Filing at a Glance

Company:	BCBSVT
Product Name:	Q3 2022 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:	02/17/2022
SERFF Tr Num:	BCVT-133154621
SERFF Status:	Pending Industry Response
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 2022 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: 02/22/2022
State Status Changed:
Created By: Matthew Goodrich
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: Matthew Goodrich

Filing Description:
February 17, 2022

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 2022 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 2022 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 2022 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 2022 BCBSVT Large Group Rating Program Filing*
Project Name/Number: */*

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State: VermontGMCB **Filing Company:** BCBSVT
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: Q3 2022 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	Thomas Crompton	02/22/2022	02/22/2022

Response Letters

Responded By	Created On	Date Submitted

State:	*VermontGMCB*	**Filing Company:**	*BCBSVT*
TOI/Sub-TOI:	*ML02 Multi-Line - Other/ML02.000 Multi-Line - Other*		
Product Name:	*Q3 2022 BCBSVT Large Group Rating Program Filing*		
Project Name/Number:	*/*		

Objection Letter

Objection Letter Status	Pending Response
Objection Letter Date	02/22/2022
Submitted Date	02/22/2022
Respond By Date	02/25/2022

Dear Jude Daye,

Introduction:

Please note that a filing fee of $150 is required. The submission stated that no filing fee is required.

See "Filing Rules" and "General Instructions" in SERFF and shown below:

Fees

Fee Information:
Date Last Modified: 04/18/2018 08:32 AM

Is there a fee? Yes Is this state retaliatory? Yes

EFT is: Not Accepted Payment is: Due at Submission

How are fees calculated?
Vermont is a retaliatory state, and the filing fee is either $150 per filing, or the retaliatory fee, whichever is greater. The fee is non-refundable.
Remittance Instructions:
Send checks payable to; State of Vermont - Green Mountain Care Board.
Must include SERFF filing number on check in memo section on check as "GMCB SERFF# _____".

Please send checks to, GMCB Attention: Janeen Morrison, 144 State Street, Montpelier, VT 05620

Conclusion:

Sincerely,
Thomas Crompton

State: VermontGMCB **Filing Company:** BCBSVT
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: Q3 2022 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	7.900%	%		3,308	$42,699,560	%	%

State:	VermontGMCB	**Filing Company:**	BCBSVT
TOI/Sub-TOI:	ML02 Multi-Line - Other/ML02.000 Multi-Line - Other		
Product Name:	Q3 2022 BCBSVT Large Group Rating Program Filing		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Q3 2022 BCBSVT Large Group Rating Program Filing - Actuarial Memorandum (REDACTED).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 2022 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 2022 BCBSVT Large Group Rating Program Filing - Cover Letter.pdf
Item Status:	
Status Date:	

Satisfied - Item:	F106 Form
Comments:	
Attachment(s):	Q3 2022 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 2022 BCBSVT Large Group Rating Program Filing
Project Name/Number: /

Satisfied - Item:	Plain Language Summary
Comments:	
Attachment(s):	Q3 2022 BCBSVT Large Group Rating Program Filing - Plain Language Summary.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	Q3 2022 BCBSVT Large Group Rating Program Filing - Exhibits (REDACTED).pdf
Item Status:	
Status Date:	

Satisfied - Item:	Appendix A
Comments:	
Attachment(s):	Q3 2022 BCBSVT Large Group Rating Program Filing - Appendix A.pdf
Item Status:	
Status Date:	

Satisfied - Item:	VT Rx Data Template
Comments:	
Attachment(s):	VT Rx Data Template - BCBSVT - Q3 2022 Large Group.xlsx VT Rx Data Template - BCBSVT - Q3 2022 Large Group.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 2022 BCBSVT Large Group Rating Program Filing		
Project Name/Number:	/		

Attachment VT Rx Data Template - BCBSVT - Q3 2022 Large Group.xlsx is not a PDF document and cannot be reproduced here.

Blue Cross and Blue Shield of Vermont and The Vermont Health Plan
Q3 2022 Large Group Rating Program Filing
Actuarial Memorandum

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1. Purpose

Blue Cross and Blue Shield of Vermont (Blue Cross) 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 2023 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 Blue Cross 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. Blue Cross projects that this filing will affect 6,396 members (3,563 subscribers) in 38 groups. These totals are as of December 31, 2021 and include members of both Blue Cross and TVHP. We will refer to the combined population as Blue Cross 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 Blue Cross. 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 Blue Cross 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
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	$46,676,144	$9,376,855	$56,468,497	$415,498	99.3%	98.5%	97,941
2021[1]	$42,184,467	$7,166,723	$43,451,198	($5,899,992)	113.6%	98.5%	71,773

Cost Plus Experience		
Year	Loss & Expense Ratio	Member Months
2017	95.4%	514,809
2018	99.8%	5,045
2019	89.2%	4,893
2020	93.3%	2,632
2021	148.8%	2,485

The incurred claims, administrative expenses, and earned premium are from Blue Cross 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
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%	0.7%
2021	1.5%	0.1%	-13.6%

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. Unfavorable 2021 results were driven by an

[1] 2021 underwriting results are preliminary as of December 31, 2021.

increase in high cost claims and COVID-19 costs. Overall, the performance of actual results to expected indicate a consistent absence of conservatism in the factors underlying the filing.

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[2]. Two renewals are developed for each group: the first renewal applies the approved factors currently in force (BCVT-132713612 and BCVT-132713919) with an effective date of January 1, 2022. The second renewal uses the factors and formulas detailed in this filing with a January 1, 2023 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	**2022**	**2023**	**Component Increase**	**Premium Impact**
Filing Year	Q3 2021	Q3 2022		
Manual Claims (a)	$41,735,042	$45,068,894	8.0%	7.3%
Projected Rebates	-$2,646,726	-$2,819,567	6.5%	-0.4%
Admin	$3,882,767	$4,171,999	7.4%	0.6%
Reserve	$677,275	$730,778	7.9%	0.1%
Mandates and Assessments	$1,030,869	$1,057,883	2.6%	0.1%
Additional Items (b)	$1,230,828	$1,323,594	7.5%	0.2%
Total	$45,910,054	$49,533,582		7.9%

(a) The manual claims increase includes changes in the membership, industry, and update in benefit relativities from groups underlying the manual rate. We normalize the demographic factors and industry factors to the membership in each respective filing.

(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 7.9 percent premium increase for any specific group.

[2] This excludes three groups with fewer than 12 months of enrollment in the experience period used to develop the manual rate.

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[3]. 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 certain COVID-19 related claims (line C) from the development. Exhibit 6C contains a list of excluded primary 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 2021 *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.

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. 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

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

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 discussed 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

Blue Cross 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 202206	50.0%
YE 202106	25.0%
YE 202006	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.

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.[4]

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

[4] 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.

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 the Blue Cross 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 Blue Cross Cost Plus groups, Blue Cross ASO groups of under 1,001 members, Blue Cross insured large groups, Blue Cross insured small groups with more than 10 members, Blue Cross 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 Blue Cross in 2020 and 2021. 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. Blue Cross experienced large membership movement out of the small group market during the trend experience period. Due to significant changes in membership, we exclude all membership from small groups that were not continuously with Blue Cross throughout the trend experience period. We exclude claims from Medicare Primary members. Medicare Primary trend is discussed in section 4.5. We exclude compounds, vaccines, and over-the-counter drugs from the pharmacy cost trend development.

We use claims incurred from September 1, 2017 to August 31, 2021, paid through October 31, 2021. 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 August 2021, roughly 52 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, 2022 and October 1, 2023 that support identical commercial increases as those approved for October 1, 2021. The Blue Cross provider

contracting team continually communicates with certain hospitals. Accordingly, we have adjusted projected increases based on recent information from the hospitals. In the event that Blue Cross is made aware of budget increases that would materially diverge from this assumption, Blue Cross will file an interim trend filing to best align the cost trend used in pricing with expected cost trend.

For other providers within the Blue Cross service area, we work with the Blue Cross contracting team to include expected increases to fee schedules.

The provider contracting and actuarial departments worked together to assess the impact these increases would have on contracts for Blue Cross Managed Care, Blue Cross Non-Managed Care, and TVHP Managed Care contracts. For marketing reasons, Blue Cross negotiates different unit cost increases for each of the three contracts. To reflect these differences, we calculate a cost trend for each contract.

Finally, we derive unit cost increases for providers outside the Blue Cross service area from the Fall 2021 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 chart below summarizes the results of the analysis:

Medical Unit Cost Trend – CY 2022			
	Blue Cross Managed Care	Blue Cross Non-Managed Care	TVHP Managed Care
Vermont facilities and providers impacted by GMCB's Hospital Budget Review	5.0%	5.1%	5.0%
Other facilities and providers	4.8%	5.0%	5.0%
Total	4.9%	5.1%	5.0%

Medical Unit Cost Trend – CY 2023			
	Blue Cross Managed Care	Blue Cross Non-Managed Care	TVHP Managed Care
Vermont facilities and providers impacted by GMCB's Hospital Budget Review	5.9%	5.9%	5.9%
Other facilities and providers	4.7%	4.7%	4.7%
Total	5.4%	5.4%	5.4%

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 August 2021

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 August 2021. We assume that the derived trend for other claims increases monthly on a continuous basis.

To measure the increases for fee schedules and other chargemasters, we apply each schedule to a market basket of services defined using Current Procedural Terminology (CPT) codes & CPT modifier combinations that are present in each of the effective periods covered by the schedules. Using the same experience period data used throughout the trend analysis, we compare total allowed costs for the selected CPT & 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 of charge arrangement, we use the contracted chargemaster increase provided by our provider contracting department.

This accounts for 85 percent of allowed claims dollars during the experience period. Costs for other claims are primarily for out-of-area services. To derive contracting changes for these claims, we use data from the Fall 2021 Blue Trend Survey, which is a proprietary and confidential dissemination of the BlueCross BlueShield Association.

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 August. As the utilization component includes intensity, an increase in high-cost claimants can disproportionately impact the year-over-over and regression calculations.

Exhibit 2B shows the resulting array of allowed PMPM claims costs both before and after normalization for contract changes. We also apply normalization factors to the array of allowed PMPM claim costs for:

- Changes in demographics, using factors from the SOA's report *Health Care Costs – From Birth to Death*[5].
- Normalizing each month to the average number of working days per month in the year ended August 2021, as defined by our reserving models.
- Programs to combat fraud, waste, and abuse (FWA). Due to the migration to a new operating platform, Blue Cross FWA programs slowed in 2019. Further, DFR ordered the suspension of all routine provider audits from March 18, 2020, through August 3, 2020. In the fourth quarter of 2020, we did not engage in routine audits of the University of Vermont Health Network providers while they dealt with a cyberattack. The COVID-19 pandemic is still ongoing and while Blue Cross continues to work on FWA programs, the overall recoveries continue to be dampened as the health care industry as a whole continues to deal with the impacts of this pandemic. To control for the historical changes in recoveries we normalize claims on a monthly basis based on each respective month's recovery rate.

Exhibit 2B, page 2 shows the development of the factors.

[5] https://www.soa.org/Research/Research-Projects/Health/research-health-care-birth-death.aspx

4.1.2.1. Facility Claims

Using the array of PMPM claim costs net of high claimants and adjusted for contract, aging, number of working days, FWA, and one-time events, we performed 24-month regressions, 36-month regressions, 48-month regressions and time series calculations.

The year ended August 2021 over year ended February 2020 annualized trend, after the adjustments described above, is -6.7 percent. Though some services saw an escalation in services due to returning care that was deferred in the spring of 2020, many services were below their pre-pandemic levels in the year ended August 2021. We anticipate that facility services will remain at the current level through May 2022 and then rebound to the February 2020 level through the end of calendar year 2023. We consider a 0.0 percent trend rate for post-rebound claims, which is lower than the prior approved trend and in line with other Blue Cross lines of business, to be a reasonable long-term selection for these claims. We provide the historical facility utilization trends through August 2021, and our selected trends for future periods in the table below.

Facility Claims		
Year Ended	**PMPM**	**Annualized Trend**
February 2019	$306.73	
February 2020	$299.16	-2.5%
August 2021	$283.18	-3.6%
December 2022	$292.50	2.5%
December 2023	$299.16	2.3%

Exhibit 2B, pages 4 to 6, shows the normalized facility time series and regressions. Note that these were not used to inform our trend assumption as they are heavily influenced by the impact of the COVID-19 pandemic on claims patterns.

4.1.2.2. Professional and Ancillary

The COVID-19 pandemic created significant variability in professional claims utilization. Though some categories of services have seen an increase in utilization to make up for services that were deferred in the spring of 2020, other service types have not returned to their pre-pandemic level of volume. This has resulted in a change in the mix and intensity of services, as the services that have seen the most immediate return are likely for more severe conditions, which may have been further exacerbated by the limited access to care in the spring of 2020.

Mental health services, which were seeing an escalation in services prior to the COVID-19 pandemic, continues to see rapid growth in the number of visits. Given the varying experience of mental health and other professional services over the past 18 months of the trend experience period, we select a separate utilization trend for mental health professional services and other professional services.

	Mental Health and Substance Abuse		All Other Professional	
Year Ended	**Visits per 1,000 member per month**	**Annualized Increase**	**Visits per 1,000 member per month**	**Annualized Increase**
February 2019	123.25		754.85	
February 2020	139.77	13.4%	757.87	0.4%
August 2021	161.61	10.2%	718.46	-3.5%

We provide in the table below the normalized claims cost, which includes adjustments for utilization, intensity, and mix of services. We consider the drop in utilization to be attributable largely to supply constraints and the reluctance of some members to seek care during the pandemic. We anticipate that non-mental health professional services will remain at the current level through May 2022 and then rebound to the February 2020 level through the end of calendar year 2023. We consider a 0.0 percent trend rate for post-rebound claims, which is lower than the prior approved trend and in line with other Blue Cross lines of business, to be a reasonable long-term selection for these claims.

For mental health claims, 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 10 percent increase best projects the utilization of professional mental health services.

We provide the historical professional utilization trends through August 2021 and our selected trends for future periods in the table below.

Professional Trend						
	Mental Health		All Other		Total Professional	
Year Ended	**PMPM**	**Annualized Trend**	**PMPM**	**Annualized Trend**	**PMPM**	**Annualized Trend**
February 2019	$11.55		$127.25		$138.80	
February 2020	$13.10	13.4%	$122.82	-3.5%	$135.92	-2.1%
August 2021	$15.21	10.5%	$119.08	-2.0%	$134.29	-0.8%
December 2022	$17.27	10.0%	$121.26	1.4%	$138.53	2.4%
December 2023	$19.00	10.0%	$122.82	1.3%	$141.82	2.4%

Exhibit 2B, pages 7 to 12, shows the normalized professional time series and regressions. Note that these were not used to inform our trend assumption as they are heavily influenced by the impact of the COVID-19 pandemic on claims patterns.

4.1.2.3. Pharmaceuticals

The recent acceleration in cost for pharmaceuticals processed through the medical benefit warrants a separate analysis for these claims. Pharmaceuticals processed through the medical benefits include a wide variety of drugs. We split the experience into four categories: Injections with a biosimilar option, biosimilars, other injections costing at least $1,000, and all other pharmaceuticals. The introduction of biosimilars considerably changes the cost per service for injections. To reflect this change in mix, we project the overall number of services for injections and their biosimilar options and project the growth

in the share of services that will be with biosimilar. We apply the overall outpatient cost trend to each category to project the cost per services. With varying utilization of services trends, the average projected cost per service reflects the change in mix, which is included in the total utilization trend below.

Exhibit 2C, pages 1 to 5 show the experience services per 1,000 members for each of the four pharmaceutical categories and the 24 and 36-month regressions. Exhibit 2C, page 6, shows the result of this calculation.

The 'All Other' category includes drugs used during other outpatient and office procedures and are expected to trend at the same rate as the overall facility services.

The high-cost injections experienced a large increase in services in the second half of 2019 before returning to historical levels. We expect these injections to remain at the level of the most recent 12-month period.

Services per 1,000 for High-Cost injections	
YE 201808	2.76
YE 201908	4.27
YE 202008	3.70
YE 202108	3.20

The combination of Injections with a biosimilar equivalent and the biosimilars have been increasing steadily and we expect it to continue to grow at a 10 percent rate through calendar year 2023.

Trend for Injections with Biosimilar Equivalent and Biosimilars	
Most Recent Year over Year	3.5%
Two-Year	13.1%
36-month regression on Monthly data	14.0%
24-month regression on Monthly data	4.0%
24-month regression on rolling 12 data	7.8%

The biosimilars utilization as a percentage of total services for injections with biosimilar equivalent and biosimilars has been increasing logarithmically over the past few years.

Percentage of Biosimilar Services	
YE 201808	0.0%
YE 201908	10.4%
YE 202008	19.3%
YE 202108	47.6%

We do not expect the percentage to continue to double through calendar year 2023. The recent large increase in the percentage of biosimilars is due to the introduction of two new biosimilars, taking the overall number included in this category to five. We expect that the percentage of biosimilars will grow

by about 10 percent per year. At this rate, we calculate that the percentage of biosimilars will be about 70 percent for calendar year 2023, which is aligned with the most recent percentage for drugs that have had a biosimilar for at least 18 months.

Combining all of the categories calculates an overall 7.4 percent trend for pharmaceuticals, which is lower than the prior filing (13.8 percent). This drop is driven by the rapidly increasing availability and utilization of biosimilars.

4.1.3. Total Medical Trend

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

Annual Medical Trend – BCBSVT Managed Care				
Category	Facility	Professional	Pharmaceuticals	Total
Unit Cost	5.4%	4.2%	5.3%	
Utilization	2.4%	2.4%	1.9%	
Total Medical Trend	7.8%	6.7%	7.3%	7.5%

Component	BCBSVT Managed Care	BCBSVT Non-Managed Care	TVHP Managed Care
Total Annual Medical Trend	7.5%	7.6%	7.6%

These represent the annualized trend from year-ended August 2021 to calendar year 2023. Due to the non-uniform trend assumptions for facility and all other professional services, we will apply monthly trend factors to bring the renewal experience period through the rating period. The monthly factors are shown on Exhibit 2G.

4.2. Retail Pharmacy Trend

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.

<u>Non-Specialty Drug Utilization</u>
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.

Vaccines and devices have been moving from the medical benefit to the pharmacy benefit. These two categories are excluded from the non-specialty trend calculations as they would skew the results. We adjust the data for pharmacy working days, which are different from medical working days.

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, the 24-month regressions and the 36-month regressions.

Non-specialty utilization has been increasing at a two to three percent rate from March 2020 through June 2021 before decreasing slightly in the last two months of the experience. We select a 1.3 percent non-specialty utilization trend, which is approximately the average of the regressions on monthly, rolling costs, year-over-year and two-year trends.

Generic Cost Trend

In the previous filing, we used the generic drugs that have been in the market for at least three years to determine the generic cost trend. We modified the definition of *new generic* to be at the drug name level and not NDC level, which reduced the number of new generics. This change in definition and the use of all generics instead of only the generics that have been in the market for at least three years reduced the differences between the regressions and year over year results.

Exhibit 3D, page 1, shows monthly Average Wholesale Price (AWP) cost per days supply and the 24-month regressions. We select 2.8 percent for the generic cost trend, which is the average of the 24-month regressions and the year over year result. The rolling annual trends have been between 2.3 and 3.0 percent for the last six 12-month periods. We consider 2.8 percent to be a reasonable long-term outlook for generic cost trend.

Brands that are going generic will become subject to generic discounts. We do not expect that the AWP for these drugs will significantly change from the experience period due to the lack of generic competition for the main drugs in this category. We adjust the price to reflect the different experienced effective discounts between brands and generics. We also adjust the price of the new generics to reflect the difference in effective discounts as compared to the generics that have been in the market for at least three years.

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 10.0 percent for the brand cost trend, which is slightly lower than 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. Therefore, the concept of cost trend does not apply to compounds.

Vaccines, excluding COVID-19 vaccines, experienced major cost increases through the fall of 2019, and then slowed in 2020 before picking back up in 2021. 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 0 percent cost trend for OTC drugs.

The cost of pharmaceutical devices has been increasing rapidly over the previous years due to the introduction of new and more expensive options. To calculate both the cost increases and impact of mix through 2022, we observe the increases by device and their respective market share. With the rollout of Vermont Blue Rx, some devices will no longer be covered and members will be directed to clinically equivalent preferred options. We adjusted the projected mix to reflect this change. We select an overall cost trend for devices of 17.4 percent. Details of the calculation are on page 4 of Exhibit 2D.

Specialty Drugs

Exhibit 2E shows the calculation of specialty trend for all specialty drugs. We select a 16.9 percent specialty trend, which is informed by 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 16.9 percent is lower than the previous Large Group filings and filings for other Blue Cross business.

Total Pharmacy Trend

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

- Generics: Drugs that have been generic since at least September 2018
- New generics: Generic drugs that have been on the market for fewer than 36 months (launched September 2018 through August 2021)
- 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
- Devices, such as continuous glucose monitoring and insulin pens
- All other Brands

As shown on Exhibit 2F, we trend the days supply for each category forward at the same rate of 1.3 percent and calculate the total non-specialty allowed drug trend as 3.0 percent[6].

Using the PMPM claims as weights between non-specialty and specialty claims for the 12 months ended August 2021, we apply the annual trends for 28 months. For drug claims in the year ended August 2021, we apply to AWP the contracted discounts and dispensing fees for both the experience period and CY 2023 to calculate the total effective trend based on anticipated discount improvements:

Allowed Pharmacy Trend	
Category	**Annual Trend**
Generic	-1.5%
Brand	11.5%
Brands Going Generic	-29.4%
Specialty	16.9%
Total (Contract Adjusted)[7]	9.9%

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	$607.98	7.5%
Pharmacy	$115.38	9.9%
Total	$723.36	7.9%

4.4. Leveraged Trends

The above trends are based on allowed charges and do not account for the leveraging effect of deductibles and copays. Following the methodology used in the Q3 2019 filing, we measured the correlation between the leverage factors calculated using the method described above and the actuarial values (AVs) of the benefits and fit a curve to the results. For medical leverage, we fit a line to all medical products, including the medical portion of integrated CDHP benefits. For drug leverage, we found that using different lines for different types of drug benefits produced the best fits. We produced three lines:

[6] The non-specialty trend prior to contract adjustments is [redacted].
[7] The total trend prior to the contract adjustment is [redacted].
[8] We use claims incurred September 1, 2020 through August 31, 2021, projected to calendar year 2023.

one for drug cards, one for CDHPs with wellness drugs covered at 100 percent, and one for all other CDHPs. The formulas for leverage are below:

Leverage Formulas	
Medical	-0.0631 x (AV) + 1.0641
Drug Card	-0.0845 x (AV) + 1.0850
Drug - CDHP 100% Wellness	-0.0517 x (AV) + 1.0529
Drug - All Other CDHP	-0.0802 x (AV) + 1.0805

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

Applying the leverage factors for benefits present in the year ended August 2021 for the groups included in the manual rate, we calculate the following paid trends:

Category	Paid PMPM	Paid Trend
Medical	$ 503.82	9.0%
Pharmacy	$ 103.11	10.6%
Total	$ 606.94	9.3%[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 2022 TVHP Medigap Blue rate filing (BCVT-132956934).

Category	Allowed Trend
Inpatient	0.3%
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

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

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
August 2019	$0.58
August 2020	$0.43
August 2021	$0.43

We expect 2022 and 2023 to remain at the level experienced in the most recent two years ended August; 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
August 2019	1,594	$3.84
August 2020	1,544	$2.71
August 2021	1,784	$2.37

4.7. Prior Experience Period Trend Factors

We 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 August 2021), 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 a monthly utilization trend. 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 2022 TVHP Medigap Blue Rate Filing (SERFF# BCVT-132956934).

5. Benefit Factors

To determine standardized claims rate relationships, also called relativities, Blue Cross 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 Blue Cross’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 Blue Cross claims adjudication system. The claims data includes benefit service 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 September 2020 to August 2021, paid through October 2021. We trend the allowed charges 28 months to the 12-month period that begins January 1, 2023. 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). We do not adjust the claims for the impact of deferred and returning care due to COVID-19. The trend factors we apply to the claims reflect the change in claims patterns anticipated from year-ended August 2021 through calendar year 2023, which includes the impacts of returning care in the experience and the expected return to pre-pandemic levels of utilization by 2023.). We exclude direct costs for COVID-19.

The data includes claims from Blue Cross Cost Plus groups, Blue Cross ASO groups, Blue Cross insured large groups, Blue Cross 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 Blue Cross's contracts and/or claims processing function. We exclude claims from groups that do not have pharmacy coverage through Blue Cross. 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 model experience period to produce its benefit relativity value (BRV). We calculate relativities for medical-only plans, Rx-only plans, and integrated CDHP plans for both active employees and Medicare Primary employees.

5.1. Models for Active Employees

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

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

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

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

Blue Cross offers products on several different networks based on the three provider contracts (Blue Cross Managed Care, Blue Cross 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 Blue Cross'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	Blue Cross Managed Care	N/A	N/A
VHP	Blue Cross Managed Care	Out	Out
EPO PCP	Blue Cross Managed Care	In	N/A
VHP Open Access	Blue Cross Managed Care	In	Out
EPO	Blue Cross Non-Managed Care	In	N/A
PPO	Blue Cross Non-Managed Care	In	Out
Indemnity	Blue Cross Non-Managed Care	In	In

If Blue Cross 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 2020 and 2023. 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). 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, 2022 or later will have an OOPM of $1,400. It is possible that this limit will increase effective January 1, 2023, 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 September 2018 through August 2021 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.

In prior filings, we included an adjustment for the type of benefit being modeled (CDHP vs. drug card). Claims incurred on a CDHP historically had a lower cost per script than claims incurred on a drug card, but the model includes claims from both CDHPs and drug cards. 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. Based on the data in the model for this filing, there is no longer a disparity in cost per script between the two benefit types. Rather than eliminate this adjustment altogether, we intend to phase it out over the course of the next two filings to avoid significant pricing changes. For CDHPs, the factor for this filing is [redacted] and for drug cards the factor is [redacted].

<u>Benefit Relativity Model: Integrated (CDHP)</u>
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.

Blue Cross and TVHP sell products with rate tiers for multiple members. We develop tier factors to spread the required total premium across the different rate tiers. We refer to products that have family limits in addition to individual limits as stacked, and to products with only family limits as aggregate. For products renewing after January 1, 2016, members on aggregate plans are subject to the federal maximum allowed individual out-of-pocket, even if the aggregate out-of-pocket maximum is higher. We refer to these plans as hybrid.

To calculate the tier factors, We used the BRV models to calculate member paid amounts for each member in the model and used every combination of members to create "families" in the following categories:

- One Adult
- Two Adults
- One Adult and One Child, … , One Adult and Seven Children
- Two Adults and One Child, … , Two Adults and Seven Children

For each category of family, we calculated the average plan paid amount subject to the family cost sharing. Then we combined the categories of families into rate tiers using the proportion of each category in the experience period membership as a weight. The ratio of plan paid amount for each rate tier to the plan paid amount for the single rate tier is the tier factor. For aggregate and hybrid factors, we grouped products together into three ranges of out-of-pocket maximums and calculated tier factors for each range. We calculated different factors for products with separate medical and drug benefits and for products with integrated benefits (CDHPs). The hybrid factors assume a $8,700 individual out-of-pocket maximum, which is the 2022 individual out-of-pocket maximum set by HHS. To limit rate disruption to our customers, in cases where the tier factor changed by more than +/- 0.04 from the previous approved factor, we limited the change to +/- 0.04. Exhibit 3L contains the tier factors calculated for each range and type of benefit.

There are separate factors for stacked plans with family multipliers of two, two-and-a-half, and three for deductibles and out-of-pocket maximums. The aggregate and hybrid factors assume a family multiplier of two. If a group requests a benefit with a non-standard multiplier, out-of-pocket maximum, tier structure, or individual out-of-pocket maximum (for a hybrid plan) that is not in the exhibit, we will use identical data, assumptions and methodology as described above to calculate appropriate tier factors for the requested benefit.

5.3. Models For Age 65+ Medicare Secondary Plans

Benefit Relativity Model: Medical

Medicare Primary rate tiers are only available on the Blue Cross 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 September 2020 and August 2021, paid through October 2021, 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. As with the models for active employees, we exclude direct costs for COVID-19 but do not separately adjust for the impact of deferred and returning care.

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, 2023. 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 September 2020 and August 2021, paid through October 2021, 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, 2023 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

Blue Cross and TVHP offer groups a selection of formularies. Groups can select either the Blue Cross Formulary or the National Performance Formulary. Groups electing the National Performance Formulary receive greater rebates than those on the Blue Cross 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
Blue Cross Formulary	National Performance	[redacted]
National Performance	Blue Cross Formulary	[redacted]

The National Performance Formulary covers different drugs than the Blue Cross Formulary. To reflect the difference in covered drugs between the two formularies, we apply a factor to the drug BRV for the Blue Cross Formulary. Using the claims in the drug BRV model, we compare the average cost per script, including the impact of brand and generic dispensing rates, for both formularies. We compare the cost per script for each formulary to the cost per script for all claims in the model to calculate adjustment factors for each formulary.

Formulary	Adjustment Factor
Blue Cross Formulary	[redacted]
National Performance Formulary	[redacted]

5.5. Riders

Blue Cross 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.

5.6. Rate Smoothing Charges

Blue Cross and TVHP offer groups the option to apply the composite rate change to each tier's rate change. There is no charge to smooth rate changes by tier within a benefit if the change by tiers varies by less than two percentage points. If the tiered rate changes vary between two and five percentage points, there is a charge of 0.2 percent applied to the total of the absolute values of the rate deviation by tier. Rate smoothing is not allowed if the rate increases by tier vary by more than five percentage points.

If a group offering multiple benefits elects to apply the same rate change across benefits, the charge begins at 0.2 percent of the total of the absolute values of the rate deviation by benefit and increases continuously by 0.1 percent for every percentage point deviation. Benefit smoothing is not allowed if the rate change by benefit varies by more than five percentage points.

6. Other Factors Applicable to All Large Groups

6.1. Manual Rate

The manual rate for active members is calculated from medical and pharmacy paid claims PMPM incurred between November 1, 2020 through October 31, 2021. Both medical and pharmacy claims include claims paid through December 31, 2021. We use claims from the groups impacted by this filing, trended to calendar year 2023 using the trends and pharmacy contract adjustments described in section 4. We cap claims at $90,000[10] and add expected claims above $90,000. 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 2023 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.

Calculation of the Manual Rate (Actives)			
Claim Type		Medical	Pharmacy
Incurred and Paid Experience Paid Claims, capped at $90,000	A	$27,555,808	$6,683,416
COVID-19 Related Claims	B	$2,210,189	$80,855
Estimated IBNR	C	$140,486	$361
Expected Claims above $90,000	D	$6,454,791	$430,827
Experience Adjustment Factor	E	1.0000	1.0000
Demographic Normalization	F	1.0073	1.0073
Overall Paid Trend Factor	G	1.1995	1.2401
Projected Total Paid Claims	H = (A - B + C + D) x E x F x G	$38,594,461	$8,786,383
Total Member Months	I	71,568	71,568
Medical/Pharmacy Manual Rate	J = H / I	$539.27	$122.77
2023 Manual Rate	**$K = J_1 + J_2$**	**$662.04**	
Q3 2021 Approved Manual Rate	L	$612.01	
Manual Rate Increase	M = K / L -1	8.2%	

Calculation of the Manual Rate (Medicare Primary)			
Claim Type		Medical	Pharmacy
BRV Experience Paid Claims	A	$10,304,718	$19,345,477
Paid Trend Factor	B	1.1275	1.1847
Projected Total Paid Claims	C = A x B	$11,618,244	$22,918,603
Total Member Months	D	78,864	78,864
Medical/Pharmacy Manual Rate	**E = C / D**	$147.32	$290.61
2023 Manual Rate	$F = E_1 + E_2$	**$437.93**	
Q3 2021 Approved Manual Rate	G	$450.97	
Manual Rate Increase	H = G / F -1	-2.9%	

[10] Selected using the highest level a group in the manual rate membership base would be pooled at using the table in Exhibit 6B.

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.

Changes in the experience base, an update to the trends detailed in this filing, and an additional year of trend cause the change in the active manual rate. As noted in the trend section, the "Update Experience Base" component results in a decease to the manual rate due to claims being lower than expected due to COVID-19. We expect these claims to rebound to normal levels, which results in an increase in the "Update Trend" line. Lastly, we trend the claims underlying the manual rate from 2022 to 2023.

Manual Rate Development	PMPM	PMPM Change	Impact
2022 Manual Rate	$612.01		
Update Experience Base		$(24.48)	-4.0%
Update Trend		$16.52	2.7%
Trend to 2023		$57.99	9.5%
2023 Manual Rate	$662.04		

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*[11]. We normalize the factors such that the membership in the manual rate experience period has an age/gender factor of one. We assign an industry factor (line C) to each group based on the Standard Industrial Classification code. See Exhibit 4B for the schedule of industry factors. We normalize the industry factors such that the manual rate has a factor of one. We do not apply an industry adjustment to the manual rate for Medicare Primary members. We then multiply the manual rate by an adjustment factor to reflect structural changes between the experience period to the rating period. This adjustment modifies the manual claims to reflect such things as mandated benefit changes, contractual provision changes, etc., that, in the judgment of the underwriter, are necessary to make the manual rate appropriate for the estimation of the expected claims in the rating period.

For groups with a projection period other than calendar year 2023, we adjust the manual rate for trend to reflect the group's projection period (line D). Finally, we calculate a contract conversion factor (line E) 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.

[11] 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.

6.2. Large Claims Factors

Blue Cross and TVHP use the formula and factors in Milliman's 2021 *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 Blue Cross and TVHP large group experience.

We multiply the adjusted adult and child claim 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.

The guidelines included a refresh of the area factors. We are phasing in the area factors with a two-thirds weight of the 2021 factors and a one-third weight of the 2020 factors .

6.3. Administrative Charges

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

<u>Experience Base of Actual Expenses</u>
The Blue Cross cost accounting system allocates administrative expenses to lines of business. We use Blue Cross 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.[12] 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.

[12] 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.

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 Blue Cross and TVHP insured large groups. Groups can offer a choice of Blue Cross 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.

Reconciliation of Experience Base Administrative Expense to Restated GAAP Expenses (dollars in thousands)					
Business Segment	Reported Expenses[13] (01/20 – 12/20)	Commissions[14]	Reclassification Items[15]	Reallocations	Adjusted Experience
	(A)	(B)	(C)	(D)	(E) = (A) – (B) – (C) – (D)
BCBSVT Insured	$7,055	$552	$1,564	$1,585	$3,354
TVHP Insured	$2,322	$143	$589	$281	$1,310
Large Group Subtotal	$9,377	$695	$2,152	$1,866	$4,664

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.

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

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 December 2020 information, we calculate that 73.6 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 assume no trend for 2021 and apply trend from 2021 to 2023, which broadly aligns with the decision to forgo salary increases in 2021. Blue Cross is closely monitoring the impacts of inflation on overall expenses, including personnel costs, to adequately balance the need for salary adjustments for employees and lower premiums for members.

Development of Administrative Charges Trend		
		Percent of Total
Employee costs	A	55.4%
Purchased services	B	24.7%
Other operating costs	C	19.9%
Subtotal administrative expenses	D = A + B + C	**100.0%**
Total personnel costs	E = A / (A + C)	73.6%
Trend for personnel costs	F	3.0%
Total administrative charges trend	**G =** {(1+F) x E + (1.00) x (1-E)} - 1	**2.2%**

We are experiencing overall growth in enterprise membership; however, customer demands have required we introduce new capabilities including arrangements with new vendors. This dynamic continues to shift the operating expenses among our businesses.

We calculate PMPM admin charges with experience period enrollment and projected 2022 enrollment. Using the lower 2022 enrollment increases the PMPM by 13.0 percent. A recent cost accounting exercise suggests that variable costs represent approximately 30 percent of total administrative expenses. Blue Cross 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 10.4 percent to the base PUPM charges to account for the reduction in membership. The table below shows the calculation.

Development of Enterprise Membership Adjustment	
	Members
Experience Period	188,743
Projected 2022 Enrollment	164,249
Adjustment for Enterprise Membership	= 1+0.7(188,746/164,249-1) = 10.4%

Required Administrative Increase

Using the methodology described above, the administrative charges increase by 9.2 percent:

Administrative Charges – Reasons for Required Increase				
		Admin Charges PMPM	Change PMPM	Percent Change
1	Approved January 2022 admin from Q3 2021 filing	$50.41		
2	Rebase experience and allocations	$48.66	($1.75)	-3.5%
3	Net enterprise membership adjustment	$53.73	$5.09	10.4%
4	Additional year of trend	$54.94[16]	$1.19	2.2%
	Total Increase		$4.53	9.0%

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 Blue Cross 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 2022, and we expect to purchase similar reinsurance in future years with limits approximately equal to the 2022 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 allowed trend from 2022 to 2023 and a leverage factor for the $1,000,000 reinsurance limit from Milliman's 2021 *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 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
$1.90	$1.99	$2.09	$2.19	$2.29	$2.40	$2.52

[16] In a national survey of Blue Plans Commercial insured lines, the median PMPM for 2020 was $56.67, which is slightly higher than our projected 2023 PMPM. (https://sherlockco.com/docs/navigator/June2021/Blue%20Late-June%20Navigator%202021.pdf).

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]	12.0%

6.6. OneCare Coordination Fee

Blue Cross 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 recommended by management, we include the following contribution to reserve factors in the rate calculation:

Contribution to Reserve	
Blue Cross 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 Blue Cross 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 reasonable..

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

[17] http://www.vtvaccine.org/

charge applied to members residing in Vermont who are ages 0 to 64. On April 26, 2021, the Vermont Vaccine Purchasing Program released a memo that included the anticipated rates for April 1, 2022 – March 31, 2023: *"For planning purposes, the best estimate at this time for the SFY2023 assessment rate is $10.91 per child covered life per month and $1.60 per adult covered life per month. The SFY2023 assessment rate will be reviewed for final determination in April 2022."* 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 2022 is $6.85 for each child that is a New Hampshire resident. The current best estimate of the 2023 rate is $7.15 per assessable life per month. We will use the new rate once it is approved.

New York State Health Care Reform Act

Blue Cross 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

Blue Cross 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.

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

Blue Cross 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 $3.21. We base the projected performance payment on the average payment for large groups in the year ended October 2021. We will incorporate any updates made to the Blueprint Manual[21] in renewals.

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[18] https://nhvaccine.org/

[19] https://www.health.ny.gov/regulations/hcra/gmecl.htm

[20] http://www.mgara.org/

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

Green Mountain Care Board Billback
The Green Mountain Care Board assesses Blue Cross 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 2021 - September 2022	$2.79 PMPY
October 2022 - September 2023	$2.93 PMPY
October 2023 - September 2024	$3.07 PMPY

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

7. Factors applicable only to specific Products

7.1. Stop Loss Coverage for Cost Plus products

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

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

7.1.2. Aggregate Stop Loss

Distribution of Individual Claims by Amount

We stochastically model the distribution of individual claims by amount by using the membership and claims from fully insured large group, fully insured association health plans, small groups, and certain ASO groups. We sum allowed charges and paid claim amounts for each member. We then sort into categories by the amount of allowed charges. The categories used are:

- $0 up to $50
- $50 up to $100
- $100 up to $200 … $1,900 up to $2,000
- $2,000 up to $2,500 … $9,500 up to $10,000
- $10,000 up to $15,000 … $995,000 up to $1,000,000

We calculate paid-to-allowed ratios for each category. We average each year's ratios for each category and smooth the resulting ratios at allowed amounts greater than $1,000. We trend allowed claims to 2023 and apply the paid-to-allowed benefit factor to create a simulated paid claims amount, which we use in the stochastic modeling.

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

Expected Claims Factors

For each number of members (N) noted above and for each ISL limit, we calculate a preliminary expected fraction of aggregate claims in excess of 110%, 115%, 120%, 125%, 130%, 140% and 150% of expected aggregate claims. We then adjust for uncertainty in the projection of expected claims as described in the table below:

Expected to projected expected	>107.5%	107.5% - 102.5%	102.5% - 97.5%	97.5% - 92.5%	< 92.5%
Fraction of projections	F_1*	F_2*	F_3*	F_4*	F_5*

* Estimated for distribution

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

To protect against potential default situations (i.e. to cover the risk of the group failing to fund claims), the proposed ASL rates include an additional fixed risk charge of 0.5 percent of expected claims under

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

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

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

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

Exhibit 6D provides the tables of factors.

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

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

8. Medical Loss Ratio Projection

We use the factors and formula in this filing to project a Medical Loss Ratio (MLR) for 2023. Using the manual rate as a proxy for projected claims, we project a 2023 MLR of 89.3 percent for Blue Cross and 88.5 percent for TVHP. The Blue Cross credibility-adjusted MLR for Large Group was 95.3 percent in 2019 and 90.1 percent in 2020. The TVHP credibility-adjusted MLR for Large Group 94.5 percent in 2019 and 97.0 percent in 2020. Exhibit 4C provides the development of the projected MLR. The calculations represent estimates assuming that all pricing assumptions hold true, and assuming no change from 2020 values for various quantities (e.g. HCQ, commissions).

9. Act 193 Information

This information is included template filed in SERFF with this filing (*VT Rx Data Template - BCBSVT - Q3 2022 Large Group.xlsx)*.

The data in the template is based on actual and projected experience for the groups included in the manual rate.

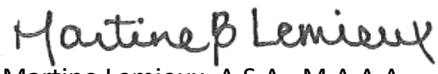
10. Actuarial Opinion

I, Martine Lemieux, Manager, Actuarial Services, 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 an Associate 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.



Martine Lemieux, A.S.A., M.A.A.A.

February 17, 2022

11. Disclosures

Information Date: The analysis provided in the report is based on information as known on February 16, 2022.

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. Blue Cross 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 Blue Cross 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.

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

Ruth Greene

Ruth Greene
Vice President, Treasurer & Chief Financial Officer

Feb 17, 2022

Date

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

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BERLIN, VERMONT 05641

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800 247 2583
800 922 8778
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February 17, 2022

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 2022 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 2022 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

Ruth Greene

cc: Paul Schultz/BCBSVT

Martine Lemieux/BCBSVT

VERMONT

Vermont Department of Financial Regulation

Health Filing Form F-106

NAIC#: 53295 Transmittal Date: 02/17/2022

Company Name: Blue Cross and Blue Shield of Vermont

Address: PO Box 186

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

Phone: ( ) (802) 371-3734 Contact Person: Greg Boulbol

3Q 2022 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):
Vermont filing fee

5. Fee calculated by: (**Print Name**) ~~Greg Boulbol~~ (**Signature**) */S/ Gregory J Boulbol*

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 2022 LARGE GROUP RATING PROGRAM FILING
PLAIN LANGUAGE SUMMARY

Our mission and vision. Blue Cross and Blue Shield of Vermont (Blue Cross) 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.

Blue Cross'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, Blue Cross 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. Blue Cross 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 3,300 contracts (6,000 members) currently enrolled in one of 35 Blue Cross large group plans that will be affected by this filing.
- TVHP has an estimated 200 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 increase of 7.9 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 7.9 percent increase, 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:

- Blue Cross and TVHP are proposing a paid trend of 9.0 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 and by expected large increases in the next round of budget reviews.
- Blue Cross and TVHP are proposing a pharmacy trend of 10.6 percent. Increases in the cost and availability of high-cost "specialty" medications are the biggest driver of pharmacy trend.

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

- Due to increases in base administrative expenses, premiums went up 0.6 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, which included the launch of 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.

BLUE CROSS BLUE SHIELD OF VERMONT & THE VERMONT HEALTH PLAN
Q3 2022 LARGE GROUP RATING PROGRAM FILING
PLAIN LANGUAGE SUMMARY

Our experience in this market. Over the past five years, Blue Cross has lost almost $23 million on this line of business. Blue Cross has not included any additional contribution to member reserves to offset this loss.

Our health care system must be adequately funded in order 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 2022 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	$2,000		C
Capped Claims	$1,404,000	$281,600		D = A — B — C
Completion Factor	1.005	1.001		E
Completed Capped Claims	$1,410,000	$281,882		F = D x E
Expected Claims above $70,000 Pooling Limit	$168,000	$33,600		G
Experience Adjustment Factor	1.000	1.000		H
Adjusted Experience Period Claims	$1,578,000	$315,482		I = (F + G) x H
Experience Period Member Months	4,000	4,000		J
Adjusted Experience Period Claims PMPM	**$394.50**	**$78.87**		K = I ÷ J
Average Experience Period Seasonally Adjusted Benefit Relativity Factor	0.768	0.768		L
Demographic Normalization	1.000	1.000		M
Benefit-Adjusted Experience Period Single Claims Rate	$513.46	$102.65		N = K ÷ L * M
Trend	1.090	1.106		O
Trend Months	18	18		P
Trend Factor	1.138	1.163		Q = O ^ (P/12)
Projected Single Contract Rate	$584.31	$119.40	$703.71	R = N x Q
Adjusted Manual Rate			$795.12	S
Credibility factor			53%	T
Benefit-Adjusted Projected Single Claims Rate			**$746.26**	U = (R x T) + { S x (1 — T)}

Credibility Calculation

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

Example Calculation of Projected Single Claims Rate for Medicare Primary Members

Benefit-Adjusted Projected Single Claims Rate:

	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]	1.000	1.000		F
Adjusted Experience Period Claims	$15,800	$24,024		G = E x F
Experience Period Member Months	96	96		H
Adjusted Experience Period Claims PMPM	**$164.58**	**$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	$182.87	$278.06		L = I ÷ J * K
Trend	1.043	1.106		M
Trend Months	18	18		N
Trend Factor	1.065	1.163		O = M ^ (N/12)
Projected Single Contract Rate	$194.79	$323.42	$518.21	P = L x O
Adjusted Manual Rate			$534.31	Q
Credibility factor			11%	R
Benefit-Adjusted Projected Single Claims Rate			**$532.58**	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			
Category	Medical	Pharamcy	Medical	Pharamcy	Medical	Pharamcy	Manual	
Experience Period Start	7/1/2021	7/1/2021	7/1/2020	7/1/2020	3/1/2019	7/1/2019		
Experience Period End	6/30/2022	6/30/2022	6/30/2021	6/30/2021	2/29/2020	6/30/2020		
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	$8,000	$2,000	$0	$0		C
Capped Claims	$1,404,000	$283,600	$1,171,000	$233,800	$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	$1,170,000	$234,000	$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	1.000	1.000	1.000	1.000	1.000	1.000		H
Adjusted Experience Period Claims	$1,578,000	$317,484	$1,382,000	$276,400	$1,480,000	$296,000		I = (F + G) x H
Experience Period Member Months	4,000	4,000	4,100	4,100	3,900	3,900		J
Adjusted Experience Period Claims PMPM	**$394.50**	**$79.37**	**$337.07**	**$67.41**	**$379.49**	**$75.90**		K = I ÷ J
Average Experience Period Med/Rx Total Seasonally Adjusted Benefit Relativity Factor	0.768	0.768	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	$513.46	$103.30	$450.33	$90.07	$498.33	$99.67		N = K ÷ L x M
Trend to Period A			1.051	1.110	1.114	1.198		O
Trend	1.090	1.106	1.090	1.106	1.090	1.106		P
Trend Months	18	18	18	18	18	18		Q
Trend Factor	1.138	1.163	1.196	1.291	1.268	1.394		R = O x P ^ (Q/12)
Projected Single Contract Rate	**$584.31**	**$120.16**	**$538.76**	**$116.23**	**$631.98**	**$138.92**	**$795.12**	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	4,100	3,900	3,900		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%	54.1%	52.8%	52.8%		W = (T / U) ^ 0.5
Med/Rx Weights[1]	77.2%	22.8%	77.2%	22.8%	77.2%	22.8%		X
Rating Credibility	**53.4%**		**25.2%**		**11.3%**		**10.1%**	**Y** = ∑ T x W x X_i
Projected Single Contract Rate	$584.31	$120.16	$538.76	$116.23	$631.98	$138.92	$795.12	Z
Credibility	53.4%		25.2%		11.3%		10.1%	α
Benefit-Adjusted Projected Single Claims Rate	$312.31	$64.22	$135.72	$29.28	$71.25	$15.66	$80.21	β = Z x α
∑ Benefit-Adjusted Projected Single Claims Rate	**$708.64**							γ = ∑ β

(1) 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)***	***$746.26***
	Medicare Primary Benefit-Adjusted Projected Single Claims Rate (S)	***$532.58***

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	2.585	0.984
Projected Claims:	B1 = A x S		$693.50	$1,387.00	$1,929.16	$524.06
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		$2.09	$4.18	$8.23	
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		$6.93	$13.86	$19.27	$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		$0.26	$0.51	$1.01	$0.26
Administrative Charge	D		$50.00	$100.00	$197.00	$50.00
Commission (% premium)	E	3.00%				
Contribution to Reserve	F	1.50%				
Required Premium:	$H = [\sum(B_i) + \sum(C_i) + D] / (1 - E - F)$		$788.38	$1,576.77	$2,256.74	$597.27

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	2.846	1.046
Projected Claims:	B1 = A x S		$763.43	$1,526.85	$2,123.67	$557.08
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		$7.63	$15.25	$21.22	$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		$0.26	$0.51	$1.01	$0.26
Administrative Charge	D		$50.00	$100.00	$197.00	$50.00
Commission (% premium)	E	3.00%				
Contribution to Reserve	F	1.50%				
Required Premium:	$H = [\sum(B_i) + \sum(C_i) + D] / (1 - E - F)$		$861.94	$1,723.87	$2,460.89	$632.19

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN

Q3 2022 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]	27,144,930	[redacted]	[redacted]	[redacted]	[redacted]	72,773,568	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	42,526,212	[redacted]	[redacted]	[redacted]	[redacted]	142,444,710
	CY 2021	[redacted]	[redacted]	[redacted]	[redacted]	27,540,735	[redacted]	[redacted]	[redacted]	[redacted]	73,979,236	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	43,019,437	[redacted]	[redacted]	[redacted]	[redacted]	144,539,408
	YE 202206	[redacted]	[redacted]	[redacted]	[redacted]	28,319,332	[redacted]	[redacted]	[redacted]	[redacted]	75,825,125	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	43,897,195	[redacted]	[redacted]	[redacted]	[redacted]	148,041,652
	CY 2022	[redacted]	[redacted]	[redacted]	[redacted]	29,042,049	[redacted]	[redacted]	[redacted]	[redacted]	77,608,260	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	44,922,510	[redacted]	[redacted]	[redacted]	[redacted]	151,572,819
	CY 2023	[redacted]	[redacted]	[redacted]	[redacted]	30,801,527	[redacted]	[redacted]	[redacted]	[redacted]	82,091,103	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	46,820,960	[redacted]	[redacted]	[redacted]	[redacted]	159,713,590
	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 2022 / CY 2021	[redacted]	[redacted]	[redacted]	[redacted]	5.5%	[redacted]	[redacted]	[redacted]	[redacted]	4.9%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	4.4%	[redacted]	[redacted]	[redacted]	[redacted]	4.9%
	CY 2023 / CY 2022	[redacted]	[redacted]	[redacted]	[redacted]	6.1%	[redacted]	[redacted]	[redacted]	[redacted]	5.8%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	4.2%	[redacted]	[redacted]	[redacted]	[redacted]	5.4%
	Annual Cost Trend	[redacted]	[redacted]	[redacted]	[redacted]	5.8%	[redacted]	[redacted]	[redacted]	[redacted]	5.4%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	4.4%	[redacted]	[redacted]	[redacted]	[redacted]	5.2%
IND	Exp Period	[redacted]	[redacted]	[redacted]	[redacted]	27,144,930	[redacted]	[redacted]	[redacted]	[redacted]	72,773,568	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	42,526,212	[redacted]	[redacted]	[redacted]	[redacted]	142,444,710
	CY 2021	[redacted]	[redacted]	[redacted]	[redacted]	27,600,292	[redacted]	[redacted]	[redacted]	[redacted]	74,055,997	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	43,047,690	[redacted]	[redacted]	[redacted]	[redacted]	144,703,978
	YE 202206	[redacted]	[redacted]	[redacted]	[redacted]	28,358,535	[redacted]	[redacted]	[redacted]	[redacted]	76,125,260	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	43,972,940	[redacted]	[redacted]	[redacted]	[redacted]	148,456,735
	CY 2022	[redacted]	[redacted]	[redacted]	[redacted]	29,034,800	[redacted]	[redacted]	[redacted]	[redacted]	78,036,384	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	44,999,667	[redacted]	[redacted]	[redacted]	[redacted]	152,070,852
	CY 2023	[redacted]	[redacted]	[redacted]	[redacted]	30,792,368	[redacted]	[redacted]	[redacted]	[redacted]	82,546,553	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	46,901,975	[redacted]	[redacted]	[redacted]	[redacted]	160,240,897
	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 2022 / CY 2021	[redacted]	[redacted]	[redacted]	[redacted]	5.2%	[redacted]	[redacted]	[redacted]	[redacted]	5.4%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	4.5%	[redacted]	[redacted]	[redacted]	[redacted]	5.1%
	CY 2023 / CY 2022	[redacted]	[redacted]	[redacted]	[redacted]	6.1%	[redacted]	[redacted]	[redacted]	[redacted]	5.8%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	4.2%	[redacted]	[redacted]	[redacted]	[redacted]	5.4%
	Annual Cost Trend	[redacted]	[redacted]	[redacted]	[redacted]	5.6%	[redacted]	[redacted]	[redacted]	[redacted]	5.5%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	4.4%	[redacted]	[redacted]	[redacted]	[redacted]	5.2%
TVHP	Exp Period	[redacted]	[redacted]	[redacted]	[redacted]	27,144,930	[redacted]	[redacted]	[redacted]	[redacted]	72,773,568	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	42,526,212	[redacted]	[redacted]	[redacted]	[redacted]	142,444,710
	CY 2021	[redacted]	[redacted]	[redacted]	[redacted]	27,564,519	[redacted]	[redacted]	[redacted]	[redacted]	74,024,673	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	43,047,690	[redacted]	[redacted]	[redacted]	[redacted]	144,636,882
	YE 202206	[redacted]	[redacted]	[redacted]	[redacted]	28,387,683	[redacted]	[redacted]	[redacted]	[redacted]	75,955,008	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	43,972,940	77,652,246	[redacted]	[redacted]	[redacted]	148,315,630
	CY 2022	[redacted]	[redacted]	[redacted]	[redacted]	29,111,573	[redacted]	[redacted]	[redacted]	[redacted]	77,740,415	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	44,999,667	[redacted]	[redacted]	[redacted]	[redacted]	151,851,655
	CY 2023	[redacted]	[redacted]	[redacted]	[redacted]	30,874,515	[redacted]	[redacted]	[redacted]	[redacted]	82,229,866	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	46,901,975	[redacted]	[redacted]	[redacted]	[redacted]	160,006,356
	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 2022 / CY 2021	[redacted]	[redacted]	[redacted]	[redacted]	5.6%	[redacted]	[redacted]	[redacted]	[redacted]	5.0%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	4.5%	[redacted]	[redacted]	[redacted]	[redacted]	5.0%
	CY 2023 / CY 2022	[redacted]	[redacted]	[redacted]	[redacted]	6.1%	[redacted]	[redacted]	[redacted]	[redacted]	5.8%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	4.2%	[redacted]	[redacted]	[redacted]	[redacted]	5.4%
	Annual Cost Trend	[redacted]	[redacted]	[redacted]	[redacted]	5.8%	[redacted]	[redacted]	[redacted]	[redacted]	5.4%	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	4.4%	[redacted]	[redacted]	[redacted]	[redacted]	5.2%

MEDICAL UTILIZATION TREND CALCULATION

		Original Allowed Claims (adjusted to the VHP network)				Adjusted Claims - Normalized for Contract Changes				Adjusted Claims - Normalized for Contract Changes			
Month	Membership	Facility	Professional, Mental Health	Professional, All Other	Total Allowed Claims	Facility	Professional, Mental Health	Professional, All Other	Total Allowed Claims	Facility	Professional, Mental Health	Professional, All Other	Total Allowed Claims
Sep-17	21,670	$4,873,351	$202,248	$2,552,144	$7,627,742	$5,789,982	$214,679	$2,454,807	$8,459,468	$267.19	$9.91	$113.28	$390.38
Oct-17	21,666	$5,866,027	$223,565	$2,903,375	$8,992,968	$6,847,884	$237,368	$2,804,158	$9,889,410	$316.07	$10.96	$129.43	$456.45
Nov-17	21,746	$5,524,634	$217,063	$3,035,974	$8,777,671	$6,476,956	$230,598	$2,942,035	$9,649,589	$297.85	$10.60	$135.29	$443.74
Dec-17	21,727	$6,043,446	$180,770	$2,756,707	$8,980,924	$7,049,796	$192,141	$2,696,153	$9,938,089	$324.47	$8.84	$124.09	$457.41
Jan-18	22,079	$6,432,189	$233,798	$3,053,187	$9,719,174	$7,428,194	$248,570	$3,014,874	$10,691,638	$336.44	$11.26	$136.55	$484.24
Feb-18	22,144	$5,838,546	$202,848	$2,676,977	$8,718,370	$6,729,227	$215,754	$2,647,288	$9,592,269	$303.88	$9.74	$119.55	$433.18
Mar-18	22,136	$5,912,143	$234,297	$2,961,811	$9,108,251	$6,814,176	$248,972	$2,919,344	$9,982,491	$307.83	$11.25	$131.88	$450.96
Apr-18	22,176	$5,880,973	$242,389	$2,745,810	$8,869,172	$6,736,007	$257,531	$2,677,634	$9,671,173	$303.75	$11.61	$120.74	$436.11
May-18	22,355	$6,354,474	$264,620	$3,028,440	$9,647,534	$7,288,825	$280,930	$2,951,981	$10,521,735	$326.05	$12.57	$132.05	$470.67
Jun-18	22,397	$5,545,495	$240,803	$2,685,785	$8,472,082	$6,375,363	$255,546	$2,610,008	$9,240,917	$284.65	$11.41	$116.53	$412.60
Jul-18	22,587	$5,404,531	$219,513	$2,763,340	$8,387,385	$6,163,783	$232,872	$2,708,776	$9,105,430	$272.89	$10.31	$119.93	$403.13
Aug-18	22,671	$6,122,928	$231,691	$2,897,134	$9,251,753	$6,984,417	$245,724	$2,833,744	$10,063,884	$308.08	$10.84	$124.99	$443.91
Sep-18	22,650	$5,263,811	$221,301	$2,704,967	$8,190,078	$6,014,319	$234,619	$2,641,621	$8,890,558	$265.53	$10.36	$116.63	$392.52
Oct-18	22,781	$6,236,288	$282,262	$3,257,101	$9,775,651	$7,070,506	$296,589	$3,145,385	$10,512,479	$310.37	$13.02	$138.07	$461.46
Nov-18	23,112	$5,649,215	$254,640	$2,949,513	$8,853,368	$6,404,813	$267,491	$2,847,692	$9,519,995	$277.12	$11.57	$123.21	$411.91
Dec-18	23,083	$6,740,217	$225,330	$3,161,477	$10,127,024	$7,626,881	$236,573	$3,103,507	$10,966,960	$330.41	$10.25	$134.45	$475.11
Jan-19	24,461	$7,776,783	$300,528	$3,462,681	$11,539,992	$8,700,275	$315,443	$3,340,086	$12,355,804	$355.68	$12.90	$136.55	$505.12
Feb-19	24,499	$6,650,398	$267,463	$3,017,913	$9,935,774	$7,444,490	$280,680	$2,902,984	$10,628,154	$303.87	$11.46	$118.49	$433.82
Mar-19	24,539	$6,972,567	$300,256	$3,244,397	$10,517,221	$7,786,116	$314,995	$3,105,878	$11,206,989	$317.30	$12.84	$126.57	$456.70
Apr-19	24,481	$6,828,842	$316,053	$3,340,412	$10,485,307	$7,631,941	$331,451	$3,193,577	$11,156,969	$311.75	$13.54	$130.45	$455.74
May-19	24,525	$6,666,694	$340,084	$3,350,627	$10,357,404	$7,420,785	$356,543	$3,176,118	$10,953,446	$302.58	$14.54	$129.51	$446.62
Jun-19	24,502	$6,705,514	$287,335	$2,891,726	$9,884,576	$7,477,960	$301,153	$2,746,763	$10,525,876	$305.20	$12.29	$112.10	$429.59
Jul-19	24,662	$7,113,535	$306,098	$3,165,984	$10,585,617	$7,922,880	$320,655	$3,004,689	$11,248,225	$321.26	$13.00	$121.83	$456.10
Aug-19	24,669	$6,249,835	$283,475	$3,087,975	$9,621,284	$6,975,088	$296,862	$2,944,570	$10,216,520	$282.75	$12.03	$119.36	$414.14
Sep-19	24,629	$6,186,177	$300,226	$3,039,152	$9,525,554	$6,866,483	$314,310	$2,876,608	$10,057,401	$278.80	$12.76	$116.80	$408.36
Oct-19	24,690	$7,211,031	$358,298	$3,532,629	$11,101,959	$7,939,360	$374,989	$3,331,150	$11,645,499	$321.56	$15.19	$134.92	$471.67
Nov-19	24,961	$6,358,983	$286,305	$3,093,902	$9,739,190	$6,953,514	$299,466	$2,943,727	$10,196,707	$278.58	$12.00	$117.93	$408.51
Dec-19	24,950	$6,572,771	$280,185	$3,165,966	$10,018,923	$7,182,159	$293,051	$3,026,373	$10,501,584	$287.86	$11.75	$121.30	$420.91
Jan-20	25,746	$6,717,341	$363,466	$3,411,736	$10,492,543	$7,224,284	$380,077	$3,193,939	$10,798,300	$280.60	$14.76	$124.06	$419.42
Feb-20	25,637	$6,980,659	$302,357	$3,142,586	$10,425,603	$7,484,341	$316,050	$2,976,586	$10,776,977	$291.94	$12.33	$116.11	$420.37
Mar-20	25,636	$5,202,034	$329,823	$2,683,509	$8,215,366	$5,589,588	$344,738	$2,465,341	$8,399,667	$218.04	$13.45	$96.17	$327.65
Apr-20	25,560	$4,091,495	$363,449	$1,784,224	$6,239,168	$4,352,034	$379,821	$1,487,926	$6,219,781	$170.27	$14.86	$58.21	$243.34
May-20	25,418	$5,298,589	$336,726	$2,340,247	$7,975,562	$5,646,585	$351,793	$2,099,329	$8,097,707	$222.15	$13.84	$82.59	$318.58
Jun-20	25,375	$7,220,990	$360,348	$3,156,637	$10,737,975	$7,738,559	$376,515	$2,928,835	$11,043,909	$304.97	$14.84	$115.42	$435.23
Jul-20	25,241	$7,286,610	$354,606	$3,120,723	$10,761,939	$7,783,724	$370,311	$2,883,855	$11,037,891	$308.38	$14.67	$114.25	$437.30
Aug-20	25,193	$6,778,663	$337,427	$3,053,873	$10,169,963	$7,196,701	$352,398	$2,831,222	$10,380,321	$285.66	$13.99	$112.38	$412.03
Sep-20	25,244	$7,087,683	$368,680	$3,377,373	$10,833,736	$7,539,923	$385,049	$3,135,045	$11,060,017	$298.68	$15.25	$124.19	$438.12
Oct-20	25,293	$6,651,057	$395,397	$3,394,239	$10,440,693	$6,924,861	$407,561	$3,102,662	$10,435,083	$273.79	$16.11	$122.67	$412.57
Nov-20	25,371	$5,567,784	$360,181	$2,892,894	$8,820,859	$5,791,780	$371,204	$2,615,676	$8,778,660	$228.28	$14.63	$103.10	$346.01
Dec-20	25,360	$6,846,321	$380,416	$3,295,219	$10,521,956	$7,149,540	$392,027	$3,014,639	$10,556,206	$281.92	$15.46	$118.87	$416.25
Jan-21	26,304	$6,914,876	$389,397	$3,213,883	$10,518,155	$7,056,320	$401,137	$2,889,543	$10,347,000	$268.26	$15.25	$109.85	$393.36
Feb-21	26,271	$7,283,037	$380,009	$3,237,882	$10,900,928	$7,385,684	$391,250	$2,920,389	$10,697,323	$281.13	$14.89	$111.16	$407.19
Mar-21	26,232	$7,687,803	$459,304	$3,821,182	$11,968,289	$7,799,646	$472,679	$3,435,828	$11,708,154	$297.33	$18.02	$130.98	$446.33
Apr-21	26,221	$7,894,383	$412,026	$3,622,991	$11,929,400	$8,004,589	$423,757	$3,278,831	$11,707,177	$305.27	$16.16	$125.05	$446.48
May-21	26,287	$8,417,295	$380,035	$3,663,544	$12,460,874	$8,537,004	$380,500	$3,303,979	$12,221,483	$324.76	$14.47	$125.69	$464.92
Jun-21	26,396	$7,599,922	$394,737	$3,615,610	$11,610,269	$7,690,453	$395,090	$3,237,404	$11,322,946	$291.35	$14.97	$122.65	$428.96
Jul-21	26,610	$7,056,423	$356,589	$3,433,540	$10,846,552	$7,085,155	$356,721	$3,078,021	$10,519,897	$266.26	$13.41	$115.67	$395.34
Aug-21	26,603	$7,254,245	$364,051	$3,493,906	$11,112,202	$7,280,668	$364,051	$3,129,855	$10,774,574	$273.68	$13.68	$117.65	$405.01

MEDICAL UTILIZATION TREND CALCULATION

	ASF Normalization Factors		Working Day Normalization Factor		FWA Normalization	Total Normalization Factor		
Month	Monthly ASF	ASF Normalization	Working Days	Working Day Normalization	Factor	Facility	Professional, Mental Health	Professional, All Other
Sep-17	0.9772	1.0018	20	1.0542	0.9997	1.0558	1.0558	1.0558
Oct-17	0.9774	1.0016	22	0.9583	0.9997	0.9596	0.9596	0.9596
Nov-17	0.9777	1.0013	20	1.0542	0.9997	1.0552	1.0552	1.0552
Dec-17	0.9792	0.9997	20	1.0542	0.9997	1.0535	1.0535	1.0535
Jan-18	0.9709	1.0083	22	0.9583	1.0030	0.9692	0.9692	0.9692
Feb-18	0.9713	1.0078	20	1.0542	1.0030	1.0655	1.0655	1.0655
Mar-18	0.9731	1.0059	22	0.9583	1.0030	0.9669	0.9669	0.9669
Apr-18	0.9728	1.0062	21	1.0040	1.0030	1.0132	1.0132	1.0132
May-18	0.9736	1.0055	22	0.9583	1.0030	0.9665	0.9665	0.9665
Jun-18	0.9745	1.0046	21	1.0040	1.0030	1.0116	1.0116	1.0116
Jul-18	0.9744	1.0046	21	1.0040	1.0030	1.0116	1.0116	1.0116
Aug-18	0.9752	1.0038	23	0.9167	1.0030	0.9229	0.9229	0.9229
Sep-18	0.9780	1.0010	19	1.1096	1.0030	1.1140	1.1140	1.1140
Oct-18	0.9776	1.0014	23	0.9167	1.0030	0.9207	0.9207	0.9207
Nov-18	0.9762	1.0027	20	1.0542	1.0030	1.0602	1.0602	1.0602
Dec-18	0.9775	1.0015	19	1.1096	1.0030	1.1146	1.1146	1.1146
Jan-19	0.9725	1.0065	22	0.9583	0.9965	0.9613	0.9613	0.9613
Feb-19	0.9726	1.0065	20	1.0542	0.9965	1.0573	1.0573	1.0573
Mar-19	0.9730	1.0061	21	1.0040	0.9965	1.0066	1.0066	1.0066
Apr-19	0.9741	1.0049	22	0.9583	0.9965	0.9597	0.9597	0.9597
May-19	0.9752	1.0038	22	0.9583	0.9965	0.9587	0.9587	0.9587
Jun-19	0.9750	1.0040	20	1.0542	0.9965	1.0547	1.0547	1.0547
Jul-19	0.9755	1.0035	21	1.0040	0.9965	1.0040	1.0040	1.0040
Aug-19	0.9744	1.0046	22	0.9583	0.9965	0.9594	0.9594	0.9594
Sep-19	0.9740	1.0050	21	1.0040	0.9965	1.0055	1.0055	1.0055
Oct-19	0.9742	1.0049	22	0.9583	0.9965	0.9597	0.9597	0.9597
Nov-19	0.9726	1.0065	19	1.1096	0.9965	1.1130	1.1130	1.1130
Dec-19	0.9747	1.0043	21	1.0040	0.9965	1.0048	1.0048	1.0048
Jan-20	0.9701	1.0091	22	0.9583	0.9941	0.9613	0.9613	0.9613
Feb-20	0.9704	1.0088	20	1.0542	0.9941	1.0571	1.0571	1.0571
Mar-20	0.9724	1.0067	22	0.9583	0.9941	0.9590	0.9590	0.9590
Apr-20	0.9726	1.0065	22	0.9583	0.9941	0.9589	0.9589	0.9589
May-20	0.9749	1.0042	20	1.0542	0.9941	1.0523	1.0523	1.0523
Jun-20	0.9745	1.0045	22	0.9583	0.9941	0.9570	0.9570	0.9570
Jul-20	0.9756	1.0034	22	0.9583	0.9941	0.9559	0.9559	0.9559
Aug-20	0.9764	1.0026	21	1.0040	0.9941	1.0006	1.0006	1.0006
Sep-20	0.9761	1.0029	21	1.0040	0.9941	1.0009	1.0009	1.0009
Oct-20	0.9763	1.0026	22	0.9583	0.9941	0.9552	0.9552	0.9552
Nov-20	0.9765	1.0024	19	1.1096	0.9941	1.1058	1.1058	1.1058
Dec-20	0.9757	1.0033	21	1.0040	0.9941	1.0013	1.0013	1.0013
Jan-21	0.9736	1.0054	20	1.0542	1.0000	1.0599	1.0599	1.0599
Feb-21	0.9737	1.0054	20	1.0542	1.0000	1.0599	1.0599	1.0599
Mar-21	0.9752	1.0038	23	0.9167	1.0000	0.9201	0.9201	0.9201
Apr-21	0.9757	1.0033	22	0.9583	1.0000	0.9615	0.9615	0.9615
May-21	0.9767	1.0023	20	1.0542	1.0000	1.0566	1.0566	1.0566
Jun-21	0.9774	1.0016	22	0.9583	1.0000	0.9599	0.9599	0.9599
Jul-21	0.9776	1.0014	21	1.0040	1.0000	1.0054	1.0054	1.0054
Aug-21	0.9789	1.0000	22	0.9583	1.0000	0.9583	0.9583	0.9583

YE August 2021 Average: 21.1

Annual Trend:

Calendar Year	Percent of claims recovered as part of FWA programs
2017	1.09%
2018	1.42%
2019	0.77%
2020	0.52%
2021	1.12%

MEDICAL UTILIZATION TREND CALCULATION

	Monthly Adjusted Allowed Claims PMPM				Rolling Adjusted Allowed Claims PMPM			
Month	Facility	Professional, Mental Health	Professional, All Other	Total Allowed Claims	Facility	Professional, Mental Health	Professional, All Other	Total Allowed Claims
Sep-17	$282.09	$10.46	$119.60	$412.14				
Oct-17	$303.29	$10.51	$124.19	$438.00				
Nov-17	$314.29	$11.19	$142.76	$468.24				
Dec-17	$341.83	$9.32	$130.73	$481.88				
Jan-18	$326.06	$10.91	$132.34	$469.31				
Feb-18	$323.80	$10.38	$127.38	$461.57				
Mar-18	$297.64	$10.88	$127.52	$436.03				
Apr-18	$307.77	$11.77	$122.34	$441.88				
May-18	$315.12	$12.15	$127.62	$454.89				
Jun-18	$287.94	$11.54	$117.88	$417.36				
Jul-18	$276.05	$10.43	$121.32	$407.80				
Aug-18	$284.31	$10.00	$115.35	$409.67	$304.89	$10.80	$125.70	$441.38
Sep-18	$295.81	$11.54	$129.93	$437.27	$305.97	$10.89	$126.55	$443.41
Oct-18	$285.74	$11.99	$127.11	$424.84	$304.46	$11.01	$126.79	$442.27
Nov-18	$293.80	$12.27	$130.63	$436.70	$302.75	$11.11	$125.83	$439.69
Dec-18	$368.27	$11.42	$149.86	$529.55	$305.21	$11.28	$127.49	$443.97
Jan-19	$341.91	$12.40	$131.26	$485.56	$306.81	$11.41	$127.43	$445.65
Feb-19	$321.29	$12.11	$125.29	$458.69	$306.73	$11.55	$127.25	$445.53
Mar-19	$319.38	$12.92	$127.40	$459.70	$308.58	$11.73	$127.24	$447.55
Apr-19	$299.19	$12.99	$125.20	$437.39	$307.82	$11.83	$127.45	$447.10
May-19	$290.08	$13.94	$124.15	$428.17	$305.70	$11.99	$127.15	$444.84
Jun-19	$321.90	$12.96	$118.24	$453.10	$308.50	$12.11	$127.11	$447.72
Jul-19	$322.54	$13.05	$122.32	$457.92	$312.27	$12.33	$127.16	$451.75
Aug-19	$271.27	$11.55	$114.52	$397.34	$310.96	$12.44	$127.00	$450.40
Sep-19	$280.34	$12.83	$117.44	$410.61	$309.54	$12.55	$125.96	$448.05
Oct-19	$308.59	$14.58	$129.48	$452.64	$311.32	$12.76	$126.17	$450.25
Nov-19	$310.05	$13.35	$131.26	$454.66	$312.59	$12.85	$126.25	$451.69
Dec-19	$289.25	$11.80	$121.88	$422.93	$306.27	$12.87	$124.04	$443.18
Jan-20	$269.74	$14.19	$119.26	$403.19	$300.17	$13.03	$123.03	$436.22
Feb-20	$308.61	$13.03	$122.74	$444.39	$299.16	$13.10	$122.82	$435.08
Mar-20	$209.11	$12.90	$92.23	$314.23	$289.78	$13.10	$119.82	$422.70
Apr-20	$163.26	$14.25	$55.82	$233.33	$278.24	$13.21	$113.93	$405.38
May-20	$233.76	$14.56	$86.91	$335.24	$273.52	$13.26	$110.82	$397.60
Jun-20	$291.84	$14.20	$110.45	$416.50	$271.13	$13.36	$110.18	$394.68
Jul-20	$294.78	$14.02	$109.22	$418.02	$268.91	$13.44	$109.11	$391.47
Aug-20	$285.84	$14.00	$112.45	$412.28	$270.13	$13.65	$108.95	$392.73
Sep-20	$298.96	$15.27	$124.30	$438.53	$271.70	$13.85	$109.54	$395.08
Oct-20	$261.51	$15.39	$117.17	$394.08	$267.86	$13.92	$108.56	$390.33
Nov-20	$252.43	$16.18	$114.00	$382.61	$263.12	$14.15	$107.15	$384.42
Dec-20	$282.29	$15.48	$119.03	$416.80	$262.57	$14.45	$106.93	$383.96
Jan-21	$284.33	$16.16	$116.43	$416.93	$263.84	$14.62	$106.71	$385.18
Feb-21	$297.96	$15.78	$117.82	$431.57	$263.02	$14.85	$106.32	$384.20
Mar-21	$273.59	$16.58	$120.52	$410.68	$268.43	$15.17	$108.71	$392.31
Apr-21	$293.53	$15.54	$120.23	$429.30	$279.31	$15.27	$114.09	$408.67
May-21	$343.14	$15.29	$132.80	$491.23	$288.50	$15.33	$117.93	$421.76
Jun-21	$279.66	$14.37	$117.72	$411.75	$287.47	$15.34	$118.52	$421.34
Jul-21	$267.69	$13.48	$116.29	$397.46	$285.19	$15.29	$119.09	$419.57
Aug-21	$262.28	$13.11	$112.75	$388.14	$283.18	$15.21	$119.08	$417.48

Annual Trend	4.8%	11.5%	9.3%	6.3%
Two-Year Trend	-4.6%	10.6%	-3.2%	-3.7%

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
Sep-17	21,670	$282.09	$313.41		$313.92		$282.09		$282.11		$299.57	
Oct-17	21,666	$303.29	$312.40		$313.02		$298.72		$282.59		$295.28	
Nov-17	21,746	$314.29	$311.35		$312.08		$313.31		$306.16		$296.07	
Dec-17	21,727	$341.83	$310.35		$311.18		$348.44		$342.09		$299.05	
Jan-18	22,079	$326.06	$309.31		$310.24		$319.51		$326.98		$307.29	
Feb-18	22,144	$323.80	$308.28		$309.31		$325.62		$333.51		$311.03	
Mar-18	22,136	$297.64	$307.35		$308.46		$291.92		$285.86		$313.74	
Apr-18	22,176	$307.77	$306.32		$307.53		$274.00		$288.69		$310.62	
May-18	22,355	$315.12	$305.33		$306.63		$315.14		$337.40		$310.07	
Jun-18	22,397	$287.94	$304.31		$305.69		$329.28		$314.99		$311.11	
Jul-18	22,587	$276.05	$303.33		$304.79		$287.00		$282.92		$306.39	
Aug-18	22,671	$284.31	$302.32	$307.79	$303.85	$308.84	$263.07	$303.89	$261.73	$303.68	$299.94	$305.06
Sep-18	22,650	$295.81	$301.31	$306.78	$302.92	$307.93	$286.41	$304.18	$287.07	$304.02	$296.20	$304.76
Oct-18	22,781	$285.74	$300.33	$305.77	$302.01	$307.01	$312.64	$305.34	$296.33	$305.10	$295.44	$304.73
Nov-18	23,112	$293.80	$299.33	$304.77	$301.08	$306.09	$298.80	$304.13	$288.64	$303.60	$292.76	$304.40
Dec-18	23,083	$368.27	$298.36	$303.77	$300.17	$305.18	$325.56	$302.40	$321.60	$302.04	$292.19	$303.79
Jan-19	24,461	$341.91	$297.37	$302.75	$299.24	$304.23	$340.09	$304.40	$353.40	$304.63	$307.11	$303.80
Feb-19	24,499	$321.29	$296.38	$301.74	$298.30	$303.30	$341.04	$305.95	$349.39	$306.29	$314.33	$304.16
Mar-19	24,539	$319.38	$295.48	$300.74	$297.46	$302.37	$292.65	$305.90	$283.37	$305.90	$316.17	$304.46
Apr-19	24,481	$299.19	$294.50	$299.75	$296.53	$301.45	$295.07	$307.48	$310.43	$307.66	$317.31	$305.10
May-19	24,525	$290.08	$293.54	$298.76	$295.62	$300.53	$305.79	$306.72	$328.85	$307.14	$314.09	$305.48
Jun-19	24,502	$321.90	$292.56	$297.79	$294.69	$299.62	$299.65	$304.33	$289.95	$305.04	$309.45	$305.38
Jul-19	24,662	$322.54	$291.62	$296.82	$293.78	$298.70	$316.54	$306.76	$316.86	$307.81	$312.09	$305.88
Aug-19	24,669	$271.27	$290.64	$295.86	$292.85	$297.80	$309.78	$310.45	$308.26	$311.47	$314.44	$307.08
Sep-19	24,629	$280.34	$289.67	$294.91	$291.91	$296.90	$279.33	$309.69	$274.09	$310.20	$305.84	$307.83
Oct-19	24,690	$308.59	$288.74	$293.96	$291.01	$296.00	$292.59	$308.01	$280.85	$308.80	$300.43	$308.17
Nov-19	24,961	$310.05	$287.77	$293.01	$290.07	$295.10	$319.96	$309.75	$311.48	$310.62	$301.69	$308.83
Dec-19	24,950	$289.25	$286.84	$292.07	$289.17	$294.20	$350.23	$311.94	$337.88	$312.06	$303.08	$309.64
Jan-20	25,746	$269.74	$285.89	$291.10	$288.23	$293.27	$274.25	$306.35	$274.41	$305.39	$299.98	$309.01
Feb-20	25,637	$308.61	$284.93	$290.14	$287.30	$292.34	$267.29	$300.13	$277.16	$299.34	$293.35	$307.23
Mar-20	25,636	$209.11	$284.04	$289.18	$286.43	$291.41	$279.23	$298.96	$270.63	$298.19	$295.78	$305.51
Apr-20	25,560	$163.26	$283.09	$288.22	$285.49	$290.49	$201.48	$290.97	$200.16	$288.85	$277.34	$302.15
May-20	25,418	$233.76	$282.18	$287.28	$284.59	$289.58	$170.21	$279.57	$192.83	$277.48	$252.32	$296.97
Jun-20	25,375	$291.84	$281.24	$286.34	$283.65	$288.66	$234.93	$274.19	$233.51	$272.77	$245.80	$291.66
Jul-20	25,241	$294.78	$280.33	$285.41	$282.75	$287.75	$280.40	$271.25	$286.76	$270.35	$252.42	$286.72
Aug-20	25,193	$285.84	$279.39	$284.49	$281.81	$286.84	$276.27	$268.53	$280.48	$268.10	$258.76	$282.14
Sep-20	25,244	$298.96	$278.46	$283.56	$280.88	$285.94	$293.26	$269.71	$288.63	$269.32	$262.40	$278.58
Oct-20	25,293	$261.51	$277.56	$282.64	$279.97	$285.03	$313.43	$271.49	$299.50	$270.90	$268.29	$275.95
Nov-20	25,371	$252.43	$276.63	$281.72	$279.04	$284.12	$276.75	$267.96	$264.44	$267.03	$265.62	$272.98
Dec-20	25,360	$282.29	$275.74	$280.81	$278.13	$283.21	$280.87	$262.30	$280.22	$262.34	$261.56	$269.57
Jan-21	26,304	$284.33	$274.82	$279.86	$277.20	$282.27	$266.89	$261.69	$267.40	$261.76	$264.35	$266.56
Feb-21	26,271	$297.96	$273.90	$278.93	$276.26	$281.33	$284.46	$263.18	$291.75	$263.04	$267.22	$264.37
Mar-21	26,232	$273.59	$273.07	$278.00	$275.42	$280.40	$257.02	$261.31	$260.01	$262.15	$272.51	$262.44
Apr-21	26,221	$293.53	$272.16	$277.08	$274.49	$279.47	$254.30	$265.68	$264.64	$267.51	$272.01	$262.02
May-21	26,287	$343.14	$271.28	$276.17	$273.58	$278.55	$312.44	$277.54	$323.16	$278.41	$275.74	$263.99
Jun-21	26,396	$279.66	$270.38	$275.26	$272.65	$277.63	$350.15	$287.23	$343.03	$287.60	$289.17	$267.63
Jul-21	26,610	$267.69	$269.50	$274.35	$271.74	$276.71	$279.07	$287.08	$274.69	$286.57	$287.44	$270.56
Aug-21	26,603	$262.28	$268.60	$273.45	$270.81	$275.79	$253.24	$285.07	$253.38	$284.23	$283.50	$272.62
Sep-21	26,603		$267.71	$272.56	$269.87	$274.88	$268.48	$283.00	$265.06	$282.25	$279.05	$273.99
Oct-21	26,603		$266.84	$271.68	$268.97	$273.97	$274.42	$279.84	$265.58	$279.46	$278.75	$274.85
Nov-21	26,603		$265.95	$270.80	$268.03	$273.06	$286.94	$280.68	$268.48	$279.74	$278.45	$275.89
Dec-21	26,603		$265.09	$269.93	$267.13	$272.16	$319.67	$283.93	$296.29	$281.09	$278.15	$277.22
Jan-22	26,603		$264.21	$269.04	$266.19	$271.25	$304.78	$287.09	$281.42	$282.25	$277.84	$278.34
Feb-22	26,603		$263.32	$268.16	$265.26	$270.33	$306.80	$288.96	$288.87	$282.02	$277.54	$279.19
Mar-22	26,603		$262.53	$267.29	$264.42	$269.42	$266.74	$289.73	$250.92	$281.23	$277.24	$279.58
Apr-22	26,603		$261.65	$266.42	$263.48	$268.50	$252.22	$289.52	$241.97	$279.32	$276.94	$279.98
May-22	26,603		$260.81	$265.55	$262.58	$267.59	$271.43	$286.12	$271.59	$275.06	$276.64	$280.05
Jun-22	26,603		$259.94	$264.68	$261.64	$266.68	$268.14	$279.33	$271.44	$269.14	$276.34	$278.99
Jul-22	26,603		$259.10	$263.81	$260.74	$265.76	$266.09	$278.25	$266.41	$268.45	$276.04	$278.04
Aug-22	26,603		$258.23	$262.95	$259.80	$264.84	$252.84	$278.21	$252.11	$268.35	$275.74	$277.39
Sep-22	26,603		$257.37	$262.09	$258.87	$263.93	$258.79	$277.40	$254.90	$267.50	$275.44	$277.09
Oct-22	26,603		$256.54	$261.23	$257.96	$263.01	$264.49	$276.58	$255.43	$266.65	$275.14	$276.79
Nov-22	26,603		$255.68	$260.37	$257.03	$262.09	$276.52	$275.71	$258.32	$265.81	$274.84	$276.49
Dec-22	26,603		$254.86	$259.52	$256.12	$261.17	$308.02	$274.74	$286.13	$264.96	$274.54	$276.19
Jan-23	26,603		$254.01	$258.67	$255.19	$260.26	$293.65	$273.81	$271.27	$264.11	$274.24	$275.89
Feb-23	26,603		$253.16	$257.82	$254.26	$259.34	$295.56	$272.87	$278.71	$263.27	$273.94	$275.59
Mar-23	26,603		$252.39	$256.98	$253.41	$258.42	$256.94	$272.06	$240.76	$262.42	$273.64	$275.29
Apr-23	26,603		$251.55	$256.14	$252.48	$257.51	$242.92	$271.28	$231.82	$261.58	$273.34	$274.99
May-23	26,603		$250.74	$255.30	$251.57	$256.59	$261.39	$270.44	$261.44	$260.73	$273.03	$274.69
Jun-23	26,603		$249.90	$254.46	$250.64	$255.67	$258.19	$269.62	$261.29	$259.88	$272.73	$274.39
Jul-23	26,603		$249.09	$253.63	$249.73	$254.76	$256.18	$268.79	$256.26	$259.04	$272.43	$274.09
Aug-23	26,603		$248.26	$252.80	$248.80	$253.84	$243.40	$268.00	$241.95	$258.19	$272.13	$273.79
Sep-23	26,603		$247.43	$251.97	$247.86	$252.92	$249.09	$267.20	$244.74	$257.34	$271.83	$273.49
Oct-23	26,603		$246.63	$251.14	$246.96	$252.00	$254.55	$266.37	$245.27	$256.50	$271.53	$273.19
Nov-23	26,603		$245.81	$250.32	$246.02	$251.09	$266.10	$265.50	$248.17	$255.65	$271.23	$272.88
Dec-23	26,603		$245.02	$249.50	$245.12	$250.17	$296.38	$264.53	$275.98	$254.80	$270.93	$272.58

Utilization Trend	**-3.85%**	**-4.09%**	**-3.15%**	**-4.57%**	**-0.01%**
RMSE (root mean square error)	31.25	31.21	29.27	26.47	32.96

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
Sep-18	22,650	$295.81	$306.08		$308.43		$294.69		$295.57		$297.17	
Oct-18	22,781	$285.74	$304.88		$307.29		$296.12		$289.36		$295.35	
Nov-18	23,112	$293.80	$303.65		$306.11		$301.97		$286.40		$291.14	
Dec-18	23,083	$368.27	$302.47		$304.97		$346.33		$320.62		$290.25	
Jan-19	24,461	$341.91	$301.25		$303.79		$322.10		$347.05		$311.03	
Feb-19	24,499	$321.29	$300.03		$302.61		$319.68		$353.30		$319.89	
Mar-19	24,539	$319.38	$298.94		$301.54		$287.08		$283.85		$320.94	
Apr-19	24,481	$299.19	$297.73		$300.36		$254.60		$299.10		$321.16	
May-19	24,525	$290.08	$296.57		$299.22		$264.15		$336.23		$315.50	
Jun-19	24,502	$321.90	$295.37		$298.04		$316.93		$305.35		$308.39	
Jul-19	24,662	$322.54	$294.22		$296.89		$320.69		$316.81		$311.93	
Aug-19	24,669	$271.27	$293.03	$299.40	$295.71	$301.97	$275.66	$299.81	$299.89	$311.42	$314.91	$308.46
Sep-19	24,629	$280.34	$291.85	$298.24	$294.53	$300.83	$281.54	$298.66	$279.94	$309.98	$302.56	$308.84
Oct-19	24,690	$308.59	$290.71	$297.08	$293.39	$299.70	$280.84	$297.35	$273.87	$308.54	$295.44	$308.76
Nov-19	24,961	$310.05	$289.54	$295.93	$292.21	$298.55	$286.80	$296.09	$303.92	$309.89	$298.02	$309.24
Dec-19	24,950	$289.25	$288.41	$294.78	$291.07	$297.42	$334.38	$295.40	$337.08	$311.35	$300.55	$309.99
Jan-20	25,746	$269.74	$287.24	$293.59	$289.89	$296.24	$310.76	$294.53	$281.32	$305.80	$296.63	$308.74
Feb-20	25,637	$308.61	$286.08	$292.42	$288.70	$295.07	$305.16	$293.38	$281.97	$299.84	$288.01	$306.04
Mar-20	25,636	$209.11	$285.00	$291.25	$287.60	$293.90	$279.38	$292.70	$262.98	$298.00	$292.45	$303.65
Apr-20	25,560	$163.26	$283.86	$290.09	$286.42	$292.74	$250.41	$292.20	$201.24	$289.67	$267.51	$299.15
May-20	25,418	$233.76	$282.75	$288.94	$285.28	$291.58	$256.07	$291.44	$205.50	$278.77	$234.85	$292.39
Jun-20	25,375	$291.84	$281.61	$287.80	$284.10	$290.43	$302.56	$290.30	$238.58	$273.23	$229.64	$285.82
Jul-20	25,241	$294.78	$280.51	$286.67	$282.95	$289.28	$305.52	$289.10	$281.60	$270.38	$242.57	$280.08
Aug-20	25,193	$285.84	$279.37	$285.55	$281.77	$288.13	$261.52	$287.90	$271.07	$268.03	$253.90	$275.07
Sep-20	25,244	$298.96	$278.25	$284.43	$280.59	$286.98	$267.64	$286.73	$288.47	$268.77	$260.50	$271.63
Oct-20	25,293	$261.51	$277.16	$283.32	$279.45	$285.84	$272.00	$285.98	$291.11	$270.21	$269.62	$269.53
Nov-20	25,371	$252.43	$276.04	$282.20	$278.27	$284.68	$276.79	$285.15	$265.81	$267.08	$266.18	$266.91
Dec-20	25,360	$282.29	$274.96	$281.09	$277.13	$283.53	$310.01	$283.19	$282.14	$262.61	$260.95	$263.67
Jan-21	26,304	$284.33	$273.86	$279.95	$275.95	$282.35	$288.22	$281.30	$267.66	$261.47	$265.50	$261.05
Feb-21	26,271	$297.96	$272.75	$278.82	$274.77	$281.16	$290.61	$280.10	$292.64	$262.43	$269.77	$259.54
Mar-21	26,232	$273.59	$271.76	$277.70	$273.70	$279.99	$253.23	$277.86	$255.30	$261.77	$277.12	$258.29
Apr-21	26,221	$293.53	$270.66	$276.59	$272.52	$278.82	$222.79	$275.45	$255.70	$266.28	$275.94	$259.03
May-21	26,287	$343.14	$269.60	$275.48	$271.38	$277.65	$239.57	$273.99	$325.30	$276.32	$280.75	$262.88
Jun-21	26,396	$279.66	$268.52	$274.39	$270.20	$276.49	$285.87	$272.66	$349.54	$285.67	$298.77	$268.66
Jul-21	26,610	$267.69	$267.47	$273.30	$269.05	$275.32	$288.63	$271.36	$286.65	$286.08	$294.70	$273.01
Aug-21	26,603	$262.28	$266.39	$272.22	$267.87	$274.17	$252.82	$270.57	$248.46	$284.09	$287.97	$275.83
Sep-21	26,603		$265.31	$271.15	$266.69	$273.02	$259.80	$269.89	$265.03	$282.12	$281.06	$277.51
Oct-21	26,603		$264.28	$270.08	$265.55	$271.87	$256.57	$268.60	$258.62	$279.41	$280.99	$278.44
Nov-21	26,603		$263.21	$269.03	$264.37	$270.72	$258.66	$267.11	$258.79	$278.77	$280.93	$279.63
Dec-21	26,603		$262.18	$267.98	$263.23	$269.58	$289.59	$265.56	$286.65	$279.16	$280.86	$281.22
Jan-22	26,603		$261.13	$266.92	$262.05	$268.43	$273.01	$264.31	$272.05	$279.51	$280.79	$282.49
Feb-22	26,603		$260.07	$265.86	$260.87	$267.27	$277.18	$263.21	$282.70	$278.69	$280.73	$283.39
Mar-22	26,603		$259.12	$264.81	$259.80	$266.12	$243.88	$262.42	$240.78	$277.45	$280.66	$283.68
Apr-22	26,603		$258.08	$263.77	$258.62	$264.96	$223.67	$262.45	$225.44	$274.90	$280.59	$284.06
May-22	26,603		$257.07	$262.73	$257.48	$263.81	$245.16	$262.89	$262.45	$269.71	$280.52	$284.04
Jun-22	26,603		$256.03	$261.70	$256.30	$262.66	$269.83	$261.57	$271.27	$263.24	$280.46	$282.52
Jul-22	26,603		$255.03	$260.66	$255.15	$261.50	$269.83	$260.00	$268.49	$261.73	$280.39	$281.33
Aug-22	26,603		$254.00	$259.63	$253.97	$260.34	$241.14	$259.03	$246.63	$261.57	$280.32	$280.69
Sep-22	26,603		$252.98	$258.60	$252.79	$259.18	$246.03	$257.88	$251.31	$260.43	$280.26	$280.63
Oct-22	26,603		$251.99	$257.58	$251.65	$258.02	$242.92	$256.74	$244.91	$259.29	$280.19	$280.56
Nov-22	26,603		$250.98	$256.56	$250.47	$256.86	$244.84	$255.59	$245.07	$258.15	$280.12	$280.49
Dec-22	26,603		$250.00	$255.54	$249.33	$255.71	$274.04	$254.29	$272.93	$257.00	$280.06	$280.42
Jan-23	26,603		$248.99	$254.53	$248.15	$254.55	$258.29	$253.07	$258.34	$255.86	$279.99	$280.36
Feb-23	26,603		$247.98	$253.52	$246.96	$253.39	$262.16	$251.82	$268.98	$254.72	$279.92	$280.29
Mar-23	26,603		$247.08	$252.52	$245.90	$252.23	$230.61	$250.71	$227.07	$253.57	$279.86	$280.22
Apr-23	26,603		$246.08	$251.52	$244.72	$251.07	$211.45	$249.69	$211.72	$252.43	$279.79	$280.16
May-23	26,603		$245.12	$250.52	$243.58	$249.91	$231.70	$248.57	$248.74	$251.29	$279.72	$280.09
Jun-23	26,603		$244.13	$249.53	$242.39	$248.75	$254.95	$247.33	$257.56	$250.15	$279.65	$280.02
Jul-23	26,603		$243.18	$248.54	$241.25	$247.60	$254.87	$246.08	$254.78	$249.00	$279.59	$279.96
Aug-23	26,603		$242.20	$247.56	$240.07	$246.44	$227.71	$244.96	$232.92	$247.86	$279.52	$279.89
Sep-23	26,603		$241.22	$246.58	$238.89	$245.28	$232.27	$243.82	$237.60	$246.72	$279.45	$279.82
Oct-23	26,603		$240.28	$245.60	$237.75	$244.12	$229.27	$242.68	$231.20	$245.58	$279.39	$279.75
Nov-23	26,603		$239.31	$244.63	$236.57	$242.96	$231.01	$241.53	$231.36	$244.43	$279.32	$279.69
Dec-23	26,603		$238.37	$243.66	$235.43	$241.80	$258.50	$240.23	$259.22	$243.29	$279.25	$279.62

Utilization Trend	**-4.64%**	**-5.24%**	**-4.97%**	**-6.43%**	**0.59%**
RMSE (root mean square error)	34.27	34.26	34.53	28.70	36.25

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
Sep-19	24,629	$280.34	$266.92		$271.31		$281.46		$280.37		$277.23	
Oct-19	24,690	$308.59	$267.53		$271.78		$294.24		$275.72		$277.55	
Nov-19	24,961	$310.05	$268.16		$272.26		$294.38		$304.76		$279.04	
Dec-19	24,950	$289.25	$268.77		$272.73		$284.70		$314.59		$280.54	
Jan-20	25,746	$269.74	$269.40		$273.21		$269.43		$280.53		$281.13	
Feb-20	25,637	$308.61	$270.04		$273.70		$303.70		$295.98		$280.89	
Mar-20	25,636	$209.11	$270.63		$274.15		$216.24		$246.65		$282.27	
Apr-20	25,560	$163.26	$271.27		$274.63		$178.16		$196.15		$279.47	
May-20	25,418	$233.76	$271.89		$275.10		$243.61		$223.27		$274.85	
Jun-20	25,375	$291.84	$272.53		$275.58		$287.94		$230.98		$273.30	
Jul-20	25,241	$294.78	$273.15		$276.05		$289.83		$287.26		$274.21	
Aug-20	25,193	$285.84	$273.79	$270.35	$276.54	$273.93	$281.55	$268.53	$287.60	$268.44	$275.21	$277.98
Sep-20	25,244	$298.96	$274.44	$270.97	$277.02	$274.40	$285.83	$268.92	$314.11	$271.27	$275.80	$277.87
Oct-20	25,293	$261.51	$275.06	$271.59	$277.49	$274.87	$307.45	$270.07	$294.36	$272.83	$276.92	$277.81
Nov-20	25,371	$252.43	$275.71	$272.22	$277.97	$275.34	$308.19	$271.25	$257.68	$268.96	$276.45	$277.60
Dec-20	25,360	$282.29	$276.34	$272.84	$278.44	$275.82	$291.98	$271.88	$256.91	$264.22	$275.62	$277.19
Jan-21	26,304	$284.33	$276.99	$273.49	$278.93	$276.30	$274.00	$272.27	$273.50	$263.65	$276.05	$276.76
Feb-21	26,271	$297.96	$277.65	$274.14	$279.41	$276.79	$311.30	$272.98	$310.55	$264.96	$276.55	$276.40
Mar-21	26,232	$273.59	$278.24	$274.78	$279.85	$277.27	$215.68	$272.83	$236.00	$264.02	$277.60	$276.01
Apr-21	26,221	$293.53	$278.89	$275.42	$280.33	$277.75	$172.76	$272.16	$260.60	$269.37	$277.60	$275.86
May-21	26,287	$343.14	$279.53	$276.06	$280.80	$278.23	$242.47	$271.98	$353.59	$280.35	$278.43	$276.16
Jun-21	26,396	$279.66	$280.19	$276.70	$281.28	$278.70	$295.65	$272.69	$340.47	$289.52	$281.29	$276.83
Jul-21	26,610	$267.69	$280.83	$277.35	$281.75	$279.18	$298.35	$273.50	$275.17	$288.48	$281.42	$277.44
Aug-21	26,603	$262.28	$281.49	$277.99	$282.24	$279.65	$289.66	$274.23	$260.47	$286.16	$281.05	$277.93
Sep-21	26,603		$282.15	$278.62	$282.72	$280.13	$299.07	$275.40	$290.51	$284.28	$280.47	$278.31
Oct-21	26,603		$282.79	$279.26	$283.19	$280.60	$288.42	$273.93	$285.87	$283.61	$280.65	$278.62
Nov-21	26,603		$283.46	$279.90	$283.67	$281.07	$283.96	$272.02	$282.02	$285.55	$280.84	$278.98
Dec-21	26,603		$284.11	$280.54	$284.14	$281.53	$293.36	$272.21	$286.51	$287.92	$281.03	$279.42
Jan-22	26,603		$284.78	$281.19	$284.62	$282.01	$286.36	$273.25	$277.74	$288.27	$281.21	$279.85
Feb-22	26,603		$285.45	$281.84	$285.11	$282.48	$311.58	$273.31	$303.95	$287.74	$281.40	$280.26
Mar-22	26,603		$286.06	$282.48	$285.54	$282.96	$253.55	$276.41	$241.97	$288.18	$281.59	$280.59
Apr-22	26,603		$286.73	$283.13	$286.03	$283.43	$244.63	$282.29	$228.98	$285.50	$281.77	$280.93
May-22	26,603		$287.38	$283.79	$286.50	$283.90	$304.63	$287.43	$289.00	$280.18	$281.96	$281.22
Jun-22	26,603		$288.06	$284.44	$286.98	$284.37	$293.79	$287.28	$286.26	$275.71	$282.15	$281.29
Jul-22	26,603		$288.72	$285.10	$287.45	$284.85	$288.34	$286.45	$281.71	$276.25	$282.33	$281.37
Aug-22	26,603		$289.40	$285.76	$287.93	$285.32	$281.29	$285.75	$274.49	$277.42	$282.52	$281.49
Sep-22	26,603		$290.08	$286.42	$288.42	$285.80	$306.22	$286.34	$302.72	$278.44	$282.71	$281.68
Oct-22	26,603		$290.74	$287.08	$288.89	$286.27	$295.31	$286.92	$298.09	$279.45	$282.89	$281.87
Nov-22	26,603		$291.43	$287.74	$289.37	$286.75	$290.72	$287.48	$294.24	$280.47	$283.08	$282.05
Dec-22	26,603		$292.09	$288.41	$289.84	$287.22	$300.34	$288.06	$298.73	$281.49	$283.27	$282.24
Jan-23	26,603		$292.78	$289.08	$290.32	$287.70	$293.16	$288.63	$289.96	$282.51	$283.45	$282.43
Feb-23	26,603		$293.47	$289.74	$290.81	$288.17	$318.96	$289.25	$316.17	$283.53	$283.64	$282.61
Mar-23	26,603		$294.09	$290.41	$291.24	$288.65	$259.55	$289.75	$254.19	$284.54	$283.83	$282.80
Apr-23	26,603		$294.79	$291.09	$291.73	$289.12	$250.41	$290.23	$241.20	$285.56	$284.01	$282.99
May-23	26,603		$295.46	$291.76	$292.20	$289.60	$311.81	$290.82	$301.22	$286.58	$284.20	$283.17
Jun-23	26,603		$296.16	$292.43	$292.68	$290.07	$300.70	$291.40	$298.47	$287.60	$284.39	$283.36
Jul-23	26,603		$296.83	$293.11	$293.15	$290.55	$295.11	$291.96	$293.92	$288.62	$284.57	$283.55
Aug-23	26,603		$297.53	$293.79	$293.63	$291.02	$287.87	$292.51	$286.70	$289.63	$284.76	$283.73
Sep-23	26,603		$298.23	$294.47	$294.12	$291.50	$313.38	$293.11	$314.94	$290.65	$284.95	$283.92
Oct-23	26,603		$298.91	$295.15	$294.58	$291.97	$302.20	$293.68	$310.30	$291.67	$285.13	$284.11
Nov-23	26,603		$299.62	$295.83	$295.07	$292.45	$297.49	$294.25	$306.45	$292.69	$285.32	$284.29
Dec-23	26,603		$300.30	$296.51	$295.54	$292.92	$307.32	$294.83	$310.95	$293.71	$285.51	$284.48

Utilization Trend	**2.80%**	**2.01%**	**3.15%**	**1.12%**	**1.00%**
RMSE (root mean square error)	35.40	35.29	39.11	26.62	36.09

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Professional - Mental Health - 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
Sep-17	21,670	$10.46	$10.46		$10.34		$10.34		$10.32		$10.80	
Oct-17	21,666	$10.51	$10.56		$10.45		$10.79		$11.00		$10.68	
Nov-17	21,746	$11.19	$10.65		$10.57		$11.00		$10.81		$10.64	
Dec-17	21,727	$9.32	$10.75		$10.68		$9.79		$9.81		$11.00	
Jan-18	22,079	$10.91	$10.84		$10.80		$11.10		$10.90		$10.10	
Feb-18	22,144	$10.38	$10.94		$10.92		$10.63		$10.32		$10.52	
Mar-18	22,136	$10.88	$11.03		$11.02		$11.10		$10.85		$10.45	
Apr-18	22,176	$11.77	$11.13		$11.14		$11.72		$11.18		$10.70	
May-18	22,355	$12.15	$11.23		$11.25		$12.21		$11.91		$11.36	
Jun-18	22,397	$11.54	$11.33		$11.37		$11.48		$11.34		$11.94	
Jul-18	22,587	$10.43	$11.43		$11.48		$10.82		$10.95		$11.90	
Aug-18	22,671	$10.00	$11.54	$11.00	$11.59	$10.97	$9.88	$10.91	$10.03	$10.79	$11.20	$10.95
Sep-18	22,650	$11.54	$11.64	$11.09	$11.71	$11.09	$11.10	$10.97	$11.82	$10.91	$10.54	$10.92
Oct-18	22,781	$11.99	$11.74	$11.19	$11.82	$11.20	$11.58	$11.03	$12.23	$11.02	$11.05	$10.95
Nov-18	23,112	$12.27	$11.85	$11.29	$11.94	$11.32	$12.25	$11.14	$12.20	$11.13	$11.61	$11.04
Dec-18	23,083	$11.42	$11.95	$11.39	$12.05	$11.43	$10.61	$11.21	$11.00	$11.23	$12.09	$11.13
Jan-19	24,461	$12.40	$12.06	$11.50	$12.17	$11.55	$12.79	$11.36	$12.68	$11.39	$11.86	$11.28
Feb-19	24,499	$12.11	$12.17	$11.60	$12.28	$11.66	$12.13	$11.48	$11.91	$11.52	$12.27	$11.43
Mar-19	24,539	$12.92	$12.27	$11.71	$12.39	$11.78	$12.78	$11.63	$12.53	$11.66	$12.32	$11.58
Apr-19	24,481	$12.99	$12.38	$11.81	$12.51	$11.89	$13.75	$11.81	$13.10	$11.83	$12.80	$11.76
May-19	24,525	$13.94	$12.49	$11.92	$12.62	$12.01	$13.92	$11.96	$13.38	$11.96	$13.09	$11.91
Jun-19	24,502	$12.96	$12.61	$12.02	$12.73	$12.12	$13.15	$12.10	$13.02	$12.10	$13.78	$12.07
Jul-19	24,662	$13.05	$12.72	$12.13	$12.85	$12.23	$12.12	$12.20	$12.46	$12.22	$13.57	$12.21
Aug-19	24,669	$11.55	$12.83	$12.24	$12.96	$12.35	$11.76	$12.35	$12.26	$12.39	$13.47	$12.40
Sep-19	24,629	$12.83	$12.95	$12.35	$13.08	$12.46	$13.13	$12.51	$13.60	$12.54	$12.50	$12.55
Oct-19	24,690	$14.58	$13.06	$12.45	$13.19	$12.57	$13.31	$12.65	$13.69	$12.66	$12.69	$12.68
Nov-19	24,961	$13.35	$13.18	$12.56	$13.31	$12.68	$14.28	$12.82	$14.40	$12.85	$13.81	$12.86
Dec-19	24,950	$11.80	$13.30	$12.67	$13.42	$12.79	$12.26	$12.95	$12.47	$12.96	$13.72	$12.99
Jan-20	25,746	$14.19	$13.42	$12.79	$13.54	$12.91	$13.65	$13.02	$13.44	$13.02	$12.74	$13.06
Feb-20	25,637	$13.03	$13.54	$12.90	$13.65	$13.03	$13.45	$13.13	$13.34	$13.14	$13.57	$13.17
Mar-20	25,636	$12.90	$13.66	$13.02	$13.76	$13.14	$14.03	$13.24	$13.63	$13.24	$13.36	$13.26
Apr-20	25,560	$14.25	$13.78	$13.14	$13.88	$13.26	$14.22	$13.28	$13.47	$13.27	$13.14	$13.29
May-20	25,418	$14.56	$13.90	$13.25	$13.99	$13.37	$14.99	$13.37	$14.32	$13.35	$13.80	$13.35
Jun-20	25,375	$14.20	$14.03	$13.37	$14.11	$13.48	$13.91	$13.44	$13.76	$13.41	$14.36	$13.40
Jul-20	25,241	$14.02	$14.15	$13.49	$14.22	$13.60	$13.35	$13.53	$13.52	$13.49	$14.44	$13.47
Aug-20	25,193	$14.00	$14.28	$13.61	$14.33	$13.71	$12.46	$13.59	$13.26	$13.58	$14.36	$13.54
Sep-20	25,244	$15.27	$14.41	$13.73	$14.45	$13.82	$14.72	$13.72	$15.55	$13.74	$14.27	$13.69
Oct-20	25,293	$15.39	$14.54	$13.85	$14.56	$13.93	$15.80	$13.93	$15.96	$13.93	$14.95	$13.87
Nov-20	25,371	$16.18	$14.67	$13.97	$14.68	$14.05	$15.38	$14.02	$15.72	$14.04	$15.39	$14.01
Dec-20	25,360	$15.48	$14.80	$14.10	$14.79	$14.16	$13.98	$14.16	$14.77	$14.22	$16.07	$14.20
Jan-21	26,304	$16.16	$14.93	$14.22	$14.91	$14.28	$16.90	$14.44	$16.64	$14.50	$16.01	$14.48
Feb-21	26,271	$15.78	$15.07	$14.35	$15.02	$14.39	$15.73	$14.63	$15.74	$14.70	$16.33	$14.71
Mar-21	26,232	$16.58	$15.19	$14.48	$15.13	$14.51	$16.38	$14.83	$16.26	$14.93	$16.26	$14.96
Apr-21	26,221	$15.54	$15.33	$14.62	$15.25	$14.63	$17.70	$15.13	$16.78	$15.20	$16.65	$15.25
May-21	26,287	$15.29	$15.47	$14.75	$15.36	$14.74	$17.50	$15.34	$16.32	$15.37	$16.23	$15.46
Jun-21	26,396	$14.37	$15.61	$14.88	$15.47	$14.86	$15.77	$15.50	$14.93	$15.47	$15.82	$15.58
Jul-21	26,610	$13.48	$15.74	$15.01	$15.59	$14.97	$14.55	$15.59	$14.04	$15.50	$15.03	$15.62
Aug-21	26,603	$13.11	$15.89	$15.15	$15.70	$15.08	$13.13	$15.63	$13.09	$15.48	$14.06	$15.59
Sep-21	26,603		$16.03	$15.28	$15.82	$15.20	$14.39	$15.60	$14.91	$15.42	$13.31	$15.50
Oct-21	26,603		$16.17	$15.41	$15.93	$15.31	$14.93	$15.53	$15.50	$15.39	$13.03	$15.34
Nov-21	26,603		$16.32	$15.55	$16.05	$15.42	$15.02	$15.50	$15.63	$15.38	$12.75	$15.12
Dec-21	26,603		$16.46	$15.69	$16.16	$15.53	$13.56	$15.46	$14.38	$15.35	$12.47	$14.82
Jan-22	26,603		$16.61	$15.83	$16.28	$15.65	$15.02	$15.30	$15.79	$15.28	$12.19	$14.50
Feb-22	26,603		$16.76	$15.97	$16.39	$15.76	$14.45	$15.19	$15.19	$15.23	$11.91	$14.13
Mar-22	26,603		$16.90	$16.11	$16.50	$15.88	$15.06	$15.08	$15.68	$15.18	$11.63	$13.75
Apr-22	26,603		$17.06	$16.25	$16.61	$15.99	$15.52	$14.91	$16.00	$15.12	$11.35	$13.31
May-22	26,603		$17.21	$16.40	$16.73	$16.10	$16.16	$14.80	$16.34	$15.12	$11.07	$12.88
Jun-22	26,603		$17.36	$16.54	$16.84	$16.22	$15.57	$14.78	$15.62	$15.18	$10.79	$12.46
Jul-22	26,603		$17.51	$16.69	$16.96	$16.33	$14.99	$14.82	$15.09	$15.27	$10.51	$12.09
Aug-22	26,603		$17.67	$16.84	$17.07	$16.44	$14.27	$14.91	$14.51	$15.39	$10.23	$11.77
Sep-22	26,603		$17.83	$16.99	$17.19	$16.56	$15.64	$15.02	$16.31	$15.50	$9.95	$11.49
Oct-22	26,603		$17.99	$17.14	$17.30	$16.67	$16.22	$15.12	$16.90	$15.62	$9.67	$11.21
Nov-22	26,603		$18.15	$17.29	$17.42	$16.79	$16.31	$15.23	$17.03	$15.74	$9.39	$10.93
Dec-22	26,603		$18.31	$17.45	$17.53	$16.90	$14.72	$15.33	$15.78	$15.85	$9.11	$10.65
Jan-23	26,603		$18.48	$17.60	$17.64	$17.01	$16.29	$15.43	$17.19	$15.97	$8.83	$10.37
Feb-23	26,603		$18.65	$17.76	$17.76	$17.13	$15.66	$15.53	$16.60	$16.09	$8.55	$10.09
Mar-23	26,603		$18.80	$17.92	$17.87	$17.24	$16.31	$15.64	$17.08	$16.20	$8.27	$9.81
Apr-23	26,603		$18.97	$18.08	$17.98	$17.36	$16.81	$15.75	$17.40	$16.32	$7.99	$9.53
May-23	26,603		$19.14	$18.24	$18.09	$17.47	$17.49	$15.86	$17.74	$16.44	$7.71	$9.25
Jun-23	26,603		$19.31	$18.40	$18.21	$17.58	$16.84	$15.96	$17.02	$16.56	$7.43	$8.97
Jul-23	26,603		$19.48	$18.57	$18.32	$17.70	$16.21	$16.07	$16.50	$16.67	$7.15	$8.69
Aug-23	26,603		$19.66	$18.73	$18.44	$17.81	$15.42	$16.16	$15.91	$16.79	$6.87	$8.41
Sep-23	26,603		$19.84	$18.90	$18.56	$17.93	$16.90	$16.27	$17.72	$16.91	$6.59	$8.13
Oct-23	26,603		$20.01	$19.07	$18.67	$18.04	$17.51	$16.37	$18.31	$17.02	$6.31	$7.85
Nov-23	26,603		$20.20	$19.24	$18.78	$18.15	$17.60	$16.48	$18.43	$17.14	$6.03	$7.57
Dec-23	26,603		$20.37	$19.41	$18.90	$18.27	$15.87	$16.58	$17.19	$17.26	$5.75	$7.29

Utilization Trend	**11.22%**	**8.56%**	**2.55%**	**4.77%**	**-27.80%**
RMSE (root mean square error)	0.94	0.91	0.76	0.53	0.92

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Professional - Mental Health - 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
Sep-18	22,650	$11.54	$11.99		$11.95		$11.47		$11.47		$12.25	
Oct-18	22,781	$11.99	$12.08		$12.05		$12.26		$12.29		$11.93	
Nov-18	23,112	$12.27	$12.18		$12.16		$12.09		$12.03		$12.04	
Dec-18	23,083	$11.42	$12.27		$12.26		$11.30		$11.16		$12.27	
Jan-19	24,461	$12.40	$12.36		$12.37		$12.84		$12.69		$11.81	
Feb-19	24,499	$12.11	$12.46		$12.47		$12.27		$11.88		$12.21	
Mar-19	24,539	$12.92	$12.54		$12.57		$12.89		$12.53		$12.22	
Apr-19	24,481	$12.99	$12.64		$12.67		$13.43		$12.92		$12.75	
May-19	24,525	$13.94	$12.74		$12.77		$13.93		$13.31		$13.06	
Jun-19	24,502	$12.96	$12.84		$12.88		$13.05		$12.98		$13.81	
Jul-19	24,662	$13.05	$12.93		$12.98		$12.80		$12.64		$13.51	
Aug-19	24,669	$11.55	$13.03	$12.51	$13.09	$12.53	$11.64	$12.51	$12.29	$12.36	$13.38	$12.61
Sep-19	24,629	$12.83	$13.13	$12.61	$13.19	$12.63	$12.40	$12.59	$13.50	$12.53	$12.28	$12.61
Oct-19	24,690	$14.58	$13.23	$12.70	$13.30	$12.73	$13.26	$12.67	$13.82	$12.66	$12.56	$12.66
Nov-19	24,961	$13.35	$13.33	$12.80	$13.40	$12.83	$13.92	$12.82	$14.28	$12.84	$13.89	$12.82
Dec-19	24,950	$11.80	$13.43	$12.89	$13.50	$12.94	$12.68	$12.93	$12.61	$12.96	$13.73	$12.94
Jan-20	25,746	$14.19	$13.54	$12.99	$13.61	$13.04	$13.68	$13.00	$13.41	$13.02	$12.59	$13.00
Feb-20	25,637	$13.03	$13.64	$13.09	$13.71	$13.15	$13.57	$13.11	$13.33	$13.14	$13.59	$13.12
Mar-20	25,636	$12.90	$13.74	$13.19	$13.81	$13.25	$14.17	$13.22	$13.61	$13.23	$13.32	$13.21
Apr-20	25,560	$14.25	$13.85	$13.29	$13.92	$13.35	$14.01	$13.27	$13.25	$13.26	$13.08	$13.23
May-20	25,418	$14.56	$13.95	$13.39	$14.02	$13.46	$15.01	$13.36	$14.27	$13.34	$13.86	$13.30
Jun-20	25,375	$14.20	$14.06	$13.49	$14.13	$13.56	$13.84	$13.43	$13.71	$13.40	$14.46	$13.36
Jul-20	25,241	$14.02	$14.16	$13.59	$14.23	$13.66	$13.89	$13.52	$13.72	$13.49	$14.49	$13.44
Aug-20	25,193	$14.00	$14.27	$13.70	$14.33	$13.77	$12.44	$13.58	$13.29	$13.57	$14.36	$13.52
Sep-20	25,244	$15.27	$14.38	$13.80	$14.44	$13.87	$14.19	$13.72	$15.49	$13.73	$14.24	$13.68
Oct-20	25,293	$15.39	$14.49	$13.90	$14.54	$13.97	$15.76	$13.93	$16.11	$13.92	$15.01	$13.88
Nov-20	25,371	$16.18	$14.60	$14.01	$14.65	$14.07	$14.95	$14.02	$15.57	$14.03	$15.46	$14.01
Dec-20	25,360	$15.48	$14.71	$14.11	$14.75	$14.18	$14.14	$14.14	$14.95	$14.22	$16.18	$14.22
Jan-21	26,304	$16.16	$14.83	$14.22	$14.86	$14.28	$16.98	$14.42	$16.66	$14.50	$16.03	$14.51
Feb-21	26,271	$15.78	$14.94	$14.33	$14.96	$14.39	$15.78	$14.61	$15.71	$14.70	$16.36	$14.75
Mar-21	26,232	$16.58	$15.04	$14.44	$15.06	$14.49	$16.39	$14.80	$16.25	$14.93	$16.23	$14.99
Apr-21	26,221	$15.54	$15.16	$14.56	$15.16	$14.60	$17.62	$15.10	$16.60	$15.21	$16.66	$15.29
May-21	26,287	$15.29	$15.27	$14.67	$15.26	$14.70	$17.51	$15.32	$16.21	$15.37	$16.14	$15.48
Jun-21	26,396	$14.37	$15.39	$14.78	$15.37	$14.81	$15.82	$15.48	$14.83	$15.46	$15.68	$15.58
Jul-21	26,610	$13.48	$15.51	$14.89	$15.47	$14.91	$15.02	$15.57	$14.19	$15.49	$14.82	$15.61
Aug-21	26,603	$13.11	$15.63	$15.00	$15.58	$15.01	$13.36	$15.63	$13.07	$15.47	$13.79	$15.55
Sep-21	26,603		$15.75	$15.12	$15.68	$15.12	$14.15	$15.62	$14.82	$15.41	$13.05	$15.45
Oct-21	26,603		$15.87	$15.23	$15.79	$15.22	$14.69	$15.53	$15.59	$15.37	$12.69	$15.25
Nov-21	26,603		$15.99	$15.34	$15.89	$15.32	$14.62	$15.50	$15.53	$15.36	$12.34	$14.99
Dec-21	26,603		$16.11	$15.46	$15.99	$15.42	$13.44	$15.44	$14.50	$15.33	$11.98	$14.64
Jan-22	26,603		$16.23	$15.58	$16.10	$15.53	$14.74	$15.25	$15.84	$15.26	$11.62	$14.27
Feb-22	26,603		$16.36	$15.69	$16.20	$15.63	$14.23	$15.12	$15.23	$15.22	$11.26	$13.85
Mar-22	26,603		$16.47	$15.81	$16.30	$15.74	$14.85	$15.00	$15.72	$15.18	$10.90	$13.40
Apr-22	26,603		$16.60	$15.93	$16.41	$15.84	$15.07	$14.79	$15.84	$15.11	$10.54	$12.90
May-22	26,603		$16.72	$16.05	$16.51	$15.94	$15.67	$14.64	$16.18	$15.11	$10.18	$12.40
Jun-22	26,603		$16.85	$16.17	$16.61	$16.04	$15.16	$14.58	$15.42	$15.16	$9.82	$11.92
Jul-22	26,603		$16.98	$16.30	$16.72	$16.15	$14.87	$14.57	$15.09	$15.24	$9.46	$11.47
Aug-22	26,603		$17.11	$16.42	$16.82	$16.25	$14.29	$14.65	$14.46	$15.35	$9.11	$11.08
Sep-22	26,603		$17.24	$16.55	$16.93	$16.36	$15.34	$14.75	$16.18	$15.47	$8.75	$10.72
Oct-22	26,603		$17.37	$16.67	$17.03	$16.46	$15.92	$14.85	$16.94	$15.58	$8.39	$10.36
Nov-22	26,603		$17.51	$16.80	$17.13	$16.56	$15.84	$14.95	$16.89	$15.69	$8.03	$10.00
Dec-22	26,603		$17.64	$16.93	$17.24	$16.67	$14.55	$15.04	$15.86	$15.81	$7.67	$9.64
Jan-23	26,603		$17.78	$17.05	$17.34	$16.77	$15.95	$15.15	$17.20	$15.92	$7.31	$9.28
Feb-23	26,603		$17.91	$17.18	$17.45	$16.87	$15.40	$15.24	$16.59	$16.03	$6.95	$8.93
Mar-23	26,603		$18.04	$17.31	$17.54	$16.98	$16.05	$15.34	$17.08	$16.14	$6.59	$8.57
Apr-23	26,603		$18.18	$17.44	$17.65	$17.08	$16.28	$15.44	$17.20	$16.26	$6.23	$8.21
May-23	26,603		$18.31	$17.58	$17.75	$17.18	$16.93	$15.55	$17.54	$16.37	$5.87	$7.85
Jun-23	26,603		$18.45	$17.71	$17.86	$17.29	$16.36	$15.65	$16.78	$16.48	$5.52	$7.49
Jul-23	26,603		$18.59	$17.84	$17.96	$17.39	$16.05	$15.75	$16.45	$16.60	$5.16	$7.13
Aug-23	26,603		$18.74	$17.98	$18.06	$17.50	$15.41	$15.84	$15.82	$16.71	$4.80	$6.77
Sep-23	26,603		$18.88	$18.12	$18.17	$17.60	$16.54	$15.94	$17.53	$16.82	$4.44	$6.41
Oct-23	26,603		$19.02	$18.25	$18.27	$17.70	$17.16	$16.04	$18.30	$16.94	$4.08	$6.05
Nov-23	26,603		$19.17	$18.39	$18.38	$17.81	$17.06	$16.14	$18.25	$17.05	$3.72	$5.70
Dec-23	26,603		$19.31	$18.53	$18.48	$17.91	$15.66	$16.24	$17.21	$17.16	$3.36	$5.34

Utilization Trend	**9.47%**	**7.85%**	**1.64%**	**4.56%**	**-36.77%**
RMSE (root mean square error)	0.96	0.94	0.88	0.57	0.91

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Professional - Mental Health - 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
Sep-19	24,629	$12.83	$13.41		$13.43		$11.91		$12.98		$13.48	
Oct-19	24,690	$14.58	$13.49		$13.52		$13.62		$13.81		$13.07	
Nov-19	24,961	$13.35	$13.57		$13.61		$13.16		$14.12		$14.14	
Dec-19	24,950	$11.80	$13.66		$13.69		$11.96		$12.46		$13.74	
Jan-20	25,746	$14.19	$13.74		$13.78		$14.12		$13.53		$12.40	
Feb-20	25,637	$13.03	$13.83		$13.87		$13.14		$13.22		$13.52	
Mar-20	25,636	$12.90	$13.91		$13.95		$13.16		$13.42		$13.22	
Apr-20	25,560	$14.25	$13.99		$14.04		$14.18		$13.21		$12.97	
May-20	25,418	$14.56	$14.08		$14.13		$14.36		$13.97		$13.85	
Jun-20	25,375	$14.20	$14.16		$14.21		$13.92		$13.74		$14.48	
Jul-20	25,241	$14.02	$14.25		$14.30		$13.69		$13.53		$14.49	
Aug-20	25,193	$14.00	$14.34	$13.87	$14.39	$13.91	$13.72	$13.42	$13.68	$13.47	$14.32	$13.64
Sep-20	25,244	$15.27	$14.43	$13.95	$14.48	$14.00	$15.92	$13.75	$15.97	$13.72	$14.19	$13.70
Oct-20	25,293	$15.39	$14.51	$14.04	$14.56	$14.08	$17.88	$14.10	$16.41	$13.94	$15.04	$13.86
Nov-20	25,371	$16.18	$14.60	$14.12	$14.65	$14.17	$16.22	$14.36	$15.48	$14.05	$15.51	$13.97
Dec-20	25,360	$15.48	$14.69	$14.21	$14.74	$14.26	$14.36	$14.55	$14.84	$14.24	$16.25	$14.18
Jan-21	26,304	$16.16	$14.78	$14.30	$14.82	$14.35	$17.19	$14.82	$16.82	$14.53	$16.03	$14.49
Feb-21	26,271	$15.78	$14.87	$14.39	$14.91	$14.43	$15.63	$15.03	$15.59	$14.73	$16.37	$14.73
Mar-21	26,232	$16.58	$14.96	$14.47	$14.99	$14.52	$15.47	$15.22	$16.05	$14.95	$16.20	$14.99
Apr-21	26,221	$15.54	$15.05	$14.56	$15.08	$14.61	$17.02	$15.46	$16.58	$15.23	$16.66	$15.30
May-21	26,287	$15.29	$15.14	$14.65	$15.17	$14.70	$16.98	$15.68	$15.88	$15.39	$16.07	$15.48
Jun-21	26,396	$14.37	$15.23	$14.74	$15.25	$14.78	$16.05	$15.86	$14.82	$15.48	$15.59	$15.57
Jul-21	26,610	$13.48	$15.32	$14.83	$15.34	$14.87	$15.26	$15.98	$13.97	$15.51	$14.68	$15.58
Aug-21	26,603	$13.11	$15.42	$14.92	$15.43	$14.96	$14.59	$16.05	$13.43	$15.48	$13.62	$15.52
Sep-21	26,603		$15.52	$15.01	$15.52	$15.04	$15.66	$16.02	$15.28	$15.42	$12.91	$15.40
Oct-21	26,603		$15.61	$15.10	$15.60	$15.13	$16.29	$15.90	$16.21	$15.41	$12.50	$15.19
Nov-21	26,603		$15.71	$15.19	$15.69	$15.21	$15.74	$15.86	$15.98	$15.45	$12.09	$14.90
Dec-21	26,603		$15.80	$15.29	$15.78	$15.30	$14.13	$15.83	$14.86	$15.45	$11.68	$14.52
Jan-22	26,603		$15.90	$15.38	$15.86	$15.39	$15.25	$15.67	$16.39	$15.42	$11.27	$14.13
Feb-22	26,603		$16.00	$15.47	$15.95	$15.47	$14.10	$15.54	$15.62	$15.42	$10.86	$13.67
Mar-22	26,603		$16.09	$15.57	$16.03	$15.56	$13.99	$15.42	$15.94	$15.41	$10.45	$13.19
Apr-22	26,603		$16.19	$15.66	$16.12	$15.65	$13.71	$15.14	$16.10	$15.37	$10.04	$12.64
May-22	26,603		$16.28	$15.75	$16.21	$15.73	$13.41	$14.85	$16.13	$15.39	$9.63	$12.11
Jun-22	26,603		$16.38	$15.85	$16.29	$15.82	$12.55	$14.56	$15.48	$15.45	$9.22	$11.58
Jul-22	26,603		$16.48	$15.95	$16.38	$15.90	$11.85	$14.27	$14.94	$15.53	$8.82	$11.09
Aug-22	26,603		$16.58	$16.04	$16.47	$15.99	$11.50	$14.01	$14.74	$15.64	$8.41	$10.66
Sep-22	26,603		$16.69	$16.14	$16.56	$16.08	$13.11	$13.80	$16.81	$15.77	$8.00	$10.25
Oct-22	26,603		$16.79	$16.24	$16.64	$16.16	$13.60	$13.58	$17.74	$15.89	$7.59	$9.84
Nov-22	26,603		$16.89	$16.34	$16.73	$16.25	$13.11	$13.36	$17.52	$16.02	$7.18	$9.43
Dec-22	26,603		$16.99	$16.44	$16.82	$16.34	$11.73	$13.16	$16.39	$16.15	$6.77	$9.02
Jan-23	26,603		$17.10	$16.54	$16.90	$16.42	$12.63	$12.94	$17.93	$16.28	$6.36	$8.61
Feb-23	26,603		$17.20	$16.64	$16.99	$16.51	$11.64	$12.73	$17.15	$16.41	$5.95	$8.20
Mar-23	26,603		$17.30	$16.74	$17.07	$16.60	$11.51	$12.53	$17.48	$16.53	$5.54	$7.79
Apr-23	26,603		$17.41	$16.84	$17.16	$16.68	$11.25	$12.32	$17.63	$16.66	$5.13	$7.38
May-23	26,603		$17.51	$16.94	$17.25	$16.77	$10.96	$12.12	$17.66	$16.79	$4.72	$6.97
Jun-23	26,603		$17.62	$17.05	$17.33	$16.86	$10.22	$11.93	$17.01	$16.92	$4.31	$6.56
Jul-23	26,603		$17.73	$17.15	$17.42	$16.94	$9.62	$11.74	$16.48	$17.05	$3.90	$6.15
Aug-23	26,603		$17.84	$17.26	$17.51	$17.03	$9.30	$11.56	$16.28	$17.17	$3.49	$5.74
Sep-23	26,603		$17.95	$17.36	$17.60	$17.12	$10.56	$11.34	$18.35	$17.30	$3.08	$5.34
Oct-23	26,603		$18.06	$17.47	$17.68	$17.20	$10.91	$11.12	$19.28	$17.43	$2.67	$4.93
Nov-23	26,603		$18.17	$17.57	$17.77	$17.29	$10.47	$10.90	$19.06	$17.56	$2.26	$4.52
Dec-23	26,603		$18.28	$17.68	$17.85	$17.38	$9.34	$10.70	$17.93	$17.69	$1.86	$4.11

Utilization Trend	**7.54%**	**6.64%**	**-15.93%**	**5.87%**	**-43.42%**
RMSE (root mean square error)	1.06	1.05	1.03	0.63	0.94

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Professional - All Other - 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
Sep-17	21,670	$119.60	$129.01		$129.22		$119.59		$119.60		$128.02	
Oct-17	21,666	$124.19	$128.58		$128.84		$124.79		$121.28		$123.98	
Nov-17	21,746	$142.76	$128.14		$128.45		$136.67		$129.38		$123.80	
Dec-17	21,727	$130.73	$127.72		$128.08		$139.49		$143.48		$133.20	
Jan-18	22,079	$132.34	$127.28		$127.69		$126.26		$125.20		$132.90	
Feb-18	22,144	$127.38	$126.85		$127.30		$127.01		$130.84		$133.41	
Mar-18	22,136	$127.52	$126.46		$126.95		$125.01		$121.01		$131.09	
Apr-18	22,176	$122.34	$126.03		$126.56		$114.66		$116.52		$129.64	
May-18	22,355	$127.62	$125.61		$126.19		$125.78		$134.34		$126.05	
Jun-18	22,397	$117.88	$125.18		$125.80		$124.19		$125.85		$126.51	
Jul-18	22,587	$121.32	$124.77		$125.43		$122.83		$119.11		$121.87	
Aug-18	22,671	$115.35	$124.35	$126.64	$125.04	$127.11	$114.86	$125.04	$117.81	$125.33	$120.79	$127.58
Sep-18	22,650	$129.93	$123.92	$126.22	$124.65	$126.73	$122.45	$125.26	$120.61	$125.40	$117.18	$126.66
Oct-18	22,781	$127.11	$123.51	$125.80	$124.27	$126.35	$134.19	$126.06	$131.61	$126.26	$122.50	$126.52
Nov-18	23,112	$130.63	$123.09	$125.38	$123.89	$125.97	$141.65	$126.54	$132.31	$126.53	$124.49	$126.57
Dec-18	23,083	$149.86	$122.69	$124.96	$123.51	$125.59	$129.47	$125.75	$131.36	$125.58	$127.57	$126.12
Jan-19	24,461	$131.26	$122.27	$124.53	$123.12	$125.20	$140.80	$127.06	$144.32	$127.29	$139.28	$126.75
Feb-19	24,499	$125.29	$121.85	$124.10	$122.74	$124.81	$128.24	$127.17	$129.78	$127.23	$136.98	$127.13
Mar-19	24,539	$127.40	$121.48	$123.68	$122.39	$124.42	$123.67	$127.03	$118.92	$126.99	$132.28	$127.27
Apr-19	24,481	$125.20	$121.06	$123.27	$122.00	$124.04	$114.73	$126.94	$116.40	$126.89	$130.30	$127.35
May-19	24,525	$124.15	$120.66	$122.85	$121.62	$123.66	$127.79	$127.10	$137.20	$127.20	$127.89	$127.50
Jun-19	24,502	$118.24	$120.25	$122.45	$121.23	$123.28	$121.15	$126.82	$122.39	$126.89	$125.84	$127.43
Jul-19	24,662	$122.32	$119.86	$122.04	$120.86	$122.90	$122.94	$126.80	$119.47	$126.86	$121.58	$127.36
Aug-19	24,669	$114.52	$119.45	$121.63	$120.47	$122.53	$115.81	$126.80	$118.82	$126.89	$121.08	$127.34
Sep-19	24,629	$117.44	$119.04	$121.24	$120.08	$122.15	$122.38	$126.76	$119.78	$126.77	$116.90	$127.25
Oct-19	24,690	$129.48	$118.65	$120.84	$119.71	$121.78	$122.41	$125.81	$119.13	$125.75	$115.92	$126.66
Nov-19	24,961	$131.26	$118.24	$120.44	$119.32	$121.40	$141.22	$125.88	$134.66	$125.99	$121.62	$126.40
Dec-19	24,950	$121.88	$117.85	$120.05	$118.94	$121.03	$132.01	$126.11	$132.00	$126.08	$126.20	$126.30
Jan-20	25,746	$119.26	$117.45	$119.64	$118.56	$120.65	$117.18	$124.13	$116.35	$123.73	$124.28	$125.05
Feb-20	25,637	$122.74	$117.05	$119.23	$118.17	$120.26	$115.04	$123.01	$117.75	$122.72	$121.72	$123.78
Mar-20	25,636	$92.23	$116.68	$118.83	$117.81	$119.88	$119.77	$122.68	$116.36	$122.49	$121.92	$122.93
Apr-20	25,560	$55.82	$116.28	$118.43	$117.42	$119.49	$88.15	$120.39	$81.23	$119.47	$106.51	$120.93
May-20	25,418	$86.91	$115.90	$118.04	$117.04	$119.11	$63.02	$114.94	$67.79	$113.66	$78.45	$116.78
Jun-20	25,375	$110.45	$115.50	$117.64	$116.65	$118.73	$80.17	$111.51	$85.08	$110.55	$77.28	$112.72
Jul-20	25,241	$109.22	$115.12	$117.25	$116.28	$118.36	$108.93	$110.37	$111.66	$109.92	$89.27	$110.04
Aug-20	25,193	$112.45	$114.73	$116.86	$115.89	$117.98	$103.17	$109.33	$105.71	$108.84	$96.67	$108.03
Sep-20	25,244	$124.30	$114.34	$116.48	$115.50	$117.60	$117.91	$108.98	$117.71	$108.69	$103.25	$106.92
Oct-20	25,293	$117.17	$113.96	$116.09	$115.13	$117.23	$128.36	$109.50	$125.99	$109.28	$113.54	$106.74
Nov-20	25,371	$114.00	$113.57	$115.70	$114.74	$116.85	$129.95	$108.61	$122.37	$108.29	$116.31	$106.31
Dec-20	25,360	$119.03	$113.20	$115.32	$114.36	$116.47	$115.82	$107.29	$114.73	$106.89	$116.29	$105.52
Jan-21	26,304	$116.43	$112.81	$114.92	$113.98	$116.08	$113.05	$106.95	$113.48	$106.66	$118.69	$105.07
Feb-21	26,271	$117.82	$112.43	$114.53	$113.59	$115.69	$112.45	$106.75	$114.93	$106.44	$118.72	$104.85
Mar-21	26,232	$120.52	$112.08	$114.14	$113.24	$115.30	$112.42	$106.15	$111.44	$106.04	$119.30	$104.66
Apr-21	26,221	$120.23	$111.70	$113.76	$112.85	$114.92	$106.29	$107.65	$109.52	$108.40	$120.90	$105.89
May-21	26,287	$132.80	$111.33	$113.37	$112.47	$114.54	$128.43	$113.10	$132.23	$113.78	$121.62	$109.49
Jun-21	26,396	$117.72	$110.95	$112.99	$112.09	$114.15	$128.23	$117.10	$131.04	$117.60	$128.34	$113.74
Jul-21	26,610	$116.29	$110.58	$112.61	$111.71	$113.77	$121.47	$118.13	$118.98	$118.20	$124.66	$116.66
Aug-21	26,603	$112.75	$110.21	$112.24	$111.32	$113.39	$111.45	$118.77	$112.80	$118.75	$121.44	$118.68
Sep-21	26,603		$109.83	$111.87	$110.94	$113.01	$119.46	$118.90	$118.01	$118.77	$117.51	$119.82
Oct-21	26,603		$109.47	$111.49	$110.56	$112.64	$123.17	$118.50	$119.71	$118.27	$117.45	$120.13
Nov-21	26,603		$109.09	$111.13	$110.17	$112.26	$133.95	$118.88	$124.90	$118.50	$117.39	$120.20
Dec-21	26,603		$108.73	$110.76	$109.80	$111.89	$134.47	$120.43	$125.64	$119.40	$117.33	$120.28
Jan-22	26,603		$108.36	$110.39	$109.41	$111.50	$128.41	$121.71	$120.11	$119.95	$117.27	$120.16
Feb-22	26,603		$107.99	$110.02	$109.02	$111.12	$124.86	$122.74	$118.61	$120.25	$117.21	$120.03
Mar-22	26,603		$107.66	$109.65	$108.67	$110.75	$120.33	$123.39	$112.24	$120.31	$117.15	$119.85
Apr-22	26,603		$107.30	$109.29	$108.28	$110.37	$107.79	$123.49	$101.25	$119.61	$117.09	$119.53
May-22	26,603		$106.94	$108.93	$107.91	$109.99	$116.79	$122.53	$113.25	$118.04	$117.03	$119.15
Jun-22	26,603		$106.58	$108.56	$107.52	$109.61	$112.39	$121.21	$111.47	$116.41	$116.97	$118.21
Jul-22	26,603		$106.23	$108.20	$107.14	$109.23	$114.51	$120.63	$112.70	$115.89	$116.91	$117.56
Aug-22	26,603		$105.86	$107.84	$106.76	$108.85	$109.33	$120.45	$109.21	$115.59	$116.85	$117.18
Sep-22	26,603		$105.50	$107.48	$106.37	$108.47	$115.97	$120.16	$114.47	$115.30	$116.79	$117.12
Oct-22	26,603		$105.15	$107.12	$105.99	$108.09	$119.56	$119.86	$116.17	$115.00	$116.73	$117.06
Nov-22	26,603		$104.80	$106.76	$105.60	$107.71	$130.01	$119.53	$121.36	$114.71	$116.67	$117.00
Dec-22	26,603		$104.45	$106.40	$105.23	$107.33	$130.51	$119.20	$122.10	$114.41	$116.61	$116.94
Jan-23	26,603		$104.09	$106.05	$104.84	$106.94	$124.62	$118.89	$116.56	$114.12	$116.55	$116.88
Feb-23	26,603		$103.74	$105.69	$104.45	$106.56	$121.16	$118.58	$115.07	$113.82	$116.48	$116.82
Mar-23	26,603		$103.42	$105.34	$104.10	$106.18	$116.76	$118.28	$108.70	$113.53	$116.42	$116.76
Apr-23	26,603		$103.07	$104.99	$103.72	$105.80	$104.58	$118.02	$97.71	$113.23	$116.36	$116.70
May-23	26,603		$102.73	$104.63	$103.34	$105.42	$113.30	$117.73	$109.70	$112.94	$116.30	$116.64
Jun-23	26,603		$102.38	$104.28	$102.95	$105.04	$109.03	$117.45	$107.93	$112.64	$116.24	$116.58
Jul-23	26,603		$102.04	$103.94	$102.58	$104.66	$111.08	$117.16	$109.16	$112.35	$116.18	$116.51
Aug-23	26,603		$101.69	$103.59	$102.19	$104.28	$106.04	$116.89	$105.66	$112.05	$116.12	$116.45
Sep-23	26,603		$101.34	$103.24	$101.80	$103.90	$112.48	$116.59	$110.93	$111.75	$116.06	$116.39
Oct-23	26,603		$101.01	$102.90	$101.43	$103.52	$115.95	$116.29	$112.62	$111.46	$116.00	$116.33
Nov-23	26,603		$100.67	$102.55	$101.04	$103.14	$126.08	$115.97	$117.82	$111.16	$115.94	$116.27
Dec-23	26,603		$100.33	$102.21	$100.66	$102.76	$126.55	$115.64	$118.55	$110.87	$115.88	$116.21

Utilization Trend	**-3.93%**	**-4.13%**	**-1.14%**	**-2.90%**	**-0.90%**
RMSE (root mean square error)	12.86	12.84	10.95	9.97	13.06

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Professional - All Other - 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
Sep-18	22,650	$129.93	$125.32		$126.48		$129.93		$129.92		$129.39	
Oct-18	22,781	$127.11	$124.85		$126.03		$133.22		$130.62		$129.19	
Nov-18	23,112	$130.63	$124.36		$125.56		$132.19		$127.82		$127.48	
Dec-18	23,083	$149.86	$123.89		$125.11		$142.04		$135.58		$128.71	
Jan-19	24,461	$131.26	$123.41		$124.64		$132.41		$141.91		$140.96	
Feb-19	24,499	$125.29	$122.93		$124.17		$126.66		$130.90		$136.68	
Mar-19	24,539	$127.40	$122.50		$123.75		$116.51		$116.72		$130.53	
Apr-19	24,481	$125.20	$122.02		$123.28		$108.83		$114.43		$128.29	
May-19	24,525	$124.15	$121.56		$122.83		$131.55		$139.41		$125.80	
Jun-19	24,502	$118.24	$121.09		$122.36		$133.97		$125.02		$123.89	
Jul-19	24,662	$122.32	$120.63		$121.91		$123.22		$118.71		$119.45	
Aug-19	24,669	$114.52	$120.17	$122.68	$121.44	$123.92	$116.64	$127.11	$119.61	$127.47	$119.59	$128.31
Sep-19	24,629	$117.44	$119.70	$122.22	$120.97	$123.47	$125.57	$126.75	$121.14	$126.74	$115.25	$127.11
Oct-19	24,690	$129.48	$119.25	$121.77	$120.52	$123.02	$120.49	$125.72	$118.13	$125.71	$114.79	$125.91
Nov-19	24,961	$131.26	$118.78	$121.31	$120.05	$122.57	$134.15	$125.93	$130.18	$125.92	$121.99	$125.45
Dec-19	24,950	$121.88	$118.34	$120.86	$119.60	$122.12	$143.22	$126.13	$136.22	$126.04	$127.26	$125.35
Jan-20	25,746	$119.26	$117.88	$120.39	$119.13	$121.65	$108.43	$124.08	$113.94	$123.68	$124.61	$124.00
Feb-20	25,637	$122.74	$117.42	$119.92	$118.66	$121.19	$114.50	$123.04	$118.88	$122.67	$121.50	$122.74
Mar-20	25,636	$92.23	$116.99	$119.46	$118.23	$120.72	$114.23	$122.82	$114.17	$122.43	$121.84	$122.03
Apr-20	25,560	$55.82	$116.53	$119.00	$117.76	$120.26	$80.03	$120.32	$79.26	$119.41	$103.88	$119.97
May-20	25,418	$86.91	$116.10	$118.55	$117.31	$119.80	$59.44	$114.26	$70.00	$113.61	$72.26	$115.47
Jun-20	25,375	$110.45	$115.64	$118.10	$116.84	$119.35	$91.73	$110.77	$87.71	$110.51	$73.80	$111.28
Jul-20	25,241	$109.22	$115.21	$117.65	$116.38	$118.89	$114.15	$110.04	$110.89	$109.87	$89.79	$108.82
Aug-20	25,193	$112.45	$114.76	$117.20	$115.92	$118.44	$104.23	$109.02	$106.50	$108.80	$98.75	$107.11
Sep-20	25,244	$124.30	$114.31	$116.76	$115.45	$117.98	$122.49	$108.79	$119.06	$108.65	$106.03	$106.36
Oct-20	25,293	$117.17	$113.88	$116.32	$115.00	$117.53	$127.89	$109.43	$125.00	$109.24	$117.26	$106.58
Nov-20	25,371	$114.00	$113.44	$115.88	$114.53	$117.07	$121.75	$108.43	$117.88	$108.24	$119.15	$106.37
Dec-20	25,360	$119.03	$113.01	$115.44	$114.08	$116.61	$123.72	$106.86	$118.95	$106.84	$118.02	$105.63
Jan-21	26,304	$116.43	$112.57	$114.99	$113.61	$116.14	$106.52	$106.70	$111.08	$106.61	$120.10	$105.27
Feb-21	26,271	$117.82	$112.14	$114.54	$113.14	$115.68	$111.69	$106.47	$116.05	$106.39	$119.48	$105.13
Mar-21	26,232	$120.52	$111.74	$114.10	$112.72	$115.21	$108.19	$105.97	$109.25	$105.99	$119.73	$104.99
Apr-21	26,221	$120.23	$111.31	$113.66	$112.25	$114.75	$102.17	$107.80	$107.55	$108.34	$121.30	$106.47
May-21	26,287	$132.80	$110.89	$113.22	$111.80	$114.28	$129.48	$113.64	$134.45	$113.73	$121.83	$110.60
Jun-21	26,396	$117.72	$110.46	$112.78	$111.33	$113.82	$141.34	$117.80	$133.67	$117.56	$129.45	$115.22
Jul-21	26,610	$116.29	$110.04	$112.35	$110.88	$113.36	$122.57	$118.50	$118.21	$118.16	$124.50	$118.08
Aug-21	26,603	$112.75	$109.61	$111.93	$110.41	$112.90	$111.66	$119.07	$113.59	$118.71	$120.60	$119.86
Sep-21	26,603		$109.19	$111.50	$109.94	$112.45	$122.85	$119.12	$119.37	$118.74	$116.18	$120.66
Oct-21	26,603		$108.78	$111.08	$109.49	$111.99	$125.86	$118.98	$120.06	$118.35	$115.76	$120.52
Nov-21	26,603		$108.35	$110.66	$109.02	$111.54	$130.41	$119.72	$120.77	$118.59	$115.33	$120.19
Dec-21	26,603		$107.95	$110.24	$108.57	$111.09	$141.36	$121.22	$125.73	$119.16	$114.90	$119.92
Jan-22	26,603		$107.53	$109.82	$108.10	$110.63	$127.09	$122.92	$117.79	$119.72	$114.47	$119.45
Feb-22	26,603		$107.11	$109.40	$107.63	$110.17	$122.25	$123.80	$117.42	$119.83	$114.05	$119.00
Mar-22	26,603		$106.73	$108.99	$107.21	$109.71	$112.81	$124.16	$108.86	$119.78	$113.62	$118.49
Apr-22	26,603		$106.32	$108.57	$106.74	$109.25	$96.28	$123.65	$95.89	$118.79	$113.19	$117.81
May-22	26,603		$105.91	$108.16	$106.29	$108.80	$103.73	$121.50	$110.10	$116.78	$112.76	$117.06
Jun-22	26,603		$105.50	$107.75	$105.82	$108.34	$109.30	$118.85	$110.95	$114.90	$112.34	$115.64
Jul-22	26,603		$105.11	$107.34	$105.37	$107.88	$113.49	$118.09	$111.42	$114.33	$111.91	$114.59
Aug-22	26,603		$104.70	$106.93	$104.90	$107.42	$109.01	$117.87	$108.72	$113.92	$111.48	$113.83
Sep-22	26,603		$104.29	$106.52	$104.43	$106.96	$118.76	$117.53	$115.33	$113.59	$111.05	$113.40
Oct-22	26,603		$103.90	$106.12	$103.98	$106.50	$121.66	$117.18	$116.03	$113.25	$110.62	$112.98
Nov-22	26,603		$103.49	$105.71	$103.51	$106.05	$126.05	$116.82	$116.74	$112.92	$110.20	$112.55
Dec-22	26,603		$103.10	$105.31	$103.06	$105.59	$136.61	$116.42	$121.70	$112.58	$109.77	$112.12
Jan-23	26,603		$102.70	$104.90	$102.59	$105.13	$122.82	$116.07	$113.76	$112.24	$109.34	$111.69
Feb-23	26,603		$102.30	$104.50	$102.12	$104.67	$118.13	$115.72	$113.39	$111.91	$108.91	$111.27
Mar-23	26,603		$101.94	$104.11	$101.70	$104.21	$109.00	$115.40	$104.83	$111.57	$108.49	$110.84
Apr-23	26,603		$101.55	$103.71	$101.23	$103.75	$93.02	$115.13	$91.86	$111.24	$108.06	$110.41
May-23	26,603		$101.16	$103.31	$100.78	$103.29	$100.20	$114.84	$106.07	$110.90	$107.63	$109.98
Jun-23	26,603		$100.77	$102.92	$100.31	$102.83	$105.57	$114.53	$106.92	$110.56	$107.20	$109.56
Jul-23	26,603		$100.39	$102.53	$99.86	$102.37	$109.61	$114.20	$107.39	$110.23	$106.77	$109.13
Aug-23	26,603		$100.00	$102.13	$99.39	$101.91	$105.27	$113.89	$104.68	$109.89	$106.35	$108.70
Sep-23	26,603		$99.61	$101.74	$98.92	$101.45	$114.68	$113.55	$111.30	$109.56	$105.92	$108.27
Oct-23	26,603		$99.24	$101.36	$98.47	$101.00	$117.47	$113.20	$112.00	$109.22	$105.49	$107.84
Nov-23	26,603		$98.85	$100.97	$98.00	$100.54	$121.69	$112.84	$112.71	$108.88	$105.06	$107.42
Dec-23	26,603		$98.48	$100.58	$97.55	$100.08	$131.87	$112.44	$117.67	$108.55	$104.64	$106.99

Utilization Trend	**-4.47%**	**-5.04%**	**-2.42%**	**-3.76%**	**-4.75%**
RMSE (root mean square error)	14.29	14.28	12.11	10.36	14.16

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Professional - All Other - 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
Sep-19	24,629	$117.44	$108.18		$110.91		$118.37		$117.45		$119.69	
Oct-19	24,690	$129.48	$108.55		$111.18		$126.16		$119.88		$116.29	
Nov-19	24,961	$131.26	$108.94		$111.46		$127.31		$128.77		$125.50	
Dec-19	24,950	$121.88	$109.32		$111.74		$121.04		$129.08		$130.79	
Jan-20	25,746	$119.26	$109.71		$112.02		$118.59		$119.27		$124.74	
Feb-20	25,637	$122.74	$110.11		$112.30		$121.92		$121.68		$119.99	
Mar-20	25,636	$92.23	$110.47		$112.56		$95.91		$108.83		$121.21	
Apr-20	25,560	$55.82	$110.87		$112.85		$63.14		$73.88		$96.16	
May-20	25,418	$86.91	$111.26		$113.12		$92.57		$77.62		$56.38	
Jun-20	25,375	$110.45	$111.66		$113.40		$112.35		$91.10		$69.19	
Jul-20	25,241	$109.22	$112.04		$113.67		$110.92		$109.09		$96.48	
Aug-20	25,193	$112.45	$112.44	$110.31	$113.95	$112.44	$113.69	$110.04	$109.05	$108.70	$107.05	$106.88
Sep-20	25,244	$124.30	$112.85	$110.69	$114.24	$112.71	$123.77	$110.51	$130.71	$109.82	$113.70	$106.41
Oct-20	25,293	$117.17	$113.24	$111.08	$114.51	$112.98	$134.39	$111.23	$126.75	$110.41	$125.69	$107.21
Nov-20	25,371	$114.00	$113.65	$111.46	$114.79	$113.26	$135.73	$111.95	$116.46	$109.41	$123.45	$107.06
Dec-20	25,360	$119.03	$114.04	$111.85	$115.06	$113.53	$127.07	$112.46	$111.80	$108.00	$118.91	$106.11
Jan-21	26,304	$116.43	$114.45	$112.26	$115.35	$113.82	$124.26	$112.96	$116.39	$107.78	$120.76	$105.80
Feb-21	26,271	$117.82	$114.86	$112.66	$115.63	$114.10	$127.67	$113.47	$118.85	$107.56	$118.88	$105.73
Mar-21	26,232	$120.52	$115.23	$113.06	$115.88	$114.38	$97.80	$113.60	$103.89	$107.14	$118.98	$105.57
Apr-21	26,221	$120.23	$115.64	$113.47	$116.16	$114.66	$61.67	$113.37	$102.15	$109.48	$121.09	$107.68
May-21	26,287	$132.80	$116.05	$113.87	$116.44	$114.94	$94.26	$113.45	$142.06	$114.88	$121.45	$113.08
Jun-21	26,396	$117.72	$116.46	$114.27	$116.72	$115.22	$117.84	$113.92	$137.05	$118.73	$131.95	$118.29
Jul-21	26,610	$116.29	$116.87	$114.67	$116.99	$115.50	$116.51	$114.38	$116.39	$119.31	$122.90	$120.46
Aug-21	26,603	$112.75	$117.29	$115.08	$117.27	$115.77	$119.78	$114.90	$116.12	$119.87	$117.75	$121.31
Sep-21	26,603		$117.71	$115.48	$117.56	$116.05	$131.51	$115.59	$131.00	$119.94	$112.78	$121.20
Oct-21	26,603		$118.11	$115.88	$117.83	$116.32	$132.38	$115.50	$133.43	$120.53	$111.13	$119.98
Nov-21	26,603		$118.54	$116.28	$118.11	$116.59	$131.35	$115.21	$132.72	$121.88	$109.49	$118.82
Dec-21	26,603		$118.95	$116.69	$118.38	$116.87	$130.49	$115.54	$130.53	$123.41	$107.84	$117.90
Jan-22	26,603		$119.38	$117.10	$118.67	$117.14	$127.77	$115.85	$127.90	$124.37	$106.20	$116.68
Feb-22	26,603		$119.80	$117.51	$118.95	$117.42	$130.37	$116.08	$130.31	$125.32	$104.55	$115.48
Mar-22	26,603		$120.19	$117.92	$119.20	$117.69	$117.88	$117.74	$116.39	$126.34	$102.91	$114.14
Apr-22	26,603		$120.62	$118.33	$119.48	$117.97	$100.09	$120.88	$98.02	$125.97	$101.26	$112.50
May-22	26,603		$121.04	$118.75	$119.76	$118.24	$122.19	$123.18	$119.83	$124.13	$99.62	$110.69
Jun-22	26,603		$121.48	$119.16	$120.04	$118.52	$124.08	$123.70	$124.05	$123.06	$97.98	$107.87
Jul-22	26,603		$121.90	$119.58	$120.31	$118.80	$122.58	$124.21	$122.69	$123.58	$96.33	$105.65
Aug-22	26,603		$122.34	$120.01	$120.59	$119.07	$122.02	$124.39	$122.52	$124.12	$94.69	$103.73
Sep-22	26,603		$122.77	$120.43	$120.88	$119.35	$138.52	$124.98	$140.77	$124.93	$93.04	$102.09
Oct-22	26,603		$123.20	$120.85	$121.15	$119.63	$139.40	$125.56	$143.20	$125.74	$91.40	$100.44
Nov-22	26,603		$123.64	$121.28	$121.43	$119.90	$138.29	$126.14	$142.49	$126.56	$89.75	$98.80
Dec-22	26,603		$124.07	$121.70	$121.70	$120.18	$137.35	$126.71	$140.29	$127.37	$88.11	$97.15
Jan-23	26,603		$124.52	$122.13	$121.99	$120.46	$134.46	$127.27	$137.66	$128.18	$86.46	$95.51
Feb-23	26,603		$124.96	$122.56	$122.27	$120.73	$137.16	$127.84	$140.08	$129.00	$84.82	$93.86
Mar-23	26,603		$125.37	$122.99	$122.52	$121.01	$124.00	$128.35	$126.15	$129.81	$83.17	$92.22
Apr-23	26,603		$125.82	$123.43	$122.80	$121.29	$105.26	$128.78	$107.79	$130.63	$81.53	$90.57
May-23	26,603		$126.25	$123.86	$123.08	$121.56	$128.48	$129.30	$129.60	$131.44	$79.89	$88.93
Jun-23	26,603		$126.71	$124.30	$123.36	$121.84	$130.44	$129.83	$133.81	$132.25	$78.24	$87.29
Jul-23	26,603		$127.15	$124.73	$123.63	$122.12	$128.84	$130.35	$132.46	$133.07	$76.60	$85.64
Aug-23	26,603		$127.60	$125.17	$123.91	$122.39	$128.22	$130.87	$132.28	$133.88	$74.95	$84.00
Sep-23	26,603		$128.06	$125.61	$124.20	$122.67	$145.52	$131.45	$150.53	$134.69	$73.31	$82.35
Oct-23	26,603		$128.50	$126.05	$124.47	$122.95	$146.42	$132.04	$152.96	$135.51	$71.66	$80.71
Nov-23	26,603		$128.97	$126.50	$124.75	$123.22	$145.23	$132.62	$152.25	$136.32	$70.02	$79.06
Dec-23	26,603		$129.41	$126.94	$125.02	$123.50	$144.21	$133.19	$150.06	$137.14	$68.37	$77.42

