SERFF Tracking #: UHLC-130561362 State Tracking #:

Company Tracking #: RERATE 2017 - STD

State:	Rhode Island	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	MS05G Group Medicare Supplement - Stand	lard Plans/MS05G.015 Multi-Pla	In
Product Name:	GROUP MEDICARE SUPPLEMENT STAND	ARDIZED PLANS	
Project Name/Number:	RATES/RERATE 2017 - STD		

Filing at a Glance

Company:	UnitedHealthcare Insurance Company
Product Name:	GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS
State:	Rhode Island
TOI:	MS05G Group Medicare Supplement - Standard Plans
Sub-TOI:	MS05G.015 Multi-Plan
Filing Type:	Rate
Date Submitted:	07/08/2016
SERFF Tr Num:	UHLC-130561362
SERFF Status:	Assigned
State Tr Num:	
State Status:	Open-Pending Actuary Review
Co Tr Num:	RERATE 2017 - STD
Implementation	01/01/2017
Date Requested:	
Author(s):	Michelle Ambach, Bobbie Walton, Gerry McCadden, Lisa Muhammad, Sarah Michener, Celina Sagin, Lauren Mulhern, Erin Eckhoff, Ron Beverly II, Joshua McDonald, Jessica Blood
Reviewer(s):	Linda Johnson (primary), Charles DeWeese, Maria Casale
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

SERFF Tracking #: UHLC-130561362 State Tracking #:

State:	Rhode Island	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	MS05G Group Medicare Supplement - Stand	lard Plans/MS05G.015 Multi-Pla	n
Product Name:	GROUP MEDICARE SUPPLEMENT STAND	OARDIZED PLANS	
Project Name/Number:	RATES/RERATE 2017 - STD		

General Information

Project Name: RATESStateProject Number: RERATE 2017 - STDDateRequested Filing Mode: Review & ApprovalDotExplanation for Combination/Other:MateSubmission Type: New SubmissionGradGroup Market Type: AssociationOveFiling Status Changed: 07/11/2016DetState Status Changed: 07/11/2016DetCreated By: Ron Beverly IISulCorresponding Filing Tracking Number: RERATE 2017 - STD -SEE SUPPORTING DOCUMENTATION FOR FORM FILINGAPPROVAL

Status of Filing in Domicile: Not Filed Date Approved in Domicile: Domicile Status Comments: Market Type: Group Group Market Size: Large Overall Rate Impact:

Deemer Date: Submitted By: Ron Beverly II

Filing Description: Rate Revision Filing Rates for 1990 Standardized Medicare Supplement Plans UnitedHealthcare Insurance Company NAIC #0707-79413

Company and Contact

Filing Contact Information

Sarah Michener, Director, Actuarial 680 Blair Mill Rd Horsham, PA 19044

sarah_I_michener@uhc.com 215-902-8419 [Phone]

Filing Company Information

UnitedHealthcare Insurance Company 185 Asylum Street Hartford, CT 06103 (860) 702-5000 ext. [Phone] CoCode: 79413 Group Code: 707 Group Name: FEIN Number: 36-2739571

State of Domicile: Connecticut Company Type: Life and Health State ID Number: 79413

5				
Fee Required?	Yes			
Fee Amount:	\$300.00			
Retaliatory?	No			
Fee Explanation:	25 x 12 = \$300			
Per Company:	Yes			
Company		Amount	Date Processed	Transaction #
UnitedHealthcare Insurance Company		\$300.00	07/08/2016	111144892

SERFF Tracking #:	UHLC-130561362	State Tracking #:		Company Tracking #:	RERATE 2017 - STD
State:	Rhode Island		Filing Company:	UnitedHealthcare I	nsurance Company
TOI/Sub-TOI:	MS05G Group Me	edicare Supplement - Standard Plan	s/MS05G.015 Multi-Plan		
Product Name:	GROUP MEDICAI	RE SUPPLEMENT STANDARDIZE	D PLANS		
Project Name/Number:	RATES/RERATE	2017 - STD			

Correspondence Summary

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Consumer Narrative	Note To Filer	Linda Johnson	07/15/2016	07/15/2016
Consumer Narrative	Note To Filer	Linda Johnson	07/12/2016	07/12/2016

SERFF Tracking #: UHLC-130561362 State Tracking #:

Company Tracking #: RERATE 2017 - STD

State:	Rhode Island	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	MS05G Group Medicare Supplement - Standar	d Plans/MS05G.015 Multi-Pla	an
Product Name:	GROUP MEDICARE SUPPLEMENT STANDAR	RDIZED PLANS	
Project Name/Number:	RATES/RERATE 2017 - STD		

Note To Filer

Created By:

Linda Johnson on 07/15/2016 09:00 AM

Last Edited By:

Linda Johnson

Submitted On:

07/15/2016 09:00 AM

Subject:

Consumer Narrative

Comments:

Though these are not Med Supp filings, they are both good examples of consumer narratives serving same expected purpose.

BCBS-130074424 UHLC-130037727 SERFF Tracking #: UHLC-130561362 State Tracking #:

Company Tracking #: RERATE 2017 - STD

State:	Rhode Island	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	MS05G Group Medicare Supplement - Standa	rd Plans/MS05G.015 Multi-Pla	an
Product Name:	GROUP MEDICARE SUPPLEMENT STANDA	RDIZED PLANS	
Project Name/Number:	RATES/RERATE 2017 - STD		

Note To Filer

Created By:

Linda Johnson on 07/12/2016 03:28 PM

Last Edited By:

Linda Johnson

Submitted On:

07/12/2016 03:28 PM

Subject:

Consumer Narrative

Comments:

Please submit a Consumer friendly rate justification narrative in the Supplemental Documentation tab. Please keep this informative consumer narrative to one page and readability to meet OHIC Regulation 5.

SERFF Tracking #:	UHLC-130561362	State Tracking #:		Company Tracking #:	RERATE 2017 - STD
State:	Rhode Island		Filing Company:	UnitedHealthcare	Insurance Company
TOI/Sub-TOI:	MS05G Group Me	dicare Supplement - Standard Pla	ns/MS05G.015 Multi-Plan		
Product Name:	GROUP MEDICA	RE SUPPLEMENT STANDARDIZ	ED PLANS		
Project Name/Number:	RATES/RERATE	2017 - STD			

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	01/01/2016
Filing Method of Last Filing:	SERFF

Company Rate Information

Company	Overall % Indicated	Overall % Rate	Written Premium Change for	Number of Policy Holders Affected	Written Premium for	Maximum % Change	Minimum % Change
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where req'd):	(where req'd):
UnitedHealthcare Insurance Company	3.800%	3.800%	\$236,972	3,381	\$8,454,879	5.100%	0.000%

SERFF Tracking #:	UHLC-130561362	State Tracking #:		Company Tracking #:	RERATE 2017 - STD	
State:	Rhode Island		Filing Company:	UnitedHealthcare Ir	nsurance Company	
TOI/Sub-TOI:	MS05G Group Me	edicare Supplement - Standard Pla	ans/MS05G.015 Multi-Plan			
Product Name:	GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS					
Project Name/Number:	RATES/RERATE	2017 - STD				

Rate/Rule Schedule

ltem No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		RATE SCHEDULE	MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968, MSK 1935, MSL 1936	Revised	Previous State Filing Number: UHLC-130075660 Percent Rate Change Request: 3.8	RI - 2017 Rate Schedules (Std).pdf,

UNITEDHEALTHCARE INSURANCE COMPANY

RATE SCHEDULE FOR RHODE ISLAND

(Page 1 of 2)

AARP MEDICARE SUPPLEMENT PORTFOLIO GROUP POLICY NUMBER G-36000-4

1990 STANDARDIZED PLANS

FORM NUMBERS

MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968, MSK 1935, MSL 1936

Proposed 2017 Monthly Rates

<u>Plan</u>	Base Rate	Tier I Rate	Tier II Rate	2016 Monthly Base Rate	Diff. <u>(%)</u>
А	\$129.75	\$142.72	\$194.62	\$123.50	5.1%
В	\$184.25	\$202.67	\$276.37	\$175.50	5.0%
С	\$221.00	\$243.10	\$331.50	\$210.25	5.1%
D	\$200.50	\$220.55	\$300.75	\$190.75	5.1%
E	\$201.50	\$221.65	\$302.25	\$191.75	5.1%
F	\$222.00	\$244.20	\$333.00	\$211.25	5.1%
G	\$202.25	\$222.47	\$303.37	\$192.50	5.1%
H (with drugs)	\$275.25	\$302.77		\$275.25	0.0%
H (without drugs)	\$190.75	\$209.82	\$286.12	\$190.75	0.0%
I (with drugs)	\$277.00	\$304.70		\$277.00	0.0%
I (without drugs)	\$192.25	\$211.47	\$288.37	\$192.25	0.0%
J (with drugs)	\$364.50	\$400.95		\$364.50	0.0%
J (without drugs)	\$220.50	\$242.55	\$330.75	\$220.50	0.0%
K	\$71.75	\$78.92	\$107.62	\$71.75	0.0%
L	\$126.25	\$138.87	\$189.37	\$120.25	5.0%

* Discounts available for Multi-Insured, Electronic Funds Transfer, Annual Pay, and Early Enrollment.

UNITEDHEALTHCARE INSURANCE COMPANY

RATE SCHEDULE FOR RHODE ISLAND (Page 2 of 2)

AARP MEDICARE SUPPLEMENT PORTFOLIO GROUP POLICY NUMBER G-36000-4

1990 STANDARDIZED PLANS

FORM NUMBERS MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968

Proposed 2017 Under Age 65 Monthly Rates

	Tier I	Tier II
<u>Plan</u>	Monthly Rate	Monthly Rate
А	\$142.72	\$194.62
В	\$202.67	\$276.37
С	\$243.10	\$331.50
D	\$220.55	\$300.75
E	\$221.65	\$302.25
F	\$244.20	\$333.00
G	\$222.47	\$303.37
H (with drugs)	\$302.77	
H (without drugs)	\$209.82	\$286.12
I (with drugs)	\$304.70	
I (without drugs)	\$211.47	\$288.37
J (with drugs)	\$400.95	
J (without drugs)	\$242.55	\$330.75

* Discounts available for Multi-Insured, Electronic Funds Transfer, and Annual Pay.

SERFF Tracking #:	UHLC-130561362	State Tracking #:		Company Tracking #:	RERATE 2017 - STD		
State:	Rhode Island		Filing Company:	UnitedHealthcare	Insurance Company		
TOI/Sub-TOI:	MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan						
Product Name:	GROUP MEDICA	GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS					
Project Name/Number:	RATES/RERATE	2017 - STD					

Supporting Document Schedules

Satisfied - Item:	A&H Experience
Comments:	THE EXPERIENCE IS ATTACHED TO THE RATE/RULE SCHEDULE TAB.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Certification - Life & A&H
Comments:	THE ACTUARIAL CERTIFICATION IS INCLUDED IN THE ACTUARIAL MEMORANDUM.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Comments:	SEE ATTACHED ACTUARIAL MEMORANDUM.
Attachment(s):	RI - 2017 Memorandum (Std).pdf
Item Status:	
Status Date:	
Satisfied - Item:	*Medicare Supplement-Group
	Approved under multiple Paper Filings (no tracking numbers) on 6/13/1997, 6/11/1999, 7/5/2005 and 9/23/2005.
	The stamped approvals for the associated forms on this filing are attached and are as follows:
	Form MS 1209A (submitted February 19, 1997; approved June 13, 1997)
Comments:	Forms MSA 1454 through MSJ 1463 (submitted March 10, 1999; approved June 11, 1999)
	Form CRA 1664 (submitted May 25, 2005 and again on June 10, 2005; received by the Department on May 26, 2005 and again on June 13, 2005; approved July 5, 2005)
	Forms MSA 1959 through MSJ 1968; and MSK 1935, MSL 1936 (submitted August 16, 2005; received by the Department August 17, 2005; approved September 23, 2005; possible state tracking number "???1776")
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Premium Rate Sheets - Life & A&H
Comments:	THE RATES ARE ATTACHED TO THE RATE/RULE SCHEDULE TAB.

PDF Pipeline for SERFF Tracking Number UHLC-130561362 Generated 07/29/2016 09:30 AM

SERFF Tracking #:	UHLC-130561362	State Tracking #:		Company Tracking #:	RERATE 2017 - STD	
State:	Rhode Island		Filing Company:	UnitedHealthcare I	nsurance Company	
TOI/Sub-TOI:	MS05G Group	Medicare Supplement - Standard	l Plans/MS05G.015 Multi-Plan			
Product Name:	GROUP MEDIC	CARE SUPPLEMENT STANDAR	DIZED PLANS			
Project Name/Number:	RATES/RERAT	E 2017 - STD				
Attachment(s):						
Item Status:						
Status Date:						
Satisfied - Item:		Cover Letter				
Comments:	ç	SEE ATTACHED COVER	LETTER.			
Attachment(s):	F	RI - 2017 Cover Letter (Sto	d).pdf			
Item Status:						
Status Date:						
Satisfied - Item:	l	Jniform Transmittal Docun	nent (STD)			
Comments:	ç	SEE ATTACHED UNIFOR	M TRANSMITTAL DOCUMENT.			
Attachment(s):		2017 Uniform Transmittal -	· STD.pdf			
Item Status:						
Status Date:						
Satisfied - Item:		Attachments (Std)				
Comments:	,	SEE ATTACHED ATTACH	IMENTS.			
Attachment(s):	F	RI - 2017 Attachments (ST	D).pdf			
Item Status:						
Status Date:						

UnitedHealthcare Insurance Company

Annual Medicare Supplement Filing Actuarial Memorandum

AARP Medicare Supplement Portfolio Group Policy Number G-36000-4

1990 Standardized Plans

Form Numbers MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968, MSK 1935, MSL 1936

Rhode Island

A. Purpose of Filing

The purpose of this filing is to request approval of 2017 rate revisions for 1990 Standardized Medicare Supplement plans offered to AARP members and to demonstrate compliance with loss ratio standards.

Our filing pools your state's experience of 1990 and 2010 standardized plans for developing proposed rate actions and demonstrating compliance with loss ratio requirements.

B. General Description

- 1. Issuer Name: UnitedHealthcare Insurance Company
- 2. Group Policy Number: G-36000-4

Medicare Supplement Form Numbers:

MSA 1454	MSB 1455	MSC 1456	MSD 1457	MSE 1458
MSF 1459	MSG 1460	MSH 1461	MSI 1462	MSJ 1463
MSB 1960	MSC 1961	MSD 1962	MSE 1963	MSF 1964
MSH 1966	MSI 1967	MSJ 1968	MSK 1935	MSL 1936
	MSF 1459 MSB 1960	MSF 1459 MSG 1460 MSB 1960 MSC 1961	MSF 1459 MSG 1460 MSH 1461 MSB 1960 MSC 1961 MSD 1962	MSF 1459 MSG 1460 MSH 1461 MSI 1462 MSB 1960 MSC 1961 MSD 1962 MSE 1963

Prescription Drug Elimination Rider: CRA 1664

- 3. Policy Type: Group Standardized Medicare Supplement Insurance
- 4. Benefits Description: Benefits provided by the 1990 Plans are shown in Attachment 12.

- 5. Renewal Provision: Guaranteed renewable. If the group policy is terminated by the group policyholder and not replaced by another group policy by the same policyholder, an individual Medicare Supplement policy will be offered.
- 6. Marketing Method: Plans were sold to members of AARP via mass-marketing. Beginning in 2008 we also sold to members of AARP via Agent distribution. These plans are no longer offered.
- 7. Underwriting Method:
 - a) Age 65 and Older
 - First six months of Medicare Part B Coverage at age 65 or older Standardized Plans A through L were available on a guaranteed issue basis.
 - More than six months after becoming eligible for Medicare Part B Coverage except those that apply within six months following their 65th birthday Applicants had to satisfy underwriting requirements to be eligible for coverage.
 - b) Under Age 65
 - Applicants who could satisfy underwriting requirements were able to enroll in Standardized Plans A-J. Applicants who met guaranteed issue criteria were provided coverage without underwriting or pre-existing exclusions.
- 8. Pre-Existing Conditions Exclusion: The maximum exclusion on these plans was 3 months/3 months.
- 9. Issue Age Limits: These plans are no longer offered.
- 10. Premium Basis:

Premium is earned on the first of the month for the entire month in which it is due.

- a. Age 65 and Older
 - Premium rates vary based on the time elapsed from an insured's 65th birthday or Medicare Part B Effective Date, if later, their effective date in an AARP Medicare Supplement Plan, and the underwriting requirements.
 - All effective dates: Insureds whose effective date was less than three years following their 65th birthday or Medicare Part B Effective Date, if later, pay the base rate.
 - Effective dates prior to 1/1/08: Insureds whose effective date was three or more years following their 65th birthday or Medicare Part B Effective Date, if later, pay rates which are 10% (Tier 1) or 50% (Tier 2) higher than the base rate, based on the underwriting requirements.
 - Effective dates from 1/1/08 through 5/1/10: Insureds whose effective date was three or more years following their 65th birthday or Medicare Part B Effective Date, if later, pay rates based on their responses to health questions when they applied.
 - Applicants whose answers indicated that they had a serious medical condition pay rates that are 50% (Tier 2) higher than the base rate.
 - Applicants whose answers indicated that they did not have a serious medical condition pay:
 - The base rate if they had an effective date three or more years, but less than six years following their 65th birthday or Medicare Part B Effective Date, if later, or

- Rates that are 10% (Tier 1) higher than the base rate if they had an effective date six or more years following their 65th birthday or Medicare Part B Effective Date, if later.
- b. Under Age 65 Insureds under age 65 pay rates based on their responses to health questions at the time of their enrollment. Enrollees who demonstrated good health will pay rates 10% higher than the base rate charged to insureds ages 65 and over. Other enrollees will pay rates 50% higher than the base rate charged to insureds ages 65 and over.
- c. Discounts Available The discounts currently available to AARP Medicare Supplement members will remain:
 - 1) Payment by Electronic Funds Transfer (\$2.00 per household per month).
 - 2) Annual Pay \$24 per household for those that pay their entire calendar year premium in January.
 - Multi-Insured 5% when two or more insured on one account each have at least one plan of insurance issued under a group master policy between the Trustees of AARP and UnitedHealthcare Insurance Company.
 - 4) Early Enrollment
 - Effective dates prior to 11/1/01: Insureds eligible for Early Enrollment Discounts received discounts of 15% during their first year of coverage and 7.5% during their second year.
 - Effective dates 11/1/01 through 12/1/07: Insureds whose effective date was less than three years following their 65th birthday or Medicare Part B Effective Date, if later, receive discounts of 20% during their first year of coverage, 15% during their second year, 10% during their third year, and 5% during their fourth year.
 - Effective dates 1/1/08 through 5/1/2010: Insureds whose effective date was less than three years following their 65th birthday or Medicare Part B Effective Date, if later, receive discounts for the first ten years of coverage. Discounts are 30% during their first year of coverage, 27% during their second year, 24% during their third year, and so on, decreasing by 3% each year until the discount percentage is 0%.
 - Insureds eligible for any of the Early Enrollment Discount programs receive additional discounts at certain ages for that year of coverage: age 80 2%; age 85 2%; age 90 5%; age 95 5%.
- 11. Actuary's Name: Timothy A. Koenig, ASA, MAAA Director, Actuarial Services UnitedHealthcare Insurance Company 680 Blair Mill Road Horsham, PA 19044 (215) 902-8429
- 12. Domicile State Approval: UnitedHealthcare Insurance Company is domiciled in Connecticut. The Connecticut Department of Insurance does not require these rates to be filed for your state. We file Connecticut specific rates (i.e., rates charged to Connecticut residents) with the Connecticut

Department of Insurance. Proposed 2017 Connecticut specific rates will be filed for approval with the Connecticut Department of Insurance in August 2016.

C. Rate Methodology/Assumptions

1. General Method – Projections used in developing the 2017 rates are shown in Attachment 1. Based on the historical claim patterns, per member per month claim costs are developed by benefit and trended to the end of the 2017 rating period. (Also see Attachment 3).

Projected claim costs for 2016 and 2017 are calculated from the grouped experience for plans B through G (for those plans) and plans H through J (for those plans). Plans A, K and L are based on the grouped experience of the other Standardized Medicare Supplement Plans and their own experience.

Rates are based on state of residence. When notification of change of residence is received, rates are adjusted accordingly.

Expense per member per month costs are calculated to reflect the anticipated expenses, risk and profit margin, premium taxes, and marketing expenses.

- 2. Priced with Trend/Selection Claim cost trends are projected for 2016 and 2017. The trend assumptions are based on the historical AARP Medicare Supplement experience and include selection.
- 3. Priced with Rate Increases Rates are calculated to be sufficient through 2017. We anticipate future annual rate increases similar to future medical trend levels for most plans. For some plans future annual rate increases may be different than future medical trends in order to increase or decrease future loss ratios to target levels over time.
- 4. Commission Rate Commissions comply with your state's requirements. For each enrollment, commissions are paid up to \$500 for the first year and up to \$500 per year for renewals. Renewal commissions are paid for a minimum of five years. Additional incentives may be paid up to \$150 per enrollment per year.

Replacement commissions are paid at the renewal rate.

- 5. Lapse Assumption Lapse assumptions are based on historical AARP Medicare Supplement experience. For 2016 and 2017, the assumed annual lapse rates (including death) are 7.2% and 7.5%, respectively.
- 6. Morbidity Assumption Morbidity assumptions are based on historical AARP Medicare Supplement experience and are incorporated into the trend projections and base claim costs.
- 7. Interest Assumption 5.0%.
- 8. Pre-Funding These plans are community rated. The rates are projected to be effective until December 31, 2017 and reflect no pre-funding.

D. Scope/Reason for Request

- 1. Overall increase The overall increase is 3.8%.
- 2. Variations by Cell The requested rate increases vary by plan. Refer to the enclosed Rate Schedule.
- 3. Effective Date January 1, 2017.
- 4. Timing These plans are rated on a calendar year basis. For 2017, we propose to defer the rate revision until April 1, 2017, and have rates effective through December 31, 2017.

E. Rates and Rating Factors

- 1. Current See Rate Schedule.
- 2. Proposed See Rate Schedule.
- 3. Period Rates Apply Effective January 1, 2017.
- F. Average Annualized Premium \$2,525. See Attachment 4 for 2017 annualized premiums by plan.
- **G. Rate History** See Attachment 5.
- **H.** Average Lives See Attachment 1.
- I. Historical Incurred Claims See Attachment 1.
- J. Historical Earned Premium See Attachment 1.

K. Loss Ratio Projection

The target lifetime loss ratio for Plans A through J is 75.9% and was filed with the initial policy filing. The target lifetime loss ratio for Plans K and L is 75%.

- 1. Definition Loss ratios are calculated as incurred claims divided by premium.
- 2. Base Period Claim cost projections are based on claim data incurred through 2015.

- 3. Lapse Assumption Lapse assumptions are based on historical AARP Medicare Supplement experience. For 2016 and 2017, the assumed annual lapse rates (including death) are 7.2% and 7.5%, respectively.
- 4. Claim Trend Assumption Claim trend projections are based on historical AARP Medicare Supplement experience and reflect changes made to the Medicare program. See Attachment 3 for projected claim trends.
- 5. Attained Age/Selection Adjustments The loss ratio projections anticipate that increases in claim costs due to aging of current insureds will be offset by continuing enrollment of younger insureds.
- 6. Future Rate Increases We anticipate future annual rate increases similar to future medical trend levels for most plans. For some plans future annual rate increases may be different than future medical trends in order to increase or decrease future loss ratios to target levels over time.
- 7. Interest Assumption -5.0%.
- 8. With and Without Rate Change
 - The anticipated lifetime loss ratio with the rate change implemented on April 1, 2017 is 81.1%.
 - Without a change to the 2016 rates, the anticipated lifetime loss ratio is 83.3%.

L. Loss Ratio Demonstration

The anticipated lifetime and future loss ratios for these plans are shown in Attachment 1. After proposed rate actions and considering the credibility of the business, the anticipated lifetime loss ratio, future loss ratios and third year loss ratios are greater than or equal to the applicable ratio.

M. Actuarial Certification

I am a member of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Qualification Standards of Actuarial Opinion as adopted by the American Academy of Actuaries and am qualified to render this prescribed statement of actuarial opinion.

I hereby certify that to the best of my knowledge and judgment, the following items are true with respect to this Medicare Supplement rate filing:

- This entire filing is in compliance with your state's applicable laws, regulations and rules.
- This filing complies with all applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board, including Actuarial Standard of Practice No. 8 "Regulatory Filings for Health Plan Entities" and Actuarial Standard of Practice No. 23 "Data Quality".
- Data provided by others were reviewed and determined to be of high quality and reliable.
- The assumptions within this filing present my best judgment as to the expected value for each assumption and are consistent with UnitedHealthcare's business plan at the time of the filing.

- The filed rates maintain the proper relationship between policies which were originally filed with differing rating methodologies.
- The rates determined in this filing are reasonable in relation to the benefits provided and are not excessive, inadequate or unfairly discriminatory.
- The anticipated lifetime loss ratio, future loss ratios, and third-year loss ratios all meet or exceed the applicable ratio.

Tantly G. Long

Timothy A. Koenig, ASA, MAAA Director, Actuarial Services UnitedHealthcare Insurance Company

_____July 7, 2016_____ Date

UnitedHealthcare Insurance Company 680 Blair Mill Road Horsham, PA 19044

July 7, 2016

Elizabeth K. Dwyer Superintendent State of Rhode Island Department of Business Regulation Division of Insurance 1511 Pontiac Avenue, Building 69-2 Cranston, Rhode Island 02920

RE: Rate Revision Filing Rates for 1990 Standardized Medicare Supplement Plans UnitedHealthcare Insurance Company NAIC #0707-79413

Dear Superintendent:

The attached filing is made to obtain approval for rates effective January 1, 2017 for the 1990 Standardized Medicare Supplement Plans issued to members of AARP and demonstrate compliance with loss ratio standards. The enclosed actuarial memorandum provides supporting information. Certification regarding compliance with loss ratio standards for your state is also provided.

The proposed rates include an average rate change of 3.8%. With these changes we project an anticipated lifetime loss ratio of 81.1%. The rates are proposed to be effective January 1, 2017 through December 31, 2017. For 2017, we propose to defer the implementation of the January 1, 2017 rate revision until April 1, 2017, and have the rates effective through December 31, 2017. We anticipate that the next rate revision will be effective January 1, 2018 through December 31, 2018.

We would appreciate your acting expeditiously on this request so that we can provide AARP members with adequate notice of their 2017 rates.

If you need any further information regarding this matter, please contact me at (215) 902-8429. If you prefer to e-mail me, my address is Timothy_A_Koenig@uhc.com.

Sincerely,

Tantly G. Long

Timothy A. Koenig, ASA, MAAA Director, Actuarial Services

Effective January 1, 2009

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Rhode Island	Rhode Island				
			Depa	artment Use Or	nlv		
2.	State Tracking ID						
3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	UnitedHealthcare Insurance Company 680 Blair Mill Road Horsham, PA 19044	СТ	HEALTH	0707	79413	36-2739571	
4.	Contact Name & Address	Teleph	ono #	Fax #		E-mail Address	
TIM(680 B	OTHY A. KOENIG LAIR MILL ROAD SHAM, PA 19044		902-8429	215-902-	·8801	TIMOTHY_A_KOENIG@	⁹ uhc.com
5.	Requested Filing Mode		ion (please exp] Informational	
6.	Company Tracking Numb	er BFR	ATE 2017 STI)			
7.	X New Submission						
			Individual	Franchise			
8.	Market	G	Group Small X Large Small and Large Group Employer X Association Blanket Discretionary Trust Other:				
9.	Type of Insurance (TOI)	М	MS05G				
10.	Sub-Type of Insurance (Su	ıb-TOI) <u>M</u>	S05G.015 – M	[ulti-Plan			
11.	Submitted Documents		FORMS Policy Application/E Schedule of E Schedule of E New Rate FILING OT ease explain: UPPORTING Articles of Inco association Byl tatement of Va Actuarial Memo	Enrollment Benefits X Revised Ra HER THAN F(DOCUMENTA rporation laws uriability	Rider/H Other ate ORM OR H ATION	Endorsement Adv	tificate vertising

LHTD-1, Page 1 of 2

12.	Filing Submission Date	July 7, 201	6			
	Filing Fee	Amount	\$40.00	(Check Date	EFT
13	(If required)	Retaliatory	Yes X No		Check Number	EFT
14.	Date of Domiciliary Approval	To be filed	August 2016			
15.	Filing Description:					
	RATES FOR STANDAR	RDIZED MEDI	CARE SUPPLEME	NT PLA	NS	
	SEE ATTACHED COVI	ER LETTER				
1						
16. IH	Certification (If required) EREBY CERTIFY that I have revi	ewed the applic	able filing requiremen	ts for this	filing and the fil	ing complies with all
	licable statutory and regulatory prov					ing complies with an
Prin	nt Name TIMOTHY A. KOEN	IG		Title	DIRECTOR, AC	TUARIAL SERVICES

Signature Tawity G. Laing

Date: July 7, 2016

17.	. Form Filing Attachment				
This filing transmittal is part of company tracking number		N/A			
This filing corresponds to rate filing company tracking number					

Description Number 01		Document Name	Form Number		Replaced Form Number
Image: Sector of the secto		Description			Previous State Filing Number
Image: Second	01		N/A	Revised	
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Image: Second	04			Revised	
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Image:	08		-	Revised	
□ Revised □ Other	09		-	Revised	
LH FFA-1				Revised	

18.	Rate Filing Attachment				
This	filing transmittal is part of company track	ing number	RERA	TE 2017 STD	
This	filing corresponds to form filing company	tracking number			
	all percentage rate indication (when applic	~			
	rall percentage rate impact for this filing			3.8%	
Over	an percentage rate impact for this imig	Affected Form			
	Document Name	Numbers		Previous State Filing Number	
		(uniber)			
	Description				
01	Actuarial Memorandum and Rate	MS 1209A	□ New		
	Schedule	MSA 1454	X Revised		
	Standardized coverage; rates not based	MSA 1959	Request + 5.1%		
	on age		Other		
02	Actuarial Memorandum and Rate	MS 1209A			
	Schedule	MSB 1455	X Revised		
	Standardized coverage; rates not based	MSB 1960	Request + 5.0 %		
03	on age Actuarial Memorandum and Rate	MS 1209A	Other		
05	Schedule	MS 1209A MSC 1456	X Revised		
	Standardized coverage; rates not based	MSC 1450 MSC 1961	Request + 5.1%		
	on age				
04	Actuarial Memorandum and Rate	MS 1209A	□ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
•••	Schedule	MSD 1457	X Revised		
	Standardized coverage; rates not based	MSD 1962	Request + 5.1%		
	on age		Other		
05	Actuarial Memorandum and Rate	MS 1209A	□ New		
	Schedule	MSE 1458	X Revised		
	Standardized coverage; rates not based	MSE 1963	Request + 5.1%		
	on age		Other		
06	Actuarial Memorandum and Rate	MS 1209A			
	Schedule	MSF 1459	X Revised		
	Standardized coverage; rates not based	MSF 1964	Request + 5.1%		
07	on age Actuarial Memorandum and Rate	MS 1209A			
07	Schedule	MSG 1460	X Revised		
	Standardized coverage; rates not based	MSG 1965	Request + 5.1%		
	on age		Other		
08	Actuarial Memorandum and Rate	MS 1209A	□ New		
	Schedule	MSH 1461	X Revised		
	Standardized coverage; rates not based		Request + 0.0%		
<u>.</u>	on age		Other		
09	Actuarial Memorandum and Rate	MS 1209A			
	Schedule	MSH 1461 with	X Revised		
	Standardized coverage; rates not based	CRA 1664	Request + 0.0%		
1.0	on age	MSH 1966	Other		
10	Actuarial Memorandum and Rate	MS 1209A			
	Schedule Stondardized coverage, notes not based	MSI 1462	X Revised		
	Standardized coverage; rates not based		Request + 0.0%		
HREA	on age				

LH RFA-1

11	Actuarial Memorandum and Rate	MS 1209A	New	
	Schedule	MSI 1462 with	X Revised	
	Standardized coverage; rates not based	CRA 1664	Request + 0.0%	
	on age	MSI 1967	Other	
12	Actuarial Memorandum and Rate	MS 1209A	□ New	
	Schedule	MSJ 1463	X Revised	
	Standardized coverage; rates not based		Request + 0.0%	
	on age		Other	
13	Actuarial Memorandum and Rate	MS 1209A	□ New	
	Schedule	MSJ 1463 with	X Revised	
	Standardized coverage; rates not based	CRA 1664	Request + 0.0%	
	on age	MSJ 1968	Other	
14	Actuarial Memorandum and Rate	MSK 1935		
	Schedule		X Revised	
	Standardized coverage; rates not based		Request + 0.0%	
	on age		Other	
15	Actuarial Memorandum and Rate	MSL 1936	□ New	
	Schedule		X Revised	
	Standardized coverage; rates not based		Request + 5.0%	
	on age		Other	

LH RFA-1

UNITEDHEALTHCARE INSURANCE COMPANY

STANDARDIZED MEDICARE SUPPLEMENT RATE FILING

GROUP POLICY NUMBER G-36000-4 FORM NUMBERS MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968, MSK 1935, MSL 1936

Rhode Island

EFFECTIVE 1/1/2017

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- 2. Actuarial Memorandum (7 pages)
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- 8. Attachment 6 Rhode Island and National Average Lives (2 pages)
- 9. Attachment 7 Standardized Plans Trend Development (1 page)
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- 11. Attachment 9 Standardized Plans Paid and Incurred Experience (4 pages)
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Company:	UnitedHealthcare Insura	nce Company
Policy Form:	G-36000-4	Plan A

PLAN A

HISTORICAL EXPERIENCE					
		Incurred	Loss	Average	
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives	
1998	\$87,049	\$58,697	67.4%	119	
1999	\$73,980	\$60,170	81.3%	84	
2000	\$84,505	\$55,603	65.8%	92	
2001	\$92,580	\$80,274	86.7%	99	
2002	\$85,816	\$81,641	95.1%	91	
2003	\$95,490	\$76,406	80.0%	97	
2004	\$110,938	\$70,139	63.2%	101	
2005	\$107,727	\$57,716	53.6%	95	
2006	\$127,425	\$69,707	54.7%	106	
2007	\$137,298	\$107,497	78.3%	115	
2008	\$132,618	\$86,681	65.4%	113	
2009	\$150,385	\$101,936	67.8%	128	
2010	\$157,347	\$135,383	86.0%	133	
2011	\$162,191	\$153,343	94.5%	139	
2012	\$162,467	\$158,242	97.4%	138	
2013	\$157,634	\$150,546	95.5%	127	
2014	\$162,095	\$125,797	77.6%	126	
2015	\$169,487	\$126,042	74.4%	126	
2016	\$167,318	\$135,768	81.1%	123	
Total Historical	\$2,424,350	\$1,891,589	78.0%	n/a	
With Interest*	\$3,729,222	\$2,869,343	76.9%	n/a	

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	<u>Ratio</u>	Lives
2017	\$171,437	\$133,708	78.0%	120
2018	\$185,463	\$142,865	77.0%	121
2019	\$198,163	\$152,648	77.0%	122
2020	\$211,733	\$163,101	77.0%	123
2021	\$226,233	\$174,271	77.0%	124
2022	\$241,725	\$186,205	77.0%	125
2023	\$258,279	\$198,956	77.0%	126
2024	\$275,965	\$212,580	77.0%	127
2025	\$294,864	\$227,138	77.0%	128
2026	\$315,056	\$242,692	77.0%	129
Total Future	\$2,378,918	\$1,834,164	77.1%	n/a
Discounted with Interest*	\$1,832,496	\$1,413,208	77.1%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	<u>Ratio</u>	Lives
Total Historical	\$3,729,222	\$2,869,343	76.9%	n/a
Total Future	\$1,745,074	\$1,413,208	81.0%	n/a
Total Lifetime	\$5,474,296	\$4,282,551	78.2%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	Ratio	Lives
Total Historical	\$3,729,222	\$2,869,343	76.9%	n/a
Total Future	\$1,832,496	\$1,413,208	77.1%	n/a
Total Lifetime	\$5,561,718	\$4,282,551	77.0%	n/a

Company:	UnitedHealthcare	Insurance Company
Policy Form:	G-36000-4	Plan B

PLAN B

HISTORICAL EXPERIENCE							
	Incurred Loss Average						
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives			
1998	\$75,797	\$73,717	97.3%	69			
1999	\$64,254	\$65,770	102.4%	49			
2000	\$57,975	\$52,527	90.6%	44			
2001	\$53,825	\$40,655	75.5%	41			
2002	\$51,283	\$36,132	70.5%	40			
2003	\$59,263	\$47,074	79.4%	44			
2004	\$84,427	\$78,500	93.0%	59			
2005	\$97,285	\$94,385	97.0%	66			
2006	\$115,760	\$94,280	81.4%	75			
2007	\$128,686	\$115,151	89.5%	81			
2008	\$145,998	\$101,024	69.2%	90			
2009	\$166,951	\$136,405	81.7%	101			
2010	\$176,120	\$135,420	76.9%	104			
2011	\$171,868	\$132,220	76.9%	94			
2012	\$187,024	\$116,745	62.4%	104			
2013	\$196,396	\$180,627	92.0%	107			
2014	\$192,138	\$104,447	54.4%	102			
2015	\$177,190	\$106,194	59.9%	94			
2016	\$178,578	\$139,853	78.3%	95			
Total Historical	\$2,380,818	\$1,851,128	77.8%	n/a			
With Interest*	\$3,509,335	\$2,798,633	79.7%	n/a			

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

FUTURE EATERIENCE - WITH 2017 RATE CHANGE					
		Incurred	Loss	Average	
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives	
2017	\$181,265	\$138,486	76.4%	94	
2018	\$194,176	\$147,969	76.2%	94	
2019	\$207,473	\$158,102	76.2%	95	
2020	\$221,681	\$168,929	76.2%	96	
2021	\$236,862	\$180,497	76.2%	97	
2022	\$253,082	\$192,858	76.2%	97	
2023	\$270,413	\$206,065	76.2%	98	
2024	\$288,931	\$220,176	76.2%	99	
2025	\$308,717	\$235,254	76.2%	100	
2026	\$329,858	\$251,364	76.2%	101	
Total Future	\$2,492,457	\$1,899,701	76.2%	n/a	
Discounted with Interest*	\$1,920,321	\$1,463,703	76.2%	n/a	

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	<u>Ratio</u>	Lives
Total Historical	\$3,509,335	\$2,798,633	79.7%	n/a
Total Future	\$1,831,275	\$1,463,703	79.9%	n/a
Total Lifetime	\$5,340,610	\$4,262,336	79.8%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	Ratio	Lives
Total Historical	\$3,509,335	\$2,798,633	79.7%	n/a
Total Future	\$1,920,321	\$1,463,703	76.2%	n/a
Total Lifetime	\$5,429,656	\$4,262,336	78.5%	n/a

Company:	UnitedHealthcare In	nsurance Company
Policy Form:	G-36000-4	Plan C

PLAN C

HISTORICAL EXPERIENCE				
		Incurred	Loss	Average
	Premium	Claims	<u>Ratio</u>	Lives
1998	\$1,406,557	\$1,159,394	82.4%	1,120
1999	\$1,297,098	\$994,276	76.7%	943
2000	\$1,497,399	\$1,253,679	83.7%	1,070
2001	\$1,677,138	\$1,430,682	85.3%	1,169
2002	\$1,718,027	\$1,605,640	93.5%	1,195
2003	\$1,958,418	\$1,686,022	86.1%	1,284
2004	\$2,131,173	\$1,700,949	79.8%	1,315
2005	\$2,190,847	\$1,824,409	83.3%	1,315
2006	\$2,382,490	\$2,206,000	92.6%	1,374
2007	\$2,527,368	\$2,095,266	82.9%	1,399
2008	\$2,621,759	\$2,264,045	86.4%	1,407
2009	\$2,683,824	\$2,291,140	85.4%	1,429
2010	\$2,866,048	\$2,490,937	86.9%	1,472
2011	\$2,993,383	\$2,434,274	81.3%	1,443
2012	\$2,967,608	\$2,488,531	83.9%	1,411
2013	\$3,016,350	\$2,328,046	77.2%	1,368
2014	\$3,081,370	\$2,552,758	82.8%	1,321
2015	\$3,116,074	\$2,433,299	78.1%	1,317
2016	\$2,932,765	\$2,354,363	80.3%	1,257
Total Historical	\$45,065,695	\$37,593,707	83.4%	n/a
With Interest*	\$69,264,943	\$58,012,605	83.8%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	<u>Ratio</u>	Lives
2017	\$2,922,002	\$2,313,265	79.2%	1,209
2018	\$3,161,103	\$2,471,677	78.2%	1,219
2019	\$3,377,575	\$2,640,937	78.2%	1,229
2020	\$3,608,872	\$2,821,789	78.2%	1,239
2021	\$3,856,007	\$3,015,025	78.2%	1,249
2022	\$4,120,067	\$3,221,494	78.2%	1,259
2023	\$4,402,209	\$3,442,102	78.2%	1,269
2024	\$4,703,672	\$3,677,817	78.2%	1,279
2025	\$5,025,780	\$3,929,674	78.2%	1,289
2026	\$5,369,945	\$4,198,778	78.2%	1,299
Total Future	\$40,547,232	\$31,732,555	78.3%	n/a
Discounted with Interest*	\$31,233,790	\$24,449,656	78.3%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives
Total Historical	\$69,264,943	\$58,012,605	83.8%	n/a
Total Future	\$29,750,182	\$24,449,656	82.2%	n/a
Total Lifetime	\$99,015,125	\$82,462,262	83.3%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	Ratio	Lives
Total Historical	\$69,264,943	\$58,012,605	83.8%	n/a
Total Future	\$31,233,790	\$24,449,656	78.3%	n/a
Total Lifetime	\$100,498,733	\$82,462,262	82.1%	n/a

Company:	UnitedHealthcare Ir	isurance Company
Policy Form:	G-36000-4	Plan D

PLAN D

HISTORICAL EXPERIENCE				
		Incurred	Loss	Average
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives
1998	\$63,294	\$43,853	69.3%	58
1999	\$66,628	\$43,299	65.0%	51
2000	\$78,706	\$74,032	94.1%	60
2001	\$81,144	\$55,059	67.9%	60
2002	\$73,152	\$49,209	67.3%	54
2003	\$82,435	\$59,414	72.1%	56
2004	\$88,511	\$69,160	78.1%	57
2005	\$91,957	\$84,911	92.3%	57
2006	\$94,341	\$67,981	72.1%	56
2007	\$97,357	\$104,608	107.4%	56
2008	\$104,664	\$95,583	91.3%	59
2009	\$119,947	\$138,156	115.2%	67
2010	\$132,906	\$172,637	129.9%	71
2011	\$129,977	\$132,731	102.1%	63
2012	\$107,163	\$97,247	90.7%	51
2013	\$90,042	\$113,642	126.2%	41
2014	\$86,110	\$100,654	116.9%	38
2015	\$74,150	\$96,942	130.7%	32
2016	\$69,336	\$55,154	79.5%	31
Total Historical	\$1,731,822	\$1,654,273	95.5%	n/a
With Interest*	\$2,777,724	\$2,548,211	91.7%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

