	14	2.811%	1.673%	1.047%	0.737%	0.595%	0.514%	0.502%
$170,000	900	14	2.558%	1.495%	0.938%	0.676%	0.566%	0.509%	0.501%
$170,000	1,000	14	2.367%	1.366%	0.862%	0.637%	0.548%	0.505%	0.501%
$170,000	1,500	14	1.694%	0.946%	0.642%	0.540%	0.511%	0.502%	0.501%
$170,000	2,000	14	1.335%	0.757%	0.565%	0.516%	0.505%	0.502%	0.501%
$170,000	3,000	14	0.942%	0.596%	0.518%	0.505%	0.503%	0.502%	0.501%
$170,000	4,000	14	0.754%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	14	0.649%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	14	0.519%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	14	61.064%	59.242%	57.495%	55.820%	54.211%	51.170%	48.341%
$180,000	10	14	46.640%	44.512%	42.482%	40.546%	38.701%	35.247%	32.085%
$180,000	15	14	38.548%	36.228%	34.029%	31.948%	29.973%	26.313%	23.008%
$180,000	20	14	32.911%	30.477%	28.181%	26.022%	23.993%	20.291%	17.067%
$180,000	25	14	28.698%	26.211%	23.890%	21.741%	19.756%	16.239%	13.295%
$180,000	50	14	18.864%	16.448%	14.301%	12.400%	10.725%	7.972%	5.895%
$180,000	100	14	12.289%	10.056%	8.175%	6.607%	5.313%	3.419%	2.220%
$180,000	150	14	9.410%	7.350%	5.698%	4.396%	3.386%	2.031%	1.280%
$180,000	200	14	7.794%	5.867%	4.382%	3.258%	2.427%	1.398%	0.890%
$180,000	300	14	5.923%	4.191%	2.942%	2.070%	1.481%	0.853%	0.618%
$180,000	400	14	4.796%	3.231%	2.170%	1.481%	1.053%	0.657%	0.537%
$180,000	500	14	4.132%	2.686%	1.748%	1.175%	0.848%	0.580%	0.515%
$180,000	600	14	3.590%	2.257%	1.442%	0.974%	0.726%	0.546%	0.508%
$180,000	700	14	3.180%	1.948%	1.229%	0.843%	0.652%	0.526%	0.504%
$180,000	800	14	2.873%	1.718%	1.077%	0.753%	0.604%	0.516%	0.502%
$180,000	900	14	2.615%	1.536%	0.963%	0.690%	0.572%	0.510%	0.501%
$180,000	1,000	14	2.420%	1.403%	0.884%	0.649%	0.553%	0.506%	0.501%
$180,000	1,500	14	1.735%	0.970%	0.653%	0.544%	0.512%	0.502%	0.501%
$180,000	2,000	14	1.368%	0.773%	0.571%	0.517%	0.505%	0.502%	0.501%
$180,000	3,000	14	0.965%	0.604%	0.520%	0.505%	0.503%	0.502%	0.501%
$180,000	4,000	14	0.769%	0.545%	0.509%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	14	0.660%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	14	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	5	14	61.411%	59.603%	57.871%	56.210%	54.614%	51.598%	48.794%
$190,000	10	14	47.053%	44.944%	42.933%	41.016%	39.188%	35.769%	32.640%
$190,000	15	14	38.981%	36.684%	34.507%	32.449%	30.495%	26.877%	23.611%
$190,000	20	14	33.359%	30.951%	28.683%	26.549%	24.542%	20.861%	17.638%
$190,000	25	14	29.157%	26.691%	24.387%	22.248%	20.264%	16.733%	13.753%
$190,000	50	14	19.199%	16.780%	14.628%	12.718%	11.033%	8.251%	6.141%
$190,000	100	14	12.512%	10.271%	8.380%	6.796%	5.487%	3.555%	2.320%
$190,000	150	14	9.590%	7.519%	5.851%	4.532%	3.503%	2.114%	1.334%
$190,000	200	14	7.944%	6.003%	4.503%	3.362%	2.513%	1.452%	0.921%
$190,000	300	14	6.039%	4.293%	3.027%	2.137%	1.532%	0.880%	0.630%
$190,000	400	14	4.889%	3.310%	2.232%	1.527%	1.085%	0.671%	0.542%
$190,000	500	14	4.214%	2.753%	1.798%	1.211%	0.871%	0.588%	0.517%
$190,000	600	14	3.663%	2.315%	1.483%	1.001%	0.742%	0.550%	0.509%
$190,000	700	14	3.246%	1.998%	1.264%	0.864%	0.663%	0.528%	0.504%
$190,000	800	14	2.933%	1.762%	1.106%	0.770%	0.613%	0.517%	0.502%
$190,000	900	14	2.670%	1.575%	0.987%	0.703%	0.579%	0.511%	0.502%
$190,000	1,000	14	2.472%	1.439%	0.905%	0.660%	0.558%	0.507%	0.501%
$190,000	1,500	14	1.775%	0.993%	0.664%	0.548%	0.513%	0.502%	0.501%
$190,000	2,000	14	1.400%	0.789%	0.577%	0.519%	0.505%	0.502%	0.501%
$190,000	3,000	14	0.987%	0.612%	0.521%	0.506%	0.503%	0.502%	0.501%
$190,000	4,000	14	0.784%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	14	0.670%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	14	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	14	61.736%	59.942%	58.222%	56.574%	54.990%	51.997%	49.216%
$200,000	10	14	47.437%	45.346%	43.352%	41.452%	39.640%	36.252%	33.153%
$200,000	15	14	39.383%	37.107%	34.952%	32.914%	30.978%	27.398%	24.169%
$200,000	20	14	33.775%	31.390%	29.147%	27.036%	25.050%	21.400%	18.186%
$200,000	25	14	29.587%	27.142%	24.856%	22.730%	20.751%	17.214%	14.203%
$200,000	50	14	19.516%	17.095%	14.937%	13.021%	11.324%	8.517%	6.377%
$200,000	100	14	12.726%	10.478%	8.576%	6.978%	5.654%	3.688%	2.420%
$200,000	150	14	9.763%	7.682%	6.000%	4.663%	3.617%	2.196%	1.388%
$200,000	200	14	8.087%	6.134%	4.619%	3.462%	2.597%	1.506%	0.953%
$200,000	300	14	6.149%	4.391%	3.109%	2.203%	1.582%	0.906%	0.641%
$200,000	400	14	4.978%	3.386%	2.292%	1.572%	1.116%	0.684%	0.547%
$200,000	500	14	4.293%	2.818%	1.848%	1.246%	0.894%	0.596%	0.519%
$200,000	600	14	3.734%	2.371%	1.523%	1.028%	0.759%	0.555%	0.510%
$200,000	700	14	3.308%	2.046%	1.297%	0.885%	0.675%	0.531%	0.505%
$200,000	800	14	2.990%	1.805%	1.134%	0.787%	0.622%	0.519%	0.503%
$200,000	900	14	2.722%	1.613%	1.011%	0.716%	0.586%	0.512%	0.502%
$200,000	1,000	14	2.521%	1.473%	0.927%	0.671%	0.563%	0.507%	0.501%
$200,000	1,500	14	1.813%	1.015%	0.675%	0.552%	0.515%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$200,000	2,000	14	1.431%	0.805%	0.583%	0.521%	0.506%	0.502%	0.501%
$200,000	3,000	14	1.008%	0.619%	0.523%	0.506%	0.503%	0.502%	0.501%
$200,000	4,000	14	0.799%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	14	0.680%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	14	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	14	62.447%	60.682%	58.991%	57.370%	55.812%	52.868%	50.137%
$225,000	10	14	48.268%	46.213%	44.256%	42.394%	40.614%	37.293%	34.260%
$225,000	15	14	40.262%	38.031%	35.922%	33.926%	32.033%	28.532%	25.381%
$225,000	20	14	34.680%	32.346%	30.154%	28.094%	26.154%	22.590%	19.437%
$225,000	25	14	30.524%	28.133%	25.898%	23.811%	21.858%	18.332%	15.290%
$225,000	50	14	20.253%	17.831%	15.662%	13.727%	12.009%	9.146%	6.936%
$225,000	100	14	13.214%	10.955%	9.027%	7.401%	6.043%	4.006%	2.659%
$225,000	150	14	10.164%	8.062%	6.347%	4.975%	3.888%	2.395%	1.522%
$225,000	200	14	8.424%	6.444%	4.895%	3.702%	2.799%	1.638%	1.032%
$225,000	300	14	6.407%	4.621%	3.303%	2.361%	1.704%	0.973%	0.672%
$225,000	400	14	5.190%	3.567%	2.437%	1.681%	1.194%	0.718%	0.560%
$225,000	500	14	4.480%	2.973%	1.967%	1.330%	0.950%	0.617%	0.525%
$225,000	600	14	3.893%	2.498%	1.615%	1.089%	0.797%	0.565%	0.512%
$225,000	700	14	3.457%	2.161%	1.377%	0.936%	0.704%	0.539%	0.506%
$225,000	800	14	3.124%	1.905%	1.201%	0.828%	0.644%	0.524%	0.504%
$225,000	900	14	2.846%	1.703%	1.070%	0.749%	0.602%	0.515%	0.502%
$225,000	1,000	14	2.636%	1.555%	0.977%	0.698%	0.576%	0.509%	0.501%
$225,000	1,500	14	1.901%	1.068%	0.701%	0.563%	0.518%	0.503%	0.501%
$225,000	2,000	14	1.502%	0.841%	0.597%	0.525%	0.507%	0.502%	0.501%
$225,000	3,000	14	1.057%	0.638%	0.528%	0.507%	0.503%	0.502%	0.501%
$225,000	4,000	14	0.834%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$225,000	5,000	14	0.704%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	14	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	14	63.023%	61.280%	59.612%	58.012%	56.474%	53.571%	50.879%
$250,000	10	14	48.931%	46.905%	44.978%	43.144%	41.393%	38.126%	35.146%
$250,000	15	14	40.977%	38.782%	36.710%	34.747%	32.888%	29.452%	26.364%
$250,000	20	14	35.421%	33.129%	30.979%	28.960%	27.056%	23.566%	20.482%
$250,000	25	14	31.292%	28.947%	26.759%	24.714%	22.797%	19.318%	16.278%
$250,000	50	14	20.927%	18.506%	16.333%	14.383%	12.646%	9.737%	7.464%
$250,000	100	14	13.654%	11.388%	9.442%	7.790%	6.406%	4.307%	2.887%
$250,000	150	14	10.523%	8.404%	6.663%	5.259%	4.137%	2.578%	1.649%
$250,000	200	14	8.725%	6.723%	5.144%	3.919%	2.984%	1.763%	1.110%
$250,000	300	14	6.640%	4.827%	3.478%	2.504%	1.817%	1.036%	0.703%
$250,000	400	14	5.381%	3.732%	2.569%	1.782%	1.268%	0.752%	0.573%
$250,000	500	14	4.647%	3.112%	2.077%	1.409%	1.003%	0.637%	0.531%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	600	14	4.041%	2.618%	1.703%	1.149%	0.835%	0.577%	0.516%
$250,000	700	14	3.591%	2.265%	1.450%	0.983%	0.732%	0.546%	0.508%
$250,000	800	14	3.245%	1.997%	1.263%	0.866%	0.665%	0.529%	0.504%
$250,000	900	14	2.957%	1.784%	1.123%	0.780%	0.619%	0.518%	0.503%
$250,000	1,000	14	2.740%	1.630%	1.025%	0.725%	0.589%	0.512%	0.501%
$250,000	1,500	14	1.981%	1.118%	0.727%	0.574%	0.522%	0.503%	0.501%
$250,000	2,000	14	1.567%	0.876%	0.611%	0.530%	0.508%	0.502%	0.501%
$250,000	3,000	14	1.104%	0.657%	0.533%	0.508%	0.503%	0.502%	0.501%
$250,000	4,000	14	0.867%	0.572%	0.513%	0.505%	0.503%	0.502%	0.501%
$250,000	5,000	14	0.728%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	14	0.531%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	14	63.492%	61.768%	60.118%	58.535%	57.013%	54.142%	51.482%
$275,000	10	14	49.458%	47.456%	45.552%	43.740%	42.011%	38.785%	35.848%
$275,000	15	14	41.544%	39.378%	37.335%	35.398%	33.564%	30.179%	27.140%
$275,000	20	14	36.015%	33.757%	31.639%	29.651%	27.776%	24.346%	21.315%
$275,000	25	14	31.909%	29.601%	27.450%	25.437%	23.553%	20.131%	17.123%
$275,000	50	14	21.510%	19.097%	16.922%	14.966%	13.212%	10.266%	7.944%
$275,000	100	14	14.039%	11.767%	9.808%	8.134%	6.728%	4.578%	3.100%
$275,000	150	14	10.836%	8.702%	6.941%	5.511%	4.362%	2.744%	1.768%
$275,000	200	14	8.987%	6.971%	5.366%	4.115%	3.152%	1.879%	1.183%
$275,000	300	14	6.841%	5.007%	3.632%	2.631%	1.919%	1.094%	0.732%
$275,000	400	14	5.548%	3.876%	2.688%	1.874%	1.335%	0.784%	0.586%
$275,000	500	14	4.793%	3.234%	2.174%	1.480%	1.052%	0.656%	0.538%
$275,000	600	14	4.171%	2.723%	1.781%	1.204%	0.870%	0.589%	0.519%
$275,000	700	14	3.707%	2.357%	1.516%	1.026%	0.758%	0.554%	0.509%
$275,000	800	14	3.350%	2.077%	1.319%	0.901%	0.685%	0.534%	0.505%
$275,000	900	14	3.054%	1.857%	1.172%	0.809%	0.634%	0.522%	0.503%
$275,000	1,000	14	2.831%	1.697%	1.068%	0.749%	0.602%	0.514%	0.502%
$275,000	1,500	14	2.051%	1.162%	0.750%	0.584%	0.525%	0.503%	0.501%
$275,000	2,000	14	1.623%	0.906%	0.625%	0.534%	0.509%	0.502%	0.501%
$275,000	3,000	14	1.145%	0.674%	0.538%	0.509%	0.504%	0.502%	0.501%
$275,000	4,000	14	0.897%	0.582%	0.515%	0.505%	0.503%	0.502%	0.501%
$275,000	5,000	14	0.749%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	14	0.535%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	14	63.863%	62.154%	60.519%	58.949%	57.441%	54.594%	51.960%
$300,000	10	14	49.878%	47.896%	46.012%	44.216%	42.506%	39.314%	36.410%
$300,000	15	14	42.003%	39.861%	37.840%	35.926%	34.113%	30.769%	27.771%
$300,000	20	14	36.502%	34.272%	32.181%	30.218%	28.365%	24.984%	21.996%
$300,000	25	14	32.414%	30.137%	28.015%	26.030%	24.171%	20.800%	17.835%
$300,000	50	14	22.029%	19.631%	17.460%	15.499%	13.738%	10.759%	8.393%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	100	14	14.389%	12.111%	10.144%	8.455%	7.028%	4.833%	3.308%
$300,000	150	14	11.119%	8.973%	7.197%	5.745%	4.572%	2.902%	1.882%
$300,000	200	14	9.225%	7.196%	5.571%	4.298%	3.309%	1.988%	1.254%
$300,000	300	14	7.024%	5.172%	3.775%	2.749%	2.015%	1.150%	0.760%
$300,000	400	14	5.698%	4.008%	2.797%	1.960%	1.399%	0.815%	0.599%
$300,000	500	14	4.924%	3.346%	2.264%	1.548%	1.098%	0.676%	0.544%
$300,000	600	14	4.287%	2.819%	1.853%	1.255%	0.904%	0.601%	0.522%
$300,000	700	14	3.813%	2.441%	1.578%	1.068%	0.784%	0.562%	0.511%
$300,000	800	14	3.446%	2.152%	1.372%	0.934%	0.704%	0.539%	0.506%
$300,000	900	14	3.142%	1.923%	1.217%	0.837%	0.648%	0.525%	0.504%
$300,000	1,000	14	2.915%	1.758%	1.108%	0.772%	0.614%	0.517%	0.502%
$300,000	1,500	14	2.115%	1.203%	0.772%	0.593%	0.529%	0.503%	0.501%
$300,000	2,000	14	1.675%	0.935%	0.637%	0.539%	0.511%	0.502%	0.501%
$300,000	3,000	14	1.182%	0.690%	0.543%	0.510%	0.504%	0.502%	0.501%
$300,000	4,000	14	0.924%	0.591%	0.517%	0.505%	0.503%	0.502%	0.501%
$300,000	5,000	14	0.768%	0.545%	0.509%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	14	0.539%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	14	64.162%	62.465%	60.841%	59.283%	57.785%	54.960%	52.347%
$325,000	10	14	50.226%	48.260%	46.391%	44.611%	42.914%	39.751%	36.876%
$325,000	15	14	42.390%	40.268%	38.265%	36.370%	34.574%	31.265%	28.300%
$325,000	20	14	36.911%	34.704%	32.635%	30.692%	28.859%	25.519%	22.567%
$325,000	25	14	32.841%	30.589%	28.491%	26.528%	24.693%	21.362%	18.437%
$325,000	50	14	22.487%	20.107%	17.945%	15.987%	14.221%	11.219%	8.816%
$325,000	100	14	14.706%	12.423%	10.449%	8.748%	7.305%	5.068%	3.504%
$325,000	150	14	11.376%	9.222%	7.432%	5.960%	4.770%	3.052%	1.991%
$325,000	200	14	9.442%	7.401%	5.759%	4.465%	3.455%	2.092%	1.322%
$325,000	300	14	7.190%	5.322%	3.907%	2.858%	2.104%	1.203%	0.789%
$325,000	400	14	5.834%	4.130%	2.898%	2.041%	1.460%	0.846%	0.612%
$325,000	500	14	5.044%	3.448%	2.347%	1.611%	1.143%	0.695%	0.551%
$325,000	600	14	4.394%	2.907%	1.920%	1.303%	0.936%	0.613%	0.526%
$325,000	700	14	3.902%	2.512%	1.630%	1.103%	0.805%	0.567%	0.512%
$325,000	800	14	3.532%	2.220%	1.420%	0.966%	0.723%	0.544%	0.507%
$325,000	900	14	3.221%	1.984%	1.259%	0.863%	0.663%	0.529%	0.504%
$325,000	1,000	14	2.991%	1.815%	1.145%	0.794%	0.626%	0.519%	0.502%
$325,000	1,500	14	2.174%	1.240%	0.793%	0.603%	0.533%	0.504%	0.501%
$325,000	2,000	14	1.723%	0.962%	0.649%	0.543%	0.512%	0.502%	0.501%
$325,000	3,000	14	1.217%	0.705%	0.548%	0.511%	0.504%	0.502%	0.501%
$325,000	4,000	14	0.950%	0.599%	0.519%	0.505%	0.503%	0.502%	0.501%
$325,000	5,000	14	0.786%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	14	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$350,000	5	14	64.378%	62.690%	61.076%	59.526%	58.037%	55.228%	52.630%
$350,000	10	14	50.493%	48.539%	46.683%	44.914%	43.229%	40.088%	37.235%
$350,000	15	14	42.691%	40.585%	38.598%	36.717%	34.936%	31.655%	28.716%
$350,000	20	14	37.241%	35.052%	33.002%	31.075%	29.258%	25.951%	23.027%
$350,000	25	14	33.188%	30.957%	28.878%	26.935%	25.117%	21.820%	18.926%
$350,000	50	14	22.875%	20.512%	18.363%	16.412%	14.648%	11.629%	9.199%
$350,000	100	14	14.981%	12.698%	10.716%	9.008%	7.554%	5.286%	3.684%
$350,000	150	14	11.603%	9.443%	7.643%	6.158%	4.951%	3.194%	2.095%
$350,000	200	14	9.635%	7.584%	5.929%	4.616%	3.587%	2.187%	1.385%
$350,000	300	14	7.337%	5.458%	4.026%	2.959%	2.187%	1.254%	0.817%
$350,000	400	14	5.956%	4.239%	2.989%	2.114%	1.516%	0.875%	0.625%
$350,000	500	14	5.150%	3.539%	2.421%	1.669%	1.184%	0.713%	0.557%
$350,000	600	14	4.488%	2.985%	1.981%	1.347%	0.965%	0.625%	0.530%
$350,000	700	14	3.986%	2.581%	1.682%	1.139%	0.828%	0.575%	0.514%
$350,000	800	14	3.610%	2.281%	1.465%	0.995%	0.741%	0.550%	0.509%
$350,000	900	14	3.293%	2.040%	1.297%	0.887%	0.677%	0.532%	0.505%
$350,000	1,000	14	3.059%	1.866%	1.180%	0.815%	0.638%	0.522%	0.503%
$350,000	1,500	14	2.226%	1.275%	0.812%	0.612%	0.536%	0.504%	0.501%
$350,000	2,000	14	1.765%	0.987%	0.660%	0.547%	0.513%	0.502%	0.501%
$350,000	3,000	14	1.248%	0.719%	0.553%	0.512%	0.504%	0.502%	0.501%
$350,000	4,000	14	0.972%	0.607%	0.520%	0.506%	0.503%	0.502%	0.501%
$350,000	5,000	14	0.803%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	14	0.546%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	14	64.556%	62.876%	61.268%	59.725%	58.244%	55.448%	52.863%
$375,000	10	14	50.718%	48.775%	46.930%	45.171%	43.495%	40.373%	37.539%
$375,000	15	14	42.941%	40.849%	38.873%	37.004%	35.236%	31.978%	29.060%
$375,000	20	14	37.514%	35.341%	33.306%	31.392%	29.588%	26.309%	23.409%
$375,000	25	14	33.484%	31.270%	29.207%	27.279%	25.476%	22.207%	19.339%
$375,000	50	14	23.214%	20.870%	18.732%	16.791%	15.032%	12.006%	9.554%
$375,000	100	14	15.231%	12.947%	10.961%	9.247%	7.784%	5.487%	3.855%
$375,000	150	14	11.806%	9.644%	7.836%	6.339%	5.118%	3.327%	2.194%
$375,000	200	14	9.809%	7.751%	6.084%	4.756%	3.711%	2.276%	1.445%
$375,000	300	14	7.472%	5.583%	4.136%	3.053%	2.264%	1.302%	0.844%
$375,000	400	14	6.066%	4.337%	3.072%	2.181%	1.569%	0.903%	0.638%
$375,000	500	14	5.245%	3.621%	2.488%	1.722%	1.223%	0.730%	0.564%
$375,000	600	14	4.572%	3.056%	2.036%	1.388%	0.993%	0.636%	0.533%
$375,000	700	14	4.062%	2.643%	1.729%	1.172%	0.849%	0.582%	0.516%
$375,000	800	14	3.679%	2.337%	1.505%	1.021%	0.757%	0.555%	0.510%
$375,000	900	14	3.357%	2.090%	1.332%	0.909%	0.690%	0.535%	0.505%
$375,000	1,000	14	3.120%	1.912%	1.211%	0.835%	0.648%	0.524%	0.503%
$375,000	1,500	14	2.272%	1.305%	0.829%	0.620%	0.540%	0.505%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	2,000	14	1.803%	1.009%	0.671%	0.551%	0.514%	0.502%	0.501%
$375,000	3,000	14	1.275%	0.732%	0.557%	0.513%	0.504%	0.502%	0.501%
$375,000	4,000	14	0.992%	0.614%	0.522%	0.506%	0.503%	0.502%	0.501%
$375,000	5,000	14	0.818%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	14	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	14	64.706%	63.033%	61.431%	59.894%	58.419%	55.634%	53.060%
$400,000	10	14	50.911%	48.977%	47.140%	45.389%	43.722%	40.616%	37.798%
$400,000	15	14	43.154%	41.074%	39.109%	37.250%	35.492%	32.254%	29.355%
$400,000	20	14	37.744%	35.584%	33.562%	31.660%	29.867%	26.611%	23.731%
$400,000	25	14	33.735%	31.537%	29.487%	27.572%	25.781%	22.537%	19.691%
$400,000	50	14	23.505%	21.180%	19.057%	17.125%	15.374%	12.352%	9.881%
$400,000	100	14	15.460%	13.174%	11.185%	9.466%	7.995%	5.673%	4.016%
$400,000	150	14	11.993%	9.828%	8.013%	6.507%	5.273%	3.453%	2.288%
$400,000	200	14	9.972%	7.907%	6.230%	4.887%	3.827%	2.362%	1.503%
$400,000	300	14	7.597%	5.700%	4.240%	3.141%	2.338%	1.349%	0.871%
$400,000	400	14	6.168%	4.428%	3.152%	2.245%	1.619%	0.929%	0.650%
$400,000	500	14	5.333%	3.698%	2.551%	1.771%	1.260%	0.747%	0.570%
$400,000	600	14	4.650%	3.123%	2.088%	1.427%	1.019%	0.647%	0.536%
$400,000	700	14	4.131%	2.701%	1.773%	1.204%	0.870%	0.590%	0.518%
$400,000	800	14	3.743%	2.389%	1.543%	1.047%	0.773%	0.560%	0.511%
$400,000	900	14	3.416%	2.136%	1.365%	0.930%	0.702%	0.539%	0.506%
$400,000	1,000	14	3.176%	1.955%	1.241%	0.853%	0.659%	0.527%	0.504%
$400,000	1,500	14	2.315%	1.334%	0.846%	0.628%	0.543%	0.505%	0.501%
$400,000	2,000	14	1.838%	1.029%	0.681%	0.555%	0.516%	0.502%	0.501%
$400,000	3,000	14	1.301%	0.743%	0.561%	0.514%	0.505%	0.502%	0.501%
$400,000	4,000	14	1.011%	0.621%	0.524%	0.506%	0.503%	0.502%	0.501%
$400,000	5,000	14	0.832%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	14	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	14	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	14	64.821%	63.153%	61.557%	60.024%	58.553%	55.778%	53.213%
$425,000	10	14	51.066%	49.139%	47.309%	45.566%	43.905%	40.813%	38.008%
$425,000	15	14	43.335%	41.264%	39.308%	37.458%	35.708%	32.487%	29.603%
$425,000	20	14	37.937%	35.788%	33.777%	31.884%	30.101%	26.865%	24.001%
$425,000	25	14	33.945%	31.759%	29.721%	27.817%	26.037%	22.812%	19.986%
$425,000	50	14	23.751%	21.442%	19.335%	17.415%	15.672%	12.657%	10.177%
$425,000	100	14	15.665%	13.381%	11.388%	9.665%	8.188%	5.845%	4.162%
$425,000	150	14	12.162%	9.994%	8.173%	6.659%	5.415%	3.568%	2.374%
$425,000	200	14	10.120%	8.049%	6.362%	5.008%	3.933%	2.440%	1.557%
$425,000	300	14	7.711%	5.806%	4.334%	3.222%	2.405%	1.393%	0.896%
$425,000	400	14	6.261%	4.511%	3.224%	2.303%	1.665%	0.954%	0.662%
$425,000	500	14	5.413%	3.767%	2.608%	1.817%	1.294%	0.763%	0.577%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$425,000	600	14	4.720%	3.182%	2.135%	1.462%	1.044%	0.657%	0.540%
$425,000	700	14	4.194%	2.753%	1.813%	1.233%	0.889%	0.597%	0.520%
$425,000	800	14	3.794%	2.429%	1.573%	1.066%	0.785%	0.562%	0.511%
$425,000	900	14	3.469%	2.177%	1.394%	0.949%	0.714%	0.542%	0.507%
$425,000	1,000	14	3.226%	1.994%	1.268%	0.870%	0.668%	0.529%	0.504%
$425,000	1,500	14	2.352%	1.360%	0.861%	0.635%	0.546%	0.505%	0.501%
$425,000	2,000	14	1.869%	1.048%	0.690%	0.559%	0.517%	0.503%	0.501%
$425,000	3,000	14	1.323%	0.754%	0.565%	0.515%	0.505%	0.502%	0.501%
$425,000	4,000	14	1.028%	0.627%	0.525%	0.506%	0.503%	0.502%	0.501%
$425,000	5,000	14	0.845%	0.566%	0.512%	0.505%	0.503%	0.502%	0.501%
$425,000	10,000	14	0.556%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	14	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	14	64.927%	63.265%	61.672%	60.144%	58.678%	55.912%	53.354%
$450,000	10	14	51.211%	49.291%	47.468%	45.731%	44.076%	40.996%	38.203%
$450,000	15	14	43.502%	41.441%	39.492%	37.650%	35.908%	32.703%	29.833%
$450,000	20	14	38.118%	35.979%	33.977%	32.093%	30.318%	27.100%	24.252%
$450,000	25	14	34.141%	31.966%	29.938%	28.045%	26.274%	23.068%	20.259%
$450,000	50	14	23.981%	21.688%	19.595%	17.689%	15.957%	12.951%	10.471%
$450,000	100	14	15.866%	13.584%	11.589%	9.864%	8.380%	6.017%	4.310%
$450,000	150	14	12.329%	10.157%	8.332%	6.809%	5.556%	3.684%	2.463%
$450,000	200	14	10.264%	8.188%	6.492%	5.128%	4.040%	2.521%	1.613%
$450,000	300	14	7.822%	5.911%	4.428%	3.303%	2.474%	1.437%	0.922%
$450,000	400	14	6.352%	4.593%	3.295%	2.362%	1.711%	0.980%	0.675%
$450,000	500	14	5.491%	3.836%	2.664%	1.862%	1.328%	0.780%	0.584%
$450,000	600	14	4.789%	3.240%	2.182%	1.498%	1.069%	0.668%	0.544%
$450,000	700	14	4.256%	2.805%	1.854%	1.262%	0.908%	0.604%	0.522%
$450,000	800	14	3.851%	2.475%	1.607%	1.089%	0.800%	0.567%	0.512%
$450,000	900	14	3.520%	2.218%	1.424%	0.969%	0.726%	0.545%	0.507%
$450,000	1,000	14	3.276%	2.032%	1.295%	0.887%	0.678%	0.532%	0.505%
$450,000	1,500	14	2.389%	1.385%	0.875%	0.643%	0.549%	0.506%	0.501%
$450,000	2,000	14	1.899%	1.066%	0.699%	0.562%	0.518%	0.503%	0.501%
$450,000	3,000	14	1.346%	0.765%	0.569%	0.517%	0.505%	0.502%	0.501%
$450,000	4,000	14	1.045%	0.634%	0.527%	0.507%	0.503%	0.502%	0.501%
$450,000	5,000	14	0.858%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$450,000	10,000	14	0.559%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	14	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	14	65.015%	63.356%	61.768%	60.243%	58.780%	56.021%	53.470%
$475,000	10	14	51.334%	49.420%	47.602%	45.871%	44.221%	41.152%	38.369%
$475,000	15	14	43.644%	41.590%	39.648%	37.812%	36.077%	32.885%	30.027%
$475,000	20	14	38.271%	36.140%	34.146%	32.270%	30.503%	27.300%	24.464%
$475,000	25	14	34.308%	32.143%	30.124%	28.239%	26.476%	23.286%	20.491%
$475,000	50	14	24.176%	21.896%	19.815%	17.921%	16.200%	13.206%	10.729%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	100	14	16.044%	13.766%	11.771%	10.042%	8.553%	6.174%	4.445%
$475,000	150	14	12.477%	10.304%	8.473%	6.945%	5.685%	3.790%	2.546%
$475,000	200	14	10.391%	8.313%	6.611%	5.236%	4.137%	2.594%	1.665%
$475,000	300	14	7.923%	6.006%	4.514%	3.378%	2.536%	1.479%	0.946%
$475,000	400	14	6.434%	4.666%	3.360%	2.415%	1.754%	1.004%	0.687%
$475,000	500	14	5.561%	3.898%	2.716%	1.902%	1.359%	0.795%	0.590%
$475,000	600	14	4.851%	3.293%	2.225%	1.530%	1.091%	0.678%	0.547%
$475,000	700	14	4.311%	2.852%	1.890%	1.288%	0.926%	0.611%	0.524%
$475,000	800	14	3.901%	2.516%	1.638%	1.110%	0.813%	0.572%	0.514%
$475,000	900	14	3.566%	2.255%	1.451%	0.987%	0.737%	0.549%	0.508%
$475,000	1,000	14	3.319%	2.067%	1.319%	0.902%	0.687%	0.535%	0.505%
$475,000	1,500	14	2.422%	1.408%	0.889%	0.649%	0.552%	0.506%	0.501%
$475,000	2,000	14	1.926%	1.083%	0.707%	0.566%	0.519%	0.503%	0.501%
$475,000	3,000	14	1.366%	0.775%	0.573%	0.518%	0.505%	0.502%	0.501%
$475,000	4,000	14	1.060%	0.639%	0.529%	0.507%	0.503%	0.502%	0.501%
$475,000	5,000	14	0.869%	0.574%	0.514%	0.505%	0.503%	0.502%	0.501%
$475,000	10,000	14	0.562%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	14	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	14	65.079%	63.424%	61.838%	60.316%	58.856%	56.103%	53.556%
$500,000	10	14	51.427%	49.518%	47.704%	45.977%	44.331%	41.270%	38.494%
$500,000	15	14	43.759%	41.711%	39.774%	37.943%	36.213%	33.031%	30.182%
$500,000	20	14	38.394%	36.270%	34.282%	32.411%	30.650%	27.459%	24.632%
$500,000	25	14	34.441%	32.283%	30.271%	28.392%	26.636%	23.457%	20.673%
$500,000	50	14	24.327%	22.056%	19.985%	18.100%	16.387%	13.406%	10.933%
$500,000	100	14	16.187%	13.913%	11.917%	10.186%	8.694%	6.304%	4.556%
$500,000	150	14	12.596%	10.422%	8.587%	7.055%	5.788%	3.877%	2.614%
$500,000	200	14	10.495%	8.414%	6.707%	5.325%	4.216%	2.655%	1.709%
$500,000	300	14	8.005%	6.084%	4.585%	3.439%	2.588%	1.514%	0.967%
$500,000	400	14	6.499%	4.726%	3.412%	2.458%	1.789%	1.025%	0.698%
$500,000	500	14	5.617%	3.947%	2.757%	1.935%	1.384%	0.808%	0.595%
$500,000	600	14	4.901%	3.336%	2.259%	1.555%	1.110%	0.686%	0.550%
$500,000	700	14	4.355%	2.889%	1.918%	1.309%	0.940%	0.617%	0.526%
$500,000	800	14	3.942%	2.549%	1.663%	1.128%	0.825%	0.576%	0.515%
$500,000	900	14	3.604%	2.285%	1.473%	1.002%	0.746%	0.552%	0.509%
$500,000	1,000	14	3.355%	2.094%	1.339%	0.915%	0.694%	0.537%	0.506%
$500,000	1,500	14	2.448%	1.426%	0.900%	0.655%	0.555%	0.507%	0.501%
$500,000	2,000	14	1.948%	1.096%	0.714%	0.569%	0.520%	0.503%	0.501%
$500,000	3,000	14	1.382%	0.783%	0.576%	0.519%	0.505%	0.502%	0.501%
$500,000	4,000	14	1.072%	0.644%	0.530%	0.507%	0.503%	0.502%	0.501%
$500,000	5,000	14	0.878%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$500,000	10,000	14	0.564%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	14	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	15	40.325%	37.564%	34.897%	32.343%	29.931%	25.541%	21.691%
$30,000	10	15	26.091%	23.478%	21.082%	18.886%	16.882%	13.416%	10.589%
$30,000	15	15	20.558%	18.005%	15.720%	13.679%	11.863%	8.850%	6.549%
$30,000	20	15	17.057%	14.610%	12.455%	10.567%	8.928%	6.320%	4.446%
$30,000	25	15	14.822%	12.449%	10.402%	8.654%	7.171%	4.868%	3.297%
$30,000	50	15	9.429%	7.328%	5.648%	4.324%	3.301%	1.939%	1.203%
$30,000	100	15	5.904%	4.166%	2.915%	2.039%	1.447%	0.826%	0.599%
$30,000	150	15	4.427%	2.920%	1.921%	1.296%	0.925%	0.604%	0.522%
$30,000	200	15	3.636%	2.289%	1.460%	0.983%	0.729%	0.543%	0.508%
$30,000	300	15	2.681%	1.567%	0.973%	0.690%	0.571%	0.509%	0.501%
$30,000	400	15	2.140%	1.209%	0.769%	0.590%	0.527%	0.504%	0.501%
$30,000	500	15	1.785%	0.993%	0.660%	0.544%	0.512%	0.502%	0.501%
$30,000	600	15	1.536%	0.856%	0.602%	0.525%	0.507%	0.502%	0.501%
$30,000	700	15	1.341%	0.758%	0.564%	0.515%	0.505%	0.502%	0.501%
$30,000	800	15	1.201%	0.694%	0.543%	0.510%	0.504%	0.502%	0.501%
$30,000	900	15	1.090%	0.648%	0.530%	0.507%	0.503%	0.502%	0.501%
$30,000	1,000	15	1.004%	0.616%	0.522%	0.506%	0.503%	0.502%	0.501%
$30,000	1,500	15	0.739%	0.538%	0.508%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	15	0.627%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	15	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	15	0.519%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	15	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	15	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	15	42.700%	40.058%	37.499%	35.021%	32.623%	28.129%	24.140%
$35,000	10	15	27.597%	24.978%	22.577%	20.374%	18.354%	14.805%	11.873%
$35,000	15	15	21.829%	19.263%	16.949%	14.867%	13.005%	9.874%	7.439%
$35,000	20	15	18.124%	15.653%	13.462%	11.528%	9.839%	7.109%	5.096%
$35,000	25	15	15.750%	13.347%	11.256%	9.455%	7.919%	5.494%	3.784%
$35,000	50	15	10.062%	7.917%	6.182%	4.798%	3.708%	2.219%	1.386%
$35,000	100	15	6.319%	4.528%	3.213%	2.277%	1.630%	0.918%	0.639%
$35,000	150	15	4.745%	3.182%	2.124%	1.442%	1.022%	0.642%	0.534%
$35,000	200	15	3.895%	2.492%	1.607%	1.079%	0.787%	0.560%	0.510%
$35,000	300	15	2.888%	1.715%	1.065%	0.741%	0.596%	0.513%	0.502%
$35,000	400	15	2.309%	1.319%	0.830%	0.618%	0.538%	0.505%	0.501%
$35,000	500	15	1.930%	1.079%	0.702%	0.561%	0.517%	0.502%	0.501%
$35,000	600	15	1.662%	0.924%	0.630%	0.535%	0.509%	0.502%	0.501%
$35,000	700	15	1.452%	0.812%	0.585%	0.520%	0.506%	0.502%	0.501%
$35,000	800	15	1.300%	0.738%	0.557%	0.513%	0.504%	0.502%	0.501%
$35,000	900	15	1.180%	0.685%	0.540%	0.509%	0.504%	0.502%	0.501%
$35,000	1,000	15	1.085%	0.646%	0.529%	0.507%	0.503%	0.502%	0.501%
$35,000	1,500	15	0.788%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	2,000	15	0.657%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	15	0.555%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	15	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	15	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	15	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	15	44.650%	42.098%	39.629%	37.246%	34.941%	30.537%	26.458%
$40,000	10	15	28.990%	26.347%	23.924%	21.703%	19.663%	16.069%	13.059%
$40,000	15	15	22.967%	20.393%	18.057%	15.947%	14.045%	10.814%	8.266%
$40,000	20	15	19.079%	16.584%	14.360%	12.389%	10.658%	7.820%	5.698%
$40,000	25	15	16.573%	14.152%	12.026%	10.180%	8.592%	6.067%	4.242%
$40,000	50	15	10.627%	8.448%	6.666%	5.230%	4.085%	2.491%	1.565%
$40,000	100	15	6.695%	4.860%	3.490%	2.500%	1.804%	1.011%	0.680%
$40,000	150	15	5.033%	3.424%	2.314%	1.583%	1.120%	0.682%	0.548%
$40,000	200	15	4.137%	2.686%	1.749%	1.175%	0.847%	0.579%	0.515%
$40,000	300	15	3.075%	1.852%	1.153%	0.792%	0.622%	0.519%	0.503%
$40,000	400	15	2.461%	1.421%	0.889%	0.647%	0.551%	0.506%	0.501%
$40,000	500	15	2.062%	1.161%	0.743%	0.578%	0.523%	0.503%	0.501%
$40,000	600	15	1.776%	0.989%	0.660%	0.545%	0.512%	0.502%	0.501%
$40,000	700	15	1.555%	0.865%	0.606%	0.527%	0.507%	0.502%	0.501%
$40,000	800	15	1.391%	0.781%	0.572%	0.516%	0.505%	0.502%	0.501%
$40,000	900	15	1.263%	0.721%	0.551%	0.511%	0.504%	0.502%	0.501%
$40,000	1,000	15	1.161%	0.677%	0.538%	0.508%	0.503%	0.502%	0.501%
$40,000	1,500	15	0.836%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$40,000	2,000	15	0.688%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	15	0.568%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	15	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	15	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	15	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	15	46.278%	43.801%	41.413%	39.107%	36.871%	32.618%	28.642%
$45,000	10	15	30.287%	27.620%	25.162%	22.907%	20.838%	17.190%	14.132%
$45,000	15	15	23.976%	21.398%	19.053%	16.926%	14.996%	11.683%	9.038%
$45,000	20	15	19.938%	17.426%	15.176%	13.176%	11.406%	8.481%	6.259%
$45,000	25	15	17.314%	14.875%	12.724%	10.846%	9.214%	6.598%	4.681%
$45,000	50	15	11.132%	8.926%	7.105%	5.624%	4.433%	2.749%	1.739%
$45,000	100	15	7.037%	5.164%	3.749%	2.711%	1.970%	1.104%	0.724%
$45,000	150	15	5.297%	3.649%	2.495%	1.719%	1.217%	0.725%	0.564%
$45,000	200	15	4.358%	2.865%	1.883%	1.269%	0.908%	0.599%	0.521%
$45,000	300	15	3.247%	1.981%	1.238%	0.843%	0.649%	0.525%	0.504%
$45,000	400	15	2.602%	1.518%	0.948%	0.678%	0.564%	0.508%	0.501%
$45,000	500	15	2.184%	1.239%	0.785%	0.597%	0.530%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	600	15	1.882%	1.052%	0.689%	0.556%	0.516%	0.503%	0.501%
$45,000	700	15	1.650%	0.916%	0.627%	0.534%	0.509%	0.502%	0.501%
$45,000	800	15	1.477%	0.823%	0.588%	0.521%	0.506%	0.502%	0.501%
$45,000	900	15	1.341%	0.756%	0.563%	0.514%	0.504%	0.502%	0.501%
$45,000	1,000	15	1.232%	0.707%	0.547%	0.510%	0.504%	0.502%	0.501%
$45,000	1,500	15	0.881%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$45,000	2,000	15	0.718%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	15	0.581%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	15	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	15	0.519%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	15	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	15	47.669%	45.260%	42.939%	40.692%	38.520%	34.398%	30.542%
$50,000	10	15	31.523%	28.837%	26.345%	24.048%	21.939%	18.228%	15.102%
$50,000	15	15	24.887%	22.308%	19.958%	17.815%	15.862%	12.486%	9.760%
$50,000	20	15	20.728%	18.204%	15.939%	13.910%	12.107%	9.101%	6.791%
$50,000	25	15	17.998%	15.545%	13.373%	11.462%	9.798%	7.102%	5.101%
$50,000	50	15	11.598%	9.368%	7.514%	5.994%	4.764%	2.999%	1.912%
$50,000	100	15	7.358%	5.451%	3.996%	2.914%	2.133%	1.199%	0.771%
$50,000	150	15	5.541%	3.859%	2.666%	1.852%	1.314%	0.768%	0.582%
$50,000	200	15	4.564%	3.035%	2.012%	1.360%	0.967%	0.621%	0.527%
$50,000	300	15	3.406%	2.102%	1.322%	0.894%	0.678%	0.532%	0.506%
$50,000	400	15	2.733%	1.611%	1.005%	0.709%	0.579%	0.510%	0.502%
$50,000	500	15	2.297%	1.314%	0.827%	0.616%	0.537%	0.504%	0.501%
$50,000	600	15	1.981%	1.112%	0.719%	0.569%	0.520%	0.503%	0.501%
$50,000	700	15	1.738%	0.966%	0.649%	0.542%	0.511%	0.502%	0.501%
$50,000	800	15	1.556%	0.864%	0.604%	0.526%	0.507%	0.502%	0.501%
$50,000	900	15	1.413%	0.791%	0.575%	0.517%	0.505%	0.502%	0.501%
$50,000	1,000	15	1.299%	0.737%	0.557%	0.513%	0.504%	0.502%	0.501%
$50,000	1,500	15	0.925%	0.590%	0.517%	0.505%	0.503%	0.502%	0.501%
$50,000	2,000	15	0.749%	0.540%	0.508%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	15	0.595%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	15	0.544%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	15	0.522%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	15	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	15	48.920%	46.572%	44.305%	42.113%	39.998%	35.993%	32.240%
$55,000	10	15	32.726%	30.033%	27.517%	25.181%	23.026%	19.231%	16.032%
$55,000	15	15	25.750%	23.168%	20.808%	18.651%	16.680%	13.253%	10.462%
$55,000	20	15	21.478%	18.945%	16.667%	14.615%	12.779%	9.700%	7.312%
$55,000	25	15	18.647%	16.180%	13.990%	12.053%	10.356%	7.586%	5.512%
$55,000	50	15	12.039%	9.789%	7.905%	6.350%	5.083%	3.243%	2.085%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$55,000	100	15	7.662%	5.727%	4.235%	3.113%	2.293%	1.296%	0.822%
$55,000	150	15	5.777%	4.062%	2.834%	1.983%	1.411%	0.814%	0.601%
$55,000	200	15	4.760%	3.198%	2.139%	1.452%	1.028%	0.644%	0.533%
$55,000	300	15	3.558%	2.219%	1.405%	0.947%	0.709%	0.540%	0.507%
$55,000	400	15	2.857%	1.701%	1.063%	0.741%	0.595%	0.513%	0.502%
$55,000	500	15	2.405%	1.387%	0.869%	0.637%	0.546%	0.505%	0.501%
$55,000	600	15	2.075%	1.171%	0.750%	0.582%	0.525%	0.503%	0.501%
$55,000	700	15	1.822%	1.015%	0.671%	0.550%	0.514%	0.502%	0.501%
$55,000	800	15	1.632%	0.906%	0.622%	0.532%	0.508%	0.502%	0.501%
$55,000	900	15	1.482%	0.826%	0.589%	0.521%	0.506%	0.502%	0.501%
$55,000	1,000	15	1.363%	0.767%	0.567%	0.515%	0.505%	0.502%	0.501%
$55,000	1,500	15	0.968%	0.605%	0.520%	0.505%	0.503%	0.502%	0.501%
$55,000	2,000	15	0.779%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$55,000	3,000	15	0.609%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	15	0.551%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	15	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	15	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	15	50.020%	47.722%	45.502%	43.360%	41.299%	37.389%	33.731%
$60,000	10	15	33.863%	31.172%	28.649%	26.287%	24.091%	20.202%	16.927%
$60,000	15	15	26.572%	23.985%	21.607%	19.437%	17.452%	13.986%	11.135%
$60,000	20	15	22.189%	19.652%	17.360%	15.290%	13.428%	10.284%	7.823%
$60,000	25	15	19.262%	16.784%	14.575%	12.618%	10.891%	8.054%	5.914%
$60,000	50	15	12.452%	10.183%	8.275%	6.688%	5.386%	3.477%	2.257%
$60,000	100	15	7.948%	5.987%	4.461%	3.304%	2.448%	1.390%	0.874%
$60,000	150	15	6.000%	4.256%	2.995%	2.112%	1.508%	0.862%	0.622%
$60,000	200	15	4.944%	3.353%	2.261%	1.542%	1.089%	0.668%	0.541%
$60,000	300	15	3.703%	2.333%	1.486%	1.000%	0.740%	0.549%	0.509%
$60,000	400	15	2.976%	1.787%	1.119%	0.773%	0.612%	0.516%	0.503%
$60,000	500	15	2.509%	1.458%	0.910%	0.658%	0.555%	0.506%	0.501%
$60,000	600	15	2.166%	1.228%	0.780%	0.595%	0.530%	0.504%	0.501%
$60,000	700	15	1.903%	1.063%	0.695%	0.559%	0.517%	0.502%	0.501%
$60,000	800	15	1.706%	0.947%	0.640%	0.538%	0.510%	0.502%	0.501%
$60,000	900	15	1.549%	0.861%	0.602%	0.526%	0.507%	0.502%	0.501%
$60,000	1,000	15	1.424%	0.798%	0.578%	0.519%	0.505%	0.502%	0.501%
$60,000	1,500	15	1.010%	0.619%	0.523%	0.506%	0.503%	0.502%	0.501%
$60,000	2,000	15	0.808%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$60,000	3,000	15	0.624%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	15	0.558%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	15	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	15	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	15	50.980%	48.723%	46.545%	44.450%	42.433%	38.604%	35.031%
$65,000	10	15	34.907%	32.227%	29.700%	27.332%	25.111%	21.140%	17.782%
$65,000	15	15	27.343%	24.744%	22.350%	20.161%	18.166%	14.668%	11.765%
$65,000	20	15	22.852%	20.311%	18.006%	15.919%	14.037%	10.835%	8.309%
$65,000	25	15	19.835%	17.348%	15.125%	13.146%	11.396%	8.499%	6.296%
$65,000	50	15	12.840%	10.551%	8.621%	7.007%	5.671%	3.701%	2.423%
$65,000	100	15	8.217%	6.232%	4.675%	3.487%	2.598%	1.483%	0.926%
$65,000	150	15	6.208%	4.438%	3.148%	2.234%	1.600%	0.909%	0.642%
$65,000	200	15	5.117%	3.500%	2.378%	1.629%	1.150%	0.693%	0.549%
$65,000	300	15	3.839%	2.440%	1.564%	1.051%	0.771%	0.558%	0.511%
$65,000	400	15	3.087%	1.869%	1.173%	0.806%	0.629%	0.519%	0.503%
$65,000	500	15	2.607%	1.526%	0.951%	0.679%	0.565%	0.508%	0.501%
$65,000	600	15	2.251%	1.283%	0.811%	0.609%	0.536%	0.504%	0.501%
$65,000	700	15	1.978%	1.109%	0.718%	0.569%	0.520%	0.503%	0.501%
$65,000	800	15	1.775%	0.987%	0.658%	0.545%	0.512%	0.502%	0.501%
$65,000	900	15	1.611%	0.894%	0.617%	0.530%	0.508%	0.502%	0.501%
$65,000	1,000	15	1.482%	0.827%	0.590%	0.522%	0.506%	0.502%	0.501%
$65,000	1,500	15	1.050%	0.634%	0.527%	0.507%	0.503%	0.502%	0.501%
$65,000	2,000	15	0.836%	0.563%	0.512%	0.505%	0.503%	0.502%	0.501%
$65,000	3,000	15	0.638%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	15	0.566%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	15	0.534%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	15	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	15	51.831%	49.610%	47.473%	45.418%	43.440%	39.682%	36.185%
$70,000	10	15	35.872%	33.211%	30.692%	28.318%	26.092%	22.060%	18.612%
$70,000	15	15	28.077%	25.463%	23.055%	20.848%	18.835%	15.302%	12.359%
$70,000	20	15	23.467%	20.921%	18.604%	16.505%	14.604%	11.357%	8.774%
$70,000	25	15	20.370%	17.877%	15.642%	13.644%	11.874%	8.925%	6.665%
$70,000	50	15	13.205%	10.899%	8.948%	7.309%	5.947%	3.917%	2.585%
$70,000	100	15	8.471%	6.463%	4.880%	3.662%	2.745%	1.576%	0.979%
$70,000	150	15	6.401%	4.609%	3.293%	2.350%	1.690%	0.956%	0.663%
$70,000	200	15	5.280%	3.639%	2.489%	1.713%	1.210%	0.719%	0.558%
$70,000	300	15	3.959%	2.535%	1.633%	1.096%	0.798%	0.566%	0.512%
$70,000	400	15	3.191%	1.947%	1.226%	0.837%	0.646%	0.523%	0.504%
$70,000	500	15	2.700%	1.591%	0.991%	0.700%	0.575%	0.509%	0.501%
$70,000	600	15	2.332%	1.336%	0.841%	0.624%	0.542%	0.505%	0.501%
$70,000	700	15	2.050%	1.154%	0.741%	0.579%	0.524%	0.503%	0.501%
$70,000	800	15	1.841%	1.026%	0.677%	0.552%	0.514%	0.502%	0.501%
$70,000	900	15	1.671%	0.928%	0.631%	0.535%	0.509%	0.502%	0.501%
$70,000	1,000	15	1.538%	0.857%	0.602%	0.526%	0.507%	0.502%	0.501%
$70,000	1,500	15	1.088%	0.649%	0.531%	0.507%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$70,000	2,000	15	0.864%	0.571%	0.513%	0.505%	0.503%	0.502%	0.501%
$70,000	3,000	15	0.653%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	15	0.574%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	15	0.538%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	15	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	15	52.607%	50.422%	48.321%	46.303%	44.358%	40.666%	37.236%
$75,000	10	15	36.765%	34.138%	31.634%	29.262%	27.032%	22.975%	19.449%
$75,000	15	15	28.785%	26.156%	23.734%	21.513%	19.474%	15.906%	12.927%
$75,000	20	15	24.049%	21.499%	19.173%	17.062%	15.146%	11.859%	9.224%
$75,000	25	15	20.880%	18.382%	16.135%	14.123%	12.333%	9.338%	7.023%
$75,000	50	15	13.554%	11.233%	9.261%	7.599%	6.215%	4.128%	2.745%
$75,000	100	15	8.710%	6.682%	5.076%	3.832%	2.885%	1.668%	1.033%
$75,000	150	15	6.585%	4.772%	3.431%	2.463%	1.778%	1.003%	0.686%
$75,000	200	15	5.432%	3.770%	2.597%	1.796%	1.270%	0.745%	0.568%
$75,000	300	15	4.078%	2.632%	1.704%	1.145%	0.829%	0.576%	0.515%
$75,000	400	15	3.290%	2.021%	1.277%	0.869%	0.663%	0.527%	0.504%
$75,000	500	15	2.788%	1.654%	1.030%	0.722%	0.586%	0.511%	0.501%
$75,000	600	15	2.408%	1.387%	0.870%	0.639%	0.548%	0.505%	0.501%
$75,000	700	15	2.119%	1.198%	0.764%	0.590%	0.528%	0.503%	0.501%
$75,000	800	15	1.904%	1.064%	0.695%	0.559%	0.516%	0.502%	0.501%
$75,000	900	15	1.729%	0.960%	0.646%	0.540%	0.511%	0.502%	0.501%
$75,000	1,000	15	1.591%	0.886%	0.614%	0.530%	0.508%	0.502%	0.501%
$75,000	1,500	15	1.124%	0.664%	0.535%	0.508%	0.503%	0.502%	0.501%
$75,000	2,000	15	0.891%	0.579%	0.515%	0.505%	0.503%	0.502%	0.501%
$75,000	3,000	15	0.667%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	15	0.582%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	15	0.542%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	15	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	15	53.309%	51.156%	49.089%	47.103%	45.187%	41.557%	38.185%
$80,000	10	15	37.581%	34.996%	32.522%	30.165%	27.937%	23.867%	20.288%
$80,000	15	15	29.469%	26.835%	24.399%	22.161%	20.102%	16.490%	13.475%
$80,000	20	15	24.605%	22.050%	19.715%	17.594%	15.666%	12.342%	9.663%
$80,000	25	15	21.366%	18.864%	16.607%	14.583%	12.774%	9.738%	7.373%
$80,000	50	15	13.886%	11.552%	9.560%	7.879%	6.472%	4.336%	2.902%
$80,000	100	15	8.937%	6.890%	5.261%	3.993%	3.020%	1.756%	1.085%
$80,000	150	15	6.760%	4.927%	3.564%	2.572%	1.865%	1.050%	0.708%
$80,000	200	15	5.576%	3.896%	2.700%	1.876%	1.330%	0.773%	0.579%
$80,000	300	15	4.191%	2.724%	1.774%	1.193%	0.860%	0.587%	0.518%
$80,000	400	15	3.383%	2.093%	1.327%	0.900%	0.680%	0.531%	0.505%
$80,000	500	15	2.871%	1.714%	1.068%	0.743%	0.596%	0.513%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	600	15	2.480%	1.436%	0.899%	0.654%	0.555%	0.506%	0.501%
$80,000	700	15	2.184%	1.241%	0.788%	0.601%	0.532%	0.503%	0.501%
$80,000	800	15	1.963%	1.100%	0.714%	0.567%	0.519%	0.503%	0.501%
$80,000	900	15	1.783%	0.992%	0.660%	0.546%	0.512%	0.502%	0.501%
$80,000	1,000	15	1.641%	0.914%	0.626%	0.534%	0.509%	0.502%	0.501%
$80,000	1,500	15	1.160%	0.679%	0.539%	0.509%	0.504%	0.502%	0.501%
$80,000	2,000	15	0.917%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$80,000	3,000	15	0.682%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	15	0.591%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	15	0.547%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	15	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	15	54.566%	52.473%	50.465%	48.532%	46.668%	43.150%	39.875%
$90,000	10	15	39.043%	36.535%	34.136%	31.846%	29.651%	25.574%	21.953%
$90,000	15	15	30.786%	28.145%	25.696%	23.424%	21.326%	17.624%	14.528%
$90,000	20	15	25.667%	23.096%	20.746%	18.599%	16.649%	13.270%	10.509%
$90,000	25	15	22.278%	19.772%	17.500%	15.454%	13.614%	10.512%	8.055%
$90,000	50	15	14.508%	12.154%	10.130%	8.411%	6.962%	4.736%	3.211%
$90,000	100	15	9.360%	7.281%	5.612%	4.298%	3.278%	1.928%	1.192%
$90,000	150	15	7.089%	5.223%	3.818%	2.782%	2.033%	1.147%	0.756%
$90,000	200	15	5.850%	4.134%	2.898%	2.033%	1.447%	0.830%	0.601%
$90,000	300	15	4.403%	2.900%	1.908%	1.289%	0.921%	0.609%	0.524%
$90,000	400	15	3.560%	2.229%	1.422%	0.962%	0.716%	0.540%	0.507%
$90,000	500	15	3.029%	1.829%	1.142%	0.786%	0.618%	0.517%	0.502%
$90,000	600	15	2.616%	1.531%	0.957%	0.684%	0.569%	0.508%	0.502%
$90,000	700	15	2.307%	1.322%	0.834%	0.622%	0.541%	0.504%	0.501%
$90,000	800	15	2.076%	1.170%	0.751%	0.583%	0.525%	0.503%	0.501%
$90,000	900	15	1.885%	1.053%	0.690%	0.558%	0.516%	0.503%	0.501%
$90,000	1,000	15	1.737%	0.968%	0.650%	0.542%	0.511%	0.502%	0.501%
$90,000	1,500	15	1.227%	0.707%	0.548%	0.511%	0.504%	0.502%	0.501%
$90,000	2,000	15	0.968%	0.605%	0.520%	0.506%	0.503%	0.502%	0.501%
$90,000	3,000	15	0.711%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	15	0.608%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	15	0.557%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	15	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	15	55.647%	53.604%	51.645%	49.756%	47.939%	44.513%	41.320%
$100,000	10	15	40.310%	37.866%	35.536%	33.307%	31.175%	27.173%	23.532%
$100,000	15	15	32.009%	29.386%	26.931%	24.641%	22.510%	18.728%	15.538%
$100,000	20	15	26.663%	24.083%	21.711%	19.540%	17.561%	14.132%	11.306%
$100,000	25	15	23.114%	20.604%	18.324%	16.257%	14.392%	11.231%	8.708%
$100,000	50	15	15.086%	12.718%	10.670%	8.919%	7.429%	5.120%	3.515%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	100	15	9.753%	7.645%	5.940%	4.585%	3.525%	2.096%	1.298%
$100,000	150	15	7.393%	5.497%	4.055%	2.980%	2.194%	1.243%	0.807%
$100,000	200	15	6.103%	4.355%	3.082%	2.181%	1.560%	0.887%	0.626%
$100,000	300	15	4.600%	3.065%	2.035%	1.380%	0.982%	0.632%	0.531%
$100,000	400	15	3.723%	2.358%	1.513%	1.022%	0.752%	0.550%	0.509%
$100,000	500	15	3.176%	1.938%	1.215%	0.829%	0.642%	0.522%	0.503%
$100,000	600	15	2.744%	1.621%	1.013%	0.715%	0.584%	0.511%	0.502%
$100,000	700	15	2.423%	1.400%	0.879%	0.645%	0.551%	0.506%	0.501%
$100,000	800	15	2.181%	1.238%	0.787%	0.601%	0.532%	0.504%	0.501%
$100,000	900	15	1.982%	1.112%	0.720%	0.570%	0.520%	0.503%	0.501%
$100,000	1,000	15	1.827%	1.020%	0.675%	0.552%	0.514%	0.502%	0.501%
$100,000	1,500	15	1.291%	0.736%	0.558%	0.513%	0.504%	0.502%	0.501%
$100,000	2,000	15	1.017%	0.622%	0.524%	0.506%	0.503%	0.502%	0.501%
$100,000	3,000	15	0.740%	0.538%	0.508%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	15	0.625%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	15	0.567%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	15	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	15	56.553%	54.553%	52.631%	50.780%	49.004%	45.652%	42.525%
$110,000	10	15	41.377%	38.991%	36.716%	34.539%	32.458%	28.557%	24.973%
$110,000	15	15	33.097%	30.501%	28.057%	25.763%	23.615%	19.769%	16.494%
$110,000	20	15	27.574%	24.984%	22.595%	20.401%	18.393%	14.911%	12.031%
$110,000	25	15	23.872%	21.352%	19.064%	16.980%	15.096%	11.884%	9.306%
$110,000	50	15	15.608%	13.229%	11.166%	9.386%	7.863%	5.476%	3.804%
$110,000	100	15	10.105%	7.974%	6.239%	4.849%	3.753%	2.254%	1.400%
$110,000	150	15	7.671%	5.748%	4.272%	3.162%	2.342%	1.335%	0.856%
$110,000	200	15	6.333%	4.557%	3.251%	2.318%	1.666%	0.943%	0.651%
$110,000	300	15	4.781%	3.216%	2.153%	1.466%	1.040%	0.654%	0.539%
$110,000	400	15	3.864%	2.469%	1.593%	1.074%	0.784%	0.559%	0.510%
$110,000	500	15	3.310%	2.039%	1.283%	0.871%	0.664%	0.527%	0.504%
$110,000	600	15	2.862%	1.706%	1.066%	0.746%	0.599%	0.514%	0.502%
$110,000	700	15	2.529%	1.473%	0.922%	0.668%	0.561%	0.507%	0.501%
$110,000	800	15	2.277%	1.302%	0.823%	0.618%	0.539%	0.504%	0.501%
$110,000	900	15	2.070%	1.167%	0.749%	0.583%	0.525%	0.503%	0.501%
$110,000	1,000	15	1.910%	1.070%	0.700%	0.562%	0.518%	0.502%	0.501%
$110,000	1,500	15	1.351%	0.765%	0.568%	0.516%	0.505%	0.502%	0.501%
$110,000	2,000	15	1.063%	0.639%	0.528%	0.507%	0.503%	0.502%	0.501%
$110,000	3,000	15	0.768%	0.544%	0.508%	0.504%	0.503%	0.502%	0.501%
$110,000	4,000	15	0.642%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	15	0.577%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	15	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$120,000	5	15	57.334%	55.369%	53.478%	51.662%	49.920%	46.629%	43.558%
$120,000	10	15	42.292%	39.954%	37.723%	35.592%	33.554%	29.738%	26.233%
$120,000	15	15	34.060%	31.502%	29.080%	26.794%	24.648%	20.767%	17.415%
$120,000	20	15	28.420%	25.828%	23.428%	21.217%	19.184%	15.642%	12.708%
$120,000	25	15	24.579%	22.050%	19.746%	17.650%	15.748%	12.492%	9.862%
$120,000	50	15	16.086%	13.699%	11.620%	9.818%	8.265%	5.813%	4.080%
$120,000	100	15	10.429%	8.281%	6.518%	5.097%	3.969%	2.408%	1.502%