Utilization Trend	**4.29%**	**2.81%**	**6.53%**	**5.94%**	**-17.50%**
RMSE (root mean square error)	15.72	15.65	16.59	10.19	16.23

MEDICAL UTILIZATION TREND CALCULATION - PHARMACEUTICALS

Services Trend - Pharmaceuticals Processed through the Medical Benefit

	MONTHLY DATA - TOTAL SERVICES						ROLLING 12					
Month	Members	Biosimilar Equivalent	Injections with Biosimilar Equivalent	Other High Cost Injections	All Other Pharmaceuticals	Total Services	Members	Biosimilar Equivalent	Injections with Biosimilar Equivalent	Other High Cost Injections	All Other Pharmaceuticals	Total Services
Sep-17	21,670	0.00	24.00	45.00	2,362.00	2,431.00						
Oct-17	21,666	0.00	19.00	48.00	2,536.00	2,603.00						
Nov-17	21,746	0.00	27.00	67.00	2,415.00	2,509.00						
Dec-17	21,727	0.00	25.00	57.00	2,660.00	2,742.00						
Jan-18	22,079	0.00	35.00	72.00	2,559.00	2,666.00						
Feb-18	22,144	0.00	19.00	55.00	2,406.00	2,480.00						
Mar-18	22,136	0.00	28.00	66.00	2,518.00	2,612.00						
Apr-18	22,176	0.00	23.00	53.00	2,126.00	2,202.00						
May-18	22,355	0.00	32.00	64.00	2,399.00	2,495.00						
Jun-18	22,397	0.00	27.00	59.00	2,265.00	2,351.00						
Jul-18	22,587	0.00	31.00	80.00	2,172.00	2,283.00						
Aug-18	22,671	0.00	24.00	66.00	2,208.00	2,298.00	265,354	0.00	314.00	732.00	28,626.00	29,672.00
Sep-18	22,650	0.00	21.00	62.00	2,227.00	2,310.00	266,334	0.00	311.00	749.00	28,491.00	29,551.00
Oct-18	22,781	0.00	31.00	71.00	2,604.00	2,706.00	267,449	0.00	323.00	772.00	28,559.00	29,654.00
Nov-18	23,112	0.00	29.00	72.00	2,538.00	2,639.00	268,815	0.00	325.00	777.00	28,682.00	29,784.00
Dec-18	23,083	0.00	35.00	84.00	2,670.00	2,789.00	270,171	0.00	335.00	804.00	28,692.00	29,831.00
Jan-19	24,461	0.00	38.00	103.00	3,081.08	3,222.09	272,553	0.00	338.00	835.00	29,214.08	30,387.09
Feb-19	24,499	0.00	31.00	73.00	2,262.07	2,366.07	274,908	0.00	350.00	853.00	29,070.15	30,273.16
Mar-19	24,539	1.00	40.00	82.00	2,542.07	2,665.07	277,311	1.00	362.00	869.00	29,094.22	30,326.23
Apr-19	24,481	3.00	24.00	140.00	2,584.07	2,751.07	279,616	4.00	363.00	956.01	29,552.29	30,875.30
May-19	24,525	4.00	33.00	172.01	2,539.08	2,748.09	281,786	8.00	364.00	1,064.01	29,692.38	31,128.39
Jun-19	24,502	14.00	28.00	131.00	2,503.08	2,676.09	283,891	22.00	365.00	1,136.02	29,930.46	31,453.48
Jul-19	24,662	14.00	32.00	113.00	2,647.09	2,806.10	285,966	36.00	366.01	1,169.02	30,405.55	31,976.58
Aug-19	24,669	7.00	29.00	126.00	2,635.09	2,797.09	287,964	43.00	371.01	1,229.02	30,832.64	32,475.67
Sep-19	24,629	7.00	34.00	145.00	2,567.03	2,753.03	289,943	50.00	384.01	1,312.02	31,172.67	32,918.70
Oct-19	24,690	10.00	42.00	140.00	2,701.01	2,893.01	291,852	60.00	395.01	1,381.02	31,269.68	33,105.71
Nov-19	24,961	8.00	40.00	115.00	2,700.00	2,863.00	293,701	68.00	406.01	1,424.02	31,431.68	33,329.71
Dec-19	24,950	3.00	42.00	105.00	2,626.00	2,776.00	295,568	71.00	413.01	1,445.02	31,387.68	33,316.71
Jan-20	25,746	13.00	41.00	94.00	2,561.00	2,709.00	296,853	84.00	416.01	1,436.02	30,867.60	32,803.62
Feb-20	25,637	7.00	28.00	69.00	2,762.00	2,866.00	297,991	91.00	413.01	1,432.02	31,367.53	33,303.55
Mar-20	25,636	8.00	29.00	71.00	2,018.04	2,126.04	299,088	98.00	402.01	1,421.02	30,843.49	32,764.52
Apr-20	25,560	7.00	38.00	64.00	1,248.08	1,357.09	300,167	102.00	416.01	1,345.02	29,507.50	31,370.53
May-20	25,418	12.00	30.00	77.00	2,061.05	2,180.05	301,060	110.00	413.01	1,250.02	29,029.47	30,802.50
Jun-20	25,375	7.00	39.00	90.00	2,771.00	2,907.00	301,933	103.00	424.01	1,209.01	29,297.39	31,033.41
Jul-20	25,241	12.00	33.00	91.01	2,802.19	2,938.20	302,512	101.00	425.01	1,187.02	29,452.49	31,165.51
Aug-20	25,193	10.00	38.01	59.01	2,529.56	2,636.58	303,036	104.00	434.01	1,120.02	29,346.97	31,005.01
Sep-20	25,244	10.00	25.01	76.03	2,615.10	2,726.14	303,651	107.01	425.02	1,051.05	29,395.03	30,978.11
Oct-20	25,293	12.00	32.01	71.02	2,768.80	2,883.83	304,254	109.01	415.03	982.07	29,462.83	30,968.93
Nov-20	25,371	11.00	24.01	65.03	2,139.08	2,239.12	304,664	112.01	399.03	932.10	28,901.91	30,345.05
Dec-20	25,360	20.00	31.01	66.01	2,741.96	2,858.98	305,074	129.01	388.04	893.11	29,017.87	30,428.03
Jan-21	26,304	27.01	28.01	79.04	2,498.08	2,632.13	305,632	143.02	375.05	878.14	28,954.95	30,351.16
Feb-21	26,271	22.00	21.00	77.02	2,593.64	2,713.66	306,266	158.02	368.05	886.16	28,786.59	30,198.83
Mar-21	26,232	31.01	25.00	93.03	3,033.93	3,182.97	306,862	181.03	364.06	908.18	29,802.49	31,255.76
Apr-21	26,221	36.02	30.03	84.06	3,046.98	3,197.10	307,523	210.05	356.08	928.24	31,601.39	33,095.77
May-21	26,287	28.03	17.03	76.17	3,125.21	3,246.44	308,392	226.08	343.11	927.42	32,665.55	34,162.16
Jun-21	26,396	20.01	25.09	100.37	3,125.47	3,270.94	309,413	239.09	329.20	937.79	33,020.02	34,526.09
Jul-21	26,610	28.05	23.19	109.11	2,816.74	2,977.09	310,782	255.13	319.39	955.89	33,034.56	34,564.98
Aug-21	26,603	28.08	19.30	100.88	2,669.06	2,817.32	312,192	273.21	300.68	997.77	33,174.06	34,745.72

MEDICAL UTILIZATION TREND CALCULATION - PHARMACEUTICALS

Services Trend - Pharmaceuticals Processed through the Medical Benefit

	MONTHLY DATA - TOTAL SERVICES						ROLLING 12					
Month	Members	Biosimilar Equivalent	Injections with Biosimilar Equivalent	Other High Cost Injections	All Other Pharmaceuticals	Total Services	Members	Biosimilar Equivalent	Injections with Biosimilar Equivalent	Other High Cost Injections	All Other Pharmaceuticals	Total Services
Sep-17	21,670	0.00	1.11	2.08	109.00	112.18						
Oct-17	21,666	0.00	0.88	2.22	117.05	120.14						
Nov-17	21,746	0.00	1.24	3.08	111.05	115.38						
Dec-17	21,727	0.00	1.15	2.62	122.43	126.20						
Jan-18	22,079	0.00	1.59	3.26	115.90	120.75						
Feb-18	22,144	0.00	0.86	2.48	108.65	111.99						
Mar-18	22,136	0.00	1.26	2.98	113.75	118.00						
Apr-18	22,176	0.00	1.04	2.39	95.87	99.30						
May-18	22,355	0.00	1.43	2.86	107.31	111.61						
Jun-18	22,397	0.00	1.21	2.63	101.13	104.97						
Jul-18	22,587	0.00	1.37	3.54	96.16	101.08						
Aug-18	22,671	0.00	1.06	2.91	97.39	101.36	265,354	0.00	1.18	2.76	107.88	111.82
Sep-18	22,650	0.00	0.93	2.74	98.32	101.99	266,334	0.00	1.17	2.81	106.97	110.95
Oct-18	22,781	0.00	1.36	3.12	114.31	118.78	267,449	0.00	1.21	2.89	106.78	110.88
Nov-18	23,112	0.00	1.25	3.12	109.81	114.18	268,815	0.00	1.21	2.89	106.70	110.80
Dec-18	23,083	0.00	1.52	3.64	115.67	120.82	270,171	0.00	1.24	2.98	106.20	110.42
Jan-19	24,461	0.00	1.55	4.21	125.96	131.72	272,553	0.00	1.24	3.06	107.19	111.49
Feb-19	24,499	0.00	1.27	2.98	92.33	96.58	274,908	0.00	1.27	3.10	105.75	110.12
Mar-19	24,539	0.04	1.63	3.34	103.59	108.61	277,311	0.00	1.31	3.13	104.92	109.36
Apr-19	24,481	0.12	0.98	5.72	105.55	112.38	279,616	0.01	1.30	3.42	105.69	110.42
May-19	24,525	0.16	1.35	7.01	103.53	112.05	281,786	0.03	1.29	3.78	105.37	110.47
Jun-19	24,502	0.57	1.14	5.35	102.16	109.22	283,891	0.08	1.29	4.00	105.43	110.79
Jul-19	24,662	0.57	1.30	4.58	107.33	113.78	285,966	0.13	1.28	4.09	106.33	111.82
Aug-19	24,669	0.28	1.18	5.11	106.82	113.38	287,964	0.15	1.29	4.27	107.07	112.78
Sep-19	24,629	0.28	1.38	5.89	104.23	111.78	289,943	0.17	1.32	4.53	107.51	113.54
Oct-19	24,690	0.41	1.70	5.67	109.40	117.17	291,852	0.21	1.35	4.73	107.14	113.43
Nov-19	24,961	0.32	1.60	4.61	108.17	114.70	293,701	0.23	1.38	4.85	107.02	113.48
Dec-19	24,950	0.12	1.68	4.21	105.25	111.26	295,568	0.24	1.40	4.89	106.19	112.72
Jan-20	25,746	0.50	1.59	3.65	99.47	105.22	296,853	0.28	1.40	4.84	103.98	110.50
Feb-20	25,637	0.27	1.09	2.69	107.73	111.79	297,991	0.31	1.39	4.81	105.26	111.76
Mar-20	25,636	0.31	1.13	2.77	78.72	82.93	299,088	0.33	1.34	4.75	103.13	109.55
Apr-20	25,560	0.27	1.49	2.50	48.83	53.09	300,167	0.34	1.39	4.48	98.30	104.51
May-20	25,418	0.47	1.18	3.03	81.09	85.77	301,060	0.37	1.37	4.15	96.42	102.31
Jun-20	25,375	0.28	1.54	3.55	109.20	114.56	301,933	0.34	1.40	4.00	97.03	102.78
Jul-20	25,241	0.48	1.31	3.61	111.02	116.41	302,512	0.33	1.40	3.92	97.36	103.02
Aug-20	25,193	0.40	1.51	2.34	100.41	104.66	303,036	0.34	1.43	3.70	96.84	102.31
Sep-20	25,244	0.40	0.99	3.01	103.59	107.99	303,651	0.35	1.40	3.46	96.81	102.02
Oct-20	25,293	0.47	1.27	2.81	109.47	114.02	304,254	0.36	1.36	3.23	96.84	101.79
Nov-20	25,371	0.43	0.95	2.56	84.31	88.26	304,664	0.37	1.31	3.06	94.86	99.60
Dec-20	25,360	0.79	1.22	2.60	108.12	112.74	305,074	0.42	1.27	2.93	95.12	99.74
Jan-21	26,304	1.03	1.06	3.00	94.97	100.07	305,632	0.47	1.23	2.87	94.74	99.31
Feb-21	26,271	0.84	0.80	2.93	98.73	103.29	306,266	0.52	1.20	2.89	93.99	98.60
Mar-21	26,232	1.18	0.95	3.55	115.66	121.34	306,862	0.59	1.19	2.96	97.12	101.86
Apr-21	26,221	1.37	1.15	3.21	116.20	121.93	307,523	0.68	1.16	3.02	102.76	107.62
May-21	26,287	1.07	0.65	2.90	118.89	123.50	308,392	0.73	1.11	3.01	105.92	110.78
Jun-21	26,396	0.76	0.95	3.80	118.41	123.92	309,413	0.77	1.06	3.03	106.72	111.59
Jul-21	26,610	1.05	0.87	4.10	105.85	111.88	310,782	0.82	1.03	3.08	106.29	111.22
Aug-21	26,603	1.06	0.73	3.79	100.33	105.90	312,192	0.88	0.96	3.20	106.26	111.30

Annual Trend	155.0%	-32.8%	-13.5%	9.7%	8.8%
Two-Year Trend	142.1%	-13.5%	-13.5%	-0.4%	-0.7%

MEDICAL UTILIZATION TREND CALCULATION - PHARMACEUTICALS

Utilization Trend Calculation - Pharmaceuticals - Bisimilars and Injections with Biosimilar Equivalent

				Logistic Regression - Monthly - 36 months		Logistic Regression - Monthly - 24 months		Logistic Regression - Rolling - 24 months	
Month	Membership	Monthly Services per 1,000 Members	Rolling Services per 1,000 Members	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM
Sep-17	21,670	1.11		1.19		1.59		1.38	
Oct-17	21,666	0.88		1.21		1.59		1.38	
Nov-17	21,746	1.24		1.22		1.60		1.39	
Dec-17	21,727	1.15		1.23		1.60		1.40	
Jan-18	22,079	1.59		1.25		1.61		1.41	
Feb-18	22,144	0.86		1.26		1.61		1.42	
Mar-18	22,136	1.26		1.28		1.62		1.43	
Apr-18	22,176	1.04		1.29		1.63		1.44	
May-18	22,355	1.43		1.30		1.63		1.45	
Jun-18	22,397	1.21		1.32		1.64		1.46	
Jul-18	22,587	1.37		1.33		1.64		1.46	
Aug-18	22,671	1.06	1.18	1.35	1.27	1.65	1.62	1.47	1.42
Sep-18	22,650	0.93	1.17	1.36	1.28	1.65	1.62	1.48	1.43
Oct-18	22,781	1.36	1.21	1.38	1.30	1.66	1.63	1.49	1.44
Nov-18	23,112	1.25	1.21	1.39	1.31	1.66	1.63	1.50	1.45
Dec-18	23,083	1.52	1.24	1.41	1.33	1.67	1.64	1.51	1.46
Jan-19	24,461	1.55	1.24	1.42	1.34	1.67	1.64	1.52	1.47
Feb-19	24,499	1.27	1.27	1.44	1.36	1.68	1.65	1.53	1.48
Mar-19	24,539	1.67	1.31	1.45	1.37	1.69	1.66	1.54	1.49
Apr-19	24,481	1.10	1.31	1.47	1.39	1.69	1.66	1.55	1.50
May-19	24,525	1.51	1.32	1.49	1.40	1.70	1.67	1.56	1.51
Jun-19	24,502	1.71	1.36	1.50	1.42	1.70	1.67	1.57	1.52
Jul-19	24,662	1.87	1.41	1.52	1.43	1.71	1.68	1.58	1.53
Aug-19	24,669	1.46	1.44	1.54	1.45	1.71	1.68	1.59	1.54
Sep-19	24,629	1.66	1.50	1.55	1.47	1.72	1.69	1.60	1.55
Oct-19	24,690	2.11	1.56	1.57	1.48	1.73	1.69	1.61	1.56
Nov-19	24,961	1.92	1.61	1.59	1.50	1.73	1.70	1.62	1.57
Dec-19	24,950	1.80	1.64	1.61	1.51	1.74	1.71	1.63	1.57
Jan-20	25,746	2.10	1.68	1.62	1.53	1.74	1.71	1.64	1.59
Feb-20	25,637	1.37	1.69	1.64	1.55	1.75	1.72	1.65	1.60
Mar-20	25,636	1.44	1.67	1.66	1.56	1.75	1.72	1.66	1.61
Apr-20	25,560	1.76	1.73	1.68	1.58	1.76	1.73	1.67	1.62
May-20	25,418	1.65	1.74	1.70	1.60	1.77	1.73	1.68	1.63
Jun-20	25,375	1.81	1.75	1.72	1.62	1.77	1.74	1.69	1.64
Jul-20	25,241	1.78	1.74	1.73	1.63	1.78	1.75	1.70	1.65
Aug-20	25,193	1.91	1.78	1.75	1.65	1.78	1.75	1.71	1.66
Sep-20	25,244	1.39	1.75	1.77	1.67	1.79	1.76	1.73	1.67
Oct-20	25,293	1.74	1.72	1.79	1.69	1.80	1.76	1.74	1.68
Nov-20	25,371	1.38	1.68	1.81	1.71	1.80	1.77	1.75	1.69
Dec-20	25,360	2.01	1.69	1.83	1.73	1.81	1.77	1.76	1.70
Jan-21	26,304	2.09	1.70	1.85	1.75	1.81	1.78	1.77	1.71
Feb-21	26,271	1.64	1.72	1.87	1.76	1.82	1.79	1.78	1.72
Mar-21	26,232	2.14	1.78	1.89	1.78	1.83	1.79	1.79	1.73
Apr-21	26,221	2.52	1.84	1.91	1.80	1.83	1.80	1.80	1.74
May-21	26,287	1.71	1.85	1.93	1.82	1.84	1.80	1.81	1.75
Jun-21	26,396	1.71	1.84	1.96	1.84	1.84	1.81	1.83	1.76
Jul-21	26,610	1.93	1.85	1.98	1.86	1.85	1.82	1.84	1.78
Aug-21	26,603	1.78	1.84	2.00	1.89	1.86	1.82	1.85	1.79
Sep-21	26,603			2.02	1.91	1.86	1.83	1.86	1.80
Oct-21	26,603			2.04	1.93	1.87	1.83	1.87	1.81
Nov-21	26,603			2.07	1.95	1.87	1.84	1.88	1.82
Dec-21	26,603			2.09	1.97	1.88	1.85	1.90	1.83
Jan-22	26,603			2.11	1.99	1.89	1.85	1.91	1.84
Feb-22	26,603			2.14	2.01	1.89	1.86	1.92	1.86
Mar-22	26,603			2.16	2.03	1.90	1.87	1.93	1.87
Apr-22	26,603			2.18	2.06	1.91	1.87	1.94	1.88
May-22	26,603			2.21	2.08	1.91	1.88	1.96	1.89
Jun-22	26,603			2.23	2.10	1.92	1.88	1.97	1.90
Jul-22	26,603			2.26	2.13	1.92	1.89	1.98	1.91
Aug-22	26,603			2.28	2.15	1.93	1.90	1.99	1.93
Sep-22	26,603			2.31	2.17	1.94	1.90	2.01	1.94
Oct-22	26,603			2.33	2.20	1.94	1.91	2.02	1.95
Nov-22	26,603			2.36	2.22	1.95	1.92	2.03	1.96
Dec-22	26,603			2.38	2.24	1.96	1.92	2.04	1.98
Jan-23	26,603			2.41	2.27	1.96	1.93	2.06	1.99
Feb-23	26,603			2.44	2.29	1.97	1.93	2.07	2.00
Mar-23	26,603			2.46	2.32	1.98	1.94	2.08	2.01
Apr-23	26,603			2.49	2.35	1.98	1.95	2.10	2.03
May-23	26,603			2.52	2.37	1.99	1.95	2.11	2.04
Jun-23	26,603			2.54	2.40	2.00	1.96	2.12	2.05
Jul-23	26,603			2.57	2.42	2.00	1.97	2.14	2.06
Aug-23	26,603			2.60	2.45	2.01	1.97	2.15	2.08
Sep-23	26,603			2.63	2.48	2.02	1.98	2.16	2.09
Oct-23	26,603			2.66	2.50	2.02	1.99	2.18	2.10
Nov-23	26,603			2.69	2.53	2.03	1.99	2.19	2.12
Dec-23	26,603			2.72	2.56	2.04	2.00	2.20	2.13

Utilization Trend	**14.0%**	**4.0%**	**7.8%**
RMSE (root mean square error)	0.27	0.27	0.05

MEDICAL UTILIZATION TREND CALCULATION - PHARMACEUTICALS

Utilization Trend Calculation - Pharmaceuticals - High Cost Injections

				Logistic Regression - Monthly - 36 months		Logistic Regression - Monthly - 24 months		Logistic Regression - Rolling - 24 months	
Month	Membership	Monthly Services per 1,000 Members	Rolling Services per 1,000 Members	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM
Sep-17	21,670	2.08		4.55		5.02		9.53	
Oct-17	21,666	2.22		4.52		4.96		9.29	
Nov-17	21,746	3.08		4.48		4.91		9.04	
Dec-17	21,727	2.62		4.44		4.85		8.80	
Jan-18	22,079	3.26		4.40		4.79		8.56	
Feb-18	22,144	2.48		4.37		4.74		8.33	
Mar-18	22,136	2.98		4.33		4.69		8.13	
Apr-18	22,176	2.39		4.30		4.63		7.91	
May-18	22,355	2.86		4.26		4.58		7.71	
Jun-18	22,397	2.63		4.23		4.53		7.50	
Jul-18	22,587	3.54		4.19		4.48		7.30	
Aug-18	22,671	2.91	2.76	4.16	4.35	4.43	4.71	7.11	8.26
Sep-18	22,650	2.74	2.81	4.12	4.32	4.38	4.66	6.92	8.04
Oct-18	22,781	3.12	2.89	4.09	4.28	4.33	4.61	6.74	7.83
Nov-18	23,112	3.12	2.89	4.06	4.24	4.28	4.56	6.56	7.62
Dec-18	23,083	3.64	2.98	4.02	4.21	4.23	4.50	6.39	7.42
Jan-19	24,461	4.21	3.06	3.99	4.17	4.18	4.45	6.21	7.22
Feb-19	24,499	2.98	3.10	3.96	4.14	4.13	4.40	6.05	7.02
Mar-19	24,539	3.34	3.13	3.93	4.10	4.09	4.35	5.90	6.84
Apr-19	24,481	5.72	3.42	3.89	4.07	4.04	4.30	5.74	6.66
May-19	24,525	7.01	3.78	3.86	4.04	4.00	4.25	5.59	6.48
Jun-19	24,502	5.35	4.00	3.83	4.00	3.95	4.20	5.44	6.31
Jul-19	24,662	4.58	4.09	3.80	3.97	3.91	4.16	5.30	6.14
Aug-19	24,669	5.11	4.27	3.77	3.94	3.86	4.11	5.16	5.98
Sep-19	24,629	5.89	4.53	3.74	3.91	3.82	4.06	5.02	5.83
Oct-19	24,690	5.67	4.73	3.71	3.88	3.77	4.02	4.89	5.68
Nov-19	24,961	4.61	4.85	3.67	3.85	3.73	3.97	4.76	5.53
Dec-19	24,950	4.21	4.89	3.64	3.81	3.69	3.93	4.63	5.39
Jan-20	25,746	3.65	4.84	3.61	3.78	3.64	3.88	4.51	5.24
Feb-20	25,637	2.69	4.81	3.58	3.75	3.60	3.84	4.39	5.10
Mar-20	25,636	2.77	4.75	3.56	3.72	3.56	3.80	4.28	4.97
Apr-20	25,560	2.50	4.48	3.53	3.69	3.52	3.75	4.16	4.84
May-20	25,418	3.03	4.15	3.50	3.66	3.48	3.71	4.05	4.71
Jun-20	25,375	3.55	4.00	3.47	3.63	3.44	3.67	3.94	4.58
Jul-20	25,241	3.61	3.92	3.44	3.60	3.40	3.63	3.84	4.46
Aug-20	25,193	2.34	3.70	3.41	3.57	3.36	3.59	3.74	4.35
Sep-20	25,244	3.01	3.46	3.38	3.54	3.33	3.54	3.64	4.23
Oct-20	25,293	2.81	3.23	3.36	3.51	3.29	3.51	3.54	4.12
Nov-20	25,371	2.56	3.06	3.33	3.48	3.25	3.47	3.45	4.02
Dec-20	25,360	2.60	2.93	3.30	3.46	3.21	3.43	3.36	3.91
Jan-21	26,304	3.00	2.87	3.27	3.43	3.18	3.39	3.27	3.80
Feb-21	26,271	2.93	2.89	3.25	3.40	3.14	3.35	3.18	3.70
Mar-21	26,232	3.55	2.96	3.22	3.37	3.11	3.31	3.10	3.60
Apr-21	26,221	3.21	3.02	3.19	3.34	3.07	3.27	3.02	3.51
May-21	26,287	2.90	3.01	3.17	3.31	3.04	3.23	2.94	3.41
Jun-21	26,396	3.80	3.03	3.14	3.29	3.00	3.20	2.86	3.32
Jul-21	26,610	4.10	3.08	3.12	3.26	2.97	3.16	2.79	3.23
Aug-21	26,603	3.79	3.20	3.09	3.23	2.93	3.12	2.71	3.15
Sep-21	26,603			3.06	3.21	2.90	3.09	2.64	3.07
Oct-21	26,603			3.04	3.18	2.87	3.05	2.57	2.99
Nov-21	26,603			3.01	3.16	2.83	3.02	2.50	2.91
Dec-21	26,603			2.99	3.13	2.80	2.99	2.44	2.83
Jan-22	26,603			2.97	3.10	2.77	2.95	2.37	2.76
Feb-22	26,603			2.94	3.08	2.74	2.92	2.31	2.69
Mar-22	26,603			2.92	3.05	2.71	2.89	2.25	2.62
Apr-22	26,603			2.89	3.03	2.68	2.85	2.19	2.55
May-22	26,603			2.87	3.00	2.65	2.82	2.13	2.48
Jun-22	26,603			2.85	2.98	2.62	2.79	2.08	2.41
Jul-22	26,603			2.82	2.96	2.59	2.76	2.02	2.35
Aug-22	26,603			2.80	2.93	2.56	2.73	1.97	2.29
Sep-22	26,603			2.78	2.91	2.53	2.70	1.91	2.23
Oct-22	26,603			2.75	2.88	2.50	2.66	1.86	2.17
Nov-22	26,603			2.73	2.86	2.47	2.63	1.81	2.11
Dec-22	26,603			2.71	2.84	2.44	2.60	1.77	2.06
Jan-23	26,603			2.69	2.81	2.42	2.57	1.72	2.00
Feb-23	26,603			2.66	2.79	2.39	2.55	1.67	1.95
Mar-23	26,603			2.64	2.77	2.36	2.52	1.63	1.90
Apr-23	26,603			2.62	2.74	2.34	2.49	1.59	1.85
May-23	26,603			2.60	2.72	2.31	2.46	1.55	1.80
Jun-23	26,603			2.58	2.70	2.28	2.43	1.51	1.75
Jul-23	26,603			2.56	2.68	2.26	2.40	1.47	1.71
Aug-23	26,603			2.54	2.66	2.23	2.38	1.43	1.66
Sep-23	26,603			2.52	2.63	2.20	2.35	1.39	1.62
Oct-23	26,603			2.49	2.61	2.18	2.32	1.35	1.57
Nov-23	26,603			2.47	2.59	2.16	2.30	1.32	1.53
Dec-23	26,603			2.45	2.57	2.13	2.27	1.28	1.49

Utilization Trend	**-9.39%**	**-12.77%**	**-27.39%**
RMSE (root mean square error)	1.06	0.84	0.29

MEDICAL UTILIZATION TREND CALCULATION - PHARMACEUTICALS

Utilization Trend Calculation - Pharmaceuticals - Other Pharmaceuticals

				Logistic Regression - Monthly - 36 months		Logistic Regression - Monthly - 24 months		Logistic Regression - Rolling - 24 months	
Month	Membership	Monthly Services per 1,000 Members	Rolling Services per 1,000 Members	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM	Fitted PMPM	Rolling 12 PMPM
Sep-17	21,670	109.00		104.29		79.86		106.23	
Oct-17	21,666	117.05		104.23		80.36		106.07	
Nov-17	21,746	111.05		104.16		80.89		105.92	
Dec-17	21,727	122.43		104.09		81.40		105.76	
Jan-18	22,079	115.90		104.02		81.93		105.61	
Feb-18	22,144	108.65		103.95		82.46		105.45	
Mar-18	22,136	113.75		103.89		82.94		105.31	
Apr-18	22,176	95.87		103.82		83.48		105.15	
May-18	22,355	107.31		103.75		84.01		105.00	
Jun-18	22,397	101.13		103.68		84.56		104.85	
Jul-18	22,587	96.16		103.61		85.09		104.70	
Aug-18	22,671	97.39	107.88	103.54	103.91	85.64	82.75	104.54	105.37
Sep-18	22,650	98.32	106.97	103.48	103.85	86.20	83.27	104.38	105.22
Oct-18	22,781	114.31	106.78	103.41	103.78	86.74	83.81	104.23	105.07
Nov-18	23,112	109.81	106.70	103.34	103.71	87.31	84.34	104.08	104.91
Dec-18	23,083	115.67	106.20	103.27	103.64	87.86	84.88	103.93	104.76
Jan-19	24,461	125.96	107.19	103.20	103.57	88.43	85.44	103.78	104.60
Feb-19	24,499	92.33	105.75	103.13	103.50	89.00	86.00	103.62	104.45
Mar-19	24,539	103.59	104.92	103.07	103.43	89.53	86.55	103.48	104.29
Apr-19	24,481	105.55	105.69	103.00	103.37	90.11	87.11	103.33	104.14
May-19	24,525	103.53	105.37	102.94	103.30	90.68	87.66	103.18	103.99
Jun-19	24,502	102.16	105.43	102.87	103.23	91.27	88.22	103.03	103.84
Jul-19	24,662	107.33	106.33	102.80	103.16	91.84	88.78	102.88	103.69
Aug-19	24,669	106.82	107.07	102.73	103.10	92.44	89.34	102.73	103.54
Sep-19	24,629	104.23	107.51	102.66	103.03	93.04	89.90	102.57	103.39
Oct-19	24,690	109.40	107.14	102.60	102.96	93.63	90.46	102.43	103.24
Nov-19	24,961	108.17	107.02	102.53	102.90	94.24	91.03	102.27	103.10
Dec-19	24,950	105.25	106.19	102.46	102.83	94.83	91.60	102.13	102.95
Jan-20	25,746	99.47	103.98	102.39	102.76	95.45	92.19	101.98	102.80
Feb-20	25,637	107.73	105.26	102.33	102.70	96.07	92.79	101.82	102.64
Mar-20	25,636	78.72	103.13	102.26	102.63	96.65	93.39	101.68	102.49
Apr-20	25,560	48.83	98.30	102.19	102.56	97.28	93.99	101.53	102.34
May-20	25,418	81.09	96.42	102.13	102.49	97.90	94.59	101.39	102.19
Jun-20	25,375	109.20	97.03	102.06	102.43	98.53	95.19	101.23	102.05
Jul-20	25,241	111.02	97.36	101.99	102.36	99.15	95.79	101.09	101.90
Aug-20	25,193	100.41	96.84	101.93	102.29	99.80	96.40	100.94	101.75
Sep-20	25,244	103.59	96.81	101.86	102.23	100.45	97.01	100.79	101.60
Oct-20	25,293	109.47	96.84	101.79	102.16	101.08	97.62	100.64	101.46
Nov-20	25,371	84.31	94.86	101.72	102.09	101.74	98.24	100.49	101.31
Dec-20	25,360	108.12	95.12	101.66	102.03	102.38	98.86	100.35	101.16
Jan-21	26,304	94.97	94.74	101.59	101.96	103.05	99.51	100.20	101.01
Feb-21	26,271	98.73	93.99	101.52	101.89	103.72	100.16	100.05	100.86
Mar-21	26,232	115.66	97.12	101.46	101.82	104.33	100.81	99.92	100.71
Apr-21	26,221	116.20	102.76	101.39	101.76	105.01	101.46	99.77	100.57
May-21	26,287	118.89	105.92	101.33	101.69	105.67	102.11	99.63	100.42
Jun-21	26,396	118.41	106.72	101.26	101.62	106.35	102.77	99.48	100.27
Jul-21	26,610	105.85	106.29	101.19	101.55	107.02	103.42	99.34	100.12
Aug-21	26,603	100.33	106.26	101.13	101.49	107.72	104.08	99.19	99.98
Sep-21	26,603			101.06	101.42	108.42	104.74	99.04	99.83
Oct-21	26,603			100.99	101.36	109.10	105.41	98.90	99.69
Nov-21	26,603			100.93	101.29	109.81	106.07	98.75	99.55
Dec-21	26,603			100.86	101.22	110.51	106.74	98.61	99.40
Jan-22	26,603			100.79	101.16	111.23	107.42	98.46	99.26
Feb-22	26,603			100.73	101.09	111.95	108.10	98.32	99.11
Mar-22	26,603			100.67	101.03	112.61	108.79	98.18	98.97
Apr-22	26,603			100.60	100.96	113.34	109.48	98.04	98.83
May-22	26,603			100.53	100.89	114.05	110.18	97.90	98.68
Jun-22	26,603			100.47	100.83	114.80	110.88	97.75	98.54
Jul-22	26,603			100.40	100.76	115.52	111.59	97.61	98.40
Aug-22	26,603			100.33	100.70	116.27	112.30	97.47	98.25
Sep-22	26,603			100.27	100.63	117.03	113.02	97.32	98.11
Oct-22	26,603			100.20	100.56	117.76	113.74	97.18	97.97
Nov-22	26,603			100.13	100.50	118.53	114.47	97.04	97.82
Dec-22	26,603			100.07	100.43	119.28	115.20	96.90	97.68
Jan-23	26,603			100.00	100.37	120.05	115.93	96.75	97.54
Feb-23	26,603			99.94	100.30	120.84	116.67	96.61	97.40
Mar-23	26,603			99.88	100.24	121.55	117.42	96.48	97.25
Apr-23	26,603			99.81	100.17	122.34	118.17	96.34	97.11
May-23	26,603			99.74	100.10	123.11	118.92	96.20	96.97
Jun-23	26,603			99.68	100.04	123.91	119.68	96.06	96.83
Jul-23	26,603			99.61	99.97	124.69	120.45	95.92	96.69
Aug-23	26,603			99.55	99.91	125.50	121.21	95.78	96.55
Sep-23	26,603			99.48	99.84	126.32	121.99	95.63	96.41
Oct-23	26,603			99.42	99.78	127.11	122.77	95.50	96.27
Nov-23	26,603			99.35	99.71	127.94	123.55	95.35	96.13
Dec-23	26,603			99.29	99.65	128.75	124.34	95.22	95.99

Utilization Trend	**-0.78%**	**7.92%**	**-1.73%**
RMSE (root mean square error)	13.57	14.68	4.79

MEDICAL UTILIZATION TREND CALCULATION - PHARMACEUTICALS

Bisimilars and Injections with Biosimilas Equivalent - Mix of Services

Services Per 1,000 Members	Biosimilar Equivalent	Injections with Biosimilar Equivalent	Total	Percentage of Biosimilars
YE 201808	0.00	1.18	1.18	0.0%
YE 201908	0.15	1.29	1.44	10.4%
YE 202008	0.34	1.43	1.78	19.3%
YE 202108	0.88	0.96	1.84	47.6%
YE 202212	1.27	0.82	2.09	60.9%
YE 202312	1.63	0.67	2.30	70.9%

Selected Service per 1,000 Trend	10%
Expected Growth in Biosimilar Percentage	10%

Overall Trend - Pharmaceuticals Processed through the Medical Benefit

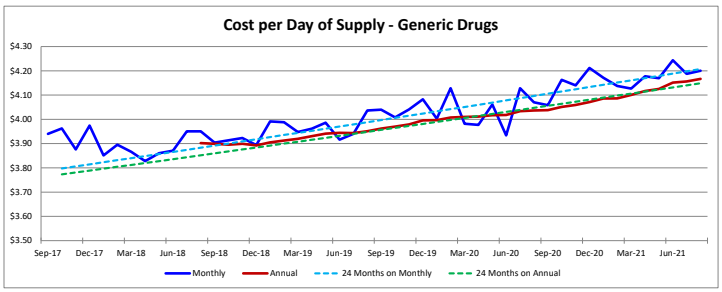
		Biosimilar Equivalent	Injections with Biosimilar Equivalent	Other High Cost Injections	All Other Pharmaceuticals	**Total Services**
YE 202108	PMPM	$4.24	$7.18	$24.26	$12.76	**$48.44**
	Services per 1,000	0.88	0.96	3.20	106.26	**111.30**
	Cost Per Service	$4,848.60	$7,450.81	$7,590.53	$120.07	**$435.21**
From YE 202108 to YE 202212	Cost per Service Trend	4.9%	4.9%	4.9%	4.9%	**4.3%**
	Number of Services Trend	64.7%	-19.9%	0.0%	2.5%	**2.5%**
	YE 202212 Cost Per Service	$5,170.72	$7,945.81	$8,094.80	$128.04	**$460.53**
	YE 202212 Services per 1,000	1.27	0.82	3.20	109.76	**115.04**
	YE 202212 PMPM	$6.58	$6.48	$25.87	$14.05	**$52.98**
From YE 202212 to YE 202312	Cost per Service Trend	5.8%	5.8%	5.8%	5.8%	**5.3%**
	Number of Services Trend	28.0%	-18.2%	0.0%	2.3%	**2.4%**
	YE 202312 Cost Per Service	$5,469.39	$8,404.78	$8,562.38	$135.44	**$484.81**
	YE 202312 Services per 1,000	1.63	0.67	3.20	112.26	**117.75**
	YE 202312 PMPM	$8.91	$5.61	$27.37	$15.20	**$57.09**

Components	**Trend**
Pure Cost	5.4%
Utilization and Mix	1.8%
Total	7.3%

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-17	530,993	$2,092,125	$3.94							
Oct-17	572,440	$2,268,130	$3.96						$3.80	$3.77
Nov-17	561,280	$2,175,657	$3.88						$3.81	$3.78
Dec-17	582,224	$2,313,798	$3.97						$3.81	$3.79
Jan-18	584,146	$2,249,721	$3.85						$3.82	$3.80
Feb-18	511,143	$1,991,045	$3.90						$3.83	$3.80
Mar-18	581,523	$2,248,310	$3.87						$3.84	$3.81
Apr-18	558,253	$2,136,868	$3.83						$3.85	$3.82
May-18	589,604	$2,276,095	$3.86						$3.86	$3.83
Jun-18	554,460	$2,146,142	$3.87						$3.87	$3.84
Jul-18	573,193	$2,264,371	$3.95						$3.87	$3.84
Aug-18	593,223	$2,343,513	$3.95		6,792,482	$26,505,776	$3.90		$3.88	$3.85
Sep-18	539,218	$2,105,025	$3.90	-0.9%	6,800,707	$26,518,676	$3.90		$3.89	$3.86
Oct-18	618,004	$2,418,512	$3.91	-1.2%	6,846,271	$26,669,057	$3.90		$3.90	$3.87
Nov-18	587,068	$2,303,108	$3.92	1.2%	6,872,059	$26,796,508	$3.90		$3.91	$3.88
Dec-18	620,202	$2,415,131	$3.89	-2.0%	6,910,037	$26,897,841	$3.89		$3.92	$3.88
Jan-19	638,354	$2,547,958	$3.99	3.6%	6,964,245	$27,196,078	$3.91		$3.93	$3.89
Feb-19	574,996	$2,293,169	$3.99	2.4%	7,028,098	$27,498,202	$3.91		$3.94	$3.90
Mar-19	646,894	$2,553,847	$3.95	2.1%	7,093,469	$27,803,739	$3.92		$3.94	$3.91
Apr-19	644,565	$2,553,392	$3.96	3.5%	7,179,781	$28,220,263	$3.93		$3.95	$3.92
May-19	641,753	$2,558,223	$3.99	3.3%	7,231,930	$28,502,391	$3.94		$3.96	$3.92
Jun-19	618,623	$2,422,672	$3.92	1.2%	7,296,093	$28,778,921	$3.94		$3.97	$3.93
Jul-19	656,633	$2,587,258	$3.94	-0.3%	7,379,533	$29,101,809	$3.94		$3.98	$3.94
Aug-19	633,275	$2,556,365	$4.04	2.2%	7,419,585	$29,314,660	$3.95	1.2%	$3.99	$3.95
Sep-19	623,948	$2,520,638	$4.04	3.5%	7,504,315	$29,730,274	$3.96	1.6%	$4.00	$3.96
Oct-19	677,086	$2,713,765	$4.01	2.4%	7,563,397	$30,025,527	$3.97	1.9%	$4.01	$3.96
Nov-19	615,541	$2,487,400	$4.04	3.0%	7,591,870	$30,209,819	$3.98	2.0%	$4.02	$3.97
Dec-19	698,083	$2,850,096	$4.08	4.8%	7,669,751	$30,644,783	$4.00	2.6%	$4.02	$3.98
Jan-20	692,039	$2,770,054	$4.00	0.3%	7,723,436	$30,866,879	$4.00	2.3%	$4.03	$3.99
Feb-20	624,626	$2,578,623	$4.13	3.5%	7,773,066	$31,152,334	$4.01	2.4%	$4.04	$4.00
Mar-20	796,496	$3,171,644	$3.98	0.9%	7,922,668	$31,770,131	$4.01	2.3%	$4.05	$4.01
Apr-20	644,728	$2,564,188	$3.98	0.4%	7,922,831	$31,780,926	$4.01	2.1%	$4.06	$4.01
May-20	617,848	$2,509,226	$4.06	1.9%	7,898,926	$31,731,929	$4.02	1.9%	$4.07	$4.02
Jun-20	687,347	$2,703,855	$3.93	0.4%	7,967,650	$32,013,112	$4.02	1.9%	$4.08	$4.03
Jul-20	684,543	$2,826,044	$4.13	4.8%	7,995,560	$32,251,898	$4.03	2.3%	$4.09	$4.04
Aug-20	669,075	$2,723,399	$4.07	0.8%	8,031,360	$32,418,932	$4.04	2.2%	$4.10	$4.05
Sep-20	675,725	$2,742,413	$4.06	0.5%	8,083,137	$32,640,708	$4.04	1.9%	$4.11	$4.06
Oct-20	689,087	$2,868,515	$4.16	3.9%	8,095,138	$32,795,458	$4.05	2.1%	$4.11	$4.06
Nov-20	684,546	$2,833,902	$4.14	2.4%	8,164,143	$33,141,960	$4.06	2.0%	$4.12	$4.07
Dec-20	749,027	$3,154,531	$4.21	3.2%	8,215,087	$33,446,396	$4.07	1.9%	$4.13	$4.08
Jan-21	703,896	$2,936,183	$4.17	4.2%	8,226,944	$33,612,524	$4.09	2.2%	$4.14	$4.09
Feb-21	650,150	$2,690,164	$4.14	0.2%	8,252,468	$33,724,065	$4.09	2.0%	$4.15	$4.10
Mar-21	781,327	$3,224,370	$4.13	3.6%	8,237,299	$33,776,791	$4.10	2.3%	$4.16	$4.11
Apr-21	728,267	$3,042,239	$4.18	5.0%	8,320,838	$34,254,842	$4.12	2.6%	$4.17	$4.11
May-21	705,474	$2,941,573	$4.17	2.7%	8,408,464	$34,687,188	$4.13	2.7%	$4.18	$4.12
Jun-21	760,414	$3,226,882	$4.24	7.9%	8,481,531	$35,210,215	$4.15	3.3%	$4.19	$4.13
Jul-21	689,497	$2,887,366	$4.19	1.4%	8,486,485	$35,271,537	$4.16	3.0%	$4.20	$4.14
Aug-21	736,902	$3,095,281	$4.20	3.2%	8,554,312	$35,643,419	$4.17	3.2%	$4.21	$4.15
								3.2%	2.7%	2.5%



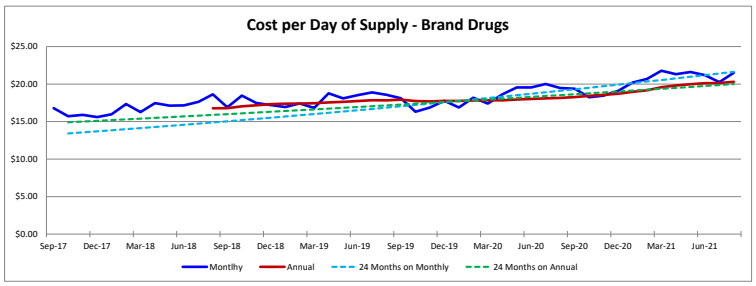
Regressions

24 Months on Monthly		24 Months on Annual	
1.000	0.163	1.000	0.205
0.000	0.574	0.000	0.117
0.589	0.013	0.967	0.003
31.587	22.000	654.629	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-17	48,392	$812,410	$16.79							
Oct-17	56,861	$893,173	$15.71						$13.42	$14.91
Nov-17	54,061	$859,319	$15.90						$13.56	$15.01
Dec-17	60,361	$941,578	$15.60						$13.70	$15.10
Jan-18	51,049	$815,271	$15.97						$13.84	$15.20
Feb-18	45,828	$794,469	$17.34						$13.99	$15.30
Mar-18	53,487	$869,628	$16.26						$14.13	$15.39
Apr-18	50,963	$890,070	$17.47						$14.28	$15.49
May-18	53,261	$912,217	$17.13						$14.42	$15.59
Jun-18	53,506	$918,013	$17.16		527,769	$8,706,149			$14.58	$15.69
Jul-18	49,887	$879,853	$17.64		577,656	$9,586,002			$14.73	$15.79
Aug-18	55,208	$1,028,147	$18.62		632,864	$10,614,149	$16.77		$14.88	$15.89
Sep-18	50,828	$859,722	$16.91	0.8%	635,300	$10,661,461	$16.78		$15.04	$16.00
Oct-18	57,743	$1,065,945	$18.46	17.5%	636,182	$10,834,232	$17.03		$15.20	$16.10
Nov-18	55,619	$971,705	$17.47	9.9%	637,740	$10,946,618	$17.16		$15.36	$16.20
Dec-18	60,839	$1,046,899	$17.21	10.3%	638,218	$11,051,939	$17.32		$15.52	$16.30
Jan-19	54,694	$926,425	$16.94	6.1%	641,863	$11,163,093	$17.39		$15.68	$16.41
Feb-19	51,544	$897,996	$17.42	0.5%	647,579	$11,266,620	$17.40		$15.85	$16.52
Mar-19	53,228	$895,117	$16.82	3.4%	647,320	$11,292,109	$17.44		$16.00	$16.61
Apr-19	50,809	$953,382	$18.76	7.4%	647,166	$11,355,421	$17.55		$16.17	$16.72
May-19	55,701	$1,007,392	$18.09	5.6%	649,606	$11,450,597	$17.63		$16.34	$16.83
Jun-19	50,375	$932,998	$18.52	7.9%	646,475	$11,465,581	$17.74		$16.51	$16.94
Jul-19	54,509	$1,029,924	$18.89	7.1%	651,097	$11,615,652	$17.84		$16.68	$17.05
Aug-19	54,039	$1,003,030	$18.56	-0.3%	649,928	$11,590,535	$17.83	6.3%	$16.86	$17.16
Sep-19	53,738	$972,854	$18.10	7.0%	652,838	$11,703,667	$17.93	6.8%	$17.04	$17.27
Oct-19	54,691	$891,845	$16.31	-11.7%	649,786	$11,529,567	$17.74	4.2%	$17.22	$17.38
Nov-19	55,624	$938,885	$16.88	-3.4%	649,791	$11,496,747	$17.69	3.1%	$17.40	$17.49
Dec-19	62,178	$1,105,094	$17.77	3.3%	651,130	$11,554,942	$17.75	2.5%	$17.58	$17.60
Jan-20	50,438	$851,312	$16.88	-0.4%	646,874	$11,479,829	$17.75	2.0%	$17.77	$17.72
Feb-20	51,408	$934,897	$18.19	4.4%	646,738	$11,516,730	$17.81	2.4%	$17.95	$17.83
Mar-20	63,108	$1,097,676	$17.39	3.4%	656,618	$11,719,289	$17.85	2.3%	$18.13	$17.94
Apr-20	45,623	$850,246	$18.64	-0.7%	651,432	$11,616,153	$17.83	1.6%	$18.33	$18.06
May-20	47,886	$935,997	$19.55	8.1%	643,617	$11,544,757	$17.94	1.8%	$18.51	$18.17
Jun-20	47,339	$925,625	$19.55	5.6%	640,581	$11,537,385	$18.01	1.6%	$18.71	$18.29
Jul-20	49,209	$984,928	$20.02	5.9%	635,281	$11,492,390	$18.09	1.4%	$18.90	$18.41
Aug-20	50,010	$974,031	$19.48	4.9%	631,252	$11,463,390	$18.16	1.8%	$19.11	$18.53
Sep-20	45,985	$891,503	$19.39	7.1%	623,499	$11,382,039	$18.26	1.8%	$19.31	$18.65
Oct-20	51,787	$944,481	$18.24	11.8%	620,595	$11,434,675	$18.43	3.8%	$19.51	$18.77
Nov-20	48,235	$890,290	$18.46	9.4%	613,206	$11,386,081	$18.57	4.9%	$19.72	$18.89
Dec-20	57,380	$1,095,787	$19.10	7.4%	608,408	$11,376,773	$18.70	5.4%	$19.92	$19.01
Jan-21	46,696	$942,944	$20.19	19.6%	604,666	$11,468,405	$18.97	6.9%	$20.13	$19.13
Feb-21	43,818	$906,421	$20.69	13.7%	597,076	$11,439,929	$19.16	7.6%	$20.35	$19.26
Mar-21	52,506	$1,143,426	$21.78	25.2%	586,474	$11,485,679	$19.58	9.7%	$20.54	$19.37
Apr-21	50,987	$1,086,613	$21.31	14.4%	591,838	$11,722,046	$19.81	11.1%	$20.76	$19.50
May-21	48,883	$1,056,035	$21.60	10.5%	592,835	$11,842,084	$19.98	11.4%	$20.97	$19.62
Jun-21	53,577	$1,135,567	$21.20	8.4%	599,073	$12,052,026	$20.12	11.7%	$21.20	$19.75
Jul-21	44,715	$905,976	$20.26	1.2%	594,579	$11,973,074	$20.14	11.3%	$21.41	$19.87
Aug-21	48,500	$1,043,877	$21.52	10.5%	593,069	$12,042,919	$20.31	11.8%	$21.64	$20.00
								11.8%	13.3%	8.0%



Regressions

24 Months on Monthly	
1.000	0.000
0.000	1.820
0.757	0.043
68.374	22.000

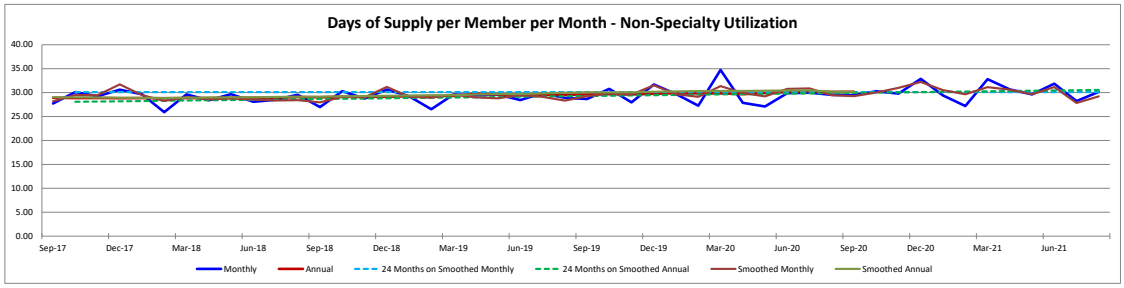
24 Months on Annual	
1.000	0.002
0.000	0.718
0.883	0.017
165.931	22.000

PHARMACY TREND DEVELOPMENT

Non-Specialty Drugs - Utilization Trend

	Monthly Data			Rolling 12			Normalization for Pharmacy Days			Smoothed				Exponential Fit - 24 months		Exponential Fit - 36 months	
Incurred Date	Membership	Supply	Supply per Member	Membership	Supply	Supply per Member	Pharmacy Days	Normalization for Pharmacy Days	Supply - Adjusted for Pharmacy Days	Smoothing Factor	Smoothed Monthly Supply	Smoothed Rolling Supply	Rolling 12 Utilization Trend	Monthly Data	Rolling 12 Data	Monthly Data	Rolling 12 Data
Sep-17	21,670	600,815	27.73				30.00	0.983	28.20		28.20						
Oct-17	21,666	652,193	30.10				31.12	1.02	29.51		29.51			30.10	28.08	28.77	28.19
Nov-17	21,746	636,082	29.25				30.29	0.99	29.46		29.46			30.10	28.14	28.80	28.24
Dec-17	21,727	665,388	30.62				29.45	0.97	31.73		31.73			30.10	28.19	28.84	28.29
Jan-18	22,079	654,620	29.65				30.69	1.01	29.47		29.47			30.10	28.24	28.87	28.34
Feb-18	22,144	573,772	25.91				27.98	0.92	28.25		28.25			30.10	28.29	28.91	28.39
Mar-18	22,136	656,043	29.64				31.13	1.02	29.04		29.04			30.10	28.34	28.94	28.43
Apr-18	22,176	629,529	28.39				30.27	0.99	28.62		28.62			30.10	28.39	28.98	28.48
May-18	22,355	663,421	29.68				31.49	1.03	28.75		28.75			30.10	28.45	29.01	28.53
Jun-18	22,397	629,295	28.10				30.00	0.98	28.57		28.57			30.10	28.50	29.05	28.58
Jul-18	22,587	643,766	28.50				30.66	1.01	28.36		28.36			30.10	28.55	29.08	28.63
Aug-18	22,671	669,851	29.55	265,354	7,674,775	28.92	31.71	1.04	28.43		28.43	29.03		30.10	28.60	29.12	28.68
Sep-18	22,650	611,074	26.98	266,334	7,685,034	28.85	29.44	0.97	27.95		27.95	29.00		30.10	28.66	29.15	28.73
Oct-18	22,781	690,387	30.31	267,449	7,723,228	28.88	31.76	1.04	29.11		29.11	28.97		30.10	28.71	29.19	28.78
Nov-18	23,112	664,691	28.76	268,815	7,751,837	28.84	30.27	0.99	28.99		28.99	28.93		30.10	28.76	29.23	28.83
Dec-18	23,083	706,963	30.63	270,171	7,793,412	28.85	29.95	0.98	31.20		31.20	28.90		30.10	28.82	29.26	28.88
Jan-19	24,461	715,248	29.24	272,553	7,854,040	28.82	30.60	1.00	29.15		29.15	28.88		30.10	28.87	29.30	28.93
Feb-19	24,499	649,897	26.53	274,908	7,930,165	28.85	27.98	0.92	28.93		28.93	28.93		30.10	28.92	29.33	28.98
Mar-19	24,539	726,627	29.61	277,311	8,000,749	28.85	30.52	1.00	29.60	0.3387	29.60	28.98		30.10	28.97	29.36	29.03
Apr-19	24,481	720,859	29.45	279,616	8,092,079	28.94	30.97	1.02	29.01	0.3319	29.01	29.01		30.10	29.03	29.40	29.08
May-19	24,525	725,633	29.59	281,786	8,154,291	28.94	31.34	1.03	28.80	0.3295	28.80	29.02		30.10	29.08	29.44	29.13
Jun-19	24,502	697,049	28.45	283,891	8,222,045	28.96	29.44	0.97	29.48	0.3391	29.48	29.09		30.10	29.13	29.47	29.18
Jul-19	24,662	737,412	29.90	285,966	8,315,691	29.08	31.32	1.03	29.12	0.3351	29.12	29.15		30.10	29.19	29.51	29.23
Aug-19	24,669	712,871	28.90	287,964	8,358,711	29.03	31.13	1.02	28.32	0.3258	28.32	29.14	0.4%	30.11	29.24	29.54	29.28
Sep-19	24,629	705,775	28.66	289,943	8,453,412	29.16	29.90	0.98	29.24		29.24	29.24	0.8%	30.11	29.30	29.58	29.33
Oct-19	24,690	760,262	30.79	291,852	8,523,287	29.20	31.49	1.03	29.83		29.83	29.30	1.1%	30.11	29.35	29.62	29.38
Nov-19	24,961	697,905	27.96	293,701	8,556,501	29.13	28.83	0.94	29.59		29.59	29.35	1.4%	30.11	29.40	29.65	29.43
Dec-19	24,950	790,878	31.70	295,568	8,640,416	29.23	30.66	1.01	31.54		31.54	29.39	1.7%	30.11	29.46	29.69	29.48
Jan-20	25,746	764,315	29.69	296,853	8,689,483	29.27	30.52	1.00	29.68		29.68	29.43	1.9%	30.11	29.51	29.72	29.54
Feb-20	25,637	699,021	27.27	297,991	8,738,607	29.33	28.56	0.94	29.13		29.13	29.45	1.8%	30.11	29.57	29.76	29.59
Mar-20	25,636	890,637	34.74	299,088	8,902,617	29.77	31.49	1.03	33.66	1.0160	*31.37*	29.60	2.1%	30.11	29.62	29.79	29.64
Apr-20	25,560	712,537	27.88	300,167	8,894,295	29.63	30.64	1.00	27.76	0.9956	*29.90*	29.67	2.3%	30.11	29.68	29.83	29.69
May-20	25,418	688,538	27.09	301,060	8,857,200	29.42	30.15	0.99	27.41	0.9885	*29.22*	29.71	2.4%	30.11	29.73	29.87	29.74
Jun-20	25,375	758,658	29.90	301,933	8,918,809	29.54	30.97	1.02	29.45	1.0174	*30.78*	29.81	2.5%	30.11	29.79	29.90	29.79
Jul-20	25,241	756,671	29.98	302,512	8,938,068	29.55	31.46	1.03	29.07	1.0052	*30.89*	29.96	2.8%	30.11	29.84	29.94	29.84
Aug-20	25,193	743,709	29.52	303,036	8,968,906	29.60	30.85	1.01	29.20	0.9774	*29.45*	30.05	3.1%	30.11	29.90	29.98	29.89
Sep-20	25,244	744,158	29.48	303,651	9,007,289	29.66	30.73	1.01	29.27		29.27	30.05	2.8%	30.11	29.95	30.01	29.95
Oct-20	25,293	765,651	30.27	304,254	9,012,678	29.62	30.77	1.01	30.02		30.02	30.07	2.6%	30.11	30.01	30.05	30.00
Nov-20	25,371	756,224	29.81	304,664	9,070,997	29.77	29.34	0.96	30.99		30.99	30.18	2.9%	30.11	30.06	30.09	30.05
Dec-20	25,360	833,533	32.87	305,074	9,113,652	29.87	31.12	1.02	32.23		32.23	30.24	2.9%	30.11	30.12	30.12	30.10
Jan-21	26,304	773,674	29.41	305,632	9,123,011	29.85	29.41	0.96	30.51		30.51	30.31	3.0%	30.11	30.17	30.16	30.16
Feb-21	26,271	714,404	27.19	306,266	9,138,394	29.84	27.98	0.92	29.65		29.65	30.36	3.1%	30.11	30.23	30.20	30.21
Mar-21	26,232	860,492	32.80	306,862	9,108,249	29.68	32.13	1.05	31.15		31.15	30.34	2.5%	30.11	30.28	30.23	30.26
Apr-21	26,221	803,954	30.66	307,523	9,199,666	29.92	30.55	1.00	30.62		30.62	30.40	2.4%	30.11	30.34	30.27	30.31
May-21	26,287	778,956	29.63	308,392	9,290,084	30.12	30.48	1.00	29.66		29.66	30.43	2.4%	30.11	30.39	30.30	30.36
Jun-21	26,396	841,066	31.86	309,413	9,372,492	30.29	31.18	1.02	31.18		31.18	30.47	2.2%	30.11	30.45	30.34	30.42
Jul-21	26,610	751,341	28.24	310,782	9,367,162	30.14	30.94	1.01	27.84		27.84	30.21	0.8%	30.11	30.50	30.38	30.47
Aug-21	26,603	802,152	30.15	312,192	9,425,605	30.19	31.49	1.03	29.21		29.21	30.19	0.5%	30.11	30.56	30.41	30.52

Annual Trend	0.5%	0.0%	2.2%	1.5%	2.1%
Two-Year Trend	1.8%				



Regressions	24 Months on Monthly		24 Months on Annual		36 Months on Monthly		36 Months on Annual	
	1.000	29.938	1.000	2.090	1.000	5.218	1.000	2.454
	0.000	1.455	0.000	0.189	0.000	0.757	0.000	0.102
	0.000	0.034	0.900	0.004	0.135	0.033	0.946	0.004
	0.000	22.000	197.907	22.000	5.298	34.000	596.588	34.000

PHARMACY TREND DEVELOPMENT

Actual Claims	Sum of Average Wholesale Cost			Total Days Supply			Average Wholesale Cost per Day Supplied			Increase		Percentage of Days		
Brand Name of Device	YEAR ENDED 201908	YEAR ENDED 202008	YEAR ENDED 202108	YEAR ENDED 201908	YEAR ENDED 202008	YEAR ENDED 202108	YEAR ENDED 201908	YEAR ENDED 202008	YEAR ENDED 202108	Year 2 over Year 1	Year 3 over Year 2	YEAR ENDED 201908	YEAR ENDED 202008	YEAR ENDED 202108
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
Total	**86,422**	**275,312**	**544,689**	**80,484**	**113,206**	**150,407**	**1.07**	**2.43**	**3.62**	**126.5%**	**48.9%**	**100.0%**	**100.0%**	**100.0%**
Subtotal Without Non-Preferred Drugs	70,717	86,533	95,752	77,554	85,770	89,742	0.91	1.01	1.07	10.6%	5.8%	96.4%	75.8%	59.7%

Brand Name of Device	Sum of Average Wholesale Cost			Total Days Supply			Average Wholesale Cost per Day Supplied			Increase		Percentage of Days		
	YEAR ENDED 202108	YEAR ENDED 202208	YEAR ENDED 202308	YEAR ENDED 202108	YEAR ENDED 202208	YEAR ENDED 202308	YEAR ENDED 202108	YEAR ENDED 202208	YEAR ENDED 202308	Year 2 over Year 1	Year 3 over Year 2	YEAR ENDED 202108	YEAR ENDED 202208	YEAR ENDED 202308
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
Total	**544,689**	**641,711**	**751,200**	**150,407**	**150,407**	**150,407**	**3.62**	**4.27**	**4.99**	**17.8%**	**17.1%**	**100.0%**	**100.0%**	**100.0%**

Average	17.4%
Selected	**17.4%**

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
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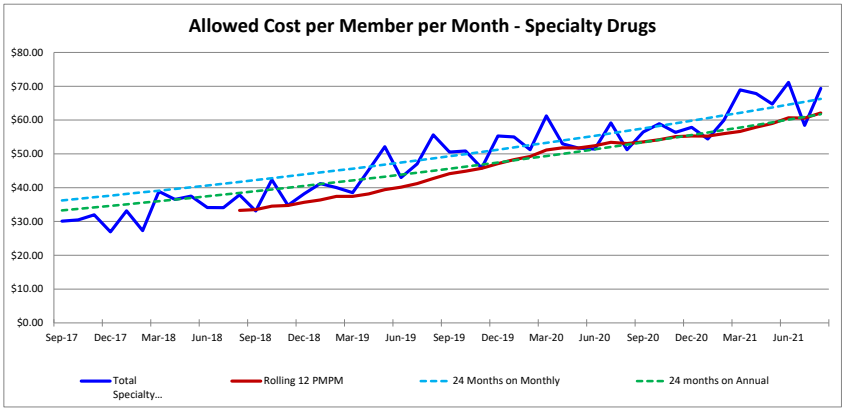
PHARMACY TREND DEVELOPMENT - SPECIALTY TREND CALCULATION

	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-17	21,670	$652,536	$30.11				$36.22	$33.28
Oct-17	21,666	$659,654	$30.45				$36.68	$33.71
Nov-17	21,746	$695,613	$31.99				$37.17	$34.17
Dec-17	21,727	$584,905	$26.92				$37.64	$34.61
Jan-18	22,079	$731,509	$33.13				$38.14	$35.08
Feb-18	22,144	$604,025	$27.28				$38.64	$35.55
Mar-18	22,136	$860,741	$38.88				$39.10	$35.99
Apr-18	22,176	$810,379	$36.54				$39.62	$36.47
May-18	22,355	$838,544	$37.51				$40.12	$36.95
Jun-18	22,397	$763,938	$34.11				$40.65	$37.45
Jul-18	22,587	$769,740	$34.08				$41.17	$37.94
Aug-18	22,671	$858,267	$37.86	265,354	$8,829,851	$33.28	$41.71	$38.45
Sep-18	22,650	$749,573	$33.09	266,334	$8,926,887	$33.52	$42.26	$38.96
Oct-18	22,781	$964,492	$42.34	267,449	$9,231,726	$34.52	$42.80	$39.47
Nov-18	23,112	$804,182	$34.79	268,815	$9,340,295	$34.75	$43.36	$40.01
Dec-18	23,083	$881,860	$38.20	270,171	$9,637,249	$35.67	$43.92	$40.53
Jan-19	24,461	$1,007,651	$41.19	272,553	$9,913,392	$36.37	$44.49	$41.07
Feb-19	24,499	$980,452	$40.02	274,908	$10,289,819	$37.43	$45.08	$41.63
Mar-19	24,539	$945,107	$38.51	277,311	$10,374,184	$37.41	$45.62	$42.13
Apr-19	24,481	$1,107,489	$45.24	279,616	$10,671,295	$38.16	$46.22	$42.70
May-19	24,525	$1,277,961	$52.11	281,786	$11,110,712	$39.43	$46.81	$43.26
Jun-19	24,502	$1,053,167	$42.98	283,891	$11,399,941	$40.16	$47.42	$43.84
Jul-19	24,662	$1,159,844	$47.03	285,966	$11,790,045	$41.23	$48.03	$44.41
Aug-19	24,669	$1,372,253	$55.63	287,964	$12,304,031	$42.73	$48.66	$45.01
Sep-19	24,629	$1,244,323	$50.52	289,943	$12,798,781	$44.14	$49.30	$45.62
Oct-19	24,690	$1,256,065	$50.87	291,852	$13,090,354	$44.85	$49.93	$46.22
Nov-19	24,961	$1,143,054	$45.79	293,701	$13,429,226	$45.72	$50.59	$46.84
Dec-19	24,950	$1,379,680	$55.30	295,568	$13,927,046	$47.12	$51.23	$47.45
Jan-20	25,746	$1,415,859	$54.99	296,853	$14,335,254	$48.29	$51.91	$48.09
Feb-20	25,637	$1,313,531	$51.24	297,991	$14,668,332	$49.22	$52.59	$48.74
Mar-20	25,636	$1,569,948	$61.24	299,088	$15,293,174	$51.13	$53.24	$49.35
Apr-20	25,560	$1,354,267	$52.98	300,167	$15,539,952	$51.77	$53.94	$50.02
May-20	25,418	$1,314,073	$51.70	301,060	$15,576,063	$51.74	$54.63	$50.67
Jun-20	25,375	$1,304,785	$51.42	301,933	$15,827,682	$52.42	$55.35	$51.35
Jul-20	25,241	$1,492,818	$59.14	302,512	$16,160,656	$53.42	$56.06	$52.02
Aug-20	25,193	$1,290,017	$51.21	303,036	$16,078,420	$53.06	$56.80	$52.72
Sep-20	25,244	$1,425,486	$56.47	303,651	$16,259,582	$53.55	$57.54	$53.44
Oct-20	25,293	$1,490,279	$58.92	304,254	$16,493,797	$54.21	$58.28	$54.13
Nov-20	25,371	$1,429,842	$56.36	304,664	$16,780,585	$55.08	$59.05	$54.86
Dec-20	25,360	$1,466,845	$57.84	305,074	$16,867,750	$55.29	$59.80	$55.58
Jan-21	26,304	$1,430,699	$54.39	305,632	$16,882,590	$55.24	$60.59	$56.33
Feb-21	26,271	$1,574,934	$59.95	306,266	$17,143,994	$55.98	$61.39	$57.09
Mar-21	26,232	$1,807,901	$68.92	306,862	$17,381,947	$56.64	$62.12	$57.78
Apr-21	26,221	$1,778,983	$67.85	307,523	$17,806,663	$57.90	$62.93	$58.56
May-21	26,287	$1,701,653	$64.73	308,392	$18,194,243	$59.00	$63.74	$59.33
Jun-21	26,396	$1,877,971	$71.15	309,413	$18,767,429	$60.65	$64.58	$60.13
Jul-21	26,610	$1,555,115	$58.44	310,782	$18,829,725	$60.59	$65.40	$60.91
Aug-21	26,603	$1,845,677	$69.38	312,192	$19,385,386	$62.09	$66.26	$61.73
				Trend:		17.0%	16.7%	17.1%



24 Months on Monthly	
1.000	0.000
0.000	3.146
0.614	0.074
34.982	22.000

24 Months on Rolling 12	
1.000	0.000
0.000	0.828
0.960	0.019
528.484	22.000

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
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EXHIBIT 2F

PHARMACY TREND DEVELOPMENT
SUMMARY

		Generic	New Generics	Brands Going Generic	Brand	Vaccines	Over the Counter	Devices	Compounds	Non-Specialty Total	Specialty	Total Pharmacy
Experience Period Member Months	m											312,192
Experience Period Days Supply	a	7,900,571	653,741	93,630	649,011	7,367	121,934	150,407	6,718	9,583,379	102,106	9,685,485
Experience Period Allowed Charge per Supply	b	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]		$193.16	
Experience Period Total Allowed Charges	c = a x b	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	$18,960,758	$19,723,088	$38,683,845
Experience Period PMPM	d = c / m	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	$60.73	$63.18	$123.91
Utilization Trend	e	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	**1.3%**		
Calculated Annual Trend	f	2.8%	2.8%	0.0%	10.0%	10.0%	0.0%	17.4%	0.0%		16.9%	
Impact on Cost of Brands going Generic	g	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]			
Projected Generic/New Generic Mix	h	[redacted]	[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]		[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]	[redacted]
Projection Period PMPM	l = k / m	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
Annual Trend before Contract Changes	**n = (l/d)^(12/28)-1**		**-1.5%**	**-29.4%**			**11.5%**			[redacted]	**16.9%**	[redacted]
Reduction of Projected Claims due to Contract Changes	o	[redacted]	[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]	[redacted]
Projected PMPM after Contract Changes	q = p / m	[redacted]	[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									**3.0%**		**9.9%**

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2022 LARGE GROUP RATING PROGRAM FILING

MONTHLY TREND FACTORS

Month	Medical - BCBSVT Managed	Medical - BCBSVT Non-Managed	Medical - TVHP Managed	Pharmacy	Medicare Primary Medical
August 2018	1.0000	1.0000	1.0000	1.0000	1.0000
September 2018	1.0420	1.0420	1.0512	1.0018	1.0024
October 2018	1.0597	1.0597	1.0690	1.0143	1.0316
November 2018	1.1015	1.1017	1.1129	1.0197	1.0341
December 2018	1.3373	1.3375	1.3512	1.0323	1.0366
January 2019	1.3124	1.3126	1.3260	1.0409	1.0391
February 2019	1.2199	1.2319	1.2322	1.0552	1.0416
March 2019	1.2244	1.2365	1.2367	1.0550	1.0441
April 2019	1.2062	1.2181	1.2183	1.0651	1.0466
May 2019	1.1972	1.2090	1.2093	1.0839	1.0491
June 2019	1.2433	1.2556	1.2559	1.0924	1.0516
July 2019	1.3002	1.3130	1.3133	1.1104	1.0541
August 2019	1.1293	1.1426	1.1428	1.1263	1.0567
September 2019	1.1535	1.1670	1.1673	1.1463	1.0592
October 2019	1.2578	1.2726	1.2728	1.1519	1.0617
November 2019	1.2775	1.2926	1.2928	1.1596	1.0643
December 2019	1.2108	1.2250	1.2253	1.1782	1.0668
January 2020	1.2040	1.2182	1.2184	1.1894	1.0701
February 2020	1.2628	1.2768	1.2780	1.2009	1.0733
March 2020	0.9276	0.9379	0.9388	1.2324	1.0765
April 2020	0.7084	0.7163	0.7170	1.2336	1.0798
May 2020	0.9780	0.9889	0.9898	1.2278	1.0831
June 2020	1.2443	1.2582	1.2593	1.2347	1.0863
July 2020	1.2442	1.2580	1.2592	1.2442	1.0896
August 2020	1.2166	1.2311	1.2322	1.2390	1.0929
September 2020	1.2661	1.2811	1.2823	1.2428	1.0962
October 2020	1.1645	1.1784	1.1795	1.2533	1.0995
November 2020	1.1335	1.1470	1.1480	1.2641	1.1028
December 2020	1.2562	1.2711	1.2723	1.2678	1.1062
January 2021	1.3171	1.3346	1.3340	1.2690	1.1092
February 2021	1.3601	1.3782	1.3776	1.2761	1.1122
March 2021	1.3270	1.3447	1.3440	1.2837	1.1152
April 2021	1.3611	1.3792	1.3785	1.3077	1.1182
May 2021	1.5489	1.5695	1.5687	1.3254	1.1213
June 2021	1.3523	1.3703	1.3696	1.3541	1.1243
July 2021	1.3260	1.3466	1.3460	1.3451	1.1273
August 2021	1.2725	1.2923	1.2917	1.3598	1.1304
September 2021	1.3303	1.3510	1.3504	1.3723	1.1335
October 2021	1.3437	1.3646	1.3640	1.3848	1.1365
November 2021	1.3463	1.3673	1.3666	1.3975	1.1396
December 2021	1.3490	1.3700	1.3693	1.4102	1.1427
January 2022	1.3755	1.3983	1.3962	1.4231	1.1458
February 2022	1.3787	1.4015	1.3995	1.4361	1.1489
March 2022	1.3815	1.4043	1.4023	1.4493	1.1520
April 2022	1.3843	1.4071	1.4051	1.4625	1.1551
May 2022	1.3980	1.4211	1.4190	1.4759	1.1583
June 2022	1.4594	1.4835	1.4813	1.4894	1.1614
July 2022	1.4728	1.4972	1.4950	1.5030	1.1646
August 2022	1.4757	1.5002	1.4980	1.5167	1.1677
September 2022	1.4648	1.4890	1.4869	1.5306	1.1709
October 2022	1.4795	1.5039	1.5018	1.5446	1.1741
November 2022	1.4823	1.5068	1.5046	1.5587	1.1772
December 2022	1.4852	1.5097	1.5076	1.5730	1.1804
January 2023	1.5220	1.5471	1.5449	1.5873	1.1836
February 2023	1.5251	1.5503	1.5480	1.6019	1.1868
March 2023	1.5281	1.5534	1.5511	1.6165	1.1901
April 2023	1.5312	1.5565	1.5542	1.6313	1.1933
May 2023	1.5415	1.5669	1.5646	1.6462	1.1965
June 2023	1.5446	1.5701	1.5678	1.6612	1.1998
July 2023	1.5587	1.5846	1.5823	1.6764	1.2030
August 2023	1.5619	1.5878	1.5855	1.6918	1.2063
September 2023	1.5505	1.5762	1.5739	1.7072	1.2095
October 2023	1.5659	1.5919	1.5896	1.7228	1.2128
November 2023	1.5690	1.5950	1.5927	1.7386	1.2161
December 2023	1.5721	1.5981	1.5958	1.7545	1.2194
January 2024	1.6117	1.6384	1.6359	1.7705	1.2227
February 2024	1.6151	1.6418	1.6394	1.7867	1.2260
March 2024	1.6183	1.6451	1.6427	1.8030	1.2293
April 2024	1.6216	1.6485	1.6460	1.8195	1.2327
May 2024	1.6249	1.6518	1.6493	1.8361	1.2360
June 2024	1.6283	1.6552	1.6527	1.8529	1.2394

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
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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	0.9766
2	VFP	$300	10%	$1,300	$10	$30	$100	$50	$600	30%	$2,600	0.9617
3	VFP	$500	20%	$1,500	$20	$20			$1,000	30%	$3,000	0.9228
4	VFP	$500	20%	$1,500	$20	$40	$250	$250	$1,000	30%	$3,000	0.9221
5	VFP	$500	20%	$1,750	$20	$20			$1,000	30%	$3,500	0.9131
6	VFP	$1,000	20%	$2,300	$20	$20	$100		$2,000	30%	$4,600	0.8838
7	VFP	$1,000	0%	$2,350	$25	$25	$50	$50	$2,000	30%	$3,500	0.9239
8	VFP	$1,000	20%	$3,500	$25	$40			$2,000	30%	$7,000	0.8294
9	VFP	$1,000	0%	$2,000	$30	$50	$150		$2,000	30%	$4,000	0.9036
10	VFP	$1,500	20%	$3,000	$25	$45	$250	$250	$3,000	30%	$6,000	0.8387
11	VFP	$2,000	30%	$3,500	$20	$20	$500		$3,000	50%	$6,000	0.8136
12	VFP	$2,000	20%	$4,000	$40	$40	$150		$4,000	30%	$8,000	0.7981
13	VFP	$2,500	20%	$5,000	$20	$20			$5,000	30%	$10,000	0.7728
14	VFP	$2,500	20%	$5,150	$20	$40			$5,000	30%	$10,300	0.7521
15	VFP	$2,500	20%	$6,000	$20	$30			$5,000	30%	$12,000	0.7452
16	VFP	$3,000	0%	$3,000	$30	$40	$200		$6,000	30%	$6,000	0.8251
17	VFP	$3,000	0%	$4,000	$30	$50	$150		$6,000	30%	$8,000	0.8029
18	VFP	$4,000	0%	$5,000	$30	$50	$150		$8,000	30%	$10,000	0.7689
19	VFP	$4,000	20%	$6,000	$40	$40	$150		$8,000	30%	$12,000	0.7309
20	VFP	$5,000	0%	$5,000	$25	$25			$10,000	30%	$10,000	0.7292
21	COMP	$2,000	10%	$3,000								0.7920
22	COMP	$3,000	0%	$3,000								0.7651
23	COMP	$5,000	0%	$5,000								0.6790
24	COMP	$6,550	0%	$6,550								0.6325
25	COMP	$6,850	0%	$6,850								0.6247
26	COMP	$7,350	0%	$7,350								0.6126

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						0.6939
2	OAP	$3,000	0%	$4,100	$30	$30	$100		$6,000	30%	$8,200	0.7457

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.

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2022 LARGE GROUP RATING PROGRAM FILING
BENEFIT PLAN RELATIVE VALUE FACTORS

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	$8,700	$500	30%	$17,400	0.9432
2	VHP[1]	$250	$100	$15	$25	$50	$50	$8,700	$500	30%	$17,400	0.9294
3	VHP[1]	$250	$125	$20	$40	$150	$0	$8,700	$500	30%	$17,400	0.9073
4	VHP[1]	$250	$250	$20	$20	$200	$100	$8,700	$1,000	30%	$17,400	0.9152
5	VHP[1]	$500	$250	$20	$30	$100	$0	$8,700	$500	30%	$17,400	0.9125
6	VHP[1]	$750	$750	$20	$30	$50	$50	$8,700	$500	30%	$17,400	0.9010

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	$8,700	0.9095
2	HMO			$3,000	$20	$30	$100	$50	$8,700	0.8746
3	HMO	$500	$200		$25	$40	$150	$50	$8,700	0.9160

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.

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
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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	0.2274
2	CM2	$0	$5	$50	50%	$10	$100	50%	$1,400	SAAO	0.2388
3	CM2	$100	$5	$50	50%	$10	$100	50%	$1,400	SAAO	0.2308
4	COI	$0	30%	30%	40%	30%	30%	40%	$1,400	SAAO	0.2340
5	COI	$0	50%	50%	50%	50%	50%	50%	$1,400	SAAO	0.2240
6	COP	$0	$10	$20	$40	$20	$40	$80	$1,400	SAAO	0.2748
7	COP	$0	$10	$25	$50	$20	$50	$100	$1,400	SAAO	0.2674
8	COP	$0	$10	$30	$50	$20	$60	$100	$1,400	SAAO	0.2612
9	COP	$0	$10	$30	$60	$20	$60	$120	$1,400	SAAO	0.2606
10	COP	$0	$10	$35	$60	$20	$70	$120	$1,400	SAAO	0.2544
11	COP	$0	$15	$25	$40	$30	$50	$80	$1,400	SAAO	0.2699
12	COP	$0	$15	$30	$45	$30	$60	$90	$1,400	SAAO	0.2632
13	COP	$0	$15	$35	$50	$30	$70	$100	$1,400	SAAO	0.2566
14	COP	$0	$20	$40	$60	$40	$80	$120	$1,400	SAAO	0.2527
15	COP	$0	$20	$40	$80	$40	$80	$160	$1,400	SAAO	0.2518
16	COP	$0	$25	$50	$75	$50	$100	$150	$1,400	SAAO	0.2435
17	COP	$0	$5	$15	$30	$10	$30	$60	$1,400	SAAO	0.2829
18	COP	$0	$5	$30	$50	$10	$60	$100	$1,400	SAAO	0.2616
19	COP	$50	$10	$25	$50	$20	$50	$100	$1,400	SAAO	0.2637
20	COP	$50	$5	$10	$25	$10	$20	$50	$1,400	SAAO	0.2853
21	COP	$100	$10	$15	$30	$20	$30	$60	$1,400	SAAO	0.2749
22	COP	$100	$10	$25	$45	$20	$50	$90	$1,400	SAAO	0.2607
23	COP	$100	$10	$30	$45	$20	$60	$90	$1,400	SAAO	0.2545
24	COP	$100	$10	$30	$50	$20	$60	$100	$1,400	100%	0.2586
25	COP	$100	$10	$30	$50	$20	$60	$100	$1,400	SAAO	0.2542
26	COP	$100	$10	$40	$60	$20	$80	$120	$1,400	SAAO	0.2417
27	COP	$100	$15	$30	$45	$30	$60	$90	$1,400	SAAO	0.2571
28	COP	$100	$15	$40	$60	$30	$80	$120	$1,400	SAAO	0.2442
29	COP	$100	$5	$20	$40	$10	$40	$80	$1,400	SAAO	0.2661
30	COP	$150	$20	$80	$100	$40	$160	$200	$1,400	SAAO	0.2194

* **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	1.1066
2	CDHP	$1,500	20%	$2,500	$1,400	N/A	N/A	SAAO	1.0461
3	CDHP	$2,000	0%	$2,000	$1,400	N/A	N/A	SAAO	1.0605
4	CDHP	$2,000	20%	$4,000	$1,400	N/A	N/A	SAAO	0.9820
5	CDHP	$2,500	0%	$2,500	$1,400	0%	N/A	SAAO	1.0358
6	CDHP	$2,500	0%	$2,500	$1,400	N/A	N/A	SAAO	1.0225
7	CDHP	$2,500	0%	$3,500	$1,400	0%	$10/$30/$50	SAAO	1.0309
8	CDHP	$2,500	10%	$3,500	$1,400	0%	N/A	SAAO	1.0012
9	CDHP	$2,500	20%	$3,500	$1,400	N/A	N/A	SAAO	0.9770
10	CDHP	$2,500	20%	$5,000	$1,400	0%	N/A	SAAO	0.9595
11	CDHP	$2,600	20%	$5,000	$1,400	0%	N/A	SAAO	0.9560
12	CDHP	$2,700	20%	$5,000	$1,400	0%	N/A	SAAO	0.9527
13	CDHP	$3,000	0%	$3,000	$1,400	N/A	$10/$35/$50	SAAO	0.9901
14	CDHP	$3,000	0%	$3,000	$1,400	0%	N/A	SAAO	1.0046
15	CDHP	$3,000	0%	$3,000	$1,400	N/A	N/A	SAAO	0.9901
16	CDHP	$3,000	20%	$5,000	$1,400	0%	N/A	SAAO	0.9435
17	CDHP	$3,500	0%	$3,500	$1,400	0%	N/A	SAAO	0.9775
18	CDHP	$4,000	0%	$4,000	$1,400	0%	N/A	SAAO	0.9534
19	CDHP	$4,000	20%	$6,650	$1,400	0%	N/A	SAAO	0.8930
20	CDHP	$5,000	0%	$5,000	$1,400	0%	N/A	SAAO	0.9127
21	CDHP	$5,000	0%	$5,000	$1,400	N/A	N/A	SAAO	0.8954
22	CDHP	$6,000	0%	$6,000	$1,400	0%	N/A	SAAO	0.8796
23	CDHP	$6,350	0%	$6,350	$1,400	0%	N/A	SAAO	0.8693
24	CDHP	$6,450	0%	$6,450	$1,400	N/A	N/A	SAAO	0.8479
25	CDHP	$6,550	0%	$6,550	$1,400	0%	N/A	SAAO	0.8636
26	CDHP	$6,550	0%	$6,550	$1,400	N/A	N/A	SAAO	0.8450
27	CDHP	$6,650	0%	$6,650	$1,400	0%	N/A	SAAO	0.8609
28	CDHP	$6,650	0%	$6,650	$1,400	N/A	N/A	SAAO	0.8422
29	CDHP	$6,850	0%	$6,850	$1,400	0%	N/A	SAAO	0.8555
30	CDHP	$7,350	0%	$7,350	$1,400	0%	N/A	SAAO	0.8427

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	1.0281
2	CDHP	$1,500	20%	$2,500	$1,400	N/A	N/A	SAAO	0.9701
3	CDHP	$2,000	0%	$2,000	$1,400	N/A	N/A	SAAO	0.9835
4	CDHP	$2,000	20%	$4,000	$1,400	N/A	N/A	SAAO	0.9092
5	CDHP	$2,500	0%	$2,500	$1,400	0%	N/A	SAAO	0.9606
6	CDHP	$2,500	0%	$2,500	$1,400	N/A	N/A	SAAO	0.9469
7	CDHP	$2,500	0%	$3,500	$1,400	0%	$10/$30/$50	SAAO	0.9557
8	CDHP	$2,500	10%	$3,500	$1,400	0%	N/A	SAAO	0.9279
9	CDHP	$2,500	20%	$3,500	$1,400	N/A	N/A	SAAO	0.9036
10	CDHP	$2,500	20%	$5,000	$1,400	0%	N/A	SAAO	0.8888
11	CDHP	$2,600	20%	$5,000	$1,400	0%	N/A	SAAO	0.8855
12	CDHP	$2,700	20%	$5,000	$1,400	0%	N/A	SAAO	0.8822
13	CDHP	$3,000	0%	$3,000	$1,400	N/A	$10/$35/$50	SAAO	0.9157
14	CDHP	$3,000	0%	$3,000	$1,400	0%	N/A	SAAO	0.9307
15	CDHP	$3,000	0%	$3,000	$1,400	N/A	N/A	SAAO	0.9157
16	CDHP	$3,000	20%	$5,000	$1,400	0%	N/A	SAAO	0.8733
17	CDHP	$3,500	0%	$3,500	$1,400	0%	N/A	SAAO	0.9048
18	CDHP	$4,000	0%	$4,000	$1,400	0%	N/A	SAAO	0.8821
19	CDHP	$4,000	20%	$6,650	$1,400	0%	N/A	SAAO	0.8259
20	CDHP	$5,000	0%	$5,000	$1,400	0%	N/A	SAAO	0.8439
21	CDHP	$5,000	0%	$5,000	$1,400	N/A	N/A	SAAO	0.8262
22	CDHP	$6,000	0%	$6,000	$1,400	0%	N/A	SAAO	0.8128
23	CDHP	$6,350	0%	$6,350	$1,400	0%	N/A	SAAO	0.8031
24	CDHP	$6,450	0%	$6,450	$1,400	N/A	N/A	SAAO	0.7816
25	CDHP	$6,550	0%	$6,550	$1,400	0%	N/A	SAAO	0.7978
26	CDHP	$6,550	0%	$6,550	$1,400	N/A	N/A	SAAO	0.7789
27	CDHP	$6,650	0%	$6,650	$1,400	0%	N/A	SAAO	0.7952
28	CDHP	$6,650	0%	$6,650	$1,400	N/A	N/A	SAAO	0.7764
29	CDHP	$6,850	0%	$6,850	$1,400	0%	N/A	SAAO	0.7902
30	CDHP	$7,350	0%	$7,350	$1,400	0%	N/A	SAAO	0.7783

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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BENEFIT PLAN RELATIVE VALUE FACTORS

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%	$8,700	$10	$10						0.3394
2	JPLAN[2]	$100	20%	$8,700	$20	$20						0.3275
3	VFP	$0	0%	$0	$20	$20	$50		$250	20%	$1,000	0.3603
4	VFP	$100	20%	$500	$10	$10			$200	30%	$1,000	0.3117
5	VFP	$1,000	0%	$2,350	$25	$25	$50	$50	$2,000	30%	$3,500	0.2389
6	VFP	$1,000	20%	$3,500	$25	$40			$2,000	30%	$7,000	0.2028
7	VFP	$500	20%	$1,600	$10	$10			$1,000	30%	$3,000	0.2580

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

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

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	0.6963
2	COP	$0	$15	$30	$45	$30	$60	$90	$1,400	SAAO	0.6573
3	COP	$0	$5	$30	$50	$10	$60	$100	$1,400	SAAO	0.6756
4	COP	$50	$5	$10	$25	$10	$20	$50	$1,400	SAAO	0.7402
5	COP	$100	$10	$30	$45	$20	$60	$90	$1,400	SAAO	0.6489
6	COP	$100	$15	$30	$45	$30	$60	$90	$1,400	SAAO	0.6470

* **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	0.8072
2	CDHP	$3,500	0%	$3,500	$1,400	0%	N/A	SAAO	0.7710
3	CDHP	$5,000	0%	$5,000	$1,400	N/A	$5/$20/$40	SAAO	0.6473

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	1.0044
2	VFP	$300	10%	$1,300	$10	$30	$100	$50	$600	30%	$2,600	1.0049
3	VFP	$500	20%	$1,500	$20	$20			$1,000	30%	$3,000	1.0064
4	VFP	$1,000	20%	$3,500	$25	$40			$2,000	30%	$7,000	1.0101
5	VFP	$1,000	0%	$2,000	$30	$50	$150		$2,000	30%	$4,000	1.0071
6	VFP	$1,500	20%	$3,000	$25	$45	$250	$250	$3,000	30%	$6,000	1.0097
7	VFP	$2,000	30%	$3,500	$20	$20	$500		$3,000	50%	$6,000	1.0107
8	VFP	$3,000	0%	$4,000	$30	$50	$150		$6,000	30%	$8,000	1.0112
9	VFP	$4,000	0%	$5,000	$30	$50	$150		$8,000	30%	$10,000	1.0127
10	VFP	$5,000	0%	$5,000	$25	$25			$10,000	30%	$10,000	1.0146
11	COMP	$2,000	10%	$3,000								1.0118
12	COMP	$5,000	0%	$5,000								1.0172

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	$8,700	$500	30%	$17,400	1.0023
2	VHP[1]	$250	$100	$15	$25	$50	$50	$8,700	$500	30%	$17,400	1.0028
3	VHP[1]	$250	$250	$20	$20	$200	$100	$8,700	$1,000	30%	$17,400	1.0033
4	VHP[1]	$750	$750	$20	$30	$50	$50	$8,700	$500	30%	$17,400	1.0040

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						1.0137
2	OAP	$3,000	0%	$4,100	$30	$30	$100		$6,000	30%	$8,200	1.0112

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	$8,700	1.0042
2	HMO[1]			$3,000	$20	$30	$100	$50	$8,700	1.0056
3	HMO[1]	$500	$200		$25	$40	$150	$50	$8,700	1.0040

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	1.0079	1.0073
2	CDHP	$2,500	20%	$5,000	$1,400	0%	N/A	SAAO	1.0146	1.0048
3	CDHP	$3,000	0%	$3,000	$1,400	N/A	N/A	SAAO	1.0123	1.0088
4	CDHP	$5,000	0%	$5,000	$1,400	0%	N/A	SAAO	1.0169	1.0050
5	CDHP	$6,000	0%	$6,000	$1,400	0%	N/A	SAAO	1.0185	1.0051
6	CDHP	$6,850	0%	$6,850	$1,400	0%	N/A	SAAO	1.0198	1.0051

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	1.0083	1.0073
2	CDHP	$2,500	20%	$5,000	$1,400	0%	N/A	SAAO	1.0154	1.0058
3	CDHP	$3,000	0%	$3,000	$1,400	N/A	N/A	SAAO	1.0131	1.0089
4	CDHP	$5,000	0%	$5,000	$1,400	0%	N/A	SAAO	1.0178	1.0060
5	CDHP	$6,000	0%	$6,000	$1,400	0%	N/A	SAAO	1.0195	1.0062
6	CDHP	$6,850	0%	$6,850	$1,400	0%	N/A	SAAO	1.0208	1.0063

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 2022 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	1.0052
3	CM2	$100	$5	$50	50%	$10	$100	50%	$1,400	SAAO	1.0063
4	COI	$0	30%	30%	40%	30%	30%	40%	$1,400	SAAO	1.0067
5	COI	$0	50%	50%	50%	50%	50%	50%	$1,400	SAAO	1.0080
6	COP	$0	$10	$20	$40	$20	$40	$80	$1,400	SAAO	1.0043
7	COP	$0	$10	$25	$50	$20	$50	$100	$1,400	SAAO	1.0046
8	COP	$0	$10	$30	$50	$20	$60	$100	$1,400	SAAO	1.0048
9	COP	$0	$10	$30	$60	$20	$60	$120	$1,400	SAAO	1.0049
10	COP	$0	$10	$35	$60	$20	$70	$120	$1,400	SAAO	1.0051
11	COP	$0	$15	$25	$40	$30	$50	$80	$1,400	SAAO	1.0049
12	COP	$0	$15	$30	$45	$30	$60	$90	$1,400	SAAO	1.0052
13	COP	$0	$15	$35	$50	$30	$70	$100	$1,400	SAAO	1.0054
14	COP	$0	$20	$40	$60	$40	$80	$120	$1,400	SAAO	1.0059
15	COP	$0	$20	$40	$80	$40	$80	$160	$1,400	SAAO	1.0060
16	COP	$0	$25	$50	$75	$50	$100	$150	$1,400	SAAO	1.0065
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	1.0042
19	COP	$50	$10	$25	$50	$20	$50	$100	$1,400	SAAO	1.0051
20	COP	$50	$5	$10	$25	$10	$20	$50	$1,400	SAAO	1.0037
21	COP	$100	$10	$15	$30	$20	$30	$60	$1,400	SAAO	1.0049
22	COP	$100	$10	$25	$45	$20	$50	$90	$1,400	SAAO	1.0055
23	COP	$100	$10	$30	$45	$20	$60	$90	$1,400	SAAO	1.0056
24	COP	$100	$10	$30	$50	$20	$60	$100	$1,400	100%	1.0051
25	COP	$100	$10	$30	$50	$20	$60	$100	$1,400	SAAO	1.0057
26	COP	$100	$10	$40	$60	$20	$80	$120	$1,400	SAAO	1.0061
27	COP	$100	$15	$30	$45	$30	$60	$90	$1,400	SAAO	1.0059
28	COP	$100	$15	$40	$60	$30	$80	$120	$1,400	SAAO	1.0064
29	COP	$100	$5	$20	$40	$10	$40	$80	$1,400	SAAO	1.0048
30	COP	$150	$20	$80	$100	$40	$160	$200	$1,400	SAAO	1.0079

* **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	2.341	1.000	2.000	2.782	1.000	2.000	1.706	2.871
NA/Stacked	2.5x Family	1.000	2.335	1.000	2.000	2.771	1.000	2.000	1.704	2.860
NA/Stacked	3x Family	1.000	2.333	1.000	2.000	2.768	1.000	2.000	1.704	2.856
$0 - $3,499	Hybrid	1.000	2.290	1.000	1.847	2.725	1.000	1.932	1.650	2.812
$3,500 - $4,999	Hybrid	1.000	2.243	1.000	1.787	2.663	1.000	1.877	1.619	2.748
$5,000 - $9,150	Hybrid	1.000	2.251	1.000	1.801	2.677	1.000	1.893	1.635	2.766

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	2.341	1.000	2.000	2.782	1.000	2.000	1.706	2.871
NA/Stacked	2.5x Family	1.000	2.335	1.000	2.000	2.771	1.000	2.000	1.704	2.860
NA/Stacked	3x Family	1.000	2.333	1.000	2.000	2.768	1.000	2.000	1.704	2.856
$0 - $3,499	Aggregate	1.000	2.229	1.000	1.764	2.697	1.000	1.850	1.577	2.791
$3,500 - $4,999	Aggregate	1.000	2.185	1.000	1.753	2.609	1.000	1.839	1.537	2.699
$5,000 - $9,150	Aggregate	1.000	2.158	1.000	1.702	2.589	1.000	1.794	1.523	2.678
$0 - $3,499	Hybrid	1.000	2.229	1.000	1.783	2.697	1.000	1.870	1.577	2.791
$3,500 - $4,999	Hybrid	1.000	2.209	1.000	1.760	2.632	1.000	1.854	1.559	2.722
$5,000 - $9,150	Hybrid	1.000	2.206	1.000	1.778	2.625	1.000	1.865	1.557	2.714

Example of Manual Rate Adjustment

Manual Rate	$662.04
Average Age/Gender Factor	1.000
Average Industry Factor	1.000
Projection Period	1/1/2023
Trend Factor	8.60%

Group Information	Active	Medicare Primary
Age/Gender Factor	0.940	1.030
Industry Factor	0.965	1.000
Projection Period	7/1/2023	

Contract Conversion	Contract Distribution	Members	Tier Factor	"Contract Tiers"
Single	25	25	1	25
Two-Person	25	50	2.000	50
Family	50	197	2.782	139.09
	100	272		214.09

		Active	Medicare Primary
Manual Rate	A	$662.04	$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 = 214.09 / 272	1.2705	1.0000
Adjusted Manual Rate	F = A x B x C x D x E	$795.12	$534.31

Industry Factors

2-Digit SIC Code	Industry Description	Normalized Factor
01	Agricultural Production - Crops	0.9450
02	Agricultural Production - Livestock And Animal Specialties	0.9519
07	Agricultural Services	0.9454
08	Forestry	0.9508
09	Fishing, Hunting And Trapping	1.0274
10	Metal Mining	1.0823
12	Coal Mining	1.0900
13	Oil And Gas Extraction	0.9963
14	Mining And Quarrying Of Nonmetallic Minerals, Except Fuels	1.0595
15	Building Cnstrctn - General Contractors & Operative Builders	0.9643
16	Heavy Cnstrctn, Except Building Construction - Contractors	0.9586
17	Construction - Special Trade Contractors	0.9597
20	Food And Kindred Products	0.9140
21	Tobacco Products	0.9768
22	Textile Mill Products	0.9299
23	Apparel, Finished Prdcts From Fabrics & Similar Materials	0.9420
24	Lumber And Wood Products, Except Furniture	0.9750
25	Furniture And Fixtures	0.9299
26	Paper And Allied Products	0.9397
27	Printing, Publishing And Allied Industries	0.9209
28	Chemicals And Allied Products	0.9682
29	Petroleum Refining And Related Industries	0.9690
30	Rubber And Miscellaneous Plastic Products	0.9260
31	Leather And Leather Products	0.9552
32	Stone, Clay, Glass, And Concrete Products	0.9623
33	Primary Metal Industries	0.9481
34	Fabricated Metal Prdcts, Except Machinery & Transport Eqpmnt	0.9288
35	Industrial And Commercial Machinery And Computer Equipment	0.9260
36	Electronic, Elctrcl Eqpmnt & Cmpnts, Excpt Computer Eqpmnt	0.9118
37	Transportation Equipment	0.9574
38	Mesr/Anlyz/Cntrl Instrmnts; Photo/Med/Opt Gds; Watchs/Clocks	0.9103
39	Miscellaneous Manufacturing Industries	0.9243
40	Railroad Transportation	0.9690
41	Local, Suburban Transit & Interurbn Hgwy Passenger Transport	1.0096
42	Motor Freight Transportation	1.0103
43	United States Postal Service	0.9377
44	Water Transportation	0.9885
45	Transportation By Air	0.9358
46	Pipelines, Except Natural Gas	0.9534
47	Transportation Services	0.9182
48	Communications	0.8942
49	Electric, Gas And Sanitary Services	0.9612
50	Wholesale Trade - Durable Goods	0.9402
51	Wholesale Trade - Nondurable Goods	0.9302
52	Building Matrials, Hrdwr, Garden Supply & Mobile Home Dealrs	0.9291
53	General Merchandise Stores	0.9286
54	Food Stores	0.9310
55	Automotive Dealers And Gasoline Service Stations	1.0022
56	Apparel And Accessory Stores	0.9299
57	Home Furniture, Furnishings And Equipment Stores	0.9221
58	Eating And Drinking Places	1.0530
59	Miscellaneous Retail	0.9601
60	Depository Institutions	0.9143
61	Nondepository Credit Institutions	0.8848
62	Security & Commodity Brokers, Dealers, Exchanges & Services	0.9147
63	Insurance Carriers	0.9377
64	Insurance Agents, Brokers And Service	0.9377
65	Real Estate	0.9612
67	Holding And Other Investment Offices	0.9143
70	Hotels, Rooming Houses, Camps, And Other Lodging Places	1.0026
72	Personal Services	0.9831
73	Business Services	0.9274
75	Automotive Repair, Services And Parking	0.9749
76	Miscellaneous Repair Services	0.9403
78	Motion Pictures	0.9528
79	Amusement And Recreation Services	1.0235

Industry Factors

2-Digit SIC Code	Industry Description	Normalized Factor
80	Health Services	1.0784
81	Legal Services	0.9729
82	Educational Services	0.9309
83	Social Services	1.0784
84	Museums, Art Galleries And Botanical And Zoological Gardens	0.9377
86	Membership Organizations	0.9852
87	Engineering, Accounting, Research, Management & Related Svcs	0.8901
88	Private Households	0.9377
89	Services, Not Elsewhere Classified	0.9416
91	Executive, Legislative & General Government, Except Finance	1.0784
92	Justice, Public Order And Safety	1.0784
93	Public Finance, Taxation And Monetary Policy	0.9940
94	Administration Of Human Resource Programs	1.0002
95	Administration Of Environmental Quality And Housing Programs	0.9924
96	Administration Of Economic Programs	0.9940
97	National Security And International Affairs	1.0245
99	Nonclassifiable Establishments	0.9377

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2022 LARGE GROUP RATING PROGRAM FILING

PROJECTED 2023 MLR CALCULATION

BCBSVT

(A)	Manual Rate	$662.04	Exhibit 4A
(B)	Rebates	$39.62	Actuarial Memorandum, Section 2.3
(C)	Estimated HCQ	$2.70	2020 MLR Filing, untrended
(D)	State Mandates and Assessments	$14.61	Calculation as described on Exhibit 1C, using latest actual PMPM as needed
(E)	**MLR Numerator**	**$639.72**	**= (A) – (B) + (C) + (D)**
(F)	Projected Claims	$637.03	= (A) – (B) + (D)
(G)	Net Cost of Reinsurance	$2.09	Actuarial Memorandum, Section 6.4
(H)	Administrative Charge	$58.63	Calculation as of January 2023, from Exhibit 5A
(I)	GMCB Billbacks	$2.31	Actuarial Memorandum, Section 6.8
(J)	Patient-Centered Outcomes Research Institute	$0.26	Actuarial Memorandum, Section 6.9
(K)	Subtotal	$700.31	= (F) + (G) + (H) + (I) + (J)
(L)	Total Premium	$716.44	= (K) / (1 - 0.008 - 0.015)
(M)	Commissions	$5.38	= (L) x 0.8% (from 2020 MLR filing)
(N)	Contribution to Reserve	$10.75	= (L) x 1.5% (from Actuarial Memorandum, Section 6.6)
(O)	**MLR Denominator**	**$716.44**	**= (L)**
(P)	**MLR**	**89.3%**	**= (E) / (O)**

TVHP

(A)	Manual Rate	$662.04	Exhibit 4A
(B)	Rebates	$39.62	Actuarial Memorandum, Section 2.3
(C)	Estimated HCQ	$6.43	2020 MLR Filing, untrended
(D)	State Mandates and Assessments	$14.61	Calculation as described on Exhibit 1C, using latest actual PMPM as needed
(E)	**MLR Numerator**	**$643.46**	**= (A) – (B) + (C) + (D)**
(F)	Projected Claims	$637.03	= (A) – (B) + (D)
(G)	Net Cost of Reinsurance	$2.09	Actuarial Memorandum, Section 6.4
(H)	Administrative Charge	$58.63	Calculation as of January 2023, from Exhibit 5A
(I)	GMCB Billbacks	$2.31	Actuarial Memorandum, Section 6.8
(J)	Patient-Centered Outcomes Research Institute	$0.26	Actuarial Memorandum, Section 6.9
(K)	Subtotal	$700.31	= (F) + (G) + (H) + (I) + (J)
(L)	Total Premium	$727.00	= (J) / (1 - 0.017 - 0.020)
(M)	Commissions	$12.15	= (L) x 1.7% (from 2020 MLR filing)
(N)	Contribution to Reserve	$14.54	= (L) x 2.0% (from Actuarial Memorandum, Section 6.6)
(O)	**MLR Denominator**	**$727.00**	**= (L)**
(P)	**MLR**	**88.5%**	**= (E) / (O)**

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2022 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	$892,082	$1,281,805	$367,509	$4,368	$453,491	$1,664,443	$4,663,698	
Unit Months	B	548	97,941	55,163	776	84,355	48,726,879		
Expense PUPM	C = A / B	$1,627.89	$13.09	$6.66	$5.63	$5.38			$38.62
Increase for Membership	D	10.4%	10.4%	10.4%	10.4%	10.4%			10.4%
Updated Expense PUPM	E = (1+D) x C	$1,797.82	$14.45	$7.36	$6.22	$5.94	3.42%		$42.65
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	12	12	12	12	12			12

Projection Periods Effective Date		Account	Member	Contract	Invoice Counts	Medical Claim	Projected Claims	CP Medsup
Jan-22	L = E x G^(H) x J^(K)	$1,837.52	$14.77	$7.52	$6.35	$6.07	3.42%	$43.59
Feb-22	M = L x J	$1,840.87	$14.80	$7.53	$6.37	$6.08	3.42%	$43.67
Mar-22	N = M x J	$1,844.22	$14.83	$7.55	$6.38	$6.09	3.42%	$43.75
Apr-22		$1,847.58	$14.85	$7.56	$6.39	$6.10	3.42%	$43.83
May-22		$1,850.95	$14.88	$7.57	$6.40	$6.11	3.42%	$43.91
Jun-22		$1,854.32	$14.91	$7.59	$6.41	$6.12	3.42%	$43.99
Jul-22		$1,857.70	$14.94	$7.60	$6.42	$6.13	3.42%	$44.07
Aug-22		$1,861.08	$14.96	$7.62	$6.44	$6.15	3.42%	$44.15
Sep-22		$1,864.48	$14.99	$7.63	$6.45	$6.16	3.42%	$44.23
Oct-22		$1,867.87	$15.02	$7.64	$6.46	$6.17	3.42%	$44.31
Nov-22		$1,871.27	$15.04	$7.66	$6.47	$6.18	3.42%	$44.40
Dec-22		$1,874.68	$15.07	$7.67	$6.48	$6.19	3.42%	$44.48
Jan-23		$1,878.10	$15.10	$7.69	$6.49	$6.20	3.42%	$44.56
Feb-23		$1,881.52	$15.13	$7.70	$6.51	$6.21	3.42%	$44.64
Mar-23		$1,884.95	$15.15	$7.71	$6.52	$6.22	3.42%	$44.72
Apr-23		$1,888.38	$15.18	$7.73	$6.53	$6.24	3.42%	$44.80
May-23		$1,891.82	$15.21	$7.74	$6.54	$6.25	3.42%	$44.88
Jun-23		$1,895.27	$15.24	$7.76	$6.55	$6.26	3.42%	$44.96
Jul-23		$1,898.72	$15.27	$7.77	$6.57	$6.27	3.42%	$45.05
Aug-23		$1,902.18	$15.29	$7.78	$6.58	$6.28	3.42%	$45.13
Sep-23		$1,905.65	$15.32	$7.80	$6.59	$6.29	3.42%	$45.21
Oct-23		$1,909.12	$15.35	$7.81	$6.60	$6.30	3.42%	$45.29

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 2022 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6C

COVID-19 DIAGNOSIS and PROCEDURE CODES

Diagnosis, Procedure, or Vaccine	Diagnosis or Procedure Code
Coronavirus Diagnosis Code	B34.2
Coronavirus Diagnosis Code	B97.21
Coronavirus Diagnosis Code	B97.29
Coronavirus Diagnosis Code	U07.1
Suspected COVID-19, Exposure to Infectious Disease	Z03.818
Suspected exposure to COVID-19	Z20.822
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	U0005
COVID-19 Test	87635
Specimen Collection	C9803
Specimen Collection	G2023
Specimen Collection	G2024
COVID-19 Test	0202U
COVID-19 Test	0223U
COVID-19 Test	87426
COVID-19 Test	0225U
COVID-19 Test	87636
COVID-19 Test	87637
COVID-19 Test	87811
COVID-19 Test	0240U
COVID-19 Test	0241U
COVID-19 Antibody Test	86328
COVID-19 Antibody Test	86769
COVID-19 Antibody Test	0224U
COVID-19 Antibody Test	86408
COVID-19 Antibody Test	86409
COVID-19 Antibody Test	86413
COVID-19 Antibody Test	0226U
Paxlovid	J8499
Evusheld and Evusheld Administration	Q0220
Evusheld and Evusheld Administration	M0220
Evusheld and Evusheld Administration	M0221
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
J&J COVID-19 Vaccine	0031A
J&J COVID-19 Vaccine	91303

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2022 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6D

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	6	55.709%	53.526%	51.411%	49.359%	47.369%	43.556%	39.944%
$30,000	10	6	38.213%	35.490%	32.911%	30.482%	28.192%	24.049%	20.504%
$30,000	15	6	29.289%	26.693%	24.305%	22.111%	20.096%	16.558%	13.576%
$30,000	20	6	24.815%	22.274%	19.951%	17.832%	15.903%	12.574%	9.884%
$30,000	25	6	21.689%	19.178%	16.911%	14.878%	13.058%	9.991%	7.591%
$30,000	50	6	14.105%	11.798%	9.820%	8.135%	6.717%	4.536%	3.055%
$30,000	100	6	8.821%	6.807%	5.211%	3.970%	3.020%	1.771%	1.108%
$30,000	150	6	6.692%	4.873%	3.512%	2.520%	1.824%	1.030%	0.691%
$30,000	200	6	5.490%	3.827%	2.651%	1.852%	1.325%	0.771%	0.579%
$30,000	300	6	4.133%	2.694%	1.758%	1.183%	0.850%	0.576%	0.514%
$30,000	400	6	3.337%	2.068%	1.308%	0.886%	0.669%	0.526%	0.503%
$30,000	500	6	2.838%	1.691%	1.056%	0.737%	0.593%	0.512%	0.502%
$30,000	600	6	2.486%	1.443%	0.904%	0.656%	0.555%	0.506%	0.501%
$30,000	700	6	2.187%	1.243%	0.789%	0.601%	0.531%	0.504%	0.501%
$30,000	800	6	1.962%	1.099%	0.713%	0.566%	0.519%	0.503%	0.501%
$30,000	900	6	1.795%	0.996%	0.661%	0.544%	0.511%	0.502%	0.501%
$30,000	1,000	6	1.640%	0.910%	0.623%	0.531%	0.508%	0.502%	0.501%
$30,000	1,500	6	1.156%	0.675%	0.538%	0.509%	0.503%	0.502%	0.501%
$30,000	2,000	6	0.912%	0.585%	0.516%	0.505%	0.503%	0.502%	0.501%
$30,000	3,000	6	0.676%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	6	0.579%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	6	0.538%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	6	0.507%	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	57.713%	55.610%	53.575%	51.601%	49.687%	46.022%	42.553%
$35,000	10	6	40.421%	37.781%	35.238%	32.802%	30.495%	26.272%	22.537%
$35,000	15	6	30.941%	28.305%	25.875%	23.640%	21.581%	17.965%	14.924%
$35,000	20	6	26.195%	23.650%	21.320%	19.177%	17.218%	13.808%	11.002%
$35,000	25	6	22.936%	20.413%	18.123%	16.053%	14.187%	11.009%	8.481%
$35,000	50	6	14.947%	12.614%	10.595%	8.865%	7.390%	5.094%	3.494%
$35,000	100	6	9.389%	7.334%	5.686%	4.384%	3.372%	2.012%	1.260%
$35,000	150	6	7.131%	5.266%	3.847%	2.797%	2.043%	1.155%	0.753%
$35,000	200	6	5.860%	4.147%	2.911%	2.055%	1.478%	0.846%	0.609%
$35,000	300	6	4.418%	2.926%	1.933%	1.308%	0.931%	0.604%	0.521%
$35,000	400	6	3.572%	2.248%	1.435%	0.967%	0.715%	0.537%	0.505%
$35,000	500	6	3.040%	1.839%	1.153%	0.793%	0.620%	0.517%	0.502%
$35,000	600	6	2.663%	1.567%	0.979%	0.694%	0.573%	0.509%	0.501%
$35,000	700	6	2.346%	1.349%	0.848%	0.628%	0.543%	0.505%	0.501%
$35,000	800	6	2.108%	1.191%	0.760%	0.586%	0.526%	0.503%	0.501%
$35,000	900	6	1.931%	1.077%	0.699%	0.559%	0.516%	0.502%	0.501%
$35,000	1,000	6	1.767%	0.981%	0.655%	0.542%	0.511%	0.502%	0.501%
$35,000	1,500	6	1.249%	0.715%	0.550%	0.511%	0.504%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	2,000	6	0.980%	0.608%	0.521%	0.506%	0.503%	0.502%	0.501%
$35,000	3,000	6	0.714%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	6	0.600%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	6	0.549%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	6	0.508%	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	59.322%	57.285%	55.312%	53.401%	51.549%	47.998%	44.648%
$40,000	10	6	42.242%	39.696%	37.240%	34.877%	32.601%	28.343%	24.539%
$40,000	15	6	32.494%	29.832%	27.363%	25.077%	22.972%	19.258%	16.130%
$40,000	20	6	27.459%	24.896%	22.542%	20.388%	18.416%	14.948%	12.057%
$40,000	25	6	24.054%	21.526%	19.218%	17.123%	15.222%	11.960%	9.330%
$40,000	50	6	15.709%	13.352%	11.304%	9.533%	8.010%	5.613%	3.911%
$40,000	100	6	9.903%	7.813%	6.119%	4.766%	3.702%	2.244%	1.409%
$40,000	150	6	7.528%	5.624%	4.158%	3.058%	2.253%	1.278%	0.818%
$40,000	200	6	6.194%	4.440%	3.153%	2.247%	1.624%	0.923%	0.641%
$40,000	300	6	4.675%	3.138%	2.096%	1.425%	1.012%	0.634%	0.529%
$40,000	400	6	3.783%	2.415%	1.556%	1.046%	0.762%	0.550%	0.507%
$40,000	500	6	3.223%	1.976%	1.245%	0.847%	0.649%	0.523%	0.503%
$40,000	600	6	2.825%	1.682%	1.051%	0.734%	0.591%	0.512%	0.502%
$40,000	700	6	2.491%	1.448%	0.906%	0.657%	0.555%	0.506%	0.501%
$40,000	800	6	2.242%	1.277%	0.807%	0.607%	0.534%	0.504%	0.501%
$40,000	900	6	2.055%	1.154%	0.738%	0.575%	0.521%	0.503%	0.501%
$40,000	1,000	6	1.884%	1.050%	0.687%	0.555%	0.515%	0.502%	0.501%
$40,000	1,500	6	1.336%	0.755%	0.563%	0.514%	0.504%	0.502%	0.501%
$40,000	2,000	6	1.044%	0.631%	0.526%	0.507%	0.503%	0.502%	0.501%
$40,000	3,000	6	0.751%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	6	0.620%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	6	0.561%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	6	0.508%	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	60.641%	58.656%	56.736%	54.877%	53.072%	49.620%	46.363%
$45,000	10	6	43.791%	41.318%	38.942%	36.657%	34.453%	30.273%	26.431%
$45,000	15	6	33.951%	31.290%	28.793%	26.466%	24.315%	20.496%	17.258%
$45,000	20	6	28.641%	26.056%	23.677%	21.502%	19.510%	15.999%	13.044%
$45,000	25	6	25.070%	22.540%	20.224%	18.106%	16.178%	12.851%	10.137%
$45,000	50	6	16.415%	14.041%	11.962%	10.156%	8.594%	6.107%	4.311%
$45,000	100	6	10.380%	8.258%	6.525%	5.128%	4.018%	2.468%	1.557%
$45,000	150	6	7.894%	5.954%	4.448%	3.306%	2.455%	1.401%	0.886%
$45,000	200	6	6.499%	4.711%	3.382%	2.430%	1.766%	1.002%	0.676%
$45,000	300	6	4.911%	3.335%	2.252%	1.540%	1.093%	0.667%	0.540%
$45,000	400	6	3.976%	2.569%	1.670%	1.124%	0.811%	0.565%	0.511%
$45,000	500	6	3.390%	2.105%	1.334%	0.903%	0.680%	0.531%	0.504%

* 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	6	2.973%	1.791%	1.121%	0.774%	0.611%	0.516%	0.503%
$45,000	700	6	2.624%	1.541%	0.963%	0.686%	0.569%	0.508%	0.501%
$45,000	800	6	2.364%	1.359%	0.854%	0.630%	0.543%	0.505%	0.501%
$45,000	900	6	2.169%	1.226%	0.777%	0.592%	0.527%	0.503%	0.501%
$45,000	1,000	6	1.991%	1.115%	0.720%	0.568%	0.519%	0.502%	0.501%
$45,000	1,500	6	1.417%	0.795%	0.577%	0.518%	0.505%	0.502%	0.501%
$45,000	2,000	6	1.106%	0.655%	0.533%	0.508%	0.503%	0.502%	0.501%
$45,000	3,000	6	0.786%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	6	0.641%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	6	0.573%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	6	0.508%	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	61.692%	59.749%	57.871%	56.049%	54.283%	50.910%	47.723%
$50,000	10	6	45.038%	42.628%	40.316%	38.090%	35.944%	31.878%	28.111%
$50,000	15	6	35.228%	32.579%	30.082%	27.742%	25.559%	21.647%	18.303%
$50,000	20	6	29.701%	27.097%	24.702%	22.501%	20.478%	16.919%	13.918%
$50,000	25	6	25.961%	23.425%	21.097%	18.966%	17.021%	13.643%	10.865%
$50,000	50	6	17.038%	14.655%	12.551%	10.714%	9.119%	6.559%	4.678%
$50,000	100	6	10.796%	8.648%	6.882%	5.447%	4.299%	2.672%	1.695%
$50,000	150	6	8.213%	6.244%	4.704%	3.527%	2.640%	1.516%	0.952%
$50,000	200	6	6.763%	4.948%	3.585%	2.595%	1.896%	1.076%	0.713%
$50,000	300	6	5.115%	3.508%	2.391%	1.645%	1.168%	0.699%	0.551%
$50,000	400	6	4.137%	2.700%	1.768%	1.192%	0.855%	0.578%	0.513%
$50,000	500	6	3.535%	2.218%	1.413%	0.954%	0.710%	0.538%	0.506%
$50,000	600	6	3.101%	1.886%	1.184%	0.811%	0.631%	0.520%	0.503%
$50,000	700	6	2.740%	1.622%	1.014%	0.714%	0.582%	0.510%	0.502%
$50,000	800	6	2.472%	1.432%	0.896%	0.651%	0.552%	0.506%	0.501%
$50,000	900	6	2.269%	1.292%	0.812%	0.609%	0.534%	0.504%	0.501%
$50,000	1,000	6	2.085%	1.174%	0.750%	0.581%	0.524%	0.503%	0.501%
$50,000	1,500	6	1.488%	0.831%	0.591%	0.522%	0.506%	0.502%	0.501%
$50,000	2,000	6	1.161%	0.678%	0.539%	0.509%	0.504%	0.502%	0.501%
$50,000	3,000	6	0.819%	0.558%	0.511%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	6	0.661%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	6	0.584%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	6	0.509%	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	62.568%	60.660%	58.814%	57.024%	55.291%	51.981%	48.852%
$55,000	10	6	46.078%	43.722%	41.459%	39.281%	37.182%	33.213%	29.542%
$55,000	15	6	36.334%	33.720%	31.239%	28.901%	26.707%	22.736%	19.303%
$55,000	20	6	30.661%	28.049%	25.636%	23.408%	21.354%	17.738%	14.690%
$55,000	25	6	26.759%	24.211%	21.869%	19.723%	17.764%	14.344%	11.517%
$55,000	50	6	17.592%	15.196%	13.076%	11.214%	9.590%	6.963%	5.014%

* 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	11.167%	8.999%	7.202%	5.736%	4.554%	2.861%	1.825%
$55,000	150	6	8.498%	6.504%	4.935%	3.727%	2.810%	1.624%	1.015%
$55,000	200	6	6.997%	5.158%	3.767%	2.746%	2.014%	1.145%	0.748%
$55,000	300	6	5.293%	3.660%	2.513%	1.739%	1.236%	0.731%	0.563%
$55,000	400	6	4.284%	2.821%	1.860%	1.257%	0.899%	0.593%	0.517%
$55,000	500	6	3.663%	2.318%	1.486%	1.002%	0.738%	0.545%	0.507%
$55,000	600	6	3.214%	1.971%	1.241%	0.846%	0.650%	0.524%	0.504%
$55,000	700	6	2.841%	1.694%	1.060%	0.740%	0.594%	0.512%	0.502%
$55,000	800	6	2.567%	1.498%	0.935%	0.671%	0.561%	0.507%	0.501%
$55,000	900	6	2.357%	1.350%	0.846%	0.625%	0.540%	0.504%	0.501%
$55,000	1,000	6	2.168%	1.227%	0.778%	0.594%	0.528%	0.503%	0.501%
$55,000	1,500	6	1.550%	0.864%	0.604%	0.526%	0.507%	0.502%	0.501%
$55,000	2,000	6	1.210%	0.699%	0.546%	0.511%	0.504%	0.502%	0.501%
$55,000	3,000	6	0.849%	0.567%	0.512%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	6	0.680%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	6	0.595%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	6	0.509%	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	63.343%	61.465%	59.646%	57.884%	56.180%	52.923%	49.842%
$60,000	10	6	46.983%	44.671%	42.450%	40.312%	38.253%	34.368%	30.777%
$60,000	15	6	37.299%	34.737%	32.296%	29.978%	27.785%	23.792%	20.304%
$60,000	20	6	31.558%	28.950%	26.527%	24.278%	22.199%	18.525%	15.421%
$60,000	25	6	27.509%	24.946%	22.589%	20.432%	18.453%	14.996%	12.131%
$60,000	50	6	18.098%	15.691%	13.558%	11.677%	10.027%	7.342%	5.334%
$60,000	100	6	11.506%	9.324%	7.500%	6.006%	4.795%	3.042%	1.951%
$60,000	150	6	8.763%	6.749%	5.154%	3.917%	2.974%	1.732%	1.079%
$60,000	200	6	7.214%	5.354%	3.938%	2.888%	2.129%	1.212%	0.784%
$60,000	300	6	5.458%	3.801%	2.628%	1.828%	1.301%	0.762%	0.575%
$60,000	400	6	4.421%	2.934%	1.948%	1.321%	0.942%	0.609%	0.522%
$60,000	500	6	3.782%	2.414%	1.555%	1.048%	0.766%	0.553%	0.509%
$60,000	600	6	3.320%	2.051%	1.297%	0.880%	0.669%	0.528%	0.505%
$60,000	700	6	2.936%	1.764%	1.105%	0.766%	0.608%	0.515%	0.502%
$60,000	800	6	2.657%	1.561%	0.974%	0.691%	0.570%	0.508%	0.501%
$60,000	900	6	2.441%	1.407%	0.879%	0.641%	0.547%	0.505%	0.501%
$60,000	1,000	6	2.245%	1.278%	0.806%	0.607%	0.533%	0.503%	0.501%
$60,000	1,500	6	1.608%	0.895%	0.618%	0.530%	0.508%	0.502%	0.501%
$60,000	2,000	6	1.255%	0.719%	0.552%	0.512%	0.504%	0.502%	0.501%
$60,000	3,000	6	0.878%	0.575%	0.513%	0.505%	0.503%	0.502%	0.501%
$60,000	4,000	6	0.698%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	6	0.606%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	6	0.510%	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

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	6	64.025%	62.171%	60.377%	58.641%	56.961%	53.749%	50.712%
$65,000	10	6	47.779%	45.505%	43.320%	41.216%	39.192%	35.383%	31.859%
$65,000	15	6	38.147%	35.632%	33.240%	30.962%	28.791%	24.796%	21.281%
$65,000	20	6	32.394%	29.802%	27.377%	25.116%	23.020%	19.291%	16.129%
$65,000	25	6	28.224%	25.650%	23.279%	21.107%	19.111%	15.613%	12.712%
$65,000	50	6	18.574%	16.157%	14.010%	12.116%	10.444%	7.705%	5.642%
$65,000	100	6	11.824%	9.628%	7.784%	6.264%	5.025%	3.219%	2.079%
$65,000	150	6	9.012%	6.982%	5.364%	4.100%	3.130%	1.839%	1.144%
$65,000	200	6	7.420%	5.541%	4.101%	3.026%	2.241%	1.279%	0.822%
$65,000	300	6	5.613%	3.936%	2.737%	1.914%	1.364%	0.794%	0.587%
$65,000	400	6	4.552%	3.042%	2.032%	1.382%	0.985%	0.625%	0.527%
$65,000	500	6	3.894%	2.504%	1.621%	1.093%	0.794%	0.561%	0.510%
$65,000	600	6	3.420%	2.128%	1.351%	0.915%	0.688%	0.533%	0.506%
$65,000	700	6	3.026%	1.830%	1.149%	0.791%	0.621%	0.517%	0.503%
$65,000	800	6	2.741%	1.621%	1.011%	0.712%	0.580%	0.509%	0.501%
$65,000	900	6	2.520%	1.461%	0.911%	0.657%	0.554%	0.506%	0.501%
$65,000	1,000	6	2.319%	1.327%	0.834%	0.620%	0.539%	0.504%	0.501%
$65,000	1,500	6	1.663%	0.925%	0.631%	0.535%	0.509%	0.502%	0.501%
$65,000	2,000	6	1.299%	0.739%	0.559%	0.514%	0.504%	0.502%	0.501%
$65,000	3,000	6	0.906%	0.584%	0.515%	0.505%	0.503%	0.502%	0.501%
$65,000	4,000	6	0.716%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	6	0.617%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	6	0.511%	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	64.608%	62.775%	61.001%	59.288%	57.629%	54.455%	51.456%
$70,000	10	6	48.451%	46.208%	44.053%	41.980%	39.987%	36.242%	32.776%
$70,000	15	6	38.871%	36.399%	34.049%	31.811%	29.677%	25.714%	22.186%
$70,000	20	6	33.147%	30.574%	28.157%	25.896%	23.790%	20.020%	16.802%
$70,000	25	6	28.878%	26.303%	23.923%	21.732%	19.721%	16.184%	13.243%
$70,000	50	6	19.017%	16.591%	14.433%	12.524%	10.835%	8.048%	5.936%
$70,000	100	6	12.119%	9.911%	8.051%	6.509%	5.243%	3.388%	2.203%
$70,000	150	6	9.243%	7.199%	5.562%	4.273%	3.279%	1.944%	1.210%
$70,000	200	6	7.611%	5.715%	4.254%	3.155%	2.347%	1.345%	0.859%
$70,000	300	6	5.758%	4.062%	2.840%	1.995%	1.425%	0.825%	0.600%
$70,000	400	6	4.675%	3.144%	2.112%	1.442%	1.026%	0.642%	0.532%
$70,000	500	6	3.992%	2.582%	1.680%	1.132%	0.819%	0.568%	0.511%
$70,000	600	6	3.514%	2.202%	1.404%	0.948%	0.707%	0.538%	0.506%
$70,000	700	6	3.111%	1.894%	1.191%	0.817%	0.635%	0.520%	0.503%
$70,000	800	6	2.820%	1.677%	1.047%	0.731%	0.590%	0.511%	0.502%
$70,000	900	6	2.594%	1.512%	0.942%	0.673%	0.561%	0.507%	0.501%
$70,000	1,000	6	2.388%	1.374%	0.861%	0.633%	0.544%	0.504%	0.501%
$70,000	1,500	6	1.715%	0.955%	0.644%	0.540%	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%
$70,000	2,000	6	1.340%	0.758%	0.566%	0.516%	0.505%	0.502%	0.501%
$70,000	3,000	6	0.933%	0.592%	0.517%	0.505%	0.503%	0.502%	0.501%
$70,000	4,000	6	0.734%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	6	0.628%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	6	0.511%	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	65.130%	63.316%	61.562%	59.868%	58.228%	55.088%	52.123%
$75,000	10	6	49.051%	46.835%	44.707%	42.661%	40.697%	37.007%	33.595%
$75,000	15	6	39.526%	37.092%	34.779%	32.576%	30.478%	26.578%	23.057%
$75,000	20	6	33.840%	31.295%	28.894%	26.642%	24.534%	20.738%	17.471%
$75,000	25	6	29.505%	26.937%	24.557%	22.350%	20.321%	16.746%	13.763%
$75,000	50	6	19.441%	17.009%	14.842%	12.918%	11.213%	8.386%	6.228%
$75,000	100	6	12.400%	10.179%	8.305%	6.744%	5.455%	3.554%	2.327%
$75,000	150	6	9.462%	7.405%	5.751%	4.441%	3.423%	2.046%	1.276%
$75,000	200	6	7.791%	5.882%	4.401%	3.280%	2.450%	1.410%	0.897%
$75,000	300	6	5.896%	4.183%	2.940%	2.074%	1.485%	0.856%	0.614%
$75,000	400	6	4.793%	3.243%	2.189%	1.499%	1.067%	0.659%	0.537%
$75,000	500	6	4.094%	2.665%	1.742%	1.176%	0.847%	0.577%	0.514%
$75,000	600	6	3.605%	2.273%	1.455%	0.981%	0.727%	0.543%	0.507%
$75,000	700	6	3.193%	1.956%	1.233%	0.842%	0.649%	0.523%	0.503%
$75,000	800	6	2.897%	1.732%	1.082%	0.752%	0.600%	0.513%	0.502%
$75,000	900	6	2.665%	1.562%	0.973%	0.690%	0.569%	0.508%	0.501%
$75,000	1,000	6	2.455%	1.420%	0.887%	0.647%	0.550%	0.505%	0.501%
$75,000	1,500	6	1.765%	0.984%	0.657%	0.545%	0.512%	0.502%	0.501%
$75,000	2,000	6	1.379%	0.777%	0.573%	0.518%	0.505%	0.502%	0.501%
$75,000	3,000	6	0.959%	0.601%	0.519%	0.505%	0.503%	0.502%	0.501%
$75,000	4,000	6	0.751%	0.540%	0.508%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	6	0.639%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	6	0.512%	0.506%	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	65.611%	63.815%	62.079%	60.402%	58.778%	55.669%	52.736%
$80,000	10	6	49.595%	47.405%	45.301%	43.280%	41.342%	37.702%	34.337%
$80,000	15	6	40.129%	37.731%	35.451%	33.281%	31.214%	27.380%	23.899%
$80,000	20	6	34.493%	31.980%	29.604%	27.365%	25.263%	21.454%	18.151%
$80,000	25	6	30.117%	27.558%	25.182%	22.971%	20.924%	17.313%	14.287%
$80,000	50	6	19.849%	17.414%	15.239%	13.301%	11.580%	8.719%	6.519%
$80,000	100	6	12.670%	10.439%	8.552%	6.973%	5.665%	3.718%	2.450%
$80,000	150	6	9.670%	7.602%	5.934%	4.603%	3.563%	2.147%	1.344%
$80,000	200	6	7.965%	6.042%	4.544%	3.402%	2.552%	1.475%	0.934%
$80,000	300	6	6.028%	4.301%	3.037%	2.152%	1.545%	0.888%	0.628%
$80,000	400	6	4.906%	3.338%	2.265%	1.556%	1.107%	0.677%	0.542%
$80,000	500	6	4.192%	2.745%	1.803%	1.219%	0.875%	0.587%	0.516%

* 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	3.692%	2.342%	1.505%	1.015%	0.747%	0.549%	0.509%
$80,000	700	6	3.271%	2.016%	1.275%	0.868%	0.663%	0.527%	0.504%
$80,000	800	6	2.970%	1.786%	1.117%	0.772%	0.611%	0.514%	0.502%
$80,000	900	6	2.734%	1.611%	1.003%	0.706%	0.577%	0.509%	0.502%
$80,000	1,000	6	2.519%	1.464%	0.914%	0.661%	0.556%	0.506%	0.501%
$80,000	1,500	6	1.814%	1.012%	0.671%	0.550%	0.513%	0.502%	0.501%
$80,000	2,000	6	1.417%	0.796%	0.580%	0.520%	0.506%	0.502%	0.501%
$80,000	3,000	6	0.985%	0.610%	0.521%	0.506%	0.503%	0.502%	0.501%
$80,000	4,000	6	0.768%	0.545%	0.508%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	6	0.650%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	6	0.513%	0.506%	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	66.409%	64.641%	62.937%	61.288%	59.690%	56.633%	53.756%
$90,000	10	6	50.521%	48.374%	46.312%	44.334%	42.442%	38.884%	35.602%
$90,000	15	6	41.162%	38.823%	36.600%	34.486%	32.475%	28.752%	25.369%
$90,000	20	6	35.620%	33.172%	30.857%	28.666%	26.593%	22.796%	19.457%
$90,000	25	6	31.230%	28.701%	26.337%	24.132%	22.074%	18.409%	15.294%
$90,000	50	6	20.598%	18.156%	15.970%	14.012%	12.267%	9.344%	7.077%
$90,000	100	6	13.171%	10.923%	9.014%	7.405%	6.063%	4.038%	2.694%
$90,000	150	6	10.061%	7.973%	6.278%	4.913%	3.834%	2.345%	1.478%
$90,000	200	6	8.289%	6.342%	4.813%	3.636%	2.746%	1.603%	1.008%
$90,000	300	6	6.277%	4.520%	3.222%	2.299%	1.659%	0.949%	0.656%
$90,000	400	6	5.116%	3.518%	2.409%	1.664%	1.185%	0.712%	0.554%
$90,000	500	6	4.375%	2.896%	1.918%	1.302%	0.930%	0.607%	0.521%
$90,000	600	6	3.849%	2.466%	1.596%	1.075%	0.784%	0.558%	0.510%
$90,000	700	6	3.418%	2.131%	1.355%	0.918%	0.691%	0.534%	0.505%
$90,000	800	6	3.107%	1.888%	1.186%	0.813%	0.633%	0.519%	0.502%
$90,000	900	6	2.862%	1.705%	1.063%	0.740%	0.593%	0.512%	0.502%
$90,000	1,000	6	2.638%	1.549%	0.966%	0.688%	0.569%	0.508%	0.501%
$90,000	1,500	6	1.904%	1.067%	0.698%	0.560%	0.516%	0.502%	0.501%
$90,000	2,000	6	1.489%	0.833%	0.594%	0.524%	0.507%	0.502%	0.501%
$90,000	3,000	6	1.033%	0.627%	0.525%	0.506%	0.503%	0.502%	0.501%
$90,000	4,000	6	0.801%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	6	0.671%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	6	0.514%	0.506%	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	67.065%	65.323%	63.642%	62.017%	60.440%	57.427%	54.593%
$100,000	10	6	51.281%	49.168%	47.140%	45.200%	43.344%	39.854%	36.639%
$100,000	15	6	42.014%	39.723%	37.546%	35.476%	33.512%	29.876%	26.575%
$100,000	20	6	36.543%	34.149%	31.888%	29.748%	27.721%	23.983%	20.647%
$100,000	25	6	32.168%	29.685%	27.348%	25.158%	23.107%	19.428%	16.245%
$100,000	50	6	21.266%	18.824%	16.627%	14.656%	12.888%	9.915%	7.592%

* 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	6	13.624%	11.367%	9.437%	7.801%	6.431%	4.341%	2.928%
$100,000	150	6	10.416%	8.311%	6.591%	5.196%	4.083%	2.530%	1.606%
$100,000	200	6	8.583%	6.617%	5.060%	3.851%	2.928%	1.725%	1.082%
$100,000	300	6	6.504%	4.721%	3.394%	2.438%	1.767%	1.009%	0.686%
$100,000	400	6	5.308%	3.683%	2.543%	1.767%	1.260%	0.748%	0.567%
$100,000	500	6	4.542%	3.035%	2.025%	1.380%	0.983%	0.628%	0.527%
$100,000	600	6	3.997%	2.585%	1.686%	1.137%	0.823%	0.570%	0.513%
$100,000	700	6	3.551%	2.235%	1.429%	0.965%	0.719%	0.542%	0.506%
$100,000	800	6	3.230%	1.981%	1.249%	0.851%	0.655%	0.524%	0.503%
$100,000	900	6	2.978%	1.790%	1.119%	0.773%	0.610%	0.515%	0.502%
$100,000	1,000	6	2.746%	1.626%	1.016%	0.715%	0.582%	0.510%	0.502%
$100,000	1,500	6	1.987%	1.118%	0.724%	0.571%	0.520%	0.503%	0.501%
$100,000	2,000	6	1.555%	0.868%	0.609%	0.529%	0.508%	0.502%	0.501%
$100,000	3,000	6	1.078%	0.644%	0.529%	0.507%	0.503%	0.502%	0.501%
$100,000	4,000	6	0.832%	0.561%	0.511%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	6	0.692%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	6	0.516%	0.506%	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	67.609%	65.888%	64.227%	62.620%	61.061%	58.084%	55.284%
$110,000	10	6	51.909%	49.823%	47.825%	45.915%	44.088%	40.653%	37.494%
$110,000	15	6	42.717%	40.464%	38.324%	36.292%	34.365%	30.798%	27.565%
$110,000	20	6	37.301%	34.952%	32.733%	30.635%	28.648%	24.986%	21.691%
$110,000	25	6	32.943%	30.505%	28.208%	26.044%	24.015%	20.345%	17.133%
$110,000	50	6	21.878%	19.435%	17.230%	15.247%	13.463%	10.446%	8.069%
$110,000	100	6	14.034%	11.770%	9.820%	8.164%	6.765%	4.621%	3.146%
$110,000	150	6	10.738%	8.618%	6.875%	5.453%	4.309%	2.699%	1.725%
$110,000	200	6	8.853%	6.868%	5.286%	4.051%	3.097%	1.840%	1.155%
$110,000	300	6	6.710%	4.903%	3.551%	2.567%	1.869%	1.066%	0.715%
$110,000	400	6	5.483%	3.835%	2.668%	1.864%	1.332%	0.783%	0.582%
$110,000	500	6	4.693%	3.161%	2.124%	1.453%	1.034%	0.649%	0.534%
$110,000	600	6	4.130%	2.694%	1.768%	1.195%	0.861%	0.582%	0.516%
$110,000	700	6	3.671%	2.330%	1.498%	1.011%	0.746%	0.550%	0.508%
$110,000	800	6	3.342%	2.067%	1.308%	0.888%	0.676%	0.529%	0.504%
$110,000	900	6	3.083%	1.868%	1.171%	0.804%	0.627%	0.519%	0.503%
$110,000	1,000	6	2.844%	1.697%	1.062%	0.742%	0.595%	0.513%	0.502%
$110,000	1,500	6	2.061%	1.165%	0.748%	0.582%	0.524%	0.503%	0.501%
$110,000	2,000	6	1.614%	0.900%	0.623%	0.533%	0.509%	0.502%	0.501%
$110,000	3,000	6	1.119%	0.660%	0.533%	0.507%	0.503%	0.502%	0.501%
$110,000	4,000	6	0.860%	0.569%	0.512%	0.505%	0.503%	0.502%	0.501%
$110,000	5,000	6	0.712%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	6	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	20,000	6	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	6	68.074%	66.371%	64.726%	63.134%	61.591%	58.644%	55.872%
$120,000	10	6	52.442%	50.381%	48.407%	46.523%	44.719%	41.330%	38.218%
$120,000	15	6	43.305%	41.083%	38.975%	36.974%	35.079%	31.568%	28.390%
$120,000	20	6	37.942%	35.629%	33.446%	31.381%	29.428%	25.829%	22.592%
$120,000	25	6	33.596%	31.196%	28.938%	26.808%	24.808%	21.166%	17.954%
$120,000	50	6	22.443%	20.000%	17.788%	15.790%	13.993%	10.939%	8.513%
$120,000	100	6	14.415%	12.143%	10.181%	8.505%	7.083%	4.886%	3.358%
$120,000	150	6	11.039%	8.904%	7.141%	5.694%	4.524%	2.860%	1.840%
$120,000	200	6	9.105%	7.101%	5.498%	4.239%	3.259%	1.951%	1.226%
$120,000	300	6	6.901%	5.073%	3.698%	2.689%	1.966%	1.122%	0.745%
$120,000	400	6	5.647%	3.978%	2.786%	1.957%	1.401%	0.818%	0.597%
$120,000	500	6	4.833%	3.279%	2.218%	1.523%	1.084%	0.669%	0.541%
$120,000	600	6	4.253%	2.795%	1.844%	1.250%	0.897%	0.595%	0.520%
$120,000	700	6	3.781%	2.418%	1.562%	1.055%	0.774%	0.558%	0.510%
$120,000	800	6	3.444%	2.147%	1.363%	0.924%	0.697%	0.534%	0.505%
$120,000	900	6	3.179%	1.941%	1.221%	0.835%	0.644%	0.523%	0.504%
$120,000	1,000	6	2.933%	1.763%	1.105%	0.767%	0.609%	0.515%	0.502%
$120,000	1,500	6	2.130%	1.209%	0.772%	0.593%	0.529%	0.503%	0.501%
$120,000	2,000	6	1.668%	0.931%	0.636%	0.538%	0.510%	0.502%	0.501%
$120,000	3,000	6	1.156%	0.676%	0.538%	0.508%	0.503%	0.502%	0.501%
$120,000	4,000	6	0.887%	0.577%	0.514%	0.505%	0.503%	0.502%	0.501%
$120,000	5,000	6	0.731%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	6	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$130,000	5	6	68.497%	66.809%	65.179%	63.600%	62.070%	59.152%	56.405%
$130,000	10	6	52.911%	50.871%	48.920%	47.058%	45.275%	41.926%	38.855%
$130,000	15	6	43.821%	41.627%	39.545%	37.572%	35.705%	32.243%	29.111%
$130,000	20	6	38.501%	36.220%	34.068%	32.033%	30.109%	26.566%	23.380%
$130,000	25	6	34.171%	31.805%	29.580%	27.483%	25.517%	21.919%	18.724%
$130,000	50	6	22.980%	20.540%	18.322%	16.313%	14.501%	11.416%	8.941%
$130,000	100	6	14.778%	12.499%	10.527%	8.835%	7.393%	5.144%	3.568%
$130,000	150	6	11.329%	9.180%	7.397%	5.929%	4.734%	3.020%	1.955%
$130,000	200	6	9.347%	7.326%	5.702%	4.421%	3.418%	2.061%	1.299%
$130,000	300	6	7.084%	5.239%	3.841%	2.809%	2.063%	1.180%	0.776%
$130,000	400	6	5.804%	4.115%	2.900%	2.049%	1.471%	0.853%	0.613%
$130,000	500	6	4.966%	3.393%	2.309%	1.591%	1.133%	0.690%	0.549%
$130,000	600	6	4.371%	2.893%	1.918%	1.303%	0.933%	0.609%	0.524%
$130,000	700	6	3.880%	2.497%	1.620%	1.094%	0.798%	0.565%	0.511%
$130,000	800	6	3.540%	2.223%	1.417%	0.959%	0.718%	0.540%	0.506%
$130,000	900	6	3.270%	2.010%	1.268%	0.864%	0.661%	0.527%	0.504%
$130,000	1,000	6	3.018%	1.826%	1.147%	0.792%	0.622%	0.518%	0.503%
$130,000	1,500	6	2.194%	1.251%	0.796%	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%
$130,000	2,000	6	1.720%	0.960%	0.650%	0.543%	0.512%	0.502%	0.501%
$130,000	3,000	6	1.192%	0.691%	0.542%	0.509%	0.503%	0.502%	0.501%
$130,000	4,000	6	0.913%	0.585%	0.515%	0.505%	0.503%	0.502%	0.501%
$130,000	5,000	6	0.749%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	6	0.522%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	6	68.853%	67.178%	65.560%	63.992%	62.474%	59.579%	56.852%
$140,000	10	6	53.294%	51.271%	49.339%	47.494%	45.727%	42.411%	39.374%
$140,000	15	6	44.230%	42.057%	39.997%	38.046%	36.201%	32.779%	29.684%
$140,000	20	6	38.952%	36.698%	34.570%	32.558%	30.658%	27.159%	24.014%
$140,000	25	6	34.635%	32.297%	30.098%	28.029%	26.090%	22.538%	19.376%
$140,000	50	6	23.440%	21.005%	18.784%	16.768%	14.945%	11.835%	9.317%
$140,000	100	6	15.096%	12.811%	10.831%	9.125%	7.665%	5.376%	3.757%
$140,000	150	6	11.588%	9.426%	7.628%	6.140%	4.926%	3.166%	2.062%
$140,000	200	6	9.561%	7.529%	5.886%	4.584%	3.562%	2.164%	1.367%
$140,000	300	6	7.246%	5.386%	3.969%	2.918%	2.150%	1.233%	0.805%
$140,000	400	6	5.943%	4.237%	3.001%	2.130%	1.534%	0.886%	0.629%
$140,000	500	6	5.084%	3.493%	2.390%	1.652%	1.178%	0.709%	0.556%
$140,000	600	6	4.474%	2.978%	1.984%	1.350%	0.966%	0.621%	0.528%
$140,000	700	6	3.973%	2.572%	1.676%	1.132%	0.822%	0.573%	0.513%
$140,000	800	6	3.625%	2.289%	1.465%	0.991%	0.737%	0.546%	0.507%
$140,000	900	6	3.349%	2.071%	1.310%	0.891%	0.676%	0.530%	0.505%
$140,000	1,000	6	3.092%	1.881%	1.184%	0.815%	0.635%	0.521%	0.503%
$140,000	1,500	6	2.250%	1.288%	0.816%	0.614%	0.537%	0.504%	0.501%
$140,000	2,000	6	1.765%	0.986%	0.663%	0.548%	0.514%	0.502%	0.501%
$140,000	3,000	6	1.224%	0.705%	0.546%	0.510%	0.504%	0.502%	0.501%
$140,000	4,000	6	0.935%	0.593%	0.517%	0.505%	0.503%	0.502%	0.501%
$140,000	5,000	6	0.765%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	6	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	6	69.149%	67.484%	65.876%	64.318%	62.808%	59.934%	57.224%
$150,000	10	6	53.633%	51.625%	49.709%	47.879%	46.126%	42.840%	39.831%
$150,000	15	6	44.585%	42.432%	40.391%	38.459%	36.632%	33.244%	30.181%
$150,000	20	6	39.345%	37.112%	35.005%	33.015%	31.134%	27.674%	24.564%
$150,000	25	6	35.037%	32.723%	30.547%	28.502%	26.586%	23.074%	19.952%
$150,000	50	6	23.861%	21.433%	19.214%	17.193%	15.361%	12.226%	9.675%
$150,000	100	6	15.393%	13.104%	11.116%	9.395%	7.920%	5.596%	3.937%
$150,000	150	6	11.834%	9.661%	7.847%	6.342%	5.109%	3.308%	2.167%
$150,000	200	6	9.763%	7.720%	6.061%	4.740%	3.701%	2.264%	1.433%
$150,000	300	6	7.400%	5.526%	4.091%	3.022%	2.236%	1.285%	0.834%
$150,000	400	6	6.073%	4.351%	3.096%	2.208%	1.595%	0.918%	0.644%
$150,000	500	6	5.195%	3.587%	2.466%	1.711%	1.221%	0.728%	0.563%

* 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	4.570%	3.059%	2.047%	1.396%	0.997%	0.634%	0.532%
$150,000	700	6	4.059%	2.643%	1.728%	1.170%	0.846%	0.581%	0.515%
$150,000	800	6	3.705%	2.353%	1.511%	1.022%	0.756%	0.552%	0.508%
$150,000	900	6	3.424%	2.129%	1.351%	0.917%	0.692%	0.534%	0.506%
$150,000	1,000	6	3.161%	1.934%	1.220%	0.837%	0.646%	0.524%	0.504%
$150,000	1,500	6	2.302%	1.323%	0.837%	0.624%	0.541%	0.505%	0.501%
$150,000	2,000	6	1.807%	1.012%	0.675%	0.553%	0.515%	0.502%	0.501%
$150,000	3,000	6	1.254%	0.718%	0.551%	0.511%	0.504%	0.502%	0.501%
$150,000	4,000	6	0.957%	0.600%	0.518%	0.505%	0.503%	0.502%	0.501%
$150,000	5,000	6	0.781%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	6	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	6	69.420%	67.764%	66.164%	64.615%	63.114%	60.257%	57.564%
$160,000	10	6	53.948%	51.954%	50.053%	48.237%	46.497%	43.238%	40.254%
$160,000	15	6	44.918%	42.782%	40.759%	38.845%	37.035%	33.678%	30.643%
$160,000	20	6	39.712%	37.500%	35.412%	33.441%	31.579%	28.153%	25.076%
$160,000	25	6	35.412%	33.121%	30.965%	28.943%	27.047%	23.572%	20.487%
$160,000	50	6	24.267%	21.851%	19.637%	17.616%	15.779%	12.619%	10.042%
$160,000	100	6	15.687%	13.394%	11.398%	9.666%	8.175%	5.815%	4.119%
$160,000	150	6	12.076%	9.894%	8.065%	6.543%	5.292%	3.451%	2.272%
$160,000	200	6	9.960%	7.907%	6.234%	4.895%	3.837%	2.365%	1.501%
$160,000	300	6	7.551%	5.663%	4.213%	3.126%	2.322%	1.338%	0.865%
$160,000	400	6	6.200%	4.463%	3.191%	2.285%	1.655%	0.951%	0.661%
$160,000	500	6	5.304%	3.681%	2.541%	1.769%	1.264%	0.747%	0.571%
$160,000	600	6	4.663%	3.138%	2.109%	1.442%	1.028%	0.647%	0.537%
$160,000	700	6	4.144%	2.712%	1.781%	1.207%	0.871%	0.590%	0.518%
$160,000	800	6	3.784%	2.416%	1.557%	1.053%	0.776%	0.558%	0.509%
$160,000	900	6	3.497%	2.186%	1.391%	0.943%	0.707%	0.539%	0.507%
$160,000	1,000	6	3.229%	1.985%	1.256%	0.859%	0.659%	0.527%	0.504%
$160,000	1,500	6	2.354%	1.358%	0.857%	0.634%	0.546%	0.505%	0.501%
$160,000	2,000	6	1.849%	1.037%	0.687%	0.558%	0.517%	0.503%	0.501%
$160,000	3,000	6	1.284%	0.732%	0.555%	0.512%	0.504%	0.502%	0.501%
$160,000	4,000	6	0.978%	0.607%	0.520%	0.506%	0.503%	0.502%	0.501%
$160,000	5,000	6	0.796%	0.551%	0.509%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	6	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	6	69.672%	68.025%	66.433%	64.893%	63.400%	60.559%	57.881%
$170,000	10	6	54.244%	52.264%	50.377%	48.574%	46.846%	43.613%	40.652%
$170,000	15	6	45.230%	43.111%	41.105%	39.208%	37.413%	34.085%	31.078%
$170,000	20	6	40.060%	37.866%	35.796%	33.843%	31.999%	28.606%	25.559%
$170,000	25	6	35.768%	33.497%	31.360%	29.359%	27.482%	24.042%	20.993%
$170,000	50	6	24.666%	22.264%	20.061%	18.044%	16.203%	13.024%	10.420%