FUTURE EATERIENCE - WITH 2017 RATE CHANGE				
		Incurred	Loss	Average
	Premium	Claims	<u>Ratio</u>	Lives
2017	\$64,515	\$50,259	77.9%	28
2018	\$62,337	\$47,947	76.9%	25
2019	\$59,469	\$45,742	76.9%	23
2020	\$56,734	\$43,638	76.9%	20
2021	\$54,124	\$41,630	76.9%	18
2022	\$51,634	\$39,715	76.9%	17
2023	\$49,259	\$37,888	76.9%	15
2024	\$46,993	\$36,146	76.9%	13
2025	\$44,832	\$34,483	76.9%	12
2026	\$42,769	\$32,897	76.9%	11
Total Future	\$532,666	\$410,345	77.0%	n/a
Discounted with Interest*	\$429,284	\$330,812	77.1%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	<u>Ratio</u>	Lives
Total Historical	\$2,777,724	\$2,548,211	91.7%	n/a
Total Future	\$409,058	\$330,812	80.9%	n/a
Total Lifetime	\$3,186,783	\$2,879,023	90.3%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	Ratio	Lives
Total Historical	\$2,777,724	\$2,548,211	91.7%	n/a
Total Future	\$429,284	\$330,812	77.1%	n/a
Total Lifetime	\$3,207,008	\$2,879,023	89.8%	n/a

Company:	UnitedHealthcare I	nsurance Company
Policy Form:	G-36000-4	Plan E

PLAN E

HISTORICAL EXPERIENCE				
		Incurred	Loss	Average
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives
1998	\$152,240	\$139,773	91.8%	149
1999	\$175,537	\$136,937	78.0%	144
2000	\$172,433	\$122,294	70.9%	130
2001	\$165,790	\$116,184	70.1%	123
2002	\$144,016	\$99,693	69.2%	107
2003	\$160,650	\$165,589	103.1%	112
2004	\$168,807	\$151,740	89.9%	111
2005	\$153,136	\$168,465	110.0%	98
2006	\$154,153	\$123,099	79.9%	95
2007	\$154,920	\$120,005	77.5%	92
2008	\$149,024	\$147,626	99.1%	85
2009	\$153,197	\$110,457	72.1%	85
2010	\$167,784	\$108,451	64.6%	90
2011	\$162,164	\$126,001	77.7%	82
2012	\$143,855	\$156,350	108.7%	72
2013	\$138,661	\$117,410	84.7%	66
2014	\$130,008	\$104,613	80.5%	59
2015	\$119,586	\$97,757	81.7%	54
2016	\$112,554	\$89,461	79.5%	51
Total Historical	\$2,878,515	\$2,401,905	83.4%	n/a
With Interest*	\$4,835,264	\$4,025,785	83.3%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	<u>Ratio</u>	Lives
2017	\$108,850	\$84,297	77.4%	47
2018	\$105,149	\$80,419	76.5%	42
2019	\$100,312	\$76,720	76.5%	38
2020	\$95,698	\$73,191	76.5%	34
2021	\$91,296	\$69,824	76.5%	31
2022	\$87,096	\$66,612	76.5%	28
2023	\$83,090	\$63,548	76.5%	25
2024	\$79,268	\$60,625	76.5%	23
2025	\$75,621	\$57,836	76.5%	20
2026	\$72,143	\$55,176	76.5%	18
Total Future	\$898,521	\$688,248	76.6%	n/a
Discounted with Interest*	\$724,137	\$554,852	76.6%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives
Total Historical	\$4,835,264	\$4,025,785	83.3%	n/a
Total Future	\$690,171	\$554,852	80.4%	n/a
Total Lifetime	\$5,525,435	\$4,580,637	82.9%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	Ratio	Lives
Total Historical	\$4,835,264	\$4,025,785	83.3%	n/a
Total Future	\$724,137	\$554,852	76.6%	n/a
Total Lifetime	\$5,559,401	\$4,580,637	82.4%	n/a

Company:	UnitedHealthcare I	nsurance Company
Policy Form:	G-36000-4	Plan F

PLAN F

HISTORICAL EXPERIENCE				
		Incurred	Loss	Average
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives
1998	\$1,288,551	\$1,048,384	81.4%	981
1999	\$1,270,601	\$918,928	72.3%	852
2000	\$1,302,249	\$1,089,983	83.7%	875
2001	\$1,350,987	\$1,124,758	83.3%	909
2002	\$1,390,312	\$1,120,395	80.6%	936
2003	\$1,561,365	\$1,334,266	85.5%	1,019
2004	\$1,803,165	\$1,514,924	84.0%	1,122
2005	\$2,023,135	\$1,641,702	81.1%	1,234
2006	\$2,456,173	\$1,967,027	80.1%	1,450
2007	\$3,002,169	\$2,404,715	80.1%	1,708
2008	\$3,505,543	\$2,888,148	82.4%	1,953
2009	\$4,089,675	\$3,404,000	83.2%	2,284
2010	\$4,943,243	\$4,186,409	84.7%	2,676
2011	\$6,470,393	\$5,442,764	84.1%	3,378
2012	\$7,937,978	\$6,427,209	81.0%	4,193
2013	\$9,756,488	\$7,880,029	80.8%	4,980
2014	\$13,595,229	\$11,203,741	82.4%	6,547
2015	\$21,150,230	\$17,251,177	81.6%	9,913
2016	\$23,484,799	\$19,486,557	83.0%	11,005
Total Historical	\$112,382,284	\$92,335,116	82.2%	n/a
With Interest*	\$143,619,978	\$117,885,596	82.1%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives
2017	\$26,174,266	\$21,538,366	82.3%	11,878
2018	\$28,298,664	\$23,013,313	81.3%	11,973
2019	\$30,236,556	\$24,589,265	81.3%	12,069
2020	\$32,307,156	\$26,273,138	81.3%	12,165
2021	\$34,519,550	\$28,072,322	81.3%	12,262
2022	\$36,883,449	\$29,994,715	81.3%	12,361
2023	\$39,409,227	\$32,048,753	81.3%	12,459
2024	\$42,107,971	\$34,243,452	81.3%	12,559
2025	\$44,991,525	\$36,588,443	81.3%	12,660
2026	\$48,072,544	\$39,094,020	81.3%	12,761
Total Future	\$363,000,907	\$295,455,787	81.4%	n/a
Discounted with Interest*	\$279,625,205	\$227,646,102	81.4%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives
Total Historical	\$143,619,978	\$117,885,596	82.1%	n/a
Total Future	\$266,566,726	\$227,646,102	85.4%	n/a
Total Lifetime	\$410,186,704	\$345,531,698	84.2%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	Ratio	Lives
Total Historical	\$143,619,978	\$117,885,596	82.1%	n/a
Total Future	\$279,625,205	\$227,646,102	81.4%	n/a
Total Lifetime	\$423,245,183	\$345,531,698	81.6%	n/a

Company:	UnitedHealthcare Ins	surance Company
Policy Form:	G-36000-4	Plan G

PLAN G

HISTORICAL EXPERIENCE				
		Incurred	Loss	Average
	Premium	Claims	<u>Ratio</u>	Lives
1998	\$87,467	\$64,763	74.0%	77
1999	\$98,950	\$61,081	61.7%	72
2000	\$98,608	\$71,538	72.5%	71
2001	\$109,848	\$78,179	71.2%	78
2002	\$120,094	\$146,985	122.4%	84
2003	\$131,916	\$112,286	85.1%	90
2004	\$158,783	\$143,182	90.2%	103
2005	\$162,223	\$113,561	70.0%	103
2006	\$186,866	\$144,052	77.1%	116
2007	\$177,571	\$139,875	78.8%	106
2008	\$176,310	\$126,647	71.8%	101
2009	\$171,559	\$156,745	91.4%	97
2010	\$177,907	\$121,290	68.2%	97
2011	\$168,304	\$111,503	66.3%	85
2012	\$164,612	\$193,224	117.4%	82
2013	\$162,832	\$131,780	80.9%	77
2014	\$154,677	\$118,094	76.3%	70
2015	\$149,247	\$144,226	96.6%	66
2016	\$137,859	\$109,094	79.1%	62
Total Historical	\$2,795,631	\$2,288,106	81.8%	n/a
With Interest*	\$4,425,338	\$3,597,670	81.3%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives
2017	\$135,934	\$104,997	77.2%	59
2018	\$131,301	\$100,167	76.3%	53
2019	\$125,261	\$95,559	76.3%	48
2020	\$119,499	\$91,163	76.3%	43
2021	\$114,002	\$86,970	76.3%	38
2022	\$108,758	\$82,969	76.3%	35
2023	\$103,755	\$79,153	76.3%	31
2024	\$98,982	\$75,512	76.3%	28
2025	\$94,429	\$72,038	76.3%	25
2026	\$90,085	\$68,724	76.3%	23
Total Future	\$1,122,005	\$857,252	76.4%	n/a
Discounted with Interest*	\$904,250	\$691,099	76.4%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives
Total Historical	\$4,425,338	\$3,597,670	81.3%	n/a
Total Future	\$861,989	\$691,099	80.2%	n/a
Total Lifetime	\$5,287,326	\$4,288,769	81.1%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	Ratio	Lives
Total Historical	\$4,425,338	\$3,597,670	81.3%	n/a
Total Future	\$904,250	\$691,099	76.4%	n/a
Total Lifetime	\$5,329,588	\$4,288,769	80.5%	n/a

Company:	UnitedHealthcare Insu	arance Company
Policy Form:	G-36000-4	Plan H

PLAN H

HISTORICAL EXPERIENCE				
		Incurred	Loss	Average
	Premium	Claims	<u>Ratio</u>	Lives
1998	\$73,061	\$63,330	86.7%	43
1999	\$63,715	\$74,619	117.1%	35
2000	\$68,997	\$50,813	73.6%	35
2001	\$79,037	\$84,017	106.3%	39
2002	\$84,636	\$120,770	142.7%	41
2003	\$85,786	\$100,140	116.7%	40
2004	\$87,487	\$83,616	95.6%	38
2005	\$98,709	\$106,258	107.6%	39
2006	\$59,973	\$47,173	78.7%	30
2007	\$56,320	\$44,481	79.0%	29
2008	\$53,179	\$55,022	103.5%	26
2009	\$48,011	\$47,746	99.4%	23
2010	\$44,598	\$28,576	64.1%	20
2011	\$41,687	\$25,432	61.0%	18
2012	\$40,083	\$24,658	61.5%	17
2013	\$35,234	\$19,430	55.1%	15
2014	\$31,210	\$29,777	95.4%	13
2015	\$30,236	\$21,975	72.7%	13
2016	\$26,442	\$19,526	73.8%	12
Total Historical	\$1,108,399	\$1,047,358	94.5%	n/a
With Interest*	\$1,965,701	\$1,907,811	97.1%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	<u>Ratio</u>	Lives
2017	\$22,718	\$17,784	78.3%	10
2018	\$21,673	\$16,965	78.3%	9
2019	\$20,676	\$16,185	78.3%	8
2020	\$19,725	\$15,441	78.3%	7
2021	\$18,818	\$14,730	78.3%	7
2022	\$17,952	\$14,053	78.3%	6
2023	\$17,126	\$13,406	78.3%	5
2024	\$16,338	\$12,790	78.3%	5
2025	\$15,587	\$12,201	78.3%	4
2026	\$14,870	\$11,640	78.3%	4
Total Future	\$185,483	\$145,195	78.3%	n/a
Discounted with Interest*	\$149,533	\$117,053	78.3%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	<u>Ratio</u>	Lives
Total Historical	\$1,965,701	\$1,907,811	97.1%	n/a
Total Future	\$149,533	\$117,053	78.3%	n/a
Total Lifetime	\$2,115,234	\$2,024,864	95.7%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	Ratio	Lives
Total Historical	\$1,965,701	\$1,907,811	97.1%	n/a
Total Future	\$149,533	\$117,053	78.3%	n/a
Total Lifetime	\$2,115,234	\$2,024,864	95.7%	n/a

Company:	UnitedHealthcare Insura	ice Company
Policy Form:	G-36000-4	Plan I

PLAN I

HISTORICAL EXPERIENCE				
		Incurred	Loss	Average
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives
1998	\$343,049	\$264,613	77.1%	202
1999	\$334,024	\$246,620	73.8%	179
2000	\$382,125	\$284,485	74.4%	192
2001	\$412,824	\$340,258	82.4%	202
2002	\$446,329	\$354,561	79.4%	212
2003	\$480,676	\$372,477	77.5%	222
2004	\$547,415	\$472,067	86.2%	238
2005	\$614,920	\$470,647	76.5%	252
2006	\$462,783	\$364,351	78.7%	233
2007	\$436,929	\$275,171	63.0%	225
2008	\$418,254	\$353,172	84.4%	209
2009	\$427,607	\$383,652	89.7%	213
2010	\$445,061	\$309,381	69.5%	204
2011	\$404,547	\$300,508	74.3%	184
2012	\$364,894	\$265,953	72.9%	165
2013	\$344,512	\$227,341	66.0%	154
2014	\$329,104	\$188,978	57.4%	145
2015	\$310,923	\$229,811	73.9%	136
2016	\$303,951	\$225,334	74.1%	135
Total Historical	\$7,809,927	\$5,929,381	75.9%	n/a
With Interest*	\$13,021,881	\$9,969,371	76.6%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives
2017	\$296,556	\$232,161	78.3%	132
2018	\$282,914	\$221,482	78.3%	118
2019	\$269,900	\$211,294	78.3%	107
2020	\$257,485	\$201,574	78.3%	96
2021	\$245,640	\$192,302	78.3%	86
2022	\$234,341	\$183,456	78.3%	78
2023	\$223,561	\$175,017	78.3%	70
2024	\$213,277	\$166,966	78.3%	63
2025	\$203,467	\$159,286	78.3%	57
2026	\$194,107	\$151,958	78.3%	51
Total Future	\$2,421,248	\$1,895,495	78.3%	n/a
Discounted with Interest*	\$1,951,961	\$1,528,110	78.3%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives
Total Historical	\$13,021,881	\$9,969,371	76.6%	n/a
Total Future	\$1,951,961	\$1,528,110	78.3%	n/a
Total Lifetime	\$14,973,842	\$11,497,481	76.8%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	Ratio	Lives
Total Historical	\$13,021,881	\$9,969,371	76.6%	n/a
Total Future	\$1,951,961	\$1,528,110	78.3%	n/a
Total Lifetime	\$14,973,842	\$11,497,481	76.8%	n/a

Company:	UnitedHealthcare	Insurance Company
Policy Form:	G-36000-4	Plan J

PLAN J

HISTORICAL EXPERIENCE				
		Incurred	Loss	Average
	Premium	<u>Claims</u>	Ratio	Lives
1998	\$655,366	\$573,698	87.5%	319
1999	\$713,473	\$749,945	105.1%	312
2000	\$819,084	\$740,779	90.4%	353
2001	\$963,284	\$882,024	91.6%	379
2002	\$1,144,085	\$896,030	78.3%	430
2003	\$1,320,234	\$1,171,645	88.7%	485
2004	\$1,544,345	\$1,356,583	87.8%	532
2005	\$1,789,083	\$1,557,305	87.0%	593
2006	\$1,353,582	\$1,133,102	83.7%	593
2007	\$1,422,768	\$1,143,944	80.4%	640
2008	\$1,594,396	\$1,283,104	80.5%	702
2009	\$1,814,469	\$1,597,830	88.1%	817
2010	\$2,026,211	\$1,699,437	83.9%	924
2011	\$2,077,133	\$1,579,324	76.0%	872
2012	\$2,031,923	\$1,547,942	76.2%	840
2013	\$2,038,036	\$1,566,678	76.9%	820
2014	\$2,014,528	\$1,528,178	75.9%	794
2015	\$1,940,227	\$1,449,042	74.7%	758
2016	\$1,814,151	\$1,422,715	78.4%	699
Total Historical	\$29,076,375	\$23,879,303	82.1%	n/a
With Interest*	\$44,246,097	\$36,904,409	83.4%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	Ratio	Lives
2017	\$1,675,188	\$1,377,448	82.2%	641
2018	\$1,598,130	\$1,314,086	82.2%	577
2019	\$1,524,616	\$1,253,638	82.2%	519
2020	\$1,454,483	\$1,195,970	82.2%	467
2021	\$1,387,577	\$1,140,956	82.2%	420
2022	\$1,323,749	\$1,088,472	82.2%	378
2023	\$1,262,856	\$1,038,402	82.2%	341
2024	\$1,204,765	\$990,636	82.2%	307
2025	\$1,149,346	\$945,066	82.2%	276
2026	\$1,096,476	\$901,593	82.2%	248
Total Future	\$13,677,185	\$11,246,266	82.2%	n/a
Discounted with Interest*	\$11,026,273	\$9,066,515	82.2%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	<u>Claims</u>	Ratio	Lives
Total Historical	\$44,246,097	\$36,904,409	83.4%	n/a
Total Future	\$11,026,273	\$9,066,515	82.2%	n/a
Total Lifetime	\$55,272,369	\$45,970,923	83.2%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	<u>Ratio</u>	Lives
Total Historical	\$44,246,097	\$36,904,409	83.4%	n/a
Total Future	\$11,026,273	\$9,066,515	82.2%	n/a
Total Lifetime	\$55,272,369	\$45,970,923	83.2%	n/a

Company:	UnitedHealthcare 1	Insurance Company
Policy Form:	G-36000-4	Plan K

PLAN K

HISTORICAL EXPERIENCE				
		Incurred	Loss	Average
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives
2006	\$1,382	\$1,318	95.4%	3
2007	\$9,163	\$3,296	36.0%	11
2008	\$7,894	\$4,783	60.6%	10
2009	\$13,954	\$8,727	62.5%	19
2010	\$13,862	\$13,577	97.9%	19
2011	\$18,396	\$9,537	51.8%	25
2012	\$26,329	\$20,018	76.0%	37
2013	\$35,637	\$25,798	72.4%	50
2014	\$44,754	\$18,807	42.0%	56
2015	\$69,859	\$42,691	61.1%	88
2016	\$68,441	\$49,691	72.6%	91
Total Historical	\$309,672	\$198,242	64.0%	n/a
With Interest*	\$362,959	\$232,011	63.9%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives
2017	\$68,138	\$52,536	77.1%	94
2018	\$72,804	\$56,134	77.1%	95
2019	\$77,789	\$59,978	77.1%	96
2020	\$83,116	\$64,085	77.1%	96
2021	\$88,808	\$68,474	77.1%	97
2022	\$94,890	\$73,163	77.1%	98
2023	\$101,388	\$78,173	77.1%	99
2024	\$108,331	\$83,526	77.1%	100
2025	\$115,749	\$89,246	77.1%	100
2026	\$123,676	\$95,358	77.1%	101
Total Future	\$934,689	\$720,672	77.1%	n/a
Discounted with Interest*	\$720,170	\$555,271	77.1%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	<u>Claims</u>	Ratio	Lives
Total Historical	\$362,959	\$232,011	63.9%	n/a
Total Future	\$720,170	\$555,271	77.1%	n/a
Total Lifetime	\$1,083,129	\$787,282	72.7%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	Ratio	Lives
Total Historical	\$362,959	\$232,011	63.9%	n/a
Total Future	\$720,170	\$555,271	77.1%	n/a
Total Lifetime	\$1,083,129	\$787,282	72.7%	n/a

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 and 2010 PLANS COMBINED

Company:	UnitedHealthcare In	nsurance Company
Policy Form:	G-36000-4	Plan L

PLAN L

HISTORICAL EXPERIENCE				
		Incurred	Loss	Average
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives
2006	\$5,172	\$1,766	34.1%	5
2007	\$16,357	\$12,920	79.0%	16
2008	\$24,048	\$12,259	51.0%	23
2009	\$30,026	\$12,947	43.1%	28
2010	\$36,302	\$44,210	121.8%	33
2011	\$37,948	\$35,258	92.9%	32
2012	\$40,275	\$19,223	47.7%	33
2013	\$43,789	\$29,271	66.8%	36
2014	\$46,569	\$38,251	82.1%	36
2015	\$57,083	\$35,094	61.5%	43
2016	\$58,274	\$45,642	78.3%	44
Total Historical	\$395,845	\$286,840	72.5%	n/a
With Interest*	\$489,662	\$353,936	72.3%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	<u>Ratio</u>	Lives
2017	\$53,952	\$42,238	78.3%	39
2018	\$58,364	\$45,130	77.3%	40
2019	\$62,361	\$48,221	77.3%	40
2020	\$66,632	\$51,523	77.3%	40
2021	\$71,195	\$55,051	77.3%	41
2022	\$76,070	\$58,821	77.3%	41
2023	\$81,279	\$62,849	77.3%	41
2024	\$86,845	\$67,153	77.3%	42
2025	\$92,792	\$71,752	77.3%	42
2026	\$99,147	\$76,665	77.3%	42
Total Future	\$748,637	\$579,402	77.4%	n/a
Discounted with Interest*	\$576,681	\$446,424	77.4%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives
Total Historical	\$489,662	\$353,936	72.3%	n/a
Total Future	\$549,888	\$446,424	81.2%	n/a
Total Lifetime	\$1,039,550	\$800,360	77.0%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	Ratio	Lives
Total Historical	\$489,662	\$353,936	72.3%	n/a
Total Future	\$576,681	\$446,424	77.4%	n/a
Total Lifetime	\$1,066,343	\$800,360	75.1%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 2010 PLAN ONLY

Company:	UnitedHealthcar	e Insurance Company
Policy Form:	G-36000-4	Plan N

PLAN N

	HISTORICA	L EXPERIENCE		
		Incurred	Loss	Average
	Premium	Claims	<u>Ratio</u>	Lives
2010	\$16,307	\$7,751	47.5%	14
2011	\$387,032	\$312,136	80.6%	304
2012	\$632,900	\$521,188	82.3%	523
2013	\$1,138,420	\$904,260	79.4%	918
2014	\$2,272,650	\$1,791,136	78.8%	1,697
2015	\$4,464,470	\$3,493,001	78.2%	3,160
2016	\$5,391,165	\$4,226,848	78.4%	3,681
Total Historical	\$14,302,945	\$11,256,319	78.7%	n/a
With Interest*	\$15,562,483	\$12,253,598	78.7%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

FUTURE EAFERIENCE - WITH 2017 RATE CHANGE				
		Incurred	Loss	Average
	Premium	Claims	Ratio	Lives
2017	\$6,578,675	\$5,081,531	77.2%	4,291
2018	\$7,111,891	\$5,429,514	76.3%	4,325
2019	\$7,598,913	\$5,801,328	76.3%	4,360
2020	\$8,119,286	\$6,198,603	76.3%	4,395
2021	\$8,675,295	\$6,623,083	76.3%	4,430
2022	\$9,269,379	\$7,076,632	76.3%	4,465
2023	\$9,904,146	\$7,561,239	76.3%	4,501
2024	\$10,582,382	\$8,079,033	76.3%	4,537
2025	\$11,307,064	\$8,632,285	76.3%	4,573
2026	\$12,081,372	\$9,223,424	76.3%	4,610
Total Future	\$91,228,404	\$69,706,671	76.4%	n/a
Discounted with Interest*	\$70,274,788	\$53,708,381	76.4%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives
Total Historical	\$15,562,483	\$12,253,598	78.7%	n/a
Total Future	\$67,000,313	\$53,708,381	80.2%	n/a
Total Lifetime	\$82,562,797	\$65,961,980	79.9%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

LIFETIME EAFERIENCE' - WITH 2017 RATE CHANGE					
		Incurred	Loss	Average	
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives	
Total Historical	\$15,562,483	\$12,253,598	78.7%	n/a	
Total Future	\$70,274,788	\$53,708,381	76.4%	n/a	
Total Lifetime	\$85,837,271	\$65,961,980	76.8%	n/a	

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 AND 2010 PLANS COMBINED

Company:	UnitedHealthcare Insurance Company		
Policy Form:	G-36000-4	Total Standardized	

TOTAL STANDARDIZED

ARDI	ZED					
	HISTORICAL EXPERIENCE					
			Incurred	Loss	Average	
		Premium	<u>Claims</u>	<u>Ratio</u>	Lives	
	1998	\$4,232,432	\$3,490,221	82.5%	3,138	
	1999	\$4,158,259	\$3,351,644	80.6%	2,720	
	2000	\$4,562,080	\$3,795,735	83.2%	2,922	
	2001	\$4,986,458	\$4,232,088	84.9%	3,100	
	2002	\$5,257,750	\$4,511,057	85.8%	3,189	
	2003	\$5,936,233	\$5,125,318	86.3%	3,447	
	2004	\$6,725,051	\$5,640,860	83.9%	3,676	
	2005	\$7,329,022	\$6,119,359	83.5%	3,851	
	2006	\$7,400,101	\$6,219,856	84.1%	4,135	
	2007	\$8,166,905	\$6,566,930	80.4%	4,479	
	2008	\$8,933,686	\$7,418,093	83.0%	4,777	
	2009	\$9,869,606	\$8,389,741	85.0%	5,291	
	2010	\$11,203,694	\$9,453,458	84.4%	5,856	
	2011	\$13,225,023	\$10,795,031	81.6%	6,718	
	2012	\$14,807,111	\$12,036,529	81.3%	7,666	
	2013	\$17,154,031	\$13,674,859	79.7%	8,759	
	2014	\$22,140,443	\$17,905,231	80.9%	11,004	
	2015	\$31,828,762	\$25,527,251	80.2%	15,801	
	2016	\$34,745,632	\$28,360,007	81.6%	17,286	
	Total Historical	\$222,662,279	\$182,613,268	82.0%	n/a	
	With Interest*	\$307,810,587	\$253,358,980	82.3%	n/a	

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	<u>Claims</u>	Ratio	Lives
2017	\$38,453,496	\$31,167,075	81.1%	18,642
2018	\$41,283,967	\$33,087,669	80.1%	18,692
2019	\$43,859,065	\$35,149,616	80.1%	18,752
2020	\$46,622,099	\$37,362,144	80.1%	18,822
2021	\$49,585,406	\$39,735,135	80.1%	18,901
2022	\$52,762,191	\$42,279,163	80.1%	18,987
2023	\$56,166,588	\$45,005,551	80.1%	19,080
2024	\$59,813,721	\$47,926,410	80.1%	19,181
2025	\$63,719,771	\$51,054,701	80.1%	19,287
2026	\$67,902,047	\$54,404,289	80.1%	19,398
Total Future	\$520,168,353	\$417,171,754	80.2%	n/a
Discounted with Interest*	\$401,368,888	\$321,971,186	80.2%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	<u>Claims</u>	<u>Ratio</u>	Lives
Total Historical	\$307,810,587	\$253,358,980	82.3%	n/a
Total Future	\$383,252,614	\$321,971,186	84.0%	n/a
Total Lifetime	\$691,063,200	\$575,330,166	83.3%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

		Incurred	Loss	Average
	Premium	Claims	Ratio	Lives
Total Historical	\$307,810,587	\$253,358,980	82.3%	n/a
Total Future	\$401,368,888	\$321,971,186	80.2%	n/a
Total Lifetime	\$709,179,475	\$575,330,166	81.1%	n/a

*Accumulated at 5% interest rate

PLAN A

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	58,697	87,049	67.4%	11
Total		58,697	87,049	67.4%	11
1999	1999	725	3,976	18.2%	
	1998	59,444	70,004	84.9%	7
Total		60,170	73,980	81.3%	84
2000	2000	7 750	12 00 1	60.10/	1
2000	2000	7,759	12,904	60.1%	1
	1999	2,138	7,362	29.0%	
Total	1998	45,706 55,603	64,239 84,505	71.2%	6
Total		55,005	84,505	65.8%	9
2001	2001	2,020	7,349	27.5%	
	2000	7,922	15,107	52.4%	1
	1999	4,028	6,041	66.7%	
	1998	66,304	64,083	103.5%	6
Total		80,274	92,580	86.7%	9
2002	2002	5,149	6,452	79.8%	
	2001	6,375	11,065	57.6%	1
	2000	11,628	12,234	95.0%	1
	1998-1999	58,490	56,066	104.3%	5
Total		81,641	85,816	95.1%	9
2003	2003	8,575	7,992	107.3%	
2000	2002	11,917	13,765	86.6%	1
	2002	3,081	11,341	27.2%	1
	1998-2000	52,833	62,391	84.7%	6
Total		76,406	95,490	80.0%	9
2004	2004	6,708	10,369	64.7%	1
	2003	14,530	13,679	106.2%	1
	2002	10,534	15,461	68.1%	1
TT + 1	1998-2001	38,368	71,429	53.7%	6
Total	1	70,139	110,938	63.2%	10
2005	2005	4,081	9,653	42.3%	
	2004	6,474	12,454	52.0%	1
	2003	10,029	10,963	91.5%	1
	1998-2002	37,132	74,657	49.7%	6
Total		57,716	107,727	53.6%	9
2007	2007	0.149	21.000	41.00/	1
2006	2006 2005	9,148	21,906	41.8% 47.2%	1
	2003	6,208 3,770	13,152 11,828	47.2% 31.9%	1
	1998-2003	50,580	80,538	62.8%	6
Total	1998-2003	69,707	127,425	54.7%	10
Total		0,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	127,120	0	
2007	2007	7,966	10,278	77.5%	
	2006	39,417	30,157	130.7%	2
	2005	5,281	11,821	44.7%	1
	1998-2004	54,833	85,042	64.5%	7
Total		107,497	137,298	78.3%	11
2008	2008	7,880	11,013	71 60/	
2000	2008 2007		11,013	71.6%	1
	2007 2006	7,566 24,418	14,609 22,861	51.8% 106.8%	2
	/ ////	74 4 I X	22.801	100.8%	4
	1998-2005	46,817	84,135	55.6%	7

PLAN A

Incurred	Issue Year	Incurred	Earned	Loss Ratio	Average Lives
Year	issue rear	Claims	Premiums	Loss Ratio	Average Lives
2009	2009	5,836	14,636	39.9%	13
	2008	20,040	19,521	102.7%	17
	2007	10,194	14,526	70.2%	13
	1998-2006	65,866	101,703	64.8%	85
Total		101,936	150,385	67.8%	128
2010	2010	10,173	10,047	101.3%	9
	2009	8,520	18,667	45.6%	17
	2008	41,996	18,387	228.4%	16
	1998-2007	74,693	110,246	67.8%	91
Total		135,383	157,347	86.0%	133
2011	2011	10,883	13,421	81.1%	13
	2010	18,618	13,071	142.4%	13
	2009	21,343	12,266	174.0%	11
-	1998-2008	102,498	123,433	83.0%	102
Total		153,343	162,191	94.5%	139
2012	2012	9,496	5,761	164.8%	7
	2011	9,165	17,740	51.7%	16
	2010	34,129	10,975	311.0%	11
	1998-2009	105,452	127,991	82.4%	104
Total		158,242	162,467	97.4%	138
	2012			50.00	-
2013	2013	5,585	7,055	79.2%	5
	2012	11,985	7,724	155.2%	8
	2011	2,733	10,410	26.3%	10
	1998-2010	130,243	132,445	98.3%	104
Total		150,546	157,634	95.5%	127
2014	2014	2 001	11 (27	22.40/	10
2014	2014	3,881	11,637	33.4%	10
	2013	4,912	6,781	72.4%	5 7
	2012	3,323	7,462	44.5%	
T 1	1998-2011	113,682	136,215	83.5%	103
Total	I	125,797	162,095	77.6%	126
2015	2015	1.166	7 205	16 00/	· · · · · · · · · · · · · · · · · · ·
2015		1,166	7,205	16.2%	6
	2014	8,816	14,562	60.5%	12
	2013	2,333	7,488	31.2%	5
T (1	1998-2012	113,727	140,233	81.1%	103
Total		126,042	169,487	74.4%	126

PLAN B

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	73,717	75,797	97.3%	6
Total		73,717	75,797	97.3%	6
	•				
1999	1999	0	0	0.0%	
	1998	65,770	64,254	102.4%	4
Total		65,770	64,254	102.4%	4
2000	2000	1,172	4,088	28.7%	
	1999	0	0	0.0%	
	1998	51,355	53,886	95.3%	4
Total		52,527	57,975	90.6%	4
	_				
2001	2001	0	697	0.0%	
	2000	1,526	7,147	21.3%	
	1999	0	0	0.0%	
	1998	39,130	45,982	85.1%	3
Total		40,655	53,825	75.5%	4
2002	2002	10,575	5,682	186.1%	
	2001	116	443	26.1%	
	2000	4,999	7,223	69.2%	
	1998-1999	20,442	37,935	53.9%	2
Total		36,132	51,283	70.5%	4
2003	2003	3,742	7,631	49.0%	
	2002	16,624	9,978	166.6%	
	2001	0	0	0.0%	
	1998-2000	26,707	41,654	64.1%	3
Total		47,074	59,263	79.4%	4
2004	2004	21,829	19,139	114.1%	1
	2003	7,289	13,278	54.9%	1
	2002	13,974	11,180	125.0%	
	1998-2001	35,409	40,830	86.7%	2
Total		78,500	84,427	93.0%	5
	_				
2005	2005	15,096	6,036	250.1%	
	2004	18,933	25,205	75.1%	1
	2003	9,759	11,742	83.1%	
	1998-2002	50,597	54,301	93.2%	3
Total		94,385	97,285	97.0%	6
2006	2006	15,230	24,457	62.3%	1
	2005	7,907	6,655	118.8%	
	2004	18,898	24,391	77.5%	1
	1998-2003	52,244	60,256	86.7%	(e)
Total		94,280	115,760	81.4%	7
2007	2007	13,636	16,365	83.3%	1
	2006	28,975	35,360	81.9%	2
	2005	5,353	7,624	70.2%	
	1998-2004	67,188	69,337	96.9%	4
Total		115,151	128,686	89.5%	8
2008	2008	27,605	25,924	106.5%	1
	2007	13,397	24,549	54.6%	1
	2006	14,559	27,428	53.1%	1
	1998-2005	45,464	68,097	66.8%	4
		101,024	145,998		9

PLAN B

Incurred	Icono Vara	Incurred	Earned	Loga D-4	A
Year	Issue Year	Claims	Premiums	Loss Ratio	Average Lives
2009	2009	17,410	19,594	88.9%	12
	2008	49,377	33,787	146.1%	21
	2007	20,536	26,280	78.1%	16
	1998-2006	49,082	87,290	56.2%	51
Total		136,405	166,951	81.7%	101
2010	2010	13,175	15,305	86.1%	8
	2009	33,733	24,154	139.7%	15
	2008	28,698	28,755	99.8%	19
	1998-2007	59,814	107,906	55.4%	63
Total		135,420	176,120	76.9%	104
2011	2011	7,835	14,016	55.9%	8
	2010	11,017	19,040	57.9%	10
	2009	26,642	19,324	137.9%	11
	1998-2008	86,726	119,488	72.6%	65
Total	1	132,220	171,868	76.9%	94
2012	2012	0.406	16.044	52.50	10
2012	2012	8,426	16,044	52.5%	10
	2011	16,289	26,222	62.1%	15
	2010	12,735	17,884	71.2%	9
	1998-2009	79,295	126,875	62.5%	69
Total		116,745	187,024	62.4%	104
2013	2013	9,809	15,605	62.9%	11
-010	2012	37,379	22,018	169.8%	14
	2012	7,820	18,934	41.3%	10
	1998-2010	125,620	139,839	89.8%	73
Total		180,627	196,396	92.0%	107
	·				
2014	2014	565	6,215	9.1%	4
	2013	7,262	23,375	31.1%	15
	2012	17,547	20,977	83.6%	12
	1998-2011	79,074	141,571	55.9%	71
Total		104,447	192,138	54.4%	102
2015	2015	499	5,572	9.0%	3
	2014	11,665	13,823	84.4%	9
	2013	8,968	19,289	46.5%	12
	1998-2012	85,061	138,505	61.4%	70
Total		106,194	177,190	59.9%	94

PLAN C

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	1,159,394	1,406,557	82.4%	1,120
Total	1,,,0	1,159,394	1,406,557	82.4%	1,120
		-,,	-,,		
1999	1999	76,745	68,133	112.6%	5
	1998	917,531	1,228,965	74.7%	892
Total		994,276	1,297,098	76.7%	943
			· · ·		
2000	2000	188,746	191,577	98.5%	14
	1999	118,399	134,879	87.8%	9
	1998	946,534	1,170,942	80.8%	83
Total		1,253,679	1,497,399	83.7%	1,07
2001	2001	99,301	145,112	68.4%	10
	2000	270,315	265,506	101.8%	18
	1999	114,805	130,995	87.6%	9
	1998	946,260	1,135,525	83.3%	78
Total		1,430,682	1,677,138	85.3%	1,16
2002	2002	101,369	119,749	84.7%	8
	2001	177,378	218,177	81.3%	15
	2000	220,068	236,187	93.2%	16
	1998-1999	1,106,824	1,143,915	96.8%	79
Total		1,605,640	1,718,027	93.5%	1,19
	2002	100 177	1 10 217		10
2003	2003	100,155	148,217	67.6%	10
	2002	210,883	205,050	102.8%	14
	2001	152,065	222,651	68.3%	14
TT (1	1998-2000	1,222,919	1,382,499	88.5%	89
Total		1,686,022	1,958,418	86.1%	1,28
2004	2004	57,220	102,043	56.1%	6
2004	2004	157,184	229,777	68.4%	15
	2003	157,875	198,963	79.3%	12
	1998-2001	1,328,670	1,600,390	83.0%	97
Total	1776-2001	1,700,949	2,131,173	79.8%	1.31
Totul		1,700,717	2,131,173	17.070	1,01
2005	2005	76,519	104,997	72.9%	6
	2004	147,123	168,479	87.3%	10
	2003	147,159	225,412	65.3%	14
	1998-2002	1,453,608	1,691,958	85.9%	1,00
Total		1,824,409	2,190,847	83.3%	1,31
			· · ·		
2006	2006	217,145	194,692	111.5%	11
	2005	152,548	163,654	93.2%	9
	2004	117,799	162,349	72.6%	9
	1998-2003	1,718,507	1,861,795	92.3%	1,06
Total		2,206,000	2,382,490	92.6%	1,37
2007	2007	69,157	120,455	57.4%	7
	2006	253,910	297,282	85.4%	17
	2005	127,000	163,250	77.8%	9
	1998-2004	1,645,198	1,946,381	84.5%	1,06
Total		2,095,266	2,527,368	82.9%	1,39
2008	2008	59,880	106,902	56.0%	6
	2007	124,100	175,775	70.6%	10
	2006	236,539	283,401	83.5%	15
	1998-2005	1,843,526	2,055,681	89.7%	1,08
Total	1 T	2,264,045	2,621,759	86.4%	1,40

PLAN C

Incurred	Issue Year	Incurred	Earned	Loss Ratio	Average Lives
Year		Claims	Premiums		Interage Entes
2009	2009	126,881	134,344	94.4%	83
	2008	145,098	167,155	86.8%	104
	2007	125,310	171,721	73.0%	97
	1998-2006	1,893,851	2,210,605	85.7%	1,145
Total		2,291,140	2,683,824	85.4%	1,429
2010	2010	149,363	157,491	94.8%	92
	2009	258,178	228,239	113.1%	137
	2008	125,728	163,184	77.0%	96
	1998-2007	1,957,667	2,317,134	84.5%	1,146
Total		2,490,937	2,866,048	86.9%	1,472
2011	2011	102,254	110,294	92.7%	66
	2010	182,933	211,975	86.3%	121
	2009	221,775	224,975	98.6%	125
	1998-2008	1,927,312	2,446,138	78.8%	1,131
Total		2,434,274	2,993,383	81.3%	1,443
2012	2012	61,748	84,405	73.2%	49
	2011	141,092	168,562	83.7%	98
	2010	171,980	203,206	84.6%	111
	1998-2009	2,113,711	2,511,435	84.2%	1,154
Total		2,488,531	2,967,608	83.9%	1,411
2013	2013	47,331	48,852	96.9%	27
	2012	103,439	124,827	82.9%	69
	2011	150,123	170,963	87.8%	93
	1998-2010	2,027,152	2,671,708	75.9%	1,178
Total		2,328,046	3,016,350	77.2%	1,368
2014	2014	90,575	112,122	80.8%	48
	2013	49,885	78,589	63.5%	39
	2012	71,275	119,119	59.8%	61
	1998-2011	2,341,023	2,771,539	84.5%	1,173
Total		2,552,758	3,081,370	82.8%	1,321
2015	2015	66,033	29,384	224.7%	15
. ==	2014	216,653	294,459	73.6%	127
	2013	41,735	72,676	57.4%	35
	1998-2012	2,108,878	2,719,556	77.5%	1,141
Total		2,433,299	3,116,074	78.1%	1,317
10111		2,100,277	3,110,074	70.170	1,517

PLAN D

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	43,853	63,294	69.3%	58
Total	1998	43,853	63,294	69.3%	5
Total		45,855	03,294	09.5%	
1999	1999	2,667	2,353	113.3%	
	1998	40,632	64,275	63.2%	49
Total		43,299	66,628	65.0%	51
2000	2000	4,272	17,034	25.1%	13
	1999	1,706	2,666	64.0%	2
T 1	1998	68,055	59,006	115.3%	45
Total		74,032	78,706	94.1%	60
2001	2001	2,146	4,993	43.0%	
2001	2000	12,569	19,233	65.4%	15
	1999	4,080	2,736	149.1%	1.
	1998	36,264	54,182	66.9%	40
Total	1770	55,059	81,144	67.9%	60
	1	,,		0.1370	
2002	2002	1,126	3,042	37.0%	
	2001	1,719	5,921	29.0%	4
	2000	9,899	16,699	59.3%	12
	1998-1999	36,466	47,490	76.8%	35
Total		49,209	73,152	67.3%	54
	-				
2003	2003	4,521	5,329	84.8%	
	2002	3,232	6,530	49.5%	4
	2001	5,607	6,532	85.8%	
	1998-2000	46,054	64,044	71.9%	44
Total		59,414	82,435	72.1%	50
2004	2004	6,616	2,521	262.5%	2
2004	2004	7,123	9,484	75.1%	(
	2003	3,965	6,737	73.1% 58.9%	4
	1998-2001	51,456	69,768	73.8%	45
Total	1998-2001	69,160	88,511	73.8%	5
	1	,	,-		
2005	2005	3,710	6,577	56.4%	2
	2004	9,188	3,423	268.4%	
	2003	4,376	8,649	50.6%	
	1998-2002	67,637	73,308	92.3%	40
Total		84,911	91,957	92.3%	57
	200.6	2 401	(22)	56.10/	
2006	2006	3,491	6,226	56.1%	2
	2005	3,417	7,167	47.7%	4
	2004	1,507	3,141	48.0%	
TT (1	1998-2003	59,567	77,807	76.6%	4
Total	1	67,981	94,341	72.1%	50
2007	2007	4,168	8,965	46.5%	
2007	2007	2,760	8,797	40.5%	
	2000	3,706	7,474	49.6%	
	1998-2004	93,974	72,122	130.3%	4
Total	1770 2004	104,608	97,357	107.4%	5
	1	,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
2008	2008	6,425	6,758	95.1%	
	2007	2,910	8,634	33.7%	
	2006	7,572	9,193	82.4%	
	1998-2005	78,676	80,078	98.2%	4
Total		95,583	104,664	91.3%	5

PLAN D

Incurred	Issue Year	Incurred	Earned	Loss Ratio	Average Lives
Year	issue rear	Claims	Premiums	Loss Rutio	interage Entes
2009	2009	5,654	13,672	41.4%	8
	2008	10,330	13,446	76.8%	8
	2007	14,812	5,967	248.2%	3
	1998-2006	107,361	86,861	123.6%	47
Total		138,156	119,947	115.2%	67
2010	2010	12,906	5,695	226.6%	3
	2009	45,519	23,001	197.9%	12
	2008	17,274	15,376	112.3%	9
	1998-2007	96,938	88,834	109.1%	46
Total		172,637	132,906	129.9%	71
2011	2010	5,032	8,076	62.3%	4
	2009	29,306	24,003	122.1%	12
	1998-2008	98,392	97,898	100.5%	48
Total		132,731	129,977	102.1%	63
2012	2010	8,612	8,166	105.5%	4
	1998-2009	88,635	98,997	89.5%	47
Total		97,247	107,163	90.7%	51
2013	1998-2010	113,642	90,042	126.2%	41
Total		113,642	90,042	126.2%	41
2014	1998-2010	100,654	86,110	116.9%	38
Total		100,654	86,110	116.9%	38
	·				
2015	1998-2010	96,942	74,150	130.7%	32
Total		96,942	74,150	130.7%	32 32