$120,000	150	15	7.927%	5.981%	4.475%	3.334%	2.485%	1.425%	0.907%
$120,000	200	15	6.546%	4.745%	3.410%	2.447%	1.769%	1.000%	0.677%
$120,000	300	15	4.948%	3.355%	2.263%	1.548%	1.097%	0.677%	0.547%
$120,000	400	15	4.000%	2.578%	1.672%	1.128%	0.818%	0.569%	0.512%
$120,000	500	15	3.433%	2.133%	1.348%	0.911%	0.687%	0.532%	0.505%
$120,000	600	15	2.969%	1.785%	1.118%	0.775%	0.614%	0.517%	0.503%
$120,000	700	15	2.625%	1.541%	0.964%	0.690%	0.572%	0.509%	0.501%
$120,000	800	15	2.366%	1.361%	0.857%	0.634%	0.546%	0.505%	0.501%
$120,000	900	15	2.151%	1.219%	0.777%	0.596%	0.530%	0.504%	0.501%
$120,000	1,000	15	1.985%	1.117%	0.724%	0.572%	0.521%	0.503%	0.501%
$120,000	1,500	15	1.406%	0.792%	0.578%	0.519%	0.505%	0.502%	0.501%
$120,000	2,000	15	1.106%	0.656%	0.533%	0.508%	0.503%	0.502%	0.501%
$120,000	3,000	15	0.794%	0.551%	0.509%	0.504%	0.503%	0.502%	0.501%
$120,000	4,000	15	0.658%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	15	0.587%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	15	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	15	58.022%	56.085%	54.222%	52.436%	50.724%	47.485%	44.463%
$130,000	10	15	43.100%	40.805%	38.613%	36.521%	34.519%	30.778%	27.343%
$130,000	15	15	34.910%	32.396%	30.009%	27.744%	25.609%	21.720%	18.319%
$130,000	20	15	29.211%	26.625%	24.222%	21.998%	19.949%	16.348%	13.353%
$130,000	25	15	25.254%	22.717%	20.395%	18.283%	16.370%	13.070%	10.390%
$130,000	50	15	16.534%	14.144%	12.049%	10.227%	8.647%	6.142%	4.347%
$130,000	100	15	10.732%	8.568%	6.784%	5.333%	4.175%	2.558%	1.604%
$130,000	150	15	8.169%	6.202%	4.669%	3.500%	2.623%	1.514%	0.958%
$130,000	200	15	6.748%	4.924%	3.562%	2.572%	1.869%	1.056%	0.705%
$130,000	300	15	5.103%	3.486%	2.368%	1.627%	1.152%	0.701%	0.555%
$130,000	400	15	4.127%	2.681%	1.748%	1.181%	0.851%	0.580%	0.515%
$130,000	500	15	3.548%	2.221%	1.410%	0.951%	0.710%	0.538%	0.506%
$130,000	600	15	3.070%	1.860%	1.167%	0.804%	0.630%	0.520%	0.503%
$130,000	700	15	2.715%	1.605%	1.004%	0.712%	0.582%	0.511%	0.501%
$130,000	800	15	2.448%	1.416%	0.889%	0.651%	0.554%	0.506%	0.501%
$130,000	900	15	2.226%	1.268%	0.805%	0.609%	0.536%	0.504%	0.501%
$130,000	1,000	15	2.055%	1.161%	0.747%	0.583%	0.525%	0.503%	0.501%
$130,000	1,500	15	1.459%	0.818%	0.588%	0.522%	0.506%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	2,000	15	1.148%	0.673%	0.538%	0.509%	0.504%	0.502%	0.501%
$130,000	3,000	15	0.820%	0.558%	0.511%	0.504%	0.503%	0.502%	0.501%
$130,000	4,000	15	0.675%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	15	0.598%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	15	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	15	58.638%	56.725%	54.889%	53.131%	51.444%	48.250%	45.270%
$140,000	10	15	43.820%	41.560%	39.404%	37.345%	35.377%	31.700%	28.327%
$140,000	15	15	35.659%	33.187%	30.839%	28.608%	26.495%	22.615%	19.184%
$140,000	20	15	29.940%	27.369%	24.971%	22.740%	20.680%	17.032%	13.977%
$140,000	25	15	25.892%	23.350%	21.015%	18.889%	16.959%	13.616%	10.891%
$140,000	50	15	16.952%	14.557%	12.451%	10.612%	9.010%	6.456%	4.606%
$140,000	100	15	11.018%	8.838%	7.036%	5.560%	4.374%	2.703%	1.706%
$140,000	150	15	8.398%	6.412%	4.856%	3.660%	2.757%	1.602%	1.010%
$140,000	200	15	6.940%	5.095%	3.707%	2.692%	1.966%	1.113%	0.734%
$140,000	300	15	5.251%	3.612%	2.469%	1.704%	1.208%	0.725%	0.564%
$140,000	400	15	4.248%	2.779%	1.822%	1.233%	0.885%	0.592%	0.518%
$140,000	500	15	3.656%	2.306%	1.470%	0.990%	0.733%	0.545%	0.507%
$140,000	600	15	3.165%	1.932%	1.215%	0.833%	0.646%	0.524%	0.504%
$140,000	700	15	2.801%	1.667%	1.043%	0.734%	0.593%	0.513%	0.502%
$140,000	800	15	2.527%	1.471%	0.921%	0.668%	0.562%	0.508%	0.501%
$140,000	900	15	2.297%	1.315%	0.832%	0.622%	0.541%	0.505%	0.501%
$140,000	1,000	15	2.122%	1.204%	0.770%	0.593%	0.529%	0.503%	0.501%
$140,000	1,500	15	1.509%	0.844%	0.598%	0.525%	0.507%	0.502%	0.501%
$140,000	2,000	15	1.187%	0.690%	0.543%	0.510%	0.504%	0.502%	0.501%
$140,000	3,000	15	0.846%	0.565%	0.512%	0.504%	0.503%	0.502%	0.501%
$140,000	4,000	15	0.691%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	15	0.608%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	15	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	15	59.210%	57.320%	55.509%	53.775%	52.110%	48.957%	46.017%
$150,000	10	15	44.478%	42.249%	40.125%	38.095%	36.159%	32.539%	29.220%
$150,000	15	15	36.339%	33.904%	31.592%	29.398%	27.316%	23.464%	20.024%
$150,000	20	15	30.622%	28.072%	25.685%	23.457%	21.391%	17.707%	14.595%
$150,000	25	15	26.502%	23.962%	21.622%	19.482%	17.534%	14.148%	11.376%
$150,000	50	15	17.350%	14.951%	12.834%	10.979%	9.360%	6.760%	4.859%
$150,000	100	15	11.288%	9.094%	7.274%	5.776%	4.563%	2.844%	1.805%
$150,000	150	15	8.614%	6.612%	5.033%	3.813%	2.886%	1.688%	1.062%
$150,000	200	15	7.122%	5.258%	3.847%	2.808%	2.059%	1.168%	0.763%
$150,000	300	15	5.392%	3.732%	2.566%	1.777%	1.262%	0.749%	0.574%
$150,000	400	15	4.363%	2.873%	1.894%	1.283%	0.918%	0.604%	0.521%
$150,000	500	15	3.758%	2.387%	1.528%	1.027%	0.756%	0.552%	0.509%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$150,000	600	15	3.255%	2.000%	1.262%	0.861%	0.661%	0.528%	0.504%
$150,000	700	15	2.882%	1.726%	1.081%	0.755%	0.605%	0.515%	0.502%
$150,000	800	15	2.601%	1.522%	0.953%	0.685%	0.570%	0.509%	0.501%
$150,000	900	15	2.365%	1.361%	0.858%	0.635%	0.547%	0.506%	0.501%
$150,000	1,000	15	2.185%	1.245%	0.793%	0.604%	0.534%	0.504%	0.501%
$150,000	1,500	15	1.557%	0.869%	0.609%	0.529%	0.508%	0.502%	0.501%
$150,000	2,000	15	1.226%	0.707%	0.548%	0.511%	0.504%	0.502%	0.501%
$150,000	3,000	15	0.871%	0.573%	0.513%	0.505%	0.503%	0.502%	0.501%
$150,000	4,000	15	0.707%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	15	0.618%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	15	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	15	59.674%	57.822%	56.048%	54.347%	52.708%	49.601%	46.711%
$160,000	10	15	45.089%	42.895%	40.800%	38.798%	36.886%	33.325%	30.064%
$160,000	15	15	37.141%	34.764%	32.509%	30.369%	28.339%	24.576%	21.181%
$160,000	20	15	31.915%	29.406%	27.048%	24.836%	22.770%	19.065%	15.899%
$160,000	25	15	27.519%	24.991%	22.666%	20.525%	18.561%	15.130%	12.305%
$160,000	50	15	17.918%	15.530%	13.419%	11.562%	9.931%	7.286%	5.315%
$160,000	100	15	11.315%	9.150%	7.352%	5.880%	4.687%	2.970%	1.913%
$160,000	150	15	8.689%	6.694%	5.118%	3.894%	2.964%	1.747%	1.098%
$160,000	200	15	7.161%	5.299%	3.887%	2.842%	2.086%	1.183%	0.773%
$160,000	300	15	5.444%	3.802%	2.638%	1.844%	1.322%	0.778%	0.582%
$160,000	400	15	4.459%	2.967%	1.976%	1.345%	0.963%	0.619%	0.527%
$160,000	500	15	3.788%	2.422%	1.563%	1.055%	0.774%	0.558%	0.510%
$160,000	600	15	3.327%	2.065%	1.311%	0.892%	0.678%	0.533%	0.506%
$160,000	700	15	2.956%	1.785%	1.118%	0.773%	0.613%	0.517%	0.503%
$160,000	800	15	2.693%	1.589%	0.991%	0.702%	0.578%	0.510%	0.502%
$160,000	900	15	2.419%	1.398%	0.875%	0.641%	0.550%	0.506%	0.501%
$160,000	1,000	15	2.211%	1.260%	0.799%	0.606%	0.535%	0.504%	0.501%
$160,000	1,500	15	1.599%	0.888%	0.614%	0.529%	0.507%	0.502%	0.501%
$160,000	2,000	15	1.237%	0.710%	0.547%	0.510%	0.504%	0.502%	0.501%
$160,000	3,000	15	0.875%	0.574%	0.513%	0.505%	0.503%	0.502%	0.501%
$160,000	4,000	15	0.709%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	15	0.619%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	15	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	15	60.167%	58.316%	56.547%	54.852%	53.222%	50.137%	47.265%
$170,000	10	15	45.589%	43.413%	41.340%	39.362%	37.477%	33.950%	30.723%
$170,000	15	15	37.487%	35.115%	32.864%	30.732%	28.707%	24.952%	21.549%
$170,000	20	15	31.798%	29.304%	26.954%	24.749%	22.691%	18.976%	15.789%
$170,000	25	15	27.610%	25.084%	22.748%	20.595%	18.617%	15.155%	12.295%
$170,000	50	15	18.097%	15.692%	13.559%	11.674%	10.028%	7.354%	5.362%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$170,000	100	15	11.790%	9.574%	7.721%	6.184%	4.929%	3.119%	2.001%
$170,000	150	15	9.015%	6.984%	5.366%	4.102%	3.133%	1.857%	1.166%
$170,000	200	15	7.458%	5.562%	4.111%	3.029%	2.238%	1.279%	0.821%
$170,000	300	15	5.652%	3.955%	2.748%	1.918%	1.366%	0.797%	0.594%
$170,000	400	15	4.573%	3.047%	2.027%	1.378%	0.982%	0.629%	0.528%
$170,000	500	15	3.937%	2.529%	1.631%	1.095%	0.798%	0.564%	0.511%
$170,000	600	15	3.420%	2.126%	1.349%	0.915%	0.692%	0.536%	0.506%
$170,000	700	15	3.029%	1.835%	1.153%	0.797%	0.627%	0.520%	0.503%
$170,000	800	15	2.735%	1.618%	1.013%	0.718%	0.586%	0.512%	0.502%
$170,000	900	15	2.488%	1.446%	0.908%	0.661%	0.559%	0.508%	0.501%
$170,000	1,000	15	2.301%	1.322%	0.837%	0.625%	0.542%	0.505%	0.501%
$170,000	1,500	15	1.644%	0.918%	0.629%	0.536%	0.510%	0.502%	0.501%
$170,000	2,000	15	1.297%	0.739%	0.559%	0.514%	0.504%	0.502%	0.501%
$170,000	3,000	15	0.918%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$170,000	4,000	15	0.738%	0.538%	0.508%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	15	0.639%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	15	0.517%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	15	60.566%	58.733%	56.980%	55.302%	53.686%	50.630%	47.786%
$180,000	10	15	46.055%	43.902%	41.850%	39.894%	38.030%	34.543%	31.354%
$180,000	15	15	37.972%	35.626%	33.402%	31.295%	29.295%	25.585%	22.225%
$180,000	20	15	32.301%	29.836%	27.512%	25.328%	23.278%	19.566%	16.361%
$180,000	25	15	28.106%	25.594%	23.265%	21.115%	19.128%	15.636%	12.736%
$180,000	50	15	18.442%	16.035%	13.895%	12.001%	10.341%	7.637%	5.604%
$180,000	100	15	12.021%	9.796%	7.930%	6.377%	5.103%	3.253%	2.098%
$180,000	150	15	9.201%	7.155%	5.521%	4.238%	3.250%	1.938%	1.217%
$180,000	200	15	7.611%	5.701%	4.235%	3.133%	2.323%	1.332%	0.850%
$180,000	300	15	5.771%	4.058%	2.833%	1.984%	1.416%	0.821%	0.604%
$180,000	400	15	4.668%	3.126%	2.089%	1.422%	1.013%	0.641%	0.532%
$180,000	500	15	4.021%	2.598%	1.682%	1.130%	0.819%	0.571%	0.513%
$180,000	600	15	3.494%	2.184%	1.389%	0.940%	0.707%	0.540%	0.507%
$180,000	700	15	3.096%	1.884%	1.186%	0.817%	0.638%	0.522%	0.503%
$180,000	800	15	2.795%	1.662%	1.041%	0.733%	0.594%	0.514%	0.502%
$180,000	900	15	2.543%	1.485%	0.931%	0.673%	0.565%	0.509%	0.501%
$180,000	1,000	15	2.354%	1.358%	0.857%	0.635%	0.547%	0.505%	0.501%
$180,000	1,500	15	1.685%	0.940%	0.640%	0.539%	0.511%	0.502%	0.501%
$180,000	2,000	15	1.329%	0.755%	0.565%	0.515%	0.505%	0.502%	0.501%
$180,000	3,000	15	0.939%	0.595%	0.518%	0.505%	0.503%	0.502%	0.501%
$180,000	4,000	15	0.753%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	15	0.648%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	15	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	5	15	60.935%	59.118%	57.382%	55.718%	54.116%	51.085%	48.267%
$190,000	10	15	46.488%	44.356%	42.324%	40.388%	38.542%	35.093%	31.939%
$190,000	15	15	38.423%	36.100%	33.901%	31.818%	29.840%	26.172%	22.855%
$190,000	20	15	32.769%	30.332%	28.034%	25.874%	23.840%	20.138%	16.924%
$190,000	25	15	28.577%	26.083%	23.767%	21.619%	19.631%	16.114%	13.178%
$190,000	50	15	18.776%	16.367%	14.221%	12.318%	10.646%	7.912%	5.841%
$190,000	100	15	12.244%	10.013%	8.134%	6.565%	5.274%	3.387%	2.195%
$190,000	150	15	9.381%	7.322%	5.673%	4.372%	3.365%	2.018%	1.269%
$190,000	200	15	7.759%	5.836%	4.355%	3.234%	2.406%	1.385%	0.880%
$190,000	300	15	5.886%	4.159%	2.916%	2.050%	1.466%	0.846%	0.615%
$190,000	400	15	4.760%	3.204%	2.150%	1.467%	1.044%	0.654%	0.537%
$190,000	500	15	4.103%	2.664%	1.732%	1.164%	0.841%	0.578%	0.514%
$190,000	600	15	3.567%	2.241%	1.430%	0.966%	0.722%	0.544%	0.508%
$190,000	700	15	3.161%	1.934%	1.220%	0.837%	0.649%	0.525%	0.504%
$190,000	800	15	2.855%	1.705%	1.069%	0.749%	0.603%	0.515%	0.502%
$190,000	900	15	2.598%	1.523%	0.955%	0.686%	0.571%	0.510%	0.501%
$190,000	1,000	15	2.405%	1.393%	0.878%	0.646%	0.552%	0.506%	0.501%
$190,000	1,500	15	1.724%	0.963%	0.650%	0.543%	0.512%	0.502%	0.501%
$190,000	2,000	15	1.361%	0.770%	0.570%	0.517%	0.505%	0.502%	0.501%
$190,000	3,000	15	0.961%	0.602%	0.519%	0.505%	0.503%	0.502%	0.501%
$190,000	4,000	15	0.767%	0.545%	0.508%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	15	0.658%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	15	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	15	61.269%	59.467%	57.745%	56.093%	54.503%	51.496%	48.701%
$200,000	10	15	46.884%	44.770%	42.756%	40.839%	39.010%	35.594%	32.472%
$200,000	15	15	38.835%	36.534%	34.357%	32.294%	30.337%	26.706%	23.428%
$200,000	20	15	33.194%	30.782%	28.509%	26.373%	24.357%	20.675%	17.458%
$200,000	25	15	29.009%	26.536%	24.233%	22.093%	20.104%	16.574%	13.604%
$200,000	50	15	19.087%	16.675%	14.525%	12.613%	10.933%	8.171%	6.070%
$200,000	100	15	12.453%	10.215%	8.325%	6.743%	5.436%	3.515%	2.289%
$200,000	150	15	9.550%	7.480%	5.817%	4.498%	3.474%	2.095%	1.320%
$200,000	200	15	7.898%	5.962%	4.467%	3.330%	2.486%	1.435%	0.910%
$200,000	300	15	5.995%	4.254%	2.996%	2.113%	1.513%	0.871%	0.626%
$200,000	400	15	4.848%	3.278%	2.208%	1.509%	1.074%	0.666%	0.541%
$200,000	500	15	4.181%	2.727%	1.780%	1.197%	0.862%	0.585%	0.516%
$200,000	600	15	3.637%	2.295%	1.468%	0.992%	0.737%	0.549%	0.509%
$200,000	700	15	3.223%	1.981%	1.252%	0.857%	0.660%	0.527%	0.504%
$200,000	800	15	2.911%	1.747%	1.096%	0.765%	0.611%	0.517%	0.502%
$200,000	900	15	2.650%	1.560%	0.978%	0.698%	0.577%	0.511%	0.502%
$200,000	1,000	15	2.453%	1.426%	0.898%	0.656%	0.556%	0.506%	0.501%
$200,000	1,500	15	1.761%	0.984%	0.660%	0.547%	0.513%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$200,000	2,000	15	1.391%	0.785%	0.576%	0.519%	0.505%	0.502%	0.501%
$200,000	3,000	15	0.982%	0.610%	0.521%	0.506%	0.503%	0.502%	0.501%
$200,000	4,000	15	0.781%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	15	0.668%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	15	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	15	61.994%	60.224%	58.532%	56.906%	55.343%	52.385%	49.640%
$225,000	10	15	47.751%	45.677%	43.701%	41.823%	40.030%	36.685%	33.632%
$225,000	15	15	39.752%	37.498%	35.369%	33.350%	31.437%	27.887%	24.692%
$225,000	20	15	34.129%	31.770%	29.551%	27.466%	25.498%	21.896%	18.709%
$225,000	25	15	29.970%	27.551%	25.292%	23.180%	21.208%	17.672%	14.646%
$225,000	50	15	19.822%	17.401%	15.236%	13.312%	11.608%	8.783%	6.613%
$225,000	100	15	12.934%	10.681%	8.768%	7.159%	5.817%	3.818%	2.516%
$225,000	150	15	9.942%	7.849%	6.153%	4.798%	3.735%	2.283%	1.445%
$225,000	200	15	8.223%	6.260%	4.731%	3.559%	2.676%	1.557%	0.983%
$225,000	300	15	6.248%	4.478%	3.185%	2.263%	1.629%	0.932%	0.654%
$225,000	400	15	5.053%	3.452%	2.346%	1.613%	1.147%	0.698%	0.552%
$225,000	500	15	4.364%	2.877%	1.894%	1.277%	0.914%	0.604%	0.521%
$225,000	600	15	3.792%	2.418%	1.556%	1.049%	0.772%	0.558%	0.510%
$225,000	700	15	3.368%	2.092%	1.329%	0.905%	0.687%	0.534%	0.505%
$225,000	800	15	3.042%	1.844%	1.160%	0.803%	0.631%	0.521%	0.503%
$225,000	900	15	2.770%	1.647%	1.033%	0.729%	0.592%	0.513%	0.502%
$225,000	1,000	15	2.566%	1.505%	0.947%	0.682%	0.569%	0.508%	0.501%
$225,000	1,500	15	1.848%	1.036%	0.685%	0.556%	0.516%	0.502%	0.501%
$225,000	2,000	15	1.461%	0.820%	0.589%	0.522%	0.506%	0.502%	0.501%
$225,000	3,000	15	1.030%	0.627%	0.525%	0.506%	0.503%	0.502%	0.501%
$225,000	4,000	15	0.815%	0.557%	0.510%	0.504%	0.503%	0.502%	0.501%
$225,000	5,000	15	0.691%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	15	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	15	62.579%	60.834%	59.165%	57.561%	56.018%	53.102%	50.396%
$250,000	10	15	48.462%	46.419%	44.477%	42.629%	40.866%	37.578%	34.581%
$250,000	15	15	40.507%	38.293%	36.201%	34.219%	32.341%	28.858%	25.732%
$250,000	20	15	34.909%	32.593%	30.420%	28.375%	26.447%	22.925%	19.802%
$250,000	25	15	30.776%	28.408%	26.195%	24.121%	22.181%	18.671%	15.628%
$250,000	50	15	20.495%	18.073%	15.896%	13.958%	12.235%	9.359%	7.123%
$250,000	100	15	13.370%	11.108%	9.174%	7.541%	6.171%	4.108%	2.736%
$250,000	150	15	10.301%	8.188%	6.465%	5.079%	3.980%	2.463%	1.567%
$250,000	200	15	8.521%	6.536%	4.977%	3.772%	2.858%	1.677%	1.056%
$250,000	300	15	6.479%	4.684%	3.358%	2.405%	1.740%	0.992%	0.683%
$250,000	400	15	5.243%	3.614%	2.476%	1.711%	1.218%	0.729%	0.564%
$250,000	500	15	4.531%	3.014%	2.002%	1.354%	0.965%	0.623%	0.527%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	600	15	3.939%	2.536%	1.642%	1.107%	0.809%	0.569%	0.513%
$250,000	700	15	3.501%	2.195%	1.400%	0.950%	0.713%	0.541%	0.506%
$250,000	800	15	3.161%	1.934%	1.221%	0.840%	0.651%	0.526%	0.504%
$250,000	900	15	2.880%	1.727%	1.085%	0.759%	0.607%	0.516%	0.502%
$250,000	1,000	15	2.669%	1.579%	0.992%	0.707%	0.581%	0.510%	0.501%
$250,000	1,500	15	1.927%	1.084%	0.709%	0.566%	0.520%	0.503%	0.501%
$250,000	2,000	15	1.525%	0.853%	0.602%	0.527%	0.507%	0.502%	0.501%
$250,000	3,000	15	1.075%	0.645%	0.530%	0.507%	0.503%	0.502%	0.501%
$250,000	4,000	15	0.847%	0.566%	0.512%	0.505%	0.503%	0.502%	0.501%
$250,000	5,000	15	0.714%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	15	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	15	63.071%	61.347%	59.696%	58.109%	56.583%	53.702%	51.028%
$275,000	10	15	49.046%	47.029%	45.113%	43.290%	41.550%	38.309%	35.357%
$275,000	15	15	41.118%	38.936%	36.874%	34.921%	33.070%	29.643%	26.570%
$275,000	20	15	35.541%	33.261%	31.124%	29.110%	27.215%	23.756%	20.689%
$275,000	25	15	31.427%	29.098%	26.923%	24.884%	22.978%	19.518%	16.487%
$275,000	50	15	21.082%	18.663%	16.484%	14.535%	12.796%	9.879%	7.590%
$275,000	100	15	13.753%	11.484%	9.534%	7.880%	6.489%	4.372%	2.940%
$275,000	150	15	10.613%	8.486%	6.740%	5.328%	4.201%	2.624%	1.682%
$275,000	200	15	8.782%	6.779%	5.195%	3.964%	3.022%	1.787%	1.125%
$275,000	300	15	6.680%	4.863%	3.511%	2.530%	1.839%	1.048%	0.710%
$275,000	400	15	5.408%	3.757%	2.592%	1.801%	1.282%	0.759%	0.576%
$275,000	500	15	4.675%	3.134%	2.097%	1.423%	1.013%	0.640%	0.533%
$275,000	600	15	4.067%	2.639%	1.717%	1.159%	0.842%	0.579%	0.516%
$275,000	700	15	3.615%	2.285%	1.463%	0.991%	0.737%	0.548%	0.508%
$275,000	800	15	3.264%	2.012%	1.274%	0.873%	0.670%	0.530%	0.505%
$275,000	900	15	2.975%	1.798%	1.132%	0.786%	0.622%	0.519%	0.503%
$275,000	1,000	15	2.760%	1.644%	1.034%	0.731%	0.593%	0.512%	0.502%
$275,000	1,500	15	1.997%	1.127%	0.732%	0.576%	0.523%	0.503%	0.501%
$275,000	2,000	15	1.582%	0.883%	0.615%	0.531%	0.508%	0.502%	0.501%
$275,000	3,000	15	1.115%	0.661%	0.534%	0.508%	0.503%	0.502%	0.501%
$275,000	4,000	15	0.876%	0.575%	0.514%	0.505%	0.503%	0.502%	0.501%
$275,000	5,000	15	0.734%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	15	0.532%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	15	63.459%	61.751%	60.114%	58.542%	57.029%	54.175%	51.527%
$300,000	10	15	49.489%	47.492%	45.597%	43.792%	42.071%	38.866%	35.950%
$300,000	15	15	41.595%	39.438%	37.399%	35.469%	33.639%	30.255%	27.225%
$300,000	20	15	36.047%	33.795%	31.685%	29.697%	27.828%	24.419%	21.397%
$300,000	25	15	31.948%	29.651%	27.505%	25.496%	23.617%	20.209%	17.213%
$300,000	50	15	21.593%	19.183%	17.005%	15.051%	13.302%	10.348%	8.017%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	100	15	14.094%	11.820%	9.861%	8.186%	6.778%	4.615%	3.132%
$300,000	150	15	10.891%	8.750%	6.987%	5.554%	4.402%	2.773%	1.789%
$300,000	200	15	9.015%	6.997%	5.393%	4.139%	3.172%	1.890%	1.192%
$300,000	300	15	6.859%	5.024%	3.649%	2.644%	1.931%	1.101%	0.737%
$300,000	400	15	5.556%	3.886%	2.698%	1.884%	1.342%	0.789%	0.588%
$300,000	500	15	4.803%	3.243%	2.183%	1.487%	1.057%	0.658%	0.538%
$300,000	600	15	4.180%	2.731%	1.786%	1.208%	0.873%	0.590%	0.519%
$300,000	700	15	3.717%	2.365%	1.521%	1.029%	0.760%	0.555%	0.509%
$300,000	800	15	3.357%	2.084%	1.324%	0.904%	0.687%	0.535%	0.506%
$300,000	900	15	3.061%	1.862%	1.175%	0.812%	0.636%	0.522%	0.503%
$300,000	1,000	15	2.841%	1.703%	1.072%	0.752%	0.604%	0.515%	0.502%
$300,000	1,500	15	2.059%	1.167%	0.753%	0.585%	0.526%	0.503%	0.501%
$300,000	2,000	15	1.631%	0.911%	0.626%	0.535%	0.509%	0.502%	0.501%
$300,000	3,000	15	1.152%	0.677%	0.539%	0.509%	0.504%	0.502%	0.501%
$300,000	4,000	15	0.902%	0.583%	0.515%	0.505%	0.503%	0.502%	0.501%
$300,000	5,000	15	0.753%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	15	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	15	63.780%	62.085%	60.460%	58.899%	57.398%	54.566%	51.939%
$325,000	10	15	49.863%	47.884%	46.005%	44.217%	42.511%	39.337%	36.451%
$325,000	15	15	42.004%	39.868%	37.849%	35.939%	34.126%	30.780%	27.785%
$325,000	20	15	36.473%	34.246%	32.159%	30.193%	28.346%	24.980%	21.996%
$325,000	25	15	32.397%	30.127%	28.005%	26.021%	24.166%	20.803%	17.847%
$325,000	50	15	22.067%	19.668%	17.498%	15.541%	13.786%	10.802%	8.433%
$325,000	100	15	14.411%	12.133%	10.165%	8.477%	7.051%	4.849%	3.322%
$325,000	150	15	11.147%	8.997%	7.219%	5.767%	4.593%	2.917%	1.894%
$325,000	200	15	9.231%	7.200%	5.577%	4.303%	3.315%	1.989%	1.257%
$325,000	300	15	7.025%	5.175%	3.780%	2.752%	2.018%	1.153%	0.763%
$325,000	400	15	5.693%	4.007%	2.797%	1.962%	1.401%	0.817%	0.600%
$325,000	500	15	4.923%	3.345%	2.265%	1.549%	1.099%	0.676%	0.544%
$325,000	600	15	4.286%	2.818%	1.852%	1.255%	0.903%	0.601%	0.522%
$325,000	700	15	3.813%	2.441%	1.577%	1.067%	0.784%	0.562%	0.511%
$325,000	800	15	3.443%	2.151%	1.371%	0.935%	0.705%	0.540%	0.507%
$325,000	900	15	3.141%	1.923%	1.216%	0.837%	0.649%	0.525%	0.504%
$325,000	1,000	15	2.917%	1.759%	1.109%	0.774%	0.615%	0.517%	0.502%
$325,000	1,500	15	2.117%	1.204%	0.772%	0.594%	0.529%	0.503%	0.501%
$325,000	2,000	15	1.678%	0.937%	0.638%	0.539%	0.511%	0.502%	0.501%
$325,000	3,000	15	1.186%	0.691%	0.544%	0.510%	0.504%	0.502%	0.501%
$325,000	4,000	15	0.927%	0.591%	0.517%	0.505%	0.503%	0.502%	0.501%
$325,000	5,000	15	0.770%	0.546%	0.509%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	15	0.539%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$350,000	5	15	64.038%	62.354%	60.738%	59.187%	57.696%	54.882%	52.273%
$350,000	10	15	50.179%	48.214%	46.350%	44.574%	42.883%	39.734%	36.874%
$350,000	15	15	42.348%	40.230%	38.227%	36.334%	34.536%	31.223%	28.258%
$350,000	20	15	36.836%	34.630%	32.562%	30.616%	28.787%	25.457%	22.505%
$350,000	25	15	32.780%	30.533%	28.432%	26.469%	24.634%	21.309%	18.389%
$350,000	50	15	22.487%	20.105%	17.945%	15.993%	14.234%	11.229%	8.826%
$350,000	100	15	14.701%	12.420%	10.445%	8.748%	7.306%	5.070%	3.506%
$350,000	150	15	11.383%	9.227%	7.436%	5.969%	4.776%	3.058%	1.995%
$350,000	200	15	9.431%	7.389%	5.750%	4.458%	3.449%	2.085%	1.320%
$350,000	300	15	7.178%	5.315%	3.901%	2.854%	2.101%	1.203%	0.790%
$350,000	400	15	5.819%	4.119%	2.890%	2.036%	1.457%	0.846%	0.613%
$350,000	500	15	5.033%	3.440%	2.341%	1.607%	1.140%	0.693%	0.550%
$350,000	600	15	4.384%	2.899%	1.914%	1.299%	0.933%	0.612%	0.526%
$350,000	700	15	3.894%	2.506%	1.625%	1.099%	0.803%	0.567%	0.511%
$350,000	800	15	3.523%	2.215%	1.416%	0.964%	0.722%	0.545%	0.508%
$350,000	900	15	3.216%	1.980%	1.255%	0.861%	0.663%	0.528%	0.504%
$350,000	1,000	15	2.988%	1.812%	1.144%	0.795%	0.627%	0.520%	0.503%
$350,000	1,500	15	2.172%	1.239%	0.792%	0.603%	0.533%	0.504%	0.501%
$350,000	2,000	15	1.722%	0.962%	0.649%	0.543%	0.512%	0.502%	0.501%
$350,000	3,000	15	1.219%	0.706%	0.548%	0.511%	0.504%	0.502%	0.501%
$350,000	4,000	15	0.950%	0.599%	0.519%	0.505%	0.503%	0.502%	0.501%
$350,000	5,000	15	0.787%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	15	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	15	64.246%	62.571%	60.963%	59.420%	57.936%	55.137%	52.542%
$375,000	10	15	50.430%	48.478%	46.625%	44.860%	43.180%	40.053%	37.214%
$375,000	15	15	42.628%	40.525%	38.536%	36.657%	34.871%	31.584%	28.644%
$375,000	20	15	37.139%	34.951%	32.899%	30.968%	29.155%	25.855%	22.930%
$375,000	25	15	33.100%	30.872%	28.788%	26.843%	25.024%	21.731%	18.840%
$375,000	50	15	22.847%	20.481%	18.334%	16.390%	14.633%	11.613%	9.184%
$375,000	100	15	14.957%	12.676%	10.695%	8.991%	7.537%	5.273%	3.676%
$375,000	150	15	11.595%	9.434%	7.634%	6.153%	4.948%	3.191%	2.093%
$375,000	200	15	9.611%	7.561%	5.909%	4.600%	3.573%	2.175%	1.380%
$375,000	300	15	7.317%	5.443%	4.014%	2.950%	2.180%	1.251%	0.817%
$375,000	400	15	5.934%	4.221%	2.976%	2.105%	1.510%	0.873%	0.625%
$375,000	500	15	5.132%	3.525%	2.410%	1.661%	1.179%	0.710%	0.556%
$375,000	600	15	4.471%	2.972%	1.970%	1.340%	0.960%	0.623%	0.529%
$375,000	700	15	3.973%	2.571%	1.673%	1.132%	0.824%	0.574%	0.513%
$375,000	800	15	3.596%	2.272%	1.458%	0.991%	0.738%	0.549%	0.509%
$375,000	900	15	3.283%	2.032%	1.291%	0.883%	0.676%	0.532%	0.505%
$375,000	1,000	15	3.051%	1.860%	1.176%	0.814%	0.637%	0.522%	0.503%
$375,000	1,500	15	2.220%	1.271%	0.810%	0.611%	0.536%	0.504%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	2,000	15	1.762%	0.985%	0.659%	0.547%	0.513%	0.502%	0.501%
$375,000	3,000	15	1.248%	0.719%	0.553%	0.512%	0.504%	0.502%	0.501%
$375,000	4,000	15	0.972%	0.607%	0.520%	0.506%	0.503%	0.502%	0.501%
$375,000	5,000	15	0.803%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	15	0.546%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	15	64.420%	62.752%	61.151%	59.614%	58.136%	55.351%	52.767%
$400,000	10	15	50.640%	48.698%	46.855%	45.099%	43.429%	40.319%	37.497%
$400,000	15	15	42.865%	40.774%	38.797%	36.928%	35.153%	31.888%	28.968%
$400,000	20	15	37.394%	35.221%	33.181%	31.263%	29.464%	26.188%	23.285%
$400,000	25	15	33.371%	31.159%	29.090%	27.159%	25.355%	22.088%	19.221%
$400,000	50	15	23.155%	20.806%	18.672%	16.736%	14.984%	11.959%	9.509%
$400,000	100	15	15.187%	12.906%	10.921%	9.212%	7.748%	5.458%	3.833%
$400,000	150	15	11.784%	9.619%	7.813%	6.321%	5.104%	3.314%	2.185%
$400,000	200	15	9.775%	7.716%	6.053%	4.730%	3.688%	2.259%	1.437%
$400,000	300	15	7.443%	5.559%	4.117%	3.038%	2.252%	1.295%	0.842%
$400,000	400	15	6.036%	4.313%	3.055%	2.168%	1.559%	0.899%	0.637%
$400,000	500	15	5.220%	3.601%	2.473%	1.710%	1.215%	0.726%	0.562%
$400,000	600	15	4.550%	3.038%	2.021%	1.377%	0.985%	0.633%	0.532%
$400,000	700	15	4.043%	2.629%	1.717%	1.163%	0.844%	0.581%	0.515%
$400,000	800	15	3.660%	2.324%	1.495%	1.015%	0.753%	0.554%	0.510%
$400,000	900	15	3.343%	2.078%	1.323%	0.904%	0.687%	0.535%	0.505%
$400,000	1,000	15	3.108%	1.903%	1.206%	0.832%	0.647%	0.524%	0.503%
$400,000	1,500	15	2.263%	1.300%	0.826%	0.619%	0.539%	0.505%	0.501%
$400,000	2,000	15	1.798%	1.005%	0.669%	0.550%	0.514%	0.502%	0.501%
$400,000	3,000	15	1.274%	0.731%	0.557%	0.513%	0.504%	0.502%	0.501%
$400,000	4,000	15	0.991%	0.613%	0.522%	0.506%	0.503%	0.502%	0.501%
$400,000	5,000	15	0.817%	0.558%	0.511%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	15	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	15	64.572%	62.909%	61.314%	59.782%	58.310%	55.535%	52.961%
$425,000	10	15	50.825%	48.892%	47.056%	45.309%	43.646%	40.553%	37.744%
$425,000	15	15	43.074%	40.993%	39.026%	37.167%	35.401%	32.155%	29.253%
$425,000	20	15	37.617%	35.457%	33.428%	31.521%	29.733%	26.478%	23.593%
$425,000	25	15	33.611%	31.412%	29.356%	27.437%	25.644%	22.399%	19.554%
$425,000	50	15	23.427%	21.096%	18.976%	17.049%	15.303%	12.279%	9.814%
$425,000	100	15	15.401%	13.119%	11.132%	9.417%	7.947%	5.633%	3.982%
$425,000	150	15	11.959%	9.790%	7.977%	6.478%	5.247%	3.430%	2.272%
$425,000	200	15	9.924%	7.860%	6.187%	4.852%	3.795%	2.338%	1.490%
$425,000	300	15	7.558%	5.667%	4.212%	3.119%	2.319%	1.338%	0.866%
$425,000	400	15	6.130%	4.397%	3.127%	2.226%	1.605%	0.924%	0.648%
$425,000	500	15	5.302%	3.671%	2.530%	1.755%	1.248%	0.741%	0.568%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$425,000	600	15	4.622%	3.098%	2.069%	1.412%	1.010%	0.643%	0.535%
$425,000	700	15	4.108%	2.682%	1.758%	1.191%	0.863%	0.587%	0.517%
$425,000	800	15	3.719%	2.371%	1.530%	1.038%	0.768%	0.559%	0.511%
$425,000	900	15	3.397%	2.120%	1.354%	0.924%	0.699%	0.538%	0.506%
$425,000	1,000	15	3.160%	1.942%	1.233%	0.849%	0.657%	0.527%	0.504%
$425,000	1,500	15	2.302%	1.326%	0.841%	0.626%	0.542%	0.505%	0.501%
$425,000	2,000	15	1.829%	1.024%	0.678%	0.554%	0.515%	0.502%	0.501%
$425,000	3,000	15	1.297%	0.741%	0.560%	0.514%	0.504%	0.502%	0.501%
$425,000	4,000	15	1.008%	0.619%	0.523%	0.506%	0.503%	0.502%	0.501%
$425,000	5,000	15	0.829%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$425,000	10,000	15	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	15	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	15	64.695%	63.037%	61.447%	59.920%	58.452%	55.687%	53.122%
$450,000	10	15	50.986%	49.061%	47.232%	45.492%	43.836%	40.756%	37.960%
$450,000	15	15	43.259%	41.187%	39.229%	37.378%	35.621%	32.392%	29.505%
$450,000	20	15	37.816%	35.667%	33.648%	31.752%	29.973%	26.738%	23.869%
$450,000	25	15	33.829%	31.641%	29.597%	27.689%	25.908%	22.683%	19.857%
$450,000	50	15	23.676%	21.362%	19.257%	17.342%	15.603%	12.586%	10.113%
$450,000	100	15	15.606%	13.325%	11.336%	9.617%	8.141%	5.804%	4.130%
$450,000	150	15	12.126%	9.956%	8.137%	6.629%	5.388%	3.544%	2.358%
$450,000	200	15	10.071%	8.000%	6.318%	4.971%	3.902%	2.417%	1.545%
$450,000	300	15	7.671%	5.772%	4.305%	3.199%	2.385%	1.382%	0.891%
$450,000	400	15	6.222%	4.480%	3.198%	2.283%	1.651%	0.949%	0.660%
$450,000	500	15	5.381%	3.740%	2.586%	1.800%	1.282%	0.757%	0.574%
$450,000	600	15	4.692%	3.157%	2.115%	1.448%	1.034%	0.653%	0.538%
$450,000	700	15	4.171%	2.734%	1.797%	1.220%	0.882%	0.594%	0.519%
$450,000	800	15	3.770%	2.411%	1.559%	1.057%	0.779%	0.561%	0.511%
$450,000	900	15	3.450%	2.162%	1.383%	0.943%	0.710%	0.541%	0.507%
$450,000	1,000	15	3.210%	1.981%	1.259%	0.866%	0.666%	0.529%	0.504%
$450,000	1,500	15	2.340%	1.352%	0.856%	0.633%	0.545%	0.505%	0.501%
$450,000	2,000	15	1.860%	1.043%	0.687%	0.557%	0.516%	0.503%	0.501%
$450,000	3,000	15	1.319%	0.752%	0.564%	0.515%	0.505%	0.502%	0.501%
$450,000	4,000	15	1.024%	0.626%	0.525%	0.506%	0.503%	0.502%	0.501%
$450,000	5,000	15	0.842%	0.565%	0.512%	0.504%	0.503%	0.502%	0.501%
$450,000	10,000	15	0.556%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	15	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	15	64.797%	63.144%	61.558%	60.035%	58.572%	55.815%	53.257%
$475,000	10	15	51.124%	49.207%	47.385%	45.651%	44.001%	40.933%	38.149%
$475,000	15	15	43.425%	41.362%	39.413%	37.569%	35.819%	32.606%	29.733%
$475,000	20	15	37.995%	35.856%	33.847%	31.960%	30.190%	26.972%	24.118%
$475,000	25	15	34.025%	31.848%	29.815%	27.917%	26.146%	22.939%	20.131%
$475,000	50	15	23.902%	21.603%	19.514%	17.612%	15.884%	12.875%	10.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	100	15	15.803%	13.525%	11.533%	9.811%	8.329%	5.973%	4.275%
$475,000	150	15	12.289%	10.117%	8.292%	6.777%	5.526%	3.657%	2.444%
$475,000	200	15	10.213%	8.138%	6.448%	5.089%	4.007%	2.496%	1.600%
$475,000	300	15	7.781%	5.876%	4.398%	3.279%	2.452%	1.425%	0.916%
$475,000	400	15	6.313%	4.561%	3.269%	2.341%	1.697%	0.974%	0.673%
$475,000	500	15	5.458%	3.808%	2.642%	1.844%	1.315%	0.773%	0.581%
$475,000	600	15	4.760%	3.215%	2.162%	1.482%	1.058%	0.663%	0.542%
$475,000	700	15	4.232%	2.785%	1.837%	1.249%	0.901%	0.601%	0.521%
$475,000	800	15	3.825%	2.457%	1.593%	1.080%	0.794%	0.566%	0.512%
$475,000	900	15	3.501%	2.202%	1.412%	0.962%	0.721%	0.544%	0.507%
$475,000	1,000	15	3.259%	2.019%	1.286%	0.882%	0.676%	0.532%	0.505%
$475,000	1,500	15	2.377%	1.377%	0.871%	0.641%	0.549%	0.506%	0.501%
$475,000	2,000	15	1.891%	1.061%	0.696%	0.561%	0.518%	0.503%	0.501%
$475,000	3,000	15	1.342%	0.763%	0.568%	0.516%	0.505%	0.502%	0.501%
$475,000	4,000	15	1.041%	0.632%	0.526%	0.507%	0.503%	0.502%	0.501%
$475,000	5,000	15	0.855%	0.569%	0.513%	0.505%	0.503%	0.502%	0.501%
$475,000	10,000	15	0.559%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	15	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	15	64.879%	63.229%	61.647%	60.128%	58.667%	55.917%	53.365%
$500,000	10	15	51.240%	49.328%	47.512%	45.783%	44.139%	41.081%	38.306%
$500,000	15	15	43.565%	41.509%	39.566%	37.728%	35.985%	32.785%	29.923%
$500,000	20	15	38.143%	36.012%	34.010%	32.131%	30.369%	27.165%	24.323%
$500,000	25	15	34.186%	32.018%	29.992%	28.103%	26.339%	23.148%	20.354%
$500,000	50	15	24.090%	21.804%	19.727%	17.837%	16.118%	13.120%	10.649%
$500,000	100	15	15.974%	13.698%	11.706%	9.981%	8.493%	6.121%	4.403%
$500,000	150	15	12.431%	10.258%	8.429%	6.907%	5.647%	3.757%	2.522%
$500,000	200	15	10.335%	8.257%	6.560%	5.191%	4.099%	2.567%	1.650%
$500,000	300	15	7.876%	5.965%	4.479%	3.349%	2.511%	1.464%	0.939%
$500,000	400	15	6.390%	4.630%	3.329%	2.391%	1.737%	0.997%	0.684%
$500,000	500	15	5.523%	3.865%	2.690%	1.882%	1.344%	0.788%	0.586%
$500,000	600	15	4.817%	3.264%	2.201%	1.512%	1.079%	0.673%	0.545%
$500,000	700	15	4.283%	2.829%	1.870%	1.273%	0.917%	0.608%	0.523%
$500,000	800	15	3.872%	2.495%	1.622%	1.100%	0.806%	0.570%	0.514%
$500,000	900	15	3.544%	2.237%	1.437%	0.978%	0.732%	0.547%	0.508%
$500,000	1,000	15	3.299%	2.051%	1.308%	0.897%	0.684%	0.534%	0.505%
$500,000	1,500	15	2.408%	1.398%	0.883%	0.647%	0.551%	0.506%	0.501%
$500,000	2,000	15	1.916%	1.077%	0.704%	0.564%	0.519%	0.503%	0.501%
$500,000	3,000	15	1.361%	0.772%	0.572%	0.517%	0.505%	0.502%	0.501%
$500,000	4,000	15	1.055%	0.637%	0.528%	0.507%	0.503%	0.502%	0.501%
$500,000	5,000	15	0.865%	0.572%	0.513%	0.505%	0.503%	0.502%	0.501%
$500,000	10,000	15	0.561%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	15	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	16	39.392%	36.591%	33.906%	31.363%	28.975%	24.633%	20.870%
$30,000	10	16	25.552%	22.936%	20.537%	18.345%	16.352%	12.916%	10.134%
$30,000	15	16	20.095%	17.553%	15.279%	13.253%	11.458%	8.492%	6.242%
$30,000	20	16	16.671%	14.231%	12.091%	10.225%	8.610%	6.046%	4.225%
$30,000	25	16	14.496%	12.131%	10.098%	8.372%	6.907%	4.651%	3.132%
$30,000	50	16	9.189%	7.107%	5.448%	4.150%	3.151%	1.838%	1.141%
$30,000	100	16	5.751%	4.037%	2.809%	1.956%	1.385%	0.796%	0.586%
$30,000	150	16	4.311%	2.825%	1.849%	1.245%	0.891%	0.592%	0.518%
$30,000	200	16	3.540%	2.214%	1.407%	0.948%	0.708%	0.538%	0.506%
$30,000	300	16	2.606%	1.516%	0.942%	0.674%	0.563%	0.508%	0.501%
$30,000	400	16	2.080%	1.170%	0.748%	0.581%	0.524%	0.503%	0.501%
$30,000	500	16	1.736%	0.964%	0.647%	0.540%	0.510%	0.502%	0.501%
$30,000	600	16	1.492%	0.833%	0.593%	0.522%	0.506%	0.502%	0.501%
$30,000	700	16	1.302%	0.740%	0.558%	0.513%	0.504%	0.502%	0.501%
$30,000	800	16	1.167%	0.679%	0.539%	0.509%	0.503%	0.502%	0.501%
$30,000	900	16	1.059%	0.636%	0.527%	0.507%	0.503%	0.502%	0.501%
$30,000	1,000	16	0.977%	0.606%	0.520%	0.505%	0.503%	0.502%	0.501%
$30,000	1,500	16	0.724%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	16	0.617%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	16	0.540%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	16	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	16	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	16	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	16	41.813%	39.129%	36.530%	34.012%	31.591%	27.134%	23.193%
$35,000	10	16	27.019%	24.405%	22.002%	19.800%	17.782%	14.261%	11.373%
$35,000	15	16	21.338%	18.778%	16.475%	14.411%	12.570%	9.481%	7.103%
$35,000	20	16	17.720%	15.262%	13.084%	11.169%	9.501%	6.817%	4.854%
$35,000	25	16	15.413%	13.017%	10.941%	9.161%	7.646%	5.261%	3.602%
$35,000	50	16	9.816%	7.687%	5.972%	4.611%	3.547%	2.106%	1.311%
$35,000	100	16	6.161%	4.391%	3.100%	2.187%	1.560%	0.882%	0.622%
$35,000	150	16	4.622%	3.081%	2.045%	1.384%	0.984%	0.627%	0.529%
$35,000	200	16	3.801%	2.418%	1.552%	1.044%	0.766%	0.554%	0.510%
$35,000	300	16	2.810%	1.659%	1.030%	0.722%	0.586%	0.512%	0.502%
$35,000	400	16	2.246%	1.278%	0.806%	0.607%	0.534%	0.504%	0.501%
$35,000	500	16	1.879%	1.049%	0.687%	0.555%	0.515%	0.502%	0.501%
$35,000	600	16	1.616%	0.899%	0.620%	0.531%	0.508%	0.502%	0.501%
$35,000	700	16	1.411%	0.792%	0.577%	0.518%	0.505%	0.502%	0.501%
$35,000	800	16	1.264%	0.721%	0.552%	0.512%	0.504%	0.502%	0.501%
$35,000	900	16	1.147%	0.671%	0.536%	0.508%	0.503%	0.502%	0.501%
$35,000	1,000	16	1.056%	0.635%	0.527%	0.506%	0.503%	0.502%	0.501%
$35,000	1,500	16	0.771%	0.546%	0.509%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	2,000	16	0.646%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	16	0.551%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	16	0.522%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	16	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	16	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	16	43.820%	41.229%	38.724%	36.305%	33.962%	29.490%	25.442%
$40,000	10	16	28.363%	25.731%	23.316%	21.098%	19.064%	15.495%	12.518%
$40,000	15	16	22.458%	19.887%	17.563%	15.466%	13.581%	10.397%	7.902%
$40,000	20	16	18.666%	16.181%	13.970%	12.017%	10.307%	7.520%	5.440%
$40,000	25	16	16.231%	13.816%	11.708%	9.878%	8.309%	5.823%	4.045%
$40,000	50	16	10.380%	8.217%	6.453%	5.038%	3.916%	2.369%	1.483%
$40,000	100	16	6.530%	4.716%	3.371%	2.403%	1.727%	0.969%	0.661%
$40,000	150	16	4.905%	3.316%	2.230%	1.519%	1.076%	0.664%	0.541%
$40,000	200	16	4.032%	2.601%	1.685%	1.132%	0.820%	0.570%	0.513%
$40,000	300	16	2.995%	1.793%	1.115%	0.770%	0.610%	0.516%	0.503%
$40,000	400	16	2.396%	1.377%	0.863%	0.634%	0.545%	0.506%	0.501%
$40,000	500	16	2.008%	1.127%	0.726%	0.570%	0.520%	0.503%	0.501%
$40,000	600	16	1.728%	0.962%	0.647%	0.541%	0.511%	0.502%	0.501%
$40,000	700	16	1.511%	0.843%	0.596%	0.524%	0.507%	0.502%	0.501%
$40,000	800	16	1.353%	0.762%	0.565%	0.515%	0.504%	0.502%	0.501%
$40,000	900	16	1.228%	0.705%	0.546%	0.510%	0.504%	0.502%	0.501%
$40,000	1,000	16	1.130%	0.664%	0.534%	0.508%	0.503%	0.502%	0.501%
$40,000	1,500	16	0.817%	0.558%	0.510%	0.504%	0.503%	0.502%	0.501%
$40,000	2,000	16	0.676%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	16	0.563%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	16	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	16	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	16	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	16	45.507%	42.996%	40.574%	38.232%	35.963%	31.640%	27.589%
$45,000	10	16	29.626%	26.968%	24.525%	22.284%	20.227%	16.615%	13.584%
$45,000	15	16	23.461%	20.886%	18.552%	16.433%	14.520%	11.249%	8.657%
$45,000	20	16	19.525%	17.017%	14.781%	12.799%	11.050%	8.169%	5.993%
$45,000	25	16	16.975%	14.543%	12.407%	10.541%	8.926%	6.350%	4.475%
$45,000	50	16	10.887%	8.693%	6.891%	5.428%	4.258%	2.620%	1.650%
$45,000	100	16	6.867%	5.014%	3.622%	2.607%	1.887%	1.057%	0.702%
$45,000	150	16	5.164%	3.536%	2.405%	1.651%	1.168%	0.704%	0.556%
$45,000	200	16	4.250%	2.776%	1.816%	1.222%	0.877%	0.589%	0.518%
$45,000	300	16	3.164%	1.919%	1.198%	0.818%	0.636%	0.522%	0.504%
$45,000	400	16	2.534%	1.471%	0.918%	0.662%	0.557%	0.507%	0.501%
$45,000	500	16	2.127%	1.202%	0.765%	0.588%	0.526%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	600	16	1.832%	1.022%	0.675%	0.551%	0.514%	0.502%	0.501%
$45,000	700	16	1.604%	0.892%	0.616%	0.530%	0.508%	0.502%	0.501%
$45,000	800	16	1.436%	0.802%	0.580%	0.519%	0.505%	0.502%	0.501%
$45,000	900	16	1.304%	0.739%	0.557%	0.513%	0.504%	0.502%	0.501%
$45,000	1,000	16	1.199%	0.693%	0.542%	0.509%	0.504%	0.502%	0.501%
$45,000	1,500	16	0.861%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$45,000	2,000	16	0.704%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	16	0.575%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	16	0.534%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	16	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	16	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	16	46.953%	44.514%	42.158%	39.880%	37.674%	33.485%	29.556%
$50,000	10	16	30.835%	28.153%	25.677%	23.401%	21.315%	17.645%	14.562%
$50,000	15	16	24.372%	21.797%	19.455%	17.323%	15.384%	12.047%	9.371%
$50,000	20	16	20.316%	17.797%	15.539%	13.531%	11.746%	8.783%	6.519%
$50,000	25	16	17.660%	15.212%	13.051%	11.156%	9.504%	6.846%	4.885%
$50,000	50	16	11.355%	9.136%	7.301%	5.799%	4.586%	2.866%	1.819%
$50,000	100	16	7.184%	5.297%	3.864%	2.805%	2.044%	1.147%	0.746%
$50,000	150	16	5.408%	3.744%	2.574%	1.780%	1.261%	0.745%	0.572%
$50,000	200	16	4.454%	2.943%	1.942%	1.310%	0.934%	0.609%	0.523%
$50,000	300	16	3.323%	2.039%	1.279%	0.867%	0.663%	0.528%	0.505%
$50,000	400	16	2.664%	1.562%	0.974%	0.691%	0.571%	0.509%	0.501%
$50,000	500	16	2.239%	1.275%	0.805%	0.606%	0.533%	0.504%	0.501%
$50,000	600	16	1.930%	1.080%	0.703%	0.562%	0.518%	0.503%	0.501%
$50,000	700	16	1.691%	0.940%	0.637%	0.537%	0.510%	0.502%	0.501%
$50,000	800	16	1.515%	0.843%	0.596%	0.523%	0.506%	0.502%	0.501%
$50,000	900	16	1.376%	0.773%	0.569%	0.516%	0.505%	0.502%	0.501%
$50,000	1,000	16	1.265%	0.722%	0.551%	0.511%	0.504%	0.502%	0.501%
$50,000	1,500	16	0.904%	0.583%	0.515%	0.505%	0.503%	0.502%	0.501%
$50,000	2,000	16	0.733%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	16	0.588%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	16	0.540%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	16	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	16	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	16	48.235%	45.856%	43.557%	41.333%	39.189%	35.113%	31.291%
$55,000	10	16	32.004%	29.306%	26.799%	24.486%	22.360%	18.621%	15.472%
$55,000	15	16	25.224%	22.648%	20.298%	18.152%	16.192%	12.801%	10.054%
$55,000	20	16	21.057%	18.531%	16.259%	14.220%	12.404%	9.366%	7.019%
$55,000	25	16	18.295%	15.834%	13.652%	11.729%	10.047%	7.317%	5.277%
$55,000	50	16	11.788%	9.549%	7.682%	6.148%	4.900%	3.105%	1.988%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$55,000	100	16	7.483%	5.565%	4.095%	2.997%	2.198%	1.238%	0.793%
$55,000	150	16	5.639%	3.943%	2.737%	1.907%	1.354%	0.788%	0.590%
$55,000	200	16	4.647%	3.103%	2.065%	1.398%	0.993%	0.631%	0.529%
$55,000	300	16	3.473%	2.154%	1.358%	0.916%	0.691%	0.535%	0.506%
$55,000	400	16	2.786%	1.649%	1.029%	0.721%	0.585%	0.511%	0.502%
$55,000	500	16	2.344%	1.346%	0.845%	0.625%	0.541%	0.505%	0.501%
$55,000	600	16	2.022%	1.137%	0.732%	0.574%	0.522%	0.503%	0.501%
$55,000	700	16	1.774%	0.987%	0.658%	0.545%	0.512%	0.502%	0.501%
$55,000	800	16	1.590%	0.882%	0.612%	0.528%	0.507%	0.502%	0.501%
$55,000	900	16	1.444%	0.806%	0.581%	0.519%	0.505%	0.502%	0.501%
$55,000	1,000	16	1.327%	0.750%	0.561%	0.514%	0.504%	0.502%	0.501%
$55,000	1,500	16	0.945%	0.597%	0.518%	0.505%	0.503%	0.502%	0.501%
$55,000	2,000	16	0.762%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$55,000	3,000	16	0.601%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	16	0.547%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	16	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	16	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	16	49.372%	47.043%	44.793%	42.623%	40.530%	36.552%	32.828%
$60,000	10	16	33.122%	30.427%	27.901%	25.553%	23.387%	19.566%	16.343%
$60,000	15	16	26.032%	23.451%	21.089%	18.930%	16.955%	13.520%	10.711%
$60,000	20	16	21.759%	19.227%	16.942%	14.880%	13.035%	9.930%	7.512%
$60,000	25	16	18.900%	16.427%	14.227%	12.280%	10.569%	7.771%	5.665%
$60,000	50	16	12.197%	9.938%	8.046%	6.481%	5.199%	3.336%	2.155%
$60,000	100	16	7.767%	5.821%	4.317%	3.183%	2.348%	1.328%	0.841%
$60,000	150	16	5.859%	4.134%	2.894%	2.031%	1.447%	0.832%	0.609%
$60,000	200	16	4.829%	3.257%	2.184%	1.485%	1.051%	0.653%	0.536%
$60,000	300	16	3.616%	2.265%	1.437%	0.966%	0.720%	0.544%	0.508%
$60,000	400	16	2.903%	1.734%	1.083%	0.752%	0.601%	0.514%	0.502%
$60,000	500	16	2.446%	1.415%	0.885%	0.645%	0.550%	0.506%	0.501%
$60,000	600	16	2.111%	1.193%	0.761%	0.587%	0.527%	0.503%	0.501%
$60,000	700	16	1.853%	1.033%	0.679%	0.554%	0.515%	0.502%	0.501%
$60,000	800	16	1.661%	0.922%	0.629%	0.534%	0.509%	0.502%	0.501%
$60,000	900	16	1.509%	0.839%	0.594%	0.522%	0.506%	0.502%	0.501%
$60,000	1,000	16	1.388%	0.779%	0.571%	0.516%	0.505%	0.502%	0.501%
$60,000	1,500	16	0.984%	0.610%	0.521%	0.506%	0.503%	0.502%	0.501%
$60,000	2,000	16	0.790%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$60,000	3,000	16	0.615%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	16	0.554%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	16	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	16	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	16	50.364%	48.079%	45.872%	43.749%	41.701%	37.807%	34.170%
$65,000	10	16	34.163%	31.471%	28.944%	26.577%	24.374%	20.468%	17.174%
$65,000	15	16	26.790%	24.199%	21.820%	19.650%	17.666%	14.192%	11.330%
$65,000	20	16	22.418%	19.880%	17.582%	15.504%	13.634%	10.471%	7.987%
$65,000	25	16	19.465%	16.983%	14.765%	12.798%	11.061%	8.203%	6.035%
$65,000	50	16	12.580%	10.302%	8.388%	6.795%	5.483%	3.556%	2.318%
$65,000	100	16	8.032%	6.062%	4.527%	3.360%	2.492%	1.417%	0.890%
$65,000	150	16	6.065%	4.313%	3.043%	2.151%	1.537%	0.877%	0.628%
$65,000	200	16	5.000%	3.401%	2.297%	1.569%	1.108%	0.677%	0.544%
$65,000	300	16	3.750%	2.370%	1.513%	1.015%	0.749%	0.552%	0.509%
$65,000	400	16	3.013%	1.814%	1.136%	0.783%	0.617%	0.517%	0.503%
$65,000	500	16	2.542%	1.481%	0.924%	0.665%	0.558%	0.507%	0.501%
$65,000	600	16	2.194%	1.246%	0.790%	0.600%	0.532%	0.504%	0.501%
$65,000	700	16	1.927%	1.077%	0.701%	0.562%	0.518%	0.503%	0.501%
$65,000	800	16	1.729%	0.960%	0.646%	0.540%	0.510%	0.502%	0.501%
$65,000	900	16	1.571%	0.872%	0.607%	0.526%	0.507%	0.502%	0.501%
$65,000	1,000	16	1.444%	0.808%	0.582%	0.519%	0.506%	0.502%	0.501%
$65,000	1,500	16	1.023%	0.624%	0.524%	0.506%	0.503%	0.502%	0.501%
$65,000	2,000	16	0.817%	0.557%	0.511%	0.504%	0.503%	0.502%	0.501%
$65,000	3,000	16	0.629%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	16	0.561%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	16	0.531%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	16	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	16	51.236%	48.988%	46.824%	44.741%	42.730%	38.911%	35.349%
$70,000	10	16	35.127%	32.449%	29.922%	27.553%	25.331%	21.351%	17.977%
$70,000	15	16	27.504%	24.902%	22.509%	20.322%	18.327%	14.821%	11.917%
$70,000	20	16	23.027%	20.482%	18.174%	16.083%	14.195%	10.980%	8.440%
$70,000	25	16	19.993%	17.503%	15.272%	13.286%	11.526%	8.616%	6.390%
$70,000	50	16	12.937%	10.643%	8.709%	7.090%	5.750%	3.764%	2.475%
$70,000	100	16	8.282%	6.290%	4.727%	3.530%	2.633%	1.505%	0.940%
$70,000	150	16	6.258%	4.483%	3.185%	2.265%	1.624%	0.921%	0.648%
$70,000	200	16	5.160%	3.538%	2.406%	1.650%	1.165%	0.701%	0.552%
$70,000	300	16	3.869%	2.463%	1.580%	1.059%	0.775%	0.559%	0.510%
$70,000	400	16	3.116%	1.891%	1.187%	0.813%	0.633%	0.520%	0.503%
$70,000	500	16	2.633%	1.544%	0.962%	0.684%	0.567%	0.508%	0.501%
$70,000	600	16	2.274%	1.298%	0.819%	0.613%	0.538%	0.504%	0.501%
$70,000	700	16	1.997%	1.121%	0.723%	0.571%	0.521%	0.503%	0.501%
$70,000	800	16	1.793%	0.997%	0.663%	0.546%	0.512%	0.502%	0.501%
$70,000	900	16	1.629%	0.903%	0.620%	0.531%	0.508%	0.502%	0.501%
$70,000	1,000	16	1.498%	0.836%	0.593%	0.523%	0.506%	0.502%	0.501%
$70,000	1,500	16	1.059%	0.638%	0.528%	0.507%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$70,000	2,000	16	0.844%	0.565%	0.512%	0.505%	0.503%	0.502%	0.501%
$70,000	3,000	16	0.643%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	16	0.568%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	16	0.535%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	16	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	16	52.021%	49.809%	47.683%	45.634%	43.658%	39.906%	36.410%