* 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	6	15.982%	13.684%	11.681%	9.940%	8.434%	6.038%	4.306%
$170,000	150	6	12.316%	10.128%	8.284%	6.746%	5.477%	3.598%	2.381%
$170,000	200	6	10.156%	8.094%	6.408%	5.051%	3.976%	2.468%	1.572%
$170,000	300	6	7.704%	5.803%	4.338%	3.232%	2.411%	1.393%	0.897%
$170,000	400	6	6.327%	4.576%	3.287%	2.363%	1.717%	0.986%	0.678%
$170,000	500	6	5.413%	3.774%	2.617%	1.829%	1.308%	0.767%	0.580%
$170,000	600	6	4.758%	3.218%	2.172%	1.489%	1.061%	0.661%	0.542%
$170,000	700	6	4.229%	2.783%	1.834%	1.245%	0.896%	0.600%	0.521%
$170,000	800	6	3.863%	2.480%	1.604%	1.085%	0.796%	0.565%	0.511%
$170,000	900	6	3.571%	2.244%	1.433%	0.971%	0.724%	0.543%	0.508%
$170,000	1,000	6	3.297%	2.038%	1.293%	0.882%	0.672%	0.530%	0.505%
$170,000	1,500	6	2.406%	1.394%	0.878%	0.645%	0.551%	0.506%	0.501%
$170,000	2,000	6	1.892%	1.062%	0.700%	0.563%	0.519%	0.503%	0.501%
$170,000	3,000	6	1.314%	0.746%	0.560%	0.513%	0.504%	0.502%	0.501%
$170,000	4,000	6	1.000%	0.615%	0.522%	0.506%	0.503%	0.502%	0.501%
$170,000	5,000	6	0.812%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	6	0.529%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	6	69.903%	68.264%	66.680%	65.147%	63.661%	60.835%	58.171%
$180,000	10	6	54.512%	52.543%	50.669%	48.877%	47.161%	43.950%	41.012%
$180,000	15	6	45.509%	43.405%	41.413%	39.532%	37.749%	34.449%	31.465%
$180,000	20	6	40.373%	38.196%	36.143%	34.205%	32.377%	29.013%	25.994%
$180,000	25	6	36.089%	33.837%	31.719%	29.736%	27.876%	24.467%	21.450%
$180,000	50	6	25.038%	22.654%	20.461%	18.450%	16.613%	13.419%	10.789%
$180,000	100	6	16.265%	13.963%	11.953%	10.202%	8.684%	6.254%	4.489%
$180,000	150	6	12.544%	10.350%	8.493%	6.942%	5.656%	3.742%	2.489%
$180,000	200	6	10.343%	8.273%	6.575%	5.203%	4.111%	2.569%	1.642%
$180,000	300	6	7.851%	5.939%	4.459%	3.336%	2.498%	1.449%	0.930%
$180,000	400	6	6.447%	4.684%	3.379%	2.439%	1.777%	1.021%	0.695%
$180,000	500	6	5.516%	3.864%	2.691%	1.886%	1.352%	0.788%	0.588%
$180,000	600	6	4.848%	3.294%	2.233%	1.534%	1.093%	0.674%	0.547%
$180,000	700	6	4.310%	2.850%	1.886%	1.282%	0.921%	0.609%	0.523%
$180,000	800	6	3.931%	2.535%	1.644%	1.112%	0.812%	0.570%	0.511%
$180,000	900	6	3.640%	2.299%	1.473%	0.997%	0.740%	0.548%	0.509%
$180,000	1,000	6	3.362%	2.089%	1.328%	0.904%	0.686%	0.534%	0.505%
$180,000	1,500	6	2.455%	1.428%	0.899%	0.656%	0.556%	0.507%	0.501%
$180,000	2,000	6	1.932%	1.087%	0.713%	0.569%	0.521%	0.503%	0.501%
$180,000	3,000	6	1.343%	0.760%	0.565%	0.514%	0.504%	0.502%	0.501%
$180,000	4,000	6	1.020%	0.622%	0.523%	0.506%	0.503%	0.502%	0.501%
$180,000	5,000	6	0.827%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	6	0.531%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	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 2022 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6D

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	5	6	70.099%	68.468%	66.889%	65.362%	63.884%	61.070%	58.417%
$190,000	10	6	54.745%	52.788%	50.924%	49.142%	47.436%	44.245%	41.325%
$190,000	15	6	45.756%	43.663%	41.685%	39.816%	38.045%	34.768%	31.805%
$190,000	20	6	40.644%	38.482%	36.442%	34.519%	32.703%	29.365%	26.369%
$190,000	25	6	36.368%	34.131%	32.029%	30.062%	28.216%	24.834%	21.843%
$190,000	50	6	25.364%	22.994%	20.814%	18.810%	16.978%	13.777%	11.126%
$190,000	100	6	16.514%	14.210%	12.194%	10.435%	8.907%	6.449%	4.654%
$190,000	150	6	12.746%	10.548%	8.680%	7.118%	5.818%	3.871%	2.588%
$190,000	200	6	10.510%	8.433%	6.725%	5.339%	4.232%	2.660%	1.706%
$190,000	300	6	7.982%	6.060%	4.567%	3.429%	2.577%	1.501%	0.960%
$190,000	400	6	6.553%	4.780%	3.462%	2.507%	1.831%	1.052%	0.712%
$190,000	500	6	5.608%	3.944%	2.756%	1.938%	1.391%	0.806%	0.596%
$190,000	600	6	4.928%	3.362%	2.287%	1.575%	1.122%	0.687%	0.552%
$190,000	700	6	4.382%	2.910%	1.932%	1.315%	0.944%	0.618%	0.526%
$190,000	800	6	3.996%	2.588%	1.684%	1.139%	0.830%	0.576%	0.513%
$190,000	900	6	3.702%	2.348%	1.508%	1.021%	0.754%	0.552%	0.510%
$190,000	1,000	6	3.418%	2.133%	1.359%	0.924%	0.697%	0.537%	0.506%
$190,000	1,500	6	2.497%	1.458%	0.917%	0.666%	0.560%	0.507%	0.501%
$190,000	2,000	6	1.967%	1.110%	0.724%	0.573%	0.522%	0.503%	0.501%
$190,000	3,000	6	1.369%	0.772%	0.569%	0.515%	0.505%	0.502%	0.501%
$190,000	4,000	6	1.039%	0.629%	0.525%	0.506%	0.503%	0.502%	0.501%
$190,000	5,000	6	0.841%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	6	0.532%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	6	70.253%	68.627%	67.054%	65.532%	64.059%	61.255%	58.612%
$200,000	10	6	54.939%	52.991%	51.136%	49.361%	47.664%	44.490%	41.585%
$200,000	15	6	45.967%	43.886%	41.918%	40.061%	38.299%	35.042%	32.096%
$200,000	20	6	40.875%	38.725%	36.697%	34.786%	32.982%	29.664%	26.689%
$200,000	25	6	36.606%	34.383%	32.295%	30.341%	28.507%	25.148%	22.181%
$200,000	50	6	25.650%	23.296%	21.128%	19.134%	17.309%	14.108%	11.442%
$200,000	100	6	16.743%	14.439%	12.417%	10.652%	9.114%	6.633%	4.808%
$200,000	150	6	12.934%	10.731%	8.856%	7.283%	5.970%	3.994%	2.683%
$200,000	200	6	10.664%	8.581%	6.864%	5.467%	4.347%	2.748%	1.768%
$200,000	300	6	8.103%	6.173%	4.668%	3.516%	2.651%	1.549%	0.989%
$200,000	400	6	6.651%	4.869%	3.538%	2.571%	1.882%	1.082%	0.728%
$200,000	500	6	5.693%	4.018%	2.818%	1.987%	1.428%	0.825%	0.603%
$200,000	600	6	5.002%	3.426%	2.339%	1.613%	1.149%	0.700%	0.556%
$200,000	700	6	4.449%	2.966%	1.976%	1.347%	0.965%	0.626%	0.529%
$200,000	800	6	4.057%	2.638%	1.722%	1.165%	0.847%	0.582%	0.514%
$200,000	900	6	3.752%	2.388%	1.537%	1.039%	0.765%	0.555%	0.510%
$200,000	1,000	6	3.471%	2.174%	1.388%	0.943%	0.709%	0.540%	0.506%
$200,000	1,500	6	2.537%	1.486%	0.934%	0.675%	0.565%	0.508%	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	6	2.000%	1.130%	0.735%	0.578%	0.524%	0.503%	0.501%
$200,000	3,000	6	1.393%	0.784%	0.574%	0.517%	0.505%	0.502%	0.501%
$200,000	4,000	6	1.056%	0.635%	0.527%	0.507%	0.503%	0.502%	0.501%
$200,000	5,000	6	0.854%	0.567%	0.512%	0.505%	0.503%	0.502%	0.501%
$200,000	10,000	6	0.534%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	6	70.558%	68.943%	67.380%	65.868%	64.406%	61.622%	58.999%
$225,000	10	6	55.320%	53.391%	51.554%	49.796%	48.116%	44.976%	42.104%
$225,000	15	6	46.396%	44.338%	42.394%	40.559%	38.817%	35.601%	32.692%
$225,000	20	6	41.354%	39.230%	37.227%	35.339%	33.559%	30.286%	27.353%
$225,000	25	6	37.106%	34.910%	32.851%	30.926%	29.117%	25.806%	22.888%
$225,000	50	6	26.262%	23.947%	21.812%	19.846%	18.042%	14.860%	12.183%
$225,000	100	6	17.267%	14.968%	12.937%	11.156%	9.600%	7.071%	5.185%
$225,000	150	6	13.367%	11.154%	9.265%	7.669%	6.330%	4.288%	2.915%
$225,000	200	6	11.024%	8.927%	7.191%	5.768%	4.617%	2.957%	1.922%
$225,000	300	6	8.384%	6.436%	4.905%	3.724%	2.827%	1.668%	1.062%
$225,000	400	6	6.877%	5.075%	3.719%	2.723%	2.006%	1.156%	0.768%
$225,000	500	6	5.892%	4.193%	2.964%	2.104%	1.518%	0.872%	0.624%
$225,000	600	6	5.175%	3.575%	2.459%	1.706%	1.217%	0.730%	0.568%
$225,000	700	6	4.605%	3.097%	2.080%	1.424%	1.018%	0.647%	0.536%
$225,000	800	6	4.198%	2.754%	1.811%	1.229%	0.889%	0.597%	0.519%
$225,000	900	6	3.884%	2.494%	1.615%	1.093%	0.799%	0.566%	0.513%
$225,000	1,000	6	3.594%	2.271%	1.458%	0.989%	0.737%	0.548%	0.508%
$225,000	1,500	6	2.629%	1.551%	0.975%	0.697%	0.576%	0.510%	0.501%
$225,000	2,000	6	2.075%	1.178%	0.760%	0.589%	0.528%	0.504%	0.501%
$225,000	3,000	6	1.449%	0.812%	0.584%	0.520%	0.505%	0.502%	0.501%
$225,000	4,000	6	1.096%	0.651%	0.531%	0.507%	0.503%	0.502%	0.501%
$225,000	5,000	6	0.883%	0.576%	0.513%	0.505%	0.503%	0.502%	0.501%
$225,000	10,000	6	0.538%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	6	70.790%	69.183%	67.628%	66.124%	64.671%	61.902%	59.294%
$250,000	10	6	55.618%	53.704%	51.881%	50.136%	48.470%	45.357%	42.511%
$250,000	15	6	46.728%	44.688%	42.762%	40.945%	39.219%	36.034%	33.154%
$250,000	20	6	41.719%	39.615%	37.632%	35.763%	34.001%	30.762%	27.861%
$250,000	25	6	37.496%	35.322%	33.286%	31.383%	29.592%	26.320%	23.440%
$250,000	50	6	26.748%	24.464%	22.359%	20.422%	18.644%	15.494%	12.829%
$250,000	100	6	17.715%	15.425%	13.395%	11.603%	10.034%	7.465%	5.532%
$250,000	150	6	13.741%	11.524%	9.623%	8.010%	6.650%	4.556%	3.129%
$250,000	200	6	11.343%	9.237%	7.483%	6.041%	4.865%	3.154%	2.067%
$250,000	300	6	8.635%	6.674%	5.122%	3.915%	2.993%	1.782%	1.133%
$250,000	400	6	7.080%	5.261%	3.884%	2.863%	2.121%	1.227%	0.808%
$250,000	500	6	6.069%	4.352%	3.099%	2.213%	1.602%	0.918%	0.645%

* 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	5.329%	3.708%	2.569%	1.792%	1.281%	0.760%	0.580%
$250,000	700	6	4.743%	3.215%	2.174%	1.495%	1.068%	0.668%	0.544%
$250,000	800	6	4.323%	2.859%	1.892%	1.287%	0.929%	0.612%	0.524%
$250,000	900	6	4.000%	2.589%	1.687%	1.142%	0.832%	0.577%	0.516%
$250,000	1,000	6	3.703%	2.359%	1.522%	1.032%	0.764%	0.556%	0.510%
$250,000	1,500	6	2.710%	1.610%	1.012%	0.719%	0.587%	0.512%	0.502%
$250,000	2,000	6	2.140%	1.220%	0.783%	0.600%	0.533%	0.504%	0.501%
$250,000	3,000	6	1.497%	0.837%	0.594%	0.523%	0.506%	0.502%	0.501%
$250,000	4,000	6	1.132%	0.666%	0.535%	0.508%	0.503%	0.502%	0.501%
$250,000	5,000	6	0.910%	0.584%	0.515%	0.505%	0.503%	0.502%	0.501%
$250,000	10,000	6	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	6	70.997%	69.397%	67.850%	66.353%	64.908%	62.152%	59.558%
$275,000	10	6	55.880%	53.979%	52.167%	50.434%	48.780%	45.690%	42.866%
$275,000	15	6	47.024%	45.000%	43.090%	41.287%	39.575%	36.417%	33.563%
$275,000	20	6	42.036%	39.949%	37.983%	36.131%	34.384%	31.175%	28.303%
$275,000	25	6	37.837%	35.682%	33.666%	31.782%	30.007%	26.769%	23.922%
$275,000	50	6	27.169%	24.912%	22.833%	20.921%	19.167%	16.059%	13.419%
$275,000	100	6	18.126%	15.849%	13.824%	12.032%	10.451%	7.848%	5.875%
$275,000	150	6	14.092%	11.874%	9.964%	8.337%	6.958%	4.821%	3.341%
$275,000	200	6	11.647%	9.535%	7.768%	6.307%	5.109%	3.352%	2.216%
$275,000	300	6	8.876%	6.903%	5.334%	4.103%	3.156%	1.898%	1.207%
$275,000	400	6	7.276%	5.442%	4.044%	3.001%	2.238%	1.300%	0.851%
$275,000	500	6	6.239%	4.506%	3.232%	2.321%	1.687%	0.967%	0.668%
$275,000	600	6	5.477%	3.839%	2.677%	1.877%	1.346%	0.791%	0.593%
$275,000	700	6	4.877%	3.329%	2.267%	1.565%	1.120%	0.690%	0.553%
$275,000	800	6	4.445%	2.961%	1.972%	1.346%	0.970%	0.628%	0.529%
$275,000	900	6	4.114%	2.683%	1.758%	1.193%	0.866%	0.590%	0.520%
$275,000	1,000	6	3.801%	2.439%	1.581%	1.073%	0.789%	0.564%	0.511%
$275,000	1,500	6	2.790%	1.668%	1.050%	0.741%	0.599%	0.514%	0.502%
$275,000	2,000	6	2.205%	1.263%	0.807%	0.612%	0.538%	0.505%	0.501%
$275,000	3,000	6	1.544%	0.862%	0.604%	0.526%	0.507%	0.502%	0.501%
$275,000	4,000	6	1.168%	0.681%	0.540%	0.509%	0.504%	0.502%	0.501%
$275,000	5,000	6	0.937%	0.593%	0.517%	0.505%	0.503%	0.502%	0.501%
$275,000	10,000	6	0.547%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	6	71.180%	69.586%	68.046%	66.555%	65.117%	62.372%	59.790%
$300,000	10	6	56.115%	54.226%	52.425%	50.702%	49.058%	45.990%	43.185%
$300,000	15	6	47.292%	45.282%	43.387%	41.597%	39.898%	36.764%	33.932%
$300,000	20	6	42.320%	40.248%	38.298%	36.461%	34.728%	31.545%	28.698%
$300,000	25	6	38.144%	36.005%	34.007%	32.139%	30.380%	27.172%	24.354%
$300,000	50	6	27.548%	25.314%	23.258%	21.368%	19.636%	16.566%	13.960%

* 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	18.507%	16.248%	14.234%	12.444%	10.861%	8.229%	6.217%
$300,000	150	6	14.426%	12.211%	10.297%	8.657%	7.264%	5.085%	3.558%
$300,000	200	6	11.941%	9.827%	8.047%	6.571%	5.353%	3.552%	2.370%
$300,000	300	6	9.113%	7.130%	5.545%	4.293%	3.321%	2.016%	1.285%
$300,000	400	6	7.469%	5.622%	4.205%	3.141%	2.355%	1.376%	0.895%
$300,000	500	6	6.406%	4.659%	3.364%	2.431%	1.774%	1.017%	0.694%
$300,000	600	6	5.623%	3.970%	2.785%	1.963%	1.412%	0.825%	0.607%
$300,000	700	6	5.009%	3.442%	2.359%	1.637%	1.173%	0.713%	0.562%
$300,000	800	6	4.564%	3.063%	2.053%	1.406%	1.013%	0.646%	0.536%
$300,000	900	6	4.226%	2.777%	1.831%	1.244%	0.901%	0.603%	0.524%
$300,000	1,000	6	3.906%	2.525%	1.646%	1.119%	0.818%	0.574%	0.514%
$300,000	1,500	6	2.868%	1.727%	1.089%	0.764%	0.611%	0.517%	0.503%
$300,000	2,000	6	2.268%	1.305%	0.831%	0.624%	0.544%	0.506%	0.501%
$300,000	3,000	6	1.591%	0.888%	0.615%	0.529%	0.507%	0.502%	0.501%
$300,000	4,000	6	1.203%	0.696%	0.544%	0.510%	0.504%	0.502%	0.501%
$300,000	5,000	6	0.964%	0.602%	0.519%	0.505%	0.503%	0.502%	0.501%
$300,000	10,000	6	0.552%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	6	71.343%	69.755%	68.220%	66.736%	65.303%	62.570%	59.999%
$325,000	10	6	56.328%	54.450%	52.658%	50.945%	49.310%	46.261%	43.474%
$325,000	15	6	47.534%	45.537%	43.656%	41.877%	40.190%	37.078%	34.266%
$325,000	20	6	42.574%	40.516%	38.579%	36.755%	35.035%	31.876%	29.052%
$325,000	25	6	38.420%	36.297%	34.316%	32.462%	30.716%	27.537%	24.744%
$325,000	50	6	27.891%	25.679%	23.643%	21.775%	20.062%	17.026%	14.452%
$325,000	100	6	18.862%	16.623%	14.624%	12.841%	11.258%	8.609%	6.564%
$325,000	150	6	14.750%	12.539%	10.625%	8.977%	7.570%	5.352%	3.783%
$325,000	200	6	12.229%	10.114%	8.325%	6.834%	5.599%	3.756%	2.530%
$325,000	300	6	9.345%	7.353%	5.754%	4.483%	3.489%	2.140%	1.368%
$325,000	400	6	7.661%	5.801%	4.366%	3.281%	2.475%	1.455%	0.942%
$325,000	500	6	6.571%	4.811%	3.497%	2.542%	1.864%	1.071%	0.721%
$325,000	600	6	5.768%	4.100%	2.895%	2.051%	1.481%	0.861%	0.623%
$325,000	700	6	5.141%	3.556%	2.453%	1.710%	1.228%	0.739%	0.573%
$325,000	800	6	4.684%	3.166%	2.134%	1.468%	1.057%	0.665%	0.542%
$325,000	900	6	4.339%	2.873%	1.904%	1.298%	0.938%	0.618%	0.528%
$325,000	1,000	6	4.011%	2.612%	1.712%	1.166%	0.849%	0.585%	0.517%
$325,000	1,500	6	2.946%	1.786%	1.128%	0.788%	0.625%	0.520%	0.503%
$325,000	2,000	6	2.331%	1.348%	0.856%	0.637%	0.549%	0.506%	0.501%
$325,000	3,000	6	1.637%	0.913%	0.626%	0.533%	0.508%	0.502%	0.501%
$325,000	4,000	6	1.239%	0.712%	0.549%	0.511%	0.504%	0.502%	0.501%
$325,000	5,000	6	0.991%	0.611%	0.521%	0.506%	0.503%	0.502%	0.501%
$325,000	10,000	6	0.557%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	20,000	6	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	6	71.492%	69.909%	68.380%	66.901%	65.473%	62.749%	60.188%
$350,000	10	6	56.517%	54.648%	52.864%	51.160%	49.533%	46.501%	43.729%
$350,000	15	6	47.744%	45.759%	43.889%	42.120%	40.444%	37.352%	34.556%
$350,000	20	6	42.790%	40.744%	38.819%	37.007%	35.298%	32.160%	29.355%
$350,000	25	6	38.655%	36.546%	34.578%	32.737%	31.003%	27.849%	25.078%
$350,000	50	6	28.188%	25.995%	23.978%	22.128%	20.431%	17.426%	14.880%
$350,000	100	6	19.174%	16.958%	14.975%	13.203%	11.625%	8.972%	6.898%
$350,000	150	6	15.049%	12.848%	10.934%	9.281%	7.863%	5.615%	4.004%
$350,000	200	6	12.500%	10.384%	8.590%	7.087%	5.836%	3.954%	2.686%
$350,000	300	6	9.563%	7.564%	5.952%	4.665%	3.651%	2.260%	1.453%
$350,000	400	6	7.842%	5.972%	4.521%	3.417%	2.591%	1.534%	0.989%
$350,000	500	6	6.727%	4.955%	3.625%	2.650%	1.952%	1.124%	0.749%
$350,000	600	6	5.906%	4.225%	3.002%	2.138%	1.549%	0.898%	0.639%
$350,000	700	6	5.265%	3.666%	2.544%	1.782%	1.282%	0.765%	0.584%
$350,000	800	6	4.798%	3.265%	2.213%	1.529%	1.100%	0.684%	0.550%
$350,000	900	6	4.446%	2.964%	1.976%	1.351%	0.975%	0.632%	0.533%
$350,000	1,000	6	4.112%	2.696%	1.776%	1.212%	0.880%	0.597%	0.520%
$350,000	1,500	6	3.021%	1.844%	1.167%	0.812%	0.638%	0.523%	0.504%
$350,000	2,000	6	2.391%	1.389%	0.880%	0.649%	0.555%	0.507%	0.501%
$350,000	3,000	6	1.682%	0.938%	0.637%	0.537%	0.510%	0.502%	0.501%
$350,000	4,000	6	1.273%	0.727%	0.555%	0.512%	0.504%	0.502%	0.501%
$350,000	5,000	6	1.017%	0.620%	0.523%	0.506%	0.503%	0.502%	0.501%
$350,000	10,000	6	0.562%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	6	71.601%	70.021%	68.496%	67.021%	65.598%	62.881%	60.327%
$375,000	10	6	56.672%	54.810%	53.033%	51.336%	49.716%	46.697%	43.938%
$375,000	15	6	47.914%	45.938%	44.077%	42.316%	40.649%	37.572%	34.790%
$375,000	20	6	42.968%	40.931%	39.016%	37.213%	35.513%	32.391%	29.602%
$375,000	25	6	38.848%	36.751%	34.795%	32.963%	31.240%	28.105%	25.352%
$375,000	50	6	28.429%	26.250%	24.248%	22.413%	20.728%	17.747%	15.223%
$375,000	100	6	19.423%	17.226%	15.260%	13.501%	11.930%	9.278%	7.189%
$375,000	150	6	15.294%	13.102%	11.192%	9.536%	8.110%	5.837%	4.195%
$375,000	200	6	12.723%	10.609%	8.812%	7.299%	6.036%	4.123%	2.823%
$375,000	300	6	9.746%	7.742%	6.120%	4.820%	3.791%	2.365%	1.528%
$375,000	400	6	7.995%	6.118%	4.654%	3.535%	2.693%	1.604%	1.032%
$375,000	500	6	6.860%	5.079%	3.736%	2.745%	2.029%	1.172%	0.775%
$375,000	600	6	6.024%	4.333%	3.095%	2.215%	1.609%	0.932%	0.655%
$375,000	700	6	5.372%	3.760%	2.623%	1.845%	1.331%	0.790%	0.594%
$375,000	800	6	4.895%	3.350%	2.282%	1.582%	1.139%	0.702%	0.557%
$375,000	900	6	4.538%	3.042%	2.038%	1.397%	1.008%	0.646%	0.537%
$375,000	1,000	6	4.198%	2.767%	1.831%	1.253%	0.908%	0.607%	0.523%
$375,000	1,500	6	3.085%	1.893%	1.201%	0.833%	0.650%	0.527%	0.505%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	2,000	6	2.441%	1.424%	0.901%	0.660%	0.560%	0.508%	0.502%
$375,000	3,000	6	1.719%	0.960%	0.647%	0.541%	0.511%	0.502%	0.501%
$375,000	4,000	6	1.302%	0.741%	0.559%	0.513%	0.504%	0.502%	0.501%
$375,000	5,000	6	1.039%	0.629%	0.525%	0.506%	0.503%	0.502%	0.501%
$375,000	10,000	6	0.567%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	6	71.698%	70.122%	68.600%	67.129%	65.709%	62.998%	60.452%
$400,000	10	6	56.809%	54.954%	53.183%	51.492%	49.877%	46.870%	44.122%
$400,000	15	6	48.062%	46.094%	44.241%	42.486%	40.826%	37.762%	34.992%
$400,000	20	6	43.118%	41.090%	39.182%	37.387%	35.695%	32.587%	29.810%
$400,000	25	6	39.010%	36.922%	34.976%	33.152%	31.436%	28.318%	25.579%
$400,000	50	6	28.625%	26.459%	24.469%	22.646%	20.972%	18.011%	15.506%
$400,000	100	6	19.630%	17.449%	15.498%	13.752%	12.190%	9.544%	7.449%
$400,000	150	6	15.503%	13.319%	11.416%	9.760%	8.329%	6.035%	4.368%
$400,000	200	6	12.918%	10.806%	9.007%	7.489%	6.216%	4.275%	2.948%
$400,000	300	6	9.906%	7.900%	6.269%	4.959%	3.916%	2.463%	1.597%
$400,000	400	6	8.131%	6.248%	4.774%	3.642%	2.786%	1.669%	1.073%
$400,000	500	6	6.979%	5.191%	3.836%	2.831%	2.101%	1.217%	0.800%
$400,000	600	6	6.131%	4.431%	3.180%	2.286%	1.665%	0.964%	0.671%
$400,000	700	6	5.468%	3.846%	2.695%	1.903%	1.375%	0.813%	0.604%
$400,000	800	6	4.983%	3.427%	2.345%	1.631%	1.175%	0.719%	0.563%
$400,000	900	6	4.620%	3.113%	2.094%	1.439%	1.038%	0.659%	0.541%
$400,000	1,000	6	4.275%	2.832%	1.882%	1.290%	0.935%	0.617%	0.526%
$400,000	1,500	6	3.143%	1.938%	1.232%	0.852%	0.661%	0.530%	0.505%
$400,000	2,000	6	2.487%	1.457%	0.921%	0.671%	0.565%	0.509%	0.502%
$400,000	3,000	6	1.752%	0.979%	0.656%	0.544%	0.512%	0.502%	0.501%
$400,000	4,000	6	1.328%	0.753%	0.563%	0.514%	0.504%	0.502%	0.501%
$400,000	5,000	6	1.059%	0.636%	0.527%	0.507%	0.503%	0.502%	0.501%
$400,000	10,000	6	0.571%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	6	71.772%	70.198%	68.678%	67.211%	65.794%	63.088%	60.546%
$425,000	10	6	56.918%	55.068%	53.301%	51.615%	50.005%	47.007%	44.268%
$425,000	15	6	48.180%	46.218%	44.371%	42.622%	40.967%	37.914%	35.153%
$425,000	20	6	43.234%	41.212%	39.311%	37.522%	35.836%	32.739%	29.973%
$425,000	25	6	39.134%	37.054%	35.115%	33.297%	31.588%	28.482%	25.756%
$425,000	50	6	28.774%	26.618%	24.637%	22.823%	21.158%	18.214%	15.722%
$425,000	100	6	19.796%	17.628%	15.689%	13.954%	12.402%	9.766%	7.671%
$425,000	150	6	15.675%	13.500%	11.603%	9.951%	8.517%	6.210%	4.524%
$425,000	200	6	13.084%	10.975%	9.176%	7.655%	6.374%	4.412%	3.060%
$425,000	300	6	10.041%	8.033%	6.397%	5.078%	4.024%	2.547%	1.658%
$425,000	400	6	8.247%	6.360%	4.878%	3.735%	2.867%	1.726%	1.110%
$425,000	500	6	7.081%	5.288%	3.923%	2.907%	2.165%	1.258%	0.823%

* 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	6.222%	4.515%	3.253%	2.347%	1.714%	0.993%	0.685%
$425,000	700	6	5.552%	3.920%	2.757%	1.954%	1.415%	0.834%	0.613%
$425,000	800	6	5.059%	3.494%	2.401%	1.674%	1.207%	0.734%	0.569%
$425,000	900	6	4.692%	3.174%	2.143%	1.476%	1.065%	0.671%	0.545%
$425,000	1,000	6	4.342%	2.888%	1.927%	1.323%	0.958%	0.626%	0.529%
$425,000	1,500	6	3.193%	1.977%	1.260%	0.870%	0.672%	0.533%	0.506%
$425,000	2,000	6	2.527%	1.485%	0.939%	0.680%	0.570%	0.510%	0.502%
$425,000	3,000	6	1.781%	0.996%	0.664%	0.547%	0.512%	0.502%	0.501%
$425,000	4,000	6	1.350%	0.764%	0.567%	0.515%	0.505%	0.502%	0.501%
$425,000	5,000	6	1.076%	0.643%	0.529%	0.507%	0.503%	0.502%	0.501%
$425,000	10,000	6	0.575%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	6	71.833%	70.262%	68.744%	67.279%	65.864%	63.162%	60.625%
$450,000	10	6	57.004%	55.157%	53.394%	51.712%	50.106%	47.115%	44.383%
$450,000	15	6	48.278%	46.321%	44.479%	42.735%	41.085%	38.039%	35.286%
$450,000	20	6	43.332%	41.316%	39.420%	37.636%	35.954%	32.866%	30.108%
$450,000	25	6	39.238%	37.164%	35.231%	33.418%	31.714%	28.619%	25.902%
$450,000	50	6	28.891%	26.742%	24.769%	22.963%	21.304%	18.372%	15.892%
$450,000	100	6	19.927%	17.769%	15.840%	14.114%	12.569%	9.945%	7.855%
$450,000	150	6	15.811%	13.645%	11.753%	10.105%	8.672%	6.356%	4.656%
$450,000	200	6	13.218%	11.114%	9.315%	7.793%	6.508%	4.529%	3.157%
$450,000	300	6	10.154%	8.145%	6.505%	5.179%	4.118%	2.621%	1.712%
$450,000	400	6	8.345%	6.456%	4.967%	3.816%	2.937%	1.776%	1.143%
$450,000	500	6	7.169%	5.371%	3.999%	2.972%	2.220%	1.294%	0.843%
$450,000	600	6	6.300%	4.587%	3.317%	2.401%	1.757%	1.019%	0.698%
$450,000	700	6	5.623%	3.984%	2.812%	1.998%	1.449%	0.852%	0.621%
$450,000	800	6	5.124%	3.551%	2.448%	1.711%	1.234%	0.748%	0.574%
$450,000	900	6	4.752%	3.226%	2.185%	1.508%	1.088%	0.682%	0.549%
$450,000	1,000	6	4.399%	2.937%	1.966%	1.352%	0.978%	0.635%	0.532%
$450,000	1,500	6	3.235%	2.010%	1.284%	0.885%	0.681%	0.535%	0.506%
$450,000	2,000	6	2.561%	1.509%	0.953%	0.688%	0.573%	0.511%	0.502%
$450,000	3,000	6	1.805%	1.011%	0.671%	0.550%	0.513%	0.502%	0.501%
$450,000	4,000	6	1.369%	0.773%	0.570%	0.516%	0.505%	0.502%	0.501%
$450,000	5,000	6	1.091%	0.649%	0.530%	0.507%	0.503%	0.502%	0.501%
$450,000	10,000	6	0.579%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	6	71.890%	70.321%	68.805%	67.342%	65.929%	63.230%	60.697%
$475,000	10	6	57.083%	55.239%	53.480%	51.801%	50.198%	47.213%	44.487%
$475,000	15	6	48.363%	46.411%	44.573%	42.832%	41.186%	38.148%	35.401%
$475,000	20	6	43.413%	41.401%	39.510%	37.730%	36.052%	32.972%	30.220%
$475,000	25	6	39.324%	37.256%	35.328%	33.520%	31.820%	28.733%	26.024%
$475,000	50	6	28.985%	26.843%	24.876%	23.076%	21.423%	18.502%	16.031%

* 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	20.037%	17.888%	15.967%	14.248%	12.711%	10.098%	8.013%
$475,000	150	6	15.928%	13.770%	11.884%	10.240%	8.810%	6.489%	4.776%
$475,000	200	6	13.335%	11.234%	9.438%	7.915%	6.627%	4.635%	3.246%
$475,000	300	6	10.254%	8.246%	6.603%	5.271%	4.203%	2.689%	1.763%
$475,000	400	6	8.434%	6.544%	5.049%	3.890%	3.003%	1.824%	1.174%
$475,000	500	6	7.249%	5.446%	4.068%	3.033%	2.272%	1.328%	0.863%
$475,000	600	6	6.370%	4.653%	3.375%	2.450%	1.797%	1.043%	0.710%
$475,000	700	6	5.688%	4.043%	2.861%	2.039%	1.480%	0.870%	0.629%
$475,000	800	6	5.182%	3.603%	2.492%	1.745%	1.260%	0.761%	0.579%
$475,000	900	6	4.806%	3.274%	2.224%	1.538%	1.109%	0.692%	0.553%
$475,000	1,000	6	4.451%	2.981%	2.001%	1.378%	0.996%	0.643%	0.535%
$475,000	1,500	6	3.273%	2.040%	1.305%	0.899%	0.689%	0.538%	0.507%
$475,000	2,000	6	2.592%	1.531%	0.967%	0.695%	0.577%	0.512%	0.502%
$475,000	3,000	6	1.828%	1.024%	0.677%	0.552%	0.514%	0.502%	0.501%
$475,000	4,000	6	1.386%	0.781%	0.573%	0.517%	0.505%	0.502%	0.501%
$475,000	5,000	6	1.104%	0.654%	0.532%	0.507%	0.503%	0.502%	0.501%
$475,000	10,000	6	0.582%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	6	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	6	71.947%	70.380%	68.866%	67.404%	65.994%	63.298%	60.769%
$500,000	10	6	57.159%	55.318%	53.562%	51.886%	50.287%	47.307%	44.587%
$500,000	15	6	48.441%	46.492%	44.658%	42.921%	41.278%	38.246%	35.506%
$500,000	20	6	43.485%	41.477%	39.589%	37.813%	36.139%	33.066%	30.321%
$500,000	25	6	39.401%	37.338%	35.414%	33.610%	31.914%	28.836%	26.134%
$500,000	50	6	29.069%	26.933%	24.972%	23.177%	21.529%	18.617%	16.155%
$500,000	100	6	20.136%	17.995%	16.081%	14.370%	12.838%	10.237%	8.160%
$500,000	150	6	16.034%	13.885%	12.006%	10.367%	8.938%	6.617%	4.895%
$500,000	200	6	13.443%	11.348%	9.554%	8.030%	6.742%	4.738%	3.335%
$500,000	300	6	10.350%	8.342%	6.697%	5.361%	4.287%	2.756%	1.815%
$500,000	400	6	8.521%	6.629%	5.130%	3.965%	3.068%	1.871%	1.207%
$500,000	500	6	7.325%	5.520%	4.136%	3.093%	2.323%	1.362%	0.883%
$500,000	600	6	6.438%	4.717%	3.432%	2.498%	1.837%	1.067%	0.723%
$500,000	700	6	5.750%	4.100%	2.910%	2.079%	1.512%	0.888%	0.637%
$500,000	800	6	5.239%	3.653%	2.535%	1.780%	1.286%	0.774%	0.585%
$500,000	900	6	4.859%	3.321%	2.263%	1.567%	1.131%	0.702%	0.557%
$500,000	1,000	6	4.502%	3.025%	2.037%	1.404%	1.015%	0.651%	0.538%
$500,000	1,500	6	3.311%	2.070%	1.326%	0.913%	0.697%	0.540%	0.508%
$500,000	2,000	6	2.622%	1.552%	0.981%	0.703%	0.581%	0.512%	0.502%
$500,000	3,000	6	1.850%	1.037%	0.684%	0.555%	0.515%	0.502%	0.501%
$500,000	4,000	6	1.403%	0.790%	0.577%	0.518%	0.505%	0.502%	0.501%
$500,000	5,000	6	1.118%	0.660%	0.533%	0.508%	0.503%	0.502%	0.501%
$500,000	10,000	6	0.585%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	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 2022 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6D

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	7	52.893%	50.582%	48.346%	46.179%	44.080%	40.063%	36.261%
$30,000	10	7	35.133%	32.385%	29.808%	27.407%	25.186%	21.249%	17.919%
$30,000	15	7	27.437%	24.840%	22.451%	20.266%	18.263%	14.748%	11.832%
$30,000	20	7	22.915%	20.368%	18.057%	15.966%	14.085%	10.892%	8.364%
$30,000	25	7	19.983%	17.483%	15.247%	13.250%	11.489%	8.563%	6.337%
$30,000	50	7	13.061%	10.766%	8.816%	7.177%	5.812%	3.780%	2.463%
$30,000	100	7	8.196%	6.210%	4.654%	3.468%	2.580%	1.470%	0.922%
$30,000	150	7	6.160%	4.386%	3.095%	2.182%	1.557%	0.882%	0.625%
$30,000	200	7	4.984%	3.387%	2.289%	1.564%	1.107%	0.675%	0.541%
$30,000	300	7	3.747%	2.379%	1.524%	1.020%	0.747%	0.546%	0.507%
$30,000	400	7	3.043%	1.836%	1.144%	0.783%	0.613%	0.514%	0.502%
$30,000	500	7	2.578%	1.503%	0.935%	0.667%	0.556%	0.506%	0.501%
$30,000	600	7	2.225%	1.263%	0.796%	0.600%	0.530%	0.503%	0.501%
$30,000	700	7	1.973%	1.101%	0.711%	0.563%	0.517%	0.502%	0.501%
$30,000	800	7	1.763%	0.975%	0.649%	0.540%	0.510%	0.502%	0.501%
$30,000	900	7	1.603%	0.887%	0.613%	0.529%	0.508%	0.502%	0.501%
$30,000	1,000	7	1.463%	0.815%	0.584%	0.520%	0.506%	0.502%	0.501%
$30,000	1,500	7	1.035%	0.626%	0.524%	0.506%	0.503%	0.502%	0.501%
$30,000	2,000	7	0.811%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	7	0.623%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	7	0.554%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	7	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	7	0.507%	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	54.952%	52.731%	50.583%	48.507%	46.492%	42.633%	38.997%
$35,000	10	7	37.330%	34.596%	32.002%	29.565%	27.274%	23.162%	19.649%
$35,000	15	7	28.992%	26.374%	23.966%	21.754%	19.727%	16.158%	13.151%
$35,000	20	7	24.263%	21.709%	19.381%	17.263%	15.344%	12.048%	9.392%
$35,000	25	7	21.176%	18.656%	16.390%	14.359%	12.546%	9.504%	7.158%
$35,000	50	7	13.871%	11.544%	9.549%	7.856%	6.428%	4.271%	2.836%
$35,000	100	7	8.729%	6.698%	5.090%	3.842%	2.891%	1.666%	1.035%
$35,000	150	7	6.566%	4.743%	3.394%	2.421%	1.742%	0.978%	0.669%
$35,000	200	7	5.316%	3.669%	2.515%	1.733%	1.228%	0.728%	0.560%
$35,000	300	7	3.999%	2.579%	1.669%	1.118%	0.807%	0.562%	0.510%
$35,000	400	7	3.256%	1.994%	1.251%	0.847%	0.646%	0.521%	0.503%
$35,000	500	7	2.764%	1.635%	1.017%	0.711%	0.577%	0.509%	0.501%
$35,000	600	7	2.388%	1.372%	0.857%	0.629%	0.542%	0.504%	0.501%
$35,000	700	7	2.121%	1.194%	0.759%	0.583%	0.524%	0.503%	0.501%
$35,000	800	7	1.899%	1.055%	0.686%	0.554%	0.514%	0.502%	0.501%
$35,000	900	7	1.730%	0.957%	0.642%	0.538%	0.510%	0.502%	0.501%
$35,000	1,000	7	1.580%	0.876%	0.608%	0.527%	0.507%	0.502%	0.501%
$35,000	1,500	7	1.115%	0.657%	0.532%	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	7	0.867%	0.570%	0.512%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	7	0.653%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	7	0.569%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	7	0.535%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	7	0.507%	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	56.651%	54.504%	52.431%	50.422%	48.472%	44.750%	41.243%
$40,000	10	7	39.275%	36.596%	34.033%	31.591%	29.280%	25.054%	21.378%
$40,000	15	7	30.453%	27.805%	25.365%	23.117%	21.054%	17.423%	14.362%
$40,000	20	7	25.469%	22.917%	20.582%	18.448%	16.502%	13.126%	10.375%
$40,000	25	7	22.255%	19.724%	17.443%	15.386%	13.533%	10.395%	7.945%
$40,000	50	7	14.611%	12.258%	10.225%	8.487%	7.008%	4.745%	3.202%
$40,000	100	7	9.221%	7.150%	5.495%	4.197%	3.191%	1.861%	1.152%
$40,000	150	7	6.939%	5.074%	3.676%	2.650%	1.921%	1.078%	0.718%
$40,000	200	7	5.624%	3.933%	2.728%	1.898%	1.348%	0.783%	0.582%
$40,000	300	7	4.235%	2.769%	1.812%	1.218%	0.871%	0.583%	0.516%
$40,000	400	7	3.450%	2.141%	1.352%	0.909%	0.681%	0.529%	0.504%
$40,000	500	7	2.931%	1.758%	1.095%	0.755%	0.599%	0.513%	0.502%
$40,000	600	7	2.536%	1.474%	0.918%	0.660%	0.555%	0.505%	0.501%
$40,000	700	7	2.256%	1.282%	0.807%	0.605%	0.532%	0.503%	0.501%
$40,000	800	7	2.023%	1.131%	0.724%	0.569%	0.519%	0.503%	0.501%
$40,000	900	7	1.844%	1.023%	0.673%	0.549%	0.514%	0.502%	0.501%
$40,000	1,000	7	1.687%	0.934%	0.633%	0.535%	0.509%	0.502%	0.501%
$40,000	1,500	7	1.190%	0.688%	0.541%	0.509%	0.503%	0.502%	0.501%
$40,000	2,000	7	0.921%	0.587%	0.515%	0.505%	0.503%	0.502%	0.501%
$40,000	3,000	7	0.683%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	7	0.585%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	7	0.544%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	7	0.507%	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	58.123%	56.041%	54.026%	52.073%	50.181%	46.577%	43.172%
$45,000	10	7	40.970%	38.381%	35.887%	33.484%	31.178%	26.917%	23.125%
$45,000	15	7	31.864%	29.187%	26.708%	24.420%	22.308%	18.595%	15.471%
$45,000	20	7	26.588%	24.028%	21.683%	19.537%	17.570%	14.138%	11.309%
$45,000	25	7	23.245%	20.713%	18.415%	16.335%	14.456%	11.244%	8.693%
$45,000	50	7	15.294%	12.922%	10.854%	9.077%	7.558%	5.199%	3.557%
$45,000	100	7	9.680%	7.575%	5.880%	4.536%	3.481%	2.055%	1.272%
$45,000	150	7	7.291%	5.389%	3.946%	2.875%	2.100%	1.182%	0.771%
$45,000	200	7	5.916%	4.185%	2.934%	2.060%	1.470%	0.842%	0.607%
$45,000	300	7	4.458%	2.953%	1.951%	1.317%	0.935%	0.606%	0.522%
$45,000	400	7	3.634%	2.284%	1.451%	0.973%	0.718%	0.538%	0.506%
$45,000	500	7	3.089%	1.875%	1.173%	0.801%	0.622%	0.517%	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	7	2.676%	1.571%	0.978%	0.692%	0.570%	0.507%	0.501%
$45,000	700	7	2.383%	1.368%	0.856%	0.629%	0.541%	0.504%	0.501%
$45,000	800	7	2.139%	1.205%	0.763%	0.586%	0.524%	0.503%	0.501%
$45,000	900	7	1.952%	1.088%	0.704%	0.562%	0.517%	0.503%	0.501%
$45,000	1,000	7	1.787%	0.991%	0.658%	0.544%	0.512%	0.502%	0.501%
$45,000	1,500	7	1.262%	0.719%	0.551%	0.511%	0.504%	0.502%	0.501%
$45,000	2,000	7	0.974%	0.604%	0.519%	0.505%	0.503%	0.502%	0.501%
$45,000	3,000	7	0.713%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	7	0.602%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	7	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	7	0.508%	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	59.365%	57.333%	55.366%	53.461%	51.621%	48.108%	44.790%
$50,000	10	7	42.411%	39.893%	37.468%	35.130%	32.875%	28.626%	24.778%
$50,000	15	7	33.165%	30.484%	27.975%	25.642%	23.488%	19.686%	16.480%
$50,000	20	7	27.612%	25.035%	22.674%	20.508%	18.525%	15.053%	12.163%
$50,000	25	7	24.138%	21.607%	19.297%	17.199%	15.302%	12.032%	9.399%
$50,000	50	7	15.914%	13.522%	11.429%	9.618%	8.067%	5.621%	3.896%
$50,000	100	7	10.099%	7.967%	6.234%	4.851%	3.754%	2.243%	1.391%
$50,000	150	7	7.609%	5.676%	4.197%	3.085%	2.270%	1.281%	0.824%
$50,000	200	7	6.181%	4.417%	3.127%	2.214%	1.587%	0.902%	0.633%
$50,000	300	7	4.663%	3.124%	2.082%	1.412%	1.000%	0.629%	0.529%
$50,000	400	7	3.803%	2.417%	1.546%	1.035%	0.754%	0.548%	0.508%
$50,000	500	7	3.233%	1.984%	1.247%	0.846%	0.647%	0.522%	0.503%
$50,000	600	7	2.803%	1.663%	1.036%	0.724%	0.585%	0.509%	0.501%
$50,000	700	7	2.498%	1.447%	0.904%	0.653%	0.551%	0.505%	0.501%
$50,000	800	7	2.244%	1.274%	0.800%	0.603%	0.531%	0.503%	0.501%
$50,000	900	7	2.051%	1.149%	0.736%	0.574%	0.522%	0.503%	0.501%
$50,000	1,000	7	1.878%	1.045%	0.683%	0.553%	0.515%	0.502%	0.501%
$50,000	1,500	7	1.329%	0.750%	0.561%	0.514%	0.504%	0.502%	0.501%
$50,000	2,000	7	1.023%	0.621%	0.523%	0.506%	0.503%	0.502%	0.501%
$50,000	3,000	7	0.742%	0.538%	0.508%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	7	0.619%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	7	0.562%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	7	0.508%	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	60.381%	58.388%	56.460%	54.597%	52.796%	49.355%	46.111%
$55,000	10	7	43.604%	41.142%	38.773%	36.489%	34.293%	30.129%	26.277%
$55,000	15	7	34.332%	31.656%	29.141%	26.783%	24.589%	20.694%	17.405%
$55,000	20	7	28.551%	25.959%	23.572%	21.383%	19.379%	15.870%	12.932%
$55,000	25	7	24.928%	22.394%	20.077%	17.969%	16.054%	12.740%	10.047%
$55,000	50	7	16.464%	14.054%	11.943%	10.104%	8.522%	6.007%	4.206%

* 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	10.475%	8.319%	6.554%	5.135%	4.003%	2.421%	1.506%
$55,000	150	7	7.893%	5.934%	4.424%	3.277%	2.426%	1.376%	0.876%
$55,000	200	7	6.419%	4.626%	3.302%	2.354%	1.697%	0.960%	0.658%
$55,000	300	7	4.844%	3.275%	2.201%	1.498%	1.060%	0.651%	0.535%
$55,000	400	7	3.953%	2.536%	1.633%	1.093%	0.790%	0.558%	0.509%
$55,000	500	7	3.361%	2.081%	1.314%	0.887%	0.670%	0.528%	0.504%
$55,000	600	7	2.915%	1.744%	1.088%	0.754%	0.600%	0.512%	0.502%
$55,000	700	7	2.600%	1.518%	0.946%	0.675%	0.561%	0.506%	0.501%
$55,000	800	7	2.338%	1.336%	0.836%	0.619%	0.537%	0.504%	0.501%
$55,000	900	7	2.139%	1.206%	0.765%	0.587%	0.526%	0.503%	0.501%
$55,000	1,000	7	1.959%	1.094%	0.708%	0.563%	0.518%	0.503%	0.501%
$55,000	1,500	7	1.389%	0.779%	0.571%	0.516%	0.505%	0.502%	0.501%
$55,000	2,000	7	1.068%	0.638%	0.527%	0.506%	0.503%	0.502%	0.501%
$55,000	3,000	7	0.769%	0.545%	0.508%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	7	0.635%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	7	0.571%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	7	0.508%	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	61.217%	59.256%	57.362%	55.533%	53.765%	50.382%	47.200%
$60,000	10	7	44.591%	42.176%	39.852%	37.615%	35.465%	31.388%	27.608%
$60,000	15	7	35.370%	32.709%	30.194%	27.834%	25.621%	21.651%	18.267%
$60,000	20	7	29.407%	26.798%	24.391%	22.176%	20.149%	16.595%	13.618%
$60,000	25	7	25.635%	23.093%	20.766%	18.648%	16.720%	13.376%	10.633%
$60,000	50	7	16.952%	14.533%	12.405%	10.547%	8.939%	6.365%	4.498%
$60,000	100	7	10.817%	8.638%	6.846%	5.396%	4.234%	2.587%	1.616%
$60,000	150	7	8.153%	6.171%	4.632%	3.453%	2.572%	1.469%	0.927%
$60,000	200	7	6.634%	4.817%	3.465%	2.486%	1.799%	1.016%	0.684%
$60,000	300	7	5.008%	3.413%	2.310%	1.578%	1.116%	0.674%	0.542%
$60,000	400	7	4.081%	2.638%	1.707%	1.143%	0.820%	0.566%	0.511%
$60,000	500	7	3.477%	2.171%	1.377%	0.927%	0.693%	0.533%	0.505%
$60,000	600	7	3.017%	1.819%	1.137%	0.782%	0.615%	0.515%	0.502%
$60,000	700	7	2.692%	1.583%	0.987%	0.697%	0.571%	0.508%	0.501%
$60,000	800	7	2.424%	1.394%	0.869%	0.636%	0.544%	0.505%	0.501%
$60,000	900	7	2.220%	1.258%	0.793%	0.599%	0.531%	0.504%	0.501%
$60,000	1,000	7	2.033%	1.140%	0.731%	0.573%	0.521%	0.503%	0.501%
$60,000	1,500	7	1.445%	0.806%	0.581%	0.519%	0.505%	0.502%	0.501%
$60,000	2,000	7	1.110%	0.654%	0.531%	0.507%	0.503%	0.502%	0.501%
$60,000	3,000	7	0.794%	0.551%	0.509%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	7	0.650%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	7	0.580%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	7	0.509%	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	61.932%	60.000%	58.134%	56.334%	54.591%	51.260%	48.130%
$65,000	10	7	45.422%	43.046%	40.759%	38.564%	36.450%	32.448%	28.746%
$65,000	15	7	36.265%	33.636%	31.138%	28.779%	26.567%	22.557%	19.092%
$65,000	20	7	30.191%	27.572%	25.148%	22.917%	20.866%	17.264%	14.246%
$65,000	25	7	26.279%	23.729%	21.395%	19.266%	17.325%	13.956%	11.174%
$65,000	50	7	17.392%	14.966%	12.825%	10.949%	9.321%	6.698%	4.773%
$65,000	100	7	11.128%	8.932%	7.116%	5.638%	4.448%	2.747%	1.724%
$65,000	150	7	8.389%	6.388%	4.825%	3.619%	2.711%	1.558%	0.978%
$65,000	200	7	6.831%	4.993%	3.615%	2.609%	1.896%	1.071%	0.711%
$65,000	300	7	5.159%	3.541%	2.412%	1.655%	1.170%	0.697%	0.550%
$65,000	400	7	4.205%	2.738%	1.782%	1.193%	0.852%	0.577%	0.513%
$65,000	500	7	3.584%	2.253%	1.436%	0.966%	0.715%	0.539%	0.506%
$65,000	600	7	3.112%	1.890%	1.184%	0.810%	0.629%	0.518%	0.502%
$65,000	700	7	2.777%	1.645%	1.026%	0.719%	0.582%	0.509%	0.502%
$65,000	800	7	2.503%	1.448%	0.902%	0.652%	0.551%	0.505%	0.501%
$65,000	900	7	2.293%	1.307%	0.820%	0.612%	0.536%	0.504%	0.501%
$65,000	1,000	7	2.101%	1.183%	0.754%	0.582%	0.524%	0.503%	0.501%
$65,000	1,500	7	1.496%	0.832%	0.591%	0.522%	0.506%	0.502%	0.501%
$65,000	2,000	7	1.149%	0.670%	0.535%	0.508%	0.503%	0.502%	0.501%
$65,000	3,000	7	0.817%	0.557%	0.510%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	7	0.665%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	7	0.589%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	7	0.509%	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	62.546%	60.638%	58.798%	57.022%	55.301%	52.014%	48.928%
$70,000	10	7	46.137%	43.795%	41.542%	39.381%	37.297%	33.363%	29.729%
$70,000	15	7	37.042%	34.453%	31.988%	29.648%	27.436%	23.419%	19.902%
$70,000	20	7	30.924%	28.304%	25.868%	23.622%	21.554%	17.905%	14.840%
$70,000	25	7	26.892%	24.332%	21.991%	19.849%	17.896%	14.502%	11.688%
$70,000	50	7	17.807%	15.373%	13.223%	11.333%	9.685%	7.014%	5.041%
$70,000	100	7	11.420%	9.209%	7.371%	5.869%	4.653%	2.901%	1.831%
$70,000	150	7	8.612%	6.595%	5.008%	3.778%	2.845%	1.645%	1.029%
$70,000	200	7	7.017%	5.159%	3.758%	2.728%	1.990%	1.125%	0.738%
$70,000	300	7	5.302%	3.663%	2.509%	1.729%	1.223%	0.720%	0.559%
$70,000	400	7	4.323%	2.834%	1.855%	1.244%	0.885%	0.588%	0.516%
$70,000	500	7	3.685%	2.332%	1.493%	1.004%	0.738%	0.546%	0.507%
$70,000	600	7	3.202%	1.959%	1.230%	0.838%	0.644%	0.521%	0.503%
$70,000	700	7	2.858%	1.705%	1.064%	0.741%	0.592%	0.511%	0.502%
$70,000	800	7	2.578%	1.501%	0.934%	0.669%	0.559%	0.506%	0.501%
$70,000	900	7	2.363%	1.354%	0.847%	0.625%	0.541%	0.505%	0.501%
$70,000	1,000	7	2.165%	1.225%	0.777%	0.592%	0.528%	0.503%	0.501%
$70,000	1,500	7	1.545%	0.858%	0.602%	0.525%	0.507%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$70,000	2,000	7	1.186%	0.686%	0.540%	0.509%	0.503%	0.502%	0.501%
$70,000	3,000	7	0.840%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	7	0.680%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	7	0.598%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	7	0.509%	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	63.102%	61.217%	59.399%	57.644%	55.942%	52.697%	49.650%
$75,000	10	7	46.785%	44.472%	42.252%	40.119%	38.064%	34.189%	30.616%
$75,000	15	7	37.741%	35.192%	32.766%	30.457%	28.263%	24.245%	20.703%
$75,000	20	7	31.611%	29.001%	26.565%	24.307%	22.222%	18.532%	15.417%
$75,000	25	7	27.481%	24.915%	22.565%	20.412%	18.446%	15.022%	12.181%
$75,000	50	7	18.199%	15.761%	13.600%	11.698%	10.032%	7.320%	5.303%
$75,000	100	7	11.697%	9.474%	7.617%	6.092%	4.851%	3.052%	1.937%
$75,000	150	7	8.824%	6.792%	5.184%	3.932%	2.975%	1.731%	1.080%
$75,000	200	7	7.194%	5.317%	3.895%	2.843%	2.081%	1.178%	0.765%
$75,000	300	7	5.439%	3.779%	2.603%	1.801%	1.275%	0.744%	0.567%
$75,000	400	7	4.435%	2.925%	1.925%	1.293%	0.917%	0.599%	0.519%
$75,000	500	7	3.782%	2.409%	1.549%	1.041%	0.760%	0.552%	0.509%
$75,000	600	7	3.288%	2.025%	1.275%	0.866%	0.660%	0.525%	0.503%
$75,000	700	7	2.935%	1.762%	1.101%	0.762%	0.604%	0.513%	0.502%
$75,000	800	7	2.650%	1.551%	0.965%	0.686%	0.566%	0.507%	0.501%
$75,000	900	7	2.429%	1.400%	0.874%	0.638%	0.547%	0.506%	0.501%
$75,000	1,000	7	2.226%	1.265%	0.799%	0.602%	0.532%	0.504%	0.501%
$75,000	1,500	7	1.591%	0.883%	0.612%	0.528%	0.507%	0.502%	0.501%
$75,000	2,000	7	1.223%	0.702%	0.545%	0.510%	0.503%	0.502%	0.501%
$75,000	3,000	7	0.862%	0.570%	0.512%	0.505%	0.503%	0.502%	0.501%
$75,000	4,000	7	0.694%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	7	0.607%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	7	0.510%	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	63.623%	61.758%	59.961%	58.224%	56.540%	53.333%	50.322%
$80,000	10	7	47.390%	45.104%	42.914%	40.806%	38.778%	34.959%	31.441%
$80,000	15	7	38.392%	35.881%	33.491%	31.219%	29.056%	25.058%	21.503%
$80,000	20	7	32.271%	29.676%	27.249%	24.989%	22.891%	19.162%	16.002%
$80,000	25	7	28.058%	25.491%	23.133%	20.970%	18.991%	15.535%	12.663%
$80,000	50	7	18.583%	16.143%	13.973%	12.059%	10.378%	7.627%	5.567%
$80,000	100	7	11.969%	9.733%	7.860%	6.314%	5.048%	3.203%	2.047%
$80,000	150	7	9.032%	6.986%	5.357%	4.086%	3.105%	1.819%	1.134%
$80,000	200	7	7.368%	5.474%	4.031%	2.957%	2.173%	1.232%	0.793%
$80,000	300	7	5.573%	3.894%	2.697%	1.874%	1.328%	0.769%	0.577%
$80,000	400	7	4.545%	3.016%	1.995%	1.343%	0.949%	0.611%	0.523%
$80,000	500	7	3.876%	2.485%	1.605%	1.079%	0.784%	0.560%	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	7	3.372%	2.090%	1.321%	0.894%	0.676%	0.529%	0.504%
$80,000	700	7	3.011%	1.819%	1.139%	0.785%	0.615%	0.516%	0.502%
$80,000	800	7	2.719%	1.601%	0.997%	0.703%	0.574%	0.509%	0.501%
$80,000	900	7	2.494%	1.445%	0.901%	0.652%	0.552%	0.507%	0.501%
$80,000	1,000	7	2.286%	1.305%	0.821%	0.613%	0.536%	0.504%	0.501%
$80,000	1,500	7	1.637%	0.908%	0.623%	0.532%	0.508%	0.502%	0.501%
$80,000	2,000	7	1.258%	0.717%	0.550%	0.511%	0.504%	0.502%	0.501%
$80,000	3,000	7	0.884%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$80,000	4,000	7	0.708%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	7	0.616%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	7	0.510%	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	64.522%	62.695%	60.933%	59.227%	57.576%	54.435%	51.485%
$90,000	10	7	48.449%	46.214%	44.072%	42.010%	40.030%	36.311%	32.889%
$90,000	15	7	39.554%	37.110%	34.787%	32.578%	30.482%	26.582%	23.044%
$90,000	20	7	33.497%	30.948%	28.550%	26.304%	24.201%	20.419%	17.172%
$90,000	25	7	29.174%	26.614%	24.246%	22.064%	20.058%	16.536%	13.594%
$90,000	50	7	19.322%	16.877%	14.695%	12.756%	11.046%	8.228%	6.085%
$90,000	100	7	12.492%	10.233%	8.333%	6.748%	5.435%	3.504%	2.269%
$90,000	150	7	9.435%	7.360%	5.697%	4.385%	3.366%	1.996%	1.246%
$90,000	200	7	7.704%	5.780%	4.297%	3.179%	2.356%	1.343%	0.851%
$90,000	300	7	5.833%	4.117%	2.883%	2.020%	1.437%	0.820%	0.598%
$90,000	400	7	4.758%	3.193%	2.133%	1.443%	1.017%	0.637%	0.531%
$90,000	500	7	4.054%	2.629%	1.713%	1.153%	0.830%	0.573%	0.513%
$90,000	600	7	3.536%	2.218%	1.411%	0.952%	0.710%	0.538%	0.506%
$90,000	700	7	3.157%	1.930%	1.214%	0.831%	0.641%	0.521%	0.503%
$90,000	800	7	2.855%	1.701%	1.060%	0.739%	0.592%	0.512%	0.502%
$90,000	900	7	2.621%	1.534%	0.956%	0.680%	0.565%	0.509%	0.502%
$90,000	1,000	7	2.402%	1.384%	0.867%	0.635%	0.546%	0.505%	0.501%
$90,000	1,500	7	1.725%	0.958%	0.645%	0.540%	0.510%	0.502%	0.501%
$90,000	2,000	7	1.328%	0.750%	0.561%	0.513%	0.504%	0.502%	0.501%
$90,000	3,000	7	0.928%	0.590%	0.516%	0.505%	0.503%	0.502%	0.501%
$90,000	4,000	7	0.738%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	7	0.635%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	7	0.512%	0.506%	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	65.259%	63.461%	61.726%	60.046%	58.423%	55.336%	52.435%
$100,000	10	7	49.310%	47.118%	45.013%	42.990%	41.052%	37.414%	34.069%
$100,000	15	7	40.521%	38.130%	35.862%	33.708%	31.664%	27.861%	24.407%
$100,000	20	7	34.534%	32.046%	29.696%	27.477%	25.387%	21.592%	18.290%
$100,000	25	7	30.174%	27.634%	25.271%	23.078%	21.050%	17.470%	14.453%
$100,000	50	7	19.996%	17.549%	15.354%	13.400%	11.666%	8.789%	6.577%

* 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	7	12.968%	10.688%	8.766%	7.149%	5.799%	3.788%	2.485%
$100,000	150	7	9.803%	7.703%	6.011%	4.665%	3.612%	2.169%	1.358%
$100,000	200	7	8.011%	6.063%	4.544%	3.388%	2.530%	1.453%	0.911%
$100,000	300	7	6.073%	4.326%	3.058%	2.159%	1.543%	0.872%	0.621%
$100,000	400	7	4.956%	3.360%	2.263%	1.540%	1.084%	0.664%	0.540%
$100,000	500	7	4.224%	2.769%	1.819%	1.228%	0.879%	0.590%	0.518%
$100,000	600	7	3.687%	2.336%	1.497%	1.008%	0.745%	0.548%	0.508%
$100,000	700	7	3.293%	2.034%	1.287%	0.876%	0.667%	0.528%	0.504%
$100,000	800	7	2.982%	1.795%	1.121%	0.775%	0.611%	0.516%	0.502%
$100,000	900	7	2.738%	1.618%	1.008%	0.709%	0.579%	0.511%	0.502%
$100,000	1,000	7	2.510%	1.458%	0.912%	0.658%	0.556%	0.507%	0.501%
$100,000	1,500	7	1.808%	1.006%	0.668%	0.548%	0.513%	0.502%	0.501%
$100,000	2,000	7	1.393%	0.782%	0.572%	0.516%	0.505%	0.502%	0.501%
$100,000	3,000	7	0.970%	0.604%	0.519%	0.505%	0.503%	0.502%	0.501%
$100,000	4,000	7	0.766%	0.544%	0.508%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	7	0.654%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	7	0.513%	0.506%	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	65.859%	64.086%	62.371%	60.714%	59.113%	56.068%	53.208%
$110,000	10	7	50.018%	47.860%	45.786%	43.796%	41.891%	38.320%	35.037%
$110,000	15	7	41.314%	38.969%	36.744%	34.635%	32.632%	28.909%	25.533%
$110,000	20	7	35.394%	32.958%	30.658%	28.484%	26.427%	22.651%	19.326%
$110,000	25	7	31.047%	28.535%	26.187%	24.000%	21.966%	18.342%	15.263%
$110,000	50	7	20.608%	18.159%	15.958%	13.990%	12.235%	9.310%	7.038%
$110,000	100	7	13.401%	11.106%	9.158%	7.516%	6.137%	4.055%	2.690%
$110,000	150	7	10.135%	8.017%	6.297%	4.921%	3.836%	2.332%	1.467%
$110,000	200	7	8.288%	6.318%	4.769%	3.581%	2.691%	1.557%	0.971%
$110,000	300	7	6.289%	4.518%	3.217%	2.287%	1.643%	0.925%	0.643%
$110,000	400	7	5.134%	3.512%	2.384%	1.631%	1.149%	0.692%	0.549%
$110,000	500	7	4.379%	2.897%	1.917%	1.300%	0.927%	0.608%	0.523%
$110,000	600	7	3.823%	2.445%	1.577%	1.062%	0.779%	0.558%	0.511%
$110,000	700	7	3.417%	2.131%	1.354%	0.919%	0.693%	0.535%	0.505%
$110,000	800	7	3.098%	1.882%	1.179%	0.809%	0.630%	0.520%	0.503%
$110,000	900	7	2.844%	1.695%	1.057%	0.737%	0.593%	0.513%	0.502%
$110,000	1,000	7	2.608%	1.527%	0.954%	0.681%	0.566%	0.508%	0.501%
$110,000	1,500	7	1.883%	1.051%	0.690%	0.557%	0.516%	0.502%	0.501%
$110,000	2,000	7	1.453%	0.811%	0.583%	0.519%	0.505%	0.502%	0.501%
$110,000	3,000	7	1.009%	0.618%	0.523%	0.506%	0.503%	0.502%	0.501%
$110,000	4,000	7	0.792%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	7	0.671%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	7	0.514%	0.506%	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	66.365%	64.611%	62.914%	61.276%	59.694%	56.685%	53.859%
$120,000	10	7	50.606%	48.474%	46.426%	44.464%	42.586%	39.071%	35.842%
$120,000	15	7	41.980%	39.673%	37.486%	35.413%	33.445%	29.787%	26.478%
$120,000	20	7	36.129%	33.737%	31.478%	29.344%	27.325%	23.606%	20.289%
$120,000	25	7	31.806%	29.333%	27.012%	24.838%	22.810%	19.170%	16.044%
$120,000	50	7	21.162%	18.715%	16.510%	14.530%	12.762%	9.795%	7.467%
$120,000	100	7	13.791%	11.487%	9.516%	7.852%	6.447%	4.305%	2.883%
$120,000	150	7	10.435%	8.301%	6.558%	5.155%	4.042%	2.485%	1.572%
$120,000	200	7	8.539%	6.550%	4.976%	3.761%	2.842%	1.657%	1.031%
$120,000	300	7	6.486%	4.693%	3.366%	2.408%	1.737%	0.976%	0.666%
$120,000	400	7	5.297%	3.652%	2.497%	1.717%	1.211%	0.719%	0.559%
$120,000	500	7	4.519%	3.015%	2.010%	1.368%	0.974%	0.625%	0.529%
$120,000	600	7	3.941%	2.540%	1.647%	1.110%	0.809%	0.567%	0.512%
$120,000	700	7	3.531%	2.220%	1.419%	0.961%	0.718%	0.542%	0.507%
$120,000	800	7	3.204%	1.963%	1.234%	0.843%	0.649%	0.524%	0.503%
$120,000	900	7	2.941%	1.767%	1.104%	0.765%	0.607%	0.516%	0.503%
$120,000	1,000	7	2.699%	1.592%	0.995%	0.704%	0.576%	0.510%	0.502%
$120,000	1,500	7	1.952%	1.094%	0.711%	0.565%	0.519%	0.503%	0.501%
$120,000	2,000	7	1.508%	0.840%	0.594%	0.522%	0.506%	0.502%	0.501%
$120,000	3,000	7	1.045%	0.631%	0.526%	0.506%	0.503%	0.502%	0.501%
$120,000	4,000	7	0.817%	0.557%	0.510%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	7	0.688%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	7	0.515%	0.506%	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	66.805%	65.066%	63.385%	61.763%	60.198%	57.219%	54.422%
$130,000	10	7	51.115%	49.004%	46.980%	45.043%	43.189%	39.721%	36.537%
$130,000	15	7	42.545%	40.270%	38.114%	36.073%	34.133%	30.531%	27.278%
$130,000	20	7	36.753%	34.396%	32.173%	30.073%	28.087%	24.430%	21.155%
$130,000	25	7	32.452%	30.018%	27.731%	25.582%	23.570%	19.934%	16.779%
$130,000	50	7	21.674%	19.226%	17.016%	15.031%	13.250%	10.246%	7.872%
$130,000	100	7	14.149%	11.837%	9.848%	8.163%	6.735%	4.541%	3.066%
$130,000	150	7	10.706%	8.561%	6.799%	5.371%	4.233%	2.628%	1.671%
$130,000	200	7	8.768%	6.762%	5.166%	3.927%	2.984%	1.751%	1.089%
$130,000	300	7	6.665%	4.854%	3.503%	2.520%	1.825%	1.026%	0.689%
$130,000	400	7	5.446%	3.782%	2.602%	1.798%	1.271%	0.746%	0.569%
$130,000	500	7	4.649%	3.123%	2.097%	1.432%	1.019%	0.643%	0.535%
$130,000	600	7	4.055%	2.634%	1.717%	1.160%	0.841%	0.578%	0.515%
$130,000	700	7	3.636%	2.304%	1.480%	1.002%	0.743%	0.549%	0.508%
$130,000	800	7	3.302%	2.039%	1.287%	0.876%	0.668%	0.529%	0.504%
$130,000	900	7	3.031%	1.834%	1.149%	0.791%	0.621%	0.519%	0.503%
$130,000	1,000	7	2.782%	1.653%	1.033%	0.725%	0.587%	0.511%	0.502%
$130,000	1,500	7	2.016%	1.134%	0.732%	0.574%	0.522%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	2,000	7	1.560%	0.867%	0.605%	0.526%	0.507%	0.502%	0.501%
$130,000	3,000	7	1.079%	0.645%	0.529%	0.507%	0.503%	0.502%	0.501%
$130,000	4,000	7	0.841%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	7	0.704%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	7	0.517%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$140,000	5	7	67.161%	65.435%	63.768%	62.159%	60.607%	57.653%	54.880%
$140,000	10	7	51.530%	49.438%	47.433%	45.516%	43.682%	40.253%	37.107%
$140,000	15	7	43.011%	40.762%	38.633%	36.616%	34.699%	31.145%	27.936%
$140,000	20	7	37.259%	34.932%	32.738%	30.666%	28.706%	25.102%	21.875%
$140,000	25	7	32.981%	30.581%	28.325%	26.205%	24.216%	20.600%	17.436%
$140,000	50	7	22.132%	19.685%	17.475%	15.481%	13.691%	10.656%	8.246%
$140,000	100	7	14.466%	12.147%	10.147%	8.442%	6.995%	4.758%	3.237%
$140,000	150	7	10.945%	8.790%	7.013%	5.565%	4.405%	2.758%	1.764%
$140,000	200	7	8.969%	6.949%	5.336%	4.076%	3.112%	1.838%	1.143%
$140,000	300	7	6.826%	4.998%	3.627%	2.623%	1.906%	1.073%	0.713%
$140,000	400	7	5.580%	3.898%	2.698%	1.872%	1.327%	0.773%	0.579%
$140,000	500	7	4.765%	3.222%	2.176%	1.491%	1.061%	0.660%	0.541%
$140,000	600	7	4.158%	2.719%	1.781%	1.205%	0.872%	0.590%	0.519%
$140,000	700	7	3.730%	2.380%	1.535%	1.039%	0.766%	0.557%	0.510%
$140,000	800	7	3.390%	2.108%	1.335%	0.907%	0.686%	0.533%	0.505%
$140,000	900	7	3.111%	1.896%	1.191%	0.817%	0.635%	0.522%	0.504%
$140,000	1,000	7	2.856%	1.708%	1.069%	0.746%	0.598%	0.513%	0.502%
$140,000	1,500	7	2.074%	1.171%	0.751%	0.583%	0.525%	0.503%	0.501%
$140,000	2,000	7	1.607%	0.893%	0.616%	0.529%	0.508%	0.502%	0.501%
$140,000	3,000	7	1.111%	0.657%	0.532%	0.507%	0.503%	0.502%	0.501%
$140,000	4,000	7	0.862%	0.569%	0.512%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	7	0.719%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	7	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$150,000	5	7	67.453%	65.737%	64.081%	62.484%	60.942%	58.009%	55.256%
$150,000	10	7	51.872%	49.795%	47.807%	45.906%	44.089%	40.692%	37.577%
$150,000	15	7	43.399%	41.172%	39.066%	37.070%	35.173%	31.657%	28.485%
$150,000	20	7	37.677%	35.375%	33.204%	31.155%	29.218%	25.657%	22.471%
$150,000	25	7	33.422%	31.048%	28.819%	26.726%	24.762%	21.179%	18.019%
$150,000	50	7	22.547%	20.104%	17.891%	15.893%	14.095%	11.037%	8.597%
$150,000	100	7	14.751%	12.426%	10.417%	8.697%	7.233%	4.959%	3.398%
$150,000	150	7	11.162%	8.998%	7.208%	5.744%	4.565%	2.880%	1.853%
$150,000	200	7	9.149%	7.116%	5.490%	4.212%	3.230%	1.919%	1.195%
$150,000	300	7	6.969%	5.126%	3.738%	2.717%	1.982%	1.117%	0.735%
$150,000	400	7	5.699%	4.002%	2.784%	1.940%	1.378%	0.798%	0.589%
$150,000	500	7	4.867%	3.310%	2.246%	1.544%	1.100%	0.677%	0.547%

* 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	4.249%	2.795%	1.839%	1.246%	0.899%	0.600%	0.522%
$150,000	700	7	3.806%	2.441%	1.580%	1.069%	0.784%	0.562%	0.511%
$150,000	800	7	3.469%	2.170%	1.379%	0.935%	0.703%	0.538%	0.506%
$150,000	900	7	3.183%	1.951%	1.229%	0.840%	0.648%	0.525%	0.504%
$150,000	1,000	7	2.923%	1.758%	1.102%	0.765%	0.608%	0.515%	0.502%
$150,000	1,500	7	2.126%	1.204%	0.769%	0.591%	0.527%	0.504%	0.501%
$150,000	2,000	7	1.649%	0.916%	0.626%	0.532%	0.508%	0.502%	0.501%
$150,000	3,000	7	1.139%	0.668%	0.535%	0.508%	0.503%	0.502%	0.501%
$150,000	4,000	7	0.883%	0.575%	0.513%	0.505%	0.503%	0.502%	0.501%
$150,000	5,000	7	0.734%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	7	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$160,000	5	7	67.724%	66.018%	64.372%	62.785%	61.254%	58.338%	55.605%
$160,000	10	7	52.186%	50.123%	48.150%	46.264%	44.463%	41.095%	38.009%
$160,000	15	7	43.759%	41.552%	39.466%	37.489%	35.610%	32.130%	28.992%
$160,000	20	7	38.064%	35.786%	33.637%	31.608%	29.692%	26.171%	23.023%
$160,000	25	7	33.831%	31.483%	29.278%	27.209%	25.268%	21.727%	18.588%
$160,000	50	7	22.950%	20.515%	18.303%	16.301%	14.496%	11.417%	8.946%
$160,000	100	7	15.032%	12.703%	10.686%	8.953%	7.473%	5.164%	3.563%
$160,000	150	7	11.378%	9.204%	7.403%	5.923%	4.725%	3.004%	1.944%
$160,000	200	7	9.325%	7.282%	5.642%	4.347%	3.348%	2.001%	1.249%
$160,000	300	7	7.110%	5.253%	3.848%	2.811%	2.058%	1.162%	0.759%
$160,000	400	7	5.815%	4.104%	2.870%	2.008%	1.429%	0.824%	0.600%
$160,000	500	7	4.967%	3.396%	2.316%	1.597%	1.140%	0.695%	0.553%
$160,000	600	7	4.338%	2.870%	1.897%	1.287%	0.927%	0.612%	0.525%
$160,000	700	7	3.887%	2.507%	1.629%	1.103%	0.806%	0.569%	0.513%
$160,000	800	7	3.545%	2.231%	1.423%	0.964%	0.720%	0.544%	0.507%
$160,000	900	7	3.254%	2.006%	1.267%	0.864%	0.662%	0.528%	0.505%
$160,000	1,000	7	2.989%	1.808%	1.135%	0.785%	0.618%	0.517%	0.503%
$160,000	1,500	7	2.177%	1.237%	0.787%	0.599%	0.531%	0.504%	0.501%
$160,000	2,000	7	1.691%	0.939%	0.636%	0.536%	0.509%	0.502%	0.501%
$160,000	3,000	7	1.167%	0.680%	0.539%	0.509%	0.503%	0.502%	0.501%
$160,000	4,000	7	0.903%	0.582%	0.515%	0.505%	0.503%	0.502%	0.501%
$160,000	5,000	7	0.748%	0.540%	0.508%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	7	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$170,000	5	7	67.973%	66.276%	64.639%	63.062%	61.540%	58.642%	55.925%
$170,000	10	7	52.472%	50.423%	48.464%	46.592%	44.806%	41.463%	38.404%
$170,000	15	7	44.086%	41.898%	39.830%	37.870%	36.008%	32.560%	29.452%
$170,000	20	7	38.411%	36.153%	34.023%	32.014%	30.116%	26.631%	23.517%
$170,000	25	7	34.200%	31.875%	29.692%	27.646%	25.725%	22.223%	19.116%
$170,000	50	7	23.333%	20.907%	18.699%	16.695%	14.885%	11.783%	9.285%

* 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	15.302%	12.971%	10.947%	9.201%	7.704%	5.363%	3.726%
$170,000	150	7	11.585%	9.403%	7.591%	6.098%	4.882%	3.126%	2.034%
$170,000	200	7	9.496%	7.443%	5.791%	4.480%	3.463%	2.083%	1.303%
$170,000	300	7	7.245%	5.377%	3.955%	2.902%	2.134%	1.207%	0.783%
$170,000	400	7	5.928%	4.204%	2.955%	2.075%	1.480%	0.850%	0.611%
$170,000	500	7	5.064%	3.479%	2.384%	1.650%	1.178%	0.712%	0.560%
$170,000	600	7	4.424%	2.943%	1.952%	1.328%	0.955%	0.623%	0.528%
$170,000	700	7	3.966%	2.571%	1.677%	1.137%	0.828%	0.577%	0.515%
$170,000	800	7	3.619%	2.290%	1.466%	0.992%	0.737%	0.549%	0.509%
$170,000	900	7	3.322%	2.059%	1.304%	0.888%	0.675%	0.532%	0.506%
$170,000	1,000	7	3.053%	1.856%	1.168%	0.804%	0.629%	0.520%	0.503%
$170,000	1,500	7	2.226%	1.270%	0.805%	0.607%	0.534%	0.504%	0.501%
$170,000	2,000	7	1.730%	0.962%	0.646%	0.539%	0.510%	0.502%	0.501%
$170,000	3,000	7	1.194%	0.691%	0.542%	0.509%	0.503%	0.502%	0.501%
$170,000	4,000	7	0.923%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$170,000	5,000	7	0.762%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	7	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	7	68.204%	66.516%	64.888%	63.320%	61.806%	58.924%	56.224%
$180,000	10	7	52.743%	50.706%	48.761%	46.901%	45.129%	41.811%	38.777%
$180,000	15	7	44.391%	42.221%	40.170%	38.225%	36.379%	32.963%	29.882%
$180,000	20	7	38.735%	36.495%	34.384%	32.392%	30.512%	27.060%	23.977%
$180,000	25	7	34.545%	32.241%	30.079%	28.053%	26.152%	22.687%	19.614%
$180,000	50	7	23.710%	21.293%	19.091%	17.088%	15.274%	12.152%	9.628%
$180,000	100	7	15.569%	13.237%	11.206%	9.448%	7.936%	5.564%	3.891%
$180,000	150	7	11.792%	9.603%	7.780%	6.274%	5.040%	3.250%	2.128%
$180,000	200	7	9.667%	7.605%	5.940%	4.615%	3.581%	2.168%	1.360%
$180,000	300	7	7.381%	5.502%	4.064%	2.995%	2.211%	1.254%	0.808%
$180,000	400	7	6.041%	4.304%	3.039%	2.143%	1.533%	0.877%	0.623%
$180,000	500	7	5.161%	3.563%	2.453%	1.703%	1.218%	0.731%	0.567%
$180,000	600	7	4.509%	3.015%	2.009%	1.369%	0.983%	0.634%	0.532%
$180,000	700	7	4.044%	2.636%	1.726%	1.171%	0.850%	0.585%	0.517%
$180,000	800	7	3.693%	2.349%	1.509%	1.021%	0.756%	0.554%	0.510%
$180,000	900	7	3.390%	2.112%	1.341%	0.912%	0.689%	0.535%	0.506%
$180,000	1,000	7	3.116%	1.904%	1.201%	0.824%	0.639%	0.522%	0.503%
$180,000	1,500	7	2.275%	1.302%	0.823%	0.616%	0.538%	0.505%	0.501%
$180,000	2,000	7	1.770%	0.985%	0.657%	0.543%	0.511%	0.502%	0.501%
$180,000	3,000	7	1.221%	0.703%	0.546%	0.510%	0.504%	0.502%	0.501%
$180,000	4,000	7	0.943%	0.594%	0.517%	0.505%	0.503%	0.502%	0.501%
$180,000	5,000	7	0.776%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	7	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	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%
$190,000	5	7	68.417%	66.737%	65.118%	63.558%	62.051%	59.184%	56.498%
$190,000	10	7	52.992%	50.967%	49.034%	47.187%	45.426%	42.131%	39.121%
$190,000	15	7	44.670%	42.515%	40.480%	38.549%	36.717%	33.330%	30.273%
$190,000	20	7	39.028%	36.805%	34.711%	32.735%	30.871%	27.450%	24.395%
$190,000	25	7	34.859%	32.574%	30.431%	28.423%	26.540%	23.108%	20.067%
$190,000	50	7	24.064%	21.659%	19.463%	17.464%	15.648%	12.511%	9.963%
$190,000	100	7	15.822%	13.489%	11.452%	9.685%	8.161%	5.760%	4.053%
$190,000	150	7	11.991%	9.799%	7.965%	6.446%	5.196%	3.375%	2.222%
$190,000	200	7	9.832%	7.762%	6.086%	4.749%	3.697%	2.253%	1.417%
$190,000	300	7	7.512%	5.622%	4.170%	3.086%	2.286%	1.301%	0.833%
$190,000	400	7	6.149%	4.400%	3.121%	2.210%	1.585%	0.905%	0.636%
$190,000	500	7	5.253%	3.644%	2.519%	1.755%	1.257%	0.750%	0.574%
$190,000	600	7	4.591%	3.085%	2.064%	1.410%	1.011%	0.645%	0.536%
$190,000	700	7	4.119%	2.698%	1.773%	1.205%	0.872%	0.592%	0.520%
$190,000	800	7	3.757%	2.401%	1.547%	1.046%	0.771%	0.558%	0.510%
$190,000	900	7	3.455%	2.163%	1.378%	0.936%	0.703%	0.539%	0.507%
$190,000	1,000	7	3.177%	1.951%	1.233%	0.844%	0.650%	0.525%	0.504%
$190,000	1,500	7	2.322%	1.334%	0.842%	0.625%	0.541%	0.505%	0.501%
$190,000	2,000	7	1.809%	1.007%	0.667%	0.547%	0.513%	0.502%	0.501%
$190,000	3,000	7	1.247%	0.714%	0.549%	0.511%	0.504%	0.502%	0.501%
$190,000	4,000	7	0.962%	0.601%	0.518%	0.505%	0.503%	0.502%	0.501%
$190,000	5,000	7	0.790%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	7	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	7	68.603%	66.930%	65.318%	63.765%	62.265%	59.410%	56.738%
$200,000	10	7	53.215%	51.200%	49.278%	47.442%	45.692%	42.417%	39.427%
$200,000	15	7	44.919%	42.779%	40.757%	38.839%	37.019%	33.657%	30.623%
$200,000	20	7	39.285%	37.079%	34.999%	33.038%	31.188%	27.793%	24.764%
$200,000	25	7	35.138%	32.869%	30.742%	28.751%	26.884%	23.481%	20.467%
$200,000	50	7	24.387%	21.996%	19.808%	17.813%	15.999%	12.853%	10.281%
$200,000	100	7	16.058%	13.725%	11.684%	9.908%	8.375%	5.947%	4.210%
$200,000	150	7	12.179%	9.985%	8.141%	6.612%	5.347%	3.496%	2.314%
$200,000	200	7	9.987%	7.912%	6.224%	4.875%	3.809%	2.335%	1.472%
$200,000	300	7	7.635%	5.736%	4.271%	3.172%	2.358%	1.346%	0.859%
$200,000	400	7	6.251%	4.491%	3.198%	2.274%	1.636%	0.932%	0.649%
$200,000	500	7	5.340%	3.720%	2.582%	1.805%	1.295%	0.769%	0.582%
$200,000	600	7	4.669%	3.151%	2.117%	1.449%	1.039%	0.657%	0.540%
$200,000	700	7	4.190%	2.757%	1.819%	1.238%	0.894%	0.600%	0.522%
$200,000	800	7	3.825%	2.456%	1.588%	1.074%	0.788%	0.564%	0.512%
$200,000	900	7	3.517%	2.212%	1.413%	0.959%	0.717%	0.543%	0.508%
$200,000	1,000	7	3.234%	1.995%	1.263%	0.863%	0.661%	0.527%	0.504%
$200,000	1,500	7	2.367%	1.364%	0.859%	0.634%	0.545%	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	7	1.845%	1.029%	0.677%	0.551%	0.514%	0.502%	0.501%
$200,000	3,000	7	1.272%	0.726%	0.553%	0.512%	0.504%	0.502%	0.501%
$200,000	4,000	7	0.980%	0.607%	0.520%	0.505%	0.503%	0.502%	0.501%
$200,000	5,000	7	0.803%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	7	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	7	68.969%	67.310%	65.712%	64.173%	62.686%	59.858%	57.211%
$225,000	10	7	53.657%	51.664%	49.762%	47.949%	46.219%	42.986%	40.037%
$225,000	15	7	45.418%	43.307%	41.311%	39.419%	37.624%	34.312%	31.322%
$225,000	20	7	39.805%	37.628%	35.578%	33.645%	31.824%	28.484%	25.503%
$225,000	25	7	35.699%	33.464%	31.372%	29.414%	27.576%	24.233%	21.273%
$225,000	50	7	25.066%	22.709%	20.547%	18.567%	16.761%	13.609%	11.004%
$225,000	100	7	16.577%	14.245%	12.198%	10.405%	8.851%	6.371%	4.569%
$225,000	150	7	12.594%	10.394%	8.533%	6.980%	5.688%	3.771%	2.524%
$225,000	200	7	10.333%	8.244%	6.534%	5.158%	4.063%	2.525%	1.601%
$225,000	300	7	7.908%	5.988%	4.497%	3.366%	2.521%	1.452%	0.920%
$225,000	400	7	6.480%	4.699%	3.376%	2.422%	1.754%	0.998%	0.682%
$225,000	500	7	5.534%	3.892%	2.724%	1.919%	1.383%	0.813%	0.600%
$225,000	600	7	4.842%	3.299%	2.237%	1.539%	1.103%	0.685%	0.551%
$225,000	700	7	4.348%	2.888%	1.922%	1.312%	0.944%	0.619%	0.529%
$225,000	800	7	3.972%	2.577%	1.681%	1.137%	0.829%	0.578%	0.515%
$225,000	900	7	3.652%	2.320%	1.492%	1.012%	0.749%	0.553%	0.510%
$225,000	1,000	7	3.360%	2.091%	1.331%	0.906%	0.686%	0.534%	0.505%
$225,000	1,500	7	2.464%	1.431%	0.899%	0.655%	0.554%	0.506%	0.501%
$225,000	2,000	7	1.924%	1.076%	0.701%	0.560%	0.517%	0.503%	0.501%
$225,000	3,000	7	1.326%	0.751%	0.562%	0.514%	0.504%	0.502%	0.501%
$225,000	4,000	7	1.021%	0.622%	0.523%	0.506%	0.503%	0.502%	0.501%
$225,000	5,000	7	0.833%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	7	0.532%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	7	69.251%	67.603%	66.017%	64.488%	63.012%	60.203%	57.577%
$250,000	10	7	53.995%	52.018%	50.133%	48.337%	46.623%	43.422%	40.506%
$250,000	15	7	45.796%	43.706%	41.731%	39.858%	38.083%	34.810%	31.854%
$250,000	20	7	40.197%	38.043%	36.016%	34.105%	32.306%	29.007%	26.064%
$250,000	25	7	36.134%	33.926%	31.860%	29.926%	28.113%	24.814%	21.897%
$250,000	50	7	25.603%	23.281%	21.150%	19.194%	17.402%	14.258%	11.642%
$250,000	100	7	17.022%	14.695%	12.643%	10.841%	9.273%	6.751%	4.891%
$250,000	150	7	12.958%	10.752%	8.878%	7.307%	5.994%	4.022%	2.720%
$250,000	200	7	10.636%	8.537%	6.810%	5.412%	4.294%	2.699%	1.725%
$250,000	300	7	8.146%	6.210%	4.697%	3.542%	2.671%	1.551%	0.980%
$250,000	400	7	6.681%	4.884%	3.537%	2.557%	1.863%	1.061%	0.713%
$250,000	500	7	5.705%	4.045%	2.852%	2.023%	1.463%	0.855%	0.619%

* 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	4.995%	3.430%	2.344%	1.622%	1.162%	0.712%	0.561%
$250,000	700	7	4.487%	3.005%	2.014%	1.381%	0.992%	0.637%	0.536%
$250,000	800	7	4.101%	2.685%	1.763%	1.196%	0.868%	0.592%	0.519%
$250,000	900	7	3.764%	2.409%	1.558%	1.057%	0.778%	0.560%	0.512%
$250,000	1,000	7	3.469%	2.178%	1.394%	0.948%	0.711%	0.540%	0.507%
$250,000	1,500	7	2.549%	1.490%	0.935%	0.674%	0.563%	0.508%	0.501%
$250,000	2,000	7	1.992%	1.119%	0.723%	0.569%	0.520%	0.503%	0.501%
$250,000	3,000	7	1.374%	0.774%	0.570%	0.516%	0.504%	0.502%	0.501%
$250,000	4,000	7	1.056%	0.635%	0.527%	0.507%	0.503%	0.502%	0.501%
$250,000	5,000	7	0.859%	0.569%	0.512%	0.505%	0.503%	0.502%	0.501%
$250,000	10,000	7	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	7	69.435%	67.795%	66.217%	64.695%	63.226%	60.432%	57.819%
$275,000	10	7	54.232%	52.268%	50.395%	48.613%	46.910%	43.733%	40.842%
$275,000	15	7	46.068%	43.996%	42.035%	40.178%	38.417%	35.173%	32.242%
$275,000	20	7	40.481%	38.345%	36.335%	34.441%	32.657%	29.390%	26.477%
$275,000	25	7	36.462%	34.274%	32.229%	30.315%	28.520%	25.255%	22.372%
$275,000	50	7	26.034%	23.741%	21.638%	19.707%	17.934%	14.815%	12.198%
$275,000	100	7	17.411%	15.091%	13.038%	11.229%	9.652%	7.096%	5.188%
$275,000	150	7	13.280%	11.069%	9.187%	7.600%	6.270%	4.253%	2.902%
$275,000	200	7	10.906%	8.799%	7.059%	5.643%	4.503%	2.862%	1.846%
$275,000	300	7	8.357%	6.409%	4.878%	3.703%	2.808%	1.645%	1.039%
$275,000	400	7	6.859%	5.048%	3.682%	2.679%	1.964%	1.123%	0.745%
$275,000	500	7	5.857%	4.181%	2.967%	2.116%	1.536%	0.895%	0.637%
$275,000	600	7	5.129%	3.547%	2.441%	1.699%	1.218%	0.739%	0.572%
$275,000	700	7	4.610%	3.109%	2.098%	1.443%	1.036%	0.656%	0.542%
$275,000	800	7	4.215%	2.780%	1.837%	1.250%	0.904%	0.607%	0.524%
$275,000	900	7	3.869%	2.494%	1.623%	1.102%	0.807%	0.570%	0.515%
$275,000	1,000	7	3.566%	2.255%	1.450%	0.985%	0.733%	0.547%	0.508%
$275,000	1,500	7	2.622%	1.543%	0.968%	0.692%	0.572%	0.509%	0.501%
$275,000	2,000	7	2.052%	1.157%	0.743%	0.578%	0.523%	0.503%	0.501%
$275,000	3,000	7	1.416%	0.795%	0.577%	0.518%	0.505%	0.502%	0.501%
$275,000	4,000	7	1.087%	0.647%	0.530%	0.507%	0.503%	0.502%	0.501%
$275,000	5,000	7	0.883%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$275,000	10,000	7	0.539%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	7	69.569%	67.935%	66.363%	64.848%	63.384%	60.601%	57.999%
$300,000	10	7	54.421%	52.467%	50.605%	48.832%	47.140%	43.982%	41.111%
$300,000	15	7	46.288%	44.229%	42.281%	40.436%	38.687%	35.466%	32.557%
$300,000	20	7	40.711%	38.589%	36.593%	34.713%	32.943%	29.702%	26.812%
$300,000	25	7	36.731%	34.559%	32.531%	30.632%	28.854%	25.616%	22.760%
$300,000	50	7	26.387%	24.119%	22.038%	20.129%	18.377%	15.290%	12.686%

* 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	17.756%	15.444%	13.393%	11.582%	9.997%	7.416%	5.471%
$300,000	150	7	13.569%	11.362%	9.472%	7.872%	6.528%	4.474%	3.080%
$300,000	200	7	11.152%	9.041%	7.291%	5.859%	4.702%	3.020%	1.965%
$300,000	300	7	8.552%	6.594%	5.049%	3.856%	2.940%	1.738%	1.097%
$300,000	400	7	7.024%	5.201%	3.818%	2.796%	2.061%	1.183%	0.777%
$300,000	500	7	5.998%	4.309%	3.076%	2.205%	1.606%	0.934%	0.656%
$300,000	600	7	5.255%	3.657%	2.533%	1.772%	1.272%	0.765%	0.583%
$300,000	700	7	4.723%	3.206%	2.176%	1.502%	1.078%	0.675%	0.549%
$300,000	800	7	4.321%	2.869%	1.907%	1.301%	0.939%	0.620%	0.529%
$300,000	900	7	3.965%	2.573%	1.683%	1.144%	0.834%	0.580%	0.518%
$300,000	1,000	7	3.657%	2.327%	1.503%	1.021%	0.756%	0.554%	0.510%
$300,000	1,500	7	2.689%	1.592%	0.999%	0.709%	0.581%	0.511%	0.501%
$300,000	2,000	7	2.106%	1.192%	0.761%	0.586%	0.526%	0.503%	0.501%
$300,000	3,000	7	1.454%	0.814%	0.585%	0.520%	0.505%	0.502%	0.501%
$300,000	4,000	7	1.116%	0.659%	0.533%	0.508%	0.503%	0.502%	0.501%
$300,000	5,000	7	0.905%	0.583%	0.515%	0.505%	0.503%	0.502%	0.501%
$300,000	10,000	7	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	7	69.700%	68.072%	66.506%	64.996%	63.537%	60.765%	58.173%
$325,000	10	7	54.595%	52.651%	50.798%	49.035%	47.352%	44.212%	41.360%
$325,000	15	7	46.491%	44.445%	42.508%	40.674%	38.936%	35.737%	32.847%
$325,000	20	7	40.922%	38.814%	36.831%	34.964%	33.205%	29.988%	27.120%
$325,000	25	7	36.978%	34.822%	32.809%	30.925%	29.160%	25.948%	23.118%
$325,000	50	7	26.711%	24.465%	22.405%	20.516%	18.783%	15.731%	13.150%
$325,000	100	7	18.090%	15.791%	13.745%	11.936%	10.345%	7.744%	5.762%
$325,000	150	7	13.856%	11.651%	9.758%	8.147%	6.788%	4.701%	3.264%
$325,000	200	7	11.397%	9.283%	7.524%	6.078%	4.903%	3.182%	2.089%
$325,000	300	7	8.747%	6.782%	5.223%	4.011%	3.076%	1.833%	1.159%
$325,000	400	7	7.188%	5.355%	3.956%	2.915%	2.160%	1.246%	0.811%
$325,000	500	7	6.139%	4.437%	3.186%	2.295%	1.678%	0.975%	0.676%
$325,000	600	7	5.381%	3.768%	2.627%	1.846%	1.329%	0.794%	0.595%
$325,000	700	7	4.836%	3.304%	2.255%	1.563%	1.123%	0.695%	0.556%
$325,000	800	7	4.426%	2.958%	1.979%	1.354%	0.976%	0.635%	0.534%
$325,000	900	7	4.063%	2.653%	1.744%	1.188%	0.863%	0.590%	0.521%
$325,000	1,000	7	3.741%	2.395%	1.553%	1.054%	0.777%	0.559%	0.510%
$325,000	1,500	7	2.757%	1.641%	1.031%	0.728%	0.590%	0.512%	0.502%
$325,000	2,000	7	2.161%	1.228%	0.781%	0.595%	0.529%	0.503%	0.501%
$325,000	3,000	7	1.493%	0.834%	0.592%	0.522%	0.506%	0.502%	0.501%
$325,000	4,000	7	1.145%	0.670%	0.536%	0.508%	0.503%	0.502%	0.501%
$325,000	5,000	7	0.927%	0.590%	0.517%	0.505%	0.503%	0.502%	0.501%
$325,000	10,000	7	0.546%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	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%
$350,000	5	7	69.825%	68.202%	66.641%	65.136%	63.682%	60.920%	58.338%
$350,000	10	7	54.749%	52.814%	50.970%	49.215%	47.539%	44.415%	41.580%
$350,000	15	7	46.668%	44.632%	42.705%	40.881%	39.153%	35.973%	33.099%
$350,000	20	7	41.102%	39.006%	37.033%	35.178%	33.429%	30.232%	27.384%
$350,000	25	7	37.190%	35.047%	33.047%	31.176%	29.424%	26.234%	23.425%
$350,000	50	7	26.991%	24.764%	22.722%	20.851%	19.134%	16.113%	13.558%
$350,000	100	7	18.396%	16.110%	14.074%	12.268%	10.676%	8.057%	6.047%
$350,000	150	7	14.126%	11.923%	10.031%	8.411%	7.038%	4.919%	3.446%
$350,000	200	7	11.628%	9.512%	7.746%	6.288%	5.096%	3.340%	2.211%
$350,000	300	7	8.932%	6.959%	5.388%	4.161%	3.207%	1.928%	1.221%
$350,000	400	7	7.344%	5.501%	4.087%	3.029%	2.256%	1.308%	0.846%
$350,000	500	7	6.275%	4.560%	3.293%	2.385%	1.750%	1.016%	0.697%
$350,000	600	7	5.501%	3.874%	2.717%	1.920%	1.385%	0.823%	0.608%
$350,000	700	7	4.944%	3.398%	2.332%	1.622%	1.167%	0.716%	0.564%
$350,000	800	7	4.527%	3.043%	2.047%	1.405%	1.012%	0.650%	0.539%
$350,000	900	7	4.155%	2.730%	1.804%	1.230%	0.892%	0.601%	0.524%
$350,000	1,000	7	3.828%	2.466%	1.606%	1.091%	0.800%	0.567%	0.512%
$350,000	1,500	7	2.822%	1.689%	1.062%	0.746%	0.600%	0.514%	0.502%
$350,000	2,000	7	2.214%	1.263%	0.800%	0.604%	0.533%	0.504%	0.501%
$350,000	3,000	7	1.531%	0.854%	0.600%	0.525%	0.506%	0.502%	0.501%
$350,000	4,000	7	1.174%	0.682%	0.540%	0.509%	0.503%	0.502%	0.501%
$350,000	5,000	7	0.949%	0.598%	0.518%	0.505%	0.503%	0.502%	0.501%
$350,000	10,000	7	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	7	69.928%	68.310%	66.754%	65.253%	63.803%	61.050%	58.475%
$375,000	10	7	54.883%	52.955%	51.118%	49.370%	47.702%	44.592%	41.771%
$375,000	15	7	46.826%	44.799%	42.880%	41.065%	39.346%	36.182%	33.324%
$375,000	20	7	41.260%	39.173%	37.211%	35.365%	33.626%	30.447%	27.615%
$375,000	25	7	37.376%	35.246%	33.258%	31.397%	29.656%	26.486%	23.697%
$375,000	50	7	27.241%	25.030%	23.005%	21.149%	19.447%	16.453%	13.922%
$375,000	100	7	18.676%	16.406%	14.380%	12.581%	10.989%	8.358%	6.326%
$375,000	150	7	14.384%	12.185%	10.292%	8.667%	7.283%	5.133%	3.628%
$375,000	200	7	11.851%	9.734%	7.961%	6.492%	5.285%	3.496%	2.334%
$375,000	300	7	9.110%	7.129%	5.548%	4.306%	3.337%	2.023%	1.285%
$375,000	400	7	7.495%	5.643%	4.217%	3.142%	2.351%	1.370%	0.884%
$375,000	500	7	6.407%	4.680%	3.399%	2.474%	1.821%	1.059%	0.720%
$375,000	600	7	5.617%	3.978%	2.806%	1.993%	1.442%	0.853%	0.622%
$375,000	700	7	5.049%	3.490%	2.408%	1.682%	1.211%	0.737%	0.573%
$375,000	800	7	4.625%	3.127%	2.115%	1.457%	1.048%	0.665%	0.545%
$375,000	900	7	4.246%	2.807%	1.863%	1.274%	0.922%	0.612%	0.527%
$375,000	1,000	7	3.913%	2.536%	1.659%	1.128%	0.824%	0.575%	0.514%
$375,000	1,500	7	2.886%	1.737%	1.093%	0.764%	0.609%	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%
$375,000	2,000	7	2.265%	1.297%	0.820%	0.613%	0.536%	0.504%	0.501%
$375,000	3,000	7	1.568%	0.874%	0.608%	0.527%	0.507%	0.502%	0.501%
$375,000	4,000	7	1.202%	0.694%	0.543%	0.510%	0.504%	0.502%	0.501%
$375,000	5,000	7	0.971%	0.605%	0.520%	0.505%	0.503%	0.502%	0.501%
$375,000	10,000	7	0.554%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	7	70.008%	68.394%	66.842%	65.344%	63.898%	61.151%	58.584%
$400,000	10	7	54.987%	53.065%	51.235%	49.493%	47.831%	44.733%	41.924%
$400,000	15	7	46.955%	44.936%	43.025%	41.217%	39.506%	36.357%	33.511%
$400,000	20	7	41.386%	39.309%	37.355%	35.517%	33.787%	30.623%	27.806%
$400,000	25	7	37.529%	35.409%	33.431%	31.580%	29.848%	26.696%	23.924%
$400,000	50	7	27.458%	25.262%	23.251%	21.409%	19.720%	16.750%	14.240%
$400,000	100	7	18.925%	16.671%	14.657%	12.867%	11.280%	8.643%	6.592%
$400,000	150	7	14.622%	12.428%	10.535%	8.907%	7.515%	5.337%	3.801%
$400,000	200	7	12.057%	9.939%	8.162%	6.684%	5.464%	3.644%	2.453%
$400,000	300	7	9.276%	7.290%	5.701%	4.444%	3.461%	2.117%	1.348%
$400,000	400	7	7.636%	5.778%	4.340%	3.251%	2.444%	1.432%	0.922%
$400,000	500	7	6.530%	4.794%	3.499%	2.559%	1.890%	1.101%	0.742%
$400,000	600	7	5.727%	4.077%	2.891%	2.063%	1.498%	0.882%	0.637%
$400,000	700	7	5.148%	3.577%	2.481%	1.739%	1.255%	0.759%	0.582%
$400,000	800	7	4.717%	3.207%	2.180%	1.507%	1.084%	0.681%	0.551%
$400,000	900	7	4.332%	2.880%	1.920%	1.316%	0.951%	0.623%	0.531%
$400,000	1,000	7	3.995%	2.604%	1.710%	1.164%	0.848%	0.584%	0.517%
$400,000	1,500	7	2.947%	1.783%	1.124%	0.782%	0.619%	0.518%	0.502%
$400,000	2,000	7	2.315%	1.331%	0.840%	0.623%	0.540%	0.504%	0.501%
$400,000	3,000	7	1.603%	0.893%	0.616%	0.530%	0.508%	0.502%	0.501%
$400,000	4,000	7	1.229%	0.706%	0.547%	0.511%	0.504%	0.502%	0.501%
$400,000	5,000	7	0.992%	0.612%	0.521%	0.506%	0.503%	0.502%	0.501%
$400,000	10,000	7	0.558%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	7	70.081%	68.470%	66.921%	65.427%	63.983%	61.243%	58.682%
$425,000	10	7	55.077%	53.161%	51.336%	49.600%	47.942%	44.855%	42.057%
$425,000	15	7	47.055%	45.043%	43.139%	41.337%	39.632%	36.495%	33.660%
$425,000	20	7	41.485%	39.415%	37.468%	35.638%	33.914%	30.764%	27.959%
$425,000	25	7	37.655%	35.544%	33.574%	31.731%	30.007%	26.870%	24.111%
$425,000	50	7	27.642%	25.459%	23.461%	21.631%	19.952%	17.003%	14.510%
$425,000	100	7	19.135%	16.896%	14.895%	13.115%	11.533%	8.898%	6.834%
$425,000	150	7	14.830%	12.643%	10.752%	9.122%	7.726%	5.525%	3.962%
$425,000	200	7	12.238%	10.121%	8.341%	6.856%	5.626%	3.780%	2.562%
$425,000	300	7	9.424%	7.433%	5.837%	4.569%	3.573%	2.202%	1.408%
$425,000	400	7	7.761%	5.897%	4.450%	3.350%	2.530%	1.491%	0.959%
$425,000	500	7	6.639%	4.896%	3.588%	2.635%	1.953%	1.141%	0.764%

* 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	5.825%	4.166%	2.968%	2.127%	1.548%	0.910%	0.651%
$425,000	700	7	5.237%	3.656%	2.547%	1.791%	1.295%	0.779%	0.590%
$425,000	800	7	4.801%	3.279%	2.240%	1.553%	1.118%	0.696%	0.557%
$425,000	900	7	4.410%	2.946%	1.973%	1.355%	0.978%	0.635%	0.535%
$425,000	1,000	7	4.068%	2.665%	1.757%	1.198%	0.871%	0.592%	0.519%
$425,000	1,500	7	3.002%	1.825%	1.153%	0.799%	0.628%	0.520%	0.502%
$425,000	2,000	7	2.359%	1.361%	0.858%	0.632%	0.544%	0.505%	0.501%
$425,000	3,000	7	1.635%	0.910%	0.624%	0.532%	0.508%	0.502%	0.501%
$425,000	4,000	7	1.254%	0.717%	0.550%	0.511%	0.504%	0.502%	0.501%
$425,000	5,000	7	1.011%	0.619%	0.523%	0.506%	0.503%	0.502%	0.501%
$425,000	10,000	7	0.562%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	7	70.146%	68.539%	66.992%	65.500%	64.059%	61.324%	58.768%
$450,000	10	7	55.152%	53.239%	51.419%	49.686%	48.033%	44.954%	42.164%
$450,000	15	7	47.136%	45.129%	43.230%	41.433%	39.733%	36.605%	33.778%
$450,000	20	7	41.565%	39.500%	37.559%	35.734%	34.015%	30.875%	28.080%
$450,000	25	7	37.748%	35.645%	33.681%	31.844%	30.127%	27.001%	24.253%
$450,000	50	7	27.785%	25.611%	23.622%	21.801%	20.131%	17.197%	14.718%
$450,000	100	7	19.288%	17.061%	15.070%	13.300%	11.724%	9.093%	7.022%
$450,000	150	7	14.988%	12.808%	10.920%	9.291%	7.891%	5.675%	4.091%
$450,000	200	7	12.376%	10.261%	8.479%	6.990%	5.753%	3.887%	2.648%
$450,000	300	7	9.539%	7.545%	5.944%	4.667%	3.661%	2.270%	1.456%
$450,000	400	7	7.859%	5.991%	4.538%	3.429%	2.598%	1.537%	0.988%
$450,000	500	7	6.724%	4.976%	3.659%	2.695%	2.003%	1.173%	0.782%
$450,000	600	7	5.900%	4.236%	3.028%	2.176%	1.588%	0.933%	0.662%
$450,000	700	7	5.307%	3.718%	2.599%	1.832%	1.326%	0.796%	0.597%
$450,000	800	7	4.865%	3.335%	2.286%	1.589%	1.144%	0.708%	0.562%
$450,000	900	7	4.470%	2.997%	2.013%	1.385%	0.999%	0.643%	0.538%
$450,000	1,000	7	4.125%	2.712%	1.793%	1.224%	0.889%	0.599%	0.521%
$450,000	1,500	7	3.046%	1.858%	1.175%	0.813%	0.636%	0.522%	0.503%
$450,000	2,000	7	2.395%	1.386%	0.872%	0.639%	0.548%	0.505%	0.501%
$450,000	3,000	7	1.660%	0.925%	0.630%	0.534%	0.509%	0.502%	0.501%
$450,000	4,000	7	1.274%	0.726%	0.553%	0.512%	0.504%	0.502%	0.501%
$450,000	5,000	7	1.027%	0.625%	0.525%	0.506%	0.503%	0.502%	0.501%
$450,000	10,000	7	0.565%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	7	70.182%	68.576%	67.031%	65.541%	64.102%	61.370%	58.818%
$475,000	10	7	55.196%	53.286%	51.470%	49.740%	48.089%	45.016%	42.232%
$475,000	15	7	47.182%	45.178%	43.282%	41.489%	39.793%	36.671%	33.850%
$475,000	20	7	41.613%	39.553%	37.615%	35.795%	34.080%	30.948%	28.160%
$475,000	25	7	37.806%	35.707%	33.749%	31.916%	30.203%	27.085%	24.346%
$475,000	50	7	27.886%	25.720%	23.738%	21.924%	20.260%	17.339%	14.870%

* 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	19.408%	17.191%	15.210%	13.447%	11.877%	9.253%	7.179%
$475,000	150	7	15.116%	12.943%	11.059%	9.431%	8.030%	5.804%	4.202%
$475,000	200	7	12.491%	10.378%	8.595%	7.103%	5.861%	3.979%	2.723%
$475,000	300	7	9.635%	7.640%	6.034%	4.750%	3.736%	2.327%	1.498%
$475,000	400	7	7.940%	6.070%	4.611%	3.495%	2.655%	1.577%	1.014%
$475,000	500	7	6.795%	5.043%	3.719%	2.747%	2.046%	1.200%	0.797%
$475,000	600	7	5.964%	4.295%	3.080%	2.219%	1.623%	0.953%	0.671%
$475,000	700	7	5.366%	3.771%	2.642%	1.867%	1.353%	0.810%	0.603%
$475,000	800	7	4.920%	3.383%	2.325%	1.620%	1.166%	0.719%	0.566%
$475,000	900	7	4.521%	3.040%	2.048%	1.411%	1.017%	0.651%	0.541%
$475,000	1,000	7	4.172%	2.751%	1.824%	1.247%	0.904%	0.605%	0.523%
$475,000	1,500	7	3.083%	1.886%	1.194%	0.825%	0.643%	0.523%	0.503%
$475,000	2,000	7	2.426%	1.408%	0.885%	0.646%	0.551%	0.506%	0.501%
$475,000	3,000	7	1.682%	0.937%	0.636%	0.536%	0.509%	0.502%	0.501%
$475,000	4,000	7	1.292%	0.734%	0.556%	0.513%	0.504%	0.502%	0.501%
$475,000	5,000	7	1.040%	0.630%	0.526%	0.506%	0.503%	0.502%	0.501%
$475,000	10,000	7	0.567%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	7	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	7	70.210%	68.605%	67.062%	65.574%	64.136%	61.406%	58.857%
$500,000	10	7	55.232%	53.325%	51.511%	49.783%	48.135%	45.067%	42.288%
$500,000	15	7	47.215%	45.214%	43.321%	41.531%	39.838%	36.721%	33.905%
$500,000	20	7	41.647%	39.590%	37.656%	35.838%	34.127%	31.000%	28.217%
$500,000	25	7	37.846%	35.751%	33.797%	31.968%	30.258%	27.147%	24.413%
$500,000	50	7	27.958%	25.799%	23.822%	22.013%	20.355%	17.442%	14.981%
$500,000	100	7	19.502%	17.293%	15.319%	13.562%	11.998%	9.382%	7.308%
$500,000	150	7	15.216%	13.050%	11.170%	9.544%	8.143%	5.911%	4.295%
$500,000	200	7	12.583%	10.473%	8.690%	7.196%	5.951%	4.056%	2.787%
$500,000	300	7	9.714%	7.718%	6.109%	4.820%	3.798%	2.376%	1.534%
$500,000	400	7	8.009%	6.136%	4.673%	3.551%	2.704%	1.611%	1.036%
$500,000	500	7	6.854%	5.099%	3.769%	2.790%	2.083%	1.224%	0.811%
$500,000	600	7	6.018%	4.345%	3.123%	2.256%	1.653%	0.970%	0.680%
$500,000	700	7	5.416%	3.815%	2.680%	1.897%	1.376%	0.822%	0.609%
$500,000	800	7	4.967%	3.424%	2.358%	1.646%	1.186%	0.728%	0.570%
$500,000	900	7	4.563%	3.076%	2.077%	1.433%	1.033%	0.658%	0.543%
$500,000	1,000	7	4.212%	2.785%	1.851%	1.266%	0.917%	0.610%	0.525%
$500,000	1,500	7	3.114%	1.910%	1.211%	0.835%	0.648%	0.524%	0.503%
$500,000	2,000	7	2.451%	1.425%	0.896%	0.652%	0.553%	0.506%	0.501%
$500,000	3,000	7	1.700%	0.947%	0.640%	0.538%	0.510%	0.502%	0.501%
$500,000	4,000	7	1.306%	0.741%	0.558%	0.513%	0.504%	0.502%	0.501%
$500,000	5,000	7	1.051%	0.634%	0.527%	0.507%	0.503%	0.502%	0.501%
$500,000	10,000	7	0.570%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	7	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 2022 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6D

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	8	48.865%	46.428%	44.073%	41.797%	39.597%	35.400%	31.445%
$30,000	10	8	32.320%	29.624%	27.127%	24.829%	22.721%	19.003%	15.861%
$30,000	15	8	25.534%	22.990%	20.651%	18.507%	16.553%	13.159%	10.371%
$30,000	20	8	21.460%	18.930%	16.649%	14.595%	12.762%	9.693%	7.314%
$30,000	25	8	18.748%	16.263%	14.056%	12.109%	10.404%	7.622%	5.533%
$30,000	50	8	12.020%	9.774%	7.891%	6.332%	5.061%	3.219%	2.065%
$30,000	100	8	7.703%	5.765%	4.275%	3.151%	2.324%	1.313%	0.833%
$30,000	150	8	5.835%	4.100%	2.853%	1.986%	1.408%	0.805%	0.590%
$30,000	200	8	4.774%	3.199%	2.131%	1.442%	1.019%	0.631%	0.526%
$30,000	300	8	3.555%	2.218%	1.404%	0.943%	0.701%	0.535%	0.505%
$30,000	400	8	2.876%	1.702%	1.052%	0.730%	0.588%	0.511%	0.501%
$30,000	500	8	2.440%	1.402%	0.873%	0.638%	0.546%	0.505%	0.501%
$30,000	600	8	2.113%	1.185%	0.754%	0.583%	0.524%	0.503%	0.501%
$30,000	700	8	1.853%	1.025%	0.675%	0.551%	0.513%	0.502%	0.501%
$30,000	800	8	1.670%	0.921%	0.627%	0.533%	0.508%	0.502%	0.501%
$30,000	900	8	1.514%	0.837%	0.592%	0.521%	0.506%	0.502%	0.501%
$30,000	1,000	8	1.387%	0.773%	0.567%	0.514%	0.504%	0.502%	0.501%
$30,000	1,500	8	0.988%	0.608%	0.520%	0.506%	0.503%	0.502%	0.501%
$30,000	2,000	8	0.787%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	8	0.613%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	8	0.548%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	8	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	8	0.507%	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	51.005%	48.669%	46.415%	44.241%	42.135%	38.118%	34.350%
$35,000	10	8	34.358%	31.635%	29.094%	26.734%	24.545%	20.679%	17.417%
$35,000	15	8	26.972%	24.420%	22.076%	19.921%	17.940%	14.470%	11.591%
$35,000	20	8	22.726%	20.183%	17.878%	15.792%	13.915%	10.737%	8.229%
$35,000	25	8	19.872%	17.369%	15.131%	13.140%	11.382%	8.480%	6.264%
$35,000	50	8	12.767%	10.484%	8.555%	6.940%	5.607%	3.641%	2.375%
$35,000	100	8	8.193%	6.212%	4.673%	3.488%	2.602%	1.487%	0.932%
$35,000	150	8	6.228%	4.444%	3.136%	2.211%	1.578%	0.890%	0.625%
$35,000	200	8	5.102%	3.476%	2.350%	1.605%	1.132%	0.678%	0.540%
$35,000	300	8	3.799%	2.410%	1.540%	1.032%	0.755%	0.549%	0.508%
$35,000	400	8	3.079%	1.851%	1.148%	0.784%	0.615%	0.516%	0.502%
$35,000	500	8	2.620%	1.527%	0.947%	0.674%	0.562%	0.507%	0.502%
$35,000	600	8	2.270%	1.286%	0.808%	0.607%	0.533%	0.504%	0.501%
$35,000	700	8	1.992%	1.109%	0.715%	0.566%	0.519%	0.503%	0.501%
$35,000	800	8	1.797%	0.992%	0.658%	0.545%	0.512%	0.502%	0.501%
$35,000	900	8	1.633%	0.899%	0.617%	0.529%	0.507%	0.502%	0.501%
$35,000	1,000	8	1.496%	0.826%	0.587%	0.519%	0.505%	0.502%	0.501%
$35,000	1,500	8	1.063%	0.635%	0.526%	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%
$35,000	2,000	8	0.839%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	8	0.640%	0.518%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	8	0.562%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	8	0.531%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	8	0.507%	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	52.784%	50.532%	48.362%	46.264%	44.233%	40.370%	36.744%
$40,000	10	8	36.224%	33.511%	30.957%	28.558%	26.315%	22.294%	18.869%
$40,000	15	8	28.290%	25.716%	23.351%	21.176%	19.178%	15.657%	12.703%
$40,000	20	8	23.855%	21.306%	18.986%	16.880%	14.970%	11.702%	9.088%
$40,000	25	8	20.885%	18.367%	16.105%	14.084%	12.283%	9.276%	6.950%
$40,000	50	8	13.440%	11.128%	9.160%	7.498%	6.113%	4.038%	2.671%
$40,000	100	8	8.637%	6.618%	5.034%	3.801%	2.861%	1.653%	1.030%
$40,000	150	8	6.584%	4.757%	3.398%	2.423%	1.741%	0.976%	0.663%
$40,000	200	8	5.399%	3.730%	2.553%	1.760%	1.243%	0.727%	0.556%
$40,000	300	8	4.021%	2.586%	1.669%	1.118%	0.808%	0.565%	0.511%
$40,000	400	8	3.264%	1.989%	1.240%	0.839%	0.643%	0.521%	0.503%
$40,000	500	8	2.784%	1.643%	1.018%	0.712%	0.579%	0.510%	0.502%
$40,000	600	8	2.414%	1.382%	0.862%	0.633%	0.544%	0.505%	0.501%
$40,000	700	8	2.119%	1.187%	0.755%	0.584%	0.525%	0.503%	0.501%
$40,000	800	8	1.914%	1.060%	0.690%	0.557%	0.515%	0.502%	0.501%
$40,000	900	8	1.740%	0.958%	0.642%	0.537%	0.509%	0.502%	0.501%
$40,000	1,000	8	1.595%	0.878%	0.607%	0.525%	0.506%	0.502%	0.501%
$40,000	1,500	8	1.134%	0.662%	0.533%	0.508%	0.503%	0.502%	0.501%
$40,000	2,000	8	0.889%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$40,000	3,000	8	0.666%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	8	0.575%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	8	0.538%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	8	0.507%	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	54.302%	52.121%	50.017%	47.982%	46.016%	42.283%	38.765%
$45,000	10	8	37.923%	35.251%	32.701%	30.288%	28.018%	23.892%	20.308%
$45,000	15	8	29.534%	26.930%	24.534%	22.332%	20.309%	16.742%	13.742%
$45,000	20	8	24.887%	22.339%	20.011%	17.888%	15.955%	12.618%	9.914%
$45,000	25	8	21.818%	19.292%	17.013%	14.964%	13.130%	10.038%	7.611%
$45,000	50	8	14.060%	11.724%	9.722%	8.020%	6.592%	4.424%	2.964%
$45,000	100	8	9.053%	7.002%	5.375%	4.097%	3.111%	1.820%	1.132%
$45,000	150	8	6.915%	5.053%	3.648%	2.627%	1.901%	1.063%	0.703%
$45,000	200	8	5.677%	3.970%	2.749%	1.910%	1.354%	0.778%	0.575%
$45,000	300	8	4.222%	2.747%	1.789%	1.199%	0.859%	0.580%	0.514%
$45,000	400	8	3.437%	2.121%	1.330%	0.894%	0.674%	0.528%	0.504%
$45,000	500	8	2.937%	1.753%	1.087%	0.751%	0.599%	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%
$45,000	600	8	2.549%	1.473%	0.915%	0.659%	0.556%	0.506%	0.501%
$45,000	700	8	2.238%	1.264%	0.796%	0.602%	0.532%	0.504%	0.501%
$45,000	800	8	2.024%	1.126%	0.723%	0.570%	0.520%	0.503%	0.501%
$45,000	900	8	1.842%	1.016%	0.668%	0.547%	0.512%	0.502%	0.501%
$45,000	1,000	8	1.689%	0.929%	0.629%	0.532%	0.508%	0.502%	0.501%
$45,000	1,500	8	1.202%	0.690%	0.541%	0.509%	0.504%	0.502%	0.501%
$45,000	2,000	8	0.939%	0.592%	0.517%	0.505%	0.503%	0.502%	0.501%
$45,000	3,000	8	0.693%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	8	0.590%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	8	0.546%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	8	0.508%	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	55.563%	53.439%	51.388%	49.407%	47.498%	43.866%	40.437%
$50,000	10	8	39.369%	36.766%	34.263%	31.867%	29.589%	25.407%	21.725%
$50,000	15	8	30.680%	28.053%	25.626%	23.391%	21.336%	17.717%	14.669%
$50,000	20	8	25.821%	23.269%	20.933%	18.800%	16.851%	13.462%	10.685%
$50,000	25	8	22.664%	20.136%	17.842%	15.771%	13.911%	10.753%	8.243%
$50,000	50	8	14.630%	12.272%	10.243%	8.509%	7.044%	4.790%	3.248%
$50,000	100	8	9.438%	7.360%	5.693%	4.374%	3.348%	1.983%	1.232%
$50,000	150	8	7.222%	5.326%	3.882%	2.819%	2.055%	1.150%	0.746%
$50,000	200	8	5.933%	4.191%	2.932%	2.052%	1.459%	0.828%	0.595%
$50,000	300	8	4.414%	2.903%	1.906%	1.282%	0.913%	0.598%	0.518%
$50,000	400	8	3.596%	2.244%	1.417%	0.948%	0.705%	0.536%	0.506%
$50,000	500	8	3.078%	1.856%	1.155%	0.790%	0.619%	0.517%	0.503%
$50,000	600	8	2.673%	1.560%	0.968%	0.687%	0.568%	0.508%	0.501%
$50,000	700	8	2.349%	1.337%	0.836%	0.620%	0.539%	0.505%	0.501%
$50,000	800	8	2.125%	1.189%	0.755%	0.583%	0.525%	0.503%	0.501%
$50,000	900	8	1.935%	1.072%	0.695%	0.557%	0.515%	0.502%	0.501%
$50,000	1,000	8	1.777%	0.979%	0.651%	0.540%	0.510%	0.502%	0.501%
$50,000	1,500	8	1.266%	0.717%	0.549%	0.511%	0.504%	0.502%	0.501%
$50,000	2,000	8	0.987%	0.608%	0.520%	0.505%	0.503%	0.502%	0.501%
$50,000	3,000	8	0.720%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	8	0.604%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	8	0.554%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	8	0.508%	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	56.634%	54.555%	52.549%	50.616%	48.753%	45.198%	41.849%
$55,000	10	8	40.592%	38.051%	35.612%	33.267%	31.012%	26.807%	23.072%
$55,000	15	8	31.750%	29.108%	26.655%	24.389%	22.302%	18.619%	15.512%
$55,000	20	8	26.680%	24.117%	21.772%	19.626%	17.663%	14.235%	11.399%
$55,000	25	8	23.429%	20.902%	18.597%	16.506%	14.624%	11.416%	8.838%
$55,000	50	8	15.146%	12.775%	10.723%	8.961%	7.464%	5.136%	3.523%

* 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	9.788%	7.686%	5.985%	4.629%	3.568%	2.135%	1.327%
$55,000	150	8	7.496%	5.572%	4.096%	2.997%	2.198%	1.232%	0.789%
$55,000	200	8	6.164%	4.394%	3.099%	2.184%	1.558%	0.879%	0.616%
$55,000	300	8	4.586%	3.045%	2.015%	1.359%	0.965%	0.616%	0.524%
$55,000	400	8	3.741%	2.358%	1.498%	1.001%	0.735%	0.544%	0.507%
$55,000	500	8	3.206%	1.952%	1.220%	0.828%	0.639%	0.521%	0.503%
$55,000	600	8	2.786%	1.640%	1.017%	0.713%	0.581%	0.510%	0.502%
$55,000	700	8	2.450%	1.404%	0.875%	0.639%	0.547%	0.506%	0.501%
$55,000	800	8	2.219%	1.249%	0.787%	0.597%	0.530%	0.504%	0.501%
$55,000	900	8	2.021%	1.124%	0.720%	0.567%	0.519%	0.503%	0.501%
$55,000	1,000	8	1.858%	1.026%	0.672%	0.548%	0.512%	0.502%	0.501%
$55,000	1,500	8	1.326%	0.744%	0.558%	0.513%	0.504%	0.502%	0.501%
$55,000	2,000	8	1.032%	0.624%	0.524%	0.506%	0.503%	0.502%	0.501%
$55,000	3,000	8	0.745%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	8	0.619%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	8	0.562%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	8	0.508%	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	57.551%	55.511%	53.545%	51.653%	49.827%	46.337%	43.055%
$60,000	10	8	41.642%	39.154%	36.768%	34.475%	32.268%	28.106%	24.334%
$60,000	15	8	32.745%	30.100%	27.632%	25.340%	23.223%	19.474%	16.302%
$60,000	20	8	27.481%	24.909%	22.550%	20.388%	18.412%	14.955%	12.068%
$60,000	25	8	24.130%	21.600%	19.290%	17.188%	15.288%	12.033%	9.401%
$60,000	50	8	15.618%	13.236%	11.164%	9.378%	7.853%	5.463%	3.785%
$60,000	100	8	10.111%	7.989%	6.258%	4.871%	3.778%	2.282%	1.421%
$60,000	150	8	7.747%	5.799%	4.294%	3.164%	2.333%	1.313%	0.831%
$60,000	200	8	6.376%	4.581%	3.255%	2.310%	1.653%	0.929%	0.639%
$60,000	300	8	4.745%	3.178%	2.117%	1.433%	1.015%	0.635%	0.529%
$60,000	400	8	3.875%	2.464%	1.575%	1.052%	0.766%	0.553%	0.509%
$60,000	500	8	3.326%	2.043%	1.282%	0.866%	0.659%	0.526%	0.504%
$60,000	600	8	2.892%	1.716%	1.065%	0.740%	0.594%	0.512%	0.502%
$60,000	700	8	2.544%	1.468%	0.912%	0.657%	0.555%	0.507%	0.502%
$60,000	800	8	2.305%	1.305%	0.818%	0.612%	0.536%	0.504%	0.501%
$60,000	900	8	2.101%	1.174%	0.746%	0.578%	0.522%	0.503%	0.501%
$60,000	1,000	8	1.934%	1.071%	0.694%	0.556%	0.515%	0.502%	0.501%
$60,000	1,500	8	1.382%	0.770%	0.567%	0.515%	0.505%	0.502%	0.501%
$60,000	2,000	8	1.075%	0.640%	0.528%	0.507%	0.503%	0.502%	0.501%
$60,000	3,000	8	0.770%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	8	0.633%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	8	0.570%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	8	0.509%	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

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2022 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6D

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	8	58.344%	56.337%	54.406%	52.548%	50.751%	47.318%	44.092%
$65,000	10	8	42.534%	40.093%	37.750%	35.500%	33.336%	29.256%	25.499%
$65,000	15	8	33.646%	31.013%	28.542%	26.238%	24.096%	20.286%	17.051%
$65,000	20	8	28.219%	25.641%	23.271%	21.091%	19.098%	15.609%	12.688%
$65,000	25	8	24.769%	22.236%	19.921%	17.813%	15.902%	12.604%	9.927%
$65,000	50	8	16.043%	13.652%	11.568%	9.760%	8.210%	5.767%	4.031%
$65,000	100	8	10.405%	8.265%	6.509%	5.096%	3.975%	2.423%	1.514%
$65,000	150	8	7.977%	6.008%	4.478%	3.319%	2.461%	1.392%	0.874%
$65,000	200	8	6.571%	4.755%	3.401%	2.428%	1.744%	0.977%	0.662%
$65,000	300	8	4.892%	3.300%	2.212%	1.503%	1.064%	0.654%	0.535%
$65,000	400	8	3.998%	2.562%	1.647%	1.100%	0.796%	0.561%	0.511%
$65,000	500	8	3.437%	2.128%	1.340%	0.902%	0.680%	0.530%	0.505%
$65,000	600	8	2.988%	1.786%	1.110%	0.765%	0.606%	0.514%	0.502%
$65,000	700	8	2.629%	1.527%	0.947%	0.676%	0.563%	0.508%	0.502%
$65,000	800	8	2.384%	1.357%	0.847%	0.626%	0.541%	0.505%	0.501%
$65,000	900	8	2.175%	1.220%	0.770%	0.589%	0.526%	0.503%	0.501%
$65,000	1,000	8	2.002%	1.112%	0.714%	0.564%	0.517%	0.503%	0.501%
$65,000	1,500	8	1.433%	0.795%	0.576%	0.518%	0.505%	0.502%	0.501%
$65,000	2,000	8	1.115%	0.655%	0.532%	0.507%	0.503%	0.502%	0.501%
$65,000	3,000	8	0.794%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	8	0.647%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	8	0.579%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	8	0.509%	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	59.030%	57.052%	55.152%	53.321%	51.547%	48.164%	44.987%
$70,000	10	8	43.301%	40.898%	38.593%	36.378%	34.250%	30.245%	26.551%
$70,000	15	8	34.460%	31.846%	29.385%	27.078%	24.925%	21.066%	17.769%
$70,000	20	8	28.908%	26.323%	23.939%	21.744%	19.733%	16.207%	13.258%
$70,000	25	8	25.355%	22.818%	20.499%	18.385%	16.461%	13.131%	10.413%
$70,000	50	8	16.436%	14.038%	11.943%	10.118%	8.547%	6.055%	4.268%
$70,000	100	8	10.676%	8.518%	6.743%	5.307%	4.162%	2.557%	1.605%
$70,000	150	8	8.189%	6.201%	4.649%	3.466%	2.583%	1.468%	0.917%
$70,000	200	8	6.749%	4.914%	3.536%	2.539%	1.831%	1.025%	0.685%
$70,000	300	8	5.027%	3.413%	2.302%	1.569%	1.110%	0.672%	0.541%
$70,000	400	8	4.103%	2.646%	1.709%	1.141%	0.821%	0.568%	0.512%
$70,000	500	8	3.536%	2.205%	1.394%	0.937%	0.700%	0.535%	0.506%
$70,000	600	8	3.076%	1.850%	1.152%	0.789%	0.619%	0.517%	0.503%
$70,000	700	8	2.707%	1.582%	0.981%	0.693%	0.571%	0.509%	0.502%
$70,000	800	8	2.456%	1.405%	0.875%	0.639%	0.547%	0.506%	0.501%
$70,000	900	8	2.242%	1.263%	0.793%	0.599%	0.530%	0.504%	0.501%
$70,000	1,000	8	2.065%	1.151%	0.734%	0.573%	0.520%	0.503%	0.501%
$70,000	1,500	8	1.480%	0.818%	0.585%	0.520%	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	8	1.152%	0.670%	0.536%	0.508%	0.503%	0.502%	0.501%
$70,000	3,000	8	0.816%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	8	0.661%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	8	0.587%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	8	0.510%	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	59.622%	57.671%	55.796%	53.987%	52.233%	48.892%	45.758%
$75,000	10	8	43.960%	41.590%	39.316%	37.133%	35.035%	31.094%	27.462%
$75,000	15	8	35.180%	32.593%	30.149%	27.849%	25.692%	21.802%	18.453%
$75,000	20	8	29.547%	26.960%	24.563%	22.357%	20.326%	16.764%	13.783%
$75,000	25	8	25.898%	23.355%	21.032%	18.911%	16.976%	13.616%	10.865%
$75,000	50	8	16.802%	14.399%	12.294%	10.454%	8.864%	6.328%	4.493%
$75,000	100	8	10.927%	8.755%	6.962%	5.507%	4.339%	2.686%	1.695%
$75,000	150	8	8.385%	6.382%	4.810%	3.605%	2.699%	1.543%	0.960%
$75,000	200	8	6.916%	5.062%	3.663%	2.643%	1.914%	1.071%	0.707%
$75,000	300	8	5.152%	3.520%	2.386%	1.632%	1.155%	0.691%	0.547%
$75,000	400	8	4.205%	2.729%	1.771%	1.184%	0.849%	0.577%	0.514%
$75,000	500	8	3.628%	2.276%	1.445%	0.970%	0.719%	0.540%	0.507%
$75,000	600	8	3.156%	1.910%	1.192%	0.813%	0.632%	0.520%	0.503%
$75,000	700	8	2.779%	1.633%	1.013%	0.710%	0.579%	0.511%	0.502%
$75,000	800	8	2.521%	1.450%	0.901%	0.653%	0.553%	0.506%	0.501%
$75,000	900	8	2.303%	1.303%	0.816%	0.610%	0.534%	0.504%	0.501%
$75,000	1,000	8	2.123%	1.187%	0.753%	0.581%	0.523%	0.503%	0.501%
$75,000	1,500	8	1.524%	0.840%	0.593%	0.523%	0.506%	0.502%	0.501%
$75,000	2,000	8	1.187%	0.684%	0.540%	0.509%	0.503%	0.502%	0.501%
$75,000	3,000	8	0.838%	0.560%	0.510%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	8	0.673%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	8	0.595%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	8	0.510%	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	60.139%	58.210%	56.357%	54.567%	52.832%	49.528%	46.432%
$80,000	10	8	44.546%	42.205%	39.959%	37.803%	35.734%	31.849%	28.273%
$80,000	15	8	35.831%	33.280%	30.861%	28.574%	26.425%	22.521%	19.126%
$80,000	20	8	30.156%	27.570%	25.168%	22.951%	20.904%	17.305%	14.291%
$80,000	25	8	26.423%	23.874%	21.545%	19.416%	17.468%	14.082%	11.302%
$80,000	50	8	17.155%	14.748%	12.634%	10.779%	9.171%	6.596%	4.715%
$80,000	100	8	11.168%	8.983%	7.174%	5.700%	4.511%	2.813%	1.785%
$80,000	150	8	8.572%	6.556%	4.965%	3.739%	2.812%	1.618%	1.004%
$80,000	200	8	7.075%	5.205%	3.788%	2.746%	1.995%	1.117%	0.731%
$80,000	300	8	5.271%	3.622%	2.467%	1.693%	1.198%	0.710%	0.554%
$80,000	400	8	4.303%	2.809%	1.832%	1.226%	0.876%	0.586%	0.516%
$80,000	500	8	3.714%	2.344%	1.494%	1.003%	0.739%	0.546%	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	8	3.232%	1.968%	1.231%	0.837%	0.645%	0.523%	0.503%
$80,000	700	8	2.847%	1.683%	1.044%	0.727%	0.588%	0.512%	0.502%
$80,000	800	8	2.583%	1.494%	0.927%	0.666%	0.559%	0.507%	0.502%
$80,000	900	8	2.362%	1.342%	0.838%	0.620%	0.539%	0.505%	0.501%
$80,000	1,000	8	2.177%	1.222%	0.771%	0.589%	0.526%	0.503%	0.501%
$80,000	1,500	8	1.565%	0.862%	0.602%	0.525%	0.507%	0.502%	0.501%
$80,000	2,000	8	1.220%	0.698%	0.544%	0.510%	0.504%	0.502%	0.501%
$80,000	3,000	8	0.858%	0.565%	0.511%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	8	0.686%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	8	0.602%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	8	0.510%	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	61.044%	59.156%	57.338%	55.579%	53.878%	50.640%	47.607%
$90,000	10	8	45.564%	43.273%	41.076%	38.969%	36.952%	33.165%	29.684%
$90,000	15	8	36.978%	34.496%	32.141%	29.910%	27.793%	23.906%	20.466%
$90,000	20	8	31.303%	28.730%	26.334%	24.106%	22.039%	18.370%	15.280%
$90,000	25	8	27.435%	24.878%	22.533%	20.388%	18.416%	14.976%	12.139%
$90,000	50	8	17.833%	15.422%	13.289%	11.410%	9.772%	7.125%	5.157%
$90,000	100	8	11.635%	9.426%	7.587%	6.079%	4.851%	3.069%	1.970%
$90,000	150	8	8.933%	6.892%	5.269%	4.005%	3.038%	1.770%	1.096%
$90,000	200	8	7.383%	5.482%	4.031%	2.949%	2.161%	1.214%	0.782%
$90,000	300	8	5.504%	3.821%	2.628%	1.817%	1.287%	0.750%	0.569%
$90,000	400	8	4.493%	2.966%	1.951%	1.311%	0.932%	0.605%	0.521%
$90,000	500	8	3.881%	2.477%	1.591%	1.067%	0.778%	0.557%	0.511%
$90,000	600	8	3.380%	2.081%	1.309%	0.885%	0.672%	0.530%	0.505%
$90,000	700	8	2.979%	1.780%	1.107%	0.763%	0.606%	0.516%	0.503%
$90,000	800	8	2.703%	1.579%	0.979%	0.694%	0.572%	0.509%	0.502%
$90,000	900	8	2.474%	1.418%	0.882%	0.642%	0.548%	0.506%	0.501%
$90,000	1,000	8	2.282%	1.291%	0.809%	0.606%	0.533%	0.504%	0.501%
$90,000	1,500	8	1.644%	0.904%	0.619%	0.531%	0.508%	0.502%	0.501%
$90,000	2,000	8	1.283%	0.727%	0.553%	0.512%	0.504%	0.502%	0.501%
$90,000	3,000	8	0.898%	0.577%	0.513%	0.505%	0.503%	0.502%	0.501%
$90,000	4,000	8	0.711%	0.530%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	8	0.618%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	8	0.511%	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	61.819%	59.965%	58.175%	56.444%	54.772%	51.591%	48.611%
$100,000	10	8	46.437%	44.188%	42.033%	39.968%	37.994%	34.291%	30.893%
$100,000	15	8	37.957%	35.534%	33.237%	31.062%	29.000%	25.181%	21.747%
$100,000	20	8	32.339%	29.804%	27.428%	25.204%	23.134%	19.428%	16.260%
$100,000	25	8	28.383%	25.834%	23.482%	21.313%	19.321%	15.831%	12.930%
$100,000	50	8	18.467%	16.050%	13.904%	12.010%	10.347%	7.637%	5.597%

* 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	12.075%	9.847%	7.982%	6.445%	5.182%	3.325%	2.159%
$100,000	150	8	9.275%	7.211%	5.561%	4.263%	3.259%	1.923%	1.192%
$100,000	200	8	7.671%	5.743%	4.263%	3.144%	2.322%	1.312%	0.835%
$100,000	300	8	5.722%	4.010%	2.782%	1.936%	1.376%	0.793%	0.586%
$100,000	400	8	4.673%	3.116%	2.068%	1.396%	0.989%	0.627%	0.528%
$100,000	500	8	4.033%	2.599%	1.681%	1.128%	0.816%	0.568%	0.513%
$100,000	600	8	3.521%	2.190%	1.386%	0.934%	0.700%	0.537%	0.506%
$100,000	700	8	3.106%	1.875%	1.170%	0.800%	0.625%	0.520%	0.504%
$100,000	800	8	2.818%	1.662%	1.031%	0.722%	0.586%	0.512%	0.502%
$100,000	900	8	2.581%	1.492%	0.926%	0.665%	0.558%	0.507%	0.502%
$100,000	1,000	8	2.383%	1.358%	0.847%	0.624%	0.540%	0.504%	0.501%
$100,000	1,500	8	1.719%	0.946%	0.637%	0.537%	0.510%	0.502%	0.501%
$100,000	2,000	8	1.345%	0.755%	0.563%	0.514%	0.504%	0.502%	0.501%
$100,000	3,000	8	0.937%	0.589%	0.515%	0.505%	0.503%	0.502%	0.501%
$100,000	4,000	8	0.737%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	8	0.634%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	8	0.513%	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	62.481%	60.653%	58.886%	57.179%	55.531%	52.400%	49.464%
$110,000	10	8	47.183%	44.970%	42.850%	40.823%	38.885%	35.253%	31.928%
$110,000	15	8	38.800%	36.425%	34.179%	32.051%	30.035%	26.303%	22.922%
$110,000	20	8	33.244%	30.758%	28.416%	26.213%	24.154%	20.437%	17.220%
$110,000	25	8	29.252%	26.721%	24.373%	22.192%	20.181%	16.646%	13.680%
$110,000	50	8	19.055%	16.631%	14.475%	12.569%	10.886%	8.118%	6.013%
$110,000	100	8	12.482%	10.239%	8.353%	6.787%	5.495%	3.571%	2.342%
$110,000	150	8	9.595%	7.512%	5.836%	4.507%	3.471%	2.071%	1.288%
$110,000	200	8	7.940%	5.989%	4.481%	3.330%	2.476%	1.408%	0.889%
$110,000	300	8	5.925%	4.188%	2.930%	2.052%	1.464%	0.836%	0.603%
$110,000	400	8	4.843%	3.261%	2.181%	1.479%	1.047%	0.650%	0.535%
$110,000	500	8	4.181%	2.719%	1.772%	1.192%	0.857%	0.581%	0.516%
$110,000	600	8	3.655%	2.295%	1.461%	0.982%	0.729%	0.545%	0.508%
$110,000	700	8	3.226%	1.966%	1.231%	0.837%	0.645%	0.524%	0.505%
$110,000	800	8	2.927%	1.741%	1.082%	0.751%	0.601%	0.514%	0.503%
$110,000	900	8	2.682%	1.564%	0.969%	0.688%	0.568%	0.509%	0.502%
$110,000	1,000	8	2.477%	1.423%	0.885%	0.643%	0.548%	0.505%	0.501%
$110,000	1,500	8	1.791%	0.986%	0.656%	0.544%	0.512%	0.502%	0.501%
$110,000	2,000	8	1.403%	0.783%	0.573%	0.517%	0.505%	0.502%	0.501%
$110,000	3,000	8	0.976%	0.602%	0.518%	0.505%	0.503%	0.502%	0.501%
$110,000	4,000	8	0.762%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	8	0.650%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	8	0.514%	0.506%	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	63.051%	61.244%	59.497%	57.811%	56.183%	53.092%	50.195%
$120,000	10	8	47.823%	45.640%	43.551%	41.556%	39.647%	36.077%	32.813%
$120,000	15	8	39.523%	37.189%	34.984%	32.897%	30.918%	27.257%	23.946%
$120,000	20	8	34.021%	31.583%	29.282%	27.114%	25.076%	21.370%	18.130%
$120,000	25	8	30.038%	27.532%	25.194%	23.016%	21.000%	17.427%	14.404%
$120,000	50	8	19.594%	17.162%	14.996%	13.080%	11.382%	8.563%	6.402%
$120,000	100	8	12.858%	10.606%	8.701%	7.109%	5.790%	3.809%	2.519%
$120,000	150	8	9.895%	7.796%	6.094%	4.738%	3.675%	2.215%	1.382%
$120,000	200	8	8.188%	6.219%	4.684%	3.507%	2.622%	1.503%	0.944%
$120,000	300	8	6.116%	4.355%	3.070%	2.164%	1.550%	0.881%	0.623%
$120,000	400	8	5.000%	3.394%	2.287%	1.559%	1.104%	0.673%	0.542%
$120,000	500	8	4.318%	2.831%	1.857%	1.253%	0.897%	0.595%	0.520%
$120,000	600	8	3.777%	2.391%	1.532%	1.029%	0.757%	0.553%	0.509%
$120,000	700	8	3.336%	2.051%	1.290%	0.873%	0.665%	0.529%	0.505%
$120,000	800	8	3.027%	1.815%	1.131%	0.779%	0.615%	0.517%	0.503%
$120,000	900	8	2.775%	1.629%	1.010%	0.711%	0.579%	0.510%	0.502%
$120,000	1,000	8	2.564%	1.482%	0.921%	0.661%	0.555%	0.506%	0.501%
$120,000	1,500	8	1.856%	1.025%	0.674%	0.550%	0.514%	0.502%	0.501%
$120,000	2,000	8	1.457%	0.810%	0.583%	0.519%	0.505%	0.502%	0.501%
$120,000	3,000	8	1.012%	0.614%	0.521%	0.505%	0.503%	0.502%	0.501%
$120,000	4,000	8	0.786%	0.547%	0.508%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	8	0.666%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	8	0.515%	0.506%	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	63.548%	61.758%	60.029%	58.363%	56.752%	53.696%	50.833%
$130,000	10	8	48.394%	46.238%	44.177%	42.209%	40.328%	36.810%	33.601%
$130,000	15	8	40.165%	37.869%	35.700%	33.647%	31.702%	28.104%	24.853%
$130,000	20	8	34.719%	32.322%	30.061%	27.934%	25.928%	22.256%	19.012%
$130,000	25	8	30.763%	28.291%	25.971%	23.803%	21.791%	18.194%	15.124%
$130,000	50	8	20.107%	17.672%	15.496%	13.566%	11.853%	8.991%	6.782%
$130,000	100	8	13.216%	10.958%	9.037%	7.423%	6.079%	4.045%	2.699%
$130,000	150	8	10.185%	8.070%	6.345%	4.965%	3.873%	2.359%	1.479%
$130,000	200	8	8.426%	6.441%	4.882%	3.680%	2.768%	1.599%	1.001%
$130,000	300	8	6.297%	4.516%	3.206%	2.275%	1.633%	0.925%	0.643%
$130,000	400	8	5.149%	3.522%	2.391%	1.638%	1.161%	0.698%	0.551%
$130,000	500	8	4.448%	2.938%	1.940%	1.312%	0.937%	0.609%	0.524%
$130,000	600	8	3.886%	2.478%	1.596%	1.072%	0.783%	0.560%	0.510%
$130,000	700	8	3.440%	2.132%	1.347%	0.909%	0.686%	0.534%	0.506%
$130,000	800	8	3.122%	1.887%	1.180%	0.808%	0.631%	0.520%	0.504%
$130,000	900	8	2.862%	1.692%	1.051%	0.733%	0.590%	0.512%	0.502%
$130,000	1,000	8	2.646%	1.540%	0.957%	0.680%	0.564%	0.507%	0.502%
$130,000	1,500	8	1.919%	1.062%	0.691%	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%
$130,000	2,000	8	1.509%	0.836%	0.593%	0.522%	0.506%	0.502%	0.501%
$130,000	3,000	8	1.046%	0.627%	0.523%	0.506%	0.503%	0.502%	0.501%
$130,000	4,000	8	0.810%	0.553%	0.509%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	8	0.681%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	8	0.517%	0.506%	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	63.985%	62.211%	60.499%	58.847%	57.253%	54.228%	51.394%
$140,000	10	8	48.899%	46.766%	44.730%	42.786%	40.928%	37.456%	34.296%
$140,000	15	8	40.738%	38.476%	36.337%	34.315%	32.400%	28.856%	25.659%
$140,000	20	8	35.345%	32.983%	30.758%	28.665%	26.693%	23.073%	19.845%
$140,000	25	8	31.418%	28.980%	26.687%	24.538%	22.534%	18.931%	15.828%
$140,000	50	8	20.594%	18.158%	15.975%	14.029%	12.301%	9.403%	7.150%
$140,000	100	8	13.557%	11.294%	9.359%	7.725%	6.358%	4.276%	2.877%
$140,000	150	8	10.462%	8.333%	6.587%	5.184%	4.067%	2.500%	1.575%
$140,000	200	8	8.656%	6.655%	5.074%	3.848%	2.911%	1.695%	1.059%
$140,000	300	8	6.471%	4.670%	3.337%	2.381%	1.715%	0.970%	0.664%
$140,000	400	8	5.294%	3.647%	2.492%	1.715%	1.217%	0.723%	0.560%
$140,000	500	8	4.574%	3.042%	2.021%	1.371%	0.977%	0.624%	0.529%
$140,000	600	8	3.997%	2.567%	1.663%	1.118%	0.812%	0.569%	0.513%
$140,000	700	8	3.542%	2.211%	1.403%	0.946%	0.708%	0.539%	0.507%
$140,000	800	8	3.215%	1.957%	1.227%	0.837%	0.646%	0.524%	0.504%
$140,000	900	8	2.947%	1.754%	1.091%	0.756%	0.602%	0.514%	0.503%
$140,000	1,000	8	2.725%	1.596%	0.992%	0.699%	0.573%	0.508%	0.502%
$140,000	1,500	8	1.980%	1.100%	0.710%	0.564%	0.518%	0.503%	0.501%
$140,000	2,000	8	1.559%	0.862%	0.603%	0.526%	0.507%	0.502%	0.501%
$140,000	3,000	8	1.080%	0.639%	0.526%	0.506%	0.503%	0.502%	0.501%
$140,000	4,000	8	0.833%	0.559%	0.510%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	8	0.696%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	8	0.518%	0.506%	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	64.367%	62.606%	60.908%	59.270%	57.690%	54.690%	51.881%
$150,000	10	8	49.333%	47.220%	45.206%	43.282%	41.445%	38.012%	34.892%
$150,000	15	8	41.233%	38.998%	36.887%	34.890%	33.000%	29.501%	26.349%
$150,000	20	8	35.873%	33.542%	31.346%	29.283%	27.339%	23.771%	20.579%
$150,000	25	8	31.971%	29.565%	27.300%	25.176%	23.188%	19.594%	16.473%
$150,000	50	8	21.028%	18.594%	16.405%	14.447%	12.703%	9.774%	7.481%
$150,000	100	8	13.860%	11.592%	9.647%	7.996%	6.610%	4.484%	3.040%
$150,000	150	8	10.709%	8.567%	6.803%	5.381%	4.243%	2.631%	1.665%
$150,000	200	8	8.865%	6.849%	5.250%	4.003%	3.044%	1.786%	1.116%
$150,000	300	8	6.628%	4.811%	3.456%	2.480%	1.792%	1.014%	0.685%
$150,000	400	8	5.427%	3.760%	2.584%	1.787%	1.269%	0.747%	0.569%
$150,000	500	8	4.688%	3.137%	2.095%	1.426%	1.015%	0.638%	0.533%

* 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	4.097%	2.648%	1.724%	1.161%	0.839%	0.578%	0.515%
$150,000	700	8	3.634%	2.283%	1.455%	0.980%	0.728%	0.544%	0.508%
$150,000	800	8	3.297%	2.020%	1.271%	0.864%	0.662%	0.528%	0.505%
$150,000	900	8	3.023%	1.811%	1.128%	0.777%	0.613%	0.516%	0.503%
$150,000	1,000	8	2.796%	1.647%	1.024%	0.717%	0.582%	0.510%	0.502%
$150,000	1,500	8	2.035%	1.133%	0.727%	0.571%	0.521%	0.503%	0.501%
$150,000	2,000	8	1.603%	0.886%	0.613%	0.529%	0.507%	0.502%	0.501%
$150,000	3,000	8	1.111%	0.651%	0.529%	0.507%	0.503%	0.502%	0.501%
$150,000	4,000	8	0.854%	0.565%	0.511%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	8	0.711%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	8	0.520%	0.506%	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	64.703%	62.953%	61.267%	59.641%	58.074%	55.097%	52.308%
$160,000	10	8	49.710%	47.615%	45.619%	43.712%	41.893%	38.496%	35.411%
$160,000	15	8	41.664%	39.453%	37.365%	35.390%	33.522%	30.064%	26.950%
$160,000	20	8	36.336%	34.031%	31.861%	29.824%	27.904%	24.381%	21.231%
$160,000	25	8	32.457%	30.077%	27.840%	25.743%	23.776%	20.205%	17.081%
$160,000	50	8	21.439%	19.007%	16.816%	14.848%	13.090%	10.131%	7.800%
$160,000	100	8	14.142%	11.869%	9.916%	8.251%	6.847%	4.684%	3.199%
$160,000	150	8	10.938%	8.786%	7.008%	5.568%	4.411%	2.758%	1.755%
$160,000	200	8	9.062%	7.034%	5.418%	4.152%	3.173%	1.876%	1.172%
$160,000	300	8	6.777%	4.945%	3.572%	2.576%	1.868%	1.058%	0.707%
$160,000	400	8	5.552%	3.868%	2.673%	1.856%	1.320%	0.771%	0.578%
$160,000	500	8	4.795%	3.228%	2.166%	1.479%	1.051%	0.653%	0.538%
$160,000	600	8	4.192%	2.725%	1.782%	1.202%	0.866%	0.586%	0.518%
$160,000	700	8	3.720%	2.352%	1.504%	1.013%	0.748%	0.550%	0.510%
$160,000	800	8	3.375%	2.080%	1.312%	0.891%	0.677%	0.531%	0.506%
$160,000	900	8	3.095%	1.864%	1.163%	0.798%	0.624%	0.518%	0.503%
$160,000	1,000	8	2.863%	1.696%	1.055%	0.734%	0.590%	0.511%	0.502%
$160,000	1,500	8	2.086%	1.166%	0.743%	0.578%	0.523%	0.503%	0.501%
$160,000	2,000	8	1.645%	0.909%	0.622%	0.532%	0.508%	0.502%	0.501%
$160,000	3,000	8	1.140%	0.662%	0.532%	0.507%	0.503%	0.502%	0.501%
$160,000	4,000	8	0.875%	0.571%	0.512%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	8	0.724%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	8	0.521%	0.506%	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	65.008%	63.269%	61.594%	59.979%	58.423%	55.466%	52.696%
$170,000	10	8	50.048%	47.969%	45.989%	44.099%	42.295%	38.931%	35.877%
$170,000	15	8	42.051%	39.862%	37.794%	35.839%	33.990%	30.568%	27.488%
$170,000	20	8	36.752%	34.470%	32.325%	30.309%	28.411%	24.929%	21.816%
$170,000	25	8	32.894%	30.539%	28.327%	26.255%	24.311%	20.771%	17.656%
$170,000	50	8	21.834%	19.406%	17.216%	15.238%	13.468%	10.478%	8.113%