PLAN E

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	139.773	152,240	91.8%	149
Total	1,,,0	139,773	152,240	91.8%	149
	1		- , -		
1999	1999	8,694	19,905	43.7%	10
	1998	128,243	155,632	82.4%	123
Total	1	136,937	175,537	78.0%	144
	•				
2000	2000	2,812	7,503	37.5%	(
	1999	15,656	24,040	65.1%	1
	1998	103,826	140,890	73.7%	10
Total		122,294	172,433	70.9%	13
2001	2001	3,793	5,771	65.7%	
	2000	7,710	10,389	74.2%	
	1999	24,062	25,270	95.2%	1
	1998	80,618	124,360	64.8%	9
Total		116,184	165,790	70.1%	12
2002	2002	4,034	7,093	56.9%	
	2001	5,601	9,040	62.0%	
	2000	4,072	8,093	50.3%	
	1998-1999	85,986	119,790	71.8%	8
Total		99,693	144,016	69.2%	10
	_				
2003	2003	698	2,488	28.0%	
	2002	12,610	17,534	71.9%	1
	2001	12,516	10,511	119.1%	
	1998-2000	139,766	130,117	107.4%	9
Total		165,589	160,650	103.1%	11
2004	2004	140	2,187	6.4%	
	2003	6,510	6,367	102.2%	
	2002	6,531	13,685	47.7%	1
T (1	1998-2001	138,559	146,567	94.5%	9
Total		151,740	168,807	89.9%	11
2005	2005	1.512	510	205 50	
2005	2005 2004	1,513	512	295.5%	
		126	885	14.3%	
	2003 1998-2002	2,734	2,863	95.5% 110.2%	9
Total	1998-2002	164,092	148,877		
Total		168,465	153,136	110.0%	9
2006	2006	5,193	5,445	95.4%	
2006	2008	2,033	3,443	93.4% 64.3%	
	2003	2,033	5,162 2,662	64.3% 28.5%	
	2004 1998-2003	115,115	2,002 142,884	28.5% 80.6%	8
Total	1990-2003	123,099	142,884	79.9%	9
TOTAL	<u> </u>	123,099	134,133	17.7%	9
2007	2007	174	1,840	9.5%	
2007	2007	5,136	1,840 9,154	9.3% 56.1%	
	2000	904	3,259	27.7%	
	1998-2004	113,790	140,667	27.7% 80.9%	8
Total	1776-2004	120,005	154,920	77.5%	9
TOTAL	<u> </u>	120,003	134,920	11.5%	9
2008	2008	432	1,257	34.4%	
2000	2008	432	1,237	0.0%	
		9,964	1,432 11,691	0.0% 85.2%	
	2006 1998-2005	137,229	134,644	101.9%	7

PLAN E

Incurred	Issue Year	Incurred	Earned	Loss Ratio	Average Lives
Year		Claims	Premiums		interage Lines
2009	2009	6,212	9,818	63.3%	5
	2008	2,616	3,869	67.6%	2
	2007	0	0	0.0%	0
	1998-2006	101,628	139,511	72.8%	78
Total		110,457	153,197	72.1%	85
2010	2010	0	2,065	0.0%	1
	2009	6,262	18,130	34.5%	9
	2008	934	3,238	28.8%	2
	1998-2007	101,255	144,352	70.1%	78
Total		108,451	167,784	64.6%	90
2011	2010	808	2,223	36.4%	1
	2009	3,846	12,688	30.3%	7
	1998-2008	121,347	147,252	82.4%	74
Total		126,001	162,164	77.7%	82
2012	2010	14	2,251	0.6%	1
	1998-2009	156,336	141,604	110.4%	71
Total		156,350	143,855	108.7%	72
2013	1998-2010	117,410	138,661	84.7%	66
Total		117,410	138,661	84.7%	66
2014	1998-2010	104,613	130,008	80.5%	59
Total		104,613	130,008	80.5%	59
	•				
2015	1998-2010	97,757	119,586	81.7%	54
Total		97,757	119,586	81.7%	54

PLAN F

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	1,048,384	1,288,551	81.4%	981
Total		1,048,384	1,288,551	81.4%	981
	_				
1999	1999	47,645	46,491	102.5%	33
	1998	871,282	1,224,110	71.2%	819
Total		918,928	1,270,601	72.3%	852
2000	2000	51,309	76,049	67.5%	55
-000	1999	61,082	80,307	76.1%	56
	1998	977,592	1,145,893	85.3%	764
Total		1,089,983	1,302,249	83.7%	875
2001	2001	40,932	76,254	53.7%	54
	2000	72,046	113,354	63.6%	80
	1999	66,080 945,700	77,220	85.6%	52
Total	1998	1,124,758	1,084,160	87.2% 83.3%	723
Total		1,124,730	1,550,767	05.570	,0,
2002	2002	71,790	100,226	71.6%	72
	2001	83,570	121,190	69.0%	85
	2000	68,054	109,604	62.1%	74
	1998-1999	896,980	1,059,291	84.7%	706
Total		1,120,395	1,390,312	80.6%	936
2003	2003	84,976	111,397	76.3%	80
2005	2003	130,677	173,594	76.3%	120
	2002	86,792	116,379	74.6%	75
	1998-2000	1,031,820	1,159,995	89.0%	744
Total		1,334,266	1,561,365	85.5%	1,019
2004	2004	84,467	130,959	64.5%	88
	2003	159,662	213,194	74.9%	143
	2002	177,893	175,597	101.3%	112
Total	1998-2001	1,092,902 1,514,924	1,283,415 1,803,165	85.2% 84.0%	780
Total		1,514,524	1,005,105	04.070	1,122
2005	2005	139,979	158,921	88.1%	106
	2004	172,686	247,128	69.9%	161
	2003	140,573	205,743	68.3%	129
	1998-2002	1,188,464	1,411,344	84.2%	837
Total		1,641,702	2,023,135	81.1%	1,234
2006	2006	354,735	380,529	93.2%	236
2000	2006	354,755 176,476	380,529 262,458	93.2% 67.2%	168
	2003	172,463	239,512	72.0%	146
	1998-2003	1,263,352	1,573,674	80.3%	900
Total		1,967,027	2,456,173	80.1%	1,450
2007	2007	285,888	368,298	77.6%	223
	2006	502,009	592,770	84.7%	353
	2005	161,382	265,848	60.7%	158
Total	1998-2004	1,455,436 2,404,715	1,775,252 3,002,169	82.0% 80.1%	975
Total	<u> </u>	2,404,715	5,002,169	80.1%	1,708
2008	2008	370,963	382,281	97.0%	248
	2007	418,057	541,664	77.2%	318
	2006	433,259	567,211	76.4%	317
	1998-2005	1,665,870	2,014,386	82.7%	1,070
Total		2,888,148	3,505,543	82.4%	1,953

PLAN F

Incurred	Issue Year	Incurred	Earned	Loss Ratio	Average Lives
Year	issue rear	Claims	Premiums	Loss Katto	Average Lives
2009	2009	456,888	501,201	91.2%	315
	2008	503,620	615,079	81.9%	400
	2007	369,694	507,696	72.8%	282
	1998-2006	2,073,797	2,465,699	84.1%	1,287
Total		3,404,000	4,089,675	83.2%	2,284
2010	2010	615,347	704,198	87.4%	415
	2009	649,906	720,590	90.2%	445
	2008	447,405	610,842	73.2%	372
	1998-2007	2,473,751	2,907,613	85.1%	1,444
Total		4,186,409	4,943,243	84.7%	2,676
2011	2011	980,502	1,101,596	89.0%	650
	2010	942,574	1,111,894	84.8%	646
	2009	589,439	738,575	79.8%	415
	1998-2008	2,930,250	3,518,327	83.3%	1,667
Total		5,442,764	6,470,393	84.1%	3,378
2012	2012	926,190	1,141,464	81.1%	688
	2011	1,344,089	1,632,846	82.3%	965
	2010	877,544	1,063,260	82.5%	589
	1998-2009	3,279,387	4,100,408	80.0%	1,950
Total		6,427,209	7,937,978	81.0%	4,193
2013	2013	984,646	1,182,899	83.2%	667
	2012	1,579,515	1,858,752	85.0%	1,064
	2011	1,419,825	1,655,504	85.8%	905
	1998-2010	3,896,044	5,059,333	77.0%	2,343
Total		7,880,029	9,756,488	80.8%	4,980
2014	2014	3,173,803	3,369,007	94.2%	1,602
	2013	1,507,115	1,802,350	83.6%	973
	2012	1,511,203	1,844,025	82.0%	977
	1998-2011	5,011,620	6,579,847	76.2%	2,996
Total		11,203,741	13,595,229	82.4%	6,547
2015	2015	1,395,829	1,825,464	76.5%	954
	2014	8,020,968	9,495,439	84.5%	4,346
	2013	1,514,885	1,706,015	88.8%	891
	1998-2012	6,319,494	8,123,312	77.8%	3,722
Total		17,251,177	21,150,230	81.6%	9,913

PLAN G

Incurred	Issue Year	Incurred	Earned	Loss Ratio	Average Lives
Year	Issue Tear	Claims	Premiums	2035 Kuti 0	Interage Entes
1998	1998	64,763	87,467	74.0%	7'
Total		64,763	87,467	74.0%	7'
1999	1999	2,438	9,696	25.1%	
	1998	58,642	89,254	65.7%	6.
Total		61,081	98,950	61.7%	72
2000	2000	8,961	7,758	115.5%	(
2000	1999	6,847	13,851	49.4%	10
	1998	55,731	76,999	72.4%	55
Total	1770	71,538	98,608	72.5%	7
	1		,		
2001	2001	16,953	14,714	115.2%	1
	2000	9,159	10,494	87.3%	:
	1999	8,378	13,853	60.5%	10
	1998	43,689	70,787	61.7%	50
Total		78,179	109,848	71.2%	75
2002	2002	6,983	17,863	39.1%	12
	2001	14,804	17,872	82.8%	13
	2000	26,813	9,993	268.3%	
	1998-1999	98,385	74,366	132.3%	53
Total		146,985	120,094	122.4%	84
2003	2003	22,375	19,567	114.4%	14
2005	2003	11,451	26,974	42.5%	1
	2002	13,417	10,397	129.0%	1
	1998-2000	65,043	74,978	86.7%	5
Total	1770 2000	112,286	131,916	85.1%	90
	·				
2004	2004	7,824	12,513	62.5%	9
	2003	20,929	30,132	69.5%	20
	2002	25,984	29,195	89.0%	1
	1998-2001	88,445	86,942	101.7%	5
Total		143,182	158,783	90.2%	10
2005	2005	9,521	12,920	73.7%	
2003	2003	20,917	22,525	92.9%	1
	2004	12,035	26,116	46.1%	1
	1998-2002	71,089	100,662	70.6%	6
Total	1,,,0 2002	113,561	162,223	70.0%	10
	* †		,-20		10
2006	2006	19,146	19,546	98.0%	1
	2005	13,033	23,585	55.3%	1.
	2004	12,501	22,530	55.5%	1
	1998-2003	99,373	121,205	82.0%	7
Total		144,052	186,866	77.1%	11
3005	0007			1 000	
2007	2007	15	1,167	1.3%	
	2006	10,164	24,235	41.9%	1
	2005	14,044	18,124	77.5% 86.3%	1
Total	1998-2004	115,652 139,875	<u>134,045</u> 177,571	86.3% 78.8%	10
Total		137,073	1//,3/1	/0.0%	10
2008	2008	2,165	4,487	48.3%	
	2000	170	1,461	11.6%	
	2007	10,174	22,398	45.4%	1
	1998-2005	114,137	147,964	77.1%	8

PLAN G

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	5.074	4,954	102.4%	3
2009	2009	3,704	4,954 5,586	66.3%	4
	2003	1,274	2,781	45.8%	2
	1998-2006	1,274	158,239	43.8% 92.7%	88
Total	1998-2000	156,745	171,559	92.7%	97
Total		150,745	171,559	91.4%	97
2010	2010	9,029	12,195	74.0%	7
	2009	3,610	7,392	48.8%	5
	2008	13,060	4,122	316.8%	3
	1998-2007	95,590	154,198	62.0%	82
Total		121,290	177,907	68.2%	97
2011	2010	6,689	12,019	55.6%	6
	2009	774	4,960	15.6%	3
	1998-2008	104,040	151,324	68.8%	75
Total		111,503	168,304	66.3%	85
2012	2010	15,466	11,661	132.6%	6
	1998-2009	177,758	152,951	116.2%	76
Total		193,224	164,612	117.4%	82
2013	1998-2010	131,780	162,832	80.9%	77
Total		131,780	162,832	80.9%	77
2014	1998-2010	118,094	154,677	76.3%	70
Total		118,094	154,677	76.3%	70
2015	1998-2010	144,226	149,247	96.6%	66
Total		144,226	149,247	96.6%	66

PLAN H

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	63,330	73,061	86.7%	4
Total		63,330	73,061	86.7%	4
	_				
1999	1999	246	2,226	11.1%	
	1998	74,372	61,489	121.0%	3
Total	1	74,619	63,715	117.1%	3
2000	2000	759	2,123	35.8%	
2000	1999	1,590	4,199	35.8% 37.9%	
	1999	48,464	62,675	77.3%	3
Total	1770	50,813	68,997	73.6%	3
	1				
2001	2001	8,632	5,377	160.6%	
	2000	4,913	5,527	88.9%	
	1999	7,267	3,689	197.0%	
	1998	63,205	64,444	98.1%	3
Total		84,017	79,037	106.3%	3
	-				
2002	2002	2,099	6,562	32.0%	
	2001	32,031	9,786	327.3%	
	2000	7,399	6,222	118.9%	
	1998-1999	79,241	62,066	127.7%	2
Total	1	120,770	84,636	142.7%	4
2002	2003	4,044	5,580	72.5%	
2005	2003	5,838	5,580 9,654	72.3% 60.5%	
	2002	22,808	8,577	265.9%	
	1998-2000	67,450	61,975	108.8%	2
Total	1778-2000	100,140	85,786	116.7%	4
	1	,	,		
2004	2004	6,848	3,334	205.4%	
	2003	5,586	7,048	79.2%	
	2002	7,767	12,410	62.6%	
	1998-2001	63,415	64,694	98.0%	2
Total		83,616	87,487	95.6%	(°)
2005	2005	12.529	6.250	212 70/	
Total 2002 Total 2003 Total 2004	2005	13,528	6,359	212.7%	
	2004 2003	5,127 5,356	3,766 6,857	136.1% 78.1%	
	1998-2002	5,550 82,247	81,727	100.6%	3
Total	1998-2002	106,258	98,709	107.6%	
10141	1	100,238	98,709	107.070	
2006	2006	329	600	54.9%	
	2005	2,665	6,375	41.8%	
	2004	168	1,989	8.5%	
	1998-2003	44,010	51,009	86.3%	2
Total		47,173	59,973	78.7%	
2007	2007	0	0	0.0%	
	2006	3,119	1,532	203.5%	
	2005	4,293	6,661	64.4%	
Tot-1	1998-2004	37,070	48,126	77.0%	
Total		44,481	56,320	79.0%	,
2008	2008	0	0	0.0%	
_000	2003	0	0	0.0%	
	2007	1,346	1,682	80.1%	
	1998-2005	53,676	51,497	104.2%	2
			51,171		

PLAN H

Incurred	Issue Year	Incurred	Earned	Loss Ratio	Average Lives
Year		Claims	Premiums		
2009	2009	0	0	0.0%	0
	2008	0	0	0.0%	0
	2007	0	0	0.0%	0
	1998-2006	47,746	48,011	99.4%	23
Total		47,746	48,011	99.4%	23
2010	2010	0	0	0.0%	0
	2009	0	0	0.0%	0
	2008	0	0	0.0%	0
	1998-2007	28,576	44,598	64.1%	20
Total		28,576	44,598	64.1%	20
2011	2010	0	0	0.0%	0
	2009	0	0	0.0%	0
	1998-2008	25,432	41,687	61.0%	18
Total		25,432	41,687	61.0%	18
2012	2010	0	0	0.0%	0
	1998-2009	24,658	40,083	61.5%	17
Total		24,658	40,083	61.5%	17
2013	1998-2010	19,430	35,234	55.1%	15
Total		19,430	35,234	55.1%	15
2014	1998-2010	29,777	31,210	95.4%	13
Total		29,777	31,210	95.4%	13
	·				
2015	1998-2010	21,975	30,236	72.7%	13
Total		21,975	30,236	72.7%	13

PLAN I

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	264,613	343,049	77.1%	20
Total		264,613	343,049	77.1%	20
1999	1999	7,983	19,267	41.4%	1
	1998	238,636	314,757	75.8%	16
Total		246,620	334,024	73.8%	17
2000	2000	24,899	26,787	93.0%	1
	1999	41,589	50,113	83.0%	2
	1998	217,997	305,225	71.4%	15
Total		284,485	382,125	74.4%	19
2001	2001	8,630	24,676	35.0%	1
	2000	41,426	39,516	104.8%	2
	1999	39,690	47,091	84.3%	2
	1998	250,511	301,541	83.1%	14
Total		340,258	412,824	82.4%	20
2002	2002	12,454	20,088	62.0%	1
	2001	26,316	50,580	52.0%	2
	2000	36,190	40,470	89.4%	1
	1998-1999	279,600	335,192	83.4%	15
Total		354,561	446,329	79.4%	21
	1	,	- ,		
2003	2003	19,784	34,087	58.0%	1
	2002	22,441	38,187	58.8%	1
	2001	27,008	53,845	50.2%	2
	1998-2000	303,244	354,558	85.5%	15
Total	1770 2000	372,477	480,676	77.5%	22
Total		0,2,1,7	100,070	111070	
2004	2004	36,775	44,896	81.9%	2
2001	2003	58,803	64,277	91.5%	3
	2002	18,610	35,002	53.2%	1
	1998-2001	357,879	403,241	88.8%	16
Total	1770 2001	472,067	547,415	86.2%	23
		,	,		
2005	2005	40,947	57,383	71.4%	2
2000	2004	54,404	71,788	75.8%	3
	2003	38,624	62,033	62.3%	2
	1998-2002	336,672	423,717	79.5%	16
Total	1770 2002	470,647	614,920	76.5%	25
Total	1	470,047	014,920	10.570	20
2006	2006	19,411	13,526	143.5%	
2000	2000	48,815	60,467	80.7%	3
	2003	33,033	44,573	74.1%	2
	1998-2003	263,092	344,217	76.4%	16
Total	1776-2005	364,351	462,783	78.7%	23
Total		504,551	402,785	78.770	2.
2007	2007	1,880	6,238	30.1%	
2007	2007	6,211	22,677	27.4%	1
	2000	39,976	54,159	73.8%	
	2005 1998-2004	227,105	353,855	73.8% 64.2%	17
	1990-2004	275,171	436,929	63.0%	22
Total	└───┼	213,171	430,929	03.0%	2
Total			2.541	40.00/	
	2000	1 740			
Total 2008	2008	1,742	3,541	49.2%	
	2007	3,624	9,877	36.7%	
					1

PLAN I

Incurred	T	Incurred	Earned	I D d	· · · · ·
Year	Issue Year	Claims	Premiums	Loss Ratio	Average Lives
2009	2009	3,570	8,557	41.7%	6
	2008	60,491	7,965	759.5%	6
	2007	6,180	12,528	49.3%	7
	1998-2006	313,411	398,557	78.6%	194
Total		383,652	427,607	89.7%	213
2010	2010	15,070	18,588	81.1%	10
	2009	6,149	11,585	53.1%	7
	2008	5,123	6,429	79.7%	4
	1998-2007	283,039	408,460	69.3%	184
Total		309,381	445,061	69.5%	204
2011	2010	10,257	13,632	75.2%	7
	2009	6,033	12,721	47.4%	8
	1998-2008	284,218	378,194	75.2%	170
Total		300,508	404,547	74.3%	184
2012	2010	5,853	13,612	43.0%	7
	1998-2009	260,101	351,282	74.0%	158
Total		265,953	364,894	72.9%	165
2013	1998-2010	227,341	344,512	66.0%	154
Total		227,341	344,512	66.0%	154
2014	1998-2010	188,978	329,104	57.4%	145
Total		188,978	329,104	57.4%	145
2015	1998-2010	229,811	310,923	73.9%	136
Total		229,811	310,923	73.9%	136

PLAN J

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	573,698	655,366	87.5%	319
Total		573,698	655,366	87.5%	319
1999	1999	30,449	41,893	72.7%	21
	1998	719,497	671,580	107.1%	291
Total		749,945	713,473	105.1%	312
2000	2000	59.076	64.205	01.6%	21
2000	2000 1999	58,976	64,395 91,195	91.6%	31
	1999	83,614 598,189	663,494	91.7% 90.2%	43 279
Total	1998	740,779	819,084	90.2%	353
Total	1	740,779	017,004	J0.470	
2001	2001	42,437	73,194	58.0%	32
-001	2000	110,958	119,324	93.0%	51
	1999	87,018	101,513	85.7%	40
	1998	641,611	669,253	95.9%	256
Total	1	882,024	963,284	91.6%	379
	•				
2002	2002	81,361	93,848	86.7%	42
	2001	116,961	147,781	79.1%	61
	2000	111,088	128,144	86.7%	48
	1998-1999	586,620	774,312	75.8%	280
Total		896,030	1,144,085	78.3%	430
	,				
2003	2003	77,975	110,392	70.6%	47
	2002	183,549	184,033	99.7%	77
	2001	121,942	155,055	78.6%	57
TT (1	1998-2000	788,179	870,754	90.5%	303
Total		1,171,645	1,320,234	88.7%	485
2004	2004	75,285	110,817	67.9%	43
2004	2004	160,656	199,188	80.7%	
	2003	209,211	192,135	108.9%	71
	1998-2001	911,431	1,042,204	87.5%	341
Total	1000 2001	1,356,583	1,544,345	87.8%	532
	1	, ,			
2005	2005	144,142	157,788	91.4%	58
	2004	181,454	210,107	86.4%	77
	2003	161,415	204,423	79.0%	72
	1998-2002	1,070,294	1,216,764	88.0%	387
Total		1,557,305	1,789,083	87.0%	593
	,				
2006	2006	63,829	83,637	76.3%	46
	2005	124,700	167,157	74.6%	80
	2004	164,495	134,583	122.2%	64
TT (1	1998-2003	780,078	968,205	80.6%	404
Total		1,133,102	1,353,582	83.7%	593
2007	2007	63,992	82 207	77 70	45
2007	2007	63,415	82,397 136,239	77.7% 46.5%	45 73
	2000	105,606	153,626	40.3 <i>%</i> 68.7%	73
	1998-2004	910,932	1,050,506	86.7%	449
Total	1770 2004	1,143,944	1,422,768	80.4%	640
	•	_,0,> / 1	_, . , .00	00.170	010
2008	2008	89,782	101,105	88.8%	60
	2007	93,808	144,600	64.9%	75
	2006	76,643	138,297	55.4%	68
	1998-2005	1,022,871	1,210,394	84.5%	499
	1	1,283,104	1,594,396	80.5%	702

PLAN J

Incurred	Issue Year	Incurred	Earned	Loss Ratio	Average Lives
Year	Issue Tear	Claims	Premiums	LUSS Katto	Average Lives
2009	2009	190,334	177,374	107.3%	104
	2008	141,563	169,486	83.5%	101
	2007	96,397	143,964	67.0%	70
	1998-2006	1,169,536	1,323,644	88.4%	542
Total		1,597,830	1,814,469	88.1%	817
2010	2010	98,141	148,689	66.0%	79
	2009	304,407	295,370	103.1%	172
	2008	107,815	171,138	63.0%	97
	1998-2007	1,189,074	1,411,014	84.3%	576
Total		1,699,437	2,026,211	83.9%	924
2011	2010	80,462	157,897	51.0%	78
	2009	227,449	301,758	75.4%	160
	1998-2008	1,271,413	1,617,478	78.6%	635
Total		1,579,324	2,077,133	76.0%	872
2012	2010	115,132	157,963	72.9%	77
	1998-2009	1,432,810	1,873,960	76.5%	763
Total		1,547,942	2,031,923	76.2%	840
2013	1998-2010	1,566,678	2,038,036	76.9%	820
Total		1,566,678	2,038,036	76.9%	820
2014	1998-2010	1,528,178	2,014,528	75.9%	794
Total		1,528,178	2,014,528	75.9%	794
2015	1998-2010	1,449,042	1,940,227	74.7%	758
Total		1,449,042	1,940,227	74.7%	758

PLAN K

Incurred	Issue Year	Incurred	Earned	Loss Ratio	Average Lives
Year	Issue I car	Claims	Premiums	Loss Ratio	Average Lives
2006	2006	1,318	1,382	95.4%	3
Total		1,318	1,382	95.4%	3
2007	2007	2,611	5,711	45.7%	6
	2006	685	3,453	19.9%	4
Total		3,296	9,163	36.0%	11
2000	2000	550	2.255	24.50	2
2008	2008	552 4,151	2,255	24.5%	3
	2007 2006	4,151	3,907 1,732	106.3% 4.6%	5 2
Total	2000	4,783	7,894	4.0%	10
Total		4,783	7,894	00.0%	10
2009	2009	1,290	6,047	21.3%	8
	2008	2,896	4,034	71.8%	7
	2007	4,046	3,052	132.5%	4
	2006	494	821	60.2%	1
Total		8,727	13,954	62.5%	19
2010	2010	1,974	3,232	61.1%	5
2010	2010	6,161	6,354	97.0%	8
	2009	5,072	2,177	233.0%	4
	2006-2007	371	2,098	17.7%	3
Total	2000 2007	13,577	13,862	97.9%	19
2011	2011	1,853	7,072	26.2%	10
	2010	3,158	3,566	88.5%	5 5
	2009	2,915	3,978	73.3%	5
	2006-2008	1,612	3,780	42.6%	5
Total		9,537	18,396	51.8%	25
2012	2012	3,158	4,630	68.2%	8
2012	2012	5,702	11,426	49.9%	15
	2010	558	3,432	16.3%	5
	2006-2009	10,600	6,840	155.0%	9
Total		20,018	26,329	76.0%	37
2013	2013	4,463	9,931	44.9%	14
	2012	3,537	6,530	54.2%	11
	2011	8,950	9,567	93.6%	12
	2006-2010	8,847	9,609	92.1%	12
Total		25,798	35,637	72.4%	50
2014	2014	9,648	11,821	81.6%	14
	2013	2,882	9,755	29.5%	12
	2012	506	5,302	9.6%	8
	2006-2011	5,771	17,877	32.3%	22
Total		18,807	44,754	42.0%	56
• • · -					
2015	2015	2,118	9,932	21.3%	14
	2014	26,747	31,334	85.4%	38
	2013	2,466	8,428	29.3%	10
T : 1	2006-2012	11,359	20,166	56.3%	25
Total		42,691	69,859	61.1%	88

PLAN L

Year		Incurred	Earned	Loss Ratio	Average Lives
	Issue Year	Claims	Premiums		0
2006	2006	1,766	5,172	34.1%	5
Total		1,766	5,172	34.1%	5
2007	2007	11,435	8,619	132.7%	8
	2006	1,485	7,738	19.2%	8
Total		12,920	16,357	79.0%	16
2000	2000	5.025	0.004	(2.20)	0
2008	2008	5,035	8,084	62.3%	8
	2007	6,258	10,040	62.3%	9 6
Total	2006	966	5,925	16.3%	23
Total	I	12,259	24,048	51.0%	23
2009	2009	0	2,261	0.0%	3
2009	2009	6,551	10,567	62.0%	10
	2003	5,687	10,507	53.4%	9
	2007	710	6,556	10.8%	6
Total	2000	12,947	30,026	43.1%	28
Total	I	12,747	50,020	43.170	20
2010	2010	12,191	8,593	141.9%	7
-010	2009	11,670	5,280	221.0%	6
	2008	3,149	8,318	37.9%	8
	2006-2007	17,199	14,111	121.9%	12
Total		44,210	36,302	121.8%	33
		,			
2011	2011	2,460	4,949	49.7%	4
	2010	8,785	9,807	89.6%	8
	2009	9,596	3,986	240.8%	4
	2006-2008	14,417	19,207	75.1%	16
Total		35,258	37,948	92.9%	32
2012	2012	1,495	3,672	40.7%	3
	2011	10,422	9,186	113.5%	8
	2010	1,486	6,571	22.6%	5
	2006-2009	5,819	20,846	27.9%	17
Total		19,223	40,275	47.7%	33
2013	2013	2,677	6,190	43.3%	6
	2012	678	2,970	22.8%	3
	2011	11,619	8,256	140.7%	7
	2006-2010	14,297	26,373	54.2%	20
Total		29,271	43,789	66.8%	36
2014	2014	14 750	6 4 4 0	220.0%	5
2014	2014 2013	14,750 9,411	6,440 8,675	229.0% 108.5%	5 7
		591		25.5%	2
	2012 2006-2011	13,499	2,324 29,130	25.5% 46.3%	21
Total	2000-2011	38,251	46,569	40.3%	36
TOTAL	<u> </u>	36,231	40,309	02.1%	50
2015	2015	390	3,212	12.1%	3
2013	2013	11,304	12,234	92.4%	10
	2014	6,285	8,830	71.2%	7
	2006-2012	17,115	32,807	52.2%	23
			52,007	52.270	25

PLAN N

Incurred	T T T	Incurred	Earned	T	· · ·
Year	Issue Year	Claims	Premiums	Loss Ratio	Average Lives
2010	2010	7,751	16,307	47.5%	14
Total		7,751	16,307	47.5%	14
2011	2011	283,161	343,537	82.4%	266
	2010	28,975	43,495	66.6%	38
Total		312,136	387,032	80.6%	304
2012	2012	142,958	197,810	72.3%	171
	2011	327,776	399,801	82.0%	321
	2010	50,453	35,288	143.0%	31
Total		521,188	632,900	82.3%	523
2013	2013	326,365	416,603	78.3%	338
	2012	225,789	307,314	73.5%	262
	2011	308,601	381,421	80.9%	291
	2010	43,506	33,083	131.5%	27
Total		904,260	1,138,420	79.4%	918
2014	2014	745,233	957,620	77.8%	697
	2013	495,888	610,090	81.3%	478
	2012	240,087	300,483	79.9%	235
	2010-2011	309,928	404,457	76.6%	287
Total		1,791,136	2,272,650	78.8%	1,697
2015	2015	496,166	703,853	70.5%	527
	2014	1,895,631	2,504,233	75.7%	1,732
	2013	479,289	567,570	84.4%	419
	2010-2012	621,915	688,814	90.3%	482
Total		3,493,001	4,464,470	78.2%	3,160

UHC TOTAL STANDARDIZED PLANS

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	3,490,221	4,232,432	82.5%	3,138
Total		3,490,221	4,232,432	82.5%	3,138
1999	1999	177,593	213,938	83.0%	146
	1998	3,174,051	3,944,321	80.5%	2,574
Total		3,351,644	4,158,259	80.6%	2,720
2000	2000	349,667	410,219	85.2%	285
2000	1999	332,620	408,612	83.2% 81.4%	285
	1999	3,113,448	3,743,249	83.2%	2,371
Total	1770	3,795,735	4,562,080	83.2%	2,922
	1				,
2001	2001	224,844	358,135	62.8%	232
	2000	538,544	605,596	88.9%	394
	1999	355,408	408,410	87.0%	246
	1998	3,113,292	3,614,316	86.1%	2,228
Total		4,232,088	4,986,458	84.9%	3,100
2002	2002	296,940	380,604	78.0%	246
2002	2002 2001	296,940 464.870	591.855	78.0% 78.5%	364
	2001 2000	404,870 500,212	574,867	78.3% 87.0%	350
	1998-1999	3,249,035	3,710,424	87.0% 87.6%	2,229
Total	1998-1999	4,511.057	5,257,750	87.0%	3,189
Total		4,311,037	3,237,730	63.6%	5,189
2003	2003	326,847	452,681	72.2%	288
	2002	609,222	685,300	88.9%	419
	2001	445,236	595,288	74.8%	332
	1998-2000	3,744,014	4,202,965	89.1%	2,409
Total		5,125,318	5,936,233	86.3%	3,447
2004	2004	303,711	438,777	69.2%	255
	2003	598,272	786,426	76.1%	463
	2002	632,344	690,366	91.6%	383
T (1	1998-2001	4,106,532	4,809,482	85.4%	2,576
Total		5,640,860	6,725,051	83.9%	3,676
2005	2005	449,036	521,146	86.2%	284
2000	2004	616,433	765,760	80.5%	423
	2003	532,060	764,802	69.6%	415
	1998-2002	4,521,831	5,277,314	85.7%	2,729
Total		6,119,359	7,329,022	83.5%	3,851
	-				
2006	2006	710,741	757,118	93.9%	470
	2005	537,803	713,834	75.3%	419
	2004	525,393	647,558	81.1%	374
	1998-2003	4,445,920	5,281,591	84.2%	2,873
Total		6,219,856	7,400,101	84.1%	4,135
2007	2007	460,923	630,330	73.1%	386
2007	2007	917,286	1,169,395	73.1%	697
	2000	467,544	691,847	67.6%	388
	1998-2004	4,721,178	5,675,334	83.2%	3,007
Total	1778-2004	6,566,930	8,166,905	80.4%	4,479
	·		.,,		.,,
2008	2008	572,462	653,606	87.6%	423
	2007	674,040	936,547	72.0%	552
	2006	833,104	1,116,048	74.6%	623
	1998-2005	5,338,486	6,227,485	85.7%	3,180
Total		7,418,093	8,933,686	83.0%	4,777

UHC TOTAL STANDARDIZED PLANS

Incurred	Issue Year	Incurred	Earned	Loss Ratio	Average Lives
Year	issue rear	Claims	Premiums	Loss Katio	Average Lives
2009	2009	819,148	892,456	91.8%	559
	2008	946,286	1,050,494	90.1%	680
	2007	654,131	899,159	72.7%	504
	1998-2006	5,970,176	7,027,496	85.0%	3,548
Total		8,389,741	9,869,606	85.0%	5,291
2010	2010	945,120	1,102,404	85.7%	650
	2009	1,334,115	1,358,763	98.2%	833
	2008	796,255	1,031,966	77.2%	629
	1998-2007	6,377,968	7,710,561	82.7%	3,744
Total		9,453,458	11,203,694	84.4%	5,856
	_				
2011	2011	1,388,948	1,594,886	87.1%	1,016
	2010	1,299,308	1,606,695	80.9%	937
	2009	1,139,118	1,359,236	83.8%	759
	1998-2008	6,967,657	8,664,205	80.4%	4,005
Total		10,795,031	13,225,023	81.6%	6,718
2012	2012	1,153,470	1,453,786	79.3%	936
	2011	1,854,536	2,265,785	81.8%	1,440
	2010	1,293,961	1,534,268	84.3%	855
	1998-2009	7,734,562	9,553,272	81.0%	4,435
Total		12,036,529	14,807,111	81.3%	7,666
2013	2013	1,380,875	1,687,136	81.8%	1,067
	2012	1,962,323	2,330,134	84.2%	1,432
	2011	1,909,671	2,255,056	84.7%	1,329
	1998-2010	8,421,990	10,881,706	77.4%	4,932
Total		13,674,859	17,154,031	79.7%	8,759
2014	2014	4,038,455	4,474,863	90.2%	2,380
	2013	2,077,354	2,539,615	81.8%	1,530
	2012	1,844,532	2,299,692	80.2%	1,302
	1998-2011	9,944,890	12,826,274	77.5%	5,791
Total		17,905,231	22,140,443	80.9%	11,004
2015	2015	1,962,202	2,584,622	75.9%	1,522
	2014	10,191,783	12,366,083	82.4%	6,275
	2013	2,055,962	2,390,296	86.0%	1,379
	1998-2012	11,317,303	14,487,762	78.1%	6,626
Total		25,527,251	31,828,762	80.2%	15,801

RHODE ISLAND BENEFIT COSTS 1990 PLANS

		1	Per Member Per N	Ionth Costs*		
	2012	2013	2014	2015	Proj 2016	Proj 2017
PLAN A						
Part B Coinsurance	\$96.75	\$108.61	\$96.58	\$94.85	\$95.14	\$96.45
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.36	\$2.05	\$2.05
Total PMPM Cost	\$96.75	\$108.61	\$96.58	\$96.21	\$97.19	\$98.50
Trend		12.3%	-11.1%	-0.4%	1.0%	1.4%
PLAN B						
Part B Coinsurance	\$82.05	\$129.86	\$87.37	\$79.51	\$100.67	\$100.44
Part A Deductible	\$18.73	\$23.53	\$11.91	\$16.64	\$25.72	\$26.84
Long Hospital Stay	\$1.33	\$0.00	\$0.00	\$1.35	\$2.05	\$2.05
Total PMPM Cost	\$102.11	\$153.40	\$99.28	\$97.50	\$128.44	\$129.33
Trend		50.2%	-35.3%	-1.8%	31.7%	0.7%
PLAN C						
Part B Coinsurance	\$100.10	\$97.00	\$103.36	\$105.07	\$100.69	\$100.44
Part B Deductible	\$11.50	\$12.07	\$12.15	\$12.09	\$13.73	\$14.73
Part A Deductible	\$22.16	\$21.18	\$26.94	\$25.23	\$25.72	\$26.84
Long Hospital Stay	\$1.44	\$0.71	\$0.37	\$1.35	\$2.05	\$2.05
SNF Day 21-100	\$18.48	\$14.32	\$31.39	\$17.56	\$17.93	\$19.58
Other Total PMPM Cost	\$0.03	\$0.02	\$0.00 \$174.21	\$0.05	\$0.20	\$0.20
	\$153.71	\$145.31 -5.5%	\$174.21 19.9%	\$161.35 -7.4%	\$160.31 -0.6%	\$163.83 2.2%
Trend		-3.3%	19.9%	-7.470	-0.0%	2.270
PLAN D						
Part B Coinsurance	\$122.14	\$101.42	\$135.14	\$124.05	\$100.69	\$100.44
Part A Deductible	\$35.77	\$28.65	\$56.64	\$50.03	\$25.72	\$26.84
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.35	\$2.05	\$2.05
SNF Day 21-100 Other	\$0.47 \$0.00	\$99.05 \$0.00	\$31.40 \$0.00	\$73.78 \$0.00	\$17.93 \$0.20	\$19.58 \$0.20
Total PMPM Cost	\$158.38	\$229.12	\$223.18	\$249.21	\$146.59	\$149.10
Trend	<i><i><i>q</i>100100</i></i>	44.7%	-2.6%	11.7%	-41.2%	1.7%
PLAN E						
Part B Coinsurance	\$120.17	\$96.46	\$93.07	\$107.68	\$100.66	\$100.44
Part A Deductible	\$29.31	\$22.34	\$25.62	\$34.19	\$25.72	\$26.84
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.35	\$2.05	\$2.05
SNF Day 21-100	\$30.63	\$28.86	\$28.24	\$7.82	\$17.93	\$19.58
Other	\$0.23	\$0.03	\$0.00	\$0.05	\$0.10	\$0.10
Total PMPM Cost	\$180.33	\$147.69	\$146.93	\$151.09	\$146.46	\$149.00
Trend		-18.1%	-0.5%	2.8%	-3.1%	1.7%
PLAN F						
Part B Coinsurance	\$99.33	\$98.06	\$102.91	\$100.13	\$100.67	\$100.44
Part B Deductible	\$11.60	\$12.14	\$12.22	\$12.12	\$13.73	\$14.73
Part B Excess Charges	\$0.08	\$0.04	\$0.05	\$0.05	\$0.10	\$0.10
Part A Deductible	\$19.61	\$19.63	\$20.92	\$23.62	\$25.72	\$26.84
Long Hospital Stay	\$0.42	\$0.85	\$0.85	\$2.36	\$2.05	\$2.05
SNF Day 21-100 Other	\$8.89 \$0.01	\$12.12 \$0.02	\$12.84 \$0.91	\$14.12 \$0.73	\$17.93 \$0.20	\$19.58 \$0.20
Total PMPM Cost	\$0.01 \$139.94	\$142.85	\$150.71	\$153.13	\$160.40	\$163.93
Trend	\$139.9 4	2.1%	5.5%	1.6%	4.7%	2.2%
DI AN C						
PLAN G Part B Coinsurance	\$131.68	\$110.69	\$109.50	\$121.25	\$100.70	\$100.44
Part B Coinsurance Part B Excess Charges	\$131.68 \$0.06	\$110.69 \$0.14	\$109.50 \$0.00	\$121.25 \$0.00	\$100.70	\$100.44 \$0.08
Part A Deductible	\$0.06 \$35.47	\$0.14 \$25.57	\$0.00 \$24.79	\$0.00 \$34.19	\$0.08 \$25.71	\$0.08 \$26.84
Long Hospital Stay	\$23.32	\$0.00	\$0.00	\$1.35	\$23.71	\$20.84
SNF Day 21-100	\$6.83	\$5.91	\$7.31	\$24.63	\$17.93	\$19.58
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.20	\$0.20
Total PMPM Cost	\$197.37	\$142.31	\$141.60	\$181.42	\$146.68	\$149.18
Trend		-27.9%	-0.5%	28.1%	-19.1%	1.7%