$75,000	10	16	36.027%	33.369%	30.852%	28.480%	26.255%	22.221%	18.765%
$75,000	15	16	28.191%	25.576%	23.171%	20.966%	18.953%	15.416%	12.477%
$75,000	20	16	23.601%	21.051%	18.735%	16.631%	14.728%	11.470%	8.879%
$75,000	25	16	20.496%	17.999%	15.759%	13.757%	11.976%	9.017%	6.738%
$75,000	50	16	13.279%	10.969%	9.017%	7.374%	6.010%	3.968%	2.629%
$75,000	100	16	8.519%	6.506%	4.919%	3.695%	2.769%	1.592%	0.990%
$75,000	150	16	6.439%	4.643%	3.320%	2.374%	1.710%	0.966%	0.668%
$75,000	200	16	5.311%	3.667%	2.510%	1.729%	1.222%	0.725%	0.561%
$75,000	300	16	3.987%	2.557%	1.649%	1.106%	0.804%	0.568%	0.513%
$75,000	400	16	3.214%	1.964%	1.237%	0.843%	0.649%	0.524%	0.504%
$75,000	500	16	2.719%	1.604%	0.999%	0.704%	0.577%	0.510%	0.501%
$75,000	600	16	2.349%	1.348%	0.847%	0.627%	0.543%	0.505%	0.501%
$75,000	700	16	2.064%	1.163%	0.745%	0.581%	0.525%	0.503%	0.501%
$75,000	800	16	1.854%	1.033%	0.680%	0.553%	0.514%	0.502%	0.501%
$75,000	900	16	1.684%	0.934%	0.634%	0.536%	0.509%	0.502%	0.501%
$75,000	1,000	16	1.550%	0.863%	0.604%	0.526%	0.507%	0.502%	0.501%
$75,000	1,500	16	1.094%	0.651%	0.532%	0.508%	0.503%	0.502%	0.501%
$75,000	2,000	16	0.869%	0.572%	0.513%	0.505%	0.503%	0.502%	0.501%
$75,000	3,000	16	0.657%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	16	0.576%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	16	0.539%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	16	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	16	52.739%	50.561%	48.468%	46.451%	44.504%	40.817%	37.379%
$80,000	10	16	36.865%	34.241%	31.742%	29.375%	27.145%	23.089%	19.564%
$80,000	15	16	28.860%	26.234%	23.816%	21.595%	19.556%	15.988%	13.015%
$80,000	20	16	24.150%	21.595%	19.269%	17.156%	15.238%	11.943%	9.304%
$80,000	25	16	20.975%	18.475%	16.226%	14.210%	12.411%	9.406%	7.077%
$80,000	50	16	13.608%	11.286%	9.313%	7.650%	6.263%	4.170%	2.781%
$80,000	100	16	8.743%	6.712%	5.101%	3.852%	2.901%	1.677%	1.039%
$80,000	150	16	6.611%	4.796%	3.450%	2.479%	1.793%	1.011%	0.689%
$80,000	200	16	5.454%	3.789%	2.610%	1.806%	1.278%	0.750%	0.570%
$80,000	300	16	4.098%	2.648%	1.717%	1.153%	0.833%	0.578%	0.515%
$80,000	400	16	3.306%	2.035%	1.285%	0.873%	0.665%	0.527%	0.504%
$80,000	500	16	2.801%	1.663%	1.035%	0.724%	0.587%	0.511%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	600	16	2.419%	1.395%	0.875%	0.641%	0.549%	0.506%	0.501%
$80,000	700	16	2.128%	1.203%	0.767%	0.591%	0.529%	0.503%	0.501%
$80,000	800	16	1.913%	1.069%	0.698%	0.560%	0.516%	0.502%	0.501%
$80,000	900	16	1.737%	0.965%	0.647%	0.541%	0.511%	0.502%	0.501%
$80,000	1,000	16	1.599%	0.890%	0.616%	0.530%	0.508%	0.502%	0.501%
$80,000	1,500	16	1.129%	0.665%	0.536%	0.508%	0.503%	0.502%	0.501%
$80,000	2,000	16	0.894%	0.580%	0.515%	0.505%	0.503%	0.502%	0.501%
$80,000	3,000	16	0.670%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	16	0.583%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	16	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	16	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	16	54.019%	51.901%	49.865%	47.902%	46.011%	42.433%	39.097%
$90,000	10	16	38.360%	35.817%	33.385%	31.057%	28.839%	24.762%	21.159%
$90,000	15	16	30.144%	27.506%	25.065%	22.807%	20.729%	17.083%	14.029%
$90,000	20	16	25.180%	22.617%	20.271%	18.138%	16.198%	12.841%	10.118%
$90,000	25	16	21.877%	19.370%	17.107%	15.067%	13.236%	10.155%	7.735%
$90,000	50	16	14.224%	11.883%	9.874%	8.173%	6.747%	4.561%	3.079%
$90,000	100	16	9.160%	7.096%	5.445%	4.149%	3.152%	1.843%	1.140%
$90,000	150	16	6.937%	5.088%	3.700%	2.682%	1.955%	1.103%	0.733%
$90,000	200	16	5.722%	4.023%	2.803%	1.957%	1.390%	0.803%	0.591%
$90,000	300	16	4.309%	2.821%	1.848%	1.244%	0.892%	0.598%	0.521%
$90,000	400	16	3.479%	2.167%	1.378%	0.932%	0.699%	0.536%	0.506%
$90,000	500	16	2.955%	1.774%	1.106%	0.764%	0.608%	0.515%	0.502%
$90,000	600	16	2.553%	1.487%	0.930%	0.669%	0.562%	0.507%	0.501%
$90,000	700	16	2.248%	1.282%	0.811%	0.611%	0.537%	0.504%	0.501%
$90,000	800	16	2.022%	1.136%	0.732%	0.575%	0.522%	0.503%	0.501%
$90,000	900	16	1.837%	1.024%	0.675%	0.551%	0.514%	0.502%	0.501%
$90,000	1,000	16	1.692%	0.942%	0.638%	0.538%	0.510%	0.502%	0.501%
$90,000	1,500	16	1.194%	0.693%	0.544%	0.510%	0.504%	0.502%	0.501%
$90,000	2,000	16	0.943%	0.596%	0.518%	0.505%	0.503%	0.502%	0.501%
$90,000	3,000	16	0.698%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	16	0.599%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	16	0.552%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	16	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	16	55.122%	53.054%	51.065%	49.149%	47.305%	43.820%	40.566%
$100,000	10	16	39.656%	37.182%	34.817%	32.554%	30.386%	26.337%	22.697%
$100,000	15	16	31.353%	28.721%	26.264%	23.980%	21.865%	18.137%	15.000%
$100,000	20	16	26.148%	23.572%	21.210%	19.049%	17.086%	13.686%	10.887%
$100,000	25	16	22.707%	20.197%	17.922%	15.863%	14.006%	10.864%	8.373%
$100,000	50	16	14.795%	12.436%	10.400%	8.664%	7.198%	4.933%	3.366%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	100	16	9.545%	7.453%	5.765%	4.429%	3.391%	2.004%	1.241%
$100,000	150	16	7.238%	5.358%	3.933%	2.875%	2.110%	1.195%	0.780%
$100,000	200	16	5.972%	4.240%	2.985%	2.101%	1.499%	0.857%	0.613%
$100,000	300	16	4.503%	2.982%	1.973%	1.333%	0.949%	0.620%	0.527%
$100,000	400	16	3.639%	2.292%	1.466%	0.990%	0.733%	0.545%	0.508%
$100,000	500	16	3.098%	1.879%	1.175%	0.805%	0.629%	0.519%	0.502%
$100,000	600	16	2.677%	1.574%	0.983%	0.698%	0.575%	0.509%	0.502%
$100,000	700	16	2.360%	1.358%	0.854%	0.632%	0.545%	0.505%	0.501%
$100,000	800	16	2.125%	1.201%	0.767%	0.590%	0.528%	0.503%	0.501%
$100,000	900	16	1.931%	1.080%	0.704%	0.563%	0.518%	0.503%	0.501%
$100,000	1,000	16	1.780%	0.993%	0.662%	0.546%	0.512%	0.502%	0.501%
$100,000	1,500	16	1.256%	0.720%	0.552%	0.512%	0.504%	0.502%	0.501%
$100,000	2,000	16	0.990%	0.612%	0.522%	0.506%	0.503%	0.502%	0.501%
$100,000	3,000	16	0.725%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	16	0.615%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	16	0.561%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	16	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	16	56.039%	54.011%	52.061%	50.184%	48.382%	44.971%	41.784%
$110,000	10	16	40.745%	38.327%	36.017%	33.808%	31.693%	27.735%	24.101%
$110,000	15	16	32.429%	29.814%	27.358%	25.059%	22.922%	19.122%	15.901%
$110,000	20	16	27.026%	24.439%	22.058%	19.876%	17.888%	14.442%	11.590%
$110,000	25	16	23.444%	20.930%	18.644%	16.569%	14.691%	11.501%	8.954%
$110,000	50	16	15.305%	12.933%	10.879%	9.116%	7.615%	5.276%	3.639%
$110,000	100	16	9.891%	7.774%	6.054%	4.684%	3.611%	2.154%	1.337%
$110,000	150	16	7.510%	5.602%	4.145%	3.052%	2.253%	1.282%	0.826%
$110,000	200	16	6.197%	4.437%	3.150%	2.234%	1.601%	0.909%	0.635%
$110,000	300	16	4.680%	3.129%	2.086%	1.415%	1.004%	0.640%	0.534%
$110,000	400	16	3.785%	2.407%	1.548%	1.043%	0.765%	0.554%	0.509%
$110,000	500	16	3.228%	1.976%	1.240%	0.844%	0.650%	0.524%	0.503%
$110,000	600	16	2.791%	1.655%	1.034%	0.727%	0.589%	0.512%	0.502%
$110,000	700	16	2.463%	1.428%	0.895%	0.653%	0.555%	0.506%	0.501%
$110,000	800	16	2.219%	1.262%	0.800%	0.606%	0.534%	0.504%	0.501%
$110,000	900	16	2.018%	1.134%	0.731%	0.575%	0.522%	0.503%	0.501%
$110,000	1,000	16	1.861%	1.041%	0.685%	0.555%	0.515%	0.502%	0.501%
$110,000	1,500	16	1.314%	0.747%	0.561%	0.514%	0.504%	0.502%	0.501%
$110,000	2,000	16	1.034%	0.628%	0.525%	0.507%	0.503%	0.502%	0.501%
$110,000	3,000	16	0.751%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$110,000	4,000	16	0.631%	0.517%	0.506%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	16	0.570%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	16	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$120,000	5	16	56.837%	54.844%	52.928%	51.086%	49.317%	45.969%	42.840%
$120,000	10	16	41.687%	39.318%	37.055%	34.892%	32.825%	28.953%	25.389%
$120,000	15	16	33.406%	30.818%	28.375%	26.081%	23.934%	20.083%	16.786%
$120,000	20	16	27.861%	25.268%	22.873%	20.671%	18.658%	15.158%	12.257%
$120,000	25	16	24.141%	21.618%	19.320%	17.229%	15.336%	12.102%	9.504%
$120,000	50	16	15.781%	13.400%	11.330%	9.542%	8.013%	5.605%	3.905%
$120,000	100	16	10.212%	8.074%	6.328%	4.926%	3.822%	2.302%	1.432%
$120,000	150	16	7.764%	5.832%	4.345%	3.222%	2.393%	1.368%	0.874%
$120,000	200	16	6.407%	4.621%	3.304%	2.360%	1.699%	0.962%	0.659%
$120,000	300	16	4.844%	3.267%	2.193%	1.494%	1.058%	0.661%	0.541%
$120,000	400	16	3.912%	2.507%	1.621%	1.091%	0.794%	0.562%	0.510%
$120,000	500	16	3.349%	2.068%	1.302%	0.882%	0.671%	0.528%	0.504%
$120,000	600	16	2.897%	1.732%	1.083%	0.755%	0.604%	0.515%	0.502%
$120,000	700	16	2.559%	1.495%	0.935%	0.674%	0.564%	0.508%	0.501%
$120,000	800	16	2.306%	1.320%	0.833%	0.622%	0.540%	0.505%	0.501%
$120,000	900	16	2.098%	1.184%	0.758%	0.587%	0.526%	0.503%	0.501%
$120,000	1,000	16	1.936%	1.086%	0.707%	0.565%	0.519%	0.503%	0.501%
$120,000	1,500	16	1.369%	0.773%	0.571%	0.517%	0.505%	0.502%	0.501%
$120,000	2,000	16	1.077%	0.644%	0.530%	0.507%	0.503%	0.502%	0.501%
$120,000	3,000	16	0.777%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$120,000	4,000	16	0.647%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	16	0.580%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	16	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	16	57.538%	55.574%	53.688%	51.878%	50.137%	46.842%	43.765%
$130,000	10	16	42.512%	40.184%	37.963%	35.839%	33.813%	30.017%	26.525%
$130,000	15	16	34.281%	31.730%	29.312%	27.030%	24.891%	21.012%	17.649%
$130,000	20	16	28.650%	26.057%	23.652%	21.437%	19.404%	15.844%	12.890%
$130,000	25	16	24.801%	22.269%	19.956%	17.849%	15.942%	12.669%	10.021%
$130,000	50	16	16.224%	13.836%	11.752%	9.945%	8.387%	5.922%	4.165%
$130,000	100	16	10.515%	8.359%	6.590%	5.158%	4.024%	2.447%	1.528%
$130,000	150	16	8.003%	6.050%	4.535%	3.384%	2.527%	1.453%	0.923%
$130,000	200	16	6.605%	4.795%	3.452%	2.481%	1.795%	1.015%	0.684%
$130,000	300	16	4.998%	3.397%	2.296%	1.571%	1.111%	0.682%	0.549%
$130,000	400	16	4.038%	2.608%	1.695%	1.143%	0.826%	0.572%	0.513%
$130,000	500	16	3.462%	2.155%	1.363%	0.920%	0.693%	0.534%	0.505%
$130,000	600	16	2.997%	1.806%	1.131%	0.783%	0.618%	0.518%	0.503%
$130,000	700	16	2.649%	1.558%	0.974%	0.694%	0.574%	0.509%	0.501%
$130,000	800	16	2.388%	1.375%	0.864%	0.638%	0.547%	0.505%	0.501%
$130,000	900	16	2.173%	1.233%	0.785%	0.599%	0.531%	0.504%	0.501%
$130,000	1,000	16	2.005%	1.129%	0.730%	0.575%	0.522%	0.503%	0.501%
$130,000	1,500	16	1.420%	0.798%	0.580%	0.519%	0.505%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	2,000	16	1.117%	0.660%	0.534%	0.508%	0.503%	0.502%	0.501%
$130,000	3,000	16	0.802%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$130,000	4,000	16	0.663%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	16	0.590%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	16	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	16	58.167%	56.231%	54.371%	52.589%	50.874%	47.626%	44.596%
$140,000	10	16	43.257%	40.967%	38.782%	36.696%	34.705%	30.974%	27.548%
$140,000	15	16	35.069%	32.561%	30.178%	27.922%	25.793%	21.909%	18.506%
$140,000	20	16	29.397%	26.812%	24.406%	22.180%	20.132%	16.516%	13.506%
$140,000	25	16	25.438%	22.898%	20.571%	18.449%	16.528%	13.217%	10.523%
$140,000	50	16	16.647%	14.254%	12.158%	10.333%	8.750%	6.232%	4.419%
$140,000	100	16	10.803%	8.632%	6.843%	5.383%	4.221%	2.590%	1.626%
$140,000	150	16	8.232%	6.259%	4.719%	3.542%	2.660%	1.538%	0.973%
$140,000	200	16	6.795%	4.964%	3.595%	2.598%	1.889%	1.068%	0.710%
$140,000	300	16	5.145%	3.521%	2.395%	1.646%	1.165%	0.705%	0.557%
$140,000	400	16	4.158%	2.706%	1.768%	1.193%	0.858%	0.582%	0.515%
$140,000	500	16	3.571%	2.239%	1.422%	0.958%	0.715%	0.540%	0.506%
$140,000	600	16	3.091%	1.877%	1.178%	0.811%	0.634%	0.521%	0.503%
$140,000	700	16	2.734%	1.619%	1.012%	0.715%	0.584%	0.511%	0.501%
$140,000	800	16	2.466%	1.429%	0.896%	0.654%	0.555%	0.506%	0.501%
$140,000	900	16	2.244%	1.280%	0.811%	0.612%	0.537%	0.504%	0.501%
$140,000	1,000	16	2.072%	1.172%	0.752%	0.585%	0.526%	0.503%	0.501%
$140,000	1,500	16	1.470%	0.824%	0.590%	0.522%	0.506%	0.502%	0.501%
$140,000	2,000	16	1.156%	0.676%	0.539%	0.509%	0.504%	0.502%	0.501%
$140,000	3,000	16	0.827%	0.560%	0.511%	0.504%	0.503%	0.502%	0.501%
$140,000	4,000	16	0.678%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	16	0.600%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	16	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	16	58.746%	56.833%	55.000%	53.241%	51.549%	48.343%	45.354%
$150,000	10	16	43.927%	41.670%	39.517%	37.465%	35.505%	31.832%	28.465%
$150,000	15	16	35.772%	33.303%	30.959%	28.737%	26.630%	22.755%	19.330%
$150,000	20	16	30.090%	27.519%	25.120%	22.891%	20.831%	17.168%	14.105%
$150,000	25	16	26.047%	23.502%	21.164%	19.030%	17.093%	13.744%	11.006%
$150,000	50	16	17.044%	14.647%	12.541%	10.698%	9.097%	6.530%	4.667%
$150,000	100	16	11.076%	8.891%	7.083%	5.599%	4.410%	2.729%	1.723%
$150,000	150	16	8.449%	6.458%	4.897%	3.695%	2.788%	1.622%	1.022%
$150,000	200	16	6.976%	5.126%	3.733%	2.712%	1.981%	1.121%	0.737%
$150,000	300	16	5.285%	3.639%	2.490%	1.718%	1.217%	0.727%	0.566%
$150,000	400	16	4.271%	2.799%	1.838%	1.242%	0.890%	0.594%	0.518%
$150,000	500	16	3.673%	2.319%	1.479%	0.995%	0.736%	0.546%	0.507%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$150,000	600	16	3.181%	1.944%	1.224%	0.838%	0.649%	0.525%	0.504%
$150,000	700	16	2.815%	1.678%	1.049%	0.736%	0.595%	0.513%	0.502%
$150,000	800	16	2.540%	1.480%	0.927%	0.670%	0.562%	0.508%	0.501%
$150,000	900	16	2.312%	1.325%	0.837%	0.625%	0.542%	0.505%	0.501%
$150,000	1,000	16	2.136%	1.213%	0.775%	0.595%	0.530%	0.503%	0.501%
$150,000	1,500	16	1.518%	0.849%	0.600%	0.525%	0.507%	0.502%	0.501%
$150,000	2,000	16	1.194%	0.692%	0.544%	0.510%	0.504%	0.502%	0.501%
$150,000	3,000	16	0.851%	0.567%	0.512%	0.505%	0.503%	0.502%	0.501%
$150,000	4,000	16	0.694%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	16	0.610%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	16	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	16	59.371%	57.502%	55.707%	53.982%	52.320%	49.174%	46.236%
$160,000	10	16	44.601%	42.371%	40.241%	38.209%	36.270%	32.665%	29.365%
$160,000	15	16	36.620%	34.214%	31.934%	29.767%	27.707%	23.901%	20.499%
$160,000	20	16	31.395%	28.861%	26.489%	24.266%	22.194%	18.504%	15.371%
$160,000	25	16	27.030%	24.498%	22.169%	20.030%	18.075%	14.675%	11.881%
$160,000	50	16	17.578%	15.199%	13.095%	11.248%	9.632%	7.022%	5.090%
$160,000	100	16	11.101%	8.950%	7.167%	5.709%	4.531%	2.852%	1.827%
$160,000	150	16	8.509%	6.528%	4.967%	3.760%	2.851%	1.674%	1.051%
$160,000	200	16	7.005%	5.156%	3.763%	2.738%	2.003%	1.134%	0.747%
$160,000	300	16	5.317%	3.691%	2.545%	1.772%	1.268%	0.751%	0.571%
$160,000	400	16	4.357%	2.880%	1.907%	1.294%	0.928%	0.606%	0.523%
$160,000	500	16	3.703%	2.353%	1.512%	1.022%	0.754%	0.552%	0.510%
$160,000	600	16	3.245%	2.001%	1.265%	0.863%	0.661%	0.528%	0.505%
$160,000	700	16	2.881%	1.728%	1.080%	0.751%	0.602%	0.515%	0.503%
$160,000	800	16	2.625%	1.540%	0.961%	0.686%	0.570%	0.509%	0.502%
$160,000	900	16	2.357%	1.355%	0.850%	0.629%	0.544%	0.505%	0.501%
$160,000	1,000	16	2.156%	1.224%	0.778%	0.596%	0.531%	0.504%	0.501%
$160,000	1,500	16	1.558%	0.866%	0.605%	0.526%	0.507%	0.502%	0.501%
$160,000	2,000	16	1.207%	0.697%	0.544%	0.510%	0.504%	0.502%	0.501%
$160,000	3,000	16	0.856%	0.569%	0.512%	0.505%	0.503%	0.502%	0.501%
$160,000	4,000	16	0.696%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	16	0.611%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	16	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	16	59.748%	57.877%	56.088%	54.368%	52.715%	49.579%	46.662%
$170,000	10	16	45.085%	42.886%	40.788%	38.791%	36.883%	33.310%	30.041%
$170,000	15	16	36.980%	34.577%	32.301%	30.145%	28.097%	24.292%	20.870%
$170,000	20	16	31.320%	28.794%	26.423%	24.209%	22.141%	18.426%	15.269%
$170,000	25	16	27.173%	24.634%	22.285%	20.133%	18.165%	14.739%	11.910%
$170,000	50	16	17.785%	15.383%	13.259%	11.388%	9.756%	7.108%	5.152%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$170,000	100	16	11.576%	9.368%	7.526%	6.003%	4.767%	2.996%	1.913%
$170,000	150	16	8.849%	6.829%	5.227%	3.981%	3.031%	1.785%	1.121%
$170,000	200	16	7.310%	5.428%	3.991%	2.927%	2.155%	1.225%	0.791%
$170,000	300	16	5.542%	3.859%	2.668%	1.855%	1.318%	0.772%	0.583%
$170,000	400	16	4.481%	2.972%	1.969%	1.335%	0.952%	0.617%	0.525%
$170,000	500	16	3.860%	2.468%	1.586%	1.065%	0.779%	0.559%	0.510%
$170,000	600	16	3.345%	2.069%	1.309%	0.890%	0.678%	0.532%	0.505%
$170,000	700	16	2.963%	1.786%	1.120%	0.777%	0.615%	0.517%	0.502%
$170,000	800	16	2.675%	1.575%	0.985%	0.701%	0.578%	0.510%	0.502%
$170,000	900	16	2.435%	1.409%	0.885%	0.649%	0.553%	0.507%	0.501%
$170,000	1,000	16	2.252%	1.289%	0.817%	0.615%	0.538%	0.504%	0.501%
$170,000	1,500	16	1.605%	0.896%	0.619%	0.532%	0.509%	0.502%	0.501%
$170,000	2,000	16	1.264%	0.724%	0.554%	0.513%	0.504%	0.502%	0.501%
$170,000	3,000	16	0.897%	0.581%	0.515%	0.505%	0.503%	0.502%	0.501%
$170,000	4,000	16	0.724%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	16	0.629%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	16	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	16	60.178%	58.326%	56.554%	54.851%	53.213%	50.109%	47.222%
$180,000	10	16	45.581%	43.405%	41.332%	39.357%	37.471%	33.941%	30.714%
$180,000	15	16	37.497%	35.122%	32.874%	30.745%	28.724%	24.967%	21.575%
$180,000	20	16	31.856%	29.359%	27.010%	24.809%	22.746%	19.023%	15.836%
$180,000	25	16	27.687%	25.157%	22.813%	20.657%	18.677%	15.216%	12.347%
$180,000	50	16	18.134%	15.730%	13.599%	11.717%	10.071%	7.391%	5.393%
$180,000	100	16	11.808%	9.592%	7.736%	6.195%	4.940%	3.127%	2.008%
$180,000	150	16	9.036%	7.002%	5.382%	4.117%	3.147%	1.864%	1.171%
$180,000	200	16	7.464%	5.568%	4.114%	3.029%	2.238%	1.277%	0.819%
$180,000	300	16	5.661%	3.962%	2.752%	1.920%	1.366%	0.795%	0.593%
$180,000	400	16	4.577%	3.051%	2.031%	1.380%	0.983%	0.629%	0.528%
$180,000	500	16	3.938%	2.531%	1.632%	1.095%	0.797%	0.564%	0.511%
$180,000	600	16	3.420%	2.127%	1.349%	0.916%	0.693%	0.536%	0.506%
$180,000	700	16	3.030%	1.836%	1.153%	0.796%	0.626%	0.519%	0.502%
$180,000	800	16	2.737%	1.619%	1.013%	0.717%	0.585%	0.512%	0.502%
$180,000	900	16	2.492%	1.449%	0.909%	0.661%	0.558%	0.507%	0.501%
$180,000	1,000	16	2.306%	1.325%	0.837%	0.625%	0.542%	0.505%	0.501%
$180,000	1,500	16	1.645%	0.918%	0.629%	0.535%	0.509%	0.502%	0.501%
$180,000	2,000	16	1.297%	0.739%	0.559%	0.514%	0.504%	0.502%	0.501%
$180,000	3,000	16	0.919%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$180,000	4,000	16	0.739%	0.538%	0.508%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	16	0.639%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	16	0.517%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	5	16	60.575%	58.740%	56.983%	55.296%	53.672%	50.596%	47.737%
$190,000	10	16	46.034%	43.879%	41.829%	39.874%	38.007%	34.516%	31.327%
$190,000	15	16	37.966%	35.618%	33.397%	31.292%	29.294%	25.581%	22.230%
$190,000	20	16	32.346%	29.878%	27.554%	25.371%	23.314%	19.593%	16.387%
$190,000	25	16	28.167%	25.650%	23.313%	21.157%	19.170%	15.679%	12.774%
$190,000	50	16	18.464%	16.059%	13.920%	12.029%	10.371%	7.660%	5.627%
$190,000	100	16	12.027%	9.803%	7.935%	6.379%	5.105%	3.254%	2.099%
$190,000	150	16	9.212%	7.166%	5.530%	4.246%	3.258%	1.942%	1.219%
$190,000	200	16	7.610%	5.700%	4.230%	3.127%	2.319%	1.327%	0.846%
$190,000	300	16	5.775%	4.060%	2.833%	1.983%	1.414%	0.818%	0.603%
$190,000	400	16	4.669%	3.128%	2.090%	1.423%	1.013%	0.641%	0.532%
$190,000	500	16	4.020%	2.597%	1.680%	1.129%	0.818%	0.570%	0.513%
$190,000	600	16	3.492%	2.182%	1.388%	0.940%	0.707%	0.540%	0.507%
$190,000	700	16	3.095%	1.884%	1.185%	0.815%	0.636%	0.522%	0.503%
$190,000	800	16	2.795%	1.661%	1.040%	0.732%	0.593%	0.513%	0.502%
$190,000	900	16	2.545%	1.486%	0.931%	0.673%	0.564%	0.508%	0.501%
$190,000	1,000	16	2.356%	1.359%	0.857%	0.635%	0.546%	0.505%	0.501%
$190,000	1,500	16	1.684%	0.939%	0.638%	0.539%	0.510%	0.502%	0.501%
$190,000	2,000	16	1.328%	0.753%	0.564%	0.515%	0.505%	0.502%	0.501%
$190,000	3,000	16	0.940%	0.595%	0.517%	0.505%	0.503%	0.502%	0.501%
$190,000	4,000	16	0.753%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	16	0.648%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	16	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	16	60.934%	59.115%	57.372%	55.699%	54.087%	51.038%	48.204%
$200,000	10	16	46.453%	44.317%	42.287%	40.351%	38.502%	35.046%	31.892%
$200,000	15	16	38.403%	36.079%	33.882%	31.799%	29.822%	26.151%	22.841%
$200,000	20	16	32.800%	30.359%	28.063%	25.899%	23.857%	20.144%	16.927%
$200,000	25	16	28.622%	26.119%	23.795%	21.642%	19.652%	16.136%	13.197%
$200,000	50	16	18.782%	16.375%	14.230%	12.332%	10.660%	7.923%	5.855%
$200,000	100	16	12.242%	10.011%	8.130%	6.560%	5.268%	3.382%	2.192%
$200,000	150	16	9.386%	7.328%	5.677%	4.375%	3.369%	2.019%	1.269%
$200,000	200	16	7.753%	5.829%	4.345%	3.223%	2.399%	1.377%	0.875%
$200,000	300	16	5.885%	4.157%	2.913%	2.046%	1.461%	0.842%	0.613%
$200,000	400	16	4.759%	3.203%	2.149%	1.466%	1.044%	0.653%	0.536%
$200,000	500	16	4.099%	2.661%	1.728%	1.162%	0.839%	0.577%	0.514%
$200,000	600	16	3.562%	2.237%	1.427%	0.966%	0.722%	0.544%	0.507%
$200,000	700	16	3.158%	1.931%	1.217%	0.835%	0.646%	0.524%	0.503%
$200,000	800	16	2.853%	1.703%	1.067%	0.747%	0.601%	0.515%	0.502%
$200,000	900	16	2.598%	1.523%	0.954%	0.685%	0.569%	0.509%	0.501%
$200,000	1,000	16	2.406%	1.393%	0.877%	0.645%	0.551%	0.506%	0.501%
$200,000	1,500	16	1.721%	0.961%	0.648%	0.542%	0.511%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$200,000	2,000	16	1.358%	0.768%	0.569%	0.517%	0.505%	0.502%	0.501%
$200,000	3,000	16	0.961%	0.602%	0.519%	0.505%	0.503%	0.502%	0.501%
$200,000	4,000	16	0.767%	0.544%	0.508%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	16	0.658%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	16	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	16	61.712%	59.926%	58.214%	56.570%	54.985%	51.991%	49.213%
$225,000	10	16	47.379%	45.287%	43.298%	41.403%	39.592%	36.214%	33.136%
$225,000	15	16	39.369%	37.097%	34.950%	32.916%	30.984%	27.402%	24.181%
$225,000	20	16	33.799%	31.417%	29.179%	27.066%	25.070%	21.416%	18.202%
$225,000	25	16	29.641%	27.187%	24.899%	22.766%	20.787%	17.240%	14.233%
$225,000	50	16	19.521%	17.107%	14.951%	13.035%	11.337%	8.533%	6.394%
$225,000	100	16	12.736%	10.488%	8.583%	6.982%	5.653%	3.686%	2.418%
$225,000	150	16	9.784%	7.703%	6.018%	4.676%	3.629%	2.207%	1.391%
$225,000	200	16	8.084%	6.130%	4.612%	3.453%	2.590%	1.497%	0.946%
$225,000	300	16	6.142%	4.382%	3.101%	2.196%	1.575%	0.901%	0.640%
$225,000	400	16	4.967%	3.378%	2.287%	1.569%	1.116%	0.684%	0.546%
$225,000	500	16	4.284%	2.811%	1.842%	1.242%	0.891%	0.595%	0.519%
$225,000	600	16	3.727%	2.366%	1.520%	1.026%	0.758%	0.554%	0.510%
$225,000	700	16	3.305%	2.043%	1.293%	0.882%	0.673%	0.530%	0.505%
$225,000	800	16	2.986%	1.801%	1.131%	0.785%	0.620%	0.519%	0.503%
$225,000	900	16	2.719%	1.610%	1.009%	0.715%	0.584%	0.512%	0.502%
$225,000	1,000	16	2.520%	1.472%	0.924%	0.670%	0.562%	0.507%	0.501%
$225,000	1,500	16	1.809%	1.012%	0.673%	0.551%	0.514%	0.502%	0.501%
$225,000	2,000	16	1.429%	0.803%	0.582%	0.520%	0.506%	0.502%	0.501%
$225,000	3,000	16	1.009%	0.619%	0.523%	0.506%	0.503%	0.502%	0.501%
$225,000	4,000	16	0.800%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$225,000	5,000	16	0.680%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	16	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	16	62.339%	60.579%	58.892%	57.269%	55.707%	52.758%	50.025%
$250,000	10	16	48.141%	46.085%	44.131%	42.267%	40.488%	37.173%	34.157%
$250,000	15	16	40.171%	37.942%	35.835%	33.839%	31.943%	28.436%	25.286%
$250,000	20	16	34.629%	32.295%	30.103%	28.033%	26.078%	22.508%	19.339%
$250,000	25	16	30.498%	28.095%	25.852%	23.755%	21.796%	18.257%	15.216%
$250,000	50	16	20.195%	17.775%	15.608%	13.677%	11.959%	9.101%	6.895%
$250,000	100	16	13.181%	10.919%	8.992%	7.369%	6.008%	3.971%	2.633%
$250,000	150	16	10.146%	8.044%	6.332%	4.955%	3.873%	2.384%	1.509%
$250,000	200	16	8.385%	6.407%	4.858%	3.666%	2.769%	1.615%	1.016%
$250,000	300	16	6.375%	4.588%	3.275%	2.337%	1.685%	0.959%	0.667%
$250,000	400	16	5.158%	3.541%	2.417%	1.666%	1.186%	0.715%	0.558%
$250,000	500	16	4.453%	2.949%	1.949%	1.317%	0.941%	0.613%	0.524%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	600	16	3.869%	2.479%	1.600%	1.080%	0.791%	0.563%	0.512%
$250,000	700	16	3.438%	2.146%	1.365%	0.927%	0.699%	0.537%	0.506%
$250,000	800	16	3.106%	1.892%	1.191%	0.821%	0.640%	0.523%	0.504%
$250,000	900	16	2.830%	1.690%	1.060%	0.743%	0.599%	0.514%	0.502%
$250,000	1,000	16	2.623%	1.545%	0.970%	0.694%	0.574%	0.509%	0.501%
$250,000	1,500	16	1.889%	1.060%	0.696%	0.560%	0.517%	0.502%	0.501%
$250,000	2,000	16	1.494%	0.836%	0.595%	0.524%	0.507%	0.502%	0.501%
$250,000	3,000	16	1.054%	0.636%	0.527%	0.507%	0.503%	0.502%	0.501%
$250,000	4,000	16	0.831%	0.561%	0.511%	0.504%	0.503%	0.502%	0.501%
$250,000	5,000	16	0.702%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	16	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	16	62.880%	61.140%	59.474%	57.870%	56.327%	53.416%	50.720%
$275,000	10	16	48.790%	46.765%	44.839%	43.002%	41.250%	37.988%	35.023%
$275,000	15	16	40.849%	38.656%	36.582%	34.618%	32.752%	29.308%	26.215%
$275,000	20	16	35.327%	33.034%	30.878%	28.844%	26.926%	23.427%	20.319%
$275,000	25	16	31.215%	28.858%	26.657%	24.600%	22.671%	19.168%	16.125%
$275,000	50	16	20.812%	18.393%	16.218%	14.272%	12.539%	9.638%	7.370%
$275,000	100	16	13.589%	11.317%	9.372%	7.726%	6.341%	4.244%	2.842%
$275,000	150	16	10.478%	8.360%	6.623%	5.218%	4.104%	2.553%	1.627%
$275,000	200	16	8.661%	6.665%	5.088%	3.867%	2.940%	1.729%	1.086%
$275,000	300	16	6.588%	4.778%	3.436%	2.469%	1.790%	1.017%	0.695%
$275,000	400	16	5.333%	3.693%	2.540%	1.760%	1.254%	0.745%	0.570%
$275,000	500	16	4.607%	3.078%	2.050%	1.390%	0.989%	0.631%	0.529%
$275,000	600	16	4.005%	2.588%	1.680%	1.134%	0.825%	0.573%	0.514%
$275,000	700	16	3.560%	2.241%	1.431%	0.969%	0.724%	0.543%	0.507%
$275,000	800	16	3.217%	1.976%	1.248%	0.856%	0.659%	0.527%	0.504%
$275,000	900	16	2.931%	1.765%	1.108%	0.772%	0.613%	0.517%	0.502%
$275,000	1,000	16	2.718%	1.613%	1.013%	0.718%	0.586%	0.511%	0.501%
$275,000	1,500	16	1.962%	1.105%	0.719%	0.570%	0.521%	0.503%	0.501%
$275,000	2,000	16	1.553%	0.867%	0.608%	0.528%	0.508%	0.502%	0.501%
$275,000	3,000	16	1.096%	0.653%	0.532%	0.508%	0.503%	0.502%	0.501%
$275,000	4,000	16	0.861%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$275,000	5,000	16	0.723%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	16	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	16	63.315%	61.592%	59.942%	58.353%	56.826%	53.945%	51.278%
$300,000	10	16	49.305%	47.303%	45.398%	43.583%	41.852%	38.632%	35.707%
$300,000	15	16	41.387%	39.222%	37.174%	35.234%	33.393%	29.999%	26.951%
$300,000	20	16	35.894%	33.633%	31.506%	29.500%	27.611%	24.168%	21.110%
$300,000	25	16	31.798%	29.476%	27.309%	25.284%	23.385%	19.933%	16.912%
$300,000	50	16	21.349%	18.933%	16.757%	14.800%	13.053%	10.115%	7.797%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	100	16	13.942%	11.663%	9.703%	8.038%	6.634%	4.488%	3.032%
$300,000	150	16	10.765%	8.633%	6.878%	5.450%	4.309%	2.705%	1.736%
$300,000	200	16	8.902%	6.888%	5.291%	4.046%	3.092%	1.833%	1.153%
$300,000	300	16	6.773%	4.944%	3.578%	2.585%	1.884%	1.070%	0.722%
$300,000	400	16	5.486%	3.826%	2.649%	1.844%	1.314%	0.774%	0.581%
$300,000	500	16	4.741%	3.190%	2.139%	1.455%	1.034%	0.648%	0.534%
$300,000	600	16	4.123%	2.683%	1.751%	1.183%	0.856%	0.584%	0.517%
$300,000	700	16	3.665%	2.324%	1.490%	1.008%	0.747%	0.550%	0.508%
$300,000	800	16	3.312%	2.049%	1.298%	0.888%	0.677%	0.532%	0.505%
$300,000	900	16	3.020%	1.831%	1.152%	0.798%	0.627%	0.520%	0.503%
$300,000	1,000	16	2.801%	1.674%	1.052%	0.740%	0.597%	0.513%	0.502%
$300,000	1,500	16	2.027%	1.145%	0.740%	0.579%	0.524%	0.503%	0.501%
$300,000	2,000	16	1.604%	0.895%	0.619%	0.532%	0.509%	0.502%	0.501%
$300,000	3,000	16	1.133%	0.668%	0.536%	0.508%	0.503%	0.502%	0.501%
$300,000	4,000	16	0.888%	0.578%	0.514%	0.505%	0.503%	0.502%	0.501%
$300,000	5,000	16	0.742%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	16	0.534%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	16	63.659%	61.951%	60.312%	58.737%	57.222%	54.365%	51.721%
$325,000	10	16	49.710%	47.727%	45.840%	44.041%	42.328%	39.141%	36.248%
$325,000	15	16	41.820%	39.677%	37.651%	35.731%	33.910%	30.555%	27.543%
$325,000	20	16	36.352%	34.117%	32.013%	30.029%	28.164%	24.767%	21.749%
$325,000	25	16	32.276%	29.984%	27.844%	25.845%	23.970%	20.566%	17.581%
$325,000	50	16	21.827%	19.422%	17.246%	15.285%	13.528%	10.558%	8.199%
$325,000	100	16	14.258%	11.973%	10.002%	8.320%	6.900%	4.715%	3.211%
$325,000	150	16	11.022%	8.880%	7.108%	5.661%	4.496%	2.846%	1.838%
$325,000	200	16	9.117%	7.090%	5.474%	4.208%	3.230%	1.929%	1.215%
$325,000	300	16	6.939%	5.093%	3.706%	2.691%	1.969%	1.120%	0.747%
$325,000	400	16	5.622%	3.945%	2.747%	1.920%	1.370%	0.801%	0.593%
$325,000	500	16	4.859%	3.291%	2.219%	1.515%	1.075%	0.665%	0.540%
$325,000	600	16	4.227%	2.768%	1.815%	1.229%	0.886%	0.594%	0.520%
$325,000	700	16	3.759%	2.399%	1.544%	1.044%	0.769%	0.556%	0.509%
$325,000	800	16	3.397%	2.115%	1.345%	0.917%	0.694%	0.536%	0.506%
$325,000	900	16	3.098%	1.890%	1.192%	0.822%	0.640%	0.523%	0.503%
$325,000	1,000	16	2.876%	1.728%	1.087%	0.760%	0.608%	0.515%	0.502%
$325,000	1,500	16	2.084%	1.181%	0.760%	0.587%	0.527%	0.503%	0.501%
$325,000	2,000	16	1.650%	0.920%	0.630%	0.536%	0.510%	0.502%	0.501%
$325,000	3,000	16	1.167%	0.683%	0.541%	0.509%	0.504%	0.502%	0.501%
$325,000	4,000	16	0.912%	0.586%	0.516%	0.505%	0.503%	0.502%	0.501%
$325,000	5,000	16	0.759%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	16	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$350,000	5	16	63.943%	62.246%	60.618%	59.053%	57.549%	54.712%	52.088%
$350,000	10	16	50.060%	48.093%	46.221%	44.437%	42.739%	39.581%	36.716%
$350,000	15	16	42.197%	40.074%	38.067%	36.163%	34.359%	31.041%	28.059%
$350,000	20	16	36.748%	34.535%	32.451%	30.488%	28.643%	25.286%	22.302%
$350,000	25	16	32.693%	30.426%	28.310%	26.334%	24.479%	21.118%	18.170%
$350,000	50	16	22.268%	19.876%	17.708%	15.746%	13.984%	10.985%	8.590%
$350,000	100	16	14.555%	12.267%	10.289%	8.592%	7.157%	4.936%	3.390%
$350,000	150	16	11.262%	9.113%	7.327%	5.864%	4.676%	2.984%	1.939%
$350,000	200	16	9.320%	7.281%	5.649%	4.362%	3.364%	2.023%	1.277%
$350,000	300	16	7.094%	5.234%	3.828%	2.792%	2.051%	1.170%	0.773%
$350,000	400	16	5.750%	4.059%	2.841%	1.994%	1.425%	0.829%	0.604%
$350,000	500	16	4.971%	3.386%	2.296%	1.573%	1.116%	0.682%	0.546%
$350,000	600	16	4.325%	2.849%	1.877%	1.273%	0.915%	0.605%	0.523%
$350,000	700	16	3.841%	2.464%	1.592%	1.076%	0.788%	0.561%	0.510%
$350,000	800	16	3.478%	2.179%	1.390%	0.946%	0.711%	0.541%	0.507%
$350,000	900	16	3.174%	1.947%	1.231%	0.846%	0.653%	0.526%	0.504%
$350,000	1,000	16	2.947%	1.781%	1.122%	0.781%	0.619%	0.518%	0.502%
$350,000	1,500	16	2.138%	1.216%	0.778%	0.596%	0.530%	0.503%	0.501%
$350,000	2,000	16	1.694%	0.945%	0.641%	0.540%	0.511%	0.502%	0.501%
$350,000	3,000	16	1.199%	0.697%	0.545%	0.510%	0.504%	0.502%	0.501%
$350,000	4,000	16	0.935%	0.594%	0.517%	0.505%	0.503%	0.502%	0.501%
$350,000	5,000	16	0.776%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	16	0.540%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	16	64.191%	62.504%	60.885%	59.328%	57.834%	55.016%	52.408%
$375,000	10	16	50.361%	48.407%	46.548%	44.776%	43.091%	39.958%	37.117%
$375,000	15	16	42.525%	40.418%	38.426%	36.538%	34.749%	31.460%	28.505%
$375,000	20	16	37.095%	34.901%	32.835%	30.889%	29.062%	25.738%	22.784%
$375,000	25	16	33.053%	30.808%	28.712%	26.755%	24.918%	21.593%	18.679%
$375,000	50	16	22.662%	20.286%	18.126%	16.171%	14.405%	11.385%	8.959%
$375,000	100	16	14.828%	12.537%	10.553%	8.846%	7.396%	5.144%	3.562%
$375,000	150	16	11.484%	9.329%	7.532%	6.056%	4.850%	3.118%	2.039%
$375,000	200	16	9.507%	7.459%	5.812%	4.508%	3.490%	2.114%	1.337%
$375,000	300	16	7.237%	5.365%	3.944%	2.889%	2.129%	1.218%	0.799%
$375,000	400	16	5.868%	4.164%	2.929%	2.064%	1.479%	0.856%	0.616%
$375,000	500	16	5.073%	3.474%	2.367%	1.628%	1.154%	0.698%	0.551%
$375,000	600	16	4.415%	2.924%	1.935%	1.314%	0.942%	0.615%	0.526%
$375,000	700	16	3.923%	2.530%	1.642%	1.110%	0.809%	0.568%	0.512%
$375,000	800	16	3.553%	2.238%	1.433%	0.973%	0.728%	0.546%	0.508%
$375,000	900	16	3.242%	2.000%	1.267%	0.869%	0.666%	0.529%	0.504%
$375,000	1,000	16	3.012%	1.830%	1.155%	0.801%	0.629%	0.520%	0.503%
$375,000	1,500	16	2.188%	1.249%	0.797%	0.604%	0.533%	0.504%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	2,000	16	1.735%	0.968%	0.652%	0.544%	0.512%	0.502%	0.501%
$375,000	3,000	16	1.229%	0.710%	0.549%	0.511%	0.504%	0.502%	0.501%
$375,000	4,000	16	0.957%	0.601%	0.519%	0.505%	0.503%	0.502%	0.501%
$375,000	5,000	16	0.792%	0.551%	0.510%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	16	0.544%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	16	64.380%	62.701%	61.089%	59.540%	58.053%	55.249%	52.653%
$400,000	10	16	50.599%	48.656%	46.808%	45.047%	43.371%	40.259%	37.435%
$400,000	15	16	42.786%	40.691%	38.712%	36.836%	35.059%	31.794%	28.861%
$400,000	20	16	37.374%	35.195%	33.143%	31.212%	29.399%	26.101%	23.172%
$400,000	25	16	33.345%	31.117%	29.038%	27.096%	25.274%	21.978%	19.090%
$400,000	50	16	22.984%	20.622%	18.473%	16.524%	14.763%	11.729%	9.277%
$400,000	100	16	15.058%	12.768%	10.779%	9.065%	7.604%	5.327%	3.714%
$400,000	150	16	11.673%	9.513%	7.709%	6.222%	5.003%	3.237%	2.127%
$400,000	200	16	9.670%	7.614%	5.955%	4.637%	3.602%	2.197%	1.392%
$400,000	300	16	7.362%	5.480%	4.046%	2.975%	2.200%	1.261%	0.823%
$400,000	400	16	5.971%	4.256%	3.006%	2.126%	1.526%	0.881%	0.628%
$400,000	500	16	5.162%	3.550%	2.429%	1.676%	1.189%	0.714%	0.557%
$400,000	600	16	4.493%	2.990%	1.985%	1.351%	0.966%	0.625%	0.529%
$400,000	700	16	3.994%	2.588%	1.685%	1.140%	0.828%	0.575%	0.513%
$400,000	800	16	3.617%	2.289%	1.470%	0.997%	0.743%	0.551%	0.509%
$400,000	900	16	3.302%	2.046%	1.300%	0.889%	0.678%	0.532%	0.505%
$400,000	1,000	16	3.069%	1.872%	1.184%	0.818%	0.639%	0.522%	0.503%
$400,000	1,500	16	2.231%	1.278%	0.813%	0.612%	0.537%	0.504%	0.501%
$400,000	2,000	16	1.770%	0.989%	0.662%	0.547%	0.513%	0.502%	0.501%
$400,000	3,000	16	1.255%	0.722%	0.553%	0.512%	0.504%	0.502%	0.501%
$400,000	4,000	16	0.976%	0.608%	0.521%	0.506%	0.503%	0.502%	0.501%
$400,000	5,000	16	0.806%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	16	0.547%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	16	64.561%	62.890%	61.283%	59.741%	58.260%	55.470%	52.885%
$425,000	10	16	50.819%	48.886%	47.046%	45.294%	43.628%	40.534%	37.726%
$425,000	15	16	43.026%	40.943%	38.974%	37.108%	35.343%	32.099%	29.184%
$425,000	20	16	37.627%	35.460%	33.420%	31.502%	29.702%	26.427%	23.518%
$425,000	25	16	33.610%	31.397%	29.333%	27.403%	25.594%	22.323%	19.459%
$425,000	50	16	23.277%	20.931%	18.793%	16.852%	15.095%	12.056%	9.583%
$425,000	100	16	15.276%	12.986%	10.993%	9.273%	7.802%	5.500%	3.860%
$425,000	150	16	11.851%	9.684%	7.875%	6.378%	5.149%	3.350%	2.213%
$425,000	200	16	9.822%	7.760%	6.091%	4.759%	3.710%	2.276%	1.446%
$425,000	300	16	7.479%	5.588%	4.142%	3.057%	2.267%	1.304%	0.847%
$425,000	400	16	6.068%	4.342%	3.080%	2.185%	1.572%	0.905%	0.639%
$425,000	500	16	5.245%	3.621%	2.487%	1.721%	1.222%	0.729%	0.562%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$425,000	600	16	4.567%	3.052%	2.033%	1.386%	0.991%	0.634%	0.532%
$425,000	700	16	4.060%	2.643%	1.727%	1.169%	0.847%	0.581%	0.515%
$425,000	800	16	3.678%	2.338%	1.505%	1.021%	0.757%	0.555%	0.510%
$425,000	900	16	3.358%	2.089%	1.331%	0.908%	0.689%	0.535%	0.505%
$425,000	1,000	16	3.122%	1.913%	1.211%	0.835%	0.648%	0.525%	0.503%
$425,000	1,500	16	2.272%	1.305%	0.828%	0.619%	0.540%	0.505%	0.501%
$425,000	2,000	16	1.803%	1.008%	0.671%	0.551%	0.514%	0.502%	0.501%
$425,000	3,000	16	1.279%	0.733%	0.557%	0.513%	0.504%	0.502%	0.501%
$425,000	4,000	16	0.994%	0.614%	0.522%	0.506%	0.503%	0.502%	0.501%
$425,000	5,000	16	0.819%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$425,000	10,000	16	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	16	64.722%	63.057%	61.456%	59.919%	58.444%	55.666%	53.091%
$450,000	10	16	51.016%	49.091%	47.260%	45.516%	43.858%	40.780%	37.987%
$450,000	15	16	43.244%	41.171%	39.212%	37.356%	35.600%	32.376%	29.478%
$450,000	20	16	37.857%	35.702%	33.673%	31.766%	29.977%	26.723%	23.832%
$450,000	25	16	33.853%	31.653%	29.603%	27.684%	25.888%	22.640%	19.796%
$450,000	50	16	23.548%	21.220%	19.095%	17.163%	15.412%	12.374%	9.886%
$450,000	100	16	15.487%	13.196%	11.201%	9.476%	7.999%	5.670%	4.005%
$450,000	150	16	12.022%	9.850%	8.035%	6.530%	5.291%	3.462%	2.298%
$450,000	200	16	9.969%	7.902%	6.223%	4.880%	3.817%	2.355%	1.500%
$450,000	300	16	7.594%	5.694%	4.237%	3.139%	2.334%	1.346%	0.871%
$450,000	400	16	6.161%	4.426%	3.152%	2.243%	1.618%	0.930%	0.650%
$450,000	500	16	5.325%	3.691%	2.543%	1.766%	1.255%	0.744%	0.568%
$450,000	600	16	4.638%	3.112%	2.080%	1.421%	1.015%	0.644%	0.535%
$450,000	700	16	4.125%	2.695%	1.767%	1.197%	0.865%	0.588%	0.517%
$450,000	800	16	3.736%	2.385%	1.540%	1.044%	0.771%	0.559%	0.511%
$450,000	900	16	3.412%	2.131%	1.361%	0.928%	0.701%	0.538%	0.506%
$450,000	1,000	16	3.172%	1.952%	1.238%	0.852%	0.658%	0.527%	0.504%
$450,000	1,500	16	2.310%	1.331%	0.843%	0.627%	0.543%	0.505%	0.501%
$450,000	2,000	16	1.835%	1.027%	0.680%	0.554%	0.515%	0.502%	0.501%
$450,000	3,000	16	1.302%	0.743%	0.561%	0.514%	0.504%	0.502%	0.501%
$450,000	4,000	16	1.011%	0.620%	0.524%	0.506%	0.503%	0.502%	0.501%
$450,000	5,000	16	0.832%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$450,000	10,000	16	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	16	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	16	64.852%	63.191%	61.596%	60.064%	58.593%	55.825%	53.258%
$475,000	10	16	51.178%	49.260%	47.436%	45.700%	44.049%	40.985%	38.203%
$475,000	15	16	43.429%	41.366%	39.416%	37.568%	35.820%	32.613%	29.730%
$475,000	20	16	38.055%	35.910%	33.891%	31.994%	30.215%	26.980%	24.105%
$475,000	25	16	34.069%	31.881%	29.842%	27.933%	26.148%	22.920%	20.094%
$475,000	50	16	23.792%	21.481%	19.369%	17.448%	15.704%	12.671%	10.175%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	100	16	15.685%	13.394%	11.397%	9.667%	8.185%	5.833%	4.146%
$475,000	150	16	12.184%	10.010%	8.188%	6.676%	5.426%	3.572%	2.381%
$475,000	200	16	10.110%	8.038%	6.351%	4.996%	3.921%	2.432%	1.554%
$475,000	300	16	7.702%	5.795%	4.327%	3.217%	2.399%	1.388%	0.895%
$475,000	400	16	6.250%	4.506%	3.221%	2.299%	1.662%	0.954%	0.662%
$475,000	500	16	5.401%	3.758%	2.598%	1.809%	1.288%	0.759%	0.574%
$475,000	600	16	4.706%	3.169%	2.125%	1.454%	1.038%	0.654%	0.538%
$475,000	700	16	4.185%	2.746%	1.806%	1.225%	0.884%	0.594%	0.519%
$475,000	800	16	3.785%	2.423%	1.568%	1.062%	0.782%	0.562%	0.511%
$475,000	900	16	3.463%	2.171%	1.389%	0.946%	0.712%	0.541%	0.507%
$475,000	1,000	16	3.221%	1.989%	1.264%	0.868%	0.667%	0.530%	0.504%
$475,000	1,500	16	2.347%	1.355%	0.858%	0.634%	0.546%	0.506%	0.501%
$475,000	2,000	16	1.865%	1.045%	0.688%	0.558%	0.517%	0.503%	0.501%
$475,000	3,000	16	1.323%	0.754%	0.565%	0.515%	0.505%	0.502%	0.501%
$475,000	4,000	16	1.027%	0.626%	0.525%	0.506%	0.503%	0.502%	0.501%
$475,000	5,000	16	0.844%	0.566%	0.512%	0.504%	0.503%	0.502%	0.501%
$475,000	10,000	16	0.556%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	16	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	16	64.964%	63.308%	61.717%	60.190%	58.724%	55.964%	53.404%
$500,000	10	16	51.322%	49.411%	47.593%	45.863%	44.218%	41.167%	38.396%
$500,000	15	16	43.597%	41.542%	39.599%	37.760%	36.020%	32.827%	29.957%
$500,000	20	16	38.233%	36.097%	34.087%	32.199%	30.429%	27.210%	24.350%
$500,000	25	16	34.264%	32.087%	30.058%	28.159%	26.383%	23.173%	20.364%
$500,000	50	16	24.013%	21.717%	19.619%	17.711%	15.975%	12.949%	10.452%
$500,000	100	16	15.873%	13.583%	11.583%	9.852%	8.364%	5.992%	4.284%
$500,000	150	16	12.340%	10.163%	8.336%	6.815%	5.557%	3.680%	2.462%
$500,000	200	16	10.246%	8.169%	6.474%	5.109%	4.022%	2.508%	1.607%
$500,000	300	16	7.806%	5.893%	4.414%	3.293%	2.462%	1.429%	0.920%
$500,000	400	16	6.336%	4.584%	3.288%	2.354%	1.705%	0.978%	0.674%
$500,000	500	16	5.474%	3.822%	2.650%	1.851%	1.319%	0.774%	0.580%
$500,000	600	16	4.770%	3.223%	2.169%	1.487%	1.061%	0.663%	0.541%
$500,000	700	16	4.243%	2.794%	1.843%	1.252%	0.902%	0.601%	0.521%
$500,000	800	16	3.838%	2.466%	1.600%	1.084%	0.796%	0.566%	0.512%
$500,000	900	16	3.512%	2.210%	1.417%	0.964%	0.722%	0.544%	0.507%
$500,000	1,000	16	3.267%	2.025%	1.289%	0.884%	0.676%	0.532%	0.505%
$500,000	1,500	16	2.381%	1.379%	0.872%	0.641%	0.548%	0.506%	0.501%
$500,000	2,000	16	1.893%	1.062%	0.697%	0.561%	0.518%	0.503%	0.501%
$500,000	3,000	16	1.345%	0.764%	0.568%	0.516%	0.505%	0.502%	0.501%
$500,000	4,000	16	1.043%	0.632%	0.527%	0.507%	0.503%	0.502%	0.501%
$500,000	5,000	16	0.855%	0.569%	0.513%	0.505%	0.503%	0.502%	0.501%
$500,000	10,000	16	0.559%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	16	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	17	38.430%	35.595%	32.908%	30.381%	28.007%	23.715%	20.058%
$30,000	10	17	25.014%	22.397%	20.004%	17.824%	15.848%	12.440%	9.703%
$30,000	15	17	19.640%	17.106%	14.843%	12.835%	11.060%	8.143%	5.938%
$30,000	20	17	16.277%	13.845%	11.716%	9.867%	8.275%	5.765%	3.994%
$30,000	25	17	14.143%	11.790%	9.779%	8.073%	6.632%	4.426%	2.959%
$30,000	50	17	8.968%	6.903%	5.264%	3.988%	3.013%	1.746%	1.084%
$30,000	100	17	5.609%	3.913%	2.708%	1.877%	1.326%	0.769%	0.575%
$30,000	150	17	4.197%	2.732%	1.778%	1.195%	0.858%	0.581%	0.515%
$30,000	200	17	3.447%	2.141%	1.355%	0.915%	0.689%	0.533%	0.506%
$30,000	300	17	2.539%	1.470%	0.915%	0.660%	0.557%	0.507%	0.501%
$30,000	400	17	2.025%	1.137%	0.731%	0.574%	0.521%	0.503%	0.501%
$30,000	500	17	1.689%	0.937%	0.635%	0.535%	0.509%	0.502%	0.501%
$30,000	600	17	1.449%	0.811%	0.584%	0.520%	0.506%	0.502%	0.501%
$30,000	700	17	1.264%	0.722%	0.552%	0.512%	0.504%	0.502%	0.501%
$30,000	800	17	1.132%	0.665%	0.535%	0.508%	0.503%	0.502%	0.501%
$30,000	900	17	1.028%	0.625%	0.524%	0.506%	0.503%	0.502%	0.501%
$30,000	1,000	17	0.950%	0.597%	0.518%	0.505%	0.503%	0.502%	0.501%
$30,000	1,500	17	0.708%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	17	0.607%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	17	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	17	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	17	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	17	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$35,000	5	17	40.886%	38.152%	35.502%	32.949%	30.528%	26.114%	22.216%
$35,000	10	17	26.465%	23.852%	21.454%	19.257%	17.247%	13.751%	10.897%
$35,000	15	17	20.853%	18.303%	16.007%	13.963%	12.140%	9.105%	6.771%
$35,000	20	17	17.310%	14.853%	12.688%	10.795%	9.148%	6.510%	4.604%
$35,000	25	17	15.042%	12.657%	10.601%	8.848%	7.349%	5.012%	3.413%
$35,000	50	17	9.578%	7.468%	5.772%	4.432%	3.392%	2.002%	1.244%
$35,000	100	17	6.010%	4.259%	2.991%	2.100%	1.492%	0.849%	0.608%
$35,000	150	17	4.501%	2.981%	1.966%	1.327%	0.944%	0.612%	0.524%
$35,000	200	17	3.701%	2.340%	1.495%	1.006%	0.743%	0.547%	0.509%
$35,000	300	17	2.738%	1.609%	0.999%	0.705%	0.578%	0.510%	0.502%
$35,000	400	17	2.188%	1.241%	0.787%	0.598%	0.530%	0.504%	0.501%
$35,000	500	17	1.828%	1.018%	0.673%	0.549%	0.513%	0.502%	0.501%
$35,000	600	17	1.570%	0.875%	0.610%	0.528%	0.508%	0.502%	0.501%
$35,000	700	17	1.371%	0.772%	0.570%	0.516%	0.505%	0.502%	0.501%
$35,000	800	17	1.227%	0.705%	0.547%	0.510%	0.504%	0.502%	0.501%
$35,000	900	17	1.113%	0.657%	0.533%	0.508%	0.503%	0.502%	0.501%
$35,000	1,000	17	1.027%	0.624%	0.524%	0.506%	0.503%	0.502%	0.501%
$35,000	1,500	17	0.754%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	2,000	17	0.634%	0.517%	0.506%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	17	0.546%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	17	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	17	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	17	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$40,000	5	17	42.918%	40.279%	37.729%	35.265%	32.878%	28.377%	24.381%
$40,000	10	17	27.764%	25.143%	22.733%	20.524%	18.499%	14.941%	11.996%
$40,000	15	17	21.946%	19.383%	17.064%	14.983%	13.121%	9.988%	7.541%
$40,000	20	17	18.233%	15.754%	13.556%	11.624%	9.935%	7.196%	5.168%
$40,000	25	17	15.844%	13.440%	11.349%	9.546%	8.000%	5.558%	3.836%
$40,000	50	17	10.128%	7.983%	6.239%	4.844%	3.748%	2.250%	1.404%
$40,000	100	17	6.372%	4.575%	3.254%	2.308%	1.653%	0.930%	0.643%
$40,000	150	17	4.775%	3.208%	2.143%	1.454%	1.031%	0.646%	0.535%
$40,000	200	17	3.924%	2.515%	1.622%	1.090%	0.794%	0.562%	0.511%
$40,000	300	17	2.918%	1.738%	1.080%	0.750%	0.600%	0.514%	0.502%
$40,000	400	17	2.335%	1.338%	0.841%	0.624%	0.540%	0.505%	0.501%
$40,000	500	17	1.954%	1.094%	0.709%	0.564%	0.518%	0.503%	0.501%
$40,000	600	17	1.679%	0.934%	0.635%	0.536%	0.510%	0.502%	0.501%
$40,000	700	17	1.467%	0.820%	0.588%	0.522%	0.506%	0.502%	0.501%
$40,000	800	17	1.313%	0.744%	0.559%	0.513%	0.504%	0.502%	0.501%
$40,000	900	17	1.192%	0.689%	0.542%	0.509%	0.504%	0.502%	0.501%
$40,000	1,000	17	1.098%	0.651%	0.531%	0.507%	0.503%	0.502%	0.501%
$40,000	1,500	17	0.797%	0.552%	0.510%	0.504%	0.503%	0.502%	0.501%
$40,000	2,000	17	0.662%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	17	0.557%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	17	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	17	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	17	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$45,000	5	17	44.641%	42.087%	39.622%	37.237%	34.928%	30.526%	26.447%
$45,000	10	17	28.982%	26.337%	23.906%	21.676%	19.630%	16.040%	13.028%
$45,000	15	17	22.933%	20.364%	18.034%	15.929%	14.031%	10.816%	8.271%
$45,000	20	17	19.077%	16.576%	14.349%	12.385%	10.659%	7.829%	5.702%
$45,000	25	17	16.575%	14.156%	12.037%	10.192%	8.602%	6.072%	4.245%
$45,000	50	17	10.630%	8.455%	6.672%	5.229%	4.083%	2.492%	1.564%
$45,000	100	17	6.704%	4.868%	3.500%	2.507%	1.809%	1.012%	0.682%
$45,000	150	17	5.029%	3.422%	2.313%	1.580%	1.118%	0.683%	0.547%
$45,000	200	17	4.137%	2.685%	1.747%	1.175%	0.847%	0.579%	0.516%
$45,000	300	17	3.084%	1.860%	1.159%	0.795%	0.623%	0.519%	0.503%
$45,000	400	17	2.471%	1.429%	0.894%	0.650%	0.552%	0.506%	0.501%
$45,000	500	17	2.070%	1.166%	0.746%	0.579%	0.523%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	600	17	1.780%	0.991%	0.661%	0.546%	0.513%	0.502%	0.501%
$45,000	700	17	1.557%	0.867%	0.606%	0.527%	0.507%	0.502%	0.501%
$45,000	800	17	1.394%	0.782%	0.573%	0.517%	0.505%	0.502%	0.501%
$45,000	900	17	1.265%	0.722%	0.552%	0.511%	0.504%	0.502%	0.501%