* 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	14.412%	12.135%	10.173%	8.497%	7.077%	4.878%	3.356%
$170,000	150	8	11.156%	8.995%	7.203%	5.747%	4.571%	2.882%	1.843%
$170,000	200	8	9.252%	7.210%	5.580%	4.295%	3.298%	1.963%	1.228%
$170,000	300	8	6.923%	5.076%	3.685%	2.670%	1.944%	1.101%	0.729%
$170,000	400	8	5.673%	3.973%	2.759%	1.924%	1.371%	0.796%	0.588%
$170,000	500	8	4.900%	3.316%	2.236%	1.531%	1.088%	0.668%	0.543%
$170,000	600	8	4.284%	2.801%	1.840%	1.243%	0.893%	0.596%	0.520%
$170,000	700	8	3.804%	2.418%	1.553%	1.045%	0.768%	0.556%	0.511%
$170,000	800	8	3.451%	2.138%	1.353%	0.917%	0.692%	0.535%	0.507%
$170,000	900	8	3.165%	1.916%	1.198%	0.819%	0.636%	0.521%	0.504%
$170,000	1,000	8	2.928%	1.744%	1.086%	0.752%	0.599%	0.512%	0.502%
$170,000	1,500	8	2.136%	1.197%	0.760%	0.585%	0.525%	0.503%	0.501%
$170,000	2,000	8	1.686%	0.931%	0.632%	0.535%	0.509%	0.502%	0.501%
$170,000	3,000	8	1.168%	0.674%	0.535%	0.508%	0.503%	0.502%	0.501%
$170,000	4,000	8	0.895%	0.577%	0.513%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	8	0.738%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	8	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$180,000	5	8	65.298%	63.569%	61.905%	60.300%	58.755%	55.816%	53.064%
$180,000	10	8	50.361%	48.298%	46.333%	44.457%	42.668%	39.333%	36.308%
$180,000	15	8	42.410%	40.240%	38.192%	36.255%	34.423%	31.035%	27.984%
$180,000	20	8	37.135%	34.874%	32.752%	30.757%	28.879%	25.432%	22.355%
$180,000	25	8	33.299%	30.966%	28.778%	26.728%	24.805%	21.303%	18.209%
$180,000	50	8	22.217%	19.792%	17.603%	15.622%	13.839%	10.817%	8.423%
$180,000	100	8	14.672%	12.391%	10.422%	8.735%	7.302%	5.067%	3.512%
$180,000	150	8	11.364%	9.196%	7.392%	5.920%	4.727%	3.004%	1.932%
$180,000	200	8	9.433%	7.380%	5.735%	4.435%	3.419%	2.049%	1.285%
$180,000	300	8	7.062%	5.201%	3.795%	2.763%	2.018%	1.144%	0.752%
$180,000	400	8	5.790%	4.076%	2.844%	1.991%	1.422%	0.821%	0.598%
$180,000	500	8	5.001%	3.400%	2.303%	1.581%	1.125%	0.683%	0.548%
$180,000	600	8	4.373%	2.874%	1.896%	1.283%	0.919%	0.606%	0.523%
$180,000	700	8	3.877%	2.477%	1.595%	1.073%	0.785%	0.560%	0.511%
$180,000	800	8	3.523%	2.195%	1.393%	0.943%	0.707%	0.539%	0.507%
$180,000	900	8	3.231%	1.966%	1.233%	0.840%	0.647%	0.523%	0.504%
$180,000	1,000	8	2.991%	1.791%	1.116%	0.770%	0.608%	0.514%	0.502%
$180,000	1,500	8	2.184%	1.228%	0.776%	0.592%	0.528%	0.503%	0.501%
$180,000	2,000	8	1.725%	0.953%	0.642%	0.539%	0.510%	0.502%	0.501%
$180,000	3,000	8	1.196%	0.685%	0.539%	0.508%	0.503%	0.502%	0.501%
$180,000	4,000	8	0.914%	0.583%	0.514%	0.505%	0.503%	0.502%	0.501%
$180,000	5,000	8	0.751%	0.539%	0.507%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	8	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	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%
$190,000	5	8	65.577%	63.859%	62.205%	60.610%	59.074%	56.154%	53.418%
$190,000	10	8	50.660%	48.612%	46.660%	44.798%	43.023%	39.715%	36.716%
$190,000	15	8	42.752%	40.600%	38.569%	36.650%	34.834%	31.476%	28.454%
$190,000	20	8	37.501%	35.260%	33.158%	31.181%	29.322%	25.909%	22.864%
$190,000	25	8	33.682%	31.371%	29.204%	27.175%	25.273%	21.807%	18.743%
$190,000	50	8	22.590%	20.172%	17.984%	16.001%	14.209%	11.157%	8.732%
$190,000	100	8	14.928%	12.641%	10.665%	8.968%	7.522%	5.255%	3.666%
$190,000	150	8	11.567%	9.393%	7.579%	6.091%	4.882%	3.126%	2.021%
$190,000	200	8	9.610%	7.548%	5.888%	4.572%	3.539%	2.135%	1.343%
$190,000	300	8	7.200%	5.326%	3.905%	2.855%	2.093%	1.189%	0.776%
$190,000	400	8	5.907%	4.178%	2.929%	2.059%	1.475%	0.847%	0.610%
$190,000	500	8	5.100%	3.485%	2.371%	1.633%	1.162%	0.699%	0.553%
$190,000	600	8	4.461%	2.947%	1.951%	1.323%	0.947%	0.616%	0.526%
$190,000	700	8	3.956%	2.541%	1.642%	1.106%	0.805%	0.566%	0.513%
$190,000	800	8	3.595%	2.251%	1.433%	0.969%	0.723%	0.543%	0.508%
$190,000	900	8	3.296%	2.016%	1.267%	0.861%	0.659%	0.526%	0.504%
$190,000	1,000	8	3.053%	1.837%	1.147%	0.789%	0.618%	0.516%	0.502%
$190,000	1,500	8	2.231%	1.258%	0.793%	0.600%	0.531%	0.503%	0.501%
$190,000	2,000	8	1.764%	0.975%	0.652%	0.542%	0.511%	0.502%	0.501%
$190,000	3,000	8	1.223%	0.697%	0.542%	0.509%	0.503%	0.502%	0.501%
$190,000	4,000	8	0.934%	0.589%	0.515%	0.505%	0.503%	0.502%	0.501%
$190,000	5,000	8	0.764%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	8	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$200,000	5	8	65.820%	64.111%	62.465%	60.878%	59.351%	56.446%	53.725%
$200,000	10	8	50.922%	48.887%	46.947%	45.098%	43.334%	40.051%	37.075%
$200,000	15	8	43.054%	40.918%	38.903%	36.998%	35.196%	31.866%	28.869%
$200,000	20	8	37.825%	35.602%	33.518%	31.558%	29.714%	26.331%	23.314%
$200,000	25	8	34.021%	31.728%	29.580%	27.569%	25.685%	22.251%	19.219%
$200,000	50	8	22.927%	20.519%	18.332%	16.349%	14.551%	11.477%	9.020%
$200,000	100	8	15.164%	12.873%	10.891%	9.186%	7.728%	5.433%	3.813%
$200,000	150	8	11.753%	9.576%	7.752%	6.249%	5.026%	3.241%	2.107%
$200,000	200	8	9.772%	7.701%	6.029%	4.701%	3.650%	2.216%	1.398%
$200,000	300	8	7.328%	5.441%	4.007%	2.942%	2.165%	1.232%	0.800%
$200,000	400	8	6.015%	4.274%	3.009%	2.125%	1.525%	0.873%	0.621%
$200,000	500	8	5.194%	3.565%	2.435%	1.683%	1.198%	0.715%	0.558%
$200,000	600	8	4.545%	3.015%	2.004%	1.362%	0.974%	0.626%	0.529%
$200,000	700	8	4.031%	2.601%	1.687%	1.137%	0.825%	0.572%	0.514%
$200,000	800	8	3.663%	2.304%	1.471%	0.995%	0.738%	0.548%	0.509%
$200,000	900	8	3.358%	2.064%	1.300%	0.882%	0.670%	0.528%	0.505%
$200,000	1,000	8	3.111%	1.881%	1.177%	0.806%	0.627%	0.518%	0.503%
$200,000	1,500	8	2.276%	1.287%	0.809%	0.607%	0.534%	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%
$200,000	2,000	8	1.800%	0.996%	0.662%	0.546%	0.512%	0.502%	0.501%
$200,000	3,000	8	1.248%	0.708%	0.545%	0.510%	0.504%	0.502%	0.501%
$200,000	4,000	8	0.952%	0.595%	0.517%	0.505%	0.503%	0.502%	0.501%
$200,000	5,000	8	0.777%	0.545%	0.508%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	8	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	8	66.322%	64.631%	63.002%	61.435%	59.923%	57.052%	54.362%
$225,000	10	8	51.481%	49.472%	47.558%	45.735%	43.996%	40.766%	37.838%
$225,000	15	8	43.691%	41.589%	39.605%	37.733%	35.959%	32.687%	29.743%
$225,000	20	8	38.506%	36.321%	34.274%	32.350%	30.539%	27.219%	24.261%
$225,000	25	8	34.734%	32.480%	30.373%	28.401%	26.554%	23.187%	20.222%
$225,000	50	8	23.664%	21.286%	19.116%	17.136%	15.336%	12.224%	9.701%
$225,000	100	8	15.694%	13.396%	11.402%	9.680%	8.198%	5.844%	4.157%
$225,000	150	8	12.174%	9.988%	8.146%	6.614%	5.358%	3.506%	2.309%
$225,000	200	8	10.137%	8.051%	6.352%	4.995%	3.912%	2.410%	1.531%
$225,000	300	8	7.617%	5.705%	4.242%	3.142%	2.331%	1.336%	0.860%
$225,000	400	8	6.259%	4.491%	3.193%	2.275%	1.644%	0.938%	0.650%
$225,000	500	8	5.403%	3.746%	2.583%	1.797%	1.282%	0.755%	0.573%
$225,000	600	8	4.731%	3.172%	2.127%	1.455%	1.037%	0.651%	0.538%
$225,000	700	8	4.201%	2.740%	1.791%	1.210%	0.873%	0.588%	0.518%
$225,000	800	8	3.808%	2.418%	1.554%	1.050%	0.772%	0.557%	0.510%
$225,000	900	8	3.496%	2.172%	1.376%	0.930%	0.698%	0.535%	0.506%
$225,000	1,000	8	3.243%	1.982%	1.246%	0.849%	0.650%	0.523%	0.503%
$225,000	1,500	8	2.375%	1.354%	0.846%	0.625%	0.541%	0.504%	0.501%
$225,000	2,000	8	1.882%	1.045%	0.685%	0.554%	0.515%	0.502%	0.501%
$225,000	3,000	8	1.306%	0.734%	0.554%	0.512%	0.504%	0.502%	0.501%
$225,000	4,000	8	0.994%	0.609%	0.520%	0.505%	0.503%	0.502%	0.501%
$225,000	5,000	8	0.807%	0.552%	0.509%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	8	0.532%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	8	66.739%	65.063%	63.449%	61.897%	60.399%	57.556%	54.890%
$250,000	10	8	51.946%	49.960%	48.067%	46.265%	44.548%	41.362%	38.475%
$250,000	15	8	44.232%	42.158%	40.201%	38.355%	36.605%	33.383%	30.482%
$250,000	20	8	39.086%	36.934%	34.917%	33.023%	31.239%	27.972%	25.064%
$250,000	25	8	35.338%	33.118%	31.045%	29.105%	27.288%	23.979%	21.070%
$250,000	50	8	24.315%	21.974%	19.827%	17.864%	16.067%	12.946%	10.379%
$250,000	100	8	16.186%	13.888%	11.881%	10.145%	8.642%	6.237%	4.491%
$250,000	150	8	12.569%	10.375%	8.518%	6.961%	5.676%	3.763%	2.506%
$250,000	200	8	10.481%	8.379%	6.658%	5.271%	4.161%	2.598%	1.662%
$250,000	300	8	7.885%	5.952%	4.462%	3.331%	2.491%	1.437%	0.920%
$250,000	400	8	6.485%	4.695%	3.368%	2.418%	1.757%	1.002%	0.682%
$250,000	500	8	5.599%	3.916%	2.723%	1.906%	1.364%	0.794%	0.588%

* 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	4.907%	3.320%	2.244%	1.543%	1.099%	0.677%	0.547%
$250,000	700	8	4.359%	2.870%	1.891%	1.282%	0.920%	0.605%	0.522%
$250,000	800	8	3.949%	2.532%	1.638%	1.107%	0.808%	0.568%	0.513%
$250,000	900	8	3.625%	2.273%	1.448%	0.978%	0.726%	0.543%	0.507%
$250,000	1,000	8	3.366%	2.076%	1.312%	0.890%	0.674%	0.528%	0.504%
$250,000	1,500	8	2.470%	1.418%	0.883%	0.643%	0.549%	0.505%	0.501%
$250,000	2,000	8	1.959%	1.092%	0.708%	0.564%	0.518%	0.502%	0.501%
$250,000	3,000	8	1.360%	0.759%	0.562%	0.514%	0.504%	0.502%	0.501%
$250,000	4,000	8	1.035%	0.624%	0.523%	0.506%	0.503%	0.502%	0.501%
$250,000	5,000	8	0.836%	0.560%	0.510%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	8	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	8	67.099%	65.436%	63.835%	62.296%	60.810%	57.990%	55.347%
$275,000	10	8	52.340%	50.372%	48.498%	46.714%	45.014%	41.865%	39.014%
$275,000	15	8	44.701%	42.651%	40.718%	38.893%	37.164%	33.984%	31.120%
$275,000	20	8	39.587%	37.463%	35.472%	33.602%	31.842%	28.619%	25.755%
$275,000	25	8	35.852%	33.662%	31.616%	29.703%	27.912%	24.651%	21.789%
$275,000	50	8	24.880%	22.574%	20.458%	18.516%	16.735%	13.618%	11.033%
$275,000	100	8	16.644%	14.349%	12.334%	10.583%	9.063%	6.617%	4.814%
$275,000	150	8	12.935%	10.734%	8.864%	7.289%	5.977%	4.012%	2.701%
$275,000	200	8	10.798%	8.685%	6.945%	5.533%	4.397%	2.779%	1.791%
$275,000	300	8	8.133%	6.182%	4.667%	3.510%	2.644%	1.537%	0.980%
$275,000	400	8	6.694%	4.885%	3.532%	2.554%	1.866%	1.066%	0.715%
$275,000	500	8	5.781%	4.075%	2.855%	2.010%	1.443%	0.834%	0.605%
$275,000	600	8	5.070%	3.460%	2.356%	1.627%	1.160%	0.704%	0.556%
$275,000	700	8	4.508%	2.993%	1.986%	1.351%	0.967%	0.623%	0.527%
$275,000	800	8	4.082%	2.639%	1.719%	1.163%	0.845%	0.580%	0.517%
$275,000	900	8	3.746%	2.370%	1.517%	1.024%	0.754%	0.551%	0.509%
$275,000	1,000	8	3.482%	2.166%	1.375%	0.930%	0.697%	0.534%	0.505%
$275,000	1,500	8	2.558%	1.479%	0.920%	0.662%	0.557%	0.506%	0.501%
$275,000	2,000	8	2.032%	1.137%	0.731%	0.573%	0.521%	0.503%	0.501%
$275,000	3,000	8	1.413%	0.784%	0.571%	0.516%	0.505%	0.502%	0.501%
$275,000	4,000	8	1.073%	0.638%	0.527%	0.506%	0.503%	0.502%	0.501%
$275,000	5,000	8	0.864%	0.568%	0.512%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	8	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	8	67.388%	65.735%	64.145%	62.615%	61.138%	58.335%	55.709%
$300,000	10	8	52.641%	50.687%	48.827%	47.056%	45.369%	42.248%	39.423%
$300,000	15	8	45.053%	43.021%	41.104%	39.295%	37.582%	34.432%	31.595%
$300,000	20	8	39.958%	37.854%	35.881%	34.030%	32.286%	29.096%	26.263%
$300,000	25	8	36.235%	34.066%	32.041%	30.148%	28.375%	25.149%	22.321%
$300,000	50	8	25.294%	23.016%	20.924%	19.002%	17.238%	14.140%	11.551%

* 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	17.002%	14.711%	12.694%	10.931%	9.397%	6.919%	5.074%
$300,000	150	8	13.222%	11.016%	9.138%	7.549%	6.220%	4.212%	2.860%
$300,000	200	8	11.046%	8.923%	7.170%	5.739%	4.584%	2.923%	1.895%
$300,000	300	8	8.329%	6.366%	4.832%	3.654%	2.768%	1.620%	1.032%
$300,000	400	8	6.859%	5.036%	3.665%	2.666%	1.956%	1.120%	0.743%
$300,000	500	8	5.927%	4.205%	2.963%	2.096%	1.508%	0.867%	0.620%
$300,000	600	8	5.201%	3.574%	2.447%	1.697%	1.211%	0.727%	0.564%
$300,000	700	8	4.628%	3.093%	2.066%	1.409%	1.008%	0.639%	0.532%
$300,000	800	8	4.191%	2.728%	1.786%	1.211%	0.876%	0.591%	0.520%
$300,000	900	8	3.845%	2.449%	1.575%	1.063%	0.779%	0.558%	0.510%
$300,000	1,000	8	3.574%	2.238%	1.427%	0.964%	0.717%	0.539%	0.506%
$300,000	1,500	8	2.631%	1.530%	0.950%	0.678%	0.564%	0.507%	0.501%
$300,000	2,000	8	2.091%	1.175%	0.751%	0.582%	0.524%	0.503%	0.501%
$300,000	3,000	8	1.455%	0.806%	0.579%	0.518%	0.505%	0.502%	0.501%
$300,000	4,000	8	1.106%	0.651%	0.530%	0.507%	0.503%	0.502%	0.501%
$300,000	5,000	8	0.888%	0.575%	0.513%	0.505%	0.503%	0.502%	0.501%
$300,000	10,000	8	0.545%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	8	67.641%	65.997%	64.415%	62.893%	61.424%	58.637%	56.026%
$325,000	10	8	52.895%	50.952%	49.104%	47.345%	45.669%	42.570%	39.767%
$325,000	15	8	45.351%	43.333%	41.431%	39.635%	37.935%	34.810%	31.996%
$325,000	20	8	40.268%	38.181%	36.224%	34.388%	32.658%	29.496%	26.688%
$325,000	25	8	36.557%	34.406%	32.398%	30.522%	28.764%	25.568%	22.768%
$325,000	50	8	25.636%	23.381%	21.311%	19.409%	17.662%	14.589%	12.011%
$325,000	100	8	17.324%	15.039%	13.024%	11.254%	9.707%	7.201%	5.321%
$325,000	150	8	13.484%	11.275%	9.389%	7.790%	6.445%	4.400%	3.012%
$325,000	200	8	11.271%	9.141%	7.377%	5.929%	4.757%	3.058%	1.995%
$325,000	300	8	8.507%	6.533%	4.984%	3.789%	2.885%	1.700%	1.082%
$325,000	400	8	7.008%	5.175%	3.788%	2.770%	2.041%	1.173%	0.772%
$325,000	500	8	6.060%	4.324%	3.063%	2.176%	1.570%	0.901%	0.635%
$325,000	600	8	5.321%	3.678%	2.533%	1.763%	1.259%	0.750%	0.573%
$325,000	700	8	4.737%	3.186%	2.140%	1.464%	1.046%	0.655%	0.537%
$325,000	800	8	4.290%	2.811%	1.849%	1.255%	0.906%	0.602%	0.523%
$325,000	900	8	3.928%	2.516%	1.624%	1.096%	0.799%	0.564%	0.511%
$325,000	1,000	8	3.658%	2.305%	1.476%	0.996%	0.737%	0.544%	0.507%
$325,000	1,500	8	2.695%	1.576%	0.979%	0.694%	0.571%	0.508%	0.501%
$325,000	2,000	8	2.145%	1.210%	0.769%	0.590%	0.527%	0.503%	0.501%
$325,000	3,000	8	1.493%	0.825%	0.586%	0.520%	0.505%	0.502%	0.501%
$325,000	4,000	8	1.134%	0.662%	0.533%	0.507%	0.503%	0.502%	0.501%
$325,000	5,000	8	0.910%	0.582%	0.514%	0.505%	0.503%	0.502%	0.501%
$325,000	10,000	8	0.549%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	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%
$350,000	5	8	67.886%	66.250%	64.676%	63.162%	61.701%	58.928%	56.331%
$350,000	10	8	53.142%	51.210%	49.373%	47.625%	45.960%	42.883%	40.101%
$350,000	15	8	45.636%	43.632%	41.744%	39.960%	38.273%	35.171%	32.380%
$350,000	20	8	40.566%	38.495%	36.553%	34.731%	33.016%	29.879%	27.096%
$350,000	25	8	36.869%	34.735%	32.743%	30.883%	29.140%	25.972%	23.200%
$350,000	50	8	25.966%	23.733%	21.684%	19.802%	18.074%	15.031%	12.470%
$350,000	100	8	17.653%	15.374%	13.362%	11.591%	10.034%	7.497%	5.584%
$350,000	150	8	13.754%	11.542%	9.649%	8.042%	6.683%	4.601%	3.175%
$350,000	200	8	11.503%	9.367%	7.592%	6.129%	4.939%	3.203%	2.103%
$350,000	300	8	8.692%	6.709%	5.144%	3.931%	3.008%	1.787%	1.137%
$350,000	400	8	7.164%	5.319%	3.917%	2.880%	2.131%	1.229%	0.803%
$350,000	500	8	6.197%	4.449%	3.168%	2.261%	1.637%	0.937%	0.651%
$350,000	600	8	5.446%	3.788%	2.624%	1.834%	1.311%	0.776%	0.583%
$350,000	700	8	4.849%	3.283%	2.217%	1.521%	1.087%	0.672%	0.543%
$350,000	800	8	4.393%	2.896%	1.915%	1.303%	0.938%	0.615%	0.527%
$350,000	900	8	4.020%	2.592%	1.681%	1.135%	0.825%	0.572%	0.513%
$350,000	1,000	8	3.745%	2.374%	1.527%	1.031%	0.758%	0.551%	0.508%
$350,000	1,500	8	2.761%	1.625%	1.010%	0.710%	0.580%	0.509%	0.502%
$350,000	2,000	8	2.199%	1.245%	0.789%	0.600%	0.530%	0.503%	0.501%
$350,000	3,000	8	1.532%	0.845%	0.594%	0.522%	0.506%	0.502%	0.501%
$350,000	4,000	8	1.163%	0.674%	0.536%	0.508%	0.503%	0.502%	0.501%
$350,000	5,000	8	0.932%	0.589%	0.515%	0.505%	0.503%	0.502%	0.501%
$350,000	10,000	8	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	8	68.118%	66.489%	64.924%	63.417%	61.963%	59.203%	56.620%
$375,000	10	8	53.378%	51.457%	49.630%	47.891%	46.238%	43.181%	40.418%
$375,000	15	8	45.894%	43.903%	42.027%	40.255%	38.579%	35.498%	32.727%
$375,000	20	8	40.839%	38.783%	36.854%	35.045%	33.342%	30.229%	27.468%
$375,000	25	8	37.156%	35.038%	33.062%	31.216%	29.486%	26.345%	23.597%
$375,000	50	8	26.275%	24.062%	22.032%	20.168%	18.458%	15.446%	12.910%
$375,000	100	8	17.973%	15.704%	13.696%	11.925%	10.363%	7.799%	5.852%
$375,000	150	8	14.020%	11.808%	9.909%	8.293%	6.923%	4.805%	3.344%
$375,000	200	8	11.732%	9.591%	7.807%	6.332%	5.125%	3.352%	2.216%
$375,000	300	8	8.877%	6.885%	5.305%	4.076%	3.135%	1.877%	1.195%
$375,000	400	8	7.320%	5.463%	4.047%	2.992%	2.224%	1.288%	0.837%
$375,000	500	8	6.334%	4.573%	3.275%	2.348%	1.705%	0.976%	0.670%
$375,000	600	8	5.570%	3.898%	2.715%	1.905%	1.365%	0.802%	0.594%
$375,000	700	8	4.960%	3.379%	2.295%	1.580%	1.130%	0.691%	0.549%
$375,000	800	8	4.493%	2.981%	1.980%	1.350%	0.971%	0.628%	0.531%
$375,000	900	8	4.112%	2.667%	1.738%	1.175%	0.851%	0.582%	0.515%
$375,000	1,000	8	3.831%	2.444%	1.578%	1.066%	0.780%	0.557%	0.509%
$375,000	1,500	8	2.827%	1.673%	1.040%	0.727%	0.588%	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	8	2.253%	1.281%	0.809%	0.609%	0.534%	0.504%	0.501%
$375,000	3,000	8	1.571%	0.866%	0.603%	0.525%	0.507%	0.502%	0.501%
$375,000	4,000	8	1.192%	0.687%	0.540%	0.509%	0.503%	0.502%	0.501%
$375,000	5,000	8	0.954%	0.596%	0.517%	0.505%	0.503%	0.502%	0.501%
$375,000	10,000	8	0.558%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	8	68.317%	66.695%	65.137%	63.636%	62.188%	59.440%	56.869%
$400,000	10	8	53.590%	51.677%	49.859%	48.130%	46.487%	43.447%	40.702%
$400,000	15	8	46.122%	44.142%	42.278%	40.515%	38.850%	35.788%	33.034%
$400,000	20	8	41.082%	39.038%	37.123%	35.325%	33.633%	30.541%	27.800%
$400,000	25	8	37.410%	35.306%	33.343%	31.509%	29.792%	26.675%	23.947%
$400,000	50	8	26.552%	24.357%	22.344%	20.496%	18.802%	15.818%	13.307%
$400,000	100	8	18.266%	16.011%	14.008%	12.239%	10.675%	8.092%	6.114%
$400,000	150	8	14.270%	12.059%	10.155%	8.532%	7.153%	5.006%	3.509%
$400,000	200	8	11.949%	9.806%	8.013%	6.526%	5.306%	3.499%	2.330%
$400,000	300	8	9.054%	7.054%	5.461%	4.217%	3.258%	1.967%	1.253%
$400,000	400	8	7.469%	5.601%	4.173%	3.101%	2.314%	1.345%	0.871%
$400,000	500	8	6.465%	4.694%	3.379%	2.433%	1.772%	1.015%	0.688%
$400,000	600	8	5.689%	4.004%	2.804%	1.975%	1.418%	0.829%	0.606%
$400,000	700	8	5.066%	3.472%	2.370%	1.638%	1.171%	0.710%	0.556%
$400,000	800	8	4.589%	3.062%	2.044%	1.397%	1.003%	0.641%	0.536%
$400,000	900	8	4.201%	2.740%	1.795%	1.214%	0.877%	0.591%	0.518%
$400,000	1,000	8	3.907%	2.506%	1.623%	1.096%	0.799%	0.563%	0.510%
$400,000	1,500	8	2.891%	1.720%	1.071%	0.744%	0.597%	0.513%	0.502%
$400,000	2,000	8	2.305%	1.316%	0.828%	0.619%	0.538%	0.504%	0.501%
$400,000	3,000	8	1.608%	0.886%	0.611%	0.527%	0.507%	0.502%	0.501%
$400,000	4,000	8	1.221%	0.699%	0.544%	0.509%	0.503%	0.502%	0.501%
$400,000	5,000	8	0.975%	0.603%	0.519%	0.505%	0.503%	0.502%	0.501%
$400,000	10,000	8	0.562%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	8	68.487%	66.871%	65.318%	63.822%	62.380%	59.642%	57.081%
$425,000	10	8	53.761%	51.856%	50.046%	48.324%	46.688%	43.664%	40.933%
$425,000	15	8	46.314%	44.344%	42.489%	40.734%	39.078%	36.031%	33.293%
$425,000	20	8	41.288%	39.255%	37.350%	35.562%	33.879%	30.805%	28.081%
$425,000	25	8	37.624%	35.532%	33.580%	31.757%	30.050%	26.952%	24.243%
$425,000	50	8	26.789%	24.609%	22.610%	20.775%	19.094%	16.135%	13.644%
$425,000	100	8	18.519%	16.278%	14.285%	12.517%	10.953%	8.359%	6.355%
$425,000	150	8	14.495%	12.285%	10.378%	8.749%	7.362%	5.189%	3.662%
$425,000	200	8	12.142%	9.999%	8.201%	6.703%	5.470%	3.636%	2.436%
$425,000	300	8	9.215%	7.210%	5.605%	4.347%	3.373%	2.051%	1.309%
$425,000	400	8	7.604%	5.728%	4.287%	3.201%	2.398%	1.400%	0.903%
$425,000	500	8	6.583%	4.802%	3.473%	2.512%	1.834%	1.052%	0.707%

* 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	8	5.796%	4.100%	2.885%	2.040%	1.467%	0.855%	0.618%
$425,000	700	8	5.162%	3.556%	2.438%	1.691%	1.210%	0.729%	0.564%
$425,000	800	8	4.676%	3.137%	2.102%	1.440%	1.033%	0.655%	0.541%
$425,000	900	8	4.282%	2.808%	1.846%	1.250%	0.902%	0.601%	0.520%
$425,000	1,000	8	3.983%	2.568%	1.669%	1.128%	0.820%	0.570%	0.512%
$425,000	1,500	8	2.950%	1.764%	1.100%	0.761%	0.605%	0.514%	0.502%
$425,000	2,000	8	2.353%	1.348%	0.847%	0.628%	0.542%	0.504%	0.501%
$425,000	3,000	8	1.642%	0.905%	0.619%	0.530%	0.508%	0.502%	0.501%
$425,000	4,000	8	1.247%	0.710%	0.548%	0.510%	0.504%	0.502%	0.501%
$425,000	5,000	8	0.995%	0.610%	0.520%	0.505%	0.503%	0.502%	0.501%
$425,000	10,000	8	0.566%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	8	68.628%	67.016%	65.468%	63.977%	62.539%	59.809%	57.256%
$450,000	10	8	53.890%	51.992%	50.187%	48.471%	46.842%	43.828%	41.109%
$450,000	15	8	46.466%	44.503%	42.655%	40.907%	39.257%	36.223%	33.496%
$450,000	20	8	41.450%	39.425%	37.528%	35.746%	34.071%	31.011%	28.300%
$450,000	25	8	37.796%	35.713%	33.770%	31.955%	30.256%	27.174%	24.479%
$450,000	50	8	26.977%	24.807%	22.820%	20.996%	19.325%	16.384%	13.910%
$450,000	100	8	18.713%	16.485%	14.501%	12.740%	11.176%	8.577%	6.555%
$450,000	150	8	14.675%	12.468%	10.562%	8.927%	7.533%	5.343%	3.791%
$450,000	200	8	12.300%	10.158%	8.357%	6.851%	5.609%	3.751%	2.527%
$450,000	300	8	9.348%	7.339%	5.725%	4.456%	3.470%	2.123%	1.358%
$450,000	400	8	7.715%	5.834%	4.383%	3.285%	2.469%	1.448%	0.932%
$450,000	500	8	6.680%	4.891%	3.550%	2.578%	1.888%	1.083%	0.724%
$450,000	600	8	5.882%	4.178%	2.952%	2.094%	1.509%	0.876%	0.628%
$450,000	700	8	5.241%	3.624%	2.495%	1.736%	1.243%	0.744%	0.570%
$450,000	800	8	4.748%	3.199%	2.151%	1.476%	1.059%	0.666%	0.545%
$450,000	900	8	4.348%	2.863%	1.889%	1.281%	0.923%	0.609%	0.523%
$450,000	1,000	8	4.044%	2.618%	1.708%	1.155%	0.838%	0.576%	0.513%
$450,000	1,500	8	2.997%	1.799%	1.123%	0.774%	0.613%	0.516%	0.502%
$450,000	2,000	8	2.392%	1.375%	0.862%	0.635%	0.545%	0.505%	0.501%
$450,000	3,000	8	1.670%	0.920%	0.625%	0.532%	0.508%	0.502%	0.501%
$450,000	4,000	8	1.268%	0.720%	0.551%	0.511%	0.504%	0.502%	0.501%
$450,000	5,000	8	1.012%	0.616%	0.521%	0.506%	0.503%	0.502%	0.501%
$450,000	10,000	8	0.570%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	8	68.750%	67.142%	65.599%	64.111%	62.677%	59.954%	57.408%
$475,000	10	8	54.004%	52.111%	50.312%	48.601%	46.977%	43.973%	41.264%
$475,000	15	8	46.602%	44.646%	42.804%	41.062%	39.419%	36.395%	33.679%
$475,000	20	8	41.595%	39.577%	37.688%	35.913%	34.244%	31.196%	28.497%
$475,000	25	8	37.948%	35.874%	33.938%	32.131%	30.438%	27.370%	24.687%
$475,000	50	8	27.141%	24.982%	23.004%	21.190%	19.528%	16.604%	14.144%

* 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	18.885%	16.668%	14.696%	12.941%	11.381%	8.778%	6.745%
$475,000	150	8	14.838%	12.637%	10.731%	9.093%	7.693%	5.489%	3.916%
$475,000	200	8	12.447%	10.306%	8.503%	6.992%	5.740%	3.861%	2.616%
$475,000	300	8	9.473%	7.460%	5.840%	4.560%	3.564%	2.193%	1.407%
$475,000	400	8	7.819%	5.934%	4.474%	3.365%	2.537%	1.495%	0.960%
$475,000	500	8	6.772%	4.976%	3.626%	2.642%	1.940%	1.114%	0.741%
$475,000	600	8	5.965%	4.253%	3.016%	2.147%	1.550%	0.898%	0.639%
$475,000	700	8	5.315%	3.690%	2.550%	1.779%	1.276%	0.760%	0.577%
$475,000	800	8	4.816%	3.257%	2.198%	1.512%	1.084%	0.678%	0.549%
$475,000	900	8	4.411%	2.916%	1.931%	1.311%	0.943%	0.617%	0.526%
$475,000	1,000	8	4.103%	2.667%	1.745%	1.181%	0.856%	0.583%	0.515%
$475,000	1,500	8	3.042%	1.834%	1.146%	0.788%	0.620%	0.517%	0.502%
$475,000	2,000	8	2.429%	1.401%	0.878%	0.643%	0.548%	0.505%	0.501%
$475,000	3,000	8	1.697%	0.935%	0.632%	0.534%	0.509%	0.502%	0.501%
$475,000	4,000	8	1.288%	0.729%	0.554%	0.512%	0.504%	0.502%	0.501%
$475,000	5,000	8	1.027%	0.622%	0.523%	0.506%	0.503%	0.502%	0.501%
$475,000	10,000	8	0.573%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	8	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	8	68.851%	67.246%	65.706%	64.222%	62.791%	60.073%	57.533%
$500,000	10	8	54.100%	52.211%	50.417%	48.710%	47.091%	44.096%	41.395%
$500,000	15	8	46.722%	44.771%	42.934%	41.198%	39.560%	36.546%	33.839%
$500,000	20	8	41.724%	39.713%	37.829%	36.060%	34.397%	31.360%	28.671%
$500,000	25	8	38.081%	36.014%	34.086%	32.284%	30.598%	27.542%	24.870%
$500,000	50	8	27.286%	25.135%	23.166%	21.360%	19.706%	16.796%	14.349%
$500,000	100	8	19.034%	16.829%	14.866%	13.120%	11.564%	8.961%	6.923%
$500,000	150	8	14.981%	12.785%	10.882%	9.243%	7.840%	5.623%	4.031%
$500,000	200	8	12.577%	10.439%	8.636%	7.121%	5.862%	3.964%	2.699%
$500,000	300	8	9.585%	7.570%	5.945%	4.657%	3.650%	2.259%	1.455%
$500,000	400	8	7.915%	6.026%	4.559%	3.440%	2.601%	1.539%	0.988%
$500,000	500	8	6.856%	5.054%	3.696%	2.702%	1.990%	1.144%	0.758%
$500,000	600	8	6.041%	4.321%	3.076%	2.196%	1.589%	0.920%	0.650%
$500,000	700	8	5.383%	3.750%	2.601%	1.820%	1.306%	0.775%	0.584%
$500,000	800	8	4.879%	3.312%	2.243%	1.545%	1.107%	0.689%	0.553%
$500,000	900	8	4.469%	2.965%	1.970%	1.340%	0.963%	0.625%	0.528%
$500,000	1,000	8	4.157%	2.712%	1.779%	1.206%	0.872%	0.589%	0.517%
$500,000	1,500	8	3.083%	1.865%	1.167%	0.801%	0.627%	0.519%	0.503%
$500,000	2,000	8	2.463%	1.425%	0.892%	0.650%	0.552%	0.506%	0.501%
$500,000	3,000	8	1.721%	0.949%	0.638%	0.536%	0.509%	0.502%	0.501%
$500,000	4,000	8	1.306%	0.738%	0.556%	0.512%	0.504%	0.502%	0.501%
$500,000	5,000	8	1.041%	0.627%	0.524%	0.506%	0.503%	0.502%	0.501%
$500,000	10,000	8	0.577%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	8	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 2022 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6D

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	9	47.782%	45.282%	42.858%	40.509%	38.237%	33.892%	29.791%
$30,000	10	9	31.241%	28.581%	26.128%	23.868%	21.782%	18.093%	14.953%
$30,000	15	9	24.812%	22.230%	19.863%	17.709%	15.753%	12.387%	9.669%
$30,000	20	9	20.824%	18.272%	15.978%	13.934%	12.120%	9.089%	6.763%
$30,000	25	9	18.242%	15.742%	13.527%	11.579%	9.880%	7.123%	5.088%
$30,000	50	9	11.658%	9.415%	7.551%	6.021%	4.779%	2.985%	1.884%
$30,000	100	9	7.363%	5.442%	3.984%	2.902%	2.120%	1.195%	0.773%
$30,000	150	9	5.580%	3.880%	2.674%	1.854%	1.312%	0.764%	0.578%
$30,000	200	9	4.546%	3.006%	1.984%	1.337%	0.952%	0.616%	0.524%
$30,000	300	9	3.421%	2.108%	1.323%	0.889%	0.668%	0.524%	0.503%
$30,000	400	9	2.738%	1.605%	0.996%	0.701%	0.573%	0.508%	0.501%
$30,000	500	9	2.327%	1.322%	0.827%	0.614%	0.536%	0.504%	0.501%
$30,000	600	9	1.998%	1.110%	0.713%	0.564%	0.518%	0.502%	0.501%
$30,000	700	9	1.776%	0.978%	0.650%	0.540%	0.510%	0.502%	0.501%
$30,000	800	9	1.596%	0.878%	0.607%	0.526%	0.507%	0.502%	0.501%
$30,000	900	9	1.436%	0.796%	0.575%	0.517%	0.505%	0.502%	0.501%
$30,000	1,000	9	1.323%	0.743%	0.557%	0.512%	0.504%	0.502%	0.501%
$30,000	1,500	9	0.941%	0.592%	0.516%	0.505%	0.503%	0.502%	0.501%
$30,000	2,000	9	0.750%	0.538%	0.507%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	9	0.593%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	9	0.540%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	9	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	10,000	9	0.507%	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	49.925%	47.519%	45.194%	42.947%	40.769%	36.610%	32.696%
$35,000	10	9	33.112%	30.410%	27.898%	25.577%	23.437%	19.642%	16.411%
$35,000	15	9	26.172%	23.587%	21.213%	19.035%	17.045%	13.586%	10.760%
$35,000	20	9	22.005%	19.442%	17.121%	15.035%	13.171%	10.038%	7.588%
$35,000	25	9	19.294%	16.773%	14.528%	12.539%	10.785%	7.917%	5.759%
$35,000	50	9	12.356%	10.078%	8.169%	6.583%	5.281%	3.369%	2.157%
$35,000	100	9	7.835%	5.869%	4.356%	3.218%	2.378%	1.349%	0.857%
$35,000	150	9	5.946%	4.196%	2.935%	2.058%	1.467%	0.839%	0.608%
$35,000	200	9	4.847%	3.258%	2.179%	1.480%	1.049%	0.656%	0.537%
$35,000	300	9	3.663%	2.296%	1.456%	0.975%	0.719%	0.536%	0.504%
$35,000	400	9	2.938%	1.751%	1.089%	0.753%	0.598%	0.513%	0.502%
$35,000	500	9	2.503%	1.442%	0.897%	0.649%	0.550%	0.505%	0.501%
$35,000	600	9	2.151%	1.206%	0.764%	0.586%	0.525%	0.503%	0.501%
$35,000	700	9	1.915%	1.061%	0.689%	0.554%	0.514%	0.502%	0.501%
$35,000	800	9	1.722%	0.947%	0.637%	0.536%	0.509%	0.502%	0.501%
$35,000	900	9	1.552%	0.855%	0.598%	0.523%	0.506%	0.502%	0.501%
$35,000	1,000	9	1.429%	0.794%	0.575%	0.517%	0.505%	0.502%	0.501%
$35,000	1,500	9	1.012%	0.616%	0.521%	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	9	0.799%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	9	0.617%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	9	0.552%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	9	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	10,000	9	0.507%	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	51.656%	49.332%	47.088%	44.918%	42.816%	38.808%	35.039%
$40,000	10	9	34.824%	32.111%	29.567%	27.194%	24.989%	21.065%	17.730%
$40,000	15	9	27.356%	24.764%	22.383%	20.190%	18.177%	14.657%	11.748%
$40,000	20	9	23.038%	20.464%	18.126%	16.013%	14.114%	10.890%	8.348%
$40,000	25	9	20.212%	17.679%	15.415%	13.394%	11.598%	8.637%	6.381%
$40,000	50	9	12.976%	10.670%	8.719%	7.088%	5.738%	3.726%	2.419%
$40,000	100	9	8.253%	6.249%	4.692%	3.507%	2.617%	1.497%	0.941%
$40,000	150	9	6.274%	4.483%	3.174%	2.248%	1.613%	0.914%	0.641%
$40,000	200	9	5.116%	3.484%	2.359%	1.615%	1.143%	0.696%	0.552%
$40,000	300	9	3.880%	2.467%	1.581%	1.058%	0.769%	0.551%	0.506%
$40,000	400	9	3.117%	1.884%	1.177%	0.805%	0.625%	0.517%	0.502%
$40,000	500	9	2.661%	1.553%	0.964%	0.683%	0.566%	0.507%	0.501%
$40,000	600	9	2.288%	1.296%	0.813%	0.608%	0.534%	0.503%	0.501%
$40,000	700	9	2.040%	1.137%	0.727%	0.569%	0.518%	0.502%	0.501%
$40,000	800	9	1.837%	1.013%	0.667%	0.546%	0.512%	0.502%	0.501%
$40,000	900	9	1.656%	0.911%	0.621%	0.531%	0.508%	0.502%	0.501%
$40,000	1,000	9	1.526%	0.843%	0.593%	0.522%	0.506%	0.502%	0.501%
$40,000	1,500	9	1.078%	0.640%	0.527%	0.506%	0.503%	0.502%	0.501%
$40,000	2,000	9	0.845%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	9	0.641%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	9	0.564%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	9	0.532%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	9	0.507%	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	53.141%	50.887%	48.710%	46.605%	44.567%	40.687%	37.043%
$45,000	10	9	36.423%	33.716%	31.167%	28.769%	26.519%	22.469%	19.011%
$45,000	15	9	28.459%	25.853%	23.452%	21.242%	19.212%	15.657%	12.686%
$45,000	20	9	23.978%	21.399%	19.049%	16.919%	14.996%	11.698%	9.071%
$45,000	25	9	21.061%	18.519%	16.237%	14.191%	12.369%	9.326%	6.982%
$45,000	50	9	13.556%	11.230%	9.245%	7.572%	6.177%	4.075%	2.684%
$45,000	100	9	8.644%	6.608%	5.012%	3.783%	2.851%	1.646%	1.029%
$45,000	150	9	6.584%	4.759%	3.407%	2.435%	1.759%	0.995%	0.678%
$45,000	200	9	5.371%	3.701%	2.534%	1.750%	1.239%	0.738%	0.569%
$45,000	300	9	4.084%	2.631%	1.701%	1.140%	0.821%	0.567%	0.510%
$45,000	400	9	3.286%	2.011%	1.264%	0.858%	0.654%	0.523%	0.503%
$45,000	500	9	2.807%	1.658%	1.030%	0.720%	0.583%	0.510%	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	9	2.417%	1.382%	0.863%	0.632%	0.543%	0.504%	0.501%
$45,000	700	9	2.157%	1.211%	0.766%	0.586%	0.524%	0.503%	0.501%
$45,000	800	9	1.944%	1.078%	0.698%	0.558%	0.516%	0.502%	0.501%
$45,000	900	9	1.754%	0.967%	0.646%	0.539%	0.510%	0.502%	0.501%
$45,000	1,000	9	1.617%	0.891%	0.613%	0.528%	0.507%	0.502%	0.501%
$45,000	1,500	9	1.142%	0.665%	0.533%	0.507%	0.503%	0.502%	0.501%
$45,000	2,000	9	0.890%	0.576%	0.513%	0.505%	0.503%	0.502%	0.501%
$45,000	3,000	9	0.666%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	9	0.577%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	9	0.538%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	9	0.507%	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	54.429%	52.232%	50.112%	48.061%	46.080%	42.307%	38.769%
$50,000	10	9	37.879%	35.208%	32.663%	30.255%	27.988%	23.858%	20.270%
$50,000	15	9	29.496%	26.867%	24.440%	22.208%	20.161%	16.566%	13.554%
$50,000	20	9	24.826%	22.246%	19.892%	17.749%	15.806%	12.457%	9.756%
$50,000	25	9	21.832%	19.286%	16.990%	14.927%	13.085%	9.980%	7.556%
$50,000	50	9	14.096%	11.753%	9.742%	8.034%	6.598%	4.414%	2.948%
$50,000	100	9	9.004%	6.941%	5.310%	4.043%	3.073%	1.793%	1.117%
$50,000	150	9	6.872%	5.015%	3.625%	2.614%	1.900%	1.074%	0.717%
$50,000	200	9	5.607%	3.905%	2.700%	1.879%	1.334%	0.782%	0.587%
$50,000	300	9	4.267%	2.780%	1.812%	1.217%	0.870%	0.582%	0.513%
$50,000	400	9	3.445%	2.132%	1.347%	0.910%	0.684%	0.530%	0.504%
$50,000	500	9	2.944%	1.758%	1.094%	0.756%	0.601%	0.512%	0.501%
$50,000	600	9	2.537%	1.464%	0.911%	0.656%	0.554%	0.505%	0.501%
$50,000	700	9	2.266%	1.282%	0.804%	0.604%	0.531%	0.503%	0.501%
$50,000	800	9	2.045%	1.140%	0.729%	0.571%	0.520%	0.502%	0.501%
$50,000	900	9	1.848%	1.021%	0.671%	0.548%	0.512%	0.502%	0.501%
$50,000	1,000	9	1.703%	0.939%	0.633%	0.534%	0.509%	0.502%	0.501%
$50,000	1,500	9	1.202%	0.689%	0.540%	0.509%	0.503%	0.502%	0.501%
$50,000	2,000	9	0.934%	0.589%	0.516%	0.505%	0.503%	0.502%	0.501%
$50,000	3,000	9	0.690%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	9	0.590%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	9	0.545%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	9	0.508%	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	55.539%	53.392%	51.318%	49.315%	47.382%	43.700%	40.250%
$55,000	10	9	39.144%	36.534%	34.026%	31.628%	29.349%	25.182%	21.508%
$55,000	15	9	30.474%	27.822%	25.373%	23.115%	21.042%	17.401%	14.346%
$55,000	20	9	25.593%	23.016%	20.658%	18.504%	16.547%	13.157%	10.397%
$55,000	25	9	22.535%	19.988%	17.684%	15.608%	13.745%	10.591%	8.096%
$55,000	50	9	14.589%	12.233%	10.199%	8.462%	6.993%	4.736%	3.200%

* 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	9	9.331%	7.246%	5.585%	4.285%	3.280%	1.933%	1.204%
$55,000	150	9	7.134%	5.248%	3.828%	2.781%	2.034%	1.151%	0.757%
$55,000	200	9	5.822%	4.091%	2.855%	2.000%	1.425%	0.825%	0.605%
$55,000	300	9	4.440%	2.921%	1.919%	1.293%	0.921%	0.600%	0.518%
$55,000	400	9	3.588%	2.243%	1.425%	0.960%	0.713%	0.537%	0.505%
$55,000	500	9	3.067%	1.849%	1.154%	0.791%	0.619%	0.515%	0.502%
$55,000	600	9	2.645%	1.540%	0.957%	0.681%	0.564%	0.507%	0.501%
$55,000	700	9	2.366%	1.348%	0.842%	0.621%	0.538%	0.503%	0.501%
$55,000	800	9	2.137%	1.199%	0.760%	0.584%	0.524%	0.503%	0.501%
$55,000	900	9	1.933%	1.072%	0.695%	0.557%	0.515%	0.502%	0.501%
$55,000	1,000	9	1.781%	0.983%	0.653%	0.541%	0.510%	0.502%	0.501%
$55,000	1,500	9	1.257%	0.713%	0.548%	0.510%	0.504%	0.502%	0.501%
$55,000	2,000	9	0.975%	0.603%	0.519%	0.505%	0.503%	0.502%	0.501%
$55,000	3,000	9	0.714%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	9	0.604%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	9	0.552%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	9	0.508%	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	56.514%	54.408%	52.375%	50.415%	48.520%	44.920%	41.544%
$60,000	10	9	40.243%	37.688%	35.235%	32.877%	30.615%	26.422%	22.709%
$60,000	15	9	31.402%	28.738%	26.266%	23.988%	21.884%	18.193%	15.087%
$60,000	20	9	26.310%	23.728%	21.362%	19.201%	17.233%	13.815%	11.010%
$60,000	25	9	23.187%	20.641%	18.334%	16.250%	14.369%	11.169%	8.621%
$60,000	50	9	15.048%	12.678%	10.627%	8.865%	7.370%	5.048%	3.445%
$60,000	100	9	9.642%	7.536%	5.850%	4.517%	3.479%	2.074%	1.293%
$60,000	150	9	7.379%	5.469%	4.020%	2.943%	2.163%	1.227%	0.797%
$60,000	200	9	6.023%	4.267%	3.002%	2.117%	1.514%	0.868%	0.624%
$60,000	300	9	4.600%	3.054%	2.021%	1.367%	0.971%	0.618%	0.523%
$60,000	400	9	3.721%	2.347%	1.500%	1.009%	0.742%	0.545%	0.507%
$60,000	500	9	3.180%	1.934%	1.211%	0.825%	0.637%	0.519%	0.502%
$60,000	600	9	2.745%	1.611%	1.001%	0.705%	0.576%	0.508%	0.501%
$60,000	700	9	2.457%	1.410%	0.878%	0.639%	0.545%	0.504%	0.501%
$60,000	800	9	2.222%	1.254%	0.789%	0.597%	0.529%	0.503%	0.501%
$60,000	900	9	2.011%	1.120%	0.719%	0.567%	0.518%	0.502%	0.501%
$60,000	1,000	9	1.853%	1.025%	0.672%	0.548%	0.512%	0.502%	0.501%
$60,000	1,500	9	1.308%	0.736%	0.555%	0.512%	0.504%	0.502%	0.501%
$60,000	2,000	9	1.014%	0.616%	0.522%	0.506%	0.503%	0.502%	0.501%
$60,000	3,000	9	0.737%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	9	0.617%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	9	0.560%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	9	0.508%	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	57.342%	55.270%	53.274%	51.349%	49.488%	45.955%	42.641%
$65,000	10	9	41.191%	38.686%	36.281%	33.970%	31.750%	27.578%	23.835%
$65,000	15	9	32.263%	29.600%	27.119%	24.816%	22.692%	18.942%	15.781%
$65,000	20	9	26.973%	24.383%	22.009%	19.839%	17.861%	14.420%	11.575%
$65,000	25	9	23.785%	21.244%	18.934%	16.842%	14.949%	11.711%	9.117%
$65,000	50	9	15.474%	13.095%	11.028%	9.244%	7.725%	5.346%	3.681%
$65,000	100	9	9.934%	7.810%	6.100%	4.738%	3.670%	2.211%	1.382%
$65,000	150	9	7.610%	5.680%	4.203%	3.097%	2.289%	1.303%	0.839%
$65,000	200	9	6.214%	4.434%	3.142%	2.230%	1.600%	0.912%	0.644%
$65,000	300	9	4.752%	3.180%	2.120%	1.439%	1.020%	0.637%	0.529%
$65,000	400	9	3.847%	2.446%	1.572%	1.057%	0.771%	0.553%	0.509%
$65,000	500	9	3.288%	2.016%	1.266%	0.859%	0.656%	0.523%	0.502%
$65,000	600	9	2.840%	1.680%	1.044%	0.729%	0.587%	0.510%	0.501%
$65,000	700	9	2.544%	1.470%	0.913%	0.657%	0.553%	0.505%	0.501%
$65,000	800	9	2.302%	1.307%	0.818%	0.610%	0.534%	0.503%	0.501%
$65,000	900	9	2.086%	1.167%	0.742%	0.577%	0.521%	0.503%	0.501%
$65,000	1,000	9	1.922%	1.066%	0.692%	0.555%	0.514%	0.502%	0.501%
$65,000	1,500	9	1.358%	0.759%	0.563%	0.514%	0.504%	0.502%	0.501%
$65,000	2,000	9	1.052%	0.630%	0.525%	0.506%	0.503%	0.502%	0.501%
$65,000	3,000	9	0.760%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	9	0.630%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	9	0.567%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	9	0.509%	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	58.042%	56.001%	54.036%	52.139%	50.309%	46.832%	43.571%
$70,000	10	9	42.004%	39.540%	37.175%	34.905%	32.724%	28.622%	24.873%
$70,000	15	9	33.046%	30.394%	27.911%	25.596%	23.452%	19.649%	16.431%
$70,000	20	9	27.588%	24.987%	22.604%	20.422%	18.433%	14.971%	12.095%
$70,000	25	9	24.324%	21.790%	19.478%	17.379%	15.478%	12.211%	9.576%
$70,000	50	9	15.859%	13.473%	11.393%	9.592%	8.051%	5.622%	3.903%
$70,000	100	9	10.196%	8.059%	6.327%	4.942%	3.847%	2.338%	1.468%
$70,000	150	9	7.819%	5.872%	4.370%	3.239%	2.407%	1.375%	0.879%
$70,000	200	9	6.387%	4.587%	3.271%	2.334%	1.681%	0.955%	0.663%
$70,000	300	9	4.890%	3.297%	2.212%	1.507%	1.068%	0.656%	0.535%
$70,000	400	9	3.963%	2.539%	1.640%	1.103%	0.800%	0.562%	0.510%
$70,000	500	9	3.388%	2.092%	1.319%	0.892%	0.675%	0.527%	0.503%
$70,000	600	9	2.927%	1.744%	1.085%	0.753%	0.599%	0.512%	0.501%
$70,000	700	9	2.624%	1.525%	0.947%	0.674%	0.561%	0.506%	0.501%
$70,000	800	9	2.376%	1.356%	0.846%	0.623%	0.539%	0.504%	0.501%
$70,000	900	9	2.155%	1.210%	0.765%	0.586%	0.525%	0.503%	0.501%
$70,000	1,000	9	1.986%	1.105%	0.711%	0.563%	0.517%	0.502%	0.501%
$70,000	1,500	9	1.404%	0.781%	0.571%	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	9	1.088%	0.643%	0.529%	0.507%	0.503%	0.502%	0.501%
$70,000	3,000	9	0.781%	0.546%	0.509%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	9	0.643%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	9	0.575%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	9	0.509%	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	58.665%	56.651%	54.713%	52.841%	51.037%	47.609%	44.394%
$75,000	10	9	42.718%	40.290%	37.960%	35.725%	33.580%	29.550%	25.843%
$75,000	15	9	33.762%	31.127%	28.652%	26.337%	24.183%	20.332%	17.060%
$75,000	20	9	28.163%	25.557%	23.163%	20.971%	18.969%	15.483%	12.580%
$75,000	25	9	24.827%	22.295%	19.982%	17.875%	15.969%	12.679%	10.007%
$75,000	50	9	16.216%	13.824%	11.734%	9.920%	8.360%	5.885%	4.117%
$75,000	100	9	10.440%	8.292%	6.541%	5.133%	4.014%	2.460%	1.552%
$75,000	150	9	8.013%	6.050%	4.527%	3.373%	2.518%	1.444%	0.918%
$75,000	200	9	6.549%	4.732%	3.393%	2.434%	1.758%	0.996%	0.682%
$75,000	300	9	5.019%	3.405%	2.298%	1.572%	1.114%	0.675%	0.542%
$75,000	400	9	4.063%	2.619%	1.698%	1.143%	0.825%	0.569%	0.512%
$75,000	500	9	3.481%	2.163%	1.370%	0.924%	0.693%	0.532%	0.503%
$75,000	600	9	3.009%	1.804%	1.125%	0.776%	0.611%	0.514%	0.502%
$75,000	700	9	2.698%	1.577%	0.979%	0.691%	0.569%	0.506%	0.501%
$75,000	800	9	2.445%	1.402%	0.873%	0.636%	0.544%	0.504%	0.501%
$75,000	900	9	2.219%	1.251%	0.787%	0.596%	0.528%	0.503%	0.501%
$75,000	1,000	9	2.046%	1.141%	0.729%	0.570%	0.519%	0.502%	0.501%
$75,000	1,500	9	1.448%	0.802%	0.578%	0.518%	0.505%	0.502%	0.501%
$75,000	2,000	9	1.121%	0.656%	0.532%	0.508%	0.503%	0.502%	0.501%
$75,000	3,000	9	0.802%	0.551%	0.509%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	9	0.655%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	9	0.582%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	9	0.509%	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	59.222%	57.232%	55.316%	53.468%	51.686%	48.301%	45.127%
$80,000	10	9	43.357%	40.961%	38.662%	36.458%	34.344%	30.379%	26.729%
$80,000	15	9	34.421%	31.808%	29.347%	27.039%	24.884%	21.000%	17.679%
$80,000	20	9	28.710%	26.106%	23.704%	21.500%	19.484%	15.971%	13.041%
$80,000	25	9	25.307%	22.775%	20.460%	18.349%	16.432%	13.121%	10.423%
$80,000	50	9	16.556%	14.157%	12.058%	10.234%	8.658%	6.139%	4.327%
$80,000	100	9	10.672%	8.513%	6.745%	5.315%	4.174%	2.578%	1.634%
$80,000	150	9	8.194%	6.217%	4.675%	3.500%	2.623%	1.512%	0.957%
$80,000	200	9	6.703%	4.869%	3.509%	2.529%	1.834%	1.037%	0.701%
$80,000	300	9	5.139%	3.507%	2.380%	1.633%	1.158%	0.694%	0.549%
$80,000	400	9	4.164%	2.700%	1.759%	1.185%	0.852%	0.578%	0.514%
$80,000	500	9	3.568%	2.231%	1.418%	0.955%	0.712%	0.537%	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	9	3.086%	1.861%	1.162%	0.798%	0.623%	0.516%	0.502%
$80,000	700	9	2.768%	1.627%	1.010%	0.708%	0.577%	0.508%	0.501%
$80,000	800	9	2.510%	1.447%	0.899%	0.650%	0.550%	0.505%	0.501%
$80,000	900	9	2.279%	1.290%	0.808%	0.605%	0.531%	0.503%	0.501%
$80,000	1,000	9	2.102%	1.176%	0.747%	0.577%	0.521%	0.503%	0.501%
$80,000	1,500	9	1.489%	0.823%	0.586%	0.520%	0.506%	0.502%	0.501%
$80,000	2,000	9	1.153%	0.669%	0.535%	0.508%	0.504%	0.502%	0.501%
$80,000	3,000	9	0.822%	0.557%	0.510%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	9	0.668%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	9	0.589%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	9	0.510%	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	60.180%	58.233%	56.355%	54.548%	52.804%	49.491%	46.388%
$90,000	10	9	44.469%	42.127%	39.883%	37.733%	35.672%	31.816%	28.270%
$90,000	15	9	35.587%	33.038%	30.624%	28.345%	26.201%	22.301%	18.908%
$90,000	20	9	29.747%	27.156%	24.755%	22.537%	20.494%	16.913%	13.925%
$90,000	25	9	26.230%	23.694%	21.371%	19.251%	17.315%	13.964%	11.217%
$90,000	50	9	17.197%	14.788%	12.673%	10.829%	9.222%	6.629%	4.736%
$90,000	100	9	11.109%	8.929%	7.133%	5.665%	4.482%	2.810%	1.798%
$90,000	150	9	8.536%	6.533%	4.958%	3.744%	2.826%	1.645%	1.036%
$90,000	200	9	6.993%	5.129%	3.731%	2.710%	1.978%	1.118%	0.741%
$90,000	300	9	5.364%	3.699%	2.535%	1.752%	1.243%	0.733%	0.563%
$90,000	400	9	4.353%	2.854%	1.875%	1.266%	0.906%	0.597%	0.519%
$90,000	500	9	3.732%	2.360%	1.510%	1.017%	0.748%	0.548%	0.506%
$90,000	600	9	3.231%	1.970%	1.235%	0.842%	0.647%	0.521%	0.502%
$90,000	700	9	2.899%	1.721%	1.070%	0.741%	0.593%	0.510%	0.501%
$90,000	800	9	2.632%	1.532%	0.951%	0.676%	0.561%	0.506%	0.501%
$90,000	900	9	2.391%	1.365%	0.850%	0.625%	0.539%	0.504%	0.501%
$90,000	1,000	9	2.207%	1.243%	0.781%	0.592%	0.527%	0.503%	0.501%
$90,000	1,500	9	1.566%	0.863%	0.602%	0.525%	0.507%	0.502%	0.501%
$90,000	2,000	9	1.213%	0.694%	0.542%	0.510%	0.504%	0.502%	0.501%
$90,000	3,000	9	0.860%	0.567%	0.512%	0.505%	0.503%	0.502%	0.501%
$90,000	4,000	9	0.692%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	9	0.603%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	9	0.511%	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	60.974%	59.059%	57.215%	55.440%	53.728%	50.474%	47.428%
$100,000	10	9	45.386%	43.089%	40.889%	38.783%	36.769%	33.001%	29.540%
$100,000	15	9	36.560%	34.072%	31.718%	29.491%	27.377%	23.497%	20.085%
$100,000	20	9	30.692%	28.123%	25.733%	23.513%	21.460%	17.817%	14.761%
$100,000	25	9	27.093%	24.556%	22.227%	20.092%	18.141%	14.749%	11.952%
$100,000	50	9	17.786%	15.371%	13.246%	11.380%	9.749%	7.095%	5.127%

* 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	11.510%	9.315%	7.493%	5.991%	4.773%	3.033%	1.958%
$100,000	150	9	8.848%	6.824%	5.220%	3.972%	3.017%	1.774%	1.116%
$100,000	200	9	7.258%	5.367%	3.936%	2.879%	2.114%	1.198%	0.782%
$100,000	300	9	5.568%	3.875%	2.677%	1.862%	1.325%	0.771%	0.578%
$100,000	400	9	4.524%	2.996%	1.983%	1.344%	0.959%	0.617%	0.524%
$100,000	500	9	3.881%	2.478%	1.596%	1.075%	0.785%	0.559%	0.508%
$100,000	600	9	3.364%	2.070%	1.304%	0.884%	0.671%	0.526%	0.503%
$100,000	700	9	3.021%	1.810%	1.128%	0.775%	0.610%	0.513%	0.501%
$100,000	800	9	2.745%	1.611%	1.000%	0.702%	0.574%	0.508%	0.501%
$100,000	900	9	2.495%	1.436%	0.891%	0.645%	0.547%	0.505%	0.501%
$100,000	1,000	9	2.305%	1.307%	0.816%	0.608%	0.533%	0.504%	0.501%
$100,000	1,500	9	1.639%	0.901%	0.618%	0.530%	0.508%	0.502%	0.501%
$100,000	2,000	9	1.269%	0.718%	0.550%	0.511%	0.504%	0.502%	0.501%
$100,000	3,000	9	0.897%	0.578%	0.514%	0.505%	0.503%	0.502%	0.501%
$100,000	4,000	9	0.716%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	9	0.618%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	9	0.512%	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	61.685%	59.798%	57.984%	56.237%	54.552%	51.350%	48.354%
$110,000	10	9	46.185%	43.927%	41.766%	39.700%	37.728%	34.033%	30.646%
$110,000	15	9	37.402%	34.966%	32.665%	30.487%	28.420%	24.605%	21.200%
$110,000	20	9	31.552%	29.019%	26.650%	24.441%	22.387%	18.712%	15.590%
$110,000	25	9	27.916%	25.385%	23.053%	20.907%	18.941%	15.505%	12.658%
$110,000	50	9	18.343%	15.928%	13.792%	11.911%	10.255%	7.548%	5.516%
$110,000	100	9	11.889%	9.680%	7.836%	6.306%	5.054%	3.251%	2.118%
$110,000	150	9	9.141%	7.097%	5.465%	4.187%	3.201%	1.899%	1.194%
$110,000	200	9	7.507%	5.593%	4.131%	3.043%	2.247%	1.278%	0.825%
$110,000	300	9	5.759%	4.041%	2.812%	1.968%	1.405%	0.810%	0.594%
$110,000	400	9	4.683%	3.130%	2.088%	1.420%	1.012%	0.638%	0.531%
$110,000	500	9	4.020%	2.590%	1.679%	1.132%	0.820%	0.570%	0.511%
$110,000	600	9	3.488%	2.165%	1.370%	0.926%	0.695%	0.532%	0.504%
$110,000	700	9	3.133%	1.895%	1.183%	0.807%	0.627%	0.516%	0.502%
$110,000	800	9	2.850%	1.687%	1.048%	0.729%	0.587%	0.510%	0.501%
$110,000	900	9	2.593%	1.504%	0.932%	0.665%	0.556%	0.506%	0.501%
$110,000	1,000	9	2.397%	1.368%	0.851%	0.625%	0.540%	0.504%	0.501%
$110,000	1,500	9	1.707%	0.939%	0.634%	0.536%	0.510%	0.502%	0.501%
$110,000	2,000	9	1.323%	0.743%	0.558%	0.513%	0.505%	0.502%	0.501%
$110,000	3,000	9	0.933%	0.590%	0.516%	0.505%	0.503%	0.502%	0.501%
$110,000	4,000	9	0.739%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	9	0.632%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	9	0.513%	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

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$120,000	5	9	62.319%	60.457%	58.669%	56.946%	55.284%	52.128%	49.176%
$120,000	10	9	46.900%	44.676%	42.550%	40.518%	38.581%	34.952%	31.630%
$120,000	15	9	38.146%	35.756%	33.499%	31.363%	29.338%	25.603%	22.246%
$120,000	20	9	32.320%	29.833%	27.497%	25.309%	23.261%	19.578%	16.412%
$120,000	25	9	28.681%	26.166%	23.838%	21.688%	19.709%	16.236%	13.336%
$120,000	50	9	18.866%	16.451%	14.307%	12.413%	10.740%	7.983%	5.893%
$120,000	100	9	12.246%	10.025%	8.158%	6.605%	5.324%	3.462%	2.273%
$120,000	150	9	9.420%	7.357%	5.700%	4.394%	3.379%	2.022%	1.272%
$120,000	200	9	7.745%	5.810%	4.319%	3.202%	2.378%	1.358%	0.868%
$120,000	300	9	5.942%	4.200%	2.943%	2.071%	1.484%	0.851%	0.611%
$120,000	400	9	4.836%	3.259%	2.189%	1.495%	1.063%	0.659%	0.538%
$120,000	500	9	4.146%	2.691%	1.754%	1.184%	0.854%	0.581%	0.513%
$120,000	600	9	3.607%	2.258%	1.436%	0.968%	0.720%	0.539%	0.505%
$120,000	700	9	3.241%	1.977%	1.238%	0.840%	0.645%	0.520%	0.502%
$120,000	800	9	2.950%	1.760%	1.095%	0.757%	0.600%	0.513%	0.502%
$120,000	900	9	2.686%	1.570%	0.971%	0.686%	0.566%	0.507%	0.501%
$120,000	1,000	9	2.485%	1.427%	0.885%	0.642%	0.547%	0.505%	0.501%
$120,000	1,500	9	1.773%	0.976%	0.650%	0.542%	0.511%	0.502%	0.501%
$120,000	2,000	9	1.375%	0.767%	0.566%	0.516%	0.505%	0.502%	0.501%
$120,000	3,000	9	0.969%	0.601%	0.519%	0.505%	0.503%	0.502%	0.501%
$120,000	4,000	9	0.762%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	9	0.647%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	9	0.514%	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	62.877%	61.039%	59.272%	57.571%	55.929%	52.813%	49.899%
$130,000	10	9	47.530%	45.336%	43.239%	41.239%	39.330%	35.758%	32.494%
$130,000	15	9	38.798%	36.448%	34.230%	32.129%	30.140%	26.475%	23.183%
$130,000	20	9	32.991%	30.549%	28.252%	26.094%	24.066%	20.393%	17.205%
$130,000	25	9	29.375%	26.884%	24.567%	22.418%	20.436%	16.935%	13.984%
$130,000	50	9	19.359%	16.942%	14.791%	12.882%	11.196%	8.396%	6.252%
$130,000	100	9	12.580%	10.346%	8.462%	6.887%	5.583%	3.664%	2.424%
$130,000	150	9	9.681%	7.602%	5.921%	4.591%	3.549%	2.143%	1.350%
$130,000	200	9	7.967%	6.014%	4.497%	3.353%	2.503%	1.436%	0.912%
$130,000	300	9	6.111%	4.348%	3.066%	2.169%	1.559%	0.890%	0.629%
$130,000	400	9	4.976%	3.378%	2.283%	1.565%	1.113%	0.681%	0.545%
$130,000	500	9	4.269%	2.791%	1.830%	1.238%	0.889%	0.594%	0.516%
$130,000	600	9	3.718%	2.345%	1.498%	1.009%	0.745%	0.546%	0.506%
$130,000	700	9	3.341%	2.053%	1.290%	0.873%	0.663%	0.524%	0.503%
$130,000	800	9	3.043%	1.829%	1.140%	0.783%	0.614%	0.515%	0.502%
$130,000	900	9	2.772%	1.631%	1.009%	0.707%	0.575%	0.509%	0.501%
$130,000	1,000	9	2.565%	1.482%	0.918%	0.658%	0.553%	0.506%	0.501%
$130,000	1,500	9	1.833%	1.010%	0.666%	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%
$130,000	2,000	9	1.423%	0.790%	0.575%	0.518%	0.506%	0.502%	0.501%
$130,000	3,000	9	1.002%	0.613%	0.521%	0.506%	0.503%	0.502%	0.501%
$130,000	4,000	9	0.785%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	9	0.661%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	9	0.515%	0.506%	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	63.374%	61.557%	59.809%	58.126%	56.501%	53.420%	50.540%
$140,000	10	9	48.082%	45.913%	43.842%	41.870%	39.986%	36.463%	33.251%
$140,000	15	9	39.373%	37.058%	34.872%	32.803%	30.846%	27.241%	24.004%
$140,000	20	9	33.587%	31.183%	28.924%	26.800%	24.800%	21.154%	17.964%
$140,000	25	9	30.005%	27.542%	25.243%	23.104%	21.124%	17.605%	14.615%
$140,000	50	9	19.822%	17.406%	15.247%	13.323%	11.623%	8.789%	6.596%
$140,000	100	9	12.898%	10.650%	8.750%	7.156%	5.831%	3.859%	2.571%
$140,000	150	9	9.924%	7.831%	6.130%	4.776%	3.712%	2.259%	1.426%
$140,000	200	9	8.174%	6.204%	4.666%	3.497%	2.623%	1.514%	0.955%
$140,000	300	9	6.267%	4.487%	3.183%	2.262%	1.631%	0.930%	0.646%
$140,000	400	9	5.108%	3.489%	2.373%	1.633%	1.162%	0.702%	0.553%
$140,000	500	9	4.385%	2.886%	1.903%	1.290%	0.925%	0.606%	0.520%
$140,000	600	9	3.822%	2.428%	1.558%	1.049%	0.770%	0.554%	0.508%
$140,000	700	9	3.437%	2.127%	1.340%	0.904%	0.680%	0.529%	0.503%
$140,000	800	9	3.130%	1.894%	1.183%	0.808%	0.627%	0.518%	0.502%
$140,000	900	9	2.853%	1.688%	1.046%	0.727%	0.585%	0.510%	0.502%
$140,000	1,000	9	2.641%	1.535%	0.949%	0.674%	0.560%	0.507%	0.501%
$140,000	1,500	9	1.891%	1.044%	0.682%	0.554%	0.515%	0.503%	0.501%
$140,000	2,000	9	1.469%	0.813%	0.583%	0.520%	0.506%	0.502%	0.501%
$140,000	3,000	9	1.034%	0.624%	0.524%	0.506%	0.503%	0.502%	0.501%
$140,000	4,000	9	0.806%	0.552%	0.509%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	9	0.675%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	9	0.516%	0.506%	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	63.804%	62.004%	60.273%	58.605%	56.996%	53.944%	51.093%
$150,000	10	9	48.555%	46.408%	44.360%	42.411%	40.548%	37.068%	33.898%
$150,000	15	9	39.868%	37.582%	35.424%	33.382%	31.452%	27.898%	24.707%
$150,000	20	9	34.101%	31.728%	29.501%	27.406%	25.435%	21.831%	18.652%
$150,000	25	9	30.553%	28.119%	25.843%	23.718%	21.747%	18.220%	15.205%
$150,000	50	9	20.241%	17.826%	15.661%	13.728%	12.013%	9.148%	6.916%
$150,000	100	9	13.191%	10.931%	9.016%	7.405%	6.063%	4.045%	2.712%
$150,000	150	9	10.150%	8.043%	6.325%	4.951%	3.865%	2.370%	1.500%
$150,000	200	9	8.364%	6.379%	4.823%	3.631%	2.736%	1.588%	0.998%
$150,000	300	9	6.411%	4.615%	3.292%	2.349%	1.699%	0.968%	0.664%
$150,000	400	9	5.228%	3.591%	2.456%	1.696%	1.207%	0.722%	0.560%
$150,000	500	9	4.490%	2.972%	1.970%	1.339%	0.958%	0.619%	0.524%

* 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	3.917%	2.504%	1.614%	1.087%	0.793%	0.561%	0.510%
$150,000	700	9	3.523%	2.194%	1.387%	0.934%	0.698%	0.533%	0.504%
$150,000	800	9	3.209%	1.953%	1.223%	0.833%	0.640%	0.521%	0.503%
$150,000	900	9	2.926%	1.742%	1.079%	0.746%	0.594%	0.512%	0.502%
$150,000	1,000	9	2.710%	1.583%	0.978%	0.689%	0.567%	0.508%	0.501%
$150,000	1,500	9	1.944%	1.076%	0.697%	0.560%	0.517%	0.503%	0.501%
$150,000	2,000	9	1.510%	0.834%	0.592%	0.523%	0.507%	0.502%	0.501%
$150,000	3,000	9	1.063%	0.635%	0.526%	0.507%	0.503%	0.502%	0.501%
$150,000	4,000	9	0.826%	0.558%	0.510%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	9	0.688%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	9	0.518%	0.506%	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	64.202%	62.417%	60.700%	59.047%	57.452%	54.427%	51.601%
$160,000	10	9	48.996%	46.870%	44.843%	42.915%	41.071%	37.630%	34.500%
$160,000	15	9	40.328%	38.069%	35.935%	33.918%	32.012%	28.505%	25.356%
$160,000	20	9	34.576%	32.231%	30.032%	27.965%	26.020%	22.466%	19.315%
$160,000	25	9	31.058%	28.654%	26.403%	24.301%	22.342%	18.820%	15.790%
$160,000	50	9	20.644%	18.231%	16.061%	14.120%	12.393%	9.499%	7.230%
$160,000	100	9	13.472%	11.203%	9.273%	7.647%	6.289%	4.230%	2.854%
$160,000	150	9	10.367%	8.249%	6.515%	5.122%	4.016%	2.480%	1.575%
$160,000	200	9	8.545%	6.547%	4.976%	3.763%	2.847%	1.662%	1.043%
$160,000	300	9	6.548%	4.738%	3.397%	2.435%	1.766%	1.006%	0.683%
$160,000	400	9	5.341%	3.690%	2.536%	1.758%	1.252%	0.743%	0.568%
$160,000	500	9	4.589%	3.055%	2.035%	1.386%	0.991%	0.632%	0.528%
$160,000	600	9	3.999%	2.570%	1.662%	1.120%	0.814%	0.567%	0.511%
$160,000	700	9	3.603%	2.257%	1.432%	0.963%	0.715%	0.538%	0.505%
$160,000	800	9	3.282%	2.009%	1.261%	0.856%	0.653%	0.524%	0.503%
$160,000	900	9	2.995%	1.792%	1.112%	0.764%	0.603%	0.513%	0.502%
$160,000	1,000	9	2.774%	1.629%	1.007%	0.705%	0.574%	0.509%	0.502%
$160,000	1,500	9	1.993%	1.107%	0.712%	0.566%	0.519%	0.503%	0.501%
$160,000	2,000	9	1.549%	0.854%	0.600%	0.525%	0.507%	0.502%	0.501%
$160,000	3,000	9	1.091%	0.645%	0.529%	0.507%	0.503%	0.502%	0.501%
$160,000	4,000	9	0.845%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	9	0.700%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	9	0.519%	0.506%	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	64.557%	62.786%	61.083%	59.441%	57.859%	54.859%	52.057%
$170,000	10	9	49.396%	47.289%	45.281%	43.371%	41.545%	38.139%	35.044%
$170,000	15	9	40.750%	38.515%	36.402%	34.408%	32.523%	29.058%	25.948%
$170,000	20	9	35.006%	32.688%	30.514%	28.471%	26.549%	23.042%	19.929%
$170,000	25	9	31.520%	29.144%	26.921%	24.843%	22.902%	19.393%	16.355%
$170,000	50	9	21.035%	18.622%	16.449%	14.502%	12.766%	9.840%	7.538%

* 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	9	13.744%	11.470%	9.526%	7.885%	6.511%	4.414%	2.996%
$170,000	150	9	10.580%	8.450%	6.702%	5.290%	4.165%	2.590%	1.652%
$170,000	200	9	8.723%	6.713%	5.126%	3.894%	2.958%	1.736%	1.089%
$170,000	300	9	6.682%	4.859%	3.500%	2.521%	1.833%	1.045%	0.703%
$170,000	400	9	5.454%	3.788%	2.616%	1.820%	1.297%	0.765%	0.577%
$170,000	500	9	4.687%	3.137%	2.099%	1.433%	1.023%	0.645%	0.533%
$170,000	600	9	4.088%	2.642%	1.716%	1.157%	0.838%	0.575%	0.513%
$170,000	700	9	3.683%	2.320%	1.478%	0.993%	0.733%	0.542%	0.506%
$170,000	800	9	3.355%	2.065%	1.299%	0.880%	0.667%	0.527%	0.504%
$170,000	900	9	3.064%	1.843%	1.145%	0.783%	0.613%	0.515%	0.502%
$170,000	1,000	9	2.838%	1.675%	1.036%	0.721%	0.582%	0.510%	0.502%
$170,000	1,500	9	2.043%	1.137%	0.727%	0.572%	0.521%	0.503%	0.501%
$170,000	2,000	9	1.589%	0.875%	0.608%	0.528%	0.508%	0.502%	0.501%
$170,000	3,000	9	1.119%	0.656%	0.532%	0.508%	0.503%	0.502%	0.501%
$170,000	4,000	9	0.865%	0.568%	0.512%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	9	0.713%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	9	0.520%	0.506%	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	64.874%	63.114%	61.423%	59.792%	58.222%	55.243%	52.461%
$180,000	10	9	49.752%	47.661%	45.671%	43.776%	41.966%	38.591%	35.528%
$180,000	15	9	41.123%	38.909%	36.817%	34.842%	32.977%	29.550%	26.473%
$180,000	20	9	35.386%	33.091%	30.940%	28.918%	27.018%	23.551%	20.474%
$180,000	25	9	31.931%	29.581%	27.382%	25.329%	23.408%	19.925%	16.887%
$180,000	50	9	21.402%	18.990%	16.814%	14.861%	13.116%	10.162%	7.828%
$180,000	100	9	13.994%	11.717%	9.763%	8.107%	6.718%	4.587%	3.132%
$180,000	150	9	10.775%	8.635%	6.874%	5.448%	4.305%	2.695%	1.726%
$180,000	200	9	8.886%	6.867%	5.265%	4.018%	3.062%	1.809%	1.133%
$180,000	300	9	6.807%	4.971%	3.597%	2.601%	1.898%	1.083%	0.723%
$180,000	400	9	5.558%	3.879%	2.692%	1.878%	1.341%	0.787%	0.586%
$180,000	500	9	4.777%	3.214%	2.159%	1.478%	1.055%	0.658%	0.537%
$180,000	600	9	4.170%	2.709%	1.767%	1.192%	0.860%	0.583%	0.515%
$180,000	700	9	3.758%	2.379%	1.520%	1.021%	0.750%	0.547%	0.507%
$180,000	800	9	3.422%	2.117%	1.335%	0.903%	0.680%	0.530%	0.504%
$180,000	900	9	3.127%	1.890%	1.177%	0.802%	0.623%	0.517%	0.503%
$180,000	1,000	9	2.897%	1.718%	1.064%	0.736%	0.590%	0.512%	0.502%
$180,000	1,500	9	2.088%	1.166%	0.742%	0.578%	0.524%	0.503%	0.501%
$180,000	2,000	9	1.625%	0.895%	0.616%	0.531%	0.509%	0.502%	0.501%
$180,000	3,000	9	1.145%	0.666%	0.535%	0.508%	0.503%	0.502%	0.501%
$180,000	4,000	9	0.883%	0.574%	0.513%	0.505%	0.503%	0.502%	0.501%
$180,000	5,000	9	0.726%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	9	0.522%	0.506%	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	65.161%	63.412%	61.732%	60.111%	58.551%	55.591%	52.828%
$190,000	10	9	50.074%	47.998%	46.025%	44.143%	42.349%	39.003%	35.968%
$190,000	15	9	41.463%	39.267%	37.193%	35.237%	33.389%	29.995%	26.949%
$190,000	20	9	35.730%	33.457%	31.326%	29.324%	27.443%	24.012%	20.968%
$190,000	25	9	32.305%	29.977%	27.801%	25.770%	23.870%	20.419%	17.392%
$190,000	50	9	21.751%	19.342%	17.163%	15.207%	13.454%	10.474%	8.111%
$190,000	100	9	14.234%	11.955%	9.993%	8.322%	6.919%	4.756%	3.266%
$190,000	150	9	10.963%	8.814%	7.042%	5.600%	4.440%	2.797%	1.799%
$190,000	200	9	9.043%	7.016%	5.400%	4.138%	3.165%	1.879%	1.177%
$190,000	300	9	6.927%	5.080%	3.692%	2.681%	1.961%	1.121%	0.743%
$190,000	400	9	5.659%	3.968%	2.765%	1.937%	1.384%	0.808%	0.594%
$190,000	500	9	4.865%	3.289%	2.217%	1.522%	1.085%	0.671%	0.542%
$190,000	600	9	4.250%	2.775%	1.817%	1.227%	0.883%	0.591%	0.517%
$190,000	700	9	3.830%	2.436%	1.562%	1.049%	0.767%	0.552%	0.508%
$190,000	800	9	3.488%	2.168%	1.371%	0.926%	0.693%	0.533%	0.505%
$190,000	900	9	3.188%	1.936%	1.208%	0.820%	0.633%	0.519%	0.503%
$190,000	1,000	9	2.954%	1.760%	1.091%	0.752%	0.597%	0.513%	0.502%
$190,000	1,500	9	2.133%	1.194%	0.757%	0.585%	0.526%	0.503%	0.501%
$190,000	2,000	9	1.661%	0.914%	0.625%	0.533%	0.509%	0.502%	0.501%
$190,000	3,000	9	1.170%	0.677%	0.538%	0.509%	0.504%	0.502%	0.501%
$190,000	4,000	9	0.902%	0.579%	0.514%	0.505%	0.503%	0.502%	0.501%
$190,000	5,000	9	0.738%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	9	0.523%	0.506%	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	65.411%	63.672%	62.000%	60.389%	58.838%	55.895%	53.148%
$200,000	10	9	50.355%	48.292%	46.333%	44.463%	42.681%	39.361%	36.351%
$200,000	15	9	41.759%	39.580%	37.522%	35.581%	33.749%	30.384%	27.364%
$200,000	20	9	36.031%	33.777%	31.664%	29.679%	27.814%	24.416%	21.401%
$200,000	25	9	32.629%	30.321%	28.165%	26.153%	24.270%	20.852%	17.846%
$200,000	50	9	22.065%	19.661%	17.481%	15.522%	13.761%	10.758%	8.369%
$200,000	100	9	14.453%	12.172%	10.203%	8.519%	7.102%	4.911%	3.390%
$200,000	150	9	11.135%	8.978%	7.195%	5.740%	4.565%	2.892%	1.868%
$200,000	200	9	9.188%	7.152%	5.525%	4.248%	3.261%	1.945%	1.219%
$200,000	300	9	7.039%	5.182%	3.781%	2.756%	2.021%	1.157%	0.763%
$200,000	400	9	5.754%	4.051%	2.834%	1.991%	1.425%	0.829%	0.603%
$200,000	500	9	4.947%	3.359%	2.272%	1.563%	1.115%	0.684%	0.547%
$200,000	600	9	4.325%	2.836%	1.864%	1.260%	0.905%	0.599%	0.520%
$200,000	700	9	3.897%	2.490%	1.602%	1.075%	0.783%	0.557%	0.509%
$200,000	800	9	3.549%	2.216%	1.405%	0.947%	0.706%	0.537%	0.505%
$200,000	900	9	3.245%	1.979%	1.237%	0.838%	0.643%	0.521%	0.503%
$200,000	1,000	9	3.008%	1.800%	1.117%	0.767%	0.605%	0.515%	0.502%
$200,000	1,500	9	2.174%	1.221%	0.772%	0.591%	0.528%	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%
$200,000	2,000	9	1.694%	0.932%	0.633%	0.536%	0.510%	0.502%	0.501%
$200,000	3,000	9	1.194%	0.687%	0.541%	0.509%	0.504%	0.502%	0.501%
$200,000	4,000	9	0.919%	0.585%	0.515%	0.505%	0.503%	0.502%	0.501%
$200,000	5,000	9	0.750%	0.538%	0.507%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	9	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$225,000	5	9	65.963%	64.245%	62.593%	61.001%	59.468%	56.562%	53.849%
$225,000	10	9	50.963%	48.929%	46.998%	45.156%	43.400%	40.133%	37.175%
$225,000	15	9	42.390%	40.244%	38.220%	36.312%	34.512%	31.206%	28.242%
$225,000	20	9	36.670%	34.455%	32.378%	30.429%	28.599%	25.266%	22.313%
$225,000	25	9	33.316%	31.050%	28.934%	26.963%	25.117%	21.768%	18.825%
$225,000	50	9	22.758%	20.371%	18.200%	16.237%	14.462%	11.415%	8.967%
$225,000	100	9	14.940%	12.656%	10.671%	8.965%	7.517%	5.261%	3.675%
$225,000	150	9	11.518%	9.347%	7.543%	6.060%	4.853%	3.112%	2.028%
$225,000	200	9	9.509%	7.455%	5.803%	4.495%	3.478%	2.096%	1.319%
$225,000	300	9	7.290%	5.411%	3.982%	2.926%	2.160%	1.242%	0.809%
$225,000	400	9	5.964%	4.238%	2.990%	2.115%	1.520%	0.879%	0.625%
$225,000	500	9	5.129%	3.516%	2.398%	1.658%	1.183%	0.715%	0.558%
$225,000	600	9	4.491%	2.975%	1.971%	1.337%	0.956%	0.619%	0.525%
$225,000	700	9	4.041%	2.605%	1.687%	1.132%	0.819%	0.567%	0.511%
$225,000	800	9	3.686%	2.323%	1.481%	0.997%	0.736%	0.545%	0.507%
$225,000	900	9	3.374%	2.077%	1.304%	0.879%	0.665%	0.527%	0.504%
$225,000	1,000	9	3.129%	1.890%	1.177%	0.802%	0.624%	0.518%	0.503%
$225,000	1,500	9	2.266%	1.281%	0.805%	0.606%	0.534%	0.504%	0.501%
$225,000	2,000	9	1.768%	0.974%	0.651%	0.543%	0.512%	0.502%	0.501%
$225,000	3,000	9	1.248%	0.710%	0.548%	0.511%	0.504%	0.502%	0.501%
$225,000	4,000	9	0.958%	0.597%	0.517%	0.505%	0.503%	0.502%	0.501%
$225,000	5,000	9	0.776%	0.544%	0.508%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	9	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$250,000	5	9	66.422%	64.721%	63.084%	61.510%	59.992%	57.117%	54.433%
$250,000	10	9	51.468%	49.459%	47.550%	45.731%	43.997%	40.775%	37.860%
$250,000	15	9	42.919%	40.801%	38.805%	36.925%	35.151%	31.895%	28.977%
$250,000	20	9	37.208%	35.025%	32.979%	31.059%	29.259%	25.980%	23.078%
$250,000	25	9	33.897%	31.665%	29.585%	27.646%	25.832%	22.541%	19.652%
$250,000	50	9	23.374%	21.011%	18.858%	16.903%	15.124%	12.046%	9.550%
$250,000	100	9	15.397%	13.108%	11.114%	9.389%	7.914%	5.598%	3.951%
$250,000	150	9	11.876%	9.695%	7.872%	6.365%	5.130%	3.328%	2.189%
$250,000	200	9	9.808%	7.739%	6.065%	4.731%	3.686%	2.245%	1.418%
$250,000	300	9	7.522%	5.626%	4.172%	3.089%	2.295%	1.325%	0.855%
$250,000	400	9	6.160%	4.412%	3.137%	2.234%	1.613%	0.928%	0.648%
$250,000	500	9	5.298%	3.663%	2.517%	1.749%	1.249%	0.746%	0.570%

* 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	4.646%	3.104%	2.071%	1.410%	1.006%	0.639%	0.532%
$250,000	700	9	4.179%	2.718%	1.771%	1.191%	0.857%	0.580%	0.514%
$250,000	800	9	3.812%	2.423%	1.554%	1.046%	0.766%	0.553%	0.509%
$250,000	900	9	3.492%	2.169%	1.367%	0.919%	0.688%	0.533%	0.505%
$250,000	1,000	9	3.242%	1.976%	1.235%	0.838%	0.642%	0.523%	0.504%
$250,000	1,500	9	2.351%	1.338%	0.837%	0.621%	0.540%	0.505%	0.501%
$250,000	2,000	9	1.837%	1.014%	0.670%	0.550%	0.514%	0.502%	0.501%
$250,000	3,000	9	1.298%	0.733%	0.555%	0.512%	0.504%	0.502%	0.501%
$250,000	4,000	9	0.994%	0.609%	0.520%	0.505%	0.503%	0.502%	0.501%
$250,000	5,000	9	0.802%	0.551%	0.509%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	9	0.532%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	9	66.805%	65.119%	63.496%	61.935%	60.430%	57.580%	54.920%
$275,000	10	9	51.895%	49.908%	48.017%	46.217%	44.501%	41.319%	38.441%
$275,000	15	9	43.371%	41.277%	39.306%	37.448%	35.698%	32.484%	29.604%
$275,000	20	9	37.673%	35.516%	33.496%	31.602%	29.825%	26.593%	23.733%
$275,000	25	9	34.393%	32.192%	30.142%	28.229%	26.441%	23.199%	20.356%
$275,000	50	9	23.927%	21.593%	19.464%	17.522%	15.748%	12.658%	10.128%
$275,000	100	9	15.829%	13.537%	11.535%	9.796%	8.297%	5.926%	4.224%
$275,000	150	9	12.210%	10.022%	8.183%	6.656%	5.396%	3.541%	2.348%
$275,000	200	9	10.088%	8.008%	6.315%	4.958%	3.887%	2.393%	1.516%
$275,000	300	9	7.740%	5.829%	4.354%	3.245%	2.425%	1.407%	0.902%
$275,000	400	9	6.345%	4.577%	3.277%	2.349%	1.703%	0.978%	0.672%
$275,000	500	9	5.457%	3.801%	2.630%	1.835%	1.314%	0.777%	0.582%
$275,000	600	9	4.790%	3.226%	2.165%	1.480%	1.055%	0.659%	0.538%
$275,000	700	9	4.308%	2.824%	1.852%	1.249%	0.895%	0.593%	0.517%
$275,000	800	9	3.930%	2.519%	1.624%	1.093%	0.796%	0.563%	0.511%
$275,000	900	9	3.602%	2.254%	1.428%	0.958%	0.711%	0.539%	0.506%
$275,000	1,000	9	3.346%	2.056%	1.290%	0.872%	0.662%	0.527%	0.505%
$275,000	1,500	9	2.430%	1.392%	0.868%	0.636%	0.546%	0.506%	0.501%
$275,000	2,000	9	1.901%	1.053%	0.688%	0.556%	0.516%	0.503%	0.501%
$275,000	3,000	9	1.346%	0.755%	0.562%	0.514%	0.504%	0.502%	0.501%
$275,000	4,000	9	1.029%	0.622%	0.523%	0.506%	0.503%	0.502%	0.501%
$275,000	5,000	9	0.827%	0.557%	0.510%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	9	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	9	67.078%	65.402%	63.789%	62.238%	60.743%	57.911%	55.268%
$300,000	10	9	52.206%	50.234%	48.357%	46.571%	44.870%	41.715%	38.864%
$300,000	15	9	43.713%	41.637%	39.684%	37.843%	36.110%	32.928%	30.076%
$300,000	20	9	38.024%	35.888%	33.887%	32.012%	30.254%	27.056%	24.229%
$300,000	25	9	34.769%	32.590%	30.562%	28.670%	26.900%	23.696%	20.886%
$300,000	50	9	24.349%	22.042%	19.936%	18.013%	16.250%	13.162%	10.614%

* 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	9	16.187%	13.894%	11.886%	10.140%	8.625%	6.210%	4.464%
$300,000	150	9	12.487%	10.294%	8.445%	6.900%	5.621%	3.723%	2.488%
$300,000	200	9	10.321%	8.234%	6.525%	5.150%	4.058%	2.521%	1.604%
$300,000	300	9	7.923%	6.000%	4.509%	3.378%	2.537%	1.479%	0.944%
$300,000	400	9	6.502%	4.717%	3.397%	2.448%	1.782%	1.022%	0.694%
$300,000	500	9	5.594%	3.920%	2.727%	1.911%	1.371%	0.804%	0.594%
$300,000	600	9	4.913%	3.331%	2.247%	1.542%	1.098%	0.678%	0.545%
$300,000	700	9	4.418%	2.916%	1.923%	1.299%	0.929%	0.606%	0.521%
$300,000	800	9	4.025%	2.595%	1.680%	1.130%	0.819%	0.570%	0.512%
$300,000	900	9	3.696%	2.329%	1.481%	0.993%	0.732%	0.545%	0.508%
$300,000	1,000	9	3.436%	2.125%	1.338%	0.902%	0.679%	0.531%	0.506%
$300,000	1,500	9	2.498%	1.439%	0.895%	0.649%	0.552%	0.506%	0.501%
$300,000	2,000	9	1.956%	1.086%	0.704%	0.563%	0.518%	0.503%	0.501%
$300,000	3,000	9	1.387%	0.774%	0.569%	0.516%	0.505%	0.502%	0.501%
$300,000	4,000	9	1.059%	0.633%	0.526%	0.506%	0.503%	0.502%	0.501%
$300,000	5,000	9	0.850%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	9	0.539%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	9	67.303%	65.635%	64.030%	62.487%	61.000%	58.184%	55.554%
$325,000	10	9	52.446%	50.486%	48.620%	46.845%	45.155%	42.023%	39.192%
$325,000	15	9	43.986%	41.924%	39.985%	38.158%	36.439%	33.281%	30.452%
$325,000	20	9	38.296%	36.176%	34.190%	32.330%	30.585%	27.415%	24.613%
$325,000	25	9	35.061%	32.899%	30.888%	29.011%	27.257%	24.081%	21.298%
$325,000	50	9	24.679%	22.394%	20.309%	18.403%	16.655%	13.583%	11.033%
$325,000	100	9	16.486%	14.197%	12.185%	10.432%	8.908%	6.458%	4.674%
$325,000	150	9	12.721%	10.525%	8.668%	7.112%	5.815%	3.881%	2.611%
$325,000	200	9	10.517%	8.422%	6.703%	5.313%	4.204%	2.632%	1.682%
$325,000	300	9	8.078%	6.145%	4.640%	3.493%	2.634%	1.543%	0.983%
$325,000	400	9	6.634%	4.836%	3.500%	2.532%	1.850%	1.060%	0.714%
$325,000	500	9	5.711%	4.021%	2.810%	1.977%	1.421%	0.830%	0.605%
$325,000	600	9	5.017%	3.420%	2.318%	1.596%	1.137%	0.695%	0.551%
$325,000	700	9	4.512%	2.994%	1.983%	1.342%	0.958%	0.618%	0.524%
$325,000	800	9	4.111%	2.666%	1.733%	1.166%	0.843%	0.578%	0.514%
$325,000	900	9	3.776%	2.392%	1.526%	1.023%	0.751%	0.550%	0.509%
$325,000	1,000	9	3.511%	2.183%	1.379%	0.929%	0.694%	0.535%	0.507%
$325,000	1,500	9	2.554%	1.478%	0.919%	0.661%	0.557%	0.507%	0.501%
$325,000	2,000	9	2.003%	1.115%	0.719%	0.568%	0.520%	0.503%	0.501%
$325,000	3,000	9	1.422%	0.791%	0.574%	0.517%	0.505%	0.502%	0.501%
$325,000	4,000	9	1.085%	0.643%	0.528%	0.507%	0.503%	0.502%	0.501%
$325,000	5,000	9	0.869%	0.569%	0.512%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	9	0.542%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	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 2022 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6D

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$350,000	5	9	67.521%	65.861%	64.264%	62.728%	61.248%	58.446%	55.830%
$350,000	10	9	52.676%	50.727%	48.872%	47.107%	45.427%	42.317%	39.506%
$350,000	15	9	44.245%	42.197%	40.272%	38.458%	36.751%	33.617%	30.809%
$350,000	20	9	38.553%	36.448%	34.476%	32.630%	30.900%	27.754%	24.975%
$350,000	25	9	35.338%	33.192%	31.198%	29.336%	27.596%	24.447%	21.688%
$350,000	50	9	24.990%	22.727%	20.664%	18.776%	17.043%	13.996%	11.453%
$350,000	100	9	16.785%	14.503%	12.490%	10.731%	9.198%	6.718%	4.894%
$350,000	150	9	12.960%	10.760%	8.897%	7.330%	6.018%	4.047%	2.741%
$350,000	200	9	10.715%	8.614%	6.886%	5.482%	4.357%	2.749%	1.766%
$350,000	300	9	8.235%	6.292%	4.775%	3.612%	2.734%	1.610%	1.024%
$350,000	400	9	6.767%	4.957%	3.604%	2.619%	1.920%	1.102%	0.735%
$350,000	500	9	5.829%	4.124%	2.896%	2.046%	1.474%	0.857%	0.618%
$350,000	600	9	5.123%	3.510%	2.391%	1.651%	1.177%	0.713%	0.558%
$350,000	700	9	4.606%	3.074%	2.046%	1.388%	0.989%	0.631%	0.528%
$350,000	800	9	4.197%	2.736%	1.786%	1.204%	0.868%	0.587%	0.516%
$350,000	900	9	3.856%	2.456%	1.573%	1.055%	0.770%	0.556%	0.510%
$350,000	1,000	9	3.586%	2.242%	1.421%	0.957%	0.711%	0.539%	0.507%
$350,000	1,500	9	2.611%	1.518%	0.943%	0.673%	0.563%	0.508%	0.501%
$350,000	2,000	9	2.049%	1.144%	0.733%	0.574%	0.522%	0.503%	0.501%
$350,000	3,000	9	1.456%	0.808%	0.581%	0.519%	0.505%	0.502%	0.501%
$350,000	4,000	9	1.110%	0.652%	0.530%	0.507%	0.503%	0.502%	0.501%
$350,000	5,000	9	0.887%	0.574%	0.513%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	9	0.546%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	9	67.728%	66.076%	64.486%	62.957%	61.484%	58.696%	56.091%
$375,000	10	9	52.896%	50.958%	49.113%	47.358%	45.688%	42.597%	39.804%
$375,000	15	9	44.496%	42.462%	40.549%	38.747%	37.052%	33.940%	31.152%
$375,000	20	9	38.803%	36.712%	34.754%	32.921%	31.204%	28.082%	25.326%
$375,000	25	9	35.607%	33.478%	31.498%	29.651%	27.925%	24.801%	22.065%
$375,000	50	9	25.295%	23.053%	21.010%	19.140%	17.425%	14.405%	11.879%
$375,000	100	9	17.087%	14.814%	12.805%	11.041%	9.499%	6.995%	5.131%
$375,000	150	9	13.206%	11.005%	9.135%	7.558%	6.232%	4.223%	2.879%
$375,000	200	9	10.920%	8.814%	7.076%	5.659%	4.518%	2.875%	1.858%
$375,000	300	9	8.397%	6.445%	4.915%	3.736%	2.840%	1.681%	1.070%
$375,000	400	9	6.905%	5.083%	3.714%	2.711%	1.996%	1.147%	0.759%
$375,000	500	9	5.950%	4.231%	2.986%	2.117%	1.529%	0.886%	0.631%
$375,000	600	9	5.232%	3.604%	2.468%	1.710%	1.220%	0.733%	0.566%
$375,000	700	9	4.703%	3.156%	2.111%	1.436%	1.022%	0.645%	0.532%
$375,000	800	9	4.286%	2.810%	1.843%	1.244%	0.894%	0.596%	0.519%
$375,000	900	9	3.931%	2.516%	1.617%	1.084%	0.788%	0.561%	0.510%
$375,000	1,000	9	3.663%	2.303%	1.465%	0.986%	0.728%	0.544%	0.508%
$375,000	1,500	9	2.669%	1.560%	0.969%	0.687%	0.569%	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%
$375,000	2,000	9	2.097%	1.174%	0.749%	0.581%	0.524%	0.503%	0.501%
$375,000	3,000	9	1.492%	0.826%	0.588%	0.521%	0.506%	0.502%	0.501%
$375,000	4,000	9	1.136%	0.663%	0.533%	0.507%	0.503%	0.502%	0.501%
$375,000	5,000	9	0.907%	0.580%	0.514%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	9	0.549%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	9	67.912%	66.266%	64.683%	63.160%	61.694%	58.917%	56.324%
$400,000	10	9	53.092%	51.163%	49.327%	47.581%	45.920%	42.847%	40.071%
$400,000	15	9	44.728%	42.706%	40.804%	39.014%	37.330%	34.237%	31.468%
$400,000	20	9	39.037%	36.958%	35.012%	33.192%	31.486%	28.385%	25.650%
$400,000	25	9	35.853%	33.738%	31.772%	29.938%	28.224%	25.124%	22.408%
$400,000	50	9	25.572%	23.350%	21.324%	19.470%	17.770%	14.780%	12.273%
$400,000	100	9	17.368%	15.105%	13.103%	11.338%	9.789%	7.263%	5.364%
$400,000	150	9	13.440%	11.239%	9.363%	7.776%	6.439%	4.396%	3.014%
$400,000	200	9	11.114%	9.005%	7.259%	5.830%	4.673%	2.997%	1.948%
$400,000	300	9	8.551%	6.592%	5.050%	3.856%	2.944%	1.753%	1.115%
$400,000	400	9	7.037%	5.204%	3.820%	2.801%	2.070%	1.192%	0.783%
$400,000	500	9	6.066%	4.335%	3.073%	2.188%	1.583%	0.916%	0.645%
$400,000	600	9	5.336%	3.695%	2.543%	1.768%	1.263%	0.753%	0.574%
$400,000	700	9	4.796%	3.235%	2.175%	1.484%	1.055%	0.659%	0.537%
$400,000	800	9	4.372%	2.881%	1.899%	1.284%	0.921%	0.607%	0.522%
$400,000	900	9	4.010%	2.581%	1.665%	1.117%	0.809%	0.568%	0.512%
$400,000	1,000	9	3.737%	2.362%	1.508%	1.015%	0.746%	0.549%	0.509%
$400,000	1,500	9	2.726%	1.601%	0.995%	0.701%	0.575%	0.510%	0.501%
$400,000	2,000	9	2.144%	1.204%	0.765%	0.588%	0.526%	0.503%	0.501%
$400,000	3,000	9	1.527%	0.844%	0.594%	0.523%	0.506%	0.502%	0.501%
$400,000	4,000	9	1.162%	0.673%	0.536%	0.508%	0.503%	0.502%	0.501%
$400,000	5,000	9	0.926%	0.586%	0.515%	0.505%	0.503%	0.502%	0.501%
$400,000	10,000	9	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	9	68.077%	66.437%	64.860%	63.343%	61.882%	59.116%	56.533%
$425,000	10	9	53.274%	51.354%	49.526%	47.788%	46.135%	43.079%	40.318%
$425,000	15	9	44.940%	42.929%	41.037%	39.258%	37.583%	34.509%	31.756%
$425,000	20	9	39.251%	37.184%	35.250%	33.440%	31.746%	28.664%	25.947%
$425,000	25	9	36.075%	33.973%	32.019%	30.196%	28.494%	25.415%	22.718%
$425,000	50	9	25.826%	23.622%	21.613%	19.773%	18.087%	15.124%	12.638%
$425,000	100	9	17.631%	15.381%	13.386%	11.624%	10.071%	7.526%	5.596%
$425,000	150	9	13.666%	11.467%	9.587%	7.990%	6.643%	4.568%	3.151%
$425,000	200	9	11.304%	9.192%	7.439%	5.999%	4.827%	3.120%	2.040%
$425,000	300	9	8.701%	6.736%	5.182%	3.975%	3.048%	1.825%	1.161%
$425,000	400	9	7.165%	5.322%	3.924%	2.889%	2.143%	1.237%	0.807%
$425,000	500	9	6.179%	4.436%	3.158%	2.257%	1.638%	0.947%	0.659%

* 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	5.438%	3.784%	2.617%	1.825%	1.306%	0.774%	0.583%
$425,000	700	9	4.887%	3.313%	2.237%	1.531%	1.089%	0.674%	0.543%
$425,000	800	9	4.455%	2.951%	1.953%	1.323%	0.947%	0.617%	0.525%
$425,000	900	9	4.087%	2.644%	1.713%	1.150%	0.831%	0.575%	0.514%
$425,000	1,000	9	3.809%	2.420%	1.551%	1.044%	0.765%	0.554%	0.511%
$425,000	1,500	9	2.781%	1.641%	1.020%	0.715%	0.581%	0.511%	0.502%
$425,000	2,000	9	2.189%	1.234%	0.781%	0.595%	0.529%	0.503%	0.501%
$425,000	3,000	9	1.561%	0.862%	0.602%	0.525%	0.506%	0.502%	0.501%
$425,000	4,000	9	1.187%	0.684%	0.539%	0.509%	0.503%	0.502%	0.501%
$425,000	5,000	9	0.945%	0.592%	0.516%	0.505%	0.503%	0.502%	0.501%
$425,000	10,000	9	0.556%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	9	68.203%	66.566%	64.994%	63.482%	62.025%	59.267%	56.692%
$450,000	10	9	53.421%	51.507%	49.686%	47.954%	46.307%	43.264%	40.515%
$450,000	15	9	45.109%	43.105%	41.222%	39.451%	37.784%	34.724%	31.984%
$450,000	20	9	39.418%	37.360%	35.435%	33.633%	31.948%	28.881%	26.178%
$450,000	25	9	36.245%	34.153%	32.209%	30.395%	28.702%	25.639%	22.956%
$450,000	50	9	26.027%	23.836%	21.840%	20.012%	18.337%	15.394%	12.926%
$450,000	100	9	17.843%	15.603%	13.616%	11.857%	10.304%	7.746%	5.795%
$450,000	150	9	13.855%	11.658%	9.776%	8.172%	6.815%	4.716%	3.270%
$450,000	200	9	11.464%	9.350%	7.593%	6.144%	4.961%	3.228%	2.123%
$450,000	300	9	8.828%	6.858%	5.296%	4.076%	3.137%	1.887%	1.202%
$450,000	400	9	7.275%	5.423%	4.012%	2.965%	2.206%	1.276%	0.828%
$450,000	500	9	6.274%	4.522%	3.231%	2.317%	1.684%	0.972%	0.670%
$450,000	600	9	5.525%	3.860%	2.679%	1.873%	1.342%	0.792%	0.590%
$450,000	700	9	4.965%	3.380%	2.290%	1.572%	1.118%	0.686%	0.548%
$450,000	800	9	4.527%	3.010%	2.000%	1.357%	0.971%	0.627%	0.528%
$450,000	900	9	4.153%	2.698%	1.754%	1.179%	0.850%	0.582%	0.515%
$450,000	1,000	9	3.865%	2.464%	1.584%	1.066%	0.778%	0.557%	0.511%
$450,000	1,500	9	2.829%	1.675%	1.042%	0.727%	0.587%	0.512%	0.502%
$450,000	2,000	9	2.229%	1.260%	0.795%	0.601%	0.531%	0.504%	0.501%
$450,000	3,000	9	1.591%	0.878%	0.608%	0.527%	0.507%	0.502%	0.501%
$450,000	4,000	9	1.210%	0.694%	0.542%	0.509%	0.503%	0.502%	0.501%
$450,000	5,000	9	0.962%	0.598%	0.517%	0.505%	0.503%	0.502%	0.501%
$450,000	10,000	9	0.560%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	9	68.309%	66.677%	65.109%	63.600%	62.147%	59.395%	56.826%
$475,000	10	9	53.536%	51.627%	49.811%	48.084%	46.443%	43.410%	40.670%
$475,000	15	9	45.242%	43.245%	41.369%	39.604%	37.943%	34.893%	32.164%
$475,000	20	9	39.552%	37.501%	35.583%	33.788%	32.109%	29.055%	26.363%
$475,000	25	9	36.381%	34.297%	32.360%	30.553%	28.866%	25.816%	23.146%
$475,000	50	9	26.185%	24.005%	22.018%	20.200%	18.533%	15.607%	13.152%

* 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	18.011%	15.781%	13.801%	12.046%	10.493%	7.929%	5.962%
$475,000	150	9	14.008%	11.813%	9.930%	8.322%	6.958%	4.839%	3.371%
$475,000	200	9	11.595%	9.481%	7.720%	6.266%	5.073%	3.320%	2.195%
$475,000	300	9	8.930%	6.958%	5.389%	4.160%	3.211%	1.940%	1.237%
$475,000	400	9	7.364%	5.505%	4.086%	3.028%	2.258%	1.309%	0.847%
$475,000	500	9	6.354%	4.594%	3.293%	2.367%	1.723%	0.994%	0.681%
$475,000	600	9	5.598%	3.925%	2.733%	1.915%	1.372%	0.808%	0.597%
$475,000	700	9	5.030%	3.436%	2.336%	1.607%	1.144%	0.698%	0.552%
$475,000	800	9	4.587%	3.061%	2.040%	1.387%	0.992%	0.635%	0.531%
$475,000	900	9	4.210%	2.745%	1.790%	1.205%	0.867%	0.588%	0.517%
$475,000	1,000	9	3.918%	2.507%	1.616%	1.089%	0.793%	0.562%	0.512%
$475,000	1,500	9	2.869%	1.705%	1.061%	0.738%	0.592%	0.513%	0.502%
$475,000	2,000	9	2.262%	1.282%	0.808%	0.607%	0.534%	0.504%	0.501%
$475,000	3,000	9	1.615%	0.891%	0.614%	0.529%	0.507%	0.502%	0.501%
$475,000	4,000	9	1.228%	0.702%	0.545%	0.510%	0.503%	0.502%	0.501%
$475,000	5,000	9	0.976%	0.603%	0.518%	0.505%	0.503%	0.502%	0.501%
$475,000	10,000	9	0.562%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	9	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	9	68.411%	66.782%	65.217%	63.712%	62.262%	59.517%	56.954%
$500,000	10	9	53.638%	51.734%	49.923%	48.200%	46.564%	43.539%	40.808%
$500,000	15	9	45.362%	43.371%	41.501%	39.741%	38.086%	35.047%	32.326%
$500,000	20	9	39.671%	37.627%	35.715%	33.926%	32.253%	29.210%	26.529%
$500,000	25	9	36.502%	34.426%	32.496%	30.695%	29.014%	25.976%	23.315%
$500,000	50	9	26.321%	24.151%	22.173%	20.363%	18.704%	15.793%	13.350%
$500,000	100	9	18.156%	15.937%	13.964%	12.214%	10.664%	8.097%	6.118%
$500,000	150	9	14.144%	11.954%	10.072%	8.461%	7.091%	4.956%	3.467%
$500,000	200	9	11.714%	9.601%	7.837%	6.378%	5.179%	3.407%	2.263%
$500,000	300	9	9.024%	7.050%	5.476%	4.239%	3.280%	1.990%	1.271%
$500,000	400	9	7.445%	5.581%	4.154%	3.087%	2.307%	1.340%	0.865%
$500,000	500	9	6.428%	4.661%	3.351%	2.415%	1.761%	1.016%	0.691%
$500,000	600	9	5.666%	3.985%	2.783%	1.956%	1.402%	0.824%	0.604%
$500,000	700	9	5.091%	3.489%	2.378%	1.640%	1.168%	0.709%	0.557%
$500,000	800	9	4.644%	3.109%	2.079%	1.416%	1.011%	0.642%	0.534%
$500,000	900	9	4.262%	2.789%	1.824%	1.229%	0.884%	0.594%	0.519%
$500,000	1,000	9	3.968%	2.547%	1.647%	1.110%	0.807%	0.566%	0.513%
$500,000	1,500	9	2.905%	1.732%	1.079%	0.749%	0.598%	0.513%	0.502%
$500,000	2,000	9	2.292%	1.303%	0.820%	0.613%	0.536%	0.504%	0.501%
$500,000	3,000	9	1.638%	0.903%	0.619%	0.530%	0.508%	0.502%	0.501%
$500,000	4,000	9	1.246%	0.709%	0.547%	0.510%	0.504%	0.502%	0.501%
$500,000	5,000	9	0.989%	0.607%	0.519%	0.505%	0.503%	0.502%	0.501%
$500,000	10,000	9	0.565%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	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 2022 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6D

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	10	46.096%	43.532%	41.047%	38.638%	36.299%	31.831%	27.652%
$30,000	10	10	29.684%	27.055%	24.635%	22.416%	20.384%	16.786%	13.735%
$30,000	15	10	23.150%	20.585%	18.253%	16.142%	14.244%	11.014%	8.452%
$30,000	20	10	19.488%	16.978%	14.740%	12.750%	11.001%	8.131%	5.957%
$30,000	25	10	17.060%	14.602%	12.440%	10.551%	8.916%	6.309%	4.428%
$30,000	50	10	10.945%	8.740%	6.922%	5.450%	4.268%	2.616%	1.638%
$30,000	100	10	6.870%	5.015%	3.620%	2.610%	1.895%	1.070%	0.713%
$30,000	150	10	5.222%	3.585%	2.448%	1.688%	1.197%	0.714%	0.555%
$30,000	200	10	4.259%	2.779%	1.814%	1.217%	0.871%	0.583%	0.513%
$30,000	300	10	3.149%	1.900%	1.182%	0.805%	0.624%	0.514%	0.501%
$30,000	400	10	2.513%	1.448%	0.898%	0.647%	0.548%	0.504%	0.501%
$30,000	500	10	2.127%	1.195%	0.758%	0.583%	0.524%	0.503%	0.501%
$30,000	600	10	1.824%	1.011%	0.667%	0.547%	0.512%	0.502%	0.501%
$30,000	700	10	1.582%	0.879%	0.611%	0.528%	0.507%	0.502%	0.501%
$30,000	800	10	1.407%	0.789%	0.576%	0.518%	0.505%	0.502%	0.501%
$30,000	900	10	1.269%	0.723%	0.552%	0.512%	0.504%	0.502%	0.501%
$30,000	1,000	10	1.156%	0.675%	0.537%	0.508%	0.503%	0.502%	0.501%
$30,000	1,500	10	0.844%	0.564%	0.511%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	10	0.688%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	10	0.564%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	10	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	10	0.513%	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	48.408%	45.946%	43.563%	41.254%	39.018%	34.746%	30.705%
$35,000	10	10	31.400%	28.730%	26.265%	24.001%	21.925%	18.262%	15.161%
$35,000	15	10	24.481%	21.918%	19.575%	17.443%	15.506%	12.180%	9.502%
$35,000	20	10	20.657%	18.128%	15.859%	13.836%	12.038%	9.051%	6.757%
$35,000	25	10	18.109%	15.629%	13.433%	11.501%	9.811%	7.085%	5.072%
$35,000	50	10	11.649%	9.400%	7.531%	5.999%	4.755%	2.970%	1.880%
$35,000	100	10	7.331%	5.428%	3.975%	2.901%	2.126%	1.203%	0.779%
$35,000	150	10	5.577%	3.888%	2.693%	1.875%	1.334%	0.777%	0.580%
$35,000	200	10	4.558%	3.022%	1.999%	1.350%	0.959%	0.614%	0.522%
$35,000	300	10	3.378%	2.073%	1.298%	0.874%	0.661%	0.521%	0.502%
$35,000	400	10	2.701%	1.578%	0.977%	0.687%	0.566%	0.506%	0.501%
$35,000	500	10	2.290%	1.301%	0.816%	0.609%	0.534%	0.504%	0.501%
$35,000	600	10	1.970%	1.098%	0.709%	0.563%	0.517%	0.502%	0.501%
$35,000	700	10	1.711%	0.951%	0.642%	0.539%	0.510%	0.502%	0.501%
$35,000	800	10	1.522%	0.847%	0.598%	0.525%	0.507%	0.502%	0.501%
$35,000	900	10	1.374%	0.772%	0.569%	0.516%	0.505%	0.502%	0.501%
$35,000	1,000	10	1.250%	0.715%	0.550%	0.511%	0.504%	0.502%	0.501%
$35,000	1,500	10	0.905%	0.582%	0.514%	0.505%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	2,000	10	0.729%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	10	0.582%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	10	0.534%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	10	0.517%	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	50.319%	47.941%	45.641%	43.416%	41.263%	37.141%	33.255%
$40,000	10	10	33.036%	30.331%	27.824%	25.508%	23.374%	19.619%	16.441%
$40,000	15	10	25.676%	23.115%	20.771%	18.623%	16.659%	13.266%	10.496%
$40,000	20	10	21.721%	19.179%	16.890%	14.835%	12.999%	9.917%	7.510%
$40,000	25	10	19.061%	16.565%	14.340%	12.370%	10.639%	7.812%	5.687%
$40,000	50	10	12.291%	10.008%	8.094%	6.507%	5.212%	3.314%	2.122%
$40,000	100	10	7.749%	5.807%	4.306%	3.176%	2.349%	1.338%	0.851%
$40,000	150	10	5.897%	4.166%	2.921%	2.053%	1.466%	0.841%	0.607%
$40,000	200	10	4.825%	3.243%	2.169%	1.476%	1.045%	0.647%	0.532%
$40,000	300	10	3.585%	2.232%	1.408%	0.943%	0.701%	0.530%	0.503%
$40,000	400	10	2.872%	1.701%	1.053%	0.728%	0.586%	0.510%	0.501%
$40,000	500	10	2.438%	1.400%	0.873%	0.637%	0.545%	0.505%	0.501%
$40,000	600	10	2.102%	1.180%	0.751%	0.580%	0.523%	0.503%	0.501%
$40,000	700	10	1.830%	1.019%	0.674%	0.551%	0.514%	0.502%	0.501%
$40,000	800	10	1.629%	0.904%	0.622%	0.532%	0.509%	0.502%	0.501%
$40,000	900	10	1.471%	0.820%	0.586%	0.521%	0.506%	0.502%	0.501%
$40,000	1,000	10	1.338%	0.755%	0.563%	0.514%	0.504%	0.502%	0.501%
$40,000	1,500	10	0.964%	0.601%	0.518%	0.505%	0.503%	0.502%	0.501%
$40,000	2,000	10	0.768%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	10	0.599%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	10	0.542%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	10	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	10,000	10	0.507%	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	51.930%	49.622%	47.393%	45.239%	43.151%	39.157%	35.402%
$45,000	10	10	34.569%	31.863%	29.327%	26.968%	24.784%	20.915%	17.639%
$45,000	15	10	26.784%	24.213%	21.860%	19.699%	17.727%	14.281%	11.434%
$45,000	20	10	22.694%	20.154%	17.849%	15.770%	13.902%	10.739%	8.237%
$45,000	25	10	19.939%	17.431%	15.186%	13.187%	11.419%	8.503%	6.284%
$45,000	50	10	12.884%	10.575%	8.624%	6.994%	5.648%	3.652%	2.367%
$45,000	100	10	8.138%	6.161%	4.620%	3.442%	2.567%	1.473%	0.927%
$45,000	150	10	6.193%	4.425%	3.135%	2.223%	1.595%	0.907%	0.635%
$45,000	200	10	5.072%	3.451%	2.332%	1.597%	1.130%	0.682%	0.543%
$45,000	300	10	3.779%	2.384%	1.515%	1.012%	0.741%	0.541%	0.505%
$45,000	400	10	3.031%	1.816%	1.127%	0.771%	0.607%	0.513%	0.502%
$45,000	500	10	2.576%	1.495%	0.929%	0.665%	0.558%	0.507%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	600	10	2.225%	1.259%	0.794%	0.599%	0.531%	0.503%	0.501%
$45,000	700	10	1.941%	1.086%	0.706%	0.564%	0.518%	0.503%	0.501%
$45,000	800	10	1.729%	0.960%	0.646%	0.541%	0.511%	0.502%	0.501%
$45,000	900	10	1.562%	0.867%	0.605%	0.526%	0.507%	0.502%	0.501%
$45,000	1,000	10	1.421%	0.795%	0.578%	0.518%	0.505%	0.502%	0.501%
$45,000	1,500	10	1.021%	0.621%	0.522%	0.506%	0.503%	0.502%	0.501%
$45,000	2,000	10	0.807%	0.553%	0.509%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	10	0.618%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	10	0.551%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	10	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	10	0.507%	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	53.310%	51.063%	48.896%	46.798%	44.762%	40.881%	37.235%
$50,000	10	10	35.988%	33.298%	30.762%	28.383%	26.162%	22.185%	18.797%
$50,000	15	10	27.827%	25.236%	22.862%	20.689%	18.700%	15.219%	12.306%
$50,000	20	10	23.596%	21.054%	18.741%	16.647%	14.750%	11.516%	8.933%
$50,000	25	10	20.743%	18.225%	15.965%	13.943%	12.143%	9.148%	6.848%
$50,000	50	10	13.421%	11.094%	9.112%	7.444%	6.053%	3.971%	2.604%
$50,000	100	10	8.492%	6.486%	4.908%	3.690%	2.772%	1.603%	1.004%
$50,000	150	10	6.468%	4.667%	3.338%	2.385%	1.721%	0.974%	0.665%
$50,000	200	10	5.300%	3.644%	2.486%	1.712%	1.215%	0.718%	0.555%
$50,000	300	10	3.958%	2.527%	1.618%	1.079%	0.782%	0.552%	0.507%
$50,000	400	10	3.176%	1.925%	1.199%	0.813%	0.629%	0.518%	0.502%
$50,000	500	10	2.702%	1.583%	0.982%	0.693%	0.571%	0.509%	0.501%
$50,000	600	10	2.338%	1.334%	0.835%	0.618%	0.538%	0.504%	0.501%
$50,000	700	10	2.043%	1.148%	0.738%	0.577%	0.523%	0.503%	0.501%
$50,000	800	10	1.821%	1.013%	0.671%	0.550%	0.514%	0.502%	0.501%
$50,000	900	10	1.647%	0.913%	0.624%	0.533%	0.509%	0.502%	0.501%
$50,000	1,000	10	1.498%	0.834%	0.592%	0.523%	0.506%	0.502%	0.501%
$50,000	1,500	10	1.075%	0.641%	0.527%	0.506%	0.503%	0.502%	0.501%
$50,000	2,000	10	0.845%	0.564%	0.511%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	10	0.636%	0.518%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	10	0.560%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	10	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	10	0.507%	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	54.503%	52.310%	50.192%	48.139%	46.151%	42.367%	38.811%
$55,000	10	10	37.279%	34.623%	32.102%	29.722%	27.486%	23.434%	19.938%
$55,000	15	10	28.817%	26.206%	23.805%	21.609%	19.598%	16.076%	13.117%
$55,000	20	10	24.424%	21.881%	19.561%	17.452%	15.537%	12.245%	9.590%
$55,000	25	10	21.480%	18.958%	16.683%	14.641%	12.816%	9.752%	7.375%
$55,000	50	10	13.910%	11.569%	9.563%	7.862%	6.433%	4.273%	2.833%

* 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	8.820%	6.787%	5.176%	3.925%	2.969%	1.729%	1.081%
$55,000	150	10	6.721%	4.890%	3.528%	2.538%	1.841%	1.040%	0.696%
$55,000	200	10	5.511%	3.825%	2.632%	1.823%	1.296%	0.755%	0.569%
$55,000	300	10	4.124%	2.661%	1.716%	1.145%	0.822%	0.565%	0.510%
$55,000	400	10	3.311%	2.027%	1.268%	0.854%	0.651%	0.522%	0.503%
$55,000	500	10	2.819%	1.666%	1.034%	0.721%	0.584%	0.511%	0.502%
$55,000	600	10	2.441%	1.404%	0.875%	0.638%	0.547%	0.505%	0.501%
$55,000	700	10	2.137%	1.208%	0.770%	0.591%	0.528%	0.503%	0.501%
$55,000	800	10	1.907%	1.063%	0.695%	0.560%	0.517%	0.503%	0.501%
$55,000	900	10	1.726%	0.957%	0.644%	0.539%	0.511%	0.502%	0.501%
$55,000	1,000	10	1.570%	0.871%	0.607%	0.528%	0.508%	0.502%	0.501%
$55,000	1,500	10	1.127%	0.661%	0.533%	0.507%	0.503%	0.502%	0.501%
$55,000	2,000	10	0.882%	0.574%	0.513%	0.505%	0.503%	0.502%	0.501%
$55,000	3,000	10	0.655%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	10	0.570%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	10	0.533%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	10	0.507%	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	55.559%	53.411%	51.333%	49.321%	47.378%	43.677%	40.198%
$60,000	10	10	38.431%	35.832%	33.349%	30.982%	28.742%	24.649%	21.069%
$60,000	15	10	29.760%	27.130%	24.706%	22.479%	20.441%	16.865%	13.863%
$60,000	20	10	25.194%	22.644%	20.320%	18.198%	16.269%	12.929%	10.215%
$60,000	25	10	22.165%	19.640%	17.357%	15.298%	13.448%	10.328%	7.884%
$60,000	50	10	14.365%	12.013%	9.985%	8.255%	6.796%	4.565%	3.056%
$60,000	100	10	9.125%	7.068%	5.429%	4.147%	3.158%	1.854%	1.158%
$60,000	150	10	6.958%	5.101%	3.709%	2.687%	1.959%	1.105%	0.729%
$60,000	200	10	5.711%	3.997%	2.773%	1.930%	1.375%	0.793%	0.584%
$60,000	300	10	4.272%	2.780%	1.805%	1.205%	0.859%	0.576%	0.512%
$60,000	400	10	3.438%	2.123%	1.335%	0.896%	0.673%	0.528%	0.503%
$60,000	500	10	2.928%	1.745%	1.084%	0.749%	0.599%	0.514%	0.502%
$60,000	600	10	2.539%	1.471%	0.914%	0.658%	0.555%	0.506%	0.501%
$60,000	700	10	2.226%	1.265%	0.800%	0.605%	0.534%	0.504%	0.501%
$60,000	800	10	1.988%	1.113%	0.720%	0.570%	0.520%	0.503%	0.501%
$60,000	900	10	1.800%	1.000%	0.663%	0.546%	0.513%	0.502%	0.501%
$60,000	1,000	10	1.637%	0.908%	0.623%	0.533%	0.509%	0.502%	0.501%
$60,000	1,500	10	1.175%	0.681%	0.538%	0.508%	0.504%	0.502%	0.501%
$60,000	2,000	10	0.917%	0.585%	0.515%	0.505%	0.503%	0.502%	0.501%
$60,000	3,000	10	0.672%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	10	0.579%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	10	0.538%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	10	0.507%	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

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	10	56.483%	54.372%	52.330%	50.355%	48.448%	44.819%	41.408%
$65,000	10	10	39.449%	36.907%	34.475%	32.144%	29.916%	25.804%	22.174%
$65,000	15	10	30.652%	28.014%	25.570%	23.317%	21.247%	17.613%	14.560%
$65,000	20	10	25.913%	23.356%	21.022%	18.894%	16.953%	13.573%	10.807%
$65,000	25	10	22.798%	20.273%	17.983%	15.909%	14.041%	10.870%	8.368%
$65,000	50	10	14.788%	12.425%	10.379%	8.623%	7.138%	4.844%	3.270%
$65,000	100	10	9.409%	7.331%	5.666%	4.355%	3.338%	1.975%	1.234%
$65,000	150	10	7.179%	5.299%	3.880%	2.829%	2.072%	1.170%	0.763%
$65,000	200	10	5.898%	4.158%	2.905%	2.033%	1.452%	0.831%	0.600%
$65,000	300	10	4.416%	2.898%	1.894%	1.268%	0.900%	0.590%	0.515%
$65,000	400	10	3.556%	2.214%	1.399%	0.936%	0.696%	0.533%	0.504%
$65,000	500	10	3.030%	1.820%	1.132%	0.777%	0.613%	0.517%	0.502%
$65,000	600	10	2.630%	1.535%	0.952%	0.678%	0.564%	0.507%	0.501%
$65,000	700	10	2.309%	1.320%	0.831%	0.620%	0.540%	0.504%	0.501%
$65,000	800	10	2.064%	1.160%	0.744%	0.580%	0.524%	0.503%	0.501%
$65,000	900	10	1.870%	1.041%	0.683%	0.554%	0.515%	0.502%	0.501%
$65,000	1,000	10	1.701%	0.943%	0.638%	0.538%	0.511%	0.502%	0.501%
$65,000	1,500	10	1.221%	0.701%	0.544%	0.510%	0.504%	0.502%	0.501%
$65,000	2,000	10	0.950%	0.596%	0.517%	0.505%	0.503%	0.502%	0.501%
$65,000	3,000	10	0.690%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	10	0.589%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	10	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	10	0.507%	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	57.285%	55.205%	53.193%	51.253%	49.378%	45.808%	42.460%
$70,000	10	10	40.346%	37.852%	35.466%	33.180%	30.987%	26.890%	23.221%
$70,000	15	10	31.490%	28.849%	26.395%	24.121%	22.024%	18.324%	15.216%
$70,000	20	10	26.593%	24.028%	21.682%	19.544%	17.592%	14.178%	11.367%
$70,000	25	10	23.386%	20.858%	18.563%	16.478%	14.593%	11.379%	8.826%
$70,000	50	10	15.181%	12.807%	10.744%	8.967%	7.457%	5.109%	3.477%
$70,000	100	10	9.673%	7.576%	5.887%	4.552%	3.508%	2.092%	1.309%
$70,000	150	10	7.385%	5.486%	4.041%	2.964%	2.181%	1.235%	0.797%
$70,000	200	10	6.073%	4.311%	3.032%	2.133%	1.527%	0.869%	0.616%
$70,000	300	10	4.551%	3.009%	1.979%	1.328%	0.940%	0.604%	0.519%
$70,000	400	10	3.666%	2.300%	1.460%	0.975%	0.719%	0.539%	0.505%
$70,000	500	10	3.125%	1.891%	1.179%	0.804%	0.627%	0.520%	0.503%
$70,000	600	10	2.716%	1.595%	0.989%	0.697%	0.573%	0.509%	0.501%
$70,000	700	10	2.387%	1.372%	0.861%	0.634%	0.546%	0.505%	0.501%
$70,000	800	10	2.134%	1.205%	0.767%	0.590%	0.528%	0.503%	0.501%
$70,000	900	10	1.935%	1.080%	0.702%	0.561%	0.518%	0.503%	0.501%
$70,000	1,000	10	1.761%	0.977%	0.653%	0.543%	0.512%	0.502%	0.501%
$70,000	1,500	10	1.263%	0.719%	0.550%	0.511%	0.504%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$70,000	2,000	10	0.981%	0.607%	0.520%	0.505%	0.503%	0.502%	0.501%
$70,000	3,000	10	0.707%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	10	0.598%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	10	0.548%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	10	0.507%	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	57.981%	55.928%	53.945%	52.033%	50.185%	46.668%	43.374%
$75,000	10	10	41.133%	38.681%	36.335%	34.088%	31.933%	27.890%	24.210%
$75,000	15	10	32.266%	29.629%	27.170%	24.883%	22.766%	19.009%	15.842%
$75,000	20	10	27.231%	24.658%	22.299%	20.149%	18.185%	14.744%	11.894%
$75,000	25	10	23.930%	21.399%	19.098%	17.005%	15.103%	11.856%	9.256%
$75,000	50	10	15.546%	13.161%	11.084%	9.291%	7.760%	5.360%	3.677%
$75,000	100	10	9.920%	7.806%	6.097%	4.738%	3.669%	2.206%	1.382%
$75,000	150	10	7.579%	5.661%	4.193%	3.093%	2.286%	1.298%	0.831%
$75,000	200	10	6.237%	4.454%	3.151%	2.228%	1.599%	0.907%	0.632%
$75,000	300	10	4.677%	3.114%	2.060%	1.386%	0.979%	0.618%	0.523%
$75,000	400	10	3.767%	2.380%	1.517%	1.013%	0.741%	0.545%	0.507%
$75,000	500	10	3.213%	1.957%	1.224%	0.831%	0.642%	0.523%	0.503%
$75,000	600	10	2.795%	1.652%	1.025%	0.716%	0.582%	0.510%	0.502%
$75,000	700	10	2.460%	1.421%	0.889%	0.648%	0.553%	0.506%	0.501%
$75,000	800	10	2.201%	1.247%	0.789%	0.600%	0.531%	0.504%	0.501%
$75,000	900	10	1.995%	1.116%	0.720%	0.569%	0.520%	0.503%	0.501%
$75,000	1,000	10	1.816%	1.009%	0.668%	0.549%	0.514%	0.503%	0.501%
$75,000	1,500	10	1.303%	0.738%	0.556%	0.512%	0.504%	0.502%	0.501%
$75,000	2,000	10	1.011%	0.617%	0.522%	0.506%	0.503%	0.502%	0.501%
$75,000	3,000	10	0.724%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	10	0.607%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	10	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	10	0.508%	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	58.601%	56.571%	54.615%	52.727%	50.904%	47.433%	44.187%
$80,000	10	10	41.837%	39.422%	37.111%	34.898%	32.778%	28.802%	25.147%
$80,000	15	10	32.998%	30.372%	27.913%	25.621%	23.488%	19.686%	16.460%
$80,000	20	10	27.846%	25.267%	22.898%	20.734%	18.752%	15.286%	12.399%
$80,000	25	10	24.447%	21.913%	19.604%	17.502%	15.589%	12.309%	9.669%
$80,000	50	10	15.893%	13.498%	11.409%	9.601%	8.051%	5.605%	3.873%
$80,000	100	10	10.155%	8.027%	6.298%	4.916%	3.824%	2.317%	1.456%
$80,000	150	10	7.762%	5.828%	4.339%	3.217%	2.388%	1.361%	0.866%
$80,000	200	10	6.393%	4.590%	3.265%	2.320%	1.670%	0.945%	0.649%
$80,000	300	10	4.797%	3.214%	2.138%	1.442%	1.017%	0.633%	0.527%
$80,000	400	10	3.864%	2.457%	1.573%	1.051%	0.764%	0.552%	0.508%
$80,000	500	10	3.297%	2.021%	1.267%	0.857%	0.656%	0.527%	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	2.870%	1.707%	1.059%	0.735%	0.591%	0.512%	0.502%
$80,000	700	10	2.529%	1.468%	0.917%	0.662%	0.559%	0.507%	0.501%
$80,000	800	10	2.263%	1.287%	0.811%	0.610%	0.535%	0.504%	0.501%
$80,000	900	10	2.052%	1.152%	0.738%	0.576%	0.523%	0.503%	0.501%
$80,000	1,000	10	1.868%	1.040%	0.682%	0.554%	0.516%	0.503%	0.501%
$80,000	1,500	10	1.341%	0.756%	0.562%	0.514%	0.504%	0.502%	0.501%
$80,000	2,000	10	1.040%	0.628%	0.525%	0.506%	0.503%	0.502%	0.501%
$80,000	3,000	10	0.740%	0.538%	0.507%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	10	0.616%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	10	0.558%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	10	0.508%	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	59.631%	57.644%	55.730%	53.884%	52.101%	48.708%	45.540%
$90,000	10	10	43.006%	40.650%	38.398%	36.242%	34.180%	30.314%	26.760%
$90,000	15	10	34.263%	31.684%	29.246%	26.955%	24.809%	20.953%	17.637%
$90,000	20	10	28.964%	26.385%	24.003%	21.809%	19.793%	16.273%	13.319%
$90,000	25	10	25.381%	22.838%	20.513%	18.391%	16.463%	13.133%	10.430%
$90,000	50	10	16.524%	14.115%	12.009%	10.179%	8.594%	6.072%	4.256%
$90,000	100	10	10.587%	8.432%	6.672%	5.251%	4.118%	2.532%	1.602%
$90,000	150	10	8.101%	6.135%	4.611%	3.449%	2.580%	1.480%	0.934%
$90,000	200	10	6.678%	4.844%	3.479%	2.495%	1.806%	1.019%	0.684%
$90,000	300	10	5.018%	3.399%	2.283%	1.549%	1.091%	0.663%	0.537%
$90,000	400	10	4.043%	2.601%	1.678%	1.122%	0.808%	0.564%	0.511%
$90,000	500	10	3.452%	2.140%	1.349%	0.908%	0.684%	0.534%	0.505%
$90,000	600	10	3.008%	1.808%	1.125%	0.772%	0.610%	0.515%	0.502%
$90,000	700	10	2.655%	1.556%	0.971%	0.690%	0.572%	0.509%	0.501%
$90,000	800	10	2.377%	1.363%	0.854%	0.630%	0.544%	0.505%	0.501%
$90,000	900	10	2.157%	1.219%	0.773%	0.591%	0.528%	0.503%	0.501%
$90,000	1,000	10	1.965%	1.098%	0.710%	0.565%	0.519%	0.503%	0.501%
$90,000	1,500	10	1.412%	0.790%	0.575%	0.517%	0.505%	0.502%	0.501%
$90,000	2,000	10	1.094%	0.648%	0.530%	0.507%	0.503%	0.502%	0.501%
$90,000	3,000	10	0.770%	0.545%	0.509%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	10	0.634%	0.517%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	10	0.568%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	10	0.508%	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	60.474%	58.523%	56.643%	54.830%	53.079%	49.753%	46.645%
$100,000	10	10	43.952%	41.645%	39.439%	37.331%	35.316%	31.541%	28.071%
$100,000	15	10	35.313%	32.793%	30.406%	28.142%	26.006%	22.127%	18.765%
$100,000	20	10	29.973%	27.405%	25.025%	22.813%	20.775%	17.188%	14.176%
$100,000	25	10	26.236%	23.685%	21.342%	19.203%	17.255%	13.889%	11.132%
$100,000	50	10	17.098%	14.683%	12.563%	10.714%	9.102%	6.513%	4.630%

* 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	10.984%	8.807%	7.019%	5.566%	4.399%	2.742%	1.749%
$100,000	150	10	8.413%	6.421%	4.866%	3.670%	2.764%	1.601%	1.004%
$100,000	200	10	6.942%	5.081%	3.683%	2.662%	1.938%	1.094%	0.721%
$100,000	300	10	5.221%	3.571%	2.420%	1.654%	1.164%	0.694%	0.548%
$100,000	400	10	4.202%	2.730%	1.775%	1.188%	0.850%	0.576%	0.513%
$100,000	500	10	3.595%	2.251%	1.428%	0.958%	0.712%	0.541%	0.507%
$100,000	600	10	3.136%	1.903%	1.188%	0.810%	0.629%	0.520%	0.503%
$100,000	700	10	2.772%	1.640%	1.022%	0.718%	0.585%	0.511%	0.502%
$100,000	800	10	2.483%	1.436%	0.896%	0.651%	0.553%	0.506%	0.501%
$100,000	900	10	2.255%	1.282%	0.807%	0.607%	0.534%	0.504%	0.501%
$100,000	1,000	10	2.054%	1.154%	0.738%	0.576%	0.524%	0.503%	0.501%
$100,000	1,500	10	1.477%	0.823%	0.587%	0.520%	0.506%	0.502%	0.501%
$100,000	2,000	10	1.144%	0.669%	0.536%	0.508%	0.503%	0.502%	0.501%
$100,000	3,000	10	0.800%	0.552%	0.510%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	10	0.651%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	10	0.579%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	10	0.508%	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	61.210%	59.290%	57.440%	55.657%	53.933%	50.665%	47.608%
$110,000	10	10	44.773%	42.508%	40.343%	38.277%	36.302%	32.603%	29.206%
$110,000	15	10	36.234%	33.769%	31.434%	29.217%	27.119%	23.260%	19.869%
$110,000	20	10	30.916%	28.370%	25.996%	23.786%	21.738%	18.095%	15.016%
$110,000	25	10	27.055%	24.501%	22.146%	19.990%	18.024%	14.617%	11.810%
$110,000	50	10	17.633%	15.217%	13.086%	11.216%	9.582%	6.937%	4.987%
$110,000	100	10	11.356%	9.163%	7.350%	5.866%	4.669%	2.948%	1.896%
$110,000	150	10	8.709%	6.694%	5.111%	3.886%	2.947%	1.724%	1.080%
$110,000	200	10	7.192%	5.307%	3.880%	2.826%	2.070%	1.172%	0.762%
$110,000	300	10	5.413%	3.735%	2.554%	1.756%	1.238%	0.726%	0.560%
$110,000	400	10	4.360%	2.859%	1.873%	1.257%	0.895%	0.591%	0.517%
$110,000	500	10	3.730%	2.357%	1.505%	1.008%	0.742%	0.549%	0.509%
$110,000	600	10	3.257%	1.994%	1.250%	0.847%	0.649%	0.524%	0.503%
$110,000	700	10	2.882%	1.719%	1.073%	0.746%	0.599%	0.514%	0.502%
$110,000	800	10	2.583%	1.505%	0.938%	0.672%	0.563%	0.507%	0.501%
$110,000	900	10	2.346%	1.343%	0.841%	0.623%	0.540%	0.505%	0.501%
$110,000	1,000	10	2.138%	1.207%	0.766%	0.588%	0.528%	0.504%	0.501%
$110,000	1,500	10	1.540%	0.855%	0.600%	0.524%	0.507%	0.502%	0.501%
$110,000	2,000	10	1.192%	0.689%	0.542%	0.509%	0.504%	0.502%	0.501%
$110,000	3,000	10	0.829%	0.560%	0.511%	0.504%	0.503%	0.502%	0.501%
$110,000	4,000	10	0.669%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	10	0.589%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	10	0.509%	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	61.846%	59.951%	58.127%	56.367%	54.668%	51.451%	48.436%
$120,000	10	10	45.497%	43.267%	41.138%	39.108%	37.167%	33.535%	30.200%
$120,000	15	10	37.048%	34.630%	32.339%	30.169%	28.114%	24.322%	20.930%
$120,000	20	10	31.782%	29.270%	26.911%	24.708%	22.660%	18.986%	15.842%
$120,000	25	10	27.834%	25.286%	22.928%	20.759%	18.778%	15.325%	12.468%
$120,000	50	10	18.140%	15.724%	13.584%	11.696%	10.042%	7.348%	5.335%
$120,000	100	10	11.709%	9.505%	7.668%	6.158%	4.931%	3.152%	2.045%
$120,000	150	10	8.990%	6.957%	5.348%	4.093%	3.126%	1.846%	1.155%
$120,000	200	10	7.428%	5.523%	4.069%	2.986%	2.199%	1.250%	0.804%
$120,000	300	10	5.593%	3.892%	2.682%	1.855%	1.310%	0.760%	0.573%
$120,000	400	10	4.507%	2.982%	1.968%	1.325%	0.939%	0.607%	0.522%
$120,000	500	10	3.858%	2.459%	1.578%	1.057%	0.772%	0.557%	0.511%
$120,000	600	10	3.371%	2.081%	1.311%	0.884%	0.669%	0.529%	0.504%
$120,000	700	10	2.986%	1.796%	1.122%	0.774%	0.613%	0.517%	0.502%
$120,000	800	10	2.679%	1.573%	0.980%	0.694%	0.572%	0.509%	0.501%
$120,000	900	10	2.433%	1.402%	0.875%	0.639%	0.547%	0.505%	0.501%
$120,000	1,000	10	2.217%	1.259%	0.794%	0.601%	0.533%	0.504%	0.501%
$120,000	1,500	10	1.600%	0.887%	0.613%	0.528%	0.507%	0.502%	0.501%
$120,000	2,000	10	1.238%	0.709%	0.548%	0.511%	0.504%	0.502%	0.501%
$120,000	3,000	10	0.858%	0.568%	0.512%	0.505%	0.503%	0.502%	0.501%
$120,000	4,000	10	0.686%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	10	0.600%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	10	0.509%	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	62.397%	60.525%	58.723%	56.985%	55.307%	52.132%	49.155%
$130,000	10	10	46.138%	43.940%	41.843%	39.843%	37.933%	34.359%	31.080%
$130,000	15	10	37.768%	35.392%	33.141%	31.011%	28.994%	25.278%	21.932%
$130,000	20	10	32.563%	30.092%	27.761%	25.575%	23.531%	19.849%	16.663%
$130,000	25	10	28.565%	26.030%	23.677%	21.506%	19.512%	16.016%	13.109%
$130,000	50	10	18.624%	16.206%	14.058%	12.156%	10.484%	7.746%	5.678%
$130,000	100	10	12.044%	9.829%	7.971%	6.438%	5.182%	3.349%	2.187%
$130,000	150	10	9.254%	7.206%	5.573%	4.291%	3.297%	1.964%	1.230%
$130,000	200	10	7.650%	5.727%	4.248%	3.139%	2.324%	1.328%	0.848%
$130,000	300	10	5.763%	4.040%	2.804%	1.951%	1.383%	0.795%	0.586%
$130,000	400	10	4.647%	3.098%	2.058%	1.390%	0.984%	0.624%	0.527%
$130,000	500	10	3.974%	2.551%	1.646%	1.102%	0.799%	0.564%	0.512%
$130,000	600	10	3.480%	2.165%	1.370%	0.922%	0.691%	0.534%	0.505%
$130,000	700	10	3.086%	1.870%	1.171%	0.804%	0.628%	0.520%	0.503%
$130,000	800	10	2.772%	1.640%	1.021%	0.716%	0.583%	0.510%	0.501%
$130,000	900	10	2.516%	1.460%	0.909%	0.656%	0.554%	0.506%	0.501%
$130,000	1,000	10	2.294%	1.310%	0.823%	0.614%	0.538%	0.505%	0.501%
$130,000	1,500	10	1.658%	0.919%	0.627%	0.533%	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	10	1.284%	0.730%	0.554%	0.512%	0.504%	0.502%	0.501%
$130,000	3,000	10	0.886%	0.577%	0.514%	0.505%	0.503%	0.502%	0.501%
$130,000	4,000	10	0.704%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	10	0.610%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	10	0.510%	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	62.879%	61.027%	59.244%	57.523%	55.866%	52.725%	49.782%
$140,000	10	10	46.690%	44.519%	42.450%	40.477%	38.592%	35.068%	31.837%
$140,000	15	10	38.391%	36.050%	33.833%	31.738%	29.754%	26.103%	22.812%
$140,000	20	10	33.234%	30.802%	28.508%	26.349%	24.318%	20.636%	17.435%
$140,000	25	10	29.217%	26.699%	24.359%	22.193%	20.195%	16.665%	13.711%
$140,000	50	10	19.063%	16.646%	14.491%	12.577%	10.892%	8.114%	6.002%
$140,000	100	10	12.355%	10.129%	8.254%	6.697%	5.418%	3.534%	2.322%
$140,000	150	10	9.497%	7.435%	5.781%	4.475%	3.456%	2.076%	1.302%
$140,000	200	10	7.853%	5.913%	4.413%	3.281%	2.442%	1.402%	0.890%
$140,000	300	10	5.917%	4.175%	2.917%	2.041%	1.451%	0.829%	0.601%
$140,000	400	10	4.775%	3.206%	2.142%	1.453%	1.028%	0.641%	0.532%
$140,000	500	10	4.085%	2.641%	1.713%	1.149%	0.829%	0.573%	0.514%
$140,000	600	10	3.579%	2.243%	1.426%	0.958%	0.712%	0.539%	0.506%
$140,000	700	10	3.176%	1.938%	1.217%	0.831%	0.643%	0.523%	0.503%
$140,000	800	10	2.856%	1.701%	1.060%	0.737%	0.593%	0.512%	0.502%
$140,000	900	10	2.592%	1.513%	0.940%	0.672%	0.561%	0.507%	0.501%
$140,000	1,000	10	2.365%	1.358%	0.850%	0.627%	0.542%	0.505%	0.501%
$140,000	1,500	10	1.712%	0.949%	0.640%	0.537%	0.510%	0.502%	0.501%
$140,000	2,000	10	1.326%	0.749%	0.561%	0.514%	0.504%	0.502%	0.501%
$140,000	3,000	10	0.913%	0.585%	0.516%	0.505%	0.503%	0.502%	0.501%
$140,000	4,000	10	0.721%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	10	0.621%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	10	0.510%	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	63.285%	61.450%	59.682%	57.978%	56.337%	53.226%	50.310%
$150,000	10	10	47.155%	45.008%	42.962%	41.012%	39.149%	35.667%	32.478%
$150,000	15	10	38.922%	36.610%	34.423%	32.357%	30.402%	26.804%	23.562%
$150,000	20	10	33.810%	31.410%	29.149%	27.021%	25.015%	21.350%	18.142%
$150,000	25	10	29.789%	27.294%	24.969%	22.812%	20.817%	17.269%	14.274%
$150,000	50	10	19.462%	17.046%	14.885%	12.963%	11.265%	8.453%	6.303%
$150,000	100	10	12.637%	10.402%	8.514%	6.937%	5.635%	3.705%	2.449%
$150,000	150	10	9.716%	7.643%	5.970%	4.644%	3.603%	2.181%	1.370%
$150,000	200	10	8.036%	6.082%	4.564%	3.411%	2.552%	1.471%	0.930%
$150,000	300	10	6.058%	4.300%	3.022%	2.124%	1.515%	0.862%	0.615%
$150,000	400	10	4.891%	3.305%	2.221%	1.512%	1.069%	0.658%	0.537%
$150,000	500	10	4.186%	2.724%	1.775%	1.193%	0.858%	0.582%	0.516%

* 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	3.669%	2.314%	1.477%	0.992%	0.733%	0.544%	0.507%
$150,000	700	10	3.259%	2.002%	1.260%	0.858%	0.657%	0.526%	0.504%
$150,000	800	10	2.932%	1.757%	1.096%	0.758%	0.603%	0.514%	0.502%
$150,000	900	10	2.662%	1.562%	0.970%	0.688%	0.568%	0.508%	0.501%
$150,000	1,000	10	2.430%	1.402%	0.876%	0.639%	0.547%	0.506%	0.501%
$150,000	1,500	10	1.761%	0.977%	0.652%	0.541%	0.511%	0.502%	0.501%
$150,000	2,000	10	1.366%	0.768%	0.568%	0.516%	0.505%	0.502%	0.501%
$150,000	3,000	10	0.938%	0.594%	0.517%	0.505%	0.503%	0.502%	0.501%
$150,000	4,000	10	0.736%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	10	0.631%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	10	0.511%	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	63.643%	61.823%	60.069%	58.379%	56.753%	53.668%	50.777%
$160,000	10	10	47.569%	45.442%	43.418%	41.487%	39.645%	36.200%	33.048%
$160,000	15	10	39.400%	37.115%	34.955%	32.915%	30.986%	27.437%	24.237%
$160,000	20	10	34.331%	31.960%	29.730%	27.630%	25.652%	22.023%	18.815%
$160,000	25	10	30.317%	27.850%	25.546%	23.402%	21.412%	17.858%	14.830%
$160,000	50	10	19.846%	17.430%	15.263%	13.335%	11.625%	8.782%	6.596%
$160,000	100	10	12.909%	10.667%	8.765%	7.171%	5.848%	3.878%	2.578%
$160,000	150	10	9.927%	7.844%	6.154%	4.809%	3.747%	2.284%	1.438%
$160,000	200	10	8.213%	6.246%	4.712%	3.539%	2.661%	1.541%	0.971%
$160,000	300	10	6.196%	4.422%	3.126%	2.207%	1.579%	0.896%	0.630%
$160,000	400	10	5.004%	3.402%	2.298%	1.570%	1.111%	0.676%	0.543%
$160,000	500	10	4.282%	2.804%	1.836%	1.237%	0.886%	0.591%	0.519%
$160,000	600	10	3.756%	2.382%	1.528%	1.026%	0.753%	0.550%	0.508%
$160,000	700	10	3.338%	2.063%	1.303%	0.884%	0.672%	0.530%	0.504%
$160,000	800	10	3.005%	1.811%	1.132%	0.779%	0.614%	0.516%	0.502%
$160,000	900	10	2.728%	1.609%	1.000%	0.704%	0.575%	0.509%	0.501%
$160,000	1,000	10	2.492%	1.445%	0.901%	0.652%	0.552%	0.506%	0.501%
$160,000	1,500	10	1.808%	1.005%	0.665%	0.546%	0.512%	0.502%	0.501%
$160,000	2,000	10	1.404%	0.787%	0.574%	0.517%	0.505%	0.502%	0.501%
$160,000	3,000	10	0.962%	0.602%	0.519%	0.505%	0.503%	0.502%	0.501%
$160,000	4,000	10	0.752%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	10	0.641%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	10	0.511%	0.506%	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	63.952%	62.144%	60.403%	58.725%	57.113%	54.051%	51.181%
$170,000	10	10	47.931%	45.823%	43.818%	41.904%	40.080%	36.668%	33.550%
$170,000	15	10	39.826%	37.564%	35.429%	33.411%	31.506%	28.001%	24.838%
$170,000	20	10	34.803%	32.459%	30.255%	28.182%	26.229%	22.646%	19.454%
$170,000	25	10	30.801%	28.363%	26.084%	23.958%	21.976%	18.426%	15.379%
$170,000	50	10	20.214%	17.798%	15.626%	13.690%	11.972%	9.097%	6.879%