RHODE ISLAND BENEFIT COSTS 1990 PLANS

			Per Member Per N			
	2012	2013	<u>2014</u>	<u>2015</u>	<u>Proj 2016</u>	<u>Proj 2017</u>
PLAN H Part B Coinsurance	\$78.37	\$77.52	\$93.82	\$111.08	\$99.28	\$104.24
Part B Consurance Part A Deductible	\$78.37 \$11.33	\$77.52 \$19.73	\$93.82 \$30.40	\$111.08 \$25.29	\$99.28 \$22.37	\$104.24 \$24.49
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.36	\$2.05	\$24.49
SNF Day 21-100	\$31.17	\$10.69	\$61.88	\$4.97	\$13.05	\$14.24
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.20	\$0.20
Prescription Drugs	\$0.00	\$0.00	\$0.00	\$0.00	\$32.00	\$32.95
Total PMPM Cost	\$120.87	\$107.94	\$186.11	\$142.70	\$139.64	\$148.11
Trend		-10.7%	72.4%	-23.3%	-2.1%	6.1%
PLAN I						
Part B Coinsurance	\$99.91	\$94.44	\$90.15	\$95.26	\$99.35	\$104.24
Part B Excess Charges	\$0.43	\$0.09	\$0.13	\$0.07	\$0.10	\$0.10
Part A Deductible	\$15.76	\$20.56	\$16.10	\$21.22	\$22.35	\$24.49
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.36	\$2.05	\$2.05
SNF Day 21-100	\$15.04	\$5.70	\$0.53	\$20.53	\$13.05	\$14.24
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.20	\$0.20
Prescription Drugs	\$37.80	\$36.38	\$30.74	\$37.55	\$32.00	\$32.95
Total PMPM Cost Trend	\$134.25	\$123.35 -8.1%	\$108.73 <i>-11.9%</i>	\$140.64 29.3%	\$138.96 -1.2%	\$147.08 5.8%
PLAN J						
PLAN J Part B Coinsurance	\$108.39	\$103.88	\$109.60	\$109.10	\$112.93	\$118.30
Part B Deductible	\$11.39	\$103.88	\$12.01	\$109.10	\$13.73	\$118.30
Part B Excess Charges	\$0.11	\$0.11	\$0.08	\$0.15	\$0.10	\$0.10
Part A Deductible	\$17.55	\$0.11 \$23.82	\$0.08 \$19.41	\$0.13	\$0.10	\$0.10
	\$17.55	\$23.82 \$0.00	\$19.41 \$0.00	\$20.33 \$1.35	\$22.50	
Long Hospital Stay SNF Day 21-100	\$2.93 \$5.62	\$0.00	\$0.00	\$1.55	\$2.05 \$13.05	\$2.05 \$14.24
Other	\$0.50	\$0.26	\$1.84	\$0.23	\$0.45	\$14.24
Prescription Drugs	\$96.50	\$83.48	\$83.48	\$0.23 \$88.78	\$88.87	\$91.65
Total PMPM Cost	\$153.63	\$159.20	\$160.42	\$159.25	\$169.61	\$179.12
Trend	¢100.00	3.6%	0.8%	-0.7%	6.5%	5.6%
PLAN K						
Part B Coinsurance	\$69.49	\$56.77	\$22.55	\$41.50	\$36.95	\$36.81
Part A Deductible	\$8.08	\$8.77	\$0.00	\$14.25	\$9.72	\$10.12
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.59	\$0.90	\$0.90
SNF Day 21-100	\$0.00	\$0.00	\$0.00	\$1.59	\$7.58	\$8.28
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$77.58	\$65.54	\$22.55	\$57.93	\$55.15	\$56.11
Trend		-15.5%	-65.6%	156.9%	-4.8%	1.7%
PLAN L						
Part B Coinsurance	\$28.88	\$46.12	\$41.41	\$46.17	\$63.33	\$63.81
Part A Deductible	\$0.00	\$15.24	\$14.25	\$15.14	\$16.34	\$17.05
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.25	\$1.88	\$1.88
SNF Day 21-100	\$0.00	\$0.00	\$5.35	\$2.51	\$10.99	\$12.00
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost Trend	\$28.88	\$61.36 112.5%	\$61.01 -0.6%	\$65.07 6.7%	\$92.54 42.2%	\$94.74 2.4%
		112.370	0.070	0.770	12.270	2.170
TOTAL 1990 PLANS Part B Coinsurance	\$101.43	\$99.24	\$103.30	\$102.88	\$102.61	\$103.69
Part B Deductible	\$11.53	\$12.13	\$103.30	\$102.88	\$102.01	\$103.09
Part B Excess Charges	\$0.10	\$0.07	\$0.06	\$0.08	\$0.10	\$0.10
Part A Deductible	\$20.20	\$21.07	\$22.28	\$23.70	\$24.86	\$26.23
Long Hospital Stay	\$1.47	\$0.56	\$0.47	\$1.80	\$2.05	\$2.05
SNF Day 21-100	\$11.25	\$13.47	\$17.46	\$15.05	\$16.72	\$18.26
	\$0.10	\$0.06	\$0.78	\$0.39	\$0.25	\$0.25
Other						
Other Prescription Drugs		\$74.31	\$74.61	\$79.29	\$78.34	\$80.40
Other Prescription Drugs Total PMPM Cost	\$82.68 \$145.11			\$79.29 \$154.66	\$78.34 \$158.61	\$80.40 \$163.33

RHODE ISLAND BENEFIT COSTS 2010 PLANS

		2010							
	Per Member Per Month Costs*								
	2012	2013	2014	2015	Proj 2016	Proj 2017			
PLAN A					<u>,</u>	<u>,</u>			
Part B Coinsurance	\$91.67	\$69.10	\$54.94	\$58.34	\$81.72	\$82.87			
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.38	\$2.05	\$2.05			
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			
Total PMPM Cost	\$91.67	\$69.10	\$54.94	\$59.71	\$83.77	\$84.92			
Trend		-24.6%	-20.5%	8.7%	40.3%	1.4%			
PLAN B									
Part B Coinsurance	\$61.23	\$103.39	\$55.86	\$64.79	\$94.90	\$95.71			
Part A Deductible	\$12.10	\$14.68	\$9.50	\$23.17	\$19.50	\$20.37			
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.37	\$2.05	\$2.05			
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			
Total PMPM Cost	\$73.33	\$118.07	\$65.36	\$89.33	\$116.45	\$118.13			
Trend		61.0%	-44.6%	36.7%	30.4%	1.4%			
PLAN C									
Part B Coinsurance	\$66.61	\$77.67	\$74.65	\$76.91	\$94.87	\$95.71			
Part B Deductible	\$11.49	\$11.94	\$10.88	\$12.16	\$13.83	\$14.83			
Part A Deductible	\$15.14	\$16.36	\$13.76	\$20.21	\$19.51	\$20.37			
Long Hospital Stay	\$0.00	\$0.44	\$0.00	\$1.36	\$2.05	\$2.05			
SNF Day 21-100	\$8.62	\$17.71	\$9.30	\$22.30	\$14.74	\$16.01			
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.20	\$0.20			
Total PMPM Cost	\$101.86	\$124.14	\$108.59	\$132.94	\$145.19	\$149.17			
Trend		21.9%	-12.5%	22.4%	9.2%	2.7%			
PLAN F									
Part B Coinsurance	\$82.58	\$88.64	\$91.19	\$96.19	\$94.93	\$95.71			
Part B Deductible	\$11.76	\$12.31	\$10.06	\$12.19	\$13.83	\$14.83			
Part B Excess Charges	\$0.08	\$0.08	\$0.06	\$0.05	\$0.10	\$0.10			
Part A Deductible	\$14.69	\$15.45	\$16.69	\$18.71	\$19.50	\$20.37			
Long Hospital Stay	\$0.17	\$0.23	\$11.72	\$2.68	\$2.05	\$2.05			
SNF Day 21-100	\$4.83	\$7.48	\$9.48	\$13.37	\$14.74	\$16.01			
Other	\$0.00	\$0.00	\$0.11	\$0.09	\$0.20	\$0.20			
Total PMPM Cost	\$114.11	\$124.20	\$139.31	\$143.28	\$145.35	\$149.27			
Trend		8.8%	12.2%	2.9%	1.4%	2.7%			
PLAN K	¢35.90	\$25.22	¢16.92	\$24.16	¢20.21	¢20.46			
Part B Coinsurance Part A Deductible	\$25.89 \$3.85	\$25.32 \$11.61	\$16.83 \$6.54	\$24.16 \$9.62	\$29.31 \$8.05	\$29.46 \$8.41			
Long Hospital Stay	\$0.00	\$0.00	\$0.04 \$0.00	\$9.62	\$0.90	\$0.90			
SNF Day 21-100	\$0.00	\$0.00 \$0.00	\$0.00 \$5.52	\$0.02 \$4.37	\$6.78	\$0.90 \$7.36			
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			
Total PMPM Cost	\$29.75	\$36.93	\$28.90	\$38.78	\$45.04	\$46.13			
Trend	φ29.15	24.1%	-21.8%	34.2%	16.2%	2.4%			
Trenu		21.170	21.070	51.270	10.270	2.170			
PLAN L									
Part B Coinsurance	\$71.21	\$65.24	\$93.28	\$60.63	\$56.74	\$58.04			
Part A Deductible	\$12.13	\$10.00	\$15.33	\$5.88	\$13.72	\$14.31			
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.26	\$1.88	\$1.88			
SNF Day 21-100	\$0.00	\$0.00	\$2.88	\$2.18	\$11.17	\$12.13			
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			
Total PMPM Cost	\$83.34	\$75.25	\$111.50	\$69.95	\$83.51	\$86.36			
Trend		-9.7%	48.2%	-37.3%	19.4%	3.4%			

RHODE ISLAND BENEFIT COSTS 2010 PLANS

		Р	er Member Per N	Ionth Costs*		
	2012	<u>2013</u>	2014	2015	Proj 2016	<u>Proj 2017</u>
PLAN N						
Part B Coinsurance	\$56.32	\$58.91	\$61.84	\$66.07	\$66.93	\$68.55
Part A Deductible	\$15.10	\$14.63	\$16.25	\$16.43	\$16.87	\$17.54
Long Hospital Stay	\$3.59	\$0.00	\$0.73	\$1.43	\$2.05	\$2.05
SNF Day 21-100	\$8.02	\$8.53	\$9.07	\$8.09	\$9.63	\$10.35
Other	\$0.00	\$0.01	\$0.06	\$0.09	\$0.20	\$0.20
Total PMPM Cost	\$83.04	\$82.08	\$87.96	\$92.11	\$95.68	\$98.69
Trend		-1.2%	7.2%	4.7%	3.9%	3.1%
TOTAL 2010 PLANS						
Part B Coinsurance	\$75.89	\$80.89	\$82.25	\$86.78	\$86.82	\$87.57
Part B Deductible	\$11.74	\$12.29	\$10.11	\$12.19	\$13.83	\$14.83
Part B Excess Charges	\$0.08	\$0.08	\$0.06	\$0.05	\$0.10	\$0.10
Part A Deductible	\$14.66	\$15.25	\$16.34	\$18.07	\$18.70	\$19.49
Long Hospital Stay	\$0.80	\$0.18	\$8.25	\$2.28	\$2.04	\$2.04
SNF Day 21-100	\$5.64	\$8.17	\$9.32	\$12.13	\$13.29	\$14.35
Other	\$0.00	\$0.00	\$0.09	\$0.08	\$0.20	\$0.20
Total PMPM Cost	\$105.86	\$113.54	\$123.44	\$127.96	\$130.84	\$134.01
Trend		7.3%	8.7%	3.7%	2.2%	2.4%
TOTAL STANDARDIZE	D PLANS (1990 & 3	2010 Plans Comt	vined)			
Part B Coinsurance	\$92.15	\$90.44	\$90.35	\$90.80	\$90.16	\$90.50
Part B Deductible	\$11.60	\$12.20	\$10.99	\$12.18	\$13.81	\$14.81
Part B Excess Charges	\$0.09	\$0.08	\$0.06	\$0.06	\$0.10	\$0.10
Part A Deductible	\$18.17	\$18.26	\$18.61	\$19.46	\$19.99	\$20.69
Long Hospital Stay	\$1.22	\$0.38	\$5.26	\$2.16	\$2.04	\$2.04
SNF Day 21-100	\$9.19	\$10.90	\$12.41	\$12.84	\$14.00	\$15.04
Other	\$0.07	\$0.03	\$0.35	\$0.16	\$0.21	\$0.21
Prescription Drugs	\$82.68	\$74.31	\$74.61	\$79.29	\$78.34	\$80.40
Total PMPM Cost	\$130.85	\$130.11	\$135.60	\$134.63	\$136.72	\$139.32
Trend	<i>Q</i> 100.00	-0.6%	4.2%	-0.7%	1.6%	1.9%
		0.070	,,,	0., /0	1.0/0	1.270

"Other" includes hospice care, foreign care, home health care, and/or preventive care benefit depending on the plan.

*The per member per month cost is equal to the incurred claims divided by the number of lives with that specific benefit.

	Proposed	
<u>Plan</u>	2017*	<u>2016*</u>
٨	¢1 507	¢1.426
A	\$1,507	\$1,426
В	\$2,137	\$2,022
С	\$2,565	\$2,428
D	\$2,326	\$2,211
E	\$2,338	\$2,211
F	\$2,577	\$2,430
G	\$2,347	\$2,224
Н	\$2,270	\$2,269
Ι	\$2,254	\$2,249
J	\$2,614	\$2,595
Κ	\$806	\$795
L	\$1,537	\$1,460
Total 1990 Plans	\$2,525	\$2,414

Rhode Island Average Annualized Premiums 1990 Plans

Rhode Island Average Annualized Premiums	
2010 Plans	

Plan	Proposed 2017*	2016*
<u>1 1411</u>	2011	2010
А	\$1,360	\$1,255
В	\$1,808	\$1,728
С	\$2,172	\$2,088
F	\$2,180	\$2,083
Κ	\$720	\$741
L	\$1,307	\$1,258
Ν	\$1,551	\$1,478
Total 2010 Plans	\$1,989	\$1,905

*Average premiums are net of discounts.

Rhode Island Standardized Plans Rate History UHC Plans 1990 Plans - Base Rates

	<u>1/2012*</u>	<u>1/2013*</u>	1/2014*	<u>1/2015*</u>	1/2016*	Proposed <u>1/2017**</u>	2013/2012*	2014/2013*	2015/2014*	2016/2015*	Proposed 2017/2016**
А	\$106.75	\$113.25	\$118.75	\$123.50	\$123.50	\$129.75	6.1%	4.9%	4.0%	0.0%	5.1%
В	\$158.25	\$167.75	\$175.50	\$175.50	\$175.50	\$184.25	6.0%	4.6%	0.0%	0.0%	5.0%
С	\$189.50	\$200.75	\$210.25	\$210.25	\$210.25	\$221.00	5.9%	4.7%	0.0%	0.0%	5.1%
D	\$172.25	\$182.50	\$190.75	\$190.75	\$190.75	\$200.50	6.0%	4.5%	0.0%	0.0%	5.1%
Ε	\$173.00	\$183.50	\$191.75	\$191.75	\$191.75	\$201.50	6.1%	4.5%	0.0%	0.0%	5.1%
F	\$190.50	\$202.00	\$211.25	\$211.25	\$211.25	\$222.00	6.0%	4.6%	0.0%	0.0%	5.1%
G	\$173.50	\$184.00	\$192.50	\$192.50	\$192.50	\$202.25	6.1%	4.6%	0.0%	0.0%	5.1%
H (with drugs)	\$265.75	\$271.00	\$275.25	\$275.25	\$275.25	\$275.25	2.0%	1.6%	0.0%	0.0%	0.0%
H (without drugs)	\$184.00	\$187.75	\$190.75	\$190.75	\$190.75	\$190.75	2.0%	1.6%	0.0%	0.0%	0.0%
I (with drugs)	\$267.50	\$272.75	\$277.00	\$277.00	\$277.00	\$277.00	2.0%	1.6%	0.0%	0.0%	0.0%
I (without drugs)	\$185.50	\$189.25	\$192.25	\$192.25	\$192.25	\$192.25	2.0%	1.6%	0.0%	0.0%	0.0%
J (with drugs)	\$352.00	\$359.00	\$364.50	\$364.50	\$364.50	\$364.50	2.0%	1.5%	0.0%	0.0%	0.0%
J (without drugs)	\$212.75	\$217.00	\$220.50	\$220.50	\$220.50	\$220.50	2.0%	1.6%	0.0%	0.0%	0.0%
K	\$70.75	\$72.25	\$75.50	\$75.50	\$71.75	\$71.75	2.1%	4.5%	0.0%	-5.0%	0.0%
L	\$106.75	\$111.75	\$117.25	\$120.25	\$120.25	\$126.25	4.7%	4.9%	2.6%	0.0%	5.0%

*The rate changes were deferred until April 1st.

**We are proposing to defer the implementation of the 2017 rate changes to April 1, 2017.

Rhode Island Standardized Plans Rate History UHC Plans 2010 Plans - Non-Tobacco User Base Rates

	<u>1/2012*</u>	<u>1/2013*</u>	<u>1/2014*</u>	<u>1/2015*</u>	<u>1/2016*</u>	Proposed <u>1/2017**</u>	<u>2013/2012*</u>	<u>2014/2013*</u>	<u>2015/2014*</u>	<u>2016/2015*</u>	Proposed 2017/2016**
Α	\$97.50	\$103.25	\$108.25	\$112.50	\$112.50	\$118.25	5.9%	4.8%	3.9%	0.0%	5.1%
В	\$147.50	\$156.25	\$163.25	\$163.25	\$163.25	\$171.25	5.9%	4.5%	0.0%	0.0%	4.9%
С	\$176.50	\$187.00	\$195.75	\$195.75	\$195.75	\$205.50	5.9%	4.7%	0.0%	0.0%	5.0%
F	\$177.25	\$188.00	\$196.50	\$196.50	\$196.50	\$206.25	6.1%	4.5%	0.0%	0.0%	5.0%
K	\$64.75	\$66.00	\$69.00	\$69.00	\$65.50	\$65.50	1.9%	4.5%	0.0%	-5.1%	0.0%
L	\$99.25	\$103.75	\$108.75	\$111.50	\$111.50	\$117.00	4.5%	4.8%	2.5%	0.0%	4.9%
Ν	\$109.75	\$116.25	\$123.75	\$128.50	\$133.50	\$140.25	5.9%	6.5%	3.8%	3.9%	5.1%

*The rate changes were deferred until April 1st.

**We are proposing to defer the implementation of the 2017 rate changes to April 1, 2017.

Rhode Island Average Lives 1990 Plans

<u>Plan</u>	2017	<u>2016</u>
А	69	74
В	44	48
С	843	908
D	28	31
E	47	51
F	1,492	1,620
G	59	62
Н	10	12
Ι	132	135
J	641	699
Κ	3	5
L	13	15
Total 1990 Plans	3,381	3,660

Rhode Island Average Lives 2010 Plans

<u>Plan</u>	2017	<u>2016</u>
А	51	49
В	50	47
С	366	348
F	10,385	9,385
Κ	91	85
L	26	29
Ν	4,291	3,681
Total 2010 Plans	15,261	13,626

National Average Lives 1990 Plans

<u>Plan</u>	<u>2017</u>	<u>2016</u>
А	40,335	44,694
В	33,147	37,106
С	259,452	284,889
D	23,239	25,846
E	25,517	28,440
F	597,051	645,700
G	25,304	27,952
Н	10,017	11,164
Ι	53,382	58,068
J	308,717	329,801
Κ	7,243	8,005
L	15,309	16,640
Total 1990 Plans	1,398,713	1,518,306

National Average Lives 2010 Plans

<u>Plan</u>	<u>2017</u>	<u>2016</u>
А	34,576	29,806
В	27,927	25,116
С	58,594	53,760
F	1,951,135	1,715,378
Κ	58,861	50,558
L	28,316	25,054
Ν	752,024	634,334
Total 2010 Plans	2,911,433	2,534,007

The components of the composite trend are shown below.

Part B Coinsurance				
	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Medicare Fee Update	0.2%	0.4%	-0.2%	0.9%
Utilization Trend	-0.3%	0.1%	-0.5%	-0.6%
Composite Trend	-0.1%	0.5%	-0.7%	0.4%

The net change in the cost for Part B services in 2016 was -0.2%. For 2017, we assume a net change of 0.9%.

Utilization trend considers changes in the number of services used as well as the intensity of services. Our assumed utilization trends for 2016 and 2017 are -0.5% and -0.6%, respectively.

Part B Deductible -- For 2017 we assume the Part B deductible will be \$178, an increase of 7.2% over 2016. The projected Part B deductible trend is 13.3% for 2016 and 7.3% for 2017.

Part B Excess - Projected claim costs for 2016 and 2017 are based on actuarial judgment and are \$0.10 and \$0.10, respectively.

Part A Deductible --

	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Medicare Part A Deductible	\$1,216	\$1,260	\$1,288	\$1,332
% Change in Part A Deductible	2.7%	3.6%	2.2%	3.4%
Utilization Trend	-0.8%	0.9%	0.5%	0.1%
Composite Trend	1.9%	4.6%	2.7%	3.5%

Hospital Co-Payments -- Hospital Co-payments are paid for days 61 and after for long hospital stays. Projected claim costs for 2016 and 2017 are based on actuarial judgment and are \$2.04 and \$2.04, respectively.

Skilled Nursing -- Medicare Supplement plans which have a skilled nursing facility stay benefit pay the Medicare cost sharing amount for days 21-100.

	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Medicare Daily Coinsurance	\$152	\$158	\$161	\$167
% Change in Daily Coinsurance	2.7%	3.6%	2.2%	3.4%
Utilization/Length of Stay, days 21-100	10.8%	-0.1%	6.7%	3.9%
Composite Trend	13.8%	3.5%	9.0%	7.4%

Foreign Care/ At-Home Care/ Preventive Care / Prescription Drugs -- In aggregate, these benefits represent less than 1% of the total Rhode Island claim costs. Projected costs for these benefits were based on historical experience and actuarial judgment.

		Premium Accumulated	Incurred	Incurred Claims Accumulated	Incurred
PLAN A	Premium	to 12/16	Claims	to 12/16	Loss Ratio
	а	b	с	d	d/b
Prudential Experience					
1992	\$4,586	\$15,156	\$649	\$2,145	14.2%
1993	\$18,768	\$59,070	\$6,096	\$19,186	32.5%
1994	\$33,985	\$101,870	\$21,361	\$64,029	62.9%
1995	\$44,501	\$127,040	\$31,034	\$88,595	69.7%
1996	\$71,925	\$195,550	\$62,125	\$168,908	86.4%
1997 Total	\$85,292 \$259,056	\$220,850 \$719,535	\$77,767 \$199,032	\$201,366 \$544,230	91.2% 75.6%
UnitedHealthcare Experience 1998	\$87,049	\$214,668	\$58,697	\$144,749	67.4%
1999	\$73,980	\$173,750	\$60,170	\$141,316	81.3%
2000	\$84,505	\$189,018	\$55,603	\$124,373	65.8%
2001	\$92,580	\$197,221	\$80,274	\$171,004	86.7%
2002	\$85,816	\$174,106	\$81,641	\$165,636	95.1%
2003	\$95,490	\$184,507	\$76,406	\$147,633	80.0%
2004	\$110,938	\$204,149	\$70,139	\$129,071	63.2%
2005 2006	\$107,727 \$127,425	\$188,799 \$212,687	\$57,716 \$69,707	\$101,152 \$116,349	53.6% 54.7%
2000	\$137,298	\$218,254	\$107,497	\$170,881	78.3%
2008	\$132,618	\$200,775	\$86,681	\$131,231	65.4%
2009	\$150,385	\$216,833	\$101,936	\$146,976	67.8%
2010	\$157,347	\$216,067	\$135,383	\$185,906	86.0%
2011	\$162,191	\$212,113	\$153,343	\$200,541	94.5%
2012	\$162,467	\$202,357	\$158,242	\$197,094	97.4%
2013	\$157,634	\$186,987	\$150,546	\$178,580	95.5%
2014	\$162,095	\$183,123	\$125,797	\$142,117	77.6%
2015	\$169,487	\$182,356	\$126,042	\$135,612	74.4%
2016 Total	\$167,318 \$2,424,350	\$171,450 \$3,729,222	\$135,768 \$1,891,589	\$139,121 \$2,869,343	81.1%
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Expected Future Experience	6171 407	£1/7 20/	\$122 700	¢120.407	50 000
2017 2018	\$171,437	\$167,306	\$133,708	\$130,486	78.0%
2018 2019	\$185,463 \$198,163	\$172,374 \$175,408	\$142,865 \$152,648	\$132,783 \$135,120	77.0% 77.0%
2019	\$211,733	\$178,495	\$163,101	\$137,498	77.0%
2021	\$226,233	\$181,637	\$174,271	\$139,918	77.0%
2022	\$241,725	\$184,834	\$186,205	\$142,380	77.0%
2022	\$258,279	\$188,087	\$198,956	\$144,886	77.0%
2023	\$275,965	\$191,397	\$212,580	\$147,436	77.0%
2025	\$294,864	\$194,766	\$227,138	\$150,031	77.0%
2026	\$315,056	\$198,193	\$242,692	\$152,671	77.0%
cted Future (2017-2026)	\$2,378,918	\$1,832,496	\$1,834,164	\$1,413,208	77.1%
				. , . ,	
	\$5,062,324	\$6,281,253	\$3,924,786	\$4,826,780	76.8%
	\$5,062,324		\$3,924,786		76.8%
	\$5,062,324	\$6,281,253 Premium		\$4,826,780 Incurred Claims	
egate (1992-2026)		\$6,281,253 Premium Accumulated	Incurred	\$4,826,780 Incurred Claims Accumulated	Incurred
	<u>Premium</u>	\$6,281,253 Premium Accumulated <u>to 12/16</u>	Incurred <u>Claims</u>	\$4,826,780 Incurred Claims Accumulated <u>to 12/16</u>	Loss Ratio
gate (1992-2026) PLAN B		\$6,281,253 Premium Accumulated	Incurred	\$4,826,780 Incurred Claims Accumulated	Incurred
PLAN B	<u>Premium</u> a	\$6,281,253 Premium Accumulated <u>to 12/16</u> b	Incurred <u>Claims</u> c	\$4,826,780 Incurred Claims Accumulated to <u>12/16</u> d	Incurred Loss Ratio d/b
PLAN B Prudential Experience 1992	<u>Premium</u> a \$13,882	\$6.281,253 Premium Accumulated <u>to 12/16</u> b \$45,876	Incurred <u>Claims</u> c \$12,645	\$4,826,780 Incurred Claims Accumulated to 12/16 d \$41,788	Incurred Loss Ratio d/b 91.1%
PLAN B <u>Prudential Experience</u> 1992 1993	Premium a \$13,882 \$43,894	\$6,281,253 Premium Accumulated <u>to 12/16</u> b \$45,876 \$138,151	Incurred <u>Claims</u> c \$12,645 \$47,357	\$4,826,780 Incurred Claims Accumulated to 12/16 d \$41,788 \$149,050	Incurred Loss Ratio d/b 91.1% 107.9%
PLAN B PLAN B <u>Prudential Experience</u> 1993 1994	<u>Premium</u> a \$13,882 \$43,894 \$55,076	\$6,281,253 Premium Accumulated <u>to 12/16</u> b \$45,876 \$138,151 \$165,090	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852	\$4,826,780 Incurred Claims Accumulated to 12/16 d \$41,788 \$149,050 \$125,453	Incurred Loss Ratio d/b 91.1% 107.9% 76.0%
PLAN B PLAN B Prudential Experience 1992 1993 1994 1995	Premium a \$13,882 \$43,894 \$55,076 \$65,088	\$6.281,253 Premium Accumulated <u>to 12/16</u> b \$45,876 \$138,151 \$165,090 \$185,811	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585	\$4,826,780 Incurred Claims Accumulated to 12/16 d \$41,788 \$149,050 \$125,453 \$141,554	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2%
PLAN B PLAN B <u>Prudential Experience</u> 1993 1993 1994	<u>Premium</u> a \$13,882 \$43,894 \$55,076	\$6,281,253 Premium Accumulated <u>to 12/16</u> b \$45,876 \$138,151 \$165,090	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852	\$4,826,780 Incurred Claims Accumulated to 12/16 d \$41,788 \$149,050 \$125,453	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 98.4%
gate (1992-2026) PLAN B <u>Prudential Experience</u> 1992 1993 1994 1995 1996	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761	\$6,281,253 Premium Accumulated <u>to 12/16</u> <u>b</u> \$45,876 \$138,151 \$165,090 \$185,811 \$312,016	Incurred Claims c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898	\$4,826,780 Incurred Claims Accumulated to 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 98.4% 96.7%
PLAN B PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170	\$6,281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751	Incurred Claims c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$112,898 \$117,154	\$4,826,780 Incurred Claims Accumulated to 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 98.4% 96.7%
PLAN B PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871	\$6,281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751	Incurred Claims c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491	\$4,826,780 Incurred Claims Accumulated to 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 98.4% 96.7% 92.0%
PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total InitedHealthcare Experience	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170	\$6,281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695	Incurred Claims c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$112,898 \$117,154	\$4,826,780 Incurred Claims Accumulated to 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 98.4% 95.7% 92.0%
PLAN B PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998	<u>Premium</u> a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$75,797	\$6,281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920	Incurred Claims c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717	\$4,826,780 Incurred Claims Accumulated to 12/16 d \$41,788 \$149,050 \$125,453 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$181,790	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 98.4% 96.7% 92.0% 97.3% 102.4%
PLAN B PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$75,797 \$64,254	\$6,281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$129,677 \$114,662	Incurred Claims c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770	\$4,826,780 Incurred Claims Accumulated to 12/16 d \$41,788 \$149,050 \$125,453 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$181,790 \$154,468	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 98.4% 96.7% 92.0% 97.3% 102.4% 90.6%
PLAN B PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001 2002	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$75,797 \$64,254 \$57,975 \$53,825 \$53,825 \$51,283	\$6,281,253 Premium Accumulated <u>to 12/16</u> b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045	Incurred Claims c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132	\$4,826,780 Incurred Claims Accumulated <u>to 12/16</u> d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$181,790 \$154,468 \$117,491 \$86,607 \$73,306	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 98.4% 96.7% 92.0% 97.3% 102.4% 90.6% 75.5% 70.5%
PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total InitedHealthcare Experience 1998 1999 2000 2001 2001 2002 2003	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$75,797 \$44,254 \$57,975 \$53,825 \$51,283 \$59,263	\$6,281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$105,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045 \$114,508	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074	\$4,826,780 Incurred Claims Accumulated to 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$181,790 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 98.4% 96.7% 92.0% 97.3% 102.4% 90.6% 75.5% 70.5% 70.5% 79.4%
PLAN B PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001 2002 2001 2002 2003 2004	Premium a \$13,882 \$43,894 \$55,076 \$55,088 \$114,761 \$121,170 \$413,871 \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427	\$6,281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$1365,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$129,677 \$114,662 \$104,045 \$114,508 \$155,363	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500	\$4,826,780 Incurred Claims Accumulated <u>to 12/16</u> d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$181,790 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 98.4% 96.7% 92.0% 97.3% 102.4% 90.6% 75.5% 70.5% 79.4% 93.0%
egate (1992-2026) PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001 2002 2001 2002 2003 2004 2005	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$75,797 \$64,254 \$57,975 \$53,825 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285	\$6,281,253 Premium Accumulated <u>to 12/16</u> b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045 \$114,508 \$153,363 \$170,499	Incurred Claims c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,7074 \$78,507	\$4,826,780 Incurred Claims Accumulated to 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$181,790 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$165,417	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 98.4% 98.4% 96.7% 92.0% 97.3% 102.4% 90.6% 75.5% 70.5% 70.5% 70.5% 93.0% 93.0%
egate (1992-2026) PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001 2001 2001 2001 2002 2003 2004 2005 2006	Premium a \$13,882 \$43,894 \$55,076 \$65,086 \$114,761 \$121,170 \$413,871 \$413,871 \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760	\$6,281,253 Premium Accumulated <u>to 12/16</u> b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 <u>\$313,751</u> \$1,160,695 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045 \$114,508 \$155,363 \$170,499 \$103,217	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280	\$4,826,780 Incurred Claims Accumulated to 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$181,790 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$165,417 \$165,417	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 98.4% 96.7% 92.0% 97.3% 102.4% 90.6% 75.5% 70.5% 70.5% 79.4% 93.0% 97.0% 81.4%
PLAN B PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001 2002 2001 2002 2003 2004 2005 2004 2005 2006 2007	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$413,871 \$54,254 \$57,977 \$64,254 \$57,975 \$53,825 \$51,283 \$\$9,263 \$84,427 \$97,285 \$115,760 \$1128,686	\$6.281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045 \$114,508 \$155,363 \$170,499 \$193,217 \$204,564	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151	\$4,826,780 Incurred Claims Accumulated <u>to 12/16</u> d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$1,068,147 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$165,417 \$157,364 \$183,049	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 98.4% 96.7% 92.0% 97.3% 90.0% 79.4% 90.5% 70.5% 70.5% 79.3% 81.4% 81.4%
egate (1992-2026) PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$75,797 \$64,254 \$75,977 \$64,254 \$53,825 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$1145,998	\$6,281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045 \$114,508 \$155,363 \$170,499 \$193,217 \$204,564 \$221,033	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024	\$4,826,780 Incurred Claims Accumulated to 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$165,417 \$157,364 \$183,049 \$152,945	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 98.4% 96.7% 92.0% 97.3% 102.4% 90.6% 75.5% 70.5% 70.5% 70.5% 70.4% 93.0% 93.0% 97.0% 81.4% 89.5% 69.2%
egate (1992-2026) PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008 2009	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951	\$6,281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045 \$114,508 \$155,363 \$170,499 \$193,217 \$204,564 \$221,033 \$240,718	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405	\$4,826,780 Incurred Claims Accumulated to 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$181,790 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$165,417 \$165,417 \$165,417 \$165,417 \$165,417 \$165,417 \$165,417 \$165,417 \$165,417 \$165,417 \$165,417 \$165,417 \$165,417 \$165,417 \$165,417 \$165,417 \$165,417 \$165,417 \$165,417 \$157,364 \$183,049 \$152,945 \$196,675	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 98.4% 96.7% 92.0% 97.3% 102.4% 90.6% 75.5% 70.5% 70.5% 70.5% 79.4% 93.0% 97.9% 81.4% 89.5% 69.2% 81.7%
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PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total JuitedHealthcare Experience 1998 1999 2000 2001 2002 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008 2009 2010 2011 2011 2012 2013	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$176,120 \$171,868 \$187,024 \$196,396	\$6.281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045 \$114,508 \$155,363 \$170,499 \$193,217 \$204,564 \$221,033 \$240,718 \$241,846 \$224,769 \$232,943	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$135,420 \$135,420 \$135,420 \$136,745 \$180,627	\$4,826,780 Incurred Claims Accumulated 10 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$165,417 \$157,364 \$183,049 \$152,945 \$196,675 \$185,957 \$172,917 \$145,408 \$214,262	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 98.4% 96.7% 92.0% 97.3% 90.6% 75.5% 70.5% 70.5% 70.5% 89.30% 93.0% 97.0% 81.4% 89.5% 60.2% 81.7% 81.7% 81.7% 82.7% 82.7% 82.7% 82.7% 82.7% 82.7% 82.7% 82.7% 82.7% 82.7% 82.7% 82.7% 82.7% 82.7% 82.7% 82.7% 83.7% 83.7% 84.7% 85.7% 8
PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total InitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$413,871 \$75,797 \$64,254 \$57,975 \$53,825 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$176,120 \$176,120 \$171,868 \$187,024 \$196,396 \$192,138	\$6.281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045 \$114,508 \$155,363 \$170,499 \$193,217 \$204,564 \$221,033 \$240,718 \$241,846 \$224,769 \$232,943 \$232,967 \$217,063	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$136,405 \$135,420 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$136,407 \$146,417 \$146,417	\$4,826,780 Incurred Claims Accumulated 10 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$154,468 \$117,491 \$181,790 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$165,417 \$157,364 \$183,049 \$152,945 \$196,675 \$185,957 \$172,917 \$145,408 \$214,262 \$117,997	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 98.4% 96.7% 92.0% 97.3% 102.4% 90.6% 75.5% 70.4% 93.0% 97.9% 81.4% 89.5% 89.5% 81.7% 76.9% 69.2% 81.7% 76.9% 62.4% 92.0%
PLAN B PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total InitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2004 2005 2004 2005 2006 2007 2008 2009 2010 2011 2011 2012 2013	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$413,871 \$75,797 \$64,254 \$57,975 \$53,827 \$53,825 \$51,283 \$59,263 \$84,427 \$57,285 \$115,760 \$128,686 \$145,998 \$166,951 \$176,120 \$177,186 \$187,024 \$196,396 \$192,138 \$197,190	\$6.281,253 Premium Accumulated to 1216 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045 \$114,508 \$155,363 \$170,499 \$193,217 \$204,564 \$221,033 \$240,718 \$241,846 \$224,769 \$232,947 \$217,063 \$190,644	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,280 \$115,151 \$101,024 \$135,420 \$136,405 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$136,405 \$135,420 \$136,405 \$146,407 \$106,194	\$4,826,780 Incurred Claims Accumulated 10 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$181,790 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$165,417 \$157,364 \$183,049 \$152,945 \$196,675 \$185,957 \$172,917 \$145,408 \$214,262 \$117,997 \$144,258	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 98.4% 96.7% 92.0% 97.3% 102.4% 90.6% 77.5% 79.4% 99.0% 81.4% 89.5% 69.2% 69.2% 62.4% 62.4% 52.4% 54.4% 55.9%
PLAN B PLAN B PLAN B PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total InitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$413,871 \$75,797 \$64,254 \$57,975 \$53,825 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$176,120 \$176,120 \$171,868 \$187,024 \$196,396 \$192,138	\$6.281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045 \$114,508 \$155,363 \$170,499 \$193,217 \$204,564 \$221,033 \$240,718 \$241,846 \$224,769 \$232,943 \$232,967 \$217,063	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$136,405 \$135,420 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$136,407 \$146,417 \$146,417	\$4,826,780 Incurred Claims Accumulated 10 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$154,468 \$117,491 \$181,790 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$165,417 \$157,364 \$183,049 \$152,945 \$196,675 \$185,957 \$172,917 \$145,408 \$214,262 \$117,997	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 98.4% 96.7% 92.0% 97.3% 102.4% 90.6% 75.5% 70.5% 70.5% 70.5% 81.4% 89.5% 69.2% 62.2% 62.4% 92.0% 62.4% 59.9% 75.3%
PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2007 2008 2009 2010 2011 2012 2013 2014 2015 2014 2015 2014 2015 2016 Total	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$413,871 \$413,871 \$413,871 \$413,871 \$413,871 \$44,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,283 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$176,120 \$171,868 \$187,024 \$196,396 \$192,138 \$177,190	\$6.281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,508 \$155,363 \$170,499 \$193,217 \$204,564 \$221,033 \$220,718 \$224,769 \$232,943 \$222,967 \$221,703 \$190,644 \$182,988	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,2898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$136,745 \$180,627 \$104,447 \$106,194 \$139,853	\$4,826,780 Incurred Claims Accumulated 10 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$165,417 \$157,364 \$183,049 \$152,945 \$196,675 \$183,049 \$152,945 \$196,675 \$183,049 \$152,945 \$196,675 \$185,957 \$172,917 \$145,408 \$214,262 \$117,997 \$144,288 \$141,554 \$141,554 \$122,945 \$196,675 \$185,957 \$172,917 \$145,408 \$214,262 \$117,997 \$144,288 \$141,554 \$141,554 \$162,417 \$152,945 \$196,675 \$185,957 \$172,917 \$144,408 \$214,262 \$117,997 \$144,288 \$141,554 \$141,554 \$162,417 \$152,453 \$196,675 \$185,957 \$172,917 \$144,5408 \$214,262 \$117,997 \$144,258 \$141,554 \$172,917 \$144,457 \$144,577 \$144,577 \$144,457 \$172,917 \$144,457 \$144,457 \$152,945 \$196,675 \$185,957 \$172,917 \$144,428 \$184,907 \$144,428 \$117,917 \$144,427 \$144,457 \$144,457 \$152,945 \$196,675 \$185,957 \$144,428 \$144,428 \$144,427 \$144,427 \$144,427 \$144,427 \$144,427 \$144,427 \$144,427 \$144,427 \$144,427 \$144,427 \$144,427 \$144,427 \$144,427 \$144,427 \$144,427 \$144,427 \$144,427 \$144,427 \$144,427 \$144,428 \$144,428 \$144,428 \$144,428 \$144,428 \$144,428 \$144,428 \$144,428 \$144,428 \$144,238 \$144,238 \$144,238 \$144,238 \$144,238 \$144,238 \$144,258 \$145,287 \$144,258 \$145,287 \$144,258 \$145,287 \$144,258 \$145,287 \$146,287 \$1	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 98.4% 96.7% 92.0% 97.3% 102.4% 90.6% 75.5% 70.5% 70.5% 70.5% 81.4% 89.5% 69.2% 62.2% 62.4% 92.0% 62.4% 59.9% 75.3%
PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008 2009 2006 2007 2008 2009 2010 2011 2012 2012 2013 2014 2015 2015 2016 Total Expected Future Experience	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$171,868 \$145,998 \$166,951 \$171,186 \$187,024 \$196,396 \$192,138 \$197,190 \$178,578 \$2,380,818	\$6,281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,508 \$155,363 \$170,499 \$139,217 \$204,564 \$221,033 \$220,718 \$224,769 \$222,967 \$221,033 \$220,718 \$224,769 \$222,967 \$221,7063 \$190,644 \$182,988 \$33,509,335	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,2898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,280 \$115,151 \$101,024 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$132,220 \$116,745 \$180,627 \$104,447 \$106,194 \$139,853 \$1,851,128	\$4,826,780 Incurred Claims Accumulated 10 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$165,417 \$157,364 \$183,049 \$152,945 \$196,675 \$183,049 \$152,945 \$196,675 \$185,957 \$172,917 \$145,408 \$214,262 \$117,997 \$144,262 \$117,997 \$144,288 \$141,288 \$143,307 \$2,798,633	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 98.4% 96.7% 92.0% 97.3% 102.4% 90.6% 75.5% 70.5% 7
PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$413,871 \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$44,427 \$97,285 \$115,760 \$128,686 \$145,998 \$156,951 \$157,60 \$128,686 \$145,998 \$166,951 \$176,120 \$171,868 \$187,024 \$196,396 \$192,138 \$187,024 \$196,396 \$192,138 \$177,190 \$177,8578 \$2,380,818	\$6,281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,508 \$155,363 \$170,499 \$193,217 \$204,564 \$221,033 \$240,718 \$241,846 \$224,769 \$232,943 \$232,947 \$24,769 \$232,947 \$24,769 \$232,947 \$24,769 \$232,947 \$24,769 \$232,947 \$24,769 \$232,947 \$24,769 \$232,947 \$24,769 \$232,947 \$24,769 \$232,947 \$24,769 \$232,947 \$24,769 \$232,947 \$24,769 \$232,947 \$24,769 \$232,947 \$24,769 \$232,947 \$24,769 \$232,947 \$24,769 \$232,947 \$24,769 \$24,769 \$232,947 \$24,769 \$232,947 \$24,769 \$24,769 \$24,769 \$24,769 \$24,769 \$24,769 \$24,769 \$252,947 \$24,769 \$252,947 \$24,769 \$252,947 \$24,769 \$252,947 \$24,769 \$252,947 \$24,769 \$252,947 \$24,769 \$252,948 \$24,769 \$252,948 \$24,769 \$252,948 \$24,769 \$252,948 \$24,769 \$252,948 \$24,769 \$252,948 \$24,769 \$252,948 \$24,769 \$252,948 \$24,769 \$252,947 \$252,948 \$24,769 \$252,948 \$24,769 \$252,948 \$24,769 \$252,948 \$24,769 \$252,948 \$24,769 \$252,948 \$24,769 \$252,948 \$254,769 \$252,948 \$254,769 \$252,948 \$254,769 \$252,948 \$254,769 \$256,769 \$257,769 \$257,769 \$257,769 \$257,769 \$257,769 \$257,769 \$257,769 \$257,	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$115,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$136,405 \$136,425 \$14,447 \$100,194 \$139,853 \$1,851,128	\$4,826,780 Incurred Claims Accumulated 10 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$165,417 \$157,364 \$183,049 \$152,945 \$196,675 \$182,945 \$196,675 \$185,957 \$172,917 \$144,408 \$152,945 \$196,675 \$185,957 \$172,917 \$144,408 \$214,262 \$196,675 \$182,945 \$196,675 \$182,945 \$196,675 \$182,945 \$196,675 \$172,917 \$144,408 \$214,262 \$117,997 \$144,307 \$172,917 \$144,308 \$214,262 \$114,258 \$114,258 \$114,258 \$114,307 \$2,798,633 \$135,148	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 98.4% 96.7% 92.0% 97.3% 102.4% 97.3% 102.4% 93.0% 75.5% 70.5%
PLAN B PLAN B Prudential Experience 1992 1993 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2006 2007 2008 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$75,797 \$64,254 \$77,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,668 \$145,998 \$166,951 \$171,868 \$145,998 \$166,951 \$171,868 \$187,024 \$192,138 \$192,138 \$177,190 \$178,578 \$2,380,818 \$181,265 \$194,176	\$6,281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045 \$114,508 \$155,363 \$170,499 \$193,217 \$204,564 \$221,033 \$240,718 \$241,846 \$224,769 \$232,943 \$244,769 \$232,943 \$244,769 \$232,943 \$244,769 \$232,943 \$244,769 \$232,943 \$241,769 \$232,943 \$242,769 \$232,943 \$242,769 \$232,943 \$242,769 \$232,943 \$242,769 \$232,943 \$242,769 \$232,943 \$241,760 \$232,943 \$242,769 \$232,943 \$232,943 \$242,769 \$232,943 \$242,769 \$232,943 \$242,769 \$232,943 \$242,769 \$232,943 \$242,769 \$232,943 \$242,769 \$232,943 \$242,769 \$232,943 \$33,509,335 \$176,897 \$180,473	Incurred Claims c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$138,486\$147,969	\$4,826,780 Incurred Claims Accumulated 10 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$157,354 \$183,049 \$152,945 \$196,675 \$185,957 \$172,917 \$145,408 \$214,262 \$117,997 \$144,278 \$143,307 \$2,798,633	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 98.4% 96.7% 92.0% 97.3% 102.4% 90.6% 70.5% 70.4% 90.0% 81.4% 89.5% 60.2% 81.7% 76.9% 76.9% 76.9% 76.9% 76.9% 76.9% 76.9% 76.9% 77.5% 79.9% 78.3% 79.7%
PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008 2009 2006 2007 2008 2009 2010 2011 2012 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$171,1868 \$145,998 \$166,951 \$176,120 \$171,868 \$187,024 \$196,396 \$192,138 \$197,190 \$178,578 \$2,380,818	\$6.281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,508 \$155,363 \$170,499 \$133,217 \$204,564 \$221,033 \$240,718 \$241,846 \$224,769 \$232,943 \$232,947 \$233,500 \$335 \$3500,434 \$33,509,335 \$3500,433 \$3500,440 \$3	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,2898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$34,280 \$115,151 \$101,024 \$135,420 \$135,420 \$135,420 \$135,420 \$132,420 \$132,420 \$132,420 \$132,420 \$132,420 \$132,420 \$132,420 \$132,420 \$132,420 \$135,435 \$135,420 \$132,420 \$132,420 \$135,420 \$132,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$136,405 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$132,420 \$133,486 \$147,969 \$151,810	\$4,826,780 Incurred Claims Accumulated 10 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$165,417 \$157,364 \$183,049 \$152,945 \$196,675 \$185,957 \$172,917 \$145,408 \$214,262 \$117,997 \$145,408 \$214,262 \$117,997 \$144,578 \$144,579 \$152,945 \$196,675 \$185,957 \$172,917 \$145,408 \$214,262 \$117,997 \$144,262 \$117,997 \$144,262 \$117,997 \$144,262 \$117,997 \$144,262 \$117,997 \$144,262 \$117,997 \$144,262 \$117,997 \$144,262 \$117,997 \$144,262 \$117,997 \$144,262 \$117,997 \$144,262 \$117,997 \$144,262 \$117,997 \$144,262 \$117,297 \$145,408 \$214,262 \$117,997 \$144,262 \$117,997 \$144,262 \$117,577 \$135,148 \$135,148	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 98.4% 96.7% 92.0% 97.3% 102.4% 90.6% 75.5% 70.5%
PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2004 2005 2004 2005 2004 2005 2004 2005 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$44,427 \$97,285 \$115,760 \$128,686 \$145,998 \$157,60 \$128,686 \$145,998 \$166,951 \$176,120 \$171,868 \$187,024 \$196,396 \$192,138 \$187,024 \$196,396 \$192,138 \$177,190 \$178,578 \$2,380,818	\$6,281,253 Premium Accumulated to 121/6 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$150,908 \$129,077 \$114,662 \$104,045 \$104,045 \$221,033 \$240,718 \$224,769 \$232,967 \$217,063 \$190,644 \$182,988 \$33,509,335 \$176,897 \$180,473 \$183,649 \$183,649 \$186,881	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$16,8929	\$4,826,780 Incurred Claims Accumulated 10 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$165,417 \$157,364 \$183,049 \$152,945 \$196,675 \$183,049 \$152,945 \$196,675 \$182,945 \$196,675 \$182,945 \$196,675 \$182,945 \$196,675 \$182,945 \$196,675 \$172,917 \$144,430 \$172,917 \$144,430 \$172,917 \$144,430 \$172,917 \$144,508 \$214,262 \$117,997 \$144,508 \$214,262 \$117,997 \$144,288 \$113,5148 \$137,527 \$139,947 \$142,411	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 98.4% 96.7% 92.0% 97.3% 102.4% 90.6% 75.5% 70.5% 7
PLAN B PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2007 2008 2007 2008 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2018 2019 2020	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$75,797 \$64,254 \$7,975 \$53,827 \$51,283 \$59,263 \$84,427 \$57,285 \$112,868 \$145,998 \$166,951 \$171,868 \$145,998 \$166,951 \$171,868 \$187,024 \$192,138 \$192,138 \$177,190 \$178,578 \$2,380,818 \$181,265 \$194,176 \$207,473 \$221,681 \$221,681 \$221,681 \$221,681	\$6.281,253 Premium Accumulated to 1216 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045 \$114,508 \$155,363 \$170,499 \$133,217 \$204,564 \$221,033 \$240,718 \$241,846 \$224,769 \$232,947 \$217,063 \$190,644 \$182,988 \$3,509,335 \$176,897 \$180,473 \$183,649 \$186,881 \$190,170	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$138,486 \$147,969 \$158,102 \$168,929 \$180,497	\$4,826,780 Incurred Claims Accumulated 10 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$157,354 \$183,049 \$152,945 \$196,675 \$185,957 \$152,945 \$196,675 \$185,957 \$172,917 \$152,945 \$196,675 \$185,957 \$172,917 \$145,408 \$214,262 \$117,997 \$144,283 \$143,307 \$2,798,633 \$135,148 \$137,527 \$139,947 \$142,411 \$144,917	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 98.4% 90.6% 77.5% 79.2.0% 97.3% 102.4% 90.6% 77.5% 79.4% 93.0% 69.2% 81.7% 76.9% 62.4% 59.9% 76.9% 76.9% 76.9% 76.2% 79.7%
PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2003 2004 2005 2007 2008 2009 2006 2007 2008 2009 2001 2011 2012 2012 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020 2021 2022	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$171,1868 \$145,998 \$166,951 \$176,120 \$171,868 \$145,998 \$166,951 \$177,190 \$178,578 \$2,380,818 \$181,265 \$194,176 \$207,473 \$221,681 \$194,176 \$207,473 \$221,681 \$122,6862 \$253,082	\$6.281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045 \$121,033 \$204,564 \$221,033 \$2204,564 \$221,033 \$2204,718 \$224,769 \$232,947 \$24,789 \$232,947 \$232,947 \$24,789 \$232,947 \$24,789 \$232,947 \$24,789 \$232,947 \$24,789 \$232,947 \$24,789 \$232,947 \$24,789 \$232,947 \$24,789 \$233,509,335 \$100,644 \$182,988 \$33,509,335 \$106,881 \$190,0170 \$193,517 \$104,73 \$104,73 \$103,517 \$104,73 \$104,73 \$104,73 \$104,73 \$104,73 \$104,73 \$104,73 \$104,73 \$104,73 \$104,73 \$104,73 \$104,517 \$104,51	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,280 \$115,151 \$101,024 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$132,220 \$116,745 \$180,627 \$104,447 \$106,194 \$139,853 \$1,851,128 \$138,486 \$147,969 \$158,102 \$168,929 \$180,497 \$104,947 \$102,858	\$4,826,780 Incurred Claims Accumulated 10 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$165,417 \$157,364 \$157,364 \$157,364 \$165,417 \$157,364 \$165,417 \$157,364 \$165,417 \$152,945 \$196,675 \$188,957 \$172,917 \$145,408 \$214,262 \$117,997 \$142,451 \$144,257 \$142,452 \$147,997 \$142,452 \$144,257 \$135,148 \$13	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 92.0% 97.3% 102.4% 90.6% 75.5% 70.5% 7
PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2004 2005 2004 2005 2004 2005 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020 2021 2022 2023	Premium a \$13,882 \$43,894 \$55,076 \$65,058 \$114,761 \$121,170 \$413,871 \$75,797 \$64,254 \$57,977 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$176,120 \$171,868 \$187,024 \$196,396 \$192,138 \$187,024 \$196,396 \$192,138 \$187,024 \$196,396 \$192,138 \$177,190 \$178,578 \$23,80,818	\$6,281,253 Premium Accumulated to 121/6 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$139,677 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$129,677 \$130,473 \$220,718 \$221,033 \$220,718 \$222,967 \$217,063 \$100,644 \$182,988 \$33,509,335 \$176,897 \$180,473 \$183,649 \$184,648 \$184,	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$135,420 \$135,420 \$132,220 \$116,745 \$136,405 \$135,420 \$132,220 \$116,745 \$180,627 \$104,447 \$106,194 \$139,853 \$1,851,128 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$180,497 \$192,858 \$206,065 \$100,045 \$100,045 \$150,045 \$100,045 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$180,497 \$192,858 \$206,065 \$100,045 \$100,045 \$100,045 \$100,045 \$100,045 \$100,045 \$100,045 \$100,045 \$100,045 \$100,045 \$100,045 \$100,045 \$100,047 \$100,194 \$132,853 \$1,851,128 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$180,497 \$192,858 \$206,065 \$100,045 \$1	\$4,826,780 Incurred Claims Accumulated 10 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$306,950 \$303,352 \$1,068,147 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$165,417 \$157,364 \$183,049 \$152,945 \$196,675 \$182,945 \$196,675 \$182,945 \$196,675 \$182,945 \$196,675 \$182,945 \$196,675 \$182,945 \$196,675 \$172,917 \$145,408 \$214,262 \$117,997 \$144,285 \$144,307 \$2,798,633 \$135,148 \$137,527 \$139,947 \$142,411 \$144,917 \$142,411 \$144,917 \$147,468 \$150,063	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 98.4% 96.7% 92.0% 97.3% 102.4% 90.6% 75.5% 70.5% 70.5% 70.5% 70.5% 70.5% 70.5% 70.5% 70.5% 70.5% 70.9% 69.2% 81.4% 92.0% 81.4% 95.9% 76.9% 76.9% 76.9% 76.3% 70.5% 7
PLAN B PLAN B Prodential Experience 1992 1993 1994 1995 1996 1997 Total InitedHealthcare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2000 2001 2002 2003 2004 2005 2006 2007 2008 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020 2021 2022 2023 2024	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$75,797 \$64,254 \$77,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,668 \$145,998 \$166,951 \$171,868 \$145,998 \$166,951 \$171,868 \$187,024 \$192,138 \$192,138 \$192,138 \$177,190 \$178,578 \$2,380,818 \$181,265 \$194,176 \$207,473 \$221,681 \$226,862 \$235,082 \$270,413 \$221,681 \$236,862 \$253,082 \$270,413	\$6.281,253 Premium Accumulated to 1216 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045 \$114,508 \$155,363 \$170,499 \$193,217 \$204,564 \$221,033 \$240,718 \$241,846 \$224,769 \$232,943 \$232,947 \$176,897 \$180,473 \$180,473 \$183,649 \$186,881 \$190,170 \$193,517 \$196,5923 \$200,389	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$135,420 \$136,407 \$106,194 \$139,853 \$1,851,128 \$138,486 \$147,969 \$158,102 \$168,929 \$180,497 \$192,858 \$206,065 \$220,176	\$4,826,780 Incurred Claims Accumulated 10 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$181,790 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$165,417 \$157,364 \$183,049 \$152,945 \$196,675 \$185,957 \$172,917 \$145,408 \$214,262 \$117,997 \$144,288 \$143,307 \$2,798,633 \$135,148 \$137,527 \$139,947 \$142,411 \$144,917 \$147,448 \$150,063 \$152,704	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 98.4% 96.7% 92.0% 97.3% 102.4% 90.6% 75.5% 70.4% 93.0% 81.4% 89.5% 60.2% 81.7% 76.9% 62.4% 92.0% 76.9% 62.4% 76.9% 76.9% 76.9% 76.9% 76.9% 76.9% 76.2% 76.5% 76.5% 76.5% 79.4% 76.5% 7
PLAN B Prudential Experience 1992 1993 1994 1995 1996 1997 Total InitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2012 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020 2021 2023	Premium a \$13,882 \$43,894 \$55,076 \$65,058 \$114,761 \$121,170 \$413,871 \$75,797 \$64,254 \$57,977 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$176,120 \$171,868 \$187,024 \$196,396 \$192,138 \$187,024 \$196,396 \$192,138 \$187,024 \$196,396 \$192,138 \$177,190 \$178,578 \$23,80,818	\$6,281,253 Premium Accumulated to 121/6 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$139,677 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$129,677 \$130,473 \$220,718 \$221,033 \$220,718 \$222,967 \$217,063 \$100,644 \$182,988 \$33,509,335 \$176,897 \$180,473 \$183,649 \$184,648 \$184,	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$135,420 \$135,420 \$132,220 \$116,745 \$136,405 \$135,420 \$132,220 \$116,745 \$180,627 \$104,447 \$106,194 \$139,853 \$1,851,128 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$180,497 \$192,858 \$206,065 \$100,045 \$100,045 \$150,045 \$100,045 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$180,497 \$192,858 \$206,065 \$100,045 \$100,045 \$100,045 \$100,045 \$100,045 \$100,045 \$100,045 \$100,045 \$100,045 \$100,045 \$100,045 \$100,045 \$100,047 \$100,194 \$132,853 \$1,851,128 \$138,486 \$147,969 \$158,102 \$138,486 \$147,969 \$158,102 \$180,497 \$192,858 \$206,065 \$100,045 \$1	\$4,826,780 Incurred Claims Accumulated 10 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$306,950 \$303,352 \$1,068,147 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$165,417 \$157,364 \$183,049 \$152,945 \$196,675 \$182,945 \$196,675 \$182,945 \$196,675 \$182,945 \$196,675 \$182,945 \$196,675 \$182,945 \$196,675 \$172,917 \$145,408 \$214,262 \$117,997 \$144,285 \$144,307 \$2,798,633 \$135,148 \$137,527 \$139,947 \$142,411 \$144,917 \$142,411 \$144,917 \$147,468 \$150,063	Incurred Loss Ratio d/b 91.1% 107.9% 76.0% 76.2% 92.0% 97.3% 102.4% 90.6% 75.5% 70.5% 70.5% 70.5% 81.4% 89.5% 69.2% 76.9% 76.9% 76.9% 76.2\% 76.2\% 76.2\% 76.2\% 76.2\% 76.2\% 76.2\% 76.2\% 76.2\% 76.2\% 76.2\% 76.2\%
PLAN B PLAN B Prudential Experience 1992 1993 1994 1995 1995 1995 1996 1997 Total InitedHeatthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2006 2006 2007 2008 2009 2001 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020 2021 2022 2023 2024 2025	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$57,285 \$115,760 \$128,686 \$145,998 \$166,951 \$171,1868 \$145,998 \$166,951 \$176,120 \$171,868 \$145,998 \$166,951 \$176,120 \$171,868 \$145,998 \$166,951 \$177,190 \$178,578 \$2,380,818 \$181,265 \$194,176 \$207,473 \$221,681 \$236,862 \$253,082 \$270,413 \$238,931 \$288,931 \$288,931 \$288,931 \$288,931 \$288,931 \$288,931	\$6.281,253 Premium Accumulated to 12/16 b \$45,876 \$138,151 \$165,090 \$185,811 \$312,016 \$313,751 \$1,160,695 \$186,920 \$150,908 \$129,677 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$114,662 \$104,045 \$122,037 \$114,662 \$104,045 \$122,033 \$204,564 \$221,033 \$220,718 \$224,769 \$232,947 \$221,033 \$2204,718 \$224,769 \$232,947 \$23,510 \$190,170 \$193,517 \$196,923 \$200,389 \$200,389 \$200,389 \$200,389 \$200,389 \$200,3916 \$2200,3916 \$2200,	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491 \$73,717 \$65,770 \$52,527 \$40,655 \$33,6132 \$47,074 \$78,500 \$94,280 \$115,151 \$101,024 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$136,405 \$135,420 \$136,405 \$138,486 \$1,47,969 \$1,851,128 \$138,486 \$1,47,969 \$1,851,02 \$188,0065 \$220,0176 \$225,254	\$4,826,780 Incurred Claims Accumulated 10 12/16 d \$41,788 \$149,050 \$125,453 \$141,554 \$306,950 \$303,352 \$1,068,147 \$154,468 \$117,491 \$86,607 \$73,306 \$90,957 \$144,457 \$165,417 \$157,364 \$177,306 \$90,957 \$144,457 \$165,417 \$157,364 \$183,049 \$152,945 \$196,675 \$185,957 \$172,917 \$145,408 \$214,262 \$117,997 \$142,451 \$214,262 \$117,997 \$142,452 \$144,257 \$135,148 \$135,148 \$135,148 \$137,527 \$139,947 \$142,411 \$144,917 \$142,408 \$135,148 \$135,148 \$135,148 \$137,527 \$139,947 \$142,411 \$144,917 \$142,408 \$150,003 \$152,942	Incurred Loss Ratio