$45,000	1,000	17	1.165%	0.678%	0.538%	0.509%	0.504%	0.502%	0.501%
$45,000	1,500	17	0.840%	0.564%	0.512%	0.504%	0.503%	0.502%	0.501%
$45,000	2,000	17	0.689%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	17	0.568%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	17	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	17	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	17	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$50,000	5	17	46.127%	43.646%	41.250%	38.933%	36.692%	32.426%	28.429%
$50,000	10	17	30.150%	27.476%	25.016%	22.756%	20.686%	17.048%	13.991%
$50,000	15	17	23.840%	21.268%	18.933%	16.810%	14.888%	11.598%	8.970%
$50,000	20	17	19.859%	17.343%	15.094%	13.103%	11.342%	8.427%	6.214%
$50,000	25	17	17.258%	14.822%	12.678%	10.801%	9.171%	6.560%	4.646%
$50,000	50	17	11.094%	8.890%	7.074%	5.593%	4.403%	2.729%	1.726%
$50,000	100	17	7.016%	5.146%	3.735%	2.701%	1.961%	1.099%	0.723%
$50,000	150	17	5.269%	3.627%	2.477%	1.704%	1.206%	0.722%	0.562%
$50,000	200	17	4.338%	2.849%	1.870%	1.259%	0.901%	0.597%	0.521%
$50,000	300	17	3.239%	1.976%	1.237%	0.842%	0.648%	0.525%	0.504%
$50,000	400	17	2.598%	1.517%	0.947%	0.678%	0.564%	0.508%	0.501%
$50,000	500	17	2.179%	1.236%	0.783%	0.596%	0.529%	0.503%	0.501%
$50,000	600	17	1.877%	1.048%	0.688%	0.556%	0.516%	0.503%	0.501%
$50,000	700	17	1.643%	0.913%	0.626%	0.534%	0.509%	0.502%	0.501%
$50,000	800	17	1.471%	0.820%	0.587%	0.521%	0.506%	0.502%	0.501%
$50,000	900	17	1.336%	0.754%	0.562%	0.514%	0.504%	0.502%	0.501%
$50,000	1,000	17	1.229%	0.705%	0.546%	0.510%	0.504%	0.502%	0.501%
$50,000	1,500	17	0.881%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$50,000	2,000	17	0.717%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	17	0.580%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	17	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	17	0.519%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	17	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$55,000	5	17	47.446%	45.028%	42.691%	40.433%	38.252%	34.106%	30.223%
$55,000	10	17	31.279%	28.585%	26.091%	23.797%	21.694%	17.995%	14.886%
$55,000	15	17	24.686%	22.116%	19.770%	17.632%	15.689%	12.341%	9.634%
$55,000	20	17	20.593%	18.068%	15.800%	13.783%	11.989%	8.997%	6.704%
$55,000	25	17	17.892%	15.442%	13.275%	11.371%	9.710%	7.023%	5.029%
$55,000	50	17	11.522%	9.298%	7.451%	5.936%	4.709%	2.960%	1.886%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$55,000	100	17	7.310%	5.411%	3.962%	2.888%	2.110%	1.186%	0.767%
$55,000	150	17	5.497%	3.822%	2.636%	1.827%	1.295%	0.762%	0.578%
$55,000	200	17	4.528%	3.005%	1.988%	1.343%	0.956%	0.617%	0.526%
$55,000	300	17	3.386%	2.087%	1.313%	0.888%	0.674%	0.531%	0.505%
$55,000	400	17	2.718%	1.601%	0.999%	0.705%	0.577%	0.510%	0.502%
$55,000	500	17	2.282%	1.303%	0.821%	0.613%	0.536%	0.504%	0.501%
$55,000	600	17	1.967%	1.103%	0.715%	0.567%	0.520%	0.503%	0.501%
$55,000	700	17	1.724%	0.958%	0.646%	0.541%	0.511%	0.502%	0.501%
$55,000	800	17	1.544%	0.857%	0.602%	0.525%	0.507%	0.502%	0.501%
$55,000	900	17	1.402%	0.785%	0.573%	0.517%	0.505%	0.502%	0.501%
$55,000	1,000	17	1.289%	0.733%	0.555%	0.512%	0.504%	0.502%	0.501%
$55,000	1,500	17	0.920%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$55,000	2,000	17	0.744%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$55,000	3,000	17	0.593%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	17	0.542%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	17	0.522%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	17	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$60,000	5	17	48.612%	46.246%	43.962%	41.758%	39.629%	35.587%	31.803%
$60,000	10	17	32.365%	29.659%	27.139%	24.810%	22.663%	18.893%	15.724%
$60,000	15	17	25.478%	22.903%	20.549%	18.399%	16.438%	13.039%	10.266%
$60,000	20	17	21.280%	18.749%	16.467%	14.423%	12.601%	9.540%	7.174%
$60,000	25	17	18.488%	16.025%	13.838%	11.910%	10.219%	7.466%	5.402%
$60,000	50	17	11.919%	9.675%	7.802%	6.257%	4.998%	3.179%	2.042%
$60,000	100	17	7.587%	5.659%	4.176%	3.067%	2.254%	1.272%	0.812%
$60,000	150	17	5.712%	4.007%	2.787%	1.946%	1.383%	0.802%	0.595%
$60,000	200	17	4.706%	3.153%	2.103%	1.425%	1.011%	0.637%	0.532%
$60,000	300	17	3.525%	2.194%	1.388%	0.935%	0.700%	0.538%	0.507%
$60,000	400	17	2.831%	1.682%	1.050%	0.733%	0.591%	0.512%	0.502%
$60,000	500	17	2.379%	1.369%	0.858%	0.631%	0.544%	0.505%	0.501%
$60,000	600	17	2.052%	1.156%	0.742%	0.578%	0.524%	0.503%	0.501%
$60,000	700	17	1.801%	1.002%	0.666%	0.548%	0.513%	0.502%	0.501%
$60,000	800	17	1.613%	0.894%	0.617%	0.530%	0.508%	0.502%	0.501%
$60,000	900	17	1.465%	0.816%	0.585%	0.520%	0.506%	0.502%	0.501%
$60,000	1,000	17	1.347%	0.760%	0.564%	0.515%	0.504%	0.502%	0.501%
$60,000	1,500	17	0.958%	0.601%	0.519%	0.505%	0.503%	0.502%	0.501%
$60,000	2,000	17	0.771%	0.545%	0.509%	0.504%	0.503%	0.502%	0.501%
$60,000	3,000	17	0.606%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	17	0.548%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	17	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	17	0.507%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	17	49.643%	47.323%	45.087%	42.928%	40.847%	36.895%	33.198%
$65,000	10	17	33.392%	30.686%	28.153%	25.793%	23.609%	19.760%	16.524%
$65,000	15	17	26.220%	23.637%	21.274%	19.115%	17.141%	13.699%	10.871%
$65,000	20	17	21.924%	19.385%	17.093%	15.030%	13.178%	10.059%	7.628%
$65,000	25	17	19.045%	16.570%	14.367%	12.416%	10.700%	7.887%	5.760%
$65,000	50	17	12.294%	10.032%	8.135%	6.561%	5.273%	3.390%	2.195%
$65,000	100	17	7.849%	5.895%	4.382%	3.239%	2.394%	1.357%	0.858%
$65,000	150	17	5.916%	4.183%	2.933%	2.061%	1.469%	0.843%	0.613%
$65,000	200	17	4.875%	3.295%	2.213%	1.506%	1.065%	0.659%	0.539%
$65,000	300	17	3.657%	2.296%	1.460%	0.981%	0.727%	0.546%	0.508%
$65,000	400	17	2.938%	1.759%	1.100%	0.761%	0.605%	0.515%	0.502%
$65,000	500	17	2.473%	1.432%	0.894%	0.650%	0.551%	0.506%	0.501%
$65,000	600	17	2.133%	1.207%	0.769%	0.590%	0.528%	0.504%	0.501%
$65,000	700	17	1.873%	1.045%	0.686%	0.556%	0.516%	0.502%	0.501%
$65,000	800	17	1.678%	0.931%	0.633%	0.535%	0.509%	0.502%	0.501%
$65,000	900	17	1.525%	0.847%	0.597%	0.523%	0.507%	0.502%	0.501%
$65,000	1,000	17	1.402%	0.787%	0.574%	0.517%	0.505%	0.502%	0.501%
$65,000	1,500	17	0.995%	0.614%	0.522%	0.506%	0.503%	0.502%	0.501%
$65,000	2,000	17	0.797%	0.552%	0.510%	0.504%	0.503%	0.502%	0.501%
$65,000	3,000	17	0.619%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	17	0.555%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	17	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	17	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$70,000	5	17	50.555%	48.276%	46.082%	43.966%	41.926%	38.053%	34.432%
$70,000	10	17	34.361%	31.660%	29.125%	26.748%	24.536%	20.607%	17.301%
$70,000	15	17	26.925%	24.332%	21.957%	19.789%	17.804%	14.324%	11.453%
$70,000	20	17	22.528%	19.985%	17.682%	15.604%	13.729%	10.558%	8.067%
$70,000	25	17	19.572%	17.088%	14.868%	12.899%	11.160%	8.294%	6.107%
$70,000	50	17	12.649%	10.370%	8.452%	6.852%	5.535%	3.594%	2.347%
$70,000	100	17	8.095%	6.120%	4.578%	3.404%	2.529%	1.440%	0.904%
$70,000	150	17	6.107%	4.349%	3.072%	2.172%	1.553%	0.884%	0.631%
$70,000	200	17	5.035%	3.430%	2.319%	1.584%	1.119%	0.682%	0.546%
$70,000	300	17	3.781%	2.393%	1.529%	1.026%	0.755%	0.554%	0.510%
$70,000	400	17	3.040%	1.833%	1.148%	0.790%	0.620%	0.517%	0.503%
$70,000	500	17	2.561%	1.493%	0.930%	0.668%	0.559%	0.507%	0.501%
$70,000	600	17	2.211%	1.257%	0.796%	0.603%	0.533%	0.504%	0.501%
$70,000	700	17	1.942%	1.087%	0.707%	0.564%	0.519%	0.503%	0.501%
$70,000	800	17	1.741%	0.967%	0.649%	0.541%	0.511%	0.502%	0.501%
$70,000	900	17	1.581%	0.877%	0.609%	0.527%	0.507%	0.502%	0.501%
$70,000	1,000	17	1.455%	0.813%	0.584%	0.520%	0.506%	0.502%	0.501%
$70,000	1,500	17	1.030%	0.627%	0.525%	0.506%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$70,000	2,000	17	0.823%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$70,000	3,000	17	0.631%	0.517%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	17	0.562%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	17	0.532%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	17	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$75,000	5	17	51.370%	49.130%	46.972%	44.894%	42.891%	39.089%	35.534%
$75,000	10	17	35.267%	32.579%	30.044%	27.665%	25.435%	21.441%	18.056%
$75,000	15	17	27.594%	24.991%	22.604%	20.420%	18.417%	14.911%	12.001%
$75,000	20	17	23.093%	20.547%	18.235%	16.142%	14.251%	11.033%	8.490%
$75,000	25	17	20.069%	17.579%	15.346%	13.360%	11.601%	8.685%	6.446%
$75,000	50	17	12.983%	10.689%	8.752%	7.128%	5.786%	3.790%	2.493%
$75,000	100	17	8.327%	6.332%	4.765%	3.563%	2.660%	1.523%	0.950%
$75,000	150	17	6.287%	4.506%	3.205%	2.278%	1.635%	0.926%	0.650%
$75,000	200	17	5.184%	3.557%	2.421%	1.660%	1.172%	0.704%	0.554%
$75,000	300	17	3.890%	2.479%	1.590%	1.066%	0.778%	0.560%	0.511%
$75,000	400	17	3.135%	1.904%	1.195%	0.817%	0.635%	0.520%	0.503%
$75,000	500	17	2.645%	1.551%	0.965%	0.686%	0.568%	0.508%	0.501%
$75,000	600	17	2.284%	1.305%	0.823%	0.615%	0.538%	0.504%	0.501%
$75,000	700	17	2.007%	1.127%	0.727%	0.573%	0.522%	0.503%	0.501%
$75,000	800	17	1.801%	1.001%	0.665%	0.547%	0.513%	0.502%	0.501%
$75,000	900	17	1.635%	0.907%	0.622%	0.531%	0.508%	0.502%	0.501%
$75,000	1,000	17	1.505%	0.839%	0.594%	0.523%	0.506%	0.502%	0.501%
$75,000	1,500	17	1.065%	0.640%	0.528%	0.507%	0.503%	0.502%	0.501%
$75,000	2,000	17	0.847%	0.566%	0.512%	0.505%	0.503%	0.502%	0.501%
$75,000	3,000	17	0.645%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	17	0.569%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	17	0.535%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	17	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$80,000	5	17	52.106%	49.900%	47.777%	45.732%	43.761%	40.021%	36.527%
$80,000	10	17	36.116%	33.450%	30.923%	28.542%	26.309%	22.271%	18.807%
$80,000	15	17	28.242%	25.631%	23.230%	21.027%	19.007%	15.471%	12.529%
$80,000	20	17	23.629%	21.080%	18.761%	16.656%	14.749%	11.491%	8.898%
$80,000	25	17	20.542%	18.047%	15.804%	13.803%	12.024%	9.062%	6.774%
$80,000	50	17	13.302%	10.995%	9.039%	7.394%	6.028%	3.981%	2.637%
$80,000	100	17	8.546%	6.533%	4.942%	3.715%	2.787%	1.604%	0.996%
$80,000	150	17	6.456%	4.655%	3.330%	2.380%	1.715%	0.968%	0.669%
$80,000	200	17	5.326%	3.678%	2.519%	1.735%	1.226%	0.727%	0.562%
$80,000	300	17	4.000%	2.567%	1.655%	1.110%	0.806%	0.568%	0.513%
$80,000	400	17	3.226%	1.972%	1.241%	0.845%	0.650%	0.523%	0.504%
$80,000	500	17	2.724%	1.607%	1.000%	0.705%	0.577%	0.509%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	600	17	2.353%	1.351%	0.849%	0.628%	0.544%	0.505%	0.501%
$80,000	700	17	2.069%	1.166%	0.748%	0.582%	0.525%	0.503%	0.501%
$80,000	800	17	1.858%	1.035%	0.681%	0.553%	0.514%	0.502%	0.501%
$80,000	900	17	1.687%	0.936%	0.634%	0.536%	0.509%	0.502%	0.501%
$80,000	1,000	17	1.553%	0.865%	0.605%	0.526%	0.507%	0.502%	0.501%
$80,000	1,500	17	1.097%	0.653%	0.532%	0.508%	0.503%	0.502%	0.501%
$80,000	2,000	17	0.871%	0.573%	0.514%	0.505%	0.503%	0.502%	0.501%
$80,000	3,000	17	0.658%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	17	0.576%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	17	0.539%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	17	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$90,000	5	17	53.410%	51.263%	49.199%	47.212%	45.297%	41.667%	38.274%
$90,000	10	17	37.630%	35.034%	32.552%	30.188%	27.952%	23.880%	20.299%
$90,000	15	17	29.474%	26.846%	24.417%	22.176%	20.119%	16.517%	13.504%
$90,000	20	17	24.625%	22.068%	19.733%	17.609%	15.677%	12.352%	9.673%
$90,000	25	17	21.420%	18.916%	16.659%	14.632%	12.819%	9.776%	7.402%
$90,000	50	17	13.899%	11.570%	9.577%	7.894%	6.487%	4.347%	2.912%
$90,000	100	17	8.949%	6.902%	5.272%	4.000%	3.025%	1.758%	1.089%
$90,000	150	17	6.771%	4.935%	3.568%	2.574%	1.868%	1.052%	0.708%
$90,000	200	17	5.587%	3.903%	2.703%	1.877%	1.329%	0.775%	0.580%
$90,000	300	17	4.206%	2.734%	1.781%	1.196%	0.860%	0.586%	0.517%
$90,000	400	17	3.393%	2.100%	1.329%	0.900%	0.680%	0.531%	0.505%
$90,000	500	17	2.873%	1.713%	1.066%	0.742%	0.595%	0.512%	0.502%
$90,000	600	17	2.481%	1.438%	0.900%	0.654%	0.555%	0.506%	0.501%
$90,000	700	17	2.186%	1.241%	0.788%	0.600%	0.532%	0.504%	0.501%
$90,000	800	17	1.964%	1.100%	0.713%	0.566%	0.519%	0.503%	0.501%
$90,000	900	17	1.783%	0.991%	0.660%	0.545%	0.512%	0.502%	0.501%
$90,000	1,000	17	1.643%	0.914%	0.626%	0.533%	0.509%	0.502%	0.501%
$90,000	1,500	17	1.160%	0.678%	0.539%	0.509%	0.504%	0.502%	0.501%
$90,000	2,000	17	0.918%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$90,000	3,000	17	0.683%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	17	0.591%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	17	0.547%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	17	0.508%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$100,000	5	17	54.532%	52.438%	50.424%	48.486%	46.619%	43.080%	39.772%
$100,000	10	17	38.950%	36.425%	34.011%	31.702%	29.496%	25.411%	21.789%
$100,000	15	17	30.654%	28.017%	25.565%	23.293%	21.202%	17.521%	14.432%
$100,000	20	17	25.562%	22.991%	20.638%	18.491%	16.540%	13.164%	10.411%
$100,000	25	17	22.229%	19.721%	17.450%	15.401%	13.561%	10.455%	8.002%
$100,000	50	17	14.455%	12.105%	10.085%	8.367%	6.922%	4.696%	3.179%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$100,000	100	17	9.324%	7.248%	5.582%	4.269%	3.253%	1.910%	1.183%
$100,000	150	17	7.066%	5.200%	3.794%	2.760%	2.016%	1.138%	0.750%
$100,000	200	17	5.832%	4.114%	2.878%	2.014%	1.432%	0.824%	0.600%
$100,000	300	17	4.396%	2.891%	1.901%	1.280%	0.915%	0.605%	0.523%
$100,000	400	17	3.550%	2.221%	1.414%	0.954%	0.711%	0.538%	0.506%
$100,000	500	17	3.013%	1.815%	1.132%	0.779%	0.614%	0.516%	0.502%
$100,000	600	17	2.603%	1.521%	0.950%	0.680%	0.566%	0.508%	0.501%
$100,000	700	17	2.295%	1.314%	0.828%	0.619%	0.540%	0.504%	0.501%
$100,000	800	17	2.065%	1.162%	0.746%	0.580%	0.524%	0.503%	0.501%
$100,000	900	17	1.875%	1.046%	0.687%	0.556%	0.515%	0.503%	0.501%
$100,000	1,000	17	1.728%	0.962%	0.647%	0.541%	0.511%	0.502%	0.501%
$100,000	1,500	17	1.220%	0.704%	0.547%	0.511%	0.504%	0.502%	0.501%
$100,000	2,000	17	0.963%	0.603%	0.519%	0.506%	0.503%	0.502%	0.501%
$100,000	3,000	17	0.709%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	17	0.606%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	17	0.556%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	17	0.509%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$110,000	5	17	55.479%	53.427%	51.456%	49.559%	47.731%	44.269%	41.032%
$110,000	10	17	40.068%	37.603%	35.248%	32.997%	30.846%	26.813%	23.165%
$110,000	15	17	31.730%	29.104%	26.639%	24.350%	22.228%	18.479%	15.310%
$110,000	20	17	26.427%	23.843%	21.472%	19.305%	17.332%	13.915%	11.105%
$110,000	25	17	22.964%	20.451%	18.170%	16.104%	14.241%	11.084%	8.571%
$110,000	50	17	14.960%	12.596%	10.554%	8.805%	7.324%	5.028%	3.436%
$110,000	100	17	9.666%	7.564%	5.865%	4.517%	3.466%	2.052%	1.273%
$110,000	150	17	7.335%	5.442%	4.001%	2.933%	2.155%	1.221%	0.793%
$110,000	200	17	6.055%	4.309%	3.041%	2.144%	1.530%	0.873%	0.621%
$110,000	300	17	4.571%	3.036%	2.012%	1.360%	0.967%	0.624%	0.529%
$110,000	400	17	3.693%	2.333%	1.494%	1.006%	0.742%	0.546%	0.508%
$110,000	500	17	3.140%	1.909%	1.194%	0.816%	0.633%	0.519%	0.503%
$110,000	600	17	2.714%	1.600%	0.999%	0.706%	0.579%	0.510%	0.502%
$110,000	700	17	2.397%	1.382%	0.868%	0.638%	0.548%	0.505%	0.501%
$110,000	800	17	2.158%	1.222%	0.778%	0.595%	0.529%	0.503%	0.501%
$110,000	900	17	1.961%	1.098%	0.713%	0.566%	0.519%	0.503%	0.501%
$110,000	1,000	17	1.808%	1.009%	0.669%	0.549%	0.513%	0.502%	0.501%
$110,000	1,500	17	1.276%	0.729%	0.555%	0.513%	0.504%	0.502%	0.501%
$110,000	2,000	17	1.006%	0.618%	0.523%	0.506%	0.503%	0.502%	0.501%
$110,000	3,000	17	0.734%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$110,000	4,000	17	0.621%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	17	0.564%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	17	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$120,000	5	17	56.293%	54.278%	52.341%	50.479%	48.686%	45.287%	42.113%
$120,000	10	17	41.023%	38.609%	36.304%	34.103%	31.999%	28.054%	24.440%
$120,000	15	17	32.705%	30.094%	27.640%	25.341%	23.203%	19.392%	16.150%
$120,000	20	17	27.240%	24.647%	22.260%	20.072%	18.079%	14.616%	11.759%
$120,000	25	17	23.645%	21.125%	18.833%	16.754%	14.873%	11.675%	9.107%
$120,000	50	17	15.430%	13.055%	10.996%	9.221%	7.709%	5.346%	3.690%
$120,000	100	17	9.982%	7.858%	6.131%	4.751%	3.669%	2.192%	1.362%
$120,000	150	17	7.587%	5.668%	4.198%	3.098%	2.289%	1.303%	0.838%
$120,000	200	17	6.263%	4.491%	3.193%	2.267%	1.625%	0.923%	0.642%
$120,000	300	17	4.734%	3.171%	2.117%	1.437%	1.018%	0.644%	0.535%
$120,000	400	17	3.826%	2.439%	1.569%	1.057%	0.773%	0.555%	0.509%
$120,000	500	17	3.261%	1.999%	1.254%	0.852%	0.653%	0.524%	0.503%
$120,000	600	17	2.820%	1.676%	1.046%	0.733%	0.592%	0.512%	0.502%
$120,000	700	17	2.492%	1.447%	0.906%	0.658%	0.556%	0.506%	0.501%
$120,000	800	17	2.245%	1.279%	0.810%	0.610%	0.536%	0.504%	0.501%
$120,000	900	17	2.040%	1.148%	0.739%	0.578%	0.523%	0.503%	0.501%
$120,000	1,000	17	1.883%	1.053%	0.691%	0.558%	0.516%	0.502%	0.501%
$120,000	1,500	17	1.330%	0.754%	0.564%	0.515%	0.505%	0.502%	0.501%
$120,000	2,000	17	1.047%	0.633%	0.527%	0.507%	0.503%	0.502%	0.501%
$120,000	3,000	17	0.759%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$120,000	4,000	17	0.636%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	17	0.573%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	17	0.510%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	17	57.011%	55.028%	53.123%	51.290%	49.527%	46.183%	43.063%
$130,000	10	17	41.867%	39.496%	37.236%	35.079%	33.016%	29.151%	25.610%
$130,000	15	17	33.601%	31.015%	28.577%	26.287%	24.144%	20.289%	16.979%
$130,000	20	17	28.020%	25.422%	23.024%	20.819%	18.805%	15.288%	12.385%
$130,000	25	17	24.294%	21.766%	19.462%	17.368%	15.476%	12.239%	9.621%
$130,000	50	17	15.869%	13.487%	11.411%	9.616%	8.076%	5.652%	3.940%
$130,000	100	17	10.279%	8.137%	6.384%	4.976%	3.864%	2.330%	1.452%
$130,000	150	17	7.824%	5.884%	4.386%	3.257%	2.420%	1.384%	0.883%
$130,000	200	17	6.458%	4.662%	3.338%	2.385%	1.718%	0.973%	0.665%
$130,000	300	17	4.886%	3.299%	2.217%	1.511%	1.069%	0.663%	0.542%
$130,000	400	17	3.944%	2.533%	1.638%	1.102%	0.800%	0.563%	0.510%
$130,000	500	17	3.374%	2.086%	1.314%	0.889%	0.674%	0.528%	0.504%
$130,000	600	17	2.919%	1.748%	1.093%	0.760%	0.606%	0.515%	0.502%
$130,000	700	17	2.581%	1.509%	0.944%	0.678%	0.566%	0.508%	0.501%
$130,000	800	17	2.327%	1.333%	0.841%	0.625%	0.542%	0.505%	0.501%
$130,000	900	17	2.115%	1.195%	0.764%	0.589%	0.527%	0.503%	0.501%
$130,000	1,000	17	1.953%	1.096%	0.712%	0.567%	0.519%	0.503%	0.501%
$130,000	1,500	17	1.381%	0.779%	0.573%	0.517%	0.505%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	2,000	17	1.086%	0.648%	0.531%	0.508%	0.503%	0.502%	0.501%
$130,000	3,000	17	0.783%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$130,000	4,000	17	0.651%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	17	0.582%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	17	0.511%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	17	57.663%	55.708%	53.831%	52.026%	50.288%	46.993%	43.922%
$140,000	10	17	42.637%	40.307%	38.086%	35.967%	33.941%	30.151%	26.677%
$140,000	15	17	34.423%	31.876%	29.464%	27.187%	25.052%	21.171%	17.802%
$140,000	20	17	28.769%	26.173%	23.766%	21.551%	19.514%	15.945%	12.990%
$140,000	25	17	24.919%	22.383%	20.065%	17.957%	16.052%	12.776%	10.113%
$140,000	50	17	16.289%	13.899%	11.810%	9.995%	8.431%	5.952%	4.186%
$140,000	100	17	10.563%	8.406%	6.631%	5.195%	4.055%	2.468%	1.543%
$140,000	150	17	8.051%	6.091%	4.567%	3.410%	2.548%	1.465%	0.930%
$140,000	200	17	6.645%	4.827%	3.477%	2.500%	1.809%	1.023%	0.689%
$140,000	300	17	5.032%	3.422%	2.314%	1.584%	1.120%	0.684%	0.549%
$140,000	400	17	4.064%	2.629%	1.708%	1.151%	0.831%	0.572%	0.512%
$140,000	500	17	3.482%	2.169%	1.372%	0.924%	0.694%	0.533%	0.505%
$140,000	600	17	3.013%	1.818%	1.138%	0.786%	0.620%	0.518%	0.503%
$140,000	700	17	2.666%	1.569%	0.981%	0.697%	0.575%	0.509%	0.501%
$140,000	800	17	2.404%	1.386%	0.871%	0.640%	0.549%	0.506%	0.501%
$140,000	900	17	2.187%	1.242%	0.790%	0.601%	0.532%	0.504%	0.501%
$140,000	1,000	17	2.019%	1.138%	0.734%	0.576%	0.522%	0.503%	0.501%
$140,000	1,500	17	1.431%	0.804%	0.582%	0.520%	0.506%	0.502%	0.501%
$140,000	2,000	17	1.125%	0.663%	0.535%	0.508%	0.503%	0.502%	0.501%
$140,000	3,000	17	0.806%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$140,000	4,000	17	0.666%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	17	0.592%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	17	0.512%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	17	58.252%	56.322%	54.470%	52.689%	50.975%	47.724%	44.695%
$150,000	10	17	43.325%	41.031%	38.846%	36.760%	34.767%	31.040%	27.626%
$150,000	15	17	35.152%	32.647%	30.268%	28.016%	25.892%	22.008%	18.599%
$150,000	20	17	29.463%	26.877%	24.469%	22.245%	20.191%	16.573%	13.566%
$150,000	25	17	25.512%	22.967%	20.637%	18.517%	16.596%	13.281%	10.578%
$150,000	50	17	16.675%	14.279%	12.181%	10.349%	8.764%	6.237%	4.420%
$150,000	100	17	10.829%	8.658%	6.864%	5.403%	4.236%	2.602%	1.633%
$150,000	150	17	8.264%	6.286%	4.739%	3.557%	2.671%	1.545%	0.976%
$150,000	200	17	6.820%	4.984%	3.610%	2.609%	1.897%	1.072%	0.714%
$150,000	300	17	5.168%	3.537%	2.405%	1.653%	1.170%	0.704%	0.557%
$150,000	400	17	4.175%	2.719%	1.775%	1.197%	0.861%	0.583%	0.515%
$150,000	500	17	3.582%	2.247%	1.426%	0.959%	0.715%	0.539%	0.506%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$150,000	600	17	3.101%	1.883%	1.182%	0.812%	0.633%	0.521%	0.503%
$150,000	700	17	2.744%	1.626%	1.016%	0.717%	0.584%	0.511%	0.501%
$150,000	800	17	2.477%	1.436%	0.900%	0.655%	0.555%	0.506%	0.501%
$150,000	900	17	2.253%	1.286%	0.814%	0.613%	0.537%	0.504%	0.501%
$150,000	1,000	17	2.081%	1.178%	0.755%	0.586%	0.526%	0.503%	0.501%
$150,000	1,500	17	1.478%	0.827%	0.591%	0.523%	0.506%	0.502%	0.501%
$150,000	2,000	17	1.161%	0.678%	0.539%	0.509%	0.504%	0.502%	0.501%
$150,000	3,000	17	0.830%	0.561%	0.511%	0.504%	0.503%	0.502%	0.501%
$150,000	4,000	17	0.680%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	17	0.601%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	17	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	17	58.899%	57.002%	55.182%	53.427%	51.740%	48.539%	45.553%
$160,000	10	17	43.964%	41.706%	39.555%	37.503%	35.550%	31.903%	28.562%
$160,000	15	17	36.006%	33.571%	31.266%	29.071%	26.984%	23.152%	19.759%
$160,000	20	17	30.771%	28.221%	25.829%	23.599%	21.534%	17.874%	14.782%
$160,000	25	17	26.496%	23.956%	21.629%	19.502%	17.558%	14.193%	11.442%
$160,000	50	17	17.228%	14.847%	12.752%	10.916%	9.316%	6.740%	4.853%
$160,000	100	17	10.871%	8.727%	6.959%	5.518%	4.363%	2.728%	1.736%
$160,000	150	17	8.320%	6.353%	4.810%	3.626%	2.738%	1.598%	1.007%
$160,000	200	17	6.852%	5.019%	3.648%	2.643%	1.927%	1.090%	0.724%
$160,000	300	17	5.195%	3.585%	2.460%	1.706%	1.220%	0.730%	0.563%
$160,000	400	17	4.260%	2.800%	1.844%	1.250%	0.898%	0.596%	0.519%
$160,000	500	17	3.618%	2.284%	1.462%	0.987%	0.734%	0.547%	0.508%
$160,000	600	17	3.167%	1.941%	1.223%	0.837%	0.647%	0.525%	0.504%
$160,000	700	17	2.812%	1.677%	1.047%	0.732%	0.592%	0.513%	0.502%
$160,000	800	17	2.564%	1.497%	0.934%	0.670%	0.563%	0.508%	0.501%
$160,000	900	17	2.300%	1.316%	0.828%	0.618%	0.540%	0.505%	0.501%
$160,000	1,000	17	2.103%	1.189%	0.759%	0.587%	0.527%	0.503%	0.501%
$160,000	1,500	17	1.518%	0.845%	0.597%	0.523%	0.506%	0.502%	0.501%
$160,000	2,000	17	1.175%	0.683%	0.540%	0.509%	0.503%	0.502%	0.501%
$160,000	3,000	17	0.836%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$160,000	4,000	17	0.683%	0.527%	0.507%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	17	0.603%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	17	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	17	59.277%	57.391%	55.580%	53.840%	52.164%	48.990%	46.033%
$170,000	10	17	44.505%	42.272%	40.145%	38.115%	36.177%	32.560%	29.249%
$170,000	15	17	36.397%	33.963%	31.653%	29.467%	27.389%	23.538%	20.105%
$170,000	20	17	30.710%	28.155%	25.768%	23.543%	21.471%	17.784%	14.677%
$170,000	25	17	26.615%	24.067%	21.722%	19.581%	17.627%	14.235%	11.458%
$170,000	50	17	17.394%	14.991%	12.874%	11.016%	9.396%	6.787%	4.876%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$170,000	100	17	11.322%	9.125%	7.299%	5.796%	4.583%	2.857%	1.813%
$170,000	150	17	8.662%	6.652%	5.066%	3.840%	2.909%	1.700%	1.070%
$170,000	200	17	7.150%	5.280%	3.863%	2.818%	2.068%	1.172%	0.764%
$170,000	300	17	5.421%	3.754%	2.579%	1.787%	1.268%	0.747%	0.573%
$170,000	400	17	4.380%	2.887%	1.903%	1.288%	0.920%	0.604%	0.520%
$170,000	500	17	3.767%	2.392%	1.530%	1.027%	0.755%	0.550%	0.508%
$170,000	600	17	3.262%	2.005%	1.264%	0.862%	0.660%	0.528%	0.504%
$170,000	700	17	2.889%	1.731%	1.084%	0.755%	0.604%	0.515%	0.502%
$170,000	800	17	2.610%	1.529%	0.956%	0.685%	0.569%	0.509%	0.501%
$170,000	900	17	2.375%	1.368%	0.861%	0.637%	0.547%	0.506%	0.501%
$170,000	1,000	17	2.196%	1.252%	0.796%	0.605%	0.533%	0.504%	0.501%
$170,000	1,500	17	1.564%	0.873%	0.610%	0.529%	0.508%	0.502%	0.501%
$170,000	2,000	17	1.230%	0.708%	0.549%	0.512%	0.504%	0.502%	0.501%
$170,000	3,000	17	0.874%	0.574%	0.513%	0.505%	0.503%	0.502%	0.501%
$170,000	4,000	17	0.709%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	17	0.620%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	17	0.515%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	17	59.711%	57.843%	56.050%	54.327%	52.667%	49.525%	46.597%
$180,000	10	17	45.004%	42.797%	40.694%	38.688%	36.772%	33.200%	29.932%
$180,000	15	17	36.919%	34.513%	32.233%	30.076%	28.024%	24.211%	20.788%
$180,000	20	17	31.248%	28.717%	26.346%	24.126%	22.057%	18.353%	15.206%
$180,000	25	17	27.112%	24.570%	22.223%	20.074%	18.108%	14.680%	11.866%
$180,000	50	17	17.726%	15.321%	13.196%	11.326%	9.693%	7.049%	5.097%
$180,000	100	17	11.548%	9.340%	7.499%	5.980%	4.746%	2.978%	1.901%
$180,000	150	17	8.842%	6.820%	5.214%	3.970%	3.018%	1.775%	1.116%
$180,000	200	17	7.299%	5.415%	3.980%	2.916%	2.147%	1.220%	0.789%
$180,000	300	17	5.536%	3.852%	2.659%	1.849%	1.314%	0.768%	0.582%
$180,000	400	17	4.474%	2.964%	1.963%	1.331%	0.949%	0.615%	0.523%
$180,000	500	17	3.850%	2.459%	1.579%	1.059%	0.775%	0.556%	0.509%
$180,000	600	17	3.334%	2.060%	1.302%	0.885%	0.674%	0.531%	0.505%
$180,000	700	17	2.954%	1.779%	1.116%	0.773%	0.613%	0.517%	0.502%
$180,000	800	17	2.670%	1.571%	0.982%	0.699%	0.576%	0.510%	0.501%
$180,000	900	17	2.430%	1.405%	0.883%	0.648%	0.552%	0.506%	0.501%
$180,000	1,000	17	2.247%	1.286%	0.816%	0.614%	0.537%	0.504%	0.501%
$180,000	1,500	17	1.603%	0.894%	0.619%	0.532%	0.508%	0.502%	0.501%
$180,000	2,000	17	1.261%	0.722%	0.553%	0.513%	0.504%	0.502%	0.501%
$180,000	3,000	17	0.895%	0.580%	0.514%	0.505%	0.503%	0.502%	0.501%
$180,000	4,000	17	0.723%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	17	0.629%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	17	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	5	17	60.117%	58.266%	56.489%	54.781%	53.135%	50.023%	47.121%
$190,000	10	17	45.464%	43.279%	41.198%	39.213%	37.319%	33.787%	30.557%
$190,000	15	17	37.395%	35.016%	32.763%	30.630%	28.602%	24.834%	21.435%
$190,000	20	17	31.739%	29.234%	26.883%	24.673%	22.609%	18.896%	15.719%
$190,000	25	17	27.580%	25.046%	22.704%	20.548%	18.571%	15.112%	12.261%
$190,000	50	17	18.040%	15.634%	13.503%	11.623%	9.976%	7.301%	5.313%
$190,000	100	17	11.759%	9.543%	7.688%	6.154%	4.901%	3.096%	1.986%
$190,000	150	17	9.011%	6.977%	5.354%	4.092%	3.123%	1.846%	1.160%
$190,000	200	17	7.439%	5.542%	4.091%	3.008%	2.222%	1.267%	0.814%
$190,000	300	17	5.645%	3.946%	2.736%	1.909%	1.359%	0.789%	0.590%
$190,000	400	17	4.563%	3.037%	2.019%	1.372%	0.977%	0.626%	0.526%
$190,000	500	17	3.928%	2.522%	1.625%	1.090%	0.794%	0.562%	0.511%
$190,000	600	17	3.403%	2.113%	1.339%	0.909%	0.687%	0.535%	0.505%
$190,000	700	17	3.016%	1.825%	1.146%	0.791%	0.622%	0.518%	0.502%
$190,000	800	17	2.726%	1.611%	1.008%	0.713%	0.583%	0.511%	0.502%
$190,000	900	17	2.482%	1.441%	0.905%	0.659%	0.557%	0.507%	0.501%
$190,000	1,000	17	2.296%	1.318%	0.834%	0.623%	0.541%	0.504%	0.501%
$190,000	1,500	17	1.640%	0.915%	0.628%	0.535%	0.509%	0.502%	0.501%
$190,000	2,000	17	1.292%	0.736%	0.558%	0.514%	0.504%	0.502%	0.501%
$190,000	3,000	17	0.915%	0.587%	0.516%	0.505%	0.503%	0.502%	0.501%
$190,000	4,000	17	0.736%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	17	0.637%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	17	0.517%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	17	60.499%	58.662%	56.900%	55.206%	53.574%	50.489%	47.613%
$200,000	10	17	45.894%	43.730%	41.668%	39.703%	37.829%	34.333%	31.141%
$200,000	15	17	37.842%	35.487%	33.259%	31.149%	29.143%	25.417%	22.056%
$200,000	20	17	32.201%	29.724%	27.396%	25.200%	23.143%	19.431%	16.232%
$200,000	25	17	28.030%	25.509%	23.174%	21.015%	19.031%	15.543%	12.655%
$200,000	50	17	18.348%	15.941%	13.803%	11.915%	10.256%	7.554%	5.532%
$200,000	100	17	11.966%	9.742%	7.874%	6.326%	5.055%	3.215%	2.073%
$200,000	150	17	9.177%	7.132%	5.493%	4.214%	3.229%	1.920%	1.205%
$200,000	200	17	7.577%	5.668%	4.200%	3.100%	2.298%	1.314%	0.840%
$200,000	300	17	5.753%	4.039%	2.813%	1.969%	1.404%	0.811%	0.600%
$200,000	400	17	4.650%	3.109%	2.076%	1.413%	1.005%	0.637%	0.530%
$200,000	500	17	3.998%	2.578%	1.665%	1.117%	0.811%	0.566%	0.511%
$200,000	600	17	3.471%	2.166%	1.376%	0.932%	0.701%	0.538%	0.506%
$200,000	700	17	3.077%	1.870%	1.176%	0.809%	0.632%	0.521%	0.503%
$200,000	800	17	2.781%	1.651%	1.033%	0.728%	0.590%	0.513%	0.502%
$200,000	900	17	2.532%	1.477%	0.926%	0.670%	0.562%	0.508%	0.501%
$200,000	1,000	17	2.343%	1.350%	0.852%	0.632%	0.545%	0.505%	0.501%
$200,000	1,500	17	1.676%	0.935%	0.637%	0.538%	0.510%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$200,000	2,000	17	1.321%	0.750%	0.563%	0.515%	0.505%	0.502%	0.501%
$200,000	3,000	17	0.935%	0.593%	0.517%	0.505%	0.503%	0.502%	0.501%
$200,000	4,000	17	0.750%	0.540%	0.508%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	17	0.646%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	17	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	17	61.337%	59.533%	57.803%	56.140%	54.538%	51.511%	48.690%
$225,000	10	17	46.861%	44.742%	42.726%	40.804%	38.974%	35.559%	32.446%
$225,000	15	17	38.843%	36.542%	34.370%	32.308%	30.351%	26.719%	23.453%
$225,000	20	17	33.233%	30.820%	28.548%	26.406%	24.387%	20.705%	17.486%
$225,000	25	17	29.067%	26.585%	24.277%	22.131%	20.141%	16.608%	13.641%
$225,000	50	17	19.083%	16.672%	14.522%	12.615%	10.929%	8.165%	6.064%
$225,000	100	17	12.458%	10.216%	8.323%	6.740%	5.433%	3.511%	2.288%
$225,000	150	17	9.578%	7.508%	5.835%	4.514%	3.489%	2.103%	1.323%
$225,000	200	17	7.910%	5.972%	4.467%	3.328%	2.485%	1.433%	0.909%
$225,000	300	17	6.010%	4.264%	3.001%	2.118%	1.517%	0.869%	0.625%
$225,000	400	17	4.860%	3.286%	2.214%	1.515%	1.077%	0.666%	0.540%
$225,000	500	17	4.184%	2.729%	1.779%	1.196%	0.861%	0.583%	0.515%
$225,000	600	17	3.635%	2.294%	1.468%	0.992%	0.736%	0.548%	0.508%
$225,000	700	17	3.224%	1.981%	1.251%	0.855%	0.657%	0.526%	0.504%
$225,000	800	17	2.915%	1.749%	1.097%	0.764%	0.609%	0.516%	0.502%
$225,000	900	17	2.654%	1.563%	0.980%	0.699%	0.576%	0.510%	0.501%
$225,000	1,000	17	2.457%	1.429%	0.899%	0.656%	0.556%	0.506%	0.501%
$225,000	1,500	17	1.763%	0.985%	0.660%	0.546%	0.513%	0.502%	0.501%
$225,000	2,000	17	1.392%	0.784%	0.575%	0.518%	0.505%	0.502%	0.501%
$225,000	3,000	17	0.983%	0.610%	0.521%	0.506%	0.503%	0.502%	0.501%
$225,000	4,000	17	0.782%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$225,000	5,000	17	0.668%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	17	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	17	61.990%	60.213%	58.508%	56.868%	55.291%	52.309%	49.532%
$250,000	10	17	47.648%	45.566%	43.585%	41.698%	39.903%	36.553%	33.503%
$250,000	15	17	39.665%	37.409%	35.279%	33.257%	31.338%	27.783%	24.592%
$250,000	20	17	34.083%	31.721%	29.495%	27.400%	25.427%	21.815%	18.615%
$250,000	25	17	29.943%	27.511%	25.239%	23.119%	21.140%	17.601%	14.580%
$250,000	50	17	19.742%	17.325%	15.165%	13.244%	11.539%	8.719%	6.554%
$250,000	100	17	12.896%	10.640%	8.727%	7.116%	5.779%	3.785%	2.491%
$250,000	150	17	9.937%	7.845%	6.144%	4.787%	3.725%	2.274%	1.434%
$250,000	200	17	8.211%	6.248%	4.712%	3.539%	2.661%	1.546%	0.975%
$250,000	300	17	6.241%	4.469%	3.172%	2.256%	1.622%	0.925%	0.650%
$250,000	400	17	5.047%	3.446%	2.340%	1.609%	1.144%	0.695%	0.550%
$250,000	500	17	4.350%	2.866%	1.883%	1.269%	0.908%	0.600%	0.519%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$250,000	600	17	3.782%	2.410%	1.551%	1.046%	0.769%	0.557%	0.511%
$250,000	700	17	3.356%	2.081%	1.320%	0.898%	0.681%	0.532%	0.505%
$250,000	800	17	3.034%	1.837%	1.155%	0.798%	0.627%	0.520%	0.503%
$250,000	900	17	2.763%	1.641%	1.029%	0.726%	0.589%	0.512%	0.502%
$250,000	1,000	17	2.559%	1.500%	0.942%	0.679%	0.567%	0.508%	0.501%
$250,000	1,500	17	1.842%	1.031%	0.682%	0.554%	0.515%	0.502%	0.501%
$250,000	2,000	17	1.455%	0.816%	0.587%	0.522%	0.506%	0.502%	0.501%
$250,000	3,000	17	1.026%	0.626%	0.525%	0.506%	0.503%	0.502%	0.501%
$250,000	4,000	17	0.813%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$250,000	5,000	17	0.689%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	17	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	17	62.556%	60.802%	59.118%	57.498%	55.942%	52.999%	50.259%
$275,000	10	17	48.326%	46.275%	44.324%	42.468%	40.701%	37.407%	34.410%
$275,000	15	17	40.376%	38.159%	36.063%	34.075%	32.188%	28.700%	25.571%
$275,000	20	17	34.818%	32.498%	30.312%	28.256%	26.321%	22.783%	19.637%
$275,000	25	17	30.698%	28.315%	26.084%	23.999%	22.045%	18.525%	15.484%
$275,000	50	17	20.357%	17.938%	15.769%	13.833%	12.113%	9.246%	7.021%
$275,000	100	17	13.305%	11.038%	9.104%	7.471%	6.106%	4.050%	2.692%
$275,000	150	17	10.273%	8.161%	6.437%	5.049%	3.953%	2.440%	1.547%
$275,000	200	17	8.492%	6.507%	4.943%	3.740%	2.830%	1.658%	1.041%
$275,000	300	17	6.455%	4.659%	3.333%	2.387%	1.725%	0.980%	0.676%
$275,000	400	17	5.223%	3.596%	2.461%	1.700%	1.209%	0.723%	0.560%
$275,000	500	17	4.504%	2.993%	1.982%	1.340%	0.955%	0.616%	0.524%
$275,000	600	17	3.911%	2.512%	1.625%	1.095%	0.799%	0.565%	0.512%
$275,000	700	17	3.477%	2.175%	1.385%	0.939%	0.705%	0.538%	0.506%
$275,000	800	17	3.143%	1.919%	1.209%	0.831%	0.645%	0.524%	0.504%
$275,000	900	17	2.863%	1.714%	1.076%	0.752%	0.603%	0.515%	0.502%
$275,000	1,000	17	2.653%	1.567%	0.983%	0.702%	0.578%	0.509%	0.501%
$275,000	1,500	17	1.914%	1.075%	0.704%	0.563%	0.518%	0.503%	0.501%
$275,000	2,000	17	1.514%	0.846%	0.599%	0.525%	0.507%	0.502%	0.501%
$275,000	3,000	17	1.067%	0.641%	0.529%	0.507%	0.503%	0.502%	0.501%
$275,000	4,000	17	0.842%	0.565%	0.512%	0.504%	0.503%	0.502%	0.501%
$275,000	5,000	17	0.709%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	17	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	17	63.019%	61.283%	59.616%	58.013%	56.474%	53.562%	50.853%
$300,000	10	17	48.883%	46.857%	44.930%	43.100%	41.356%	38.108%	35.154%
$300,000	15	17	40.962%	38.777%	36.708%	34.748%	32.887%	29.455%	26.376%
$300,000	20	17	35.435%	33.149%	30.996%	28.973%	27.069%	23.591%	20.501%
$300,000	25	17	31.332%	28.988%	26.795%	24.743%	22.820%	19.341%	16.304%
$300,000	50	17	20.911%	18.492%	16.319%	14.368%	12.636%	9.730%	7.454%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	100	17	13.674%	11.397%	9.447%	7.796%	6.408%	4.298%	2.885%
$300,000	150	17	10.574%	8.448%	6.704%	5.289%	4.164%	2.596%	1.657%
$300,000	200	17	8.743%	6.739%	5.152%	3.923%	2.986%	1.762%	1.107%
$300,000	300	17	6.648%	4.831%	3.480%	2.506%	1.820%	1.033%	0.701%
$300,000	400	17	5.380%	3.733%	2.571%	1.785%	1.270%	0.751%	0.571%
$300,000	500	17	4.642%	3.108%	2.073%	1.405%	1.000%	0.633%	0.529%
$300,000	600	17	4.032%	2.609%	1.696%	1.144%	0.830%	0.575%	0.514%
$300,000	700	17	3.584%	2.260%	1.444%	0.978%	0.728%	0.544%	0.507%
$300,000	800	17	3.240%	1.994%	1.260%	0.863%	0.662%	0.528%	0.504%
$300,000	900	17	2.953%	1.780%	1.119%	0.778%	0.616%	0.518%	0.502%
$300,000	1,000	17	2.737%	1.627%	1.022%	0.723%	0.588%	0.511%	0.501%
$300,000	1,500	17	1.980%	1.115%	0.725%	0.572%	0.521%	0.503%	0.501%
$300,000	2,000	17	1.567%	0.874%	0.611%	0.529%	0.508%	0.502%	0.501%
$300,000	3,000	17	1.105%	0.657%	0.533%	0.508%	0.503%	0.502%	0.501%
$300,000	4,000	17	0.869%	0.573%	0.513%	0.505%	0.503%	0.502%	0.501%
$300,000	5,000	17	0.728%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	17	0.531%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	17	63.396%	61.674%	60.020%	58.432%	56.906%	54.019%	51.335%
$325,000	10	17	49.322%	47.317%	45.410%	43.599%	41.873%	38.662%	35.742%
$325,000	15	17	41.434%	39.273%	37.228%	35.290%	33.449%	30.062%	27.023%
$325,000	20	17	35.939%	33.679%	31.555%	29.557%	27.678%	24.250%	21.204%
$325,000	25	17	31.856%	29.542%	27.380%	25.356%	23.461%	20.029%	17.018%
$325,000	50	17	21.403%	18.990%	16.814%	14.857%	13.112%	10.173%	7.853%
$325,000	100	17	13.999%	11.716%	9.753%	8.085%	6.680%	4.526%	3.063%
$325,000	150	17	10.839%	8.703%	6.941%	5.505%	4.355%	2.740%	1.760%
$325,000	200	17	8.966%	6.947%	5.341%	4.089%	3.128%	1.859%	1.170%
$325,000	300	17	6.818%	4.984%	3.612%	2.614%	1.907%	1.084%	0.726%
$325,000	400	17	5.520%	3.855%	2.671%	1.862%	1.326%	0.778%	0.582%
$325,000	500	17	4.764%	3.212%	2.155%	1.466%	1.041%	0.650%	0.534%
$325,000	600	17	4.140%	2.696%	1.761%	1.189%	0.860%	0.585%	0.517%
$325,000	700	17	3.680%	2.335%	1.498%	1.014%	0.750%	0.550%	0.508%
$325,000	800	17	3.327%	2.060%	1.306%	0.892%	0.679%	0.532%	0.505%
$325,000	900	17	3.033%	1.840%	1.159%	0.801%	0.629%	0.520%	0.503%
$325,000	1,000	17	2.813%	1.682%	1.057%	0.743%	0.599%	0.513%	0.502%
$325,000	1,500	17	2.038%	1.152%	0.744%	0.580%	0.524%	0.503%	0.501%
$325,000	2,000	17	1.614%	0.900%	0.621%	0.533%	0.509%	0.502%	0.501%
$325,000	3,000	17	1.140%	0.671%	0.537%	0.509%	0.503%	0.502%	0.501%
$325,000	4,000	17	0.893%	0.580%	0.515%	0.505%	0.503%	0.502%	0.501%
$325,000	5,000	17	0.746%	0.540%	0.508%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	17	0.534%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$350,000	5	17	63.702%	61.993%	60.350%	58.774%	57.259%	54.393%	51.731%
$350,000	10	17	49.693%	47.705%	45.815%	44.020%	42.310%	39.131%	36.239%
$350,000	15	17	41.836%	39.696%	37.670%	35.750%	33.928%	30.579%	27.574%
$350,000	20	17	36.369%	34.131%	32.031%	30.056%	28.199%	24.812%	21.805%
$350,000	25	17	32.308%	30.020%	27.885%	25.885%	24.013%	20.626%	17.652%
$350,000	50	17	21.856%	19.454%	17.280%	15.319%	13.565%	10.596%	8.236%
$350,000	100	17	14.300%	12.013%	10.041%	8.358%	6.937%	4.747%	3.238%
$350,000	150	17	11.082%	8.938%	7.162%	5.707%	4.535%	2.878%	1.859%
$350,000	200	17	9.170%	7.139%	5.516%	4.244%	3.262%	1.952%	1.230%
$350,000	300	17	6.977%	5.127%	3.735%	2.716%	1.990%	1.132%	0.751%
$350,000	400	17	5.651%	3.970%	2.766%	1.935%	1.381%	0.805%	0.593%
$350,000	500	17	4.878%	3.308%	2.232%	1.524%	1.081%	0.667%	0.540%
$350,000	600	17	4.240%	2.779%	1.822%	1.233%	0.888%	0.595%	0.520%
$350,000	700	17	3.769%	2.407%	1.550%	1.048%	0.771%	0.557%	0.509%
$350,000	800	17	3.408%	2.124%	1.351%	0.921%	0.696%	0.537%	0.506%
$350,000	900	17	3.109%	1.898%	1.197%	0.825%	0.642%	0.523%	0.503%
$350,000	1,000	17	2.885%	1.735%	1.091%	0.763%	0.609%	0.515%	0.502%
$350,000	1,500	17	2.093%	1.186%	0.763%	0.589%	0.527%	0.503%	0.501%
$350,000	2,000	17	1.658%	0.924%	0.632%	0.536%	0.510%	0.502%	0.501%
$350,000	3,000	17	1.172%	0.685%	0.541%	0.509%	0.504%	0.502%	0.501%
$350,000	4,000	17	0.916%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$350,000	5,000	17	0.762%	0.544%	0.508%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	17	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	17	63.978%	62.279%	60.646%	59.081%	57.576%	54.729%	52.087%
$375,000	10	17	50.030%	48.058%	46.183%	44.404%	42.708%	39.557%	36.690%
$375,000	15	17	42.204%	40.083%	38.074%	36.171%	34.367%	31.051%	28.078%
$375,000	20	17	36.764%	34.547%	32.467%	30.513%	28.675%	25.326%	22.354%
$375,000	25	17	32.723%	30.458%	28.346%	26.368%	24.519%	21.172%	18.235%
$375,000	50	17	22.285%	19.896%	17.729%	15.768%	14.009%	11.009%	8.614%
$375,000	100	17	14.591%	12.300%	10.321%	8.624%	7.190%	4.964%	3.413%
$375,000	150	17	11.316%	9.165%	7.378%	5.907%	4.716%	3.016%	1.960%
$375,000	200	17	9.369%	7.328%	5.689%	4.397%	3.395%	2.046%	1.291%
$375,000	300	17	7.131%	5.267%	3.857%	2.817%	2.072%	1.182%	0.777%
$375,000	400	17	5.777%	4.081%	2.859%	2.008%	1.436%	0.833%	0.605%
$375,000	500	17	4.987%	3.401%	2.308%	1.581%	1.121%	0.684%	0.545%
$375,000	600	17	4.335%	2.858%	1.883%	1.276%	0.917%	0.605%	0.523%
$375,000	700	17	3.855%	2.476%	1.601%	1.083%	0.793%	0.564%	0.511%
$375,000	800	17	3.487%	2.185%	1.395%	0.949%	0.713%	0.542%	0.507%
$375,000	900	17	3.181%	1.953%	1.235%	0.848%	0.655%	0.526%	0.504%
$375,000	1,000	17	2.953%	1.786%	1.125%	0.783%	0.620%	0.518%	0.502%
$375,000	1,500	17	2.145%	1.221%	0.781%	0.597%	0.530%	0.504%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	2,000	17	1.701%	0.949%	0.643%	0.540%	0.511%	0.502%	0.501%
$375,000	3,000	17	1.204%	0.699%	0.546%	0.510%	0.504%	0.502%	0.501%
$375,000	4,000	17	0.939%	0.595%	0.518%	0.505%	0.503%	0.502%	0.501%
$375,000	5,000	17	0.779%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	17	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	17	64.213%	62.523%	60.899%	59.343%	57.846%	55.016%	52.390%
$400,000	10	17	50.321%	48.361%	46.501%	44.733%	43.049%	39.923%	37.077%
$400,000	15	17	42.520%	40.414%	38.421%	36.532%	34.742%	31.456%	28.508%
$400,000	20	17	37.103%	34.904%	32.842%	30.905%	29.085%	25.767%	22.824%
$400,000	25	17	33.081%	30.836%	28.743%	26.784%	24.953%	21.640%	18.735%
$400,000	50	17	22.661%	20.286%	18.127%	16.174%	14.412%	11.391%	8.967%
$400,000	100	17	14.851%	12.559%	10.574%	8.866%	7.419%	5.162%	3.576%
$400,000	150	17	11.527%	9.371%	7.572%	6.090%	4.883%	3.144%	2.056%
$400,000	200	17	9.548%	7.498%	5.846%	4.537%	3.517%	2.134%	1.350%
$400,000	300	17	7.269%	5.394%	3.969%	2.910%	2.148%	1.229%	0.802%
$400,000	400	17	5.890%	4.183%	2.944%	2.076%	1.487%	0.859%	0.616%
$400,000	500	17	5.086%	3.485%	2.376%	1.634%	1.159%	0.700%	0.551%
$400,000	600	17	4.421%	2.930%	1.938%	1.316%	0.944%	0.616%	0.526%
$400,000	700	17	3.926%	2.533%	1.643%	1.112%	0.810%	0.569%	0.512%
$400,000	800	17	3.557%	2.241%	1.435%	0.975%	0.728%	0.546%	0.508%
$400,000	900	17	3.246%	2.003%	1.269%	0.869%	0.667%	0.529%	0.504%
$400,000	1,000	17	3.015%	1.832%	1.156%	0.801%	0.630%	0.520%	0.503%
$400,000	1,500	17	2.193%	1.252%	0.798%	0.605%	0.533%	0.504%	0.501%
$400,000	2,000	17	1.740%	0.971%	0.653%	0.544%	0.512%	0.502%	0.501%
$400,000	3,000	17	1.232%	0.711%	0.550%	0.511%	0.504%	0.502%	0.501%
$400,000	4,000	17	0.960%	0.602%	0.519%	0.505%	0.503%	0.502%	0.501%
$400,000	5,000	17	0.794%	0.552%	0.510%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	17	0.544%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	17	64.415%	62.733%	61.117%	59.568%	58.079%	55.262%	52.650%
$425,000	10	17	50.571%	48.622%	46.773%	45.016%	43.342%	40.236%	37.409%
$425,000	15	17	42.794%	40.701%	38.720%	36.844%	35.067%	31.806%	28.879%
$425,000	20	17	37.398%	35.214%	33.167%	31.245%	29.439%	26.148%	23.229%
$425,000	25	17	33.390%	31.163%	29.085%	27.142%	25.327%	22.044%	19.166%
$425,000	50	17	22.988%	20.629%	18.480%	16.533%	14.774%	11.740%	9.290%
$425,000	100	17	15.083%	12.792%	10.801%	9.086%	7.628%	5.345%	3.728%
$425,000	150	17	11.715%	9.554%	7.749%	6.257%	5.037%	3.263%	2.146%
$425,000	200	17	9.710%	7.651%	5.989%	4.666%	3.630%	2.216%	1.404%
$425,000	300	17	7.394%	5.510%	4.072%	2.997%	2.219%	1.273%	0.827%
$425,000	400	17	5.994%	4.275%	3.021%	2.138%	1.535%	0.883%	0.627%
$425,000	500	17	5.175%	3.562%	2.439%	1.683%	1.194%	0.715%	0.557%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$425,000	600	17	4.499%	2.996%	1.989%	1.353%	0.969%	0.625%	0.528%
$425,000	700	17	3.997%	2.590%	1.687%	1.142%	0.829%	0.575%	0.513%
$425,000	800	17	3.621%	2.292%	1.471%	0.999%	0.743%	0.550%	0.509%
$425,000	900	17	3.305%	2.048%	1.301%	0.890%	0.679%	0.532%	0.505%
$425,000	1,000	17	3.071%	1.874%	1.184%	0.818%	0.640%	0.522%	0.503%
$425,000	1,500	17	2.235%	1.280%	0.814%	0.613%	0.536%	0.504%	0.501%
$425,000	2,000	17	1.775%	0.992%	0.662%	0.547%	0.513%	0.502%	0.501%
$425,000	3,000	17	1.258%	0.723%	0.554%	0.512%	0.504%	0.502%	0.501%
$425,000	4,000	17	0.979%	0.609%	0.521%	0.506%	0.503%	0.502%	0.501%
$425,000	5,000	17	0.808%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$425,000	10,000	17	0.547%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	17	64.610%	62.935%	61.325%	59.784%	58.300%	55.496%	52.898%
$450,000	10	17	50.805%	48.867%	47.028%	45.281%	43.616%	40.528%	37.717%
$450,000	15	17	43.049%	40.967%	38.998%	37.132%	35.367%	32.128%	29.221%
$450,000	20	17	37.664%	35.494%	33.461%	31.551%	29.758%	26.491%	23.593%
$450,000	25	17	33.671%	31.459%	29.395%	27.466%	25.665%	22.408%	19.553%
$450,000	50	17	23.289%	20.946%	18.808%	16.870%	15.115%	12.075%	9.604%
$450,000	100	17	15.302%	13.013%	11.019%	9.297%	7.828%	5.522%	3.876%
$450,000	150	17	11.894%	9.727%	7.914%	6.414%	5.183%	3.376%	2.232%
$450,000	200	17	9.863%	7.797%	6.125%	4.789%	3.738%	2.296%	1.457%
$450,000	300	17	7.514%	5.621%	4.170%	3.081%	2.288%	1.316%	0.852%
$450,000	400	17	6.092%	4.362%	3.096%	2.197%	1.581%	0.907%	0.638%
$450,000	500	17	5.259%	3.635%	2.498%	1.730%	1.227%	0.731%	0.563%
$450,000	600	17	4.574%	3.059%	2.038%	1.389%	0.994%	0.635%	0.531%
$450,000	700	17	4.065%	2.646%	1.729%	1.171%	0.848%	0.581%	0.515%
$450,000	800	17	3.683%	2.341%	1.507%	1.023%	0.758%	0.555%	0.510%
$450,000	900	17	3.362%	2.092%	1.332%	0.909%	0.690%	0.535%	0.505%
$450,000	1,000	17	3.124%	1.914%	1.211%	0.835%	0.649%	0.525%	0.503%
$450,000	1,500	17	2.276%	1.307%	0.829%	0.620%	0.539%	0.505%	0.501%
$450,000	2,000	17	1.808%	1.011%	0.672%	0.551%	0.514%	0.502%	0.501%
$450,000	3,000	17	1.282%	0.734%	0.558%	0.513%	0.504%	0.502%	0.501%
$450,000	4,000	17	0.998%	0.616%	0.522%	0.506%	0.503%	0.502%	0.501%
$450,000	5,000	17	0.822%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$450,000	10,000	17	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	17	64.766%	63.096%	61.493%	59.958%	58.480%	55.686%	53.098%
$475,000	10	17	51.006%	49.076%	47.246%	45.507%	43.851%	40.779%	37.982%
$475,000	15	17	43.269%	41.198%	39.239%	37.382%	35.627%	32.407%	29.517%
$475,000	20	17	37.896%	35.739%	33.717%	31.819%	30.037%	26.791%	23.912%
$475,000	25	17	33.919%	31.721%	29.670%	27.754%	25.965%	22.730%	19.896%
$475,000	50	17	23.564%	21.238%	19.113%	17.184%	15.434%	12.394%	9.908%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2021 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6C