* 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	13.169%	10.919%	9.006%	7.398%	6.054%	4.047%	2.707%
$170,000	150	10	10.130%	8.036%	6.332%	4.968%	3.887%	2.385%	1.506%
$170,000	200	10	8.383%	6.404%	4.854%	3.664%	2.766%	1.610%	1.013%
$170,000	300	10	6.327%	4.539%	3.225%	2.288%	1.641%	0.929%	0.646%
$170,000	400	10	5.112%	3.494%	2.372%	1.626%	1.151%	0.693%	0.549%
$170,000	500	10	4.374%	2.880%	1.895%	1.280%	0.915%	0.601%	0.521%
$170,000	600	10	3.838%	2.449%	1.577%	1.060%	0.774%	0.556%	0.509%
$170,000	700	10	3.415%	2.122%	1.344%	0.910%	0.687%	0.533%	0.505%
$170,000	800	10	3.075%	1.864%	1.167%	0.800%	0.624%	0.518%	0.502%
$170,000	900	10	2.792%	1.655%	1.029%	0.720%	0.582%	0.510%	0.501%
$170,000	1,000	10	2.551%	1.487%	0.927%	0.665%	0.558%	0.507%	0.501%
$170,000	1,500	10	1.852%	1.031%	0.677%	0.551%	0.514%	0.502%	0.501%
$170,000	2,000	10	1.441%	0.805%	0.581%	0.519%	0.505%	0.502%	0.501%
$170,000	3,000	10	0.986%	0.610%	0.521%	0.506%	0.503%	0.502%	0.501%
$170,000	4,000	10	0.768%	0.544%	0.508%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	10	0.651%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	10	0.512%	0.506%	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	64.219%	62.423%	60.692%	59.027%	57.425%	54.383%	51.533%
$180,000	10	10	48.253%	46.163%	44.174%	42.276%	40.468%	37.085%	33.998%
$180,000	15	10	40.206%	37.966%	35.852%	33.856%	31.972%	28.504%	25.375%
$180,000	20	10	35.226%	32.906%	30.727%	28.677%	26.746%	23.205%	20.047%
$180,000	25	10	31.236%	28.826%	26.574%	24.469%	22.501%	18.960%	15.904%
$180,000	50	10	20.564%	18.150%	15.973%	14.030%	12.303%	9.403%	7.152%
$180,000	100	10	13.416%	11.158%	9.236%	7.613%	6.253%	4.208%	2.832%
$180,000	150	10	10.322%	8.219%	6.502%	5.121%	4.022%	2.482%	1.573%
$180,000	200	10	8.545%	6.555%	4.991%	3.784%	2.868%	1.678%	1.053%
$180,000	300	10	6.450%	4.649%	3.320%	2.365%	1.701%	0.962%	0.662%
$180,000	400	10	5.214%	3.582%	2.443%	1.680%	1.191%	0.710%	0.555%
$180,000	500	10	4.462%	2.953%	1.951%	1.321%	0.943%	0.611%	0.524%
$180,000	600	10	3.917%	2.513%	1.625%	1.093%	0.795%	0.562%	0.511%
$180,000	700	10	3.487%	2.178%	1.384%	0.936%	0.702%	0.537%	0.505%
$180,000	800	10	3.142%	1.914%	1.201%	0.821%	0.635%	0.521%	0.502%
$180,000	900	10	2.852%	1.699%	1.057%	0.735%	0.590%	0.512%	0.501%
$180,000	1,000	10	2.608%	1.527%	0.951%	0.677%	0.563%	0.508%	0.501%
$180,000	1,500	10	1.895%	1.057%	0.690%	0.556%	0.515%	0.503%	0.501%
$180,000	2,000	10	1.476%	0.823%	0.588%	0.521%	0.506%	0.502%	0.501%
$180,000	3,000	10	1.009%	0.618%	0.523%	0.506%	0.503%	0.502%	0.501%
$180,000	4,000	10	0.783%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	10	0.660%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	10	0.513%	0.506%	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	64.445%	62.659%	60.938%	59.282%	57.690%	54.664%	51.832%
$190,000	10	10	48.527%	46.451%	44.475%	42.592%	40.796%	37.439%	34.378%
$190,000	15	10	40.533%	38.311%	36.216%	34.238%	32.372%	28.937%	25.837%
$190,000	20	10	35.590%	33.292%	31.134%	29.103%	27.191%	23.687%	20.562%
$190,000	25	10	31.610%	29.225%	26.996%	24.913%	22.962%	19.437%	16.380%
$190,000	50	10	20.884%	18.470%	16.292%	14.343%	12.606%	9.683%	7.403%
$190,000	100	10	13.643%	11.379%	9.447%	7.811%	6.437%	4.359%	2.949%
$190,000	150	10	10.500%	8.388%	6.660%	5.262%	4.149%	2.575%	1.637%
$190,000	200	10	8.691%	6.693%	5.115%	3.893%	2.960%	1.742%	1.092%
$190,000	300	10	6.564%	4.751%	3.408%	2.437%	1.759%	0.994%	0.677%
$190,000	400	10	5.307%	3.663%	2.509%	1.731%	1.229%	0.727%	0.562%
$190,000	500	10	4.542%	3.020%	2.003%	1.360%	0.969%	0.621%	0.527%
$190,000	600	10	3.982%	2.566%	1.664%	1.120%	0.812%	0.566%	0.511%
$190,000	700	10	3.553%	2.230%	1.421%	0.960%	0.716%	0.541%	0.506%
$190,000	800	10	3.204%	1.961%	1.233%	0.840%	0.646%	0.523%	0.503%
$190,000	900	10	2.908%	1.740%	1.083%	0.750%	0.597%	0.513%	0.501%
$190,000	1,000	10	2.660%	1.564%	0.974%	0.689%	0.569%	0.509%	0.501%
$190,000	1,500	10	1.935%	1.082%	0.702%	0.561%	0.517%	0.503%	0.501%
$190,000	2,000	10	1.509%	0.840%	0.595%	0.523%	0.506%	0.502%	0.501%
$190,000	3,000	10	1.030%	0.626%	0.525%	0.506%	0.503%	0.502%	0.501%
$190,000	4,000	10	0.797%	0.552%	0.509%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	10	0.670%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	10	0.513%	0.506%	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	64.639%	62.861%	61.148%	59.501%	57.917%	54.905%	52.089%
$200,000	10	10	48.761%	46.698%	44.734%	42.863%	41.078%	37.743%	34.705%
$200,000	15	10	40.815%	38.609%	36.530%	34.567%	32.716%	29.310%	26.236%
$200,000	20	10	35.906%	33.627%	31.486%	29.473%	27.577%	24.104%	21.010%
$200,000	25	10	31.934%	29.570%	27.361%	25.298%	23.366%	19.864%	16.811%
$200,000	50	10	21.175%	18.763%	16.585%	14.631%	12.885%	9.942%	7.635%
$200,000	100	10	13.850%	11.581%	9.642%	7.994%	6.608%	4.501%	3.060%
$200,000	150	10	10.663%	8.544%	6.805%	5.394%	4.266%	2.662%	1.697%
$200,000	200	10	8.825%	6.819%	5.230%	3.993%	3.047%	1.802%	1.129%
$200,000	300	10	6.668%	4.844%	3.489%	2.504%	1.812%	1.023%	0.693%
$200,000	400	10	5.393%	3.738%	2.570%	1.778%	1.264%	0.744%	0.568%
$200,000	500	10	4.615%	3.082%	2.052%	1.395%	0.994%	0.631%	0.530%
$200,000	600	10	4.049%	2.621%	1.705%	1.149%	0.831%	0.573%	0.513%
$200,000	700	10	3.614%	2.279%	1.456%	0.983%	0.730%	0.545%	0.506%
$200,000	800	10	3.260%	2.004%	1.262%	0.858%	0.656%	0.525%	0.503%
$200,000	900	10	2.959%	1.777%	1.108%	0.765%	0.604%	0.514%	0.502%
$200,000	1,000	10	2.707%	1.598%	0.995%	0.701%	0.574%	0.510%	0.501%
$200,000	1,500	10	1.971%	1.104%	0.714%	0.565%	0.518%	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	1.539%	0.856%	0.601%	0.525%	0.507%	0.502%	0.501%
$200,000	3,000	10	1.050%	0.633%	0.527%	0.507%	0.503%	0.502%	0.501%
$200,000	4,000	10	0.810%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	10	0.678%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	10	0.514%	0.506%	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	65.066%	63.305%	61.610%	59.982%	58.415%	55.435%	52.650%
$225,000	10	10	49.264%	47.228%	45.290%	43.445%	41.684%	38.397%	35.407%
$225,000	15	10	41.414%	39.244%	37.198%	35.269%	33.451%	30.103%	27.084%
$225,000	20	10	36.586%	34.346%	32.244%	30.268%	28.406%	25.001%	21.970%
$225,000	25	10	32.632%	30.311%	28.146%	26.123%	24.231%	20.800%	17.786%
$225,000	50	10	21.849%	19.445%	17.268%	15.308%	13.546%	10.557%	8.189%
$225,000	100	10	14.330%	12.055%	10.096%	8.424%	7.012%	4.836%	3.328%
$225,000	150	10	11.044%	8.908%	7.146%	5.707%	4.544%	2.873%	1.846%
$225,000	200	10	9.136%	7.113%	5.500%	4.233%	3.255%	1.946%	1.223%
$225,000	300	10	6.909%	5.063%	3.679%	2.663%	1.940%	1.096%	0.731%
$225,000	400	10	5.591%	3.912%	2.714%	1.890%	1.347%	0.785%	0.583%
$225,000	500	10	4.785%	3.226%	2.166%	1.479%	1.053%	0.655%	0.537%
$225,000	600	10	4.202%	2.748%	1.801%	1.218%	0.876%	0.588%	0.517%
$225,000	700	10	3.756%	2.390%	1.537%	1.037%	0.763%	0.555%	0.509%
$225,000	800	10	3.389%	2.103%	1.331%	0.902%	0.681%	0.531%	0.504%
$225,000	900	10	3.077%	1.865%	1.166%	0.798%	0.622%	0.517%	0.502%
$225,000	1,000	10	2.816%	1.677%	1.046%	0.729%	0.588%	0.512%	0.502%
$225,000	1,500	10	2.055%	1.157%	0.741%	0.577%	0.522%	0.503%	0.501%
$225,000	2,000	10	1.608%	0.893%	0.616%	0.530%	0.508%	0.502%	0.501%
$225,000	3,000	10	1.096%	0.651%	0.532%	0.508%	0.503%	0.502%	0.501%
$225,000	4,000	10	0.842%	0.564%	0.511%	0.504%	0.503%	0.502%	0.501%
$225,000	5,000	10	0.700%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	10	0.516%	0.506%	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	65.442%	63.696%	62.016%	60.404%	58.850%	55.897%	53.141%
$250,000	10	10	49.719%	47.706%	45.789%	43.966%	42.225%	38.979%	36.030%
$250,000	15	10	41.934%	39.793%	37.776%	35.875%	34.084%	30.784%	27.811%
$250,000	20	10	37.174%	34.967%	32.897%	30.951%	29.119%	25.768%	22.789%
$250,000	25	10	33.238%	30.954%	28.825%	26.836%	24.977%	21.608%	18.650%
$250,000	50	10	22.465%	20.079%	17.911%	15.951%	14.181%	11.154%	8.735%
$250,000	100	10	14.785%	12.502%	10.529%	8.837%	7.399%	5.161%	3.594%
$250,000	150	10	11.401%	9.255%	7.473%	6.006%	4.816%	3.083%	1.997%
$250,000	200	10	9.434%	7.398%	5.761%	4.467%	3.460%	2.093%	1.320%
$250,000	300	10	7.136%	5.272%	3.862%	2.818%	2.066%	1.171%	0.772%
$250,000	400	10	5.777%	4.076%	2.851%	1.998%	1.429%	0.826%	0.600%
$250,000	500	10	4.944%	3.362%	2.274%	1.560%	1.111%	0.679%	0.544%

* 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	4.343%	2.866%	1.893%	1.283%	0.920%	0.605%	0.521%
$250,000	700	10	3.879%	2.488%	1.609%	1.086%	0.793%	0.563%	0.510%
$250,000	800	10	3.508%	2.195%	1.396%	0.944%	0.706%	0.538%	0.505%
$250,000	900	10	3.185%	1.947%	1.222%	0.831%	0.640%	0.521%	0.502%
$250,000	1,000	10	2.917%	1.750%	1.093%	0.757%	0.601%	0.514%	0.502%
$250,000	1,500	10	2.132%	1.207%	0.768%	0.589%	0.527%	0.503%	0.501%
$250,000	2,000	10	1.673%	0.929%	0.632%	0.535%	0.509%	0.502%	0.501%
$250,000	3,000	10	1.140%	0.669%	0.537%	0.509%	0.503%	0.502%	0.501%
$250,000	4,000	10	0.872%	0.573%	0.513%	0.505%	0.503%	0.502%	0.501%
$250,000	5,000	10	0.721%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	10	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$250,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$275,000	5	10	65.761%	64.027%	62.362%	60.763%	59.220%	56.291%	53.559%
$275,000	10	10	50.100%	48.106%	46.209%	44.403%	42.680%	39.469%	36.555%
$275,000	15	10	42.375%	40.260%	38.267%	36.391%	34.622%	31.363%	28.431%
$275,000	20	10	37.681%	35.504%	33.460%	31.541%	29.734%	26.431%	23.495%
$275,000	25	10	33.758%	31.506%	29.408%	27.448%	25.618%	22.302%	19.395%
$275,000	50	10	23.021%	20.660%	18.510%	16.557%	14.785%	11.734%	9.270%
$275,000	100	10	15.215%	12.928%	10.942%	9.234%	7.775%	5.480%	3.857%
$275,000	150	10	11.742%	9.587%	7.786%	6.295%	5.079%	3.292%	2.149%
$275,000	200	10	9.719%	7.672%	6.015%	4.696%	3.661%	2.242%	1.418%
$275,000	300	10	7.354%	5.475%	4.041%	2.971%	2.192%	1.247%	0.814%
$275,000	400	10	5.957%	4.236%	2.987%	2.107%	1.512%	0.869%	0.618%
$275,000	500	10	5.098%	3.494%	2.381%	1.642%	1.169%	0.705%	0.553%
$275,000	600	10	4.482%	2.983%	1.984%	1.350%	0.966%	0.622%	0.526%
$275,000	700	10	4.006%	2.591%	1.685%	1.139%	0.827%	0.574%	0.513%
$275,000	800	10	3.624%	2.286%	1.462%	0.986%	0.732%	0.544%	0.507%
$275,000	900	10	3.291%	2.027%	1.277%	0.865%	0.659%	0.525%	0.503%
$275,000	1,000	10	3.014%	1.823%	1.141%	0.786%	0.617%	0.517%	0.502%
$275,000	1,500	10	2.206%	1.255%	0.795%	0.602%	0.532%	0.504%	0.501%
$275,000	2,000	10	1.735%	0.965%	0.648%	0.541%	0.511%	0.502%	0.501%
$275,000	3,000	10	1.182%	0.687%	0.542%	0.510%	0.504%	0.502%	0.501%
$275,000	4,000	10	0.902%	0.582%	0.514%	0.505%	0.503%	0.502%	0.501%
$275,000	5,000	10	0.742%	0.538%	0.508%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	10	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$275,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$300,000	5	10	66.028%	64.305%	62.651%	61.063%	59.530%	56.619%	53.908%
$300,000	10	10	50.400%	48.421%	46.539%	44.747%	43.038%	39.856%	36.968%
$300,000	15	10	42.717%	40.621%	38.648%	36.791%	35.040%	31.812%	28.913%
$300,000	20	10	38.084%	35.929%	33.907%	32.008%	30.222%	26.957%	24.056%
$300,000	25	10	34.169%	31.943%	29.869%	27.933%	26.125%	22.850%	19.984%
$300,000	50	10	23.476%	21.140%	19.011%	17.071%	15.303%	12.242%	9.750%

* 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	10	15.589%	13.301%	11.305%	9.582%	8.104%	5.765%	4.090%
$300,000	150	10	12.034%	9.875%	8.057%	6.548%	5.310%	3.478%	2.288%
$300,000	200	10	9.966%	7.910%	6.238%	4.897%	3.839%	2.375%	1.508%
$300,000	300	10	7.547%	5.653%	4.201%	3.109%	2.307%	1.318%	0.853%
$300,000	400	10	6.117%	4.379%	3.109%	2.207%	1.588%	0.910%	0.637%
$300,000	500	10	5.237%	3.615%	2.480%	1.717%	1.223%	0.730%	0.562%
$300,000	600	10	4.607%	3.088%	2.067%	1.412%	1.008%	0.640%	0.531%
$300,000	700	10	4.119%	2.683%	1.755%	1.188%	0.859%	0.585%	0.516%
$300,000	800	10	3.726%	2.368%	1.521%	1.026%	0.756%	0.552%	0.508%
$300,000	900	10	3.385%	2.099%	1.327%	0.897%	0.676%	0.529%	0.504%
$300,000	1,000	10	3.100%	1.887%	1.185%	0.812%	0.631%	0.520%	0.503%
$300,000	1,500	10	2.272%	1.299%	0.819%	0.613%	0.537%	0.504%	0.501%
$300,000	2,000	10	1.790%	0.997%	0.663%	0.546%	0.512%	0.502%	0.501%
$300,000	3,000	10	1.220%	0.703%	0.547%	0.511%	0.504%	0.502%	0.501%
$300,000	4,000	10	0.929%	0.590%	0.516%	0.505%	0.503%	0.502%	0.501%
$300,000	5,000	10	0.761%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	10	0.522%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$300,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$325,000	5	10	66.269%	64.556%	62.912%	61.332%	59.807%	56.913%	54.220%
$325,000	10	10	50.647%	48.680%	46.810%	45.029%	43.332%	40.172%	37.307%
$325,000	15	10	42.992%	40.913%	38.954%	37.113%	35.376%	32.173%	29.300%
$325,000	20	10	38.418%	36.281%	34.277%	32.393%	30.624%	27.390%	24.516%
$325,000	25	10	34.509%	32.304%	30.250%	28.333%	26.542%	23.301%	20.468%
$325,000	50	10	23.857%	21.546%	19.437%	17.513%	15.755%	12.696%	10.188%
$325,000	100	10	15.914%	13.628%	11.628%	9.893%	8.399%	6.023%	4.306%
$325,000	150	10	12.288%	10.125%	8.297%	6.774%	5.517%	3.648%	2.417%
$325,000	200	10	10.181%	8.119%	6.435%	5.078%	4.000%	2.496%	1.593%
$325,000	300	10	7.717%	5.810%	4.342%	3.232%	2.411%	1.384%	0.890%
$325,000	400	10	6.260%	4.508%	3.219%	2.297%	1.659%	0.949%	0.655%
$325,000	500	10	5.360%	3.723%	2.568%	1.786%	1.273%	0.754%	0.572%
$325,000	600	10	4.716%	3.182%	2.141%	1.467%	1.047%	0.656%	0.537%
$325,000	700	10	4.218%	2.764%	1.817%	1.232%	0.889%	0.595%	0.519%
$325,000	800	10	3.815%	2.440%	1.574%	1.061%	0.778%	0.558%	0.510%
$325,000	900	10	3.466%	2.163%	1.372%	0.926%	0.693%	0.534%	0.505%
$325,000	1,000	10	3.174%	1.944%	1.224%	0.836%	0.645%	0.523%	0.503%
$325,000	1,500	10	2.329%	1.337%	0.842%	0.624%	0.541%	0.505%	0.501%
$325,000	2,000	10	1.838%	1.025%	0.677%	0.552%	0.514%	0.502%	0.501%
$325,000	3,000	10	1.253%	0.718%	0.552%	0.512%	0.504%	0.502%	0.501%
$325,000	4,000	10	0.953%	0.598%	0.518%	0.505%	0.503%	0.502%	0.501%
$325,000	5,000	10	0.778%	0.546%	0.509%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	10	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	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%
$350,000	5	10	66.465%	64.759%	63.122%	61.550%	60.032%	57.151%	54.471%
$350,000	10	10	50.839%	48.882%	47.022%	45.250%	43.562%	40.421%	37.573%
$350,000	15	10	43.214%	41.147%	39.202%	37.372%	35.647%	32.465%	29.613%
$350,000	20	10	38.696%	36.574%	34.585%	32.714%	30.959%	27.749%	24.898%
$350,000	25	10	34.793%	32.604%	30.566%	28.664%	26.888%	23.675%	20.869%
$350,000	50	10	24.173%	21.884%	19.794%	17.887%	16.141%	13.097%	10.582%
$350,000	100	10	16.204%	13.920%	11.916%	10.174%	8.666%	6.262%	4.506%
$350,000	150	10	12.514%	10.348%	8.512%	6.978%	5.705%	3.803%	2.537%
$350,000	200	10	10.373%	8.307%	6.612%	5.241%	4.146%	2.608%	1.672%
$350,000	300	10	7.869%	5.953%	4.471%	3.345%	2.507%	1.446%	0.925%
$350,000	400	10	6.389%	4.625%	3.320%	2.381%	1.726%	0.986%	0.673%
$350,000	500	10	5.472%	3.822%	2.650%	1.851%	1.322%	0.778%	0.581%
$350,000	600	10	4.816%	3.267%	2.210%	1.519%	1.084%	0.672%	0.542%
$350,000	700	10	4.308%	2.838%	1.874%	1.273%	0.917%	0.606%	0.522%
$350,000	800	10	3.889%	2.499%	1.617%	1.090%	0.796%	0.563%	0.511%
$350,000	900	10	3.540%	2.222%	1.414%	0.953%	0.709%	0.538%	0.505%
$350,000	1,000	10	3.243%	1.997%	1.261%	0.859%	0.658%	0.526%	0.504%
$350,000	1,500	10	2.381%	1.373%	0.862%	0.635%	0.546%	0.505%	0.501%
$350,000	2,000	10	1.881%	1.052%	0.690%	0.557%	0.515%	0.502%	0.501%
$350,000	3,000	10	1.283%	0.732%	0.557%	0.513%	0.504%	0.502%	0.501%
$350,000	4,000	10	0.975%	0.606%	0.520%	0.506%	0.503%	0.502%	0.501%
$350,000	5,000	10	0.793%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	10	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	10	66.656%	64.957%	63.328%	61.762%	60.251%	57.382%	54.716%
$375,000	10	10	51.023%	49.074%	47.224%	45.461%	43.781%	40.657%	37.825%
$375,000	15	10	43.426%	41.371%	39.437%	37.619%	35.904%	32.742%	29.909%
$375,000	20	10	38.957%	36.848%	34.872%	33.014%	31.271%	28.085%	25.255%
$375,000	25	10	35.057%	32.885%	30.861%	28.974%	27.211%	24.023%	21.243%
$375,000	50	10	24.470%	22.201%	20.131%	18.242%	16.509%	13.486%	10.975%
$375,000	100	10	16.489%	14.210%	12.205%	10.457%	8.939%	6.505%	4.713%
$375,000	150	10	12.739%	10.572%	8.730%	7.184%	5.898%	3.962%	2.661%
$375,000	200	10	10.565%	8.495%	6.791%	5.407%	4.296%	2.723%	1.754%
$375,000	300	10	8.023%	6.099%	4.602%	3.460%	2.605%	1.513%	0.964%
$375,000	400	10	6.519%	4.744%	3.423%	2.467%	1.796%	1.027%	0.693%
$375,000	500	10	5.586%	3.923%	2.734%	1.917%	1.372%	0.803%	0.591%
$375,000	600	10	4.916%	3.352%	2.280%	1.572%	1.122%	0.688%	0.548%
$375,000	700	10	4.398%	2.913%	1.933%	1.316%	0.946%	0.617%	0.526%
$375,000	800	10	3.970%	2.566%	1.667%	1.125%	0.818%	0.571%	0.513%
$375,000	900	10	3.614%	2.281%	1.457%	0.981%	0.726%	0.543%	0.507%
$375,000	1,000	10	3.312%	2.050%	1.298%	0.882%	0.671%	0.530%	0.504%
$375,000	1,500	10	2.433%	1.408%	0.884%	0.646%	0.551%	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%
$375,000	2,000	10	1.924%	1.078%	0.703%	0.563%	0.517%	0.503%	0.501%
$375,000	3,000	10	1.313%	0.746%	0.561%	0.514%	0.504%	0.502%	0.501%
$375,000	4,000	10	0.997%	0.614%	0.522%	0.506%	0.503%	0.502%	0.501%
$375,000	5,000	10	0.809%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	10	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	10	66.823%	65.131%	63.508%	61.948%	60.443%	57.585%	54.931%
$400,000	10	10	51.192%	49.252%	47.410%	45.655%	43.982%	40.874%	38.057%
$400,000	15	10	43.622%	41.578%	39.655%	37.847%	36.142%	32.997%	30.182%
$400,000	20	10	39.196%	37.100%	35.136%	33.290%	31.558%	28.393%	25.582%
$400,000	25	10	35.299%	33.141%	31.130%	29.255%	27.505%	24.340%	21.582%
$400,000	50	10	24.731%	22.481%	20.429%	18.555%	16.837%	13.837%	11.338%
$400,000	100	10	16.761%	14.487%	12.485%	10.732%	9.207%	6.745%	4.920%
$400,000	150	10	12.957%	10.787%	8.940%	7.385%	6.087%	4.119%	2.787%
$400,000	200	10	10.748%	8.674%	6.963%	5.568%	4.443%	2.837%	1.837%
$400,000	300	10	8.171%	6.240%	4.729%	3.573%	2.701%	1.580%	1.004%
$400,000	400	10	6.645%	4.861%	3.525%	2.554%	1.866%	1.068%	0.714%
$400,000	500	10	5.696%	4.022%	2.818%	1.984%	1.423%	0.829%	0.602%
$400,000	600	10	5.013%	3.436%	2.348%	1.625%	1.160%	0.705%	0.555%
$400,000	700	10	4.486%	2.987%	1.990%	1.359%	0.976%	0.628%	0.530%
$400,000	800	10	4.049%	2.631%	1.716%	1.159%	0.841%	0.579%	0.515%
$400,000	900	10	3.686%	2.339%	1.499%	1.009%	0.743%	0.548%	0.508%
$400,000	1,000	10	3.379%	2.103%	1.335%	0.906%	0.685%	0.534%	0.505%
$400,000	1,500	10	2.483%	1.443%	0.905%	0.658%	0.556%	0.507%	0.501%
$400,000	2,000	10	1.965%	1.104%	0.716%	0.568%	0.519%	0.503%	0.501%
$400,000	3,000	10	1.342%	0.760%	0.566%	0.516%	0.505%	0.502%	0.501%
$400,000	4,000	10	1.018%	0.621%	0.523%	0.506%	0.503%	0.502%	0.501%
$400,000	5,000	10	0.825%	0.559%	0.510%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	10	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	10	66.969%	65.282%	63.666%	62.111%	60.610%	57.763%	55.119%
$425,000	10	10	51.339%	49.407%	47.572%	45.824%	44.158%	41.064%	38.260%
$425,000	15	10	43.792%	41.757%	39.844%	38.045%	36.348%	33.219%	30.419%
$425,000	20	10	39.405%	37.320%	35.367%	33.531%	31.809%	28.662%	25.869%
$425,000	25	10	35.513%	33.367%	31.368%	29.505%	27.765%	24.621%	21.883%
$425,000	50	10	24.967%	22.733%	20.697%	18.837%	17.133%	14.157%	11.674%
$425,000	100	10	17.011%	14.745%	12.746%	10.993%	9.461%	6.977%	5.122%
$425,000	150	10	13.159%	10.990%	9.138%	7.576%	6.267%	4.272%	2.912%
$425,000	200	10	10.920%	8.845%	7.127%	5.722%	4.586%	2.950%	1.922%
$425,000	300	10	8.312%	6.375%	4.851%	3.682%	2.796%	1.645%	1.044%
$425,000	400	10	6.766%	4.972%	3.624%	2.638%	1.934%	1.110%	0.736%
$425,000	500	10	5.800%	4.116%	2.898%	2.048%	1.473%	0.856%	0.614%

* 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	5.105%	3.516%	2.415%	1.676%	1.198%	0.723%	0.562%
$425,000	700	10	4.570%	3.058%	2.046%	1.400%	1.005%	0.640%	0.534%
$425,000	800	10	4.124%	2.693%	1.764%	1.193%	0.863%	0.587%	0.518%
$425,000	900	10	3.755%	2.395%	1.540%	1.038%	0.761%	0.553%	0.509%
$425,000	1,000	10	3.444%	2.154%	1.372%	0.930%	0.699%	0.537%	0.506%
$425,000	1,500	10	2.531%	1.477%	0.926%	0.669%	0.562%	0.508%	0.501%
$425,000	2,000	10	2.005%	1.129%	0.730%	0.574%	0.522%	0.503%	0.501%
$425,000	3,000	10	1.370%	0.774%	0.571%	0.517%	0.505%	0.502%	0.501%
$425,000	4,000	10	1.039%	0.629%	0.525%	0.506%	0.503%	0.502%	0.501%
$425,000	5,000	10	0.840%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$425,000	10,000	10	0.532%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	10	67.094%	65.412%	63.801%	62.250%	60.754%	57.915%	55.280%
$450,000	10	10	51.457%	49.531%	47.702%	45.960%	44.300%	41.217%	38.424%
$450,000	15	10	43.927%	41.900%	39.995%	38.204%	36.514%	33.397%	30.611%
$450,000	20	10	39.571%	37.495%	35.551%	33.724%	32.009%	28.879%	26.100%
$450,000	25	10	35.688%	33.552%	31.563%	29.710%	27.979%	24.852%	22.131%
$450,000	50	10	25.163%	22.943%	20.920%	19.073%	17.380%	14.426%	11.959%
$450,000	100	10	17.224%	14.969%	12.973%	11.220%	9.685%	7.186%	5.306%
$450,000	150	10	13.336%	11.169%	9.314%	7.747%	6.429%	4.413%	3.027%
$450,000	200	10	11.074%	8.997%	7.275%	5.862%	4.717%	3.055%	2.002%
$450,000	300	10	8.438%	6.496%	4.964%	3.782%	2.883%	1.707%	1.082%
$450,000	400	10	6.875%	5.073%	3.715%	2.714%	1.998%	1.150%	0.757%
$450,000	500	10	5.894%	4.201%	2.972%	2.109%	1.520%	0.880%	0.626%
$450,000	600	10	5.189%	3.589%	2.475%	1.724%	1.234%	0.739%	0.569%
$450,000	700	10	4.646%	3.123%	2.097%	1.439%	1.032%	0.652%	0.538%
$450,000	800	10	4.191%	2.749%	1.807%	1.224%	0.884%	0.595%	0.520%
$450,000	900	10	3.818%	2.445%	1.579%	1.064%	0.777%	0.558%	0.510%
$450,000	1,000	10	3.502%	2.200%	1.405%	0.951%	0.713%	0.541%	0.507%
$450,000	1,500	10	2.575%	1.508%	0.945%	0.680%	0.567%	0.509%	0.501%
$450,000	2,000	10	2.042%	1.152%	0.742%	0.580%	0.524%	0.503%	0.501%
$450,000	3,000	10	1.395%	0.786%	0.576%	0.518%	0.505%	0.502%	0.501%
$450,000	4,000	10	1.058%	0.637%	0.527%	0.507%	0.503%	0.502%	0.501%
$450,000	5,000	10	0.853%	0.567%	0.512%	0.504%	0.503%	0.502%	0.501%
$450,000	10,000	10	0.534%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	10	67.204%	65.527%	63.920%	62.373%	60.881%	58.050%	55.423%
$475,000	10	10	51.563%	49.642%	47.818%	46.081%	44.426%	41.355%	38.571%
$475,000	15	10	44.050%	42.030%	40.132%	38.348%	36.664%	33.559%	30.784%
$475,000	20	10	39.718%	37.651%	35.714%	33.895%	32.187%	29.071%	26.305%
$475,000	25	10	35.845%	33.719%	31.739%	29.894%	28.171%	25.060%	22.353%
$475,000	50	10	25.339%	23.131%	21.120%	19.284%	17.602%	14.667%	12.216%

* 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	10	17.418%	15.173%	13.183%	11.433%	9.896%	7.387%	5.485%
$475,000	150	10	13.499%	11.334%	9.478%	7.906%	6.581%	4.546%	3.138%
$475,000	200	10	11.217%	9.139%	7.414%	5.994%	4.840%	3.154%	2.079%
$475,000	300	10	8.556%	6.610%	5.070%	3.876%	2.965%	1.767%	1.120%
$475,000	400	10	6.977%	5.168%	3.800%	2.788%	2.059%	1.188%	0.779%
$475,000	500	10	5.983%	4.281%	3.042%	2.166%	1.564%	0.904%	0.638%
$475,000	600	10	5.267%	3.658%	2.533%	1.769%	1.268%	0.756%	0.576%
$475,000	700	10	4.716%	3.184%	2.146%	1.475%	1.058%	0.663%	0.542%
$475,000	800	10	4.254%	2.802%	1.848%	1.254%	0.904%	0.602%	0.522%
$475,000	900	10	3.869%	2.487%	1.609%	1.084%	0.790%	0.561%	0.511%
$475,000	1,000	10	3.557%	2.244%	1.437%	0.972%	0.725%	0.545%	0.508%
$475,000	1,500	10	2.616%	1.538%	0.963%	0.690%	0.572%	0.510%	0.502%
$475,000	2,000	10	2.075%	1.174%	0.754%	0.585%	0.526%	0.503%	0.501%
$475,000	3,000	10	1.419%	0.798%	0.581%	0.519%	0.506%	0.502%	0.501%
$475,000	4,000	10	1.076%	0.644%	0.529%	0.507%	0.503%	0.502%	0.501%
$475,000	5,000	10	0.866%	0.570%	0.512%	0.504%	0.503%	0.502%	0.501%
$475,000	10,000	10	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	10	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	10	67.290%	65.617%	64.013%	62.469%	60.980%	58.156%	55.535%
$500,000	10	10	51.647%	49.731%	47.912%	46.179%	44.528%	41.466%	38.690%
$500,000	15	10	44.152%	42.138%	40.247%	38.468%	36.789%	33.694%	30.929%
$500,000	20	10	39.841%	37.780%	35.850%	34.037%	32.336%	29.231%	26.476%
$500,000	25	10	35.977%	33.858%	31.886%	30.048%	28.332%	25.234%	22.540%
$500,000	50	10	25.490%	23.293%	21.292%	19.465%	17.791%	14.873%	12.436%
$500,000	100	10	17.588%	15.352%	13.370%	11.623%	10.087%	7.568%	5.651%
$500,000	150	10	13.644%	11.482%	9.626%	8.050%	6.719%	4.666%	3.238%
$500,000	200	10	11.345%	9.266%	7.538%	6.113%	4.952%	3.244%	2.149%
$500,000	300	10	8.662%	6.712%	5.166%	3.962%	3.040%	1.821%	1.155%
$500,000	400	10	7.068%	5.254%	3.877%	2.855%	2.114%	1.224%	0.800%
$500,000	500	10	6.064%	4.354%	3.106%	2.218%	1.605%	0.927%	0.649%
$500,000	600	10	5.337%	3.720%	2.584%	1.810%	1.299%	0.771%	0.582%
$500,000	700	10	4.778%	3.238%	2.190%	1.508%	1.082%	0.673%	0.546%
$500,000	800	10	4.310%	2.849%	1.886%	1.281%	0.922%	0.609%	0.525%
$500,000	900	10	3.921%	2.530%	1.642%	1.107%	0.804%	0.566%	0.512%
$500,000	1,000	10	3.606%	2.283%	1.466%	0.992%	0.737%	0.549%	0.509%
$500,000	1,500	10	2.653%	1.564%	0.980%	0.699%	0.577%	0.511%	0.502%
$500,000	2,000	10	2.106%	1.194%	0.765%	0.590%	0.528%	0.503%	0.501%
$500,000	3,000	10	1.441%	0.809%	0.585%	0.521%	0.506%	0.502%	0.501%
$500,000	4,000	10	1.092%	0.650%	0.531%	0.507%	0.503%	0.502%	0.501%
$500,000	5,000	10	0.878%	0.574%	0.513%	0.505%	0.503%	0.502%	0.501%
$500,000	10,000	10	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	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 2022 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6D

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	11	43.714%	41.107%	38.587%	36.147%	33.781%	29.291%	25.259%
$30,000	10	11	28.261%	25.648%	23.255%	21.062%	19.042%	15.479%	12.490%
$30,000	15	11	21.944%	19.400%	17.105%	15.041%	13.196%	10.088%	7.658%
$30,000	20	11	18.615%	16.136%	13.932%	11.984%	10.273%	7.487%	5.399%
$30,000	25	11	16.073%	13.667%	11.564%	9.738%	8.165%	5.681%	3.934%
$30,000	50	11	10.232%	8.112%	6.386%	4.996%	3.893%	2.380%	1.501%
$30,000	100	11	6.562%	4.739%	3.390%	2.426%	1.758%	0.996%	0.675%
$30,000	150	11	4.950%	3.351%	2.256%	1.543%	1.096%	0.672%	0.544%
$30,000	200	11	4.014%	2.585%	1.673%	1.125%	0.815%	0.569%	0.514%
$30,000	300	11	3.030%	1.822%	1.135%	0.780%	0.613%	0.516%	0.502%
$30,000	400	11	2.433%	1.400%	0.876%	0.640%	0.547%	0.505%	0.501%
$30,000	500	11	2.027%	1.136%	0.730%	0.573%	0.521%	0.503%	0.501%
$30,000	600	11	1.742%	0.966%	0.649%	0.541%	0.511%	0.502%	0.501%
$30,000	700	11	1.528%	0.850%	0.599%	0.524%	0.506%	0.502%	0.501%
$30,000	800	11	1.359%	0.765%	0.567%	0.515%	0.504%	0.502%	0.501%
$30,000	900	11	1.232%	0.708%	0.547%	0.510%	0.504%	0.502%	0.501%
$30,000	1,000	11	1.124%	0.662%	0.534%	0.508%	0.503%	0.502%	0.501%
$30,000	1,500	11	0.803%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	11	0.660%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	11	0.554%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	11	0.522%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	11	0.512%	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	45.900%	43.399%	40.982%	38.641%	36.382%	32.090%	28.054%
$35,000	10	11	29.822%	27.178%	24.745%	22.511%	20.459%	16.844%	13.798%
$35,000	15	11	23.206%	20.651%	18.336%	16.244%	14.358%	11.147%	8.599%
$35,000	20	11	19.716%	17.220%	14.985%	12.999%	11.241%	8.335%	6.118%
$35,000	25	11	17.028%	14.597%	12.457%	10.586%	8.962%	6.362%	4.485%
$35,000	50	11	10.870%	8.714%	6.938%	5.492%	4.328%	2.704%	1.724%
$35,000	100	11	6.997%	5.130%	3.727%	2.702%	1.976%	1.123%	0.739%
$35,000	150	11	5.284%	3.636%	2.486%	1.718%	1.223%	0.729%	0.564%
$35,000	200	11	4.289%	2.808%	1.842%	1.243%	0.893%	0.595%	0.521%
$35,000	300	11	3.249%	1.984%	1.243%	0.845%	0.647%	0.523%	0.503%
$35,000	400	11	2.615%	1.524%	0.949%	0.678%	0.564%	0.507%	0.501%
$35,000	500	11	2.186%	1.237%	0.783%	0.596%	0.529%	0.503%	0.501%
$35,000	600	11	1.880%	1.047%	0.687%	0.555%	0.515%	0.502%	0.501%
$35,000	700	11	1.650%	0.915%	0.626%	0.533%	0.508%	0.502%	0.501%
$35,000	800	11	1.467%	0.818%	0.586%	0.520%	0.505%	0.502%	0.501%
$35,000	900	11	1.329%	0.751%	0.562%	0.514%	0.504%	0.502%	0.501%
$35,000	1,000	11	1.211%	0.698%	0.544%	0.510%	0.504%	0.502%	0.501%
$35,000	1,500	11	0.857%	0.568%	0.512%	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	0.695%	0.528%	0.507%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	11	0.569%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	11	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	11	0.515%	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	47.773%	45.358%	43.024%	40.777%	38.609%	34.482%	30.606%
$40,000	10	11	31.374%	28.691%	26.207%	23.919%	21.816%	18.118%	15.002%
$40,000	15	11	24.368%	21.812%	19.485%	17.371%	15.450%	12.162%	9.515%
$40,000	20	11	20.739%	18.231%	15.973%	13.950%	12.151%	9.143%	6.815%
$40,000	25	11	17.914%	15.461%	13.293%	11.385%	9.715%	7.013%	5.025%
$40,000	50	11	11.457%	9.266%	7.452%	5.957%	4.746%	3.014%	1.945%
$40,000	100	11	7.398%	5.492%	4.040%	2.964%	2.188%	1.250%	0.806%
$40,000	150	11	5.592%	3.903%	2.705%	1.885%	1.347%	0.788%	0.588%
$40,000	200	11	4.543%	3.018%	2.004%	1.359%	0.971%	0.624%	0.530%
$40,000	300	11	3.452%	2.137%	1.349%	0.910%	0.684%	0.532%	0.505%
$40,000	400	11	2.783%	1.643%	1.022%	0.718%	0.582%	0.509%	0.502%
$40,000	500	11	2.333%	1.334%	0.837%	0.621%	0.539%	0.504%	0.501%
$40,000	600	11	2.007%	1.125%	0.726%	0.571%	0.520%	0.503%	0.501%
$40,000	700	11	1.762%	0.978%	0.654%	0.543%	0.511%	0.502%	0.501%
$40,000	800	11	1.568%	0.870%	0.606%	0.527%	0.507%	0.502%	0.501%
$40,000	900	11	1.419%	0.794%	0.577%	0.518%	0.505%	0.502%	0.501%
$40,000	1,000	11	1.293%	0.735%	0.556%	0.512%	0.504%	0.502%	0.501%
$40,000	1,500	11	0.909%	0.584%	0.515%	0.505%	0.503%	0.502%	0.501%
$40,000	2,000	11	0.730%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	11	0.585%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	11	0.535%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	11	0.517%	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	49.382%	47.039%	44.784%	42.614%	40.519%	36.526%	32.789%
$45,000	10	11	32.877%	30.165%	27.640%	25.302%	23.146%	19.335%	16.131%
$45,000	15	11	25.443%	22.882%	20.544%	18.414%	16.469%	13.119%	10.388%
$45,000	20	11	21.682%	19.168%	16.890%	14.838%	13.003%	9.910%	7.485%
$45,000	25	11	18.725%	16.262%	14.072%	12.133%	10.422%	7.631%	5.546%
$45,000	50	11	11.992%	9.776%	7.928%	6.394%	5.138%	3.311%	2.163%
$45,000	100	11	7.768%	5.830%	4.334%	3.214%	2.393%	1.378%	0.877%
$45,000	150	11	5.873%	4.148%	2.908%	2.046%	1.467%	0.849%	0.614%
$45,000	200	11	4.776%	3.214%	2.157%	1.472%	1.048%	0.655%	0.540%
$45,000	300	11	3.637%	2.280%	1.449%	0.974%	0.721%	0.541%	0.507%
$45,000	400	11	2.937%	1.754%	1.092%	0.757%	0.601%	0.513%	0.502%
$45,000	500	11	2.466%	1.424%	0.890%	0.647%	0.550%	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%
$45,000	600	11	2.123%	1.198%	0.764%	0.588%	0.526%	0.503%	0.501%
$45,000	700	11	1.865%	1.039%	0.682%	0.553%	0.514%	0.502%	0.501%
$45,000	800	11	1.661%	0.920%	0.627%	0.533%	0.508%	0.502%	0.501%
$45,000	900	11	1.504%	0.837%	0.593%	0.522%	0.506%	0.502%	0.501%
$45,000	1,000	11	1.369%	0.770%	0.568%	0.515%	0.504%	0.502%	0.501%
$45,000	1,500	11	0.960%	0.601%	0.519%	0.505%	0.503%	0.502%	0.501%
$45,000	2,000	11	0.764%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	11	0.601%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	11	0.542%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	11	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	10,000	11	0.507%	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	50.736%	48.459%	46.271%	44.164%	42.125%	38.249%	34.626%
$50,000	10	11	34.262%	31.553%	29.009%	26.637%	24.430%	20.507%	17.201%
$50,000	15	11	26.439%	23.865%	21.509%	19.360%	17.406%	14.009%	11.205%
$50,000	20	11	22.541%	20.022%	17.732%	15.659%	13.798%	10.633%	8.127%
$50,000	25	11	19.476%	17.003%	14.798%	12.834%	11.088%	8.217%	6.046%
$50,000	50	11	12.485%	10.248%	8.370%	6.805%	5.509%	3.600%	2.377%
$50,000	100	11	8.110%	6.143%	4.612%	3.450%	2.589%	1.502%	0.950%
$50,000	150	11	6.132%	4.376%	3.099%	2.198%	1.582%	0.908%	0.640%
$50,000	200	11	4.992%	3.397%	2.302%	1.580%	1.123%	0.687%	0.551%
$50,000	300	11	3.807%	2.414%	1.545%	1.037%	0.759%	0.551%	0.509%
$50,000	400	11	3.077%	1.858%	1.159%	0.796%	0.621%	0.516%	0.502%
$50,000	500	11	2.587%	1.508%	0.939%	0.672%	0.561%	0.507%	0.501%
$50,000	600	11	2.228%	1.265%	0.800%	0.604%	0.533%	0.504%	0.501%
$50,000	700	11	1.958%	1.095%	0.710%	0.564%	0.518%	0.502%	0.501%
$50,000	800	11	1.746%	0.968%	0.648%	0.541%	0.510%	0.502%	0.501%
$50,000	900	11	1.581%	0.877%	0.609%	0.527%	0.507%	0.502%	0.501%
$50,000	1,000	11	1.438%	0.804%	0.580%	0.519%	0.505%	0.502%	0.501%
$50,000	1,500	11	1.007%	0.617%	0.523%	0.506%	0.503%	0.502%	0.501%
$50,000	2,000	11	0.796%	0.552%	0.510%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	11	0.617%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	11	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	11	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	11	0.507%	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	51.884%	49.666%	47.532%	45.473%	43.483%	39.707%	36.177%
$55,000	10	11	35.512%	32.817%	30.277%	27.888%	25.648%	21.631%	18.217%
$55,000	15	11	27.360%	24.769%	22.391%	20.224%	18.252%	14.815%	11.958%
$55,000	20	11	23.323%	20.801%	18.503%	16.416%	14.529%	11.309%	8.734%
$55,000	25	11	20.169%	17.689%	15.468%	13.483%	11.712%	8.770%	6.521%
$55,000	50	11	12.948%	10.691%	8.788%	7.193%	5.862%	3.880%	2.588%

* 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	11	8.425%	6.433%	4.873%	3.673%	2.774%	1.623%	1.023%
$55,000	150	11	6.372%	4.589%	3.279%	2.344%	1.693%	0.967%	0.668%
$55,000	200	11	5.194%	3.568%	2.438%	1.682%	1.196%	0.719%	0.563%
$55,000	300	11	3.955%	2.531%	1.630%	1.093%	0.793%	0.560%	0.510%
$55,000	400	11	3.206%	1.954%	1.223%	0.834%	0.642%	0.521%	0.503%
$55,000	500	11	2.699%	1.587%	0.987%	0.698%	0.573%	0.508%	0.501%
$55,000	600	11	2.324%	1.329%	0.835%	0.621%	0.539%	0.504%	0.501%
$55,000	700	11	2.045%	1.149%	0.737%	0.575%	0.521%	0.502%	0.501%
$55,000	800	11	1.824%	1.013%	0.669%	0.548%	0.512%	0.502%	0.501%
$55,000	900	11	1.652%	0.917%	0.626%	0.533%	0.508%	0.502%	0.501%
$55,000	1,000	11	1.503%	0.837%	0.593%	0.522%	0.506%	0.502%	0.501%
$55,000	1,500	11	1.052%	0.634%	0.527%	0.507%	0.503%	0.502%	0.501%
$55,000	2,000	11	0.828%	0.560%	0.511%	0.504%	0.503%	0.502%	0.501%
$55,000	3,000	11	0.633%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	11	0.558%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	11	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	11	0.507%	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	52.905%	50.735%	48.647%	46.630%	44.683%	40.995%	37.545%
$60,000	10	11	36.663%	34.007%	31.480%	29.086%	26.835%	22.763%	19.243%
$60,000	15	11	28.247%	25.639%	23.244%	21.054%	19.058%	15.573%	12.678%
$60,000	20	11	24.055%	21.530%	19.230%	17.130%	15.223%	11.957%	9.318%
$60,000	25	11	20.820%	18.336%	16.099%	14.096%	12.303%	9.298%	6.980%
$60,000	50	11	13.385%	11.112%	9.184%	7.561%	6.200%	4.151%	2.794%
$60,000	100	11	8.721%	6.708%	5.121%	3.889%	2.952%	1.741%	1.097%
$60,000	150	11	6.601%	4.791%	3.451%	2.484%	1.803%	1.026%	0.696%
$60,000	200	11	5.383%	3.730%	2.569%	1.782%	1.268%	0.751%	0.575%
$60,000	300	11	4.100%	2.648%	1.716%	1.152%	0.829%	0.571%	0.513%
$60,000	400	11	3.326%	2.045%	1.285%	0.872%	0.663%	0.525%	0.503%
$60,000	500	11	2.803%	1.662%	1.034%	0.723%	0.585%	0.510%	0.502%
$60,000	600	11	2.416%	1.390%	0.870%	0.639%	0.547%	0.505%	0.501%
$60,000	700	11	2.126%	1.201%	0.764%	0.587%	0.526%	0.503%	0.501%
$60,000	800	11	1.900%	1.058%	0.690%	0.556%	0.515%	0.502%	0.501%
$60,000	900	11	1.721%	0.955%	0.642%	0.538%	0.510%	0.502%	0.501%
$60,000	1,000	11	1.565%	0.870%	0.606%	0.526%	0.507%	0.502%	0.501%
$60,000	1,500	11	1.096%	0.651%	0.531%	0.508%	0.503%	0.502%	0.501%
$60,000	2,000	11	0.859%	0.569%	0.513%	0.505%	0.503%	0.502%	0.501%
$60,000	3,000	11	0.650%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	11	0.566%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	11	0.532%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	11	0.507%	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

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2022 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6D

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	11	53.801%	51.672%	49.621%	47.642%	45.735%	42.121%	38.739%
$65,000	10	11	37.683%	35.081%	32.589%	30.206%	27.955%	23.857%	20.257%
$65,000	15	11	29.096%	26.473%	24.062%	21.851%	19.827%	16.290%	13.353%
$65,000	20	11	24.744%	22.214%	19.907%	17.801%	15.878%	12.569%	9.875%
$65,000	25	11	21.430%	18.939%	16.690%	14.670%	12.858%	9.800%	7.420%
$65,000	50	11	13.796%	11.508%	9.558%	7.907%	6.518%	4.409%	2.991%
$65,000	100	11	8.995%	6.963%	5.351%	4.090%	3.122%	1.855%	1.169%
$65,000	150	11	6.811%	4.979%	3.612%	2.616%	1.906%	1.083%	0.724%
$65,000	200	11	5.558%	3.879%	2.691%	1.876%	1.338%	0.783%	0.588%
$65,000	300	11	4.236%	2.758%	1.798%	1.209%	0.865%	0.583%	0.516%
$65,000	400	11	3.439%	2.131%	1.344%	0.908%	0.683%	0.530%	0.504%
$65,000	500	11	2.901%	1.733%	1.079%	0.749%	0.598%	0.513%	0.502%
$65,000	600	11	2.502%	1.449%	0.905%	0.656%	0.554%	0.506%	0.501%
$65,000	700	11	2.204%	1.251%	0.791%	0.599%	0.530%	0.503%	0.501%
$65,000	800	11	1.971%	1.102%	0.711%	0.565%	0.518%	0.502%	0.501%
$65,000	900	11	1.787%	0.993%	0.660%	0.545%	0.511%	0.502%	0.501%
$65,000	1,000	11	1.624%	0.902%	0.619%	0.531%	0.508%	0.502%	0.501%
$65,000	1,500	11	1.138%	0.668%	0.536%	0.509%	0.504%	0.502%	0.501%
$65,000	2,000	11	0.890%	0.578%	0.514%	0.505%	0.503%	0.502%	0.501%
$65,000	3,000	11	0.666%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	11	0.574%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	11	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	11	0.507%	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	54.582%	52.488%	50.470%	48.524%	46.652%	43.102%	39.777%
$70,000	10	11	38.593%	36.040%	33.591%	31.246%	29.010%	24.899%	21.258%
$70,000	15	11	29.910%	27.278%	24.853%	22.620%	20.569%	16.976%	13.987%
$70,000	20	11	25.393%	22.856%	20.537%	18.423%	16.492%	13.145%	10.400%
$70,000	25	11	22.001%	19.503%	17.244%	15.211%	13.381%	10.275%	7.840%
$70,000	50	11	14.182%	11.883%	9.912%	8.235%	6.819%	4.656%	3.181%
$70,000	100	11	9.253%	7.202%	5.567%	4.281%	3.284%	1.964%	1.240%
$70,000	150	11	7.008%	5.156%	3.763%	2.739%	2.005%	1.139%	0.753%
$70,000	200	11	5.722%	4.022%	2.806%	1.966%	1.405%	0.816%	0.601%
$70,000	300	11	4.362%	2.861%	1.876%	1.263%	0.900%	0.595%	0.519%
$70,000	400	11	3.545%	2.213%	1.401%	0.944%	0.704%	0.536%	0.505%
$70,000	500	11	2.993%	1.801%	1.123%	0.774%	0.610%	0.515%	0.502%
$70,000	600	11	2.584%	1.506%	0.939%	0.673%	0.562%	0.508%	0.501%
$70,000	700	11	2.277%	1.299%	0.818%	0.611%	0.535%	0.504%	0.501%
$70,000	800	11	2.040%	1.144%	0.733%	0.573%	0.521%	0.503%	0.501%
$70,000	900	11	1.849%	1.029%	0.677%	0.551%	0.513%	0.502%	0.501%
$70,000	1,000	11	1.680%	0.933%	0.633%	0.535%	0.509%	0.502%	0.501%
$70,000	1,500	11	1.178%	0.684%	0.541%	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	11	0.919%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$70,000	3,000	11	0.682%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	11	0.582%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	11	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	11	0.507%	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	55.284%	53.220%	51.231%	49.318%	47.475%	43.981%	40.708%
$75,000	10	11	39.427%	36.917%	34.511%	32.210%	30.010%	25.908%	22.241%
$75,000	15	11	30.696%	28.066%	25.626%	23.373%	21.297%	17.647%	14.598%
$75,000	20	11	26.013%	23.465%	21.134%	19.008%	17.070%	13.688%	10.901%
$75,000	25	11	22.537%	20.035%	17.769%	15.721%	13.877%	10.729%	8.246%
$75,000	50	11	14.551%	12.239%	10.250%	8.551%	7.110%	4.895%	3.368%
$75,000	100	11	9.498%	7.432%	5.776%	4.465%	3.442%	2.071%	1.311%
$75,000	150	11	7.198%	5.327%	3.910%	2.861%	2.102%	1.194%	0.782%
$75,000	200	11	5.881%	4.159%	2.919%	2.055%	1.471%	0.849%	0.614%
$75,000	300	11	4.484%	2.962%	1.952%	1.317%	0.936%	0.608%	0.523%
$75,000	400	11	3.647%	2.291%	1.457%	0.980%	0.725%	0.541%	0.506%
$75,000	500	11	3.082%	1.867%	1.167%	0.799%	0.624%	0.518%	0.503%
$75,000	600	11	2.663%	1.561%	0.972%	0.691%	0.570%	0.509%	0.502%
$75,000	700	11	2.348%	1.346%	0.845%	0.624%	0.540%	0.504%	0.501%
$75,000	800	11	2.106%	1.186%	0.755%	0.583%	0.524%	0.503%	0.501%
$75,000	900	11	1.908%	1.065%	0.695%	0.558%	0.516%	0.502%	0.501%
$75,000	1,000	11	1.735%	0.964%	0.647%	0.540%	0.510%	0.502%	0.501%
$75,000	1,500	11	1.218%	0.701%	0.546%	0.511%	0.504%	0.502%	0.501%
$75,000	2,000	11	0.948%	0.598%	0.518%	0.505%	0.503%	0.502%	0.501%
$75,000	3,000	11	0.697%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	11	0.591%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	11	0.546%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	11	0.508%	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	55.901%	53.863%	51.901%	50.015%	48.198%	44.753%	41.525%
$80,000	10	11	40.169%	37.696%	35.329%	33.068%	30.907%	26.850%	23.172%
$80,000	15	11	31.426%	28.806%	26.363%	24.093%	21.996%	18.294%	15.187%
$80,000	20	11	26.601%	24.040%	21.698%	19.558%	17.609%	14.196%	11.377%
$80,000	25	11	23.037%	20.531%	18.257%	16.201%	14.343%	11.160%	8.636%
$80,000	50	11	14.900%	12.577%	10.571%	8.852%	7.390%	5.125%	3.549%
$80,000	100	11	9.727%	7.648%	5.969%	4.637%	3.591%	2.176%	1.380%
$80,000	150	11	7.374%	5.485%	4.047%	2.976%	2.195%	1.248%	0.811%
$80,000	200	11	6.029%	4.288%	3.026%	2.141%	1.536%	0.881%	0.628%
$80,000	300	11	4.599%	3.057%	2.025%	1.370%	0.971%	0.621%	0.526%
$80,000	400	11	3.742%	2.367%	1.511%	1.015%	0.747%	0.547%	0.507%
$80,000	500	11	3.166%	1.930%	1.209%	0.825%	0.637%	0.521%	0.503%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	600	11	2.736%	1.613%	1.005%	0.709%	0.579%	0.510%	0.502%
$80,000	700	11	2.414%	1.391%	0.871%	0.637%	0.546%	0.505%	0.501%
$80,000	800	11	2.168%	1.227%	0.777%	0.592%	0.527%	0.503%	0.501%
$80,000	900	11	1.964%	1.099%	0.712%	0.565%	0.518%	0.502%	0.501%
$80,000	1,000	11	1.785%	0.994%	0.661%	0.545%	0.511%	0.502%	0.501%
$80,000	1,500	11	1.255%	0.718%	0.551%	0.512%	0.504%	0.502%	0.501%
$80,000	2,000	11	0.976%	0.607%	0.521%	0.506%	0.503%	0.502%	0.501%
$80,000	3,000	11	0.713%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	11	0.600%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	11	0.551%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	11	0.508%	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	56.978%	54.985%	53.070%	51.230%	49.457%	46.093%	42.941%
$90,000	10	11	41.455%	39.045%	36.745%	34.551%	32.455%	28.513%	24.904%
$90,000	15	11	32.745%	30.157%	27.724%	25.446%	23.324%	19.540%	16.323%
$90,000	20	11	27.683%	25.116%	22.752%	20.588%	18.606%	15.141%	12.262%
$90,000	25	11	23.959%	21.446%	19.158%	17.083%	15.200%	11.964%	9.368%
$90,000	50	11	15.538%	13.194%	11.157%	9.405%	7.907%	5.554%	3.894%
$90,000	100	11	10.145%	8.039%	6.325%	4.954%	3.868%	2.372%	1.509%
$90,000	150	11	7.699%	5.778%	4.303%	3.192%	2.369%	1.352%	0.869%
$90,000	200	11	6.302%	4.528%	3.224%	2.300%	1.658%	0.945%	0.655%
$90,000	300	11	4.811%	3.233%	2.163%	1.469%	1.039%	0.647%	0.534%
$90,000	400	11	3.920%	2.508%	1.613%	1.083%	0.788%	0.559%	0.510%
$90,000	500	11	3.320%	2.046%	1.288%	0.873%	0.664%	0.527%	0.505%
$90,000	600	11	2.872%	1.712%	1.067%	0.744%	0.596%	0.514%	0.502%
$90,000	700	11	2.535%	1.475%	0.921%	0.663%	0.557%	0.507%	0.501%
$90,000	800	11	2.282%	1.302%	0.819%	0.612%	0.535%	0.504%	0.501%
$90,000	900	11	2.066%	1.164%	0.746%	0.579%	0.523%	0.503%	0.501%
$90,000	1,000	11	1.879%	1.049%	0.687%	0.555%	0.514%	0.502%	0.501%
$90,000	1,500	11	1.324%	0.750%	0.562%	0.515%	0.505%	0.502%	0.501%
$90,000	2,000	11	1.028%	0.626%	0.525%	0.506%	0.503%	0.502%	0.501%
$90,000	3,000	11	0.742%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	11	0.616%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	11	0.560%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	11	0.508%	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	57.837%	55.881%	54.005%	52.201%	50.463%	47.162%	44.073%
$100,000	10	11	42.506%	40.152%	37.907%	35.768%	33.720%	29.878%	26.369%
$100,000	15	11	33.866%	31.327%	28.925%	26.661%	24.539%	20.714%	17.411%
$100,000	20	11	28.659%	26.092%	23.722%	21.533%	19.524%	16.000%	13.059%
$100,000	25	11	24.797%	22.278%	19.977%	17.881%	15.978%	12.697%	10.039%
$100,000	50	11	16.107%	13.750%	11.689%	9.907%	8.377%	5.951%	4.219%

* 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	10.525%	8.395%	6.653%	5.247%	4.126%	2.560%	1.635%
$100,000	150	11	7.998%	6.050%	4.542%	3.397%	2.537%	1.454%	0.926%
$100,000	200	11	6.552%	4.748%	3.410%	2.448%	1.776%	1.008%	0.683%
$100,000	300	11	5.006%	3.397%	2.292%	1.564%	1.105%	0.673%	0.542%
$100,000	400	11	4.077%	2.634%	1.705%	1.145%	0.827%	0.570%	0.513%
$100,000	500	11	3.462%	2.156%	1.364%	0.920%	0.690%	0.534%	0.506%
$100,000	600	11	2.997%	1.804%	1.126%	0.778%	0.614%	0.517%	0.503%
$100,000	700	11	2.647%	1.553%	0.969%	0.688%	0.569%	0.509%	0.501%
$100,000	800	11	2.387%	1.372%	0.859%	0.631%	0.543%	0.505%	0.501%
$100,000	900	11	2.162%	1.225%	0.779%	0.594%	0.528%	0.503%	0.501%
$100,000	1,000	11	1.966%	1.102%	0.714%	0.566%	0.518%	0.502%	0.501%
$100,000	1,500	11	1.388%	0.781%	0.574%	0.518%	0.505%	0.502%	0.501%
$100,000	2,000	11	1.076%	0.645%	0.530%	0.507%	0.503%	0.502%	0.501%
$100,000	3,000	11	0.771%	0.546%	0.509%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	11	0.633%	0.517%	0.506%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	11	0.570%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	11	0.508%	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	58.549%	56.626%	54.781%	53.007%	51.297%	48.049%	45.014%
$110,000	10	11	43.399%	41.092%	38.895%	36.800%	34.791%	31.037%	27.609%
$110,000	15	11	34.836%	32.351%	29.996%	27.766%	25.663%	21.827%	18.474%
$110,000	20	11	29.558%	27.003%	24.632%	22.435%	20.399%	16.814%	13.816%
$110,000	25	11	25.582%	23.059%	20.750%	18.636%	16.710%	13.387%	10.675%
$110,000	50	11	16.638%	14.269%	12.190%	10.385%	8.823%	6.331%	4.532%
$110,000	100	11	10.874%	8.726%	6.957%	5.523%	4.371%	2.742%	1.760%
$110,000	150	11	8.279%	6.306%	4.769%	3.592%	2.700%	1.558%	0.986%
$110,000	200	11	6.788%	4.959%	3.589%	2.593%	1.892%	1.072%	0.714%
$110,000	300	11	5.190%	3.553%	2.418%	1.659%	1.171%	0.702%	0.552%
$110,000	400	11	4.231%	2.760%	1.798%	1.210%	0.868%	0.584%	0.516%
$110,000	500	11	3.597%	2.260%	1.438%	0.967%	0.717%	0.541%	0.508%
$110,000	600	11	3.116%	1.892%	1.185%	0.812%	0.632%	0.521%	0.503%
$110,000	700	11	2.752%	1.628%	1.016%	0.714%	0.581%	0.511%	0.501%
$110,000	800	11	2.485%	1.440%	0.900%	0.652%	0.551%	0.506%	0.501%
$110,000	900	11	2.250%	1.284%	0.811%	0.609%	0.534%	0.504%	0.501%
$110,000	1,000	11	2.048%	1.153%	0.741%	0.577%	0.522%	0.503%	0.501%
$110,000	1,500	11	1.449%	0.812%	0.585%	0.521%	0.506%	0.502%	0.501%
$110,000	2,000	11	1.123%	0.663%	0.535%	0.508%	0.504%	0.502%	0.501%
$110,000	3,000	11	0.798%	0.553%	0.510%	0.505%	0.503%	0.502%	0.501%
$110,000	4,000	11	0.650%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	11	0.580%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	11	0.509%	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	59.152%	57.258%	55.438%	53.689%	52.003%	48.800%	45.810%
$120,000	10	11	44.174%	41.908%	39.751%	37.692%	35.718%	32.040%	28.681%
$120,000	15	11	35.683%	33.247%	30.939%	28.755%	26.686%	22.874%	19.497%
$120,000	20	11	30.384%	27.852%	25.488%	23.287%	21.243%	17.609%	14.546%
$120,000	25	11	26.328%	23.805%	21.487%	19.361%	17.417%	14.049%	11.289%
$120,000	50	11	17.140%	14.761%	12.669%	10.842%	9.255%	6.700%	4.841%
$120,000	100	11	11.203%	9.039%	7.247%	5.786%	4.607%	2.920%	1.885%
$120,000	150	11	8.544%	6.552%	4.988%	3.781%	2.859%	1.663%	1.047%
$120,000	200	11	7.015%	5.162%	3.762%	2.735%	2.005%	1.138%	0.746%
$120,000	300	11	5.367%	3.704%	2.541%	1.753%	1.239%	0.732%	0.563%
$120,000	400	11	4.378%	2.882%	1.890%	1.275%	0.910%	0.599%	0.520%
$120,000	500	11	3.725%	2.361%	1.511%	1.014%	0.744%	0.548%	0.509%
$120,000	600	11	3.229%	1.976%	1.242%	0.846%	0.651%	0.525%	0.504%
$120,000	700	11	2.852%	1.700%	1.062%	0.740%	0.594%	0.513%	0.502%
$120,000	800	11	2.579%	1.505%	0.939%	0.673%	0.560%	0.507%	0.501%
$120,000	900	11	2.334%	1.340%	0.843%	0.625%	0.541%	0.504%	0.501%
$120,000	1,000	11	2.126%	1.203%	0.767%	0.589%	0.526%	0.503%	0.501%
$120,000	1,500	11	1.508%	0.842%	0.597%	0.524%	0.507%	0.502%	0.501%
$120,000	2,000	11	1.167%	0.682%	0.540%	0.509%	0.504%	0.502%	0.501%
$120,000	3,000	11	0.825%	0.561%	0.512%	0.505%	0.503%	0.502%	0.501%
$120,000	4,000	11	0.666%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	11	0.590%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	11	0.509%	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	59.682%	57.811%	56.015%	54.287%	52.621%	49.458%	46.508%
$130,000	10	11	44.852%	42.621%	40.500%	38.470%	36.530%	32.917%	29.618%
$130,000	15	11	36.428%	34.034%	31.768%	29.626%	27.596%	23.840%	20.468%
$130,000	20	11	31.143%	28.641%	26.295%	24.098%	22.050%	18.390%	15.267%
$130,000	25	11	27.038%	24.521%	22.197%	20.062%	18.104%	14.695%	11.883%
$130,000	50	11	17.620%	15.234%	13.129%	11.283%	9.672%	7.061%	5.143%
$130,000	100	11	11.518%	9.337%	7.528%	6.042%	4.838%	3.094%	2.009%
$130,000	150	11	8.797%	6.788%	5.199%	3.964%	3.016%	1.768%	1.109%
$130,000	200	11	7.232%	5.356%	3.931%	2.874%	2.117%	1.203%	0.779%
$130,000	300	11	5.537%	3.850%	2.659%	1.845%	1.306%	0.763%	0.574%
$130,000	400	11	4.519%	2.998%	1.979%	1.338%	0.953%	0.615%	0.525%
$130,000	500	11	3.839%	2.450%	1.576%	1.056%	0.769%	0.554%	0.510%
$130,000	600	11	3.336%	2.058%	1.297%	0.881%	0.670%	0.530%	0.505%
$130,000	700	11	2.947%	1.770%	1.107%	0.766%	0.607%	0.516%	0.502%
$130,000	800	11	2.667%	1.568%	0.978%	0.694%	0.570%	0.508%	0.501%
$130,000	900	11	2.413%	1.394%	0.875%	0.641%	0.547%	0.505%	0.501%
$130,000	1,000	11	2.200%	1.251%	0.793%	0.601%	0.531%	0.503%	0.501%
$130,000	1,500	11	1.563%	0.872%	0.610%	0.528%	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	11	1.209%	0.700%	0.546%	0.511%	0.504%	0.502%	0.501%
$130,000	3,000	11	0.852%	0.568%	0.513%	0.505%	0.503%	0.502%	0.501%
$130,000	4,000	11	0.683%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	11	0.600%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	11	0.510%	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	60.154%	58.304%	56.528%	54.819%	53.171%	50.043%	47.127%
$140,000	10	11	45.446%	43.246%	41.154%	39.151%	37.241%	33.685%	30.436%
$140,000	15	11	37.085%	34.727%	32.498%	30.392%	28.396%	24.703%	21.370%
$140,000	20	11	31.820%	29.355%	27.034%	24.851%	22.808%	19.138%	15.974%
$140,000	25	11	27.692%	25.190%	22.868%	20.723%	18.756%	15.312%	12.447%
$140,000	50	11	18.066%	15.673%	13.558%	11.697%	10.066%	7.407%	5.432%
$140,000	100	11	11.814%	9.619%	7.791%	6.285%	5.058%	3.261%	2.131%
$140,000	150	11	9.035%	7.010%	5.400%	4.138%	3.165%	1.871%	1.171%
$140,000	200	11	7.435%	5.540%	4.091%	3.008%	2.224%	1.266%	0.813%
$140,000	300	11	5.696%	3.987%	2.772%	1.932%	1.371%	0.795%	0.587%
$140,000	400	11	4.650%	3.108%	2.064%	1.400%	0.995%	0.630%	0.529%
$140,000	500	11	3.952%	2.540%	1.642%	1.101%	0.797%	0.563%	0.513%
$140,000	600	11	3.437%	2.135%	1.352%	0.915%	0.690%	0.535%	0.506%
$140,000	700	11	3.037%	1.836%	1.151%	0.792%	0.621%	0.519%	0.503%
$140,000	800	11	2.750%	1.627%	1.015%	0.715%	0.580%	0.510%	0.502%
$140,000	900	11	2.488%	1.445%	0.906%	0.657%	0.555%	0.506%	0.501%
$140,000	1,000	11	2.270%	1.297%	0.819%	0.613%	0.536%	0.504%	0.501%
$140,000	1,500	11	1.615%	0.900%	0.621%	0.532%	0.508%	0.502%	0.501%
$140,000	2,000	11	1.249%	0.718%	0.552%	0.512%	0.504%	0.502%	0.501%
$140,000	3,000	11	0.877%	0.576%	0.514%	0.505%	0.503%	0.502%	0.501%
$140,000	4,000	11	0.699%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	11	0.610%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	11	0.510%	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	60.579%	58.746%	56.988%	55.295%	53.662%	50.566%	47.679%
$150,000	10	11	45.975%	43.803%	41.735%	39.756%	37.872%	34.365%	31.159%
$150,000	15	11	37.669%	35.344%	33.147%	31.072%	29.105%	25.467%	22.186%
$150,000	20	11	32.415%	29.985%	27.694%	25.533%	23.504%	19.834%	16.651%
$150,000	25	11	28.283%	25.799%	23.488%	21.343%	19.368%	15.899%	12.989%
$150,000	50	11	18.479%	16.081%	13.957%	12.082%	10.435%	7.734%	5.708%
$150,000	100	11	12.089%	9.882%	8.037%	6.513%	5.264%	3.422%	2.249%
$150,000	150	11	9.255%	7.217%	5.586%	4.302%	3.305%	1.969%	1.233%
$150,000	200	11	7.625%	5.712%	4.241%	3.135%	2.326%	1.327%	0.846%
$150,000	300	11	5.844%	4.116%	2.877%	2.015%	1.434%	0.826%	0.599%
$150,000	400	11	4.774%	3.210%	2.145%	1.459%	1.036%	0.645%	0.534%
$150,000	500	11	4.058%	2.625%	1.705%	1.144%	0.824%	0.571%	0.515%

* 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	3.530%	2.208%	1.403%	0.948%	0.709%	0.539%	0.507%
$150,000	700	11	3.120%	1.899%	1.192%	0.817%	0.634%	0.522%	0.503%
$150,000	800	11	2.827%	1.683%	1.051%	0.735%	0.590%	0.512%	0.502%
$150,000	900	11	2.558%	1.494%	0.936%	0.672%	0.562%	0.507%	0.501%
$150,000	1,000	11	2.335%	1.340%	0.843%	0.625%	0.541%	0.504%	0.501%
$150,000	1,500	11	1.663%	0.927%	0.633%	0.536%	0.509%	0.502%	0.501%
$150,000	2,000	11	1.286%	0.735%	0.558%	0.514%	0.505%	0.502%	0.501%
$150,000	3,000	11	0.900%	0.583%	0.516%	0.505%	0.503%	0.502%	0.501%
$150,000	4,000	11	0.714%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	11	0.620%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	11	0.511%	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	60.967%	59.151%	57.407%	55.729%	54.110%	51.042%	48.181%
$160,000	10	11	46.463%	44.316%	42.269%	40.312%	38.450%	34.987%	31.820%
$160,000	15	11	38.202%	35.905%	33.738%	31.688%	29.748%	26.159%	22.924%
$160,000	20	11	32.957%	30.558%	28.296%	26.162%	24.154%	20.500%	17.307%
$160,000	25	11	28.831%	26.367%	24.070%	21.934%	19.959%	16.467%	13.520%
$160,000	50	11	18.867%	16.468%	14.335%	12.448%	10.784%	8.047%	5.977%
$160,000	100	11	12.347%	10.130%	8.270%	6.729%	5.461%	3.578%	2.364%
$160,000	150	11	9.461%	7.411%	5.764%	4.458%	3.439%	2.064%	1.294%
$160,000	200	11	7.804%	5.875%	4.384%	3.256%	2.425%	1.387%	0.879%
$160,000	300	11	5.984%	4.238%	2.978%	2.095%	1.495%	0.856%	0.612%
$160,000	400	11	4.891%	3.308%	2.222%	1.517%	1.076%	0.661%	0.539%
$160,000	500	11	4.157%	2.706%	1.766%	1.186%	0.851%	0.579%	0.517%
$160,000	600	11	3.618%	2.277%	1.452%	0.979%	0.727%	0.545%	0.508%
$160,000	700	11	3.198%	1.958%	1.232%	0.842%	0.647%	0.525%	0.504%
$160,000	800	11	2.900%	1.737%	1.085%	0.755%	0.600%	0.513%	0.502%
$160,000	900	11	2.623%	1.540%	0.964%	0.688%	0.569%	0.508%	0.501%
$160,000	1,000	11	2.396%	1.381%	0.868%	0.637%	0.546%	0.505%	0.501%
$160,000	1,500	11	1.709%	0.952%	0.645%	0.540%	0.510%	0.502%	0.501%
$160,000	2,000	11	1.322%	0.751%	0.563%	0.515%	0.505%	0.502%	0.501%
$160,000	3,000	11	0.923%	0.590%	0.517%	0.506%	0.503%	0.502%	0.501%
$160,000	4,000	11	0.729%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	11	0.629%	0.517%	0.506%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	11	0.511%	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	61.316%	59.514%	57.785%	56.119%	54.513%	51.471%	48.633%
$170,000	10	11	46.902%	44.777%	42.749%	40.813%	38.972%	35.547%	32.415%
$170,000	15	11	38.688%	36.417%	34.276%	32.251%	30.334%	26.790%	23.598%
$170,000	20	11	33.453%	31.082%	28.846%	26.739%	24.756%	21.133%	17.942%
$170,000	25	11	29.343%	26.902%	24.621%	22.498%	20.530%	17.023%	14.046%
$170,000	50	11	19.240%	16.838%	14.699%	12.801%	11.122%	8.351%	6.241%

* 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	12.594%	10.367%	8.495%	6.937%	5.652%	3.731%	2.478%
$170,000	150	11	9.659%	7.598%	5.933%	4.607%	3.569%	2.157%	1.354%
$170,000	200	11	7.978%	6.034%	4.523%	3.375%	2.522%	1.447%	0.913%
$170,000	300	11	6.119%	4.356%	3.077%	2.173%	1.556%	0.887%	0.626%
$170,000	400	11	5.003%	3.402%	2.298%	1.573%	1.115%	0.677%	0.544%
$170,000	500	11	4.254%	2.785%	1.826%	1.228%	0.878%	0.588%	0.519%
$170,000	600	11	3.703%	2.344%	1.501%	1.011%	0.746%	0.550%	0.509%
$170,000	700	11	3.274%	2.015%	1.271%	0.866%	0.661%	0.528%	0.504%
$170,000	800	11	2.971%	1.789%	1.119%	0.775%	0.610%	0.515%	0.502%
$170,000	900	11	2.687%	1.585%	0.993%	0.703%	0.576%	0.509%	0.501%
$170,000	1,000	11	2.455%	1.421%	0.891%	0.649%	0.551%	0.505%	0.501%
$170,000	1,500	11	1.753%	0.978%	0.656%	0.544%	0.512%	0.502%	0.501%
$170,000	2,000	11	1.357%	0.768%	0.569%	0.517%	0.505%	0.502%	0.501%
$170,000	3,000	11	0.946%	0.598%	0.519%	0.506%	0.503%	0.502%	0.501%
$170,000	4,000	11	0.743%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	11	0.639%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	11	0.512%	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	61.623%	59.835%	58.117%	56.463%	54.868%	51.849%	49.031%
$180,000	10	11	47.284%	45.178%	43.166%	41.249%	39.426%	36.035%	32.934%
$180,000	15	11	39.117%	36.869%	34.751%	32.748%	30.851%	27.347%	24.193%
$180,000	20	11	33.899%	31.553%	29.342%	27.260%	25.299%	21.715%	18.542%
$180,000	25	11	29.810%	27.396%	25.134%	23.026%	21.068%	17.561%	14.559%
$180,000	50	11	19.593%	17.189%	15.045%	13.137%	11.445%	8.642%	6.497%
$180,000	100	11	12.830%	10.596%	8.712%	7.138%	5.836%	3.881%	2.591%
$180,000	150	11	9.846%	7.776%	6.095%	4.750%	3.695%	2.248%	1.414%
$180,000	200	11	8.144%	6.186%	4.657%	3.491%	2.619%	1.506%	0.947%
$180,000	300	11	6.247%	4.470%	3.171%	2.249%	1.616%	0.918%	0.640%
$180,000	400	11	5.111%	3.493%	2.371%	1.628%	1.155%	0.694%	0.550%
$180,000	500	11	4.345%	2.860%	1.883%	1.269%	0.905%	0.597%	0.522%
$180,000	600	11	3.784%	2.408%	1.548%	1.042%	0.765%	0.556%	0.511%
$180,000	700	11	3.347%	2.071%	1.310%	0.891%	0.676%	0.531%	0.505%
$180,000	800	11	3.038%	1.839%	1.153%	0.795%	0.621%	0.517%	0.503%
$180,000	900	11	2.748%	1.628%	1.020%	0.719%	0.584%	0.511%	0.502%
$180,000	1,000	11	2.512%	1.460%	0.915%	0.661%	0.556%	0.506%	0.501%
$180,000	1,500	11	1.796%	1.003%	0.668%	0.549%	0.513%	0.502%	0.501%
$180,000	2,000	11	1.391%	0.784%	0.575%	0.518%	0.505%	0.502%	0.501%
$180,000	3,000	11	0.967%	0.605%	0.520%	0.506%	0.503%	0.502%	0.501%
$180,000	4,000	11	0.758%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	11	0.648%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	11	0.512%	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

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	5	11	61.896%	60.119%	58.412%	56.768%	55.183%	52.183%	49.384%
$190,000	10	11	47.619%	45.529%	43.532%	41.632%	39.826%	36.465%	33.392%
$190,000	15	11	39.495%	37.269%	35.171%	33.187%	31.309%	27.840%	24.720%
$190,000	20	11	34.301%	31.978%	29.788%	27.728%	25.790%	22.244%	19.100%
$190,000	25	11	30.233%	27.844%	25.605%	23.515%	21.569%	18.070%	15.056%
$190,000	50	11	19.931%	17.526%	15.376%	13.460%	11.758%	8.925%	6.747%
$190,000	100	11	13.057%	10.816%	8.920%	7.332%	6.014%	4.028%	2.704%
$190,000	150	11	10.025%	7.946%	6.251%	4.890%	3.818%	2.338%	1.474%
$190,000	200	11	8.302%	6.332%	4.788%	3.604%	2.714%	1.567%	0.982%
$190,000	300	11	6.369%	4.579%	3.262%	2.323%	1.674%	0.949%	0.654%
$190,000	400	11	5.213%	3.580%	2.442%	1.682%	1.194%	0.711%	0.556%
$190,000	500	11	4.434%	2.933%	1.938%	1.310%	0.932%	0.607%	0.525%
$190,000	600	11	3.855%	2.465%	1.588%	1.069%	0.781%	0.560%	0.511%
$190,000	700	11	3.416%	2.124%	1.347%	0.915%	0.690%	0.535%	0.506%
$190,000	800	11	3.104%	1.887%	1.185%	0.815%	0.632%	0.519%	0.503%
$190,000	900	11	2.806%	1.670%	1.047%	0.734%	0.592%	0.512%	0.502%
$190,000	1,000	11	2.567%	1.498%	0.938%	0.673%	0.562%	0.506%	0.501%
$190,000	1,500	11	1.837%	1.027%	0.680%	0.553%	0.514%	0.502%	0.501%
$190,000	2,000	11	1.423%	0.800%	0.581%	0.520%	0.506%	0.502%	0.501%
$190,000	3,000	11	0.988%	0.612%	0.522%	0.506%	0.503%	0.502%	0.501%
$190,000	4,000	11	0.772%	0.546%	0.509%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	11	0.658%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	11	0.513%	0.506%	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	62.137%	60.370%	58.672%	57.037%	55.461%	52.479%	49.696%
$200,000	10	11	47.917%	45.841%	43.858%	41.973%	40.181%	36.846%	33.798%
$200,000	15	11	39.830%	37.623%	35.542%	33.575%	31.713%	28.276%	25.186%
$200,000	20	11	34.661%	32.358%	30.188%	28.147%	26.228%	22.718%	19.605%
$200,000	25	11	30.615%	28.247%	26.031%	23.961%	22.029%	18.542%	15.526%
$200,000	50	11	20.247%	17.841%	15.686%	13.763%	12.050%	9.193%	6.982%
$200,000	100	11	13.267%	11.021%	9.115%	7.514%	6.181%	4.166%	2.812%
$200,000	150	11	10.191%	8.105%	6.399%	5.022%	3.934%	2.424%	1.532%
$200,000	200	11	8.451%	6.470%	4.912%	3.713%	2.805%	1.626%	1.018%
$200,000	300	11	6.483%	4.681%	3.349%	2.394%	1.730%	0.979%	0.668%
$200,000	400	11	5.310%	3.662%	2.509%	1.734%	1.231%	0.728%	0.562%
$200,000	500	11	4.517%	3.002%	1.992%	1.348%	0.959%	0.617%	0.527%
$200,000	600	11	3.928%	2.524%	1.631%	1.098%	0.800%	0.566%	0.513%
$200,000	700	11	3.481%	2.175%	1.383%	0.938%	0.703%	0.538%	0.507%
$200,000	800	11	3.165%	1.933%	1.216%	0.833%	0.642%	0.521%	0.503%
$200,000	900	11	2.861%	1.710%	1.073%	0.749%	0.599%	0.513%	0.502%
$200,000	1,000	11	2.618%	1.534%	0.959%	0.685%	0.567%	0.507%	0.501%
$200,000	1,500	11	1.875%	1.050%	0.691%	0.558%	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	11	1.454%	0.816%	0.587%	0.522%	0.506%	0.502%	0.501%
$200,000	3,000	11	1.008%	0.619%	0.524%	0.507%	0.504%	0.502%	0.501%
$200,000	4,000	11	0.786%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	11	0.667%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	11	0.514%	0.506%	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	62.625%	60.878%	59.199%	57.583%	56.025%	53.079%	50.327%
$225,000	10	11	48.540%	46.492%	44.538%	42.683%	40.920%	37.639%	34.643%
$225,000	15	11	40.523%	38.354%	36.309%	34.377%	32.548%	29.175%	26.145%
$225,000	20	11	35.403%	33.140%	31.010%	29.009%	27.130%	23.692%	20.648%
$225,000	25	11	31.407%	29.085%	26.914%	24.890%	22.997%	19.564%	16.567%
$225,000	50	11	20.939%	18.538%	16.378%	14.439%	12.708%	9.798%	7.523%
$225,000	100	11	13.731%	11.475%	9.550%	7.925%	6.561%	4.479%	3.061%
$225,000	150	11	10.561%	8.458%	6.729%	5.322%	4.201%	2.622%	1.668%
$225,000	200	11	8.775%	6.774%	5.187%	3.956%	3.012%	1.765%	1.103%
$225,000	300	11	6.737%	4.908%	3.543%	2.554%	1.857%	1.051%	0.704%
$225,000	400	11	5.522%	3.845%	2.660%	1.851%	1.317%	0.768%	0.578%
$225,000	500	11	4.701%	3.157%	2.112%	1.438%	1.020%	0.640%	0.535%
$225,000	600	11	4.089%	2.654%	1.730%	1.166%	0.843%	0.580%	0.516%
$225,000	700	11	3.626%	2.288%	1.464%	0.990%	0.735%	0.547%	0.509%
$225,000	800	11	3.300%	2.036%	1.286%	0.876%	0.667%	0.527%	0.504%
$225,000	900	11	2.984%	1.800%	1.132%	0.784%	0.617%	0.517%	0.502%
$225,000	1,000	11	2.730%	1.614%	1.009%	0.712%	0.580%	0.509%	0.501%
$225,000	1,500	11	1.960%	1.102%	0.717%	0.568%	0.519%	0.503%	0.501%
$225,000	2,000	11	1.523%	0.852%	0.602%	0.526%	0.507%	0.502%	0.501%
$225,000	3,000	11	1.052%	0.635%	0.528%	0.507%	0.504%	0.502%	0.501%
$225,000	4,000	11	0.817%	0.557%	0.510%	0.504%	0.503%	0.502%	0.501%
$225,000	5,000	11	0.688%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	11	0.515%	0.506%	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	63.030%	61.300%	59.636%	58.034%	56.492%	53.576%	50.849%
$250,000	10	11	49.058%	47.033%	45.104%	43.274%	41.535%	38.297%	35.343%
$250,000	15	11	41.086%	38.949%	36.933%	35.028%	33.226%	29.905%	26.925%
$250,000	20	11	36.008%	33.777%	31.681%	29.713%	27.864%	24.485%	21.497%
$250,000	25	11	32.052%	29.768%	27.635%	25.647%	23.788%	20.419%	17.468%
$250,000	50	11	21.561%	19.173%	17.015%	15.071%	13.326%	10.373%	8.045%
$250,000	100	11	14.155%	11.894%	9.955%	8.309%	6.918%	4.776%	3.299%
$250,000	150	11	10.903%	8.785%	7.034%	5.606%	4.457%	2.813%	1.805%
$250,000	200	11	9.075%	7.056%	5.445%	4.186%	3.210%	1.901%	1.189%
$250,000	300	11	6.969%	5.119%	3.727%	2.707%	1.979%	1.123%	0.741%
$250,000	400	11	5.715%	4.015%	2.801%	1.963%	1.400%	0.810%	0.595%
$250,000	500	11	4.870%	3.301%	2.226%	1.523%	1.081%	0.666%	0.543%

* 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	4.238%	2.777%	1.824%	1.232%	0.887%	0.595%	0.521%
$250,000	700	11	3.760%	2.395%	1.541%	1.042%	0.768%	0.557%	0.511%
$250,000	800	11	3.425%	2.132%	1.353%	0.919%	0.692%	0.533%	0.505%
$250,000	900	11	3.097%	1.885%	1.188%	0.818%	0.636%	0.521%	0.503%
$250,000	1,000	11	2.835%	1.689%	1.057%	0.739%	0.593%	0.511%	0.502%
$250,000	1,500	11	2.040%	1.152%	0.743%	0.579%	0.523%	0.503%	0.501%
$250,000	2,000	11	1.587%	0.886%	0.616%	0.531%	0.508%	0.502%	0.501%
$250,000	3,000	11	1.094%	0.652%	0.532%	0.508%	0.504%	0.502%	0.501%
$250,000	4,000	11	0.847%	0.565%	0.512%	0.505%	0.503%	0.502%	0.501%
$250,000	5,000	11	0.708%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	11	0.517%	0.506%	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	63.370%	61.653%	60.002%	58.413%	56.884%	53.992%	51.289%
$275,000	10	11	49.506%	47.500%	45.593%	43.784%	42.067%	38.865%	35.948%
$275,000	15	11	41.582%	39.472%	37.481%	35.600%	33.821%	30.545%	27.607%
$275,000	20	11	36.534%	34.332%	32.264%	30.324%	28.502%	25.175%	22.233%
$275,000	25	11	32.616%	30.363%	28.263%	26.307%	24.477%	21.164%	18.264%
$275,000	50	11	22.128%	19.763%	17.615%	15.672%	13.921%	10.936%	8.558%
$275,000	100	11	14.560%	12.292%	10.342%	8.678%	7.265%	5.070%	3.537%
$275,000	150	11	11.232%	9.098%	7.329%	5.882%	4.709%	3.004%	1.944%
$275,000	200	11	9.361%	7.329%	5.697%	4.411%	3.405%	2.039%	1.280%
$275,000	300	11	7.191%	5.321%	3.903%	2.856%	2.100%	1.196%	0.780%
$275,000	400	11	5.899%	4.178%	2.937%	2.072%	1.483%	0.853%	0.613%
$275,000	500	11	5.030%	3.439%	2.336%	1.607%	1.142%	0.692%	0.553%
$275,000	600	11	4.381%	2.895%	1.914%	1.298%	0.932%	0.612%	0.526%
$275,000	700	11	3.881%	2.492%	1.612%	1.090%	0.798%	0.566%	0.513%
$275,000	800	11	3.543%	2.225%	1.419%	0.962%	0.717%	0.540%	0.507%
$275,000	900	11	3.204%	1.966%	1.244%	0.852%	0.655%	0.525%	0.504%
$275,000	1,000	11	2.934%	1.762%	1.104%	0.767%	0.607%	0.514%	0.502%
$275,000	1,500	11	2.115%	1.200%	0.769%	0.591%	0.527%	0.503%	0.501%
$275,000	2,000	11	1.648%	0.920%	0.631%	0.536%	0.510%	0.503%	0.501%
$275,000	3,000	11	1.135%	0.668%	0.536%	0.509%	0.504%	0.502%	0.501%
$275,000	4,000	11	0.875%	0.574%	0.513%	0.505%	0.503%	0.502%	0.501%
$275,000	5,000	11	0.728%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	11	0.519%	0.506%	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	63.658%	61.952%	60.312%	58.734%	57.216%	54.344%	51.660%
$300,000	10	11	49.879%	47.889%	46.001%	44.209%	42.508%	39.336%	36.452%
$300,000	15	11	41.999%	39.910%	37.940%	36.079%	34.319%	31.080%	28.177%
$300,000	20	11	36.967%	34.788%	32.744%	30.826%	29.026%	25.742%	22.837%
$300,000	25	11	33.085%	30.859%	28.786%	26.855%	25.049%	21.782%	18.924%
$300,000	50	11	22.620%	20.277%	18.148%	16.214%	14.464%	11.461%	9.049%

* 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	11	14.934%	12.663%	10.704%	9.024%	7.591%	5.350%	3.767%
$300,000	150	11	11.535%	9.391%	7.604%	6.139%	4.944%	3.188%	2.078%
$300,000	200	11	9.622%	7.579%	5.930%	4.619%	3.587%	2.171%	1.368%
$300,000	300	11	7.394%	5.507%	4.067%	2.995%	2.215%	1.267%	0.818%
$300,000	400	11	6.065%	4.328%	3.063%	2.173%	1.561%	0.895%	0.631%
$300,000	500	11	5.174%	3.563%	2.438%	1.685%	1.199%	0.719%	0.562%
$300,000	600	11	4.510%	3.003%	1.998%	1.360%	0.975%	0.629%	0.532%
$300,000	700	11	3.997%	2.586%	1.682%	1.139%	0.830%	0.577%	0.516%
$300,000	800	11	3.650%	2.309%	1.480%	1.002%	0.742%	0.547%	0.508%
$300,000	900	11	3.301%	2.040%	1.295%	0.884%	0.674%	0.530%	0.505%
$300,000	1,000	11	3.024%	1.829%	1.149%	0.793%	0.621%	0.517%	0.502%
$300,000	1,500	11	2.183%	1.244%	0.793%	0.602%	0.531%	0.503%	0.501%
$300,000	2,000	11	1.703%	0.951%	0.645%	0.541%	0.511%	0.503%	0.501%
$300,000	3,000	11	1.172%	0.684%	0.541%	0.510%	0.504%	0.502%	0.501%
$300,000	4,000	11	0.902%	0.582%	0.515%	0.505%	0.503%	0.502%	0.501%
$300,000	5,000	11	0.747%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	11	0.521%	0.506%	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	63.892%	62.196%	60.565%	58.996%	57.487%	54.631%	51.964%
$325,000	10	11	50.183%	48.208%	46.335%	44.558%	42.871%	39.724%	36.866%
$325,000	15	11	42.348%	40.277%	38.324%	36.480%	34.736%	31.529%	28.654%
$325,000	20	11	37.323%	35.164%	33.139%	31.241%	29.459%	26.211%	23.337%
$325,000	25	11	33.477%	31.274%	29.224%	27.313%	25.528%	22.300%	19.476%
$325,000	50	11	23.045%	20.727%	18.616%	16.696%	14.953%	11.946%	9.507%
$325,000	100	11	15.275%	13.005%	11.037%	9.344%	7.893%	5.613%	3.983%
$325,000	150	11	11.815%	9.662%	7.860%	6.377%	5.163%	3.364%	2.207%
$325,000	200	11	9.860%	7.808%	6.144%	4.813%	3.758%	2.297%	1.454%
$325,000	300	11	7.581%	5.679%	4.220%	3.126%	2.324%	1.335%	0.858%
$325,000	400	11	6.217%	4.464%	3.179%	2.266%	1.634%	0.935%	0.650%
$325,000	500	11	5.303%	3.677%	2.532%	1.757%	1.253%	0.745%	0.573%
$325,000	600	11	4.627%	3.102%	2.076%	1.418%	1.015%	0.645%	0.538%
$325,000	700	11	4.102%	2.673%	1.747%	1.185%	0.860%	0.588%	0.519%
$325,000	800	11	3.746%	2.386%	1.537%	1.040%	0.765%	0.555%	0.510%
$325,000	900	11	3.389%	2.108%	1.342%	0.915%	0.692%	0.535%	0.506%
$325,000	1,000	11	3.106%	1.891%	1.191%	0.819%	0.635%	0.520%	0.503%
$325,000	1,500	11	2.244%	1.285%	0.816%	0.613%	0.536%	0.504%	0.501%
$325,000	2,000	11	1.753%	0.980%	0.659%	0.546%	0.513%	0.503%	0.501%
$325,000	3,000	11	1.207%	0.699%	0.546%	0.511%	0.504%	0.502%	0.501%
$325,000	4,000	11	0.926%	0.589%	0.516%	0.505%	0.503%	0.502%	0.501%
$325,000	5,000	11	0.764%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	11	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$325,000	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%
$350,000	5	11	64.101%	62.413%	60.789%	59.228%	57.727%	54.885%	52.231%
$350,000	10	11	50.450%	48.486%	46.626%	44.862%	43.185%	40.060%	37.223%
$350,000	15	11	42.648%	40.592%	38.653%	36.823%	35.092%	31.911%	29.060%
$350,000	20	11	37.620%	35.477%	33.469%	31.587%	29.819%	26.600%	23.751%
$350,000	25	11	33.804%	31.620%	29.588%	27.694%	25.926%	22.729%	19.934%
$350,000	50	11	23.397%	21.103%	19.011%	17.105%	15.373%	12.372%	9.918%
$350,000	100	11	15.573%	13.304%	11.332%	9.627%	8.163%	5.847%	4.178%
$350,000	150	11	12.058%	9.901%	8.085%	6.587%	5.356%	3.523%	2.325%
$350,000	200	11	10.069%	8.008%	6.333%	4.985%	3.909%	2.411%	1.534%
$350,000	300	11	7.742%	5.829%	4.355%	3.243%	2.421%	1.397%	0.894%
$350,000	400	11	6.348%	4.583%	3.281%	2.348%	1.700%	0.972%	0.668%
$350,000	500	11	5.416%	3.776%	2.614%	1.822%	1.301%	0.769%	0.583%
$350,000	600	11	4.729%	3.188%	2.145%	1.470%	1.052%	0.661%	0.544%
$350,000	700	11	4.194%	2.749%	1.806%	1.227%	0.888%	0.599%	0.523%
$350,000	800	11	3.823%	2.448%	1.582%	1.070%	0.784%	0.560%	0.511%
$350,000	900	11	3.465%	2.168%	1.385%	0.943%	0.709%	0.540%	0.507%
$350,000	1,000	11	3.177%	1.945%	1.228%	0.842%	0.648%	0.523%	0.503%
$350,000	1,500	11	2.298%	1.321%	0.837%	0.624%	0.540%	0.504%	0.501%
$350,000	2,000	11	1.797%	1.006%	0.671%	0.551%	0.514%	0.503%	0.501%
$350,000	3,000	11	1.238%	0.713%	0.550%	0.512%	0.505%	0.502%	0.501%
$350,000	4,000	11	0.948%	0.597%	0.518%	0.505%	0.503%	0.502%	0.501%
$350,000	5,000	11	0.780%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	11	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$350,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$375,000	5	11	64.288%	62.607%	60.990%	59.436%	57.941%	55.112%	52.471%
$375,000	10	11	50.693%	48.741%	46.892%	45.138%	43.472%	40.366%	37.548%
$375,000	15	11	42.920%	40.877%	38.951%	37.132%	35.414%	32.256%	29.426%
$375,000	20	11	37.890%	35.761%	33.767%	31.899%	30.145%	26.951%	24.125%
$375,000	25	11	34.102%	31.934%	29.919%	28.040%	26.286%	23.117%	20.348%
$375,000	50	11	23.713%	21.439%	19.367%	17.478%	15.758%	12.770%	10.313%
$375,000	100	11	15.854%	13.588%	11.615%	9.900%	8.425%	6.077%	4.373%
$375,000	150	11	12.287%	10.128%	8.303%	6.792%	5.544%	3.678%	2.445%
$375,000	200	11	10.268%	8.200%	6.514%	5.150%	4.056%	2.524%	1.615%
$375,000	300	11	7.895%	5.972%	4.484%	3.356%	2.516%	1.459%	0.932%
$375,000	400	11	6.474%	4.697%	3.380%	2.429%	1.764%	1.008%	0.687%
$375,000	500	11	5.526%	3.872%	2.695%	1.886%	1.349%	0.794%	0.593%
$375,000	600	11	4.827%	3.272%	2.212%	1.521%	1.088%	0.678%	0.551%
$375,000	700	11	4.282%	2.822%	1.863%	1.268%	0.915%	0.609%	0.526%
$375,000	800	11	3.904%	2.513%	1.631%	1.104%	0.807%	0.567%	0.513%
$375,000	900	11	3.538%	2.226%	1.427%	0.970%	0.726%	0.545%	0.509%
$375,000	1,000	11	3.245%	1.998%	1.264%	0.865%	0.662%	0.526%	0.504%
$375,000	1,500	11	2.349%	1.356%	0.858%	0.635%	0.545%	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	11	1.838%	1.032%	0.684%	0.556%	0.516%	0.503%	0.501%
$375,000	3,000	11	1.267%	0.726%	0.555%	0.513%	0.505%	0.502%	0.501%
$375,000	4,000	11	0.969%	0.604%	0.519%	0.505%	0.503%	0.502%	0.501%
$375,000	5,000	11	0.795%	0.551%	0.509%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	11	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$375,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$400,000	5	11	64.457%	62.782%	61.171%	59.623%	58.134%	55.316%	52.686%
$400,000	10	11	50.909%	48.966%	47.127%	45.383%	43.725%	40.636%	37.836%
$400,000	15	11	43.164%	41.132%	39.218%	37.410%	35.702%	32.564%	29.753%
$400,000	20	11	38.134%	36.018%	34.036%	32.180%	30.437%	27.267%	24.461%
$400,000	25	11	34.366%	32.213%	30.212%	28.347%	26.606%	23.461%	20.714%
$400,000	50	11	23.993%	21.738%	19.684%	17.811%	16.105%	13.135%	10.682%
$400,000	100	11	16.112%	13.853%	11.879%	10.161%	8.674%	6.298%	4.562%
$400,000	150	11	12.503%	10.342%	8.512%	6.987%	5.725%	3.827%	2.563%
$400,000	200	11	10.454%	8.379%	6.684%	5.307%	4.197%	2.632%	1.694%
$400,000	300	11	8.040%	6.108%	4.607%	3.464%	2.607%	1.520%	0.969%
$400,000	400	11	6.594%	4.807%	3.476%	2.509%	1.828%	1.046%	0.706%
$400,000	500	11	5.630%	3.965%	2.773%	1.949%	1.397%	0.819%	0.604%
$400,000	600	11	4.920%	3.353%	2.278%	1.571%	1.124%	0.694%	0.557%
$400,000	700	11	4.365%	2.892%	1.918%	1.307%	0.942%	0.620%	0.530%
$400,000	800	11	3.980%	2.576%	1.679%	1.138%	0.828%	0.575%	0.515%
$400,000	900	11	3.608%	2.282%	1.468%	0.998%	0.743%	0.550%	0.510%
$400,000	1,000	11	3.310%	2.048%	1.301%	0.888%	0.675%	0.530%	0.505%
$400,000	1,500	11	2.398%	1.390%	0.878%	0.645%	0.550%	0.505%	0.501%
$400,000	2,000	11	1.878%	1.056%	0.696%	0.561%	0.518%	0.503%	0.501%
$400,000	3,000	11	1.295%	0.739%	0.559%	0.514%	0.505%	0.502%	0.501%
$400,000	4,000	11	0.989%	0.611%	0.521%	0.506%	0.503%	0.502%	0.501%
$400,000	5,000	11	0.809%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	11	0.529%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	11	64.605%	62.935%	61.330%	59.787%	58.304%	55.495%	52.875%
$425,000	10	11	51.097%	49.164%	47.333%	45.598%	43.948%	40.874%	38.088%
$425,000	15	11	43.377%	41.355%	39.450%	37.652%	35.954%	32.834%	30.039%
$425,000	20	11	38.348%	36.245%	34.274%	32.429%	30.696%	27.547%	24.758%
$425,000	25	11	34.598%	32.458%	30.470%	28.616%	26.887%	23.763%	21.037%
$425,000	50	11	24.244%	22.007%	19.969%	18.112%	16.420%	13.471%	11.027%
$425,000	100	11	16.353%	14.102%	12.129%	10.408%	8.914%	6.513%	4.747%
$425,000	150	11	12.707%	10.546%	8.712%	7.176%	5.901%	3.972%	2.679%
$425,000	200	11	10.632%	8.551%	6.847%	5.458%	4.334%	2.738%	1.771%
$425,000	300	11	8.179%	6.239%	4.726%	3.569%	2.697%	1.580%	1.006%
$425,000	400	11	6.709%	4.912%	3.569%	2.588%	1.891%	1.083%	0.725%
$425,000	500	11	5.730%	4.055%	2.849%	2.010%	1.444%	0.844%	0.615%

* 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	5.009%	3.430%	2.341%	1.619%	1.159%	0.711%	0.564%
$425,000	700	11	4.443%	2.958%	1.970%	1.345%	0.968%	0.631%	0.534%
$425,000	800	11	4.052%	2.636%	1.724%	1.170%	0.850%	0.582%	0.518%
$425,000	900	11	3.667%	2.330%	1.502%	1.020%	0.757%	0.554%	0.511%
$425,000	1,000	11	3.372%	2.097%	1.335%	0.911%	0.689%	0.533%	0.506%
$425,000	1,500	11	2.444%	1.422%	0.898%	0.656%	0.555%	0.506%	0.501%
$425,000	2,000	11	1.917%	1.080%	0.708%	0.566%	0.519%	0.503%	0.501%
$425,000	3,000	11	1.322%	0.752%	0.564%	0.515%	0.505%	0.502%	0.501%
$425,000	4,000	11	1.008%	0.617%	0.522%	0.506%	0.503%	0.502%	0.501%
$425,000	5,000	11	0.823%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$425,000	10,000	11	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	11	64.708%	63.042%	61.441%	59.902%	58.423%	55.622%	53.009%
$450,000	10	11	51.239%	49.313%	47.489%	45.761%	44.116%	41.055%	38.280%
$450,000	15	11	43.541%	41.529%	39.631%	37.841%	36.150%	33.045%	30.263%
$450,000	20	11	38.515%	36.420%	34.459%	32.623%	30.898%	27.765%	24.991%
$450,000	25	11	34.785%	32.656%	30.679%	28.834%	27.114%	24.009%	21.298%
$450,000	50	11	24.452%	22.229%	20.205%	18.361%	16.681%	13.752%	11.320%
$450,000	100	11	16.560%	14.316%	12.348%	10.624%	9.127%	6.705%	4.912%
$450,000	150	11	12.883%	10.722%	8.885%	7.343%	6.055%	4.099%	2.783%
$450,000	200	11	10.785%	8.701%	6.989%	5.590%	4.454%	2.832%	1.840%
$450,000	300	11	8.298%	6.352%	4.831%	3.661%	2.777%	1.634%	1.040%
$450,000	400	11	6.810%	5.004%	3.652%	2.658%	1.949%	1.117%	0.744%
$450,000	500	11	5.818%	4.134%	2.917%	2.065%	1.486%	0.867%	0.626%
$450,000	600	11	5.086%	3.498%	2.397%	1.663%	1.192%	0.726%	0.570%
$450,000	700	11	4.511%	3.016%	2.017%	1.380%	0.992%	0.641%	0.537%
$450,000	800	11	4.116%	2.689%	1.765%	1.199%	0.869%	0.589%	0.520%
$450,000	900	11	3.725%	2.377%	1.537%	1.045%	0.772%	0.559%	0.512%
$450,000	1,000	11	3.425%	2.140%	1.367%	0.931%	0.701%	0.537%	0.506%
$450,000	1,500	11	2.486%	1.451%	0.916%	0.666%	0.559%	0.506%	0.501%
$450,000	2,000	11	1.950%	1.101%	0.719%	0.571%	0.521%	0.503%	0.501%
$450,000	3,000	11	1.346%	0.763%	0.568%	0.516%	0.505%	0.502%	0.501%
$450,000	4,000	11	1.025%	0.624%	0.524%	0.506%	0.503%	0.502%	0.501%
$450,000	5,000	11	0.835%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$450,000	10,000	11	0.532%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	11	64.792%	63.129%	61.532%	59.996%	58.520%	55.725%	53.119%
$475,000	10	11	51.366%	49.446%	47.628%	45.906%	44.267%	41.215%	38.451%
$475,000	15	11	43.683%	41.678%	39.788%	38.004%	36.320%	33.227%	30.456%
$475,000	20	11	38.660%	36.574%	34.621%	32.791%	31.074%	27.955%	25.193%
$475,000	25	11	34.948%	32.829%	30.860%	29.024%	27.312%	24.222%	21.525%
$475,000	50	11	24.636%	22.426%	20.413%	18.580%	16.911%	14.001%	11.582%

* 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	16.744%	14.509%	12.545%	10.821%	9.321%	6.883%	5.067%
$475,000	150	11	13.042%	10.880%	9.042%	7.495%	6.196%	4.218%	2.881%
$475,000	200	11	10.924%	8.837%	7.117%	5.710%	4.564%	2.920%	1.905%
$475,000	300	11	8.407%	6.455%	4.926%	3.745%	2.851%	1.685%	1.073%
$475,000	400	11	6.900%	5.088%	3.726%	2.723%	2.001%	1.149%	0.762%
$475,000	500	11	5.898%	4.206%	2.979%	2.116%	1.526%	0.889%	0.636%
$475,000	600	11	5.156%	3.560%	2.449%	1.704%	1.222%	0.741%	0.576%
$475,000	700	11	4.574%	3.070%	2.060%	1.412%	1.015%	0.651%	0.541%
$475,000	800	11	4.173%	2.737%	1.803%	1.226%	0.888%	0.596%	0.522%
$475,000	900	11	3.777%	2.420%	1.570%	1.067%	0.787%	0.564%	0.514%
$475,000	1,000	11	3.475%	2.179%	1.396%	0.950%	0.712%	0.540%	0.507%
$475,000	1,500	11	2.523%	1.477%	0.932%	0.675%	0.564%	0.507%	0.501%
$475,000	2,000	11	1.980%	1.120%	0.729%	0.575%	0.523%	0.503%	0.501%
$475,000	3,000	11	1.368%	0.774%	0.572%	0.517%	0.506%	0.502%	0.501%
$475,000	4,000	11	1.041%	0.629%	0.525%	0.506%	0.503%	0.502%	0.501%
$475,000	5,000	11	0.847%	0.566%	0.512%	0.504%	0.503%	0.502%	0.501%
$475,000	10,000	11	0.534%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	11	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	11	64.870%	63.211%	61.617%	60.085%	58.612%	55.822%	53.222%
$500,000	10	11	51.490%	49.575%	47.764%	46.046%	44.412%	41.371%	38.616%
$500,000	15	11	43.817%	41.818%	39.934%	38.156%	36.478%	33.397%	30.636%
$500,000	20	11	38.796%	36.717%	34.772%	32.949%	31.238%	28.132%	25.382%
$500,000	25	11	35.099%	32.989%	31.028%	29.200%	27.495%	24.419%	21.736%
$500,000	50	11	24.807%	22.608%	20.606%	18.783%	17.124%	14.232%	11.827%
$500,000	100	11	16.919%	14.692%	12.733%	11.012%	9.509%	7.058%	5.221%
$500,000	150	11	13.194%	11.033%	9.194%	7.642%	6.336%	4.335%	2.979%
$500,000	200	11	11.056%	8.968%	7.242%	5.826%	4.672%	3.007%	1.970%
$500,000	300	11	8.511%	6.555%	5.019%	3.828%	2.923%	1.735%	1.106%
$500,000	400	11	6.988%	5.169%	3.798%	2.785%	2.053%	1.181%	0.780%
$500,000	500	11	5.974%	4.274%	3.038%	2.164%	1.565%	0.910%	0.646%
$500,000	600	11	5.224%	3.620%	2.499%	1.743%	1.251%	0.755%	0.582%
$500,000	700	11	4.634%	3.122%	2.102%	1.443%	1.037%	0.660%	0.544%
$500,000	800	11	4.228%	2.784%	1.839%	1.253%	0.906%	0.603%	0.525%
$500,000	900	11	3.828%	2.462%	1.602%	1.090%	0.801%	0.569%	0.515%
$500,000	1,000	11	3.523%	2.218%	1.424%	0.969%	0.723%	0.544%	0.508%
$500,000	1,500	11	2.559%	1.503%	0.948%	0.684%	0.568%	0.507%	0.501%
$500,000	2,000	11	2.010%	1.139%	0.739%	0.580%	0.524%	0.504%	0.501%
$500,000	3,000	11	1.389%	0.785%	0.576%	0.519%	0.506%	0.502%	0.501%
$500,000	4,000	11	1.056%	0.635%	0.527%	0.507%	0.503%	0.502%	0.501%
$500,000	5,000	11	0.858%	0.569%	0.512%	0.505%	0.503%	0.502%	0.501%
$500,000	10,000	11	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	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 2022 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6D

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	12	42.348%	39.652%	37.037%	34.510%	32.066%	27.540%	23.548%
$30,000	10	12	27.128%	24.525%	22.135%	19.939%	17.918%	14.380%	11.453%
$30,000	15	12	21.592%	19.041%	16.743%	14.680%	12.835%	9.745%	7.344%
$30,000	20	12	18.094%	15.611%	13.415%	11.484%	9.801%	7.083%	5.074%
$30,000	25	12	15.649%	13.241%	11.138%	9.329%	7.781%	5.367%	3.674%
$30,000	50	12	10.175%	8.015%	6.256%	4.849%	3.739%	2.235%	1.381%
$30,000	100	12	6.411%	4.593%	3.257%	2.301%	1.641%	0.922%	0.638%
$30,000	150	12	4.802%	3.214%	2.139%	1.445%	1.018%	0.634%	0.530%
$30,000	200	12	3.924%	2.502%	1.602%	1.071%	0.778%	0.554%	0.508%
$30,000	300	12	2.910%	1.733%	1.077%	0.747%	0.598%	0.513%	0.502%
$30,000	400	12	2.348%	1.335%	0.834%	0.617%	0.537%	0.503%	0.501%
$30,000	500	12	1.971%	1.096%	0.707%	0.562%	0.516%	0.502%	0.501%
$30,000	600	12	1.690%	0.931%	0.631%	0.534%	0.509%	0.502%	0.501%
$30,000	700	12	1.489%	0.824%	0.587%	0.520%	0.505%	0.502%	0.501%
$30,000	800	12	1.346%	0.754%	0.562%	0.514%	0.504%	0.502%	0.501%
$30,000	900	12	1.220%	0.697%	0.543%	0.509%	0.504%	0.502%	0.501%
$30,000	1,000	12	1.120%	0.657%	0.532%	0.507%	0.503%	0.502%	0.501%
$30,000	1,500	12	0.815%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	12	0.671%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	12	0.555%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	12	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	12	0.512%	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	44.610%	42.019%	39.519%	37.102%	34.761%	30.292%	26.170%
$35,000	10	12	28.687%	26.052%	23.636%	21.412%	19.368%	15.768%	12.748%
$35,000	15	12	22.873%	20.309%	17.984%	15.886%	14.002%	10.800%	8.270%
$35,000	20	12	19.184%	16.678%	14.448%	12.475%	10.742%	7.908%	5.775%
$35,000	25	12	16.607%	14.173%	12.037%	10.178%	8.575%	6.034%	4.214%
$35,000	50	12	10.819%	8.620%	6.815%	5.347%	4.173%	2.548%	1.591%
$35,000	100	12	6.842%	4.976%	3.578%	2.561%	1.844%	1.031%	0.687%
$35,000	150	12	5.134%	3.492%	2.357%	1.605%	1.129%	0.678%	0.543%
$35,000	200	12	4.191%	2.715%	1.759%	1.176%	0.844%	0.573%	0.512%
$35,000	300	12	3.120%	1.887%	1.178%	0.806%	0.628%	0.519%	0.502%
$35,000	400	12	2.525%	1.454%	0.902%	0.651%	0.551%	0.504%	0.501%
$35,000	500	12	2.124%	1.190%	0.756%	0.583%	0.524%	0.503%	0.501%
$35,000	600	12	1.824%	1.007%	0.666%	0.547%	0.512%	0.502%	0.501%
$35,000	700	12	1.609%	0.886%	0.612%	0.528%	0.507%	0.502%	0.501%
$35,000	800	12	1.456%	0.807%	0.581%	0.519%	0.505%	0.502%	0.501%
$35,000	900	12	1.318%	0.740%	0.557%	0.512%	0.504%	0.502%	0.501%
$35,000	1,000	12	1.210%	0.693%	0.542%	0.509%	0.503%	0.502%	0.501%
$35,000	1,500	12	0.872%	0.571%	0.513%	0.505%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$35,000	2,000	12	0.708%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	12	0.570%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	12	0.529%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	12	0.515%	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	46.501%	44.006%	41.598%	39.267%	37.011%	32.721%	28.698%
$40,000	10	12	30.166%	27.495%	25.028%	22.762%	20.679%	17.013%	13.935%
$40,000	15	12	24.035%	21.467%	19.127%	17.000%	15.079%	11.788%	9.147%
$40,000	20	12	20.191%	17.667%	15.409%	13.400%	11.627%	8.687%	6.442%
$40,000	25	12	17.488%	15.029%	12.862%	10.966%	9.314%	6.660%	4.731%
$40,000	50	12	11.415%	9.180%	7.331%	5.815%	4.587%	2.852%	1.802%
$40,000	100	12	7.242%	5.333%	3.884%	2.811%	2.043%	1.142%	0.743%
$40,000	150	12	5.437%	3.751%	2.564%	1.761%	1.239%	0.726%	0.559%
$40,000	200	12	4.442%	2.921%	1.914%	1.285%	0.915%	0.598%	0.518%
$40,000	300	12	3.312%	2.033%	1.277%	0.865%	0.660%	0.526%	0.503%
$40,000	400	12	2.687%	1.566%	0.969%	0.685%	0.566%	0.506%	0.501%
$40,000	500	12	2.263%	1.279%	0.804%	0.605%	0.532%	0.503%	0.501%
$40,000	600	12	1.946%	1.080%	0.701%	0.560%	0.516%	0.502%	0.501%
$40,000	700	12	1.719%	0.946%	0.637%	0.536%	0.509%	0.502%	0.501%
$40,000	800	12	1.557%	0.859%	0.601%	0.525%	0.506%	0.502%	0.501%
$40,000	900	12	1.409%	0.783%	0.571%	0.516%	0.504%	0.502%	0.501%
$40,000	1,000	12	1.293%	0.729%	0.553%	0.511%	0.504%	0.502%	0.501%
$40,000	1,500	12	0.927%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$40,000	2,000	12	0.745%	0.538%	0.507%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	12	0.586%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	12	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	12	0.518%	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	48.138%	45.722%	43.388%	41.131%	38.952%	34.813%	30.927%
$45,000	10	12	31.579%	28.876%	26.364%	24.046%	21.917%	18.166%	15.009%
$45,000	15	12	25.091%	22.526%	20.182%	18.039%	16.085%	12.718%	9.995%
$45,000	20	12	21.118%	18.586%	16.309%	14.269%	12.456%	9.429%	7.079%
$45,000	25	12	18.294%	15.815%	13.622%	11.693%	10.003%	7.256%	5.228%
$45,000	50	12	11.970%	9.708%	7.819%	6.259%	4.988%	3.152%	2.015%
$45,000	100	12	7.615%	5.669%	4.176%	3.057%	2.239%	1.257%	0.803%
$45,000	150	12	5.723%	3.997%	2.763%	1.915%	1.352%	0.778%	0.579%
$45,000	200	12	4.679%	3.117%	2.066%	1.395%	0.988%	0.626%	0.526%
$45,000	300	12	3.492%	2.172%	1.373%	0.925%	0.693%	0.535%	0.505%
$45,000	400	12	2.838%	1.673%	1.035%	0.721%	0.583%	0.509%	0.501%
$45,000	500	12	2.393%	1.365%	0.853%	0.628%	0.542%	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	12	2.061%	1.150%	0.736%	0.575%	0.521%	0.503%	0.501%
$45,000	700	12	1.823%	1.005%	0.664%	0.546%	0.512%	0.502%	0.501%
$45,000	800	12	1.652%	0.910%	0.622%	0.531%	0.508%	0.502%	0.501%
$45,000	900	12	1.495%	0.826%	0.587%	0.520%	0.505%	0.502%	0.501%
$45,000	1,000	12	1.371%	0.765%	0.565%	0.514%	0.504%	0.502%	0.501%
$45,000	1,500	12	0.980%	0.605%	0.519%	0.505%	0.503%	0.502%	0.501%
$45,000	2,000	12	0.781%	0.546%	0.509%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	12	0.603%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	12	0.544%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	12	0.521%	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	49.550%	47.198%	44.927%	42.736%	40.622%	36.606%	32.836%
$50,000	10	12	32.913%	30.191%	27.648%	25.286%	23.103%	19.254%	16.011%
$50,000	15	12	26.055%	23.487%	21.137%	18.985%	17.013%	13.586%	10.793%
$50,000	20	12	21.961%	19.423%	17.131%	15.069%	13.226%	10.120%	7.682%
$50,000	25	12	19.027%	16.535%	14.321%	12.364%	10.639%	7.817%	5.702%
$50,000	50	12	12.475%	10.191%	8.267%	6.674%	5.365%	3.440%	2.223%
$50,000	100	12	7.957%	5.980%	4.448%	3.287%	2.428%	1.371%	0.866%
$50,000	150	12	5.989%	4.226%	2.953%	2.065%	1.464%	0.832%	0.600%
$50,000	200	12	4.894%	3.298%	2.209%	1.500%	1.060%	0.655%	0.535%
$50,000	300	12	3.657%	2.300%	1.464%	0.984%	0.728%	0.544%	0.506%
$50,000	400	12	2.976%	1.774%	1.099%	0.757%	0.601%	0.512%	0.501%
$50,000	500	12	2.511%	1.445%	0.899%	0.652%	0.552%	0.506%	0.501%
$50,000	600	12	2.165%	1.215%	0.770%	0.590%	0.527%	0.503%	0.501%
$50,000	700	12	1.917%	1.061%	0.691%	0.556%	0.515%	0.502%	0.501%
$50,000	800	12	1.738%	0.958%	0.643%	0.538%	0.510%	0.502%	0.501%
$50,000	900	12	1.575%	0.867%	0.603%	0.525%	0.506%	0.502%	0.501%
$50,000	1,000	12	1.444%	0.800%	0.578%	0.517%	0.505%	0.502%	0.501%
$50,000	1,500	12	1.030%	0.623%	0.523%	0.506%	0.503%	0.502%	0.501%
$50,000	2,000	12	0.816%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	12	0.619%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	12	0.551%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	12	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	10,000	12	0.507%	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	50.781%	48.483%	46.268%	44.134%	42.077%	38.162%	34.492%
$55,000	10	12	34.155%	31.435%	28.882%	26.493%	24.267%	20.313%	16.984%
$55,000	15	12	26.962%	24.385%	22.022%	19.856%	17.873%	14.410%	11.548%
$55,000	20	12	22.745%	20.205%	17.901%	15.823%	13.956%	10.780%	8.270%
$55,000	25	12	19.716%	17.213%	14.979%	12.997%	11.244%	8.354%	6.162%
$55,000	50	12	12.941%	10.638%	8.686%	7.062%	5.719%	3.717%	2.427%

* 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	8.273%	6.269%	4.702%	3.506%	2.610%	1.484%	0.931%
$55,000	150	12	6.235%	4.440%	3.131%	2.207%	1.572%	0.886%	0.623%
$55,000	200	12	5.096%	3.469%	2.345%	1.602%	1.131%	0.685%	0.545%
$55,000	300	12	3.812%	2.421%	1.552%	1.041%	0.763%	0.554%	0.508%
$55,000	400	12	3.105%	1.869%	1.161%	0.793%	0.619%	0.516%	0.502%
$55,000	500	12	2.621%	1.522%	0.945%	0.676%	0.563%	0.507%	0.501%
$55,000	600	12	2.263%	1.279%	0.805%	0.606%	0.533%	0.504%	0.501%
$55,000	700	12	2.006%	1.115%	0.717%	0.567%	0.518%	0.502%	0.501%
$55,000	800	12	1.820%	1.005%	0.664%	0.546%	0.512%	0.502%	0.501%
$55,000	900	12	1.650%	0.907%	0.620%	0.530%	0.507%	0.502%	0.501%
$55,000	1,000	12	1.512%	0.834%	0.591%	0.521%	0.505%	0.502%	0.501%
$55,000	1,500	12	1.078%	0.640%	0.528%	0.507%	0.503%	0.502%	0.501%
$55,000	2,000	12	0.850%	0.564%	0.511%	0.504%	0.503%	0.502%	0.501%
$55,000	3,000	12	0.636%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	12	0.559%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	12	0.529%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	12	0.507%	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	51.883%	49.634%	47.471%	45.387%	43.377%	39.553%	35.971%
$60,000	10	12	35.327%	32.626%	30.074%	27.675%	25.426%	21.384%	17.958%
$60,000	15	12	27.834%	25.243%	22.862%	20.680%	18.682%	15.188%	12.277%
$60,000	20	12	23.478%	20.937%	18.625%	16.533%	14.644%	11.412%	8.833%
$60,000	25	12	20.369%	17.859%	15.606%	13.601%	11.823%	8.872%	6.610%
$60,000	50	12	13.381%	11.063%	9.086%	7.434%	6.059%	3.989%	2.630%
$60,000	100	12	8.571%	6.542%	4.943%	3.715%	2.786%	1.597%	0.998%
$60,000	150	12	6.464%	4.641%	3.299%	2.343%	1.677%	0.940%	0.647%
$60,000	200	12	5.285%	3.629%	2.474%	1.699%	1.201%	0.715%	0.556%
$60,000	300	12	3.956%	2.536%	1.636%	1.098%	0.797%	0.564%	0.511%
$60,000	400	12	3.225%	1.959%	1.221%	0.829%	0.638%	0.520%	0.502%
$60,000	500	12	2.724%	1.595%	0.991%	0.700%	0.574%	0.509%	0.502%
$60,000	600	12	2.355%	1.340%	0.839%	0.622%	0.539%	0.504%	0.501%
$60,000	700	12	2.089%	1.167%	0.744%	0.579%	0.522%	0.503%	0.501%
$60,000	800	12	1.896%	1.050%	0.686%	0.555%	0.514%	0.502%	0.501%
$60,000	900	12	1.721%	0.946%	0.637%	0.536%	0.509%	0.502%	0.501%
$60,000	1,000	12	1.577%	0.868%	0.604%	0.525%	0.506%	0.502%	0.501%
$60,000	1,500	12	1.124%	0.658%	0.532%	0.507%	0.503%	0.502%	0.501%
$60,000	2,000	12	0.882%	0.574%	0.513%	0.505%	0.503%	0.502%	0.501%
$60,000	3,000	12	0.653%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	12	0.568%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	12	0.533%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	12	0.507%	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

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	12	52.876%	50.673%	48.554%	46.515%	44.545%	40.800%	37.297%
$65,000	10	12	36.423%	33.755%	31.217%	28.817%	26.559%	22.465%	18.944%
$65,000	15	12	28.681%	26.076%	23.677%	21.477%	19.460%	15.929%	12.978%
$65,000	20	12	24.172%	21.629%	19.316%	17.210%	15.300%	12.023%	9.381%
$65,000	25	12	20.990%	18.474%	16.209%	14.182%	12.379%	9.371%	7.045%
$65,000	50	12	13.797%	11.467%	9.471%	7.790%	6.386%	4.256%	2.831%
$65,000	100	12	8.853%	6.804%	5.176%	3.918%	2.958%	1.711%	1.064%
$65,000	150	12	6.685%	4.836%	3.464%	2.477%	1.781%	0.995%	0.673%
$65,000	200	12	5.468%	3.786%	2.600%	1.796%	1.270%	0.745%	0.568%
$65,000	300	12	4.089%	2.642%	1.714%	1.151%	0.830%	0.574%	0.513%
$65,000	400	12	3.341%	2.047%	1.280%	0.865%	0.658%	0.524%	0.503%
$65,000	500	12	2.825%	1.667%	1.036%	0.725%	0.586%	0.511%	0.502%
$65,000	600	12	2.444%	1.400%	0.873%	0.638%	0.546%	0.505%	0.501%
$65,000	700	12	2.169%	1.218%	0.771%	0.590%	0.527%	0.503%	0.501%
$65,000	800	12	1.970%	1.094%	0.708%	0.564%	0.517%	0.502%	0.501%
$65,000	900	12	1.790%	0.985%	0.655%	0.542%	0.510%	0.502%	0.501%
$65,000	1,000	12	1.640%	0.902%	0.618%	0.529%	0.507%	0.502%	0.501%
$65,000	1,500	12	1.169%	0.676%	0.537%	0.508%	0.503%	0.502%	0.501%
$65,000	2,000	12	0.915%	0.584%	0.515%	0.505%	0.503%	0.502%	0.501%
$65,000	3,000	12	0.670%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	12	0.577%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	12	0.538%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	12	0.507%	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	53.742%	51.580%	49.501%	47.497%	45.563%	41.888%	38.451%
$70,000	10	12	37.392%	34.771%	32.262%	29.873%	27.613%	23.498%	19.902%
$70,000	15	12	29.462%	26.846%	24.429%	22.209%	20.175%	16.605%	13.611%
$70,000	20	12	24.808%	22.263%	19.945%	17.830%	15.904%	12.588%	9.891%
$70,000	25	12	21.555%	19.033%	16.758%	14.717%	12.893%	9.833%	7.451%
$70,000	50	12	14.177%	11.839%	9.828%	8.121%	6.692%	4.508%	3.025%
$70,000	100	12	9.109%	7.042%	5.390%	4.105%	3.118%	1.820%	1.130%
$70,000	150	12	6.886%	5.016%	3.618%	2.602%	1.880%	1.050%	0.698%
$70,000	200	12	5.635%	3.930%	2.717%	1.887%	1.336%	0.775%	0.580%
$70,000	300	12	4.217%	2.745%	1.790%	1.204%	0.865%	0.585%	0.516%
$70,000	400	12	3.447%	2.129%	1.337%	0.900%	0.678%	0.529%	0.504%
$70,000	500	12	2.917%	1.735%	1.080%	0.749%	0.598%	0.513%	0.502%
$70,000	600	12	2.527%	1.457%	0.906%	0.655%	0.553%	0.506%	0.501%
$70,000	700	12	2.242%	1.265%	0.796%	0.602%	0.531%	0.503%	0.501%
$70,000	800	12	2.038%	1.136%	0.730%	0.573%	0.520%	0.503%	0.501%
$70,000	900	12	1.853%	1.022%	0.672%	0.548%	0.512%	0.502%	0.501%
$70,000	1,000	12	1.698%	0.934%	0.632%	0.534%	0.508%	0.502%	0.501%
$70,000	1,500	12	1.211%	0.694%	0.542%	0.509%	0.504%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$70,000	2,000	12	0.945%	0.593%	0.517%	0.505%	0.503%	0.502%	0.501%
$70,000	3,000	12	0.686%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	12	0.586%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	12	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	12	0.508%	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	54.535%	52.409%	50.365%	48.395%	46.492%	42.882%	39.503%
$75,000	10	12	38.280%	35.706%	33.241%	30.879%	28.629%	24.503%	20.869%
$75,000	15	12	30.227%	27.602%	25.171%	22.929%	20.874%	17.260%	14.220%
$75,000	20	12	25.423%	22.874%	20.546%	18.421%	16.483%	13.132%	10.386%
$75,000	25	12	22.101%	19.574%	17.291%	15.236%	13.395%	10.286%	7.850%
$75,000	50	12	14.546%	12.198%	10.175%	8.446%	6.993%	4.755%	3.219%
$75,000	100	12	9.355%	7.273%	5.601%	4.289%	3.276%	1.929%	1.196%
$75,000	150	12	7.080%	5.191%	3.768%	2.726%	1.977%	1.105%	0.725%
$75,000	200	12	5.796%	4.068%	2.831%	1.976%	1.402%	0.806%	0.592%
$75,000	300	12	4.339%	2.845%	1.865%	1.257%	0.900%	0.597%	0.520%
$75,000	400	12	3.550%	2.209%	1.393%	0.936%	0.698%	0.534%	0.505%
$75,000	500	12	3.007%	1.801%	1.122%	0.774%	0.611%	0.516%	0.502%
$75,000	600	12	2.607%	1.513%	0.939%	0.672%	0.561%	0.507%	0.501%
$75,000	700	12	2.312%	1.311%	0.822%	0.614%	0.536%	0.504%	0.501%
$75,000	800	12	2.104%	1.177%	0.751%	0.582%	0.524%	0.503%	0.501%
$75,000	900	12	1.914%	1.058%	0.689%	0.555%	0.514%	0.502%	0.501%
$75,000	1,000	12	1.754%	0.965%	0.646%	0.539%	0.509%	0.502%	0.501%
$75,000	1,500	12	1.251%	0.711%	0.548%	0.510%	0.504%	0.502%	0.501%
$75,000	2,000	12	0.975%	0.603%	0.519%	0.505%	0.503%	0.502%	0.501%
$75,000	3,000	12	0.703%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	12	0.595%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	12	0.548%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	12	0.508%	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	55.251%	53.157%	51.144%	49.202%	47.329%	43.776%	40.449%
$80,000	10	12	39.090%	36.558%	34.134%	31.813%	29.591%	25.473%	21.812%
$80,000	15	12	30.964%	28.338%	25.895%	23.637%	21.558%	17.897%	14.808%
$80,000	20	12	26.018%	23.461%	21.121%	18.983%	17.033%	13.652%	10.862%
$80,000	25	12	22.623%	20.093%	17.801%	15.736%	13.879%	10.726%	8.239%
$80,000	50	12	14.901%	12.544%	10.508%	8.762%	7.284%	4.996%	3.411%
$80,000	100	12	9.594%	7.496%	5.806%	4.470%	3.432%	2.038%	1.264%
$80,000	150	12	7.270%	5.362%	3.917%	2.849%	2.076%	1.162%	0.754%
$80,000	200	12	5.954%	4.205%	2.944%	2.065%	1.469%	0.838%	0.605%
$80,000	300	12	4.458%	2.942%	1.939%	1.310%	0.935%	0.610%	0.523%
$80,000	400	12	3.650%	2.288%	1.449%	0.971%	0.719%	0.539%	0.506%
$80,000	500	12	3.093%	1.865%	1.165%	0.798%	0.624%	0.518%	0.503%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	600	12	2.684%	1.567%	0.972%	0.689%	0.568%	0.508%	0.501%
$80,000	700	12	2.380%	1.357%	0.848%	0.627%	0.541%	0.504%	0.501%
$80,000	800	12	2.167%	1.217%	0.773%	0.592%	0.527%	0.503%	0.501%
$80,000	900	12	1.973%	1.094%	0.707%	0.562%	0.516%	0.502%	0.501%
$80,000	1,000	12	1.808%	0.996%	0.660%	0.544%	0.511%	0.502%	0.501%
$80,000	1,500	12	1.290%	0.729%	0.553%	0.512%	0.504%	0.502%	0.501%
$80,000	2,000	12	1.004%	0.613%	0.521%	0.506%	0.503%	0.502%	0.501%
$80,000	3,000	12	0.719%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	12	0.604%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	12	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	12	0.508%	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	56.457%	54.418%	52.454%	50.562%	48.737%	45.278%	42.036%
$90,000	10	12	40.482%	38.022%	35.668%	33.417%	31.265%	27.240%	23.565%
$90,000	15	12	32.295%	29.680%	27.235%	24.959%	22.847%	19.091%	15.913%
$90,000	20	12	27.104%	24.533%	22.168%	20.003%	18.029%	14.592%	11.737%
$90,000	25	12	23.563%	21.028%	18.724%	16.639%	14.756%	11.535%	8.963%
$90,000	50	12	15.545%	13.171%	11.112%	9.339%	7.820%	5.443%	3.772%
$90,000	100	12	10.029%	7.905%	6.182%	4.804%	3.721%	2.242%	1.396%
$90,000	150	12	7.615%	5.675%	4.190%	3.078%	2.262%	1.272%	0.811%
$90,000	200	12	6.239%	4.455%	3.152%	2.229%	1.595%	0.900%	0.632%
$90,000	300	12	4.675%	3.121%	2.077%	1.408%	1.002%	0.635%	0.531%
$90,000	400	12	3.833%	2.433%	1.554%	1.040%	0.760%	0.551%	0.508%
$90,000	500	12	3.251%	1.985%	1.245%	0.847%	0.650%	0.524%	0.504%
$90,000	600	12	2.825%	1.667%	1.034%	0.722%	0.584%	0.511%	0.501%
$90,000	700	12	2.505%	1.441%	0.897%	0.651%	0.551%	0.505%	0.501%
$90,000	800	12	2.283%	1.292%	0.813%	0.611%	0.534%	0.504%	0.501%
$90,000	900	12	2.081%	1.160%	0.740%	0.576%	0.521%	0.503%	0.501%
$90,000	1,000	12	1.908%	1.054%	0.687%	0.554%	0.514%	0.502%	0.501%
$90,000	1,500	12	1.363%	0.762%	0.565%	0.514%	0.504%	0.502%	0.501%
$90,000	2,000	12	1.059%	0.633%	0.526%	0.506%	0.503%	0.502%	0.501%
$90,000	3,000	12	0.749%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	12	0.622%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	12	0.563%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	12	0.508%	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	57.438%	55.440%	53.517%	51.665%	49.880%	46.494%	43.322%
$100,000	10	12	41.645%	39.243%	36.948%	34.754%	32.663%	28.745%	25.148%
$100,000	15	12	33.462%	30.872%	28.443%	26.169%	24.043%	20.212%	16.949%
$100,000	20	12	28.094%	25.515%	23.130%	20.940%	18.940%	15.441%	12.532%
$100,000	25	12	24.402%	21.860%	19.548%	17.448%	15.539%	12.268%	9.632%
$100,000	50	12	16.126%	13.740%	11.662%	9.865%	8.318%	5.864%	4.117%

* 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	12	10.420%	8.274%	6.522%	5.110%	3.989%	2.433%	1.526%
$100,000	150	12	7.923%	5.957%	4.435%	3.286%	2.433%	1.379%	0.869%
$100,000	200	12	6.494%	4.680%	3.341%	2.381%	1.711%	0.962%	0.660%
$100,000	300	12	4.872%	3.285%	2.203%	1.501%	1.066%	0.661%	0.539%
$100,000	400	12	3.990%	2.559%	1.646%	1.102%	0.798%	0.561%	0.510%
$100,000	500	12	3.393%	2.095%	1.320%	0.893%	0.675%	0.530%	0.505%
$100,000	600	12	2.952%	1.760%	1.093%	0.754%	0.600%	0.513%	0.502%
$100,000	700	12	2.618%	1.519%	0.944%	0.674%	0.562%	0.507%	0.501%
$100,000	800	12	2.387%	1.361%	0.852%	0.629%	0.542%	0.505%	0.501%
$100,000	900	12	2.177%	1.221%	0.773%	0.590%	0.526%	0.503%	0.501%
$100,000	1,000	12	1.997%	1.108%	0.713%	0.565%	0.517%	0.502%	0.501%
$100,000	1,500	12	1.430%	0.794%	0.576%	0.517%	0.505%	0.502%	0.501%
$100,000	2,000	12	1.110%	0.653%	0.531%	0.507%	0.503%	0.502%	0.501%
$100,000	3,000	12	0.778%	0.546%	0.509%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	12	0.639%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	12	0.573%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	12	0.509%	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	58.271%	56.308%	54.418%	52.599%	50.849%	47.523%	44.412%
$110,000	10	12	42.640%	40.287%	38.042%	35.899%	33.857%	30.029%	26.524%
$110,000	15	12	34.486%	31.942%	29.540%	27.277%	25.151%	21.292%	17.954%
$110,000	20	12	29.012%	26.432%	24.038%	21.832%	19.803%	16.238%	13.277%
$110,000	25	12	25.179%	22.630%	20.307%	18.193%	16.267%	12.951%	10.261%
$110,000	50	12	16.662%	14.267%	12.173%	10.356%	8.783%	6.263%	4.446%
$110,000	100	12	10.782%	8.617%	6.839%	5.396%	4.242%	2.620%	1.655%
$110,000	150	12	8.210%	6.222%	4.668%	3.484%	2.598%	1.485%	0.928%
$110,000	200	12	6.733%	4.893%	3.521%	2.529%	1.827%	1.024%	0.690%
$110,000	300	12	5.056%	3.440%	2.325%	1.590%	1.129%	0.688%	0.548%
$110,000	400	12	4.145%	2.683%	1.739%	1.166%	0.837%	0.574%	0.513%
$110,000	500	12	3.526%	2.198%	1.391%	0.937%	0.701%	0.537%	0.506%
$110,000	600	12	3.070%	1.847%	1.151%	0.787%	0.616%	0.516%	0.502%
$110,000	700	12	2.722%	1.593%	0.990%	0.698%	0.573%	0.508%	0.501%
$110,000	800	12	2.484%	1.426%	0.889%	0.648%	0.550%	0.505%	0.501%
$110,000	900	12	2.267%	1.279%	0.804%	0.604%	0.531%	0.503%	0.501%
$110,000	1,000	12	2.081%	1.160%	0.740%	0.576%	0.521%	0.503%	0.501%
$110,000	1,500	12	1.493%	0.826%	0.588%	0.521%	0.505%	0.502%	0.501%
$110,000	2,000	12	1.158%	0.672%	0.536%	0.508%	0.503%	0.502%	0.501%
$110,000	3,000	12	0.807%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$110,000	4,000	12	0.656%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	12	0.583%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	12	0.509%	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 2022 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6D

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$120,000	5	12	58.990%	57.056%	55.196%	53.406%	51.683%	48.409%	45.350%
$120,000	10	12	43.501%	41.191%	38.988%	36.890%	34.888%	31.139%	27.713%
$120,000	15	12	35.379%	32.888%	30.527%	28.291%	26.172%	22.310%	18.931%
$120,000	20	12	29.861%	27.289%	24.895%	22.680%	20.630%	17.008%	13.982%
$120,000	25	12	25.913%	23.361%	21.027%	18.895%	16.953%	13.599%	10.859%
$120,000	50	12	17.166%	14.765%	12.656%	10.817%	9.221%	6.646%	4.763%
$120,000	100	12	11.123%	8.941%	7.140%	5.669%	4.484%	2.801%	1.783%
$120,000	150	12	8.478%	6.470%	4.888%	3.671%	2.755%	1.587%	0.988%
$120,000	200	12	6.957%	5.095%	3.694%	2.671%	1.940%	1.088%	0.721%
$120,000	300	12	5.229%	3.587%	2.442%	1.677%	1.191%	0.716%	0.558%
$120,000	400	12	4.289%	2.800%	1.827%	1.228%	0.877%	0.587%	0.517%
$120,000	500	12	3.649%	2.294%	1.459%	0.981%	0.726%	0.544%	0.508%
$120,000	600	12	3.180%	1.929%	1.206%	0.819%	0.632%	0.520%	0.502%
$120,000	700	12	2.820%	1.662%	1.033%	0.722%	0.584%	0.510%	0.501%
$120,000	800	12	2.575%	1.488%	0.926%	0.666%	0.558%	0.506%	0.501%
$120,000	900	12	2.351%	1.334%	0.834%	0.618%	0.537%	0.504%	0.501%
$120,000	1,000	12	2.159%	1.209%	0.765%	0.587%	0.525%	0.503%	0.501%
$120,000	1,500	12	1.551%	0.855%	0.599%	0.524%	0.506%	0.502%	0.501%
$120,000	2,000	12	1.203%	0.690%	0.541%	0.509%	0.504%	0.502%	0.501%
$120,000	3,000	12	0.834%	0.560%	0.511%	0.504%	0.503%	0.502%	0.501%
$120,000	4,000	12	0.672%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	12	0.593%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	12	0.510%	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	59.641%	57.733%	55.899%	54.136%	52.436%	49.208%	46.196%
$130,000	10	12	44.275%	42.003%	39.838%	37.778%	35.810%	32.131%	28.775%
$130,000	15	12	36.189%	33.744%	31.429%	29.230%	27.138%	23.291%	19.894%
$130,000	20	12	30.658%	28.102%	25.717%	23.500%	21.440%	17.773%	14.683%
$130,000	25	12	26.624%	24.075%	21.735%	19.586%	17.629%	14.236%	11.450%
$130,000	50	12	17.653%	15.248%	13.123%	11.265%	9.648%	7.021%	5.077%
$130,000	100	12	11.451%	9.255%	7.432%	5.936%	4.723%	2.981%	1.912%
$130,000	150	12	8.733%	6.707%	5.100%	3.855%	2.910%	1.690%	1.051%
$130,000	200	12	7.172%	5.289%	3.862%	2.811%	2.052%	1.153%	0.753%
$130,000	300	12	5.395%	3.729%	2.556%	1.764%	1.253%	0.744%	0.569%
$130,000	400	12	4.426%	2.912%	1.914%	1.289%	0.917%	0.601%	0.520%
$130,000	500	12	3.767%	2.388%	1.526%	1.024%	0.751%	0.551%	0.509%
$130,000	600	12	3.284%	2.008%	1.259%	0.850%	0.649%	0.523%	0.503%
$130,000	700	12	2.913%	1.729%	1.076%	0.746%	0.596%	0.512%	0.501%
$130,000	800	12	2.661%	1.548%	0.961%	0.685%	0.567%	0.507%	0.501%
$130,000	900	12	2.430%	1.387%	0.865%	0.633%	0.543%	0.505%	0.501%
$130,000	1,000	12	2.233%	1.256%	0.791%	0.598%	0.529%	0.503%	0.501%
$130,000	1,500	12	1.606%	0.884%	0.611%	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	12	1.246%	0.709%	0.547%	0.510%	0.504%	0.502%	0.501%
$130,000	3,000	12	0.861%	0.567%	0.512%	0.504%	0.503%	0.502%	0.501%
$130,000	4,000	12	0.689%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	12	0.603%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	12	0.511%	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	60.225%	58.341%	56.530%	54.790%	53.111%	49.925%	46.955%
$140,000	10	12	44.962%	42.724%	40.594%	38.567%	36.630%	33.011%	29.717%
$140,000	15	12	36.912%	34.509%	32.233%	30.070%	28.014%	24.212%	20.808%
$140,000	20	12	31.397%	28.866%	26.497%	24.284%	22.221%	18.527%	15.380%
$140,000	25	12	27.306%	24.765%	22.420%	20.260%	18.287%	14.854%	12.021%
$140,000	50	12	18.118%	15.709%	13.574%	11.698%	10.060%	7.385%	5.385%
$140,000	100	12	11.767%	9.558%	7.716%	6.196%	4.955%	3.159%	2.041%
$140,000	150	12	8.979%	6.935%	5.306%	4.036%	3.062%	1.792%	1.114%
$140,000	200	12	7.378%	5.476%	4.026%	2.948%	2.163%	1.218%	0.788%
$140,000	300	12	5.553%	3.866%	2.668%	1.850%	1.315%	0.774%	0.580%
$140,000	400	12	4.557%	3.021%	1.998%	1.350%	0.958%	0.616%	0.524%
$140,000	500	12	3.875%	2.473%	1.587%	1.064%	0.775%	0.557%	0.510%
$140,000	600	12	3.385%	2.085%	1.312%	0.883%	0.667%	0.527%	0.503%
$140,000	700	12	3.003%	1.796%	1.119%	0.770%	0.608%	0.514%	0.502%
$140,000	800	12	2.744%	1.607%	0.997%	0.704%	0.576%	0.509%	0.501%
$140,000	900	12	2.507%	1.439%	0.895%	0.649%	0.550%	0.505%	0.501%
$140,000	1,000	12	2.305%	1.303%	0.817%	0.610%	0.533%	0.503%	0.501%
$140,000	1,500	12	1.660%	0.913%	0.623%	0.531%	0.508%	0.502%	0.501%
$140,000	2,000	12	1.288%	0.727%	0.553%	0.512%	0.504%	0.502%	0.501%
$140,000	3,000	12	0.887%	0.575%	0.513%	0.505%	0.503%	0.502%	0.501%
$140,000	4,000	12	0.705%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	12	0.613%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	12	0.511%	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	60.745%	58.882%	57.092%	55.371%	53.711%	50.561%	47.626%
$150,000	10	12	45.566%	43.358%	41.259%	39.259%	37.348%	33.783%	30.542%
$150,000	15	12	37.538%	35.169%	32.926%	30.794%	28.771%	25.027%	21.644%
$150,000	20	12	32.050%	29.550%	27.202%	24.999%	22.937%	19.232%	16.045%
$150,000	25	12	27.930%	25.399%	23.055%	20.890%	18.905%	15.436%	12.559%
$150,000	50	12	18.541%	16.129%	13.986%	12.098%	10.442%	7.725%	5.676%
$150,000	100	12	12.058%	9.837%	7.978%	6.438%	5.171%	3.327%	2.164%
$150,000	150	12	9.203%	7.143%	5.496%	4.205%	3.207%	1.890%	1.177%
$150,000	200	12	7.567%	5.648%	4.178%	3.077%	2.268%	1.282%	0.822%
$150,000	300	12	5.699%	3.994%	2.772%	1.932%	1.375%	0.803%	0.592%
$150,000	400	12	4.680%	3.122%	2.078%	1.408%	0.998%	0.631%	0.529%
$150,000	500	12	3.982%	2.559%	1.650%	1.106%	0.801%	0.566%	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	3.479%	2.157%	1.362%	0.914%	0.684%	0.532%	0.504%
$150,000	700	12	3.087%	1.859%	1.160%	0.794%	0.621%	0.516%	0.502%
$150,000	800	12	2.821%	1.663%	1.032%	0.724%	0.585%	0.510%	0.502%
$150,000	900	12	2.578%	1.488%	0.925%	0.664%	0.557%	0.506%	0.501%
$150,000	1,000	12	2.371%	1.348%	0.842%	0.622%	0.538%	0.504%	0.501%
$150,000	1,500	12	1.709%	0.941%	0.635%	0.535%	0.509%	0.502%	0.501%
$150,000	2,000	12	1.327%	0.745%	0.558%	0.513%	0.504%	0.502%	0.501%
$150,000	3,000	12	0.912%	0.583%	0.515%	0.505%	0.503%	0.502%	0.501%
$150,000	4,000	12	0.722%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	12	0.623%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	12	0.512%	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	61.218%	59.373%	57.602%	55.898%	54.255%	51.137%	48.235%
$160,000	10	12	46.109%	43.927%	41.854%	39.878%	37.992%	34.475%	31.278%
$160,000	15	12	38.096%	35.757%	33.542%	31.438%	29.442%	25.752%	22.411%
$160,000	20	12	32.637%	30.170%	27.848%	25.661%	23.607%	19.901%	16.691%
$160,000	25	12	28.507%	25.991%	23.651%	21.487%	19.495%	15.994%	13.074%
$160,000	50	12	18.936%	16.520%	14.370%	12.471%	10.801%	8.046%	5.955%
$160,000	100	12	12.327%	10.098%	8.223%	6.664%	5.376%	3.487%	2.283%
$160,000	150	12	9.414%	7.340%	5.675%	4.363%	3.343%	1.985%	1.238%
$160,000	200	12	7.743%	5.809%	4.321%	3.198%	2.368%	1.343%	0.856%
$160,000	300	12	5.836%	4.114%	2.871%	2.010%	1.434%	0.832%	0.604%
$160,000	400	12	4.793%	3.217%	2.153%	1.463%	1.036%	0.647%	0.534%
$160,000	500	12	4.081%	2.639%	1.709%	1.147%	0.826%	0.574%	0.514%
$160,000	600	12	3.567%	2.225%	1.410%	0.945%	0.702%	0.536%	0.505%
$160,000	700	12	3.166%	1.918%	1.199%	0.817%	0.634%	0.519%	0.502%
$160,000	800	12	2.893%	1.715%	1.065%	0.742%	0.595%	0.512%	0.502%
$160,000	900	12	2.645%	1.535%	0.953%	0.679%	0.564%	0.507%	0.501%
$160,000	1,000	12	2.433%	1.389%	0.866%	0.634%	0.543%	0.504%	0.501%
$160,000	1,500	12	1.756%	0.967%	0.646%	0.539%	0.510%	0.502%	0.501%
$160,000	2,000	12	1.365%	0.762%	0.564%	0.514%	0.504%	0.502%	0.501%
$160,000	3,000	12	0.936%	0.590%	0.516%	0.505%	0.503%	0.502%	0.501%
$160,000	4,000	12	0.737%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	12	0.634%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	12	0.513%	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	61.646%	59.818%	58.064%	56.374%	54.746%	51.658%	48.784%
$170,000	10	12	46.601%	44.442%	42.393%	40.439%	38.573%	35.100%	31.942%
$170,000	15	12	38.601%	36.289%	34.099%	32.020%	30.050%	26.407%	23.110%
$170,000	20	12	33.171%	30.736%	28.443%	26.278%	24.239%	20.541%	17.318%
$170,000	25	12	29.048%	26.547%	24.217%	22.057%	20.065%	16.538%	13.579%
$170,000	50	12	19.307%	16.888%	14.731%	12.821%	11.137%	8.352%	6.221%

* 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	12	12.580%	10.343%	8.455%	6.879%	5.572%	3.642%	2.397%
$170,000	150	12	9.609%	7.523%	5.841%	4.511%	3.472%	2.076%	1.297%
$170,000	200	12	7.907%	5.960%	4.456%	3.313%	2.463%	1.403%	0.890%
$170,000	300	12	5.964%	4.227%	2.964%	2.084%	1.490%	0.860%	0.617%
$170,000	400	12	4.898%	3.306%	2.224%	1.516%	1.073%	0.662%	0.539%
$170,000	500	12	4.172%	2.714%	1.766%	1.186%	0.852%	0.582%	0.517%
$170,000	600	12	3.648%	2.289%	1.455%	0.975%	0.720%	0.541%	0.506%
$170,000	700	12	3.239%	1.974%	1.237%	0.840%	0.647%	0.522%	0.502%
$170,000	800	12	2.960%	1.764%	1.097%	0.760%	0.604%	0.513%	0.502%
$170,000	900	12	2.707%	1.579%	0.980%	0.694%	0.571%	0.508%	0.501%
$170,000	1,000	12	2.491%	1.429%	0.889%	0.646%	0.548%	0.505%	0.501%
$170,000	1,500	12	1.799%	0.992%	0.658%	0.544%	0.511%	0.502%	0.501%
$170,000	2,000	12	1.400%	0.779%	0.570%	0.516%	0.505%	0.502%	0.501%
$170,000	3,000	12	0.959%	0.598%	0.517%	0.505%	0.503%	0.502%	0.501%
$170,000	4,000	12	0.752%	0.540%	0.508%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	12	0.643%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	12	0.514%	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	62.047%	60.234%	58.495%	56.820%	55.205%	52.145%	49.297%
$180,000	10	12	47.063%	44.927%	42.899%	40.964%	39.119%	35.687%	32.564%
$180,000	15	12	39.075%	36.789%	34.622%	32.566%	30.620%	27.020%	23.765%
$180,000	20	12	33.673%	31.268%	29.002%	26.863%	24.846%	21.168%	17.940%
$180,000	25	12	29.563%	27.084%	24.767%	22.616%	20.625%	17.086%	14.092%
$180,000	50	12	19.667%	17.248%	15.085%	13.165%	11.467%	8.654%	6.486%
$180,000	100	12	12.827%	10.582%	8.681%	7.089%	5.765%	3.795%	2.512%
$180,000	150	12	9.800%	7.702%	6.004%	4.656%	3.599%	2.166%	1.356%
$180,000	200	12	8.066%	6.108%	4.588%	3.425%	2.557%	1.463%	0.924%
$180,000	300	12	6.088%	4.337%	3.056%	2.158%	1.547%	0.889%	0.630%
$180,000	400	12	5.001%	3.393%	2.294%	1.569%	1.110%	0.678%	0.545%
$180,000	500	12	4.262%	2.787%	1.822%	1.225%	0.877%	0.591%	0.519%
$180,000	600	12	3.728%	2.352%	1.501%	1.005%	0.738%	0.546%	0.507%
$180,000	700	12	3.311%	2.029%	1.274%	0.864%	0.660%	0.525%	0.503%
$180,000	800	12	3.025%	1.813%	1.129%	0.779%	0.614%	0.515%	0.502%
$180,000	900	12	2.768%	1.622%	1.007%	0.709%	0.578%	0.509%	0.501%
$180,000	1,000	12	2.548%	1.468%	0.912%	0.658%	0.554%	0.505%	0.501%
$180,000	1,500	12	1.842%	1.017%	0.670%	0.548%	0.513%	0.502%	0.501%
$180,000	2,000	12	1.434%	0.796%	0.576%	0.517%	0.505%	0.502%	0.501%
$180,000	3,000	12	0.981%	0.605%	0.519%	0.505%	0.503%	0.502%	0.501%
$180,000	4,000	12	0.767%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	12	0.653%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	12	0.515%	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	62.407%	60.608%	58.882%	57.219%	55.616%	52.581%	49.756%
$190,000	10	12	47.475%	45.360%	43.350%	41.433%	39.607%	36.210%	33.119%
$190,000	15	12	39.501%	37.237%	35.090%	33.056%	31.130%	27.569%	24.351%
$190,000	20	12	34.124%	31.745%	29.502%	27.387%	25.394%	21.749%	18.525%
$190,000	25	12	30.026%	27.571%	25.273%	23.134%	21.147%	17.603%	14.583%
$190,000	50	12	20.007%	17.587%	15.419%	13.489%	11.779%	8.939%	6.737%
$190,000	100	12	13.062%	10.809%	8.897%	7.291%	5.949%	3.942%	2.622%
$190,000	150	12	9.981%	7.872%	6.160%	4.795%	3.722%	2.254%	1.414%
$190,000	200	12	8.217%	6.248%	4.713%	3.532%	2.646%	1.521%	0.958%
$190,000	300	12	6.208%	4.442%	3.144%	2.230%	1.602%	0.917%	0.642%
$190,000	400	12	5.099%	3.477%	2.361%	1.619%	1.147%	0.693%	0.551%
$190,000	500	12	4.347%	2.858%	1.876%	1.264%	0.902%	0.600%	0.521%
$190,000	600	12	3.804%	2.413%	1.545%	1.034%	0.756%	0.551%	0.508%
$190,000	700	12	3.380%	2.082%	1.311%	0.887%	0.673%	0.528%	0.503%
$190,000	800	12	3.088%	1.859%	1.159%	0.797%	0.624%	0.517%	0.502%
$190,000	900	12	2.826%	1.664%	1.033%	0.724%	0.585%	0.510%	0.502%
$190,000	1,000	12	2.602%	1.506%	0.935%	0.670%	0.559%	0.506%	0.501%
$190,000	1,500	12	1.882%	1.041%	0.681%	0.553%	0.514%	0.502%	0.501%
$190,000	2,000	12	1.467%	0.812%	0.582%	0.519%	0.505%	0.502%	0.501%
$190,000	3,000	12	1.003%	0.613%	0.521%	0.506%	0.503%	0.502%	0.501%
$190,000	4,000	12	0.782%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	12	0.662%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	12	0.515%	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	62.725%	60.938%	59.223%	57.572%	55.980%	52.967%	50.162%
$200,000	10	12	47.844%	45.747%	43.754%	41.852%	40.042%	36.678%	33.615%
$200,000	15	12	39.880%	37.636%	35.508%	33.492%	31.585%	28.057%	24.873%
$200,000	20	12	34.527%	32.171%	29.950%	27.856%	25.884%	22.275%	19.069%
$200,000	25	12	30.439%	28.006%	25.730%	23.606%	21.628%	18.086%	15.047%
$200,000	50	12	20.323%	17.902%	15.732%	13.793%	12.073%	9.207%	6.977%
$200,000	100	12	13.285%	11.025%	9.103%	7.482%	6.127%	4.085%	2.730%
$200,000	150	12	10.151%	8.034%	6.309%	4.928%	3.839%	2.338%	1.470%
$200,000	200	12	8.359%	6.380%	4.831%	3.635%	2.732%	1.577%	0.991%
$200,000	300	12	6.319%	4.541%	3.228%	2.298%	1.655%	0.945%	0.655%
$200,000	400	12	5.191%	3.556%	2.424%	1.668%	1.181%	0.708%	0.557%
$200,000	500	12	4.427%	2.924%	1.927%	1.300%	0.926%	0.609%	0.524%
$200,000	600	12	3.875%	2.470%	1.587%	1.063%	0.773%	0.556%	0.509%
$200,000	700	12	3.444%	2.132%	1.346%	0.909%	0.686%	0.532%	0.504%
$200,000	800	12	3.146%	1.903%	1.189%	0.814%	0.633%	0.519%	0.503%
$200,000	900	12	2.881%	1.703%	1.059%	0.738%	0.593%	0.511%	0.502%
$200,000	1,000	12	2.653%	1.543%	0.957%	0.682%	0.564%	0.507%	0.501%
$200,000	1,500	12	1.920%	1.063%	0.692%	0.557%	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	12	1.499%	0.828%	0.588%	0.521%	0.505%	0.502%	0.501%
$200,000	3,000	12	1.023%	0.620%	0.522%	0.506%	0.503%	0.502%	0.501%
$200,000	4,000	12	0.796%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	12	0.672%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	12	0.516%	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	63.391%	61.630%	59.939%	58.311%	56.741%	53.774%	51.011%
$225,000	10	12	48.631%	46.571%	44.611%	42.744%	40.967%	37.670%	34.665%
$225,000	15	12	40.685%	38.480%	36.391%	34.415%	32.545%	29.088%	25.972%
$225,000	20	12	35.378%	33.067%	30.891%	28.841%	26.913%	23.384%	20.247%
$225,000	25	12	31.304%	28.921%	26.695%	24.617%	22.674%	19.159%	16.107%
$225,000	50	12	21.032%	18.613%	16.436%	14.484%	12.742%	9.819%	7.533%
$225,000	100	12	13.794%	11.521%	9.576%	7.926%	6.538%	4.422%	2.986%
$225,000	150	12	10.540%	8.404%	6.651%	5.237%	4.111%	2.539%	1.610%
$225,000	200	12	8.682%	6.684%	5.103%	3.873%	2.933%	1.712%	1.072%
$225,000	300	12	6.574%	4.767%	3.422%	2.456%	1.779%	1.013%	0.687%
$225,000	400	12	5.401%	3.738%	2.571%	1.780%	1.264%	0.747%	0.571%
$225,000	500	12	4.610%	3.076%	2.047%	1.387%	0.984%	0.631%	0.531%
$225,000	600	12	4.031%	2.597%	1.680%	1.126%	0.813%	0.567%	0.511%
$225,000	700	12	3.590%	2.247%	1.427%	0.962%	0.717%	0.540%	0.505%
$225,000	800	12	3.280%	2.005%	1.258%	0.856%	0.656%	0.525%	0.503%
$225,000	900	12	3.005%	1.796%	1.119%	0.773%	0.610%	0.514%	0.502%
$225,000	1,000	12	2.770%	1.626%	1.009%	0.710%	0.578%	0.508%	0.501%
$225,000	1,500	12	2.007%	1.117%	0.719%	0.568%	0.519%	0.502%	0.501%
$225,000	2,000	12	1.569%	0.865%	0.602%	0.525%	0.506%	0.502%	0.501%
$225,000	3,000	12	1.071%	0.638%	0.527%	0.506%	0.503%	0.502%	0.501%
$225,000	4,000	12	0.828%	0.559%	0.510%	0.504%	0.503%	0.502%	0.501%
$225,000	5,000	12	0.693%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	12	0.518%	0.506%	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	63.893%	62.152%	60.479%	58.868%	57.316%	54.384%	51.651%
$250,000	10	12	49.232%	47.200%	45.266%	43.425%	41.672%	38.426%	35.467%
$250,000	15	12	41.302%	39.127%	37.067%	35.122%	33.280%	29.877%	26.814%
$250,000	20	12	36.020%	33.744%	31.602%	29.585%	27.690%	24.224%	21.146%
$250,000	25	12	31.957%	29.614%	27.427%	25.386%	23.480%	20.021%	16.990%
$250,000	50	12	21.624%	19.209%	17.031%	15.072%	13.315%	10.347%	8.015%
$250,000	100	12	14.222%	11.939%	9.980%	8.306%	6.891%	4.717%	3.217%
$250,000	150	12	10.872%	8.721%	6.947%	5.506%	4.351%	2.719%	1.737%
$250,000	200	12	8.959%	6.944%	5.340%	4.083%	3.112%	1.835%	1.149%
$250,000	300	12	6.795%	4.967%	3.595%	2.601%	1.895%	1.078%	0.720%
$250,000	400	12	5.583%	3.897%	2.702%	1.882%	1.341%	0.784%	0.586%
$250,000	500	12	4.768%	3.209%	2.153%	1.465%	1.038%	0.653%	0.539%