Attachment 8	(Page	2	of 7)	

		Premium		Incurred Claims	
		Accumulated	Incurred	Accumulated	Incurred
PLAN C	Premium	to 12/16	Claims	to 12/16	Loss Ratio
	а	b	с	d	d/b
Prudential Experience					
1992	\$34,302	\$113,359	\$20,411	\$67,453	59.5%
1993 1994	\$206,358 \$556,968	\$649,486 \$1,669,512	\$145,847 \$474,393	\$459,035 \$1,421,995	70.7% 85.2%
1994	\$877,037	\$2,503,732	\$875,407	\$2,499,080	99.8%
1996	\$1,518,727	\$4,129,148	\$1,437,272	\$3,907,684	94.6%
1997	\$1,625,144	\$4,208,072	\$1,405,006	\$3,638,057	86.5%
Total	\$4,818,536	\$13,273,309	\$4,358,337	\$11,993,305	90.4%
UnitedHealthcare Experience					
1998	\$1,406,557	\$3,468,642	\$1,159,394	\$2,859,123	82.4%
1999	\$1,297,098	\$3,046,390	\$994,276	\$2,335,176	76.7%
2000	\$1,497,399	\$3,349,352	\$1,253,679	\$2,804,206	83.79
2001 2002	\$1,677,138 \$1,718,027	\$3,572,753 \$3,485,578	\$1,430,682 \$1,605,640	\$3,047,735 \$3,257,564	85.3% 93.5%
2002	\$1,958,418	\$3,784,085	\$1,686,022	\$3,257,757	86.1%
2004	\$2,131,173	\$3,921,796	\$1,700,949	\$3,130,095	79.89
2005	\$2,190,847	\$3,839,626	\$1,824,409	\$3,197,415	83.3%
2006	\$2,382,490	\$3,976,662	\$2,206,000	\$3,682,079	92.69
2007	\$2,527,368	\$4,017,601	\$2,095,266	\$3,330,715	82.9%
2008	\$2,621,759 \$2,683,824	\$3,969,189 \$3,869,669	\$2,264,045 \$2,291,140	\$3,427,631 \$3,303,478	86.4% 85.4%
2009 2010	\$2,683,824 \$2,866,048	\$3,869,669 \$3,935,627	\$2,291,140 \$2,490,937	\$3,303,478 \$3,420,528	85.4% 86.9%
2010	\$2,993,383	\$3,914,744	\$2,490,937 \$2,434,274	\$3,183,542	80.9%
2012	\$2,967,608	\$3,696,225	\$2,488,531	\$3,099,523	83.9%
2013	\$3,016,350	\$3,578,033	\$2,328,046	\$2,761,557	77.2%
2014	\$3,081,370	\$3,481,104	\$2,552,758	\$2,883,918	82.8%
2015	\$3,116,074	\$3,352,677	\$2,433,299	\$2,618,059	78.1%
2016 Total	\$2,932,765 \$45,065,695	\$3,005,190 \$69,264,943	\$2,354,363 \$37,593,707	\$2,412,505 \$58,012,605	80.3%
	φ 12,002,072	407,20 1 ,7 1 3	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	<i>\$</i> 50,012,005	03.8%
Expected Future Experience 2017	\$2,922,002	\$2,851,582	\$2,313,265	\$2,257,515	79.2%
2017 2018	\$2,922,002 \$3,161,103	\$2,851,582 \$2,938,020	\$2,313,265 \$2,471,677	\$2,257,515 \$2,297,247	79.2%
2019	\$3,377,575	\$2,989,729	\$2,640,937	\$2,337,679	78.2%
2020	\$3,608,872	\$3,042,348	\$2,821,789	\$2,378,822	78.2%
2021	\$3,856,007	\$3,095,893	\$3,015,025	\$2,420,689	78.2%
2022	\$4,120,067	\$3,150,381	\$3,221,494	\$2,463,293	78.2%
2023	\$4,402,209	\$3,205,828	\$3,442,102	\$2,506,647	78.2%
2024	\$4,703,672	\$3,262,250	\$3,677,817	\$2,550,764	78.2%
2025	\$5,025,780	\$3,319,666	\$3,929,674 \$4,198,778	\$2,595,658 \$2,641,341	78.2% 78.2%
2026					
2026 ected Future (2017-2026)	\$5,369,945 \$40,547,232	\$3,378,092 \$31,233,790	\$31,732,555	\$24,449,656	
ected Future (2017-2026)					78.3% 83.0%
ected Future (2017-2026)	\$40,547,232	\$31,233,790	\$31,732,555	\$24,449,656	78.3%
ected Future (2017-2026)	\$40,547,232	\$31,233,790	\$31,732,555	\$24,449,656	78.3%
ected Future (2017-2026) regate (1992-2026)	\$40,547,232	\$31,233,790 \$113,772,042	\$31,732,555 \$73,684,599 Incurred	\$24,449,656 \$94,455,566 Incurred Claims Accumulated	78.3%
ected Future (2017-2026)	\$40,547,232 \$90,431,464 <u>Premium</u>	\$31,233,790 \$113,772,042 Premium Accumulated <u>to 12/16</u>	\$31,732,555 \$73,684,599 Incurred <u>Claims</u>	\$24,449,656 \$94,455,566 Incurred Claims Accumulated <u>to 12/16</u>	78.3% 83.0% Incurred <u>Loss Ratio</u>
cted Future (2017-2026) egate (1992-2026)	\$40,547,232 \$90,431,464	\$31,233,790 \$113,772,042 Premium Accumulated	\$31,732,555 \$73,684,599 Incurred	\$24,449,656 \$94,455,566 Incurred Claims Accumulated	78.3% 83.0% Incurred
cted Future (2017-2026) egate (1992-2026) PLAN D Prudential Experience	\$40,547,232 \$90,431,464 <u>Premium</u> a	\$31,233,790 \$113,772,042 Premium Accumulated <u>to 12/16</u> b	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c	\$24,449,656 \$94,455,566 Incurred Claims Accumulated <u>to 12/16</u> d	78.3% 83.0% Incurred Loss Ratio d/b
eted Future (2017-2026) egate (1992-2026) PLAN D <u>Prudential Experience</u> 1992	\$40,547,232 \$90,431,464 <u>Premium</u> a \$4,668	\$31,233,790 \$113,772,042 Premium Accumulated <u>to 12/16</u> b \$15,427	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c \$7,787	\$24,449,656 \$94,455,566 Incurred Claims Accumulated <u>to 12/16</u> d \$25,734	78.3% 83.0% Incurred <u>Loss Ratio</u> d/b 166.8%
ceted Future (2017-2026) regate (1992-2026) PLAN D <u>Prudential Experience</u> 1992 1993	\$40,547,232 \$90,431,464 <u>Premium</u> a \$4,668 \$16,486	\$31,233,790 \$113,772,042 Premium Accumulated <u>to 12/16</u> <u>b</u> \$15,427 \$51,888	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c \$7,787 \$11,920	\$24,449,656 \$94,455,566 Incurred Claims Accumulated <u>to 12/16</u> d \$25,734 \$37,517	78.3% 83.0% Incurred <u>Loss Ratio</u> d/b 166.8% 72.3%
ected Future (2017-2026) regate (1992-2026) PLAN D <u>Prudential Experience</u> 1992	\$40,547,232 \$90,431,464 <u>Premium</u> a \$4,668	\$31,233,790 \$113,772,042 Premium Accumulated <u>to 12/16</u> b \$15,427	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c \$7,787	\$24,449,656 \$94,455,566 Incurred Claims Accumulated <u>to 12/16</u> d \$25,734	78.3% 83.0% Incurred <u>Loss Ratio</u> d/b 166.8%
ected Future (2017-2026) regate (1992-2026) PLAN D Prudential Experience 1992 1993 1994 1995 1996	\$40,547,232 \$90,431,464 <u>Premium</u> a \$4,668 \$16,486 \$25,101	\$31,233,790 \$113,772,042 Premium Accumulated <u>to 12/16</u> b \$15,427 \$51,888 \$75,240 \$80,667 \$143,301	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c \$7,787 \$11,920 \$10,537	\$24,449,656 \$94,455,566 Incurred Claims Accumulated to 12/16 d \$25,734 \$37,517 \$31,585	78.3% 83.0% Incurred <u>Loss Ratio</u> d/b 166.8% 72.3% 42.0%
cted Future (2017-2026) egate (1992-2026) PLAN D Prudential Experience 1992 1993 1994 1995 1996	\$40,547,232 \$90,431,464 <u>Premium</u> a \$4,668 \$16,486 \$25,101 \$28,257 \$52,707 \$55,208	\$31,233,790 \$113,772,042 Premium Accumulated <u>to 12/16</u> b \$15,427 \$51,888 \$75,240 \$80,667 \$143,301 \$142,953	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c \$7,787 \$11,920 \$10,537 \$20,936 \$47,171 \$44,461	\$24,449,656 \$94,455,566 Incurred Claims Accumulated to 12/16 d \$25,734 \$37,517 \$31,585 \$59,768 \$128,249 \$115,125	78.3% 83.0% Incurred <u>Loss Ratio</u> d/b 166.8% 42.0% 74.1% 89.5% 80.5%
eted Future (2017-2026) egate (1992-2026) PLAN D Prudential Experience 1992 1993 1994 1995 1996	\$40,547,232 \$90,431,464 <u>Premium</u> a \$4,668 \$16,486 \$25,101 \$28,257 \$52,707	\$31,233,790 \$113,772,042 Premium Accumulated <u>to 12/16</u> b \$15,427 \$51,888 \$75,240 \$80,667 \$143,301	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c \$7,787 \$11,920 \$10,537 \$20,936 \$47,171	\$24,449,656 \$94,455,566 Incurred Claims Accumulated to 12/16 d \$25,734 \$37,517 \$31,585 \$\$9,768 \$128,249	78.3% 83.0% Incurred <u>Loss Ratio</u> d/b 166.8% 72.3% 42.0% 74.1% 89.5% 80.5%
ected Future (2017-2026) regate (1992-2026) PLAN D Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience	\$40,547,232 \$90,431,464 <u>Premium</u> a \$4,668 \$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427	\$31,233,790 \$113,772,042 Premium Accumulated <u>to 12/16</u> b \$15,427 \$51,888 \$75,240 \$80,667 \$143,301 \$142,953 \$509,475	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c \$7,787 \$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812	\$24,449,656 \$94,455,566 Incurred Claims Accumulated to 12/16 d \$25,734 \$37,517 \$31,585 \$59,768 \$128,249 \$115,125 \$397,977	78.3% 83.0% Incurred <u>Loss Ratio</u> d/b 166.8% 42.0% 74.1% 89.5% 80.5% 78.1%
PLAN D PLAN D Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998	\$40,547,232 \$90,431,464 <u>Premium</u> a \$4,668 \$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294	\$31,233,790 \$113,772,042 Premium Accumulated to 12/16 b \$15,427 \$51,888 \$75,240 \$80,667 \$143,301 \$142,953 \$509,475 \$156,086	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c \$7,787 \$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853	\$24,449,656 \$94,455,566 Incurred Claims Accumulated to 12/16 d \$25,734 \$37,517 \$31,585 \$59,768 \$128,249 \$115,125 \$397,977 \$108,144	78.3% 83.0% Incurred <u>Loss Ratio</u> d/b 166.8% 42.0% 72.3% 42.0% 74.1% 80.5% 78.1% 78.1%
ected Future (2017-2026) regate (1992-2026) PLAN D Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999	\$40,547,232 \$90,431,464 <u>Premium</u> a \$4,668 \$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,28	\$31,233,790 \$113,772,042 Premium Accumulated to 12/16 b \$15,427 \$51,888 \$75,240 \$80,667 \$143,301 \$142,953 \$509,475 \$156,086 \$156,483	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c \$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299	\$24,449,656 \$94,455,566 Incurred Claims Accumulated to 12/16 d \$25,734 \$37,517 \$31,585 \$59,768 \$128,249 \$115,125 \$397,977 \$108,144 \$101,693	78.3% 83.0% Incurred Loss Ratio d/b 166.8% 72.3% 42.0% 74.1% 89.5% 80.5% 78.1% 69.3% 65.0%
ected Future (2017-2026) regate (1992-2026) PLAN D Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000	\$40,547,232 \$90,431,464 <u>Premium</u> a \$4,668 \$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706	\$31,233,790 \$113,772,042 Premium Accumulated <u>to 12/16</u> b \$15,427 \$51,888 \$75,240 \$80,667 \$143,301 \$142,953 \$509,475 \$156,086 \$156,483 \$176,048	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c \$7,787 \$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032	\$24,449,656 \$94,455,566 Incurred Claims Accumulated to 12/16 d \$25,734 \$37,517 \$31,585 \$59,768 \$128,249 \$115,125 \$397,977 \$108,144 \$101,693 \$165,594	78.39 83.09 Incurred <u>Loss Ratio</u> d/b 166.89 72.39 42.09 74.19 89.59 80.59 78.19 69.39 65.09 94.19
ected Future (2017-2026) regate (1992-2026) PLAN D Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001	\$40,547,232 \$90,431,464 <u>Premium</u> a \$4,668 \$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706 \$81,144	\$31,233,790 \$113,772,042 Premium Accumulated to 12/16 b \$15,427 \$51,888 \$75,240 \$80,667 \$143,301 \$142,953 \$509,475 \$156,086 \$156,483 \$176,048 \$172,859	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c \$7,787 \$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059	\$24,449,656 \$94,455,566 Incurred Claims Accumulated to 12/16 d \$25,734 \$37,517 \$31,585 \$59,768 \$128,249 \$115,125 \$397,977 \$108,144 \$101,693 \$165,594 \$117,291	78.3% 83.0% Incurred Loss Ratio d/b 166.8% 72.3% 42.0% 74.1% 89.5% 78.1% 78.1% 69.3% 65.0% 94.1% 67.9%
PLAN D PLAN D Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002	\$40,547,232 \$90,431,464 <u>Premium</u> a \$4,668 \$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706 \$81,144 \$73,152	\$31,233,790 \$113,772,042 Premium Accumulated to 12/16 b \$15,427 \$51,888 \$75,240 \$80,667 \$143,301 \$142,953 \$509,475 \$156,086 \$156,483 \$176,048 \$172,859 \$148,414	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c \$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209	\$24,449,656 \$94,455,566 Incurred Claims Accumulated to 12/16 d \$25,734 \$37,517 \$31,585 \$59,768 \$128,249 \$115,125 \$397,977 \$108,144 \$101,693 \$165,554 \$117,291 \$99,837	78.3% 83.0% Incurred Loss Ratio d/b 166.8% 72.3% 42.0% 74.1% 80.5% 78.1% 69.3% 65.0% 94.1% 67.3% 67.3%
ected Future (2017-2026) regate (1992-2026) PLAN D Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001	\$40,547,232 \$90,431,464 <u>Premium</u> a \$4,668 \$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435	\$31,233,790 \$113,772,042 Premium Accumulated <u>to 12/16</u> b \$15,427 \$51,888 \$75,240 \$80,667 \$143,301 \$142,953 \$509,475 \$156,086 \$156,483 \$176,048 \$172,859 \$148,414 \$159,283	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c \$7,787 \$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414	\$24,449,656 \$94,455,566 Incurred Claims Accumulated to 12/16 d \$25,734 \$37,517 \$31,585 \$59,768 \$128,249 \$115,125 \$397,977 \$108,144 \$101,693 \$165,594 \$117,291 \$99,837 \$114,801	78.39 83.09 Incurred <u>Loss Ratio</u> d/b 166.89 72.39 42.09 74.19 89.59 80.59 78.19 69.39 65.09 94.19 67.39 67.39 72.19
ected Future (2017-2026) regate (1992-2026) PLAN D Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003	\$40,547,232 \$90,431,464 <u>Premium</u> a \$4,668 \$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706 \$81,144 \$73,152	\$31,233,790 \$113,772,042 Premium Accumulated to 12/16 b \$15,427 \$51,888 \$75,240 \$80,667 \$143,301 \$142,953 \$509,475 \$156,086 \$156,483 \$176,048 \$172,859 \$148,414	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c \$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209	\$24,449,656 \$94,455,566 Incurred Claims Accumulated to 12/16 d \$25,734 \$37,517 \$31,585 \$59,768 \$128,249 \$115,125 \$397,977 \$108,144 \$101,693 \$165,554 \$117,291 \$99,837	78.3% 83.0% Incurred <u>Loss Ratio</u> d/b 166.8% 72.3% 42.0% 74.1% 80.5% 78.1% 69.3% 65.0% 94.1% 67.3% 72.1% 78.1% 72.3%
ected Future (2017-2026) regate (1992-2026) PLAN D Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2000 2001 2002 2003 2004 2005 2006	\$40,547,232 \$90,431,464 <u>Premium</u> a \$4,668 \$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$88,511 \$91,957 \$94,341	\$31,233,790 \$113,772,042 Premium Accumulated <u>to 12/16</u> b \$15,427 \$51,888 \$75,240 \$80,667 \$143,301 \$142,953 \$509,475 \$156,086 \$156,483 \$176,048 \$172,859 \$148,414 \$159,283 \$162,878 \$161,161 \$157,467	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c \$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$84,911 \$67,981	\$24,449,656 \$94,455,566 Incurred Claims Accumulated to 12/16 d \$25,734 \$37,517 \$31,585 \$59,768 \$128,249 \$115,125 \$397,977 \$108,144 \$101,693 \$165,594 \$117,291 \$99,837 \$114,801 \$127,269 \$148,812 \$113,469	78.3% 83.0% Incurred Loss Ratio d/b 166.8% 72.3% 42.0% 74.1% 89.5% 78.1% 69.3% 65.0% 94.1% 67.3% 97.2.1% 78.1% 78.1% 72.1% 78.1% 72.1%
ected Future (2017-2026) regate (1992-2026) PLAN D Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2000 2001 2002 2003 2004 2005 2006 2007	\$40,547,232 \$90,431,464 <u>Premium</u> a \$4,668 \$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$88,511 \$91,957 \$94,341 \$97,357	\$31,233,790 \$113,772,042 Premium Accumulated to 12/16 b \$15,427 \$51,888 \$75,240 \$80,667 \$143,301 \$142,953 \$509,475 \$156,086 \$156,086 \$156,088 \$176,048 \$176,048 \$172,859 \$148,414 \$159,283 \$162,878 \$161,161 \$157,467 \$154,763	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c \$7,787 \$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$44,209 \$55,059 \$44,209 \$55,0414 \$69,160 \$84,911 \$67,981 \$104,608	\$24,449,656 \$94,455,566 Incurred Claims Accumulated to 12/16 d \$25,734 \$37,517 \$31,585 \$59,768 \$128,249 \$115,125 \$397,977 \$108,144 \$101,693 \$165,594 \$117,291 \$99,837 \$114,801 \$127,269 \$148,812 \$113,469 \$166,288	78.3% 83.0% Incurred Loss Ratio d/b 166.8% 72.3% 42.0% 74.1% 89.5% 78.1% 69.3% 65.0% 94.1% 67.3% 94.1% 67.3% 72.1% 78.1% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1%
ected Future (2017-2026) regate (1992-2026) PLAN D Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	\$40,547,232 \$90,431,464 <u>Premium</u> a \$4,668 \$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$88,511 \$91,957 \$94,341 \$97,357 \$104,664	\$31,233,790 \$113,772,042 Premium Accumulated to 12/16 b \$15,427 \$51,888 \$75,240 \$80,667 \$143,301 \$142,953 \$509,475 \$156,086 \$156,483 \$172,859 \$148,414 \$159,283 \$102,878 \$161,161 \$157,467 \$154,763 \$158,455	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c \$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$69,160 \$84,911 \$67,981 \$104,608 \$95,583	\$24,449,656 \$94,455,566 Incurred Claims Accumulated to 12/16 d \$25,734 \$37,517 \$31,585 \$59,768 \$128,249 \$115,125 \$397,977 \$108,144 \$101,693 \$165,594 \$117,291 \$108,144 \$101,693 \$165,594 \$117,291 \$199,837 \$114,801 \$127,269 \$127,269 \$127,269 \$127,269 \$124,812 \$113,469 \$166,288 \$144,707	78.3% 83.0% Incurred <u>Loss Ratio</u> d/b 166.8% 72.3% 42.0% 42.0% 74.1% 89.5% 80.5% 78.1% 69.3% 65.0% 94.1% 67.9% 67.3% 72.1% 92.3% 72.1% 92.3% 72.1% 91.3%
ected Future (2017-2026) regate (1992-2026) PLAN D Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	\$40,547,232 \$90,431,464 <u>Premium</u> a \$4,668 \$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$88,511 \$91,957 \$04,341 \$97,357 \$104,664 \$119,947	\$31,233,790 \$113,772,042 Premium Accumulated <u>to 12/16</u> b \$15,427 \$51,888 \$75,240 \$80,667 \$143,301 \$142,953 \$509,475 \$156,086 \$156,483 \$176,048 \$172,859 \$148,414 \$159,283 \$161,161 \$157,467 \$154,763 \$158,455 \$172,946	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c \$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$84,911 \$67,981 \$104,608 \$95,583 \$138,156	\$24,449,656 \$94,455,566 Incurred Claims Accumulated to 12/16 d \$25,734 \$37,517 \$31,585 \$59,768 \$128,249 \$115,125 \$397,977 \$108,144 \$101,693 \$165,594 \$117,291 \$99,837 \$114,801 \$127,269 \$148,812 \$113,469 \$166,288 \$144,707 \$199,201	78.3% 83.0% Incurred Loss Ratio d/b 166.8% 72.3% 42.0% 74.1% 89.5% 80.5% 78.1% 65.0% 94.1% 67.3% 78.1% 65.9% 94.1% 67.3% 72.1%
ected Future (2017-2026) regate (1992-2026) PLAN D Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	\$40,547,232 \$90,431,464 <u>Premium</u> a \$4,668 \$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$88,511 \$91,957 \$94,341 \$97,357 \$104,664 \$119,947 \$132,906	\$31,233,790 \$113,772,042 Premium Accumulated to 12/16 b \$15,427 \$51,888 \$75,240 \$80,667 \$143,301 \$142,953 \$509,475 \$156,086 \$156,483 \$176,048 \$176,048 \$172,859 \$148,414 \$159,283 \$162,878 \$161,161 \$157,467 \$154,763 \$154,763 \$154,763 \$154,763 \$154,763 \$154,763 \$154,763 \$154,763 \$154,275 \$172,946 \$182,505 \$122,946 \$182,505 \$122,946 \$182,505 \$122,946 \$182,505 \$122,946 \$182,505 \$123,467 \$154,763 \$154,763 \$154,763 \$154,763 \$152,946 \$152,955 \$172,946 \$152,505 \$172,946 \$152,505	\$31,732,555 \$73,684,599 Incurred <u>Claims</u> c \$7,787 \$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$44,032 \$55,059 \$138,156 \$138,156 \$132,1567	\$24,449,656 \$94,455,566 Incurred Claims Accumulated to 12/16 d \$25,734 \$37,517 \$31,585 \$59,768 \$128,249 \$115,125 \$397,977 \$108,144 \$101,693 \$165,594 \$117,291 \$99,837 \$114,801 \$127,269 \$148,812 \$113,469 \$166,288 \$144,707 \$199,201 \$192,064	78.3% 83.0% Incurred Loss Ratio d/b 166.8% 72.3% 42.0% 74.1% 89.5% 78.1% 69.3% 65.0% 94.1% 67.3% 78.1% 78.1% 78.1% 72.1% 78.1% 72.1%
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		Premium		Incurred Claims	
		Accumulated	Incurred	Incurred Claims Accumulated	Incurred
PLAN E	Premium	to 12/16	Claims	to 12/16	Loss Ratio
	а	b	с	d	d/b
Prudential Experience					
1992	\$3,056	\$10,099	\$1,205	\$3,982	39.4%
1993	\$11,730	\$36,919	\$9,503	\$29,910	81.0%
1994	\$18,452	\$55,310	\$18,101	\$54,258	98.1%
1995	\$17,107	\$48,836	\$17,187	\$49,064	100.5%
1996	\$28,979	\$78,788	\$16,811	\$45,705	58.0%
1997 Total	\$38,667 \$117,991	\$100,122 \$330,075	\$36,316 \$99,123	\$94,035 \$276,954	93.9% 83.9%
roun	0111,001	\$550,015	\$77,125	0270,751	00.07
UnitedHealthcare Experience					
1998	\$152,240	\$375,432	\$139,773	\$344,687	91.8%
1999 2000	\$175,537	\$412,270 \$385,695	\$136,937 \$122,294	\$321,614 \$273,545	78.0% 70.9%
2000	\$172,433 \$165,790	\$353,177	\$116,184	\$247,502	70.9%
2002	\$144,016	\$292,183	\$99,693	\$202,260	69.2%
2003	\$160,650	\$310,411	\$165,589	\$319,954	103.1%
2004	\$168,807	\$310,639	\$151,740	\$279,232	89.9%
2005	\$153,136	\$268,383	\$168,465	\$295,247	110.0%
2006	\$154,153	\$257,300	\$123,099	\$205,468	79.9%
2007	\$154,920	\$246,267	\$120,005	\$190,765	77.5%
2008 2009	\$149,024 \$153,197	\$225,613 \$220,887	\$147,626 \$110,457	\$223,496 \$159,262	99.1% 72.1%
2009	\$167,784	\$230,400	\$108,451	\$139,202 \$148,924	64.6%
2010	\$162,164	\$212,078	\$126,001	\$164,784	77.7%
2012	\$143,855	\$179,175	\$156,350	\$194,738	108.7%
2013	\$138,661	\$164,482	\$117,410	\$139,273	84.7%
2014	\$130,008	\$146,873	\$104,613	\$118,184	80.5%
2015	\$119,586	\$128,666	\$97,757	\$105,180	81.7%
2016 Total	\$112,554 \$2,878,515	\$115,334 \$4,835,264	\$89,461 \$2,401,905	\$91,671 \$4,025,785	79.5%
rotat	\$2,078,313	\$4,033,204	\$2,401,905	\$4,023,783	83.3%
Expected Future Experience					
2017	\$108,850	\$106,227	\$84,297	\$82,265	77.4%
2018	\$105,149	\$97,728	\$80,419	\$74,744	76.5%
2019	\$100,312	\$88,793	\$76,720	\$67,910	76.5%
2020	\$95,698	\$80,675	\$73,191	\$61,701	76.5%
2021 2022	\$91,296 \$87,096	\$73,299 \$66,597	\$69,824 \$66,612	\$56,060 \$50,935	76.5% 76.5%
2022	\$83,090	\$60,509	\$63,548	\$46,278	76.5%
2024	\$79,268	\$54,976	\$60,625	\$42,047	76.5%
2025	\$75,621	\$49,950	\$57,836	\$38,202	76.5%
2026	\$72,143	\$45,383	\$55,176	\$34,710	76.5%
ected Future (2017-2026)	\$898,521	\$724,137	\$688,248	\$554,852	76.6%
regate (1992-2026)	\$3,895,027	\$5,889,476	\$3,189,276	\$4,857,591	82.5%
		Premium	_	Incurred Claims	
N () (D	Accumulated	Incurred	Accumulated	Incurred
PLAN F	<u>Premium</u>	Accumulated to 12/16	Claims	Accumulated to 12/16	Loss Ratio
PLAN F	<u>Premium</u> a	Accumulated		Accumulated	
PLAN F Prudential Experience		Accumulated to 12/16	Claims c	Accumulated to 12/16	Loss Ratio d/b
Prudential Experience 1992	a \$137,231	Accumulated <u>to 12/16</u> b \$453,513	<u>Claims</u> c \$97,087	Accumulated <u>to 12/16</u> d \$320,848	Loss Ratio d/b 70.7%
Prudential Experience 1992 1993	a \$137,231 \$460,161	Accumulated <u>to 12/16</u> b \$453,513 \$1,448,299	<u>Claims</u> c \$97,087 \$407,993	Accumulated to 12/16 d \$320,848 \$1,284,107	Loss Ratio d/b 70.7% 88.7%
Prudential Experience 1992 1993 1994	a \$137,231 \$460,161 \$840,714	Accumulated <u>to 12/16</u> b \$453,513 \$1,448,299 \$2,520,040	<u>Claims</u> c \$97,087 \$407,993 \$807,216	Accumulated to 12/16 d \$320,848 \$1,284,107 \$2,419,631	<u>Loss Ratio</u> d/b 70.7% 88.7% 96.0%
Prudential Experience 1992 1993 1994 1995	a \$137,231 \$460,161 \$840,714 \$1,033,647	Accumulated <u>to 12/16</u> b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816	<u>Claims</u> c \$97,087 \$407,993 \$807,216 \$1,149,111	Accumulated <u>to 12/16</u> d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440	Loss Ratio d/b 70.7% 88.7% 96.0% 111.2%
Prudential Experience 1992 1993 1994 1995 1996	a \$137,231 \$460,161 \$840,714 \$1,033,647 \$1,458,312	Accumulated <u>to 12/16</u> b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514	Accumulated <u>to 12/16</u> d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,582	Loss Ratio d/b 70.7% 88.7% 96.0% 111.2% 89.2%
<u>Prudential Experience</u> 1992 1993 1994 1995	a \$137,231 \$460,161 \$840,714 \$1,033,647	Accumulated <u>to 12/16</u> b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816	<u>Claims</u> c \$97,087 \$407,993 \$807,216 \$1,149,111	Accumulated <u>to 12/16</u> d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440	Loss Ratio d/b 70.7% 88.7% 96.0% 111.2% 89.2% 85.3%
Prudential Experience 1992 1993 1994 1995 1996 1997	a \$137,231 \$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356	Accumulated <u>to 12/16</u> b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809	Accumulated <u>to 12/16</u> d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,582 \$3,306,110	Loss Ratio d/b 70.7% 88.7% 96.0% 111.2% 89.2% 85.3%
Prudential Experience 1992 1993 1994 1995 1996 1997 Total Zotal	a \$137,231 \$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421	Accumulated to 12/16 b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595 \$15,212,154	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731	Accumulated <u>to 12/16</u> d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,582 \$3,306,110 \$14,149,719	Loss Ratio d/b 70.7% 88.7% 96.0% 111.2% 89.2% 85.3% 93.0%
Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998	a \$137,231 \$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551	Accumulated <u>to 12/16</u> b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595 \$15,212,154 \$3,177,633	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384	Accumulated <u>to 12/16</u> d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,582 \$3,306,110 \$14,149,719 \$2,585,368	Loss Ratio d/b 70.7% 96.0% 111.2% 85.3% 93.0% 81.4%
Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999	a \$137,231 \$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601	Accumulated to 12/16 b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595 \$115,212,154 \$3,177,633 \$2,984,159	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928	Accumulated <u>to 12/16</u> d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,582 \$3,306,110 \$14,149,719 \$2,585,368 \$2,158,212	Loss Ratio d/b 70.7% 88.7% 96.0% 111.2% 89.2% 85.3% 93.0% 81.4% 72.3%
Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000	a \$137,231 \$460,161 \$840,174 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601 \$1,302,249	Accumulated to 12/16 b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595 \$15,212,154 \$3,177,633 \$2,984,159 \$2,912,846	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983	Accumulated to 12/16 d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,582 \$3,306,110 \$14,149,719 \$2,585,368 \$2,158,212 \$2,438,053	Loss Ratio d/b 70.7% 88.7% 96.0% 111.2% 85.3% 93.0% 81.4% 72.3% 83.7%
Prudential Experience 1992 1993 1994 1995 1996 1997 Total JuitedHealthcare Experience 1998 1999 2000 2001	a \$137,231 \$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601 \$1,302,249 \$1,350,987	Accumulated <u>to 12/16</u> b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595 \$15,212,154 \$3,177,633 \$2,984,159 \$2,912,846 \$2,877,964	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,048,983 \$1,028	Accumulated to 12/16 d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,582 \$3,306,110 \$14,149,719 \$2,585,368 \$2,158,212 \$2,438,053 \$2,396,035	Loss Ratio d/b 88.7% 96.0% 111.2% 85.3% 93.0% 81.4% 72.3% 83.7% 83.3%
Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000	a \$137,231 \$460,161 \$840,174 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601 \$1,302,249	Accumulated to 12/16 b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595 \$15,212,154 \$3,177,633 \$2,984,159 \$2,912,846	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983	Accumulated to 12/16 d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,582 \$3,306,110 \$14,149,719 \$2,585,368 \$2,158,212 \$2,438,053	Loss Ratio d/b 70.7% 96.0% 111.2% 89.2% 85.3% 93.0% 81.4% 72.3% 83.3% 83.3% 83.3% 83.3%
Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002	a \$137,231 \$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312	Accumulated to 12/16 b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595 \$15,212,154 \$3,177,633 \$2,984,159 \$2,912,846 \$2,877,964 \$2,877,964	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,048,384 \$918,928 \$1,048,384 \$1,124,758 \$1,120,395	Accumulated <u>to 12/16</u> d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,582 \$3,306,110 \$14,149,719 \$2,585,368 \$2,158,212 \$2,438,053 \$2,296,035 \$2,296,035 \$2,273,086	Loss Ratio d/b 70.7% 88.7% 96.0% 111.2% 89.2% 85.3% 93.0% 81.4% 72.3% 83.3% 83.3% 83.3% 85.5%
Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005	a \$137,231 \$460,161 \$840,164 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601 \$1,302,249 \$1,300,312 \$1,300,312 \$1,561,365	Accumulated to 12/16 b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595 \$15,212,154 \$3,177,633 \$2,984,159 \$2,912,846 \$2,877,964 \$2,820,701 \$3,016,894	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758	Accumulated <u>to 12/16</u> d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,582 \$3,306,110 \$14,149,719 \$2,585,368 \$2,158,212 \$2,438,053 \$2,296,035 \$2,273,086 \$2,578,089 \$2,787,772 \$2,877,7209	Loss Ratio d/b 70.7% 96.0% 111.2% 85.3% 85.5% 85.5% 83.7% 83.7% 83.7% 83.7% 83.7% 83.5% 83.5% 84.0% 81.1%
Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006	a \$137,231 \$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$1,803,165 \$2,023,135 \$2,456,173	Accumulated to 12/16 b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595 \$15,212,154 \$3,177,633 \$2,984,159 \$2,912,846 \$2,877,964 \$2,827,7964 \$2,827,7064 \$2,827,7064 \$2,827,7064 \$2,827,7064 \$2,827,7064 \$2,827,7064 \$2,827,7064 \$2,827,7064 \$2,827,7064 \$2,827,7064 \$2,545,699 \$4,099,669	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,120,395 \$1,334,266 \$1,514,924 \$1,641,702 \$1,967,027	Accumulated <u>to 12/16</u> d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,582 \$3,306,110 \$14,149,719 \$2,585,368 \$2,158,212 \$2,438,053 \$2,230,6035 \$2,273,086 \$2,578,089 \$2,787,772 \$2,877,209 \$3,283,205	Loss Ratio d/b 70.7% 88.7% 96.0% 111.2% 85.3% 93.0% 81.4% 72.3% 83.3% 83.3% 83.3% 85.5% 84.0% 81.1% 80.1%
Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2006	a \$137,231 \$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$1,803,165 \$2,023,135 \$2,2456,173 \$3,002,169	Accumulated to 12/16 b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595 \$15,212,154 \$3,177,633 \$2,984,159 \$2,912,846 \$2,877,964 \$2,827,7964 \$2,820,701 \$3,016,894 \$3,318,193 \$3,3545,699 \$4,079,649	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,120,395 \$1,334,266 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715	Accumulated to 12/16 d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,582 \$3,306,110 \$14,149,719 \$2,585,368 \$2,158,212 \$2,438,053 \$2,273,086 \$2,273,086 \$2,278,0772 \$2,877,209 \$3,283,205 \$3,822,628	Loss Ratio d/b 88.7% 96.0% 111.2% 89.2% 93.0% 81.4% 72.3% 83.3% 83.3% 83.3% 83.3% 83.5% 83.5% 84.0% 81.1% 80.1%
Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008	a \$137,231 \$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$1,803,165 \$1,803,165 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543	Accumulated to 12/16 b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595 \$15,212,154 \$3,177,633 \$2,984,159 \$2,912,846 \$2,877,964 \$2,877,964 \$2,820,701 \$3,016,894 \$3,318,193 \$3,545,699 \$4,099,649 \$4,772,362 \$5,307,186	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,244,844,844 \$1,254,844,844 \$1,254,844,844 \$1,256,844,844,844 \$1,256,844,844 \$1,256,844,844,844 \$1,266,844,844,844,844,844,844,844,844,844,8	Accumulated <u>to 12/16</u> d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,582 \$3,306,110 \$14,149,719 \$2,585,368 \$2,158,212 \$2,438,053 \$2,296,035 \$2,273,086 \$2,273,086 \$2,578,089 \$2,278,772 \$2,877,720 \$3,283,205 \$3,283,205 \$3,382,628 \$4,372,486	Loss Ratio d/b 70.7% 96.0% 111.2% 85.3% 93.0% 81.4% 72.3% 83.7% 83
Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 2000 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008	a \$137,231 \$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$1,803,165 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675	Accumulated to 12/16 b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595 \$15,212,154 \$3,177,633 \$2,984,159 \$2,912,846 \$2,877,964 \$2,827,7964 \$2,827,7964 \$2,827,7964 \$3,318,193 \$3,545,699 \$4,099,649 \$4,772,362 \$5,307,186 \$5,896,693	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,120,395 \$1,334,266 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000	Accumulated <u>to 12/16</u> d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,582 \$3,306,110 \$14,149,719 \$2,585,368 \$2,158,212 \$2,438,053 \$2,296,035 \$2,273,086 \$2,578,089 \$2,787,772 \$2,877,209 \$3,283,205 \$3,822,628 \$4,372,486 \$4,372,486 \$4,908,053	Loss Ratio d/b 70.7% 88.7% 96.0% 111.2% 85.3% 72.3% 85.3% 72.3% 83.3% 83.3% 80.6% 85.5% 84.0% 81.1% 80.1% 80.1% 80.1% 80.1% 80.1% 80.1% 80.1%
Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	a \$137,231 \$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$1,803,165 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243	Accumulated to 12/16 b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595 \$15,212,154 \$3,177,633 \$2,984,159 \$2,912,846 \$2,877,964 \$2,820,701 \$3,016,894 \$3,318,193 \$3,545,699 \$4,079,649 \$4,772,362 \$5,307,186 \$5,896,693 \$6,788,008	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409	Accumulated to 12/16 d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,582 \$3,306,110 \$14,149,719 \$2,585,368 \$2,158,212 \$2,438,053 \$2,273,086 \$2,273,086 \$2,273,089 \$2,2787,772 \$2,877,209 \$3,283,205 \$3,822,628 \$4,372,486 \$4,908,053 \$5,748,732	Loss Ratio d/b 88.7% 96.0% 111.2% 89.2% 85.3% 93.0% 81.4% 83.3% 83.3% 83.3% 83.5% 84.0% 81.1% 80.1% 80.1% 80.1% 80.1% 80.1% 80.1% 80.1% 80.1% 80.4% 80.1% 80.4% 80.5% 80.4% 80.4% 80.5% 80.4% 80.5% 80.4% 80.5% 80.4% 80.5% 80.4% 80.5% 80.4% 80.5% 80.4% 80.5% 80.4% 80.5% 80.4% 80.5% 80.4% 80.5% 80.4% 80.5% 80.4% 80.5% 80.4% 80.5% 80.4% 80.5% 80.5% 80.4% 80.5% 80.5% 80.5% 80.5% 80.5% 80.4% 80.5% 80.5% 80.5% 80.5% 80.5% 80.4% 80.5% 80.4% 80.5% 80.5% 80.4% 80.5% 80.4% 80.5% 80.4% 80.5% 80.4% 80.5% 80.4% 80.5% 80.4% 80.5% 80.4% 80.4% 80.4% 80.5% 80.4% 80.4% 80.4% 80.4% 80.4% 80.4% 80.4% 80.4% 80.4% 80.4% 80.4% 80.5% 80.4% 80.5% 80
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Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total	a \$137,231 \$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,098,675 \$4,943,243 \$6,470,393 \$7,937,978 \$9,756,488 \$13,595,229 \$21,150,230 \$23,484,799 \$112,382,284	Accumulated to 12/16 b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595 \$15,212,154 \$3,177,633 \$2,984,159 \$2,912,846 \$2,877,964 \$2,820,701 \$3,016,894 \$3,318,193 \$3,545,699 \$4,099,649 \$4,772,362 \$5,307,186 \$5,896,693 \$5,788,008 \$8,461,976 \$9,886,937 \$11,573,269 \$15,358,888 \$22,756,163 \$24,064,758 \$143,619,978 \$25,543,468 \$26,301,589 \$26,764,497	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,340,000 \$4,186,409 \$5,442,764 \$5,442,764 \$5,442,764 \$5,442,764 \$5,442,764 \$5,427,209 \$7,880,029 \$11,203,741 \$17,251,177 \$19,486,557 \$92,335,116	Accumulated <u>to 12/16</u> d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,582 \$3,306,110 \$14,149,719 \$2,585,368 \$2,158,212 \$2,438,053 \$2,2396,035 \$2,273,086 \$2,578,089 \$2,787,772 \$2,877,209 \$3,283,205 \$3	Loss Ratio d/b 70.7% 88.7% 96.0% 111.2% 89.2% 93.0% 81.4% 72.3% 83.3% 83.3% 83.3% 83.3% 83.3% 83.3% 84.0% 81.1% 80.1% 80.1% 80.1% 80.1% 80.1% 80.1% 80.1% 80.1% 80.1% 80.1% 80.1% 81.3% 81.3% 81.3% 81.3%
Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 20009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020 2021	a \$137,231 \$400,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,043,243 \$6,470,393 \$7,937,978 \$13,505,543 \$4,043,243 \$6,470,393 \$7,937,978 \$13,505,259 \$23,484,799 \$112,382,284 \$226,174,266 \$282,298,664 \$30,236,556 \$323,071,56 \$33,619,550 \$36,883,449	Accumulated to 12/16 b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595 \$15,212,154 \$3,177,633 \$2,984,159 \$2,912,846 \$2,877,964 \$2,8277,964 \$2,8277,964 \$2,827,7964 \$2,827,7964 \$2,827,7964 \$2,827,7964 \$3,318,193 \$3,545,699 \$4,099,649 \$4,772,362 \$5,307,186 \$5,896,693 \$5,5896,693 \$5,778,008 \$8,461,976 \$9,886,937 \$11,573,269 \$15,358,886 \$143,619,978 \$143,619,978 \$143,619,978	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409 \$5,442,764 \$5,427,209 \$7,880,029 \$11,203,741 \$17,251,177 \$19,486,557 \$92,335,116 \$221,538,366 \$23,013,313 \$24,589,265 \$226,273,138 \$28,072,322 \$29,994,715	Accumulated to 12/16 d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,582 \$3,306,110 \$14,149,719 \$2,585,368 \$2,158,212 \$2,438,053 \$2,278,089 \$2,158,212 \$2,438,053 \$2,278,089 \$2,787,772 \$2,877,209 \$3,283,205 \$3,382,628 \$4,372,486 \$4,908,053 \$5,748,732 \$7,118,044 \$8,005,239 \$9,347,390 \$12,657,161 \$18,561,056 \$19,967,779 \$117,885,596 \$21,019,293 \$21,189,232 \$21,765,683 \$22,148,759 \$22,235,256	Loss Ratio d/b 70.7% 88.7% 96.0% 111.2% 85.3% 93.0% 81.4% 72.3% 83.3% 83.3% 83.3% 80.6% 84.0% 85.5% 84.0% 81.1% 80.1% 80.1% 80.1% 81.4% 82.4% 81.3% 81.3% 81.3% 81.3% 81.3%
Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020 2021 2021	a \$137,231 \$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601 \$1,302,249 \$1,350,987 \$1,300,312 \$1,561,365 \$1,803,165 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243 \$6,470,393 \$7,937,978 \$9,756,488 \$13,595,229 \$21,150,230 \$23,484,799 \$112,382,284 \$26,174,266 \$28,298,664 \$30,235,556 \$32,307,156 \$34,519,550 \$35,654,498 \$30,2555 \$32,307,156 \$34,519,550 \$35,654,498 \$30,2555 \$32,307,156 \$34,519,550 \$35,654,499 \$39,409,227	Accumulated to 12/16 b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595 \$15,212,154 \$3,177,633 \$2,984,159 \$2,912,846 \$2,877,964 \$2,820,701 \$3,016,894 \$3,318,193 \$3,545,699 \$4,099,649 \$4,0772,662 \$5,307,186 \$5,896,693 \$6,788,008 \$8,461,976 \$9,886,937 \$11,573,269 \$15,358,888 \$22,756,163 \$24,064,758 \$143,619,978 \$143,619,978 \$25,543,468 \$26,301,589 \$26,764,497 \$27,235,552 \$27,714,898 \$28,202,680 \$28,699,047	Claims c s97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,120,395 \$1,334,266 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409 \$5,442,764 \$6,427,209 \$5,442,764 \$6,427,209 \$5,880,029 \$11,203,741 \$17,251,177 \$19,486,557 \$92,335,116 \$21,538,366 \$23,013,313 \$24,589,265 \$26,273,138 \$28,072,322 \$29,994,715 \$32,048,753	Accumulated to 12/16 d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,582 \$3,306,110 \$14,149,719 \$2,585,368 \$2,158,212 \$2,438,053 \$2,396,035 \$2,273,086 \$2,273,085 \$2,273,086 \$2,275,276 \$2,276 \$2,276,27	Loss Ratio d/b 70.7% 88.7% 96.0% 111.2% 89.2% 85.3% 83.3% 83.3% 83.3% 83.3% 83.3% 80.6% 84.0% 81.1% 80.1% 80.1% 80.1% 80.1% 80.1% 80.1% 80.1% 80.1% 81.3% 81.3% 81.3% 81.3% 81.3%
Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020 2021 2022 2023 2024	a \$137,231 \$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$1,496,356 \$1,270,601 \$1,302,249 \$1,350,987 \$1,300,312 \$1,51,360,987 \$1,300,312 \$1,51,365 \$1,803,165 \$2,023,135 \$2,2456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243 \$6,470,393 \$7,937,978 \$9,756,488 \$13,505,229 \$21,150,230 \$23,484,799 \$11,2382,284 \$26,174,266 \$28,298,664 \$30,236,56 \$32,207,156 \$34,519,550 \$36,883,449 \$39,755 \$34,519,550 \$36,883,449 \$39,755 \$34,519,550 \$36,883,449 \$39,9227 \$42,107,971	Accumulated to 12/16 b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595 \$115,212,154 \$3,117,633 \$2,984,159 \$2,912,846 \$2,877,964 \$2,877,964 \$2,820,701 \$3,016,894 \$3,318,193 \$3,545,699 \$4,099,649 \$4,772,366 \$5,307,186 \$5,896,693 \$6,788,008 \$8,461,976 \$9,886,937 \$11,573,269 \$15,358,888 \$22,756,163 \$24,064,758 \$143,619,978 \$25,543,468 \$26,301,589 \$26,764,497 \$27,235,552 \$27,714,898 \$28,202,680 \$28,609,047 \$29,204,150	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409 \$5,442,764 \$6,427,209 \$5,880,029 \$11,203,741 \$17,251,177 \$19,486,557 \$92,335,116 \$21,538,366 \$23,013,313 \$24,589,265 \$26,273,138 \$28,072,322 \$29,994,715 \$32,048,753 \$34,243,452	Accumulated <u>to 12/16</u> d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,280,440 \$3,538,582 \$3,306,110 \$14,149,719 \$2,585,368 \$2,158,212 \$2,438,053 \$2,396,035 \$2,273,086 \$2,273,086 \$2,578,089 \$2,787,772 \$2,877,709 \$3,282,205 \$3,822,268 \$4,472,486 \$4,4908,053 \$5,748,732 \$7,118,044 \$8,005,239 \$9,347,390 \$12,657,161 \$18,561,056 \$19,967,779 \$117,885,596 \$21,019,293 \$21,765,683 \$22,2138,917 \$22,538,577 \$22,935,256 \$23,349,17 \$23,749,682	Loss Ratio d/b 70.7% 88.7% 96.0% 111.2% 85.3% 93.0% 81.4% 72.3% 83.3% 83.3% 80.6% 85.5% 84.0% 81.1% 80.1% 80.1% 81.3% 81.3% 81.3% 81.3% 81.3%
Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2020 2021 2022 2023 2021 2022 2023 2024 2025	a \$137,231 \$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601 \$1,302,249 \$1,350,987 \$1,300,312 \$1,561,365 \$2,023,135 \$2,0456,173 \$3,002,169 \$3,505,543 \$4,043,243 \$6,470,393 \$7,937,978 \$9,756,488 \$13,595,229 \$21,150,230 \$23,484,799 \$112,382,284 \$226,174,266 \$282,298,664 \$30,236,556 \$323,071,56 \$34,419,1550 \$36,883,449 \$39,409,227 \$42,107,971 \$44,901,525	Accumulated to 12/16 b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595 \$15,212,154 \$15,212,154 \$3,177,633 \$2,984,159 \$2,912,846 \$2,877,964 \$2,820,701 \$3,016,894 \$3,318,193 \$3,545,699 \$4,099,649 \$4,772,362 \$5,307,186 \$5,896,693 \$5,788,008 \$8,461,976 \$5,886,937 \$11,573,269 \$15,358,888 \$22,756,163 \$24,064,758 \$143,619,978 \$143,619,978 \$143,619,978 \$143,619,978 \$143,619,978 \$143,619,978 \$143,619,978 \$25,543,468 \$26,764,497 \$27,235,552 \$27,714,898 \$28,202,680 \$28,699,047 \$29,204,150 \$29,718,143	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,764 \$5,442,764 \$5,442,764 \$5,442,764 \$5,442,764 \$5,442,764 \$5,442,764 \$5,442,764 \$5,442,764 \$5,442,764 \$5,442,764 \$5,442,764 \$5,442,764 \$5,442,764 \$5,442,764 \$2,3013,313 \$24,589,265 \$22,073,318 \$228,073,322 \$29,994,715 \$32,048,753 \$34,243,452 \$35,588,443	Accumulated <u>to 12/16</u> d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,358,582 \$3,306,110 \$14,149,719 \$2,2585,368 \$2,158,212 \$2,438,053 \$2,296,035 \$2,273,086 \$2,273,086 \$2,273,086 \$2,273,086 \$2,273,085 \$2,274,095 \$2,273,09,682 \$2,1,189,682 \$2,21,195,683 \$2,21,48,759 \$2,2,35,256 \$2,3,38,917 \$2,3,38	Loss Ratio d/b 70.7% 88.7% 96.0% 111.2% 85.3% 93.0% 81.4% 72.3% 83.3% 83.3% 83.3% 80.6% 84.0% 85.5% 84.0% 81.1% 80.1% 80.1% 82.4% 82.4% 82.4% 82.4% 81.3%
Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020 2021 2022 2023 2024	a \$137,231 \$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$1,496,356 \$1,270,601 \$1,302,249 \$1,350,987 \$1,300,312 \$1,51,360,987 \$1,300,312 \$1,51,365 \$1,803,165 \$2,023,135 \$2,2456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243 \$6,470,393 \$7,937,978 \$9,756,488 \$13,505,229 \$21,150,230 \$23,484,799 \$11,2382,284 \$26,174,266 \$28,298,664 \$30,236,56 \$32,207,156 \$34,519,550 \$36,883,449 \$39,755 \$34,519,550 \$36,883,449 \$39,755 \$34,519,550 \$36,883,449 \$39,9227 \$42,107,971	Accumulated to 12/16 b \$453,513 \$1,448,299 \$2,520,040 \$2,950,816 \$3,964,889 \$3,874,595 \$115,212,154 \$3,117,633 \$2,984,159 \$2,912,846 \$2,877,964 \$2,877,964 \$2,820,701 \$3,016,894 \$3,318,193 \$3,545,699 \$4,099,649 \$4,772,366 \$5,307,186 \$5,896,693 \$6,788,008 \$8,461,976 \$9,886,937 \$11,573,269 \$15,358,888 \$22,756,163 \$24,064,758 \$143,619,978 \$25,543,468 \$26,301,589 \$26,764,497 \$27,235,552 \$27,714,898 \$28,202,680 \$28,609,047 \$29,204,150	Claims c \$97,087 \$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409 \$5,442,764 \$6,427,209 \$5,880,029 \$11,203,741 \$17,251,177 \$19,486,557 \$92,335,116 \$21,538,366 \$23,013,313 \$24,589,265 \$26,273,138 \$28,072,322 \$29,994,715 \$32,048,753 \$34,243,452	Accumulated <u>to 12/16</u> d \$320,848 \$1,284,107 \$2,419,631 \$3,280,440 \$3,538,280,440 \$3,538,582 \$3,306,110 \$14,149,719 \$2,585,368 \$2,158,212 \$2,438,053 \$2,396,035 \$2,273,086 \$2,273,086 \$2,578,089 \$2,787,772 \$2,877,709 \$3,282,205 \$3,822,268 \$4,472,486 \$4,4908,053 \$5,748,732 \$7,118,044 \$8,005,239 \$9,347,390 \$12,657,161 \$18,561,056 \$19,967,779 \$117,885,596 \$21,019,293 \$21,765,683 \$22,2138,917 \$22,538,577 \$22,935,256 \$23,349,17 \$23,749,682	Loss Ratio d/b 70.7%