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$475,000	100	17	15.511%	13.220%	11.225%	9.498%	8.021%	5.692%	4.021%
$475,000	150	17	12.063%	9.890%	8.071%	6.563%	5.322%	3.487%	2.316%
$475,000	200	17	10.009%	7.936%	6.255%	4.907%	3.844%	2.373%	1.511%
$475,000	300	17	7.626%	5.726%	4.263%	3.161%	2.354%	1.358%	0.876%
$475,000	400	17	6.184%	4.444%	3.167%	2.254%	1.626%	0.931%	0.649%
$475,000	500	17	5.339%	3.704%	2.554%	1.774%	1.260%	0.746%	0.568%
$475,000	600	17	4.645%	3.118%	2.085%	1.424%	1.018%	0.645%	0.535%
$475,000	700	17	4.129%	2.699%	1.769%	1.199%	0.866%	0.588%	0.517%
$475,000	800	17	3.740%	2.387%	1.541%	1.045%	0.772%	0.559%	0.511%
$475,000	900	17	3.415%	2.134%	1.362%	0.928%	0.701%	0.538%	0.506%
$475,000	1,000	17	3.173%	1.952%	1.237%	0.851%	0.658%	0.527%	0.504%
$475,000	1,500	17	2.313%	1.332%	0.844%	0.627%	0.542%	0.505%	0.501%
$475,000	2,000	17	1.839%	1.030%	0.680%	0.554%	0.516%	0.502%	0.501%
$475,000	3,000	17	1.305%	0.745%	0.561%	0.514%	0.504%	0.502%	0.501%
$475,000	4,000	17	1.015%	0.622%	0.524%	0.506%	0.503%	0.502%	0.501%
$475,000	5,000	17	0.834%	0.563%	0.512%	0.504%	0.503%	0.502%	0.501%
$475,000	10,000	17	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	17	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	17	64.900%	63.236%	61.638%	60.107%	58.634%	55.850%	53.272%
$500,000	10	17	51.178%	49.256%	47.434%	45.702%	44.053%	40.995%	38.211%
$500,000	15	17	43.462%	41.399%	39.449%	37.600%	35.854%	32.651%	29.776%
$500,000	20	17	38.098%	35.952%	33.940%	32.052%	30.281%	27.053%	24.189%
$500,000	25	17	34.139%	31.953%	29.914%	28.008%	26.231%	23.016%	20.200%
$500,000	50	17	23.810%	21.500%	19.389%	17.471%	15.726%	12.690%	10.196%
$500,000	100	17	15.706%	13.415%	11.419%	9.688%	8.205%	5.852%	4.160%
$500,000	150	17	12.222%	10.046%	8.221%	6.705%	5.454%	3.593%	2.398%
$500,000	200	17	10.146%	8.069%	6.378%	5.020%	3.945%	2.448%	1.563%
$500,000	300	17	7.731%	5.823%	4.350%	3.236%	2.416%	1.398%	0.899%
$500,000	400	17	6.269%	4.521%	3.232%	2.308%	1.668%	0.954%	0.661%
$500,000	500	17	5.412%	3.768%	2.606%	1.815%	1.290%	0.761%	0.574%
$500,000	600	17	4.710%	3.174%	2.129%	1.456%	1.041%	0.654%	0.538%
$500,000	700	17	4.188%	2.748%	1.806%	1.226%	0.884%	0.594%	0.519%
$500,000	800	17	3.786%	2.424%	1.568%	1.063%	0.783%	0.562%	0.511%
$500,000	900	17	3.464%	2.172%	1.389%	0.946%	0.712%	0.541%	0.507%
$500,000	1,000	17	3.220%	1.988%	1.262%	0.867%	0.667%	0.529%	0.504%
$500,000	1,500	17	2.348%	1.356%	0.858%	0.634%	0.545%	0.505%	0.501%
$500,000	2,000	17	1.868%	1.047%	0.689%	0.558%	0.517%	0.502%	0.501%
$500,000	3,000	17	1.326%	0.755%	0.565%	0.515%	0.505%	0.502%	0.501%
$500,000	4,000	17	1.031%	0.628%	0.525%	0.506%	0.503%	0.502%	0.501%
$500,000	5,000	17	0.846%	0.567%	0.512%	0.505%	0.503%	0.502%	0.501%
$500,000	10,000	17	0.556%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	17	0.408%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN EXHIBIT 6D
Q3 2021 LARGE GROUP RATING PROGRAM FILING