* 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	4.172%	2.713%	1.768%	1.187%	0.853%	0.581%	0.514%
$250,000	700	12	3.716%	2.349%	1.502%	1.011%	0.747%	0.549%	0.507%
$250,000	800	12	3.395%	2.094%	1.319%	0.895%	0.679%	0.530%	0.504%
$250,000	900	12	3.113%	1.877%	1.173%	0.805%	0.628%	0.518%	0.502%
$250,000	1,000	12	2.871%	1.700%	1.056%	0.736%	0.591%	0.510%	0.501%
$250,000	1,500	12	2.082%	1.163%	0.743%	0.578%	0.522%	0.503%	0.501%
$250,000	2,000	12	1.631%	0.897%	0.616%	0.529%	0.507%	0.502%	0.501%
$250,000	3,000	12	1.113%	0.654%	0.531%	0.507%	0.503%	0.502%	0.501%
$250,000	4,000	12	0.857%	0.567%	0.512%	0.504%	0.503%	0.502%	0.501%
$250,000	5,000	12	0.713%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	12	0.521%	0.506%	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	64.299%	62.574%	60.915%	59.318%	57.781%	54.877%	52.169%
$275,000	10	12	49.723%	47.714%	45.800%	43.981%	42.250%	39.044%	36.122%
$275,000	15	12	41.812%	39.661%	37.628%	35.707%	33.889%	30.530%	27.511%
$275,000	20	12	36.551%	34.304%	32.190%	30.202%	28.334%	24.919%	21.890%
$275,000	25	12	32.508%	30.198%	28.044%	26.034%	24.158%	20.755%	17.770%
$275,000	50	12	22.163%	19.760%	17.583%	15.621%	13.853%	10.848%	8.468%
$275,000	100	12	14.611%	12.323%	10.351%	8.660%	7.223%	4.997%	3.443%
$275,000	150	12	11.180%	9.017%	7.227%	5.763%	4.583%	2.893%	1.863%
$275,000	200	12	9.215%	7.186%	5.561%	4.279%	3.283%	1.955%	1.225%
$275,000	300	12	6.998%	5.153%	3.758%	2.738%	2.006%	1.143%	0.753%
$275,000	400	12	5.751%	4.044%	2.825%	1.980%	1.415%	0.821%	0.602%
$275,000	500	12	4.912%	3.332%	2.251%	1.540%	1.092%	0.675%	0.547%
$275,000	600	12	4.300%	2.821%	1.852%	1.246%	0.892%	0.595%	0.518%
$275,000	700	12	3.833%	2.444%	1.572%	1.059%	0.776%	0.558%	0.509%
$275,000	800	12	3.501%	2.177%	1.379%	0.934%	0.701%	0.536%	0.505%
$275,000	900	12	3.213%	1.953%	1.225%	0.836%	0.645%	0.522%	0.503%
$275,000	1,000	12	2.964%	1.768%	1.101%	0.762%	0.604%	0.513%	0.502%
$275,000	1,500	12	2.149%	1.207%	0.766%	0.588%	0.526%	0.503%	0.501%
$275,000	2,000	12	1.687%	0.928%	0.629%	0.533%	0.508%	0.502%	0.501%
$275,000	3,000	12	1.152%	0.669%	0.535%	0.508%	0.503%	0.502%	0.501%
$275,000	4,000	12	0.884%	0.575%	0.513%	0.505%	0.503%	0.502%	0.501%
$275,000	5,000	12	0.732%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	12	0.523%	0.506%	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	64.656%	62.944%	61.298%	59.713%	58.188%	55.308%	52.622%
$300,000	10	12	50.141%	48.150%	46.254%	44.454%	42.741%	39.569%	36.679%
$300,000	15	12	42.248%	40.119%	38.107%	36.207%	34.409%	31.087%	28.105%
$300,000	20	12	37.014%	34.791%	32.701%	30.737%	28.893%	25.520%	22.533%
$300,000	25	12	32.983%	30.701%	28.575%	26.591%	24.740%	21.384%	18.442%
$300,000	50	12	22.650%	20.262%	18.093%	16.131%	14.355%	11.324%	8.900%

* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2022 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6D

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$300,000	100	12	14.971%	12.680%	10.696%	8.992%	7.536%	5.264%	3.660%
$300,000	150	12	11.466%	9.294%	7.490%	6.005%	4.804%	3.063%	1.987%
$300,000	200	12	9.452%	7.410%	5.768%	4.463%	3.446%	2.071%	1.302%
$300,000	300	12	7.185%	5.324%	3.909%	2.866%	2.111%	1.207%	0.786%
$300,000	400	12	5.905%	4.182%	2.941%	2.072%	1.486%	0.858%	0.618%
$300,000	500	12	5.045%	3.447%	2.344%	1.611%	1.144%	0.697%	0.556%
$300,000	600	12	4.418%	2.921%	1.930%	1.303%	0.931%	0.609%	0.523%
$300,000	700	12	3.933%	2.526%	1.634%	1.101%	0.802%	0.566%	0.511%
$300,000	800	12	3.600%	2.255%	1.436%	0.971%	0.724%	0.542%	0.506%
$300,000	900	12	3.305%	2.025%	1.274%	0.867%	0.662%	0.526%	0.504%
$300,000	1,000	12	3.050%	1.833%	1.144%	0.787%	0.617%	0.515%	0.502%
$300,000	1,500	12	2.212%	1.248%	0.788%	0.598%	0.530%	0.503%	0.501%
$300,000	2,000	12	1.739%	0.957%	0.642%	0.538%	0.509%	0.502%	0.501%
$300,000	3,000	12	1.189%	0.684%	0.539%	0.509%	0.504%	0.502%	0.501%
$300,000	4,000	12	0.910%	0.583%	0.515%	0.505%	0.503%	0.502%	0.501%
$300,000	5,000	12	0.750%	0.538%	0.507%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	12	0.525%	0.506%	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	64.979%	63.278%	61.643%	60.069%	58.556%	55.697%	53.029%
$325,000	10	12	50.520%	48.545%	46.666%	44.881%	43.185%	40.042%	37.180%
$325,000	15	12	42.645%	40.534%	38.541%	36.660%	34.879%	31.591%	28.641%
$325,000	20	12	37.430%	35.229%	33.159%	31.216%	29.392%	26.057%	23.107%
$325,000	25	12	33.405%	31.148%	29.047%	27.086%	25.256%	21.941%	19.036%
$325,000	50	12	23.088%	20.720%	18.562%	16.606%	14.828%	11.781%	9.321%
$325,000	100	12	15.308%	13.016%	11.023%	9.305%	7.832%	5.519%	3.871%
$325,000	150	12	11.729%	9.553%	7.736%	6.236%	5.014%	3.230%	2.111%
$325,000	200	12	9.671%	7.620%	5.963%	4.640%	3.601%	2.185%	1.379%
$325,000	300	12	7.360%	5.487%	4.055%	2.990%	2.214%	1.272%	0.822%
$325,000	400	12	6.051%	4.312%	3.051%	2.162%	1.555%	0.895%	0.635%
$325,000	500	12	5.170%	3.556%	2.433%	1.680%	1.194%	0.720%	0.565%
$325,000	600	12	4.528%	3.015%	2.004%	1.358%	0.969%	0.623%	0.527%
$325,000	700	12	4.034%	2.610%	1.697%	1.146%	0.831%	0.576%	0.513%
$325,000	800	12	3.692%	2.330%	1.491%	1.007%	0.746%	0.549%	0.508%
$325,000	900	12	3.392%	2.093%	1.321%	0.897%	0.679%	0.531%	0.504%
$325,000	1,000	12	3.130%	1.894%	1.185%	0.811%	0.630%	0.518%	0.502%
$325,000	1,500	12	2.271%	1.287%	0.811%	0.608%	0.534%	0.503%	0.501%
$325,000	2,000	12	1.788%	0.986%	0.654%	0.542%	0.511%	0.502%	0.501%
$325,000	3,000	12	1.223%	0.699%	0.544%	0.510%	0.504%	0.502%	0.501%
$325,000	4,000	12	0.934%	0.591%	0.516%	0.505%	0.503%	0.502%	0.501%
$325,000	5,000	12	0.767%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	12	0.527%	0.506%	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	65.268%	63.577%	61.953%	60.388%	58.885%	56.044%	53.393%
$350,000	10	12	50.861%	48.901%	47.036%	45.265%	43.583%	40.466%	37.628%
$350,000	15	12	43.000%	40.905%	38.929%	37.064%	35.299%	32.040%	29.118%
$350,000	20	12	37.806%	35.624%	33.573%	31.649%	29.842%	26.541%	23.623%
$350,000	25	12	33.782%	31.547%	29.467%	27.526%	25.715%	22.436%	19.564%
$350,000	50	12	23.484%	21.138%	18.998%	17.050%	15.276%	12.221%	9.736%
$350,000	100	12	15.626%	13.333%	11.336%	9.603%	8.119%	5.767%	4.077%
$350,000	150	12	11.982%	9.801%	7.974%	6.458%	5.217%	3.394%	2.234%
$350,000	200	12	9.880%	7.821%	6.151%	4.812%	3.752%	2.298%	1.457%
$350,000	300	12	7.529%	5.644%	4.196%	3.112%	2.315%	1.337%	0.858%
$350,000	400	12	6.191%	4.438%	3.159%	2.250%	1.624%	0.933%	0.653%
$350,000	500	12	5.292%	3.662%	2.520%	1.748%	1.245%	0.744%	0.574%
$350,000	600	12	4.636%	3.107%	2.077%	1.413%	1.007%	0.639%	0.533%
$350,000	700	12	4.132%	2.692%	1.761%	1.191%	0.860%	0.587%	0.517%
$350,000	800	12	3.782%	2.402%	1.545%	1.044%	0.769%	0.556%	0.510%
$350,000	900	12	3.476%	2.159%	1.368%	0.927%	0.697%	0.535%	0.505%
$350,000	1,000	12	3.209%	1.954%	1.227%	0.836%	0.643%	0.521%	0.503%
$350,000	1,500	12	2.329%	1.326%	0.833%	0.619%	0.538%	0.504%	0.501%
$350,000	2,000	12	1.836%	1.014%	0.668%	0.547%	0.512%	0.502%	0.501%
$350,000	3,000	12	1.257%	0.714%	0.549%	0.511%	0.504%	0.502%	0.501%
$350,000	4,000	12	0.958%	0.599%	0.518%	0.505%	0.503%	0.502%	0.501%
$350,000	5,000	12	0.785%	0.547%	0.508%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	12	0.530%	0.506%	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	65.502%	63.820%	62.203%	60.647%	59.151%	56.326%	53.689%
$375,000	10	12	51.141%	49.192%	47.339%	45.579%	43.911%	40.815%	37.997%
$375,000	15	12	43.295%	41.214%	39.253%	37.400%	35.648%	32.414%	29.515%
$375,000	20	12	38.125%	35.958%	33.924%	32.015%	30.223%	26.950%	24.060%
$375,000	25	12	34.101%	31.883%	29.821%	27.897%	26.102%	22.853%	20.009%
$375,000	50	12	23.824%	21.499%	19.377%	17.442%	15.675%	12.620%	10.118%
$375,000	100	12	15.909%	13.617%	11.617%	9.875%	8.378%	5.996%	4.268%
$375,000	150	12	12.209%	10.024%	8.190%	6.662%	5.404%	3.546%	2.351%
$375,000	200	12	10.070%	8.003%	6.323%	4.968%	3.894%	2.403%	1.531%
$375,000	300	12	7.683%	5.787%	4.326%	3.224%	2.409%	1.398%	0.894%
$375,000	400	12	6.320%	4.555%	3.260%	2.332%	1.689%	0.969%	0.670%
$375,000	500	12	5.405%	3.760%	2.601%	1.812%	1.294%	0.767%	0.584%
$375,000	600	12	4.737%	3.192%	2.145%	1.464%	1.044%	0.655%	0.539%
$375,000	700	12	4.224%	2.768%	1.820%	1.234%	0.889%	0.598%	0.520%
$375,000	800	12	3.859%	2.465%	1.591%	1.076%	0.788%	0.561%	0.510%
$375,000	900	12	3.554%	2.221%	1.413%	0.957%	0.715%	0.540%	0.506%
$375,000	1,000	12	3.282%	2.010%	1.266%	0.861%	0.657%	0.524%	0.503%
$375,000	1,500	12	2.383%	1.362%	0.854%	0.629%	0.543%	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	12	1.880%	1.040%	0.680%	0.552%	0.514%	0.502%	0.501%
$375,000	3,000	12	1.288%	0.728%	0.553%	0.512%	0.504%	0.502%	0.501%
$375,000	4,000	12	0.981%	0.606%	0.520%	0.505%	0.503%	0.502%	0.501%
$375,000	5,000	12	0.801%	0.551%	0.509%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	12	0.532%	0.507%	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	65.694%	64.018%	62.408%	60.859%	59.370%	56.557%	53.932%
$400,000	10	12	51.363%	49.423%	47.581%	45.830%	44.172%	41.093%	38.292%
$400,000	15	12	43.537%	41.469%	39.519%	37.677%	35.936%	32.722%	29.844%
$400,000	20	12	38.392%	36.239%	34.218%	32.322%	30.543%	27.294%	24.426%
$400,000	25	12	34.368%	32.167%	30.119%	28.210%	26.428%	23.205%	20.384%
$400,000	50	12	24.106%	21.801%	19.697%	17.775%	16.020%	12.972%	10.461%
$400,000	100	12	16.160%	13.871%	11.869%	10.122%	8.613%	6.205%	4.445%
$400,000	150	12	12.414%	10.226%	8.385%	6.849%	5.577%	3.687%	2.461%
$400,000	200	12	10.244%	8.170%	6.480%	5.113%	4.025%	2.501%	1.601%
$400,000	300	12	7.823%	5.918%	4.445%	3.328%	2.498%	1.456%	0.929%
$400,000	400	12	6.438%	4.662%	3.352%	2.409%	1.749%	1.004%	0.688%
$400,000	500	12	5.508%	3.851%	2.677%	1.872%	1.339%	0.790%	0.593%
$400,000	600	12	4.828%	3.271%	2.208%	1.513%	1.078%	0.670%	0.544%
$400,000	700	12	4.308%	2.839%	1.875%	1.274%	0.916%	0.609%	0.524%
$400,000	800	12	3.936%	2.528%	1.639%	1.109%	0.810%	0.568%	0.512%
$400,000	900	12	3.626%	2.279%	1.455%	0.985%	0.731%	0.545%	0.507%
$400,000	1,000	12	3.351%	2.063%	1.303%	0.884%	0.670%	0.527%	0.504%
$400,000	1,500	12	2.432%	1.397%	0.874%	0.639%	0.547%	0.505%	0.501%
$400,000	2,000	12	1.921%	1.065%	0.692%	0.557%	0.515%	0.503%	0.501%
$400,000	3,000	12	1.316%	0.741%	0.558%	0.513%	0.504%	0.502%	0.501%
$400,000	4,000	12	1.002%	0.613%	0.521%	0.506%	0.503%	0.502%	0.501%
$400,000	5,000	12	0.816%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	12	0.534%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	12	65.868%	64.198%	62.594%	61.051%	59.568%	56.767%	54.152%
$425,000	10	12	51.561%	49.630%	47.797%	46.055%	44.406%	41.342%	38.556%
$425,000	15	12	43.760%	41.702%	39.762%	37.931%	36.199%	33.004%	30.143%
$425,000	20	12	38.633%	36.492%	34.483%	32.599%	30.831%	27.603%	24.757%
$425,000	25	12	34.610%	32.422%	30.387%	28.492%	26.721%	23.520%	20.720%
$425,000	50	12	24.358%	22.071%	19.984%	18.076%	16.333%	13.299%	10.786%
$425,000	100	12	16.390%	14.106%	12.103%	10.352%	8.835%	6.404%	4.614%
$425,000	150	12	12.605%	10.416%	8.569%	7.024%	5.741%	3.822%	2.568%
$425,000	200	12	10.405%	8.327%	6.626%	5.249%	4.150%	2.596%	1.669%
$425,000	300	12	7.954%	6.041%	4.558%	3.427%	2.583%	1.513%	0.964%
$425,000	400	12	6.547%	4.763%	3.440%	2.482%	1.808%	1.037%	0.705%
$425,000	500	12	5.605%	3.938%	2.748%	1.929%	1.383%	0.812%	0.603%

* 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	4.914%	3.345%	2.268%	1.559%	1.112%	0.685%	0.550%
$425,000	700	12	4.385%	2.905%	1.927%	1.313%	0.943%	0.619%	0.527%
$425,000	800	12	4.009%	2.588%	1.685%	1.142%	0.831%	0.576%	0.515%
$425,000	900	12	3.694%	2.333%	1.495%	1.012%	0.748%	0.550%	0.509%
$425,000	1,000	12	3.414%	2.113%	1.339%	0.907%	0.683%	0.530%	0.504%
$425,000	1,500	12	2.479%	1.429%	0.894%	0.649%	0.551%	0.506%	0.501%
$425,000	2,000	12	1.958%	1.088%	0.704%	0.561%	0.517%	0.503%	0.501%
$425,000	3,000	12	1.343%	0.754%	0.562%	0.514%	0.504%	0.502%	0.501%
$425,000	4,000	12	1.021%	0.620%	0.523%	0.506%	0.503%	0.502%	0.501%
$425,000	5,000	12	0.830%	0.558%	0.510%	0.504%	0.503%	0.502%	0.501%
$425,000	10,000	12	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	12	66.021%	64.357%	62.758%	61.221%	59.743%	56.952%	54.346%
$450,000	10	12	51.746%	49.823%	47.997%	46.263%	44.622%	41.572%	38.799%
$450,000	15	12	43.968%	41.919%	39.990%	38.167%	36.444%	33.266%	30.421%
$450,000	20	12	38.855%	36.725%	34.726%	32.854%	31.095%	27.887%	25.059%
$450,000	25	12	34.832%	32.657%	30.633%	28.749%	26.989%	23.809%	21.027%
$450,000	50	12	24.589%	22.317%	20.246%	18.351%	16.621%	13.604%	11.093%
$450,000	100	12	16.605%	14.327%	12.324%	10.572%	9.049%	6.597%	4.781%
$450,000	150	12	12.786%	10.596%	8.744%	7.192%	5.898%	3.953%	2.671%
$450,000	200	12	10.556%	8.474%	6.764%	5.378%	4.268%	2.688%	1.735%
$450,000	300	12	8.076%	6.157%	4.664%	3.520%	2.663%	1.567%	0.998%
$450,000	400	12	6.649%	4.857%	3.522%	2.550%	1.863%	1.070%	0.722%
$450,000	500	12	5.696%	4.019%	2.816%	1.983%	1.425%	0.833%	0.612%
$450,000	600	12	4.995%	3.414%	2.324%	1.603%	1.145%	0.699%	0.555%
$450,000	700	12	4.458%	2.967%	1.976%	1.349%	0.969%	0.630%	0.531%
$450,000	800	12	4.076%	2.645%	1.728%	1.173%	0.852%	0.583%	0.517%
$450,000	900	12	3.757%	2.385%	1.533%	1.038%	0.764%	0.555%	0.510%
$450,000	1,000	12	3.474%	2.160%	1.372%	0.929%	0.696%	0.534%	0.505%
$450,000	1,500	12	2.522%	1.459%	0.912%	0.658%	0.555%	0.506%	0.501%
$450,000	2,000	12	1.993%	1.110%	0.715%	0.566%	0.518%	0.503%	0.501%
$450,000	3,000	12	1.368%	0.766%	0.567%	0.515%	0.505%	0.502%	0.501%
$450,000	4,000	12	1.039%	0.627%	0.525%	0.506%	0.503%	0.502%	0.501%
$450,000	5,000	12	0.844%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$450,000	10,000	12	0.538%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	12	66.167%	64.508%	62.914%	61.382%	59.910%	57.128%	54.530%
$475,000	10	12	51.921%	50.006%	48.188%	46.461%	44.827%	41.790%	39.029%
$475,000	15	12	44.161%	42.122%	40.201%	38.387%	36.671%	33.509%	30.678%
$475,000	20	12	39.056%	36.936%	34.947%	33.084%	31.334%	28.143%	25.332%
$475,000	25	12	35.034%	32.870%	30.857%	28.983%	27.233%	24.071%	21.306%
$475,000	50	12	24.801%	22.544%	20.486%	18.604%	16.886%	13.889%	11.386%

* 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	16.809%	14.537%	12.537%	10.783%	9.254%	6.784%	4.944%
$475,000	150	12	12.959%	10.769%	8.912%	7.354%	6.050%	4.081%	2.773%
$475,000	200	12	10.702%	8.617%	6.899%	5.503%	4.383%	2.778%	1.800%
$475,000	300	12	8.195%	6.269%	4.768%	3.612%	2.742%	1.621%	1.032%
$475,000	400	12	6.748%	4.948%	3.602%	2.618%	1.918%	1.102%	0.739%
$475,000	500	12	5.783%	4.097%	2.882%	2.036%	1.465%	0.855%	0.622%
$475,000	600	12	5.073%	3.481%	2.379%	1.646%	1.177%	0.714%	0.560%
$475,000	700	12	4.529%	3.027%	2.024%	1.385%	0.994%	0.640%	0.534%
$475,000	800	12	4.141%	2.700%	1.770%	1.203%	0.872%	0.590%	0.519%
$475,000	900	12	3.811%	2.429%	1.565%	1.059%	0.777%	0.558%	0.510%
$475,000	1,000	12	3.532%	2.206%	1.405%	0.950%	0.709%	0.537%	0.505%
$475,000	1,500	12	2.564%	1.488%	0.930%	0.668%	0.560%	0.507%	0.501%
$475,000	2,000	12	2.028%	1.131%	0.726%	0.571%	0.520%	0.503%	0.501%
$475,000	3,000	12	1.392%	0.778%	0.571%	0.516%	0.505%	0.502%	0.501%
$475,000	4,000	12	1.057%	0.634%	0.526%	0.506%	0.503%	0.502%	0.501%
$475,000	5,000	12	0.857%	0.566%	0.512%	0.504%	0.503%	0.502%	0.501%
$475,000	10,000	12	0.540%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	12	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	12	66.304%	64.650%	63.060%	61.532%	60.065%	57.291%	54.701%
$500,000	10	12	52.080%	50.171%	48.360%	46.639%	45.012%	41.987%	39.237%
$500,000	15	12	44.335%	42.304%	40.391%	38.584%	36.875%	33.727%	30.908%
$500,000	20	12	39.234%	37.123%	35.143%	33.288%	31.545%	28.370%	25.574%
$500,000	25	12	35.212%	33.058%	31.054%	29.190%	27.448%	24.301%	21.551%
$500,000	50	12	24.987%	22.742%	20.696%	18.826%	17.118%	14.140%	11.650%
$500,000	100	12	16.991%	14.727%	12.730%	10.976%	9.443%	6.958%	5.097%
$500,000	150	12	13.116%	10.927%	9.067%	7.502%	6.190%	4.201%	2.869%
$500,000	200	12	10.836%	8.749%	7.025%	5.621%	4.491%	2.864%	1.864%
$500,000	300	12	8.303%	6.373%	4.864%	3.697%	2.817%	1.672%	1.064%
$500,000	400	12	6.839%	5.032%	3.676%	2.681%	1.968%	1.133%	0.755%
$500,000	500	12	5.863%	4.168%	2.942%	2.084%	1.502%	0.875%	0.631%
$500,000	600	12	5.144%	3.543%	2.429%	1.685%	1.206%	0.728%	0.566%
$500,000	700	12	4.593%	3.082%	2.068%	1.418%	1.018%	0.649%	0.538%
$500,000	800	12	4.200%	2.750%	1.809%	1.231%	0.891%	0.597%	0.521%
$500,000	900	12	3.867%	2.474%	1.599%	1.083%	0.792%	0.563%	0.511%
$500,000	1,000	12	3.584%	2.247%	1.435%	0.970%	0.721%	0.540%	0.506%
$500,000	1,500	12	2.602%	1.515%	0.946%	0.677%	0.564%	0.507%	0.501%
$500,000	2,000	12	2.059%	1.151%	0.737%	0.575%	0.522%	0.503%	0.501%
$500,000	3,000	12	1.414%	0.789%	0.575%	0.517%	0.505%	0.502%	0.501%
$500,000	4,000	12	1.074%	0.640%	0.528%	0.507%	0.503%	0.502%	0.501%
$500,000	5,000	12	0.870%	0.570%	0.512%	0.504%	0.503%	0.502%	0.501%
$500,000	10,000	12	0.542%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	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 2022 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6D

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	13	41.680%	38.918%	36.249%	33.673%	31.221%	26.746%	22.803%
$30,000	10	13	27.063%	24.433%	22.021%	19.815%	17.785%	14.240%	11.337%
$30,000	15	13	21.323%	18.751%	16.439%	14.368%	12.522%	9.435%	7.052%
$30,000	20	13	17.858%	15.361%	13.154%	11.220%	9.536%	6.822%	4.844%
$30,000	25	13	15.585%	13.155%	11.043%	9.224%	7.673%	5.254%	3.582%
$30,000	50	13	9.888%	7.764%	6.041%	4.672%	3.603%	2.153%	1.339%
$30,000	100	13	6.124%	4.354%	3.061%	2.152%	1.536%	0.868%	0.615%
$30,000	150	13	4.550%	3.024%	2.002%	1.352%	0.962%	0.618%	0.525%
$30,000	200	13	3.738%	2.369%	1.513%	1.016%	0.745%	0.545%	0.507%
$30,000	300	13	2.754%	1.628%	1.013%	0.708%	0.577%	0.508%	0.501%
$30,000	400	13	2.185%	1.238%	0.783%	0.594%	0.529%	0.503%	0.501%
$30,000	500	13	1.826%	1.019%	0.674%	0.551%	0.514%	0.502%	0.501%
$30,000	600	13	1.577%	0.881%	0.613%	0.529%	0.508%	0.502%	0.501%
$30,000	700	13	1.381%	0.779%	0.572%	0.517%	0.505%	0.502%	0.501%
$30,000	800	13	1.246%	0.717%	0.551%	0.511%	0.504%	0.502%	0.501%
$30,000	900	13	1.137%	0.669%	0.536%	0.508%	0.503%	0.502%	0.501%
$30,000	1,000	13	1.044%	0.632%	0.526%	0.506%	0.503%	0.502%	0.501%
$30,000	1,500	13	0.761%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	13	0.635%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	13	0.545%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	13	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	13	0.511%	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	43.936%	41.294%	38.743%	36.276%	33.888%	29.350%	25.280%
$35,000	10	13	28.537%	25.899%	23.477%	21.255%	19.216%	15.628%	12.629%
$35,000	15	13	22.565%	19.983%	17.655%	15.554%	13.662%	10.469%	7.966%
$35,000	20	13	18.910%	16.393%	14.161%	12.186%	10.453%	7.626%	5.518%
$35,000	25	13	16.525%	14.072%	11.923%	10.060%	8.456%	5.916%	4.113%
$35,000	50	13	10.527%	8.363%	6.590%	5.164%	4.028%	2.456%	1.540%
$35,000	100	13	6.535%	4.715%	3.364%	2.394%	1.722%	0.966%	0.657%
$35,000	150	13	4.861%	3.284%	2.205%	1.500%	1.065%	0.659%	0.537%
$35,000	200	13	3.995%	2.575%	1.664%	1.116%	0.807%	0.562%	0.510%
$35,000	300	13	2.951%	1.772%	1.105%	0.760%	0.602%	0.512%	0.502%
$35,000	400	13	2.344%	1.343%	0.841%	0.621%	0.539%	0.504%	0.501%
$35,000	500	13	1.960%	1.101%	0.714%	0.566%	0.519%	0.502%	0.501%
$35,000	600	13	1.696%	0.947%	0.642%	0.539%	0.510%	0.502%	0.501%
$35,000	700	13	1.487%	0.833%	0.593%	0.523%	0.506%	0.502%	0.501%
$35,000	800	13	1.342%	0.762%	0.566%	0.515%	0.504%	0.502%	0.501%
$35,000	900	13	1.223%	0.706%	0.547%	0.510%	0.504%	0.502%	0.501%
$35,000	1,000	13	1.122%	0.663%	0.534%	0.508%	0.503%	0.502%	0.501%
$35,000	1,500	13	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	13	0.665%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	13	0.557%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	13	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	13	0.513%	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	45.851%	43.308%	40.851%	38.477%	36.179%	31.800%	27.697%
$40,000	10	13	29.923%	27.264%	24.810%	22.561%	20.499%	16.877%	13.819%
$40,000	15	13	23.699%	21.113%	18.768%	16.644%	14.723%	11.441%	8.828%
$40,000	20	13	19.870%	17.342%	15.085%	13.080%	11.307%	8.380%	6.165%
$40,000	25	13	17.383%	14.913%	12.735%	10.836%	9.188%	6.546%	4.628%
$40,000	50	13	11.121%	8.926%	7.106%	5.627%	4.439%	2.755%	1.740%
$40,000	100	13	6.914%	5.052%	3.651%	2.627%	1.905%	1.067%	0.705%
$40,000	150	13	5.151%	3.527%	2.400%	1.646%	1.168%	0.702%	0.552%
$40,000	200	13	4.239%	2.772%	1.812%	1.219%	0.873%	0.584%	0.515%
$40,000	300	13	3.134%	1.907%	1.196%	0.814%	0.629%	0.517%	0.502%
$40,000	400	13	2.490%	1.442%	0.898%	0.649%	0.550%	0.506%	0.501%
$40,000	500	13	2.083%	1.178%	0.754%	0.583%	0.524%	0.503%	0.501%
$40,000	600	13	1.805%	1.009%	0.671%	0.550%	0.513%	0.502%	0.501%
$40,000	700	13	1.585%	0.885%	0.614%	0.529%	0.507%	0.502%	0.501%
$40,000	800	13	1.431%	0.806%	0.582%	0.519%	0.505%	0.502%	0.501%
$40,000	900	13	1.303%	0.742%	0.559%	0.513%	0.504%	0.502%	0.501%
$40,000	1,000	13	1.197%	0.694%	0.543%	0.509%	0.503%	0.502%	0.501%
$40,000	1,500	13	0.857%	0.569%	0.512%	0.504%	0.503%	0.502%	0.501%
$40,000	2,000	13	0.696%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	13	0.570%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	13	0.529%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	13	0.515%	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	47.496%	45.033%	42.657%	40.360%	38.137%	33.911%	29.950%
$45,000	10	13	31.266%	28.573%	26.086%	23.799%	21.705%	18.016%	14.907%
$45,000	15	13	24.737%	22.153%	19.793%	17.653%	15.706%	12.358%	9.649%
$45,000	20	13	20.767%	18.228%	15.953%	13.920%	12.114%	9.100%	6.789%
$45,000	25	13	18.183%	15.697%	13.495%	11.564%	9.879%	7.150%	5.131%
$45,000	50	13	11.677%	9.452%	7.593%	6.066%	4.829%	3.047%	1.941%
$45,000	100	13	7.269%	5.370%	3.925%	2.855%	2.085%	1.172%	0.756%
$45,000	150	13	5.426%	3.760%	2.588%	1.790%	1.271%	0.749%	0.570%
$45,000	200	13	4.470%	2.961%	1.957%	1.321%	0.941%	0.608%	0.522%
$45,000	300	13	3.306%	2.038%	1.285%	0.869%	0.658%	0.523%	0.503%
$45,000	400	13	2.627%	1.539%	0.956%	0.679%	0.564%	0.507%	0.501%
$45,000	500	13	2.199%	1.253%	0.794%	0.602%	0.531%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	600	13	1.907%	1.071%	0.700%	0.561%	0.516%	0.502%	0.501%
$45,000	700	13	1.677%	0.936%	0.636%	0.536%	0.509%	0.502%	0.501%
$45,000	800	13	1.516%	0.849%	0.599%	0.524%	0.506%	0.502%	0.501%
$45,000	900	13	1.379%	0.778%	0.571%	0.516%	0.505%	0.502%	0.501%
$45,000	1,000	13	1.267%	0.725%	0.553%	0.511%	0.504%	0.502%	0.501%
$45,000	1,500	13	0.904%	0.583%	0.515%	0.505%	0.503%	0.502%	0.501%
$45,000	2,000	13	0.727%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	13	0.583%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	13	0.535%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	13	0.517%	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	48.919%	46.524%	44.214%	41.982%	39.827%	35.731%	31.890%
$50,000	10	13	32.555%	29.839%	27.323%	25.001%	22.862%	19.092%	15.927%
$50,000	15	13	25.675%	23.096%	20.732%	18.578%	16.614%	13.210%	10.432%
$50,000	20	13	21.596%	19.053%	16.762%	14.706%	12.871%	9.785%	7.386%
$50,000	25	13	18.922%	16.425%	14.202%	12.243%	10.524%	7.718%	5.612%
$50,000	50	13	12.189%	9.940%	8.045%	6.479%	5.197%	3.328%	2.141%
$50,000	100	13	7.599%	5.668%	4.183%	3.072%	2.261%	1.277%	0.812%
$50,000	150	13	5.681%	3.979%	2.768%	1.931%	1.375%	0.797%	0.590%
$50,000	200	13	4.683%	3.139%	2.095%	1.420%	1.009%	0.634%	0.529%
$50,000	300	13	3.466%	2.160%	1.371%	0.924%	0.688%	0.530%	0.504%
$50,000	400	13	2.754%	1.630%	1.013%	0.710%	0.577%	0.509%	0.501%
$50,000	500	13	2.307%	1.326%	0.835%	0.621%	0.539%	0.504%	0.501%
$50,000	600	13	2.002%	1.129%	0.729%	0.573%	0.521%	0.502%	0.501%
$50,000	700	13	1.764%	0.985%	0.658%	0.544%	0.511%	0.502%	0.501%
$50,000	800	13	1.595%	0.892%	0.617%	0.529%	0.507%	0.502%	0.501%
$50,000	900	13	1.451%	0.814%	0.585%	0.520%	0.505%	0.502%	0.501%
$50,000	1,000	13	1.333%	0.756%	0.563%	0.514%	0.504%	0.502%	0.501%
$50,000	1,500	13	0.949%	0.598%	0.518%	0.505%	0.503%	0.502%	0.501%
$50,000	2,000	13	0.758%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	13	0.597%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	13	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	13	0.520%	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	50.148%	47.813%	45.558%	43.384%	41.285%	37.300%	33.561%
$55,000	10	13	33.762%	31.046%	28.511%	26.159%	23.979%	20.124%	16.880%
$55,000	15	13	26.546%	23.963%	21.595%	19.431%	17.454%	14.003%	11.172%
$55,000	20	13	22.371%	19.824%	17.521%	15.445%	13.583%	10.434%	7.956%
$55,000	25	13	19.611%	17.106%	14.866%	12.880%	11.133%	8.256%	6.071%
$55,000	50	13	12.660%	10.389%	8.465%	6.864%	5.542%	3.595%	2.337%

* 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	7.903%	5.945%	4.426%	3.278%	2.429%	1.381%	0.869%
$55,000	150	13	5.921%	4.187%	2.940%	2.067%	1.478%	0.847%	0.612%
$55,000	200	13	4.882%	3.306%	2.226%	1.517%	1.075%	0.661%	0.537%
$55,000	300	13	3.614%	2.277%	1.453%	0.978%	0.719%	0.538%	0.505%
$55,000	400	13	2.874%	1.718%	1.069%	0.741%	0.592%	0.512%	0.502%
$55,000	500	13	2.408%	1.395%	0.875%	0.641%	0.547%	0.505%	0.501%
$55,000	600	13	2.092%	1.186%	0.759%	0.586%	0.525%	0.503%	0.501%
$55,000	700	13	1.846%	1.034%	0.681%	0.552%	0.514%	0.502%	0.501%
$55,000	800	13	1.670%	0.933%	0.635%	0.535%	0.509%	0.502%	0.501%
$55,000	900	13	1.520%	0.850%	0.599%	0.524%	0.506%	0.502%	0.501%
$55,000	1,000	13	1.397%	0.786%	0.574%	0.516%	0.504%	0.502%	0.501%
$55,000	1,500	13	0.992%	0.613%	0.521%	0.505%	0.503%	0.502%	0.501%
$55,000	2,000	13	0.788%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$55,000	3,000	13	0.612%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	13	0.548%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	13	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	13	0.507%	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	51.234%	48.947%	46.743%	44.619%	42.569%	38.677%	35.028%
$60,000	10	13	34.899%	32.192%	29.657%	27.281%	25.071%	21.130%	17.798%
$60,000	15	13	27.367%	24.773%	22.397%	20.219%	18.227%	14.745%	11.862%
$60,000	20	13	23.086%	20.539%	18.226%	16.134%	14.249%	11.046%	8.500%
$60,000	25	13	20.250%	17.739%	15.484%	13.479%	11.705%	8.763%	6.506%
$60,000	50	13	13.098%	10.805%	8.857%	7.226%	5.870%	3.850%	2.527%
$60,000	100	13	8.187%	6.203%	4.657%	3.475%	2.592%	1.484%	0.928%
$60,000	150	13	6.143%	4.382%	3.102%	2.199%	1.578%	0.897%	0.634%
$60,000	200	13	5.067%	3.464%	2.351%	1.610%	1.141%	0.690%	0.546%
$60,000	300	13	3.752%	2.386%	1.532%	1.030%	0.751%	0.546%	0.506%
$60,000	400	13	2.985%	1.800%	1.122%	0.772%	0.608%	0.515%	0.502%
$60,000	500	13	2.503%	1.461%	0.914%	0.661%	0.555%	0.506%	0.501%
$60,000	600	13	2.175%	1.241%	0.788%	0.599%	0.530%	0.503%	0.501%
$60,000	700	13	1.922%	1.080%	0.703%	0.561%	0.517%	0.502%	0.501%
$60,000	800	13	1.740%	0.973%	0.653%	0.541%	0.510%	0.502%	0.501%
$60,000	900	13	1.585%	0.884%	0.613%	0.528%	0.507%	0.502%	0.501%
$60,000	1,000	13	1.456%	0.816%	0.586%	0.520%	0.505%	0.502%	0.501%
$60,000	1,500	13	1.033%	0.628%	0.525%	0.506%	0.503%	0.502%	0.501%
$60,000	2,000	13	0.818%	0.557%	0.510%	0.504%	0.503%	0.502%	0.501%
$60,000	3,000	13	0.626%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	13	0.555%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	13	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	13	0.507%	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 2022 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6D

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	13	52.224%	49.981%	47.823%	45.743%	43.739%	39.928%	36.361%
$65,000	10	13	35.974%	33.292%	30.758%	28.377%	26.146%	22.138%	18.708%
$65,000	15	13	28.158%	25.551%	23.160%	20.966%	18.957%	15.445%	12.519%
$65,000	20	13	23.755%	21.207%	18.887%	16.781%	14.877%	11.625%	9.019%
$65,000	25	13	20.852%	18.332%	16.064%	14.045%	12.244%	9.244%	6.925%
$65,000	50	13	13.510%	11.199%	9.230%	7.570%	6.183%	4.096%	2.713%
$65,000	100	13	8.456%	6.451%	4.879%	3.667%	2.751%	1.586%	0.989%
$65,000	150	13	6.355%	4.569%	3.260%	2.327%	1.677%	0.949%	0.659%
$65,000	200	13	5.245%	3.616%	2.473%	1.703%	1.207%	0.720%	0.556%
$65,000	300	13	3.884%	2.492%	1.610%	1.083%	0.784%	0.556%	0.508%
$65,000	400	13	3.091%	1.880%	1.176%	0.803%	0.625%	0.518%	0.502%
$65,000	500	13	2.594%	1.525%	0.953%	0.681%	0.564%	0.507%	0.501%
$65,000	600	13	2.256%	1.294%	0.817%	0.612%	0.535%	0.504%	0.501%
$65,000	700	13	1.996%	1.125%	0.726%	0.570%	0.520%	0.503%	0.501%
$65,000	800	13	1.807%	1.012%	0.671%	0.548%	0.512%	0.502%	0.501%
$65,000	900	13	1.647%	0.918%	0.627%	0.532%	0.508%	0.502%	0.501%
$65,000	1,000	13	1.514%	0.846%	0.597%	0.523%	0.506%	0.502%	0.501%
$65,000	1,500	13	1.073%	0.644%	0.529%	0.507%	0.503%	0.502%	0.501%
$65,000	2,000	13	0.846%	0.565%	0.511%	0.504%	0.503%	0.502%	0.501%
$65,000	3,000	13	0.640%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	13	0.562%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	13	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	13	0.507%	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	53.108%	50.907%	48.789%	46.749%	44.783%	41.044%	37.548%
$70,000	10	13	36.957%	34.308%	31.790%	29.410%	27.173%	23.118%	19.602%
$70,000	15	13	28.914%	26.296%	23.885%	21.671%	19.645%	16.100%	13.135%
$70,000	20	13	24.378%	21.831%	19.504%	17.388%	15.469%	12.175%	9.518%
$70,000	25	13	21.416%	18.890%	16.614%	14.578%	12.756%	9.703%	7.329%
$70,000	50	13	13.893%	11.570%	9.581%	7.895%	6.480%	4.333%	2.894%
$70,000	100	13	8.710%	6.686%	5.091%	3.850%	2.905%	1.686%	1.051%
$70,000	150	13	6.555%	4.748%	3.411%	2.451%	1.775%	1.002%	0.684%
$70,000	200	13	5.414%	3.762%	2.592%	1.795%	1.273%	0.751%	0.568%
$70,000	300	13	4.009%	2.593%	1.685%	1.134%	0.817%	0.566%	0.511%
$70,000	400	13	3.192%	1.957%	1.228%	0.835%	0.642%	0.521%	0.503%
$70,000	500	13	2.680%	1.586%	0.991%	0.702%	0.574%	0.509%	0.501%
$70,000	600	13	2.332%	1.345%	0.847%	0.626%	0.540%	0.504%	0.501%
$70,000	700	13	2.066%	1.170%	0.749%	0.580%	0.523%	0.503%	0.501%
$70,000	800	13	1.870%	1.050%	0.689%	0.555%	0.514%	0.502%	0.501%
$70,000	900	13	1.706%	0.951%	0.642%	0.538%	0.509%	0.502%	0.501%
$70,000	1,000	13	1.569%	0.875%	0.609%	0.527%	0.506%	0.502%	0.501%
$70,000	1,500	13	1.112%	0.659%	0.533%	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	13	0.874%	0.573%	0.513%	0.504%	0.503%	0.502%	0.501%
$70,000	3,000	13	0.654%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	13	0.569%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	13	0.534%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	13	0.507%	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	53.906%	51.742%	49.660%	47.657%	45.722%	42.049%	38.618%
$75,000	10	13	37.858%	35.254%	32.763%	30.396%	28.156%	24.078%	20.503%
$75,000	15	13	29.650%	27.019%	24.591%	22.357%	20.310%	16.724%	13.721%
$75,000	20	13	24.972%	22.421%	20.089%	17.963%	16.033%	12.706%	10.001%
$75,000	25	13	21.950%	19.421%	17.140%	15.087%	13.249%	10.149%	7.721%
$75,000	50	13	14.261%	11.924%	9.916%	8.206%	6.766%	4.565%	3.071%
$75,000	100	13	8.954%	6.912%	5.294%	4.028%	3.054%	1.784%	1.111%
$75,000	150	13	6.746%	4.919%	3.557%	2.571%	1.870%	1.055%	0.710%
$75,000	200	13	5.575%	3.902%	2.707%	1.883%	1.339%	0.783%	0.580%
$75,000	300	13	4.122%	2.685%	1.753%	1.181%	0.847%	0.574%	0.512%
$75,000	400	13	3.289%	2.032%	1.280%	0.866%	0.659%	0.525%	0.503%
$75,000	500	13	2.761%	1.645%	1.028%	0.722%	0.584%	0.510%	0.502%
$75,000	600	13	2.405%	1.395%	0.875%	0.640%	0.546%	0.505%	0.501%
$75,000	700	13	2.133%	1.213%	0.772%	0.590%	0.527%	0.503%	0.501%
$75,000	800	13	1.931%	1.086%	0.707%	0.562%	0.517%	0.502%	0.501%
$75,000	900	13	1.762%	0.983%	0.656%	0.543%	0.511%	0.502%	0.501%
$75,000	1,000	13	1.622%	0.904%	0.622%	0.531%	0.507%	0.502%	0.501%
$75,000	1,500	13	1.149%	0.674%	0.537%	0.508%	0.503%	0.502%	0.501%
$75,000	2,000	13	0.901%	0.582%	0.514%	0.505%	0.503%	0.502%	0.501%
$75,000	3,000	13	0.668%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	13	0.577%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	13	0.538%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	13	0.507%	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	54.639%	52.508%	50.459%	48.488%	46.584%	42.970%	39.595%
$80,000	10	13	38.685%	36.126%	33.676%	31.333%	29.104%	25.010%	21.399%
$80,000	15	13	30.368%	27.729%	25.286%	23.033%	20.964%	17.333%	14.286%
$80,000	20	13	25.545%	22.988%	20.650%	18.514%	16.572%	13.217%	10.470%
$80,000	25	13	22.463%	19.931%	17.646%	15.579%	13.725%	10.583%	8.106%
$80,000	50	13	14.613%	12.265%	10.240%	8.509%	7.046%	4.793%	3.248%
$80,000	100	13	9.189%	7.132%	5.491%	4.200%	3.201%	1.883%	1.173%
$80,000	150	13	6.931%	5.085%	3.700%	2.689%	1.965%	1.111%	0.737%
$80,000	200	13	5.732%	4.038%	2.820%	1.971%	1.406%	0.815%	0.593%
$80,000	300	13	4.239%	2.781%	1.826%	1.232%	0.881%	0.585%	0.515%
$80,000	400	13	3.384%	2.104%	1.330%	0.898%	0.676%	0.529%	0.504%
$80,000	500	13	2.840%	1.701%	1.064%	0.743%	0.595%	0.512%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	600	13	2.476%	1.443%	0.904%	0.655%	0.552%	0.506%	0.501%
$80,000	700	13	2.198%	1.255%	0.796%	0.600%	0.530%	0.504%	0.501%
$80,000	800	13	1.990%	1.123%	0.725%	0.570%	0.519%	0.503%	0.501%
$80,000	900	13	1.816%	1.015%	0.671%	0.549%	0.512%	0.502%	0.501%
$80,000	1,000	13	1.672%	0.932%	0.634%	0.535%	0.508%	0.502%	0.501%
$80,000	1,500	13	1.185%	0.690%	0.542%	0.509%	0.503%	0.502%	0.501%
$80,000	2,000	13	0.927%	0.590%	0.516%	0.505%	0.503%	0.502%	0.501%
$80,000	3,000	13	0.682%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	13	0.584%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	13	0.542%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	13	0.507%	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	55.912%	53.838%	51.847%	49.926%	48.075%	44.565%	41.287%
$90,000	10	13	40.121%	37.638%	35.264%	32.993%	30.821%	26.751%	23.098%
$90,000	15	13	31.712%	29.075%	26.616%	24.334%	22.227%	18.497%	15.360%
$90,000	20	13	26.634%	24.061%	21.706%	19.552%	17.589%	14.186%	11.371%
$90,000	25	13	23.412%	20.885%	18.591%	16.504%	14.620%	11.411%	8.848%
$90,000	50	13	15.269%	12.903%	10.850%	9.087%	7.583%	5.236%	3.600%
$90,000	100	13	9.633%	7.548%	5.866%	4.531%	3.485%	2.080%	1.298%
$90,000	150	13	7.280%	5.401%	3.974%	2.917%	2.150%	1.223%	0.795%
$90,000	200	13	6.023%	4.293%	3.034%	2.140%	1.535%	0.880%	0.622%
$90,000	300	13	4.457%	2.962%	1.964%	1.332%	0.949%	0.610%	0.522%
$90,000	400	13	3.560%	2.242%	1.428%	0.961%	0.713%	0.539%	0.506%
$90,000	500	13	2.987%	1.810%	1.136%	0.785%	0.617%	0.516%	0.502%
$90,000	600	13	2.608%	1.536%	0.961%	0.685%	0.566%	0.507%	0.501%
$90,000	700	13	2.319%	1.335%	0.841%	0.622%	0.538%	0.504%	0.501%
$90,000	800	13	2.099%	1.192%	0.762%	0.586%	0.525%	0.503%	0.501%
$90,000	900	13	1.918%	1.076%	0.701%	0.560%	0.516%	0.502%	0.501%
$90,000	1,000	13	1.767%	0.985%	0.658%	0.543%	0.510%	0.502%	0.501%
$90,000	1,500	13	1.253%	0.719%	0.552%	0.511%	0.504%	0.502%	0.501%
$90,000	2,000	13	0.977%	0.607%	0.520%	0.505%	0.503%	0.502%	0.501%
$90,000	3,000	13	0.710%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	13	0.599%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	13	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	13	0.508%	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	56.912%	54.885%	52.936%	51.058%	49.247%	45.820%	42.617%
$100,000	10	13	41.269%	38.848%	36.533%	34.324%	32.207%	28.236%	24.605%
$100,000	15	13	32.868%	30.250%	27.799%	25.508%	23.373%	19.563%	16.341%
$100,000	20	13	27.606%	25.019%	22.644%	20.471%	18.489%	15.038%	12.176%
$100,000	25	13	24.249%	21.721%	19.416%	17.317%	15.412%	12.151%	9.518%
$100,000	50	13	15.839%	13.460%	11.386%	9.596%	8.062%	5.636%	3.924%

* 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	13	10.021%	7.913%	6.200%	4.827%	3.743%	2.264%	1.418%
$100,000	150	13	7.586%	5.681%	4.220%	3.124%	2.320%	1.329%	0.851%
$100,000	200	13	6.277%	4.517%	3.224%	2.293%	1.654%	0.942%	0.650%
$100,000	300	13	4.647%	3.122%	2.088%	1.424%	1.013%	0.636%	0.530%
$100,000	400	13	3.715%	2.365%	1.517%	1.019%	0.749%	0.549%	0.508%
$100,000	500	13	3.118%	1.908%	1.201%	0.824%	0.639%	0.521%	0.503%
$100,000	600	13	2.727%	1.621%	1.014%	0.714%	0.580%	0.509%	0.501%
$100,000	700	13	2.427%	1.408%	0.884%	0.643%	0.547%	0.505%	0.501%
$100,000	800	13	2.196%	1.254%	0.796%	0.601%	0.531%	0.503%	0.501%
$100,000	900	13	2.009%	1.133%	0.730%	0.572%	0.520%	0.502%	0.501%
$100,000	1,000	13	1.851%	1.036%	0.682%	0.553%	0.513%	0.502%	0.501%
$100,000	1,500	13	1.313%	0.747%	0.561%	0.514%	0.504%	0.502%	0.501%
$100,000	2,000	13	1.022%	0.624%	0.524%	0.506%	0.503%	0.502%	0.501%
$100,000	3,000	13	0.736%	0.537%	0.508%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	13	0.613%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	13	0.558%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	13	0.508%	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	57.753%	55.764%	53.849%	52.006%	50.231%	46.869%	43.730%
$110,000	10	13	42.248%	39.878%	37.615%	35.453%	33.384%	29.508%	25.960%
$110,000	15	13	33.910%	31.325%	28.889%	26.604%	24.464%	20.599%	17.293%
$110,000	20	13	28.514%	25.921%	23.528%	21.336%	19.334%	15.834%	12.918%
$110,000	25	13	25.032%	22.493%	20.175%	18.065%	16.144%	12.837%	10.146%
$110,000	50	13	16.362%	13.974%	11.882%	10.068%	8.505%	6.014%	4.233%
$110,000	100	13	10.374%	8.245%	6.506%	5.101%	3.982%	2.437%	1.536%
$110,000	150	13	7.869%	5.940%	4.448%	3.318%	2.479%	1.431%	0.908%
$110,000	200	13	6.510%	4.725%	3.400%	2.437%	1.766%	1.003%	0.680%
$110,000	300	13	4.822%	3.270%	2.205%	1.512%	1.075%	0.663%	0.538%
$110,000	400	13	3.857%	2.479%	1.601%	1.076%	0.785%	0.560%	0.510%
$110,000	500	13	3.239%	1.999%	1.264%	0.863%	0.661%	0.526%	0.503%
$110,000	600	13	2.835%	1.700%	1.065%	0.743%	0.594%	0.512%	0.502%
$110,000	700	13	2.525%	1.477%	0.925%	0.664%	0.556%	0.506%	0.501%
$110,000	800	13	2.285%	1.314%	0.829%	0.617%	0.537%	0.504%	0.501%
$110,000	900	13	2.093%	1.186%	0.758%	0.584%	0.524%	0.503%	0.501%
$110,000	1,000	13	1.930%	1.083%	0.706%	0.562%	0.516%	0.502%	0.501%
$110,000	1,500	13	1.370%	0.775%	0.571%	0.516%	0.504%	0.502%	0.501%
$110,000	2,000	13	1.064%	0.640%	0.528%	0.507%	0.503%	0.502%	0.501%
$110,000	3,000	13	0.761%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$110,000	4,000	13	0.628%	0.517%	0.506%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	13	0.566%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	13	0.508%	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	58.486%	56.529%	54.645%	52.831%	51.086%	47.781%	44.697%
$120,000	10	13	43.107%	40.780%	38.563%	36.442%	34.413%	30.620%	27.149%
$120,000	15	13	34.843%	32.306%	29.900%	27.630%	25.494%	21.614%	18.244%
$120,000	20	13	29.369%	26.782%	24.384%	22.177%	20.153%	16.599%	13.628%
$120,000	25	13	25.776%	23.230%	20.898%	18.769%	16.837%	13.488%	10.741%
$120,000	50	13	16.843%	14.449%	12.344%	10.509%	8.920%	6.373%	4.529%
$120,000	100	13	10.701%	8.556%	6.793%	5.362%	4.212%	2.606%	1.654%
$120,000	150	13	8.132%	6.181%	4.662%	3.502%	2.632%	1.530%	0.965%
$120,000	200	13	6.725%	4.917%	3.563%	2.573%	1.873%	1.064%	0.710%
$120,000	300	13	4.984%	3.408%	2.315%	1.596%	1.137%	0.690%	0.548%
$120,000	400	13	3.982%	2.580%	1.676%	1.128%	0.818%	0.570%	0.512%
$120,000	500	13	3.352%	2.086%	1.325%	0.902%	0.683%	0.532%	0.504%
$120,000	600	13	2.937%	1.774%	1.114%	0.771%	0.609%	0.514%	0.502%
$120,000	700	13	2.617%	1.542%	0.964%	0.686%	0.566%	0.508%	0.501%
$120,000	800	13	2.369%	1.370%	0.862%	0.634%	0.543%	0.504%	0.501%
$120,000	900	13	2.172%	1.236%	0.785%	0.597%	0.528%	0.503%	0.501%
$120,000	1,000	13	2.003%	1.129%	0.730%	0.572%	0.519%	0.502%	0.501%
$120,000	1,500	13	1.423%	0.801%	0.581%	0.519%	0.505%	0.502%	0.501%
$120,000	2,000	13	1.105%	0.656%	0.533%	0.507%	0.503%	0.502%	0.501%
$120,000	3,000	13	0.785%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$120,000	4,000	13	0.642%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	13	0.575%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	13	0.508%	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	59.123%	57.191%	55.334%	53.548%	51.829%	48.572%	45.536%
$130,000	10	13	43.861%	41.573%	39.393%	37.308%	35.315%	31.595%	28.190%
$130,000	15	13	35.666%	33.175%	30.814%	28.574%	26.453%	22.578%	19.180%
$130,000	20	13	30.166%	27.594%	25.202%	22.991%	20.948%	17.344%	14.317%
$130,000	25	13	26.481%	23.934%	21.591%	19.445%	17.497%	14.105%	11.311%
$130,000	50	13	17.298%	14.898%	12.781%	10.929%	9.317%	6.720%	4.821%
$130,000	100	13	11.010%	8.850%	7.066%	5.611%	4.434%	2.771%	1.771%
$130,000	150	13	8.381%	6.410%	4.867%	3.680%	2.781%	1.628%	1.023%
$130,000	200	13	6.929%	5.100%	3.721%	2.705%	1.979%	1.125%	0.743%
$130,000	300	13	5.138%	3.539%	2.422%	1.678%	1.197%	0.718%	0.558%
$130,000	400	13	4.107%	2.682%	1.753%	1.182%	0.853%	0.582%	0.515%
$130,000	500	13	3.460%	2.169%	1.385%	0.940%	0.706%	0.538%	0.506%
$130,000	600	13	3.034%	1.846%	1.162%	0.800%	0.625%	0.517%	0.502%
$130,000	700	13	2.705%	1.605%	1.003%	0.708%	0.576%	0.509%	0.501%
$130,000	800	13	2.449%	1.425%	0.894%	0.650%	0.550%	0.505%	0.501%
$130,000	900	13	2.246%	1.285%	0.812%	0.610%	0.534%	0.503%	0.501%
$130,000	1,000	13	2.073%	1.174%	0.753%	0.583%	0.523%	0.503%	0.501%
$130,000	1,500	13	1.474%	0.827%	0.591%	0.522%	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	13	1.144%	0.672%	0.537%	0.508%	0.503%	0.502%	0.501%
$130,000	3,000	13	0.808%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$130,000	4,000	13	0.656%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	13	0.583%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	13	0.509%	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	59.693%	57.785%	55.952%	54.189%	52.493%	49.279%	46.286%
$140,000	10	13	44.536%	42.284%	40.136%	38.083%	36.123%	32.468%	29.119%
$140,000	15	13	36.402%	33.954%	31.634%	29.433%	27.342%	23.490%	20.086%
$140,000	20	13	30.912%	28.360%	25.982%	23.774%	21.723%	18.076%	14.995%
$140,000	25	13	27.156%	24.610%	22.261%	20.104%	18.135%	14.702%	11.862%
$140,000	50	13	17.734%	15.333%	13.207%	11.337%	9.703%	7.060%	5.112%
$140,000	100	13	11.306%	9.132%	7.330%	5.852%	4.651%	2.935%	1.888%
$140,000	150	13	8.619%	6.630%	5.064%	3.853%	2.927%	1.725%	1.083%
$140,000	200	13	7.124%	5.274%	3.873%	2.833%	2.082%	1.186%	0.776%
$140,000	300	13	5.285%	3.666%	2.526%	1.757%	1.257%	0.747%	0.570%
$140,000	400	13	4.227%	2.780%	1.828%	1.236%	0.888%	0.596%	0.519%
$140,000	500	13	3.563%	2.250%	1.443%	0.978%	0.729%	0.544%	0.507%
$140,000	600	13	3.127%	1.916%	1.210%	0.829%	0.640%	0.521%	0.503%
$140,000	700	13	2.789%	1.666%	1.042%	0.729%	0.586%	0.510%	0.501%
$140,000	800	13	2.525%	1.478%	0.926%	0.666%	0.558%	0.506%	0.501%
$140,000	900	13	2.317%	1.333%	0.840%	0.623%	0.539%	0.504%	0.501%
$140,000	1,000	13	2.140%	1.217%	0.776%	0.593%	0.527%	0.503%	0.501%
$140,000	1,500	13	1.522%	0.852%	0.601%	0.525%	0.506%	0.502%	0.501%
$140,000	2,000	13	1.181%	0.688%	0.542%	0.509%	0.504%	0.502%	0.501%
$140,000	3,000	13	0.831%	0.562%	0.511%	0.505%	0.503%	0.502%	0.501%
$140,000	4,000	13	0.670%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	13	0.592%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	13	0.509%	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	60.200%	58.314%	56.500%	54.759%	53.083%	49.907%	46.950%
$150,000	10	13	45.132%	42.911%	40.791%	38.766%	36.835%	33.235%	29.936%
$150,000	15	13	37.040%	34.627%	32.343%	30.176%	28.117%	24.315%	20.917%
$150,000	20	13	31.579%	29.052%	26.693%	24.492%	22.441%	18.769%	15.638%
$150,000	25	13	27.779%	25.238%	22.886%	20.721%	18.736%	15.261%	12.378%
$150,000	50	13	18.136%	15.731%	13.600%	11.715%	10.061%	7.378%	5.385%
$150,000	100	13	11.579%	9.395%	7.576%	6.078%	4.854%	3.092%	2.001%
$150,000	150	13	8.840%	6.834%	5.248%	4.014%	3.065%	1.819%	1.140%
$150,000	200	13	7.305%	5.437%	4.015%	2.954%	2.180%	1.244%	0.808%
$150,000	300	13	5.419%	3.782%	2.622%	1.832%	1.313%	0.775%	0.582%
$150,000	400	13	4.338%	2.871%	1.899%	1.287%	0.923%	0.608%	0.522%
$150,000	500	13	3.657%	2.324%	1.498%	1.014%	0.751%	0.551%	0.508%

* 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	3.211%	1.981%	1.254%	0.857%	0.656%	0.524%	0.503%
$150,000	700	13	2.866%	1.722%	1.079%	0.750%	0.597%	0.512%	0.502%
$150,000	800	13	2.595%	1.527%	0.956%	0.682%	0.565%	0.507%	0.501%
$150,000	900	13	2.383%	1.377%	0.865%	0.636%	0.545%	0.504%	0.501%
$150,000	1,000	13	2.202%	1.257%	0.798%	0.603%	0.531%	0.503%	0.501%
$150,000	1,500	13	1.567%	0.876%	0.611%	0.528%	0.507%	0.502%	0.501%
$150,000	2,000	13	1.215%	0.703%	0.547%	0.510%	0.504%	0.502%	0.501%
$150,000	3,000	13	0.853%	0.568%	0.512%	0.505%	0.503%	0.502%	0.501%
$150,000	4,000	13	0.684%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	13	0.601%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	13	0.509%	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	60.644%	58.776%	56.982%	55.258%	53.599%	50.457%	47.531%
$160,000	10	13	45.666%	43.471%	41.377%	39.377%	37.472%	33.920%	30.665%
$160,000	15	13	37.605%	35.226%	32.972%	30.835%	28.806%	25.061%	21.690%
$160,000	20	13	32.177%	29.682%	27.346%	25.156%	23.111%	19.430%	16.261%
$160,000	25	13	28.358%	25.827%	23.478%	21.311%	19.311%	15.798%	12.872%
$160,000	50	13	18.511%	16.104%	13.966%	12.069%	10.400%	7.681%	5.644%
$160,000	100	13	11.836%	9.642%	7.808%	6.291%	5.048%	3.244%	2.112%
$160,000	150	13	9.045%	7.024%	5.420%	4.165%	3.197%	1.907%	1.196%
$160,000	200	13	7.475%	5.591%	4.149%	3.069%	2.274%	1.301%	0.840%
$160,000	300	13	5.546%	3.892%	2.713%	1.904%	1.368%	0.803%	0.594%
$160,000	400	13	4.443%	2.958%	1.967%	1.337%	0.956%	0.621%	0.526%
$160,000	500	13	3.748%	2.396%	1.550%	1.050%	0.774%	0.558%	0.510%
$160,000	600	13	3.292%	2.043%	1.297%	0.884%	0.671%	0.528%	0.504%
$160,000	700	13	2.940%	1.776%	1.114%	0.771%	0.608%	0.514%	0.502%
$160,000	800	13	2.662%	1.574%	0.985%	0.698%	0.573%	0.508%	0.501%
$160,000	900	13	2.444%	1.419%	0.890%	0.648%	0.551%	0.505%	0.501%
$160,000	1,000	13	2.259%	1.295%	0.820%	0.613%	0.535%	0.503%	0.501%
$160,000	1,500	13	1.609%	0.899%	0.620%	0.531%	0.508%	0.502%	0.501%
$160,000	2,000	13	1.248%	0.718%	0.551%	0.511%	0.504%	0.502%	0.501%
$160,000	3,000	13	0.874%	0.574%	0.514%	0.505%	0.503%	0.502%	0.501%
$160,000	4,000	13	0.697%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	13	0.610%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	13	0.510%	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	61.045%	59.194%	57.417%	55.709%	54.065%	50.954%	48.056%
$170,000	10	13	46.155%	43.984%	41.912%	39.936%	38.053%	34.545%	31.329%
$170,000	15	13	38.119%	35.768%	33.543%	31.432%	29.430%	25.738%	22.409%
$170,000	20	13	32.723%	30.262%	27.952%	25.780%	23.744%	20.065%	16.874%
$170,000	25	13	28.900%	26.384%	24.042%	21.875%	19.868%	16.322%	13.354%
$170,000	50	13	18.870%	16.461%	14.315%	12.408%	10.727%	7.973%	5.898%

* 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	12.079%	9.877%	8.029%	6.495%	5.233%	3.390%	2.221%
$170,000	150	13	9.237%	7.205%	5.584%	4.310%	3.322%	1.994%	1.252%
$170,000	200	13	7.636%	5.738%	4.278%	3.179%	2.366%	1.358%	0.873%
$170,000	300	13	5.668%	3.998%	2.801%	1.974%	1.422%	0.831%	0.606%
$170,000	400	13	4.543%	3.042%	2.034%	1.385%	0.990%	0.634%	0.530%
$170,000	500	13	3.826%	2.458%	1.596%	1.080%	0.793%	0.563%	0.510%
$170,000	600	13	3.368%	2.102%	1.338%	0.910%	0.686%	0.532%	0.505%
$170,000	700	13	3.010%	1.828%	1.149%	0.792%	0.619%	0.516%	0.502%
$170,000	800	13	2.725%	1.620%	1.014%	0.714%	0.580%	0.509%	0.501%
$170,000	900	13	2.503%	1.460%	0.915%	0.661%	0.557%	0.505%	0.501%
$170,000	1,000	13	2.314%	1.332%	0.841%	0.624%	0.539%	0.504%	0.501%
$170,000	1,500	13	1.649%	0.921%	0.630%	0.534%	0.508%	0.502%	0.501%
$170,000	2,000	13	1.280%	0.732%	0.556%	0.513%	0.504%	0.502%	0.501%
$170,000	3,000	13	0.895%	0.581%	0.515%	0.505%	0.503%	0.502%	0.501%
$170,000	4,000	13	0.711%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	13	0.619%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	13	0.510%	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	61.412%	59.576%	57.814%	56.121%	54.490%	51.407%	48.535%
$180,000	10	13	46.601%	44.450%	42.399%	40.444%	38.582%	35.112%	31.933%
$180,000	15	13	38.587%	36.263%	34.063%	31.976%	29.999%	26.353%	23.067%
$180,000	20	13	33.221%	30.792%	28.510%	26.361%	24.340%	20.671%	17.469%
$180,000	25	13	29.404%	26.905%	24.575%	22.412%	20.404%	16.834%	13.825%
$180,000	50	13	19.214%	16.803%	14.651%	12.736%	11.042%	8.259%	6.148%
$180,000	100	13	12.311%	10.102%	8.242%	6.694%	5.413%	3.533%	2.329%
$180,000	150	13	9.421%	7.378%	5.742%	4.450%	3.444%	2.080%	1.309%
$180,000	200	13	7.790%	5.879%	4.403%	3.286%	2.455%	1.415%	0.905%
$180,000	300	13	5.785%	4.101%	2.887%	2.043%	1.474%	0.859%	0.619%
$180,000	400	13	4.640%	3.123%	2.098%	1.433%	1.023%	0.648%	0.534%
$180,000	500	13	3.908%	2.524%	1.645%	1.114%	0.815%	0.570%	0.512%
$180,000	600	13	3.441%	2.159%	1.378%	0.936%	0.701%	0.536%	0.505%
$180,000	700	13	3.078%	1.879%	1.183%	0.813%	0.630%	0.518%	0.502%
$180,000	800	13	2.786%	1.664%	1.042%	0.730%	0.588%	0.510%	0.502%
$180,000	900	13	2.560%	1.500%	0.940%	0.675%	0.563%	0.506%	0.501%
$180,000	1,000	13	2.367%	1.367%	0.862%	0.634%	0.544%	0.504%	0.501%
$180,000	1,500	13	1.689%	0.943%	0.640%	0.538%	0.510%	0.502%	0.501%
$180,000	2,000	13	1.311%	0.747%	0.561%	0.514%	0.504%	0.502%	0.501%
$180,000	3,000	13	0.915%	0.587%	0.516%	0.505%	0.503%	0.502%	0.501%
$180,000	4,000	13	0.724%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	13	0.627%	0.517%	0.506%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	13	0.511%	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	61.737%	59.914%	58.166%	56.486%	54.868%	51.809%	48.960%
$190,000	10	13	46.999%	44.867%	42.834%	40.898%	39.056%	35.620%	32.473%
$190,000	15	13	39.012%	36.711%	34.533%	32.468%	30.513%	26.910%	23.661%
$190,000	20	13	33.672%	31.272%	29.016%	26.892%	24.891%	21.239%	18.033%
$190,000	25	13	29.869%	27.389%	25.074%	22.918%	20.912%	17.327%	14.285%
$190,000	50	13	19.542%	17.131%	14.973%	13.049%	11.346%	8.536%	6.390%
$190,000	100	13	12.536%	10.319%	8.449%	6.887%	5.590%	3.674%	2.436%
$190,000	150	13	9.599%	7.546%	5.895%	4.586%	3.562%	2.165%	1.365%
$190,000	200	13	7.937%	6.014%	4.523%	3.389%	2.541%	1.470%	0.938%
$190,000	300	13	5.896%	4.199%	2.969%	2.109%	1.525%	0.886%	0.632%
$190,000	400	13	4.732%	3.201%	2.160%	1.479%	1.055%	0.661%	0.539%
$190,000	500	13	3.987%	2.588%	1.692%	1.147%	0.836%	0.577%	0.514%
$190,000	600	13	3.512%	2.214%	1.418%	0.961%	0.716%	0.540%	0.506%
$190,000	700	13	3.142%	1.927%	1.217%	0.833%	0.641%	0.521%	0.503%
$190,000	800	13	2.845%	1.707%	1.070%	0.746%	0.597%	0.511%	0.502%
$190,000	900	13	2.615%	1.539%	0.964%	0.688%	0.569%	0.507%	0.501%
$190,000	1,000	13	2.418%	1.402%	0.882%	0.645%	0.548%	0.505%	0.501%
$190,000	1,500	13	1.727%	0.965%	0.650%	0.541%	0.511%	0.502%	0.501%
$190,000	2,000	13	1.341%	0.761%	0.566%	0.515%	0.504%	0.502%	0.501%
$190,000	3,000	13	0.934%	0.594%	0.518%	0.505%	0.503%	0.502%	0.501%
$190,000	4,000	13	0.737%	0.538%	0.508%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	13	0.636%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	13	0.511%	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	62.035%	60.225%	58.488%	56.820%	55.214%	52.177%	49.348%
$200,000	10	13	47.364%	45.249%	43.233%	41.315%	39.489%	36.085%	32.968%
$200,000	15	13	39.403%	37.123%	34.966%	32.921%	30.987%	27.422%	24.207%
$200,000	20	13	34.091%	31.716%	29.484%	27.383%	25.404%	21.780%	18.577%
$200,000	25	13	30.303%	27.845%	25.548%	23.401%	21.402%	17.811%	14.741%
$200,000	50	13	19.859%	17.447%	15.285%	13.354%	11.641%	8.806%	6.628%
$200,000	100	13	12.755%	10.531%	8.652%	7.075%	5.763%	3.813%	2.542%
$200,000	150	13	9.772%	7.711%	6.046%	4.720%	3.678%	2.249%	1.422%
$200,000	200	13	8.080%	6.145%	4.640%	3.490%	2.627%	1.526%	0.971%
$200,000	300	13	6.004%	4.295%	3.050%	2.174%	1.576%	0.914%	0.645%
$200,000	400	13	4.822%	3.276%	2.221%	1.525%	1.087%	0.674%	0.544%
$200,000	500	13	4.063%	2.650%	1.739%	1.180%	0.857%	0.585%	0.515%
$200,000	600	13	3.580%	2.268%	1.456%	0.986%	0.732%	0.544%	0.507%
$200,000	700	13	3.204%	1.975%	1.249%	0.853%	0.653%	0.524%	0.503%
$200,000	800	13	2.901%	1.748%	1.097%	0.762%	0.605%	0.513%	0.502%
$200,000	900	13	2.667%	1.577%	0.988%	0.701%	0.575%	0.508%	0.501%
$200,000	1,000	13	2.467%	1.436%	0.903%	0.655%	0.553%	0.505%	0.501%
$200,000	1,500	13	1.764%	0.986%	0.660%	0.545%	0.512%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$200,000	2,000	13	1.370%	0.775%	0.572%	0.517%	0.505%	0.502%	0.501%
$200,000	3,000	13	0.953%	0.600%	0.519%	0.506%	0.503%	0.502%	0.501%
$200,000	4,000	13	0.750%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	13	0.645%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	13	0.512%	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	62.670%	60.886%	59.175%	57.531%	55.949%	52.960%	50.172%
$225,000	10	13	48.150%	46.071%	44.092%	42.211%	40.421%	37.081%	34.028%
$225,000	15	13	40.246%	38.011%	35.897%	33.894%	32.004%	28.519%	25.376%
$225,000	20	13	34.985%	32.663%	30.481%	28.428%	26.496%	22.955%	19.797%
$225,000	25	13	31.227%	28.823%	26.574%	24.464%	22.489%	18.912%	15.812%
$225,000	50	13	20.585%	18.174%	16.001%	14.058%	12.324%	9.431%	7.184%
$225,000	100	13	13.257%	11.019%	9.119%	7.512%	6.166%	4.139%	2.794%
$225,000	150	13	10.164%	8.084%	6.391%	5.028%	3.947%	2.446%	1.558%
$225,000	200	13	8.406%	6.448%	4.910%	3.725%	2.825%	1.657%	1.051%
$225,000	300	13	6.253%	4.515%	3.237%	2.325%	1.694%	0.981%	0.678%
$225,000	400	13	5.026%	3.448%	2.360%	1.631%	1.163%	0.706%	0.557%
$225,000	500	13	4.237%	2.794%	1.848%	1.258%	0.908%	0.604%	0.521%
$225,000	600	13	3.734%	2.391%	1.546%	1.045%	0.769%	0.555%	0.510%
$225,000	700	13	3.345%	2.084%	1.325%	0.901%	0.680%	0.530%	0.504%
$225,000	800	13	3.029%	1.844%	1.160%	0.799%	0.625%	0.517%	0.502%
$225,000	900	13	2.787%	1.663%	1.043%	0.732%	0.591%	0.510%	0.501%
$225,000	1,000	13	2.578%	1.514%	0.950%	0.681%	0.565%	0.507%	0.501%
$225,000	1,500	13	1.850%	1.037%	0.685%	0.555%	0.515%	0.502%	0.501%
$225,000	2,000	13	1.437%	0.809%	0.584%	0.520%	0.506%	0.502%	0.501%
$225,000	3,000	13	0.998%	0.616%	0.523%	0.506%	0.503%	0.502%	0.501%
$225,000	4,000	13	0.780%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$225,000	5,000	13	0.665%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	13	0.513%	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	63.174%	61.411%	59.721%	58.095%	56.532%	53.579%	50.824%
$250,000	10	13	48.766%	46.715%	44.765%	42.912%	41.150%	37.860%	34.857%
$250,000	15	13	40.897%	38.697%	36.615%	34.647%	32.789%	29.366%	26.280%
$250,000	20	13	35.681%	33.399%	31.256%	29.240%	27.343%	23.869%	20.775%
$250,000	25	13	31.949%	29.589%	27.381%	25.311%	23.369%	19.835%	16.741%
$250,000	50	13	21.204%	18.794%	16.615%	14.660%	12.909%	9.972%	7.668%
$250,000	100	13	13.684%	11.436%	9.519%	7.889%	6.518%	4.428%	3.024%
$250,000	150	13	10.500%	8.407%	6.691%	5.301%	4.186%	2.625%	1.685%
$250,000	200	13	8.688%	6.713%	5.148%	3.933%	3.003%	1.779%	1.126%
$250,000	300	13	6.466%	4.706%	3.401%	2.458%	1.800%	1.044%	0.709%
$250,000	400	13	5.201%	3.598%	2.481%	1.726%	1.232%	0.738%	0.569%
$250,000	500	13	4.388%	2.919%	1.946%	1.329%	0.957%	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	13	3.860%	2.492%	1.621%	1.096%	0.801%	0.565%	0.512%
$250,000	700	13	3.467%	2.179%	1.392%	0.945%	0.707%	0.537%	0.506%
$250,000	800	13	3.140%	1.928%	1.218%	0.835%	0.645%	0.521%	0.503%
$250,000	900	13	2.891%	1.739%	1.092%	0.761%	0.606%	0.513%	0.502%
$250,000	1,000	13	2.674%	1.583%	0.993%	0.705%	0.577%	0.508%	0.501%
$250,000	1,500	13	1.924%	1.082%	0.708%	0.564%	0.518%	0.502%	0.501%
$250,000	2,000	13	1.496%	0.839%	0.596%	0.524%	0.506%	0.502%	0.501%
$250,000	3,000	13	1.038%	0.631%	0.527%	0.507%	0.503%	0.502%	0.501%
$250,000	4,000	13	0.808%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$250,000	5,000	13	0.684%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	13	0.515%	0.506%	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	63.581%	61.835%	60.161%	58.551%	57.003%	54.079%	51.351%
$275,000	10	13	49.264%	47.236%	45.310%	43.481%	41.739%	38.489%	35.528%
$275,000	15	13	41.420%	39.247%	37.192%	35.252%	33.420%	30.046%	27.005%
$275,000	20	13	36.245%	33.995%	31.882%	29.897%	28.029%	24.608%	21.567%
$275,000	25	13	32.534%	30.210%	28.035%	25.998%	24.087%	20.607%	17.547%
$275,000	50	13	21.741%	19.340%	17.159%	15.197%	13.433%	10.459%	8.104%
$275,000	100	13	14.066%	11.812%	9.880%	8.232%	6.841%	4.699%	3.239%
$275,000	150	13	10.806%	8.702%	6.967%	5.553%	4.411%	2.795%	1.808%
$275,000	200	13	8.947%	6.956%	5.368%	4.127%	3.170%	1.894%	1.200%
$275,000	300	13	6.659%	4.880%	3.551%	2.583%	1.899%	1.103%	0.741%
$275,000	400	13	5.360%	3.736%	2.593%	1.813%	1.298%	0.769%	0.581%
$275,000	500	13	4.526%	3.034%	2.036%	1.396%	1.004%	0.642%	0.534%
$275,000	600	13	3.982%	2.591%	1.696%	1.149%	0.835%	0.577%	0.515%
$275,000	700	13	3.578%	2.266%	1.455%	0.987%	0.732%	0.545%	0.507%
$275,000	800	13	3.242%	2.006%	1.272%	0.869%	0.664%	0.526%	0.503%
$275,000	900	13	2.984%	1.809%	1.140%	0.790%	0.621%	0.516%	0.502%
$275,000	1,000	13	2.761%	1.646%	1.034%	0.727%	0.588%	0.510%	0.501%
$275,000	1,500	13	1.991%	1.124%	0.729%	0.574%	0.522%	0.503%	0.501%
$275,000	2,000	13	1.549%	0.867%	0.608%	0.528%	0.507%	0.502%	0.501%
$275,000	3,000	13	1.075%	0.646%	0.531%	0.508%	0.503%	0.502%	0.501%
$275,000	4,000	13	0.833%	0.563%	0.512%	0.505%	0.503%	0.502%	0.501%
$275,000	5,000	13	0.702%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	13	0.516%	0.506%	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	63.920%	62.188%	60.527%	58.930%	57.396%	54.495%	51.789%
$300,000	10	13	49.681%	47.673%	45.767%	43.956%	42.233%	39.016%	36.089%
$300,000	15	13	41.853%	39.703%	37.670%	35.753%	33.943%	30.609%	27.605%
$300,000	20	13	36.715%	34.491%	32.405%	30.444%	28.599%	25.223%	22.225%
$300,000	25	13	33.017%	30.722%	28.573%	26.564%	24.678%	21.247%	18.230%
$300,000	50	13	22.215%	19.824%	17.652%	15.687%	13.916%	10.909%	8.516%

* 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	14.406%	12.150%	10.208%	8.546%	7.136%	4.953%	3.442%
$300,000	150	13	11.079%	8.966%	7.218%	5.784%	4.619%	2.956%	1.925%
$300,000	200	13	9.182%	7.178%	5.571%	4.307%	3.325%	2.005%	1.271%
$300,000	300	13	6.835%	5.038%	3.688%	2.699%	1.993%	1.160%	0.772%
$300,000	400	13	5.506%	3.863%	2.698%	1.896%	1.361%	0.800%	0.595%
$300,000	500	13	4.654%	3.142%	2.121%	1.459%	1.050%	0.662%	0.541%
$300,000	600	13	4.095%	2.684%	1.767%	1.200%	0.868%	0.588%	0.519%
$300,000	700	13	3.680%	2.348%	1.516%	1.027%	0.758%	0.553%	0.509%
$300,000	800	13	3.336%	2.079%	1.323%	0.902%	0.683%	0.531%	0.504%
$300,000	900	13	3.071%	1.875%	1.184%	0.817%	0.636%	0.520%	0.502%
$300,000	1,000	13	2.841%	1.704%	1.073%	0.750%	0.600%	0.512%	0.502%
$300,000	1,500	13	2.053%	1.163%	0.750%	0.583%	0.525%	0.503%	0.501%
$300,000	2,000	13	1.599%	0.894%	0.619%	0.532%	0.508%	0.502%	0.501%
$300,000	3,000	13	1.110%	0.659%	0.534%	0.508%	0.503%	0.502%	0.501%
$300,000	4,000	13	0.858%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$300,000	5,000	13	0.719%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	13	0.517%	0.506%	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	64.206%	62.486%	60.836%	59.250%	57.727%	54.847%	52.159%
$325,000	10	13	50.052%	48.061%	46.171%	44.378%	42.670%	39.483%	36.586%
$325,000	15	13	42.241%	40.111%	38.097%	36.200%	34.409%	31.109%	28.140%
$325,000	20	13	37.139%	34.938%	32.874%	30.935%	29.111%	25.774%	22.814%
$325,000	25	13	33.443%	31.174%	29.049%	27.062%	25.198%	21.811%	18.834%
$325,000	50	13	22.657%	20.282%	18.121%	16.161%	14.389%	11.358%	8.930%
$325,000	100	13	14.727%	12.473%	10.522%	8.848%	7.422%	5.203%	3.643%
$325,000	150	13	11.340%	9.218%	7.457%	6.005%	4.821%	3.114%	2.041%
$325,000	200	13	9.406%	7.392%	5.768%	4.482%	3.478%	2.115%	1.345%
$325,000	300	13	7.003%	5.191%	3.821%	2.811%	2.086%	1.217%	0.805%
$325,000	400	13	5.647%	3.986%	2.801%	1.978%	1.424%	0.831%	0.609%
$325,000	500	13	4.777%	3.246%	2.204%	1.522%	1.095%	0.683%	0.549%
$325,000	600	13	4.203%	2.773%	1.837%	1.251%	0.902%	0.601%	0.522%
$325,000	700	13	3.778%	2.427%	1.575%	1.068%	0.783%	0.561%	0.511%
$325,000	800	13	3.425%	2.149%	1.373%	0.934%	0.702%	0.536%	0.505%
$325,000	900	13	3.153%	1.939%	1.228%	0.844%	0.651%	0.524%	0.503%
$325,000	1,000	13	2.917%	1.761%	1.110%	0.772%	0.612%	0.514%	0.502%
$325,000	1,500	13	2.112%	1.201%	0.771%	0.593%	0.529%	0.503%	0.501%
$325,000	2,000	13	1.646%	0.920%	0.631%	0.536%	0.509%	0.502%	0.501%
$325,000	3,000	13	1.143%	0.673%	0.538%	0.509%	0.504%	0.502%	0.501%
$325,000	4,000	13	0.881%	0.577%	0.514%	0.505%	0.503%	0.502%	0.501%
$325,000	5,000	13	0.736%	0.538%	0.508%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	13	0.519%	0.506%	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	64.452%	62.742%	61.101%	59.525%	58.010%	55.148%	52.477%
$350,000	10	13	50.369%	48.393%	46.518%	44.739%	43.044%	39.882%	37.010%
$350,000	15	13	42.576%	40.462%	38.466%	36.586%	34.811%	31.540%	28.600%
$350,000	20	13	37.498%	35.317%	33.272%	31.351%	29.545%	26.241%	23.313%
$350,000	25	13	33.803%	31.555%	29.451%	27.484%	25.638%	22.287%	19.344%
$350,000	50	13	23.046%	20.687%	18.541%	16.586%	14.820%	11.776%	9.318%
$350,000	100	13	15.019%	12.765%	10.809%	9.125%	7.686%	5.432%	3.832%
$350,000	150	13	11.577%	9.450%	7.675%	6.208%	5.008%	3.262%	2.149%
$350,000	200	13	9.611%	7.588%	5.951%	4.646%	3.621%	2.220%	1.416%
$350,000	300	13	7.157%	5.332%	3.944%	2.916%	2.171%	1.271%	0.836%
$350,000	400	13	5.777%	4.101%	2.896%	2.055%	1.483%	0.862%	0.622%
$350,000	500	13	4.891%	3.343%	2.282%	1.581%	1.138%	0.702%	0.556%
$350,000	600	13	4.304%	2.857%	1.902%	1.299%	0.935%	0.613%	0.527%
$350,000	700	13	3.862%	2.494%	1.625%	1.102%	0.804%	0.568%	0.512%
$350,000	800	13	3.507%	2.214%	1.420%	0.965%	0.721%	0.542%	0.506%
$350,000	900	13	3.229%	1.997%	1.269%	0.869%	0.665%	0.528%	0.503%
$350,000	1,000	13	2.988%	1.814%	1.146%	0.793%	0.623%	0.517%	0.502%
$350,000	1,500	13	2.166%	1.237%	0.791%	0.602%	0.533%	0.503%	0.501%
$350,000	2,000	13	1.689%	0.945%	0.642%	0.540%	0.511%	0.502%	0.501%
$350,000	3,000	13	1.174%	0.686%	0.542%	0.510%	0.504%	0.502%	0.501%
$350,000	4,000	13	0.903%	0.584%	0.516%	0.505%	0.503%	0.502%	0.501%
$350,000	5,000	13	0.751%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	13	0.521%	0.506%	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	64.666%	62.965%	61.332%	59.765%	58.258%	55.411%	52.754%
$375,000	10	13	50.648%	48.684%	46.822%	45.055%	43.372%	40.232%	37.383%
$375,000	15	13	42.871%	40.772%	38.791%	36.926%	35.164%	31.919%	29.004%
$375,000	20	13	37.814%	35.651%	33.622%	31.717%	29.926%	26.651%	23.751%
$375,000	25	13	34.117%	31.888%	29.802%	27.851%	26.022%	22.703%	19.789%
$375,000	50	13	23.397%	21.057%	18.925%	16.981%	15.219%	12.175%	9.696%
$375,000	100	13	15.293%	13.038%	11.081%	9.388%	7.937%	5.649%	4.015%
$375,000	150	13	11.798%	9.667%	7.882%	6.401%	5.186%	3.404%	2.255%
$375,000	200	13	9.803%	7.772%	6.123%	4.801%	3.757%	2.321%	1.485%
$375,000	300	13	7.303%	5.466%	4.061%	3.016%	2.254%	1.323%	0.866%
$375,000	400	13	5.900%	4.211%	2.987%	2.129%	1.540%	0.893%	0.636%
$375,000	500	13	4.999%	3.435%	2.357%	1.639%	1.180%	0.722%	0.564%
$375,000	600	13	4.398%	2.936%	1.964%	1.345%	0.967%	0.626%	0.531%
$375,000	700	13	3.948%	2.563%	1.678%	1.139%	0.828%	0.576%	0.514%
$375,000	800	13	3.584%	2.275%	1.465%	0.995%	0.739%	0.547%	0.507%
$375,000	900	13	3.300%	2.053%	1.308%	0.894%	0.679%	0.531%	0.504%
$375,000	1,000	13	3.055%	1.865%	1.180%	0.813%	0.634%	0.519%	0.502%
$375,000	1,500	13	2.217%	1.271%	0.810%	0.611%	0.537%	0.504%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	2,000	13	1.731%	0.969%	0.653%	0.544%	0.512%	0.502%	0.501%
$375,000	3,000	13	1.203%	0.699%	0.546%	0.511%	0.504%	0.502%	0.501%
$375,000	4,000	13	0.924%	0.591%	0.517%	0.505%	0.503%	0.502%	0.501%
$375,000	5,000	13	0.766%	0.545%	0.509%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	13	0.522%	0.506%	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	64.863%	63.170%	61.544%	59.984%	58.485%	55.650%	53.007%
$400,000	10	13	50.890%	48.938%	47.087%	45.330%	43.656%	40.536%	37.705%
$400,000	15	13	43.117%	41.031%	39.063%	37.209%	35.459%	32.235%	29.342%
$400,000	20	13	38.074%	35.926%	33.911%	32.019%	30.242%	26.990%	24.113%
$400,000	25	13	34.373%	32.159%	30.088%	28.151%	26.335%	23.042%	20.153%
$400,000	50	13	23.699%	21.379%	19.263%	17.329%	15.576%	12.536%	10.045%
$400,000	100	13	15.541%	13.287%	11.327%	9.629%	8.167%	5.850%	4.186%
$400,000	150	13	12.000%	9.867%	8.074%	6.580%	5.353%	3.537%	2.355%
$400,000	200	13	9.979%	7.939%	6.280%	4.944%	3.885%	2.415%	1.551%
$400,000	300	13	7.435%	5.590%	4.171%	3.110%	2.334%	1.373%	0.896%
$400,000	400	13	6.012%	4.311%	3.071%	2.197%	1.594%	0.923%	0.650%
$400,000	500	13	5.097%	3.521%	2.426%	1.692%	1.220%	0.741%	0.572%
$400,000	600	13	4.484%	3.008%	2.021%	1.388%	0.997%	0.638%	0.535%
$400,000	700	13	4.025%	2.627%	1.727%	1.174%	0.851%	0.584%	0.517%
$400,000	800	13	3.655%	2.332%	1.506%	1.023%	0.756%	0.552%	0.509%
$400,000	900	13	3.365%	2.104%	1.345%	0.917%	0.692%	0.535%	0.505%
$400,000	1,000	13	3.115%	1.911%	1.211%	0.832%	0.645%	0.521%	0.503%
$400,000	1,500	13	2.263%	1.302%	0.828%	0.620%	0.540%	0.504%	0.501%
$400,000	2,000	13	1.768%	0.990%	0.664%	0.548%	0.513%	0.502%	0.501%
$400,000	3,000	13	1.230%	0.710%	0.550%	0.512%	0.504%	0.502%	0.501%
$400,000	4,000	13	0.944%	0.598%	0.519%	0.505%	0.503%	0.502%	0.501%
$400,000	5,000	13	0.780%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	13	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	13	65.040%	63.353%	61.734%	60.180%	58.687%	55.863%	53.231%
$425,000	10	13	51.102%	49.159%	47.318%	45.570%	43.904%	40.801%	37.987%
$425,000	15	13	43.328%	41.252%	39.295%	37.452%	35.712%	32.507%	29.632%
$425,000	20	13	38.298%	36.162%	34.159%	32.279%	30.512%	27.282%	24.424%
$425,000	25	13	34.591%	32.390%	30.332%	28.407%	26.603%	23.332%	20.464%
$425,000	50	13	23.963%	21.660%	19.560%	17.639%	15.895%	12.863%	10.370%
$425,000	100	13	15.767%	13.515%	11.552%	9.850%	8.380%	6.036%	4.345%
$425,000	150	13	12.185%	10.049%	8.250%	6.746%	5.506%	3.661%	2.449%
$425,000	200	13	10.139%	8.093%	6.424%	5.077%	4.004%	2.503%	1.613%
$425,000	300	13	7.557%	5.704%	4.273%	3.198%	2.407%	1.420%	0.924%
$425,000	400	13	6.115%	4.402%	3.149%	2.261%	1.645%	0.951%	0.663%
$425,000	500	13	5.187%	3.600%	2.490%	1.742%	1.257%	0.760%	0.580%

* 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	4.564%	3.076%	2.075%	1.428%	1.025%	0.650%	0.539%
$425,000	700	13	4.097%	2.686%	1.772%	1.206%	0.873%	0.592%	0.519%
$425,000	800	13	3.720%	2.385%	1.545%	1.049%	0.773%	0.558%	0.510%
$425,000	900	13	3.427%	2.152%	1.379%	0.939%	0.706%	0.539%	0.505%
$425,000	1,000	13	3.171%	1.954%	1.241%	0.851%	0.655%	0.524%	0.503%
$425,000	1,500	13	2.306%	1.331%	0.844%	0.628%	0.544%	0.505%	0.501%
$425,000	2,000	13	1.801%	1.010%	0.673%	0.551%	0.514%	0.502%	0.501%
$425,000	3,000	13	1.254%	0.721%	0.554%	0.513%	0.504%	0.502%	0.501%
$425,000	4,000	13	0.961%	0.604%	0.520%	0.506%	0.503%	0.502%	0.501%
$425,000	5,000	13	0.793%	0.552%	0.510%	0.504%	0.503%	0.502%	0.501%
$425,000	10,000	13	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	13	65.191%	63.510%	61.896%	60.348%	58.860%	56.046%	53.424%
$450,000	10	13	51.281%	49.347%	47.513%	45.772%	44.114%	41.024%	38.224%
$450,000	15	13	43.507%	41.440%	39.492%	37.658%	35.927%	32.737%	29.877%
$450,000	20	13	38.494%	36.369%	34.376%	32.505%	30.748%	27.535%	24.694%
$450,000	25	13	34.779%	32.589%	30.542%	28.627%	26.832%	23.580%	20.731%
$450,000	50	13	24.192%	21.905%	19.819%	17.912%	16.179%	13.156%	10.664%
$450,000	100	13	15.972%	13.724%	11.760%	10.053%	8.577%	6.212%	4.495%
$450,000	150	13	12.353%	10.215%	8.410%	6.897%	5.646%	3.776%	2.537%
$450,000	200	13	10.285%	8.233%	6.556%	5.198%	4.114%	2.586%	1.671%
$450,000	300	13	7.668%	5.808%	4.366%	3.279%	2.475%	1.465%	0.951%
$450,000	400	13	6.208%	4.486%	3.221%	2.321%	1.693%	0.977%	0.676%
$450,000	500	13	5.269%	3.672%	2.550%	1.789%	1.293%	0.778%	0.588%
$450,000	600	13	4.637%	3.138%	2.125%	1.466%	1.052%	0.662%	0.544%
$450,000	700	13	4.163%	2.741%	1.815%	1.237%	0.894%	0.600%	0.522%
$450,000	800	13	3.774%	2.427%	1.577%	1.070%	0.786%	0.561%	0.510%
$450,000	900	13	3.483%	2.196%	1.411%	0.961%	0.719%	0.542%	0.506%
$450,000	1,000	13	3.223%	1.993%	1.269%	0.869%	0.665%	0.526%	0.503%
$450,000	1,500	13	2.345%	1.357%	0.860%	0.636%	0.547%	0.505%	0.501%
$450,000	2,000	13	1.832%	1.029%	0.682%	0.555%	0.515%	0.502%	0.501%
$450,000	3,000	13	1.276%	0.732%	0.557%	0.514%	0.504%	0.502%	0.501%
$450,000	4,000	13	0.978%	0.610%	0.521%	0.506%	0.503%	0.502%	0.501%
$450,000	5,000	13	0.805%	0.556%	0.511%	0.504%	0.503%	0.502%	0.501%
$450,000	10,000	13	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	13	65.326%	63.650%	62.041%	60.498%	59.015%	56.210%	53.597%
$475,000	10	13	51.444%	49.517%	47.691%	45.956%	44.305%	41.228%	38.440%
$475,000	15	13	43.673%	41.614%	39.675%	37.849%	36.125%	32.950%	30.104%
$475,000	20	13	38.679%	36.563%	34.580%	32.718%	30.969%	27.773%	24.947%
$475,000	25	13	34.955%	32.774%	30.738%	28.832%	27.046%	23.812%	20.979%
$475,000	50	13	24.405%	22.132%	20.060%	18.166%	16.444%	13.435%	10.946%

* 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	16.165%	13.922%	11.959%	10.248%	8.767%	6.385%	4.641%
$475,000	150	13	12.514%	10.374%	8.564%	7.043%	5.783%	3.889%	2.624%
$475,000	200	13	10.423%	8.366%	6.682%	5.316%	4.219%	2.666%	1.728%
$475,000	300	13	7.774%	5.907%	4.456%	3.357%	2.541%	1.509%	0.978%
$475,000	400	13	6.297%	4.566%	3.290%	2.378%	1.739%	1.004%	0.689%
$475,000	500	13	5.347%	3.741%	2.607%	1.835%	1.328%	0.796%	0.596%
$475,000	600	13	4.707%	3.198%	2.173%	1.503%	1.078%	0.674%	0.548%
$475,000	700	13	4.226%	2.794%	1.856%	1.267%	0.915%	0.608%	0.524%
$475,000	800	13	3.831%	2.474%	1.612%	1.095%	0.802%	0.566%	0.511%
$475,000	900	13	3.536%	2.239%	1.442%	0.982%	0.732%	0.546%	0.507%
$475,000	1,000	13	3.272%	2.032%	1.296%	0.886%	0.675%	0.528%	0.504%
$475,000	1,500	13	2.381%	1.383%	0.875%	0.644%	0.550%	0.505%	0.501%
$475,000	2,000	13	1.862%	1.047%	0.691%	0.559%	0.517%	0.502%	0.501%
$475,000	3,000	13	1.298%	0.742%	0.561%	0.515%	0.505%	0.502%	0.501%
$475,000	4,000	13	0.994%	0.615%	0.523%	0.506%	0.503%	0.502%	0.501%
$475,000	5,000	13	0.817%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$475,000	10,000	13	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	13	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	13	65.455%	63.784%	62.180%	60.641%	59.163%	56.365%	53.761%
$500,000	10	13	51.602%	49.682%	47.863%	46.135%	44.490%	41.425%	38.649%
$500,000	15	13	43.834%	41.784%	39.853%	38.035%	36.318%	33.156%	30.324%
$500,000	20	13	38.856%	36.749%	34.774%	32.921%	31.181%	28.000%	25.188%
$500,000	25	13	35.123%	32.951%	30.924%	29.028%	27.251%	24.032%	21.214%
$500,000	50	13	24.609%	22.350%	20.291%	18.410%	16.700%	13.708%	11.226%
$500,000	100	13	16.353%	14.116%	12.155%	10.442%	8.956%	6.559%	4.791%
$500,000	150	13	12.674%	10.533%	8.719%	7.191%	5.921%	4.005%	2.715%
$500,000	200	13	10.561%	8.501%	6.809%	5.434%	4.326%	2.750%	1.788%
$500,000	300	13	7.879%	6.006%	4.547%	3.436%	2.608%	1.553%	1.005%
$500,000	400	13	6.385%	4.646%	3.359%	2.435%	1.785%	1.031%	0.702%
$500,000	500	13	5.424%	3.809%	2.663%	1.880%	1.362%	0.814%	0.604%
$500,000	600	13	4.774%	3.257%	2.221%	1.539%	1.105%	0.686%	0.553%
$500,000	700	13	4.288%	2.845%	1.897%	1.297%	0.935%	0.616%	0.527%
$500,000	800	13	3.888%	2.521%	1.647%	1.120%	0.819%	0.572%	0.513%
$500,000	900	13	3.589%	2.281%	1.473%	1.003%	0.745%	0.549%	0.508%
$500,000	1,000	13	3.321%	2.069%	1.323%	0.904%	0.686%	0.531%	0.504%
$500,000	1,500	13	2.418%	1.408%	0.890%	0.651%	0.554%	0.506%	0.501%
$500,000	2,000	13	1.891%	1.065%	0.700%	0.563%	0.518%	0.502%	0.501%
$500,000	3,000	13	1.319%	0.752%	0.564%	0.516%	0.505%	0.502%	0.501%
$500,000	4,000	13	1.010%	0.621%	0.524%	0.506%	0.503%	0.502%	0.501%
$500,000	5,000	13	0.829%	0.562%	0.512%	0.505%	0.503%	0.502%	0.501%
$500,000	10,000	13	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	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 2022 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6D

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$30,000	5	14	40.478%	37.680%	34.978%	32.410%	29.994%	25.589%	21.765%
$30,000	10	14	26.745%	24.144%	21.749%	19.548%	17.531%	14.025%	11.143%
$30,000	15	14	20.806%	18.277%	16.003%	13.970%	12.160%	9.148%	6.820%
$30,000	20	14	17.336%	14.882%	12.719%	10.833%	9.197%	6.566%	4.646%
$30,000	25	14	15.160%	12.782%	10.722%	8.945%	7.434%	5.084%	3.452%
$30,000	50	14	9.540%	7.445%	5.766%	4.433%	3.399%	2.009%	1.246%
$30,000	100	14	5.879%	4.144%	2.893%	2.025%	1.440%	0.826%	0.600%
$30,000	150	14	4.381%	2.879%	1.887%	1.267%	0.902%	0.593%	0.515%
$30,000	200	14	3.608%	2.257%	1.432%	0.961%	0.712%	0.537%	0.506%
$30,000	300	14	2.678%	1.570%	0.974%	0.690%	0.570%	0.508%	0.501%
$30,000	400	14	2.116%	1.190%	0.757%	0.584%	0.525%	0.503%	0.501%
$30,000	500	14	1.759%	0.977%	0.654%	0.543%	0.511%	0.502%	0.501%
$30,000	600	14	1.539%	0.860%	0.604%	0.526%	0.507%	0.502%	0.501%
$30,000	700	14	1.359%	0.770%	0.570%	0.516%	0.505%	0.502%	0.501%
$30,000	800	14	1.213%	0.703%	0.547%	0.510%	0.504%	0.502%	0.501%
$30,000	900	14	1.105%	0.656%	0.533%	0.508%	0.503%	0.502%	0.501%
$30,000	1,000	14	1.010%	0.620%	0.524%	0.506%	0.503%	0.502%	0.501%
$30,000	1,500	14	0.730%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	14	0.617%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	14	0.538%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	14	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	14	0.510%	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	42.899%	40.225%	37.640%	35.138%	32.712%	28.210%	24.223%
$35,000	10	14	28.288%	25.682%	23.289%	21.090%	19.062%	15.480%	12.489%
$35,000	15	14	22.091%	19.550%	17.254%	15.179%	13.321%	10.194%	7.728%
$35,000	20	14	18.413%	15.939%	13.743%	11.810%	10.123%	7.370%	5.309%
$35,000	25	14	16.113%	13.706%	11.603%	9.775%	8.208%	5.729%	3.962%
$35,000	50	14	10.157%	8.020%	6.286%	4.896%	3.797%	2.286%	1.427%
$35,000	100	14	6.276%	4.490%	3.184%	2.256%	1.617%	0.916%	0.640%
$35,000	150	14	4.691%	3.135%	2.085%	1.409%	0.997%	0.630%	0.526%
$35,000	200	14	3.866%	2.461%	1.578%	1.058%	0.770%	0.553%	0.509%
$35,000	300	14	2.878%	1.713%	1.064%	0.739%	0.593%	0.512%	0.502%
$35,000	400	14	2.279%	1.295%	0.814%	0.610%	0.535%	0.504%	0.501%
$35,000	500	14	1.897%	1.059%	0.693%	0.557%	0.515%	0.502%	0.501%
$35,000	600	14	1.662%	0.927%	0.632%	0.535%	0.509%	0.502%	0.501%
$35,000	700	14	1.468%	0.823%	0.590%	0.522%	0.506%	0.502%	0.501%
$35,000	800	14	1.309%	0.747%	0.562%	0.514%	0.504%	0.502%	0.501%
$35,000	900	14	1.192%	0.692%	0.543%	0.510%	0.504%	0.502%	0.501%
$35,000	1,000	14	1.087%	0.650%	0.531%	0.507%	0.503%	0.502%	0.501%
$35,000	1,500	14	0.775%	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	14	0.646%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	14	0.549%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	14	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	14	0.511%	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	44.949%	42.377%	39.888%	37.480%	35.154%	30.717%	26.606%
$40,000	10	14	29.713%	27.087%	24.673%	22.457%	20.417%	16.798%	13.732%
$40,000	15	14	23.250%	20.701%	18.387%	16.285%	14.383%	11.159%	8.583%
$40,000	20	14	19.379%	16.889%	14.667%	12.698%	10.963%	8.109%	5.937%
$40,000	25	14	16.965%	14.537%	12.403%	10.535%	8.914%	6.329%	4.448%
$40,000	50	14	10.718%	8.545%	6.767%	5.328%	4.174%	2.555%	1.609%
$40,000	100	14	6.639%	4.813%	3.456%	2.476%	1.787%	1.009%	0.684%
$40,000	150	14	4.971%	3.371%	2.270%	1.545%	1.093%	0.670%	0.539%
$40,000	200	14	4.091%	2.641%	1.709%	1.146%	0.825%	0.569%	0.512%
$40,000	300	14	3.056%	1.844%	1.149%	0.787%	0.617%	0.517%	0.502%
$40,000	400	14	2.426%	1.395%	0.871%	0.637%	0.546%	0.505%	0.501%
$40,000	500	14	2.021%	1.135%	0.730%	0.573%	0.521%	0.503%	0.501%
$40,000	600	14	1.772%	0.990%	0.661%	0.545%	0.512%	0.502%	0.501%
$40,000	700	14	1.567%	0.875%	0.611%	0.528%	0.507%	0.502%	0.501%
$40,000	800	14	1.397%	0.789%	0.577%	0.518%	0.505%	0.502%	0.501%
$40,000	900	14	1.272%	0.727%	0.555%	0.512%	0.504%	0.502%	0.501%
$40,000	1,000	14	1.160%	0.679%	0.540%	0.509%	0.503%	0.502%	0.501%
$40,000	1,500	14	0.820%	0.558%	0.510%	0.504%	0.503%	0.502%	0.501%
$40,000	2,000	14	0.675%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	14	0.560%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	14	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	14	0.513%	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	46.697%	44.206%	41.798%	39.476%	37.230%	32.938%	28.896%
$45,000	10	14	31.063%	28.418%	25.969%	23.719%	21.653%	17.991%	14.876%
$45,000	15	14	24.308%	21.757%	19.431%	17.309%	15.379%	12.068%	9.400%
$45,000	20	14	20.274%	17.765%	15.523%	13.523%	11.749%	8.803%	6.542%
$45,000	25	14	17.755%	15.310%	13.148%	11.244%	9.580%	6.903%	4.922%
$45,000	50	14	11.236%	9.033%	7.219%	5.733%	4.535%	2.822%	1.794%
$45,000	100	14	6.981%	5.120%	3.717%	2.690%	1.955%	1.104%	0.731%
$45,000	150	14	5.236%	3.597%	2.450%	1.681%	1.189%	0.712%	0.555%
$45,000	200	14	4.309%	2.817%	1.841%	1.239%	0.886%	0.589%	0.517%
$45,000	300	14	3.222%	1.969%	1.232%	0.837%	0.644%	0.523%	0.503%
$45,000	400	14	2.565%	1.491%	0.928%	0.666%	0.559%	0.506%	0.501%
$45,000	500	14	2.137%	1.209%	0.769%	0.590%	0.527%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$45,000	600	14	1.875%	1.051%	0.690%	0.557%	0.515%	0.503%	0.501%
$45,000	700	14	1.660%	0.926%	0.633%	0.536%	0.509%	0.502%	0.501%
$45,000	800	14	1.480%	0.831%	0.593%	0.523%	0.506%	0.502%	0.501%
$45,000	900	14	1.347%	0.762%	0.567%	0.516%	0.505%	0.502%	0.501%
$45,000	1,000	14	1.228%	0.708%	0.549%	0.511%	0.504%	0.502%	0.501%
$45,000	1,500	14	0.864%	0.571%	0.513%	0.504%	0.503%	0.502%	0.501%
$45,000	2,000	14	0.704%	0.529%	0.506%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	14	0.572%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	14	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	14	0.515%	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	48.203%	45.781%	43.447%	41.195%	39.014%	34.845%	30.937%
$50,000	10	14	32.351%	29.688%	27.212%	24.922%	22.817%	19.096%	15.926%
$50,000	15	14	25.282%	22.732%	20.396%	18.259%	16.308%	12.934%	10.183%
$50,000	20	14	21.110%	18.588%	16.324%	14.300%	12.495%	9.465%	7.127%
$50,000	25	14	18.495%	16.031%	13.844%	11.911%	10.215%	7.452%	5.385%
$50,000	50	14	11.721%	9.494%	7.646%	6.121%	4.881%	3.084%	1.980%
$50,000	100	14	7.300%	5.409%	3.967%	2.896%	2.120%	1.201%	0.781%
$50,000	150	14	5.483%	3.809%	2.622%	1.813%	1.286%	0.757%	0.572%
$50,000	200	14	4.513%	2.984%	1.968%	1.330%	0.946%	0.611%	0.523%
$50,000	300	14	3.377%	2.086%	1.312%	0.886%	0.672%	0.529%	0.505%
$50,000	400	14	2.695%	1.583%	0.984%	0.696%	0.573%	0.508%	0.501%
$50,000	500	14	2.247%	1.280%	0.808%	0.607%	0.533%	0.504%	0.501%
$50,000	600	14	1.974%	1.112%	0.720%	0.568%	0.519%	0.503%	0.501%
$50,000	700	14	1.749%	0.976%	0.655%	0.544%	0.512%	0.502%	0.501%
$50,000	800	14	1.559%	0.872%	0.610%	0.528%	0.507%	0.502%	0.501%
$50,000	900	14	1.420%	0.797%	0.579%	0.519%	0.505%	0.502%	0.501%
$50,000	1,000	14	1.294%	0.738%	0.558%	0.513%	0.504%	0.502%	0.501%
$50,000	1,500	14	0.907%	0.584%	0.515%	0.505%	0.503%	0.502%	0.501%
$50,000	2,000	14	0.732%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	14	0.585%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	14	0.535%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	14	0.517%	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	49.517%	47.159%	44.887%	42.692%	40.564%	36.508%	32.714%
$55,000	10	14	33.579%	30.901%	28.404%	26.082%	23.934%	20.133%	16.903%
$55,000	15	14	26.187%	23.631%	21.285%	19.138%	17.169%	13.744%	10.929%
$55,000	20	14	21.886%	19.357%	17.073%	15.026%	13.191%	10.096%	7.680%
$55,000	25	14	19.183%	16.706%	14.494%	12.536%	10.811%	7.973%	5.829%
$55,000	50	14	12.175%	9.929%	8.050%	6.490%	5.211%	3.340%	2.163%

* 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	7.605%	5.684%	4.208%	3.097%	2.283%	1.300%	0.833%
$55,000	150	14	5.717%	4.012%	2.788%	1.943%	1.383%	0.803%	0.591%
$55,000	200	14	4.705%	3.143%	2.091%	1.419%	1.006%	0.634%	0.530%
$55,000	300	14	3.522%	2.198%	1.391%	0.936%	0.700%	0.536%	0.506%
$55,000	400	14	2.818%	1.672%	1.040%	0.726%	0.588%	0.511%	0.502%
$55,000	500	14	2.351%	1.349%	0.847%	0.626%	0.541%	0.504%	0.501%
$55,000	600	14	2.069%	1.170%	0.750%	0.581%	0.524%	0.503%	0.501%
$55,000	700	14	1.834%	1.025%	0.678%	0.552%	0.514%	0.502%	0.501%
$55,000	800	14	1.635%	0.913%	0.628%	0.534%	0.509%	0.502%	0.501%
$55,000	900	14	1.489%	0.832%	0.593%	0.523%	0.506%	0.502%	0.501%
$55,000	1,000	14	1.357%	0.768%	0.569%	0.516%	0.505%	0.502%	0.501%
$55,000	1,500	14	0.949%	0.598%	0.518%	0.505%	0.503%	0.502%	0.501%
$55,000	2,000	14	0.761%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$55,000	3,000	14	0.598%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	14	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	14	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	10,000	14	0.507%	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	50.670%	48.368%	46.148%	44.000%	41.918%	37.964%	34.261%
$60,000	10	14	34.725%	32.044%	29.532%	27.186%	25.003%	21.110%	17.807%
$60,000	15	14	27.012%	24.441%	22.085%	19.927%	17.947%	14.481%	11.614%
$60,000	20	14	22.594%	20.061%	17.764%	15.694%	13.834%	10.682%	8.195%
$60,000	25	14	19.811%	17.325%	15.094%	13.110%	11.359%	8.455%	6.242%
$60,000	50	14	12.601%	10.336%	8.431%	6.841%	5.527%	3.590%	2.347%
$60,000	100	14	7.890%	5.941%	4.434%	3.288%	2.439%	1.395%	0.887%
$60,000	150	14	5.935%	4.202%	2.945%	2.068%	1.477%	0.849%	0.611%
$60,000	200	14	4.885%	3.294%	2.209%	1.505%	1.066%	0.659%	0.538%
$60,000	300	14	3.661%	2.306%	1.468%	0.986%	0.730%	0.544%	0.508%
$60,000	400	14	2.935%	1.758%	1.095%	0.758%	0.604%	0.514%	0.502%
$60,000	500	14	2.449%	1.416%	0.886%	0.646%	0.550%	0.505%	0.501%
$60,000	600	14	2.158%	1.227%	0.780%	0.594%	0.529%	0.504%	0.501%
$60,000	700	14	1.914%	1.073%	0.701%	0.562%	0.517%	0.503%	0.501%
$60,000	800	14	1.708%	0.953%	0.646%	0.540%	0.510%	0.502%	0.501%
$60,000	900	14	1.555%	0.867%	0.607%	0.527%	0.507%	0.502%	0.501%
$60,000	1,000	14	1.418%	0.797%	0.579%	0.519%	0.505%	0.502%	0.501%
$60,000	1,500	14	0.990%	0.612%	0.521%	0.506%	0.503%	0.502%	0.501%
$60,000	2,000	14	0.789%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$60,000	3,000	14	0.611%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	14	0.547%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	14	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	14	0.507%	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

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	14	51.689%	49.434%	47.257%	45.149%	43.112%	39.249%	35.622%
$65,000	10	14	35.794%	33.126%	30.610%	28.251%	26.042%	22.071%	18.684%
$65,000	15	14	27.792%	25.208%	22.837%	20.665%	18.673%	15.173%	12.260%
$65,000	20	14	23.261%	20.723%	18.415%	16.329%	14.449%	11.246%	8.695%
$65,000	25	14	20.406%	17.909%	15.665%	13.658%	11.882%	8.920%	6.638%
$65,000	50	14	13.001%	10.719%	8.793%	7.174%	5.832%	3.831%	2.527%
$65,000	100	14	8.155%	6.184%	4.648%	3.471%	2.591%	1.491%	0.941%
$65,000	150	14	6.141%	4.382%	3.095%	2.189%	1.570%	0.897%	0.632%
$65,000	200	14	5.057%	3.439%	2.324%	1.591%	1.126%	0.685%	0.547%
$65,000	300	14	3.793%	2.410%	1.544%	1.036%	0.760%	0.553%	0.510%
$65,000	400	14	3.045%	1.840%	1.149%	0.790%	0.620%	0.517%	0.503%
$65,000	500	14	2.543%	1.480%	0.924%	0.665%	0.558%	0.507%	0.501%
$65,000	600	14	2.241%	1.281%	0.810%	0.608%	0.534%	0.504%	0.501%
$65,000	700	14	1.990%	1.119%	0.725%	0.571%	0.521%	0.503%	0.501%
$65,000	800	14	1.777%	0.992%	0.664%	0.547%	0.512%	0.502%	0.501%
$65,000	900	14	1.617%	0.900%	0.621%	0.532%	0.508%	0.502%	0.501%
$65,000	1,000	14	1.475%	0.826%	0.590%	0.522%	0.506%	0.502%	0.501%
$65,000	1,500	14	1.029%	0.627%	0.525%	0.506%	0.503%	0.502%	0.501%
$65,000	2,000	14	0.816%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$65,000	3,000	14	0.624%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	14	0.554%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	14	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	14	0.507%	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	52.592%	50.377%	48.237%	46.166%	44.169%	40.383%	36.823%
$70,000	10	14	36.785%	34.135%	31.627%	29.263%	27.038%	23.009%	19.541%
$70,000	15	14	28.529%	25.936%	23.548%	21.355%	19.349%	15.821%	12.871%
$70,000	20	14	23.880%	21.340%	19.023%	16.927%	15.033%	11.786%	9.181%
$70,000	25	14	20.958%	18.455%	16.200%	14.177%	12.380%	9.369%	7.029%
$70,000	50	14	13.381%	11.085%	9.139%	7.496%	6.126%	4.064%	2.704%
$70,000	100	14	8.406%	6.414%	4.851%	3.646%	2.738%	1.586%	0.997%
$70,000	150	14	6.336%	4.553%	3.240%	2.305%	1.660%	0.945%	0.654%
$70,000	200	14	5.219%	3.578%	2.436%	1.675%	1.187%	0.711%	0.556%
$70,000	300	14	3.911%	2.504%	1.612%	1.081%	0.787%	0.561%	0.511%
$70,000	400	14	3.149%	1.918%	1.201%	0.821%	0.637%	0.521%	0.503%
$70,000	500	14	2.630%	1.541%	0.961%	0.685%	0.568%	0.508%	0.501%
$70,000	600	14	2.320%	1.333%	0.839%	0.622%	0.539%	0.505%	0.501%
$70,000	700	14	2.061%	1.163%	0.747%	0.581%	0.524%	0.503%	0.501%
$70,000	800	14	1.842%	1.030%	0.682%	0.554%	0.514%	0.502%	0.501%
$70,000	900	14	1.676%	0.932%	0.635%	0.536%	0.509%	0.502%	0.501%
$70,000	1,000	14	1.529%	0.854%	0.601%	0.526%	0.507%	0.502%	0.501%
$70,000	1,500	14	1.066%	0.641%	0.529%	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	14	0.842%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$70,000	3,000	14	0.637%	0.518%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	14	0.561%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	14	0.529%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	14	0.507%	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	53.406%	51.225%	49.117%	47.083%	45.122%	41.402%	37.902%
$75,000	10	14	37.706%	35.088%	32.595%	30.233%	27.999%	23.935%	20.394%
$75,000	15	14	29.241%	26.639%	24.234%	22.020%	19.993%	16.435%	13.451%
$75,000	20	14	24.465%	21.923%	19.603%	17.497%	15.591%	12.305%	9.653%
$75,000	25	14	21.484%	18.977%	16.713%	14.675%	12.860%	9.807%	7.414%
$75,000	50	14	13.746%	11.436%	9.472%	7.808%	6.412%	4.293%	2.882%
$75,000	100	14	8.649%	6.636%	5.050%	3.819%	2.884%	1.681%	1.053%
$75,000	150	14	6.526%	4.720%	3.382%	2.420%	1.749%	0.994%	0.677%
$75,000	200	14	5.377%	3.714%	2.546%	1.759%	1.247%	0.739%	0.566%
$75,000	300	14	4.033%	2.601%	1.684%	1.130%	0.819%	0.571%	0.514%
$75,000	400	14	3.248%	1.993%	1.252%	0.852%	0.654%	0.525%	0.504%
$75,000	500	14	2.713%	1.600%	0.997%	0.704%	0.577%	0.509%	0.502%
$75,000	600	14	2.395%	1.383%	0.868%	0.636%	0.545%	0.505%	0.501%
$75,000	700	14	2.129%	1.206%	0.770%	0.591%	0.528%	0.503%	0.501%
$75,000	800	14	1.904%	1.067%	0.700%	0.561%	0.517%	0.502%	0.501%
$75,000	900	14	1.733%	0.965%	0.649%	0.541%	0.511%	0.502%	0.501%
$75,000	1,000	14	1.582%	0.882%	0.613%	0.529%	0.508%	0.502%	0.501%
$75,000	1,500	14	1.103%	0.655%	0.533%	0.508%	0.503%	0.502%	0.501%
$75,000	2,000	14	0.869%	0.571%	0.512%	0.504%	0.503%	0.502%	0.501%
$75,000	3,000	14	0.651%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	14	0.568%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	14	0.533%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	14	0.507%	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	54.155%	52.006%	49.928%	47.927%	46.001%	42.337%	38.894%
$80,000	10	14	38.562%	35.987%	33.523%	31.168%	28.936%	24.850%	21.252%
$80,000	15	14	29.941%	27.326%	24.905%	22.671%	20.622%	17.029%	14.007%
$80,000	20	14	25.025%	22.480%	20.156%	18.042%	16.123%	12.804%	10.110%
$80,000	25	14	21.988%	19.475%	17.204%	15.156%	13.323%	10.229%	7.789%
$80,000	50	14	14.096%	11.775%	9.792%	8.108%	6.688%	4.515%	3.056%
$80,000	100	14	8.882%	6.852%	5.243%	3.987%	3.027%	1.775%	1.111%
$80,000	150	14	6.709%	4.881%	3.520%	2.532%	1.837%	1.042%	0.701%
$80,000	200	14	5.530%	3.845%	2.653%	1.841%	1.308%	0.767%	0.577%
$80,000	300	14	4.149%	2.695%	1.755%	1.180%	0.850%	0.581%	0.517%
$80,000	400	14	3.344%	2.067%	1.302%	0.883%	0.671%	0.530%	0.505%
$80,000	500	14	2.794%	1.657%	1.033%	0.724%	0.587%	0.511%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	600	14	2.467%	1.432%	0.897%	0.650%	0.552%	0.506%	0.501%
$80,000	700	14	2.195%	1.249%	0.793%	0.602%	0.532%	0.504%	0.501%
$80,000	800	14	1.965%	1.104%	0.719%	0.569%	0.519%	0.503%	0.501%
$80,000	900	14	1.788%	0.997%	0.664%	0.547%	0.512%	0.502%	0.501%
$80,000	1,000	14	1.633%	0.910%	0.625%	0.533%	0.509%	0.502%	0.501%
$80,000	1,500	14	1.139%	0.670%	0.537%	0.509%	0.503%	0.502%	0.501%
$80,000	2,000	14	0.895%	0.579%	0.514%	0.504%	0.503%	0.502%	0.501%
$80,000	3,000	14	0.664%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	14	0.575%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	14	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	14	0.507%	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	55.482%	53.385%	51.366%	49.425%	47.555%	43.990%	40.649%
$90,000	10	14	40.091%	37.596%	35.202%	32.904%	30.702%	26.606%	22.948%
$90,000	15	14	31.281%	28.649%	26.201%	23.934%	21.844%	18.165%	15.067%
$90,000	20	14	26.080%	23.525%	21.192%	19.061%	17.118%	13.750%	10.983%
$90,000	25	14	22.925%	20.408%	18.124%	16.059%	14.200%	11.036%	8.511%
$90,000	50	14	14.756%	12.413%	10.398%	8.678%	7.213%	4.945%	3.391%
$90,000	100	14	9.323%	7.263%	5.611%	4.311%	3.304%	1.962%	1.229%
$90,000	150	14	7.053%	5.189%	3.784%	2.750%	2.009%	1.140%	0.750%
$90,000	200	14	5.818%	4.095%	2.859%	2.002%	1.428%	0.823%	0.601%
$90,000	300	14	4.371%	2.876%	1.892%	1.277%	0.915%	0.603%	0.524%
$90,000	400	14	3.525%	2.207%	1.401%	0.946%	0.707%	0.539%	0.507%
$90,000	500	14	2.946%	1.768%	1.104%	0.765%	0.608%	0.515%	0.502%
$90,000	600	14	2.603%	1.526%	0.953%	0.680%	0.565%	0.508%	0.501%
$90,000	700	14	2.321%	1.332%	0.840%	0.625%	0.541%	0.505%	0.501%
$90,000	800	14	2.080%	1.175%	0.756%	0.585%	0.525%	0.503%	0.501%
$90,000	900	14	1.893%	1.059%	0.694%	0.558%	0.516%	0.502%	0.501%
$90,000	1,000	14	1.730%	0.964%	0.649%	0.542%	0.511%	0.502%	0.501%
$90,000	1,500	14	1.208%	0.699%	0.546%	0.510%	0.504%	0.502%	0.501%
$90,000	2,000	14	0.946%	0.596%	0.517%	0.505%	0.503%	0.502%	0.501%
$90,000	3,000	14	0.691%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	14	0.589%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	14	0.544%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	14	0.507%	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	56.625%	54.577%	52.609%	50.718%	48.890%	45.410%	42.160%
$100,000	10	14	41.392%	38.962%	36.630%	34.396%	32.253%	28.219%	24.535%
$100,000	15	14	32.517%	29.885%	27.426%	25.137%	23.016%	19.246%	16.070%
$100,000	20	14	27.071%	24.505%	22.156%	20.001%	18.034%	14.620%	11.791%
$100,000	25	14	23.783%	21.262%	18.966%	16.889%	15.007%	11.783%	9.184%
$100,000	50	14	15.359%	13.002%	10.958%	9.203%	7.706%	5.351%	3.712%

* 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	9.730%	7.643%	5.956%	4.617%	3.569%	2.144%	1.347%
$100,000	150	14	7.372%	5.476%	4.032%	2.956%	2.176%	1.238%	0.801%
$100,000	200	14	6.084%	4.327%	3.053%	2.155%	1.544%	0.882%	0.627%
$100,000	300	14	4.577%	3.046%	2.023%	1.372%	0.979%	0.627%	0.531%
$100,000	400	14	3.693%	2.338%	1.495%	1.007%	0.744%	0.549%	0.509%
$100,000	500	14	3.087%	1.872%	1.173%	0.806%	0.629%	0.520%	0.503%
$100,000	600	14	2.728%	1.614%	1.007%	0.710%	0.579%	0.510%	0.502%
$100,000	700	14	2.437%	1.410%	0.885%	0.647%	0.550%	0.506%	0.501%
$100,000	800	14	2.185%	1.242%	0.792%	0.601%	0.531%	0.503%	0.501%
$100,000	900	14	1.989%	1.117%	0.723%	0.570%	0.520%	0.503%	0.501%
$100,000	1,000	14	1.819%	1.016%	0.673%	0.550%	0.514%	0.502%	0.501%
$100,000	1,500	14	1.272%	0.728%	0.555%	0.513%	0.504%	0.502%	0.501%
$100,000	2,000	14	0.994%	0.612%	0.521%	0.505%	0.503%	0.502%	0.501%
$100,000	3,000	14	0.717%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	14	0.604%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	14	0.552%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	14	0.508%	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	57.575%	55.568%	53.642%	51.788%	49.996%	46.586%	43.410%
$110,000	10	14	42.473%	40.093%	37.813%	35.631%	33.536%	29.595%	25.956%
$110,000	15	14	33.589%	30.975%	28.519%	26.224%	24.085%	20.246%	16.994%
$110,000	20	14	27.966%	25.388%	23.020%	20.844%	18.853%	15.386%	12.507%
$110,000	25	14	24.546%	22.014%	19.711%	17.618%	15.719%	12.440%	9.783%
$110,000	50	14	15.890%	13.515%	11.452%	9.668%	8.140%	5.716%	4.005%
$110,000	100	14	10.091%	7.982%	6.264%	4.894%	3.810%	2.314%	1.459%
$110,000	150	14	7.652%	5.730%	4.253%	3.143%	2.328%	1.329%	0.851%
$110,000	200	14	6.317%	4.534%	3.226%	2.294%	1.651%	0.938%	0.652%
$110,000	300	14	4.757%	3.196%	2.140%	1.458%	1.039%	0.649%	0.538%
$110,000	400	14	3.831%	2.448%	1.574%	1.059%	0.775%	0.558%	0.511%
$110,000	500	14	3.211%	1.964%	1.235%	0.843%	0.649%	0.524%	0.503%
$110,000	600	14	2.836%	1.691%	1.057%	0.737%	0.593%	0.513%	0.502%
$110,000	700	14	2.538%	1.478%	0.926%	0.669%	0.560%	0.507%	0.501%
$110,000	800	14	2.277%	1.302%	0.826%	0.618%	0.537%	0.504%	0.501%
$110,000	900	14	2.074%	1.170%	0.751%	0.582%	0.524%	0.503%	0.501%
$110,000	1,000	14	1.898%	1.062%	0.695%	0.559%	0.517%	0.503%	0.501%
$110,000	1,500	14	1.330%	0.755%	0.564%	0.515%	0.504%	0.502%	0.501%
$110,000	2,000	14	1.038%	0.628%	0.524%	0.506%	0.503%	0.502%	0.501%
$110,000	3,000	14	0.741%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$110,000	4,000	14	0.618%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	14	0.560%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	14	0.508%	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

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$120,000	5	14	58.412%	56.441%	54.551%	52.727%	50.965%	47.618%	44.502%
$120,000	10	14	43.425%	41.089%	38.854%	36.714%	34.664%	30.802%	27.241%
$120,000	15	14	34.551%	31.971%	29.532%	27.243%	25.096%	21.221%	17.900%
$120,000	20	14	28.806%	26.225%	23.837%	21.643%	19.630%	16.104%	13.173%
$120,000	25	14	25.254%	22.712%	20.400%	18.293%	16.377%	13.055%	10.347%
$120,000	50	14	16.375%	13.988%	11.904%	10.098%	8.539%	6.058%	4.281%
$120,000	100	14	10.422%	8.295%	6.550%	5.151%	4.036%	2.477%	1.567%
$120,000	150	14	7.909%	5.965%	4.459%	3.318%	2.472%	1.418%	0.901%
$120,000	200	14	6.528%	4.723%	3.387%	2.423%	1.751%	0.992%	0.677%
$120,000	300	14	4.921%	3.335%	2.250%	1.539%	1.095%	0.672%	0.546%
$120,000	400	14	3.962%	2.554%	1.652%	1.112%	0.808%	0.568%	0.513%
$120,000	500	14	3.322%	2.049%	1.293%	0.878%	0.669%	0.529%	0.504%
$120,000	600	14	2.934%	1.762%	1.102%	0.764%	0.606%	0.515%	0.502%
$120,000	700	14	2.628%	1.541%	0.965%	0.689%	0.570%	0.508%	0.501%
$120,000	800	14	2.360%	1.358%	0.858%	0.633%	0.544%	0.505%	0.501%
$120,000	900	14	2.150%	1.219%	0.777%	0.594%	0.529%	0.504%	0.501%
$120,000	1,000	14	1.969%	1.106%	0.717%	0.567%	0.519%	0.503%	0.501%
$120,000	1,500	14	1.382%	0.780%	0.573%	0.517%	0.505%	0.502%	0.501%
$120,000	2,000	14	1.078%	0.644%	0.528%	0.506%	0.503%	0.502%	0.501%
$120,000	3,000	14	0.764%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$120,000	4,000	14	0.632%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	14	0.568%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	14	0.508%	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	59.174%	57.237%	55.376%	53.579%	51.844%	48.555%	45.491%
$130,000	10	14	44.286%	41.990%	39.795%	37.694%	35.680%	31.891%	28.400%
$130,000	15	14	35.424%	32.888%	30.484%	28.209%	26.066%	22.175%	18.807%
$130,000	20	14	29.609%	27.029%	24.633%	22.420%	20.384%	16.801%	13.813%
$130,000	25	14	25.930%	23.385%	21.059%	18.939%	17.003%	13.645%	10.890%
$130,000	50	14	16.837%	14.442%	12.339%	10.511%	8.926%	6.391%	4.552%
$130,000	100	14	10.741%	8.594%	6.827%	5.400%	4.256%	2.638%	1.676%
$130,000	150	14	8.154%	6.190%	4.658%	3.487%	2.613%	1.506%	0.950%
$130,000	200	14	6.729%	4.904%	3.541%	2.547%	1.848%	1.046%	0.703%
$130,000	300	14	5.077%	3.467%	2.355%	1.619%	1.151%	0.696%	0.553%
$130,000	400	14	4.086%	2.653%	1.726%	1.163%	0.840%	0.578%	0.516%
$130,000	500	14	3.426%	2.130%	1.349%	0.913%	0.690%	0.534%	0.505%
$130,000	600	14	3.027%	1.830%	1.147%	0.790%	0.620%	0.518%	0.502%
$130,000	700	14	2.713%	1.602%	1.003%	0.710%	0.580%	0.510%	0.501%
$130,000	800	14	2.439%	1.412%	0.889%	0.649%	0.551%	0.505%	0.501%
$130,000	900	14	2.224%	1.267%	0.803%	0.606%	0.533%	0.504%	0.501%
$130,000	1,000	14	2.037%	1.148%	0.738%	0.576%	0.523%	0.503%	0.501%
$130,000	1,500	14	1.433%	0.805%	0.582%	0.520%	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	14	1.117%	0.659%	0.532%	0.507%	0.503%	0.502%	0.501%
$130,000	3,000	14	0.787%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$130,000	4,000	14	0.646%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	14	0.576%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	14	0.508%	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	59.852%	57.943%	56.107%	54.335%	52.624%	49.386%	46.368%
$140,000	10	14	45.050%	42.790%	40.631%	38.563%	36.582%	32.857%	29.427%
$140,000	15	14	36.194%	33.700%	31.338%	29.093%	26.965%	23.073%	19.679%
$140,000	20	14	30.353%	27.782%	25.386%	23.164%	21.108%	17.473%	14.426%
$140,000	25	14	26.573%	24.023%	21.686%	19.548%	17.596%	14.200%	11.400%
$140,000	50	14	17.271%	14.867%	12.751%	10.900%	9.292%	6.709%	4.813%
$140,000	100	14	11.038%	8.876%	7.090%	5.637%	4.467%	2.795%	1.785%
$140,000	150	14	8.381%	6.400%	4.845%	3.647%	2.746%	1.591%	1.000%
$140,000	200	14	6.916%	5.073%	3.685%	2.665%	1.941%	1.100%	0.729%
$140,000	300	14	5.224%	3.593%	2.456%	1.695%	1.206%	0.720%	0.561%
$140,000	400	14	4.202%	2.748%	1.798%	1.212%	0.872%	0.588%	0.518%
$140,000	500	14	3.525%	2.207%	1.402%	0.947%	0.710%	0.539%	0.506%
$140,000	600	14	3.114%	1.895%	1.190%	0.815%	0.633%	0.520%	0.503%
$140,000	700	14	2.795%	1.660%	1.039%	0.731%	0.590%	0.511%	0.502%
$140,000	800	14	2.514%	1.464%	0.919%	0.665%	0.558%	0.506%	0.501%
$140,000	900	14	2.293%	1.313%	0.829%	0.618%	0.538%	0.504%	0.501%
$140,000	1,000	14	2.101%	1.189%	0.760%	0.586%	0.526%	0.503%	0.501%
$140,000	1,500	14	1.481%	0.830%	0.592%	0.523%	0.506%	0.502%	0.501%
$140,000	2,000	14	1.155%	0.675%	0.537%	0.508%	0.503%	0.502%	0.501%
$140,000	3,000	14	0.809%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$140,000	4,000	14	0.660%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	14	0.584%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	14	0.509%	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	60.453%	58.569%	56.755%	55.004%	53.314%	50.122%	47.144%
$150,000	10	14	45.729%	43.500%	41.371%	39.333%	37.380%	33.712%	30.334%
$150,000	15	14	36.872%	34.418%	32.094%	29.884%	27.783%	23.914%	20.505%
$150,000	20	14	31.040%	28.481%	26.092%	23.868%	21.802%	18.122%	15.018%
$150,000	25	14	27.181%	24.631%	22.286%	20.131%	18.162%	14.728%	11.883%
$150,000	50	14	17.677%	15.266%	13.139%	11.270%	9.640%	7.012%	5.066%
$150,000	100	14	11.319%	9.144%	7.339%	5.864%	4.669%	2.948%	1.892%
$150,000	150	14	8.595%	6.598%	5.022%	3.801%	2.874%	1.675%	1.049%
$150,000	200	14	7.093%	5.231%	3.822%	2.779%	2.031%	1.152%	0.756%
$150,000	300	14	5.362%	3.711%	2.551%	1.769%	1.259%	0.744%	0.570%
$150,000	400	14	4.312%	2.837%	1.866%	1.260%	0.904%	0.599%	0.521%
$150,000	500	14	3.618%	2.280%	1.454%	0.981%	0.730%	0.544%	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	14	3.196%	1.956%	1.231%	0.840%	0.647%	0.523%	0.503%
$150,000	700	14	2.870%	1.715%	1.075%	0.751%	0.600%	0.513%	0.502%
$150,000	800	14	2.583%	1.512%	0.948%	0.681%	0.565%	0.507%	0.501%
$150,000	900	14	2.357%	1.356%	0.853%	0.630%	0.543%	0.505%	0.501%
$150,000	1,000	14	2.161%	1.227%	0.780%	0.595%	0.529%	0.504%	0.501%
$150,000	1,500	14	1.526%	0.853%	0.601%	0.526%	0.507%	0.502%	0.501%
$150,000	2,000	14	1.190%	0.690%	0.541%	0.509%	0.503%	0.502%	0.501%
$150,000	3,000	14	0.831%	0.560%	0.510%	0.504%	0.503%	0.502%	0.501%
$150,000	4,000	14	0.674%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	14	0.592%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	14	0.509%	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	60.971%	59.108%	57.311%	55.579%	53.908%	50.755%	47.811%
$160,000	10	14	46.325%	44.125%	42.021%	40.010%	38.081%	34.463%	31.131%
$160,000	15	14	37.474%	35.055%	32.762%	30.584%	28.513%	24.692%	21.281%
$160,000	20	14	31.661%	29.122%	26.744%	24.525%	22.458%	18.750%	15.596%
$160,000	25	14	27.744%	25.201%	22.850%	20.685%	18.700%	15.229%	12.343%
$160,000	50	14	18.058%	15.642%	13.506%	11.622%	9.973%	7.304%	5.313%
$160,000	100	14	11.582%	9.396%	7.574%	6.079%	4.862%	3.096%	1.998%
$160,000	150	14	8.797%	6.785%	5.190%	3.949%	2.998%	1.756%	1.099%
$160,000	200	14	7.260%	5.380%	3.951%	2.887%	2.117%	1.202%	0.782%
$160,000	300	14	5.490%	3.821%	2.641%	1.838%	1.310%	0.767%	0.579%
$160,000	400	14	4.414%	2.921%	1.930%	1.306%	0.934%	0.610%	0.524%
$160,000	500	14	3.705%	2.349%	1.504%	1.013%	0.749%	0.549%	0.508%
$160,000	600	14	3.272%	2.015%	1.271%	0.864%	0.660%	0.527%	0.504%
$160,000	700	14	2.941%	1.767%	1.108%	0.770%	0.611%	0.515%	0.502%
$160,000	800	14	2.648%	1.558%	0.976%	0.696%	0.572%	0.508%	0.501%
$160,000	900	14	2.417%	1.397%	0.877%	0.642%	0.548%	0.506%	0.501%
$160,000	1,000	14	2.216%	1.263%	0.800%	0.604%	0.533%	0.504%	0.501%
$160,000	1,500	14	1.569%	0.876%	0.611%	0.529%	0.508%	0.502%	0.501%
$160,000	2,000	14	1.224%	0.704%	0.546%	0.510%	0.504%	0.502%	0.501%
$160,000	3,000	14	0.851%	0.566%	0.511%	0.504%	0.503%	0.502%	0.501%
$160,000	4,000	14	0.687%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	14	0.600%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	14	0.510%	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	61.430%	59.584%	57.804%	56.089%	54.436%	51.315%	48.402%
$170,000	10	14	46.860%	44.684%	42.605%	40.616%	38.709%	35.137%	31.845%
$170,000	15	14	38.021%	35.633%	33.369%	31.220%	29.177%	25.412%	22.021%
$170,000	20	14	32.230%	29.718%	27.359%	25.148%	23.083%	19.362%	16.169%
$170,000	25	14	28.280%	25.742%	23.395%	21.222%	19.225%	15.718%	12.792%
$170,000	50	14	18.419%	15.999%	13.854%	11.959%	10.294%	7.587%	5.555%

* 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	14	11.835%	9.637%	7.801%	6.287%	5.050%	3.240%	2.103%
$170,000	150	14	8.992%	6.966%	5.354%	4.093%	3.120%	1.839%	1.150%
$170,000	200	14	7.421%	5.525%	4.077%	2.992%	2.204%	1.253%	0.809%
$170,000	300	14	5.613%	3.928%	2.730%	1.907%	1.361%	0.791%	0.588%
$170,000	400	14	4.513%	3.002%	1.993%	1.352%	0.965%	0.621%	0.528%
$170,000	500	14	3.790%	2.416%	1.552%	1.046%	0.768%	0.555%	0.509%
$170,000	600	14	3.347%	2.071%	1.310%	0.888%	0.674%	0.530%	0.504%
$170,000	700	14	3.010%	1.818%	1.141%	0.790%	0.621%	0.517%	0.502%
$170,000	800	14	2.712%	1.604%	1.004%	0.711%	0.580%	0.509%	0.501%
$170,000	900	14	2.476%	1.437%	0.901%	0.654%	0.554%	0.506%	0.501%
$170,000	1,000	14	2.271%	1.299%	0.820%	0.614%	0.537%	0.505%	0.501%
$170,000	1,500	14	1.611%	0.899%	0.620%	0.532%	0.509%	0.502%	0.501%
$170,000	2,000	14	1.257%	0.719%	0.550%	0.511%	0.504%	0.502%	0.501%
$170,000	3,000	14	0.872%	0.572%	0.512%	0.504%	0.503%	0.502%	0.501%
$170,000	4,000	14	0.700%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	14	0.608%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	14	0.510%	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	61.839%	60.008%	58.244%	56.543%	54.906%	51.816%	48.930%
$180,000	10	14	47.339%	45.185%	43.127%	41.158%	39.272%	35.739%	32.484%
$180,000	15	14	38.519%	36.160%	33.923%	31.799%	29.783%	26.069%	22.718%
$180,000	20	14	32.752%	30.271%	27.936%	25.739%	23.679%	19.958%	16.735%
$180,000	25	14	28.794%	26.267%	23.923%	21.749%	19.745%	16.205%	13.240%
$180,000	50	14	18.772%	16.348%	14.194%	12.289%	10.612%	7.867%	5.796%
$180,000	100	14	12.079%	9.871%	8.021%	6.489%	5.231%	3.383%	2.209%
$180,000	150	14	9.182%	7.142%	5.514%	4.234%	3.242%	1.921%	1.203%
$180,000	200	14	7.578%	5.667%	4.201%	3.097%	2.289%	1.304%	0.837%
$180,000	300	14	5.733%	4.033%	2.817%	1.975%	1.411%	0.815%	0.598%
$180,000	400	14	4.608%	3.082%	2.055%	1.397%	0.995%	0.632%	0.531%
$180,000	500	14	3.871%	2.481%	1.601%	1.078%	0.788%	0.561%	0.511%
$180,000	600	14	3.418%	2.127%	1.348%	0.912%	0.688%	0.534%	0.505%
$180,000	700	14	3.077%	1.868%	1.175%	0.810%	0.632%	0.519%	0.503%
$180,000	800	14	2.774%	1.648%	1.032%	0.726%	0.588%	0.510%	0.502%
$180,000	900	14	2.533%	1.477%	0.925%	0.667%	0.559%	0.507%	0.501%
$180,000	1,000	14	2.324%	1.335%	0.840%	0.623%	0.541%	0.505%	0.501%
$180,000	1,500	14	1.651%	0.922%	0.630%	0.535%	0.510%	0.502%	0.501%
$180,000	2,000	14	1.290%	0.734%	0.555%	0.512%	0.504%	0.502%	0.501%
$180,000	3,000	14	0.892%	0.578%	0.514%	0.505%	0.503%	0.502%	0.501%
$180,000	4,000	14	0.713%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	14	0.616%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	14	0.510%	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

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$190,000	5	14	62.210%	60.393%	58.643%	56.956%	55.334%	52.270%	49.410%
$190,000	10	14	47.772%	45.637%	43.599%	41.649%	39.781%	36.284%	33.062%
$190,000	15	14	38.974%	36.640%	34.427%	32.326%	30.334%	26.667%	23.356%
$190,000	20	14	33.230%	30.778%	28.469%	26.292%	24.243%	20.525%	17.287%
$190,000	25	14	29.279%	26.766%	24.428%	22.257%	20.249%	16.682%	13.680%
$190,000	50	14	19.112%	16.683%	14.522%	12.607%	10.917%	8.136%	6.031%
$190,000	100	14	12.312%	10.094%	8.232%	6.683%	5.407%	3.522%	2.313%
$190,000	150	14	9.363%	7.312%	5.668%	4.371%	3.361%	2.003%	1.255%
$190,000	200	14	7.727%	5.803%	4.320%	3.198%	2.373%	1.355%	0.865%
$190,000	300	14	5.846%	4.132%	2.900%	2.041%	1.461%	0.840%	0.608%
$190,000	400	14	4.700%	3.158%	2.114%	1.441%	1.025%	0.644%	0.535%
$190,000	500	14	3.943%	2.539%	1.643%	1.106%	0.805%	0.565%	0.511%
$190,000	600	14	3.487%	2.180%	1.386%	0.936%	0.702%	0.537%	0.506%
$190,000	700	14	3.141%	1.916%	1.207%	0.830%	0.643%	0.521%	0.503%
$190,000	800	14	2.833%	1.691%	1.059%	0.741%	0.595%	0.511%	0.502%
$190,000	900	14	2.588%	1.515%	0.948%	0.679%	0.565%	0.508%	0.502%
$190,000	1,000	14	2.375%	1.369%	0.860%	0.633%	0.545%	0.506%	0.501%
$190,000	1,500	14	1.690%	0.944%	0.640%	0.539%	0.510%	0.502%	0.501%
$190,000	2,000	14	1.321%	0.748%	0.560%	0.513%	0.504%	0.502%	0.501%
$190,000	3,000	14	0.912%	0.584%	0.515%	0.505%	0.503%	0.502%	0.501%
$190,000	4,000	14	0.726%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	14	0.624%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	14	0.511%	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	62.555%	60.751%	59.013%	57.338%	55.731%	52.690%	49.853%
$200,000	10	14	48.173%	46.057%	44.036%	42.103%	40.253%	36.788%	33.596%
$200,000	15	14	39.397%	37.086%	34.895%	32.815%	30.846%	27.220%	23.947%
$200,000	20	14	33.673%	31.247%	28.964%	26.811%	24.778%	21.072%	17.825%
$200,000	25	14	29.738%	27.242%	24.913%	22.746%	20.739%	17.153%	14.116%
$200,000	50	14	19.440%	17.007%	14.839%	12.914%	11.213%	8.400%	6.261%
$200,000	100	14	12.533%	10.308%	8.433%	6.869%	5.577%	3.656%	2.415%
$200,000	150	14	9.536%	7.474%	5.816%	4.503%	3.475%	2.083%	1.307%
$200,000	200	14	7.869%	5.933%	4.434%	3.295%	2.453%	1.405%	0.894%
$200,000	300	14	5.955%	4.229%	2.981%	2.106%	1.510%	0.865%	0.619%
$200,000	400	14	4.788%	3.232%	2.172%	1.485%	1.055%	0.655%	0.539%
$200,000	500	14	4.019%	2.600%	1.689%	1.138%	0.824%	0.571%	0.513%
$200,000	600	14	3.553%	2.233%	1.423%	0.960%	0.716%	0.541%	0.506%
$200,000	700	14	3.202%	1.962%	1.238%	0.849%	0.654%	0.524%	0.503%
$200,000	800	14	2.890%	1.732%	1.085%	0.756%	0.603%	0.513%	0.502%
$200,000	900	14	2.640%	1.552%	0.971%	0.691%	0.571%	0.508%	0.502%
$200,000	1,000	14	2.424%	1.403%	0.880%	0.643%	0.549%	0.506%	0.501%
$200,000	1,500	14	1.727%	0.965%	0.650%	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	14	1.351%	0.763%	0.565%	0.514%	0.504%	0.502%	0.501%
$200,000	3,000	14	0.931%	0.591%	0.516%	0.505%	0.503%	0.502%	0.501%
$200,000	4,000	14	0.738%	0.538%	0.508%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	14	0.632%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	14	0.511%	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	63.327%	61.550%	59.839%	58.194%	56.616%	53.628%	50.840%
$225,000	10	14	49.041%	46.962%	44.979%	43.081%	41.267%	37.871%	34.745%
$225,000	15	14	40.300%	38.035%	35.891%	33.856%	31.936%	28.397%	25.203%
$225,000	20	14	34.618%	32.249%	30.018%	27.915%	25.930%	22.293%	19.054%
$225,000	25	14	30.721%	28.276%	25.982%	23.839%	21.840%	18.239%	15.144%
$225,000	50	14	20.179%	17.741%	15.560%	13.614%	11.885%	9.009%	6.795%
$225,000	100	14	13.032%	10.787%	8.886%	7.292%	5.965%	3.966%	2.651%
$225,000	150	14	9.924%	7.843%	6.156%	4.806%	3.742%	2.274%	1.431%
$225,000	200	14	8.188%	6.230%	4.696%	3.518%	2.640%	1.527%	0.962%
$225,000	300	14	6.204%	4.449%	3.169%	2.256%	1.626%	0.925%	0.645%
$225,000	400	14	4.990%	3.403%	2.308%	1.587%	1.128%	0.686%	0.550%
$225,000	500	14	4.192%	2.742%	1.797%	1.213%	0.873%	0.588%	0.517%
$225,000	600	14	3.705%	2.353%	1.510%	1.018%	0.750%	0.552%	0.509%
$225,000	700	14	3.343%	2.071%	1.313%	0.897%	0.681%	0.530%	0.504%
$225,000	800	14	3.021%	1.830%	1.149%	0.793%	0.623%	0.516%	0.502%
$225,000	900	14	2.761%	1.638%	1.026%	0.722%	0.586%	0.510%	0.502%
$225,000	1,000	14	2.536%	1.481%	0.926%	0.667%	0.560%	0.508%	0.501%
$225,000	1,500	14	1.813%	1.015%	0.674%	0.551%	0.514%	0.502%	0.501%
$225,000	2,000	14	1.419%	0.796%	0.578%	0.518%	0.505%	0.502%	0.501%
$225,000	3,000	14	0.975%	0.606%	0.519%	0.505%	0.503%	0.502%	0.501%
$225,000	4,000	14	0.768%	0.545%	0.509%	0.504%	0.503%	0.502%	0.501%
$225,000	5,000	14	0.650%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	14	0.513%	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	63.970%	62.216%	60.528%	58.908%	57.352%	54.406%	51.658%
$250,000	10	14	49.758%	47.711%	45.757%	43.889%	42.105%	38.762%	35.691%
$250,000	15	14	41.046%	38.820%	36.711%	34.715%	32.833%	29.362%	26.230%
$250,000	20	14	35.395%	33.070%	30.881%	28.819%	26.873%	23.311%	20.129%
$250,000	25	14	31.520%	29.121%	26.871%	24.764%	22.787%	19.200%	16.090%
$250,000	50	14	20.835%	18.398%	16.206%	14.242%	12.491%	9.559%	7.286%
$250,000	100	14	13.463%	11.205%	9.283%	7.666%	6.313%	4.251%	2.872%
$250,000	150	14	10.266%	8.168%	6.458%	5.077%	3.983%	2.450%	1.549%
$250,000	200	14	8.469%	6.492%	4.929%	3.719%	2.808%	1.641%	1.029%
$250,000	300	14	6.424%	4.647%	3.338%	2.393%	1.732%	0.982%	0.672%
$250,000	400	14	5.170%	3.557%	2.432%	1.682%	1.197%	0.717%	0.561%
$250,000	500	14	4.344%	2.869%	1.895%	1.284%	0.919%	0.605%	0.522%