		Premium		Incurred Claims	
		Accumulated	Incurred	Accumulated	Incurred
PLAN G	Premium	to 12/16	Claims	to 12/16	Loss Ratio
	a	b	с	d	d/b
Prudential Experience					
1992	\$6,680	\$22,076	\$6,074	\$20,073	90.9%
1993	\$31,104	\$97,896	\$29,970	\$94,327	96.4%
1994	\$47,932	\$143,676	\$54,573	\$163,583	113.9%
1995	\$51,196	\$146,152	\$29,266	\$83,548	57.2%
1996 1997	\$78,192 \$87,038	\$212,589 \$225,373	\$55,485 \$68,113	\$150,855 \$176,368	71.0% 78.3%
Total	\$302,142	\$847,762	\$243,482	\$688,754	81.2%
UnitedHealthcare Experience 1998	\$97 467	\$215,698	\$61.762	\$150.708	74.0%
1998	\$87,467 \$98,950	\$232,395	\$64,763 \$61,081	\$159,708 \$143,455	61.7%
2000	\$98,608	\$220,564	\$71,538	\$160,015	72.5%
2000	\$109,848	\$234,006	\$78,179	\$166,541	71.2%
2002	\$120,094	\$243,650	\$146,985	\$298,208	122.4%
2003	\$131,916	\$254,890	\$112,286	\$216,962	85.1%
2004	\$158,783	\$292,193	\$143,182	\$263,484	90.2%
2005	\$162,223	\$284,307	\$113,561	\$199,025	70.0%
2006	\$186,866	\$311,902	\$144,052	\$240,440	77.1%
2007	\$177,571	\$282,273	\$139,875	\$222,351	78.8%
2008	\$176,310	\$266,923 \$247,363	\$126,647	\$191,735	71.8%
2009	\$171,559 \$177,907	\$247,363 \$244,300	\$156,745 \$121,290	\$226,002 \$166,555	91.4% 68.2%
2010 2011	\$168,304	\$220,108	\$121,290 \$111,503	\$166,555 \$145,824	68.2% 66.3%
2011 2012	\$164,612	\$205,027	\$193,224	\$240,664	117.4%
2012 2013	\$162,832	\$193,154	\$131,780	\$156,319	80.9%
2013	\$154,677	\$174,743	\$118,094	\$133,414	76.3%
2014	\$149,247	\$160,579	\$144,226	\$155,178	96.6%
2016	\$137,859	\$141,263	\$109,094	\$111,788	79.1%
Total	\$2,795,631	\$4,425,338	\$2,288,106	\$3,597,670	81.3%
Expected Enters Free					
Expected Future Experience 2017	\$135,934	\$132,658	\$104,997	\$102,466	77.2%
2017	\$131,301	\$122,035	\$100,167	\$93,098	76.3%
2019	\$125,261	\$110,877	\$95,559	\$84,586	76.3%
2020	\$119,499	\$100,740	\$91,163	\$76,852	76.3%
2021	\$114,002	\$91,529	\$86,970	\$69,826	76.3%
2022	\$108,758	\$83,161	\$82,969	\$63,442	76.3%
2023	\$103,755	\$75,558	\$79,153	\$57,641	76.3%
2024	\$98,982	\$68,649	\$75,512	\$52,371	76.3%
2025	\$94,429	\$62,373	\$72,038	\$47,583	76.3%
2026	\$90,085	\$56,670	\$68,724	\$43,233	76.3%
					76.4%
	\$1,122,005	\$904,250 \$6,177,350	\$857,252 \$3,388,840	\$691,099 \$4,077,523	80.6%
	\$1,122,005 \$4,219,778	\$904,250 \$6,177,350	\$3,388,840	\$4,977,523	80.6%
		\$6,177,350		\$4,977,523	80.6%
		\$6,177,350 Premium	\$3,388,840	\$4,977,523 Incurred Claims	
regate (1992-2026)	\$4,219,778	\$6,177,350 Premium Accumulated	\$3,388,840 Incurred	\$4,977,523 Incurred Claims Accumulated	Incurred
		\$6,177,350 Premium	\$3,388,840	\$4,977,523 Incurred Claims	
egate (1992-2026) PLAN H	\$4,219,778 <u>Premium</u>	\$6,177,350 Premium Accumulated <u>to 12/16</u>	\$3,388,840 Incurred <u>Claims</u>	\$4,977,523 Incurred Claims Accumulated <u>to 12/16</u>	Loss Ratio
pLAN H	\$4,219,778 <u>Premium</u> a	\$6,177,350 Premium Accumulated to 12/16 b	\$3,388,840 Incurred <u>Claims</u> c	\$4,977,523 Incurred Claims Accumulated to <u>12/16</u> d	Incurred Loss Ratio d/b
pLAN H PLAN H Prudential Experience 1992	\$4,219,778 <u>Premium</u> a \$9,102	\$6,177,350 Premium Accumulated <u>to 12/16</u> b \$30,080	\$3,388,840 Incurred <u>Claims</u> c \$3,520	\$4,977,523 Incurred Claims Accumulated to 12/16 d \$11,633	Incurred Loss Ratio d/b 38.7%
egate (1992-2026) PLAN H <u>Prudential Experience</u> 1992 1993	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344	\$6,177,350 Premium Accumulated <u>to 12/16</u> b \$30,080 \$130,125	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041	\$4,977,523 Incurred Claims Accumulated to 12/16 d \$11,633 \$81,961	Incurred Loss Ratio d/b 38.7% 63.0%
egate (1992-2026) PLAN H <u>Prudential Experience</u> 1992	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378	\$6,177,350 Premium Accumulated <u>to 12/16</u> b \$30,080 \$130,125 \$171,991	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096	\$4,977,523 Incurred Claims Accumulated to 12/16 d \$11,633 \$81,961 \$141,169	Incurred Loss Ratio d/b 38.7% 63.0% 82.1%
PLAN H PLAN H <u>Prudential Experience</u> 1992 1993 1994	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344	\$6,177,350 Premium Accumulated <u>to 12/16</u> b \$30,080 \$130,125	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041	\$4,977,523 Incurred Claims Accumulated to 12/16 d \$11,633 \$81,961	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2%
egate (1992-2026) PLAN H <u>Prudential Experience</u> 1992 1993 1994 1995	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319	\$6,177,350 Premium Accumulated to 12/16 b \$30,080 \$130,125 \$171,991 \$220,727	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295	\$4,977,523 Incurred Claims Accumulated to 12/16 d \$11,633 \$81,961 \$141,169 \$203,529	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7%
egate (1992-2026) PLAN H <u>Prudential Experience</u> 1992 1993 1994 1995 1996	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132	\$6,177,350 Premium Accumulated <u>to 12/16</u> <u>b</u> \$30,080 \$130,125 \$171,991 \$220,727 \$220,727	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648	\$4,977,523 Incurred Claims Accumulated to 12/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 81.4%
PLAN H PLAN H Prudential Experience 1992 1993 1994 1995 1995 1996 1997 Total	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,6132 \$88,407	\$6,177,350 Premium Accumulated <u>to 12/16</u> b \$30,080 \$130,125 \$171,991 \$220,727 \$226,1365 \$228,917	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935	\$4,977,523 Incurred Claims Accumulated <u>to 12/16</u> \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 81.4%
PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,378 \$77,379 \$96,132 \$88,407 \$369,682	\$6,177,350 Premium Accumulated <u>to 12/16</u> b \$30,080 \$130,125 \$171,991 \$220,727 \$2261,365 \$228,917 \$1,043,205	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534	\$4,977,523 Incurred Claims Accumulated to 12/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 81.4% 85.8%
PLAN H PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061	\$6,177,350 Premium Accumulated to 12/16 b \$30,080 \$130,125 \$171,1991 \$220,727 \$261,365 \$228,917 \$1,043,205 \$180,171	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534 \$319,534	\$4,977,523 Incurred Claims Accumulated to 12/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$156,175	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 81.4% 85.8% 86.7%
PLAN H PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715	\$6,177,350 Premium Accumulated <u>to 12/16</u> b \$30,080 \$130,125 \$171,991 \$220,727 \$261,365 \$228,917 \$1,043,205 \$180,171 \$149,643	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534 \$319,534	\$4,977,523 Incurred Claims Accumulated to 12/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$156,175 \$175,251	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 81.4% 85.8% 86.7% 117.1%
PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997	\$6,177,350 Premium Accumulated to 12/16 b \$30,080 \$130,125 \$171,991 \$220,727 \$2261,365 \$228,917 \$1,043,205 \$180,171 \$149,643 \$154,332	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534 \$63,330 \$74,619 \$50,813	\$4,977,523 Incurred Claims Accumulated to 12/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$156,175 \$175,251 \$113,658	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 81.4% 85.8% 86.7% 117.1% 73.6%
PLAN H PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037	\$6,177,350 Premium Accumulated to 12/16 b \$30,080 \$130,125 \$171,991 \$220,727 \$261,365 \$228,917 \$1,043,205 \$180,171 \$149,643 \$154,332 \$168,369	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017	\$4,977,523 Incurred Claims Accumulated to 12/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$156,175 \$175,251 \$113,658 \$113,658	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 81.4% 85.8% 86.7% 117.1% 73.6% 106.3%
PLAN H PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037 \$79,037 \$84,636	\$6,177,350 Premium Accumulated <u>to 12/16</u> b \$30,080 \$130,125 \$171,991 \$220,727 \$261,365 \$228,917 \$1,043,205 \$180,171 \$149,643 \$154,332 \$168,369 \$171,711	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017 \$120,770	\$4,977,523 Incurred Claims Accumulated <u>to 12/16</u> d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$156,175 \$175,251 \$113,658 \$178,978 \$245,021	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 81.4% 85.8% 86.7% 117.1% 73.6% 106.3% 142.7%
PLAN H PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037	\$6,177,350 Premium Accumulated to 12/16 b \$30,080 \$130,125 \$171,991 \$220,727 \$261,365 \$228,917 \$1,043,205 \$180,171 \$149,643 \$154,332 \$168,369	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140	\$4,977,523 Incurred Claims Accumulated to 12/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$156,175 \$175,251 \$113,658 \$178,978 \$245,021 \$193,492	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 81.4% 85.8% 86.7% 117.1% 73.6% 106.3% 142.7% 116.7%
Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1999 2000 2001 2002 2003	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786	\$6,177,350 Premium Accumulated <u>to 12/16</u> <u>b</u> \$30,080 \$130,125 \$171,991 \$220,727 \$1,043,205 \$1,045,757 \$1,045,757	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017 \$120,770	\$4,977,523 Incurred Claims Accumulated <u>to 12/16</u> d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$156,175 \$175,251 \$113,658 \$178,978 \$245,021	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 81.4% 85.8% 86.7% 117.1% 73.6% 106.3% 142.7% 116.7% 95.6%
PLAN H PLAN H Prodential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2001 2002 2003 2004	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$85,786	\$6,177,350 Premium Accumulated to 12/16 b \$30,080 \$130,125 \$171,991 \$220,727 \$20,1365 \$228,917 \$1,043,205 \$180,171 \$149,643 \$154,332 \$158,359 \$171,711 \$168,359 \$171,711 \$165,757 \$160,994	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,740 \$83,616	\$4,977,523 Incurred Claims Accumulated <u>to 12/16</u> d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$1156,175 \$175,251 \$113,658 \$175,251 \$113,658 \$175,978 \$245,021 \$193,492 \$193,492 \$153,871	Incurred Loss Ratio d/b 38.7% 63.0% 92.2% 103.7% 81.4% 85.8% 107.1% 106.3% 142.7% 116.7% 95.6% 107.6%
PLAN H PLAN H Prodential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$85,786 \$87,487 \$99,709	\$6,177,350 Premium Accumulated <u>to 12/16</u> b \$30,080 \$130,125 \$171,991 \$220,727 \$261,365 \$222,917 \$1,043,205 \$180,171 \$149,643 \$154,332 \$168,369 \$171,711 \$160,994 \$172,996	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481	\$4,977,523 Incurred Claims Accumulated to 12/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$156,175 \$175,251 \$113,658 \$178,978 \$178,978 \$245,021 \$193,492 \$153,871 \$186,225	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 81.4% 85.8% 117.1% 73.6% 106.3% 142.7% 116.7% 95.6% 107.6% 78.7%
regate (1992-2026) PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,6320 \$55,179	\$6,177,350 Premium Accumulated <u>to 12/16</u> b \$30,080 \$130,125 \$171,991 \$220,727 \$261,365 \$228,917 \$1,043,205 \$180,171 \$149,643 \$154,332 \$168,369 \$171,711 \$149,643 \$154,332 \$168,369 \$171,711 \$165,757 \$160,994 \$172,996 \$100,103 \$\$95,528 \$80,510	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,295 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022	\$4,977,523 Incurred Claims Accumulated to 12/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$156,175 \$175,251 \$113,658 \$178,978 \$245,021 \$193,492 \$153,871 \$186,225 \$788,737 \$70,709 \$83,300	Incurred Loss Ratio d/b 38.7% 63.0% 92.2% 103.7% 81.4% 85.8% 107.1% 117.1% 73.6% 106.3% 142.7% 116.7% 95.6% 107.6% 78.7% 79.9% 103.5%
regate (1992-2026) PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHeatthcare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2002 2003 2004 2005 2005 2006 2007 2008 2009	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$55,3179 \$48,011	\$6,177,350 Premium Accumulated to 12/16 b \$30,080 \$130,125 \$171,991 \$220,727 \$261,365 \$228,917 \$1,043,205 \$180,171 \$1,49,643 \$154,332 \$168,369 \$171,711 \$165,757 \$160,994 \$172,996 \$100,103 \$89,528 \$80,510 \$69,225	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746	\$4,977,523 Incurred Claims Accumulated to 12/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$156,175 \$175,251 \$113,658 \$178,978 \$245,021 \$193,492 \$153,871 \$186,225 \$78,737 \$70,709 \$83,300 \$68,843	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 85.8% 103.7% 116.7% 73.6% 106.3% 142.7% 116.7% 95.6% 107.6% 70.7% 79.0% 103.5% 99.4%
regate (1992-2026) PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$85,897 \$56,320 \$53,179 \$48,011 \$44,598	\$6,177,350 Premium Accumulated to 12/16 b \$30,080 \$130,125 \$171,991 \$220,727 \$220,727 \$220,727 \$220,365 \$2228,917 \$1,043,205 \$180,171 \$149,643 \$154,332 \$168,369 \$171,711 \$149,643 \$154,332 \$168,369 \$171,711 \$156,757 \$160,994 \$172,996 \$100,103 \$89,528 \$80,510 \$69,225 \$61,241	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,295 \$99,648 \$71,935 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$28,576	\$4,977,523 Incurred Claims Accumulated <u>to 12/16</u> d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$1156,175 \$1175,251 \$113,658 \$175,251 \$113,658 \$175,251 \$113,658 \$175,251 \$113,658 \$178,978 \$245,021 \$193,492 \$153,871 \$186,225 \$78,737 \$70,709 \$83,300 \$68,843 \$39,240	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 81.4% 85.8% 86.7% 117.1% 73.6% 106.3% 142.7% 95.6% 107.6% 78.7% 79.0% 103.5% 99.9% 64.1%
regate (1992-2026) PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2004 2005 2006 2007 2008 2009 2010 2010 2010 2010 2011	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$55,179 \$48,011 \$44,598 \$41,687	\$6,177,350 Premium Accumulated <u>to 12/16</u> b \$30,080 \$130,125 \$171,991 \$220,727 \$261,365 \$228,917 \$1,043,205 \$180,171 \$149,643 \$154,332 \$168,369 \$171,711 \$149,643 \$154,332 \$168,369 \$171,711 \$165,757 \$160,994 \$172,996 \$100,103 \$\$95,258 \$80,510 \$\$9,225 \$61,241 \$54,518	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,295 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$28,576 \$25,432	\$4,977,523 Incurred Claims Accumulated to 12/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$156,175 \$175,251 \$113,658 \$178,978 \$245,021 \$193,492 \$153,871 \$168,225 \$78,373 \$70,709 \$83,300 \$68,843 \$39,240 \$33,260	Incurred Loss Ratio d/b 38.7% 63.0% 92.2% 103.7% 81.4% 85.8% 105.3% 106.3% 106.3% 106.3% 106.3% 106.3% 106.3% 105.5% 99.4% 64.1% 61.0%
regate (1992-2026) PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 2000 2001 2002 2003 2004 2005 2004 2005 2004 2005 2006 2007 2008 2009 2010 2011 2012	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$55,320 \$55,3179 \$48,011 \$44,598 \$41,687 \$40,083	\$6,177,350 Premium Accumulated to 12/16 b \$30,080 \$130,125 \$171,991 \$220,727 \$261,365 \$228,917 \$1,043,205 \$180,171 \$149,643 \$154,332 \$168,369 \$171,711 \$149,643 \$154,332 \$168,369 \$171,711 \$165,757 \$160,994 \$172,996 \$100,103 \$89,528 \$80,510 \$69,225 \$61,241 \$54,518 \$49,924	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$44,181 \$55,022 \$47,173 \$44,481 \$55,022 \$47,746 \$28,576 \$25,432 \$24,658	\$4,977,523 Incurred Claims Accumulated to 12/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$156,175 \$175,251 \$113,658 \$178,978 \$245,021 \$193,492 \$153,871 \$186,225 \$78,737 \$70,709 \$83,300 \$68,843 \$39,240 \$33,260 \$30,712	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 85.8% 86.7% 117.1% 73.6% 106.3% 107.6% 73.7% 106.3% 107.6% 78.7% 79.0% 103.5% 99.4% 61.0% 61.5%
regate (1992-2026) PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$86,787 \$84,011 \$84,083 \$35,234	\$6,177,350 Premium Accumulated to 12/16 b \$30,080 \$130,125 \$171,991 \$220,727 \$221,365 \$2228,917 \$1,043,205 \$180,171 \$149,643 \$154,332 \$168,369 \$171,711 \$149,643 \$154,332 \$168,369 \$171,711 \$165,757 \$160,994 \$172,996 \$100,103 \$89,528 \$80,510 \$69,225 \$61,241 \$54,518 \$49,924 \$41,795	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,295 \$99,648 \$71,935 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$28,576 \$22,5432 \$24,658 \$19,430	\$4,977,523 Incurred Claims Accumulated <u>to 12/16</u> d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$1156,175 \$1175,251 \$113,658 \$175,251 \$113,658 \$175,251 \$113,658 \$175,251 \$113,658 \$178,978 \$245,021 \$193,492 \$193,290 \$30,00 \$68,843 \$39,240 \$33,260 \$30,712 \$23,048	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 81.4% 85.8% 86.7% 117.1% 73.6% 106.3% 142.7% 95.6% 107.6% 78.7% 79.0% 103.5% 99.4% 99.5% 64.1% 61.5% 65.51%
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regate (1992-2026) PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2005	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$87,487 \$98,709 \$59,973 \$56,320 \$55,379 \$48,011 \$44,598 \$41,687 \$40,013 \$45,234 \$31,210 \$30,236 \$26,442 \$1,108,399 \$22,718	\$6,177,350 Premium Accumulated to 12/16 b \$30,080 \$130,125 \$171,991 \$220,727 \$261,365 \$228,917 \$1,043,205 \$180,171 \$149,643 \$154,332 \$168,369 \$171,711 \$165,757 \$160,994 \$172,996 \$100,103 \$\$9,528 \$80,510 \$69,225 \$61,241 \$54,518 \$49,924 \$41,795 \$35,259 \$32,532 \$27,095 \$1,965,701	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,295 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$44,173 \$44,481 \$55,022 \$47,173 \$44,481 \$55,022 \$47,746 \$28,576 \$22,432 \$24,658 \$19,430 \$29,777 \$21,975 \$19,526 \$1,047,358	\$4,977,523 Incurred Claims Accumulated 1012/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$156,175 \$175,251 \$113,658 \$178,978 \$245,021 \$193,492 \$153,871 \$186,225 \$78,737 \$70,709 \$33,260 \$34,260 \$34,260 \$34,260 \$34,260 \$34,260 \$34,260 \$35,260 \$35,260 \$35,260 \$35,260 \$35,260	Incurred Loss Ratio d/b 38.7% 63.0% 92.2% 92.2% 103.7% 85.8% 103.7% 106.3% 106.3% 106.3% 106.3% 106.3% 107.6% 105.7% 99.4% 61.0% 61.5% 55.1% 99.4% 61.5% 55.1% 99.4% 61.7% 97.1%
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PLAN H PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2000 2000 2002 2003 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2001 2001 201 2	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$55,320 \$52,340 \$31,210 \$30,236 \$22,718 \$21,673 \$20,676	\$6,177,350 Premium Accumulated to 12/16 b \$30,080 \$130,125 \$171,991 \$220,727 \$261,365 \$2228,917 \$1,043,205 \$180,171 \$149,643 \$154,332 \$168,369 \$171,711 \$168,369 \$171,711 \$165,757 \$160,994 \$172,996 \$100,103 \$89,528 \$80,510 \$69,225 \$61,241 \$54,518 \$49,924 \$41,795 \$35,259 \$32,525	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,295 \$99,648 \$71,295 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$28,576 \$22,5432 \$24,658 \$19,430 \$29,777 \$21,975 \$19,526 \$1,047,358 \$17,784 \$16,965 \$16,185 \$16,185 \$16,185 \$16,185 \$10,195 \$10,19	\$4,977,523 Incurred Claims Accumulated <u>to 12/16</u> d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,224 \$186,224 \$185,175 \$1175,251 \$113,658 \$175,251 \$113,658 \$175,251 \$113,658 \$175,251 \$113,658 \$173,978 \$245,021 \$193,492 \$193,492 \$193,492 \$193,492 \$193,492 \$193,492 \$158,371 \$186,225 \$78,737 \$70,709 \$83,300 \$68,843 \$39,240 \$33,260 \$30,712 \$23,048 \$33,260 \$30,712 \$23,048 \$33,640 \$23,644 \$23,048 \$33,640 \$23,644 \$23,644 \$23,048 \$33,640 \$33,260 \$31,907,811	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 81.4% 85.5% 106.3% 106.3% 106.3% 106.3% 106.3% 106.3% 107.6% 78.7% 95.6% 107.6% 78.7% 95.4% 72.7% 78.3% 97.1%
PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$87,487 \$98,709 \$59,973 \$56,320 \$55,370 \$55,370 \$55,370 \$54,636 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$44,631 \$44,631 \$44,548 \$41,687 \$40,018 \$41,687 \$44,018 \$41,687 \$44,018 \$41,687 \$41,083 \$35,234 \$31,210 \$30,236 \$26,442 \$1,108,399 \$22,718 \$21,673 \$20,676 \$19,725	\$6,177,350 Premium Accumulated to 12/16 b \$30,080 \$130,125 \$171,991 \$220,727 \$220,727 \$220,727 \$220,727 \$220,727 \$21,365 \$228,917 \$1,043,205 \$1,068,369 \$1,71,711 \$1,62,757 \$1,60,994 \$1,72,996 \$100,103 \$89,528 \$80,510 \$69,225 \$6,1,241 \$54,518 \$49,924 \$41,795 \$32,532 \$27,095 \$1,965,701 \$22,171 \$20,144 \$1,83,02 \$18,302 \$16,299	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,295 \$99,648 \$71,295 \$319,534 \$63,330 \$74,619 \$50,813 \$44,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$28,576 \$25,432 \$24,658 \$19,430 \$29,777 \$21,975 \$19,430 \$29,777 \$21,975 \$19,526 \$1,047,358 \$17,784 \$16,965 \$16,185 \$15,441	\$4,977,523 Incurred Claims Accumulated 1012/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$156,175 \$175,251 \$113,658 \$178,978 \$245,021 \$193,492 \$153,871 \$186,225 \$78,737 \$70,709 \$83,300 \$68,843 \$39,240 \$33,260 \$33,712 \$23,044 \$23,044 \$23,044 \$23,044 \$23,044 \$33,640 \$23,644 \$23,044 \$33,640 \$23,644 \$23,048 \$33,640 \$23,644 \$23,048 \$33,640 \$23,044 \$23,044 \$33,640 \$23,044 \$33,640 \$23,044 \$33,640 \$23,044 \$33,640 \$23,044 \$33,640 \$23,044 \$23,048 \$33,640 \$23,044 \$23,048 \$33,640 \$23,044 \$23,008 \$1,907,811	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 103.7% 85.8% 86.7% 117.1% 73.6% 106.3% 106.3% 106.3% 107.6% 79.9% 107.6% 79.9% 103.5% 99.4% 64.1% 55.1% 95.4% 95.4% 97.1% 73.8% 97.1%
PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHeathcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2018 2019 2020	\$4,219,778 Premium a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$44,588 \$41,687 \$44,598 \$41,687 \$44,083 \$35,234 \$31,210 \$30,236 \$26,442 \$1,108,399 \$22,718 \$21,673 \$20,676 \$19,725 \$18,818	\$6,177,350 Premium Accumulated to 1216 b \$30,080 \$130,125 \$171,991 \$220,727 \$261,365 \$228,917 \$1,043,205 \$180,171 \$149,643 \$154,332 \$168,369 \$171,711 \$149,643 \$154,332 \$168,369 \$171,711 \$149,643 \$154,332 \$168,369 \$171,711 \$149,643 \$154,332 \$168,369 \$171,711 \$149,643 \$154,332 \$168,369 \$171,711 \$149,643 \$154,332 \$168,369 \$171,711 \$149,643 \$154,332 \$168,369 \$171,711 \$149,643 \$154,332 \$168,369 \$171,711 \$149,643 \$154,332 \$168,369 \$171,711 \$149,643 \$154,332 \$168,369 \$171,711 \$165,757 \$160,994 \$172,996 \$100,103 \$89,528 \$80,510 \$69,225 \$61,241 \$54,518 \$49,924 \$41,795 \$35,259 \$32,532 \$27,095 \$1,965,701 \$22,171 \$20,144 \$18,302 \$16,629 \$15,108	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,295 \$99,648 \$71,295 \$319,534 \$63,330 \$74,619 \$50,813 \$4,017 \$120,770 \$100,140 \$83,616 \$106,258 \$44,187 \$120,770 \$100,140 \$83,616 \$106,258 \$44,181 \$55,022 \$47,746 \$28,576 \$25,432 \$24,658 \$19,430 \$29,777 \$21,975 \$19,526 \$1,047,358 \$15,441 \$16,965 \$16,185 \$15,441 \$14,730	\$4,977,523 Incurred Claims Accumulated 10 12/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$156,175 \$175,251 \$113,658 \$178,978 \$245,021 \$193,492 \$153,871 \$166,225 \$78,737 \$70,709 \$83,300 \$68,843 \$39,240 \$33,260 \$33,712 \$23,048 \$33,640 \$23,644 \$20,008 \$1,907,811 \$17,355 \$15,768 \$14,327 \$13,017 \$11,827	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 81.4% 85.8% 107.3% 106.3% 107.6% 107.6% 107.6% 107.6% 107.6% 107.5% 105.3% 64.1% 61.5% 55.1% 99.4% 64.1% 61.5% 78.7% 78.3%
PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020 2021 2020	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$55,320 \$52,3179 \$48,001 \$30,0236 \$22,718 \$21,1073 \$20,676 \$19,725 \$18,818 \$17,952	\$6,177,350 Premium Accumulated to 12/16 b \$30,080 \$130,125 \$171,191 \$220,727 \$261,365 \$2228,917 \$1,043,205 \$1,043,205 \$1,043,205 \$1,043,205 \$1,043,205 \$10,0133 \$154,332 \$168,369 \$171,711 \$169,94 \$172,996 \$100,103 \$89,528 \$80,510 \$69,225 \$61,241 \$54,518 \$49,924 \$41,795 \$35,259 \$32,532 \$27,095 \$1,965,701 \$22,171 \$20,144 \$18,302 \$16,629 \$15,108 \$13,727	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,295 \$99,648 \$71,295 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$28,576 \$22,432 \$24,658 \$19,430 \$29,777 \$21,975 \$19,526 \$1,047,358 \$17,784 \$16,965 \$16,185 \$15,441 \$14,730 \$14,053	\$4,977,523 Incurred Claims Accumulated 10 12/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,224 \$895,481 \$156,175 \$1175,251 \$113,658 \$178,978 \$245,021 \$193,492 \$193,492 \$193,492 \$193,492 \$193,492 \$193,492 \$153,871 \$186,225 \$78,737 \$70,709 \$83,300 \$68,843 \$39,240 \$33,260 \$30,712 \$23,048 \$33,640 \$23,644 \$23,048 \$33,640 \$23,644 \$23,048 \$33,640 \$23,644 \$23,048 \$33,640 \$23,644 \$20,008 \$1,907,811 \$17,355 \$15,768 \$14,327 \$13,017 \$11,827 \$10,745	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 81.4% 85.5% 105.3% 106.3% 106.3% 106.3% 106.3% 106.3% 106.3% 107.6% 78.7% 95.6% 107.6% 78.7% 95.4% 72.7% 78.3%
PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020 2021 2021 2021 2021 2021 2021 2021 2021 2022 2023	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$87,487 \$98,709 \$59,973 \$56,320 \$55,320 \$55,320 \$55,320 \$55,379 \$48,011 \$44,598 \$41,687 \$44,658 \$41,687 \$44,658 \$41,687 \$44,598 \$41,687 \$44,598 \$41,687 \$42,026 \$55,234 \$31,210 \$30,236 \$26,442 \$1,108,399 \$22,718 \$21,673 \$20,676 \$19,725 \$18,818 \$17,952 \$17,126	\$6,177,350 Premium Accumulated to 12/16 b \$30,080 \$130,125 \$171,991 \$220,727 \$220,727 \$220,727 \$220,727 \$220,727 \$220,727 \$21,365 \$228,917 \$1,043,205 \$1,041,711 \$20,727 \$1,209 \$1,043,205 \$1,043,205 \$1,043,205 \$1,043,205 \$1,043,205 \$1,043,205 \$1,043,205 \$1,041,711 \$20,124 \$4,518 \$49,924 \$4,518 \$49,925 \$32,532 \$27,705 \$1,965,701 \$22,171 \$20,144 \$18,302 \$1,965,701	\$3,388,840 Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,295 \$99,648 \$71,295 \$319,534 \$63,330 \$74,619 \$50,813 \$44,017 \$120,770 \$100,140 \$33,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,173 \$44,481 \$55,022 \$47,173 \$44,481 \$55,022 \$47,746 \$22,432 \$24,658 \$19,430 \$29,777 \$1,935 \$1,047,358 \$17,784 \$16,965 \$16,185 \$15,441 \$14,730 \$14,053 \$13,406	\$4,977,523 Incurred Claims Accumulated 10 12/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$156,175 \$175,251 \$113,658 \$178,978 \$245,021 \$193,492 \$153,871 \$186,225 \$78,737 \$70,709 \$83,300 \$68,843 \$39,240 \$33,260 \$30,712 \$23,044 \$23,044 \$23,044 \$23,044 \$23,044 \$23,044 \$33,640 \$23,644 \$23,048 \$33,640 \$23,644 \$23,048 \$33,640 \$23,644 \$23,048 \$33,640 \$23,644 \$20,008 \$1,907,811 \$11,827 \$10,755 \$15,768 \$14,327 \$13,017 \$11,827 \$10,745 \$9,763	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 85.8% 103.7% 107.6% 106.3% 142.7% 116.7% 95.6% 107.6% 79.0% 79.0% 64.1% 61.9% 61.5% 55.1% 95.4% 72.7% 72.8% 97.1% 78.3% 78.
regate (1992-2026) PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHeatthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2007 2008 2007 2008 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020 2021 2022 2023 2024	\$4,219,778 Premium a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$44,598 \$41,687 \$44,598 \$41,687 \$44,083 \$35,234 \$31,210 \$30,236 \$26,442 \$1,108,399 \$22,718 \$21,673 \$20,676 \$19,725 \$18,818 \$17,952 \$17,356 \$16,338	\$6,177,350 Premium Accumulated to 12/16 b \$30,080 \$130,125 \$171,991 \$220,727 \$261,365 \$228,917 \$1,043,205 \$1,02,412 \$54,518 \$49,924 \$41,795 \$35,259 \$32,525 \$22,705 \$1,965,701 \$22,171 \$20,144 \$18,302 \$1,6629 \$15,108 \$13,727 \$12,472 \$11,332	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,295 \$99,648 \$71,295 \$319,534 \$63,330 \$74,619 \$50,813 \$4,017 \$120,770 \$100,140 \$83,616 \$106,253 \$44,141 \$55,022 \$47,746 \$28,576 \$25,432 \$24,658 \$19,430 \$29,777 \$21,975 \$19,526 \$1,047,358 \$15,441 \$14,730 \$14,053 \$13,056 \$13,450 \$12,790 \$12,070	\$4,977,523 Incurred Claims Accumulated 10 12/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$156,175 \$175,251 \$113,658 \$178,978 \$245,021 \$193,492 \$153,871 \$166,225 \$78,737 \$70,709 \$83,300 \$68,843 \$39,240 \$33,260 \$33,260 \$33,260 \$33,260 \$33,640 \$23,644 \$20,008 \$1,907,811 \$17,355 \$15,768 \$14,327 \$10,745 \$9,763 \$8,870	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 81.4% 85.8% 107.3% 106.3% 107.6% 107.6% 107.6% 107.6% 107.6% 107.5% 105.3% 99.4% 64.1% 61.5% 55.1% 99.4% 64.1% 61.5% 78.3%
PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020 2021 2022 2023 2021 2022 2023 2024	\$4,219,778 <u>Premium</u> a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$53,719 \$48,636 \$87,487 \$98,709 \$59,973 \$56,320 \$53,719 \$48,636 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$48,636 \$87,487 \$98,709 \$59,237 \$56,320 \$53,179 \$48,631 \$41,687 \$40,083 \$35,234 \$31,210 \$30,236 \$22,718 \$21,108,399 \$22,718 \$21,673 \$20,676 \$19,752 \$18,818 \$17,952 \$17,126 \$16,338 \$15,587	\$6,177,350 Premium Accumulated to 1216 b \$30,080 \$130,125 \$171,1991 \$220,727 \$261,365 \$228,917 \$1,043,205 \$1,043,205 \$1,043,205 \$1,043,205 \$1,043,205 \$1,043,205 \$1,043,205 \$1,043,205 \$1,043,205 \$1,043,205 \$1,043,205 \$1,043,205 \$1,043,205 \$1,043,205 \$1,043,205 \$1,00,103 \$89,528 \$80,510 \$69,225 \$61,241 \$54,518 \$49,924 \$41,795 \$35,259 \$32,525 \$22,171 \$22,172 \$1,322 \$1,	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,295 \$99,648 \$71,935 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$28,576 \$22,432 \$24,658 \$19,430 \$29,777 \$21,975 \$19,526 \$1,047,358 \$17,784 \$16,965 \$16,185 \$15,441 \$14,053 \$13,406 \$12,790 \$12,201	\$4,977,523 Incurred Claims Accumulated 10 12/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,224 \$895,481 \$156,175 \$175,251 \$113,658 \$113,658 \$178,978 \$245,021 \$193,492 \$153,871 \$186,225 \$78,737 \$70,709 \$83,300 \$68,843 \$39,240 \$33,260 \$30,712 \$23,048 \$33,260 \$33,61 \$33,640 \$33,650 \$35,760 \$35,760 \$36,840	Incurred Loss Ratio d/b 38.7% 63.0% 82.1% 92.2% 103.7% 81.4% 85.5% 106.3% 106.3% 106.3% 106.3% 106.3% 106.3% 107.6% 78.7% 95.6% 107.6% 78.7% 95.4% 72.7% 78.3% 7
PLAN H Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHeatthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2007 2008 2006 2007 2008 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020 2018 2019 2020 2021 2022 2023 2024	\$4,219,778 Premium a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$44,598 \$41,687 \$44,598 \$41,687 \$44,083 \$35,234 \$31,210 \$30,236 \$26,442 \$1,108,399 \$22,718 \$21,673 \$20,676 \$19,725 \$18,818 \$17,952 \$17,356 \$16,338	\$6,177,350 Premium Accumulated to 12/16 b \$30,080 \$130,125 \$171,991 \$220,727 \$261,365 \$228,917 \$1,043,205 \$1,02,412 \$54,518 \$49,924 \$41,795 \$35,259 \$32,525 \$22,705 \$1,965,701 \$22,171 \$20,144 \$18,302 \$1,6629 \$15,108 \$13,727 \$12,472 \$11,332	\$3,388,840 Incurred <u>Claims</u> c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,295 \$99,648 \$71,295 \$319,534 \$63,330 \$74,619 \$50,813 \$4,017 \$120,770 \$100,140 \$83,616 \$106,253 \$44,141 \$55,022 \$47,746 \$28,576 \$25,432 \$24,658 \$19,430 \$29,777 \$21,975 \$19,526 \$1,047,358 \$15,441 \$14,730 \$14,053 \$13,056 \$13,450 \$12,790 \$12,070	\$4,977,523 Incurred Claims Accumulated 10 12/16 d \$11,633 \$81,961 \$141,169 \$203,529 \$270,924 \$186,264 \$895,481 \$156,175 \$175,251 \$113,658 \$178,978 \$245,021 \$193,492 \$153,871 \$166,225 \$78,737 \$70,709 \$83,300 \$68,843 \$39,240 \$33,260 \$33,260 \$33,260 \$33,260 \$33,640 \$23,644 \$20,008 \$1,907,811 \$17,355 \$15,768 \$14,327 \$10,745 \$9,763 \$8,870	Incurred Loss Ratio d/b 38.7%

		Premium	. .	Incurred Claims	_
PLAN I	Draminum	Accumulated to 12/16	Incurred Claims	Accumulated	Incurred
PLAN I	Premium a	<u>to 12/16</u> b	c c	to 12/16 d	Loss Ratio d/b
Prudential Experience 1992	\$20,040	\$66,227	\$16,443	\$54,340	82.1%
1992	\$130,379	\$410,352	\$76,336	\$240,258	58.5%
1994	\$211,238	\$633,186	\$170,935	\$512,378	80.9%
1995	\$258,270	\$737,299	\$272,214	\$777,105	105.4%
1996	\$367,429	\$998,974	\$310,640	\$844,574	84.5%
1997 Total	\$381,479	\$987,783	\$295,100 \$1,141,668	\$764,119	77.4%
Total	\$1,368,835	\$3,833,822	\$1,141,008	\$3,192,774	83.3%
UnitedHealthcare Experience					
1998	\$343,049	\$845,976	\$264,613	\$652,550	77.1%
1999	\$334,024	\$784,496	\$246,620	\$579,216	73.8%
2000 2001	\$382,125 \$412,824	\$854,729 \$879,426	\$284,485 \$340,258	\$636,331 \$724,840	74.4% 82.4%
2001	\$446,329	\$905,524	\$354,561	\$719,343	79.4%
2003	\$480,676	\$928,770	\$372,477	\$719,705	77.5%
2004	\$547,415	\$1,007,356	\$472,067	\$868,699	86.2%
2005	\$614,920	\$1,077,695	\$470,647	\$824,845	76.5%
2006	\$462,783	\$772,441	\$364,351	\$608,146	78.7%
2007	\$436,929	\$694,559	\$275,171	\$437,423	63.0%
2008 2009	\$418,254 \$427.607	\$633,211 \$616,544	\$353,172 \$383,652	\$534,682 \$553,168	84.4% 89.7%
2009 2010	\$427,607 \$445,061	\$616,544 \$611,153	\$383,652 \$309,381	\$553,168 \$424,839	89.7% 69.5%
2010	\$404,547	\$529,067	\$309,581	\$424,839 \$393,004	74.3%
2011	\$364,894	\$454,483	\$265,953	\$331,251	74.3%
2012	\$344,512	\$408,664	\$227,341	\$269,675	66.0%
2014	\$329,104	\$371,798	\$188,978	\$213,493	57.4%
2015	\$310,923	\$334,531	\$229,811	\$247,260	73.9%
2016 Total	\$303,951	\$311,457	\$225,334	\$230,899	74.1%
Total	\$7,809,927	\$13,021,881	\$5,929,381	\$9,969,371	76.6%
Expected Future Experience					
2017	\$296,556	\$289,409	\$232,161	\$226,566	78.3%
2018	\$282,914	\$262,948	\$221,482	\$205,851	78.3%
2019 2020	\$269,900	\$238,907	\$211,294	\$187,031	78.3%
2020	\$257,485 \$245,640	\$217,064 \$197,219	\$201,574 \$192,302	\$169,931 \$154,394	78.3% 78.3%
2021	\$234,341	\$179,187	\$183,456	\$140,278	78.3%
2022	\$223,561	\$162,804	\$175,017	\$127,453	78.3%
2024	\$213,277	\$147,919	\$166,966	\$115,800	78.3%
2025	\$203,467	\$134,395	\$159,286	\$105,213	78.3%
2026	\$194,107	\$122,108	\$151,958	\$95,593	78.3%
ected Future (2017-2026)	\$2,421,248	\$1,951,961	\$1,895,495	\$1,528,110	78.3%
regrate (1002 2026)	\$11 200 000	\$10 007 664	\$0 ACC 544	\$14,600,054	
regate (1992-2026)	\$11,600,009	\$18,807,664	\$8,966,544	\$14,690,254	78.1%