COVID-19 DIAGNOSIS and PROCEDURE CODES

Diagnosis, Procedure, or Vaccine	Diagnosis or Procedure Code
Coronavirus Diagnosis Code	U07.1
Suspected COVID-19, Exposure to Infectious Disease	Z03.818
Suspected COVID-19, Exposure to Infectious Disease	Z20.828
Screening for Infectious Disease	Z11.59
COVID-19 Test	U0001
COVID-19 Test	U0002
COVID-19 Test	U0003
COVID-19 Test	U0004
COVID-19 Test	87635
Specimen Collection	G2023
Specimen Collection	G2024
COVID-19 Antibody Test	86328
COVID-19 Antibody Test	86769
Pfizer-BioNTech COVID-19 Vaccine	91300
Pfizer-BioNTech COVID-19 Vaccine	0001A
Pfizer-BioNTech COVID-19 Vaccine	0002A
Moderna, Inc. Moderna COVID-19 Vaccine	91301
Moderna, Inc. Moderna COVID-19 Vaccine	0011A
Moderna, Inc. Moderna COVID-19 Vaccine	0012A
AstraZeneca COVID-19 Vaccine	91302
AstraZeneca COVID-19 Vaccine	0021A
AstraZeneca COVID-19 Vaccine	0022A

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN EXHIBIT 6E
Q3 2021 LARGE GROUP RATING PROGRAM FILING

DEFERRED and RETURNING CARE MEDICAL EXPERIENCE ADJUSTMENT FACTORS

Month	Factor
January 2020	1.000
February 2020	1.000
March 2020	0.829
April 2020	0.542
May 2020	0.759
June 2020	1.007
July 2020	1.074
August 2020	1.047
September 2020	1.043
October 2020	1.054
November 2020	1.048
December 2020	1.042
January 2021	1.031
February 2021	1.021
March 2021	1.015
April 2021	1.010
May 2021	1.006
June 2021	1.004
July 2021	1.003
August 2021	1.002
September 2021	1.001
October 2021	1.000
November 2021	1.000
December 2021	1.000
January 2022	1.000
February 2022	1.000
March 2022	1.000
April 2022	1.000
May 2022	1.000
June 2022	1.000
July 2022	1.000
August 2022	1.000
September 2022	1.000
October 2022	1.000
November 2022	1.000
December 2022	1.000

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MEMORANDUM

To: Paul Schultz, Chief Actuary

From: Ruth Greene, VP and CFO

Date: February 9, 2021

Subject: Administrative Charges and Contribution to Policyholder Reserves for Q3 2021 Large Group Rating Program Filings

Upon consideration of the points documented in this memorandum, I am directing you to file as follows for the Q3 2021 BCBSVT and TVHP Large Group Rating Program Filings and the 2022 Association Health Plan Filing:

1. A contribution to policyholder reserves (CTR) of 1.5 percent for BCBSVT insured groups, 2.0 percent for TVHP insured groups, and 0.375 percent for Cost Plus groups; and
2. Exclude from the filing any explicit claims costs related to the COVID-19 pandemic.

Overall CTR Philosophy

BCBSVT holds that a long-term CTR of 1.5 percent represents an adequate, yet not excessive, contribution to policyholder reserves. CTR at this level within a typical trend and growth environment allows us to navigate short-term fluctuations in order to maintain surplus levels that are within our established, modest target range.

BCBSVT believes that CTR should be managed to an adequate long-term level rather than fluctuating significantly from year to year with changes in membership and health care cost trend. For this reason, we file a CTR equal to our long-term target. It is our expectation that our future filings will also include contribution to policyholder reserves equal to this target. While the long-term CTR target may exceed or fall below that required to maintain our surplus position in any given year, maintaining an adequate long-term assumption will allow the market to avoid rate shocks in years of high growth in projected claims costs.

The impact of the ongoing pandemic on financial results is one example of a short-term fluctuation. In order to remain in the target range and provide stability to its policyholders, BCBSVT's CTR philosophy looks beyond a single year of experience to establish the required levels.

Should the outlook for BCBSVT's surplus level fail to fall within our target range, we would adjust our filed CTR accordingly. That is, in the event that surplus is projected to materially exceed our targeted range, we would reduce our filed CTR from the long-term rate, all else being equal. Similarly, in the

absence of mitigating factors, we would file a CTR that exceeds the long-term rate should surplus project to fall materially below our target range.

Adequately funded premiums are the foundation of solvency, the most important element of consumer protection. An adequate long-term contribution to policyholder reserves should exceed the minimum required to keep pace with increases in total claims costs. While best estimate assumptions are by definition expected to lead to equal likelihood of gains and losses, unexpected events or periods of sustained losses may lead to financial deterioration of sufficient magnitude to threaten a company's solvency.

Apart from modest investment income, CTR is the only source of funding that sustains policyholder reserves for BCBSVT. While any rating program filing is by definition an estimate of future costs and is therefore subject to gains or losses, BCBSVT files no additional margin beyond the required CTR. Any rate shortfall will first be paid out of CTR, while any shortfall beyond the approved CTR for a particular filing will be funded from existing policyholder reserves (i.e. surplus).

Maintaining an adequate surplus level is critical for any insurer. Consequences of low surplus include reduced flexibility in responding to customer needs (for instance, a restricted ability to give payment flexibility to customers during an economic crisis), a need for higher margins in rates in order to avoid further deterioration, and a reduced ability to attract or retain business or to support membership growth. Stability is particularly important in times of change, including the continuing evolution at both the federal and Vermont levels of the individual and small group market, the health care reform environment in Vermont, and the ongoing COVID-19 crisis.

BCBSVT must remain financially strong in order to continue to provide Vermonters with access to high quality care, outstanding member experiences, and responsible cost management. Realizing a sustainable CTR over time is key to achieving that goal.

Risk Based Capital Outlook

On February 7, 2019, the Commissioner of the Vermont Department of Financial Regulation (DFR) issued an order approving a target Risk Based Capital (RBC) range of 590 percent to 745 percent. The order states, in part:

> "If BCBSVT's RBC ratio falls below or increases above the approved range, BCBSVT shall promptly develop a plan to move within the range within a reasonable time and shall submit such plan to the Commissioner."

BCBSVT's RBC outlook is materially impacted by two outstanding, one-time receivable items that are not admitted as assets under statutory accounting rules.

First, as a result of the Tax Cuts and Jobs Act enacted in late 2017, BCBSVT's alternative minimum tax (AMT) credit balance continues to be returned by the IRS. The CARES Act of 2020 included provisions for accelerating the timing of the outstanding AMT refund. BCBSVT expects to receive a final payment of the full remaining balance of the AMT credit by Q2 of 2021. Assuming that the credits are refunded to BCBSVT in accordance with the provisions set out in the Tax Cuts and Jobs Act and the CARES Act, these funds will be used for the direct benefit of our customers as they are received from the IRS.

Second, BCBSVT has retained counsel to sue the federal government to recover the unpaid 2017 and 2018 CSR funding. This lawsuit has been decided in our favor, but the speed to recovery has yet to be determined. The federal government currently has 5 months to decide on next steps, meaning that resolution of this payment may linger into late 2021.

With the addition of the above receivable items, BCBSVT expects to be just below the target RBC range by the end of 2021. We note that, all else being equal, it is better to be near the middle of the target RBC range rather than at an end point, as this minimizes the probability of falling out of the range and triggering a required corrective market action[1].

We do not intend to waver from our CTR philosophy while within the target range, which will generally have the effect of very modestly increasing RBC when near the low end of the target range and very modestly decreasing RBC when approaching the high end of the target range. BCBSVT expects to be sufficiently close to the bottom end of its mandated RBC range by year-end 2021 to be comfortable holding to a long-term approach to CTR.

Finally, the Tax Cuts and Jobs Act also resulted in the BCBSVT legal entity being no longer subject to federal income taxes (note that BCBSVT subsidiaries continue to be taxable). The savings resulting from the elimination of BCBSVT's annual federal tax obligation have been passed on directly to our customers in premium rates through the reduction of our long-term CTR to 1.5 percent from its historical level of 2.0 percent[2].

COVID-19

During this difficult time, BCBSVT's primary responsibility to Vermonters is to maintain continuity of coverage and claims payments for the duration of the COVID-19 crisis. This understanding necessitates that we continue to rate appropriately so that we can provide flexibility to customers and providers who are struggling financially.

As explored in our 2021 individual and small group filing, BCBSVT has long maintained that a pandemic is one reason to hold surplus. Given that the designed function of policyholder reserves is to weather the types of uncertainties created by a pandemic without resorting to extreme rate fluctuations, any increased cost in 2021 and 2022 due explicitly to the COVID-19 pandemic will be funded through policyholder reserves. Specifically, we do not intend to pass ongoing vaccine costs through to policyholders in 2022. Said differently, I am comfortable that the filed CTR of 1.5 percent will yield our targeted financial outcome in the event that the COVID-19 pandemic is responsible for 2022 claims increases beyond those projected in the filing.

Conclusion

In consideration of all the above, I direct you to file a 1.5 percent CTR for the Q3 2021 BCBSVT Large Group Rating Program Filing and the 2022 Association Health Plan Filing, to file a 2.0 percent CTR for the Q3 2021 TVHP Large Group Rating Program Filing, to file a 0.375 percent CTR for Cost Plus business, and to exclude direct COVID-19 costs from claims projections.

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[1] The Axene Health Partners RBC study indicates that the point within the target RBC range from which it is least likely to fall outside the range within a one-year period is 690 percent.

[2] Because TVHP remains taxable at the federal level, its long-term CTR target is 2 percent.

BCBSVT Specialty Medicines List

As of: December 01, 2020

Helpful Tip: To search for a specific drug, use the find feature (Ctrl + F)

AVAILABLE AT ESI?	PRODUCT	MANUFACTURER	SP CHANNEL	DISEASE STATE
YES	ABRAXANE	CELGENE	LIMITED DISTRIBUTION	CANCER
YES	ACTEMRA	GENENTECH	LIMITED DISTRIBUTION	INFLAMMATORY CONDITIONS
YES	ACTHAR	MALLINCKRODT	LIMITED DISTRIBUTION	MISCELLANEOUS CNS DISORDERS
YES	ACTIMMUNE	HORIZON	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
NO	ADAGEN	LEADIANT	LIMITED DISTRIBUTION	ENZYME DEFICIENCIES
YES	ADCETRIS	SEATTLE GENETICS	LIMITED DISTRIBUTION	CANCER
YES	ADEMPAS	BAYER	LIMITED DISTRIBUTION	PULMONARY HYPERTENSION
YES	ADVATE	BAXALTA	LIMITED DISTRIBUTION	HEMOPHILIA
YES	ADYNOVATE	BAXALTA	LIMITED DISTRIBUTION	HEMOPHILIA
YES	AFSTYLA	CSL	LIMITED DISTRIBUTION	HEMOPHILIA
YES	ALDURAZYME	GENZYME	LIMITED LARGE	ENZYME DEFICIENCIES
YES	ALECENSA	GENENTECH	LIMITED DISTRIBUTION	CANCER
NO	ALIQOPA	BAYER	LIMITED DISTRIBUTION	CANCER
YES	ALPHANATE	GRIFOLS	LIMITED DISTRIBUTION	HEMOPHILIA
YES	ALPHANINE SD	GRIFOLS	LIMITED DISTRIBUTION	HEMOPHILIA
YES	ALPROLIX	BIOGEN	LIMITED DISTRIBUTION	HEMOPHILIA
YES	ALUNBRIG	TAKEDA	LIMITED DISTRIBUTION	CANCER
YES	AMBRISENTAN	MYLAN, SUN, WATSON	LIMITED DISTRIBUTION	PULMONARY HYPERTENSION
YES	AMPYRA	ACORDA	LIMITED DISTRIBUTION	MULTIPLE SCLEROSIS
NO	ANASCORP	RARE DISEASE THERAPEUTICS	LIMITED DISTRIBUTION	SCORPION ENVENOMATION
YES	APOKYN	USWM	LIMITED DISTRIBUTION	MISCELLANEOUS CNS DISORDERS
YES	ARALAST NP	SHIRE	LIMITED SMALL	RESPIRATORY CONDITIONS
YES	ARCALYST	REGENERON	LIMITED DISTRIBUTION	CRYOPYRIN-ASSOCIATED PERIODIC SYNDROMES
YES	ARESTIN	ORAPHARMA	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
NO	ARIKAYCE	INSMED	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	ARZERRA	GSK	LIMITED DISTRIBUTION	CANCER
Yes	ASCENIV	ADMA	LIMITED LARGE	IMMUNE DEFICIENCY
NO	ASPARLAS	SERVIER	LIMITED DISTRIBUTION	CANCER
YES	AUBAGIO	GENZYME	LIMITED DISTRIBUTION	MULTIPLE SCLEROSIS
YES	AVASTIN	GENENTECH	LIMITED DISTRIBUTION	CANCER
YES	AVEED	ENDO	LIMITED SMALL	ENDOCRINE DISORDERS
NO	AYVAKIT	BLUEPRINT MEDICINES	LIMITED DISTRIBUTION	CANCER
NO	AZEDRA	PROGENICS	LIMITED DISTRIBUTION	CANCER
Yes	BAFIERTAM	BANNER	LIMITED DISTRIBUTION	MULTIPLE SCLEROSIS
NO	BALVERSA	JANSSEN	EXCLUSIVE	CANCER
NO	BAVENCIO	EMD SERONO	LIMITED DISTRIBUTION	CANCER
NO	BELEODAQ	SPECTRUM	LIMITED DISTRIBUTION	CANCER
YES	BENEFIX	PFIZER	LIMITED DISTRIBUTION	HEMOPHILIA
YES	BENLYSTA SC	GSK	LIMITED DISTRIBUTION	INFLAMMATORY CONDITIONS
YES	BERINERT	CSL	LIMITED DISTRIBUTION	HEREDITARY ANGIOEDEMA
Yes	BESPONSA	PFIZER	LIMITED LARGE	CANCER
YES	BETHKIS	CHIESI	LIMITED DISTRIBUTION	CYSTIC FIBROSIS
YES	BIVIGAM	ADMA	LIMITED DISTRIBUTION	IMMUNE DEFICIENCY
NO	BLINCYTO	AMGEN	LIMITED DISTRIBUTION	CANCER
YES	BOSULIF	PFIZER	LIMITED LARGE	CANCER
NO	BRAFTOVI	ARRAY BIOPHARMA	LIMITED DISTRIBUTION	CANCER
NO	BRINEURA	BIOMARIN	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
NO	BRUKINSA	BEIGENE	LIMITED DISTRIBUTION	CANCER
NO	CABLIVI	SANOFI	LIMITED DISTRIBUTION	BLOOD CELL DEFICIENCY
YES	CABOMETYX	EXELIXIS	LIMITED DISTRIBUTION	CANCER
YES	CALCIUM FOLINATE	TEVA	LIMITED DISTRIBUTION	CANCER
NO	CALQUENCE	ASTRAZENECA	LIMITED SMALL	CANCER
NO	CAPRELSA	SANOFI	LIMITED DISTRIBUTION	CANCER
YES	CARBAGLU	RECORDATI	LIMITED DISTRIBUTION	ENZYME DEFICIENCIES
YES	CAYSTON	GILEAD	LIMITED DISTRIBUTION	RESPIRATORY CONDITIONS

YES	CEREZYME	GENZYME	LIMITED DISTRIBUTION	ENZYME DEFICIENCIES
NO	CHENODAL	RETROPHIN	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
NO	CHOLBAM	RETROPHIN	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	CIMZIA	UCB	LIMITED DISTRIBUTION	INFLAMMATORY CONDITIONS
YES	CINRYZE	SHIRE	LIMITED DISTRIBUTION	HEREDITARY ANGIOEDEMA
NO	COAGADEX	BIO PRODUCTS LABORATORY	LIMITED DISTRIBUTION	HEMOPHILIA
Yes	COMETRIQ	EXELIXIS	LIMITED DISTRIBUTION	CANCER
NO	COPIKTRA	VERASTEM	LIMITED DISTRIBUTION	CANCER
YES	COSENTYX	NOVARTIS	LIMITED DISTRIBUTION	INFLAMMATORY CONDITIONS
YES	COTELLIC	GENENTECH	LIMITED DISTRIBUTION	CANCER
YES	CRYSVITA	ULTRAGENYX	LIMITED DISTRIBUTION	ENDOCRINE DISORDERS
YES	CUTAQUIG	OCTAPHARMA	LIMITED DISTRIBUTION	PRIMARY IMMUNE DEFICIENCY
YES	CUVITRU	SHIRE	LIMITED DISTRIBUTION	PRIMARY IMMUNE DEFICIENCY
NO	CYSTADANE	RECORDATI	LIMITED DISTRIBUTION	ENZYME DEFICIENCIES
NO	CYSTADROPS	RECORDATI	LIMITED DISTRIBUTION	OPHTHALMIC CONDITIONS
NO	CYSTAGON	MYLAN	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
NO	CYSTARAN	LEADIANT	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	CYTOGAM	CSL	LIMITED DISTRIBUTION	IVIG - IMMUNE DEFICIENCY
YES	DACOGEN	EISAI	LIMITED DISTRIBUTION	CANCER
NO	DARAPRIM	TURING	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	DAURISMO	PFIZER	LIMITED LARGE	CANCER
NO	DEFERIPRONE	TARO	LIMITED DISTRIBUTION	IRON TOXICITY
NO	DEFITELIO	JAZZ	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
NO	DIACOMIT	BIOCODEX	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	DOJOLVI	ULTRAGENYX	LIMITED DISTRIBUTION	0
YES	DOPTELET	DOVA	LIMITED DISTRIBUTION	BLOOD CELL DEFICIENCY
YES	DUOPA	ABBVIE	LIMITED DISTRIBUTION	NEUROLOGY
YES	DURYSTA	ALLERGAN	LIMITED DISTRIBUTION	OPHTHALMIC CONDITIONS
YES	DYSPORT	IPSEN	LIMITED DISTRIBUTION	NEUROMUSCULAR CONDITIONS/COSMETIC
YES	EGRIFTA	THERATECHNOLOGIES	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	ELAPRASE	SHIRE	LIMITED DISTRIBUTION	ENZYME DEFICIENCIES
YES	ELELYSO	PFIZER	LIMITED DISTRIBUTION	ENZYME DEFICIENCIES
YES	ELOCTATE	BIOGEN	LIMITED DISTRIBUTION	HEMOPHILIA
NO	ELZONRIS	STEMLINE	LIMITED DISTRIBUTION	CANCER
YES	EMFLAZA	PTC THERAPEUTICS	LIMITED DISTRIBUTION	DUCHENNE'S MUSCULAR DYSTROPHY
NO	ENDARI	EMMAUS	LIMITED DISTRIBUTION	BLOOD CELL DEFICIENCY
YES	ENHERTU	DAIICHI SANKYO	LIMITED DISTRIBUTION	CANCER
YES	ENSPRYNG	Roche	LIMITED LARGE	MISCELLANEOUS DISEASES
YES	EPIDIOLEX	GW Pharmaceuticals	LIMITED DISTRIBUTION	SEIZURES
YES	EPOPROSTENOL	TEVA	LIMITED DISTRIBUTION	PULMONARY HYPERTENSION
YES	ERBITUX	BMS	LIMITED DISTRIBUTION	CANCER
YES	ERIVEDGE	GENENTECH	LIMITED DISTRIBUTION	CANCER
YES	ERLEADA	JANSSEN	LIMITED DISTRIBUTION	CANCER
YES	ESBRIET	ROCHE	LIMITED DISTRIBUTION	IPF
YES	ESPEROCT	NOVO NORDISK	LIMITED LARGE	HEMOPHILIA
NO	EVOMELA	SPECTRUM	LIMITED DISTRIBUTION	CANCER
YES	EVRYSDI	GENENTECH	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	EXJADE	NOVARTIS	LIMITED DISTRIBUTION	IRON TOXICITY
NO	EXONDYS 51	SAREPTA	LIMITED DISTRIBUTION	DUCHENNE'S MUSCULAR DYSTROPHY
YES	EYLEA	REGENERON	LIMITED DISTRIBUTION	OPHTHALMIC CONDITIONS
YES	FABRAZYME	GENZYME	LIMITED DISTRIBUTION	ENZYME DEFICIENCIES
YES	FASENRA	ASTRAZENECA	LIMITED DISTRIBUTION	INFLAMMATORY CONDITIONS
YES	FEIBA	BAXALTA	LIMITED DISTRIBUTION	HEMOPHILIA
NO	FENSOLVI	TOLMAR	LIMITED SMALL	ENDOCRINE DISORDERS
NO	FERRIPROX	CHIESI	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
NO	FIBRYGA	OCTAPHARMA	LIMITED DISTRIBUTION	HEMOPHILIA
NO	FINTEPLA	ZOGENIX	LIMITED DISTRIBUTION	SEIZURES
YES	FIRAZYR	SHIRE	LIMITED DISTRIBUTION	HEREDITARY ANGIOEDEMA
NO	FIRDAPSE	CATALYST	EXCLUSIVE	MUSCULAR DYSTROPHY
YES	FLOLAN	GSK	LIMITED SMALL	PULMONARY HYPERTENSION
YES	FOLOTYN	ALLOS	LIMITED DISTRIBUTION	CANCER

NO	fulvestrant	SANDOZ	LIMITED DISTRIBUTION	Cancer
YES	GALAFOLD	AMICUS	LIMITED DISTRIBUTION	ENZYME DEFICIENCIES
NO	GAMIFANT	SOBI	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	GAMMAGARD	SHIRE	LIMITED DISTRIBUTION	IMMUNE DEFICIENCY
YES	GAMUNEX-C	GRIFOLS	LIMITED DISTRIBUTION	IMMUNE DEFICIENCY
YES	GATTEX	SHIRE	LIMITED DISTRIBUTION	SHORT BOWEL SYNDROME
NO	GAVRETO	BLUEPRINT MEDICINES	LIMITED SMALL	CANCER
YES	GAZYVA	GENENTECH	LIMITED DISTRIBUTION	CANCER
YES	GILOTRIF	BOEHRINGER	LIMITED DISTRIBUTION	CANCER
YES	GIVLAARI	ALNYLAM	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	GLASSIA	SHIRE	LIMITED DISTRIBUTION	RESPIRATORY CONDITIONS
NO	GOCOVRI	ADAMAS	LIMITED DISTRIBUTION	NEUROLOGY
YES	HAEGARDA	CSL	LIMITED DISTRIBUTION	HEREDITARY ANGIOEDEMA
NO	HEMANGEOL	PIERRE FABRE	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	HEMLIBRA	ROCHE	LIMITED DISTRIBUTION	HEMOPHILIA
YES	HEMOFIL	BAXALTA	LIMITED DISTRIBUTION	HEMOPHILIA
YES	HERCEPTIN	GENENTECH	LIMITED DISTRIBUTION	CANCER
YES	HERCEPTIN HYLECT	GENENTECH	LIMITED DISTRIBUTION	CANCER
YES	HETLIOZ	VANDA	LIMITED DISTRIBUTION	MISC SPECIALTY CONDITIONS
YES	HIZENTRA	CSL	LIMITED DISTRIBUTION	IMMUNE DEFICIENCY
YES	HUMATE-P	CSL	LIMITED DISTRIBUTION	HEMOPHILIA
YES	HUMIRA (PEDIATRIC	ABBVIE	LIMITED DISTRIBUTION	INFLAMMATORY CONDITIONS
YES	HYCAMTIN	NOVARTIS	LIMITED DISTRIBUTION	CANCER
YES	HYQVIA	SHIRE	LIMITED DISTRIBUTION	IMMUNE DEFICIENCY
YES	IBRANCE	PFIZER	LIMITED DISTRIBUTION	CANCER
NO	ICLUSIG	TAKEDA	LIMITED DISTRIBUTION	CANCER
YES	IDELVION	CSL	LIMITED DISTRIBUTION	HEMOPHILIA
YES	IDHIFA	CELGENE	LIMITED DISTRIBUTION	CANCER
YES	ILARIS	NOVARTIS	LIMITED DISTRIBUTION	CRYOPYRIN-ASSOCIATED PERIODIC SYNDROMES
YES	ILUMYA	SUN PHARMA	LIMITED DISTRIBUTION	INFLAMMATORY CONDITIONS
YES	ILUVIEN	ALIMERA	LIMITED DISTRIBUTION	DIABETIC MACULAR EDEMA
NO	IMBRUVICA	ABBVIE	LIMITED SMALL	CANCER
YES	IMFINZI	ASTRAZENECA	LIMITED DISTRIBUTION	CANCER
NO	IMLYGIC	AMGEN	LIMITED DISTRIBUTION	CANCER
NO	INBRIJA	ACORDA	LIMITED DISTRIBUTION	PARKISON's DISEASE
YES	INCRELEX	IPSEN	LIMITED DISTRIBUTION	GROWTH DEFICIENCY
NO	INGREZZA	NEUROCRINE	LIMITED DISTRIBUTION	NEUROLOGY
YES	INLYTA	PFIZER	LIMITED DISTRIBUTION	CANCER
YES	INQOVI	TAIHO/OTSUKA	LIMITED DISTRIBUTION	CANCER
YES	INREBIC	CELGENE	LIMITED DISTRIBUTION	CANCER
YES	INTRON A	MERCK	LIMITED DISTRIBUTION	CANCER / HEP C
YES	IRESSA	ASTRAZENECA	LIMITED DISTRIBUTION	CANCER
NO	ISTURISA	NOVARTIS	LIMITED DISTRIBUTION	CUSHINGS DISEASE
YES	IXEMPRA	BMS	LIMITED DISTRIBUTION	CANCER
YES	IXINITY	EMERGENT BIOSOLUTIONS	LIMITED LARGE	HEMOPHILIA
YES	JAKAFI	INCYTE	LIMITED DISTRIBUTION	CANCER
NO	JELMYTO	UROGEN	LIMITED DISTRIBUTION	CANCER
NO	JETREA	THROMBOGENICS	LIMITED SMALL	VITREOMACULAR ADHESION
YES	JIVI	BAYER	LIMITED DISTRIBUTION	HEMOPHILIA
YES	JUXTAPID	AMRYT	LIMITED DISTRIBUTION	HOFH
NO	JYNARQUE	OTSUKA	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	KADCYLA	GENENTECH	LIMITED DISTRIBUTION	CANCER
YES	KALBITOR	SHIRE	LIMITED DISTRIBUTION	HEREDITARY ANGIOEDEMA
YES	KALYDECO	VERTEX	LIMITED DISTRIBUTION	CYSTIC FIBROSIS
YES	KANUMA	ALEXION	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
NO	KEPIVANCE	SOBI	LIMITED DISTRIBUTION	INFLAMMATORY CONDITIONS
NO	KEVEYIS	TARO	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
NO	KINERET	SOBI	LIMITED DISTRIBUTION	INFLAMMATORY CONDITIONS
YES	KITABIS	PARI	LIMITED DISTRIBUTION	CYSTIC FIBROSIS
YES	KOATE-DVI	KEDRION	LIMITED DISTRIBUTION	HEMOPHILIA
YES	KOGENATE	BAYER	LIMITED DISTRIBUTION	HEMOPHILIA

NO	KORLYM	CORCEPT	LIMITED DISTRIBUTION	ENDOCRINE DISORDERS
NO	KOSELUGO	ASTRAZENECA	LIMITED DISTRIBUTION	CANCER
YES	KOVALTRY	BAYER	LIMITED DISTRIBUTION	HEMOPHILIA
YES	KUVAN	BIOMARIN	LIMITED LARGE	ENDOCRINE DISORDERS
NO	KYLEENA	BAYER	LIMITED DISTRIBUTION	FERTILITY
NO	KYMRIAH	NOVARTIS	LIMITED DISTRIBUTION	CANCER
YES	KYPROLIS	CELGENE	LIMITED DISTRIBUTION	CANCER
YES	LEMTRADA	GENZYME	LIMITED DISTRIBUTION	MULTIPLE SCLEROSIS
YES	LENVIMA	EISAI	LIMITED DISTRIBUTION	CANCER
YES	LETAIRIS	GILEAD	LIMITED DISTRIBUTION	PULMONARY HYPERTENSION
NO	LIBTAYO	REGENERON	LIMITED DISTRIBUTION	CANCER
YES	LILETTA	ACTAVIS	LIMITED DISTRIBUTION	FERTILITY
YES	LONSURF	TAIHO/OTSUKA	LIMITED DISTRIBUTION	CANCER
YES	LORBRENA	PFIZER	LIMITED DISTRIBUTION	CANCER
YES	LUCENTIS	GENENTECH	LIMITED DISTRIBUTION	OPHTHALMIC CONDITIONS
YES	LUMIZYME	GENZYME	LIMITED LARGE	ENZYME DEFICIENCIES
NO	LUMOXITI	ASTRAZENECA	EXCLUSIVE	CANCER
NO	LUTATHERA	NOVARTIS (Advanced Acceleration A	LIMITED DISTRIBUTION	CANCER
YES	LUXTURNA	SPARK	LIMITED DISTRIBUTION	OPHTHALMIC CONDITIONS
YES	LYNPARZA	ASTRAZENECA	LIMITED DISTRIBUTION	CANCER
YES	MACRILEN	AEREMA	LIMITED DISTRIBUTION	GROWTH DEFICIENCY
NO	MATULANE	LEADIANT	LIMITED DISTRIBUTION	CANCER
YES	MAVENCLAD	EMD SERONO	LIMITED DISTRIBUTION	MULTIPLE SCLEROSIS
YES	MAYZENT	NOVARTIS	LIMITED DISTRIBUTION	MULTIPLE SCLEROSIS
YES	MEKINIST	NOVARTIS	LIMITED LARGE	CANCER
NO	MEKTOVI	ARRAY BIOPHARMA	LIMITED DISTRIBUTION	CANCER
YES	MEPSEVII	ULTRAGENYX	EXCLUSIVE	ENZYME DEFICIENCIES
NO	METOPIRONE	HRA-PHARMA	LIMITED DISTRIBUTION	ENDOCRINE DISORDERS
NO	MIRCERA	HOFFMAN LA ROCHE	LIMITED DISTRIBUTION	RENAL CONDITIONS
NO	MIRENA	BAYER	LIMITED DISTRIBUTION	FERTILITY
YES	MONONINE	CSL	LIMITED DISTRIBUTION	HEMOPHILIA
NO	MOPNJUVI	MORPHOSYS/INCYTE	EXCLUSIVE	CANCER
YES	MOZOBIL	SANOFI	LIMITED DISTRIBUTION	CANCER
YES	MYALEPT	AMRYT	LIMITED DISTRIBUTION	LIPODYSTROPHY
NO	MYCAPSSA	CHIASMA	LIMITED DISTRIBUTION	ENDOCRINE DISORDERS
Yes	MYLOTARG	PFIZER	LIMITED DISTRIBUTION	CANCER
YES	NAGLAZYME	BIOMARIN	LIMITED DISTRIBUTION	ENZYME DEFICIENCIES
YES	NATPARA	SHIRE	LIMITED DISTRIBUTION	ENDOCRINE DISORDERS
YES	NERLYNX	PUMA	LIMITED DISTRIBUTION	CANCER
YES	NEXAVAR	BAYER	LIMITED DISTRIBUTION	CANCER
YES	NEXPLANON	Merck	LIMITED DISTRIBUTION	CONTRACEPTIVE
YES	NINLARO	TAKEDA	LIMITED DISTRIBUTION	CANCER
YES	nitisinone	NOVITIUM	LIMITED DISTRIBUTION	ENZYME DEFICIENCIES
Yes	NITYR	CYCLE	LIMITED DISTRIBUTION	METABOLIC DISORDERS
YES	NORTHERA	LUNDBECK	LIMITED DISTRIBUTION	ORTHOSTATIC HYPOTENSION
NO	NOURIANZ	KYOWA KIRIN	LIMITED DISTRIBUTION	PARKISON's DISEASE
YES	NOVOEIGHT	NOVO NORDISK	LIMITED DISTRIBUTION	HEMOPHILIA
YES	NOVOSEVEN RT	NOVO NORDISK	LIMITED DISTRIBUTION	HEMOPHILIA
YES	NUBEQA	BAYER	LIMITED DISTRIBUTION	CANCER
YES	NUCALA	GSK	LIMITED DISTRIBUTION	ALLERGY
YES	NUPLAZID	ACADIA	LIMITED DISTRIBUTION	NEUROLOGY
YES	NUWIQ	OCTAPHARMA	LIMITED DISTRIBUTION	HEMOPHILIA
YES	OCALIVA	INTERCEPT	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	OCREVUS	GENENTECH	LIMITED DISTRIBUTION	MULTIPLE SCLEROSIS
YES	OFEV	BOEHRINGER	LIMITED DISTRIBUTION	IPF
YES	OLUMIANT	LILLY	LIMITED LARGE	INFLAMMATORY CONDITIONS
YES	ONCASPAR	SHIRE	LIMITED DISTRIBUTION	CANCER
NO	ONIVYDE	MERRIMACK	LIMITED DISTRIBUTION	CANCER
NO	ONPATTRO	ALNYLAM	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	OPSUMIT	JANSSEN	LIMITED DISTRIBUTION	PULMONARY HYPERTENSION
NO	ORALAIR	GREER	LIMITED DISTRIBUTION	ALLERGY

YES	ORENITRAM	UNITED THERAPUETICS	LIMITED DISTRIBUTION	PULMONARY HYPERTENSION
NO	ORFADIN	SOBI	LIMITED DISTRIBUTION	ENZYME DEFICIENCIES
YES	ORKAMBI	VERTEX	LIMITED DISTRIBUTION	CYSTIC FIBROSIS
NO	ORTHOCLONE OKT-3	JANSSEN	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
NO	OSMOLEX ER	OSMOTICA	EXCLUSIVE	MISCELLANEOUS SPECIALTY CONDITIONS
YES	OXBRYTA	GLOBAL BLOOD	LIMITED DISTRIBUTION	SICKLE CELL DISEASE
YES	OXERVATE	Dompe	LIMITED DISTRIBUTION	OPHTHALMIC CONDITIONS
YES	PALFORZIA	AIMMUNE	LIMITED DISTRIBUTION	ALLERGY
YES	PALYNZIQ	BIOMARIN	LIMITED DISTRIBUTION	ENDOCRINE DISORDERS
NO	PARAGARD	TEVA	LIMITED DISTRIBUTION	FERTILITY
NO	PEMAZYRE	INCYTE	LIMITED DISTRIBUTION	CANCER
YES	PERJETA	GENENTECH	LIMITED DISTRIBUTION	CANCER
YES	PHESGO	GENENTECH	LIMITED DISTRIBUTION	CANCER
YES	POLIVY	GENENTECH	LIMITED DISTRIBUTION	CANCER
YES	POMALYST	CELGENE	LIMITED DISTRIBUTION	CANCER
NO	POTELIGEO	KYOWA KIRIN	LIMITED DISTRIBUTION	CANCER
NO	PRIALT	TeraSera	LIMITED DISTRIBUTION	PAIN MANAGEMENT
YES	PRIVIGEN	CSL	LIMITED LARGE	IMMUNE DEFICIENCY
YES	PROBUPHINE	Titan	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	PROCYSBI	HORIZON	LIMITED DISTRIBUTION	METABOLIC DISORDERS
YES	PROFILNINE	GRIFOLS	LIMITED DISTRIBUTION	HEMOPHILIA
NO	PROLASTIN C	GRIFOLS	EXCLUSIVE	RESPIRATORY CONDITIONS
YES	PROMACTA	GSK	LIMITED DISTRIBUTION	BLOOD CELL DEFICIENCY
NO	PROVENGE	DENDREON	LIMITED DISTRIBUTION	CANCER
NO	PURIXAN	RARE DISEASE THERAPEUTICS	LIMITED DISTRIBUTION	CANCER
NO	QINLOCK	DECIPHERA	LIMITED DISTRIBUTION	CANCER
NO	RADICAVA	MITSUBISHI TANABE	LIMITED DISTRIBUTION	NEUROLOGY
YES	RAVICTI	HORIZON	LIMITED SMALL	UREA CYCLE DISORDERS
YES	REBINYN	NOVO NORDISK	LIMITED DISTRIBUTION	HEMOPHILIA
NO	REBLOZYL	CELGENE	LIMITED DISTRIBUTION	BLOOD CELL DEFICIENCY
YES	RECOMBINATE	BAXALTA	LIMITED DISTRIBUTION	HEMOPHILIA
YES	REMODULIN	UNITED THERAPUETICS	LIMITED DISTRIBUTION	PULMONARY HYPERTENSION
Yes	RETEVMO	LILLY	LIMITED DISTRIBUTION	CANCER
NO	REVCOVI	LEADIANT	LIMITED DISTRIBUTION	ENZYME DEFICIENCIES
YES	REVLIMID	CELGENE	LIMITED DISTRIBUTION	CANCER
YES	RIASTAP	CSL	LIMITED DISTRIBUTION	HEMOPHILIA
YES	RINVOQ	ABBVIE	LIMITED DISTRIBUTION	IMMUNE DEFICIENCY
YES	RITUXAN	GENENTECH	LIMITED DISTRIBUTION	CANCER
YES	RITUXAN-HYCELA	GENENTECH	LIMITED DISTRIBUTION	CANCER
YES	RIXUBIS	BAXALTA	LIMITED DISTRIBUTION	HEMOPHILIA
YES	ROZLYTREK	GENENTECH	LIMITED DISTRIBUTION	CANCER
YES	RUBRACA	CLOVIS ONCOLOGY	LIMITED DISTRIBUTION	CANCER
YES	RUCONEST	SALIX	LIMITED DISTRIBUTION	HEREDITARY ANGIOEDEMA
No	RUZURGI	JACOBUS	LIMITED DISTRIBUTION	MUSCULAR DYSTROPHY
YES	SABRIL	LUNDBECK	LIMITED DISTRIBUTION	MISCELLANEOUS CNS DISORDERS
YES	SAMSCA	OTSUKA	LIMITED DISTRIBUTION	HEMATOLOGY
NO	SARCLISA	SANOFI	LIMITED SMALL	CANCER
NO	SCENESSE	CLINUVEL	EXCLUSIVE	MISCELLANEOUS SPECIALTY CONDITIONS
YES	SIGNIFOR	RECORDATI	LIMITED DISTRIBUTION	ENDOCRINE DISORDERS
YES	SIGNIFOR LAR	RECORDATI	EXCLUSIVE	ENDOCRINE DISORDERS
NO	SINUVA	INTERSECT ENT	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
NO	SIRTURO	JANSSEN	OTHER	INFECTIOUS DISEASE
NO	SKYLA	BAYER	LIMITED DISTRIBUTION	FERTILITY
NO	sodium hyaluronate	TEVA	LIMITED DISTRIBUTION	OSTEOARTHRITIS
YES	SOLESTA	PALETTE	LIMITED DISTRIBUTION	MISCELLANEOUS DISORDER
YES	SOLIRIS	ALEXION	LIMITED DISTRIBUTION	BLOOD CELL DEFICIENCY
YES	SOMATULINE DEPOT	IPSEN	LIMITED LARGE	ENDOCRINE DISORDERS
YES	SOMAVERT	PFIZER	LIMITED DISTRIBUTION	ENDOCRINE DISORDERS
YES	SPINRAZA	BIOGEN	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
NO	SPRIX	ZYLA LIFE SCIENCES	LIMITED DISTRIBUTION	PAIN MANAGEMENT
YES	STIVARGA	BAYER	LIMITED DISTRIBUTION	CANCER

NO	STRENSIQ	ALEXION	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	SUBLOCADE	INDIVIOR	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
NO	SUCRAID	QOL	LIMITED DISTRIBUTION	ENZYME DEFICIENCIES
YES	SUPPRELIN LA	ENDO	LIMITED DISTRIBUTION	ENDOCRINE DISORDERS
YES	SUTENT	PFIZER	LIMITED DISTRIBUTION	CANCER
YES	SYLVANT	JANSSEN	LIMITED DISTRIBUTION	MISCELLANEOUS
YES	SYMDEKO	VERTEX	LIMITED DISTRIBUTION	CYSTIC FIBROSIS
YES	SYNAGIS	SOBI	LIMITED DISTRIBUTION	RSV PREVENTION
NO	SYNRIBO	TEVA	LIMITED DISTRIBUTION	CANCER
YES	TAFINLAR	NOVARTIS	LIMITED DISTRIBUTION	CANCER
YES	TAGRISSO	ASTRAZENECA	LIMITED DISTRIBUTION	CANCER
YES	TAKHZYRO	SHIRE	LIMITED DISTRIBUTION	HEREDITARY ANGIOEDEMA
YES	TALTZ	LILLY	LIMITED DISTRIBUTION	INFLAMMATORY CONDITIONS
YES	TALZENNA	PFIZER	LIMITED DISTRIBUTION	CANCER
YES	TARCEVA	GENENTECH	LIMITED DISTRIBUTION	CANCER
NO	TAVALISSE	RIGEL	LIMITED SMALL	BLOOD CELL DEFICIENCY
NO	TAZVERIK	EPIZYME	LIMITED DISTRIBUTION	CANCER
NO	TECARTUS	KITE	LIMITED DISTRIBUTION	CANCER
YES	TECENTRIQ	GENENTECH	LIMITED LARGE	CANCER
YES	TECFIDERA	BIOGEN	LIMITED LARGE	MULTIPLE SCLEROSIS
YES	TEGSEDI	IONIS	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	TEPEZZA	HORIZON	LIMITED DISTRIBUTION	OPHTHALMIC CONDITIONS
NO	TESTOPEL	ENDO	LIMITED DISTRIBUTION	ENDOCRINE DISORDERS
YES	THALOMID	CELGENE	LIMITED DISTRIBUTION	CANCER
NO	THIOLA	RETROPHIN	LIMITED DISTRIBUTION	KIDNEY STONES
YES	THYROGEN	GENZYME	LIMITED DISTRIBUTION	CANCER
NO	TIBSOVO	AGIOS	LIMITED DISTRIBUTION	CANCER
YES	TRACLEER	JANSSEN	LIMITED DISTRIBUTION	PULMONARY HYPERTENSION
YES	treprostinil	SANDOZ	LIMITED DISTRIBUTION	PULMONARY HYPERTENSION
YES	TRIKAFTA	VERTEX	LIMITED DISTRIBUTION	CYSTIC FIBROSIS
NO	TRIPTODUR	ARBOR	LIMITED DISTRIBUTION	ENDOCRINE DISORDERS
NO	TRODELVY	IMMUNOMEDICS	LIMITED DISTRIBUTION	CANCER
YES	TROGARZO	THERATECHNOLOGIES & TAIMED E	LIMITED DISTRIBUTION	INFECTIOUS DISEASE
NO	TUKYSA	SEATTLE GENETICS	LIMITED DISTRIBUTION	CANCER
NO	TURALIO	DAIICHI SANKYO	LIMITED DISTRIBUTION	CANCER
YES	TYKERB	NOVARTIS	LIMITED DISTRIBUTION	CANCER
YES	TYSABRI	BIOGEN	LIMITED LARGE	MULTIPLE SCLEROSIS
YES	TYVASO	UNITED THERAPUETICS	LIMITED DISTRIBUTION	PULMONARY HYPERTENSION
NO	UNITUXIN	UNITED THERAPUETICS	LIMITED DISTRIBUTION	CANCER
NO	UPLIZNA	VIELA	LIMITED DISTRIBUTION	INFLAMMATORY CONDITIONS
YES	UPTRAVI	JANSSEN	LIMITED DISTRIBUTION	PULMONARY HYPERTENSION
YES	VALCHLOR	Helsinn	LIMITED DISTRIBUTION	CANCER
YES	VALSTAR	ENDO	LIMITED DISTRIBUTION	CANCER
NO	VALTOCO	NEURELIS	EXCLUSIVE	SEIZURES
YES	VANTAS	ENDO	LIMITED DISTRIBUTION	CANCER
NO	VARITHENA	BOSTON SCIENTIFIC	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	VELETRI	JANSSEN	LIMITED DISTRIBUTION	PULMONARY HYPERTENSION
NO	VENCLEXTA	ABBVIE	LIMITED DISTRIBUTION	CANCER
YES	VENTAVIS	JANSSEN	LIMITED DISTRIBUTION	PULMONARY HYPERTENSION
YES	VERZENIO	LILLY	LIMITED DISTRIBUTION	CANCER
YES	VIDAZA	CELGENE	LIMITED DISTRIBUTION	CANCER
YES	VIGABATRIN	ENDO	LIMITED DISTRIBUTION	MISCELLANEOUS CNS DISORDERS
NO	VILTEPSO	NS PHARMA	LIMITED DISTRIBUTION	MUSCULAR DYSTROPHY
YES	VIMIZIM	BIOMARIN	LIMITED DISTRIBUTION	MORQUIO A SYNDROME
NO	VISTOGARD	WELLSTAT	LIMITED DISTRIBUTION	CANCER
YES	VISUDYNE	VALEANT	LIMITED DISTRIBUTION	OPHTHALMIC CONDITIONS
YES	VITRAKVI	BAYER	LIMITED DISTRIBUTION	CANCER
YES	VIZIMPRO	PFIZER	LIMITED DISTRIBUTION	CANCER
YES	VONVENDI	BAXALTA	LIMITED DISTRIBUTION	HEMOPHILIA
YES	VOTRIENT	NOVARTIS	LIMITED DISTRIBUTION	CANCER
YES	VPRIV	SHIRE	LIMITED DISTRIBUTION	ENZYME DEFICIENCIES

YES	VUMERITY	BIOGEN	LIMITED DISTRIBUTION	MULTIPLE SCLEROSIS
NO	VYEPTI	LUNDBECK	LIMITED DISTRIBUTION	NEUROLOGY
NO	VYLEESI	AMAG	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	VYNDAMAX	PFIZER	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	VYNDAQEL	PFIZER	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
NO	VYONDYS-53	SAREPTA	LIMITED DISTRIBUTION	MUSCULAR DYSTROPHY
NO	VYXEOS	JAZZ	LIMITED DISTRIBUTION	CANCER
YES	WAKIX	HARMONY	LIMITED DISTRIBUTION	NEUROLOGY
YES	WILATE	OCTAPHARMA	LIMITED DISTRIBUTION	HEMOPHILIA
YES	XALKORI	PFIZER	LIMITED DISTRIBUTION	CANCER
YES	XEMBIFY	GRIFOLS	LIMITED DISTRIBUTION	HEMOPHILIA
YES	XENAZINE	LUNDBECK	LIMITED DISTRIBUTION	MISCELLANEOUS CNS DISORDERS
NO	XERMELO	LEXICON	LIMITED SMALL	CANCER
NO	XIAFLEX	ENDO	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
NO	XOFIGO	BAYER	LIMITED DISTRIBUTION	CANCER
YES	XOLAIR	GENENTECH	LIMITED DISTRIBUTION	RESPIRATORY CONDITIONS
NO	XOSPATA	ASTELLAS	LIMITED DISTRIBUTION	CANCER
NO	XPOVIO	KARYOPHARM	LIMITED DISTRIBUTION	CANCER
YES	XTANDI	ASTELLAS / MEDIVATION	LIMITED DISTRIBUTION	CANCER
NO	XURIDEN	WELLSTAT	EXCLUSIVE	MISCELLANEOUS SPECIALTY CONDITIONS
YES	XYNTHA	PFIZER	LIMITED LARGE	HEMOPHILIA
YES	XYREM	JAZZ	LIMITED DISTRIBUTION	MISCELLANEOUS CNS DISORDERS
YES	XYWAV	JAZZ	EXCLUSIVE	MISCELLANEOUS CNS DISORDERS
YES	YERVOY	BMS	LIMITED LARGE	CANCER
NO	YESCARTA	KITE	OTHER	CANCER
NO	YONDELIS	JANSSEN	LIMITED DISTRIBUTION	CANCER
NO	YUTIQ	EYEPOINT PHARMACEUTICALS	OTHER	OPHTHALMIC CONDITIONS
YES	ZALTRAP	SANOFI	LIMITED DISTRIBUTION	CANCER
YES	ZAVESCA	JANSSEN	LIMITED DISTRIBUTION	ENZYME DEFICIENCIES
NO	ZECUITY	TEVA	LIMITED DISTRIBUTION	PAIN MANAGEMENT
NO	ZEJULA	GSK	LIMITED DISTRIBUTION	CANCER
YES	ZELBORAF	GENENTECH	LIMITED DISTRIBUTION	CANCER
YES	ZEMAIRA	CSL	LIMITED SMALL	RESPIRATORY CONDITIONS
YES	ZEPOSIA	BMS	LIMITED LARGE	MULTIPLE SCLEROSIS
NO	ZEPZELCA	JAZZ	LIMITED DISTRIBUTION	CANCER
NO	ZEVALIN	SPECTRUM	LIMITED DISTRIBUTION	CANCER
NO	ZILRETTA	FLEXION	LIMITED DISTRIBUTION	OSTEOARTHRITIS
YES	ZOLGENSMA	NOVARTIS	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS
YES	ZOLINZA	MERCK	LIMITED LARGE	CANCER
YES	ZORBTIVE	EMD SERONO	LIMITED DISTRIBUTION	GROWTH DEFICIENCY
NO	ZULRESSO	SAGE	LIMITED DISTRIBUTION	MISCELLANEOUS SPECIALTY CONDITIONS

BlueCross BlueShield of Vermont
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March 4, 2021

Mr. Kevin Ruggeberg, FSA, MAAA
Vice President & Consulting Actuary
Consulting Actuary

Subject: Your 2/23/2021 Questions re: Blue Cross and Blue Shield of Vermont 3Q 2021 Large Group Rating Program Filing (SERFF Tracking #: BCVT-132713612) and re: The Vermont Health Plan 3Q 2021 Large Group Rating Program Filing (SERFF Tracking #: BCVT-132713919)

Dear Mr. Kevin Ruggeberg:

In response to your request dated February 23, 2021, here are *your questions* and our answers

1) *Clarify if and how the Medicare Primary manual rate increase is incorporated in the "Impact of Formula and Factor Changes" table in the actuarial memorandum.*

   The 'Impact of Formula and Factor Changes' includes the impact of both the active and Medicare Primary manual rate increase. We developed the impact of formula and factors changes using the current groups in the block of business, so the extent to which the existing groups offer Medicare Primary coverage determines the degree to which each manual rate is incorporated into the total increase. Medicare Primary membership is approximately one percent of membership in this filing.

2) *Explain why the MLR calculation in the actuarial memorandum assumes that various quantities, such as rebates, will be unchanged and untrended from 2019, despite some of these values being assumed to have changed elsewhere in the filing.*

   We provided the MLR calculation in a manner that was consistent with previous filings. However, we agree that the use of the estimated rebates underlying the rate change in section 2.3 to be more indicative of the anticipated MLR in the projection period. The other item in the MLR calculation that comes directly from the 2019 MLR filing is the HCQ expenses, which we consider to be a reasonable proxy for the 2022 HCQ expenses.

   Please see the attached file *Response to Q3 2021 LG Filing 02.23.2021 Inquiry – Q2.xlsx* for updated versions of the BCBSVT and TVHP MLR calculations.

3) *Regarding the deferred care adjustments provided in Exhibit 6E and used in Exhibits 1A and 1B:*
   a) *Provide more detail about how these factors were developed, including any implicit trend level incorporated in the calculation.*

      These factors are based on modeling recently performed for DFR. Please see the attached file Response to *Q3 2021 LG Filing 02.23.2021 Inquiry – Q3.pdf* for the actuarial report that describes the modeling in detail.

b) *The sample calculation shown in Exhibit 1B shows a simple average of the 12 monthly factors applicable to the experience period. By L&E's estimation, this would typically result in an overstatement of about 4% to incurred claims. This is because the highest inverse factors are applicable to the months with the lowest claims, and vice versa. Please confirm the precise manner in which this adjustment will be calculated for particular groups.*

We apply the factors on a monthly basis to calculate the experience adjustment factor. Please see the attached file *Response to Q3 2021 LG Filing 02.23.2021 Inquiry – Q3.xlsx* for a precise illustrative demonstration of the calculation of the factor. The monthly application of the factors to claims, rather than using a simple average, ensures that incurred claims are not overstated.

4) *Explain why clinical guidance of a 5% increase from new drugs in the future should be applied to the historical trend, which presumably already includes past new drugs of a similar magnitude*

Pharmaceuticals dispensed in a medical setting feature a number of challenges when setting future trends. These claims are often high-cost and low-frequency and the advent of a new drug in this class may cause a significant escalation of trend in a given year. For example, in the year ended February 2019, this class of drug experienced an annual trend of 15.5 percent, which was higher the approved Q3 2020 filing trend of 11.3 percent. The lower trend experienced from 201902 to 202002 is the result of the leveling off in utilization of certain drugs that were first available in 2017 or 2018, as the initial pent-up demand for these medications became part of the entire trend experience period. The additional 5 percent is to account for new drugs, such as Ocrelizumab, which are not included in the baseline. Many of the newly developed specialty drugs are now dispensed through the medical benefit and their impact can vary widely. As shown in the table below, the most recent year over year total trend included a smaller-than-historical impact of pipeline drugs.

Impact of Pipeline			
Type	201802	201902	202002
Trend without Pipeline	-0.7%	6.4%	5.0%
Trend with Pipeline	5.4%	15.5%	8.4%
Impact of Pipeline	6.0%	8.5%	3.2%

In summary, a long-term view for this class is necessary due to the substantial year-to-year variations in annual trends caused by the introduction of new, high-cost drug therapies.

5) *Provide more detail on how Exhibit 2G is used. For example, the factors for Rx claims from March 2017 and April 2017 and 1.000 and 0.8863, respectively. Does this imply that claims from April are trended by an additional 13% over claims in March?*

We average the factors in Exhibit 2G based on the months in each respective experience period. The ratio of the average of the most recent experience period over the average of each preceding experience calculates the prior experience trend. Please see the attached file *Response to Q3 2021*

LG Filing 02.23.2021 Inquiry – Q5.xlsx for an illustrative demonstration of the calculation of the prior period trend factors.

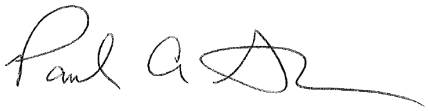
6) *Please list all rating variables which vary between the TVHP and BCBSVT*

There are two rating variables that vary:

- Medical Unit Cost: For marketing reasons, provider contracting negotiates different unit cost increases for the BCBSVT Managed, BCBSVT Non-Managed, and TVHP Managed contracts.
- Contribution to Reserve (CTR): The BCBSVT Insured Group CTR factor is 1.5 percent of premium. Because TVHP remains taxable at the federal level, its long-term CTR target is 2 percent.

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

Sincerely,



_____

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

Blue Cross and Blue Shield of Vermont
COVID-19 Modeling

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Blue Cross and Blue Shield of Vermont
COVID-19 Modeling

Purpose

The COVID-19 pandemic has introduced significant uncertainty into the anticipated level of claim costs. In the spring of 2020, stay at home orders resulted in a significant drop in claims volume. Over subsequent months, a return of deferred care increased utilization above expected levels, while infection rates remained low through the summer before spiking in late autumn. Looking forward, there are uncertain impacts around the ongoing level of infection, the availability and cost of a vaccine, and the degree to which deferred or foregone care will lead to increased population morbidity, among many other uncertainties.

To examine the possible variance in paid claims in 2020, 2021, and 2022 BCBSVT has created a model that simulates paid claims under varying scenarios for directly-written insured lines of business[1]. The model and results are intended to quantify the impact varying scenarios have on BCBSVT's performance by line of business, projected net income and risk based capital ratio (RBC). It should not be used for any other purpose.

Not included in this modeling are a number of additional operational costs incurred by BCBSVT related to the COVID-19 pandemic. BCBSVT has implemented programming to enhance access to and affordability of retail pharmaceuticals during the crisis, extended grace periods and offered premium flexibility to customers, cancelled the recoupment of certain overpayments to providers, waived any deductible amounts applying to generic wellness drugs and insulins and temporarily suspended claims audit activity.

This modeling is specific to claims costs directly related to COVID-19, along with the deferral of medical care due to the economic shutdown and that care's eventual (partial) return. We specifically note the exclusion of retail pharmacy from this modeling[2].

This model does not project ongoing COVID-19 illness beyond the end of Calendar Year (CY) 2022. Neither does it attempt to quantify the financial impact of long-term health complications that have been noted among individuals who have contracted and recovered from COVID-19.

Data

The model and its inputs rely on several sources of information. We use as a baseline projected claims, trend, actuarial value, and membership information presented in or underlying the BCBSVT 2021 Vermont Individual and Small Group Rate Filing (BCVT-132371410), the BCBSVT and TVHP Q3 2020 Large Group Rating Program Filing (BCVT-132350241 & BCVT-132350492), the 2021 TVHP Medigap Blue Rate Filing (BCVT-132559586), and the 2021 BCBSVT Medicare Supplement Rate Filing (BCVT-132570622). The large group filings do not project membership, so for these lines of business we use membership from

[1] These include the Vermont Individual and Small Group (VISG) merged market, BCBSVT insured large groups, TVHP insured large groups, BCBSVT Medicare Supplement products, and TVHP Medicare Supplement products.
[2] Patterns of retail pharmacy utilization were impacted by the pandemic (e.g. an unusually large number of 90-day scripts were filled in late March) but the overall level of utilization was not materially impacted.

internal reporting as of November 30, 2020 to approximate 2020, 2021, and 2022 membership. We include direct COVID-related costs incurred in February through October 2020 and paid through November 30, 2020 from BCBSVT's data warehouse.

To calculate the level of deferred care, we use claims incurred from January 2019 through September 2020 for all BCBSVT members. We apply completion factors developed from the monthly financial reporting process (best estimates before margin and before blending with trended estimates). Shelter in place restrictions were put in place in March 2020; therefore, the slowdown period was defined as the incurred period from March 2020 through May 2020. Beginning in June, utilization levels can be observed to have returned to levels that surpass trended pre-pandemic benchmarks across the BCBSVT book of business. This slowdown period was quantified by comparing the PMPM of the slowdown period relative to a benchmark PMPM. We calculate the level of deferred care separately for Medicare Supplement members. For more detail, please refer to the *Deferred Care* section.

Methodology

Baseline Claims

Given that the timing of the deferred and returning care (see subsequent sections) is variable on a monthly basis, we convert the claim totals included in the 2021 filings to monthly totals.

To estimate VISG claims, we start with the 2021 projected allowed medical and pharmacy claims from the 2021 VISG filing. We apply paid claim seasonality factors developed as part of the monthly reserving process. We then calculate a monthly allowed trend for medical and pharmacy claims using the approved allowed trend factors. Lastly, we set the starting trend for January 2020 such that the total projected allowed claims equals the figure presented in Exhibit 5 of the filing. Finally, we apply the 2021 actuarial value[3] to convert from allowed claims to paid claims.

To estimate the insured large group claims, we start with the approved manual rate in the Q3 2020 BCBSVT/TVHP Large Group filing. The manual rate represents an estimated paid claim amount for the 12-month period starting January 1, 2021. We then divide by the effective actuarial value underlying the Q3 2020 benefit relativity model to convert the manual rate to an allowed claim total. Then, we split medical and pharmacy claims using the proportion of each comprising the manual rate. We then apply paid claim seasonality factors developed as part of the reserving process and convert the annual allowed medical and pharmacy trend in the filing to monthly factors. We set the starting trend for January 2021 such that the total projected allowed claims per member for the year equals the allowed manual rate. We then apply the average actuarial value to convert the allowed claims back to paid claims.

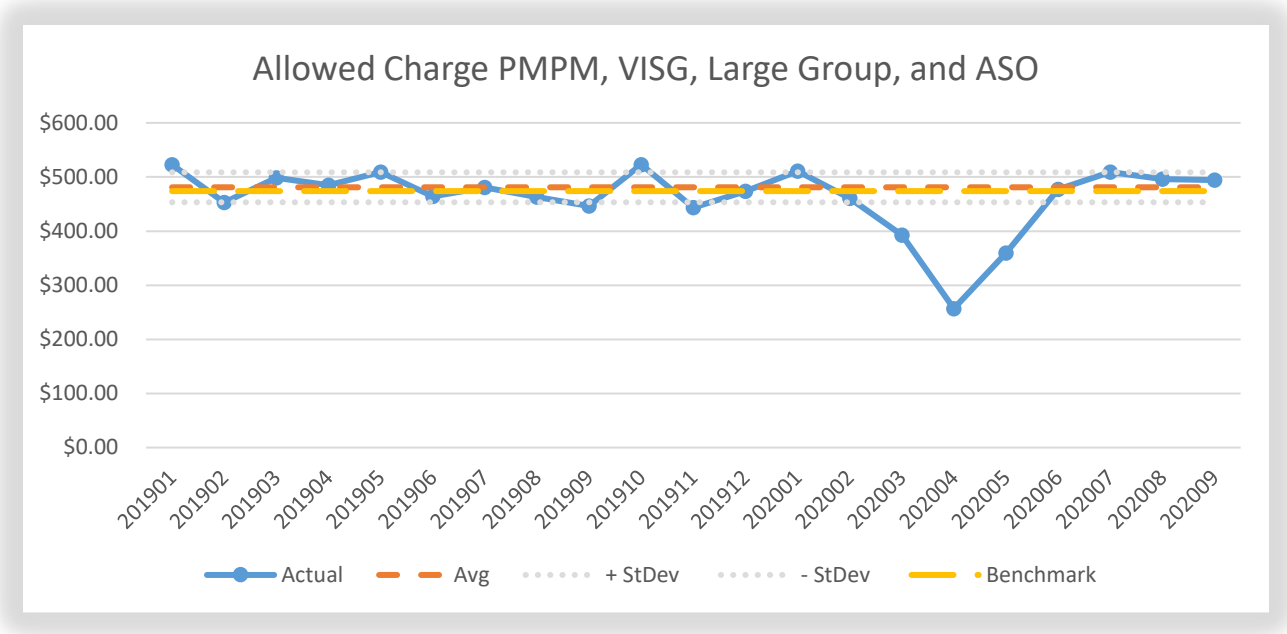
[3] We used the actuarial value calculated using BCBSVT population from column L of exhibit 6E of the 2021 VISG rate filing.

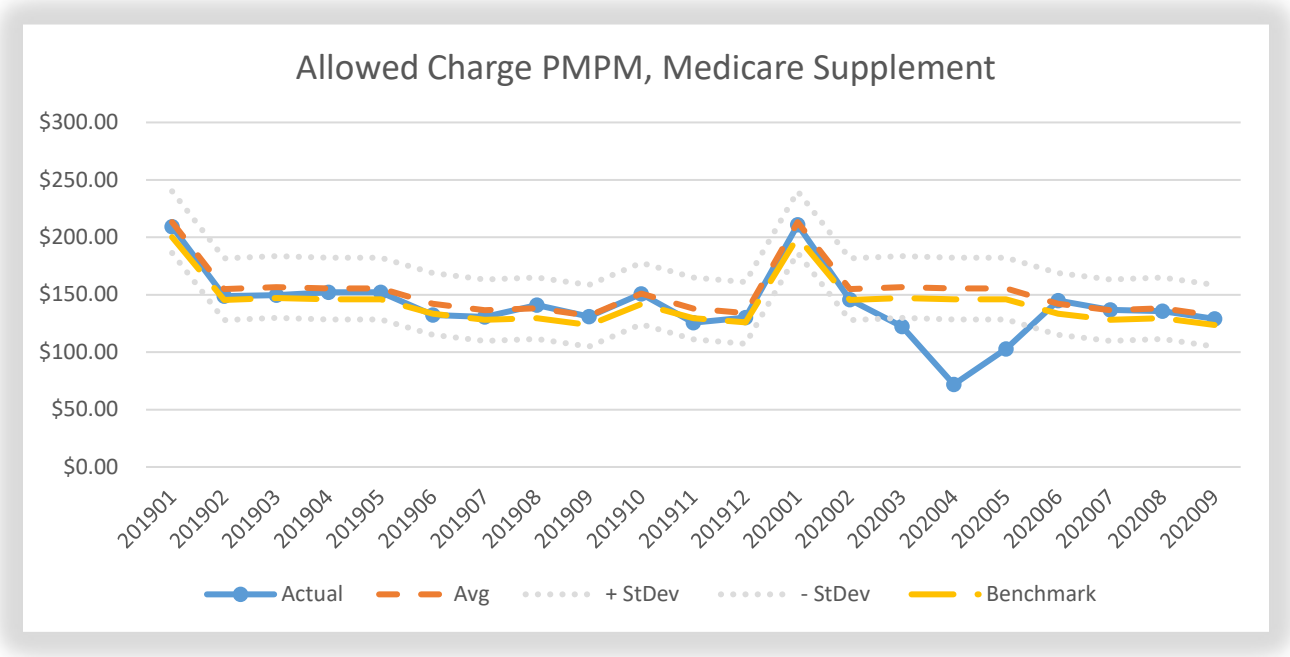
Blue Cross and Blue Shield of Vermont
COVID-19 Modeling

To estimate Medicare Supplement claims, we start with the 2021 projected medical claims from the 2021 BCBSVT Medicare Supplement and 2021 TVHP Medigap Blue filings. We apply paid claim seasonality factors developed as part of the monthly reserving process. We then calculate a monthly allowed trend for medical claims using the approved allowed trend factors. We set the starting monthly claims so that the annual claims are equal to the totals presented in the filing.

Deferred Care

Using the period identified the *Data* section, we create the following graphs showing the total monthly PMPMs spanning over the benchmark and slowdown periods. We calculate the benchmark PMPM as the monthly average PMPM less the monthly standard deviation PMPM divided by the square root of three in order to ensure that we are isolating the deferred services from normal fluctuations. We calculate benchmarks separately for Medicare Supplement members. We apply a seasonal adjustment to the Medicare Supplement benchmark due to the significant monthly seasonality pattern present.





We further subdivided our total claims by service category to make determinations about the percentage of claims in our slowdown period that are likely to be rescheduled rather than foregone. We also made assumptions about changes in demand that certain claim categories are likely to experience in the future due to temporary or more lasting changes to the care delivery system expected to result from the pandemic.

We use place of service, DRG, ICD-10 procedure code, CPT/HCPCS, revenue code and ICD-10 diagnosis code to bucket the total claims into 33 sub-categories we considered in estimating the impact of deferred services. A table displaying the assumptions for each of the 33 categories can be found in Appendix E.

BCBSVT actuaries worked closely with BCBSVT medical directors to develop assumptions for the return of care for each service category.

Mental health services apart from inpatient stays can be observed to exceed the benchmark, presumably due to the availability of telehealth options as well as the increased stress the pandemic and economic disruption have inflicted upon our members. While there was a slowdown in inpatient mental health admissions, we assume that this was representative of a change in site of care rather than an indication of pent-up demand.

Medical-drug services (such as injections), durable medical equipment and services at a home health & hospice locations experienced very little or no slowdown; we assume that the limited amount of care that did not take place can be foregone completely or has been resolved using other methods of care. Emergency and urgent care experienced a significant percent slowdown in services during the spring of 2020 but have since rebounded. We expect these services to not return because any emergent event that occurred during March to May has been handled in other ways. We assumed that influenza and pneumonia-based claims will

not be made up because they are seasonal and do not result in pent-up demand. Newborns and delivery/pregnancy care for mothers cannot be deferred or made up for obvious reasons.

Rescheduling of laboratory, radiology and evaluation and management services depends on whether the service was for chronic care or acute care. We assumed that 100 percent of chronic services will be made up while any acute care that did not take place in the slowdown period has been foregone[4]. We also assumed that any oncology treatment or immunization services that were deferred during the lockdown will be made up fully due to the necessary but deferrable nature of this care.

All surgeries had relatively significant slowdowns during the period. We project that all of these services will be made up due to the necessity of this care. We note that various Vermont hospitals and surgical centers have expanded their hours to contend with the glut of services.

Overall, we estimate that 50.3 percent of the services that were deferred during the slowdown period have been or will be made up. For Medicare Supplement members, we estimate 45.2 percent of deferred services will return. This can be calculated by taking the weighted average of the 'percent rescheduled services' and 'slowdown PMPM' from the table by type of service provided in Appendix E.

We note the independent BCBSVT analysis is closely aligned with industry sources[5,6], which lends additional confidence to our assumption.

In any month where services are less than 100 percent of our non-COVID expectation, it is assumed that a mean of 50.3 percent of the claims will return at a later date (a mean of 45.2 percent for Medicare Supplement members). This includes any months during a subsequent increased period of infection where non-emergent care is deferred such that claims are less than expected. In the stochastic model, we assume the level of deferred care is normally distributed with above-referenced means and a standard deviation of one-tenth the mean. This standard deviation allows for a reasonable range of results around our best estimate, roughly equivalent to the "high" and "low" estimates within the above-referenced Milliman white paper.

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[4] While it is unlikely that literally every deferred service in this category will return, the difference between using 100 percent and a figure as low as 90 percent is immaterial to the modeling results. The expectation is that the vast majority of services for the management of chronic disease has been or will be rescheduled. Similarly, it is unlikely that every service we categorized as "acute" will be foregone, but using an assumption of, say, 5 percent has no material impact on results.

[5] https://milliman-cdn.azureedge.net/-/media/milliman/pdfs/articles/estimating-the-financial-impact-covid19.ashx

[6] https://www.soa.org/globalassets/assets/files/resources/research-report/2020/illustrative-forecasts-covid-19.pdf

Returning Care

The timing of the return of care is dependent on the capacity of the health care system. We use emerging experience to estimate the expanded capacity of the health care system. We assume a total maximum capacity range of 104 to 108 percent.

To model the return of care, we randomly generate capacity factors to apply for each month from October 2020 through December 2022. The capacity in a given month is not allowed to exceed the maximum noted above. We also estimate the potential cost of subsequent restrictions on access to non-emergent medical care. Subsequent periods of more severe economic restrictions would pose a great challenge for Vermonters, Vermont health care providers and Vermont small businesses. The decision to issue further rounds of shelter-in-place orders and/or similar restrictions will not be made lightly.

Massachusetts announced on December 7, 2020 that hospitals would begin limiting elective surgeries[7]. New York also recently limited elective surgeries in Erie County[8]. The case incidence in Massachusetts and Erie County, NY was approximately 600 cases per million at the time these restrictions were put in place, which we use as the level where Vermont once again implements restrictions on access to medical care.

In the month following the conclusion of a period of restricted access to health care, the factors are dampened to reflect the deferral of care. In the second month following a period of restricted access, we apply the additive factors to account for the return of services. We also apply dampening factors that eventually revert care to 100 percent of the benchmark to reflect that the health care system likely cannot operate at maximum capacity for an extended duration. We include an additive term that helps prevent the dampening factors from returning the maximum capacity to 100 percent before returning care reaches the percentage randomly selected for the simulation. Lastly, we end any excess capacity upon reaching the modeled percent of care returning.

Capacity Factors	Provider Max	Period of Restricted Access to Care
Low	104%	85%
High	108%	95%

See Appendix F for a sample of capacity distributions randomly generated by these mechanics.

[7] https://www.bostonglobe.com/2020/12/07/metro/baker-says-mass-hospitals-will-stop-elective-surgeries-amid-covid-19-spike/, accessed December 14, 2020.
[8] https://www.wkbw.com/news/coronavirus/cuomo-elective-surgeries-will-be-stopped-in-erie-county-as-of-friday, accessed December 14 ,2020.

Changes in Demand

The 'Stay Home, Stay Safe' order changed the way many Vermonters access care. BCBSVT actuarial staff again worked with medical directors to make assumptions about persistent changes in utilization resulting from the pandemic and economic crisis.

We expect physical therapy, chiropractic services, ambulance, and influenza and pneumonia services will continue to remain dampened until a vaccine is available. The first two categories are largely attributable to patients seeking non-emergent services less actively during the pandemic, while the final two stem from lower rates of infection that result from social distancing protocols. Ambulance services are likely dampened due to fewer transportation accidents and activity-related injuries.

As noted above, non-inpatient mental health services are being utilized at higher than historical levels, presumably due to the availability of telehealth options as well as the increased stress the pandemic and economic disruption have inflicted upon our members. Across our book of business, we have observed a 14 percent increase during the slowdown period in the allowed charge PMPM for non-inpatient mental health services. We assume that the increase represents the new norm through 2022. We assumed that inpatient mental health admissions will resume at a higher level due to the fallout from the extreme stress of the pandemic, lockdown, economic crisis and social unrest. There is evidence of an increase in PTSD in the aftermath of such events. The literature notes a possible uptick of as much as 7 percent in MHSA services after a catastrophic event[9]; we use this figure—half of the observed non-inpatient increase—as an ongoing increase in inpatient MHSA utilization.

Previous iterations of the modeling assumed a reduction in future emergency and urgent care services due to the anticipated acceptance of telehealth services as a viable alternative. As noted in the *Deferred Care* section, emergency and urgent care have returned to their baseline levels following the slowdown in services during the spring of 2020. On the basis of this evidence, we do not include any ongoing reduction in these services from baseline levels.

The weighted average of the "Future Demand %" and "Benchmark PMPM" columns in the table below yields a $0.50 increase in allowed PMPM preceding vaccine availability and a $2.42 increase in allowed PMPM following vaccine availability. We use these figures as the change in ongoing demand. For Medicare Supplement members, the respective changes are a $0.75 PMPM decrease and a $0.27 PMPM increase. We treat these as best estimate assumptions and do not allow them to vary within the stochastic modeling.

[9] https://www.annualreviews.org/doi/full/10.1146/annurev-publhealth-032013-182435

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Type of Service	VISG & Insured Large Group		Medicare Supplement	
	Benchmark PMPM	Future Demand %	Benchmark PMPM	Future Demand %
Mental Health (Inpatient)	$4.95	7%	$0.27	7%
Mental Health (Other)	$14.79	14%	$1.82	14%
PT & Chiropractic**	$18.01	-5%	$6.83	-5%
Ambulance**	$2.65	-15%	$1.69	-15%
Influenza/Pneumonia**	$1.55	-40%	$1.07	-40%
Pre-Vaccine Changes in Demand, Allowed PMPM	**$0.50**		**($0.75)**	
Post-Vaccine Changes in Demand, Allowed PMPM	**$2.42**		**$0.27**	

** Future demand reverts to baseline levels following vaccine availability.

Deferred Care Morbidity Impact

As outlined above, a broad spectrum of medical services experienced a decline during the spring. While we anticipate many of these services will be deferred to a later date, many will not occur at all. The cancellation and delay of services has created public health impacts[10], and similar events that have impaired access to care have increased population morbidity[11].

The health impacts created by the limited access to care in the spring of 2020 are unknown. Catastrophic events have a documented long-term impact on population morbidity. Given the long-term nature of the current health and economic crises, we consider it important to model possible morbidity effects created by the lack of access to care during periods of significant government restrictions. We set the stochastic model to randomly generate a morbidity factor uniformly distributed between 1.000 and 1.005 that is applied to projected medical and pharmacy claims.

Treatment Costs

To estimate treatment costs, we first develop an incidence rate. We use the SOA's "A Tool for Tabulating Johns Hopkins University's Coronavirus Database"[12] and data from the COVID Tracking Project[13] to collate cases on a daily basis for Vermont. We then calculate a weekly average incidence from April 1, 2020 through December 8, 2020.

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[10] https://www.cdph.ca.gov/Programs/CID/DCDC/Pages/COVID-19/ResumingCalifornia%E2%80%99sDeferredandPreventiveHealthCare.aspx
[11] https://www.washingtonpost.com/opinions/2020/04/08/covid-19-pandemic-will-end-americas-next-health-crisis-is-already-starting/
[12] https://www.soa.org/globalassets/assets/files/resources/research-report/2020/tabulating-coronavirus-database.xlsm, accessed November 16, 2020
[13] https://covidtracking.com/data/state/vermont/cases/, accessed December 9, 2020.

Next, we fit a time series to the historical data. The formula we use to project the weekly case rate is as follows:

$$\text{Estimated cases}_t = \left((\alpha * Actual\ cases_{t-1} \div Seasonal\ factor_{t-1} + (1-\alpha) * (Estimated\ cases_{t-1} + \beta_{t-1}) + \beta_t\right) * Seasonal\ factor_t$$

First, we develop the seasonal factors. Other coronaviruses have exhibited a seasonal pattern, where the case prevalence increases in winter months[14]. To model the variation in seasonal incidence, we use a sine wave with a peak set in January and February, and a trough in July and August. We set the amplitude at 0.5, which corresponds to an approximate 3:1 ratio of prevalence in peak months versus trough months. We use the resulting factors as the seasonal factors in the above time series equation.

Next, we set alpha as 0.6. This factor represents the degree to which the estimated claims for the current week are based on the prior week's claims, prior to seasonality. This selection balances the high correlation of cases from week-to-week, but still allows for cases to vary due to other factors.

The remaining portion of the incidence rate, beta, is set as the sum of a social distancing trend factor and a seasonal trend factor. The social distancing trend factor is based on the approximate level of restrictions in effect, which is based on the average case rate in the preceding four weeks. The factor for lowest social distancing level, which is analogous to the period in the summer where limited interstate travel was allowed, randomly varies between 0 and 1. The second level of distancing corresponds to a level of social distancing where interstate travel is restricted and there are moderate limits on gatherings. The third level of distancing corresponds to a status where in-person schooling is limited and there are strict restrictions on gatherings and traveling. The fourth level of social distancing is most restrictive, corresponding to a partial economic shutdown and deferral of non-emergent medical services. For historical weeks, we apply the level based on the approximate level of restrictions in effect and apply the average of the low and high factors in the table below.

Social Distancing Factor			
Social Distancing Level	Low Factor	High Factor	Incidence Start (Cases per million)
4	-30%	-10%	600
3	-3	-1	75
2	-1	0	25
1	0	1	0

[14] https://www.frontiersin.org/articles/10.3389/fpubh.2020.567184/full, accessed November 5, 2020.

The seasonal trend factors adjusts for cases escalating or decreasing based on the slope of the seasonal pattern. This factor is calculated as follows:

$$\text{Seasonal trend factor}_t = ((Seasonal\ factor_t \div Seasonal\ factor_{t-1}) - 1) * Actual\ cases_{t-1}$$

To project future cases we substitute estimated cases for actual cases in the formulas above. Through the week ended December 8, 2020, estimated cases generally fell within 30 percent of actual cases. In the projection of future cases, we include an additional variable in the beta factor that varies by 30 percent from the previous week's cases to account for the random variation in case pattern.

Additionally, four weeks have seen the actual case rate at least double over the prior week's level. Each of these weeks included a specific event in Vermont that gave rise to a spike in cases. To model the potential of a "super-spreader" event, we include a random variable that overrides the time series. This variable is set to occur at a 10 percent probability. In the event the prior week's case rate is less than 150 cases per million, this variable will double the prior weeks the case rate. If the prior week's case rates is between 150 and 450 cases per million, the prior week's cases will increase by the following formula: *150 + 50% (previous case rate -150).* If the previous week's case rate is above 450, this variable will add 300 cases to the previous week's case rate. This reflects the proportionally lower impact of a "super spreader" event when cases are at an elevated level. These values were informed by an analysis of weekly changes in case rates by state through December 8, 2020.

Upon broad vaccine availability, we dampen the incidence rate using the factors in the Vaccine Development section.

Appendix I provides a summary of the modeled incidence level by month.

To calculate the number of cases that will result in a hospital admission, we use data from The COVID Tracking Project[15] and Vermont Department of Health[16]. From July 1, 2020 through September 30, 2020, the ratio of new hospitalizations to cases for Vermont, New Hampshire, Maine, and Massachusetts was 4.6 percent. The rate of hospital admission for COVID-19 varies materially by age. We use "CDC - Laboratory-Confirmed COVID-19-Associated Hospitalizations"[17] to estimate the relative rate of admission by age band. We then apply the above overall hospitalization rate of 4.6 percent, the relative rate of admission, and 2019 census data[18] to calculate an admission rate by age.

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[15] https://covidtracking.com/data, accessed November 1, 2020. Reporting dates with outliers were smoothed.
[16] https://www.healthvermont.gov/, accessed November 1, 2020. COVID19-Weekly-Data-Summary-10-2-2020 and COVID19-Weekly-Data-Summary-7.2.2020
[17] https://www.cdc.gov/coronavirus/2019-ncov/covid-data/covid-net/purpose-methods.html, accessed November 2, 2020. Preliminary cumulative rates as of Oct 24, 2020
[18] https://www.census.gov/data.html, accessed November 4, 2020.

To develop a treatment cost, we split admissions into those requiring an ICU stay and non-ICU admissions. The COVID Tracking Project[19] measures the number of individuals currently hospitalized and currently in the ICU. From September 1, 2020 through October 31, 2020, the ratio of individuals in the ICU over total hospitalizations was consistently near 20 percent. We use this figure as our estimate of the percentage of hospital admissions that progress to the ICU. To develop the cost of an admission, we use a mix of BCBSVT contract terms, emerging BCBSVT experience and industry sources, including a Wakely[20] study. In particular, the cost of an ICU admission is heavily based on the anticipated cost given BCBSVT's contract terms, while the cost of a non-ICU admission observed within BCBSVT experience data aligns very closely with material published elsewhere in the industry. For members where Medicare is the primary payer, we set the treatment cost equal to the actual or estimated Part A deductible.

Vaccine Development

As of December 18, 2020, Pfizer and Moderna have received Emergency Use Authorization of their vaccines,18 vaccines are in a Phase III trial, 19 vaccines are in a Phase II trial, and numerous other vaccines are in a Phase I trial or the preclinical phase[21]. Our scenario modeling considers varying dates for which the vaccine will be available for the general population, ranging from the first quarter of 2021 to 2022. In each scenario, we assumed a three-month duration from the date of fist availability for the administration of the vaccine across the majority of the population, with a third of the population receiving the vaccination in each month. Treatment costs and testing are assumed to ramp down in the following pattern (where "month zero" is the month in which the vaccine first becomes available):

Vaccine Availability Month	Treatment Costs and Testing Dampening Factor
0	83.33%
1	50.00%
2	16.67%
3	0.00%

It is unclear whether any vaccine administration costs would repeat on an annual basis. Our modeling uses a 50 percent likelihood that vaccine administration will be annual.

The federal government has executed purchasing agreements which we assume will cover the cost of a vaccine through 2021, but plan sponsors will be responsible for the costs of administration. We use our contracted rates for the cost of vaccine administration which is set as the reimbursement levels published by CMS[22]. For Medicare Supplement, we assume Medicare will cover the entire administration costs. In 2022, we assume the cost of a vaccine

[19] https://covidtracking.com/data/national/hospitalization, accessed November 4, 2020.
[20] https://www.ahip.org/wp-content/uploads/AHIP-COVID-19-Modeling-Update_Wakely-2020.06.pdf
[21] https://www.nytimes.com/interactive/2020/science/coronavirus-vaccine-tracker.html, accessed December 18, 2020.
[22] https://www.cms.gov/medicare/covid-19/medicare-covid-19-vaccine-shot-payment, accessed December 7, 2020.

will be the responsibility of payers and uniformly distributed between $20 and $40 for a two-dose regimen.

To develop the estimate of the vaccination rate, we first set the lower and upper bound of a range of plausible values. We use the CDC's reported 2016 age 65+ pneumococcal vaccination rate, 67 percent, as the lower bound[23]. Given the severity and extremely contagious nature of COVID-19 and the strenuous impact of the alternative of social distancing, we consider it likely the COVID-19 vaccination rate will meet or more likely surpass the rate of a vaccine that is widely available and recommended for an adult population. At the high end, the rate of newborns with BCBSVT coverage born between 2016 and 2019 receiving any vaccination is approximately 98 percent. We use this figure—representative of the higher rate of vaccination observed when Vermonters are making choices with potentially serious implications for the health of others—as the upper bound and assume a uniform distribution within the range.

Similarly, the timing of the vaccine for the general population is uncertain. Given this, we model varying vaccine availability scenarios, which we provide with their respective weights in the table below. The availability of a vaccine in the model is defined as the month where its available for broad distribution to VISG and insured large group. Medicare Supplement members are assumed to have broad vaccine availability three months preceding availability for the general population.

Vaccine Timing – VISG and Insured Large Group		
	2021	2022
January - March	0%	5%
April – June	35%	5%
July – September	35%	0%
October - December	20%	0%

Diagnostic Testing

To estimate the cost of diagnostic testing, we calculate a weekly average of testing costs incurred by insured individual, small group and large group members, excluding members where Medicare is the primary payer. The assumed testing cost uses a 4-3-2-1 weighted average, wherein the week ending October 30, 2020 is weighted the most heavily and preceding three weeks weighted in descending order.

The future utilization of testing remains uncertain. Prior lack of testing availability, emerging federal guidance, availability of public health testing, and ongoing federal funding for state-run testing all affect the testing rate. In the stochastic model, we assume the level testing is normally distributed with a mean of 0.380 tests per member per year (PMPY) for VISG and insured large group members and 0.306 tests PMPY for Medicare Supplement members, with a standard deviation of one-tenth the respective means. The observed testing rate for August

[23] https://www.cdc.gov/vaccines/imz-managers/coverage/adultvaxview/pubs-resources/NHIS-2016.html

through October 2020 from VISG and insured large group members is 0.353 tests PMPY, and 0.294 tests PMPY for Medicare Supplement members. We add the respective VISG/insured large group and Medicare Supplement influenza testing rate from January 2019 through December 2020 of 0.027 and 0.012 tests PMPY to set the mean of the assumed distributions[24]. We do not assume any testing costs for members where Medicare is the primary payer, since Medicare covers diagnostic testing in full.

We also include the cost of an office visit with the cost of testing. We allow the model to select an office visit ratio according to a normal distribution centered at the visit-to-test ratio for August and October 2020. The cost of the office visit is calculated as the average office visit cost, exclusive of emergency room charges, for August through October 2020. Both the visit-to-test ratio and office visit cost are calculated separately for members where Medicare is the primary payer.

Office Visit		
	VISG/Large Group	Medicare Supplement
Cost	$136.32	$13.85
Visit-to-Test Ratio	0.368	0.229

Antibody Testing

Current VDH guidance does not recommend the use of antibody testing for use in the general population nor for places of employment. Emerging studies of the efficacy of antibody testing indicate that there may be little to no benefit to conducting this type of testing. We assume that antibody testing will not occur at significant levels in Vermont, and therefore include no future projected antibody testing costs in our modeling.

Analysis & Results

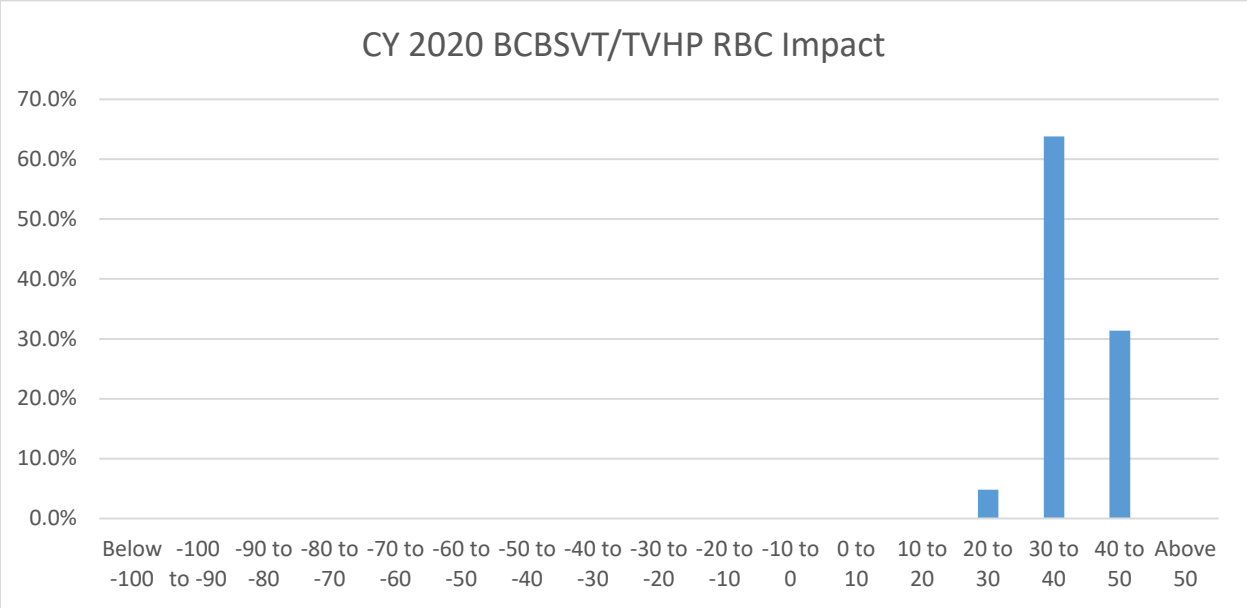
Below, we examine the impact of varying scenarios for the VISG, Insured Large Group, and Medicare Supplement populations. We run 10,000 simulations using the inputs noted in the *Methodology* section. Appendix G provides the summary statistics of the stochastic modeling[25].

[24] Influenza-like symptoms that would normally lead to a flu test will now, with near certainty, lead to a COVID test as well, as it will not be clear which of the two is causing the symptoms.
[25] The minimum and maximum values are included in Appendix G to assist the evaluation of the reasonability of the full range of modeling results and are not intended to inform the range of likely outcomes.

Summary of Results by Year

We provide the median modeled impact by calendar year for all insured BCBSVT and TVHP membership. Appendices A-C provide line of business specific results for VISG, Insured Large Group, and Medicare Supplement.

All BCBSVT/TVHP	CY 2020	CY 2021	CY 2022	Total
COVID Impact	($8,001,921)	$9,210,283	$3,909,808	$5,118,170
Baseline[26]	$352,580,616	$384,063,698	$416,682,693	$1,153,327,007
Change from Baseline	-2.3%	2.4%	0.9%	0.4%
RBC Change	+37	-43	-18	-24



[26] Baseline claims reflect the projected medical and pharmacy claims for each respective period in the absence of any COVID-19 impacts. Rates for 2022 have not been submitted for review at this time. The extent to which filed rates incorporate estimated COVID-19 costs will influence the anticipated impact to BCBSVT's reserve position.

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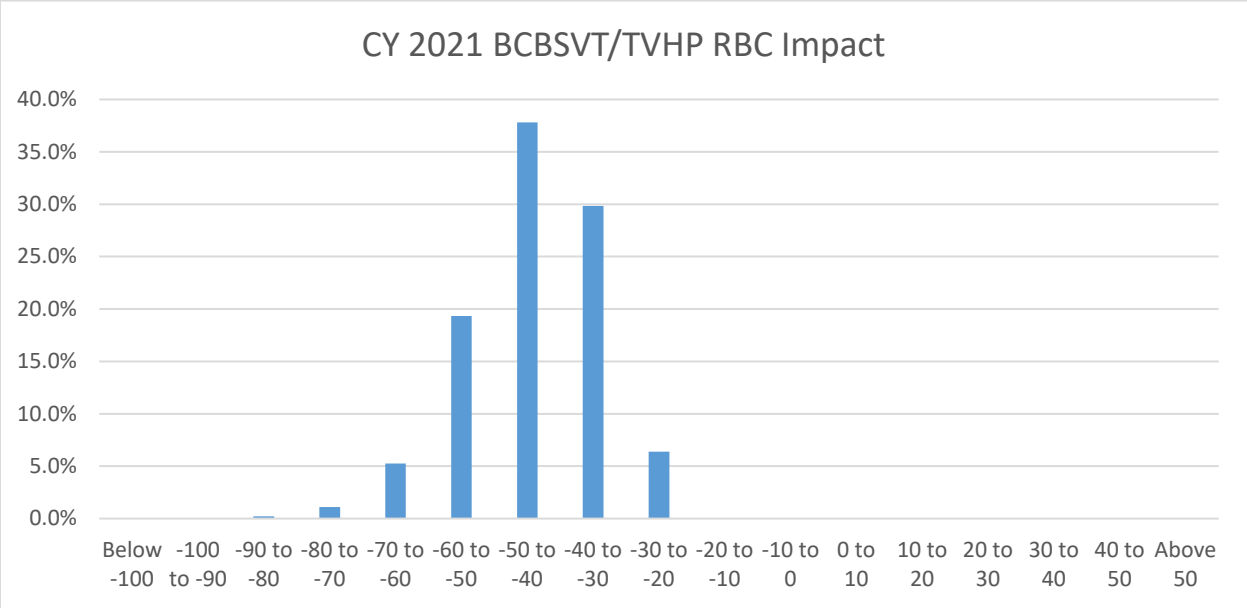
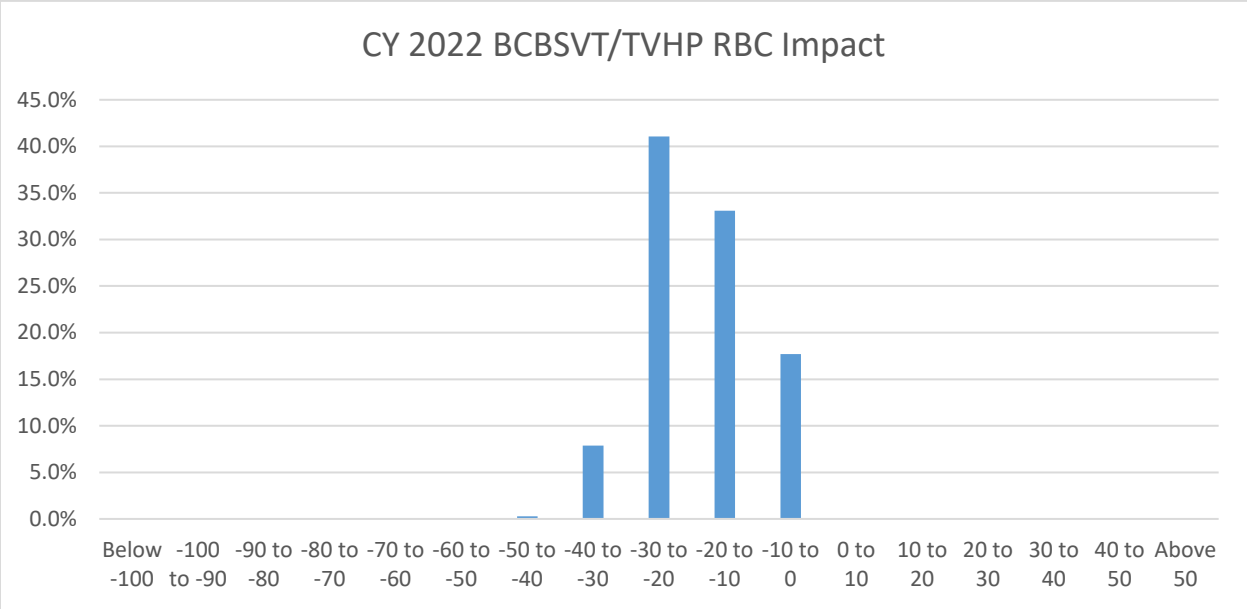
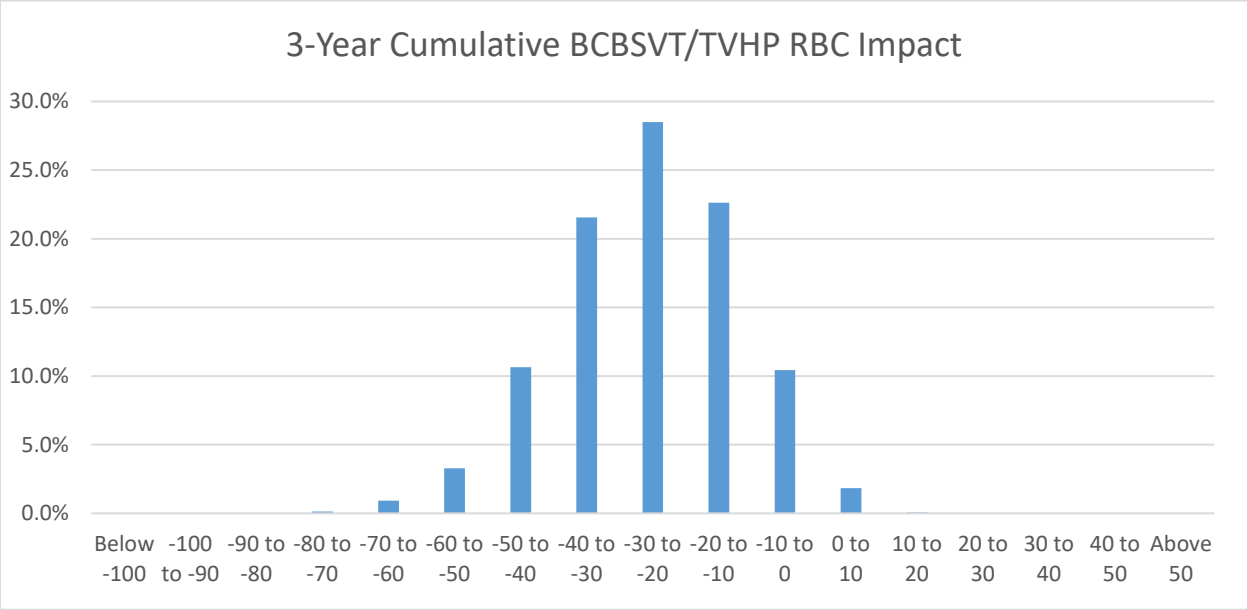






These results demonstrate the disparate claim impacts by year. Notably, CY 2020 results show favorable impacts due initial slowdown occurring in the spring of 2020, which is not fully offset by the return of deferred care and COVID-related costs. The narrow range of favorable results are attributable to the limited amount time remaining in 2020 for an increase in cases to materially affect results. 2021 results show unfavorable impacts due to testing costs, treatment costs, vaccination costs, and the return of care that was deferred during 2021. The breadth of 2021 results are due to varying vaccine availability dates and the potential presence of a substantial increase in cases. 2022 results demonstrate an upward impact on expected claims, primarily attributable to vaccine administration, heightened utilization of mental health services, and the worsening of morbidity expected to arise from the lapse in care for chronic conditions. The variance is primarily due to whether a vaccine requires annual administration. The likelihood of vaccine availability in 2021 dampens potential variance in 2022 since treatment and testing costs are negligible in many simulations. Results are materially different for Medicare Supplement members. Results are more favorable for this population since Medicare is covering all diagnostic testing and vaccination costs in full while medical claims comprise a smaller portion of the baseline claims. Appendix C provides a summary of the results for Medicare Supplement.