* 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	3.832%	2.455%	1.585%	1.068%	0.780%	0.560%	0.510%
$250,000	700	14	3.468%	2.168%	1.382%	0.941%	0.707%	0.537%	0.505%
$250,000	800	14	3.135%	1.917%	1.208%	0.829%	0.642%	0.520%	0.502%
$250,000	900	14	2.866%	1.716%	1.076%	0.751%	0.600%	0.513%	0.502%
$250,000	1,000	14	2.634%	1.550%	0.970%	0.690%	0.571%	0.509%	0.502%
$250,000	1,500	14	1.888%	1.061%	0.696%	0.561%	0.517%	0.503%	0.501%
$250,000	2,000	14	1.480%	0.827%	0.589%	0.521%	0.506%	0.502%	0.501%
$250,000	3,000	14	1.015%	0.620%	0.523%	0.506%	0.503%	0.502%	0.501%
$250,000	4,000	14	0.795%	0.552%	0.510%	0.504%	0.503%	0.502%	0.501%
$250,000	5,000	14	0.668%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	14	0.514%	0.506%	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	64.487%	62.751%	61.081%	59.481%	57.943%	55.030%	52.316%
$275,000	10	14	50.345%	48.324%	46.393%	44.549%	42.789%	39.490%	36.462%
$275,000	15	14	41.664%	39.469%	37.389%	35.425%	33.573%	30.157%	27.075%
$275,000	20	14	36.040%	33.750%	31.596%	29.566%	27.652%	24.152%	21.027%
$275,000	25	14	32.174%	29.813%	27.601%	25.531%	23.584%	20.040%	16.934%
$275,000	50	14	21.414%	18.980%	16.784%	14.806%	13.036%	10.058%	7.735%
$275,000	100	14	13.845%	11.576%	9.639%	8.002%	6.626%	4.512%	3.077%
$275,000	150	14	10.565%	8.457%	6.727%	5.321%	4.200%	2.613%	1.663%
$275,000	200	14	8.721%	6.727%	5.141%	3.904%	2.966%	1.750%	1.095%
$275,000	300	14	6.620%	4.825%	3.491%	2.520%	1.832%	1.038%	0.700%
$275,000	400	14	5.332%	3.697%	2.547%	1.771%	1.262%	0.747%	0.571%
$275,000	500	14	4.481%	2.982%	1.984%	1.348%	0.962%	0.621%	0.527%
$275,000	600	14	3.952%	2.552%	1.658%	1.119%	0.813%	0.570%	0.513%
$275,000	700	14	3.580%	2.257%	1.446%	0.983%	0.732%	0.545%	0.506%
$275,000	800	14	3.238%	1.997%	1.263%	0.863%	0.661%	0.525%	0.503%
$275,000	900	14	2.961%	1.786%	1.123%	0.778%	0.615%	0.516%	0.503%
$275,000	1,000	14	2.721%	1.614%	1.010%	0.713%	0.583%	0.511%	0.502%
$275,000	1,500	14	1.955%	1.102%	0.718%	0.570%	0.520%	0.503%	0.501%
$275,000	2,000	14	1.534%	0.856%	0.601%	0.524%	0.506%	0.502%	0.501%
$275,000	3,000	14	1.051%	0.634%	0.526%	0.506%	0.503%	0.502%	0.501%
$275,000	4,000	14	0.820%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$275,000	5,000	14	0.685%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	14	0.515%	0.506%	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	64.917%	63.196%	61.542%	59.957%	58.433%	55.547%	52.860%
$300,000	10	14	50.814%	48.812%	46.899%	45.074%	43.333%	40.067%	37.074%
$300,000	15	14	42.154%	39.983%	37.926%	35.987%	34.159%	30.785%	27.741%
$300,000	20	14	36.545%	34.283%	32.155%	30.150%	28.261%	24.807%	21.728%
$300,000	25	14	32.682%	30.350%	28.167%	26.124%	24.203%	20.707%	17.629%
$300,000	50	14	21.898%	19.471%	17.274%	15.292%	13.507%	10.494%	8.129%

* 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	14	14.167%	11.892%	9.943%	8.291%	6.898%	4.742%	3.261%
$300,000	150	14	10.821%	8.704%	6.959%	5.536%	4.393%	2.762%	1.769%
$300,000	200	14	8.938%	6.932%	5.327%	4.070%	3.106%	1.849%	1.158%
$300,000	300	14	6.790%	4.979%	3.626%	2.631%	1.920%	1.089%	0.726%
$300,000	400	14	5.471%	3.818%	2.648%	1.849%	1.320%	0.775%	0.581%
$300,000	500	14	4.598%	3.080%	2.062%	1.405%	1.001%	0.636%	0.532%
$300,000	600	14	4.055%	2.636%	1.723%	1.165%	0.843%	0.580%	0.516%
$300,000	700	14	3.676%	2.335%	1.503%	1.021%	0.755%	0.552%	0.508%
$300,000	800	14	3.326%	2.065%	1.311%	0.893%	0.679%	0.529%	0.504%
$300,000	900	14	3.042%	1.848%	1.164%	0.803%	0.629%	0.519%	0.503%
$300,000	1,000	14	2.796%	1.669%	1.046%	0.734%	0.593%	0.513%	0.502%
$300,000	1,500	14	2.012%	1.138%	0.737%	0.578%	0.523%	0.503%	0.501%
$300,000	2,000	14	1.581%	0.881%	0.611%	0.528%	0.507%	0.502%	0.501%
$300,000	3,000	14	1.083%	0.646%	0.529%	0.507%	0.503%	0.502%	0.501%
$300,000	4,000	14	0.841%	0.565%	0.512%	0.504%	0.503%	0.502%	0.501%
$300,000	5,000	14	0.699%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	14	0.517%	0.506%	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	65.328%	63.621%	61.981%	60.411%	58.900%	56.039%	53.377%
$325,000	10	14	51.258%	49.274%	47.379%	45.571%	43.846%	40.612%	37.649%
$325,000	15	14	42.615%	40.466%	38.431%	36.515%	34.707%	31.372%	28.364%
$325,000	20	14	37.016%	34.778%	32.674%	30.692%	28.826%	25.414%	22.376%
$325,000	25	14	33.153%	30.848%	28.691%	26.673%	24.775%	21.325%	18.289%
$325,000	50	14	22.375%	19.960%	17.765%	15.781%	13.990%	10.945%	8.536%
$325,000	100	14	14.490%	12.209%	10.249%	8.584%	7.172%	4.979%	3.454%
$325,000	150	14	11.075%	8.951%	7.191%	5.752%	4.587%	2.914%	1.880%
$325,000	200	14	9.157%	7.138%	5.515%	4.237%	3.251%	1.952%	1.224%
$325,000	300	14	6.960%	5.135%	3.761%	2.745%	2.012%	1.143%	0.754%
$325,000	400	14	5.611%	3.940%	2.749%	1.929%	1.380%	0.804%	0.593%
$325,000	500	14	4.716%	3.179%	2.141%	1.463%	1.042%	0.653%	0.538%
$325,000	600	14	4.160%	2.722%	1.788%	1.212%	0.873%	0.590%	0.520%
$325,000	700	14	3.773%	2.412%	1.560%	1.059%	0.779%	0.559%	0.510%
$325,000	800	14	3.413%	2.134%	1.361%	0.925%	0.697%	0.534%	0.504%
$325,000	900	14	3.123%	1.909%	1.206%	0.829%	0.643%	0.522%	0.503%
$325,000	1,000	14	2.871%	1.724%	1.082%	0.755%	0.604%	0.515%	0.502%
$325,000	1,500	14	2.069%	1.175%	0.756%	0.587%	0.527%	0.503%	0.501%
$325,000	2,000	14	1.627%	0.906%	0.622%	0.531%	0.508%	0.502%	0.501%
$325,000	3,000	14	1.114%	0.659%	0.533%	0.508%	0.503%	0.502%	0.501%
$325,000	4,000	14	0.863%	0.571%	0.513%	0.505%	0.503%	0.502%	0.501%
$325,000	5,000	14	0.714%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	14	0.518%	0.506%	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	65.681%	63.986%	62.359%	60.801%	59.301%	56.462%	53.822%
$350,000	10	14	51.645%	49.677%	47.797%	46.005%	44.294%	41.087%	38.151%
$350,000	15	14	43.021%	40.891%	38.876%	36.979%	35.190%	31.888%	28.912%
$350,000	20	14	37.426%	35.210%	33.126%	31.164%	29.319%	25.943%	22.939%
$350,000	25	14	33.570%	31.287%	29.155%	27.157%	25.281%	21.870%	18.871%
$350,000	50	14	22.812%	20.414%	18.227%	16.244%	14.449%	11.384%	8.937%
$350,000	100	14	14.795%	12.513%	10.545%	8.866%	7.438%	5.210%	3.643%
$350,000	150	14	11.316%	9.185%	7.414%	5.960%	4.776%	3.064%	1.991%
$350,000	200	14	9.365%	7.334%	5.696%	4.399%	3.394%	2.055%	1.292%
$350,000	300	14	7.121%	5.282%	3.889%	2.854%	2.100%	1.196%	0.783%
$350,000	400	14	5.742%	4.056%	2.846%	2.005%	1.439%	0.834%	0.605%
$350,000	500	14	4.827%	3.275%	2.217%	1.521%	1.083%	0.670%	0.544%
$350,000	600	14	4.260%	2.803%	1.851%	1.257%	0.904%	0.601%	0.523%
$350,000	700	14	3.856%	2.480%	1.610%	1.092%	0.800%	0.565%	0.511%
$350,000	800	14	3.496%	2.200%	1.408%	0.955%	0.715%	0.540%	0.505%
$350,000	900	14	3.199%	1.968%	1.246%	0.854%	0.658%	0.526%	0.504%
$350,000	1,000	14	2.941%	1.777%	1.117%	0.776%	0.615%	0.517%	0.503%
$350,000	1,500	14	2.122%	1.209%	0.776%	0.596%	0.530%	0.504%	0.501%
$350,000	2,000	14	1.670%	0.930%	0.633%	0.535%	0.509%	0.502%	0.501%
$350,000	3,000	14	1.144%	0.671%	0.537%	0.508%	0.503%	0.502%	0.501%
$350,000	4,000	14	0.884%	0.578%	0.514%	0.505%	0.503%	0.502%	0.501%
$350,000	5,000	14	0.728%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	14	0.519%	0.506%	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	65.998%	64.314%	62.699%	61.152%	59.662%	56.842%	54.221%
$375,000	10	14	51.991%	50.036%	48.170%	46.391%	44.693%	41.510%	38.598%
$375,000	15	14	43.382%	41.268%	39.271%	37.392%	35.617%	32.345%	29.398%
$375,000	20	14	37.787%	35.589%	33.523%	31.579%	29.752%	26.408%	23.435%
$375,000	25	14	33.938%	31.677%	29.565%	27.585%	25.728%	22.353%	19.386%
$375,000	50	14	23.216%	20.837%	18.662%	16.684%	14.890%	11.814%	9.335%
$375,000	100	14	15.088%	12.806%	10.833%	9.142%	7.698%	5.438%	3.832%
$375,000	150	14	11.546%	9.411%	7.628%	6.161%	4.959%	3.210%	2.101%
$375,000	200	14	9.566%	7.526%	5.873%	4.559%	3.535%	2.157%	1.362%
$375,000	300	14	7.275%	5.424%	4.014%	2.961%	2.189%	1.251%	0.812%
$375,000	400	14	5.868%	4.168%	2.941%	2.081%	1.498%	0.865%	0.619%
$375,000	500	14	4.936%	3.368%	2.291%	1.578%	1.124%	0.688%	0.550%
$375,000	600	14	4.355%	2.882%	1.913%	1.302%	0.935%	0.613%	0.527%
$375,000	700	14	3.943%	2.552%	1.664%	1.129%	0.824%	0.574%	0.513%
$375,000	800	14	3.575%	2.264%	1.455%	0.986%	0.734%	0.546%	0.506%
$375,000	900	14	3.272%	2.025%	1.286%	0.879%	0.673%	0.530%	0.505%
$375,000	1,000	14	3.009%	1.829%	1.152%	0.797%	0.627%	0.520%	0.503%
$375,000	1,500	14	2.173%	1.243%	0.795%	0.605%	0.534%	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	14	1.712%	0.954%	0.643%	0.539%	0.510%	0.502%	0.501%
$375,000	3,000	14	1.173%	0.683%	0.540%	0.509%	0.504%	0.502%	0.501%
$375,000	4,000	14	0.905%	0.584%	0.515%	0.505%	0.503%	0.502%	0.501%
$375,000	5,000	14	0.742%	0.538%	0.508%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	14	0.521%	0.506%	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	66.296%	64.621%	63.017%	61.479%	59.998%	57.197%	54.593%
$400,000	10	14	52.307%	50.364%	48.510%	46.744%	45.057%	41.897%	39.006%
$400,000	15	14	43.712%	41.612%	39.631%	37.768%	36.007%	32.762%	29.840%
$400,000	20	14	38.114%	35.934%	33.884%	31.956%	30.145%	26.829%	23.884%
$400,000	25	14	34.272%	32.029%	29.935%	27.972%	26.132%	22.788%	19.851%
$400,000	50	14	23.588%	21.229%	19.070%	17.103%	15.312%	12.231%	9.728%
$400,000	100	14	15.371%	13.089%	11.111%	9.410%	7.951%	5.659%	4.019%
$400,000	150	14	11.767%	9.629%	7.836%	6.355%	5.137%	3.353%	2.210%
$400,000	200	14	9.759%	7.710%	6.044%	4.715%	3.672%	2.258%	1.431%
$400,000	300	14	7.423%	5.560%	4.135%	3.064%	2.276%	1.305%	0.841%
$400,000	400	14	5.988%	4.275%	3.032%	2.155%	1.555%	0.895%	0.633%
$400,000	500	14	5.039%	3.456%	2.364%	1.634%	1.165%	0.706%	0.557%
$400,000	600	14	4.445%	2.957%	1.972%	1.346%	0.965%	0.625%	0.531%
$400,000	700	14	4.026%	2.620%	1.716%	1.166%	0.848%	0.582%	0.515%
$400,000	800	14	3.651%	2.325%	1.500%	1.016%	0.753%	0.551%	0.508%
$400,000	900	14	3.342%	2.080%	1.324%	0.904%	0.688%	0.534%	0.505%
$400,000	1,000	14	3.073%	1.878%	1.185%	0.818%	0.638%	0.523%	0.504%
$400,000	1,500	14	2.222%	1.276%	0.814%	0.614%	0.538%	0.505%	0.501%
$400,000	2,000	14	1.751%	0.977%	0.654%	0.543%	0.511%	0.502%	0.501%
$400,000	3,000	14	1.201%	0.695%	0.544%	0.510%	0.504%	0.502%	0.501%
$400,000	4,000	14	0.924%	0.590%	0.517%	0.505%	0.503%	0.502%	0.501%
$400,000	5,000	14	0.756%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	14	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$400,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$425,000	5	14	66.558%	64.892%	63.297%	61.768%	60.295%	57.509%	54.921%
$425,000	10	14	52.587%	50.655%	48.812%	47.057%	45.380%	42.239%	39.367%
$425,000	15	14	43.999%	41.912%	39.945%	38.095%	36.347%	33.125%	30.225%
$425,000	20	14	38.401%	36.236%	34.200%	32.286%	30.489%	27.199%	24.277%
$425,000	25	14	34.567%	32.341%	30.263%	28.314%	26.488%	23.173%	20.261%
$425,000	50	14	23.919%	21.579%	19.437%	17.481%	15.699%	12.617%	10.101%
$425,000	100	14	15.634%	13.353%	11.373%	9.663%	8.191%	5.868%	4.198%
$425,000	150	14	11.974%	9.832%	8.032%	6.539%	5.306%	3.489%	2.316%
$425,000	200	14	9.941%	7.883%	6.205%	4.863%	3.804%	2.355%	1.499%
$425,000	300	14	7.562%	5.688%	4.249%	3.162%	2.359%	1.358%	0.871%
$425,000	400	14	6.102%	4.377%	3.118%	2.225%	1.610%	0.926%	0.648%
$425,000	500	14	5.136%	3.540%	2.433%	1.688%	1.204%	0.724%	0.564%

* 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	4.530%	3.030%	2.029%	1.388%	0.994%	0.637%	0.535%
$425,000	700	14	4.104%	2.685%	1.766%	1.201%	0.871%	0.591%	0.518%
$425,000	800	14	3.722%	2.383%	1.542%	1.046%	0.771%	0.558%	0.509%
$425,000	900	14	3.407%	2.131%	1.361%	0.928%	0.702%	0.538%	0.506%
$425,000	1,000	14	3.133%	1.924%	1.217%	0.838%	0.650%	0.526%	0.504%
$425,000	1,500	14	2.267%	1.307%	0.832%	0.623%	0.542%	0.505%	0.501%
$425,000	2,000	14	1.789%	0.999%	0.665%	0.547%	0.512%	0.502%	0.501%
$425,000	3,000	14	1.227%	0.707%	0.548%	0.511%	0.504%	0.502%	0.501%
$425,000	4,000	14	0.943%	0.597%	0.518%	0.505%	0.503%	0.502%	0.501%
$425,000	5,000	14	0.769%	0.545%	0.509%	0.504%	0.503%	0.502%	0.501%
$425,000	10,000	14	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	14	66.777%	65.119%	63.532%	62.009%	60.544%	57.770%	55.195%
$450,000	10	14	52.818%	50.894%	49.061%	47.314%	45.645%	42.521%	39.664%
$450,000	15	14	44.236%	42.160%	40.204%	38.366%	36.628%	33.424%	30.542%
$450,000	20	14	38.640%	36.487%	34.463%	32.560%	30.775%	27.505%	24.603%
$450,000	25	14	34.815%	32.603%	30.538%	28.601%	26.787%	23.494%	20.603%
$450,000	50	14	24.194%	21.872%	19.745%	17.802%	16.029%	12.955%	10.429%
$450,000	100	14	15.861%	13.582%	11.599%	9.883%	8.402%	6.053%	4.357%
$450,000	150	14	12.156%	10.011%	8.205%	6.702%	5.457%	3.611%	2.412%
$450,000	200	14	10.099%	8.036%	6.348%	4.994%	3.921%	2.442%	1.561%
$450,000	300	14	7.683%	5.801%	4.350%	3.249%	2.432%	1.406%	0.898%
$450,000	400	14	6.202%	4.466%	3.195%	2.288%	1.659%	0.953%	0.661%
$450,000	500	14	5.221%	3.614%	2.494%	1.735%	1.239%	0.741%	0.571%
$450,000	600	14	4.605%	3.094%	2.079%	1.425%	1.021%	0.648%	0.539%
$450,000	700	14	4.171%	2.741%	1.810%	1.233%	0.892%	0.598%	0.521%
$450,000	800	14	3.784%	2.433%	1.580%	1.072%	0.788%	0.563%	0.510%
$450,000	900	14	3.464%	2.176%	1.393%	0.950%	0.715%	0.542%	0.507%
$450,000	1,000	14	3.186%	1.965%	1.246%	0.856%	0.660%	0.528%	0.504%
$450,000	1,500	14	2.307%	1.334%	0.847%	0.631%	0.545%	0.506%	0.501%
$450,000	2,000	14	1.821%	1.019%	0.674%	0.550%	0.514%	0.502%	0.501%
$450,000	3,000	14	1.249%	0.717%	0.551%	0.512%	0.504%	0.502%	0.501%
$450,000	4,000	14	0.959%	0.602%	0.519%	0.505%	0.503%	0.502%	0.501%
$450,000	5,000	14	0.780%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$450,000	10,000	14	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	14	66.982%	65.331%	63.751%	62.235%	60.776%	58.014%	55.452%
$475,000	10	14	53.029%	51.114%	49.288%	47.550%	45.888%	42.779%	39.936%
$475,000	15	14	44.457%	42.391%	40.446%	38.617%	36.889%	33.703%	30.837%
$475,000	20	14	38.861%	36.719%	34.705%	32.813%	31.038%	27.787%	24.904%
$475,000	25	14	35.046%	32.846%	30.793%	28.867%	27.065%	23.793%	20.921%
$475,000	50	14	24.451%	22.145%	20.034%	18.103%	16.342%	13.280%	10.750%

* 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	16.080%	13.804%	11.820%	10.100%	8.610%	6.237%	4.516%
$475,000	150	14	12.334%	10.185%	8.375%	6.863%	5.607%	3.732%	2.508%
$475,000	200	14	10.254%	8.185%	6.489%	5.123%	4.038%	2.529%	1.623%
$475,000	300	14	7.802%	5.913%	4.449%	3.336%	2.505%	1.455%	0.926%
$475,000	400	14	6.299%	4.554%	3.271%	2.351%	1.708%	0.981%	0.675%
$475,000	500	14	5.306%	3.688%	2.555%	1.783%	1.275%	0.759%	0.578%
$475,000	600	14	4.679%	3.158%	2.130%	1.463%	1.048%	0.659%	0.542%
$475,000	700	14	4.237%	2.797%	1.853%	1.264%	0.913%	0.607%	0.523%
$475,000	800	14	3.837%	2.476%	1.612%	1.094%	0.801%	0.567%	0.511%
$475,000	900	14	3.519%	2.220%	1.425%	0.971%	0.728%	0.546%	0.508%
$475,000	1,000	14	3.237%	2.005%	1.274%	0.874%	0.671%	0.531%	0.505%
$475,000	1,500	14	2.345%	1.360%	0.863%	0.639%	0.549%	0.506%	0.501%
$475,000	2,000	14	1.853%	1.038%	0.684%	0.554%	0.515%	0.502%	0.501%
$475,000	3,000	14	1.271%	0.728%	0.555%	0.512%	0.504%	0.502%	0.501%
$475,000	4,000	14	0.975%	0.608%	0.521%	0.506%	0.503%	0.502%	0.501%
$475,000	5,000	14	0.792%	0.551%	0.509%	0.504%	0.503%	0.502%	0.501%
$475,000	10,000	14	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	14	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	14	67.168%	65.523%	63.950%	62.439%	60.986%	58.235%	55.683%
$500,000	10	14	53.220%	51.311%	49.494%	47.762%	46.108%	43.012%	40.182%
$500,000	15	14	44.658%	42.601%	40.666%	38.846%	37.126%	33.956%	31.105%
$500,000	20	14	39.061%	36.930%	34.926%	33.044%	31.278%	28.044%	25.177%
$500,000	25	14	35.258%	33.069%	31.027%	29.111%	27.318%	24.066%	21.212%
$500,000	50	14	24.683%	22.392%	20.296%	18.378%	16.628%	13.582%	11.054%
$500,000	100	14	16.286%	14.013%	12.029%	10.306%	8.810%	6.416%	4.671%
$500,000	150	14	12.503%	10.351%	8.536%	7.017%	5.752%	3.851%	2.602%
$500,000	200	14	10.401%	8.327%	6.623%	5.247%	4.150%	2.614%	1.684%
$500,000	300	14	7.917%	6.020%	4.546%	3.420%	2.576%	1.504%	0.955%
$500,000	400	14	6.392%	4.638%	3.343%	2.412%	1.756%	1.009%	0.690%
$500,000	500	14	5.386%	3.759%	2.613%	1.830%	1.310%	0.776%	0.585%
$500,000	600	14	4.750%	3.218%	2.178%	1.500%	1.075%	0.671%	0.546%
$500,000	700	14	4.300%	2.851%	1.895%	1.294%	0.934%	0.615%	0.526%
$500,000	800	14	3.894%	2.523%	1.648%	1.119%	0.818%	0.572%	0.512%
$500,000	900	14	3.571%	2.263%	1.456%	0.992%	0.741%	0.550%	0.509%
$500,000	1,000	14	3.285%	2.043%	1.301%	0.892%	0.681%	0.534%	0.505%
$500,000	1,500	14	2.382%	1.386%	0.878%	0.647%	0.553%	0.507%	0.501%
$500,000	2,000	14	1.884%	1.057%	0.693%	0.558%	0.516%	0.503%	0.501%
$500,000	3,000	14	1.293%	0.738%	0.558%	0.513%	0.504%	0.502%	0.501%
$500,000	4,000	14	0.991%	0.613%	0.522%	0.506%	0.503%	0.502%	0.501%
$500,000	5,000	14	0.803%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$500,000	10,000	14	0.529%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	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%
$30,000	5	15	39.260%	36.413%	33.706%	31.153%	28.758%	24.419%	20.696%
$30,000	10	15	25.813%	23.220%	20.831%	18.642%	16.648%	13.204%	10.374%
$30,000	15	15	20.214%	17.668%	15.387%	13.356%	11.562%	8.588%	6.313%
$30,000	20	15	16.865%	14.394%	12.222%	10.333%	8.697%	6.101%	4.241%
$30,000	25	15	14.731%	12.335%	10.267%	8.494%	6.994%	4.694%	3.137%
$30,000	50	15	9.339%	7.251%	5.580%	4.260%	3.238%	1.883%	1.156%
$30,000	100	15	5.855%	4.121%	2.877%	2.011%	1.431%	0.817%	0.593%
$30,000	150	15	4.419%	2.914%	1.916%	1.289%	0.917%	0.601%	0.519%
$30,000	200	15	3.585%	2.248%	1.431%	0.965%	0.717%	0.539%	0.506%
$30,000	300	15	2.636%	1.541%	0.959%	0.683%	0.565%	0.507%	0.501%
$30,000	400	15	2.080%	1.167%	0.746%	0.578%	0.522%	0.503%	0.501%
$30,000	500	15	1.732%	0.959%	0.645%	0.540%	0.511%	0.502%	0.501%
$30,000	600	15	1.473%	0.820%	0.586%	0.520%	0.505%	0.502%	0.501%
$30,000	700	15	1.298%	0.735%	0.556%	0.513%	0.504%	0.502%	0.501%
$30,000	800	15	1.158%	0.673%	0.536%	0.508%	0.504%	0.502%	0.501%
$30,000	900	15	1.040%	0.628%	0.524%	0.506%	0.503%	0.502%	0.501%
$30,000	1,000	15	0.955%	0.598%	0.518%	0.505%	0.503%	0.502%	0.501%
$30,000	1,500	15	0.709%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	15	0.604%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	15	0.532%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	15	0.514%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	15	0.509%	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	41.637%	38.911%	36.274%	33.726%	31.295%	26.845%	22.932%
$35,000	10	15	27.244%	24.650%	22.261%	20.062%	18.043%	14.512%	11.582%
$35,000	15	15	21.394%	18.829%	16.523%	14.455%	12.616%	9.529%	7.135%
$35,000	20	15	17.865%	15.370%	13.169%	11.236%	9.547%	6.827%	4.845%
$35,000	25	15	15.633%	13.205%	11.097%	9.277%	7.720%	5.290%	3.600%
$35,000	50	15	9.941%	7.813%	6.090%	4.712%	3.623%	2.146%	1.324%
$35,000	100	15	6.257%	4.471%	3.169%	2.243%	1.608%	0.906%	0.631%
$35,000	150	15	4.728%	3.170%	2.113%	1.431%	1.013%	0.637%	0.530%
$35,000	200	15	3.840%	2.447%	1.573%	1.059%	0.774%	0.555%	0.509%
$35,000	300	15	2.831%	1.680%	1.045%	0.729%	0.587%	0.510%	0.501%
$35,000	400	15	2.245%	1.272%	0.801%	0.603%	0.531%	0.503%	0.501%
$35,000	500	15	1.870%	1.038%	0.681%	0.553%	0.515%	0.502%	0.501%
$35,000	600	15	1.594%	0.883%	0.611%	0.527%	0.507%	0.502%	0.501%
$35,000	700	15	1.403%	0.785%	0.573%	0.517%	0.505%	0.502%	0.501%
$35,000	800	15	1.251%	0.712%	0.548%	0.511%	0.504%	0.502%	0.501%
$35,000	900	15	1.123%	0.660%	0.533%	0.507%	0.503%	0.502%	0.501%
$35,000	1,000	15	1.029%	0.624%	0.524%	0.506%	0.503%	0.502%	0.501%
$35,000	1,500	15	0.753%	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	15	0.630%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	15	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	15	0.518%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	15	0.510%	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	43.606%	40.979%	38.444%	35.994%	33.623%	29.124%	25.102%
$40,000	10	15	28.551%	25.938%	23.537%	21.329%	19.297%	15.717%	12.705%
$40,000	15	15	22.452%	19.881%	17.553%	15.456%	13.578%	10.405%	7.903%
$40,000	20	15	18.777%	16.264%	14.035%	12.066%	10.334%	7.515%	5.425%
$40,000	25	15	16.442%	13.990%	11.847%	9.988%	8.386%	5.848%	4.048%
$40,000	50	15	10.481%	8.321%	6.553%	5.128%	3.984%	2.401%	1.492%
$40,000	100	15	6.620%	4.794%	3.440%	2.465%	1.778%	0.998%	0.673%
$40,000	150	15	5.009%	3.407%	2.299%	1.568%	1.109%	0.677%	0.543%
$40,000	200	15	4.069%	2.628%	1.704%	1.148%	0.830%	0.572%	0.512%
$40,000	300	15	3.009%	1.810%	1.128%	0.776%	0.611%	0.514%	0.502%
$40,000	400	15	2.396%	1.372%	0.857%	0.629%	0.541%	0.504%	0.501%
$40,000	500	15	1.996%	1.114%	0.718%	0.568%	0.520%	0.503%	0.501%
$40,000	600	15	1.705%	0.944%	0.637%	0.536%	0.509%	0.502%	0.501%
$40,000	700	15	1.501%	0.834%	0.592%	0.522%	0.506%	0.502%	0.501%
$40,000	800	15	1.337%	0.751%	0.561%	0.514%	0.504%	0.502%	0.501%
$40,000	900	15	1.201%	0.692%	0.542%	0.509%	0.504%	0.502%	0.501%
$40,000	1,000	15	1.099%	0.650%	0.530%	0.507%	0.503%	0.502%	0.501%
$40,000	1,500	15	0.796%	0.551%	0.509%	0.504%	0.503%	0.502%	0.501%
$40,000	2,000	15	0.657%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	15	0.551%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	15	0.521%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	15	0.512%	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	45.306%	42.767%	40.317%	37.949%	35.656%	31.290%	27.209%
$45,000	10	15	29.765%	27.130%	24.706%	22.476%	20.423%	16.805%	13.748%
$45,000	15	15	23.411%	20.837%	18.498%	16.381%	14.472%	11.224%	8.640%
$45,000	20	15	19.618%	17.096%	14.844%	12.841%	11.074%	8.171%	5.988%
$45,000	25	15	17.183%	14.716%	12.544%	10.656%	9.013%	6.384%	4.487%
$45,000	50	15	10.982%	8.793%	6.989%	5.517%	4.328%	2.652%	1.661%
$45,000	100	15	6.958%	5.097%	3.699%	2.678%	1.947%	1.094%	0.720%
$45,000	150	15	5.274%	3.632%	2.480%	1.704%	1.208%	0.719%	0.558%
$45,000	200	15	4.291%	2.808%	1.838%	1.241%	0.891%	0.593%	0.517%
$45,000	300	15	3.177%	1.935%	1.210%	0.825%	0.637%	0.519%	0.502%
$45,000	400	15	2.538%	1.469%	0.913%	0.657%	0.553%	0.505%	0.501%
$45,000	500	15	2.115%	1.188%	0.756%	0.584%	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	15	1.810%	1.003%	0.664%	0.545%	0.512%	0.502%	0.501%
$45,000	700	15	1.594%	0.882%	0.611%	0.528%	0.508%	0.502%	0.501%
$45,000	800	15	1.420%	0.791%	0.575%	0.517%	0.505%	0.502%	0.501%
$45,000	900	15	1.277%	0.725%	0.553%	0.512%	0.504%	0.502%	0.501%
$45,000	1,000	15	1.167%	0.677%	0.538%	0.508%	0.503%	0.502%	0.501%
$45,000	1,500	15	0.838%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$45,000	2,000	15	0.684%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	15	0.562%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	15	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	15	0.514%	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	46.805%	44.341%	41.963%	39.662%	37.440%	33.210%	29.229%
$50,000	10	15	30.939%	28.279%	25.823%	23.563%	21.481%	17.808%	14.710%
$50,000	15	15	24.294%	21.721%	19.375%	17.242%	15.311%	12.000%	9.343%
$50,000	20	15	20.406%	17.874%	15.604%	13.575%	11.778%	8.795%	6.526%
$50,000	25	15	17.873%	15.391%	13.199%	11.282%	9.607%	6.902%	4.918%
$50,000	50	15	11.451%	9.236%	7.401%	5.888%	4.658%	2.899%	1.831%
$50,000	100	15	7.272%	5.380%	3.943%	2.881%	2.110%	1.190%	0.769%
$50,000	150	15	5.519%	3.841%	2.651%	1.836%	1.304%	0.764%	0.575%
$50,000	200	15	4.494%	2.975%	1.966%	1.332%	0.952%	0.616%	0.524%
$50,000	300	15	3.331%	2.051%	1.290%	0.873%	0.663%	0.525%	0.503%
$50,000	400	15	2.668%	1.560%	0.968%	0.685%	0.565%	0.507%	0.501%
$50,000	500	15	2.226%	1.259%	0.793%	0.600%	0.532%	0.504%	0.501%
$50,000	600	15	1.908%	1.061%	0.691%	0.556%	0.515%	0.502%	0.501%
$50,000	700	15	1.682%	0.930%	0.631%	0.535%	0.510%	0.502%	0.501%
$50,000	800	15	1.498%	0.831%	0.590%	0.521%	0.506%	0.502%	0.501%
$50,000	900	15	1.348%	0.759%	0.564%	0.514%	0.504%	0.502%	0.501%
$50,000	1,000	15	1.231%	0.705%	0.546%	0.510%	0.504%	0.502%	0.501%
$50,000	1,500	15	0.879%	0.575%	0.513%	0.505%	0.503%	0.502%	0.501%
$50,000	2,000	15	0.711%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	15	0.573%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	15	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	15	0.516%	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	48.126%	45.725%	43.406%	41.168%	39.006%	34.890%	31.015%
$55,000	10	15	32.079%	29.392%	26.906%	24.610%	22.495%	18.751%	15.599%
$55,000	15	15	25.111%	22.539%	20.186%	18.042%	16.092%	12.734%	10.010%
$55,000	20	15	21.137%	18.599%	16.315%	14.266%	12.438%	9.386%	7.039%
$55,000	25	15	18.518%	16.024%	13.815%	11.869%	10.166%	7.394%	5.334%
$55,000	50	15	11.889%	9.652%	7.786%	6.241%	4.973%	3.139%	2.002%

* 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	7.567%	5.647%	4.174%	3.075%	2.268%	1.287%	0.821%
$55,000	150	15	5.747%	4.038%	2.812%	1.963%	1.399%	0.811%	0.594%
$55,000	200	15	4.682%	3.132%	2.088%	1.420%	1.013%	0.641%	0.531%
$55,000	300	15	3.474%	2.162%	1.368%	0.921%	0.690%	0.531%	0.504%
$55,000	400	15	2.789%	1.646%	1.021%	0.714%	0.579%	0.508%	0.501%
$55,000	500	15	2.329%	1.327%	0.830%	0.617%	0.538%	0.505%	0.501%
$55,000	600	15	1.999%	1.116%	0.719%	0.567%	0.518%	0.503%	0.501%
$55,000	700	15	1.764%	0.976%	0.651%	0.542%	0.512%	0.502%	0.501%
$55,000	800	15	1.572%	0.869%	0.605%	0.526%	0.507%	0.502%	0.501%
$55,000	900	15	1.416%	0.791%	0.575%	0.517%	0.505%	0.502%	0.501%
$55,000	1,000	15	1.293%	0.732%	0.554%	0.512%	0.504%	0.502%	0.501%
$55,000	1,500	15	0.919%	0.587%	0.516%	0.505%	0.503%	0.502%	0.501%
$55,000	2,000	15	0.738%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$55,000	3,000	15	0.585%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	15	0.535%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	15	0.518%	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	49.287%	46.939%	44.674%	42.490%	40.380%	36.360%	32.578%
$60,000	10	15	33.174%	30.473%	27.957%	25.628%	23.476%	19.660%	16.441%
$60,000	15	15	25.880%	23.306%	20.947%	18.792%	16.829%	13.430%	10.649%
$60,000	20	15	21.824%	19.279%	16.984%	14.917%	13.061%	9.952%	7.533%
$60,000	25	15	19.125%	16.623%	14.395%	12.426%	10.696%	7.865%	5.734%
$60,000	50	15	12.297%	10.041%	8.149%	6.573%	5.272%	3.370%	2.169%
$60,000	100	15	7.842%	5.899%	4.392%	3.261%	2.421%	1.382%	0.873%
$60,000	150	15	5.960%	4.223%	2.965%	2.086%	1.492%	0.858%	0.615%
$60,000	200	15	4.861%	3.282%	2.205%	1.506%	1.073%	0.666%	0.539%
$60,000	300	15	3.609%	2.267%	1.442%	0.969%	0.717%	0.538%	0.505%
$60,000	400	15	2.902%	1.728%	1.072%	0.742%	0.592%	0.511%	0.501%
$60,000	500	15	2.425%	1.391%	0.867%	0.634%	0.545%	0.506%	0.501%
$60,000	600	15	2.085%	1.170%	0.746%	0.579%	0.522%	0.503%	0.501%
$60,000	700	15	1.842%	1.021%	0.672%	0.550%	0.514%	0.503%	0.501%
$60,000	800	15	1.643%	0.907%	0.621%	0.531%	0.508%	0.502%	0.501%
$60,000	900	15	1.480%	0.823%	0.588%	0.521%	0.506%	0.502%	0.501%
$60,000	1,000	15	1.351%	0.759%	0.564%	0.514%	0.504%	0.502%	0.501%
$60,000	1,500	15	0.958%	0.600%	0.519%	0.505%	0.503%	0.502%	0.501%
$60,000	2,000	15	0.764%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$60,000	3,000	15	0.596%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	15	0.541%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	15	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	10,000	15	0.507%	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 2022 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6D

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	15	50.309%	48.007%	45.790%	43.652%	41.586%	37.649%	33.950%
$65,000	10	15	34.201%	31.503%	28.973%	26.614%	24.428%	20.542%	17.244%
$65,000	15	15	26.608%	24.029%	21.660%	19.493%	17.518%	14.089%	11.260%
$65,000	20	15	22.460%	19.913%	17.611%	15.526%	13.649%	10.485%	8.006%
$65,000	25	15	19.692%	17.182%	14.940%	12.954%	11.199%	8.310%	6.120%
$65,000	50	15	12.680%	10.409%	8.492%	6.890%	5.558%	3.594%	2.333%
$65,000	100	15	8.103%	6.138%	4.602%	3.439%	2.569%	1.476%	0.926%
$65,000	150	15	6.158%	4.397%	3.111%	2.203%	1.582%	0.906%	0.636%
$65,000	200	15	5.029%	3.424%	2.318%	1.589%	1.132%	0.692%	0.548%
$65,000	300	15	3.736%	2.367%	1.513%	1.015%	0.745%	0.545%	0.507%
$65,000	400	15	3.008%	1.806%	1.122%	0.770%	0.607%	0.513%	0.502%
$65,000	500	15	2.516%	1.453%	0.902%	0.651%	0.552%	0.507%	0.501%
$65,000	600	15	2.166%	1.221%	0.773%	0.590%	0.526%	0.503%	0.501%
$65,000	700	15	1.915%	1.065%	0.693%	0.558%	0.516%	0.503%	0.501%
$65,000	800	15	1.709%	0.944%	0.637%	0.536%	0.509%	0.502%	0.501%
$65,000	900	15	1.540%	0.854%	0.600%	0.525%	0.507%	0.502%	0.501%
$65,000	1,000	15	1.406%	0.786%	0.573%	0.517%	0.505%	0.502%	0.501%
$65,000	1,500	15	0.995%	0.613%	0.521%	0.506%	0.503%	0.502%	0.501%
$65,000	2,000	15	0.789%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$65,000	3,000	15	0.608%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	15	0.546%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	15	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	15	0.507%	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	51.224%	48.965%	46.790%	44.693%	42.667%	38.803%	35.177%
$70,000	10	15	35.181%	32.491%	29.960%	27.584%	25.371%	21.415%	18.037%
$70,000	15	15	27.306%	24.718%	22.337%	20.159%	18.173%	14.714%	11.847%
$70,000	20	15	23.058%	20.510%	18.199%	16.100%	14.206%	10.994%	8.460%
$70,000	25	15	20.228%	17.707%	15.453%	13.453%	11.677%	8.734%	6.489%
$70,000	50	15	13.047%	10.762%	8.823%	7.195%	5.837%	3.812%	2.495%
$70,000	100	15	8.352%	6.365%	4.806%	3.612%	2.713%	1.569%	0.980%
$70,000	150	15	6.348%	4.563%	3.253%	2.318%	1.670%	0.953%	0.657%
$70,000	200	15	5.188%	3.559%	2.426%	1.671%	1.191%	0.718%	0.558%
$70,000	300	15	3.857%	2.463%	1.583%	1.062%	0.773%	0.553%	0.508%
$70,000	400	15	3.108%	1.880%	1.171%	0.799%	0.621%	0.515%	0.502%
$70,000	500	15	2.602%	1.512%	0.938%	0.669%	0.559%	0.508%	0.501%
$70,000	600	15	2.243%	1.271%	0.800%	0.602%	0.531%	0.504%	0.501%
$70,000	700	15	1.985%	1.108%	0.714%	0.566%	0.519%	0.503%	0.501%
$70,000	800	15	1.772%	0.980%	0.653%	0.542%	0.511%	0.502%	0.501%
$70,000	900	15	1.598%	0.885%	0.613%	0.529%	0.508%	0.502%	0.501%
$70,000	1,000	15	1.458%	0.812%	0.583%	0.519%	0.505%	0.502%	0.501%
$70,000	1,500	15	1.031%	0.626%	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	15	0.815%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$70,000	3,000	15	0.620%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	15	0.552%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	15	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	15	0.507%	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	52.064%	49.845%	47.708%	45.647%	43.653%	39.858%	36.299%
$75,000	10	15	36.113%	33.439%	30.911%	28.532%	26.300%	22.281%	18.827%
$75,000	15	15	27.986%	25.382%	22.991%	20.798%	18.797%	15.305%	12.409%
$75,000	20	15	23.627%	21.080%	18.759%	16.649%	14.742%	11.486%	8.901%
$75,000	25	15	20.742%	18.211%	15.947%	13.934%	12.140%	9.146%	6.848%
$75,000	50	15	13.403%	11.104%	9.144%	7.493%	6.110%	4.027%	2.658%
$75,000	100	15	8.590%	6.583%	5.002%	3.779%	2.854%	1.661%	1.036%
$75,000	150	15	6.530%	4.725%	3.389%	2.428%	1.757%	1.001%	0.680%
$75,000	200	15	5.341%	3.690%	2.533%	1.752%	1.250%	0.745%	0.568%
$75,000	300	15	3.974%	2.556%	1.652%	1.109%	0.801%	0.562%	0.510%
$75,000	400	15	3.204%	1.952%	1.220%	0.828%	0.636%	0.518%	0.502%
$75,000	500	15	2.685%	1.571%	0.973%	0.688%	0.567%	0.509%	0.502%
$75,000	600	15	2.317%	1.320%	0.827%	0.615%	0.536%	0.504%	0.501%
$75,000	700	15	2.053%	1.150%	0.735%	0.575%	0.522%	0.503%	0.501%
$75,000	800	15	1.833%	1.016%	0.669%	0.548%	0.513%	0.502%	0.501%
$75,000	900	15	1.653%	0.915%	0.626%	0.533%	0.509%	0.502%	0.501%
$75,000	1,000	15	1.509%	0.838%	0.593%	0.522%	0.506%	0.502%	0.501%
$75,000	1,500	15	1.066%	0.639%	0.528%	0.507%	0.503%	0.502%	0.501%
$75,000	2,000	15	0.839%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$75,000	3,000	15	0.633%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	15	0.558%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	15	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	15	0.507%	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	52.843%	50.659%	48.557%	46.528%	44.566%	40.832%	37.335%
$80,000	10	15	36.991%	34.346%	31.829%	29.450%	27.211%	23.144%	19.621%
$80,000	15	15	28.649%	26.028%	23.624%	21.417%	19.398%	15.871%	12.946%
$80,000	20	15	24.175%	21.622%	19.293%	17.177%	15.257%	11.963%	9.330%
$80,000	25	15	21.236%	18.698%	16.424%	14.398%	12.589%	9.548%	7.201%
$80,000	50	15	13.750%	11.434%	9.456%	7.783%	6.376%	4.238%	2.817%
$80,000	100	15	8.819%	6.794%	5.192%	3.944%	2.992%	1.753%	1.093%
$80,000	150	15	6.706%	4.881%	3.522%	2.537%	1.844%	1.050%	0.705%
$80,000	200	15	5.487%	3.816%	2.636%	1.832%	1.308%	0.773%	0.580%
$80,000	300	15	4.079%	2.641%	1.714%	1.151%	0.827%	0.569%	0.511%
$80,000	400	15	3.296%	2.022%	1.267%	0.857%	0.652%	0.522%	0.503%
$80,000	500	15	2.766%	1.628%	1.008%	0.706%	0.576%	0.510%	0.502%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$80,000	600	15	2.389%	1.368%	0.854%	0.628%	0.541%	0.504%	0.501%
$80,000	700	15	2.119%	1.191%	0.757%	0.584%	0.525%	0.503%	0.501%
$80,000	800	15	1.892%	1.051%	0.686%	0.554%	0.515%	0.502%	0.501%
$80,000	900	15	1.707%	0.945%	0.639%	0.538%	0.510%	0.502%	0.501%
$80,000	1,000	15	1.557%	0.863%	0.603%	0.525%	0.507%	0.502%	0.501%
$80,000	1,500	15	1.100%	0.652%	0.531%	0.507%	0.503%	0.502%	0.501%
$80,000	2,000	15	0.864%	0.569%	0.512%	0.504%	0.503%	0.502%	0.501%
$80,000	3,000	15	0.645%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	15	0.564%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	15	0.531%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	15	0.507%	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	54.193%	52.071%	50.027%	48.052%	46.145%	42.519%	39.130%
$90,000	10	15	38.554%	35.983%	33.523%	31.170%	28.932%	24.815%	21.191%
$90,000	15	15	29.911%	27.266%	24.830%	22.592%	20.534%	16.932%	13.937%
$90,000	20	15	25.190%	22.618%	20.276%	18.148%	16.209%	12.851%	10.140%
$90,000	25	15	22.151%	19.606%	17.314%	15.262%	13.424%	10.307%	7.869%
$90,000	50	15	14.398%	12.059%	10.045%	8.331%	6.879%	4.644%	3.126%
$90,000	100	15	9.245%	7.188%	5.545%	4.253%	3.253%	1.930%	1.205%
$90,000	150	15	7.033%	5.173%	3.773%	2.745%	2.010%	1.145%	0.754%
$90,000	200	15	5.759%	4.052%	2.830%	1.985%	1.421%	0.829%	0.603%
$90,000	300	15	4.287%	2.810%	1.842%	1.240%	0.885%	0.588%	0.516%
$90,000	400	15	3.467%	2.153%	1.358%	0.913%	0.683%	0.530%	0.504%
$90,000	500	15	2.914%	1.736%	1.077%	0.744%	0.594%	0.513%	0.502%
$90,000	600	15	2.522%	1.459%	0.907%	0.654%	0.552%	0.506%	0.501%
$90,000	700	15	2.240%	1.270%	0.799%	0.603%	0.532%	0.504%	0.501%
$90,000	800	15	2.001%	1.117%	0.719%	0.567%	0.519%	0.503%	0.501%
$90,000	900	15	1.807%	1.003%	0.665%	0.547%	0.513%	0.502%	0.501%
$90,000	1,000	15	1.649%	0.913%	0.624%	0.532%	0.508%	0.502%	0.501%
$90,000	1,500	15	1.164%	0.678%	0.539%	0.509%	0.503%	0.502%	0.501%
$90,000	2,000	15	0.911%	0.584%	0.515%	0.505%	0.503%	0.502%	0.501%
$90,000	3,000	15	0.670%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	15	0.577%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	15	0.538%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	15	0.507%	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	55.330%	53.257%	51.260%	49.332%	47.470%	43.936%	40.635%
$100,000	10	15	39.887%	37.387%	34.996%	32.702%	30.501%	26.390%	22.709%
$100,000	15	15	31.090%	28.441%	25.981%	23.709%	21.613%	17.934%	14.850%
$100,000	20	15	26.126%	23.540%	21.178%	19.035%	17.079%	13.673%	10.888%
$100,000	25	15	22.975%	20.432%	18.126%	16.054%	14.189%	11.016%	8.499%
$100,000	50	15	14.998%	12.638%	10.595%	8.846%	7.353%	5.034%	3.431%

* 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	9.637%	7.552%	5.876%	4.547%	3.505%	2.106%	1.319%
$100,000	150	15	7.334%	5.445%	4.008%	2.944%	2.172%	1.242%	0.806%
$100,000	200	15	6.010%	4.272%	3.013%	2.131%	1.532%	0.886%	0.629%
$100,000	300	15	4.479%	2.968%	1.964%	1.327%	0.943%	0.608%	0.522%
$100,000	400	15	3.626%	2.277%	1.446%	0.970%	0.716%	0.538%	0.505%
$100,000	500	15	3.052%	1.839%	1.144%	0.782%	0.613%	0.517%	0.503%
$100,000	600	15	2.646%	1.546%	0.960%	0.681%	0.565%	0.507%	0.501%
$100,000	700	15	2.352%	1.344%	0.841%	0.623%	0.540%	0.505%	0.501%
$100,000	800	15	2.102%	1.181%	0.752%	0.581%	0.524%	0.503%	0.501%
$100,000	900	15	1.900%	1.058%	0.691%	0.557%	0.516%	0.502%	0.501%
$100,000	1,000	15	1.734%	0.960%	0.645%	0.539%	0.510%	0.502%	0.501%
$100,000	1,500	15	1.225%	0.704%	0.547%	0.511%	0.504%	0.502%	0.501%
$100,000	2,000	15	0.956%	0.599%	0.518%	0.505%	0.503%	0.502%	0.501%
$100,000	3,000	15	0.695%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	15	0.591%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	15	0.545%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	15	0.507%	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	56.292%	54.260%	52.301%	50.412%	48.589%	45.132%	41.904%
$110,000	10	15	41.027%	38.587%	36.251%	34.013%	31.863%	27.822%	24.129%
$110,000	15	15	32.157%	29.523%	27.059%	24.762%	22.638%	18.882%	15.710%
$110,000	20	15	26.984%	24.387%	22.009%	19.836%	17.863%	14.419%	11.575%
$110,000	25	15	23.714%	21.172%	18.860%	16.771%	14.885%	11.669%	9.090%
$110,000	50	15	15.541%	13.163%	11.097%	9.320%	7.793%	5.400%	3.724%
$110,000	100	15	9.994%	7.886%	6.179%	4.818%	3.740%	2.271%	1.431%
$110,000	150	15	7.609%	5.694%	4.226%	3.128%	2.323%	1.335%	0.857%
$110,000	200	15	6.240%	4.474%	3.183%	2.267%	1.637%	0.940%	0.655%
$110,000	300	15	4.653%	3.113%	2.077%	1.409%	1.000%	0.630%	0.528%
$110,000	400	15	3.770%	2.390%	1.528%	1.024%	0.748%	0.547%	0.507%
$110,000	500	15	3.178%	1.934%	1.207%	0.820%	0.632%	0.521%	0.504%
$110,000	600	15	2.759%	1.626%	1.010%	0.708%	0.578%	0.509%	0.502%
$110,000	700	15	2.454%	1.414%	0.881%	0.643%	0.549%	0.505%	0.501%
$110,000	800	15	2.194%	1.241%	0.784%	0.596%	0.529%	0.503%	0.501%
$110,000	900	15	1.985%	1.110%	0.717%	0.568%	0.519%	0.502%	0.501%
$110,000	1,000	15	1.812%	1.006%	0.665%	0.546%	0.512%	0.502%	0.501%
$110,000	1,500	15	1.282%	0.730%	0.555%	0.513%	0.504%	0.502%	0.501%
$110,000	2,000	15	0.998%	0.613%	0.521%	0.506%	0.503%	0.502%	0.501%
$110,000	3,000	15	0.719%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$110,000	4,000	15	0.604%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	15	0.552%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	15	0.508%	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

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$120,000	5	15	57.112%	55.114%	53.189%	51.332%	49.542%	46.151%	42.982%
$120,000	10	15	41.995%	39.605%	37.316%	35.123%	33.018%	29.063%	25.418%
$120,000	15	15	33.113%	30.498%	28.042%	25.740%	23.599%	19.776%	16.526%
$120,000	20	15	27.783%	25.179%	22.783%	20.589%	18.587%	15.104%	12.218%
$120,000	25	15	24.395%	21.849%	19.534%	17.432%	15.529%	12.275%	9.645%
$120,000	50	15	16.042%	13.650%	11.565%	9.759%	8.204%	5.746%	4.001%
$120,000	100	15	10.324%	8.197%	6.462%	5.070%	3.961%	2.429%	1.537%
$120,000	150	15	7.864%	5.925%	4.428%	3.300%	2.464%	1.424%	0.907%
$120,000	200	15	6.453%	4.662%	3.342%	2.395%	1.736%	0.993%	0.680%
$120,000	300	15	4.813%	3.247%	2.183%	1.487%	1.054%	0.652%	0.535%
$120,000	400	15	3.903%	2.496%	1.605%	1.076%	0.780%	0.556%	0.509%
$120,000	500	15	3.293%	2.022%	1.267%	0.856%	0.651%	0.525%	0.504%
$120,000	600	15	2.861%	1.700%	1.057%	0.734%	0.590%	0.511%	0.502%
$120,000	700	15	2.546%	1.478%	0.919%	0.662%	0.557%	0.506%	0.501%
$120,000	800	15	2.279%	1.296%	0.815%	0.610%	0.534%	0.504%	0.501%
$120,000	900	15	2.063%	1.159%	0.742%	0.578%	0.523%	0.503%	0.501%
$120,000	1,000	15	1.884%	1.048%	0.686%	0.554%	0.514%	0.502%	0.501%
$120,000	1,500	15	1.334%	0.754%	0.563%	0.515%	0.504%	0.502%	0.501%
$120,000	2,000	15	1.038%	0.628%	0.525%	0.506%	0.503%	0.502%	0.501%
$120,000	3,000	15	0.741%	0.538%	0.507%	0.504%	0.503%	0.502%	0.501%
$120,000	4,000	15	0.616%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	15	0.559%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	15	0.508%	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	57.804%	55.834%	53.937%	52.108%	50.347%	47.010%	43.893%
$130,000	10	15	42.834%	40.485%	38.237%	36.082%	34.017%	30.138%	26.564%
$130,000	15	15	33.976%	31.390%	28.948%	26.654%	24.512%	20.642%	17.324%
$130,000	20	15	28.537%	25.934%	23.526%	21.314%	19.284%	15.757%	12.829%
$130,000	25	15	25.041%	22.489%	20.168%	18.050%	16.131%	12.842%	10.171%
$130,000	50	15	16.505%	14.105%	12.003%	10.171%	8.590%	6.074%	4.268%
$130,000	100	15	10.632%	8.487%	6.728%	5.308%	4.170%	2.581%	1.642%
$130,000	150	15	8.103%	6.142%	4.621%	3.463%	2.601%	1.511%	0.957%
$130,000	200	15	6.653%	4.840%	3.493%	2.518%	1.833%	1.046%	0.707%
$130,000	300	15	4.965%	3.374%	2.285%	1.562%	1.108%	0.674%	0.542%
$130,000	400	15	4.022%	2.592%	1.676%	1.122%	0.809%	0.564%	0.510%
$130,000	500	15	3.401%	2.105%	1.325%	0.892%	0.671%	0.530%	0.505%
$130,000	600	15	2.957%	1.770%	1.103%	0.760%	0.603%	0.513%	0.502%
$130,000	700	15	2.633%	1.539%	0.956%	0.682%	0.566%	0.508%	0.501%
$130,000	800	15	2.357%	1.349%	0.844%	0.624%	0.540%	0.504%	0.501%
$130,000	900	15	2.135%	1.205%	0.766%	0.589%	0.527%	0.503%	0.501%
$130,000	1,000	15	1.951%	1.089%	0.705%	0.562%	0.516%	0.502%	0.501%
$130,000	1,500	15	1.384%	0.777%	0.571%	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	15	1.076%	0.642%	0.528%	0.507%	0.503%	0.502%	0.501%
$130,000	3,000	15	0.763%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$130,000	4,000	15	0.629%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	15	0.567%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	15	0.508%	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	58.417%	56.472%	54.600%	52.796%	51.060%	47.771%	44.700%
$140,000	10	15	43.589%	41.275%	39.063%	36.943%	34.914%	31.101%	27.592%
$140,000	15	15	34.763%	32.219%	29.804%	27.526%	25.387%	21.499%	18.130%
$140,000	20	15	29.271%	26.666%	24.256%	22.029%	19.979%	16.399%	13.428%
$140,000	25	15	25.666%	23.109%	20.778%	18.647%	16.710%	13.386%	10.681%
$140,000	50	15	16.945%	14.539%	12.422%	10.568%	8.960%	6.391%	4.531%
$140,000	100	15	10.923%	8.765%	6.984%	5.538%	4.374%	2.732%	1.745%
$140,000	150	15	8.332%	6.351%	4.808%	3.624%	2.736%	1.598%	1.010%
$140,000	200	15	6.845%	5.011%	3.639%	2.638%	1.928%	1.100%	0.734%
$140,000	300	15	5.111%	3.499%	2.384%	1.638%	1.161%	0.697%	0.550%
$140,000	400	15	4.143%	2.689%	1.748%	1.172%	0.841%	0.574%	0.513%
$140,000	500	15	3.505%	2.185%	1.382%	0.928%	0.692%	0.535%	0.506%
$140,000	600	15	3.050%	1.838%	1.148%	0.787%	0.617%	0.516%	0.502%
$140,000	700	15	2.716%	1.598%	0.993%	0.701%	0.575%	0.509%	0.501%
$140,000	800	15	2.432%	1.400%	0.874%	0.639%	0.546%	0.505%	0.501%
$140,000	900	15	2.204%	1.249%	0.790%	0.600%	0.531%	0.503%	0.501%
$140,000	1,000	15	2.016%	1.129%	0.725%	0.570%	0.519%	0.502%	0.501%
$140,000	1,500	15	1.431%	0.800%	0.580%	0.519%	0.505%	0.502%	0.501%
$140,000	2,000	15	1.112%	0.656%	0.532%	0.507%	0.503%	0.502%	0.501%
$140,000	3,000	15	0.785%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$140,000	4,000	15	0.642%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	15	0.574%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	15	0.508%	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	58.943%	57.020%	55.169%	53.388%	51.673%	48.425%	45.393%
$150,000	10	15	44.242%	41.961%	39.779%	37.689%	35.690%	31.936%	28.483%
$150,000	15	15	35.457%	32.953%	30.576%	28.327%	26.199%	22.308%	18.909%
$150,000	20	15	29.946%	27.352%	24.939%	22.703%	20.639%	17.015%	13.995%
$150,000	25	15	26.250%	23.693%	21.349%	19.207%	17.254%	13.897%	11.156%
$150,000	50	15	17.349%	14.938%	12.807%	10.939%	9.309%	6.689%	4.780%
$150,000	100	15	11.191%	9.020%	7.220%	5.753%	4.565%	2.875%	1.846%
$150,000	150	15	8.545%	6.547%	4.982%	3.775%	2.864%	1.683%	1.063%
$150,000	200	15	7.023%	5.170%	3.775%	2.752%	2.018%	1.151%	0.761%
$150,000	300	15	5.248%	3.616%	2.479%	1.710%	1.213%	0.720%	0.559%
$150,000	400	15	4.257%	2.782%	1.818%	1.221%	0.872%	0.584%	0.516%
$150,000	500	15	3.602%	2.262%	1.436%	0.964%	0.712%	0.540%	0.508%

* 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	3.137%	1.904%	1.192%	0.813%	0.630%	0.519%	0.503%
$150,000	700	15	2.795%	1.654%	1.029%	0.721%	0.584%	0.511%	0.502%
$150,000	800	15	2.504%	1.449%	0.903%	0.654%	0.552%	0.506%	0.501%
$150,000	900	15	2.270%	1.292%	0.814%	0.611%	0.535%	0.504%	0.501%
$150,000	1,000	15	2.076%	1.167%	0.745%	0.578%	0.522%	0.503%	0.501%
$150,000	1,500	15	1.476%	0.823%	0.588%	0.521%	0.506%	0.502%	0.501%
$150,000	2,000	15	1.146%	0.670%	0.536%	0.508%	0.503%	0.502%	0.501%
$150,000	3,000	15	0.806%	0.554%	0.510%	0.504%	0.503%	0.502%	0.501%
$150,000	4,000	15	0.654%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	15	0.581%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	15	0.509%	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	59.423%	57.520%	55.689%	53.928%	52.232%	49.020%	46.023%
$160,000	10	15	44.825%	42.572%	40.417%	38.355%	36.382%	32.681%	29.277%
$160,000	15	15	36.080%	33.611%	31.271%	29.055%	26.950%	23.072%	19.657%
$160,000	20	15	30.578%	27.998%	25.594%	23.352%	21.279%	17.621%	14.550%
$160,000	25	15	26.811%	24.253%	21.902%	19.746%	17.781%	14.389%	11.611%
$160,000	50	15	17.731%	15.313%	13.170%	11.289%	9.641%	6.977%	5.021%
$160,000	100	15	11.442%	9.259%	7.443%	5.957%	4.748%	3.013%	1.943%
$160,000	150	15	8.744%	6.730%	5.146%	3.918%	2.984%	1.764%	1.113%
$160,000	200	15	7.190%	5.320%	3.904%	2.859%	2.105%	1.201%	0.788%
$160,000	300	15	5.377%	3.728%	2.569%	1.780%	1.263%	0.744%	0.568%
$160,000	400	15	4.364%	2.870%	1.885%	1.267%	0.902%	0.595%	0.519%
$160,000	500	15	3.694%	2.334%	1.489%	0.998%	0.732%	0.545%	0.509%
$160,000	600	15	3.219%	1.966%	1.234%	0.839%	0.644%	0.522%	0.503%
$160,000	700	15	2.869%	1.708%	1.063%	0.741%	0.594%	0.512%	0.502%
$160,000	800	15	2.571%	1.496%	0.931%	0.669%	0.559%	0.506%	0.501%
$160,000	900	15	2.332%	1.333%	0.837%	0.622%	0.539%	0.504%	0.501%
$160,000	1,000	15	2.133%	1.203%	0.764%	0.586%	0.525%	0.503%	0.501%
$160,000	1,500	15	1.519%	0.845%	0.597%	0.524%	0.506%	0.502%	0.501%
$160,000	2,000	15	1.179%	0.684%	0.540%	0.509%	0.503%	0.502%	0.501%
$160,000	3,000	15	0.826%	0.559%	0.510%	0.504%	0.503%	0.502%	0.501%
$160,000	4,000	15	0.666%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	15	0.588%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	15	0.509%	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	59.859%	57.974%	56.160%	54.417%	52.739%	49.560%	46.594%
$170,000	10	15	45.354%	43.126%	40.995%	38.958%	37.008%	33.354%	29.994%
$170,000	15	15	36.648%	34.211%	31.903%	29.719%	27.641%	23.799%	20.379%
$170,000	20	15	31.168%	28.609%	26.216%	23.977%	21.901%	18.216%	15.101%
$170,000	25	15	27.352%	24.796%	22.440%	20.274%	18.298%	14.871%	12.054%
$170,000	50	15	18.094%	15.671%	13.521%	11.625%	9.962%	7.257%	5.257%

* 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	11.682%	9.487%	7.658%	6.155%	4.925%	3.147%	2.039%
$170,000	150	15	8.931%	6.903%	5.301%	4.053%	3.100%	1.842%	1.162%
$170,000	200	15	7.349%	5.462%	4.028%	2.962%	2.188%	1.249%	0.814%
$170,000	300	15	5.499%	3.834%	2.655%	1.848%	1.312%	0.767%	0.577%
$170,000	400	15	4.466%	2.953%	1.949%	1.313%	0.933%	0.605%	0.522%
$170,000	500	15	3.783%	2.404%	1.540%	1.033%	0.753%	0.551%	0.510%
$170,000	600	15	3.297%	2.026%	1.275%	0.864%	0.658%	0.525%	0.503%
$170,000	700	15	2.940%	1.760%	1.097%	0.760%	0.604%	0.514%	0.502%
$170,000	800	15	2.635%	1.541%	0.959%	0.683%	0.566%	0.507%	0.501%
$170,000	900	15	2.391%	1.373%	0.860%	0.633%	0.544%	0.505%	0.501%
$170,000	1,000	15	2.188%	1.239%	0.783%	0.595%	0.528%	0.503%	0.501%
$170,000	1,500	15	1.560%	0.866%	0.605%	0.526%	0.507%	0.502%	0.501%
$170,000	2,000	15	1.210%	0.697%	0.544%	0.510%	0.503%	0.502%	0.501%
$170,000	3,000	15	0.846%	0.565%	0.511%	0.504%	0.503%	0.502%	0.501%
$170,000	4,000	15	0.678%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	15	0.596%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	15	0.509%	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	60.267%	58.398%	56.601%	54.874%	53.213%	50.064%	47.127%
$180,000	10	15	45.840%	43.636%	41.526%	39.512%	37.584%	33.973%	30.654%
$180,000	15	15	37.173%	34.765%	32.489%	30.331%	28.280%	24.488%	21.081%
$180,000	20	15	31.722%	29.189%	26.810%	24.580%	22.505%	18.804%	15.652%
$180,000	25	15	27.872%	25.323%	22.964%	20.793%	18.806%	15.350%	12.493%
$180,000	50	15	18.446%	16.018%	13.861%	11.954%	10.276%	7.536%	5.493%
$180,000	100	15	11.911%	9.706%	7.865%	6.345%	5.097%	3.280%	2.134%
$180,000	150	15	9.110%	7.070%	5.451%	4.184%	3.212%	1.919%	1.212%
$180,000	200	15	7.501%	5.600%	4.147%	3.063%	2.270%	1.298%	0.840%
$180,000	300	15	5.615%	3.935%	2.738%	1.913%	1.362%	0.792%	0.587%
$180,000	400	15	4.563%	3.033%	2.011%	1.358%	0.963%	0.616%	0.525%
$180,000	500	15	3.860%	2.465%	1.585%	1.063%	0.771%	0.555%	0.511%
$180,000	600	15	3.373%	2.084%	1.315%	0.890%	0.672%	0.529%	0.504%
$180,000	700	15	3.009%	1.811%	1.131%	0.780%	0.615%	0.516%	0.502%
$180,000	800	15	2.698%	1.586%	0.987%	0.698%	0.573%	0.508%	0.501%
$180,000	900	15	2.449%	1.413%	0.883%	0.644%	0.549%	0.505%	0.501%
$180,000	1,000	15	2.241%	1.274%	0.802%	0.604%	0.532%	0.503%	0.501%
$180,000	1,500	15	1.600%	0.887%	0.614%	0.529%	0.508%	0.502%	0.501%
$180,000	2,000	15	1.241%	0.711%	0.548%	0.510%	0.504%	0.502%	0.501%
$180,000	3,000	15	0.866%	0.570%	0.512%	0.504%	0.503%	0.502%	0.501%
$180,000	4,000	15	0.690%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	15	0.603%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	15	0.510%	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	60.640%	58.787%	57.005%	55.293%	53.646%	50.524%	47.614%
$190,000	10	15	46.286%	44.102%	42.014%	40.020%	38.112%	34.539%	31.256%
$190,000	15	15	37.652%	35.272%	33.023%	30.890%	28.864%	25.121%	21.745%
$190,000	20	15	32.233%	29.728%	27.368%	25.152%	23.084%	19.376%	16.195%
$190,000	25	15	28.367%	25.827%	23.469%	21.295%	19.301%	15.818%	12.921%
$190,000	50	15	18.779%	16.348%	14.187%	12.268%	10.577%	7.806%	5.724%
$190,000	100	15	12.128%	9.915%	8.061%	6.526%	5.263%	3.408%	2.228%
$190,000	150	15	9.280%	7.229%	5.595%	4.310%	3.322%	1.995%	1.261%
$190,000	200	15	7.645%	5.731%	4.262%	3.159%	2.349%	1.345%	0.866%
$190,000	300	15	5.725%	4.032%	2.818%	1.978%	1.410%	0.816%	0.597%
$190,000	400	15	4.655%	3.110%	2.071%	1.402%	0.994%	0.628%	0.529%
$190,000	500	15	3.940%	2.530%	1.633%	1.096%	0.792%	0.561%	0.512%
$190,000	600	15	3.444%	2.140%	1.355%	0.915%	0.687%	0.532%	0.505%
$190,000	700	15	3.074%	1.860%	1.164%	0.800%	0.625%	0.518%	0.502%
$190,000	800	15	2.758%	1.629%	1.014%	0.713%	0.580%	0.510%	0.501%
$190,000	900	15	2.504%	1.451%	0.905%	0.655%	0.554%	0.506%	0.501%
$190,000	1,000	15	2.292%	1.308%	0.821%	0.613%	0.535%	0.504%	0.501%
$190,000	1,500	15	1.638%	0.908%	0.623%	0.532%	0.508%	0.502%	0.501%
$190,000	2,000	15	1.271%	0.724%	0.552%	0.511%	0.504%	0.502%	0.501%
$190,000	3,000	15	0.885%	0.576%	0.513%	0.505%	0.503%	0.502%	0.501%
$190,000	4,000	15	0.701%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	15	0.611%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	15	0.510%	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	60.981%	59.141%	57.374%	55.675%	54.040%	50.944%	48.058%
$200,000	10	15	46.695%	44.529%	42.460%	40.485%	38.594%	35.056%	31.807%
$200,000	15	15	38.092%	35.737%	33.512%	31.402%	29.398%	25.700%	22.362%
$200,000	20	15	32.698%	30.222%	27.885%	25.686%	23.630%	19.924%	16.722%
$200,000	25	15	28.828%	26.300%	23.948%	21.774%	19.778%	16.272%	13.338%
$200,000	50	15	19.093%	16.659%	14.494%	12.567%	10.865%	8.066%	5.950%
$200,000	100	15	12.333%	10.112%	8.248%	6.699%	5.421%	3.533%	2.320%
$200,000	150	15	9.440%	7.379%	5.733%	4.432%	3.427%	2.070%	1.309%
$200,000	200	15	7.783%	5.856%	4.372%	3.253%	2.425%	1.393%	0.892%
$200,000	300	15	5.831%	4.125%	2.896%	2.039%	1.458%	0.840%	0.607%
$200,000	400	15	4.743%	3.184%	2.129%	1.446%	1.023%	0.639%	0.532%
$200,000	500	15	4.018%	2.593%	1.680%	1.129%	0.813%	0.568%	0.514%
$200,000	600	15	3.513%	2.194%	1.393%	0.939%	0.701%	0.536%	0.505%
$200,000	700	15	3.136%	1.906%	1.195%	0.819%	0.635%	0.521%	0.503%
$200,000	800	15	2.815%	1.670%	1.041%	0.728%	0.587%	0.511%	0.502%
$200,000	900	15	2.557%	1.487%	0.927%	0.666%	0.559%	0.507%	0.501%
$200,000	1,000	15	2.341%	1.341%	0.840%	0.622%	0.539%	0.504%	0.501%
$200,000	1,500	15	1.675%	0.928%	0.631%	0.535%	0.509%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$200,000	2,000	15	1.300%	0.737%	0.557%	0.513%	0.504%	0.502%	0.501%
$200,000	3,000	15	0.903%	0.582%	0.515%	0.505%	0.503%	0.502%	0.501%
$200,000	4,000	15	0.713%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	15	0.618%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	15	0.510%	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	61.705%	59.894%	58.156%	56.486%	54.878%	51.834%	49.000%
$225,000	10	15	47.566%	45.439%	43.411%	41.473%	39.621%	36.156%	32.980%
$225,000	15	15	39.037%	36.736%	34.562%	32.498%	30.543%	26.938%	23.687%
$225,000	20	15	33.701%	31.283%	29.003%	26.860%	24.847%	21.182%	17.967%
$225,000	25	15	29.846%	27.359%	25.036%	22.876%	20.883%	17.343%	14.341%
$225,000	50	15	19.812%	17.377%	15.199%	13.256%	11.531%	8.667%	6.479%
$225,000	100	15	12.808%	10.571%	8.684%	7.104%	5.792%	3.831%	2.541%
$225,000	150	15	9.814%	7.732%	6.055%	4.719%	3.675%	2.248%	1.428%
$225,000	200	15	8.106%	6.153%	4.633%	3.475%	2.609%	1.509%	0.958%
$225,000	300	15	6.080%	4.345%	3.081%	2.186%	1.571%	0.901%	0.634%
$225,000	400	15	4.949%	3.359%	2.267%	1.549%	1.095%	0.668%	0.542%
$225,000	500	15	4.197%	2.739%	1.791%	1.207%	0.863%	0.584%	0.518%
$225,000	600	15	3.671%	2.318%	1.483%	0.999%	0.737%	0.546%	0.508%
$225,000	700	15	3.277%	2.014%	1.269%	0.864%	0.660%	0.526%	0.504%
$225,000	800	15	2.945%	1.765%	1.102%	0.763%	0.606%	0.514%	0.502%
$225,000	900	15	2.676%	1.571%	0.979%	0.693%	0.572%	0.508%	0.501%
$225,000	1,000	15	2.453%	1.416%	0.885%	0.644%	0.548%	0.505%	0.501%
$225,000	1,500	15	1.759%	0.976%	0.652%	0.542%	0.511%	0.502%	0.501%
$225,000	2,000	15	1.366%	0.769%	0.567%	0.515%	0.504%	0.502%	0.501%
$225,000	3,000	15	0.945%	0.596%	0.517%	0.505%	0.503%	0.502%	0.501%
$225,000	4,000	15	0.740%	0.538%	0.508%	0.504%	0.503%	0.502%	0.501%
$225,000	5,000	15	0.635%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	15	0.511%	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	62.294%	60.508%	58.793%	57.147%	55.561%	52.559%	49.768%
$250,000	10	15	48.289%	46.195%	44.201%	42.294%	40.475%	37.070%	33.952%
$250,000	15	15	39.821%	37.564%	35.430%	33.406%	31.491%	27.961%	24.781%
$250,000	20	15	34.536%	32.165%	29.933%	27.839%	25.873%	22.283%	19.097%
$250,000	25	15	30.702%	28.263%	25.981%	23.853%	21.876%	18.328%	15.287%
$250,000	50	15	20.459%	18.026%	15.839%	13.882%	12.138%	9.222%	6.970%
$250,000	100	15	13.238%	10.990%	9.082%	7.477%	6.134%	4.109%	2.755%
$250,000	150	15	10.154%	8.054%	6.352%	4.984%	3.906%	2.418%	1.544%
$250,000	200	15	8.397%	6.423%	4.872%	3.681%	2.782%	1.621%	1.024%
$250,000	300	15	6.305%	4.544%	3.249%	2.322%	1.679%	0.959%	0.661%
$250,000	400	15	5.136%	3.519%	2.395%	1.646%	1.165%	0.698%	0.552%
$250,000	500	15	4.360%	2.873%	1.894%	1.281%	0.913%	0.601%	0.523%

* 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	3.814%	2.433%	1.567%	1.056%	0.772%	0.556%	0.510%
$250,000	700	15	3.405%	2.113%	1.338%	0.908%	0.686%	0.532%	0.505%
$250,000	800	15	3.062%	1.853%	1.161%	0.798%	0.625%	0.518%	0.502%
$250,000	900	15	2.784%	1.649%	1.028%	0.721%	0.585%	0.511%	0.502%
$250,000	1,000	15	2.553%	1.487%	0.927%	0.666%	0.558%	0.506%	0.501%
$250,000	1,500	15	1.835%	1.020%	0.673%	0.550%	0.514%	0.502%	0.501%
$250,000	2,000	15	1.427%	0.799%	0.578%	0.518%	0.505%	0.502%	0.501%
$250,000	3,000	15	0.985%	0.609%	0.521%	0.505%	0.503%	0.502%	0.501%
$250,000	4,000	15	0.767%	0.544%	0.508%	0.504%	0.503%	0.502%	0.501%
$250,000	5,000	15	0.652%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	15	0.513%	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	62.780%	61.013%	59.318%	57.690%	56.122%	53.156%	50.399%
$275,000	10	15	48.865%	46.798%	44.829%	42.949%	41.155%	37.798%	34.727%
$275,000	15	15	40.457%	38.236%	36.133%	34.142%	32.260%	28.790%	25.667%
$275,000	20	15	35.228%	32.895%	30.703%	28.649%	26.722%	23.201%	20.073%
$275,000	25	15	31.397%	29.001%	26.762%	24.673%	22.724%	19.195%	16.138%
$275,000	50	15	21.033%	18.603%	16.413%	14.445%	12.686%	9.729%	7.426%
$275,000	100	15	13.625%	11.369%	9.445%	7.819%	6.449%	4.367%	2.956%
$275,000	150	15	10.460%	8.346%	6.622%	5.228%	4.120%	2.576%	1.655%
$275,000	200	15	8.653%	6.662%	5.087%	3.869%	2.940%	1.726%	1.087%
$275,000	300	15	6.502%	4.720%	3.399%	2.446%	1.777%	1.015%	0.689%
$275,000	400	15	5.301%	3.662%	2.509%	1.734%	1.230%	0.726%	0.562%
$275,000	500	15	4.504%	2.992%	1.987%	1.349%	0.959%	0.619%	0.527%
$275,000	600	15	3.932%	2.528%	1.637%	1.104%	0.803%	0.565%	0.512%
$275,000	700	15	3.518%	2.201%	1.402%	0.949%	0.710%	0.539%	0.506%
$275,000	800	15	3.165%	1.931%	1.213%	0.830%	0.643%	0.522%	0.503%
$275,000	900	15	2.880%	1.719%	1.074%	0.747%	0.599%	0.513%	0.502%
$275,000	1,000	15	2.643%	1.550%	0.967%	0.688%	0.568%	0.508%	0.501%
$275,000	1,500	15	1.902%	1.061%	0.693%	0.558%	0.517%	0.502%	0.501%
$275,000	2,000	15	1.481%	0.826%	0.589%	0.521%	0.506%	0.502%	0.501%
$275,000	3,000	15	1.022%	0.623%	0.524%	0.506%	0.503%	0.502%	0.501%
$275,000	4,000	15	0.791%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$275,000	5,000	15	0.669%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	15	0.514%	0.506%	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	63.148%	61.397%	59.718%	58.103%	56.549%	53.610%	50.880%
$300,000	10	15	49.309%	47.265%	45.316%	43.456%	41.681%	38.362%	35.329%
$300,000	15	15	40.962%	38.768%	36.690%	34.725%	32.868%	29.446%	26.369%
$300,000	20	15	35.780%	33.477%	31.318%	29.294%	27.397%	23.930%	20.853%
$300,000	25	15	31.951%	29.590%	27.385%	25.330%	23.411%	19.925%	16.875%
$300,000	50	15	21.514%	19.091%	16.900%	14.928%	13.158%	10.172%	7.827%

* 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	13.962%	11.700%	9.764%	8.122%	6.733%	4.600%	3.143%
$300,000	150	15	10.729%	8.604%	6.860%	5.446%	4.314%	2.721%	1.757%
$300,000	200	15	8.878%	6.873%	5.279%	4.036%	3.083%	1.822%	1.147%
$300,000	300	15	6.673%	4.873%	3.531%	2.555%	1.864%	1.065%	0.714%
$300,000	400	15	5.445%	3.786%	2.610%	1.812%	1.288%	0.753%	0.572%
$300,000	500	15	4.628%	3.097%	2.069%	1.409%	1.001%	0.635%	0.533%
$300,000	600	15	4.040%	2.616%	1.703%	1.150%	0.833%	0.575%	0.515%
$300,000	700	15	3.616%	2.279%	1.458%	0.986%	0.733%	0.545%	0.507%
$300,000	800	15	3.255%	1.999%	1.261%	0.860%	0.659%	0.526%	0.504%
$300,000	900	15	2.964%	1.781%	1.115%	0.771%	0.611%	0.516%	0.502%
$300,000	1,000	15	2.721%	1.607%	1.003%	0.708%	0.578%	0.509%	0.501%
$300,000	1,500	15	1.961%	1.097%	0.711%	0.565%	0.519%	0.503%	0.501%
$300,000	2,000	15	1.529%	0.851%	0.599%	0.524%	0.506%	0.502%	0.501%
$300,000	3,000	15	1.054%	0.635%	0.527%	0.506%	0.503%	0.502%	0.501%
$300,000	4,000	15	0.813%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$300,000	5,000	15	0.684%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	15	0.515%	0.506%	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	63.455%	61.717%	60.050%	58.447%	56.905%	53.988%	51.281%
$325,000	10	15	49.674%	47.647%	45.714%	43.871%	42.112%	38.825%	35.823%
$325,000	15	15	41.381%	39.209%	37.152%	35.209%	33.374%	29.991%	26.951%
$325,000	20	15	36.247%	33.970%	31.838%	29.841%	27.968%	24.546%	21.512%
$325,000	25	15	32.415%	30.082%	27.906%	25.880%	23.987%	20.548%	17.529%
$325,000	50	15	21.940%	19.524%	17.336%	15.361%	13.584%	10.574%	8.196%
$325,000	100	15	14.265%	11.998%	10.052%	8.395%	6.990%	4.816%	3.317%
$325,000	150	15	10.972%	8.837%	7.078%	5.644%	4.491%	2.854%	1.851%
$325,000	200	15	9.083%	7.066%	5.455%	4.191%	3.217%	1.914%	1.206%
$325,000	300	15	6.828%	5.012%	3.651%	2.656%	1.945%	1.113%	0.740%
$325,000	400	15	5.576%	3.899%	2.704%	1.886%	1.342%	0.779%	0.583%
$325,000	500	15	4.741%	3.193%	2.146%	1.465%	1.041%	0.652%	0.538%
$325,000	600	15	4.139%	2.698%	1.765%	1.194%	0.862%	0.585%	0.518%
$325,000	700	15	3.707%	2.351%	1.511%	1.022%	0.755%	0.552%	0.509%
$325,000	800	15	3.338%	2.062%	1.305%	0.888%	0.676%	0.531%	0.504%
$325,000	900	15	3.040%	1.839%	1.153%	0.794%	0.623%	0.518%	0.503%
$325,000	1,000	15	2.793%	1.659%	1.037%	0.727%	0.588%	0.511%	0.502%
$325,000	1,500	15	2.015%	1.131%	0.728%	0.573%	0.522%	0.503%	0.501%
$325,000	2,000	15	1.572%	0.874%	0.608%	0.527%	0.507%	0.502%	0.501%
$325,000	3,000	15	1.084%	0.646%	0.530%	0.507%	0.503%	0.502%	0.501%
$325,000	4,000	15	0.835%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$325,000	5,000	15	0.698%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	15	0.517%	0.506%	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	63.712%	61.985%	60.329%	58.736%	57.203%	54.307%	51.618%
$350,000	10	15	49.984%	47.972%	46.054%	44.225%	42.480%	39.220%	36.245%
$350,000	15	15	41.739%	39.585%	37.547%	35.623%	33.805%	30.456%	27.449%
$350,000	20	15	36.651%	34.398%	32.289%	30.314%	28.463%	25.080%	22.083%
$350,000	25	15	32.818%	30.510%	28.359%	26.357%	24.486%	21.088%	18.107%
$350,000	50	15	22.332%	19.926%	17.743%	15.769%	13.987%	10.959%	8.552%
$350,000	100	15	14.551%	12.281%	10.327%	8.658%	7.236%	5.028%	3.488%
$350,000	150	15	11.205%	9.061%	7.286%	5.836%	4.662%	2.985%	1.944%
$350,000	200	15	9.277%	7.249%	5.623%	4.341%	3.346%	2.005%	1.264%
$350,000	300	15	6.976%	5.146%	3.767%	2.754%	2.024%	1.160%	0.766%
$350,000	400	15	5.701%	4.008%	2.796%	1.957%	1.396%	0.805%	0.594%
$350,000	500	15	4.849%	3.285%	2.219%	1.520%	1.081%	0.669%	0.544%
$350,000	600	15	4.234%	2.775%	1.825%	1.236%	0.890%	0.596%	0.521%
$350,000	700	15	3.792%	2.420%	1.561%	1.056%	0.777%	0.559%	0.510%
$350,000	800	15	3.415%	2.122%	1.347%	0.915%	0.692%	0.535%	0.505%
$350,000	900	15	3.111%	1.893%	1.189%	0.816%	0.635%	0.521%	0.503%
$350,000	1,000	15	2.860%	1.709%	1.069%	0.746%	0.597%	0.513%	0.502%
$350,000	1,500	15	2.066%	1.163%	0.745%	0.580%	0.525%	0.503%	0.501%
$350,000	2,000	15	1.613%	0.897%	0.618%	0.531%	0.508%	0.502%	0.501%
$350,000	3,000	15	1.113%	0.658%	0.533%	0.508%	0.503%	0.502%	0.501%
$350,000	4,000	15	0.855%	0.568%	0.512%	0.504%	0.503%	0.502%	0.501%
$350,000	5,000	15	0.712%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	15	0.518%	0.506%	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	63.931%	62.213%	60.566%	58.982%	57.458%	54.579%	51.906%
$375,000	10	15	50.257%	48.259%	46.353%	44.538%	42.805%	39.569%	36.618%
$375,000	15	15	42.058%	39.921%	37.899%	35.992%	34.190%	30.871%	27.894%
$375,000	20	15	37.018%	34.786%	32.698%	30.743%	28.910%	25.562%	22.598%
$375,000	25	15	33.184%	30.898%	28.770%	26.789%	24.937%	21.577%	18.631%
$375,000	50	15	22.705%	20.312%	18.136%	16.166%	14.381%	11.340%	8.904%
$375,000	100	15	14.829%	12.556%	10.595%	8.914%	7.479%	5.236%	3.658%
$375,000	150	15	11.432%	9.280%	7.492%	6.025%	4.834%	3.117%	2.039%
$375,000	200	15	9.469%	7.429%	5.789%	4.490%	3.476%	2.097%	1.324%
$375,000	300	15	7.122%	5.279%	3.883%	2.851%	2.103%	1.209%	0.793%
$375,000	400	15	5.826%	4.117%	2.887%	2.029%	1.451%	0.833%	0.606%
$375,000	500	15	4.955%	3.376%	2.291%	1.575%	1.120%	0.687%	0.550%
$375,000	600	15	4.326%	2.852%	1.884%	1.278%	0.919%	0.607%	0.525%
$375,000	700	15	3.868%	2.481%	1.606%	1.086%	0.796%	0.564%	0.511%
$375,000	800	15	3.491%	2.182%	1.390%	0.943%	0.708%	0.540%	0.506%
$375,000	900	15	3.181%	1.946%	1.226%	0.839%	0.648%	0.524%	0.504%
$375,000	1,000	15	2.925%	1.757%	1.102%	0.765%	0.608%	0.515%	0.502%
$375,000	1,500	15	2.116%	1.195%	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%
$375,000	2,000	15	1.654%	0.919%	0.628%	0.534%	0.509%	0.502%	0.501%
$375,000	3,000	15	1.141%	0.670%	0.536%	0.508%	0.503%	0.502%	0.501%
$375,000	4,000	15	0.875%	0.574%	0.513%	0.505%	0.503%	0.502%	0.501%
$375,000	5,000	15	0.726%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	15	0.519%	0.506%	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	64.116%	62.406%	60.766%	59.190%	57.674%	54.809%	52.150%
$400,000	10	15	50.498%	48.511%	46.617%	44.813%	43.090%	39.876%	36.947%
$400,000	15	15	42.342%	40.220%	38.213%	36.320%	34.533%	31.241%	28.289%
$400,000	20	15	37.345%	35.132%	33.062%	31.125%	29.309%	25.991%	23.057%
$400,000	25	15	33.510%	31.244%	29.136%	27.174%	25.339%	22.012%	19.096%
$400,000	50	15	23.049%	20.672%	18.507%	16.541%	14.758%	11.708%	9.249%
$400,000	100	15	15.094%	12.819%	10.851%	9.160%	7.712%	5.437%	3.824%
$400,000	150	15	11.646%	9.489%	7.689%	6.206%	4.999%	3.247%	2.133%
$400,000	200	15	9.651%	7.602%	5.950%	4.636%	3.603%	2.188%	1.385%
$400,000	300	15	7.262%	5.406%	3.994%	2.945%	2.180%	1.256%	0.820%
$400,000	400	15	5.944%	4.221%	2.974%	2.099%	1.505%	0.861%	0.618%
$400,000	500	15	5.055%	3.462%	2.361%	1.629%	1.160%	0.706%	0.557%
$400,000	600	15	4.413%	2.926%	1.940%	1.320%	0.947%	0.618%	0.528%
$400,000	700	15	3.948%	2.547%	1.655%	1.120%	0.818%	0.572%	0.513%
$400,000	800	15	3.563%	2.239%	1.431%	0.970%	0.725%	0.545%	0.508%
$400,000	900	15	3.247%	1.997%	1.262%	0.861%	0.660%	0.528%	0.504%
$400,000	1,000	15	2.988%	1.804%	1.133%	0.785%	0.618%	0.517%	0.503%
$400,000	1,500	15	2.163%	1.226%	0.779%	0.596%	0.530%	0.504%	0.501%
$400,000	2,000	15	1.692%	0.941%	0.638%	0.537%	0.510%	0.502%	0.501%
$400,000	3,000	15	1.168%	0.681%	0.540%	0.509%	0.504%	0.502%	0.501%
$400,000	4,000	15	0.895%	0.580%	0.514%	0.505%	0.503%	0.502%	0.501%
$400,000	5,000	15	0.740%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	15	0.521%	0.506%	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	64.285%	62.583%	60.950%	59.381%	57.871%	55.020%	52.374%
$425,000	10	15	50.721%	48.745%	46.861%	45.067%	43.355%	40.161%	37.251%
$425,000	15	15	42.613%	40.504%	38.511%	36.632%	34.858%	31.590%	28.662%
$425,000	20	15	37.653%	35.457%	33.404%	31.483%	29.681%	26.392%	23.485%
$425,000	25	15	33.813%	31.566%	29.476%	27.531%	25.711%	22.415%	19.527%
$425,000	50	15	23.374%	21.014%	18.863%	16.905%	15.124%	12.071%	9.593%
$425,000	100	15	15.354%	13.079%	11.103%	9.404%	7.942%	5.640%	3.991%
$425,000	150	15	11.855%	9.695%	7.885%	6.387%	5.163%	3.378%	2.230%
$425,000	200	15	9.831%	7.774%	6.109%	4.781%	3.731%	2.281%	1.448%
$425,000	300	15	7.399%	5.533%	4.105%	3.039%	2.258%	1.306%	0.848%
$425,000	400	15	6.059%	4.324%	3.061%	2.169%	1.559%	0.890%	0.631%
$425,000	500	15	5.154%	3.548%	2.431%	1.683%	1.200%	0.725%	0.565%

* 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	4.500%	3.000%	1.998%	1.362%	0.976%	0.630%	0.532%
$425,000	700	15	4.026%	2.611%	1.703%	1.154%	0.841%	0.580%	0.515%
$425,000	800	15	3.634%	2.296%	1.472%	0.997%	0.742%	0.550%	0.509%
$425,000	900	15	3.312%	2.048%	1.297%	0.884%	0.673%	0.531%	0.505%
$425,000	1,000	15	3.049%	1.851%	1.165%	0.804%	0.629%	0.519%	0.503%
$425,000	1,500	15	2.209%	1.256%	0.796%	0.604%	0.534%	0.504%	0.501%
$425,000	2,000	15	1.729%	0.962%	0.648%	0.541%	0.511%	0.502%	0.501%
$425,000	3,000	15	1.195%	0.692%	0.543%	0.510%	0.504%	0.502%	0.501%
$425,000	4,000	15	0.913%	0.586%	0.515%	0.505%	0.503%	0.502%	0.501%
$425,000	5,000	15	0.753%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$425,000	10,000	15	0.522%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$425,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$450,000	5	15	64.420%	62.724%	61.097%	59.533%	58.029%	55.189%	52.555%
$450,000	10	15	50.902%	48.935%	47.060%	45.274%	43.570%	40.393%	37.499%
$450,000	15	15	42.840%	40.743%	38.762%	36.894%	35.132%	31.885%	28.976%
$450,000	20	15	37.914%	35.733%	33.695%	31.788%	29.998%	26.734%	23.850%
$450,000	25	15	34.069%	31.837%	29.764%	27.833%	26.027%	22.756%	19.892%
$450,000	50	15	23.656%	21.314%	19.176%	17.228%	15.454%	12.400%	9.910%
$450,000	100	15	15.589%	13.315%	11.335%	9.627%	8.154%	5.828%	4.148%
$450,000	150	15	12.046%	9.882%	8.065%	6.555%	5.317%	3.501%	2.322%
$450,000	200	15	9.998%	7.934%	6.258%	4.917%	3.852%	2.369%	1.509%
$450,000	300	15	7.528%	5.652%	4.210%	3.130%	2.333%	1.353%	0.875%
$450,000	400	15	6.168%	4.421%	3.143%	2.236%	1.612%	0.919%	0.645%
$450,000	500	15	5.246%	3.627%	2.497%	1.734%	1.238%	0.743%	0.572%
$450,000	600	15	4.580%	3.068%	2.052%	1.402%	1.004%	0.642%	0.536%
$450,000	700	15	4.099%	2.672%	1.749%	1.187%	0.862%	0.588%	0.518%
$450,000	800	15	3.701%	2.350%	1.511%	1.024%	0.759%	0.556%	0.510%
$450,000	900	15	3.373%	2.096%	1.331%	0.905%	0.686%	0.534%	0.506%
$450,000	1,000	15	3.106%	1.895%	1.195%	0.823%	0.639%	0.522%	0.504%
$450,000	1,500	15	2.252%	1.284%	0.812%	0.611%	0.537%	0.504%	0.501%
$450,000	2,000	15	1.764%	0.983%	0.657%	0.545%	0.512%	0.502%	0.501%
$450,000	3,000	15	1.220%	0.703%	0.547%	0.510%	0.504%	0.502%	0.501%
$450,000	4,000	15	0.931%	0.592%	0.517%	0.505%	0.503%	0.502%	0.501%
$450,000	5,000	15	0.766%	0.545%	0.509%	0.504%	0.503%	0.502%	0.501%
$450,000	10,000	15	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	15	64.524%	62.833%	61.211%	59.652%	58.153%	55.322%	52.696%
$475,000	10	15	51.045%	49.085%	47.217%	45.439%	43.742%	40.578%	37.699%
$475,000	15	15	43.030%	40.943%	38.972%	37.115%	35.361%	32.132%	29.241%
$475,000	20	15	38.134%	35.966%	33.940%	32.045%	30.266%	27.023%	24.159%
$475,000	25	15	34.285%	32.068%	30.008%	28.089%	26.295%	23.046%	20.203%
$475,000	50	15	23.901%	21.574%	19.450%	17.513%	15.748%	12.697%	10.199%

* 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	15.801%	13.530%	11.547%	9.831%	8.350%	6.003%	4.295%
$475,000	150	15	12.221%	10.054%	8.230%	6.710%	5.460%	3.615%	2.410%
$475,000	200	15	10.151%	8.080%	6.396%	5.044%	3.964%	2.452%	1.567%
$475,000	300	15	7.645%	5.760%	4.307%	3.212%	2.402%	1.398%	0.901%
$475,000	400	15	6.267%	4.510%	3.219%	2.299%	1.661%	0.946%	0.657%
$475,000	500	15	5.329%	3.700%	2.557%	1.781%	1.273%	0.760%	0.580%
$475,000	600	15	4.653%	3.131%	2.102%	1.439%	1.031%	0.654%	0.540%
$475,000	700	15	4.166%	2.727%	1.792%	1.218%	0.883%	0.596%	0.520%
$475,000	800	15	3.755%	2.393%	1.543%	1.045%	0.771%	0.559%	0.511%
$475,000	900	15	3.428%	2.139%	1.362%	0.926%	0.699%	0.538%	0.507%
$475,000	1,000	15	3.158%	1.935%	1.223%	0.840%	0.649%	0.524%	0.504%
$475,000	1,500	15	2.291%	1.311%	0.827%	0.619%	0.540%	0.505%	0.501%
$475,000	2,000	15	1.796%	1.002%	0.666%	0.548%	0.513%	0.502%	0.501%
$475,000	3,000	15	1.242%	0.713%	0.550%	0.511%	0.504%	0.502%	0.501%
$475,000	4,000	15	0.948%	0.597%	0.518%	0.505%	0.503%	0.502%	0.501%
$475,000	5,000	15	0.778%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$475,000	10,000	15	0.525%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	15	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	15	64.610%	62.925%	61.306%	59.751%	58.256%	55.434%	52.816%
$500,000	10	15	51.166%	49.212%	47.351%	45.579%	43.888%	40.737%	37.870%
$500,000	15	15	43.194%	41.115%	39.153%	37.305%	35.560%	32.347%	29.471%
$500,000	20	15	38.330%	36.173%	34.158%	32.273%	30.504%	27.280%	24.434%
$500,000	25	15	34.478%	32.273%	30.225%	28.317%	26.533%	23.304%	20.480%
$500,000	50	15	24.118%	21.808%	19.698%	17.772%	16.016%	12.973%	10.471%
$500,000	100	15	15.998%	13.731%	11.747%	10.023%	8.535%	6.168%	4.435%
$500,000	150	15	12.386%	10.215%	8.386%	6.857%	5.595%	3.724%	2.494%
$500,000	200	15	10.296%	8.219%	6.528%	5.164%	4.072%	2.533%	1.624%
$500,000	300	15	7.756%	5.863%	4.399%	3.290%	2.468%	1.441%	0.926%
$500,000	400	15	6.361%	4.594%	3.291%	2.358%	1.708%	0.972%	0.669%
$500,000	500	15	5.407%	3.768%	2.614%	1.826%	1.307%	0.777%	0.587%
$500,000	600	15	4.722%	3.190%	2.149%	1.474%	1.056%	0.665%	0.544%
$500,000	700	15	4.229%	2.779%	1.832%	1.247%	0.902%	0.603%	0.522%
$500,000	800	15	3.813%	2.440%	1.578%	1.069%	0.786%	0.564%	0.512%
$500,000	900	15	3.480%	2.180%	1.392%	0.946%	0.710%	0.541%	0.507%
$500,000	1,000	15	3.207%	1.973%	1.249%	0.856%	0.658%	0.527%	0.505%
$500,000	1,500	15	2.328%	1.337%	0.842%	0.626%	0.543%	0.505%	0.501%
$500,000	2,000	15	1.827%	1.020%	0.675%	0.551%	0.514%	0.502%	0.501%
$500,000	3,000	15	1.263%	0.723%	0.553%	0.512%	0.504%	0.502%	0.501%
$500,000	4,000	15	0.963%	0.603%	0.519%	0.505%	0.503%	0.502%	0.501%
$500,000	5,000	15	0.790%	0.551%	0.510%	0.504%	0.503%	0.502%	0.501%
$500,000	10,000	15	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	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%
$30,000	5	16	38.047%	35.163%	32.446%	29.897%	27.513%	23.235%	19.641%
$30,000	10	16	25.132%	22.510%	20.110%	17.927%	15.941%	12.529%	9.792%
$30,000	15	16	19.499%	16.971%	14.719%	12.719%	10.958%	8.069%	5.875%
$30,000	20	16	16.402%	13.953%	11.819%	9.969%	8.372%	5.840%	4.047%
$30,000	25	16	14.346%	11.976%	9.938%	8.206%	6.746%	4.514%	3.003%
$30,000	50	16	9.054%	6.988%	5.338%	4.048%	3.062%	1.784%	1.108%
$30,000	100	16	5.674%	3.954%	2.730%	1.889%	1.335%	0.778%	0.586%
$30,000	150	16	4.219%	2.740%	1.776%	1.187%	0.848%	0.575%	0.511%
$30,000	200	16	3.406%	2.108%	1.329%	0.896%	0.679%	0.531%	0.505%
$30,000	300	16	2.510%	1.454%	0.907%	0.655%	0.554%	0.506%	0.501%
$30,000	400	16	1.987%	1.109%	0.715%	0.565%	0.518%	0.502%	0.501%
$30,000	500	16	1.682%	0.930%	0.630%	0.533%	0.508%	0.502%	0.501%
$30,000	600	16	1.436%	0.801%	0.578%	0.518%	0.505%	0.502%	0.501%
$30,000	700	16	1.262%	0.719%	0.551%	0.511%	0.504%	0.502%	0.501%
$30,000	800	16	1.128%	0.662%	0.533%	0.508%	0.503%	0.502%	0.501%
$30,000	900	16	1.022%	0.621%	0.523%	0.506%	0.503%	0.502%	0.501%
$30,000	1,000	16	0.935%	0.591%	0.516%	0.505%	0.503%	0.502%	0.501%
$30,000	1,500	16	0.699%	0.529%	0.507%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	16	0.598%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	16	0.530%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	16	0.513%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	5,000	16	0.509%	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	40.425%	37.622%	34.918%	32.339%	29.906%	25.492%	21.655%
$35,000	10	16	26.562%	23.947%	21.543%	19.341%	17.324%	13.825%	10.968%
$35,000	15	16	20.658%	18.111%	15.829%	13.795%	11.987%	8.984%	6.670%
$35,000	20	16	17.397%	14.922%	12.753%	10.860%	9.212%	6.553%	4.633%
$35,000	25	16	15.208%	12.811%	10.731%	8.948%	7.435%	5.079%	3.442%
$35,000	50	16	9.639%	7.530%	5.831%	4.482%	3.432%	2.035%	1.267%
$35,000	100	16	6.067%	4.295%	3.009%	2.108%	1.499%	0.858%	0.620%
$35,000	150	16	4.517%	2.982%	1.961%	1.318%	0.933%	0.604%	0.519%
$35,000	200	16	3.647%	2.297%	1.462%	0.982%	0.728%	0.545%	0.507%
$35,000	300	16	2.697%	1.586%	0.986%	0.697%	0.573%	0.509%	0.502%
$35,000	400	16	2.142%	1.207%	0.766%	0.587%	0.526%	0.503%	0.501%
$35,000	500	16	1.818%	1.009%	0.666%	0.546%	0.512%	0.502%	0.501%
$35,000	600	16	1.553%	0.861%	0.602%	0.524%	0.506%	0.502%	0.501%
$35,000	700	16	1.364%	0.766%	0.567%	0.515%	0.504%	0.502%	0.501%
$35,000	800	16	1.220%	0.700%	0.545%	0.510%	0.504%	0.502%	0.501%
$35,000	900	16	1.103%	0.652%	0.531%	0.507%	0.503%	0.502%	0.501%
$35,000	1,000	16	1.007%	0.616%	0.522%	0.506%	0.503%	0.502%	0.501%
$35,000	1,500	16	0.742%	0.538%	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	16	0.622%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	16	0.538%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	16	0.516%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	16	0.510%	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	42.429%	39.737%	37.132%	34.613%	32.180%	27.688%	23.725%
$40,000	10	16	27.853%	25.229%	22.823%	20.616%	18.589%	15.022%	12.084%
$40,000	15	16	21.732%	19.175%	16.867%	14.801%	12.957%	9.855%	7.426%
$40,000	20	16	18.312%	15.824%	13.622%	11.689%	9.996%	7.240%	5.199%
$40,000	25	16	16.000%	13.585%	11.472%	9.645%	8.084%	5.623%	3.871%
$40,000	50	16	10.179%	8.037%	6.291%	4.892%	3.788%	2.282%	1.427%
$40,000	100	16	6.426%	4.610%	3.270%	2.317%	1.659%	0.940%	0.657%
$40,000	150	16	4.789%	3.207%	2.134%	1.444%	1.018%	0.635%	0.529%
$40,000	200	16	3.866%	2.470%	1.588%	1.064%	0.777%	0.560%	0.510%
$40,000	300	16	2.868%	1.708%	1.063%	0.739%	0.594%	0.513%	0.502%
$40,000	400	16	2.285%	1.300%	0.816%	0.610%	0.534%	0.504%	0.501%
$40,000	500	16	1.944%	1.085%	0.703%	0.560%	0.516%	0.502%	0.501%
$40,000	600	16	1.661%	0.920%	0.627%	0.532%	0.508%	0.502%	0.501%
$40,000	700	16	1.460%	0.813%	0.584%	0.520%	0.505%	0.502%	0.501%
$40,000	800	16	1.305%	0.739%	0.557%	0.513%	0.504%	0.502%	0.501%
$40,000	900	16	1.179%	0.683%	0.539%	0.509%	0.504%	0.502%	0.501%
$40,000	1,000	16	1.075%	0.642%	0.528%	0.507%	0.503%	0.502%	0.501%
$40,000	1,500	16	0.783%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$40,000	2,000	16	0.647%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	16	0.548%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	16	0.520%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	16	0.511%	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	44.180%	41.574%	39.058%	36.631%	34.290%	29.828%	25.751%
$45,000	10	16	29.052%	26.412%	23.989%	21.764%	19.725%	16.129%	13.120%
$45,000	15	16	22.722%	20.159%	17.836%	15.743%	13.862%	10.671%	8.147%
$45,000	20	16	19.159%	16.660%	14.434%	12.461%	10.728%	7.893%	5.748%
$45,000	25	16	16.738%	14.303%	12.164%	10.301%	8.694%	6.140%	4.294%
$45,000	50	16	10.683%	8.509%	6.726%	5.282%	4.132%	2.526%	1.590%
$45,000	100	16	6.759%	4.903%	3.518%	2.518%	1.817%	1.026%	0.697%
$45,000	150	16	5.041%	3.418%	2.301%	1.568%	1.105%	0.668%	0.539%
$45,000	200	16	4.062%	2.628%	1.703%	1.143%	0.825%	0.573%	0.513%
$45,000	300	16	3.027%	1.825%	1.138%	0.782%	0.615%	0.517%	0.503%
$45,000	400	16	2.418%	1.389%	0.867%	0.634%	0.544%	0.504%	0.501%
$45,000	500	16	2.061%	1.158%	0.740%	0.575%	0.521%	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%
$45,000	600	16	1.763%	0.978%	0.652%	0.541%	0.510%	0.502%	0.501%
$45,000	700	16	1.550%	0.860%	0.602%	0.525%	0.506%	0.502%	0.501%
$45,000	800	16	1.386%	0.778%	0.570%	0.516%	0.505%	0.502%	0.501%
$45,000	900	16	1.251%	0.714%	0.549%	0.511%	0.504%	0.502%	0.501%
$45,000	1,000	16	1.141%	0.668%	0.535%	0.508%	0.503%	0.502%	0.501%
$45,000	1,500	16	0.823%	0.559%	0.511%	0.504%	0.503%	0.502%	0.501%
$45,000	2,000	16	0.672%	0.524%	0.506%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	16	0.558%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	16	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	16	0.513%	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	45.698%	43.168%	40.731%	38.385%	36.116%	31.786%	27.716%
$50,000	10	16	30.196%	27.536%	25.085%	22.838%	20.773%	17.146%	14.092%
$50,000	15	16	23.635%	21.067%	18.733%	16.622%	14.713%	11.449%	8.842%
$50,000	20	16	19.945%	17.437%	15.192%	13.189%	11.420%	8.509%	6.278%
$50,000	25	16	17.422%	14.968%	12.806%	10.912%	9.271%	6.634%	4.701%
$50,000	50	16	11.146%	8.947%	7.128%	5.646%	4.455%	2.761%	1.750%
$50,000	100	16	7.064%	5.173%	3.750%	2.709%	1.968%	1.110%	0.738%
$50,000	150	16	5.271%	3.613%	2.457%	1.684%	1.187%	0.702%	0.551%
$50,000	200	16	4.250%	2.780%	1.817%	1.222%	0.876%	0.590%	0.518%
$50,000	300	16	3.173%	1.934%	1.210%	0.825%	0.638%	0.522%	0.503%
$50,000	400	16	2.542%	1.474%	0.917%	0.659%	0.554%	0.506%	0.501%
$50,000	500	16	2.171%	1.228%	0.777%	0.592%	0.527%	0.503%	0.501%
$50,000	600	16	1.858%	1.033%	0.678%	0.550%	0.512%	0.502%	0.501%
$50,000	700	16	1.635%	0.905%	0.621%	0.531%	0.508%	0.502%	0.501%
$50,000	800	16	1.463%	0.816%	0.585%	0.519%	0.505%	0.502%	0.501%
$50,000	900	16	1.319%	0.746%	0.559%	0.513%	0.504%	0.502%	0.501%
$50,000	1,000	16	1.203%	0.695%	0.543%	0.509%	0.504%	0.502%	0.501%
$50,000	1,500	16	0.863%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$50,000	2,000	16	0.698%	0.529%	0.506%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	16	0.568%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	16	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	16	0.515%	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	47.017%	44.556%	42.190%	39.906%	37.698%	33.482%	29.526%
$55,000	10	16	31.301%	28.613%	26.138%	23.858%	21.768%	18.088%	14.989%
$55,000	15	16	24.484%	21.919%	19.578%	17.451%	15.520%	12.200%	9.517%
$55,000	20	16	20.683%	18.164%	15.900%	13.874%	12.077%	9.095%	6.786%
$55,000	25	16	18.058%	15.590%	13.406%	11.488%	9.816%	7.109%	5.098%
$55,000	50	16	11.578%	9.356%	7.504%	5.987%	4.758%	2.989%	1.906%

* 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	7.347%	5.426%	3.968%	2.890%	2.113%	1.193%	0.781%
$55,000	150	16	5.485%	3.795%	2.603%	1.795%	1.268%	0.736%	0.563%
$55,000	200	16	4.426%	2.923%	1.925%	1.298%	0.926%	0.608%	0.523%
$55,000	300	16	3.309%	2.037%	1.280%	0.867%	0.661%	0.528%	0.504%
$55,000	400	16	2.656%	1.554%	0.965%	0.684%	0.566%	0.507%	0.501%
$55,000	500	16	2.272%	1.294%	0.814%	0.608%	0.533%	0.503%	0.501%
$55,000	600	16	1.946%	1.086%	0.704%	0.560%	0.516%	0.502%	0.501%
$55,000	700	16	1.714%	0.949%	0.640%	0.537%	0.509%	0.502%	0.501%
$55,000	800	16	1.535%	0.853%	0.599%	0.524%	0.506%	0.502%	0.501%
$55,000	900	16	1.383%	0.777%	0.570%	0.516%	0.505%	0.502%	0.501%
$55,000	1,000	16	1.261%	0.720%	0.551%	0.511%	0.504%	0.502%	0.501%
$55,000	1,500	16	0.901%	0.582%	0.515%	0.505%	0.503%	0.502%	0.501%
$55,000	2,000	16	0.722%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$55,000	3,000	16	0.579%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	16	0.532%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	16	0.517%	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	48.192%	45.793%	43.485%	41.256%	39.098%	34.987%	31.130%
$60,000	10	16	32.370%	29.666%	27.161%	24.848%	22.725%	18.982%	15.828%
$60,000	15	16	25.279%	22.719%	20.375%	18.229%	16.283%	12.917%	10.170%
$60,000	20	16	21.379%	18.849%	16.570%	14.527%	12.703%	9.653%	7.275%
$60,000	25	16	18.658%	16.178%	13.975%	12.033%	10.334%	7.563%	5.483%
$60,000	50	16	11.986%	9.743%	7.864%	6.313%	5.049%	3.211%	2.059%
$60,000	100	16	7.613%	5.665%	4.177%	3.065%	2.254%	1.275%	0.825%
$60,000	150	16	5.687%	3.969%	2.743%	1.903%	1.347%	0.771%	0.576%
$60,000	200	16	4.591%	3.058%	2.029%	1.373%	0.976%	0.626%	0.528%
$60,000	300	16	3.437%	2.134%	1.349%	0.910%	0.685%	0.533%	0.506%
$60,000	400	16	2.764%	1.630%	1.012%	0.710%	0.578%	0.509%	0.501%
$60,000	500	16	2.368%	1.358%	0.850%	0.626%	0.540%	0.504%	0.501%
$60,000	600	16	2.030%	1.138%	0.730%	0.571%	0.519%	0.502%	0.501%
$60,000	700	16	1.790%	0.992%	0.659%	0.544%	0.511%	0.502%	0.501%
$60,000	800	16	1.604%	0.890%	0.614%	0.528%	0.507%	0.502%	0.501%
$60,000	900	16	1.444%	0.807%	0.581%	0.519%	0.505%	0.502%	0.501%
$60,000	1,000	16	1.317%	0.746%	0.560%	0.513%	0.504%	0.502%	0.501%
$60,000	1,500	16	0.938%	0.594%	0.517%	0.505%	0.503%	0.502%	0.501%
$60,000	2,000	16	0.747%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$60,000	3,000	16	0.590%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	16	0.537%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	16	0.519%	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

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN
Q3 2022 LARGE GROUP RATING PROGRAM FILING EXHIBIT 6D

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	16	49.247%	46.903%	44.643%	42.461%	40.348%	36.329%	32.559%
$65,000	10	16	33.379%	30.672%	28.143%	25.805%	23.646%	19.834%	16.620%
$65,000	15	16	26.020%	23.457%	21.108%	18.956%	16.993%	13.589%	10.790%
$65,000	20	16	22.026%	19.491%	17.200%	15.138%	13.292%	10.182%	7.738%
$65,000	25	16	19.216%	16.724%	14.507%	12.546%	10.818%	7.988%	5.850%
$65,000	50	16	12.369%	10.110%	8.207%	6.625%	5.330%	3.427%	2.213%
$65,000	100	16	7.863%	5.892%	4.375%	3.232%	2.390%	1.358%	0.870%
$65,000	150	16	5.876%	4.133%	2.877%	2.007%	1.425%	0.808%	0.590%
$65,000	200	16	4.746%	3.186%	2.129%	1.446%	1.026%	0.644%	0.534%
$65,000	300	16	3.556%	2.227%	1.414%	0.951%	0.709%	0.540%	0.507%
$65,000	400	16	2.865%	1.703%	1.058%	0.736%	0.591%	0.511%	0.502%
$65,000	500	16	2.458%	1.419%	0.886%	0.643%	0.548%	0.505%	0.501%
$65,000	600	16	2.109%	1.187%	0.756%	0.582%	0.523%	0.503%	0.501%
$65,000	700	16	1.860%	1.034%	0.679%	0.551%	0.513%	0.502%	0.501%
$65,000	800	16	1.668%	0.925%	0.629%	0.533%	0.508%	0.502%	0.501%
$65,000	900	16	1.502%	0.837%	0.593%	0.522%	0.506%	0.502%	0.501%
$65,000	1,000	16	1.369%	0.771%	0.569%	0.516%	0.504%	0.502%	0.501%
$65,000	1,500	16	0.974%	0.606%	0.520%	0.505%	0.503%	0.502%	0.501%
$65,000	2,000	16	0.771%	0.545%	0.508%	0.504%	0.503%	0.502%	0.501%
$65,000	3,000	16	0.601%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	16	0.542%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	16	0.522%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	16	0.507%	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	50.206%	47.907%	45.691%	43.548%	41.476%	37.540%	33.845%
$70,000	10	16	34.339%	31.636%	29.101%	26.741%	24.551%	20.667%	17.389%
$70,000	15	16	26.725%	24.155%	21.798%	19.639%	17.665%	14.228%	11.383%
$70,000	20	16	22.637%	20.101%	17.801%	15.725%	13.857%	10.693%	8.192%
$70,000	25	16	19.744%	17.242%	15.014%	13.034%	11.284%	8.399%	6.206%
$70,000	50	16	12.731%	10.459%	8.534%	6.925%	5.600%	3.639%	2.369%
$70,000	100	16	8.101%	6.109%	4.565%	3.394%	2.523%	1.440%	0.916%
$70,000	150	16	6.057%	4.291%	3.007%	2.109%	1.502%	0.846%	0.605%
$70,000	200	16	4.893%	3.308%	2.225%	1.517%	1.074%	0.664%	0.540%
$70,000	300	16	3.669%	2.315%	1.477%	0.993%	0.733%	0.546%	0.508%
$70,000	400	16	2.961%	1.773%	1.103%	0.762%	0.604%	0.513%	0.502%
$70,000	500	16	2.542%	1.478%	0.921%	0.662%	0.556%	0.506%	0.501%
$70,000	600	16	2.184%	1.235%	0.782%	0.594%	0.527%	0.503%	0.501%
$70,000	700	16	1.928%	1.074%	0.698%	0.559%	0.516%	0.502%	0.501%
$70,000	800	16	1.729%	0.960%	0.645%	0.538%	0.509%	0.502%	0.501%
$70,000	900	16	1.558%	0.866%	0.604%	0.525%	0.507%	0.502%	0.501%
$70,000	1,000	16	1.419%	0.796%	0.578%	0.518%	0.505%	0.502%	0.501%
$70,000	1,500	16	1.008%	0.618%	0.523%	0.506%	0.503%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$70,000	2,000	16	0.794%	0.551%	0.509%	0.504%	0.503%	0.502%	0.501%
$70,000	3,000	16	0.612%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	16	0.548%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	16	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	16	0.507%	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	51.074%	48.815%	46.636%	44.530%	42.496%	38.632%	35.005%
$75,000	10	16	35.259%	32.564%	30.034%	27.662%	25.449%	21.494%	18.150%
$75,000	15	16	27.399%	24.818%	22.451%	20.282%	18.299%	14.834%	11.946%
$75,000	20	16	23.216%	20.678%	18.371%	16.282%	14.395%	11.182%	8.632%
$75,000	25	16	20.245%	17.738%	15.498%	13.503%	11.731%	8.796%	6.552%
$75,000	50	16	13.075%	10.790%	8.847%	7.215%	5.862%	3.846%	2.522%
$75,000	100	16	8.327%	6.315%	4.747%	3.550%	2.652%	1.521%	0.962%
$75,000	150	16	6.229%	4.443%	3.134%	2.209%	1.577%	0.884%	0.620%
$75,000	200	16	5.035%	3.427%	2.320%	1.587%	1.124%	0.684%	0.547%
$75,000	300	16	3.778%	2.401%	1.540%	1.034%	0.757%	0.553%	0.510%
$75,000	400	16	3.053%	1.842%	1.148%	0.788%	0.617%	0.515%	0.502%
$75,000	500	16	2.623%	1.534%	0.956%	0.680%	0.564%	0.507%	0.501%
$75,000	600	16	2.256%	1.283%	0.808%	0.606%	0.532%	0.503%	0.501%
$75,000	700	16	1.993%	1.114%	0.718%	0.567%	0.519%	0.502%	0.501%
$75,000	800	16	1.789%	0.995%	0.661%	0.544%	0.511%	0.502%	0.501%
$75,000	900	16	1.612%	0.895%	0.616%	0.529%	0.507%	0.502%	0.501%
$75,000	1,000	16	1.468%	0.821%	0.587%	0.521%	0.505%	0.502%	0.501%
$75,000	1,500	16	1.042%	0.631%	0.526%	0.506%	0.503%	0.502%	0.501%
$75,000	2,000	16	0.818%	0.557%	0.510%	0.504%	0.503%	0.502%	0.501%
$75,000	3,000	16	0.623%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	16	0.553%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	16	0.527%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	16	0.507%	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	51.871%	49.648%	47.502%	45.430%	43.433%	39.634%	36.066%
$80,000	10	16	36.134%	33.457%	30.933%	28.558%	26.329%	22.321%	18.903%
$80,000	15	16	28.055%	25.461%	23.079%	20.899%	18.905%	15.414%	12.488%
$80,000	20	16	23.770%	21.229%	18.916%	16.816%	14.914%	11.657%	9.060%
$80,000	25	16	20.727%	18.214%	15.963%	13.955%	12.164%	9.184%	6.891%
$80,000	50	16	13.406%	11.108%	9.148%	7.496%	6.119%	4.050%	2.676%
$80,000	100	16	8.543%	6.514%	4.922%	3.701%	2.779%	1.602%	1.007%
$80,000	150	16	6.394%	4.589%	3.257%	2.308%	1.653%	0.923%	0.636%
$80,000	200	16	5.172%	3.543%	2.412%	1.657%	1.173%	0.705%	0.554%
$80,000	300	16	3.876%	2.478%	1.596%	1.071%	0.780%	0.558%	0.510%
$80,000	400	16	3.142%	1.909%	1.192%	0.815%	0.631%	0.518%	0.503%
$80,000	500	16	2.701%	1.589%	0.990%	0.699%	0.573%	0.508%	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	2.325%	1.329%	0.834%	0.619%	0.537%	0.504%	0.501%
$80,000	700	16	2.056%	1.154%	0.739%	0.576%	0.522%	0.503%	0.501%
$80,000	800	16	1.848%	1.029%	0.677%	0.550%	0.513%	0.502%	0.501%
$80,000	900	16	1.664%	0.924%	0.629%	0.533%	0.509%	0.502%	0.501%
$80,000	1,000	16	1.517%	0.846%	0.597%	0.524%	0.506%	0.502%	0.501%
$80,000	1,500	16	1.075%	0.644%	0.529%	0.507%	0.503%	0.502%	0.501%
$80,000	2,000	16	0.841%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$80,000	3,000	16	0.634%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	16	0.559%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	16	0.530%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	16	0.507%	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	53.268%	51.105%	49.019%	47.010%	45.070%	41.382%	37.919%
$90,000	10	16	37.701%	35.093%	32.600%	30.229%	27.994%	23.927%	20.375%
$90,000	15	16	29.305%	26.688%	24.275%	22.065%	20.040%	16.483%	13.497%
$90,000	20	16	24.791%	22.242%	19.917%	17.794%	15.864%	12.541%	9.857%
$90,000	25	16	21.614%	19.091%	16.825%	14.791%	12.971%	9.914%	7.532%
$90,000	50	16	14.017%	11.695%	9.709%	8.022%	6.604%	4.439%	2.977%
$90,000	100	16	8.942%	6.883%	5.252%	3.985%	3.020%	1.760%	1.099%
$90,000	150	16	6.704%	4.865%	3.492%	2.499%	1.800%	1.002%	0.671%
$90,000	200	16	5.430%	3.763%	2.589%	1.793%	1.272%	0.749%	0.570%
$90,000	300	16	4.074%	2.637%	1.713%	1.152%	0.830%	0.573%	0.514%
$90,000	400	16	3.308%	2.034%	1.278%	0.867%	0.660%	0.525%	0.503%
$90,000	500	16	2.846%	1.694%	1.057%	0.737%	0.591%	0.511%	0.501%
$90,000	600	16	2.455%	1.418%	0.885%	0.644%	0.547%	0.505%	0.501%
$90,000	700	16	2.174%	1.230%	0.779%	0.594%	0.528%	0.503%	0.501%
$90,000	800	16	1.955%	1.094%	0.709%	0.563%	0.516%	0.502%	0.501%
$90,000	900	16	1.763%	0.980%	0.654%	0.542%	0.511%	0.502%	0.501%
$90,000	1,000	16	1.607%	0.894%	0.617%	0.530%	0.508%	0.502%	0.501%
$90,000	1,500	16	1.137%	0.668%	0.536%	0.508%	0.503%	0.502%	0.501%
$90,000	2,000	16	0.885%	0.576%	0.513%	0.505%	0.503%	0.502%	0.501%
$90,000	3,000	16	0.657%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	16	0.570%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	16	0.536%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	10,000	16	0.507%	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	54.500%	52.388%	50.355%	48.397%	46.507%	42.912%	39.544%
$100,000	10	16	39.089%	36.553%	34.123%	31.795%	29.572%	25.488%	21.865%
$100,000	15	16	30.503%	27.874%	25.439%	23.195%	21.129%	17.496%	14.443%
$100,000	20	16	25.752%	23.191%	20.847%	18.708%	16.756%	13.380%	10.621%
$100,000	25	16	22.444%	19.914%	17.630%	15.576%	13.735%	10.616%	8.156%
$100,000	50	16	14.585%	12.246%	10.233%	8.517%	7.064%	4.817%	3.274%

* 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	9.309%	7.226%	5.561%	4.254%	3.249%	1.914%	1.194%
$100,000	150	16	6.992%	5.121%	3.713%	2.682%	1.945%	1.083%	0.710%
$100,000	200	16	5.668%	3.969%	2.756%	1.922%	1.368%	0.795%	0.588%
$100,000	300	16	4.256%	2.786%	1.825%	1.230%	0.881%	0.590%	0.519%
$100,000	400	16	3.462%	2.153%	1.361%	0.918%	0.690%	0.532%	0.505%
$100,000	500	16	2.981%	1.794%	1.123%	0.774%	0.609%	0.515%	0.502%
$100,000	600	16	2.577%	1.502%	0.936%	0.670%	0.558%	0.506%	0.501%
$100,000	700	16	2.284%	1.302%	0.819%	0.613%	0.535%	0.504%	0.501%
$100,000	800	16	2.056%	1.157%	0.741%	0.576%	0.521%	0.503%	0.501%
$100,000	900	16	1.856%	1.035%	0.680%	0.552%	0.514%	0.502%	0.501%
$100,000	1,000	16	1.693%	0.942%	0.638%	0.537%	0.509%	0.502%	0.501%
$100,000	1,500	16	1.198%	0.694%	0.544%	0.510%	0.504%	0.502%	0.501%
$100,000	2,000	16	0.928%	0.590%	0.516%	0.505%	0.503%	0.502%	0.501%
$100,000	3,000	16	0.681%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	16	0.583%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	16	0.543%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	16	0.507%	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	55.560%	53.492%	51.506%	49.591%	47.744%	44.226%	40.940%
$110,000	10	16	40.290%	37.815%	35.445%	33.175%	31.005%	26.941%	23.285%
$110,000	15	16	31.628%	28.998%	26.555%	24.281%	22.180%	18.459%	15.329%
$110,000	20	16	26.652%	24.078%	21.712%	19.549%	17.584%	14.161%	11.335%
$110,000	25	16	23.206%	20.673%	18.372%	16.302%	14.442%	11.270%	8.742%
$110,000	50	16	15.106%	12.752%	10.717%	8.972%	7.490%	5.172%	3.557%
$110,000	100	16	9.648%	7.544%	5.849%	4.509%	3.467%	2.065%	1.291%
$110,000	150	16	7.257%	5.360%	3.920%	2.854%	2.083%	1.163%	0.750%
$110,000	200	16	5.888%	4.161%	2.914%	2.046%	1.461%	0.840%	0.607%
$110,000	300	16	4.427%	2.926%	1.932%	1.306%	0.932%	0.608%	0.524%
$110,000	400	16	3.606%	2.265%	1.440%	0.969%	0.720%	0.540%	0.506%
$110,000	500	16	3.106%	1.887%	1.185%	0.812%	0.629%	0.519%	0.503%
$110,000	600	16	2.690%	1.582%	0.986%	0.697%	0.571%	0.508%	0.501%
$110,000	700	16	2.387%	1.372%	0.859%	0.632%	0.543%	0.505%	0.501%
$110,000	800	16	2.150%	1.217%	0.773%	0.591%	0.526%	0.503%	0.501%
$110,000	900	16	1.943%	1.088%	0.706%	0.562%	0.517%	0.502%	0.501%
$110,000	1,000	16	1.773%	0.988%	0.659%	0.544%	0.512%	0.502%	0.501%
$110,000	1,500	16	1.256%	0.719%	0.552%	0.512%	0.504%	0.502%	0.501%
$110,000	2,000	16	0.970%	0.604%	0.519%	0.505%	0.503%	0.502%	0.501%
$110,000	3,000	16	0.704%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$110,000	4,000	16	0.595%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	16	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	16	0.508%	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	56.468%	54.441%	52.492%	50.614%	48.801%	45.353%	42.134%
$120,000	10	16	41.336%	38.914%	36.597%	34.379%	32.261%	28.274%	24.617%
$120,000	15	16	32.665%	30.047%	27.597%	25.310%	23.181%	19.379%	16.164%
$120,000	20	16	27.489%	24.898%	22.512%	20.327%	18.341%	14.877%	11.997%
$120,000	25	16	23.905%	21.366%	19.057%	16.971%	15.092%	11.877%	9.291%
$120,000	50	16	15.585%	13.218%	11.164%	9.396%	7.885%	5.507%	3.825%
$120,000	100	16	9.964%	7.843%	6.121%	4.751%	3.675%	2.213%	1.386%
$120,000	150	16	7.505%	5.584%	4.116%	3.018%	2.215%	1.241%	0.791%
$120,000	200	16	6.095%	4.342%	3.064%	2.165%	1.552%	0.886%	0.627%
$120,000	300	16	4.588%	3.058%	2.033%	1.380%	0.981%	0.627%	0.530%
$120,000	400	16	3.738%	2.369%	1.516%	1.019%	0.750%	0.549%	0.508%
$120,000	500	16	3.223%	1.975%	1.246%	0.849%	0.650%	0.523%	0.504%
$120,000	600	16	2.797%	1.659%	1.034%	0.723%	0.584%	0.510%	0.502%
$120,000	700	16	2.483%	1.438%	0.898%	0.652%	0.552%	0.506%	0.501%
$120,000	800	16	2.237%	1.274%	0.804%	0.606%	0.532%	0.503%	0.501%
$120,000	900	16	2.024%	1.138%	0.732%	0.573%	0.521%	0.503%	0.501%
$120,000	1,000	16	1.848%	1.032%	0.680%	0.552%	0.514%	0.502%	0.501%
$120,000	1,500	16	1.311%	0.744%	0.560%	0.514%	0.504%	0.502%	0.501%
$120,000	2,000	16	1.010%	0.617%	0.522%	0.506%	0.503%	0.502%	0.501%
$120,000	3,000	16	0.726%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$120,000	4,000	16	0.607%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	16	0.557%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	16	0.508%	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	57.247%	55.254%	53.337%	51.490%	49.706%	46.318%	43.158%
$130,000	10	16	42.255%	39.878%	37.605%	35.436%	33.359%	29.454%	25.854%
$130,000	15	16	33.612%	31.016%	28.567%	26.274%	24.130%	20.268%	16.968%
$130,000	20	16	28.277%	25.673%	23.271%	21.070%	19.058%	15.546%	12.627%
$130,000	25	16	24.561%	22.015%	19.700%	17.602%	15.705%	12.450%	9.813%
$130,000	50	16	16.026%	13.648%	11.576%	9.789%	8.252%	5.819%	4.080%
$130,000	100	16	10.260%	8.121%	6.376%	4.979%	3.872%	2.354%	1.479%
$130,000	150	16	7.737%	5.795%	4.301%	3.173%	2.341%	1.317%	0.832%
$130,000	200	16	6.286%	4.510%	3.205%	2.277%	1.637%	0.931%	0.648%
$130,000	300	16	4.736%	3.181%	2.128%	1.449%	1.029%	0.645%	0.536%
$130,000	400	16	3.861%	2.467%	1.587%	1.067%	0.779%	0.558%	0.510%
$130,000	500	16	3.331%	2.058%	1.303%	0.885%	0.669%	0.528%	0.505%
$130,000	600	16	2.894%	1.730%	1.080%	0.750%	0.597%	0.512%	0.502%
$130,000	700	16	2.572%	1.500%	0.935%	0.671%	0.561%	0.507%	0.501%
$130,000	800	16	2.318%	1.327%	0.834%	0.620%	0.538%	0.504%	0.501%
$130,000	900	16	2.098%	1.185%	0.757%	0.584%	0.525%	0.503%	0.501%
$130,000	1,000	16	1.917%	1.073%	0.700%	0.560%	0.516%	0.503%	0.501%
$130,000	1,500	16	1.362%	0.768%	0.568%	0.516%	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%
$130,000	2,000	16	1.047%	0.631%	0.525%	0.506%	0.503%	0.502%	0.501%
$130,000	3,000	16	0.747%	0.540%	0.508%	0.504%	0.503%	0.502%	0.501%
$130,000	4,000	16	0.619%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	16	0.564%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	16	0.508%	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	57.924%	55.961%	54.072%	52.251%	50.492%	47.158%	44.049%
$140,000	10	16	43.062%	40.726%	38.493%	36.364%	34.325%	30.490%	26.961%
$140,000	15	16	34.473%	31.907%	29.472%	27.180%	25.027%	21.134%	17.766%
$140,000	20	16	29.025%	26.414%	24.001%	21.787%	19.751%	16.184%	13.226%
$140,000	25	16	25.187%	22.635%	20.311%	18.200%	16.288%	12.995%	10.315%
$140,000	50	16	16.442%	14.057%	11.968%	10.162%	8.602%	6.118%	4.326%
$140,000	100	16	10.539%	8.384%	6.620%	5.199%	4.065%	2.493%	1.574%
$140,000	150	16	7.956%	5.995%	4.477%	3.321%	2.463%	1.393%	0.874%
$140,000	200	16	6.466%	4.670%	3.340%	2.386%	1.722%	0.978%	0.669%
$140,000	300	16	4.876%	3.298%	2.220%	1.516%	1.077%	0.664%	0.542%
$140,000	400	16	3.972%	2.556%	1.652%	1.110%	0.806%	0.566%	0.512%
$140,000	500	16	3.436%	2.138%	1.359%	0.920%	0.690%	0.533%	0.506%
$140,000	600	16	2.988%	1.799%	1.125%	0.776%	0.610%	0.514%	0.502%
$140,000	700	16	2.655%	1.559%	0.972%	0.691%	0.570%	0.508%	0.501%
$140,000	800	16	2.394%	1.378%	0.864%	0.635%	0.544%	0.504%	0.501%
$140,000	900	16	2.168%	1.231%	0.782%	0.595%	0.529%	0.503%	0.501%
$140,000	1,000	16	1.981%	1.113%	0.720%	0.568%	0.519%	0.503%	0.501%
$140,000	1,500	16	1.410%	0.791%	0.577%	0.518%	0.505%	0.502%	0.501%
$140,000	2,000	16	1.082%	0.645%	0.529%	0.507%	0.503%	0.502%	0.501%
$140,000	3,000	16	0.768%	0.545%	0.509%	0.504%	0.503%	0.502%	0.501%
$140,000	4,000	16	0.631%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	16	0.571%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	16	0.508%	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	58.507%	56.568%	54.703%	52.904%	51.166%	47.878%	44.814%
$150,000	10	16	43.754%	41.453%	39.256%	37.160%	35.152%	31.378%	27.911%
$150,000	15	16	35.225%	32.694%	30.286%	28.004%	25.847%	21.937%	18.526%
$150,000	20	16	29.711%	27.102%	24.684%	22.455%	20.400%	16.783%	13.782%
$150,000	25	16	25.769%	23.210%	20.879%	18.754%	16.827%	13.498%	10.779%
$150,000	50	16	16.824%	14.433%	12.331%	10.507%	8.926%	6.399%	4.556%
$150,000	100	16	10.798%	8.631%	6.849%	5.407%	4.249%	2.627%	1.667%
$150,000	150	16	8.156%	6.180%	4.641%	3.461%	2.578%	1.465%	0.917%
$150,000	200	16	6.632%	4.819%	3.467%	2.489%	1.804%	1.022%	0.691%
$150,000	300	16	5.004%	3.406%	2.306%	1.581%	1.122%	0.683%	0.549%
$150,000	400	16	4.081%	2.645%	1.718%	1.157%	0.836%	0.576%	0.514%
$150,000	500	16	3.533%	2.212%	1.413%	0.954%	0.710%	0.538%	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	3.075%	1.864%	1.168%	0.801%	0.624%	0.517%	0.503%
$150,000	700	16	2.733%	1.615%	1.007%	0.710%	0.579%	0.510%	0.502%
$150,000	800	16	2.464%	1.426%	0.892%	0.649%	0.550%	0.505%	0.501%
$150,000	900	16	2.233%	1.273%	0.805%	0.606%	0.533%	0.504%	0.501%
$150,000	1,000	16	2.041%	1.150%	0.739%	0.577%	0.522%	0.503%	0.501%
$150,000	1,500	16	1.454%	0.813%	0.585%	0.520%	0.505%	0.502%	0.501%
$150,000	2,000	16	1.116%	0.658%	0.532%	0.507%	0.503%	0.502%	0.501%
$150,000	3,000	16	0.788%	0.550%	0.509%	0.504%	0.503%	0.502%	0.501%
$150,000	4,000	16	0.643%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	16	0.578%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	16	0.508%	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	59.025%	57.108%	55.263%	53.484%	51.767%	48.518%	45.495%
$160,000	10	16	44.371%	42.100%	39.936%	37.868%	35.887%	32.168%	28.753%
$160,000	15	16	35.887%	33.390%	31.015%	28.755%	26.610%	22.685%	19.257%
$160,000	20	16	30.342%	27.743%	25.328%	23.091%	21.018%	17.359%	14.313%
$160,000	25	16	26.323%	23.758%	21.417%	19.281%	17.337%	13.972%	11.220%
$160,000	50	16	17.182%	14.786%	12.674%	10.833%	9.235%	6.667%	4.778%
$160,000	100	16	11.044%	8.864%	7.066%	5.605%	4.425%	2.757%	1.757%
$160,000	150	16	8.346%	6.355%	4.796%	3.595%	2.690%	1.536%	0.959%
$160,000	200	16	6.790%	4.960%	3.588%	2.589%	1.883%	1.066%	0.713%
$160,000	300	16	5.127%	3.510%	2.389%	1.644%	1.168%	0.703%	0.556%
$160,000	400	16	4.186%	2.731%	1.784%	1.203%	0.866%	0.587%	0.517%
$160,000	500	16	3.626%	2.284%	1.464%	0.988%	0.731%	0.544%	0.508%
$160,000	600	16	3.158%	1.926%	1.210%	0.826%	0.638%	0.519%	0.503%
$160,000	700	16	2.807%	1.668%	1.041%	0.729%	0.588%	0.511%	0.502%
$160,000	800	16	2.532%	1.473%	0.920%	0.664%	0.557%	0.506%	0.501%
$160,000	900	16	2.295%	1.314%	0.828%	0.617%	0.537%	0.504%	0.501%
$160,000	1,000	16	2.098%	1.186%	0.758%	0.585%	0.525%	0.503%	0.501%
$160,000	1,500	16	1.496%	0.834%	0.593%	0.523%	0.506%	0.502%	0.501%
$160,000	2,000	16	1.148%	0.671%	0.536%	0.508%	0.503%	0.502%	0.501%
$160,000	3,000	16	0.807%	0.555%	0.510%	0.504%	0.503%	0.502%	0.501%
$160,000	4,000	16	0.654%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	16	0.585%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	16	0.509%	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	59.498%	57.601%	55.774%	54.013%	52.315%	49.103%	46.115%
$170,000	10	16	44.937%	42.692%	40.557%	38.516%	36.559%	32.890%	29.522%
$170,000	15	16	36.489%	34.024%	31.681%	29.449%	27.327%	23.410%	19.968%
$170,000	20	16	30.938%	28.354%	25.948%	23.708%	21.625%	17.930%	14.834%
$170,000	25	16	26.857%	24.292%	21.940%	19.794%	17.836%	14.434%	11.649%
$170,000	50	16	17.528%	15.125%	13.004%	11.150%	9.535%	6.928%	4.998%

* 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	11.279%	9.087%	7.275%	5.795%	4.596%	2.884%	1.848%
$170,000	150	16	8.531%	6.525%	4.948%	3.727%	2.800%	1.608%	1.002%
$170,000	200	16	6.944%	5.097%	3.707%	2.688%	1.962%	1.110%	0.736%
$170,000	300	16	5.246%	3.612%	2.470%	1.706%	1.213%	0.724%	0.563%
$170,000	400	16	4.287%	2.815%	1.848%	1.249%	0.896%	0.598%	0.521%
$170,000	500	16	3.715%	2.355%	1.515%	1.022%	0.752%	0.550%	0.510%
$170,000	600	16	3.239%	1.987%	1.252%	0.852%	0.652%	0.522%	0.504%
$170,000	700	16	2.879%	1.721%	1.075%	0.748%	0.598%	0.513%	0.502%
$170,000	800	16	2.597%	1.518%	0.948%	0.678%	0.563%	0.507%	0.501%
$170,000	900	16	2.355%	1.354%	0.851%	0.629%	0.542%	0.504%	0.501%
$170,000	1,000	16	2.154%	1.221%	0.777%	0.594%	0.528%	0.503%	0.501%
$170,000	1,500	16	1.538%	0.855%	0.601%	0.525%	0.507%	0.502%	0.501%
$170,000	2,000	16	1.179%	0.684%	0.540%	0.509%	0.503%	0.502%	0.501%
$170,000	3,000	16	0.825%	0.560%	0.511%	0.504%	0.503%	0.502%	0.501%
$170,000	4,000	16	0.666%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	16	0.592%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	16	0.509%	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	59.936%	58.056%	56.246%	54.501%	52.821%	49.642%	46.687%
$180,000	10	16	45.456%	43.238%	41.127%	39.109%	37.175%	33.553%	30.227%
$180,000	15	16	37.039%	34.604%	32.291%	30.086%	27.992%	24.106%	20.655%
$180,000	20	16	31.504%	28.937%	26.541%	24.303%	22.215%	18.495%	15.351%
$180,000	25	16	27.372%	24.809%	22.452%	20.293%	18.320%	14.886%	12.064%
$180,000	50	16	17.861%	15.452%	13.324%	11.457%	9.827%	7.183%	5.214%
$180,000	100	16	11.507%	9.304%	7.478%	5.981%	4.765%	3.010%	1.938%
$180,000	150	16	8.709%	6.690%	5.097%	3.856%	2.910%	1.679%	1.045%
$180,000	200	16	7.092%	5.230%	3.823%	2.785%	2.038%	1.155%	0.760%
$180,000	300	16	5.361%	3.711%	2.550%	1.768%	1.258%	0.745%	0.571%
$180,000	400	16	4.385%	2.896%	1.911%	1.293%	0.926%	0.609%	0.524%
$180,000	500	16	3.794%	2.418%	1.560%	1.052%	0.770%	0.554%	0.510%
$180,000	600	16	3.316%	2.046%	1.292%	0.877%	0.666%	0.525%	0.504%
$180,000	700	16	2.948%	1.772%	1.108%	0.767%	0.608%	0.514%	0.502%
$180,000	800	16	2.659%	1.562%	0.975%	0.692%	0.570%	0.508%	0.501%
$180,000	900	16	2.412%	1.393%	0.873%	0.640%	0.547%	0.505%	0.501%
$180,000	1,000	16	2.207%	1.256%	0.796%	0.603%	0.532%	0.504%	0.501%
$180,000	1,500	16	1.577%	0.876%	0.610%	0.528%	0.507%	0.502%	0.501%
$180,000	2,000	16	1.210%	0.697%	0.544%	0.510%	0.503%	0.502%	0.501%
$180,000	3,000	16	0.844%	0.565%	0.512%	0.504%	0.503%	0.502%	0.501%
$180,000	4,000	16	0.677%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	16	0.599%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	16	0.509%	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	60.324%	58.460%	56.665%	54.934%	53.270%	50.121%	47.195%
$190,000	10	16	45.924%	43.730%	41.641%	39.644%	37.731%	34.151%	30.861%
$190,000	15	16	37.535%	35.128%	32.840%	30.662%	28.594%	24.751%	21.308%
$190,000	20	16	32.026%	29.482%	27.097%	24.865%	22.778%	19.044%	15.860%
$190,000	25	16	27.860%	25.304%	22.945%	20.778%	18.791%	15.324%	12.468%
$190,000	50	16	18.176%	15.763%	13.629%	11.750%	10.109%	7.431%	5.426%
$190,000	100	16	11.724%	9.512%	7.673%	6.160%	4.926%	3.132%	2.025%
$190,000	150	16	8.880%	6.847%	5.239%	3.980%	3.015%	1.749%	1.089%
$190,000	200	16	7.233%	5.357%	3.934%	2.878%	2.113%	1.200%	0.783%
$190,000	300	16	5.469%	3.805%	2.626%	1.826%	1.302%	0.765%	0.579%
$190,000	400	16	4.476%	2.972%	1.971%	1.336%	0.955%	0.620%	0.527%
$190,000	500	16	3.876%	2.484%	1.607%	1.084%	0.790%	0.561%	0.512%
$190,000	600	16	3.389%	2.102%	1.331%	0.901%	0.680%	0.529%	0.505%
$190,000	700	16	3.014%	1.820%	1.139%	0.786%	0.618%	0.516%	0.503%
$190,000	800	16	2.719%	1.604%	1.001%	0.707%	0.577%	0.509%	0.501%
$190,000	900	16	2.467%	1.430%	0.895%	0.651%	0.551%	0.506%	0.501%
$190,000	1,000	16	2.258%	1.289%	0.815%	0.612%	0.535%	0.504%	0.501%
$190,000	1,500	16	1.616%	0.897%	0.618%	0.531%	0.508%	0.502%	0.501%
$190,000	2,000	16	1.239%	0.709%	0.548%	0.510%	0.504%	0.502%	0.501%
$190,000	3,000	16	0.862%	0.570%	0.513%	0.505%	0.503%	0.502%	0.501%
$190,000	4,000	16	0.688%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	16	0.606%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	16	0.510%	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	60.674%	58.824%	57.043%	55.326%	53.676%	50.553%	47.653%
$200,000	10	16	46.343%	44.172%	42.102%	40.122%	38.229%	34.685%	31.429%
$200,000	15	16	37.976%	35.593%	33.328%	31.173%	29.127%	25.329%	21.911%
$200,000	20	16	32.492%	29.974%	27.605%	25.380%	23.298%	19.561%	16.348%
$200,000	25	16	28.309%	25.763%	23.406%	21.234%	19.235%	15.740%	12.852%
$200,000	50	16	18.471%	16.054%	13.914%	12.024%	10.372%	7.664%	5.627%
$200,000	100	16	11.924%	9.706%	7.854%	6.326%	5.077%	3.250%	2.108%
$200,000	150	16	9.038%	6.994%	5.372%	4.098%	3.116%	1.816%	1.131%
$200,000	200	16	7.364%	5.476%	4.037%	2.965%	2.184%	1.242%	0.806%
$200,000	300	16	5.570%	3.892%	2.698%	1.881%	1.343%	0.785%	0.587%
$200,000	400	16	4.561%	3.043%	2.026%	1.376%	0.983%	0.630%	0.531%
$200,000	500	16	3.952%	2.545%	1.652%	1.115%	0.809%	0.567%	0.513%
$200,000	600	16	3.458%	2.155%	1.368%	0.924%	0.694%	0.532%	0.505%
$200,000	700	16	3.075%	1.865%	1.169%	0.803%	0.627%	0.518%	0.503%
$200,000	800	16	2.774%	1.643%	1.025%	0.720%	0.584%	0.510%	0.501%
$200,000	900	16	2.517%	1.464%	0.915%	0.662%	0.556%	0.506%	0.501%
$200,000	1,000	16	2.305%	1.320%	0.833%	0.620%	0.538%	0.504%	0.501%
$200,000	1,500	16	1.651%	0.916%	0.626%	0.534%	0.509%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$200,000	2,000	16	1.266%	0.721%	0.552%	0.511%	0.504%	0.502%	0.501%
$200,000	3,000	16	0.879%	0.575%	0.514%	0.505%	0.503%	0.502%	0.501%
$200,000	4,000	16	0.699%	0.529%	0.506%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	16	0.613%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	16	0.510%	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	61.447%	59.626%	57.873%	56.188%	54.566%	51.503%	48.656%
$225,000	10	16	47.258%	45.133%	43.105%	41.164%	39.311%	35.846%	32.660%
$225,000	15	16	38.922%	36.590%	34.372%	32.268%	30.269%	26.570%	23.239%
$225,000	20	16	33.493%	31.037%	28.722%	26.535%	24.476%	20.752%	17.512%
$225,000	25	16	29.322%	26.806%	24.469%	22.298%	20.288%	16.736%	13.771%
$225,000	50	16	19.148%	16.728%	14.575%	12.666%	10.981%	8.213%	6.106%
$225,000	100	16	12.388%	10.155%	8.277%	6.719%	5.434%	3.535%	2.315%
$225,000	150	16	9.410%	7.343%	5.687%	4.378%	3.358%	1.981%	1.236%
$225,000	200	16	7.671%	5.756%	4.281%	3.172%	2.353%	1.346%	0.861%
$225,000	300	16	5.803%	4.094%	2.865%	2.012%	1.442%	0.833%	0.607%
$225,000	400	16	4.759%	3.208%	2.157%	1.472%	1.050%	0.657%	0.540%
$225,000	500	16	4.127%	2.689%	1.758%	1.188%	0.857%	0.583%	0.517%
$225,000	600	16	3.617%	2.279%	1.455%	0.981%	0.727%	0.541%	0.507%
$225,000	700	16	3.218%	1.972%	1.241%	0.846%	0.651%	0.523%	0.504%
$225,000	800	16	2.902%	1.737%	1.085%	0.754%	0.601%	0.512%	0.502%
$225,000	900	16	2.634%	1.546%	0.965%	0.689%	0.569%	0.508%	0.501%
$225,000	1,000	16	2.415%	1.394%	0.875%	0.640%	0.547%	0.506%	0.501%
$225,000	1,500	16	1.733%	0.962%	0.646%	0.540%	0.511%	0.502%	0.501%
$225,000	2,000	16	1.329%	0.750%	0.561%	0.514%	0.504%	0.502%	0.501%
$225,000	3,000	16	0.920%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$225,000	4,000	16	0.725%	0.534%	0.507%	0.504%	0.503%	0.502%	0.501%
$225,000	5,000	16	0.630%	0.517%	0.505%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	16	0.511%	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	62.102%	60.306%	58.577%	56.918%	55.321%	52.306%	49.503%
$250,000	10	16	48.026%	45.936%	43.941%	42.035%	40.213%	36.812%	33.686%
$250,000	15	16	39.707%	37.416%	35.239%	33.176%	31.214%	27.597%	24.341%
$250,000	20	16	34.330%	31.924%	29.657%	27.517%	25.502%	21.825%	18.581%
$250,000	25	16	30.200%	27.727%	25.418%	23.263%	21.258%	17.687%	14.659%
$250,000	50	16	19.769%	17.346%	15.183%	13.259%	11.550%	8.725%	6.559%
$250,000	100	16	12.815%	10.568%	8.670%	7.086%	5.772%	3.806%	2.519%
$250,000	150	16	9.754%	7.668%	5.984%	4.643%	3.591%	2.148%	1.343%
$250,000	200	16	7.955%	6.018%	4.513%	3.369%	2.517%	1.450%	0.920%
$250,000	300	16	6.023%	4.287%	3.027%	2.140%	1.541%	0.884%	0.630%
$250,000	400	16	4.943%	3.364%	2.282%	1.567%	1.117%	0.686%	0.550%
$250,000	500	16	4.292%	2.825%	1.861%	1.261%	0.906%	0.601%	0.522%

* 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	3.767%	2.399%	1.542%	1.038%	0.763%	0.551%	0.509%
$250,000	700	16	3.351%	2.074%	1.312%	0.891%	0.676%	0.529%	0.505%
$250,000	800	16	3.024%	1.827%	1.144%	0.789%	0.619%	0.516%	0.502%
$250,000	900	16	2.745%	1.625%	1.015%	0.716%	0.581%	0.510%	0.502%
$250,000	1,000	16	2.517%	1.464%	0.916%	0.662%	0.556%	0.507%	0.501%
$250,000	1,500	16	1.810%	1.006%	0.667%	0.548%	0.513%	0.502%	0.501%
$250,000	2,000	16	1.388%	0.779%	0.571%	0.516%	0.504%	0.502%	0.501%
$250,000	3,000	16	0.958%	0.601%	0.519%	0.505%	0.503%	0.502%	0.501%
$250,000	4,000	16	0.750%	0.540%	0.508%	0.504%	0.503%	0.502%	0.501%
$250,000	5,000	16	0.647%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	16	0.512%	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	62.634%	60.858%	59.150%	57.510%	55.933%	52.957%	50.191%
$275,000	10	16	48.632%	46.570%	44.601%	42.721%	40.927%	37.575%	34.497%
$275,000	15	16	40.319%	38.059%	35.915%	33.884%	31.953%	28.401%	25.206%
$275,000	20	16	34.998%	32.633%	30.403%	28.301%	26.325%	22.717%	19.503%
$275,000	25	16	30.913%	28.484%	26.212%	24.084%	22.097%	18.535%	15.476%
$275,000	50	16	20.316%	17.892%	15.721%	13.784%	12.058%	9.184%	6.970%
$275,000	100	16	13.193%	10.937%	9.022%	7.415%	6.077%	4.054%	2.712%
$275,000	150	16	10.064%	7.965%	6.259%	4.889%	3.807%	2.307%	1.448%
$275,000	200	16	8.212%	6.256%	4.726%	3.553%	2.672%	1.550%	0.978%
$275,000	300	16	6.224%	4.465%	3.175%	2.259%	1.633%	0.934%	0.653%
$275,000	400	16	5.110%	3.507%	2.397%	1.654%	1.180%	0.715%	0.560%
$275,000	500	16	4.442%	2.950%	1.957%	1.330%	0.953%	0.619%	0.527%
$275,000	600	16	3.903%	2.506%	1.621%	1.092%	0.797%	0.561%	0.511%
$275,000	700	16	3.471%	2.167%	1.377%	0.933%	0.701%	0.535%	0.506%
$275,000	800	16	3.133%	1.909%	1.198%	0.821%	0.637%	0.519%	0.503%
$275,000	900	16	2.844%	1.696%	1.060%	0.742%	0.594%	0.512%	0.502%
$275,000	1,000	16	2.608%	1.527%	0.955%	0.683%	0.566%	0.508%	0.502%
$275,000	1,500	16	1.879%	1.047%	0.686%	0.555%	0.515%	0.502%	0.501%
$275,000	2,000	16	1.443%	0.805%	0.581%	0.519%	0.505%	0.502%	0.501%
$275,000	3,000	16	0.993%	0.613%	0.522%	0.506%	0.503%	0.502%	0.501%
$275,000	4,000	16	0.773%	0.545%	0.508%	0.504%	0.503%	0.502%	0.501%
$275,000	5,000	16	0.662%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	16	0.513%	0.506%	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	63.070%	61.311%	59.620%	57.997%	56.436%	53.492%	50.755%
$300,000	10	16	49.117%	47.077%	45.129%	43.271%	41.498%	38.186%	35.147%
$300,000	15	16	40.812%	38.578%	36.462%	34.456%	32.552%	29.050%	25.903%
$300,000	20	16	35.541%	33.208%	31.009%	28.939%	26.996%	23.444%	20.282%
$300,000	25	16	31.497%	29.106%	26.868%	24.774%	22.814%	19.280%	16.218%
$300,000	50	16	20.806%	18.384%	16.210%	14.262%	12.522%	9.607%	7.350%