regate (1992-2026)	\$11,600,009		\$8,966,544		78.1%
regate (1992-2026)	\$11,600,009	Premium		Incurred Claims	
egate (1992-2026) PLAN J		Premium Accumulated	Incurred	Incurred Claims Accumulated	Incurred
	\$11,600,009 <u>Premium</u> a	Premium		Incurred Claims	
PLAN J	Premium	Premium Accumulated to 12/16	Incurred <u>Claims</u>	Incurred Claims Accumulated to 12/16	Incurred Loss Ratio
	Premium	Premium Accumulated to 12/16	Incurred <u>Claims</u>	Incurred Claims Accumulated to 12/16	Loss Ratio
PLAN J Prudential Experience	<u>Premium</u> a	Premium Accumulated to 12/16 b	Incurred <u>Claims</u> c	Incurred Claims Accumulated to 12/16 d	Incurred <u>Loss Ratio</u> d/b 48.4%
PLAN J <u>Prudential Experience</u> 1992 1993 1994	Premium a \$16,406 \$129,675 \$290,493	Premium Accumulated <u>to 12/16</u> b \$54,218 \$408,136 \$870,753	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563	Incurred Claims Accumulated <u>to 12/16</u> d \$26,230 \$290,138 \$772,047	Incurred <u>Loss Ratio</u> d/b 48.4% 71.1% 88.7%
PLAN J <u>Prudential Experience</u> 1992 1993 1994 1995	Premium a \$16,406 \$129,675 \$290,493 \$412,634	Premium Accumulated <u>to 12/16</u> b \$54,218 \$408,136 \$408,136 \$407,753 \$1,177,972	Incurred Claims c \$7,937 \$92,184 \$257,563 \$391,918	Incurred Claims Accumulated to 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833	Incurred <u>Loss Ratio</u> d/b 48.4% 71.1% 88.7% 95.0%
PLAN J <u>Prudential Experience</u> 1992 1993 1994 1995 1996	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561	Premium Accumulated <u>to 12/16</u> b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889	Incurred Claims Accumulated <u>to 12/16</u> d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2%
PLAN J <u>Prudential Experience</u> 1992 1993 1994 1995 1996 1997	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485	Premium Accumulated <u>to 12/16</u> b \$554,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360	Incurred Claims Accumulated <u>to 12/16</u> d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216	Incurred <u>Loss Ratio</u> d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0%
PLAN J <u>Prudential Experience</u> 1992 1993 1994 1995 1996	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561	Premium Accumulated <u>to 12/16</u> b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889	Incurred Claims Accumulated <u>to 12/16</u> d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795	Incurred <u>Loss Ratio</u> d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0%
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience	Premium a \$16,406 \$129,675 \$290,493 \$412,633 \$608,561 \$632,485 \$2,090,254	Premium Accumulated <u>to 12/16</u> b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851	Incurred Claims Accumulated to 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259	Incurred <u>Loss Ratio</u> d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3%
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366	Premium Accumulated <u>to 12/16</u> b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698	Incurred Claims Accumulated to 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769	Incurred <u>Loss Ratio</u> d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5%
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473	Premium Accumulated to 12/16 b \$54,218 \$408,136 \$870,755 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 <u>\$518,360</u> \$1,761,851 \$573,698 \$749,945	Incurred Claims Accumulated to 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1%
PLAN J <u>Prudential Experience</u> 1992 1993 1994 1995 1996 1997 Total <u>UnitedHealthcare Experience</u> 1998 1999 2000	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084	Premium Accumulated <u>to 12/16</u> b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$740,979	Incurred Claims Accumulated to 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960	Incurred <u>Loss Ratio</u> d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 90.4%
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284	Premium Accumulated <u>to 12/16</u> b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$740,779 \$882,024	Incurred Claims Accumulated to 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,2159 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 84.3% 87.5% 105.1% 90.4% 91.6%
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085	Premium Accumulated to 12/16 b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$740,779 \$882,024 \$896,030	Incurred Claims Accumulated to 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889	Incurred Loss Ratio d/b 48.4% 71.1% 95.0% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 90.4% 91.6% 78.3%
Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234	Premium Accumulated <u>to 12/16</u> b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149 \$2,550,976	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$740,779 \$882,024	Incurred Claims Accumulated 10 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,761,336 \$1,761,336 \$1,761,336 \$1,761,336 \$1,761,336 \$1,787,947 \$1,817,889 \$2,263,870	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 105.1% 90.4% 91.6% 78.3% 88.7%
PLAN J <u>Prudential Experience</u> 1992 1993 1994 1995 1996 1997 Total <u>UnitedHealthcare Experience</u> 1998 1999 2000 2001 2001 2002 2003	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085	Premium Accumulated to 12/16 b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645	Incurred Claims Accumulated to 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889	Incurred Loss Ratio d/b 48.4% 71.1% 95.0% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 90.4% 91.6% 78.3%
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1999 2000 2001 2002 2003 2004 2005 2006	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345	Premium Accumulated <u>to 12/16</u> b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149 \$2,550,976 \$2,841,912	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$749,945 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583	Incurred Claims Accumulated to 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,2496,390	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 90.4% 91.6% 78.3% 88.7% 87.8%
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2002 2003 2004 2005	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$1,544,345 \$1,320,234 \$1,544,345 \$1,789,083	Premium Accumulated to 12/16 b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149 \$2,550,976 \$2,841,912 \$3,135,505	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305	Incurred Claims Accumulated 10 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,249,6390 \$2,249,395	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 84.3% 91.6% 78.3% 88.7% 87.8% 87.8% 87.8%
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$1,544,345 \$1,320,234 \$1,542,345 \$1,320,234 \$1,533,582 \$1,422,768 \$1,594,396	Premium Accumulated to 12/16 b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149 \$2,550,976 \$2,841,912 \$3,135,505 \$2,259,291 \$2,261,687 \$2,241,8822	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104	Incurred Claims Accumulated 10 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,246,390 \$2,2729,295 \$1,891,284 \$1,818,457 \$1,942,544	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 91.6% 91.6% 87.3% 87.8% 87.8% 87.8% 87.9% 87
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008 2009	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,549,083 \$1,553,582 \$1,759,4396 \$1,544,396 \$1,814,469	Premium Accumulated <u>to 12/16</u> b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149 \$2,550,976 \$2,841,912 \$3,135,505 \$2,259,291 \$2,261,687 \$2,413,822 \$2,616,189	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,283,104 \$1,283,104	Incurred Claims Accumulated b 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,2496,390 \$2,279,295 \$1,891,284 \$1,818,457 \$1,942,544 \$1,818,457 \$1,942,544 \$2,203,829	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 90.4% 91.6% 78.3% 88.7% 87.8% 87.8% 87.8% 87.8% 87.8% 88.7% 80.4% 80.4% 80.5% 88.1%
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008 2009 2010	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,535,582 \$1,544,345 \$1,592,396 \$1,814,469 \$2,026,211	Premium Accumulated <u>to 12/16</u> b \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149 \$2,550,976 \$2,841,912 \$3,135,505 \$2,259,291 \$2,261,687 \$2,2413,822 \$2,616,189 \$2,282,371	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$749,945 \$749,945 \$749,945 \$749,945 \$749,945 \$749,945 \$749,945 \$749,945 \$749,945 \$749,945 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,699,437	Incurred Claims Accumulated 10 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,2496,390 \$2,279,295 \$1,817,889 \$2,263,870 \$2,2496,390 \$2,729,295 \$1,819,1284 \$1,818,457 \$1,942,544 \$2,203,829 \$2,233,829	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 90.4% 91.6% 78.3% 87.7% 87.7% 87.8% 87.7% 83.7% 83.7% 80.4% 80.5% 88.1% 88.3%
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2010 2011	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$1,544,345 \$1,320,234 \$1,542,345 \$1,320,234 \$1,524,345 \$1,320,234 \$1,524,345 \$1,594,396 \$1,814,469 \$2,026,211 \$2,077,133	Premium Accumulated to 12/16 b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149 \$2,550,976 \$2,841,912 \$3,135,505 \$2,259,291 \$2,261,687 \$2,413,822 \$2,616,189 \$2,782,371 \$2,786,371	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,699,437 \$1,659,437 \$1,579,324	Incurred Claims Accumulated 10 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,246,330 \$2,729,295 \$1,891,284 \$1,818,457 \$1,942,544 \$2,333,649 \$2,206,339	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 91.6% 91.6% 91.6% 84.3% 87.5% 85.7% 85
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 2000 2001 2002 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2012 2012	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,553,582 \$1,524,396 \$1,544,396 \$1,814,469 \$2,026,211 \$2,027,133 \$2,031,923	Premium Accumulated <u>to 12/16</u> b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,332,149 \$2,550,976 \$2,841,912 \$3,135,505 \$2,259,291 \$2,261,687 \$2,241,822 \$2,616,189 \$2,782,371 \$2,716,473 \$2,782,371 \$2,716,473 \$2,530,807	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,259,830 \$1,659,437 \$1,579,324 \$1,579,324 \$1,547,942	Incurred Claims Accumulated b 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,2496,390 \$2,279,295 \$1,891,284 \$1,818,8457 \$1,942,544 \$2,303,829 \$2,333,649 \$2,065,439 \$1,927,998	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 90.4% 91.6% 78.3% 87.8% 87.8% 87.8% 87.9% 83.7% 80.4% 80.5% 88.1% 83.9% 76.0% 76.2%
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,350,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,422,768 \$1,544,396 \$1,542,768 \$1,544,396\$1,544,396 \$1,544,396 \$1,544,396\$1,544,396 \$1,544,396\$1,544,396 \$1,544,396\$1,544,396 \$1,544,396\$1,544,396 \$1,544,396\$1,544,396 \$1,544,396\$1,544,396 \$1,544,396\$1,544,396	Premium Accumulated <u>to 12/16</u> b 554,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149 \$2,550,976 \$2,241,912 \$3,135,505 \$2,259,291 \$2,261,687 \$2,2413,822 \$2,616,189 \$2,782,371 \$2,216,473 \$2,530,807 \$2,2417,543	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,699,437 \$1,579,324 \$1,579,324 \$1,566,678	Incurred Claims Accumulated 10 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,842,216 \$4,892,259 \$1,878,947 \$1,161,336 \$1,656,960 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,2496,390 \$2,279,295 \$1,819,1284 \$1,818,457 \$1,942,544 \$2,303,829 \$2,205,439 \$2,205,439 \$1,927,998 \$1,858,413	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 90.4% 91.6% 78.3% 87.8% 87.8% 87.9% 83.7% 83.7% 83.7% 83.8% 83.9% 76.0% 76.2% 76.9% 76.9%
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$1,544,345 \$1,320,234 \$1,542,345 \$1,320,234 \$1,542,345 \$1,422,768 \$1,594,396 \$1,814,469 \$2,026,211 \$2,077,133 \$2,031,923 \$2,031,923 \$2,031,923 \$2,031,923	Premium Accumulated to 12/16 b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149 \$2,550,976 \$2,841,912 \$3,135,505 \$2,259,291 \$2,261,687 \$2,413,822 \$2,616,189 \$2,782,371 \$2,716,473 \$2,216,473 \$2,217,543	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,1645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,699,437 \$1,579,324 \$1,579,324 \$1,579,324 \$1,547,942 \$1,566,678 \$1,528,178	Incurred Claims Accumulated 10 12/16 d \$26,230 \$270,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,246,330 \$2,729,295 \$1,812,84 \$1,818,457 \$1,942,544 \$2,333,649 \$2,206,539 \$1,927,998 \$1,928,413 \$1,926,423	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 91.6% 91.6% 78.3% 87.8% 87.8% 87.8% 87.8% 87.8% 87.9% 83.7% 80.5% 83.7% 80.5% 83.7% 80.5% 83.7% 80.5% 83.7% 80.5% 83.7% 83.7% 80.5% 83.7% 83
PLAN J Pradential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008 2009 2010 2011 2011 2012 2013	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,350,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,422,768 \$1,544,396 \$1,542,768 \$1,544,396\$1,544,396 \$1,544,396 \$1,544,396\$1,544,396 \$1,544,396\$1,544,396 \$1,544,396\$1,544,396 \$1,544,396\$1,544,396 \$1,544,396\$1,544,396 \$1,544,396\$1,544,396 \$1,544,396\$1,544,396	Premium Accumulated <u>to 12/16</u> b 554,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149 \$2,550,976 \$2,241,912 \$3,135,505 \$2,259,291 \$2,261,687 \$2,2413,822 \$2,616,189 \$2,782,371 \$2,216,473 \$2,530,807 \$2,2417,543	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,699,437 \$1,579,324 \$1,579,324 \$1,566,678	Incurred Claims Accumulated 10 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,842,216 \$4,892,259 \$1,878,947 \$1,161,336 \$1,656,960 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,2496,390 \$2,279,295 \$1,819,1284 \$1,818,457 \$1,942,544 \$2,303,829 \$2,205,439 \$2,205,439 \$1,927,998 \$1,858,413	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 90.4% 91.6% 78.3% 87.5% 87.8% 87.8% 87.8% 87.9% 83.7% 83.7% 80.4% 80.5% 83.9% 76.0% 76.0% 75.5% 75
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2011 2012 2013 2014 2015	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,520,234 \$1,544,396 \$1,543,396 \$1,814,469 \$2,026,211 \$2,027,133 \$2,031,923 \$2,038,036 \$2,014,528 \$1,940,227	Premium Accumulated <u>to 12/16</u> b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149 \$2,550,976 \$2,841,912 \$3,135,505 \$2,259,291 \$2,261,687 \$2,413,822 \$2,616,189 \$2,278,2371 \$2,716,473 \$2,271,6473 \$2,271,6473	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,699,437 \$1,579,324 \$1,547,942 \$1,566,678 \$1,528,178 \$1,547,942 \$1,566,678 \$1,528,178 \$1,547,942 \$1,566,678 \$1,528,178 \$1,542,942 \$1,544,942 \$1,545,945,942 \$1,545,942 \$1,545,942 \$1,545,942 \$1,5	Incurred Claims Accumulated b 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,249,6390 \$2,279,295 \$1,891,284 \$1,818,457 \$1,942,544 \$2,303,829 \$2,233,849 \$2,233,859 \$2,233,859 \$2,233,859 \$2,233,859 \$2,233,859 \$2,233,859 \$2,233,859 \$2,233,859 \$2,233,859 \$2,233,859 \$2,233,859 \$2,233,859 \$2,233,859 \$2,233,859 \$2,233,859 \$2,233,859 \$2,233,859 \$2,235,859 \$2,259 \$2,259 \$2,259 \$2,259 \$2,259 \$2,259 \$2,259 \$2,259 \$2,259 \$2,259 \$2,259 \$2,259 \$2,259 \$2,259 \$2,259 \$2,259	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 90.4% 91.6% 78.3% 88.7% 87.9% 87.9% 83.7% 80.4% 80.5% 83.9% 76.0% 76.2% 76.9% 75.9% 75.9% 74.7% 75.4%
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$563,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,350,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,422,768 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,542,768 \$1,814,459 \$2,002,211 \$2,007,1133 \$2,031,923 \$2,038,036 \$2,014,528 \$1,940,227 \$1,814,151	Premium Accumulated <u>to 12/16</u> b \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149 \$2,550,976 \$2,841,912 \$3,135,505 \$2,259,291 \$2,261,687 \$2,2413,822 \$2,616,189 \$2,782,371 \$2,716,473 \$2,275,865 \$2,087,548 \$1,858,951	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$749,945 \$749,945 \$749,945 \$749,945 \$749,945 \$749,945 \$749,945 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,579,330 \$1,699,437 \$1,579,3324 \$1,547,942 \$1,566,678 \$1,528,178 \$1,528,178 \$1,449,042 \$1,442,715	Incurred Claims Accumulated 10 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,279,295 \$1,801,284 \$1,818,457 \$1,942,544 \$2,303,829 \$2,233,649 \$2,205,439 \$1,927,998 \$1,927,998 \$1,827,494 \$1,818,8413 \$1,726,423 \$1,559,067 \$1,457,849	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 90.4% 91.6% 78.3% 87.9% 83.7% 87.9% 83.7% 80.4% 83.7% 80.4% 83.7% 80.4% 83.7% 80.4% 83.7% 80.4% 83.7% 83.7% 80.4% 83.7% 80.4% 83.7% 80.4% 83.7% 80.4% 80.4% 80.4% 83.7% 80.4% 80.4% 80.4% 83.7% 83
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$65,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,335,582 \$1,442,768 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,542,2768 \$1,544,345 \$1,542,2768 \$1,544,345 \$1,542,2768 \$1,544,345 \$1,542,2768 \$1,542,2768 \$1,544,345 \$1,242,768 \$1,544,345 \$1,242,768 \$1,542,366 \$1,814,469 \$2,002,62,11 \$2,007,133 \$2,031,923 \$2,038,036 \$2,014,528 \$1,940,227 \$1,814,151 \$29,076,375	Premium Accumulated <u>to 12/16</u> b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149 \$2,550,976 \$2,841,912 \$3,135,505 \$2,259,291 \$2,261,687 \$2,261,687 \$2,261,687 \$2,261,687 \$2,261,687 \$2,278,2371 \$2,716,473 \$2,278,65 \$2,208,007 \$2,417,543 \$2,275,865 \$2,208,548 \$1,858,951 \$44,246,097	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$749,945 \$749,945 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,579,330 \$1,699,437 \$1,579,324 \$1,547,942 \$1,566,678 \$1,528,178 \$1,528,178 \$1,528,178 \$1,528,178 \$1,528,178 \$1,422,715 \$23,879,303	Incurred Claims Accumulated 10 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,279,295 \$1,801,284 \$1,818,8457 \$1,942,544 \$2,303,829 \$2,205,439 \$1,927,998 \$1,927,998 \$1,927,998 \$1,927,998 \$1,858,413 \$1,726,423 \$1,559,067 \$1,457,849 \$36,904,409	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 90.4% 91.6% 78.3% 87.0% 83.7% 80.4% 80.5% 80.4% 80.5% 83.7% 80.4% 80.5% 83.7% 80.4% 83.7% 80.4% 83.7% 80.4% 83.7% 83.7% 84.3% 84.4% 83.4% 83.4% 83.4%
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,542,378 \$1,427,768 \$1,594,396 \$1,814,469 \$2,026,211 \$2,077,133 \$2,031,923 \$2,032,935 \$2,035,955 \$2,035,955 \$2,035,955 \$2,035,955 \$2,0355 \$2,0355 \$2,0355\$\$2,0355\$\$2,0355\$\$2,0355\$\$2,0355\$\$2,0355\$\$2,035\$\$2,035\$\$2,035\$\$2,035\$\$2,035\$\$2,035\$\$2,035\$\$2,035\$\$2,035\$\$2,035\$\$2,035\$\$2,035\$\$2,035\$\$2,035\$\$2,035\$\$2,035\$\$2,035\$\$2,035\$\$2,035\$\$	Premium Accumulated to 12/16 b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149 \$2,550,976 \$2,841,912 \$3,135,505 \$2,259,291 \$2,261,687 \$2,413,822 \$2,616,189 \$2,716,473 \$2,2516,687 \$2,413,822 \$2,616,189 \$2,726,473 \$2,2516,687 \$2,413,822 \$2,616,189 \$2,726,473 \$2,271,6473 \$2,275,865 \$2,2087,548 \$1,858,951 \$44,246,097	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,66,678 \$1,528,178 \$1,528,178 \$1,528,178 \$1,528,178 \$1,528,178 \$1,449,042 \$1,528,178 \$1,449,042 \$1,528,178 \$1,449,042 \$1,528,178 \$1,449,042 \$1,528,178 \$1,449,042 \$1,528,178 \$1,449,042 \$1,528,178 \$1,449,042 \$1,528,178 \$1,449,042 \$1,528,178 \$1,449,042 \$1,528,178 \$1,449,042 \$1,528,178 \$1,449,042 \$1,528,178 \$1,377,448	Incurred Claims Accumulated 10 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,246,390 \$2,729,295 \$1,812,844 \$1,818,457 \$1,942,544 \$1,819,457 \$1,942,544 \$1,319,42,544 \$1,323,3649 \$2,065,439 \$1,927,998 \$1,559,067 \$1,475,849 \$36,904,409 \$1,344,252	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 90.4% 91.6% 78.3% 87.5% 87.8% 87.8% 87.8% 87.9% 83.7% 80.5% 83.7% 80.5% 83.9% 76.9% 76.9% 75.9% 75.9% 74.7% 78.4% 83.4% 83.4%
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$1,342,84 \$1,144,085 \$1,320,234 \$1,544,345 \$1,542,396 \$1,814,469 \$2,026,211 \$2,027,133 \$2,031,923 \$2,038,036 \$1,814,469 \$2,026,211 \$2,077,133 \$2,031,923 \$2,038,036 \$1,814,469 \$2,026,211 \$2,077,133 \$2,031,923 \$2,031,923 \$2,038,036 \$2,014,528 \$1,940,227 \$1,814,151 \$29,076,375	Premium Accumulated <u>to 12/16</u> b \$54,218 \$408,136 \$870,737 \$1,675,679 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149 \$2,550,976 \$2,841,912 \$3,135,505 \$2,259,291 \$2,2616,189 \$2,2616,189 \$2,278,271 \$2,716,473 \$2,272,865 \$2,087,548 \$1,8748,951 \$44,246,097\$}	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,699,437 \$1,579,324 \$1,547,942 \$1,5678 \$1,528,178 \$1,528,178 \$1,449,042 \$1,528,178 \$1,449,042 \$1,223,879,303 \$1,377,448 \$1,314,086	Incurred Claims Accumulated 10 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,249,6390 \$2,2729,295 \$1,817,889 \$2,263,870 \$2,249,6390 \$2,2729,295 \$1,817,889 \$2,263,870 \$2,249,6390 \$2,2729,295 \$1,817,889 \$2,263,870 \$2,263,870 \$2,263,439 \$2,206,439 \$2,205,439 \$1,942,544 \$2,333,649 \$2,065,439 \$1,927,998 \$1,858,413 \$1,726,423 \$1,559,067 \$1,457,849 \$36,904,409 \$1,344,252 \$1,221,349	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 90.4% 91.6% 78.3% 87.5% 87.8% 87.8% 87.8% 87.8% 87.9% 80.4% 80.4% 80.5% 80.4% 80.5% 80.4% 80.5% 83.9% 76.0% 76.0% 76.0% 76.5% 76.9% 76.5% 83.4% 83.2% 83.4% 83.4% 83.2% 83.2% 83.4% 83.2% 83.4% 83.4% 83.2% 83.4% 83.2% 83.4% 83.2% 83.4% 83.2% 83.4% 83.2% 83.4% 83.2% 83.2% 83.4% 83.2% 83.2% 83.4% 83.2% 83.2% 83.4% 83.2% 83.2% 83.4% 83.2% 83.2% 83.4%
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,422,768 \$1,544,345 \$1,544,345 \$1,542,768 \$1,544,345 \$1,542,768 \$1,542,768 \$1,542,768 \$1,542,768 \$1,542,768 \$1,542,768 \$1,542,768 \$1,542,768 \$1,542,768 \$1,542,751 \$2,038,036 \$2,014,528 \$1,902,277 \$1,814,151 \$29,076,375	Premium Accumulated <u>to 12/16</u> b 554,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149 \$2,550,976 \$2,841,912 \$3,135,505 \$2,259,291 \$2,261,687 \$2,2413,822 \$2,616,189 \$2,782,371 \$2,271,6473 \$2,271,6473 \$2,275,865 \$2,0897,548 \$1,858,951 \$44,246,097	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$749,945 \$749,945 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,257,830 \$1,699,437 \$1,579,830 \$1,699,437 \$1,579,830 \$1,699,437 \$1,579,324 \$1,547,942 \$1,566,678 \$1,528,178 \$1,528,178 \$1,528,178 \$1,422,715 \$23,879,303 \$1,377,448 \$1,314,086 \$1,253,638	Incurred Claims Accumulated 10 12/16 d \$26,230 \$270,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,279,295 \$1,871,889 \$2,263,870 \$2,279,295 \$1,812,844 \$1,818,457 \$1,942,544 \$2,303,829 \$2,205,439 \$1,927,998 \$1,959,067 \$1,457,849 \$36,904,409	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 91.6% 78.3% 87.5% 105.1% 90.4% 91.6% 78.3% 87.9% 83.7% 80.4% 80.4% 80.4% 80.4% 83.7% 80.4% 83.7% 80.4% 83.7% 84.3% 76.0% 76.9% 76.9% 76.9% 75.9% 76.5% 83.3% 83.2% 83.2% 83.2% 83.2% 83.2% 83.2% 83.2% 83.2% 83.2% 83.3% 83
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,083 \$1,544,345 \$1,789,083 \$1,542,768 \$1,542,768 \$1,594,396 \$1,814,469 \$2,026,211 \$2,077,133 \$2,031,923 \$2,038,036 \$2,014,528 \$1,940,227 \$1,814,151 \$29,076,375 \$1,675,188 \$1,524,616 \$1,454,483	Premium Accumulated <u>to 12/16</u> b \$54,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149 \$2,250,976 \$2,841,912 \$3,135,505 \$2,259,291 \$2,261,687 \$2,413,822 \$2,616,189 \$2,716,473 \$2,216,473 \$2,250,807 \$2,413,822 \$2,616,189 \$2,725,865 \$2,275,865 \$2,275,865 \$2,2087,548 \$1,858,951 \$44,246,097	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$749,945 \$749,945 \$749,945 \$749,945 \$1,761,851 \$573,698 \$1,761,851 \$573,698 \$1,761,851 \$1,773,05 \$1,133,102 \$1,143,944 \$1,528,178 \$1,340,942 \$1,340,942 \$1,347,448 \$1,31,314,086 \$1,377,448 \$1,31,307 \$1,377,970 \$	Incurred Claims Accumulated 10 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,2496,390 \$2,729,295 \$1,817,889 \$2,263,870 \$2,2496,390 \$2,729,295 \$1,891,284 \$1,818,457 \$1,942,544 \$2,333,649 \$2,065,439 \$1,942,544 \$2,233,3649 \$2,065,439 \$1,927,998 \$1,858,413 \$1,726,423 \$1,559,067 \$1,457,849 \$3,6,904,409 \$1,344,252 \$1,344,252 \$1,241,349 \$1,09,683 \$1,009,826	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 91.6% 91.6% 91.6% 84.3% 87.5% 80.4% 87.8% 87.9% 83.7% 80.5% 83.7% 80.5% 83.7% 80.5% 83.7% 83.9% 76.9% 76.9% 76.9% 75.9% 75.9% 75.9% 75.9% 74.7% 78.4% 83.4% 83.4% 82.2% 82.2% 82.2% 82.2% 82.2% 82.2%
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$9,63,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,396 \$1,814,469 \$2,026,211 \$2,037,133 \$2,031,923 \$2,038,036 \$2,014,528 \$1,940,227 \$1,814,151 \$29,076,375 \$1,675,188 \$1,598,130 \$1,524,616 \$1,454,483 \$1,387,577	Premium Accumulated <u>to 12/16</u> b \$54,218 \$408,136 \$870,755 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,082,052 \$2,321,149 \$2,550,976 \$2,241,912 \$3,135,505 \$2,259,291 \$2,2616,189 \$2,2413,822 \$2,616,189 \$2,782,371 \$2,716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,275,865 \$2,087,548 \$1,858,951 \$44,246,097 \$1,634,816 \$1,485,348 \$1,349,544 \$1,222,157 \$1,114,052	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$749,945 \$749,945 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,699,437 \$1,597,830 \$1,699,437 \$1,597,830 \$1,697,831 \$1,528,178 \$1,528,178 \$1,449,042 \$1,528,178 \$1,449,042 \$1,253,638 \$1,314,086 \$1,255,638 \$1,140,956	Incurred Claims Accumulated 10 12/16 d \$26,230 \$270,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,246,390 \$2,279,295 \$1,817,889 \$2,263,870 \$2,246,390 \$2,279,295 \$1,817,889 \$2,263,870 \$2,246,390 \$2,279,295 \$1,817,889 \$2,263,870 \$2,246,390 \$2,233,649 \$2,065,439 \$2,065,439 \$1,922,544 \$1,817,26,423 \$1,559,067 \$1,457,849 \$3,6904,409 \$1,344,252 \$1,221,349 \$1,109,683 \$1,008,226 \$916,045	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.5% 81.2% 82.0% 84.3% 87.5% 105.1% 90.4% 91.6% 78.3% 87.8% 87.8% 87.8% 87.8% 87.8% 87.8% 87.8% 87.8% 87.9% 87.8% 87.9% 87.8% 87.9% 87.8% 87.9% 87.9% 87.9% 80.4% 80.4% 80.5% 83.9% 76.9% 76.9% 76.9% 76.9% 76.9% 76.9% 75.9% 76.2% 76.9% 76.9% 76.9% 76.2% 78.2% 82.2%
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020 2021 2021	Premium a 3 \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,302,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,422,768 \$1,594,396 \$1,814,469 \$2,026,211 \$2,077,133 \$2,038,036 \$2,014,528 \$1,99,083 \$1,594,130 \$1,594,130 \$1,594,130 \$1,594,130 \$1,594,130 \$1,594,130 \$1,594,616 \$1,454,483 \$1,594,130 \$1,524,616 \$1,454,483 \$1,352,749	Premium Accumulated <u>to 12/16</u> b 554,218 \$408,136 \$870,753 \$1,177,972 \$1,654,569 \$1,637,726 \$1,637,726 \$1,637,726 \$1,637,726 \$1,637,726 \$1,637,726 \$1,637,726 \$2,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,232,149 \$2,550,976 \$2,2841,912 \$3,135,505 \$2,259,291 \$2,261,687 \$2,2413,822 \$2,616,189 \$2,782,371 \$2,716,473 \$2,782,371 \$2,716,473 \$2,275,865 \$2,009,7548 \$1,858,951 \$44,246,097 \$1,634,816 \$1,145,348 \$1,349,544 \$1,226,157 \$1,114,052 \$1,012,195	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$749,945 \$749,945 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,257,305 \$1,133,102 \$1,143,944 \$1,257,305 \$1,133,102 \$1,143,944 \$1,579,324 \$1,579,324 \$1,566,678 \$1,528,178 \$1,549,042 \$1,566,678 \$1,528,178 \$1,549,042 \$1,528,178 \$1,314,086 \$1,253,638 \$1,195,970 \$1,140,956 \$1,088,472	Incurred Claims Accumulated 10 12/16 d \$26,230 \$290,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,279,295 \$1,871,284 \$1,812,847 \$1,812,847 \$1,812,847 \$1,812,847 \$1,812,847 \$1,812,847 \$1,912,844 \$2,303,829 \$2,065,439 \$1,927,998 \$	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 91.6% 78.3% 87.5% 105.1% 90.4% 91.6% 78.3% 87.9% 83.7% 80.4% 80.4% 80.4% 80.4% 83.7% 80.4% 83.7% 80.4% 83.7% 84.3% 76.0% 76.9% 76.9% 76.9% 75.9% 76.5% 83.3% 83.2% 83.2% 83.2% 83.2% 83.2% 83.2% 83.2% 83.2% 83.2% 83.3% 83
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$9,63,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,396 \$1,814,469 \$2,026,211 \$2,037,133 \$2,031,923 \$2,038,036 \$2,014,528 \$1,940,227 \$1,814,151 \$29,076,375 \$1,675,188 \$1,598,130 \$1,524,616 \$1,454,483 \$1,387,577	Premium Accumulated <u>to 12/16</u> b \$54,218 \$408,136 \$870,755 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,082,052 \$2,321,149 \$2,550,976 \$2,241,912 \$3,135,505 \$2,259,291 \$2,2616,189 \$2,2413,822 \$2,616,189 \$2,782,371 \$2,716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,275,865 \$2,087,548 \$1,858,951 \$44,246,097 \$1,634,816 \$1,485,348 \$1,349,544 \$1,222,157 \$1,114,052	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$749,945 \$749,945 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,699,437 \$1,597,830 \$1,699,437 \$1,597,830 \$1,697,831 \$1,528,178 \$1,528,178 \$1,449,042 \$1,528,178 \$1,449,042 \$1,253,638 \$1,314,086 \$1,255,638 \$1,140,956	Incurred Claims Accumulated 10 12/16 d \$26,230 \$270,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,246,390 \$2,279,295 \$1,817,889 \$2,263,870 \$2,246,390 \$2,279,295 \$1,817,889 \$2,263,870 \$2,246,390 \$2,279,295 \$1,817,889 \$2,263,870 \$2,246,390 \$2,233,649 \$2,065,439 \$2,065,439 \$1,922,544 \$1,817,26,423 \$1,559,067 \$1,457,849 \$3,6904,409 \$1,344,252 \$1,221,349 \$1,109,683 \$1,008,226 \$916,045	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 91.6% 78.3% 87.0% 83.7% 80.4% 80.5% 83.7% 80.4% 83.7% 80.4% 83.7% 80.4% 83.7% 83.7% 84.3% 84.3% 84.3% 84.3% 84.3% 84.3% 85.2% 82.
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2017 2018 2019 2020 2021 2022 2023 2024 2025	Premium a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,544,345 \$1,543,362 \$1,40,227 \$2,014,528 \$2,038,036 \$2,014,528 \$1,40,227 \$1,675,188 \$1,598,130 \$1,524,616 \$1,454,483 \$1,387,577 \$1,323,749 \$1,262,856 \$1,204,765	Premium Accumulated 10 12/16 b 554,218 5408,136 5870,753 51,177,972 51,654,569 51,637,726 55,803,373 55,803,373 55,803,373 51,616,167 51,675,677 51,675,677 51,832,111 52,052,052 52,2321,149 52,250,976 52,2841,912 53,135,505 52,259,291 52,261,687 52,241,912 53,213,505 52,259,291 52,261,687 52,241,912 53,213,505 52,259,291 52,261,687 52,2782,371 52,716,473 52,278,65 52,087,548 51,634,816 51,634,816 51,634,816 51,634,816 51,634,816 51,634,816 51,634,816 51,634,816 51,634,816 51,634,816 51,634,816 51,634,816 51,634,816 51,144,53,488 51,349,544 51,226,157 51,114,052 51,012,195 5919,652 5833,569 5759,174	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$749,945 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,573,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,579,324 \$1,579,324 \$1,579,324 \$1,579,324 \$1,579,324 \$1,579,324 \$1,547,942 \$1,566,678 \$1,528,178 \$1,449,042 \$1,449,042 \$1,449,042 \$1,449,042 \$1,449,042 \$1,449,042 \$1,449,042 \$1,449,043 \$1,377,448 \$1,314,086 \$1,253,638 \$1,137,7448 \$1,314,086 \$1,253,638 \$1,195,970 \$1,140,956 \$1,088,472 \$1,038,402 \$990,636 \$945,066	Incurred Claims Accumulated 10 12/16 d \$26,230 \$270,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,279,295 \$1,801,284 \$1,818,857 \$1,942,544 \$2,303,829 \$2,205,439 \$1,927,998 \$1,927,998 \$1,927,998 \$1,827,494 \$2,065,439 \$1,927,998 \$1,827,494 \$2,065,439 \$1,927,998 \$1,858,413 \$1,726,423 \$1,559,067 \$1,457,849 \$36,904,409 \$36,904,409 \$31,344,252 \$1,221,349 \$1,008,226 \$91,6045 \$832,293 \$756,197 \$687,059 \$624,242	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 90.4% 91.6% 78.3% 87.0% 83.7% 80.4% 80.5% 83.7% 80.4% 83.7% 80.4% 83.7% 80.4% 83.7% 83.7% 80.4% 83.7% 83.2% 83.2% 82.2%
PLAN J Prudential Experience 1992 1993 1994 1995 1996 1997 Total JnitedHealthcare Experience 1998 2000 2001 2002 2003 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 Total Expected Future Experience 2018 2019 2020 2021 2022 2023 2024	Premium a S16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,53,582 \$1,422,768 \$1,594,396 \$1,814,469 \$2,038,036 \$2,014,528 \$1,940,227 \$1,814,151 \$29,076,375 \$1,675,188 \$1,598,130 \$1,524,461 \$1,524,483 \$1,387,577 \$1,323,749 \$1,228,55 \$1,047,65	Premium Accumulated <u>to 12/16</u> b \$54,218 \$408,136 \$870,755 \$1,177,972 \$1,654,569 \$1,637,726 \$5,803,373 \$1,616,167 \$1,675,677 \$1,832,111 \$2,052,052 \$2,321,149 \$2,550,976 \$2,841,912 \$3,135,505 \$2,259,291 \$2,2616,189 \$2,2413,822 \$2,616,189 \$2,782,371 \$2,716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,2716,473 \$2,275,865 \$2,087,548 \$1,858,951 \$44,246,097 \$1,634,816 \$1,485,348 \$1,349,544 \$1,222,157 \$1,114,052 \$1,012,195 \$191,652 \$835,569	Incurred <u>Claims</u> c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$573,698 \$749,945 \$749,945 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,699,437 \$1,597,830 \$1,699,437 \$1,597,830 \$1,699,437 \$1,579,324 \$1,547,942 \$1,56,678 \$1,528,178 \$1,449,042 \$1,528,178 \$1,449,042 \$1,242,715 \$23,879,303 \$1,314,086 \$1,255,638 \$1,140,956 \$1,088,472 \$1,038,402 \$990,636	Incurred Claims Accumulated 10 12/16 d \$26,230 \$270,138 \$772,047 \$1,118,833 \$1,342,795 \$1,342,216 \$4,892,259 \$1,414,769 \$1,761,336 \$1,656,960 \$1,878,947 \$1,817,889 \$2,263,870 \$2,263,870 \$2,269,6390 \$2,729,295 \$1,817,889 \$2,263,870 \$2,263,870 \$2,263,870 \$2,263,870 \$2,205,439 \$2,233,649 \$2,205,439 \$2,233,649 \$2,205,439 \$1,942,544 \$1,818,8471 \$1,942,544 \$2,333,649 \$2,065,439 \$1,927,998 \$1,858,413 \$1,726,423 \$1,559,067 \$1,457,849 \$36,904,409 \$1,344,252 \$1,221,349 \$1,008,823 \$1,008,226 \$916,045 \$832,293 \$756,197 \$687,059	Incurred Loss Ratio d/b 48.4% 71.1% 88.7% 95.0% 81.2% 82.0% 84.3% 87.5% 105.1% 91.6% 91.6% 91.6% 91.6% 91.6% 91.6% 93.3% 87.5% 88.7% 80.5% 88.7% 80.5% 83.7% 80.5% 83.7% 80.5% 83.7% 80.5% 83.7% 83.7% 80.5% 83.7% 80.5% 83.7% 80.5% 83.7% 83.7% 80.5% 83.7% 80.5% 83.7% 83.7% 80.5% 83.7% 83.2% 83