Collectively, these results demonstrate that, while 2020 operating results were significantly favorable, the claims impact of the full pandemic is likely to be unfavorable through 2022. These results are similar to the modeling performed in July, which produced a majority of simulated results that were fairly neutral over a two-year timeframe. The addition of 2022 to the model introduces further unfavorability due to continued effects of the morbidity impact of deferred care and potential vaccination costs. These results show a narrower range of possible outcomes, which is due to increased knowledge on the capacity of the health care system during periods of increased COVID-19 incidence, continued emerging information on vaccine availability and efficacy, and the continued development of 2020 experience.

Conclusions

The COVID-19 pandemic has created unprecedented uncertainty in the level of paid claims through 2022. There is uncertainty beyond 2022 as well, related to levels of infection, vaccine availability, and vaccine efficacy, all of which may present impacts to BCBSVT's members, groups, and reserve position. This analysis exclusively considers direct costs in 2020, 2021, and 2022.

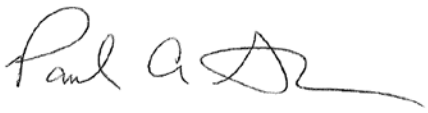
The modeling outlined in the memorandum reflects thousands of scenarios under varying assumptions that produce disparate results. New information regarding the factors outlined in this memorandum continues to emerge and will directly affect BCBSVT's claims and reserve position. Based on the best information known at the time this modeling was performed, the COVID-19 pandemic is likely to have an unfavorable impact on claims costs in both 2021 and 2022.

Actuarial Certification

The purpose of this report is to model possible scenarios related to the COVID-19 pandemic on paid claims and policyholder reserves for BCBSVT. The model and results are intended to quantify the impact varying scenarios have on BCBSVT's projected claims and funded position through 2022. This report is not intended to be used for other purposes.

Appendix J lists applicable limitations and disclosures.

It is my opinion that the modeling presented in this report is reasonable and has been prepared in accordance with applicable Actuarial Standards of Practice. I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's Qualification Standards to render this opinion.

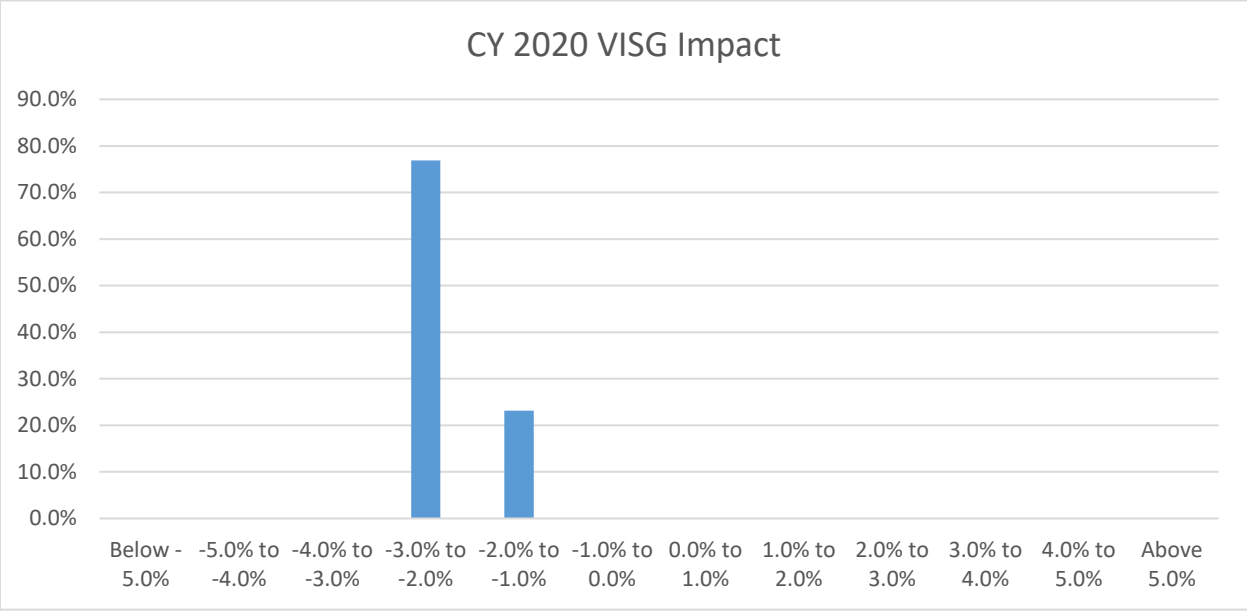


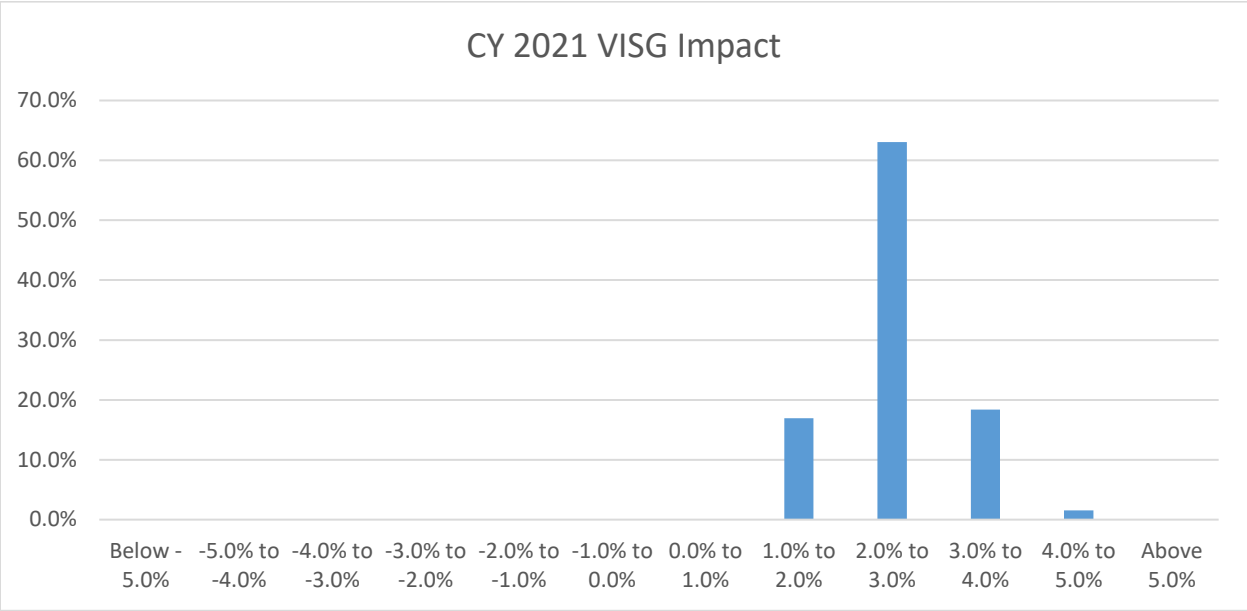
Paul A Schultz, F.S.A., M.A.A.A.

December 31, 2020

Appendix A: Vermont Individual and Small Group Results

VISG	CY 2020	CY 2021	CY 2022
Median	($6,242,449)	$7,590,855	$3,201,532
Baseline	$280,339,514	$305,473,959	$333,005,120
Change from Baseline	-2.2%	2.5%	1.0%





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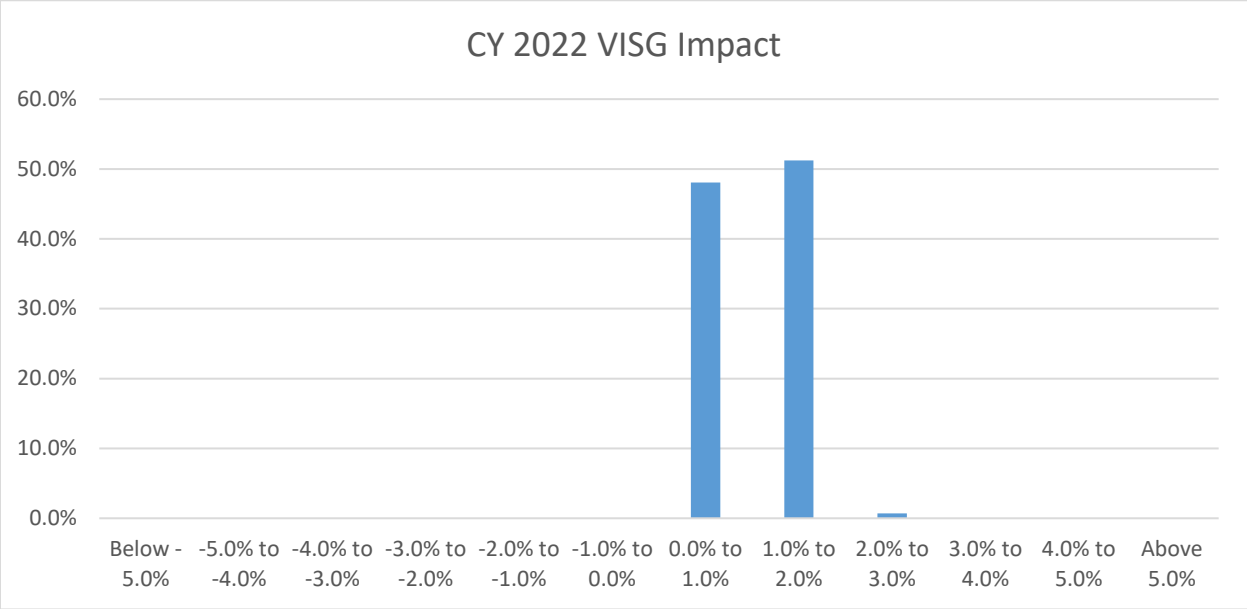
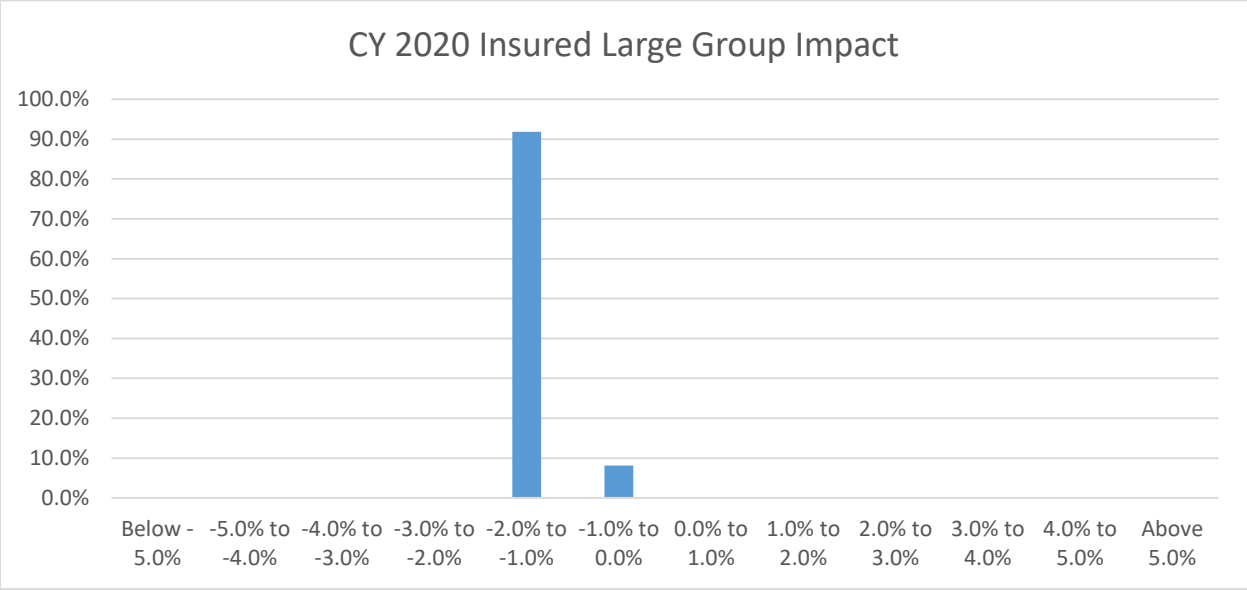
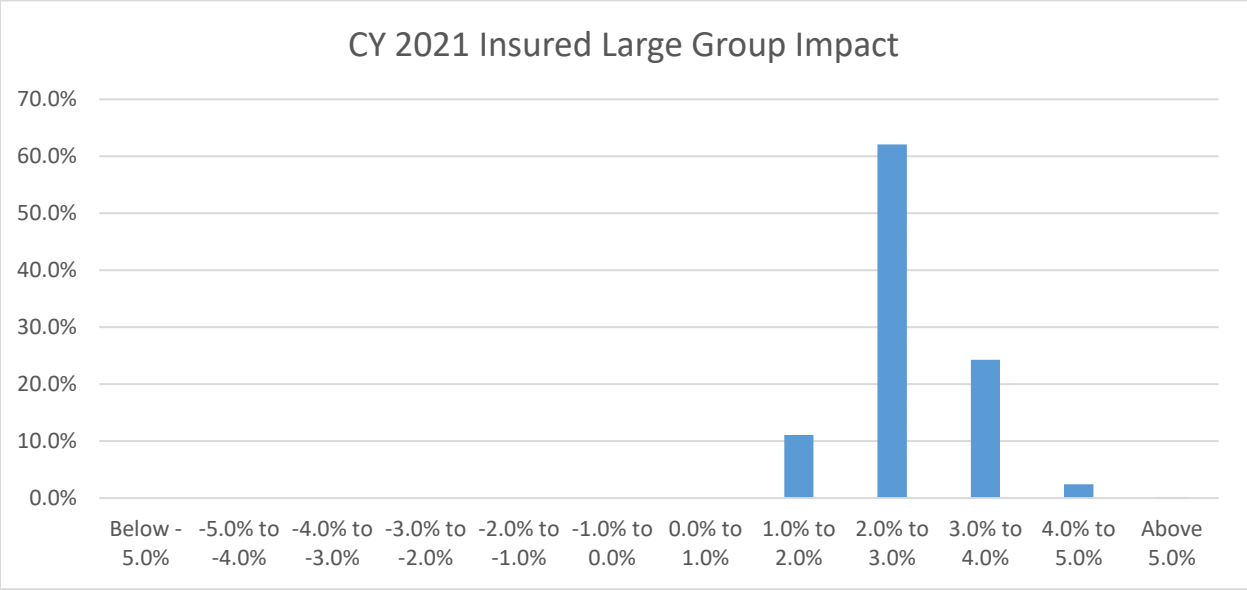


Appendix B: Insured Large Group Results

Insured Large Group	CY 2020	CY 2021	CY 2022
Median	($688,720)	$1,381,566	$596,314
Baseline	$48,948,873	$52,706,179	$56,761,820
Change from Baseline	-1.4%	2.6%	1.1%





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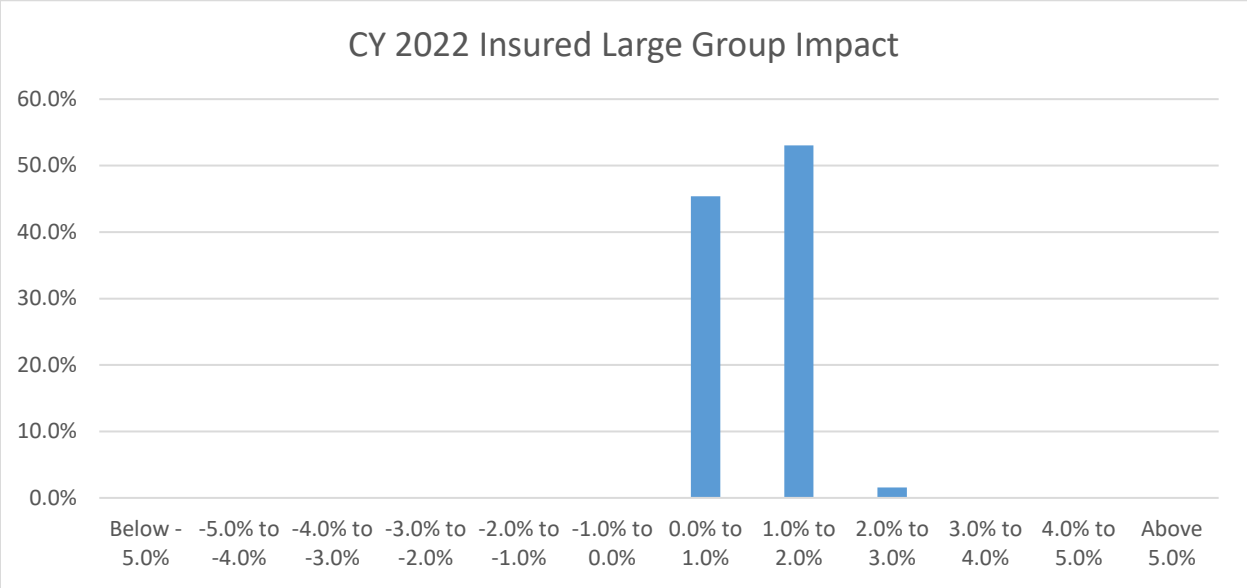
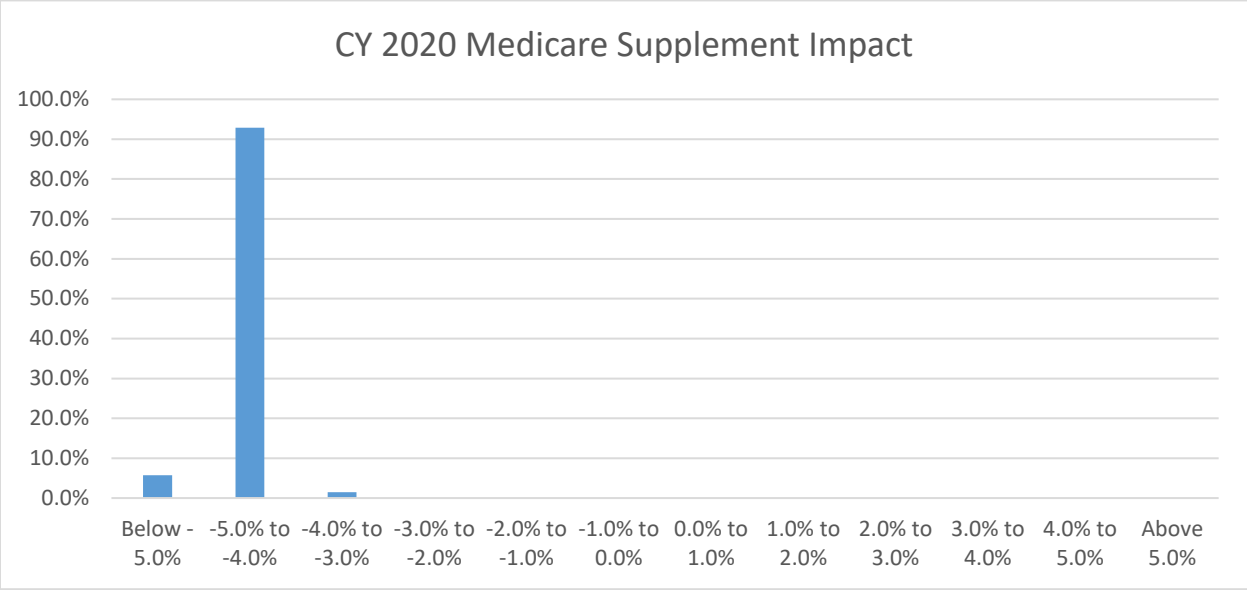


Appendix C: Medicare Supplement Results

Medicare Supplement	CY 2020	CY 2021	CY 2022
Total	($1,070,477)	$235,377	$111,962
Baseline	$23,292,229	$25,883,560	$26,915,754
Change from Baseline	-4.6%	0.9%	0.4%



Blue Cross and Blue Shield of Vermont
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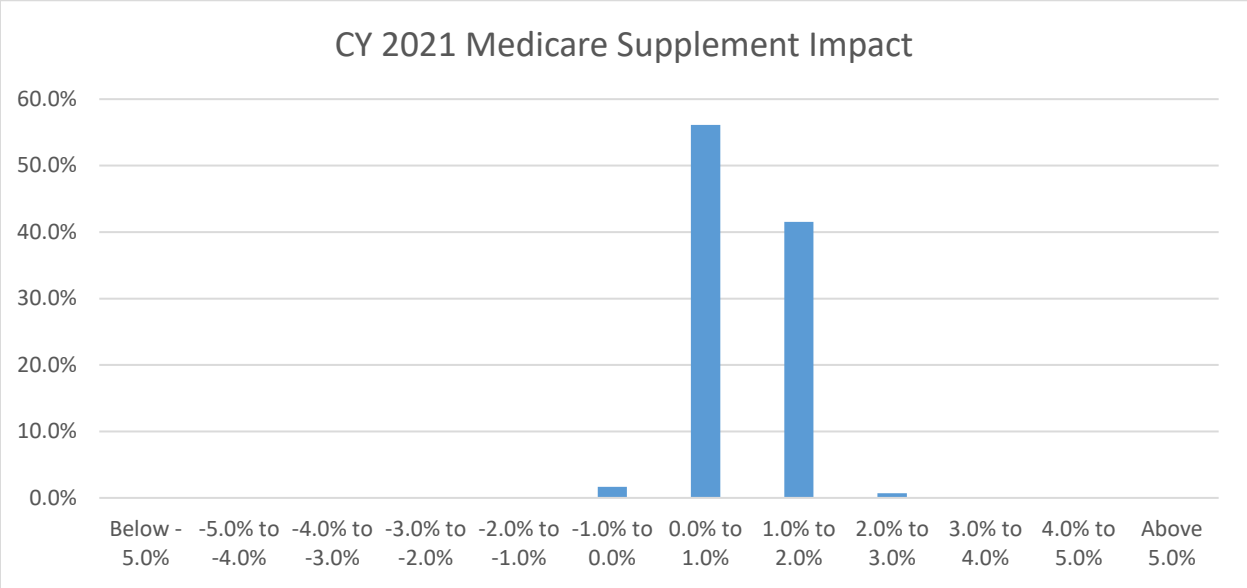

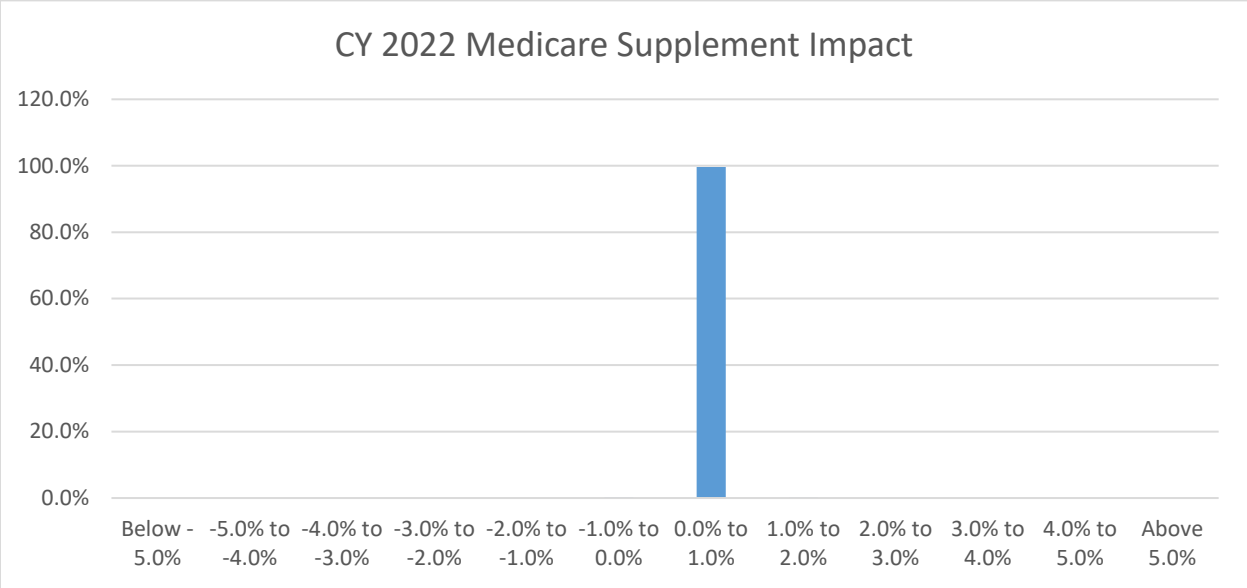

Appendix D: Sensitivity Testing of Assumptions

Total BCBSVT/TVHP RBC Change by Vaccine Availability					
	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
Simulation Count	3454	3520	2053	504	469
CY 2020	37	37	37	37	37
CY 2021	-40	-45	-49	-45	-46
CY 2022	-18	-18	-18	-25	-31

RBC Impact by Deferred Care Returning Range						
Deferred Care Returning Range	**60%+**	**55%-60%**	**50%-55%**	**45%-50%**	**40%-45%**	**0%-40%**
Simulation Count	255	1486	3494	3292	1257	216
CY 2020	37	37	37	37	38	40
CY 2021	-54	-50	-46	-41	-38	-35
CY 2022	-19	-19	-19	-19	-19	-19

Appendix E: Derivation of the Estimated Percentage of Returning Deferred Services

VISG and Insured Large Group			
Type of Service	**Benchmark PMPM**	**Slowdown PMPM**	**Percent Rescheduled Services**
Evaluation and Management - Chronic	$13.82	$2.79	100%
Radiology - Chronic	$13.23	$4.44	100%
Laboratory - Chronic	$9.95	$3.46	100%
Oncology Treatment	$8.25	$0.00	100%
Immunizations	$1.06	$0.44	100%
Surgery (knee/hip/shoulder + other bones)	$38.00	$16.33	100%
Surgery - GI	$18.70	$7.65	100%
Surgery - Renal/Pancreas/Integumentary	$14.80	$4.34	100%
Surgery - Cardiac	$13.17	$3.43	100%
Surgery - Other	$11.93	$1.76	100%
Surgery - Colonoscopy	$9.94	$6.85	100%
Surgery - Reproductive System/Genital	$9.71	$4.03	100%
Surgery - Neuro	$8.67	$3.14	100%
Surgery - Respiratory (non-Influenza/Pneumonia)	$4.60	$2.51	100%
Surgery - Eye	$2.88	$1.22	100%
Ophthalmology Services	$2.35	$1.39	75%
PT & Chiropractic	$18.01	$9.34	40%
Other Outpatient	$22.12	$8.83	30%
Other Professional	$5.12	$2.16	30%
Cardiology/EKG/ECG/EEG	$9.56	$4.51	30%
Other Inpatient	$11.03	$2.70	5%
IP - Diseases and Disorders	$11.45	$1.30	5%
Mental Health (Inpatient)	$4.95	$1.57	0%
Mental Health (Other)	$14.79	$0.00	0%
Emergency and Urgent Care	$37.67	$11.12	0%
Medical - Rx	$3.94	$1.09	0%
Medical - Rx - Chronic	$43.28	$0.10	0%
Radiology - Other	$31.90	$16.01	0%
Evaluation and Management - Other	$24.86	$9.81	0%
Pregnancy/Newborn	$22.52	$1.23	0%
Laboratory - Other	$15.63	$7.11	0%
Home Health & Hospice	$9.27	$0.69	0%
Ambulance	$2.65	$0.92	0%
DME	$2.07	$0.27	0%
Influenza/Pneumonia	$1.55	$0.72	0%
Total			**50.3%**

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Medicare Supplement			
Type of Service	**Benchmark PMPM**	**Slowdown PMPM**	**Percent Rescheduled Services**
Evaluation and Management - Chronic	$6.02	$0.78	100%
Radiology - Chronic	$3.23	$1.17	100%
Laboratory - Chronic	$0.37	$0.16	100%
Oncology Treatment	$2.61	$0.07	100%
Immunizations	$0.00	$0.00	100%
Surgery (knee/hip/shoulder + other bones)	$8.82	$3.04	100%
Surgery - GI	$4.86	$1.93	100%
Surgery - Renal/Pancreas/Integumentary	$5.55	$2.02	100%
Surgery - Cardiac	$2.67	$0.50	100%
Surgery - Other	$2.08	$0.09	100%
Surgery - Reproductive System/Genital	$1.01	$0.51	100%
Surgery - Neuro	$1.89	$0.21	100%
Surgery - Respiratory (non-Influenza/Pneumonia)	$0.65	$0.09	100%
Surgery - Eye	$3.00	$1.19	100%
Ophthalmology Services	$2.31	$1.10	75%
PT & Chiropractic	$6.83	$3.30	40%
Other Outpatient	$17.86	$7.64	30%
Other Professional	$3.70	$1.09	30%
Cardiology/EKG/ECG/EEG	$3.10	$1.01	30%
Other Inpatient	$7.98	$2.38	5%
IP - Diseases and Disorders	$5.13	$1.03	5%
Mental Health (Inpatient)	$0.27	$0.11	0%
Mental Health (Other)	$1.82	$0.02	0%
Emergency and Urgent Care	$10.26	$2.59	0%
Medical - Rx	$14.55	$1.69	0%
Radiology - Other	$4.59	$1.56	0%
Evaluation and Management - Other	$5.14	$1.27	0%
Pregnancy/Newborn	$0.00	$0.00	0%
Laboratory - Other	$0.64	$0.23	0%
Home Health & Hospice	$3.40	$0.22	0%
Ambulance	$1.69	$0.28	0%
DME	$1.09	$0.02	0%
Influenza/Pneumonia	$1.07	$0.28	0%
Total			**45.2%**

Appendix F: Sample Deferred and Returning Care Factor

Sample Deferred and Returning Care Factors										
	Example 1	*Example 2*	*Example 3*	*Example 4*	*Example 5*	*Example 6*	*Example 7*	*Example 8*	*Example 9*	*Example 10*
202010	105.9%	103.8%	104.7%	105.5%	105.0%	104.4%	105.9%	106.6%	106.3%	105.3%
202011	104.8%	103.0%	104.7%	104.2%	104.8%	103.8%	105.9%	106.4%	105.2%	104.4%
202012	103.9%	103.0%	104.4%	103.9%	104.9%	103.4%	104.6%	105.1%	104.1%	104.3%
202101	103.9%	102.7%	103.7%	103.3%	104.6%	103.1%	104.1%	100.6%	104.1%	103.8%
202102	103.3%	102.7%	103.5%	103.3%	102.8%	102.5%	103.6%	100.0%	103.8%	103.5%
202103	103.1%	102.7%	100.1%	102.6%	100.0%	102.1%	102.3%	100.0%	103.1%	102.0%
202104	100.8%	102.4%	100.0%	102.6%	100.0%	102.0%	100.0%	100.0%	100.0%	100.0%
202105	100.0%	102.3%	100.0%	101.6%	100.0%	101.8%	100.0%	100.0%	100.0%	100.0%
202106	100.0%	101.9%	100.0%	100.0%	100.0%	101.7%	100.0%	100.0%	100.0%	100.0%
202107	100.0%	100.6%	100.0%	100.0%	100.0%	101.6%	100.0%	100.0%	100.0%	100.0%
202108	100.0%	100.0%	100.0%	100.0%	100.0%	101.7%	100.0%	100.0%	100.0%	100.0%
202109	100.0%	100.0%	100.0%	100.0%	100.0%	100.8%	100.0%	100.0%	100.0%	100.0%
202110	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
202111	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	90.0%	100.0%	100.0%
202112	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	104.3%	100.0%	100.0%
202201	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
202202	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
202203	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
202204	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
202205	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
202206	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
202207	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
202208	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
202209	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
202210	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
202211	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
202212	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Appendix G: Stochastic Modeling Summary Statistics

Baseline Claims – Total BCBSVT/TVHP		
Component	**Year**	**Value**
Baseline Claims	CY 2020	$352,580,616
	CY 2021	$384,063,698
	CY 2022	$416,682,693

Stochastic Modeling Summary Statistics - Total BCBSVT/TVHP					
Component	**Year**	**Mean**	**Min**	**Max**	**Median**
Diagnostic Testing	CY 2020	$1,544,198	$1,336,770	$1,789,586	$1,541,342
	CY 2021	$1,930,797	$727,981	$3,941,477	$1,904,340
	CY 2022	$96,276	$0	$1,712,157	$0
Vaccine Administration	CY 2020	$0	$0	$0	$0
	CY 2021	$1,427,473	$0	$2,036,680	$1,558,683
	CY 2022	$1,626,950	$0	$4,722,655	$1,724,943
Morbidity Impact Deferred Care	CY 2020	$254,118	$0	$519,463	$253,137
	CY 2021	$959,135	$0	$1,938,106	$954,661
	CY 2022	$1,034,937	$0	$2,079,247	$1,029,206
Changes in Demand	CY 2020	$28,417	$28,417	$28,417	$28,417
	CY 2021	$352,356	$103,731	$584,612	$321,630
	CY 2022	$1,098,268	$584,612	$1,155,659	$1,155,659
Treatment	CY 2020	$2,579,058	$2,395,793	$2,899,475	$2,572,674
	CY 2021	$2,649,401	$181,161	$12,718,484	$2,260,050
	CY 2022	$173,010	$0	$6,130,127	$0
Delayed Care	CY 2020	-$20,341,434	-$20,341,434	-$20,341,434	-$20,341,434
	CY 2021	-$104,595	-$8,200,397	$0	$0
	CY 2022	-$8,825	-$4,234,208	$0	$0
Returning Care	CY 2020	$7,947,275	$6,056,533	$10,496,438	$7,925,104
	CY 2021	$2,213,358	$0	$7,069,603	$2,210,918
	CY 2022	$25,838	$0	$4,454,115	$0

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Baseline Claims – VISG		
Component	Year	Value
Baseline Claims	CY 2020	$280,339,514
	CY 2021	$305,473,959
	CY 2022	$333,005,120

Stochastic Modeling Summary Statistics - VISG					
Component	Year	Mean	Min	Max	Median
Diagnostic Testing	CY 2020	$1,261,131	$1,088,188	$1,465,954	$1,258,746
	CY 2021	$1,612,735	$608,597	$3,290,530	$1,590,876
	CY 2022	$80,564	$0	$1,431,735	$0
Vaccine Administration	CY 2020	$0	$0	$0	$0
	CY 2021	$1,196,260	$0	$1,706,791	$1,306,218
	CY 2022	$1,363,427	$0	$3,957,710	$1,445,548
Morbidity Impact Deferred Care	CY 2020	$203,026	$0	$414,884	$202,259
	CY 2021	$762,800	$0	$1,541,202	$759,231
	CY 2022	$827,104	$0	$1,661,696	$822,523
Changes in Demand	CY 2020	$48,045	$48,045	$48,045	$48,045
	CY 2021	$342,352	$192,180	$501,048	$315,727
	CY 2022	$888,046	$501,048	$933,462	$933,462
Treatment	CY 2020	$1,846,330	$1,693,656	$2,113,262	$1,841,011
	CY 2021	$2,215,068	$151,363	$10,686,421	$1,890,258
	CY 2022	$145,875	$0	$5,136,048	$0
Delayed Care	CY 2020	-$15,729,609	-$15,729,609	-$15,729,609	-$15,729,609
	CY 2021	-$80,738	-$6,464,105	$0	$0
	CY 2022	-$6,619	-$3,207,423	$0	$0
Returning Care	CY 2020	$6,137,736	$4,687,816	$8,140,509	$6,120,869
	CY 2021	$1,730,045	$0	$5,523,830	$1,728,545
	CY 2022	$20,720	$0	$3,574,478	$0

Blue Cross and Blue Shield of Vermont
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Baseline Claims – Insured Large Group		
Component	**Year**	**Value**
Baseline Claims	CY 2020	$48,948,873
	CY 2021	$52,706,179
	CY 2022	$56,761,820

Stochastic Modeling Summary Statistics - Insured Large Group					
Component	**Year**	**Mean**	**Min**	**Max**	**Median**
Diagnostic Testing	CY 2020	$270,059	$236,633	$309,647	$269,598
	CY 2021	$311,709	$117,630	$635,993	$307,484
	CY 2022	$15,571	$0	$276,725	$0
Vaccine Administration	CY 2020	$0	$0	$0	$0
	CY 2021	$231,213	$0	$329,888	$252,465
	CY 2022	$263,523	$0	$764,945	$279,395
Morbidity Impact Deferred Care	CY 2020	$36,678	$0	$74,986	$36,536
	CY 2021	$131,615	$0	$265,951	$130,999
	CY 2022	$140,983	$0	$283,241	$140,202
Changes in Demand	CY 2020	$9,096	$9,096	$9,096	$9,096
	CY 2021	$64,812	$36,382	$94,855	$59,772
	CY 2022	$168,120	$94,855	$176,718	$176,718
Treatment	CY 2020	$559,908	$533,091	$606,794	$558,974
	CY 2021	$389,069	$26,586	$1,877,031	$332,017
	CY 2022	$25,622	$0	$902,128	$0
Delayed Care	CY 2020	-$2,676,802	-$2,676,802	-$2,676,802	-$2,676,802
	CY 2021	-$14,229	-$1,160,866	$0	$0
	CY 2022	-$1,164	-$566,501	$0	$0
Returning Care	CY 2020	$1,114,315	$845,290	$1,483,701	$1,111,277
	CY 2021	$299,773	$0	$955,412	$298,829
	CY 2022	$3,586	$0	$596,402	$0

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Baseline Claims – Medicare Supplement		
Component	**Year**	**Value**
Baseline Claims	CY 2020	$23,292,229
	CY 2021	$25,883,560
	CY 2022	$26,915,754

Stochastic Modeling Summary Statistics - Medicare Supplement					
Component	**Year**	**Mean**	**Min**	**Max**	**Median**
Diagnostic Testing	CY 2020	$13,008	$11,906	$14,652	$12,986
	CY 2021	$6,354	$1,299	$21,574	$5,913
	CY 2022	$140	$0	$4,495	$0
Vaccine Administration	CY 2020	$0	$0	$0	$0
	CY 2021	$0	$0	$0	$0
	CY 2022	$0	$0	$0	$0
Morbidity Impact Deferred Care	CY 2020	$14,414	$0	$29,602	$14,346
	CY 2021	$64,719	$0	$130,952	$64,410
	CY 2022	$66,850	$0	$134,310	$66,482
Changes in Demand	CY 2020	-$28,724	-$28,724	-$28,724	-$28,724
	CY 2021	-$54,808	-$124,832	-$11,291	-$53,869
	CY 2022	$42,102	-$11,291	$45,480	$45,480
Treatment	CY 2020	$172,820	$169,046	$179,419	$172,689
	CY 2021	$45,265	$3,118	$275,189	$36,817
	CY 2022	$1,513	$0	$101,764	$0
Delayed Care	CY 2020	-$1,935,023	-$1,935,023	-$1,935,023	-$1,935,023
	CY 2021	-$9,628	-$756,657	$0	$0
	CY 2022	-$1,041	-$468,399	$0	$0
Returning Care	CY 2020	$695,224	$523,427	$872,228	$693,241
	CY 2021	$183,539	$0	$603,179	$182,106
	CY 2022	$1,532	$0	$283,236	$0

Appendix H: Breakout of Claims by Calendar Year

Median Claims by Calendar Year – Total BCBSVT/TVHP			
	CY 2020	CY 2021	CY 2022
Direct Costs	$4,132,855	$4,164,390	$0
Vaccination Costs	$0	$1,558,683	$1,724,943
Delayed Claims	($20,341,434)	$0	$0
Returning Claims	$7,925,104	$2,210,918	$0
Morbidity Impact Deferred Care	$253,137	$954,661	$1,029,206
Changes in Demand	$28,417	$321,630	$1,155,659
Net Impact by Year	**($8,001,921)**	**$9,210,283**	**$3,909,808**
Baseline	$352,580,616	$384,063,698	$416,682,693
Change from Baseline	-2.3%	2.4%	0.9%

Median Claims by Calendar Year – VISG			
	CY 2020	CY 2021	CY 2022
Direct Costs	$3,115,986	$3,481,134	$0
Vaccination Costs	$0	$1,306,218	$1,445,548
Delayed Claims	($15,729,609)	$0	$0
Returning Claims	$6,120,869	$1,728,545	$0
Morbidity Impact Deferred Care	$202,259	$759,231	$822,523
Changes in Demand	$48,045	$315,727	$933,462
Net Impact by Year	**($6,242,449)**	**$7,590,855**	**$3,201,532**
Baseline	$280,339,514	$305,473,959	$333,005,120
Change from Baseline	-2.2%	2.5%	1.0%

Median Claims by Calendar Year – Insured Large Group			
	CY 2020	CY 2021	CY 2022
Direct Costs	$831,175	$639,501	$0
Vaccination Costs	$0	$252,465	$279,395
Delayed Claims	($2,676,802)	$0	$0
Returning Claims	$1,111,277	$298,829	$0
Morbidity Impact Deferred Care	$36,536	$130,999	$140,202
Changes in Demand	$9,096	$59,772	$176,718
Net Impact by Year	**($688,720)**	**$1,381,566**	**$596,314**
Baseline	$48,948,873	$52,706,179	$56,761,820
Change from Baseline	-1.4%	2.6%	1.1%

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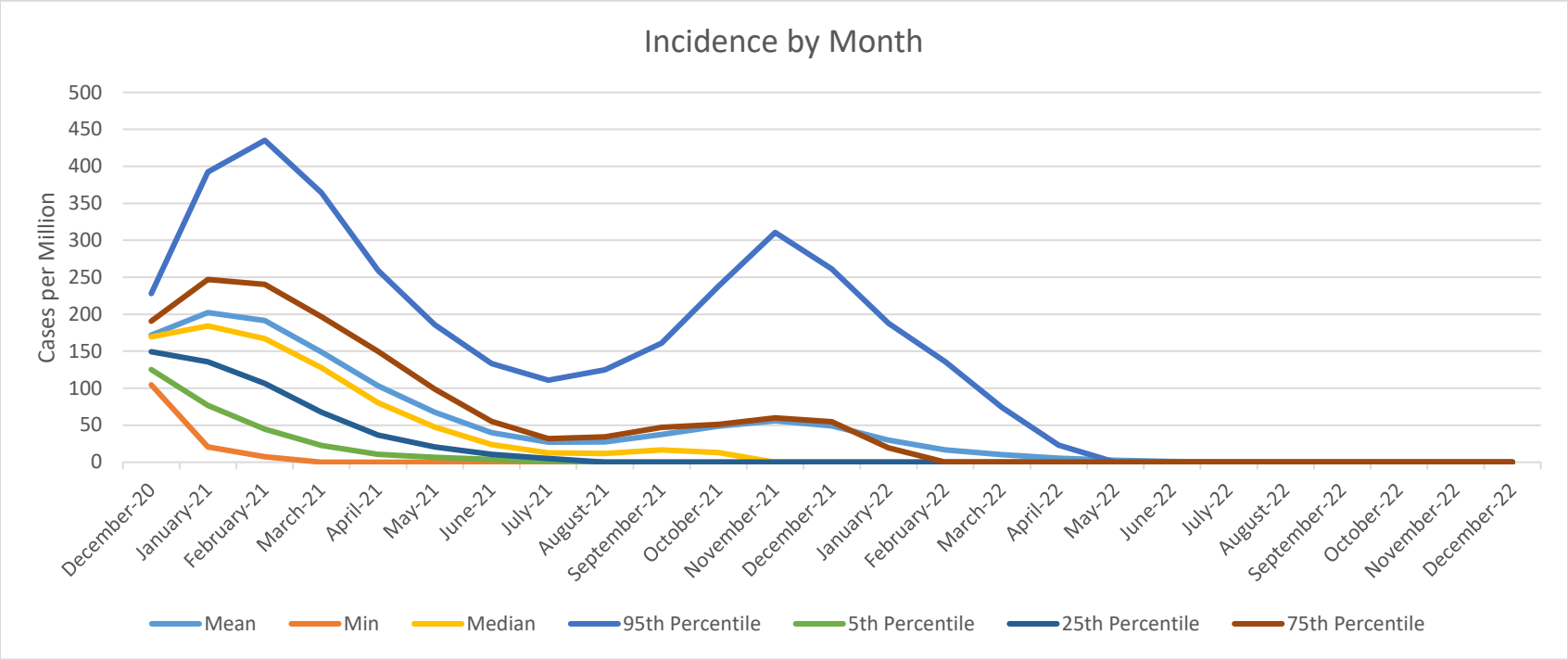
Median Claims by Calendar Year – Medicare Supplement			
	CY 2020	CY 2021	CY 2022
Direct Costs	$185,683	$42,730	$0
Vaccination Costs	$0	$0	$0
Delayed Claims	($1,935,023)	$0	$0
Returning Claims	$693,241	$182,106	$0
Morbidity Impact Deferred Care	$14,346	$64,410	$66,482
Changes in Demand	-$28,724	-$53,869	$45,480
Net Impact by Year	**($1,070,477)**	**$235,377**	**$111,962**
Baseline	$23,292,229	$25,883,560	$26,915,754
Change from Baseline	-4.6%	0.9%	0.4%

Appendix I: Incidence Summary by Month



Appendix J: Disclosures and Limitations

Information Date: The analysis provided in the report is based on information as known on December 29, 2020.

Scope: This result is intended to communicate the effect of possible scenarios related to the COVID-19 pandemic in 2020, 2021, and 2022 on BCBSVT's risk-based capital position. This modeling is not intended to predict the likelihood of any specific scenario or set of scenarios.

Uncertainty or Risk: Future events will affect the results presented in the report. The level of testing, treatment, infection, vaccine availability, vaccine efficacy, infection rates, future federal and state legislation, and additional factors related to the COVID-19 pandemic are unknown. Actual results may vary from the results presented herein, potentially to a significant degree.

Reliance on Other Sources for Data and Other Information: This report relies upon data from the BCBSVT data warehouse. I have reviewed the data for reasonableness, but no audit was performed. We also rely on knowledge provided by BCBSVT medical directors to develop the deferred care anticipated to return and longer-lasting changes to the care delivery system that will result from the pandemic. Lastly, this report relies upon several sources of information, which are cited as footnotes at their respective references. If any of the sources we have relied upon are incorrect or inaccurate, it may affect the accuracy of the results presented in the report.

Subsequent Events: New information related to the COVID-19 pandemic continues to emerge on a regular basis. Subsequent events may affect the results presented herein. The degree to which future events may materially change the results is unknown.

Intended Users: This material has been prepared for consideration by DFR with respect to its assessment of BCBSVT's solvency position as part of the Commissioner's examination order of February 2, 2018. Distribution of this report to any third party must be made in its entirety and must not occur without the prior written consent of BCBSVT. The report should be evaluated only by qualified users. Any parties receiving this report should retain actuarial expertise in interpreting results.

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March 26, 2021

Mr. Kevin Ruggeberg, FSA, MAAA
Vice President & Consulting Actuary
Consulting Actuary

Subject: Your 3/16/2021 Questions re: Blue Cross and Blue Shield of Vermont 3Q 2021 Large Group Rating Program Filing (SERFF Tracking #: BCVT-132713612) and re: The Vermont Health Plan 3Q 2021 Large Group Rating Program Filing (SERFF Tracking #: BCVT-132713919)

Dear Mr. Kevin Ruggeberg:

In response to your request dated March 16, 2021, here are *your questions* and our answers

1) *Provide more detail regarding the confidential unit cost support provided.*

   This question involves confidential and proprietary information and has been provided under separate cover.

2) *As noted in the 2019Q3 filing, the administrative charge for January 2019 renewals was $40.85 PMPM. The proposed administrative charge for 2022 renewals is $61.50 PMPM. This represents a 50% increase in administrative cost PMPM in the span of three years. What specific items have contributed to these increases? Please provide more detail that itemizes these increases and explanations or justifications for these increases.*

   While preparing our response to this question, we discovered an error in the allocations used to determine the experience for the large group administrative charges. One cost center misstated an allocation applied to the account unit. Correcting it results in a reduction in the per-account charge and a slight increase in the charges for other units (as overhead dollars are now allocated less heavily to the account unit). Please see the attached file *Q3 2021 LG Filing - Revised Exhibit 5A.xlsx* for the revised schedule of administrative expenses.

   The table below shows the table from section 2.3 of the actuarial memorandum updated with the new administrative factors. As filed, the admin component increase was 14.3 percent and the total premium change was -0.6 percent.

Impact of Formula and Factor Changes				
Renewal Year	**2021**	**2022**	**Component Increase**	**Premium Impact**
Filing Year	Q3 2020	Q3 2021		
Manual Claims	$40,366,749	$40,620,528	0.6%	0.6%
Projected Rebates	-$1,702,517	-$2,786,403	63.7%	-2.4%
Admin	$3,693,435	$3,754,444	1.7%	0.1%
Reserve	$651,909	$665,001	2.0%	0.0%
Mandates and Assessments	$919,067	$941,436	2.4%	0.0%
Additional Items	$1,255,319	$1,239,942	-1.2%	0.0%
Total				-1.7%

With the revised administrative factors, the admin PMPM is $54.71 for the 2022 renewals. This represents a cumulative three-year increase of 33.9 percent over the $40.85 PMPM from the 2019 renewals in the Q3 2019 large group filing. The breakdown of the increase is below:

Components of LG Admin Increase PMPM	
Increased Enterprise Expenses	15.3%
Decreased Enterprise Membership	12.6%
Change in Large Group Account Size	6.1%
Change in Large Group Allocations	-2.8%
Total Increase PMPM	**33.9%**

The administrative charges for the BCBSVT enterprise as a whole have increased by 29.9 percent on a PMPM basis in the three years between the experience period used to develop the charges used in the 2019 renewals in the Q3 2019 filing (October 2016 – September 2017) and the experience period used to develop the charges for the 2022 renewals in the Q3 2021 filing (January 2020 – November 2020). Note that these PMPMs exclude items such as federal fees and broker commissions that are priced separately in the large group rating formula as well as items from the experience period that are not expected to recur in the projection period. Actual administrative costs increased by 15.3 percent over the three-year period, while decreases in enterprise membership had a 12.6 percent impact on the PMPM.

According to information provided by our finance department, the 15.3 percent increase in administrative spending is predominantly caused by an increase in technology costs over the last three years. Among the factors driving the increase are incremental costs related to the Plan's new operating system for enrollment, billing and claims processing, which went live in 2019; new customer relationship management software, which allows BCBSVT to deliver on our vision for our digital transformation by engaging our members in new ways, providing personalized tech-enabled journeys to support optimum health, and improving our internal users' experience while streamlining our business processes; enhancements to our information security program to better

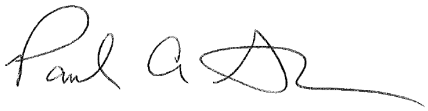
protect our members data; and inflationary increases in vendor costs, which we push our vendors to keep at a minimal level on behalf of our customers.

The large group line of business has lost over 50 percent of its membership between the experience periods used for the Q3 2019 and Q3 2021 filings. The groups used to project 2022 costs in the Q3 2021 filing tend to be smaller than the groups used to project 2019 expenses in the Q3 2019 filing. The average group in the Q3 2019 filing had 224 members per account, while the average group in the Q3 2021 filing had only 167 members per account. A smaller account size will necessarily yield a higher per-member administrative charge. The change in average account size from the 2019 groups to the 2022 groups is responsible for 6.1 percentage points of the 33.9 percent three-year increase.

These increases are partially offset by a reduction in the allocation of administrative expenses to the large group segment. While large group enrollment has decreased by over 50 percent over three years, the groups remaining have better claims experience than those who left. This relative improvement in claims and premium compared to other lines of business is a primary contributor to the allocation reduction, which is responsible for a 2.8 percentage point decrease in large group administrative expenses PMPM.

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

Sincerely,



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