* 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	13.531%	11.268%	9.339%	7.712%	6.353%	4.282%	2.890%
$300,000	150	16	10.342%	8.230%	6.507%	5.113%	4.005%	2.454%	1.548%
$300,000	200	16	8.442%	6.471%	4.918%	3.720%	2.813%	1.644%	1.035%
$300,000	300	16	6.402%	4.624%	3.311%	2.369%	1.719%	0.981%	0.675%
$300,000	400	16	5.258%	3.635%	2.501%	1.733%	1.238%	0.743%	0.571%
$300,000	500	16	4.575%	3.061%	2.043%	1.392%	0.997%	0.637%	0.533%
$300,000	600	16	4.017%	2.597%	1.688%	1.138%	0.826%	0.569%	0.512%
$300,000	700	16	3.577%	2.250%	1.437%	0.973%	0.724%	0.541%	0.507%
$300,000	800	16	3.230%	1.982%	1.248%	0.852%	0.654%	0.523%	0.504%
$300,000	900	16	2.932%	1.760%	1.102%	0.766%	0.607%	0.515%	0.502%
$300,000	1,000	16	2.690%	1.585%	0.991%	0.702%	0.575%	0.510%	0.502%
$300,000	1,500	16	1.942%	1.084%	0.704%	0.563%	0.518%	0.502%	0.501%
$300,000	2,000	16	1.491%	0.830%	0.591%	0.522%	0.506%	0.502%	0.501%
$300,000	3,000	16	1.025%	0.624%	0.524%	0.506%	0.503%	0.502%	0.501%
$300,000	4,000	16	0.796%	0.551%	0.509%	0.504%	0.503%	0.502%	0.501%
$300,000	5,000	16	0.677%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	16	0.514%	0.506%	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	63.445%	61.698%	60.022%	58.413%	56.866%	53.949%	51.236%
$325,000	10	16	49.530%	47.509%	45.579%	43.739%	41.985%	38.705%	35.700%
$325,000	15	16	41.234%	39.021%	36.929%	34.943%	33.062%	29.602%	26.494%
$325,000	20	16	36.006%	33.699%	31.526%	29.482%	27.566%	24.062%	20.945%
$325,000	25	16	31.992%	29.632%	27.423%	25.357%	23.426%	19.935%	16.885%
$325,000	50	16	21.251%	18.833%	16.657%	14.701%	12.950%	10.003%	7.700%
$325,000	100	16	13.836%	11.568%	9.628%	7.985%	6.606%	4.492%	3.058%
$325,000	150	16	10.593%	8.470%	6.732%	5.319%	4.187%	2.590%	1.644%
$325,000	200	16	8.649%	6.664%	5.094%	3.873%	2.943%	1.731%	1.089%
$325,000	300	16	6.564%	4.769%	3.434%	2.470%	1.797%	1.026%	0.697%
$325,000	400	16	5.392%	3.751%	2.596%	1.806%	1.292%	0.769%	0.582%
$325,000	500	16	4.695%	3.162%	2.122%	1.451%	1.038%	0.654%	0.538%
$325,000	600	16	4.125%	2.686%	1.755%	1.185%	0.856%	0.579%	0.515%
$325,000	700	16	3.672%	2.326%	1.492%	1.010%	0.746%	0.548%	0.508%
$325,000	800	16	3.317%	2.050%	1.295%	0.882%	0.671%	0.527%	0.504%
$325,000	900	16	3.012%	1.819%	1.141%	0.788%	0.619%	0.517%	0.503%
$325,000	1,000	16	2.764%	1.638%	1.025%	0.721%	0.584%	0.511%	0.502%
$325,000	1,500	16	1.998%	1.119%	0.722%	0.570%	0.520%	0.503%	0.501%
$325,000	2,000	16	1.536%	0.853%	0.600%	0.525%	0.506%	0.502%	0.501%
$325,000	3,000	16	1.055%	0.635%	0.527%	0.507%	0.503%	0.502%	0.501%
$325,000	4,000	16	0.816%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$325,000	5,000	16	0.691%	0.528%	0.506%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	16	0.515%	0.506%	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	63.771%	62.037%	60.374%	58.776%	57.241%	54.347%	51.656%
$350,000	10	16	49.890%	47.884%	45.971%	44.146%	42.409%	39.156%	36.179%
$350,000	15	16	41.599%	39.406%	37.332%	35.364%	33.504%	30.080%	27.006%
$350,000	20	16	36.411%	34.128%	31.977%	29.957%	28.063%	24.600%	21.521%
$350,000	25	16	32.424%	30.091%	27.908%	25.866%	23.959%	20.514%	17.492%
$350,000	50	16	21.662%	19.252%	17.078%	15.114%	13.356%	10.379%	8.036%
$350,000	100	16	14.121%	11.850%	9.901%	8.244%	6.848%	4.695%	3.220%
$350,000	150	16	10.829%	8.697%	6.944%	5.516%	4.362%	2.723%	1.738%
$350,000	200	16	8.845%	6.848%	5.260%	4.020%	3.068%	1.816%	1.142%
$350,000	300	16	6.715%	4.905%	3.552%	2.568%	1.874%	1.071%	0.720%
$350,000	400	16	5.519%	3.861%	2.687%	1.878%	1.345%	0.794%	0.593%
$350,000	500	16	4.807%	3.258%	2.198%	1.508%	1.077%	0.671%	0.544%
$350,000	600	16	4.228%	2.771%	1.820%	1.231%	0.886%	0.590%	0.517%
$350,000	700	16	3.762%	2.398%	1.545%	1.046%	0.769%	0.555%	0.510%
$350,000	800	16	3.400%	2.114%	1.341%	0.911%	0.687%	0.531%	0.505%
$350,000	900	16	3.087%	1.876%	1.178%	0.811%	0.631%	0.520%	0.503%
$350,000	1,000	16	2.834%	1.689%	1.057%	0.739%	0.594%	0.513%	0.502%
$350,000	1,500	16	2.052%	1.152%	0.739%	0.577%	0.523%	0.503%	0.501%
$350,000	2,000	16	1.579%	0.876%	0.609%	0.528%	0.507%	0.502%	0.501%
$350,000	3,000	16	1.083%	0.646%	0.530%	0.507%	0.503%	0.502%	0.501%
$350,000	4,000	16	0.836%	0.562%	0.511%	0.504%	0.503%	0.502%	0.501%
$350,000	5,000	16	0.705%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	16	0.516%	0.506%	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	64.070%	62.346%	60.695%	59.108%	57.584%	54.710%	52.038%
$375,000	10	16	50.219%	48.227%	46.329%	44.518%	42.794%	39.568%	36.616%
$375,000	15	16	41.927%	39.751%	37.695%	35.743%	33.901%	30.509%	27.466%
$375,000	20	16	36.776%	34.512%	32.382%	30.383%	28.508%	25.083%	22.038%
$375,000	25	16	32.811%	30.501%	28.341%	26.322%	24.437%	21.033%	18.047%
$375,000	50	16	22.056%	19.657%	17.487%	15.521%	13.755%	10.754%	8.376%
$375,000	100	16	14.400%	12.125%	10.170%	8.501%	7.088%	4.898%	3.384%
$375,000	150	16	11.057%	8.918%	7.150%	5.708%	4.535%	2.856%	1.833%
$375,000	200	16	9.035%	7.027%	5.422%	4.165%	3.192%	1.901%	1.197%
$375,000	300	16	6.862%	5.039%	3.669%	2.665%	1.951%	1.117%	0.744%
$375,000	400	16	5.642%	3.969%	2.777%	1.950%	1.398%	0.821%	0.605%
$375,000	500	16	4.916%	3.351%	2.273%	1.564%	1.117%	0.688%	0.550%
$375,000	600	16	4.327%	2.853%	1.883%	1.276%	0.916%	0.601%	0.520%
$375,000	700	16	3.842%	2.462%	1.592%	1.077%	0.789%	0.560%	0.510%
$375,000	800	16	3.480%	2.177%	1.386%	0.940%	0.704%	0.535%	0.506%
$375,000	900	16	3.160%	1.931%	1.216%	0.834%	0.644%	0.522%	0.504%
$375,000	1,000	16	2.902%	1.739%	1.090%	0.758%	0.603%	0.515%	0.503%
$375,000	1,500	16	2.104%	1.185%	0.757%	0.585%	0.525%	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%
$375,000	2,000	16	1.620%	0.898%	0.618%	0.531%	0.508%	0.502%	0.501%
$375,000	3,000	16	1.111%	0.657%	0.533%	0.508%	0.503%	0.502%	0.501%
$375,000	4,000	16	0.856%	0.567%	0.512%	0.504%	0.503%	0.502%	0.501%
$375,000	5,000	16	0.718%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	16	0.518%	0.506%	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	64.345%	62.632%	60.991%	59.414%	57.900%	55.045%	52.390%
$400,000	10	16	50.525%	48.547%	46.661%	44.864%	43.153%	39.949%	37.021%
$400,000	15	16	42.221%	40.061%	38.020%	36.083%	34.257%	30.894%	27.877%
$400,000	20	16	37.100%	34.855%	32.743%	30.762%	28.904%	25.512%	22.498%
$400,000	25	16	33.155%	30.865%	28.725%	26.726%	24.860%	21.493%	18.540%
$400,000	50	16	22.418%	20.032%	17.868%	15.905%	14.135%	11.116%	8.706%
$400,000	100	16	14.662%	12.387%	10.425%	8.747%	7.320%	5.094%	3.545%
$400,000	150	16	11.272%	9.127%	7.346%	5.889%	4.700%	2.984%	1.927%
$400,000	200	16	9.214%	7.196%	5.577%	4.302%	3.311%	1.984%	1.251%
$400,000	300	16	7.003%	5.167%	3.781%	2.760%	2.027%	1.163%	0.768%
$400,000	400	16	5.759%	4.072%	2.864%	2.019%	1.450%	0.847%	0.617%
$400,000	500	16	5.019%	3.440%	2.345%	1.618%	1.156%	0.706%	0.556%
$400,000	600	16	4.420%	2.931%	1.944%	1.321%	0.947%	0.613%	0.523%
$400,000	700	16	3.924%	2.528%	1.642%	1.112%	0.812%	0.567%	0.512%
$400,000	800	16	3.556%	2.237%	1.429%	0.969%	0.721%	0.540%	0.507%
$400,000	900	16	3.229%	1.984%	1.252%	0.857%	0.657%	0.525%	0.504%
$400,000	1,000	16	2.967%	1.787%	1.121%	0.776%	0.613%	0.517%	0.503%
$400,000	1,500	16	2.153%	1.217%	0.774%	0.593%	0.528%	0.503%	0.501%
$400,000	2,000	16	1.659%	0.920%	0.628%	0.534%	0.509%	0.502%	0.501%
$400,000	3,000	16	1.137%	0.667%	0.536%	0.508%	0.503%	0.502%	0.501%
$400,000	4,000	16	0.874%	0.573%	0.513%	0.505%	0.503%	0.502%	0.501%
$400,000	5,000	16	0.732%	0.536%	0.507%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	16	0.519%	0.506%	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	64.599%	62.896%	61.264%	59.696%	58.191%	55.352%	52.714%
$425,000	10	16	50.811%	48.844%	46.971%	45.185%	43.486%	40.303%	37.396%
$425,000	15	16	42.489%	40.343%	38.315%	36.392%	34.580%	31.243%	28.250%
$425,000	20	16	37.399%	35.170%	33.074%	31.111%	29.268%	25.905%	22.919%
$425,000	25	16	33.472%	31.201%	29.080%	27.099%	25.250%	21.915%	18.992%
$425,000	50	16	22.755%	20.384%	18.229%	16.272%	14.503%	11.469%	9.031%
$425,000	100	16	14.913%	12.638%	10.671%	8.985%	7.545%	5.286%	3.703%
$425,000	150	16	11.477%	9.327%	7.534%	6.064%	4.860%	3.110%	2.020%
$425,000	200	16	9.384%	7.359%	5.727%	4.436%	3.427%	2.067%	1.305%
$425,000	300	16	7.138%	5.291%	3.890%	2.852%	2.101%	1.208%	0.793%
$425,000	400	16	5.872%	4.171%	2.947%	2.086%	1.500%	0.873%	0.629%
$425,000	500	16	5.118%	3.525%	2.414%	1.671%	1.194%	0.724%	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	4.509%	3.007%	2.003%	1.365%	0.977%	0.625%	0.526%
$425,000	700	16	4.002%	2.592%	1.690%	1.146%	0.834%	0.574%	0.514%
$425,000	800	16	3.628%	2.294%	1.471%	0.997%	0.739%	0.545%	0.508%
$425,000	900	16	3.295%	2.034%	1.287%	0.879%	0.669%	0.528%	0.505%
$425,000	1,000	16	3.029%	1.833%	1.151%	0.794%	0.623%	0.519%	0.504%
$425,000	1,500	16	2.200%	1.248%	0.791%	0.600%	0.532%	0.504%	0.501%
$425,000	2,000	16	1.696%	0.941%	0.637%	0.537%	0.510%	0.502%	0.501%
$425,000	3,000	16	1.162%	0.678%	0.539%	0.509%	0.503%	0.502%	0.501%
$425,000	4,000	16	0.893%	0.578%	0.514%	0.505%	0.503%	0.502%	0.501%
$425,000	5,000	16	0.744%	0.539%	0.508%	0.504%	0.503%	0.502%	0.501%
$425,000	10,000	16	0.520%	0.506%	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	64.820%	63.125%	61.500%	59.940%	58.444%	55.619%	52.995%
$450,000	10	16	51.065%	49.108%	47.245%	45.470%	43.780%	40.617%	37.728%
$450,000	15	16	42.724%	40.592%	38.575%	36.665%	34.865%	31.551%	28.578%
$450,000	20	16	37.665%	35.450%	33.369%	31.421%	29.592%	26.253%	23.293%
$450,000	25	16	33.758%	31.503%	29.397%	27.432%	25.598%	22.293%	19.395%
$450,000	50	16	23.060%	20.705%	18.562%	16.611%	14.844%	11.803%	9.344%
$450,000	100	16	15.147%	12.873%	10.901%	9.207%	7.756%	5.468%	3.854%
$450,000	150	16	11.667%	9.513%	7.712%	6.227%	5.010%	3.230%	2.108%
$450,000	200	16	9.544%	7.511%	5.868%	4.562%	3.538%	2.146%	1.358%
$450,000	300	16	7.265%	5.407%	3.994%	2.940%	2.173%	1.252%	0.817%
$450,000	400	16	5.977%	4.265%	3.026%	2.150%	1.550%	0.898%	0.640%
$450,000	500	16	5.210%	3.605%	2.480%	1.721%	1.231%	0.741%	0.569%
$450,000	600	16	4.592%	3.077%	2.058%	1.406%	1.006%	0.637%	0.530%
$450,000	700	16	4.075%	2.652%	1.736%	1.179%	0.855%	0.582%	0.516%
$450,000	800	16	3.696%	2.348%	1.510%	1.023%	0.755%	0.550%	0.509%
$450,000	900	16	3.356%	2.082%	1.321%	0.900%	0.682%	0.532%	0.506%
$450,000	1,000	16	3.086%	1.877%	1.181%	0.812%	0.633%	0.521%	0.504%
$450,000	1,500	16	2.244%	1.277%	0.807%	0.608%	0.535%	0.504%	0.501%
$450,000	2,000	16	1.730%	0.961%	0.646%	0.540%	0.511%	0.502%	0.501%
$450,000	3,000	16	1.186%	0.688%	0.542%	0.509%	0.503%	0.502%	0.501%
$450,000	4,000	16	0.910%	0.584%	0.515%	0.505%	0.503%	0.502%	0.501%
$450,000	5,000	16	0.757%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$450,000	10,000	16	0.522%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$450,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$475,000	5	16	65.022%	63.336%	61.718%	60.165%	58.676%	55.865%	53.253%
$475,000	10	16	51.294%	49.347%	47.493%	45.729%	44.048%	40.901%	38.029%
$475,000	15	16	42.935%	40.814%	38.808%	36.909%	35.121%	31.828%	28.874%
$475,000	20	16	37.907%	35.705%	33.638%	31.703%	29.886%	26.571%	23.635%
$475,000	25	16	34.017%	31.777%	29.686%	27.735%	25.916%	22.637%	19.762%
$475,000	50	16	23.342%	21.005%	18.875%	16.934%	15.170%	12.130%	9.654%

* 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	16	15.375%	13.101%	11.125%	9.424%	7.962%	5.647%	4.003%
$475,000	150	16	11.852%	9.694%	7.886%	6.387%	5.157%	3.349%	2.197%
$475,000	200	16	9.701%	7.661%	6.007%	4.687%	3.649%	2.227%	1.412%
$475,000	300	16	7.388%	5.521%	4.095%	3.027%	2.244%	1.296%	0.842%
$475,000	400	16	6.080%	4.357%	3.104%	2.214%	1.599%	0.924%	0.653%
$475,000	500	16	5.300%	3.683%	2.545%	1.772%	1.268%	0.758%	0.576%
$475,000	600	16	4.672%	3.146%	2.113%	1.446%	1.034%	0.649%	0.534%
$475,000	700	16	4.146%	2.711%	1.781%	1.211%	0.877%	0.590%	0.518%
$475,000	800	16	3.761%	2.400%	1.549%	1.050%	0.772%	0.555%	0.510%
$475,000	900	16	3.416%	2.129%	1.354%	0.921%	0.694%	0.535%	0.506%
$475,000	1,000	16	3.142%	1.920%	1.209%	0.829%	0.642%	0.523%	0.504%
$475,000	1,500	16	2.287%	1.305%	0.823%	0.616%	0.538%	0.504%	0.501%
$475,000	2,000	16	1.764%	0.980%	0.655%	0.544%	0.512%	0.502%	0.501%
$475,000	3,000	16	1.209%	0.698%	0.545%	0.510%	0.504%	0.502%	0.501%
$475,000	4,000	16	0.926%	0.589%	0.516%	0.505%	0.503%	0.502%	0.501%
$475,000	5,000	16	0.769%	0.545%	0.509%	0.504%	0.503%	0.502%	0.501%
$475,000	10,000	16	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	16	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	16	65.199%	63.519%	61.908%	60.361%	58.879%	56.079%	53.479%
$500,000	10	16	51.492%	49.552%	47.707%	45.951%	44.277%	41.146%	38.289%
$500,000	15	16	43.117%	41.006%	39.009%	37.121%	35.342%	32.067%	29.129%
$500,000	20	16	38.111%	35.921%	33.865%	31.942%	30.136%	26.841%	23.924%
$500,000	25	16	34.234%	32.007%	29.929%	27.991%	26.183%	22.927%	20.072%
$500,000	50	16	23.587%	21.267%	19.149%	17.219%	15.462%	12.423%	9.937%
$500,000	100	16	15.583%	13.308%	11.330%	9.622%	8.150%	5.811%	4.141%
$500,000	150	16	12.021%	9.859%	8.044%	6.534%	5.292%	3.460%	2.281%
$500,000	200	16	9.845%	7.798%	6.136%	4.804%	3.752%	2.302%	1.464%
$500,000	300	16	7.501%	5.627%	4.188%	3.108%	2.311%	1.339%	0.866%
$500,000	400	16	6.175%	4.442%	3.176%	2.274%	1.645%	0.949%	0.664%
$500,000	500	16	5.383%	3.756%	2.605%	1.818%	1.302%	0.775%	0.583%
$500,000	600	16	4.746%	3.209%	2.163%	1.483%	1.061%	0.660%	0.538%
$500,000	700	16	4.210%	2.765%	1.822%	1.240%	0.897%	0.597%	0.520%
$500,000	800	16	3.812%	2.442%	1.579%	1.070%	0.784%	0.558%	0.510%
$500,000	900	16	3.470%	2.171%	1.384%	0.941%	0.706%	0.538%	0.507%
$500,000	1,000	16	3.193%	1.959%	1.236%	0.846%	0.652%	0.526%	0.505%
$500,000	1,500	16	2.326%	1.331%	0.839%	0.624%	0.541%	0.504%	0.501%
$500,000	2,000	16	1.795%	0.998%	0.664%	0.547%	0.513%	0.502%	0.501%
$500,000	3,000	16	1.230%	0.707%	0.547%	0.511%	0.504%	0.502%	0.501%
$500,000	4,000	16	0.942%	0.594%	0.517%	0.505%	0.503%	0.502%	0.501%
$500,000	5,000	16	0.780%	0.548%	0.509%	0.504%	0.503%	0.502%	0.501%
$500,000	10,000	16	0.524%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	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%
$30,000	5	17	37.154%	34.287%	31.593%	29.067%	26.711%	22.547%	19.055%
$30,000	10	17	24.567%	21.950%	19.558%	17.389%	15.424%	12.045%	9.347%
$30,000	15	17	19.201%	16.681%	14.433%	12.447%	10.703%	7.849%	5.697%
$30,000	20	17	16.021%	13.590%	11.476%	9.647%	8.080%	5.615%	3.875%
$30,000	25	17	14.062%	11.688%	9.655%	7.927%	6.479%	4.274%	2.812%
$30,000	50	17	8.892%	6.823%	5.187%	3.920%	2.954%	1.707%	1.057%
$30,000	100	17	5.550%	3.846%	2.644%	1.825%	1.290%	0.751%	0.568%
$30,000	150	17	4.208%	2.730%	1.769%	1.182%	0.847%	0.574%	0.512%
$30,000	200	17	3.390%	2.081%	1.302%	0.876%	0.661%	0.523%	0.502%
$30,000	300	17	2.524%	1.454%	0.901%	0.651%	0.551%	0.505%	0.501%
$30,000	400	17	2.018%	1.126%	0.724%	0.570%	0.520%	0.503%	0.501%
$30,000	500	17	1.689%	0.930%	0.630%	0.534%	0.508%	0.502%	0.501%
$30,000	600	17	1.455%	0.807%	0.581%	0.519%	0.505%	0.502%	0.501%
$30,000	700	17	1.290%	0.728%	0.553%	0.512%	0.504%	0.502%	0.501%
$30,000	800	17	1.156%	0.671%	0.536%	0.508%	0.503%	0.502%	0.501%
$30,000	900	17	1.050%	0.629%	0.524%	0.506%	0.503%	0.502%	0.501%
$30,000	1,000	17	0.965%	0.600%	0.518%	0.505%	0.503%	0.502%	0.501%
$30,000	1,500	17	0.716%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$30,000	2,000	17	0.606%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	3,000	17	0.534%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$30,000	4,000	17	0.515%	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	39.642%	36.810%	34.099%	31.541%	29.138%	24.774%	21.017%
$35,000	10	17	25.950%	23.344%	20.951%	18.754%	16.755%	13.295%	10.481%
$35,000	15	17	20.350%	17.813%	15.539%	13.511%	11.718%	8.749%	6.477%
$35,000	20	17	16.987%	14.533%	12.382%	10.503%	8.878%	6.286%	4.418%
$35,000	25	17	14.917%	12.513%	10.442%	8.664%	7.156%	4.821%	3.230%
$35,000	50	17	9.460%	7.349%	5.656%	4.329%	3.306%	1.943%	1.201%
$35,000	100	17	5.921%	4.170%	2.909%	2.030%	1.443%	0.824%	0.598%
$35,000	150	17	4.497%	2.969%	1.952%	1.311%	0.932%	0.604%	0.520%
$35,000	200	17	3.628%	2.266%	1.432%	0.958%	0.709%	0.535%	0.504%
$35,000	300	17	2.714%	1.587%	0.982%	0.692%	0.570%	0.508%	0.501%
$35,000	400	17	2.177%	1.226%	0.776%	0.592%	0.528%	0.503%	0.501%
$35,000	500	17	1.827%	1.008%	0.665%	0.546%	0.512%	0.502%	0.501%
$35,000	600	17	1.574%	0.868%	0.604%	0.525%	0.506%	0.502%	0.501%
$35,000	700	17	1.395%	0.777%	0.570%	0.516%	0.504%	0.502%	0.501%
$35,000	800	17	1.251%	0.711%	0.548%	0.511%	0.504%	0.502%	0.501%
$35,000	900	17	1.134%	0.661%	0.532%	0.507%	0.503%	0.502%	0.501%
$35,000	1,000	17	1.041%	0.626%	0.523%	0.506%	0.503%	0.502%	0.501%
$35,000	1,500	17	0.761%	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	0.632%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	3,000	17	0.544%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	4,000	17	0.519%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$35,000	5,000	17	0.511%	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	41.759%	39.035%	36.404%	33.856%	31.418%	26.948%	23.017%
$40,000	10	17	27.178%	24.575%	22.180%	19.983%	17.968%	14.437%	11.535%
$40,000	15	17	21.381%	18.834%	16.538%	14.475%	12.638%	9.575%	7.197%
$40,000	20	17	17.853%	15.378%	13.192%	11.279%	9.607%	6.909%	4.930%
$40,000	25	17	15.687%	13.263%	11.157%	9.338%	7.779%	5.337%	3.632%
$40,000	50	17	9.981%	7.836%	6.098%	4.717%	3.641%	2.175%	1.347%
$40,000	100	17	6.267%	4.474%	3.162%	2.229%	1.594%	0.901%	0.631%
$40,000	150	17	4.764%	3.191%	2.126%	1.438%	1.017%	0.637%	0.530%
$40,000	200	17	3.848%	2.441%	1.558%	1.041%	0.759%	0.548%	0.506%
$40,000	300	17	2.887%	1.712%	1.060%	0.735%	0.591%	0.511%	0.501%
$40,000	400	17	2.322%	1.321%	0.829%	0.617%	0.537%	0.504%	0.501%
$40,000	500	17	1.953%	1.083%	0.701%	0.559%	0.516%	0.502%	0.501%
$40,000	600	17	1.685%	0.927%	0.629%	0.533%	0.508%	0.502%	0.501%
$40,000	700	17	1.494%	0.825%	0.587%	0.520%	0.505%	0.502%	0.501%
$40,000	800	17	1.340%	0.751%	0.561%	0.514%	0.504%	0.502%	0.501%
$40,000	900	17	1.214%	0.693%	0.542%	0.509%	0.503%	0.502%	0.501%
$40,000	1,000	17	1.112%	0.652%	0.530%	0.507%	0.503%	0.502%	0.501%
$40,000	1,500	17	0.805%	0.552%	0.509%	0.504%	0.503%	0.502%	0.501%
$40,000	2,000	17	0.659%	0.521%	0.506%	0.504%	0.503%	0.502%	0.501%
$40,000	3,000	17	0.555%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	4,000	17	0.523%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$40,000	5,000	17	0.513%	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	43.574%	40.945%	38.401%	35.939%	33.550%	29.028%	24.991%
$45,000	10	17	28.308%	25.691%	23.288%	21.083%	19.059%	15.492%	12.509%
$45,000	15	17	22.316%	19.765%	17.447%	15.359%	13.489%	10.344%	7.871%
$45,000	20	17	18.643%	16.154%	13.940%	11.990%	10.282%	7.498%	5.419%
$45,000	25	17	16.388%	13.948%	11.810%	9.955%	8.360%	5.822%	4.019%
$45,000	50	17	10.454%	8.281%	6.505%	5.082%	3.959%	2.403%	1.495%
$45,000	100	17	6.584%	4.755%	3.398%	2.420%	1.741%	0.980%	0.667%
$45,000	150	17	5.007%	3.395%	2.288%	1.559%	1.101%	0.672%	0.542%
$45,000	200	17	4.050%	2.602%	1.677%	1.121%	0.810%	0.564%	0.509%
$45,000	300	17	3.046%	1.829%	1.137%	0.779%	0.612%	0.515%	0.502%
$45,000	400	17	2.456%	1.412%	0.881%	0.642%	0.548%	0.505%	0.501%
$45,000	500	17	2.070%	1.156%	0.737%	0.574%	0.520%	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	1.786%	0.984%	0.654%	0.542%	0.510%	0.502%	0.501%
$45,000	700	17	1.587%	0.873%	0.605%	0.525%	0.507%	0.502%	0.501%
$45,000	800	17	1.424%	0.790%	0.575%	0.517%	0.505%	0.502%	0.501%
$45,000	900	17	1.290%	0.726%	0.552%	0.511%	0.504%	0.502%	0.501%
$45,000	1,000	17	1.180%	0.679%	0.537%	0.508%	0.503%	0.502%	0.501%
$45,000	1,500	17	0.848%	0.564%	0.511%	0.504%	0.503%	0.502%	0.501%
$45,000	2,000	17	0.686%	0.526%	0.506%	0.504%	0.503%	0.502%	0.501%
$45,000	3,000	17	0.566%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	4,000	17	0.528%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$45,000	5,000	17	0.515%	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	45.137%	42.583%	40.113%	37.721%	35.405%	30.987%	26.868%
$50,000	10	17	29.359%	26.723%	24.301%	22.076%	20.038%	16.443%	13.409%
$50,000	15	17	23.168%	20.608%	18.280%	16.171%	14.275%	11.056%	8.505%
$50,000	20	17	19.367%	16.864%	14.630%	12.650%	10.908%	8.046%	5.887%
$50,000	25	17	17.027%	14.573%	12.410%	10.530%	8.900%	6.279%	4.392%
$50,000	50	17	10.889%	8.692%	6.885%	5.424%	4.258%	2.620%	1.642%
$50,000	100	17	6.882%	5.020%	3.625%	2.605%	1.885%	1.060%	0.705%
$50,000	150	17	5.234%	3.586%	2.441%	1.676%	1.184%	0.708%	0.555%
$50,000	200	17	4.230%	2.747%	1.786%	1.196%	0.858%	0.579%	0.512%
$50,000	300	17	3.197%	1.942%	1.212%	0.823%	0.634%	0.520%	0.502%
$50,000	400	17	2.581%	1.498%	0.933%	0.669%	0.559%	0.507%	0.501%
$50,000	500	17	2.181%	1.225%	0.773%	0.589%	0.526%	0.503%	0.501%
$50,000	600	17	1.883%	1.040%	0.680%	0.551%	0.513%	0.502%	0.501%
$50,000	700	17	1.675%	0.919%	0.625%	0.532%	0.508%	0.502%	0.501%
$50,000	800	17	1.506%	0.830%	0.589%	0.521%	0.506%	0.502%	0.501%
$50,000	900	17	1.362%	0.759%	0.563%	0.514%	0.504%	0.502%	0.501%
$50,000	1,000	17	1.245%	0.707%	0.546%	0.510%	0.504%	0.502%	0.501%
$50,000	1,500	17	0.890%	0.576%	0.513%	0.505%	0.503%	0.502%	0.501%
$50,000	2,000	17	0.714%	0.531%	0.507%	0.504%	0.503%	0.502%	0.501%
$50,000	3,000	17	0.578%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	4,000	17	0.533%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$50,000	5,000	17	0.517%	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	46.495%	44.005%	41.597%	39.267%	37.013%	32.715%	28.658%
$55,000	10	17	30.368%	27.705%	25.255%	23.003%	20.939%	17.307%	14.240%
$55,000	15	17	23.945%	21.381%	19.045%	16.921%	15.005%	11.726%	9.103%
$55,000	20	17	20.036%	17.523%	15.274%	13.268%	11.495%	8.564%	6.332%
$55,000	25	17	17.621%	15.152%	12.975%	11.070%	9.408%	6.718%	4.754%
$55,000	50	17	11.296%	9.077%	7.242%	5.749%	4.543%	2.830%	1.787%

* 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	7.162%	5.271%	3.839%	2.783%	2.025%	1.140%	0.745%
$55,000	150	17	5.446%	3.767%	2.586%	1.788%	1.266%	0.745%	0.570%
$55,000	200	17	4.404%	2.890%	1.895%	1.274%	0.908%	0.596%	0.517%
$55,000	300	17	3.336%	2.048%	1.284%	0.867%	0.658%	0.525%	0.503%
$55,000	400	17	2.699%	1.581%	0.983%	0.696%	0.571%	0.509%	0.502%
$55,000	500	17	2.284%	1.292%	0.809%	0.605%	0.532%	0.504%	0.501%
$55,000	600	17	1.974%	1.095%	0.706%	0.562%	0.516%	0.502%	0.501%
$55,000	700	17	1.758%	0.966%	0.645%	0.539%	0.510%	0.502%	0.501%
$55,000	800	17	1.583%	0.870%	0.605%	0.526%	0.507%	0.502%	0.501%
$55,000	900	17	1.432%	0.792%	0.574%	0.517%	0.505%	0.502%	0.501%
$55,000	1,000	17	1.308%	0.735%	0.554%	0.512%	0.504%	0.502%	0.501%
$55,000	1,500	17	0.932%	0.588%	0.516%	0.505%	0.503%	0.502%	0.501%
$55,000	2,000	17	0.742%	0.537%	0.507%	0.504%	0.503%	0.502%	0.501%
$55,000	3,000	17	0.591%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	4,000	17	0.539%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$55,000	5,000	17	0.520%	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	47.706%	45.272%	42.919%	40.645%	38.446%	34.250%	30.294%
$60,000	10	17	31.360%	28.673%	26.189%	23.907%	21.811%	18.129%	15.023%
$60,000	15	17	24.681%	22.117%	19.775%	17.641%	15.707%	12.382%	9.695%
$60,000	20	17	20.678%	18.154%	15.888%	13.864%	12.065%	9.075%	6.770%
$60,000	25	17	18.187%	15.708%	13.515%	11.587%	9.896%	7.147%	5.114%
$60,000	50	17	11.685%	9.447%	7.587%	6.062%	4.823%	3.037%	1.934%
$60,000	100	17	7.429%	5.511%	4.047%	2.955%	2.164%	1.221%	0.788%
$60,000	150	17	5.650%	3.942%	2.728%	1.898%	1.348%	0.784%	0.586%
$60,000	200	17	4.571%	3.029%	2.002%	1.351%	0.960%	0.616%	0.523%
$60,000	300	17	3.470%	2.150%	1.355%	0.911%	0.683%	0.530%	0.504%
$60,000	400	17	2.810%	1.661%	1.033%	0.723%	0.584%	0.511%	0.502%
$60,000	500	17	2.381%	1.356%	0.845%	0.622%	0.539%	0.504%	0.501%
$60,000	600	17	2.059%	1.148%	0.733%	0.573%	0.520%	0.503%	0.501%
$60,000	700	17	1.837%	1.011%	0.665%	0.546%	0.512%	0.502%	0.501%
$60,000	800	17	1.654%	0.908%	0.620%	0.531%	0.508%	0.502%	0.501%
$60,000	900	17	1.497%	0.824%	0.586%	0.520%	0.505%	0.502%	0.501%
$60,000	1,000	17	1.367%	0.762%	0.563%	0.514%	0.504%	0.502%	0.501%
$60,000	1,500	17	0.971%	0.601%	0.518%	0.505%	0.503%	0.502%	0.501%
$60,000	2,000	17	0.768%	0.543%	0.508%	0.504%	0.503%	0.502%	0.501%
$60,000	3,000	17	0.603%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	4,000	17	0.545%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$60,000	5,000	17	0.523%	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

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$65,000	5	17	48.780%	46.394%	44.090%	41.865%	39.713%	35.603%	31.743%
$65,000	10	17	32.322%	29.614%	27.103%	24.785%	22.660%	18.917%	15.766%
$65,000	15	17	25.368%	22.806%	20.461%	18.321%	16.371%	13.007%	10.268%
$65,000	20	17	21.281%	18.751%	16.474%	14.430%	12.609%	9.567%	7.198%
$65,000	25	17	18.720%	16.238%	14.031%	12.081%	10.368%	7.565%	5.466%
$65,000	50	17	12.047%	9.794%	7.912%	6.359%	5.089%	3.237%	2.079%
$65,000	100	17	7.679%	5.738%	4.245%	3.122%	2.298%	1.302%	0.831%
$65,000	150	17	5.841%	4.108%	2.863%	2.004%	1.428%	0.824%	0.603%
$65,000	200	17	4.730%	3.161%	2.105%	1.426%	1.011%	0.636%	0.529%
$65,000	300	17	3.598%	2.250%	1.425%	0.955%	0.709%	0.537%	0.505%
$65,000	400	17	2.917%	1.738%	1.082%	0.750%	0.598%	0.513%	0.502%
$65,000	500	17	2.474%	1.419%	0.881%	0.639%	0.546%	0.505%	0.501%
$65,000	600	17	2.141%	1.199%	0.760%	0.584%	0.524%	0.503%	0.501%
$65,000	700	17	1.912%	1.055%	0.686%	0.554%	0.514%	0.502%	0.501%
$65,000	800	17	1.724%	0.947%	0.637%	0.536%	0.509%	0.502%	0.501%
$65,000	900	17	1.560%	0.857%	0.599%	0.524%	0.506%	0.502%	0.501%
$65,000	1,000	17	1.424%	0.789%	0.573%	0.516%	0.505%	0.502%	0.501%
$65,000	1,500	17	1.010%	0.614%	0.521%	0.506%	0.503%	0.502%	0.501%
$65,000	2,000	17	0.794%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$65,000	3,000	17	0.616%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	4,000	17	0.551%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	5,000	17	0.526%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$65,000	10,000	17	0.507%	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	49.736%	47.394%	45.134%	42.951%	40.842%	36.809%	33.034%
$70,000	10	17	33.243%	30.530%	27.998%	25.653%	23.491%	19.681%	16.475%
$70,000	15	17	26.016%	23.450%	21.102%	18.956%	16.994%	13.599%	10.817%
$70,000	20	17	21.847%	19.314%	17.029%	14.971%	13.129%	10.041%	7.616%
$70,000	25	17	19.224%	16.737%	14.518%	12.549%	10.817%	7.965%	5.807%
$70,000	50	17	12.384%	10.118%	8.216%	6.638%	5.341%	3.430%	2.220%
$70,000	100	17	7.911%	5.951%	4.431%	3.280%	2.427%	1.381%	0.875%
$70,000	150	17	6.020%	4.263%	2.992%	2.105%	1.505%	0.862%	0.620%
$70,000	200	17	4.879%	3.286%	2.203%	1.499%	1.061%	0.656%	0.535%
$70,000	300	17	3.716%	2.343%	1.492%	0.998%	0.734%	0.544%	0.506%
$70,000	400	17	3.015%	1.811%	1.129%	0.777%	0.612%	0.516%	0.503%
$70,000	500	17	2.560%	1.478%	0.915%	0.656%	0.553%	0.506%	0.501%
$70,000	600	17	2.218%	1.248%	0.786%	0.596%	0.528%	0.503%	0.501%
$70,000	700	17	1.982%	1.098%	0.707%	0.562%	0.517%	0.502%	0.501%
$70,000	800	17	1.789%	0.983%	0.653%	0.542%	0.511%	0.502%	0.501%
$70,000	900	17	1.619%	0.888%	0.611%	0.527%	0.507%	0.502%	0.501%
$70,000	1,000	17	1.478%	0.816%	0.583%	0.519%	0.505%	0.502%	0.501%
$70,000	1,500	17	1.046%	0.627%	0.524%	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	0.820%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$70,000	3,000	17	0.628%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	4,000	17	0.557%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	5,000	17	0.529%	0.506%	0.505%	0.504%	0.503%	0.502%	0.501%
$70,000	10,000	17	0.507%	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	50.627%	48.326%	46.107%	43.964%	41.889%	37.931%	34.233%
$75,000	10	17	34.137%	31.429%	28.890%	26.524%	24.328%	20.447%	17.179%
$75,000	15	17	26.650%	24.077%	21.723%	19.566%	17.599%	14.175%	11.349%
$75,000	20	17	22.394%	19.860%	17.567%	15.496%	13.637%	10.503%	8.026%
$75,000	25	17	19.713%	17.218%	14.988%	13.006%	11.252%	8.353%	6.141%
$75,000	50	17	12.713%	10.433%	8.512%	6.910%	5.588%	3.622%	2.361%
$75,000	100	17	8.133%	6.154%	4.611%	3.434%	2.554%	1.460%	0.920%
$75,000	150	17	6.190%	4.412%	3.117%	2.205%	1.580%	0.901%	0.637%
$75,000	200	17	5.021%	3.406%	2.299%	1.570%	1.111%	0.677%	0.543%
$75,000	300	17	3.831%	2.433%	1.557%	1.042%	0.760%	0.551%	0.508%
$75,000	400	17	3.110%	1.881%	1.175%	0.805%	0.626%	0.519%	0.503%
$75,000	500	17	2.642%	1.535%	0.950%	0.674%	0.561%	0.507%	0.501%
$75,000	600	17	2.291%	1.296%	0.812%	0.608%	0.533%	0.504%	0.501%
$75,000	700	17	2.049%	1.139%	0.727%	0.570%	0.520%	0.502%	0.501%
$75,000	800	17	1.851%	1.020%	0.669%	0.548%	0.513%	0.502%	0.501%
$75,000	900	17	1.677%	0.919%	0.624%	0.532%	0.508%	0.502%	0.501%
$75,000	1,000	17	1.530%	0.842%	0.593%	0.522%	0.506%	0.502%	0.501%
$75,000	1,500	17	1.082%	0.641%	0.528%	0.507%	0.503%	0.502%	0.501%
$75,000	2,000	17	0.845%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$75,000	3,000	17	0.641%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$75,000	4,000	17	0.564%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	5,000	17	0.532%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$75,000	10,000	17	0.507%	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	51.454%	49.190%	47.008%	44.900%	42.857%	38.972%	35.340%
$80,000	10	17	35.011%	32.306%	29.769%	27.391%	25.170%	21.218%	17.881%
$80,000	15	17	27.281%	24.697%	22.331%	20.164%	18.188%	14.739%	11.874%
$80,000	20	17	22.924%	20.389%	18.089%	16.006%	14.132%	10.954%	8.429%
$80,000	25	17	20.188%	17.685%	15.444%	13.451%	11.678%	8.733%	6.472%
$80,000	50	17	13.032%	10.738%	8.800%	7.175%	5.829%	3.811%	2.499%
$80,000	100	17	8.347%	6.351%	4.786%	3.584%	2.678%	1.539%	0.965%
$80,000	150	17	6.356%	4.558%	3.239%	2.302%	1.655%	0.941%	0.656%
$80,000	200	17	5.160%	3.524%	2.393%	1.641%	1.162%	0.698%	0.550%
$80,000	300	17	3.942%	2.521%	1.621%	1.085%	0.786%	0.558%	0.509%
$80,000	400	17	3.202%	1.950%	1.221%	0.832%	0.641%	0.522%	0.504%
$80,000	500	17	2.722%	1.592%	0.984%	0.692%	0.569%	0.508%	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	2.361%	1.342%	0.838%	0.620%	0.538%	0.504%	0.501%
$80,000	700	17	2.114%	1.179%	0.748%	0.579%	0.523%	0.503%	0.501%
$80,000	800	17	1.912%	1.055%	0.686%	0.555%	0.515%	0.502%	0.501%
$80,000	900	17	1.731%	0.950%	0.638%	0.536%	0.509%	0.502%	0.501%
$80,000	1,000	17	1.581%	0.869%	0.604%	0.525%	0.506%	0.502%	0.501%
$80,000	1,500	17	1.118%	0.654%	0.531%	0.507%	0.503%	0.502%	0.501%
$80,000	2,000	17	0.870%	0.569%	0.512%	0.504%	0.503%	0.502%	0.501%
$80,000	3,000	17	0.654%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$80,000	4,000	17	0.571%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	5,000	17	0.535%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$80,000	10,000	17	0.507%	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	52.921%	50.724%	48.606%	46.555%	44.573%	40.816%	37.297%
$90,000	10	17	36.649%	33.981%	31.452%	29.066%	26.825%	22.768%	19.287%
$90,000	15	17	28.494%	25.888%	23.493%	21.301%	19.296%	15.798%	12.872%
$90,000	20	17	23.926%	21.386%	19.075%	16.976%	15.076%	11.826%	9.216%
$90,000	25	17	21.083%	18.567%	16.315%	14.297%	12.494%	9.466%	7.119%
$90,000	50	17	13.639%	11.323%	9.351%	7.687%	6.296%	4.183%	2.776%
$90,000	100	17	8.760%	6.730%	5.126%	3.878%	2.923%	1.697%	1.058%
$90,000	150	17	6.672%	4.838%	3.474%	2.493%	1.803%	1.020%	0.693%
$90,000	200	17	5.424%	3.751%	2.576%	1.780%	1.262%	0.743%	0.566%
$90,000	300	17	4.146%	2.685%	1.742%	1.166%	0.837%	0.573%	0.512%
$90,000	400	17	3.376%	2.082%	1.311%	0.887%	0.672%	0.529%	0.505%
$90,000	500	17	2.875%	1.701%	1.052%	0.729%	0.587%	0.511%	0.502%
$90,000	600	17	2.496%	1.433%	0.890%	0.646%	0.549%	0.505%	0.501%
$90,000	700	17	2.238%	1.259%	0.791%	0.598%	0.530%	0.503%	0.501%
$90,000	800	17	2.027%	1.125%	0.721%	0.569%	0.519%	0.503%	0.501%
$90,000	900	17	1.837%	1.010%	0.665%	0.546%	0.512%	0.502%	0.501%
$90,000	1,000	17	1.678%	0.922%	0.626%	0.532%	0.508%	0.502%	0.501%
$90,000	1,500	17	1.187%	0.682%	0.539%	0.509%	0.503%	0.502%	0.501%
$90,000	2,000	17	0.918%	0.584%	0.515%	0.505%	0.503%	0.502%	0.501%
$90,000	3,000	17	0.681%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$90,000	4,000	17	0.584%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$90,000	5,000	17	0.543%	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	54.186%	52.044%	49.976%	47.977%	46.050%	42.399%	38.976%
$100,000	10	17	38.099%	35.503%	33.014%	30.640%	28.393%	24.295%	20.705%
$100,000	15	17	29.659%	27.035%	24.612%	22.388%	20.353%	16.791%	13.810%
$100,000	20	17	24.857%	22.311%	19.992%	17.883%	15.964%	12.657%	9.976%
$100,000	25	17	21.914%	19.396%	17.128%	15.092%	13.263%	10.170%	7.740%
$100,000	50	17	14.214%	11.879%	9.879%	8.181%	6.751%	4.550%	3.057%

* 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	9.151%	7.092%	5.451%	4.161%	3.164%	1.857%	1.155%
$100,000	150	17	6.970%	5.102%	3.697%	2.676%	1.946%	1.100%	0.732%
$100,000	200	17	5.673%	3.966%	2.752%	1.916%	1.362%	0.790%	0.585%
$100,000	300	17	4.345%	2.848%	1.864%	1.251%	0.892%	0.592%	0.517%
$100,000	400	17	3.539%	2.207%	1.397%	0.942%	0.704%	0.536%	0.506%
$100,000	500	17	3.017%	1.805%	1.119%	0.767%	0.606%	0.515%	0.502%
$100,000	600	17	2.621%	1.520%	0.942%	0.672%	0.561%	0.506%	0.501%
$100,000	700	17	2.354%	1.336%	0.833%	0.618%	0.538%	0.504%	0.501%
$100,000	800	17	2.135%	1.193%	0.755%	0.583%	0.524%	0.503%	0.501%
$100,000	900	17	1.935%	1.069%	0.693%	0.557%	0.515%	0.503%	0.501%
$100,000	1,000	17	1.770%	0.973%	0.648%	0.540%	0.510%	0.502%	0.501%
$100,000	1,500	17	1.253%	0.710%	0.547%	0.510%	0.504%	0.502%	0.501%
$100,000	2,000	17	0.966%	0.600%	0.518%	0.505%	0.503%	0.502%	0.501%
$100,000	3,000	17	0.707%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$100,000	4,000	17	0.599%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	5,000	17	0.550%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$100,000	10,000	17	0.508%	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	55.273%	53.177%	51.152%	49.199%	47.322%	43.756%	40.420%
$110,000	10	17	39.353%	36.821%	34.396%	32.072%	29.844%	25.726%	22.082%
$110,000	15	17	30.758%	28.122%	25.680%	23.425%	21.355%	17.716%	14.676%
$110,000	20	17	25.723%	23.165%	20.835%	18.717%	16.787%	13.431%	10.691%
$110,000	25	17	22.685%	20.169%	17.891%	15.835%	13.984%	10.837%	8.334%
$110,000	50	17	14.752%	12.401%	10.379%	8.650%	7.181%	4.905%	3.333%
$110,000	100	17	9.518%	7.431%	5.755%	4.429%	3.396%	2.013%	1.251%
$110,000	150	17	7.250%	5.350%	3.910%	2.850%	2.085%	1.178%	0.772%
$110,000	200	17	5.907%	4.170%	2.920%	2.047%	1.459%	0.837%	0.605%
$110,000	300	17	4.530%	3.000%	1.979%	1.334%	0.948%	0.612%	0.522%
$110,000	400	17	3.691%	2.325%	1.481%	0.996%	0.736%	0.545%	0.508%
$110,000	500	17	3.149%	1.904%	1.184%	0.806%	0.625%	0.519%	0.502%
$110,000	600	17	2.736%	1.602%	0.992%	0.699%	0.573%	0.508%	0.501%
$110,000	700	17	2.462%	1.408%	0.875%	0.638%	0.546%	0.505%	0.501%
$110,000	800	17	2.234%	1.256%	0.789%	0.598%	0.530%	0.504%	0.501%
$110,000	900	17	2.027%	1.125%	0.721%	0.568%	0.519%	0.503%	0.501%
$110,000	1,000	17	1.855%	1.022%	0.670%	0.548%	0.513%	0.502%	0.501%
$110,000	1,500	17	1.316%	0.738%	0.556%	0.512%	0.504%	0.502%	0.501%
$110,000	2,000	17	1.012%	0.615%	0.521%	0.506%	0.503%	0.502%	0.501%
$110,000	3,000	17	0.733%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$110,000	4,000	17	0.613%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	5,000	17	0.558%	0.508%	0.505%	0.504%	0.503%	0.502%	0.501%
$110,000	10,000	17	0.508%	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	56.232%	54.173%	52.188%	50.278%	48.441%	44.948%	41.691%
$120,000	10	17	40.465%	37.989%	35.621%	33.351%	31.173%	27.086%	23.405%
$120,000	15	17	31.796%	29.161%	26.709%	24.433%	22.329%	18.613%	15.508%
$120,000	20	17	26.551%	23.982%	21.635%	19.501%	17.559%	14.165%	11.373%
$120,000	25	17	23.413%	20.899%	18.613%	16.540%	14.668%	11.475%	8.908%
$120,000	50	17	15.256%	12.893%	10.851%	9.096%	7.594%	5.248%	3.607%
$120,000	100	17	9.861%	7.751%	6.044%	4.684%	3.617%	2.167%	1.350%
$120,000	150	17	7.513%	5.585%	4.114%	3.018%	2.221%	1.257%	0.812%
$120,000	200	17	6.126%	4.363%	3.079%	2.173%	1.555%	0.885%	0.627%
$120,000	300	17	4.702%	3.143%	2.090%	1.414%	1.003%	0.633%	0.528%
$120,000	400	17	3.832%	2.437%	1.562%	1.049%	0.770%	0.554%	0.510%
$120,000	500	17	3.272%	1.996%	1.247%	0.843%	0.645%	0.523%	0.503%
$120,000	600	17	2.843%	1.678%	1.041%	0.725%	0.586%	0.510%	0.501%
$120,000	700	17	2.561%	1.476%	0.915%	0.658%	0.555%	0.505%	0.501%
$120,000	800	17	2.327%	1.317%	0.822%	0.614%	0.536%	0.504%	0.501%
$120,000	900	17	2.113%	1.178%	0.748%	0.579%	0.523%	0.503%	0.501%
$120,000	1,000	17	1.934%	1.069%	0.693%	0.557%	0.515%	0.502%	0.501%
$120,000	1,500	17	1.376%	0.766%	0.565%	0.515%	0.504%	0.502%	0.501%
$120,000	2,000	17	1.057%	0.631%	0.525%	0.506%	0.503%	0.502%	0.501%
$120,000	3,000	17	0.759%	0.541%	0.508%	0.504%	0.503%	0.502%	0.501%
$120,000	4,000	17	0.628%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	5,000	17	0.567%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$120,000	10,000	17	0.509%	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	57.047%	55.021%	53.071%	51.199%	49.394%	45.965%	42.775%
$130,000	10	17	41.416%	38.990%	36.670%	34.445%	32.314%	28.307%	24.631%
$130,000	15	17	32.740%	30.116%	27.662%	25.375%	23.248%	19.464%	16.288%
$130,000	20	17	27.320%	24.740%	22.379%	20.225%	18.265%	14.838%	12.005%
$130,000	25	17	24.079%	21.565%	19.270%	17.185%	15.300%	12.061%	9.443%
$130,000	50	17	15.716%	13.342%	11.284%	9.505%	7.974%	5.567%	3.864%
$130,000	100	17	10.178%	8.047%	6.312%	4.923%	3.824%	2.315%	1.446%
$130,000	150	17	7.759%	5.806%	4.305%	3.177%	2.351%	1.335%	0.853%
$130,000	200	17	6.334%	4.546%	3.230%	2.294%	1.647%	0.934%	0.649%
$130,000	300	17	4.863%	3.278%	2.195%	1.491%	1.057%	0.654%	0.535%
$130,000	400	17	3.958%	2.536%	1.633%	1.097%	0.799%	0.562%	0.511%
$130,000	500	17	3.386%	2.083%	1.306%	0.880%	0.665%	0.528%	0.504%
$130,000	600	17	2.943%	1.751%	1.087%	0.752%	0.599%	0.512%	0.502%
$130,000	700	17	2.652%	1.540%	0.953%	0.678%	0.564%	0.507%	0.501%
$130,000	800	17	2.413%	1.374%	0.855%	0.630%	0.543%	0.505%	0.501%
$130,000	900	17	2.193%	1.229%	0.775%	0.591%	0.527%	0.503%	0.501%
$130,000	1,000	17	2.008%	1.114%	0.715%	0.566%	0.518%	0.502%	0.501%
$130,000	1,500	17	1.432%	0.792%	0.574%	0.517%	0.505%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$130,000	2,000	17	1.099%	0.647%	0.529%	0.507%	0.503%	0.502%	0.501%
$130,000	3,000	17	0.784%	0.547%	0.509%	0.504%	0.503%	0.502%	0.501%
$130,000	4,000	17	0.642%	0.518%	0.506%	0.504%	0.503%	0.502%	0.501%
$130,000	5,000	17	0.575%	0.509%	0.505%	0.504%	0.503%	0.502%	0.501%
$130,000	10,000	17	0.509%	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	57.765%	55.769%	53.851%	52.009%	50.232%	46.859%	43.725%
$140,000	10	17	42.250%	39.867%	37.587%	35.402%	33.310%	29.380%	25.760%
$140,000	15	17	33.597%	30.995%	28.545%	26.254%	24.111%	20.280%	17.030%
$140,000	20	17	28.033%	25.448%	23.070%	20.896%	18.913%	15.449%	12.577%
$140,000	25	17	24.686%	22.166%	19.865%	17.769%	15.871%	12.594%	9.933%
$140,000	50	17	16.137%	13.755%	11.680%	9.881%	8.327%	5.867%	4.107%
$140,000	100	17	10.469%	8.322%	6.563%	5.146%	4.020%	2.457%	1.540%
$140,000	150	17	7.987%	6.012%	4.485%	3.328%	2.474%	1.410%	0.893%
$140,000	200	17	6.527%	4.716%	3.373%	2.409%	1.735%	0.982%	0.671%
$140,000	300	17	5.014%	3.404%	2.294%	1.565%	1.108%	0.675%	0.542%
$140,000	400	17	4.081%	2.635%	1.705%	1.145%	0.829%	0.571%	0.513%
$140,000	500	17	3.493%	2.165%	1.363%	0.916%	0.686%	0.532%	0.505%
$140,000	600	17	3.036%	1.820%	1.132%	0.777%	0.612%	0.515%	0.502%
$140,000	700	17	2.738%	1.601%	0.991%	0.698%	0.573%	0.508%	0.501%
$140,000	800	17	2.494%	1.429%	0.886%	0.645%	0.549%	0.505%	0.501%
$140,000	900	17	2.267%	1.277%	0.801%	0.603%	0.531%	0.504%	0.501%
$140,000	1,000	17	2.078%	1.157%	0.737%	0.575%	0.522%	0.503%	0.501%
$140,000	1,500	17	1.485%	0.819%	0.584%	0.520%	0.505%	0.502%	0.501%
$140,000	2,000	17	1.139%	0.663%	0.533%	0.507%	0.503%	0.502%	0.501%
$140,000	3,000	17	0.809%	0.553%	0.510%	0.504%	0.503%	0.502%	0.501%
$140,000	4,000	17	0.657%	0.520%	0.506%	0.504%	0.503%	0.502%	0.501%
$140,000	5,000	17	0.583%	0.510%	0.505%	0.504%	0.503%	0.502%	0.501%
$140,000	10,000	17	0.510%	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	58.390%	56.420%	54.531%	52.714%	50.960%	47.638%	44.552%
$150,000	10	17	42.982%	40.636%	38.390%	36.241%	34.182%	30.319%	26.761%
$150,000	15	17	34.361%	31.789%	29.356%	27.066%	24.918%	21.059%	17.745%
$150,000	20	17	28.688%	26.103%	23.717%	21.526%	19.518%	16.016%	13.105%
$150,000	25	17	25.248%	22.720%	20.411%	18.306%	16.393%	13.085%	10.386%
$150,000	50	17	16.525%	14.136%	12.045%	10.229%	8.655%	6.149%	4.339%
$150,000	100	17	10.737%	8.575%	6.795%	5.355%	4.204%	2.592%	1.631%
$150,000	150	17	8.195%	6.202%	4.653%	3.470%	2.591%	1.483%	0.934%
$150,000	200	17	6.705%	4.873%	3.508%	2.519%	1.819%	1.028%	0.693%
$150,000	300	17	5.150%	3.518%	2.386%	1.634%	1.156%	0.696%	0.549%
$150,000	400	17	4.194%	2.725%	1.773%	1.191%	0.858%	0.581%	0.515%
$150,000	500	17	3.591%	2.240%	1.415%	0.949%	0.705%	0.537%	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	3.122%	1.882%	1.173%	0.802%	0.624%	0.517%	0.502%
$150,000	700	17	2.817%	1.657%	1.026%	0.717%	0.582%	0.509%	0.501%
$150,000	800	17	2.567%	1.479%	0.916%	0.660%	0.556%	0.506%	0.501%
$150,000	900	17	2.335%	1.322%	0.826%	0.614%	0.536%	0.504%	0.501%
$150,000	1,000	17	2.142%	1.197%	0.758%	0.584%	0.525%	0.503%	0.501%
$150,000	1,500	17	1.534%	0.843%	0.593%	0.522%	0.506%	0.502%	0.501%
$150,000	2,000	17	1.176%	0.678%	0.537%	0.508%	0.503%	0.502%	0.501%
$150,000	3,000	17	0.832%	0.559%	0.510%	0.504%	0.503%	0.502%	0.501%
$150,000	4,000	17	0.670%	0.523%	0.506%	0.504%	0.503%	0.502%	0.501%
$150,000	5,000	17	0.591%	0.511%	0.505%	0.504%	0.503%	0.502%	0.501%
$150,000	10,000	17	0.510%	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	58.948%	57.002%	55.138%	53.342%	51.610%	48.333%	45.287%
$160,000	10	17	43.641%	41.327%	39.112%	36.995%	34.966%	31.162%	27.659%
$160,000	15	17	35.048%	32.511%	30.104%	27.825%	25.676%	21.805%	18.447%
$160,000	20	17	29.304%	26.721%	24.333%	22.132%	20.103%	16.557%	13.609%
$160,000	25	17	25.780%	23.244%	20.926%	18.815%	16.889%	13.553%	10.820%
$160,000	50	17	16.891%	14.495%	12.394%	10.561%	8.970%	6.421%	4.566%
$160,000	100	17	10.992%	8.817%	7.018%	5.555%	4.382%	2.724%	1.722%
$160,000	150	17	8.392%	6.384%	4.814%	3.609%	2.704%	1.557%	0.976%
$160,000	200	17	6.874%	5.024%	3.637%	2.625%	1.903%	1.075%	0.717%
$160,000	300	17	5.278%	3.627%	2.473%	1.701%	1.204%	0.717%	0.556%
$160,000	400	17	4.301%	2.811%	1.838%	1.236%	0.888%	0.590%	0.517%
$160,000	500	17	3.682%	2.311%	1.466%	0.982%	0.724%	0.542%	0.507%
$160,000	600	17	3.201%	1.942%	1.214%	0.826%	0.637%	0.520%	0.502%
$160,000	700	17	2.890%	1.711%	1.060%	0.736%	0.591%	0.511%	0.501%
$160,000	800	17	2.637%	1.528%	0.945%	0.675%	0.563%	0.507%	0.501%
$160,000	900	17	2.399%	1.364%	0.850%	0.626%	0.541%	0.505%	0.501%
$160,000	1,000	17	2.202%	1.235%	0.779%	0.593%	0.528%	0.503%	0.501%
$160,000	1,500	17	1.580%	0.867%	0.603%	0.525%	0.506%	0.502%	0.501%
$160,000	2,000	17	1.211%	0.692%	0.541%	0.509%	0.503%	0.502%	0.501%
$160,000	3,000	17	0.854%	0.565%	0.511%	0.504%	0.503%	0.502%	0.501%
$160,000	4,000	17	0.684%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$160,000	5,000	17	0.599%	0.512%	0.505%	0.504%	0.503%	0.502%	0.501%
$160,000	10,000	17	0.510%	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	59.457%	57.534%	55.691%	53.915%	52.202%	48.967%	45.957%
$170,000	10	17	44.245%	41.960%	39.774%	37.684%	35.684%	31.933%	28.480%
$170,000	15	17	35.677%	33.176%	30.802%	28.543%	26.407%	22.528%	19.143%
$170,000	20	17	29.895%	27.320%	24.933%	22.726%	20.683%	17.090%	14.105%
$170,000	25	17	26.304%	23.759%	21.432%	19.313%	17.376%	14.008%	11.245%
$170,000	50	17	17.243%	14.841%	12.730%	10.883%	9.275%	6.686%	4.791%

* 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	11.236%	9.048%	7.233%	5.749%	4.555%	2.853%	1.811%
$170,000	150	17	8.582%	6.559%	4.970%	3.744%	2.816%	1.630%	1.019%
$170,000	200	17	7.037%	5.169%	3.762%	2.729%	1.986%	1.122%	0.742%
$170,000	300	17	5.402%	3.734%	2.559%	1.767%	1.251%	0.739%	0.565%
$170,000	400	17	4.404%	2.896%	1.902%	1.281%	0.917%	0.601%	0.520%
$170,000	500	17	3.771%	2.380%	1.516%	1.015%	0.744%	0.548%	0.508%
$170,000	600	17	3.279%	2.002%	1.254%	0.851%	0.651%	0.523%	0.503%
$170,000	700	17	2.962%	1.764%	1.094%	0.756%	0.601%	0.513%	0.502%
$170,000	800	17	2.705%	1.575%	0.974%	0.690%	0.570%	0.508%	0.501%
$170,000	900	17	2.461%	1.407%	0.874%	0.638%	0.546%	0.505%	0.501%
$170,000	1,000	17	2.260%	1.273%	0.799%	0.602%	0.532%	0.503%	0.501%
$170,000	1,500	17	1.625%	0.891%	0.612%	0.528%	0.507%	0.502%	0.501%
$170,000	2,000	17	1.244%	0.706%	0.545%	0.510%	0.503%	0.502%	0.501%
$170,000	3,000	17	0.875%	0.571%	0.512%	0.504%	0.503%	0.502%	0.501%
$170,000	4,000	17	0.697%	0.527%	0.506%	0.504%	0.503%	0.502%	0.501%
$170,000	5,000	17	0.607%	0.513%	0.505%	0.504%	0.503%	0.502%	0.501%
$170,000	10,000	17	0.511%	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	59.920%	58.019%	56.195%	54.436%	52.741%	49.544%	46.565%
$180,000	10	17	44.794%	42.534%	40.375%	38.310%	36.335%	32.633%	29.226%
$180,000	15	17	36.253%	33.784%	31.442%	29.212%	27.099%	23.228%	19.822%
$180,000	20	17	30.458%	27.894%	25.511%	23.300%	21.249%	17.618%	14.590%
$180,000	25	17	26.811%	24.260%	21.925%	19.794%	17.847%	14.450%	11.653%
$180,000	50	17	17.583%	15.176%	13.056%	11.196%	9.572%	6.947%	5.013%
$180,000	100	17	11.476%	9.276%	7.444%	5.940%	4.726%	2.983%	1.901%
$180,000	150	17	8.767%	6.730%	5.123%	3.877%	2.927%	1.702%	1.062%
$180,000	200	17	7.195%	5.311%	3.885%	2.831%	2.068%	1.170%	0.768%
$180,000	300	17	5.523%	3.838%	2.643%	1.832%	1.299%	0.761%	0.573%
$180,000	400	17	4.505%	2.979%	1.966%	1.326%	0.947%	0.612%	0.523%
$180,000	500	17	3.857%	2.448%	1.566%	1.048%	0.764%	0.553%	0.509%
$180,000	600	17	3.355%	2.060%	1.294%	0.875%	0.665%	0.526%	0.503%
$180,000	700	17	3.032%	1.815%	1.128%	0.775%	0.611%	0.515%	0.502%
$180,000	800	17	2.770%	1.622%	1.003%	0.705%	0.577%	0.509%	0.501%
$180,000	900	17	2.522%	1.448%	0.898%	0.650%	0.551%	0.506%	0.501%
$180,000	1,000	17	2.317%	1.310%	0.820%	0.611%	0.535%	0.504%	0.501%
$180,000	1,500	17	1.668%	0.914%	0.622%	0.531%	0.508%	0.502%	0.501%
$180,000	2,000	17	1.277%	0.721%	0.550%	0.511%	0.504%	0.502%	0.501%
$180,000	3,000	17	0.897%	0.577%	0.513%	0.505%	0.503%	0.502%	0.501%
$180,000	4,000	17	0.710%	0.530%	0.507%	0.504%	0.503%	0.502%	0.501%
$180,000	5,000	17	0.615%	0.514%	0.505%	0.504%	0.503%	0.502%	0.501%
$180,000	10,000	17	0.512%	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	60.332%	58.449%	56.642%	54.899%	53.221%	50.058%	47.107%
$190,000	10	17	45.280%	43.044%	40.908%	38.866%	36.914%	33.255%	29.889%
$190,000	15	17	36.773%	34.334%	32.019%	29.817%	27.732%	23.889%	20.472%
$190,000	20	17	30.983%	28.436%	26.061%	23.849%	21.793%	18.136%	15.063%
$190,000	25	17	27.294%	24.746%	22.402%	20.261%	18.303%	14.879%	12.047%
$190,000	50	17	17.911%	15.500%	13.370%	11.499%	9.861%	7.202%	5.231%
$190,000	100	17	11.707%	9.496%	7.648%	6.125%	4.893%	3.109%	1.991%
$190,000	150	17	8.945%	6.895%	5.272%	4.007%	3.036%	1.773%	1.106%
$190,000	200	17	7.347%	5.447%	4.002%	2.930%	2.148%	1.217%	0.793%
$190,000	300	17	5.639%	3.938%	2.726%	1.896%	1.346%	0.784%	0.582%
$190,000	400	17	4.602%	3.058%	2.027%	1.371%	0.976%	0.623%	0.526%
$190,000	500	17	3.939%	2.514%	1.614%	1.080%	0.784%	0.559%	0.510%
$190,000	600	17	3.428%	2.116%	1.332%	0.899%	0.678%	0.530%	0.504%
$190,000	700	17	3.099%	1.866%	1.161%	0.794%	0.621%	0.517%	0.502%
$190,000	800	17	2.833%	1.666%	1.031%	0.720%	0.585%	0.510%	0.501%
$190,000	900	17	2.580%	1.488%	0.922%	0.662%	0.556%	0.506%	0.501%
$190,000	1,000	17	2.371%	1.346%	0.840%	0.621%	0.539%	0.504%	0.501%
$190,000	1,500	17	1.709%	0.937%	0.631%	0.534%	0.508%	0.502%	0.501%
$190,000	2,000	17	1.309%	0.735%	0.554%	0.512%	0.504%	0.502%	0.501%
$190,000	3,000	17	0.917%	0.584%	0.515%	0.505%	0.503%	0.502%	0.501%
$190,000	4,000	17	0.723%	0.533%	0.507%	0.504%	0.503%	0.502%	0.501%
$190,000	5,000	17	0.623%	0.515%	0.505%	0.504%	0.503%	0.502%	0.501%
$190,000	10,000	17	0.512%	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	60.697%	58.831%	57.038%	55.310%	53.647%	50.513%	47.588%
$200,000	10	17	45.719%	43.504%	41.389%	39.368%	37.436%	33.817%	30.488%
$200,000	15	17	37.245%	34.833%	32.543%	30.367%	28.309%	24.505%	21.091%
$200,000	20	17	31.470%	28.944%	26.580%	24.371%	22.312%	18.641%	15.525%
$200,000	25	17	27.752%	25.209%	22.864%	20.711%	18.742%	15.292%	12.425%
$200,000	50	17	18.223%	15.809%	13.670%	11.790%	10.139%	7.445%	5.440%
$200,000	100	17	11.926%	9.705%	7.843%	6.304%	5.054%	3.233%	2.080%
$200,000	150	17	9.115%	7.053%	5.414%	4.132%	3.143%	1.844%	1.149%
$200,000	200	17	7.492%	5.578%	4.116%	3.026%	2.226%	1.264%	0.818%
$200,000	300	17	5.750%	4.034%	2.805%	1.958%	1.392%	0.806%	0.591%
$200,000	400	17	4.695%	3.135%	2.087%	1.415%	1.006%	0.635%	0.529%
$200,000	500	17	4.010%	2.571%	1.656%	1.108%	0.801%	0.563%	0.511%
$200,000	600	17	3.497%	2.169%	1.370%	0.923%	0.692%	0.533%	0.504%
$200,000	700	17	3.163%	1.914%	1.194%	0.813%	0.631%	0.519%	0.502%
$200,000	800	17	2.893%	1.710%	1.058%	0.736%	0.592%	0.511%	0.502%
$200,000	900	17	2.635%	1.526%	0.945%	0.674%	0.562%	0.507%	0.501%
$200,000	1,000	17	2.423%	1.381%	0.859%	0.630%	0.543%	0.504%	0.501%
$200,000	1,500	17	1.749%	0.959%	0.641%	0.537%	0.509%	0.502%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$200,000	2,000	17	1.340%	0.749%	0.559%	0.513%	0.504%	0.502%	0.501%
$200,000	3,000	17	0.937%	0.590%	0.516%	0.505%	0.503%	0.502%	0.501%
$200,000	4,000	17	0.735%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$200,000	5,000	17	0.631%	0.516%	0.505%	0.504%	0.503%	0.502%	0.501%
$200,000	10,000	17	0.513%	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	61.451%	59.618%	57.854%	56.157%	54.527%	51.453%	48.582%
$225,000	10	17	46.658%	44.489%	42.418%	40.442%	38.552%	35.014%	31.767%
$225,000	15	17	38.258%	35.903%	33.666%	31.548%	29.545%	25.843%	22.496%
$225,000	20	17	32.536%	30.069%	27.747%	25.562%	23.510%	19.830%	16.648%
$225,000	25	17	28.791%	26.269%	23.933%	21.769%	19.772%	16.265%	13.325%
$225,000	50	17	18.940%	16.521%	14.368%	12.465%	10.789%	8.022%	5.940%
$225,000	100	17	12.429%	10.189%	8.297%	6.724%	5.433%	3.528%	2.297%
$225,000	150	17	9.510%	7.424%	5.753%	4.432%	3.401%	2.020%	1.260%
$225,000	200	17	7.831%	5.885%	4.385%	3.253%	2.414%	1.380%	0.881%
$225,000	300	17	6.009%	4.261%	2.994%	2.107%	1.506%	0.864%	0.615%
$225,000	400	17	4.909%	3.316%	2.230%	1.521%	1.079%	0.665%	0.539%
$225,000	500	17	4.193%	2.720%	1.768%	1.186%	0.851%	0.580%	0.515%
$225,000	600	17	3.658%	2.296%	1.460%	0.981%	0.727%	0.543%	0.506%
$225,000	700	17	3.313%	2.028%	1.271%	0.860%	0.656%	0.525%	0.503%
$225,000	800	17	3.032%	1.812%	1.124%	0.774%	0.612%	0.514%	0.502%
$225,000	900	17	2.763%	1.618%	1.001%	0.705%	0.575%	0.509%	0.501%
$225,000	1,000	17	2.542%	1.462%	0.907%	0.654%	0.553%	0.505%	0.501%
$225,000	1,500	17	1.842%	1.012%	0.665%	0.545%	0.512%	0.502%	0.501%
$225,000	2,000	17	1.412%	0.783%	0.570%	0.515%	0.504%	0.502%	0.501%
$225,000	3,000	17	0.984%	0.605%	0.519%	0.505%	0.503%	0.502%	0.501%
$225,000	4,000	17	0.766%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$225,000	5,000	17	0.651%	0.519%	0.506%	0.504%	0.503%	0.502%	0.501%
$225,000	10,000	17	0.514%	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	62.061%	60.253%	58.514%	56.842%	55.239%	52.210%	49.385%
$250,000	10	17	47.442%	45.310%	43.277%	41.336%	39.481%	36.009%	32.829%
$250,000	15	17	39.097%	36.786%	34.594%	32.523%	30.565%	26.944%	23.679%
$250,000	20	17	33.423%	31.012%	28.738%	26.594%	24.579%	20.918%	17.711%
$250,000	25	17	29.699%	27.211%	24.895%	22.739%	20.739%	17.182%	14.187%
$250,000	50	17	19.584%	17.163%	14.999%	13.077%	11.378%	8.557%	6.404%
$250,000	100	17	12.871%	10.618%	8.703%	7.101%	5.776%	3.802%	2.503%
$250,000	150	17	9.864%	7.758%	6.060%	4.706%	3.640%	2.184%	1.367%
$250,000	200	17	8.131%	6.162%	4.631%	3.461%	2.590%	1.493%	0.945%
$250,000	300	17	6.240%	4.465%	3.166%	2.246%	1.613%	0.918%	0.640%
$250,000	400	17	5.100%	3.479%	2.361%	1.619%	1.148%	0.696%	0.550%
$250,000	500	17	4.358%	2.854%	1.870%	1.258%	0.899%	0.597%	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	3.802%	2.412%	1.544%	1.036%	0.761%	0.553%	0.508%
$250,000	700	17	3.445%	2.131%	1.343%	0.906%	0.682%	0.531%	0.504%
$250,000	800	17	3.157%	1.905%	1.186%	0.810%	0.631%	0.518%	0.502%
$250,000	900	17	2.878%	1.701%	1.054%	0.734%	0.590%	0.511%	0.502%
$250,000	1,000	17	2.649%	1.537%	0.952%	0.678%	0.563%	0.507%	0.501%
$250,000	1,500	17	1.925%	1.061%	0.688%	0.554%	0.514%	0.502%	0.501%
$250,000	2,000	17	1.477%	0.815%	0.582%	0.518%	0.505%	0.502%	0.501%
$250,000	3,000	17	1.027%	0.620%	0.523%	0.506%	0.503%	0.502%	0.501%
$250,000	4,000	17	0.794%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$250,000	5,000	17	0.670%	0.522%	0.506%	0.504%	0.503%	0.502%	0.501%
$250,000	10,000	17	0.516%	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	62.580%	60.794%	59.075%	57.426%	55.845%	52.854%	50.068%
$275,000	10	17	48.109%	46.009%	44.007%	42.095%	40.271%	36.854%	33.727%
$275,000	15	17	39.802%	37.528%	35.375%	33.343%	31.422%	27.869%	24.670%
$275,000	20	17	34.165%	31.799%	29.568%	27.465%	25.493%	21.888%	18.686%
$275,000	25	17	30.477%	28.034%	25.747%	23.609%	21.619%	18.050%	15.006%
$275,000	50	17	20.165%	17.741%	15.572%	13.637%	11.917%	9.050%	6.841%
$275,000	100	17	13.276%	11.012%	9.080%	7.454%	6.098%	4.063%	2.703%
$275,000	150	17	10.189%	8.065%	6.343%	4.958%	3.863%	2.342%	1.472%
$275,000	200	17	8.405%	6.414%	4.856%	3.656%	2.754%	1.603%	1.010%
$275,000	300	17	6.452%	4.654%	3.326%	2.376%	1.715%	0.973%	0.666%
$275,000	400	17	5.275%	3.630%	2.483%	1.713%	1.216%	0.726%	0.562%
$275,000	500	17	4.509%	2.980%	1.967%	1.328%	0.947%	0.614%	0.525%
$275,000	600	17	3.929%	2.514%	1.619%	1.086%	0.792%	0.561%	0.510%
$275,000	700	17	3.569%	2.228%	1.412%	0.950%	0.708%	0.537%	0.505%
$275,000	800	17	3.272%	1.993%	1.246%	0.846%	0.650%	0.522%	0.503%
$275,000	900	17	2.984%	1.780%	1.104%	0.763%	0.604%	0.513%	0.502%
$275,000	1,000	17	2.747%	1.608%	0.996%	0.701%	0.574%	0.508%	0.501%
$275,000	1,500	17	2.001%	1.108%	0.711%	0.563%	0.517%	0.502%	0.501%
$275,000	2,000	17	1.537%	0.845%	0.594%	0.522%	0.505%	0.502%	0.501%
$275,000	3,000	17	1.067%	0.635%	0.526%	0.506%	0.503%	0.502%	0.501%
$275,000	4,000	17	0.822%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$275,000	5,000	17	0.688%	0.525%	0.506%	0.504%	0.503%	0.502%	0.501%
$275,000	10,000	17	0.518%	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	63.001%	61.231%	59.529%	57.899%	56.335%	53.374%	50.620%
$300,000	10	17	48.659%	46.583%	44.606%	42.719%	40.918%	37.547%	34.462%
$300,000	15	17	40.383%	38.138%	36.018%	34.017%	32.124%	28.626%	25.480%
$300,000	20	17	34.774%	32.442%	30.245%	28.178%	26.240%	22.696%	19.533%
$300,000	25	17	31.112%	28.708%	26.456%	24.347%	22.372%	18.813%	15.748%
$300,000	50	17	20.675%	18.249%	16.075%	14.131%	12.394%	9.492%	7.237%

* 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	13.633%	11.360%	9.415%	7.770%	6.391%	4.300%	2.887%
$300,000	150	17	10.475%	8.338%	6.595%	5.187%	4.064%	2.490%	1.570%
$300,000	200	17	8.645%	6.637%	5.055%	3.829%	2.901%	1.702%	1.070%
$300,000	300	17	6.639%	4.822%	3.470%	2.494%	1.809%	1.026%	0.692%
$300,000	400	17	5.429%	3.763%	2.594%	1.799%	1.279%	0.756%	0.574%
$300,000	500	17	4.642%	3.092%	2.055%	1.392%	0.991%	0.632%	0.530%
$300,000	600	17	4.048%	2.611%	1.691%	1.136%	0.824%	0.572%	0.513%
$300,000	700	17	3.678%	2.314%	1.474%	0.991%	0.732%	0.544%	0.507%
$300,000	800	17	3.373%	2.071%	1.301%	0.880%	0.669%	0.526%	0.503%
$300,000	900	17	3.078%	1.850%	1.151%	0.790%	0.618%	0.516%	0.502%
$300,000	1,000	17	2.835%	1.671%	1.036%	0.723%	0.584%	0.510%	0.501%
$300,000	1,500	17	2.069%	1.150%	0.732%	0.572%	0.520%	0.502%	0.501%
$300,000	2,000	17	1.590%	0.874%	0.605%	0.525%	0.506%	0.502%	0.501%
$300,000	3,000	17	1.103%	0.649%	0.530%	0.507%	0.503%	0.502%	0.501%
$300,000	4,000	17	0.847%	0.563%	0.511%	0.504%	0.503%	0.502%	0.501%
$300,000	5,000	17	0.705%	0.529%	0.506%	0.504%	0.503%	0.502%	0.501%
$300,000	10,000	17	0.520%	0.506%	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	63.346%	61.589%	59.902%	58.287%	56.737%	53.800%	51.073%
$325,000	10	17	49.110%	47.055%	45.098%	43.231%	41.450%	38.116%	35.066%
$325,000	15	17	40.858%	38.639%	36.545%	34.569%	32.700%	29.247%	26.146%
$325,000	20	17	35.279%	32.976%	30.807%	28.770%	26.859%	23.367%	20.251%
$325,000	25	17	31.640%	29.269%	27.049%	24.969%	23.019%	19.488%	16.423%
$325,000	50	17	21.138%	18.713%	16.534%	14.583%	12.836%	9.900%	7.605%
$325,000	100	17	13.954%	11.674%	9.718%	8.057%	6.659%	4.521%	3.061%
$325,000	150	17	10.730%	8.581%	6.820%	5.393%	4.247%	2.626%	1.664%
$325,000	200	17	8.859%	6.837%	5.235%	3.988%	3.035%	1.795%	1.129%
$325,000	300	17	6.808%	4.975%	3.601%	2.603%	1.897%	1.077%	0.718%
$325,000	400	17	5.567%	3.885%	2.695%	1.880%	1.338%	0.785%	0.586%
$325,000	500	17	4.761%	3.194%	2.136%	1.452%	1.033%	0.649%	0.535%
$325,000	600	17	4.154%	2.698%	1.757%	1.182%	0.854%	0.583%	0.516%
$325,000	700	17	3.775%	2.392%	1.531%	1.029%	0.756%	0.551%	0.508%
$325,000	800	17	3.464%	2.142%	1.350%	0.911%	0.687%	0.530%	0.504%
$325,000	900	17	3.162%	1.913%	1.194%	0.815%	0.632%	0.519%	0.503%
$325,000	1,000	17	2.913%	1.729%	1.073%	0.743%	0.594%	0.512%	0.502%
$325,000	1,500	17	2.130%	1.188%	0.752%	0.580%	0.523%	0.503%	0.501%
$325,000	2,000	17	1.638%	0.899%	0.615%	0.528%	0.507%	0.502%	0.501%
$325,000	3,000	17	1.137%	0.662%	0.534%	0.508%	0.503%	0.502%	0.501%
$325,000	4,000	17	0.870%	0.570%	0.512%	0.505%	0.503%	0.502%	0.501%
$325,000	5,000	17	0.721%	0.532%	0.507%	0.504%	0.503%	0.502%	0.501%
$325,000	10,000	17	0.522%	0.506%	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

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$350,000	5	17	63.627%	61.882%	60.208%	58.604%	57.066%	54.150%	51.445%
$350,000	10	17	49.489%	47.452%	45.512%	43.662%	41.897%	38.596%	35.574%
$350,000	15	17	41.257%	39.059%	36.988%	35.034%	33.185%	29.769%	26.706%
$350,000	20	17	35.715%	33.435%	31.289%	29.278%	27.391%	23.941%	20.867%
$350,000	25	17	32.091%	29.747%	27.553%	25.500%	23.574%	20.084%	17.033%
$350,000	50	17	21.561%	19.142%	16.960%	15.002%	13.248%	10.282%	7.950%
$350,000	100	17	14.245%	11.959%	9.994%	8.319%	6.904%	4.726%	3.223%
$350,000	150	17	10.962%	8.803%	7.025%	5.582%	4.416%	2.753%	1.753%
$350,000	200	17	9.055%	7.022%	5.403%	4.135%	3.163%	1.884%	1.186%
$350,000	300	17	6.964%	5.116%	3.725%	2.706%	1.980%	1.126%	0.743%
$350,000	400	17	5.694%	3.997%	2.789%	1.954%	1.395%	0.813%	0.599%
$350,000	500	17	4.872%	3.288%	2.211%	1.508%	1.072%	0.666%	0.541%
$350,000	600	17	4.252%	2.779%	1.819%	1.226%	0.883%	0.593%	0.519%
$350,000	700	17	3.865%	2.464%	1.585%	1.065%	0.778%	0.557%	0.510%
$350,000	800	17	3.548%	2.207%	1.397%	0.941%	0.704%	0.535%	0.505%
$350,000	900	17	3.240%	1.973%	1.235%	0.840%	0.646%	0.521%	0.503%
$350,000	1,000	17	2.985%	1.782%	1.107%	0.763%	0.604%	0.514%	0.502%
$350,000	1,500	17	2.186%	1.224%	0.771%	0.588%	0.526%	0.503%	0.501%
$350,000	2,000	17	1.682%	0.923%	0.626%	0.532%	0.508%	0.502%	0.501%
$350,000	3,000	17	1.168%	0.675%	0.537%	0.509%	0.503%	0.502%	0.501%
$350,000	4,000	17	0.893%	0.577%	0.514%	0.505%	0.503%	0.502%	0.501%
$350,000	5,000	17	0.737%	0.535%	0.507%	0.504%	0.503%	0.502%	0.501%
$350,000	10,000	17	0.524%	0.506%	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	63.868%	62.133%	60.469%	58.877%	57.348%	54.450%	51.763%
$375,000	10	17	49.815%	47.794%	45.868%	44.033%	42.282%	39.008%	36.011%
$375,000	15	17	41.603%	39.424%	37.372%	35.436%	33.604%	30.222%	27.190%
$375,000	20	17	36.096%	33.837%	31.713%	29.724%	27.856%	24.443%	21.406%
$375,000	25	17	32.486%	30.165%	27.994%	25.964%	24.059%	20.609%	17.588%
$375,000	50	17	21.948%	19.540%	17.360%	15.396%	13.635%	10.649%	8.283%
$375,000	100	17	14.516%	12.226%	10.252%	8.566%	7.136%	4.922%	3.379%
$375,000	150	17	11.174%	9.008%	7.218%	5.758%	4.574%	2.874%	1.839%
$375,000	200	17	9.238%	7.196%	5.562%	4.276%	3.285%	1.969%	1.241%
$375,000	300	17	7.109%	5.250%	3.842%	2.804%	2.060%	1.175%	0.769%
$375,000	400	17	5.812%	4.102%	2.877%	2.026%	1.450%	0.841%	0.611%
$375,000	500	17	4.974%	3.376%	2.282%	1.561%	1.111%	0.683%	0.547%
$375,000	600	17	4.342%	2.854%	1.877%	1.268%	0.910%	0.604%	0.522%
$375,000	700	17	3.940%	2.525%	1.630%	1.095%	0.796%	0.562%	0.510%
$375,000	800	17	3.624%	2.268%	1.440%	0.969%	0.721%	0.539%	0.505%
$375,000	900	17	3.311%	2.027%	1.272%	0.863%	0.659%	0.524%	0.504%
$375,000	1,000	17	3.051%	1.831%	1.140%	0.782%	0.614%	0.515%	0.502%
$375,000	1,500	17	2.237%	1.257%	0.789%	0.597%	0.529%	0.503%	0.501%

* Applied to projected claims under ISL

AGGREGATE STOP LOSS RATE FACTORS*

ISL limit	Members	Months	110%	115%	120%	125%	130%	140%	150%
$375,000	2,000	17	1.723%	0.946%	0.636%	0.535%	0.509%	0.502%	0.501%
$375,000	3,000	17	1.197%	0.687%	0.541%	0.509%	0.504%	0.502%	0.501%
$375,000	4,000	17	0.913%	0.583%	0.515%	0.505%	0.503%	0.502%	0.501%
$375,000	5,000	17	0.751%	0.538%	0.507%	0.504%	0.503%	0.502%	0.501%
$375,000	10,000	17	0.526%	0.506%	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	64.085%	62.359%	60.705%	59.122%	57.602%	54.720%	52.051%
$400,000	10	17	50.115%	48.107%	46.195%	44.373%	42.634%	39.385%	36.411%
$400,000	15	17	41.922%	39.761%	37.726%	35.806%	33.990%	30.639%	27.635%
$400,000	20	17	36.448%	34.209%	32.104%	30.135%	28.284%	24.904%	21.901%
$400,000	25	17	32.852%	30.553%	28.402%	26.392%	24.508%	21.095%	18.108%
$400,000	50	17	22.318%	19.922%	17.749%	15.782%	14.015%	11.011%	8.615%
$400,000	100	17	14.782%	12.488%	10.506%	8.808%	7.366%	5.117%	3.537%
$400,000	150	17	11.382%	9.210%	7.408%	5.932%	4.732%	2.995%	1.927%
$400,000	200	17	9.417%	7.365%	5.717%	4.414%	3.406%	2.055%	1.298%
$400,000	300	17	7.250%	5.379%	3.956%	2.902%	2.140%	1.224%	0.796%
$400,000	400	17	5.928%	4.205%	2.965%	2.097%	1.506%	0.869%	0.624%
$400,000	500	17	5.073%	3.462%	2.351%	1.614%	1.149%	0.700%	0.554%
$400,000	600	17	4.430%	2.928%	1.935%	1.309%	0.939%	0.615%	0.526%
$400,000	700	17	4.020%	2.590%	1.679%	1.129%	0.818%	0.569%	0.512%
$400,000	800	17	3.697%	2.327%	1.483%	0.997%	0.738%	0.544%	0.506%
$400,000	900	17	3.379%	2.080%	1.310%	0.887%	0.672%	0.527%	0.504%
$400,000	1,000	17	3.114%	1.880%	1.173%	0.801%	0.624%	0.517%	0.503%
$400,000	1,500	17	2.287%	1.290%	0.807%	0.605%	0.532%	0.503%	0.501%
$400,000	2,000	17	1.763%	0.969%	0.646%	0.539%	0.510%	0.502%	0.501%
$400,000	3,000	17	1.224%	0.699%	0.545%	0.510%	0.504%	0.502%	0.501%
$400,000	4,000	17	0.933%	0.590%	0.516%	0.505%	0.503%	0.502%	0.501%
$400,000	5,000	17	0.766%	0.542%	0.508%	0.504%	0.503%	0.502%	0.501%
$400,000	10,000	17	0.528%	0.506%	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	64.285%	62.567%	60.922%	59.348%	57.835%	54.969%	52.314%
$425,000	10	17	50.385%	48.390%	46.490%	44.680%	42.951%	39.725%	36.772%
$425,000	15	17	42.211%	40.067%	38.047%	36.142%	34.340%	31.015%	28.037%
$425,000	20	17	36.762%	34.540%	32.452%	30.500%	28.666%	25.315%	22.342%
$425,000	25	17	33.178%	30.897%	28.766%	26.773%	24.907%	21.527%	18.572%
$425,000	50	17	22.663%	20.280%	18.116%	16.151%	14.380%	11.358%	8.936%
$425,000	100	17	15.035%	12.738%	10.749%	9.040%	7.586%	5.305%	3.692%
$425,000	150	17	11.580%	9.403%	7.591%	6.101%	4.886%	3.115%	2.014%
$425,000	200	17	9.584%	7.526%	5.865%	4.547%	3.523%	2.139%	1.355%
$425,000	300	17	7.385%	5.503%	4.067%	2.996%	2.219%	1.272%	0.824%
$425,000	400	17	6.039%	4.305%	3.050%	2.167%	1.560%	0.898%	0.638%
$425,000	500	17	5.168%	3.544%	2.419%	1.667%	1.187%	0.717%	0.561%

* 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	4.514%	2.998%	1.990%	1.350%	0.967%	0.626%	0.529%
$425,000	700	17	4.097%	2.653%	1.726%	1.162%	0.840%	0.577%	0.514%
$425,000	800	17	3.768%	2.384%	1.524%	1.025%	0.754%	0.549%	0.507%
$425,000	900	17	3.445%	2.132%	1.346%	0.910%	0.685%	0.530%	0.505%
$425,000	1,000	17	3.176%	1.927%	1.204%	0.820%	0.634%	0.519%	0.503%
$425,000	1,500	17	2.334%	1.321%	0.825%	0.613%	0.535%	0.503%	0.501%
$425,000	2,000	17	1.801%	0.991%	0.656%	0.542%	0.511%	0.502%	0.501%
$425,000	3,000	17	1.251%	0.711%	0.548%	0.511%	0.504%	0.502%	0.501%
$425,000	4,000	17	0.952%	0.596%	0.518%	0.505%	0.503%	0.502%	0.501%
$425,000	5,000	17	0.780%	0.545%	0.508%	0.504%	0.503%	0.502%	0.501%
$425,000	10,000	17	0.530%	0.506%	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	64.477%	62.767%	61.131%	59.565%	58.058%	55.206%	52.566%
$450,000	10	17	50.637%	48.653%	46.765%	44.965%	43.246%	40.042%	37.107%
$450,000	15	17	42.484%	40.354%	38.349%	36.457%	34.667%	31.369%	28.413%
$450,000	20	17	37.053%	34.847%	32.776%	30.839%	29.020%	25.695%	22.750%
$450,000	25	17	33.479%	31.217%	29.102%	27.125%	25.276%	21.927%	19.000%
$450,000	50	17	22.988%	20.620%	18.465%	16.506%	14.733%	11.697%	9.252%
$450,000	100	17	15.277%	12.978%	10.986%	9.267%	7.800%	5.490%	3.845%
$450,000	150	17	11.770%	9.590%	7.768%	6.264%	5.036%	3.234%	2.100%
$450,000	200	17	9.747%	7.681%	6.011%	4.679%	3.640%	2.224%	1.412%
$450,000	300	17	7.515%	5.624%	4.175%	3.089%	2.296%	1.322%	0.852%
$450,000	400	17	6.148%	4.403%	3.133%	2.235%	1.615%	0.927%	0.652%
$450,000	500	17	5.261%	3.625%	2.485%	1.719%	1.225%	0.735%	0.568%
$450,000	600	17	4.596%	3.068%	2.046%	1.391%	0.995%	0.638%	0.533%
$450,000	700	17	4.172%	2.715%	1.773%	1.196%	0.862%	0.584%	0.516%
$450,000	800	17	3.837%	2.440%	1.565%	1.052%	0.772%	0.554%	0.508%
$450,000	900	17	3.510%	2.183%	1.383%	0.933%	0.698%	0.534%	0.505%
$450,000	1,000	17	3.236%	1.973%	1.235%	0.839%	0.644%	0.522%	0.503%
$450,000	1,500	17	2.380%	1.352%	0.842%	0.622%	0.538%	0.504%	0.501%
$450,000	2,000	17	1.839%	1.013%	0.667%	0.546%	0.512%	0.502%	0.501%
$450,000	3,000	17	1.277%	0.723%	0.552%	0.512%	0.504%	0.502%	0.501%
$450,000	4,000	17	0.971%	0.603%	0.519%	0.505%	0.503%	0.502%	0.501%
$450,000	5,000	17	0.794%	0.549%	0.509%	0.504%	0.503%	0.502%	0.501%
$450,000	10,000	17	0.531%	0.506%	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	64.650%	62.948%	61.319%	59.760%	58.259%	55.420%	52.793%
$475,000	10	17	50.868%	48.895%	47.017%	45.227%	43.517%	40.331%	37.415%
$475,000	15	17	42.734%	40.618%	38.625%	36.745%	34.967%	31.691%	28.756%
$475,000	20	17	37.321%	35.129%	33.073%	31.151%	29.345%	26.044%	23.123%
$475,000	25	17	33.752%	31.506%	29.407%	27.444%	25.610%	22.289%	19.387%
$475,000	50	17	23.288%	20.936%	18.792%	16.840%	15.070%	12.023%	9.558%

* 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	17	15.506%	13.208%	11.211%	9.484%	8.005%	5.668%	3.994%
$475,000	150	17	11.950%	9.767%	7.936%	6.420%	5.180%	3.349%	2.185%
$475,000	200	17	9.903%	7.830%	6.151%	4.806%	3.753%	2.306%	1.469%
$475,000	300	17	7.639%	5.740%	4.279%	3.179%	2.371%	1.370%	0.881%
$475,000	400	17	6.252%	4.496%	3.214%	2.301%	1.668%	0.957%	0.666%
$475,000	500	17	5.351%	3.703%	2.549%	1.770%	1.263%	0.753%	0.575%
$475,000	600	17	4.676%	3.136%	2.099%	1.431%	1.023%	0.649%	0.537%
$475,000	700	17	4.244%	2.775%	1.819%	1.229%	0.884%	0.592%	0.518%
$475,000	800	17	3.903%	2.493%	1.605%	1.079%	0.788%	0.559%	0.509%
$475,000	900	17	3.572%	2.232%	1.418%	0.956%	0.712%	0.537%	0.506%
$475,000	1,000	17	3.293%	2.017%	1.266%	0.857%	0.655%	0.524%	0.504%
$475,000	1,500	17	2.425%	1.383%	0.860%	0.630%	0.542%	0.504%	0.501%
$475,000	2,000	17	1.875%	1.035%	0.677%	0.550%	0.513%	0.502%	0.501%
$475,000	3,000	17	1.303%	0.734%	0.556%	0.513%	0.504%	0.502%	0.501%
$475,000	4,000	17	0.990%	0.609%	0.520%	0.505%	0.503%	0.502%	0.501%
$475,000	5,000	17	0.807%	0.552%	0.509%	0.504%	0.503%	0.502%	0.501%
$475,000	10,000	17	0.533%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$475,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%
$500,000	5	17	64.813%	63.117%	61.495%	59.943%	58.448%	55.621%	53.006%
$500,000	10	17	51.086%	49.122%	47.253%	45.473%	43.772%	40.603%	37.704%
$500,000	15	17	42.967%	40.864%	38.883%	37.015%	35.247%	31.993%	29.077%
$500,000	20	17	37.573%	35.394%	33.353%	31.443%	29.651%	26.372%	23.475%
$500,000	25	17	34.005%	31.774%	29.690%	27.741%	25.920%	22.625%	19.747%
$500,000	50	17	23.571%	21.234%	19.103%	17.159%	15.394%	12.343%	9.861%
$500,000	100	17	15.728%	13.432%	11.430%	9.697%	8.208%	5.846%	4.142%
$500,000	150	17	12.125%	9.939%	8.102%	6.576%	5.323%	3.465%	2.273%
$500,000	200	17	10.055%	7.977%	6.288%	4.932%	3.866%	2.390%	1.527%
$500,000	300	17	7.760%	5.853%	4.382%	3.268%	2.446%	1.419%	0.910%
$500,000	400	17	6.353%	4.588%	3.293%	2.367%	1.720%	0.987%	0.680%
$500,000	500	17	5.438%	3.779%	2.613%	1.820%	1.301%	0.771%	0.583%
$500,000	600	17	4.753%	3.202%	2.152%	1.471%	1.051%	0.661%	0.541%
$500,000	700	17	4.313%	2.833%	1.864%	1.261%	0.905%	0.600%	0.520%
$500,000	800	17	3.966%	2.545%	1.644%	1.106%	0.805%	0.565%	0.511%
$500,000	900	17	3.631%	2.279%	1.452%	0.978%	0.725%	0.541%	0.506%
$500,000	1,000	17	3.348%	2.059%	1.295%	0.876%	0.665%	0.526%	0.504%
$500,000	1,500	17	2.468%	1.412%	0.877%	0.639%	0.545%	0.504%	0.501%
$500,000	2,000	17	1.909%	1.055%	0.687%	0.554%	0.514%	0.502%	0.501%
$500,000	3,000	17	1.327%	0.746%	0.560%	0.514%	0.504%	0.502%	0.501%
$500,000	4,000	17	1.007%	0.615%	0.522%	0.506%	0.503%	0.502%	0.501%
$500,000	5,000	17	0.820%	0.556%	0.510%	0.504%	0.503%	0.502%	0.501%
$500,000	10,000	17	0.535%	0.507%	0.505%	0.504%	0.503%	0.502%	0.501%
$500,000	20,000	17	0.407%	0.406%	0.405%	0.404%	0.403%	0.402%	0.401%

* Applied to projected claims under ISL

BlueCross BlueShield of Vermont
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MEMORANDUM

To: Martine Lemieux, Manager, Actuarial Services

From: Ruth Greene, VP and CFO

Date: February 16, 2022

Subject: Administrative Charges and Contribution to Policyholder Reserves for Q3 2022 Large Group Rating Program Filings

Upon consideration of the points documented in this memorandum, I am recommending that you file as follows for the Q3 2022 Blue Cross and TVHP Large Group Rating Program Filings and the 2023 Association Health Plan Filing:

1. A contribution to policyholder reserves (CTR) of 1.5 percent for Blue Cross 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 testing and treatment for the COVID-19 pandemic.

Overall CTR Philosophy

Blue Cross 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.

Blue Cross 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, the Blue Cross CTR philosophy looks beyond a single year of experience to establish the required levels.

Should the outlook for the Blue Cross 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 Blue Cross. While any rating program filing is by definition an estimate of future costs and is therefore subject to gains or losses, Blue Cross 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.

Blue Cross 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."

Blue Cross's RBC is currently within the targeted range, however, uncertainties with regard to future growth of insured membership, continued economic and market volatility as well as a very challenging competitive environment make it difficult to predict where Blue Cross will be in the range by the end of 2023. 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].

[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.

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.

COVID-19

During this difficult time, Blue Cross'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 discussed in our prior filings, Blue Cross 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 has been and will be funded through policyholder reserves. For 2023, Blue Cross expects that COVID-19 vaccines will be recurring annually, and these endemic costs will be included in the claims projections. Other costs related to this pandemic, such as testing and treatment, will be funded through policyholder reserves. 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 2023 claims increases beyond those projected in the filing.

Federal Taxes

The Tax Cuts and Jobs Act resulted in the Blue Cross legal entity being no longer subject to federal income taxes (note that Blue Cross subsidiaries continue to be taxable). The savings resulting from the elimination of Blue Cross'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].

Conclusion

In consideration of all the above, I recommend that you file a 1.5 percent CTR for the Q3 2022 Blue Cross Large Group Rating Program Filing and the 2023 Association Health Plan Filing, a 2.0 percent CTR for the Q3 2022 TVHP Large Group Rating Program Filing, a 0.375 percent CTR for Cost Plus business. Further, I recommend that you exclude direct testing and treatment costs for COVID-19 from claims projections to reflect Blue Cross's intention to fund these items through policyholder reserves.

[2] Because TVHP remains taxable at the federal level, its long-term CTR target is 2 percent.

Please provide Company specific inputs for any cells shaded in blue.

Field Name	Description	Input
Insurance Company Name	Company Name	Blue Cross and Blue Shield of Vermont
HIOS ID	5 digit HIOS ID (if applicable)	13627
SERFF Filing Number	Filing number assigned by SERFF	BCVT-133154621
Market	Market type: Individual, Small Group, Large Group etc.	Large Group
Product Name	Product name entered in SERFF	Q3 2022 BCBSVT Large Group Rating Program Filing
Period Prior to Experience Period Start Date	Beginning date for the 12 month period preceding the base period experience (MM/DD/YYYY)	9/1/2019
Period Prior to Experience Period End Date	End date for the 12 month period preceding the base period experience (MM/DD/YYYY)	8/31/2020
Experience Period Start Date	Beginning date for base period experience (MM/DD/YYYY)	9/1/2020
Experience Period End Date	End date for base period experience (MM/DD/YYYY)	8/31/2021
Projection Period Start Date	Beginning effective date for proposed rates (MM/DD/YYYY)	1/1/2023
Projection Period End Date	Ending effective date for proposed rates (MM/DD/YYYY)	12/31/2023

Insurance Company Name	Blue Cross and Blue Shield of Vermont
HIOS ID	13627
SERFF Filing Number	BCVT-133154621
Market	Large Group
Product Name	Q3 2022 BCBSVT Large Group Rating Program Filing

Prescription Drug Costs as Percentage of Premium[1]

Enter PMPM drug costs incurred during the below periods for the following prescription drug tiers **dispensed only at a pharmacy, network pharmacy, or mail-order pharmacy**. Additionally, enter the total premium PMPM and member months for each period.

	Gross of Member Cost Sharing and Rebates (Allowed Basis)						
		Experience Period -1		Experience Period		Projection Period	
		09/01/2019-08/31/2020		09/01/2020-08/31/2021		01/01/2023-12/31/2023	
		Retail	Mail	Retail	Mail	Retail	Mail
	Non-Specialty Generic PMPM	$16.99	$1.03	$16.77	$0.97	$15.62	$0.90
(III)	Non-Specialty Brand PMPM	$38.54	$4.21	$44.32	$3.88	$49.88	$4.37
	Specialty PMPM	$31.22	$14.10	$43.74	$6.02	$60.37	$8.31
(B)	Medical Rx PMPM	$49.37		$71.47		$83.28	
	Total (Medical and Rx) Premium PMPM	$508.69		$548.92		$696.09	
	Non-Specialty Generic % of Premium	3.34%	0.20%	3.06%	0.18%	2.24%	0.13%
(I)	Non-Specialty Brand % of Premium	7.58%	0.83%	8.07%	0.71%	7.17%	0.63%
	Specialty Total % of Premium	6.14%	2.77%	7.97%	1.10%	8.67%	1.19%
(B)	Medical Rx PMPM	9.70%		13.02%		11.96%	
	Non-Specialty Generic % of Premium Change vs Prior Period			-0.29%	-0.03%	-0.81%	-0.05%
(II)	Non-Specialty Brand % of Premium Change vs Prior Period			0.50%	-0.12%	-0.91%	-0.08%
	Specialty % of Premium Change vs Prior Period			1.83%	-1.67%	0.70%	0.10%
(B)	Medical Rx % of Premium Change vs Prior Period			3.31%		-1.06%	

	Net of Member Cost Sharing (Paid Amount), Gross of Rebates						
		Experience Period -1		Experience Period		Projection Period	
		Retail	Mail	Retail	Mail	Retail	Mail
	Non-Specialty Generic PMPM	$10.97	$0.65	$11.05	$0.69	$10.43	$0.65
(III)	Non-Specialty Brand PMPM	$34.15	$3.98	$39.55	$3.69	$45.11	$4.21
	Specialty PMPM	$30.54	$13.58	$42.60	$5.78	$59.60	$8.08
(B)	Medical Rx PMPM	$47.12		$69.22		$83.05	
	Total Medical and Rx Premium PMPM	$508.69		$548.92		$696.09	
	Non-Specialty Generic % of Premium	2.16%	0.13%	2.01%	0.12%	1.50%	0.09%
(I)	Non-Specialty Brand % of Premium	6.71%	0.78%	7.20%	0.67%	6.48%	0.61%
	Specialty Total % of Premium	6.00%	2.67%	7.76%	1.05%	8.56%	1.16%
(B)	Medical Rx PMPM	9.26%		12.61%		11.93%	
	Non-Specialty Generic % of Premium Change vs Prior Period			-0.14%	0.00%	-0.51%	-0.03%
(II)	Non-Specialty Brand % of Premium Change vs Prior Period			0.49%	-0.11%	-0.72%	-0.07%
	Specialty % of Premium Change vs Prior Period			1.76%	-1.62%	0.80%	0.11%
(B)	Medical Rx % of Premium Change vs Prior Period			3.35%		-0.68%	

[1] ***Vermont Statute 8 V.S.A. § 4062***

(2)(A) In conjunction with a rate filing required by subsection (a) of this section, an insurer shall disclose to the Board:

(i) for all covered prescription drugs, including generic drugs, brand-name drugs excluding specialty drugs, and specialty drugs dispensed at a pharmacy, network pharmacy, or mail-order pharmacy for outpatient use:

(I) the percentage of the premium rate attributable to prescription drug costs for the prior year for each category of prescription drugs;

(II) the year-over-year increase or decrease, expressed as a percentage, in per-member, per-month total health plan spending on each category of prescription drugs; and

(III) the year-over-year increase or decrease in per-member, per-month costs for prescription drugs compared to other components of the premium rate.

(B) The insurer shall provide, if available, the percentage of the premium rate attributable to prescription drugs administered by a health care provider in an outpatient setting that are part of the medical benefit as separate from the pharmacy benefit.

Insurance Company Name	Blue Cross and Blue Shield of Vermont
HIOS ID	13627
SERFF Filing Number	BCVT-133154621
Market	Large Group
Product Name	Q3 2022 BCBSVT Large Group Rating Program Filing

Vermont Statute 8 V.S.A. § 4062

(2)(A) In conjunction with a rate filing required by subsection (a) of this section, an insurer shall disclose to the Board:

(ii) the specialty tier formulary list.

Specialty Formulary List

Provide the specialty formulary information listed below.

Drug Name	Drug Tier	Formulary Name (if multiple formularies are used)
ABIRATERONE	ORAL-CHEMO	Blue Cross Formulary
ABIRATERONE	ORAL-CHEMO	National Performance Formulary
ABRAXANE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ABRAXANE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ACTEMRA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ACTEMRA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ACTHAR	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ACTHAR	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ACTIMMUNE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ACTIMMUNE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ADAKVEO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ADAKVEO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ADCETRIS	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ADCETRIS	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ADEFOV	GENERIC-SPECIALTY	Blue Cross Formulary
ADEFOV	GENERIC-SPECIALTY	National Performance Formulary
ADEMPAS	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ADEMPAS	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ADRIAMYCIN	GENERIC-SPECIALTY	Blue Cross Formulary
ADRIAMYCIN	GENERIC-SPECIALTY	National Performance Formulary
ADVATE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ADVATE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ADYNOVATE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ADYNOVATE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
AFINITOR	ORAL-CHEMO	Blue Cross Formulary
AFINITOR	ORAL-CHEMO	National Performance Formulary
AFSTYLA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
AFSTYLA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ALDURAZYME	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ALDURAZYME	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ALECENSA	ORAL-CHEMO	Blue Cross Formulary
ALECENSA	ORAL-CHEMO	National Performance Formulary
ALFERON	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ALFERON	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ALIMTA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ALIMTA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ALIQOPA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ALIQOPA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ALKERAN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ALKERAN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ALKERAN	ORAL-CHEMO	Blue Cross Formulary
ALKERAN	ORAL-CHEMO	National Performance Formulary
ALPHANATE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ALPHANATE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ALPHANINE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ALPHANINE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ALPROLIX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ALPROLIX	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ALUNBRIG	ORAL-CHEMO	Blue Cross Formulary
ALUNBRIG	ORAL-CHEMO	National Performance Formulary
ALYQ	GENERIC-SPECIALTY	Blue Cross Formulary
ALYQ	GENERIC-SPECIALTY	National Performance Formulary
AMBRISENTAN	GENERIC-SPECIALTY	Blue Cross Formulary
AMBRISENTAN	GENERIC-SPECIALTY	National Performance Formulary
AMPYRA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
AMPYRA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
APOKYN	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
APOKYN	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ARALAST	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary

ARALAST	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ARANESP	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ARANESP	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ARIKAYCE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ARIKAYCE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ARIXTRA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ARIXTRA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ARRANON	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ARRANON	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ARSENIC	GENERIC-SPECIALTY	Blue Cross Formulary
ARSENIC	GENERIC-SPECIALTY	National Performance Formulary
ARZERRA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ARZERRA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ASCENIV	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ASPARLAS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ASPARLAS	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ASTAGRAF	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ASTAGRAF	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ATGAM	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ATGAM	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
AUBAGIO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
AUBAGIO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
AUSTEDO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
AUSTEDO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
AVASTIN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
AVASTIN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
AVONEX	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
AVONEX	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
AVSOLA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
AVSOLA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
AYVAKIT	ORAL-CHEMO	Blue Cross Formulary
AYVAKIT	ORAL-CHEMO	National Performance Formulary
AZACITIDINE	GENERIC-SPECIALTY	Blue Cross Formulary
AZACITIDINE	GENERIC-SPECIALTY	National Performance Formulary
BAFIERTAM	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BAFIERTAM	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
BALVERSA	ORAL-CHEMO	Blue Cross Formulary
BALVERSA	ORAL-CHEMO	National Performance Formulary
BARACLUDE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BARACLUDE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
BAVENCIO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BAVENCIO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
BELEODAQ	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BELEODAQ	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
BELRAPZO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BENDEKA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BENDEKA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
BENEFIX	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BENEFIX	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
BENLYSTA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BENLYSTA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
BEOVU	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BERINERT	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BERINERT	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
BESPONSA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BESPONSA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
BETASERON	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BETASERON	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
BETHKIS	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BETHKIS	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
BEVACIZUMAB	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BEVACIZUMAB	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
BEVACIZUMAB	TIER 03	Blue Cross Formulary
BEVACIZUMAB	TIER 03	National Performance Formulary
BEXAROTENE	ORAL-CHEMO	Blue Cross Formulary
BEXAROTENE	ORAL-CHEMO	National Performance Formulary
BICNU	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BICNU	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
BIVIGAM	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BIVIGAM	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
BLENREP	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BLENREP	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
BLEOMYCIN	GENERIC-SPECIALTY	Blue Cross Formulary
BLEOMYCIN	GENERIC-SPECIALTY	National Performance Formulary
BLINCYTO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BLINCYTO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary

BORTEZOMIB	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BORTEZOMIB	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
BOSENTAN	GENERIC-SPECIALTY	Blue Cross Formulary
BOSENTAN	GENERIC-SPECIALTY	National Performance Formulary
BOSULIF	ORAL-CHEMO	Blue Cross Formulary
BOSULIF	ORAL-CHEMO	National Performance Formulary
BOTOX	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BOTOX	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
BRAFTOVI	ORAL-CHEMO	Blue Cross Formulary
BRAFTOVI	ORAL-CHEMO	National Performance Formulary
BRINEURA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BRINEURA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
BRUKINSA	ORAL-CHEMO	Blue Cross Formulary
BRUKINSA	ORAL-CHEMO	National Performance Formulary
BUPHENYL	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BUPHENYL	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
BUSULFAN	GENERIC-SPECIALTY	Blue Cross Formulary
BUSULFAN	GENERIC-SPECIALTY	National Performance Formulary
BUSULFEX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
BUSULFEX	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CABLIVI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CABLIVI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CABOMETYX	ORAL-CHEMO	Blue Cross Formulary
CABOMETYX	ORAL-CHEMO	National Performance Formulary
CALQUENCE	ORAL-CHEMO	Blue Cross Formulary
CALQUENCE	ORAL-CHEMO	National Performance Formulary
CAMPTOSAR	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CAMPTOSAR	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CAPECITABINE	ORAL-CHEMO	Blue Cross Formulary
CAPECITABINE	ORAL-CHEMO	National Performance Formulary
CAPRELSA	ORAL-CHEMO	Blue Cross Formulary
CAPRELSA	ORAL-CHEMO	National Performance Formulary
CARBAGLU	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CARBAGLU	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CARBOPLATIN	GENERIC-SPECIALTY	Blue Cross Formulary
CARBOPLATIN	GENERIC-SPECIALTY	National Performance Formulary
CARMUSTINE	GENERIC-SPECIALTY	Blue Cross Formulary
CARMUSTINE	GENERIC-SPECIALTY	National Performance Formulary
CAYSTON	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CAYSTON	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CELLCEPT	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CELLCEPT	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CERDELGA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CERDELGA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CEREZYME	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CEREZYME	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CETROTIDE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CHENODAL	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CHENODAL	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CHOLBAM	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CHOLBAM	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CHOR	GENERIC-SPECIALTY	Blue Cross Formulary
CHOR	GENERIC-SPECIALTY	National Performance Formulary
CIMZIA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CIMZIA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CINQAIR	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CINQAIR	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CINRYZE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CINRYZE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CISPLATIN	GENERIC-SPECIALTY	Blue Cross Formulary
CISPLATIN	GENERIC-SPECIALTY	National Performance Formulary
CISPLATIN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CISPLATIN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CLADRIBINE	GENERIC-SPECIALTY	Blue Cross Formulary
CLADRIBINE	GENERIC-SPECIALTY	National Performance Formulary
CLOFARABINE	GENERIC-SPECIALTY	Blue Cross Formulary
CLOFARABINE	GENERIC-SPECIALTY	National Performance Formulary
CLOLAR	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CLOLAR	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CLOVIQUE	GENERIC-SPECIALTY	Blue Cross Formulary
CLOVIQUE	GENERIC-SPECIALTY	National Performance Formulary
COAGADEX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
COAGADEX	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
COMETRIQ	ORAL-CHEMO	Blue Cross Formulary
COMETRIQ	ORAL-CHEMO	National Performance Formulary
COPAXONE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary

COPAXONE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
COPIKTRA	ORAL-CHEMO	Blue Cross Formulary
COPIKTRA	ORAL-CHEMO	National Performance Formulary
CORIFACT	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CORIFACT	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
COSENTYX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
COSMEGEN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
COSMEGEN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
COTELLIC	ORAL-CHEMO	Blue Cross Formulary
COTELLIC	ORAL-CHEMO	National Performance Formulary
CRYSVITA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CRYSVITA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CUPRIMINE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CUPRIMINE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CUTAQUIG	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CUVITRU	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CUVITRU	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CYCLOPHOSPH	GENERIC-SPECIALTY	Blue Cross Formulary
CYCLOPHOSPH	GENERIC-SPECIALTY	National Performance Formulary
CYCLOPHOSPH	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CYCLOPHOSPH	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CYCLOPHOSPHA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CYCLOPHOSPHA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CYCLOSPORINE	GENERIC-SPECIALTY	Blue Cross Formulary
CYCLOSPORINE	GENERIC-SPECIALTY	National Performance Formulary
CYRAMZA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CYRAMZA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CYSTADANE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CYSTADANE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CYSTADROPS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CYSTADROPS	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CYSTAGON	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CYSTAGON	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CYSTARAN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CYSTARAN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
CYTARABINE	GENERIC-SPECIALTY	Blue Cross Formulary
CYTARABINE	GENERIC-SPECIALTY	National Performance Formulary
CYTOGAM	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
CYTOGAM	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
DACARBAZINE	GENERIC-SPECIALTY	Blue Cross Formulary
DACARBAZINE	GENERIC-SPECIALTY	National Performance Formulary
DACOGEN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
DACOGEN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
DACTINOMYCIN	GENERIC-SPECIALTY	Blue Cross Formulary
DACTINOMYCIN	GENERIC-SPECIALTY	National Performance Formulary
DALFAMPRIDIN	GENERIC-SPECIALTY	Blue Cross Formulary
DALFAMPRIDIN	GENERIC-SPECIALTY	National Performance Formulary
DANYELZA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
DANYELZA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
DARAPRIM	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
DARAPRIM	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
DARZALEX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
DARZALEX	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
DAUNORUBICIN	GENERIC-SPECIALTY	Blue Cross Formulary
DAUNORUBICIN	GENERIC-SPECIALTY	National Performance Formulary
DAURISMO	ORAL-CHEMO	Blue Cross Formulary
DAURISMO	ORAL-CHEMO	National Performance Formulary
DECITABINE	GENERIC-SPECIALTY	Blue Cross Formulary
DECITABINE	GENERIC-SPECIALTY	National Performance Formulary
DEPEN	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
DEPEN	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
DEXRAZOXANE	GENERIC-SPECIALTY	Blue Cross Formulary
DEXRAZOXANE	GENERIC-SPECIALTY	National Performance Formulary
DEXTENZA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
DEXTENZA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
DIACOMIT	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
DIACOMIT	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
DIMETHYL	GENERIC-SPECIALTY	Blue Cross Formulary
DIMETHYL	GENERIC-SPECIALTY	National Performance Formulary
DOCETAXEL	GENERIC-SPECIALTY	Blue Cross Formulary
DOCETAXEL	GENERIC-SPECIALTY	National Performance Formulary
DOPTELET	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
DOPTELET	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
DOXIL	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
DOXIL	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
DOXORUBICIN	GENERIC-SPECIALTY	Blue Cross Formulary

DOXORUBICIN	GENERIC-SPECIALTY	National Performance Formulary
DUPIXENT	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
DUPIXENT	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
DUROLANE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
DUROLANE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
DYSPORT	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
DYSPORT	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
EGRIFTA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
EGRIFTA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ELAPRASE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ELAPRASE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ELELYSO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ELELYSO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ELIGARD	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ELIGARD	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ELITEK	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ELITEK	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ELLENCE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ELLENCE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ELOCTATE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ELOCTATE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ELZONRIS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ELZONRIS	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
EMFLAZA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
EMFLAZA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
EMPLICITI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
EMPLICITI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ENBREL	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ENBREL	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ENHERTU	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ENHERTU	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ENOXAPARIN	GENERIC-SPECIALTY	Blue Cross Formulary
ENOXAPARIN	GENERIC-SPECIALTY	National Performance Formulary
ENSPRYNG	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ENSPRYNG	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ENTECAVIR	GENERIC-SPECIALTY	Blue Cross Formulary
ENTECAVIR	GENERIC-SPECIALTY	National Performance Formulary
ENTYVIO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ENTYVIO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ENVARSUS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ENVARSUS	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
EPCLUSA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
EPCLUSA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
EPIDIOLEX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
EPIDIOLEX	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
EPIRUBICIN	GENERIC-SPECIALTY	Blue Cross Formulary
EPIRUBICIN	GENERIC-SPECIALTY	National Performance Formulary
EPIVIR	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
EPIVIR	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
EPIVIR	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
EPIVIR	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
EPOGEN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
EPOPROSTENOL	GENERIC-SPECIALTY	Blue Cross Formulary
EPOPROSTENOL	GENERIC-SPECIALTY	National Performance Formulary
ERBITUX	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ERBITUX	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ERIVEDGE	ORAL-CHEMO	Blue Cross Formulary
ERIVEDGE	ORAL-CHEMO	National Performance Formulary
ERLEADA	ORAL-CHEMO	Blue Cross Formulary
ERLOTINIB	ORAL-CHEMO	Blue Cross Formulary
ERLOTINIB	ORAL-CHEMO	National Performance Formulary
ESBRIET	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ESBRIET	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ESPEROCT	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ETOPOPHOS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ETOPOPHOS	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ETOPOSIDE	GENERIC-SPECIALTY	Blue Cross Formulary
ETOPOSIDE	GENERIC-SPECIALTY	National Performance Formulary
ETOPOSIDE	ORAL-CHEMO	Blue Cross Formulary
ETOPOSIDE	ORAL-CHEMO	National Performance Formulary
EUFLEXXA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
EUFLEXXA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
EVENITY	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
EVENITY	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
EVEROLIMUS	GENERIC-SPECIALTY	Blue Cross Formulary
EVEROLIMUS	GENERIC-SPECIALTY	National Performance Formulary

EVEROLIMUS	ORAL-CHEMO	Blue Cross Formulary
EVEROLIMUS	ORAL-CHEMO	National Performance Formulary
EVKEEZA	TIER 03	Blue Cross Formulary
EVKEEZA	TIER 03	National Performance Formulary
EVOMELA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
EVOMELA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
EVRYSDI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
EVRYSDI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
EXONDYS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
EXTAVIA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
EYLEA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
EYLEA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
FABRAZYME	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
FABRAZYME	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
FARYDAK	ORAL-CHEMO	Blue Cross Formulary
FARYDAK	ORAL-CHEMO	National Performance Formulary
FASENRA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
FASENRA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
FASLODEX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
FASLODEX	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
FEIBA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
FEIBA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
FENSOLVI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
FENSOLVI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
FIBRYGA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
FIBRYGA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
FINTEPLA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
FINTEPLA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
FIRAZYR	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
FIRAZYR	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
FIRDAPSE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
FIRMAGON	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
FIRMAGON	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
FLEBOGAMMA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
FLEBOGAMMA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
FLOLAN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
FLOLAN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
FLOXURIDINE	GENERIC-SPECIALTY	Blue Cross Formulary
FLOXURIDINE	GENERIC-SPECIALTY	National Performance Formulary
FLUDARABINE	GENERIC-SPECIALTY	Blue Cross Formulary
FLUDARABINE	GENERIC-SPECIALTY	National Performance Formulary
FLUOROURACIL	GENERIC-SPECIALTY	Blue Cross Formulary
FLUOROURACIL	GENERIC-SPECIALTY	National Performance Formulary
FOLLISTIM	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
FOLLISTIM	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
FOLOTYN	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
FOLOTYN	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
FONDAPARINUX	GENERIC-SPECIALTY	Blue Cross Formulary
FONDAPARINUX	GENERIC-SPECIALTY	National Performance Formulary
FORTEO	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
FORTEO	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
FRAGMIN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
FRAGMIN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
FULPHILA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
FULVESTRANT	GENERIC-SPECIALTY	Blue Cross Formulary
FULVESTRANT	GENERIC-SPECIALTY	National Performance Formulary
GALAFOLD	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
GALAFOLD	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
GAMASTAN	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
GAMASTAN	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
GAMIFANT	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
GAMIFANT	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
GAMMAGARD	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
GAMMAGARD	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
GAMMAKED	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
GAMMAKED	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
GAMMAPLEX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
GAMMAPLEX	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
GAMUNEX-C	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
GAMUNEX-C	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
GANIRELIX	GENERIC-SPECIALTY	Blue Cross Formulary
GANIRELIX	GENERIC-SPECIALTY	National Performance Formulary
GATTEX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
GATTEX	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
GAZYVA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
GAZYVA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary

GEL-ONE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
GELSYN-3	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
GELSYN-3	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
GEMCITABINE	GENERIC-SPECIALTY	Blue Cross Formulary
GEMCITABINE	GENERIC-SPECIALTY	National Performance Formulary
GENGRAF	GENERIC-SPECIALTY	Blue Cross Formulary
GENGRAF	GENERIC-SPECIALTY	National Performance Formulary
GENOTROPIN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
GENVISC	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
GILENYA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
GILENYA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
GILOTRIF	ORAL-CHEMO	Blue Cross Formulary
GILOTRIF	ORAL-CHEMO	National Performance Formulary
GIVLAARI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
GIVLAARI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
GLASSIA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
GLASSIA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
GLATIRAMER	GENERIC-SPECIALTY	Blue Cross Formulary
GLATIRAMER	GENERIC-SPECIALTY	National Performance Formulary
GLATOPA	GENERIC-SPECIALTY	Blue Cross Formulary
GLATOPA	GENERIC-SPECIALTY	National Performance Formulary
GLEOSTINE	ORAL-CHEMO	Blue Cross Formulary
GLEOSTINE	ORAL-CHEMO	National Performance Formulary
GONAL-F	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
GRANIX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
HAEGARDA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
HAEGARDA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
HALAVEN	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
HALAVEN	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
HARVONI	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
HARVONI	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
HEMLIBRA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
HEMLIBRA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
HEMOFIL	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
HEMOFIL	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
HEPSERA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
HEPSERA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
HERCEP	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
HERCEP	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
HERCEPTIN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
HERCEPTIN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
HERZUMA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
HETLIOZ	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
HETLIOZ	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
HIZENTRA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
HIZENTRA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
HUMATE-P	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
HUMATE-P	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
HUMATROPE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
HUMIRA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
HUMIRA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
HYCAMTIN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
HYCAMTIN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
HYCAMTIN	ORAL-CHEMO	Blue Cross Formulary
HYCAMTIN	ORAL-CHEMO	National Performance Formulary
HYDROXY	GENERIC-SPECIALTY	Blue Cross Formulary
HYDROXY	GENERIC-SPECIALTY	National Performance Formulary
HYDROXYPROG	GENERIC-SPECIALTY	Blue Cross Formulary
HYDROXYPROG	GENERIC-SPECIALTY	National Performance Formulary
HYMOVIS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
HYPERRHO	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
HYPERRHO	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
HYQVIA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
HYQVIA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
IBRANCE	ORAL-CHEMO	Blue Cross Formulary
IBRANCE	ORAL-CHEMO	National Performance Formulary
ICATIBANT	GENERIC-SPECIALTY	Blue Cross Formulary
ICATIBANT	GENERIC-SPECIALTY	National Performance Formulary
ICLUSIG	ORAL-CHEMO	Blue Cross Formulary
ICLUSIG	ORAL-CHEMO	National Performance Formulary
IDAMYCIN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
IDAMYCIN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
IDARUBICIN	GENERIC-SPECIALTY	Blue Cross Formulary
IDARUBICIN	GENERIC-SPECIALTY	National Performance Formulary
IDELVION	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
IDELVION	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary

IDHIFA	ORAL-CHEMO	Blue Cross Formulary
IDHIFA	ORAL-CHEMO	National Performance Formulary
IFEX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
IFEX	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
IFOSFAMIDE	GENERIC-SPECIALTY	Blue Cross Formulary
IFOSFAMIDE	GENERIC-SPECIALTY	National Performance Formulary
ILARIS	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ILARIS	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ILUMYA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ILUMYA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ILUVIEN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ILUVIEN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
IMATINIB	ORAL-CHEMO	Blue Cross Formulary
IMATINIB	ORAL-CHEMO	National Performance Formulary
IMBRUVICA	ORAL-CHEMO	Blue Cross Formulary
IMBRUVICA	ORAL-CHEMO	National Performance Formulary
IMFINZI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
IMFINZI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
IMLYGIC	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
IMLYGIC	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
INBRIJA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
INBRIJA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
INCRELEX	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
INCRELEX	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
INFLECTRA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
INFLECTRA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
INFUGEM	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
INFUGEM	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
INGREZZA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
INGREZZA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
INLYTA	ORAL-CHEMO	Blue Cross Formulary
INLYTA	ORAL-CHEMO	National Performance Formulary
INQOVI	ORAL-CHEMO	Blue Cross Formulary
INQOVI	ORAL-CHEMO	National Performance Formulary
INREBIC	ORAL-CHEMO	Blue Cross Formulary
INREBIC	ORAL-CHEMO	National Performance Formulary
INTRON	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
INTRON	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
IRESSA	ORAL-CHEMO	Blue Cross Formulary
IRESSA	ORAL-CHEMO	National Performance Formulary
IRINOTECAN	GENERIC-SPECIALTY	Blue Cross Formulary
IRINOTECAN	GENERIC-SPECIALTY	National Performance Formulary
ISTODAX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ISTODAX	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ISTURISA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
IXEMPRA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
IXEMPRA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
IXINITY	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
IXINITY	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
JAKAFI	ORAL-CHEMO	Blue Cross Formulary
JAKAFI	ORAL-CHEMO	National Performance Formulary
JELMYTO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
JELMYTO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
JEVTANA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
JEVTANA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
JIVI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
JIVI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
JUXTAPID	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
JUXTAPID	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
JYNARQUE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
JYNARQUE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KADCYLA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KADCYLA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KALBITOR	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KALBITOR	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KALYDECO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KALYDECO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KANJINTI	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KANJINTI	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KANUMA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KANUMA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KEPIVANCE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KEPIVANCE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KESIMPTA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KESIMPTA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KEVEYIS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary

KEVEYIS	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KEVZARA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KEVZARA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KEYTRUDA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KEYTRUDA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KHAPZORY	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KHAPZORY	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KINERET	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KINERET	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KISQALI	ORAL-CHEMO	Blue Cross Formulary
KISQALI	ORAL-CHEMO	National Performance Formulary
KITABIS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KOATE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KOATE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KOATE-DVI	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KOATE-DVI	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KOGENATE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KOGENATE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KORLYM	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KORLYM	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KOSELUGO	ORAL-CHEMO	Blue Cross Formulary
KOSELUGO	ORAL-CHEMO	National Performance Formulary
KOVALTRY	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KOVALTRY	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KRYSTEXXA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KRYSTEXXA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KUVAN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KUVAN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KYMRIAH	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KYMRIAH	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KYNMOBI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KYNMOBI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
KYPROLIS	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
KYPROLIS	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
LAMIVUDINE	GENERIC-SPECIALTY	Blue Cross Formulary
LAMIVUDINE	GENERIC-SPECIALTY	National Performance Formulary
LAPATINIB	ORAL-CHEMO	Blue Cross Formulary
LAPATINIB	ORAL-CHEMO	National Performance Formulary
LEDIP-SOFOSB	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
LEMTRADA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
LEMTRADA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
LENVIMA	ORAL-CHEMO	Blue Cross Formulary
LENVIMA	ORAL-CHEMO	National Performance Formulary
LEUKINE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
LEUKINE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
LEUPROLIDE	GENERIC-SPECIALTY	Blue Cross Formulary
LEUPROLIDE	GENERIC-SPECIALTY	National Performance Formulary
LEVOLEUCOVOR	GENERIC-SPECIALTY	Blue Cross Formulary
LEVOLEUCOVOR	GENERIC-SPECIALTY	National Performance Formulary
LIBTAYO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
LIBTAYO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
LONSURF	ORAL-CHEMO	Blue Cross Formulary
LONSURF	ORAL-CHEMO	National Performance Formulary
LORBRENA	ORAL-CHEMO	Blue Cross Formulary
LORBRENA	ORAL-CHEMO	National Performance Formulary
LOVENOX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
LOVENOX	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
LUCENTIS	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
LUCENTIS	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
LUMIZYME	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
LUMIZYME	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
LUMOXITI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
LUMOXITI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
LUPANETA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
LUPANETA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
LUPR	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
LUPR	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
LUPR	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
LUPR	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
LUPRON	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
LUPRON	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
LUPRON	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
LUPRON	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
LUXTURNA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
LUXTURNA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
LYNPARZA	ORAL-CHEMO	Blue Cross Formulary

LYNPARZA	ORAL-CHEMO	National Performance Formulary
MAKENA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MAKENA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
MARQIBO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MARQIBO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
MATULANE	ORAL-CHEMO	Blue Cross Formulary
MATULANE	ORAL-CHEMO	National Performance Formulary
MAVENCLAD	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MAVENCLAD	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
MAVYRET	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MAVYRET	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
MAYZENT	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MAYZENT	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
MEKINIST	ORAL-CHEMO	Blue Cross Formulary
MEKINIST	ORAL-CHEMO	National Performance Formulary
MEKTOVI	ORAL-CHEMO	Blue Cross Formulary
MEKTOVI	ORAL-CHEMO	National Performance Formulary
MELPHALAN	GENERIC-SPECIALTY	Blue Cross Formulary
MELPHALAN	GENERIC-SPECIALTY	National Performance Formulary
MELPHALAN	ORAL-CHEMO	Blue Cross Formulary
MELPHALAN	ORAL-CHEMO	National Performance Formulary
MENOPUR	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MENOPUR	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
MEPSEVII	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MEPSEVII	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
MESNA	GENERIC-SPECIALTY	Blue Cross Formulary
MESNA	GENERIC-SPECIALTY	National Performance Formulary
MESNEX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MESNEX	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
MESNEX	ORAL-CHEMO	Blue Cross Formulary
MESNEX	ORAL-CHEMO	National Performance Formulary
MICRHOGAM	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MICRHOGAM	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
MIGLUSTAT	GENERIC-SPECIALTY	Blue Cross Formulary
MIGLUSTAT	GENERIC-SPECIALTY	National Performance Formulary
MIRCERA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MIRCERA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
MITOMYCIN	GENERIC-SPECIALTY	Blue Cross Formulary
MITOMYCIN	GENERIC-SPECIALTY	National Performance Formulary
MITOMYCIN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MITOMYCIN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
MITOXANTRON	GENERIC-SPECIALTY	Blue Cross Formulary
MITOXANTRON	GENERIC-SPECIALTY	National Performance Formulary
MONJUVI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MONJUVI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
MONONINE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MONONINE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
MONOVISC	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MOZOBIL	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MOZOBIL	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
MULPLETA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MULPLETA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
MUTAMYCIN	GENERIC-SPECIALTY	Blue Cross Formulary
MUTAMYCIN	GENERIC-SPECIALTY	National Performance Formulary
MVASI	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MVASI	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
MYALEPT	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MYALEPT	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
MYCAPSSA	TIER 03	Blue Cross Formulary
MYCOPHENOLAT	GENERIC-SPECIALTY	Blue Cross Formulary
MYCOPHENOLAT	GENERIC-SPECIALTY	National Performance Formulary
MYCOPHENOLIC	GENERIC-SPECIALTY	Blue Cross Formulary
MYCOPHENOLIC	GENERIC-SPECIALTY	National Performance Formulary
MYFORTIC	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MYFORTIC	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
MYLOTARG	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MYLOTARG	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
MYOBLOC	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
MYOBLOC	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
NAGLAZYME	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
NAGLAZYME	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
NATPARA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
NATPARA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
NAVELBINE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
NAVELBINE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
NEORAL	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary

NEORAL	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
NERLYNX	ORAL-CHEMO	Blue Cross Formulary
NERLYNX	ORAL-CHEMO	National Performance Formulary
NEULASTA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
NEULASTA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
NEUPOGEN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
NEXAVAR	ORAL-CHEMO	Blue Cross Formulary
NEXAVAR	ORAL-CHEMO	National Performance Formulary
NILANDRON	ORAL-CHEMO	Blue Cross Formulary
NILANDRON	ORAL-CHEMO	National Performance Formulary
NILUTAMIDE	ORAL-CHEMO	Blue Cross Formulary
NILUTAMIDE	ORAL-CHEMO	National Performance Formulary
NINLARO	ORAL-CHEMO	Blue Cross Formulary
NINLARO	ORAL-CHEMO	National Performance Formulary
NIPENT	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
NIPENT	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
NITISINONE	GENERIC-SPECIALTY	Blue Cross Formulary
NITISINONE	GENERIC-SPECIALTY	National Performance Formulary
NITYR	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
NITYR	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
NIVESTYM	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
NIVESTYM	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
NORDITROPIN	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
NORDITROPIN	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
NORTHERA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
NORTHERA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
NOVAREL	GENERIC-SPECIALTY	Blue Cross Formulary
NOVAREL	GENERIC-SPECIALTY	National Performance Formulary
NOVAREL	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
NOVAREL	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
NOVOEIGHT	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
NOVOEIGHT	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
NOVOSEVEN	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
NOVOSEVEN	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
NPLATE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
NPLATE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
NUBEQA	ORAL-CHEMO	Blue Cross Formulary
NUBEQA	ORAL-CHEMO	National Performance Formulary
NUCALA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
NUCALA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
NULOJIX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
NULOJIX	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
NUTROPIN	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
NUTROPIN	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
NUWIQ	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
NUWIQ	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
OBIZUR	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
OBIZUR	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
OCALIVA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
OCALIVA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
OCREVUS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
OCREVUS	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
OCTAGAM	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
OCTAGAM	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
OCTREOTIDE	GENERIC-SPECIALTY	Blue Cross Formulary
OCTREOTIDE	GENERIC-SPECIALTY	National Performance Formulary
ODOMZO	ORAL-CHEMO	Blue Cross Formulary
ODOMZO	ORAL-CHEMO	National Performance Formulary
OFEV	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
OFEV	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
OGIVRI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
OLUMIANT	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
OMNITROPE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ONCASPAR	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ONCASPAR	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ONIVYDE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ONIVYDE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ONPATTRO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ONPATTRO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ONTRUZANT	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ONUREG	ORAL-CHEMO	Blue Cross Formulary
ONUREG	ORAL-CHEMO	National Performance Formulary
OPDIVO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
OPDIVO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
OPSUMIT	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
OPSUMIT	PREFERRED-BRAND-SPECIALTY	National Performance Formulary

ORENCIA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ORENCIA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ORENITRAM	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ORENITRAM	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ORFADIN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ORFADIN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ORKAMBI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ORKAMBI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ORTHOVISC	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
OTEZLA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
OTEZLA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
OVIDREL	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
OVIDREL	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
OXALIPLATIN	GENERIC-SPECIALTY	Blue Cross Formulary
OXALIPLATIN	GENERIC-SPECIALTY	National Performance Formulary
OXBRYTA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
OXERVATE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
OXERVATE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
OXLUMO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
OXLUMO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
OZURDEX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
OZURDEX	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PACLITAXEL	GENERIC-SPECIALTY	Blue Cross Formulary
PACLITAXEL	GENERIC-SPECIALTY	National Performance Formulary
PADCEV	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PADCEV	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PALFORZIA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PALYNZIQ	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PALYNZIQ	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PAMIDRONATE	GENERIC-SPECIALTY	Blue Cross Formulary
PAMIDRONATE	GENERIC-SPECIALTY	National Performance Formulary
PANZYGA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PARAPLATIN	GENERIC-SPECIALTY	Blue Cross Formulary
PARAPLATIN	GENERIC-SPECIALTY	National Performance Formulary
PARSABIV	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PARSABIV	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PEGASYS	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PEGASYS	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PEMAZYRE	ORAL-CHEMO	Blue Cross Formulary
PEMAZYRE	ORAL-CHEMO	National Performance Formulary
PENICILLAMIN	GENERIC-SPECIALTY	Blue Cross Formulary
PENICILLAMIN	GENERIC-SPECIALTY	National Performance Formulary
PERJETA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PERJETA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PHENYLBUTYRA	GENERIC-SPECIALTY	Blue Cross Formulary
PHENYLBUTYRA	GENERIC-SPECIALTY	National Performance Formulary
PHESGO	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PHESGO	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PHOTOFRIN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PHOTOFRIN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PIQRAY	ORAL-CHEMO	Blue Cross Formulary
PIQRAY	ORAL-CHEMO	National Performance Formulary
PLEGRIDY	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
POLIVY	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
POLIVY	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
POMALYST	ORAL-CHEMO	Blue Cross Formulary
POMALYST	ORAL-CHEMO	National Performance Formulary
PORTRAZZA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PORTRAZZA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
POTELIGEO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
POTELIGEO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PREGNYL	GENERIC-SPECIALTY	Blue Cross Formulary
PREGNYL	GENERIC-SPECIALTY	National Performance Formulary
PREVYMIS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PREVYMIS	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PRIVIGEN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PRIVIGEN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PROCRIT	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PROCRIT	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PROCYSBI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PROCYSBI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PROFILNINE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PROFILNINE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PROGRAF	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PROGRAF	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PROLASTIN-C	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary

PROLASTIN-C	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PROLEUKIN	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PROLEUKIN	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PROLIA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PROLIA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PROMACTA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PROMACTA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PROVENGE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PROVENGE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PULMOZYME	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
PULMOZYME	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
PURIXAN	ORAL-CHEMO	Blue Cross Formulary
PURIXAN	ORAL-CHEMO	National Performance Formulary
PYRIMETHAMIN	GENERIC-SPECIALTY	Blue Cross Formulary
PYRIMETHAMIN	GENERIC-SPECIALTY	National Performance Formulary
QINLOCK	ORAL-CHEMO	Blue Cross Formulary
QINLOCK	ORAL-CHEMO	National Performance Formulary
RADICAVA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
RADICAVA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
RAPAMUNE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
RAPAMUNE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
RAVICTI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
RAVICTI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
REBIF	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
REBINYN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
REBINYN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
REBLOZYL	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
REBLOZYL	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
RECLAST	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
RECLAST	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
RECOMBINATE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
RECOMBINATE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
REMICADE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
REMODULIN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
RENFLEXIS	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
RENFLEXIS	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
RETACRIT	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
RETACRIT	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
RETEVMO	ORAL-CHEMO	Blue Cross Formulary
RETEVMO	ORAL-CHEMO	National Performance Formulary
RETISERT	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
RETISERT	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
REVATIO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
REVATIO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
REVCOVI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
REVCOVI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
REVLIMID	ORAL-CHEMO	Blue Cross Formulary
REVLIMID	ORAL-CHEMO	National Performance Formulary
RHOGAM	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
RHOGAM	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
RIASTAP	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
RIASTAP	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
RIBAVIRIN	GENERIC-SPECIALTY	Blue Cross Formulary
RIBAVIRIN	GENERIC-SPECIALTY	National Performance Formulary
RIDAURA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
RIDAURA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
RINVOQ	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
RINVOQ	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
RITUXAN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
RITUXAN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
RIXUBIS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
RIXUBIS	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ROMIDEPSIN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ROMIDEPSIN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ROZLYTREK	ORAL-CHEMO	Blue Cross Formulary
ROZLYTREK	ORAL-CHEMO	National Performance Formulary
RUBRACA	ORAL-CHEMO	Blue Cross Formulary
RUBRACA	ORAL-CHEMO	National Performance Formulary
RUCONEST	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
RUCONEST	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
RUXIENCE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
RUXIENCE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
RUZURGI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
RUZURGI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
RYDAPT	ORAL-CHEMO	Blue Cross Formulary
RYDAPT	ORAL-CHEMO	National Performance Formulary

SAIZEN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SAIZENPREP	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SAMSCA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SAMSCA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SAMSCA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SAMSCA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SANDIMMUNE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SANDIMMUNE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SANDIMMUNE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SANDIMMUNE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SANDOSTATIN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SANDOSTATIN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SAPROPTERIN	GENERIC-SPECIALTY	Blue Cross Formulary
SAPROPTERIN	GENERIC-SPECIALTY	National Performance Formulary
SARCLISA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SARCLISA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SCENESSE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SCENESSE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SEROSTIM	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SEROSTIM	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SEVENFACT	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SEVENFACT	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SIGNIFOR	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SIGNIFOR	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SILDENAFIL	GENERIC-SPECIALTY	Blue Cross Formulary
SILDENAFIL	GENERIC-SPECIALTY	National Performance Formulary
SILIQ	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SILIQ	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SIMPONI	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SIMPONI	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SIROLIMUS	GENERIC-SPECIALTY	Blue Cross Formulary
SIROLIMUS	GENERIC-SPECIALTY	National Performance Formulary
SKYRIZI	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SKYRIZI	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SODIUM	GENERIC-SPECIALTY	Blue Cross Formulary
SODIUM	GENERIC-SPECIALTY	National Performance Formulary
SOFOS/VELPAT	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SOLIRIS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SOLIRIS	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SOMATULINE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SOMATULINE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SOMAVERT	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SOMAVERT	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SOVALDI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SOVALDI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SPRAVATO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SPRAVATO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SPRYCEL	ORAL-CHEMO	Blue Cross Formulary
SPRYCEL	ORAL-CHEMO	National Performance Formulary
STELARA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
STELARA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
STIVARGA	ORAL-CHEMO	Blue Cross Formulary
STIVARGA	ORAL-CHEMO	National Performance Formulary
STRENSIQ	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
STRENSIQ	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SUBLOCADE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SUBLOCADE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SUCRAID	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SUCRAID	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SUPARTZ	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SUPPRELIN	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SUPPRELIN	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SUTENT	ORAL-CHEMO	Blue Cross Formulary
SUTENT	ORAL-CHEMO	National Performance Formulary
SYLVANT	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SYLVANT	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SYMDEKO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SYMDEKO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SYNAGIS	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SYNAGIS	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SYNRIBO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
SYNRIBO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
SYNVISC	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TABLOID	ORAL-CHEMO	Blue Cross Formulary
TABLOID	ORAL-CHEMO	National Performance Formulary
TABRECTA	ORAL-CHEMO	Blue Cross Formulary

TACROLIMUS	GENERIC-SPECIALTY	Blue Cross Formulary
TACROLIMUS	GENERIC-SPECIALTY	National Performance Formulary
TADALAFIL	GENERIC-SPECIALTY	Blue Cross Formulary
TADALAFIL	GENERIC-SPECIALTY	National Performance Formulary
TAFINLAR	ORAL-CHEMO	Blue Cross Formulary
TAFINLAR	ORAL-CHEMO	National Performance Formulary
TAGRISSO	ORAL-CHEMO	Blue Cross Formulary
TAGRISSO	ORAL-CHEMO	National Performance Formulary
TAKHZYRO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TAKHZYRO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TALTZ	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TALTZ	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TALZENNA	ORAL-CHEMO	Blue Cross Formulary
TALZENNA	ORAL-CHEMO	National Performance Formulary
TARGRETIN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TARGRETIN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TASIGNA	ORAL-CHEMO	Blue Cross Formulary
TASIGNA	ORAL-CHEMO	National Performance Formulary
TAVALISSE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TAVALISSE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TAZVERIK	ORAL-CHEMO	Blue Cross Formulary
TECARTUS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TECARTUS	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TECENTRIQ	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TECENTRIQ	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TECFIDERA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TECFIDERA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TEGSEDI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TEGSEDI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TEMODAR	ORAL-CHEMO	Blue Cross Formulary
TEMODAR	ORAL-CHEMO	National Performance Formulary
TEMODAR	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TEMODAR	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TEMOZOLOMIDE	ORAL-CHEMO	Blue Cross Formulary
TEMOZOLOMIDE	ORAL-CHEMO	National Performance Formulary
TEMSIROLIMUS	GENERIC-SPECIALTY	Blue Cross Formulary
TEMSIROLIMUS	GENERIC-SPECIALTY	National Performance Formulary
TEPADINA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TEPADINA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TEPEZZA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TEPEZZA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TERIPARATIDE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TERIPARATIDE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TETRABENAZIN	GENERIC-SPECIALTY	Blue Cross Formulary
TETRABENAZIN	GENERIC-SPECIALTY	National Performance Formulary
THALOMID	ORAL-CHEMO	Blue Cross Formulary
THALOMID	ORAL-CHEMO	National Performance Formulary
THIOLA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
THIOLA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
THIOTEPA	GENERIC-SPECIALTY	Blue Cross Formulary
THIOTEPA	GENERIC-SPECIALTY	National Performance Formulary
TIBSOVO	ORAL-CHEMO	Blue Cross Formulary
TIBSOVO	ORAL-CHEMO	National Performance Formulary
TICE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TICE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TIGLUTIK	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TIGLUTIK	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TOBI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TOBI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TOBRAMYCIN	GENERIC-SPECIALTY	Blue Cross Formulary
TOBRAMYCIN	GENERIC-SPECIALTY	National Performance Formulary
TOBRAMYCIN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TOLVAPTAN	GENERIC-SPECIALTY	Blue Cross Formulary
TOLVAPTAN	GENERIC-SPECIALTY	National Performance Formulary
TOLVAPTAN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TOLVAPTAN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TOPOSAR	GENERIC-SPECIALTY	Blue Cross Formulary
TOPOSAR	GENERIC-SPECIALTY	National Performance Formulary
TOPOTECAN	GENERIC-SPECIALTY	Blue Cross Formulary
TOPOTECAN	GENERIC-SPECIALTY	National Performance Formulary
TORISEL	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TORISEL	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TOTECT	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TOTECT	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TRACLEER	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TRACLEER	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary

TRAZIMERA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TRAZIMERA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TREANDA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TRELSTAR	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TRELSTAR	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TREMFYA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TREMFYA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TREPROSTINIL	GENERIC-SPECIALTY	Blue Cross Formulary
TREPROSTINIL	GENERIC-SPECIALTY	National Performance Formulary
TRETINOIN	ORAL-CHEMO	Blue Cross Formulary
TRETINOIN	ORAL-CHEMO	National Performance Formulary
TRETTEN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TRETTEN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TRIENTINE	GENERIC-SPECIALTY	Blue Cross Formulary
TRIENTINE	GENERIC-SPECIALTY	National Performance Formulary
TRIKAFTA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TRIKAFTA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TRILURON	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TRIPTODUR	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TRIPTODUR	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TRISENOX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TRISENOX	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TRIVISC	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TRODELVY	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TRODELVY	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TRUXIMA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TUKYSA	ORAL-CHEMO	Blue Cross Formulary
TUKYSA	ORAL-CHEMO	National Performance Formulary
TURALIO	ORAL-CHEMO	Blue Cross Formulary
TURALIO	ORAL-CHEMO	National Performance Formulary
TYKERB	ORAL-CHEMO	Blue Cross Formulary
TYKERB	ORAL-CHEMO	National Performance Formulary
TYMLOS	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TYMLOS	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TYSABRI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TYSABRI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
TYVASO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
TYVASO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
UDENYCA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ULTOMIRIS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ULTOMIRIS	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
UNITUXIN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
UNITUXIN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
UPLIZNA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
UPLIZNA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
UPTRAVI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
UPTRAVI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VALCHLOR	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VALCHLOR	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VALRUBICIN	GENERIC-SPECIALTY	Blue Cross Formulary
VALRUBICIN	GENERIC-SPECIALTY	National Performance Formulary
VALSTAR	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VALSTAR	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VANTAS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VANTAS	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VECTIBIX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VECTIBIX	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VELCADE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VELCADE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VELETRI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VELETRI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VEMLIDY	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VEMLIDY	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VENCLEXTA	ORAL-CHEMO	Blue Cross Formulary
VENCLEXTA	ORAL-CHEMO	National Performance Formulary
VENTAVIS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VENTAVIS	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VERZENIO	ORAL-CHEMO	Blue Cross Formulary
VERZENIO	ORAL-CHEMO	National Performance Formulary
VIDAZA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VIDAZA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VIEKIRA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VIEKIRA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VIGABATRIN	GENERIC-SPECIALTY	Blue Cross Formulary
VIGABATRIN	GENERIC-SPECIALTY	National Performance Formulary
VIGADRONE	GENERIC-SPECIALTY	Blue Cross Formulary

VIGADRONE	GENERIC-SPECIALTY	National Performance Formulary
VILTEPSO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VILTEPSO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VIMIZIM	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VIMIZIM	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VINBLASTINE	GENERIC-SPECIALTY	Blue Cross Formulary
VINBLASTINE	GENERIC-SPECIALTY	National Performance Formulary
VINCRISTINE	GENERIC-SPECIALTY	Blue Cross Formulary
VINCRISTINE	GENERIC-SPECIALTY	National Performance Formulary
VINORELBINE	GENERIC-SPECIALTY	Blue Cross Formulary
VINORELBINE	GENERIC-SPECIALTY	National Performance Formulary
VISCO-3	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VISUDYNE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VISUDYNE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VITRAKVI	ORAL-CHEMO	Blue Cross Formulary
VITRAKVI	ORAL-CHEMO	National Performance Formulary
VIVITROL	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VIVITROL	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VIZIMPRO	ORAL-CHEMO	Blue Cross Formulary
VIZIMPRO	ORAL-CHEMO	National Performance Formulary
VONVENDI	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VONVENDI	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VOSEVI	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VOSEVI	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VOTRIENT	ORAL-CHEMO	Blue Cross Formulary
VOTRIENT	ORAL-CHEMO	National Performance Formulary
VPRIV	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VPRIV	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VUMERITY	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VUMERITY	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VYNDAMAX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VYNDAMAX	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VYNDAQEL	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VYNDAQEL	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
VYONDYS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VYXEOS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
VYXEOS	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
WAKIX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
WAKIX	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
WILATE	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
WILATE	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
WINRHO	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
WINRHO	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
XALKORI	ORAL-CHEMO	Blue Cross Formulary
XALKORI	ORAL-CHEMO	National Performance Formulary
XELJANZ	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
XELJANZ	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
XELJANZ	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
XELJANZ	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
XEMBIFY	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
XEMBIFY	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
XEOMIN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
XEOMIN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
XGEVA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
XGEVA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
XIAFLEX	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
XIAFLEX	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
XOLAIR	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
XOLAIR	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
XOSPATA	ORAL-CHEMO	Blue Cross Formulary
XOSPATA	ORAL-CHEMO	National Performance Formulary
XPOVIO	ORAL-CHEMO	Blue Cross Formulary
XPOVIO	ORAL-CHEMO	National Performance Formulary
XTANDI	ORAL-CHEMO	Blue Cross Formulary
XTANDI	ORAL-CHEMO	National Performance Formulary
XURIDEN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
XURIDEN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
XYNTHA	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
XYNTHA	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
XYREM	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
XYREM	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
XYWAV	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
XYWAV	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
YERVOY	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
YERVOY	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
YESCARTA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary

YESCARTA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
YONDELIS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
YONDELIS	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
YONSA	ORAL-CHEMO	Blue Cross Formulary
YUTIQ	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
YUTIQ	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ZALTRAP	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ZALTRAP	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ZANOSAR	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ZANOSAR	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ZARXIO	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ZARXIO	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ZAVESCA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ZAVESCA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ZEJULA	ORAL-CHEMO	Blue Cross Formulary
ZEJULA	ORAL-CHEMO	National Performance Formulary
ZELBORAF	ORAL-CHEMO	Blue Cross Formulary
ZELBORAF	ORAL-CHEMO	National Performance Formulary
ZEMAIRA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ZEMAIRA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ZEPATIER	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ZEPATIER	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ZEPOSIA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ZEPOSIA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ZEPZELCA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ZEPZELCA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ZEVALIN	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ZEVALIN	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ZIEXTENZO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ZIEXTENZO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ZIRABEV	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ZIRABEV	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ZOLADEX	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ZOLADEX	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ZOLADEX	PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ZOLADEX	PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ZOLEDRONIC	GENERIC-SPECIALTY	Blue Cross Formulary
ZOLEDRONIC	GENERIC-SPECIALTY	National Performance Formulary
ZOLGENSMA	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ZOLGENSMA	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ZOLINZA	ORAL-CHEMO	Blue Cross Formulary
ZOLINZA	ORAL-CHEMO	National Performance Formulary
ZOMACTON	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ZORBTIVE	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ZORBTIVE	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ZORTRESS	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ZORTRESS	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ZULRESSO	NON-PREFERRED-BRAND-SPECIALTY	Blue Cross Formulary
ZULRESSO	NON-PREFERRED-BRAND-SPECIALTY	National Performance Formulary
ZYDELIG	ORAL-CHEMO	Blue Cross Formulary
ZYDELIG	ORAL-CHEMO	National Performance Formulary
ZYKADIA	ORAL-CHEMO	Blue Cross Formulary
ZYKADIA	ORAL-CHEMO	National Performance Formulary
ZYTIGA	ORAL-CHEMO	Blue Cross Formulary

Insurance Company Name	Blue Cross and Blue Shield of Vermont
HIOS ID	13627
SERFF Filing Number	BCVT-133154621
Market	Large Group
Product Name	Q3 2022 BCBSVT Large Group Rating Program Filing

Pharmacy Benefit Manager Information[2]

Please list any pharmacy benefit managers utilized for the following periods. Include additional lines as necessary.

	Experience Period -1	Experience Period	Projection Period
	09/01/2019-08/31/2020	09/01/2020-08/31/2021	01/01/2023-12/31/2023
Pharmacy Benefit Manager #1	Express Scripts (ESI)	Express Scripts (ESI)	Optum Rx (ORx)
Pharmacy Benefit Manager #2		Optum Rx (ORx)	
Pharmacy Benefit Manager #3			
Pharmacy Benefit Manager #4			

For each period, enter the PBM, if applicable, administering pharmacy benefits **at a pharmacy, network pharmacy, or mail-order pharmacy** for each drug tier.

	Experience Period -1		Experience Period		Projection Period	
	09/01/2019-08/31/2020		09/01/2020-08/31/2021		01/01/2023-12/31/2023	
	Retail	Mail	Retail	Mail	Retail	Mail
Non-Specialty Generic PMPM	ESI	ESI	ESI/ORx	ESI/ORx	ORx	ORx
Non-Specialty Brand PMPM	ESI	ESI	ESI/ORx	ESI/ORx	ORx	ORx
Specialty PMPM	ESI	ESI	ESI/ORx	ESI/ORx	ORx	ORx

For each period, enter the PBM, if applicable, **administering drug benefits by a health care provider in an outpatient setting as part of the medical benefit as separate from the pharmacy benefit** for each drug tier.

	Experience Period -1		Experience Period		Projection Period	
	09/01/2019-08/31/2020		09/01/2020-08/31/2021		01/01/2023-12/31/2023	
	Retail	Mail	Retail	Mail	Retail	Mail
Non-Specialty Generic PMPM	N/A	N/A	N/A	N/A	N/A	N/A
Non-Specialty Brand PMPM	N/A	N/A	N/A	N/A	N/A	N/A
Specialty PMPM	N/A	N/A	N/A	N/A	N/A	N/A

[2] ***Vermont Statute 8 V.S.A. § 4062***

(2)(A) In conjunction with a rate filing required by subsection (a) of this section, an insurer shall disclose to the Board:

(C) The insurer shall include information on its use of a pharmacy benefit manager, if any, including which components of the prescription drug coverage described in subdivisions (A) and (B) of this subdivision (2) are managed by the pharmacy benefit manager, as well as the name of the pharmacy benefit manager or managers used.