Attachment 8	(Page 6 of 7)
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		Premium		Incurred Claims	
		Accumulated	Incurred	Accumulated	Incurred
PLAN K	Premium	to 12/16	Claims	to 12/16	Loss Ratio
	a	b	c	d	d/b
UnitedHealthcare Experience					
2006	\$1,382	\$2,306	\$1,318	\$2,200	95.4%
2007	\$9,163	\$14,567	\$3,296	\$5,240	36.0%
2008	\$7,894	\$11,951	\$4,783	\$7,242	60.6%
2009	\$13,954	\$20,120	\$8,727	\$12,582	62.5%
2010	\$13,862	\$19,034	\$13,577	\$18,644	97.9%
2011	\$18,396	\$24,059	\$9,537	\$12,473	51.8%
2012	\$26,329	\$32,794	\$20,018	\$24,932	76.0%
2013	\$35,637	\$42,273	\$25,798	\$30,601	72.4%
2014	\$44,754	\$50,560	\$18,807	\$21,247	42.0%
2015	\$69,859	\$75,164	\$42,691	\$45,932	61.1%
2016	\$68,441	\$70,131	\$49,691	\$50,918	72.6%
Total	\$309,672	\$362,959	\$198,242	\$232,011	63.9%
Expected Future Experience					
2017	\$68,138	\$66,496	\$52,536	\$51,270	77.19
2018	\$72,804	\$67,666	\$56,134	\$52,172	77.19
2019	\$77,789	\$68,857	\$59,978	\$53,091	77.19
2020	\$83,116	\$70,069	\$64,085	\$54,025	77.19
2021	\$88,808	\$71,302	\$68,474	\$54,976	77.19
2022	\$94,890	\$72,557	\$73,163	\$55,943	77.19
2022	\$101,388	\$73,834	\$78,173	\$56,928	77.19
2023	\$108,331	\$75,133	\$83,526	\$57,930	77.19
2025	\$115,749	\$76,456	\$89,246	\$58,949	77.1%
2026	\$123,676	\$77,801	\$95,358	\$59,987	77.1%
xpected Future (2017-2026)	\$934,689	\$720,170	\$720,672	\$555,271	77.1%
ggregate (2006-2026)	\$1,244,361	\$1,083,129	\$918,914	\$787,282	72.7%
		Premium		Incurred Claims	
		Accumulated	Incurred	Accumulated	Incurred
PLAN L	Premium	to 12/16	Claims	to 12/16	Loss Ratio
	a	b	c	d	d/b
UnitedHealthcare Experience					
2006	\$5,172	\$8,633	\$1,766	\$2,948	34.1%
2007	\$16,357	\$26,002	\$12,920	\$20,538	79.0%
2008	\$24,048	\$36,408	\$12,259	\$18,559	51.0%
2009	\$30,026	\$43,293	\$12,947	\$18,668	43.1%
2010	\$36,302	\$49,850	\$44,210	\$60,708	121.8%
2011	\$37,948	\$49,628	\$35,258	\$46,110	92.9%
2012	\$40,275	\$50,163	\$19,223	\$23,942	47.7%
2013	\$43,789	\$51,943	\$29,271	\$34,722	66.8%
2014	\$46,569	\$52,611	\$38,251	\$43,213	82.1%
2015	\$57,083	\$61,418	\$35,094	\$37,759	61.5%
2016	\$58,274	\$59,713	\$45,642	\$46,769	78.3%
Total	\$395,845	\$489,662	\$286,840	\$353,936	72.3%
Expected Future Experience					
2017	\$53,952	\$52,652	\$42,238	\$41,220	78.3%
2018	\$58,364	\$54,245	\$45,130	\$41,945	77.3%
2019	\$62,361	\$55,200	\$48,221	\$42,683	77.3%
2020	\$66,632	\$56,172	\$51,523	\$43,435	77.3%
2021	\$71,195	\$57,160	\$55,051	\$44,199	77.3%
2022	\$76,070	\$58,166	\$58,821	\$44,977	77.3%
2022	\$81,279	\$59,190	\$62,849	\$45,769	77.3%
2024	\$86,845	\$60,232	\$67,153	\$46,574	77.3%
2025	\$92,792	\$61,292	\$71,752	\$47,394	77.3%
2026	\$99,147	\$62,371	\$76,665	\$48,228	77.3%
xpected Future (2017-2026)	\$748,637	\$576,681	\$579,402	\$446,424	77.4%
ggregate (2006-2026)	\$1,144,482	\$1,066,343	\$866,242	\$800,360	75.1%
		Premium	. .	Incurred Claims	
DI AN'N'	Derector	Accumulated	Incurred	Accumulated	Incurred
PLAN N	Premium a	to 12/16 b	Claims	to 12/16 d	Loss Ratio
	a	U	с	d	d/b
UnitedHealthcare Experience					
2010	\$16,307	\$22,393	\$7,751	\$10,643	47.5%
2011	\$387,032	\$506,161	\$312,136	\$408,212	80.69
2012	\$632,900	\$788,292	\$521,188	\$649,151	82.39
2013	\$1,138,420	\$1,350,409	\$904,260	\$1,072,645	79.49
2014	\$2,272,650	\$2,567,473	\$1,791,136	\$2,023,493	78.8%
2015	\$4,464,470	\$4,803,457	\$3,493,001	\$3,758,224	78.2%
	\$5,391,165	\$5,524,300	\$4,226,848	\$4,331,230	78.4%
2016					
Total	\$14,302,945	\$15,562,483	\$11,256,319	\$12,253,598	78.7%
					78.7%

Total	\$14,302,945	\$15,562,483	\$11,256,319	\$12,253,598	78.7%
Expected Future Experience					
2017	\$6,578,675	\$6,420,130	\$5,081,531	\$4,959,067	77.2%
2018	\$7,111,891	\$6,609,995	\$5,429,514	\$5,046,346	76.3%
2019	\$7,598,913	\$6,726,331	\$5,801,328	\$5,135,162	76.3%
2020	\$8,119,286	\$6,844,714	\$6,198,603	\$5,225,541	76.3%
2021	\$8,675,295	\$6,965,181	\$6,623,083	\$5,317,510	76.3%
2022	\$9,269,379	\$7,087,768	\$7,076,632	\$5,411,098	76.3%
2023	\$9,904,146	\$7,212,513	\$7,561,239	\$5,506,334	76.3%
2024	\$10,582,382	\$7,339,453	\$8,079,033	\$5,603,245	76.3%
2025	\$11,307,064	\$7,468,628	\$8,632,285	\$5,701,862	76.3%
2026	\$12,081,372	\$7,600,075	\$9,223,424	\$5,802,215	76.3%
Expected Future (2017-2026)	\$91,228,404	\$70,274,788	\$69,706,671	\$53,708,381	76.4%
Aggregate (2010-2026)	\$105,531,349	\$85,837,271	\$80,962,991	\$65,961,980	76.8%
		Assumption: Interest rate	e is 5%.		

		Premium		Incurred Claims	
		Accumulated	Incurred	Accumulated	Incurred
TOTAL STANDARDIZED	Premium	to 12/16	Claims	to 12/16	Loss Ratio
	а	b	с	d	d/b
Prudential Experience					
1992	\$249,953	\$826,031	\$173,758	\$574,226	69
1993	\$1,089,899	\$3,430,321	\$853,247	\$2,685,489	78
1994	\$2,137,337	\$6,406,668	\$1,903,629	\$5,706,127	89
1995	\$2,865,056	\$8,179,053	\$2,907,954	\$8,301,517	101
1996	\$4,395,724	\$11,951,188	\$3,937,452	\$10,705,227	89
1997	\$4,611,245	\$11,940,144	\$3,911,020	\$10,127,013	84
Total	\$15,349,215	\$42,733,406	\$13,687,059	\$38,099,599	89
UnitedHealthcare Experience					
1998	\$4,232,432	\$10,437,393	\$3,490,221	\$8,607,064	82
1998	\$4,158,259	\$9,766,170	\$3,351,644	\$7,871,737	80
2000	\$4,562,080	\$10.204.373	\$3,795,735	\$8,490,226	83
2000	\$4,986,458	\$10,622,489	\$4,232,088	\$9,015,480	84
2001	\$5,257,750	\$10,667,061	\$4,511,057	\$9,152,151	85
2002	\$5,936,233	\$11,470,081	\$5,125,318	\$9,903,219	86
2003	\$6,725,051	\$12,375,473	\$5,640,860	\$10,380,340	83
2004	\$7,329,022	\$12,844,670	\$6,119,359	\$10,724,643	83
2005	\$7,400,101	\$12,351,658	\$6,219,856	\$10,381,688	84
2000	\$8,166,905	\$12,982,426	\$6,566,930	\$10,439,043	80
2007	\$8,933,686	\$13,525,076	\$7,418,093	\$11,230,557	83
2009	\$9,869,606	\$14,230,480	\$8,389,741	\$12,096,738	85
2009	\$11,203,694	\$15,384,794	\$9,453,458	\$12,981,389	84
2010	\$13,225,023	\$17,295,677	\$10,795,031	\$14,117,736	81
2012	\$14,807,111	\$18,442,601	\$12,036,529	\$14,991,777	81
2012	\$17,154,031	\$20,348,329	\$13,674,859	\$16,221,290	79
2013	\$22,140,443	\$25,012,641	\$17,905,231	\$20,228,011	80
2014	\$31,828,762	\$34,245,514	\$25,527,251	\$27,465,531	80
2015	\$34,745,632	\$35,603,678	\$28,360,007	\$29,060,360	81
Total	\$222,662,279	\$307,810,587	\$182,613,268	\$253,358,980	82
Expected Future Experience					
2017	\$38,453,496	\$37,526,769	\$31,167,075	\$30,415,951	81
2018	\$41,283,967	\$38,370,502	\$33,087,669	\$30,752,627	80
2019	\$43,859,065	\$38,822,735	\$35,149,616	\$31,113,390	80
2020	\$46,622,099	\$39,303,324	\$37,362,144	\$31,497,004	80
2021	\$49,585,406	\$39,810,903	\$39,735,135	\$31,902,362	80
2022	\$52,762,191	\$40,344,253	\$42,279,163	\$32,328,477	80
2023	\$56,166,588	\$40,902,288	\$45,005,551	\$32,774,467	80
2024	\$59,813,721	\$41,484,043	\$47,926,410	\$33,239,552	80
2025	\$63,719,771	\$42,088,667	\$51,054,701	\$33,723,039	80
2026	\$67,902,047	\$42,715,405	\$54,404,289	\$34,224,317	80
cted Future (2017-2026)	\$520,168,353	\$401,368,888	\$417,171,754	\$321,971,186	80
egate (1992-2026)	\$758,179,847	\$751,912,880	\$613,472,081	\$613,429,765	81

Rhode Island Standardized

Paid and Incurred Experience

(Most recent 5 years shown)

Plan A	Paid <u>Premium</u>	Earned <u>Premium</u>	Paid <u>Claims</u>	Incurred <u>Claims</u>	Incurred Expenses	Paid <u>Loss Ratios</u>	Incurred Loss Ratios
2011	162,191	162,191	151,259	153,343	39,071	93.3%	94.5%
2012	162,467	162,467	164,649	158,242	39,452	101.3%	97.4%
2013	157,634	157,634	146,851	150,546	36,538	93.2%	95.5%
2014	162,095	162,095	138,049	125,797	37,063	85.2%	77.6%
2015	169,487	169,487	120,531	126,042	38,505	71.1%	74.4%
Plan B	Paid	Earned	Paid	Incurred	Incurred	Paid	Incurred
	Premium	Premium	<u>Claims</u>	<u>Claims</u>	Expenses	Loss Ratios	Loss Ratios
2011	171,868	171,868	119,305	132,220	33,402	69.4%	76.9%
2012	187,024	187,024	124,286	116,745	38,369	66.5%	62.4%
2013	196,396	196,396	180,285	180,627	40,966	91.8%	92.0%
2014	192,138	192,138	110,046	104,447	40,388	57.3%	54.4%
2015	177,190	177,190	103,792	106,194	38,386	58.6%	59.9%
Plan C	Paid	Earned	Paid	Incurred	Incurred	Paid	Incurred
	Premium	Premium	<u>Claims</u>	<u>Claims</u>	Expenses	Loss Ratios	Loss Ratios
2011	2,993,383	2,993,383	2,412,320	2,434,274	542,219	80.6%	81.3%
2012	2,967,608	2,967,608	2,498,934	2,488,531	556,503	84.2%	83.9%
2013	3,016,350	3,016,350	2,377,345	2,328,046	565,898	78.8%	77.2%
2014	3,081,370	3,081,370	2,416,973	2,552,758	573,400	78.4%	82.8%
2015	3,116,074	3,116,074	2,545,416	2,433,299	591,384	81.7%	78.1%

Rhode Island Standardized Paid and Incurred Experience

(Most recent 5 years shown)

Plan D	Paid <u>Premium</u>	Earned <u>Premium</u>	Paid <u>Claims</u>	Incurred <u>Claims</u>	Incurred Expenses	Paid <u>Loss Ratios</u>	Incurred Loss Ratios
2011	129,977	129,977	129,722	132,731	23,648	99.8%	102.1%
2012	107,163	107,163	106,724	97,247	20,139	99.6%	90.7%
2013	90,042	90,042	106,860	113,642	17,007	118.7%	126.2%
2014	86,110	86,110	105,696	100,654	16,179	122.7%	116.9%
2015	74,150	74,150	104,327	96,942	14,337	140.7%	130.7%
Plan E	Paid <u>Premium</u>	Earned <u>Premium</u>	Paid <u>Claims</u>	Incurred <u>Claims</u>	Incurred Expenses	Paid <u>Loss Ratios</u>	Incurred Loss Ratios
2011	162,164	162,164	139,747	126,001	30,126	86.2%	77.7%
2012	143.855	143,855	140,359	156,350	27,802	97.6%	108.7%
2013	138,661	138,661	128,918	117,410	26,773	93.0%	84.7%
2014	130,008	130,008	107,773	104,613	25,031	82.9%	80.5%
2015	119,586	119,586	99,566	97,757	23,522	83.3%	81.7%
Plan F	Paid	Earned	Paid	Incurred	Incurred	Paid	Incurred
	Premium	Premium	<u>Claims</u>	<u>Claims</u>	Expenses	Loss Ratios	Loss Ratios
2011	6,470,393	6,470,393	5,264,603	5,442,764	1,223,928	81.4%	84.1%
2012	7,937,978	7,937,978	6,545,067	6,427,209	1,578,461	82.5%	81.0%
2013	9,756,488	9,756,488	7,598,589	7,880,029	1,955,168	77.9%	80.8%
2014	13,595,229	13,595,229	9,584,456	11,203,741	2,697,487	70.5%	82.4%
2015	21,150,230	21,150,230	17,162,431	17,251,177	4,252,285	81.1%	81.6%

Rhode Island Standardized Paid and Incurred Experience (Most recent 5 years shown)

(Most recent 5 years snown)	
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Plan G	Paid <u>Premium</u>	Earned <u>Premium</u>	Paid <u>Claims</u>	Incurred <u>Claims</u>	Incurred Expenses	Paid <u>Loss Ratios</u>	Incurred Loss Ratios
2011	168,304	168,304	102,502	111,503	31,180	60.9%	66.3%
2012	164,612	164,612	191,310	193,224	31,578	116.2%	117.4%
2013	162,832	162,832	139,095	131,780	31,298	85.4%	80.9%
2014	154,677	154,677	120,570	118,094	29,527	77.9%	76.3%
2015	149,247	149,247	139,396	144,226	29,102	93.4%	96.6%
Plan H	Paid <u>Premium</u>	Earned <u>Premium</u>	Paid <u>Claims</u>	Incurred <u>Claims</u>	Incurred Expenses	Paid Loss Ratios	Incurred Loss Ratios
2011	41,687	41,687	26,001	25,432	7,132	62.4%	61.0%
2012	40,083	40,083	19,485	24,658	7,072	48.6%	61.5%
2012	35,234	35,234	29,256	19,430	6,392	83.0%	55.1%
2014	31,210	31,210	27,042	29,777	5,797	86.6%	95.4%
2015	30,236	30,236	21,393	21,975	5,752	70.8%	72.7%
Plan I	Paid	Earned	Paid	Incurred	Incurred	Paid	Incurred
	<u>Premium</u>	Premium	<u>Claims</u>	<u>Claims</u>	Expenses	Loss Ratios	Loss Ratios
2011	404,547	404,547	306,501	300,508	71,109	75.8%	74.3%
2012	364,894	364,894	279,021	265,953	66,603	76.5%	72.9%
2013	344,512	344,512	237,029	227,341	64,048	68.8%	66.0%
2014	329,104	329,104	187,309	188,978	62,115	56.9%	57.4%
2015	310,923	310,923	220,459	229,811	60,174	70.9%	73.9%

Rhode Island Standardized Paid and Incurred Experience (Most recent 5 years shown)

Plan J	Paid	Earned	Paid	Incurred	Incurred	Paid	Incurred
	Premium	Premium	<u>Claims</u>	<u>Claims</u>	Expenses	Loss Ratios	Loss Ratios
2011	2,077,133	2.077.133	1,592,025	1,579,324	350,290	76.6%	76.0%
2012	2,031,923	2,031,923	1,558,316	1,547,942	353,729	76.7%	76.2%
2013	2,038,036	2,038,036	1,576,341	1,566,678	359,048	77.3%	76.9%
2014	2,014,528	2,014,528	1,514,935	1,528,178	358,605	75.2%	75.9%
2015	1,940,227	1,940,227	1,439,755	1,449,042	353,125	74.2%	74.7%
Plan K	Paid Premium	Earned	Paid	Incurred	Incurred	Paid	Incurred
2011	<u>18,396</u>	<u>Premium</u> 18,396	<u>Claims</u> 12,312	<u>Claims</u> 9,537	Expenses 6,159	Loss Ratios 66.9%	Loss Ratios 51.8%
2011 2012	26,329	26,329	20,855	20,018	9,101	79.2%	76.0%
2012	35,637	35,637	25,816	25,798	12,047	72.4%	70.0%
2013	44,754	44,754	13,057	18,807	14,239	29.2%	42.0%
2015	69,859	69,859	38,953	42,691	22,674	55.8%	61.1%
Plan L	Paid	Earned	Paid	Incurred	Incurred	Paid	Incurred
	Premium	Premium	<u>Claims</u>	<u>Claims</u>	Expenses	Loss Ratios	Loss Ratios
2011	37,948	37,948	33,792	35,258	8,967	89.0%	92.9%
2012	40,275	40,275	22,400	19,223	9,559	55.6%	47.7%
2013	43,789	43,789	25,183	29,271	10,297	57.5%	66.8%
2014	46,569	46,569	38,751	38,251	10,607	83.2%	82.1%
2015	57,083	57,083	33,733	35,094	13,054	59.1%	61.5%
Plan N	Paid	Earned	Paid	Incurred	Incurred	Paid	Incurred
	Premium	Premium	<u>Claims</u>	<u>Claims</u>	Expenses	Loss Ratios	Loss Ratios
2011	387,032	387,032	208,800	312,136	93,645	53.9%	80.6%
2012	632,900	632,900	524,003	521,188	166,520	82.8%	82.3%
2013	1,138,420	1,138,420	853,076	904,260	303,709	74.9%	79.4%
2014	2,272,650	2,272,650	1,490,561	1,791,136	591,360	65.6%	78.8%
2015	4,464,470	4,464,470	3,296,621	3,493,001	1,158,784	73.8%	78.2%
Total							
Total Standardized	Paid	Earned	Paid	Incurred	Incurred	Paid	Incurred
Standaruizeu	Premium	Premium	<u>Claims</u>	<u>Claims</u>	Expenses	Loss Ratios	Loss Ratios
2011	13,225,023	13,225,023	10,498,891	10,795,031	2,460,877	79.4%	81.6%
2012	14,807,111	14,807,111	12,195,410	12,036,529	2,904,888	82.4%	81.3%
2013	17,154,031	17,154,031	13,424,644	13,674,859	3,429,187	78.3%	79.7%
2014	22,140,443	22,140,443	15,855,217	17,905,231	4,461,798	71.6%	80.9%
2015	31,828,762	31,828,762	25,326,373	25,527,251	6,601,082	79.6%	80.2%

2017 RATES FOR PLANS NOT ISSUED IN RHODE ISLAND

Plan

Rate*

Monthly

HW/IW/AW/BW (with drugs)	\$166.00
HW/IW/AW/BW (without drugs)	\$165.75
WA/WC	\$34.75
WB/WD	\$5.00
SB/SC	\$165.75
SD/SE	\$34.75
SF/SG (with drugs)	\$626.25
SF/SG (without drugs)	\$220.50

* Tier Rating Factor will be applied to rate if applied when the plan was issued.

2017 UNDER AGE 65 RATES FOR PLANS NOT ISSUED IN RHODE ISLAND

	Tier I	Tier II
<u>Plan</u>	Monthly Rate*	Monthly Rate*
HW/IW/AW/BW (with drugs)	\$182.60	\$249.00
HW/IW/AW/BW (without drugs)	\$182.32	\$248.62
WA/WC	\$38.22	\$52.12
WB/WD	\$5.50	\$7.50
SB/SC	\$182.32	
SD/SE	\$38.22	
SF/SG (with drugs)	\$688.87	
SF/SG (without drugs)	\$242.55	
K	\$78.92	\$107.62
L	\$138.87	\$189.37

*Plans HW/IW/AW/BW, WA, and WB are Wisconsin issued plans. *Plans SB/SC, SD/SE, and SF/SG are Minnesota issued plans.

Rhode Island 2017 Expenses by Category

Standardized Plans

Member Contribution	\$38,453,496		
Average Lives	18,642		
Expenses		% of Member Contribution	PMPM
Royalty		4.90%	\$8.42
Premium Taxes		2.00%	\$3.44
Risk and Profit		1.85%	\$3.18
Operating Expense	S	4.70%	\$8.08
Sales Expenses		3.25%	\$5.59
Commissions		4.07%	\$6.99
Investment Income	Credit	-0.13%	(\$0.22)
Total Expenses		20.63%	\$35.47

1990 Standardized Plans

This chart gives you a quick look at the standardized Medigap Plans that can be sold for effective dates up through May 31, 2010 (including Medicare SELECT) and their benefits. Insurance companies offering Medigap policies must make Plan A available. Not all types of Medigap policies may be available in each state.

If a checkmark appears in a column of this chart, this means that the Medigap policy covers 100% of the described benefit. If a column lists a percentage, this means the Medigap policy covers that percentage of the described benefit. If a column is blank, this means the Medigap policy doesn't cover that benefit. Note: The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

Medigap Benefits		Medigap Plans A through L											
	Α	В	С	D	E	F	G	Н	I	J	К	L	
Medicare Part A Coinsurance and all costs after hospital benefits are used up ¹	✓	\checkmark	✓	\checkmark	\checkmark	✓	\checkmark	\checkmark	\checkmark	✓	✓	✓	
Medicare Part B Coinsurance or Copayment except for preventive services	✓	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	50%	75%	
Blood (First 3 Pints)	✓	✓	✓	\checkmark	✓	✓	✓	\checkmark	✓	✓	50%	75%	
Hospice Care Coinsurance or Copayment											50%	75%	
Skilled Nursing Facility Care Coinsurance			\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	50%	75%	
Medicare Part A Deductible		\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	50%	75%	
Medicare Part B Deductible			\checkmark			✓				\checkmark			
Medicare Part B Excess Charges						✓	80%		\checkmark	\checkmark			
Outpatient Prescription Drugs (50% after \$250 deductible; up to plan limits)								x ²	x ²	x ²			
Foreign Travel Emergency (Up to Plan Limits) ³			\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	✓			
At-home Recovery (Up to Plan Limits)				✓			✓		✓	✓			
Medicare Preventive Care Part B Coinsurance	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	✓	
Preventive Care not Covered by Medicare (up to \$120)					\checkmark					\checkmark			
 ¹ Lifetime maximum of 365 days ² Prescription drug benefits will be discontinued for insureds covered by Plans H, I, and J who enroll in Medicare Part D. Prescription drug benefits will continue for insureds who enrolled in Plans H, I, and J before January 1, 2006 who do not enroll in Medicare Part D. Plans H, I, and J will not include prescription drug benefits to insureds who enroll on or after January 1, 2006. ³ You must also pay a separate deductible for foreign travel emergency (\$250 per year). ⁴ After you meet your out-of-pocket yearly limit and your yearly Part B deductible, the plan pays 100% of covered services for the rest of the calendar year. 									16 out ket lim	-	\$4,960	\$2,480	

Through May 31, 2010 the standardized plans are: