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<b>State:</b>	Rhode Island	<b>Filing Company:</b>	UnitedHealthcare Insurance Company
<b>TOI/Sub-TOI:</b>	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010		
<b>Product Name:</b>	GROUP MEDICARE SUPPLEMENT PLANS - MIPPA		
<b>Project Name/Number:</b>	RATE/RERATE 2015 - MIPPA		

## Filing at a Glance

Company:	UnitedHealthcare Insurance Company
Product Name:	GROUP MEDICARE SUPPLEMENT PLANS - MIPPA
State:	Rhode Island
TOI:	MS08G Group Medicare Supplement - Standard Plans 2010
Sub-TOI:	MS08G.012 Multi-Plan 2010
Filing Type:	Rate
Date Submitted:	07/10/2014
SERFF Tr Num:	UHLC-129547420
SERFF Status:	Assigned
State Tr Num:	
State Status:	Open-Pending Actuary Review
Co Tr Num:	RERATE 2015 - MIPPA
Implementation	01/01/2015
Date Requested:	
Author(s):	Michelle Ambach, Bobbie Walton, Lisa Muhammad, Sarah Michener, Celina Sagin, Lauren Mulhern, Robyn Yemm, Erin Eckhoff, Ron Beverly II
Reviewer(s):	Linda Johnson (primary), Sandra West, Maria Casale, Charles DeWeese
Disposition Date:	
Disposition Status:	
Implementation Date:	
State Filing Description:	

**State:** Rhode Island **Filing Company:** UnitedHealthcare Insurance Company  
**TOI/Sub-TOI:** MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010  
**Product Name:** GROUP MEDICARE SUPPLEMENT PLANS - MIPPA  
**Project Name/Number:** RATE/RERATE 2015 - MIPPA

## General Information

Project Name: RATE Status of Filing in Domicile: Pending  
Project Number: RERATE 2015 - MIPPA Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Group  
Submission Type: New Submission Group Market Size: Large  
Group Market Type: Association Overall Rate Impact:  
Filing Status Changed: 07/14/2014  
State Status Changed: 07/14/2014 Deemer Date:  
Created By: Bobbie Walton Submitted By: Bobbie Walton  
Corresponding Filing Tracking Number: RERATE 2015 - MIPPA

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

## Company and Contact

### Filing Contact Information

Sarah Michener, Associate Director, sarah\_l\_michener@uhc.com  
Actuarial  
680 Blair Mill Rd 215-902-8419 [Phone]  
Horsham, PA 19044

### Filing Company Information

UnitedHealthcare Insurance CoCode: 79413 State of Domicile: Connecticut  
Company Group Code: 707 Company Type: Life and  
185 Asylum Street Group Name: Health  
Hartford, CT 06103 FEIN Number: 36-2739571 State ID Number: 79413  
(860) 702-5000 ext. [Phone]

## Filing Fees

Fee Required? Yes  
Fee Amount: \$175.00  
Retaliatory? No  
Fee Explanation: \$25 X 7 = \$175  
Per Company: Yes

Company	Amount	Date Processed	Transaction #
UnitedHealthcare Insurance Company	\$175.00	07/10/2014	83900308

<b>State:</b>	Rhode Island	<b>Filing Company:</b>	UnitedHealthcare Insurance Company
<b>TOI/Sub-TOI:</b>	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010		
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## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	4.900%
<b>Effective Date of Last Rate Revision:</b>	01/01/2014
<b>Filing Method of Last Filing:</b>	SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
UnitedHealthcare Insurance Company	1.000%	1.000%	\$103,552	7,185	\$12,800,258	5.100%	0.000%

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Project Name/Number:	RATE/RERATE 2015 - MIPPA		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		RATE SCHEDULE	MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDK 0005, MDL 0006, MDN 0007, MAA 0010, MAB 0011, MAC 0012, MAF 0013, MAK 0014, MAL 0015, MAN 0016	Revised	Previous State Filing Number: UHLC-129098484 Percent Rate Change Request: 1	RI - 2015 Rate Schedules (MIPPA).pdf,

UNITEDHEALTHCARE INSURANCE COMPANY

**MASS-MEDIA  
RATE SCHEDULE  
FOR  
RHODE ISLAND**

(Page 1 of 2)

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

**2010 STANDARDIZED PLANS**

FORM NUMBERS

MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDK 0005, MDL 0006, MDN 0007

**Proposed 2015 Non-Tobacco Rates**

<u>Plan</u>	<u>Base Rate</u>	<u>Tier I Rate</u>	<u>Tier II Rate</u>	2014 Monthly <u>Base Rate</u>	Diff. (%)
A	\$112.50	\$123.75	\$168.75	\$108.25	3.9%
B	\$163.25	\$179.57	\$244.87	\$163.25	0.0%
C	\$195.75	\$215.32	\$293.62	\$195.75	0.0%
F	\$196.50	\$216.15	\$294.75	\$196.50	0.0%
K	\$69.00	\$75.90	\$103.50	\$69.00	0.0%
L	\$111.50	\$122.65	\$167.25	\$108.75	2.5%
N	\$130.00	\$143.00	\$195.00	\$123.75	5.1%

**Proposed 2015 Tobacco Rates**

<u>Plan</u>	<u>Base Rate</u>	<u>Tier I Rate</u>	<u>Tier II Rate</u>	2014 Monthly <u>Base Rate</u>	Diff. (%)
A	\$123.75	\$136.12	\$185.62	\$119.07	3.9%
B	\$179.57	\$197.52	\$269.35	\$179.57	0.0%
C	\$215.32	\$236.85	\$322.98	\$215.32	0.0%
F	\$216.15	\$237.76	\$324.22	\$216.15	0.0%
K	\$75.90	\$83.49	\$113.85	\$75.90	0.0%
L	\$122.65	\$134.91	\$183.97	\$119.62	2.5%
N	\$143.00	\$157.30	\$214.50	\$136.12	5.1%

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

UNITEDHEALTHCARE INSURANCE COMPANY

**AGENT DISTRIBUTION**

**RATE SCHEDULE**

FOR

**RHODE ISLAND**

(Page 2 of 2)

AARP MEDICARE SUPPLEMENT PORTFOLIO

GROUP POLICY NUMBER G-36000-4

**2010 STANDARDIZED PLANS**

FORM NUMBERS

MAA 0010, MAB 0011, MAC 0012, MAF 0013, MAK 0014, MAL 0015, MAN 0016

**Proposed 2015 Non-Tobacco Rates**

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

<b>State:</b>	Rhode Island	<b>Filing Company:</b>	UnitedHealthcare Insurance Company
<b>TOI/Sub-TOI:</b>	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010		
<b>Product Name:</b>	GROUP MEDICARE SUPPLEMENT PLANS - MIPPA		
<b>Project Name/Number:</b>	RATE/RERATE 2015 - MIPPA		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	A&H Experience
<b>Comments:</b>	THE EXPERIENCE IS ATTACHED TO THE RATE/RULE SCHEDULE TAB.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Certification - Life & A&H
<b>Comments:</b>	THE ACTUARIAL CERTIFICATION IS INCLUDED IN THE ACTUARIAL MEMORANDUM.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum - A&H Rate Revision Filing
<b>Comments:</b>	SEE ATTACHED ACTUARIAL MEMORANDUM.
<b>Attachment(s):</b>	RI_Memo_2015 (MIPPA).pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Exhibit - Group Medicare Supplement
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Premium Rate Sheets - Life & A&H
<b>Comments:</b>	THE RATES ARE ATTACHED TO THE RATE/RULE SCHEDULE TAB.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Cover Letter
<b>Comments:</b>	SEE ATTACHED COVER LETTER.
<b>Attachment(s):</b>	RI cover letter 2015 (MIPPA).pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>State:</b>	Rhode Island	<b>Filing Company:</b>	UnitedHealthcare Insurance Company
<b>TOI/Sub-TOI:</b>	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010		
<b>Product Name:</b>	GROUP MEDICARE SUPPLEMENT PLANS - MIPPA		
<b>Project Name/Number:</b>	RATE/RERATE 2015 - MIPPA		

<b>Satisfied - Item:</b>	2015 Uniform Transmittal Document (MIPPA)
<b>Comments:</b>	SEE ATTACHED UNIFORM TRANSMITTAL DOCUMENT.
<b>Attachment(s):</b>	2015 Uniform Transmittal - RI MIPPA.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	2015 Attachments (MIPPA)
<b>Comments:</b>	SEE ATTACHED ATTACHMENTS.
<b>Attachment(s):</b>	RI - 2015 Attachments (MIPPA).pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



**UnitedHealthcare Insurance Company**

**Annual Medicare Supplement Filing  
Actuarial Memorandum**

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

**2010 Standardized Plans**

**Form Numbers**

**MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDK 0005, MDL 0006, MDN 0007, MAA 0010, MAB 0011, MAC 0012, MAF 0013, MAK 0014, MAL 0015, MAN 0016**

**Rhode Island**

**A. Purpose of Filing**

The purpose of this filing is to request approval of 2015 rate revisions for 2010 Standardized Medicare Supplement plans offered to AARP members and to demonstrate compliance with loss ratio standards.

**B. General Description**

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

Medicare Supplement

Mass Media Form Numbers:

MDA 0001	MDK 0005
MDB 0002	MDL 0006
MDC 0003	MDN 0007
MDF 0004	

Agent Distribution Form Numbers:

MAA 0010	MAK 0014
MAB 0011	MAL 0015
MAC 0012	MAN 0016
MAF 0013	

These form numbers include inforce certificates and new sales.

3. Policy Type: Group Standardized Medicare Supplement Insurance
4. Benefits Description: Benefits provided by the 2010 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 are sold via mass-media and agent distribution to members of AARP. Mass-media will constitute policies issued as a result of solicitation of individuals through the mail or by mass-media advertising (including both print and broadcast advertising).

7. Underwriting Method:

a) Ages 65 and older:

- First six months of Medicare Part B coverage at age 65 or older – Medicare Supplement Plans are available on a guarantee issue basis.
- More than six months after becoming eligible for Medicare Part B Coverage except those that apply within six months after their 65th birthday – Applicants must satisfy underwriting requirements to be eligible for coverage, unless otherwise eligible for open enrollment or guaranteed issue.

8. Pre-Existing Conditions Exclusion: The maximum exclusion on these plans is 3 months/3 months.

9. Issue Age Limits:

Minimum Age – 65.

Maximum Age – None. Insureds must be members of AARP at the time of issue.

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 2010 Medicare Supplement plan, and the underwriting requirements.
- Insureds whose effective date is less than three years after their 65th birthday or Medicare Part B Effective Date, if later, pay the base rate.
- Insureds whose effective date is three or more years after their 65th birthday or Medicare Part B Effective Date, if later, pay rates based on their responses to medical questions when they applied.
  - Applicants whose answers indicate they have a serious medical condition, pay rates that are 50% (Tier 2) higher than the base rate.
  - Applicants whose answers indicate they do not have a serious medical condition pay:
    - The base rate if their effective date was less than six years after their 65th birthday or Medicare Part B Effective Date, if later; or
    - Rates that are 10% (Tier 1) higher than the base rate if their effective date was six or more years after their 65th birthday or Medicare Part B Effective Date, if later.

b. Rate Guarantee - New issues receive a six-month rate guarantee from their initial effective date. An insured will not receive an additional rate guarantee when switching from one AARP Medicare Supplement plan to another.

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.

3) Multi-Insured - 5% when two or more insureds on one account 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 –

- Insureds whose effective date is less than three years after their 65th birthday or Medicare Part B Effective Date, if later, receive discounts of 30% at age 65, 27% at age 66, 24% at age 67, and so on, decreasing by 3% each year until the discount percentage is 0%.
- Insureds whose effective date is three or more years and less than six years after their 65th birthday or Medicare Part B Effective Date, if later, whose responses to underwriting questions indicate they do not have a serious medical condition, receive discounts of 30% at age 65, 27% at age 66, 24% at age 67, and so on, decreasing by 3% each year until the discount percentage is 0%.
- Early Enrollment discounts are not reset when changing from one 2010 plan to another. The balance of the discount program from the original 2010 plan is carried over to the new plan.

d. Tobacco/Non-Tobacco rates - Rates for members who answer that they are tobacco users will be 10% higher than those who are not.

11. Actuary's Name: Timothy A. Koenig, ASA, MAAA  
Director, Actuarial Services  
UnitedHealthcare Insurance Company  
Post Office Box 130  
Montgomeryville, PA 18936  
(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 2015 Connecticut specific rates will be filed for approval with the Connecticut Department of Insurance in August 2014.

### **C. Rate Methodology/Assumptions**

1. General Method – Projections used in developing the 2015 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 2015 rating period. (Also see Attachment 3).

Projected claim costs for 2014 and 2015 are calculated from the grouped experience for plans B through G (for those plans). Plans A, K, L and N 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 2014 and 2015. The trend assumptions are based on the historical experience of the AARP Medicare Supplement Plans in your state and include selection.
3. Priced with Rate Increases – Rates are calculated to be sufficient through 2015. 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 – First year commissions will be paid up to \$500 per enrollment. Renewal commissions will be paid up to \$500 per year. Renewal commissions will be paid for years two through six. Additional incentives may be paid up to \$150 per enrollment.

Replacement commissions will be paid at the renewal rate.

5. Lapse Assumption – Lapse assumptions are based on actual AARP Medicare Supplement experience in your state. For 2014 and 2015, the assumed annual lapse rates (including death) are 7.6% and 6.9%, respectively.
6. Morbidity Assumption – Morbidity assumptions are based on actual AARP Medicare Supplement Plans experience in your state and are incorporated into the trend projections and base claim costs.
7. Interest Assumption – 5.0%.
8. Pre-Funding – The plans are community rated. The rates are projected to be effective until December 31, 2015 and reflect no pre-funding.

#### **D. Scope/Reason for Request**

1. Overall increase – The overall increase is 1.0%.
2. Variations by Cell – The requested rate increases vary by plan. Refer to the enclosed Rate Schedule.
3. Effective Date - January 1, 2015.
4. Timing – These plans are rated on a calendar year basis. For 2015, we propose to defer the rate revision until April 1, 2015, and have rates effective through December 31, 2015.

#### **E. Rates and Rating Factors**

1. Current – See Rate Schedule.
2. Proposed – See Rate Schedule.
3. Period Rates Apply – Effective January 1, 2015.

**F. Average Annualized Premium** – \$1,786. See Attachment 4 for 2015 annualized premiums by plan.

**G. Rate History** – See Attachment 5.

**H. Average Lives** – Attachment 1 shows AARP Medicare Supplement experience.

**I. Historical Incurred Claims** – Attachment 1 shows AARP Medicare Supplement experience.

**J. Historical Earned Premium** – Attachment 1 shows AARP Medicare Supplement experience.

**K. Loss Ratio Projection**

The target lifetime loss ratio for Standardized Medicare Supplement plans is 75.0% and was filed with the initial policy filing.

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 2013.
3. Lapse Assumption – Lapse assumptions are based on actual AARP Medicare Supplement experience in your state. For 2014 and 2015, the assumed annual lapse rates (including death) are 7.6% and 6.9%, respectively.
4. Claim Trend Assumption – Claim trend projections are based on actual AARP Medicare Supplement experience in your state 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, 2015 is 81.0%.
  - Without a change to the 2014 rate, the anticipated lifetime loss ratio is 81.2%.

## **L. Loss Ratio Demonstration**

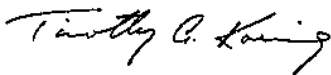
The anticipated lifetime and future loss ratios for these plans are shown in Attachment 1. After proposed rate actions, the anticipated lifetime loss ratios, future loss ratios and third year loss ratios are greater than or equal to the applicable ratio. For plans with non-credible experience, the combined experience of Standardized plans within your state is used to make this determination.

## **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 the applicable laws, regulations and rules of the State of Rhode Island.
- 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.



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

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July 10, 2014

Date

July 10, 2014

Joseph Torti III  
Superintendent  
Rhode Island Department of Business Regulation  
Insurance Division  
1511 Pontiac Avenue, Building 69-2  
Cranston, Rhode Island 02920

Re: Rate Revision Filing  
Rates for 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, 2015 for the modernized versions of Standardized Medicare Supplement Plans following the plan designs required in the MIPPA legislation. These plans are issued to members of AARP.

The proposed rates include an average rate increase of 1.0%. With these increases we project an anticipated lifetime loss ratio of 81.0%.

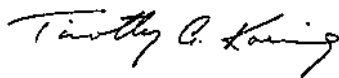
The enclosed actuarial memorandum provides supporting information. Certification regarding compliance with loss ratio standards for your state is also provided.

The rates are proposed to be effective January 1, 2015 through December 31, 2015. For 2015, we propose to defer the implementation of the January 1, 2015 rate revision until April 1, 2015, and have the rates effective through December 31, 2015. We anticipate that the next rate revision will be effective January 1, 2016 through December 31, 2016.

We would appreciate your acting expeditiously on this request so that we can provide AARP members with adequate notice of their 2015 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,



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

**Life, Accident & Health, Annuity, Credit Transmittal Document**

1.	Prepared for the State of	Rhode Island
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2.	Department Use Only	
	State Tracking ID	

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	UnitedHealthcare Insurance Company P.O. Box 130 Montgomeryville, Pa 18936	CT	HEALTH	0707	79413	36-2739571	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	TIMOTHY A. KOENIG P.O.BOX 130 MONTGOMERYVILLE, PA 18936	215-902-8429	215-902-8801	Timothy_A_Koenig@uhc.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number	Rerate 2015 (Plans sold June 2010 and later)
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____
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8.	Market	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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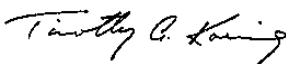
9.	Type of Insurance (TOI)	MS08G
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10.	Sub-Type of Insurance (Sub-TOI)	<u>MS08G.012 – Multi-Plan 2010</u>
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11.	Submitted Documents	<input type="checkbox"/> <b>FORMS</b> <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other  <u><b>Rates</b></u> <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate  <input type="checkbox"/> <b>FILING OTHER THAN FORM OR RATE:</b> Please explain: _____  <u><b>SUPPORTING DOCUMENTATION</b></u> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____
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<b>12.</b>	<b>Filing Submission Date</b>	<b>July 10, 2014</b>	
<b>13</b>	<b>Filing Fee (If required)</b>	Amount	<u>\$40.00</u>
		Check Date	<u>EFT</u>
		Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No	Check Number <u>EFT</u>
<b>14.</b>	<b>Date of Domiciliary Approval</b>	<b>To be filed August 2014</b>	
<b>15.</b>	<b>Filing Description:</b>		
	<p><b>RATES FOR STANDARDIZED MEDICARE SUPPLEMENT PLANS</b></p> <p><b>SEE ATTACHED COVER LETTER</b></p>		

<b>16.</b>	<b>Certification (If required)</b>	
<p><b>I HEREBY CERTIFY</b> that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Rhode Island</u>.</p>		
Print Name <u><b>TIMOTHY A. KOENIG</b></u>		Title <u><b>DIRECTOR, ACTUARIAL SERVICES</b></u>
Signature <u></u>		Date: <u><b>July 10, 2014</b></u>

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

	<b>Document Name</b>	<b>Form Number</b>		<b>Replaced Form Number</b>
	<b>Description</b>			<b>Previous State Filing Number</b>
01		N/A	<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	

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<b>18.</b>	<b>Rate Filing Attachment</b>			
<b>This filing transmittal is part of company tracking number</b>			<b>Rerate 2015 (Plans sold June 2010 and later)</b>	
<b>This filing corresponds to form filing company tracking number</b>				
<b>Overall percentage rate indication (when applicable)</b>				
<b>Overall percentage rate impact for this filing</b>			<b>1.0%</b>	
	<b>Document Name</b>	<b>Affected Form Numbers</b>		<b>Previous State Filing Number</b>
	<b>Description</b>			
01	Actuarial Memorandum and Rate Schedule	MDA 0001, MAA 0010	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 3.9% <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
02	Actuarial Memorandum and Rate Schedule	MDB 0002, MAB 0011	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 0.0% <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
03	Actuarial Memorandum and Rate Schedule	MDC 0003, MAC 0012	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 0.0% <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
04	Actuarial Memorandum and Rate Schedule	MDF 0004, MAF 0013	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 0.0% <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
05	Actuarial Memorandum and Rate Schedule	MDK 0005, MAK 0014	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 0.0% <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
06	Actuarial Memorandum and Rate Schedule	MDL 0006, MAL 0015	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 2.5% <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
07	Actuarial Memorandum and Rate Schedule	MDN 0007, MAN 0016	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 5.1% <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
08	Actuarial Memorandum and Rate Schedule		<input type="checkbox"/> New <input type="checkbox"/> Revised Request + % <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
09	Actuarial Memorandum and Rate Schedule		<input type="checkbox"/> New <input type="checkbox"/> Revised Request + % <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
10	Actuarial Memorandum and Rate Schedule		<input type="checkbox"/> New <input type="checkbox"/> Revised Request + % <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			

LH RFA-1

# **UNITEDHEALTHCARE INSURANCE COMPANY**

## **STANDARDIZED MEDICARE SUPPLEMENT RATE FILING**

**GROUP POLICY NUMBER G-36000-4**

**FORM NUMBERS**

**MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDK 0005, MDL 0006, MDN 0007,  
MAA 0010, MAB 0011, MAC 0012, MAF 0013, MAK 0014, MAL 0015, MAN 0016**

**Rhode Island**

**EFFECTIVE 1/1/2015**

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2. Actuarial Memorandum (6 pages)
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6. Attachment 4 – Average Annualized Premiums (1 page)
7. Attachment 5 – Rate History (2 pages)
8. Attachment 6 – Rhode Island and National Average Lives (2 pages)
9. Attachment 7 – Standardized Plans Trend Development (1 page)
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**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 and 2010 PLANS COMBINED**

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

**PLAN A****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
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	\$154,824	95.5%	139
2012	\$162,467	\$158,243	97.4%	138
2013	\$157,634	\$153,626	97.5%	127
2014	\$159,686	\$130,588	81.8%	124
Total Historical	\$2,085,135	\$1,639,132	78.6%	n/a
With Interest*	\$3,059,132	\$2,363,368	77.3%	n/a

**FUTURE EXPERIENCE - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2015	\$166,952	\$135,418	81.1%	127
2016	\$180,142	\$144,691	80.3%	128
2017	\$192,478	\$154,600	80.3%	129
2018	\$205,659	\$165,187	80.3%	130
2019	\$219,742	\$176,499	80.3%	131
2020	\$234,790	\$188,585	80.3%	132
2021	\$250,869	\$201,500	80.3%	133
2022	\$268,048	\$215,298	80.3%	134
2023	\$286,404	\$230,042	80.3%	135
2024	\$306,017	\$245,795	80.3%	136
Total Future	\$2,311,100	\$1,857,616	80.4%	n/a
Discounted with Interest*	\$1,780,345	\$1,431,277	80.4%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$3,059,132	\$2,363,368	77.3%	n/a
Total Future	\$1,713,313	\$1,431,277	83.5%	n/a
Total Lifetime	\$4,772,446	\$3,794,645	79.5%	n/a

**LIFETIME EXPERIENCE\* - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$3,059,132	\$2,363,368	77.3%	n/a
Total Future	\$1,780,345	\$1,431,277	80.4%	n/a
Total Lifetime	\$4,839,477	\$3,794,645	78.4%	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 Plan B

**PLAN B****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
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	\$132,243	76.9%	94
2012	\$187,024	\$116,765	62.4%	104
2013	\$196,396	\$181,404	92.4%	107
2014	\$188,754	\$142,874	75.7%	103
Total Historical	\$2,021,666	\$1,644,326	81.3%	n/a
With Interest*	\$2,840,708	\$2,345,085	82.6%	n/a

**FUTURE EXPERIENCE - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2015	\$201,402	\$156,303	77.6%	111
2016	\$215,194	\$167,006	77.6%	112
2017	\$229,930	\$178,443	77.6%	113
2018	\$245,676	\$190,663	77.6%	114
2019	\$262,500	\$203,719	77.6%	114
2020	\$280,476	\$217,670	77.6%	115
2021	\$299,683	\$232,576	77.6%	116
2022	\$320,205	\$248,503	77.6%	117
2023	\$342,133	\$265,520	77.6%	118
2024	\$365,562	\$283,703	77.6%	119
Total Future	\$2,762,762	\$2,144,105	77.6%	n/a
Discounted with Interest*	\$2,128,684	\$1,652,014	77.6%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$2,840,708	\$2,345,085	82.6%	n/a
Total Future	\$2,128,684	\$1,652,014	77.6%	n/a
Total Lifetime	\$4,969,392	\$3,997,099	80.4%	n/a

**LIFETIME EXPERIENCE\* - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$2,840,708	\$2,345,085	82.6%	n/a
Total Future	\$2,128,684	\$1,652,014	77.6%	n/a
Total Lifetime	\$4,969,392	\$3,997,099	80.4%	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 Plan C

**PLAN C****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
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	\$2,435,262	81.4%	1,443
2012	\$2,967,608	\$2,489,202	83.9%	1,411
2013	\$3,016,947	\$2,327,864	77.2%	1,368
2014	\$3,010,707	\$2,330,871	77.4%	1,310
Total Historical	\$38,946,789	\$32,585,636	83.7%	n/a
With Interest*	\$56,986,806	\$47,830,642	83.9%	n/a

**FUTURE EXPERIENCE - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2015	\$2,944,976	\$2,357,533	80.1%	1,268
2016	\$3,146,648	\$2,518,977	80.1%	1,279
2017	\$3,362,131	\$2,691,476	80.1%	1,289
2018	\$3,592,369	\$2,875,789	80.1%	1,299
2019	\$3,838,375	\$3,072,723	80.1%	1,310
2020	\$4,101,227	\$3,283,143	80.1%	1,320
2021	\$4,382,079	\$3,507,972	80.1%	1,331
2022	\$4,682,164	\$3,748,198	80.1%	1,341
2023	\$5,002,798	\$4,004,875	80.1%	1,352
2024	\$5,345,390	\$4,279,129	80.1%	1,363
Total Future	\$40,398,157	\$32,339,813	80.1%	n/a
Discounted with Interest*	\$31,126,427	\$24,917,543	80.1%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$56,986,806	\$47,830,642	83.9%	n/a
Total Future	\$31,126,427	\$24,917,543	80.1%	n/a
Total Lifetime	\$88,113,232	\$72,748,186	82.6%	n/a

**LIFETIME EXPERIENCE\* - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$56,986,806	\$47,830,642	83.9%	n/a
Total Future	\$31,126,427	\$24,917,543	80.1%	n/a
Total Lifetime	\$88,113,232	\$72,748,186	82.6%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY**

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

**PLAN D****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
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	\$132,735	102.1%	63
2012	\$107,163	\$97,255	90.8%	51
2013	\$90,042	\$102,406	113.7%	41
2014	\$83,670	\$65,073	77.8%	38
Total Historical	\$1,585,895	\$1,455,373	91.8%	n/a
With Interest*	\$2,380,171	\$2,116,901	88.9%	n/a

**FUTURE EXPERIENCE - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2015	\$75,713	\$61,479	81.2%	35
2016	\$72,230	\$58,651	81.2%	31
2017	\$68,908	\$55,953	81.2%	28
2018	\$65,738	\$53,379	81.2%	25
2019	\$62,714	\$50,924	81.2%	23
2020	\$59,829	\$48,581	81.2%	20
2021	\$57,077	\$46,346	81.2%	18
2022	\$54,451	\$44,214	81.2%	17
2023	\$51,947	\$42,181	81.2%	15
2024	\$49,557	\$40,240	81.2%	13
Total Future	\$618,165	\$501,947	81.2%	n/a
Discounted with Interest*	\$498,352	\$404,660	81.2%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$2,380,171	\$2,116,901	88.9%	n/a
Total Future	\$498,352	\$404,660	81.2%	n/a
Total Lifetime	\$2,878,523	\$2,521,561	87.6%	n/a

**LIFETIME EXPERIENCE\* - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$2,380,171	\$2,116,901	88.9%	n/a
Total Future	\$498,352	\$404,660	81.2%	n/a
Total Lifetime	\$2,878,523	\$2,521,561	87.6%	n/a

\*Accumulated at 5% interest rate



**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY**

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

**PLAN E****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
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	\$126,016	77.7%	82
2012	\$143,855	\$156,430	108.7%	72
2013	\$138,661	\$121,326	87.5%	66
2014	\$128,123	\$99,790	77.9%	59
Total Historical	\$2,644,490	\$2,213,876	83.7%	n/a
With Interest*	\$4,162,480	\$3,472,338	83.4%	n/a

**FUTURE EXPERIENCE - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2015	\$117,096	\$94,423	80.6%	53
2016	\$111,710	\$90,080	80.6%	48
2017	\$106,571	\$85,936	80.6%	43
2018	\$101,669	\$81,983	80.6%	39
2019	\$96,992	\$78,212	80.6%	35
2020	\$92,530	\$74,614	80.6%	31
2021	\$88,274	\$71,182	80.6%	28
2022	\$84,213	\$67,908	80.6%	25
2023	\$80,339	\$64,784	80.6%	23
2024	\$76,644	\$61,804	80.6%	21
Total Future	\$956,038	\$770,926	80.6%	n/a
Discounted with Interest*	\$770,739	\$621,505	80.6%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$4,162,480	\$3,472,338	83.4%	n/a
Total Future	\$770,739	\$621,505	80.6%	n/a
Total Lifetime	\$4,933,219	\$4,093,843	83.0%	n/a

**LIFETIME EXPERIENCE\* - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$4,162,480	\$3,472,338	83.4%	n/a
Total Future	\$770,739	\$621,505	80.6%	n/a
Total Lifetime	\$4,933,219	\$4,093,843	83.0%	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 Plan F

**PLAN F****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
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	\$4,188,935	84.7%	2,676
2011	\$6,470,393	\$5,443,906	84.1%	3,378
2012	\$7,937,978	\$6,429,832	81.0%	4,193
2013	\$9,756,698	\$7,925,240	81.2%	4,980
2014	\$11,978,229	\$9,337,989	78.0%	5,761
Total Historical	\$66,130,466	\$53,783,132	81.3%	n/a
With Interest*	\$86,142,893	\$70,123,203	81.4%	n/a

**FUTURE EXPERIENCE - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2015	\$13,611,780	\$10,879,193	79.9%	6,508
2016	\$14,543,914	\$11,624,200	79.9%	6,560
2017	\$15,539,882	\$12,420,225	79.9%	6,613
2018	\$16,604,053	\$13,270,762	79.9%	6,666
2019	\$17,741,098	\$14,179,544	79.9%	6,719
2020	\$18,956,009	\$15,150,559	79.9%	6,773
2021	\$20,254,116	\$16,188,069	79.9%	6,827
2022	\$21,641,118	\$17,296,628	79.9%	6,882
2023	\$23,123,102	\$18,481,101	79.9%	6,937
2024	\$24,706,572	\$19,746,687	79.9%	6,992
Total Future	\$186,721,642	\$149,236,969	79.9%	n/a
Discounted with Interest*	\$143,867,394	\$114,985,780	79.9%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$86,142,893	\$70,123,203	81.4%	n/a
Total Future	\$143,867,394	\$114,985,780	79.9%	n/a
Total Lifetime	\$230,010,286	\$185,108,983	80.5%	n/a

**LIFETIME EXPERIENCE\* - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$86,142,893	\$70,123,203	81.4%	n/a
Total Future	\$143,867,394	\$114,985,780	79.9%	n/a
Total Lifetime	\$230,010,286	\$185,108,983	80.5%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY**

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

**PLAN G****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
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	\$111,505	66.3%	85
2012	\$164,612	\$194,166	118.0%	82
2013	\$162,832	\$138,087	84.8%	77
2014	\$150,061	\$116,515	77.6%	69
Total Historical	\$2,503,910	\$2,040,457	81.5%	n/a
With Interest*	\$3,735,403	\$3,027,281	81.0%	n/a

**FUTURE EXPERIENCE - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2015	\$137,150	\$110,406	80.5%	62
2016	\$130,841	\$105,327	80.5%	56
2017	\$124,822	\$100,482	80.5%	50
2018	\$119,080	\$95,860	80.5%	45
2019	\$113,602	\$91,450	80.5%	41
2020	\$108,377	\$87,244	80.5%	37
2021	\$103,391	\$83,231	80.5%	33
2022	\$98,635	\$79,402	80.5%	30
2023	\$94,098	\$75,749	80.5%	27
2024	\$89,770	\$72,265	80.5%	24
Total Future	\$1,119,766	\$901,416	80.5%	n/a
Discounted with Interest*	\$902,733	\$726,704	80.5%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$3,735,403	\$3,027,281	81.0%	n/a
Total Future	\$902,733	\$726,704	80.5%	n/a
Total Lifetime	\$4,638,136	\$3,753,985	80.9%	n/a

**LIFETIME EXPERIENCE\* - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$3,735,403	\$3,027,281	81.0%	n/a
Total Future	\$902,733	\$726,704	80.5%	n/a
Total Lifetime	\$4,638,136	\$3,753,985	80.9%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY**

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

**PLAN H****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
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	\$24,684	61.6%	17
2013	\$35,234	\$20,334	57.7%	15
2014	\$30,545	\$22,620	74.1%	14
Total Historical	\$1,051,056	\$999,630	95.1%	n/a
With Interest*	\$1,728,184	\$1,684,516	97.5%	n/a

**FUTURE EXPERIENCE - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2015	\$27,558	\$21,594	78.4%	12
2016	\$26,291	\$20,600	78.4%	11
2017	\$25,081	\$19,653	78.4%	10
2018	\$23,928	\$18,749	78.4%	9
2019	\$22,827	\$17,886	78.4%	8
2020	\$21,777	\$17,063	78.4%	7
2021	\$20,775	\$16,279	78.4%	7
2022	\$19,820	\$15,530	78.4%	6
2023	\$18,908	\$14,815	78.4%	5
2024	\$18,038	\$14,134	78.4%	5
Total Future	\$225,003	\$176,303	78.4%	n/a
Discounted with Interest*	\$181,393	\$142,132	78.4%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$1,728,184	\$1,684,516	97.5%	n/a
Total Future	\$181,393	\$142,132	78.4%	n/a
Total Lifetime	\$1,909,577	\$1,826,648	95.7%	n/a

**LIFETIME EXPERIENCE\* - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$1,728,184	\$1,684,516	97.5%	n/a
Total Future	\$181,393	\$142,132	78.4%	n/a
Total Lifetime	\$1,909,577	\$1,826,648	95.7%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY**

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

**PLAN I****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
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	\$300,513	74.3%	184
2012	\$364,894	\$266,022	72.9%	165
2013	\$344,512	\$233,440	67.8%	154
2014	\$315,418	\$233,657	74.1%	142
Total Historical	\$7,181,368	\$5,525,088	76.9%	n/a
With Interest*	\$11,211,276	\$8,661,236	77.3%	n/a

**FUTURE EXPERIENCE - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2015	\$292,647	\$228,291	78.0%	131
2016	\$279,185	\$217,790	78.0%	118
2017	\$266,342	\$207,772	78.0%	106
2018	\$254,091	\$198,214	78.0%	96
2019	\$242,402	\$189,096	78.0%	86
2020	\$231,252	\$180,398	78.0%	77
2021	\$220,614	\$172,100	78.0%	70
2022	\$210,466	\$164,183	78.0%	63
2023	\$200,785	\$156,631	78.0%	56
2024	\$191,549	\$149,426	78.0%	51
Total Future	\$2,389,332	\$1,863,900	78.0%	n/a
Discounted with Interest*	\$1,926,232	\$1,502,639	78.0%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$11,211,276	\$8,661,236	77.3%	n/a
Total Future	\$1,926,232	\$1,502,639	78.0%	n/a
Total Lifetime	\$13,137,508	\$10,163,876	77.4%	n/a

**LIFETIME EXPERIENCE\* - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$11,211,276	\$8,661,236	77.3%	n/a
Total Future	\$1,926,232	\$1,502,639	78.0%	n/a
Total Lifetime	\$13,137,508	\$10,163,876	77.4%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY**

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

**PLAN J****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
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	\$1,699,410	83.9%	924
2011	\$2,077,133	\$1,579,399	76.0%	872
2012	\$2,031,923	\$1,546,901	76.1%	840
2013	\$2,038,550	\$1,584,730	77.7%	820
2014	\$2,006,265	\$1,561,146	77.8%	782
Total Historical	\$25,314,250	\$21,057,573	83.2%	n/a
With Interest*	\$36,545,010	\$30,789,038	84.2%	n/a

**FUTURE EXPERIENCE - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2015	\$1,915,317	\$1,552,509	81.1%	738
2016	\$1,827,212	\$1,481,094	81.1%	664
2017	\$1,743,160	\$1,412,964	81.1%	598
2018	\$1,662,975	\$1,347,967	81.1%	538
2019	\$1,586,478	\$1,285,961	81.1%	484
2020	\$1,513,500	\$1,226,807	81.1%	436
2021	\$1,443,879	\$1,170,373	81.1%	392
2022	\$1,377,461	\$1,116,536	81.1%	353
2023	\$1,314,097	\$1,065,176	81.1%	318
2024	\$1,253,649	\$1,016,178	81.1%	286
Total Future	\$15,637,728	\$12,675,564	81.1%	n/a
Discounted with Interest*	\$12,606,823	\$10,218,786	81.1%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$36,545,010	\$30,789,038	84.2%	n/a
Total Future	\$12,606,823	\$10,218,786	81.1%	n/a
Total Lifetime	\$49,151,833	\$41,007,824	83.4%	n/a

**LIFETIME EXPERIENCE\* - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$36,545,010	\$30,789,038	84.2%	n/a
Total Future	\$12,606,823	\$10,218,786	81.1%	n/a
Total Lifetime	\$49,151,833	\$41,007,824	83.4%	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 Plan K

**PLAN K****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
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	\$20,019	76.0%	37
2013	\$35,637	\$26,841	75.3%	50
2014	\$38,351	\$26,968	70.3%	49
Total Historical	\$164,968	\$115,066	69.8%	n/a
With Interest*	\$190,866	\$132,082	69.2%	n/a

**FUTURE EXPERIENCE - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2015	\$42,508	\$31,878	75.0%	56
2016	\$45,419	\$34,061	75.0%	57
2017	\$48,529	\$36,393	75.0%	57
2018	\$51,852	\$38,885	75.0%	58
2019	\$55,403	\$41,548	75.0%	58
2020	\$59,197	\$44,393	75.0%	59
2021	\$63,251	\$47,433	75.0%	59
2022	\$67,583	\$50,682	75.0%	59
2023	\$72,211	\$54,152	75.0%	60
2024	\$77,156	\$57,861	75.0%	60
Total Future	\$583,109	\$437,286	75.0%	n/a
Discounted with Interest*	\$449,280	\$336,925	75.0%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$190,866	\$132,082	69.2%	n/a
Total Future	\$449,280	\$336,925	75.0%	n/a
Total Lifetime	\$640,146	\$469,007	73.3%	n/a

**LIFETIME EXPERIENCE\* - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$190,866	\$132,082	69.2%	n/a
Total Future	\$449,280	\$336,925	75.0%	n/a
Total Lifetime	\$640,146	\$469,007	73.3%	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 Plan L

**PLAN L****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
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	\$35,259	92.9%	32
2012	\$40,275	\$19,224	47.7%	33
2013	\$43,789	\$31,374	71.6%	36
2014	\$42,959	\$32,872	76.5%	33
Total Historical	\$276,877	\$202,830	73.3%	n/a
With Interest*	\$330,570	\$241,114	72.9%	n/a

**FUTURE EXPERIENCE - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2015	\$47,433	\$36,768	77.5%	36
2016	\$50,994	\$39,286	77.0%	36
2017	\$54,486	\$41,977	77.0%	37
2018	\$58,217	\$44,851	77.0%	37
2019	\$62,204	\$47,923	77.0%	37
2020	\$66,464	\$51,204	77.0%	38
2021	\$71,015	\$54,711	77.0%	38
2022	\$75,878	\$58,457	77.0%	38
2023	\$81,075	\$62,461	77.0%	39
2024	\$86,627	\$66,738	77.0%	39
Total Future	\$654,394	\$504,377	77.1%	n/a
Discounted with Interest*	\$504,145	\$388,618	77.1%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$330,570	\$241,114	72.9%	n/a
Total Future	\$491,951	\$388,618	79.0%	n/a
Total Lifetime	\$822,521	\$629,732	76.6%	n/a

**LIFETIME EXPERIENCE\* - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$330,570	\$241,114	72.9%	n/a
Total Future	\$504,145	\$388,618	77.1%	n/a
Total Lifetime	\$834,714	\$629,732	75.4%	n/a

\*Accumulated at 5% interest rate



**RHODE ISLAND - LOSS RATIO PROJECTIONS - 2010 PLAN ONLY**

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

**PLAN N****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$16,307	\$7,751	47.5%	14
2011	\$387,032	\$312,386	80.7%	304
2012	\$632,900	\$521,524	82.4%	523
2013	\$1,138,420	\$919,109	80.7%	918
2014	\$1,862,699	\$1,450,155	77.9%	1,404
Total Historical	\$4,037,359	\$3,210,925	79.5%	n/a
With Interest*	\$4,327,976	\$3,444,254	79.6%	n/a

**FUTURE EXPERIENCE - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2015	\$2,692,079	\$2,086,780	77.5%	1,973
2016	\$2,909,490	\$2,229,683	76.6%	1,989
2017	\$3,108,731	\$2,382,372	76.6%	2,005
2018	\$3,321,617	\$2,545,517	76.6%	2,021
2019	\$3,549,082	\$2,719,834	76.6%	2,037
2020	\$3,792,123	\$2,906,088	76.6%	2,053
2021	\$4,051,807	\$3,105,097	76.6%	2,070
2022	\$4,329,275	\$3,317,734	76.6%	2,086
2023	\$4,625,744	\$3,544,932	76.6%	2,103
2024	\$4,942,515	\$3,787,689	76.6%	2,120
Total Future	\$37,322,462	\$28,625,724	76.7%	n/a
Discounted with Interest*	\$28,750,276	\$22,055,870	76.7%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$4,327,976	\$3,444,254	79.6%	n/a
Total Future	\$27,385,677	\$22,055,870	80.5%	n/a
Total Lifetime	\$31,713,653	\$25,500,124	80.4%	n/a

**LIFETIME EXPERIENCE\* - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$4,327,976	\$3,444,254	79.6%	n/a
Total Future	\$28,750,276	\$22,055,870	76.7%	n/a
Total Lifetime	\$33,078,252	\$25,500,124	77.1%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - PRUDENTIAL, 1990, AND 2010 PLANS COMBINED**

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

**TOTAL STANDARDIZED****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
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	\$9,455,958	84.4%	5,856
2011	\$13,225,023	\$10,799,018	81.7%	6,718
2012	\$14,807,111	\$12,040,266	81.3%	7,666
2013	\$17,155,351	\$13,765,781	80.2%	8,759
2014	\$19,995,467	\$15,551,119	77.8%	9,889
Total Historical	\$153,944,230	\$126,473,044	82.2%	n/a
With Interest*	\$213,641,474	\$176,231,058	82.5%	n/a

**FUTURE EXPERIENCE - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2015	\$22,272,611	\$17,752,575	79.7%	11,111
2016	\$23,539,269	\$18,731,446	79.6%	11,088
2017	\$24,871,052	\$19,788,245	79.6%	11,077
2018	\$26,306,924	\$20,927,805	79.6%	11,075
2019	\$27,853,420	\$22,155,318	79.5%	11,083
2020	\$29,517,551	\$23,476,349	79.5%	11,098
2021	\$31,306,831	\$24,896,868	79.5%	11,121
2022	\$33,229,317	\$26,423,273	79.5%	11,151
2023	\$35,293,640	\$28,062,419	79.5%	11,187
2024	\$37,509,044	\$29,821,648	79.5%	11,229
Total Future	\$291,699,658	\$232,035,946	79.5%	n/a
Discounted with Interest*	\$225,492,821	\$179,384,453	79.6%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$213,641,474	\$176,231,058	82.5%	n/a
Total Future	\$224,048,998	\$179,384,453	80.1%	n/a
Total Lifetime	\$437,690,471	\$355,615,511	81.2%	n/a

**LIFETIME EXPERIENCE\* - WITH 2015 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$213,641,474	\$176,231,058	82.5%	n/a
Total Future	\$225,492,821	\$179,384,453	79.6%	n/a
Total Lifetime	\$439,134,295	\$355,615,511	81.0%	n/a

\*Accumulated at 5% interest rate

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN A

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	58,697	87,049	67.4%	119
Total		58,697	87,049	67.4%	119
1999	1999	725	3,976	18.2%	5
	1998	59,444	70,004	84.9%	79
Total		60,170	73,980	81.3%	84
2000	2000	7,759	12,904	60.1%	15
	1999	2,138	7,362	29.0%	8
	1998	45,706	64,239	71.2%	69
Total		55,603	84,505	65.8%	92
2001	2001	2,020	7,349	27.5%	8
	2000	7,922	15,107	52.4%	17
	1999	4,028	6,041	66.7%	6
	1998	66,304	64,083	103.5%	68
Total		80,274	92,580	86.7%	99
2002	2002	5,149	6,452	79.8%	7
	2001	6,375	11,065	57.6%	12
	2000	11,628	12,234	95.0%	13
	1998-1999	58,490	56,066	104.3%	59
Total		81,641	85,816	95.1%	91
2003	2003	8,575	7,992	107.3%	9
	2002	11,917	13,765	86.6%	14
	2001	3,081	11,341	27.2%	11
	1998-2000	52,833	62,391	84.7%	63
Total		76,406	95,490	80.0%	97
2004	2004	6,708	10,369	64.7%	10
	2003	14,530	13,679	106.2%	14
	2002	10,534	15,461	68.1%	14
	1998-2001	38,368	71,429	53.7%	64
Total		70,139	110,938	63.2%	101
2005	2005	4,081	9,653	42.3%	8
	2004	6,474	12,454	52.0%	12
	2003	10,029	10,963	91.5%	10
	1998-2002	37,132	74,657	49.7%	64
Total		57,716	107,727	53.6%	95
2006	2006	9,148	21,906	41.8%	18
	2005	6,208	13,152	47.2%	11
	2004	3,770	11,828	31.9%	11
	1998-2003	50,580	80,538	62.8%	67
Total		69,707	127,425	54.7%	106
2007	2007	7,966	10,278	77.5%	9
	2006	39,417	30,157	130.7%	25
	2005	5,281	11,821	44.7%	10
	1998-2004	54,833	85,042	64.5%	71
Total		107,497	137,298	78.3%	115
2008	2008	7,880	11,013	71.6%	10
	2007	7,566	14,609	51.8%	13
	2006	24,418	22,861	106.8%	20
	1998-2005	46,817	84,135	55.6%	70
Total		86,681	132,618	65.4%	113

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN A

Incurred Year	Issue Year	Incurred Claims	Earned 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	103,980	123,433	84.2%	102
Total		154,824	162,191	95.5%	139
2012	2012	9,498	5,761	164.9%	7
	2011	9,167	17,740	51.7%	16
	2010	34,132	10,975	311.0%	11
	1998-2009	105,446	127,991	82.4%	104
Total		158,243	162,467	97.4%	138
2013	2013	5,807	7,055	82.3%	5
	2012	12,089	7,724	156.5%	8
	2011	2,723	10,410	26.2%	10
	1998-2010	133,007	132,445	100.4%	104
Total		153,626	157,634	97.5%	127

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN B

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	73,717	75,797	97.3%	69
Total		73,717	75,797	97.3%	69
1999	1999	0	0	0.0%	0
	1998	65,770	64,254	102.4%	49
Total		65,770	64,254	102.4%	49
2000	2000	1,172	4,088	28.7%	3
	1999	0	0	0.0%	0
	1998	51,355	53,886	95.3%	41
Total		52,527	57,975	90.6%	44
2001	2001	0	697	0.0%	1
	2000	1,526	7,147	21.3%	5
	1999	0	0	0.0%	0
	1998	39,130	45,982	85.1%	35
Total		40,655	53,825	75.5%	41
2002	2002	10,575	5,682	186.1%	5
	2001	116	443	26.1%	0
	2000	4,999	7,223	69.2%	5
	1998-1999	20,442	37,935	53.9%	29
Total		36,132	51,283	70.5%	40
2003	2003	3,742	7,631	49.0%	6
	2002	16,624	9,978	166.6%	8
	2001	0	0	0.0%	0
	1998-2000	26,707	41,654	64.1%	30
Total		47,074	59,263	79.4%	44
2004	2004	21,829	19,139	114.1%	13
	2003	7,289	13,278	54.9%	10
	2002	13,974	11,180	125.0%	8
	1998-2001	35,409	40,830	86.7%	28
Total		78,500	84,427	93.0%	59
2005	2005	15,096	6,036	250.1%	4
	2004	18,933	25,205	75.1%	17
	2003	9,759	11,742	83.1%	8
	1998-2002	50,597	54,301	93.2%	36
Total		94,385	97,285	97.0%	66
2006	2006	15,230	24,457	62.3%	16
	2005	7,907	6,655	118.8%	5
	2004	18,898	24,391	77.5%	15
	1998-2003	52,244	60,256	86.7%	39
Total		94,280	115,760	81.4%	75
2007	2007	13,636	16,365	83.3%	11
	2006	28,975	35,360	81.9%	22
	2005	5,353	7,624	70.2%	5
	1998-2004	67,188	69,337	96.9%	43
Total		115,151	128,686	89.5%	81
2008	2008	27,605	25,924	106.5%	16
	2007	13,397	24,549	54.6%	16
	2006	14,559	27,428	53.1%	17
	1998-2005	45,464	68,097	66.8%	41
Total		101,024	145,998	69.2%	90

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN B

Incurred Year	Issue Year	Incurred Claims	Earned 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	11,018	19,040	57.9%	10
	2009	26,647	19,324	137.9%	11
	1998-2008	86,742	119,488	72.6%	65
Total		132,243	171,868	76.9%	94
2012	2012	8,427	16,044	52.5%	10
	2011	16,290	26,222	62.1%	15
	2010	12,737	17,884	71.2%	9
	1998-2009	79,311	126,875	62.5%	69
Total		116,765	187,024	62.4%	104
2013	2013	10,095	15,605	64.7%	11
	2012	38,375	22,018	174.3%	14
	2011	8,079	18,934	42.7%	10
	1998-2010	124,855	139,839	89.3%	73
Total		181,404	196,396	92.4%	107

RHODE ISLAND'S EXPERIENCE BY DURATION

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		1,159,394	1,406,557	82.4%	1,120
1999	1999	76,745	68,133	112.6%	51
	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%	141
	1999	118,399	134,879	87.8%	99
	1998	946,534	1,170,942	80.8%	830
Total		1,253,679	1,497,399	83.7%	1,070
2001	2001	99,301	145,112	68.4%	102
	2000	270,315	265,506	101.8%	188
	1999	114,805	130,995	87.6%	92
	1998	946,260	1,135,525	83.3%	788
Total		1,430,682	1,677,138	85.3%	1,169
2002	2002	101,369	119,749	84.7%	88
	2001	177,378	218,177	81.3%	151
	2000	220,068	236,187	93.2%	163
	1998-1999	1,106,824	1,143,915	96.8%	793
Total		1,605,640	1,718,027	93.5%	1,195
2003	2003	100,155	148,217	67.6%	106
	2002	210,883	205,050	102.8%	141
	2001	152,065	222,651	68.3%	140
	1998-2000	1,222,919	1,382,499	88.5%	897
Total		1,686,022	1,958,418	86.1%	1,284
2004	2004	57,220	102,043	56.1%	65
	2003	157,184	229,777	68.4%	154
	2002	157,875	198,963	79.3%	125
	1998-2001	1,328,670	1,600,390	83.0%	971
Total		1,700,949	2,131,173	79.8%	1,315
2005	2005	76,519	104,997	72.9%	67
	2004	147,123	168,479	87.3%	104
	2003	147,159	225,412	65.3%	142
	1998-2002	1,453,608	1,691,958	85.9%	1,003
Total		1,824,409	2,190,847	83.3%	1,315
2006	2006	217,145	194,692	111.5%	118
	2005	152,548	163,654	93.2%	98
	2004	117,799	162,349	72.6%	95
	1998-2003	1,718,507	1,861,795	92.3%	1,064
Total		2,206,000	2,382,490	92.6%	1,374
2007	2007	69,157	120,455	57.4%	73
	2006	253,910	297,282	85.4%	172
	2005	127,000	163,250	77.8%	91
	1998-2004	1,645,198	1,946,381	84.5%	1,062
Total		2,095,266	2,527,368	82.9%	1,399
2008	2008	59,880	106,902	56.0%	67
	2007	124,100	175,775	70.6%	104
	2006	236,539	283,401	83.5%	154
	1998-2005	1,843,526	2,055,681	89.7%	1,083
Total		2,264,045	2,621,759	86.4%	1,407

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN C

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
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	102,257	110,294	92.7%	66
	2010	182,937	211,975	86.3%	121
	2009	221,808	224,975	98.6%	125
	1998-2008	1,928,260	2,446,138	78.8%	1,131
Total		2,435,262	2,993,383	81.4%	1,443
2012	2012	61,764	84,405	73.2%	49
	2011	141,128	168,562	83.7%	98
	2010	172,118	203,206	84.7%	111
	1998-2009	2,114,192	2,511,435	84.2%	1,154
Total		2,489,202	2,967,608	83.9%	1,411
2013	2013	48,162	48,852	98.6%	27
	2012	106,149	124,827	85.0%	69
	2011	143,923	170,963	84.2%	93
	1998-2010	2,029,630	2,672,304	76.0%	1,179
Total		2,327,864	3,016,947	77.2%	1,368



RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN D

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	43,853	63,294	69.3%	58
Total		43,853	63,294	69.3%	58
1999	1999	2,667	2,353	113.3%	2
	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
	1998	68,055	59,006	115.3%	45
Total		74,032	78,706	94.1%	60
2001	2001	2,146	4,993	43.0%	3
	2000	12,569	19,233	65.4%	15
	1999	4,080	2,736	149.1%	2
	1998	36,264	54,182	66.9%	40
Total		55,059	81,144	67.9%	60
2002	2002	1,126	3,042	37.0%	2
	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%	3
	2002	3,232	6,530	49.5%	4
	2001	5,607	6,532	85.8%	5
	1998-2000	46,054	64,044	71.9%	44
Total		59,414	82,435	72.1%	56
2004	2004	6,616	2,521	262.5%	2
	2003	7,123	9,484	75.1%	6
	2002	3,965	6,737	58.9%	4
	1998-2001	51,456	69,768	73.8%	45
Total		69,160	88,511	78.1%	57
2005	2005	3,710	6,577	56.4%	4
	2004	9,188	3,423	268.4%	2
	2003	4,376	8,649	50.6%	5
	1998-2002	67,637	73,308	92.3%	46
Total		84,911	91,957	92.3%	57
2006	2006	3,491	6,226	56.1%	4
	2005	3,417	7,167	47.7%	4
	2004	1,507	3,141	48.0%	2
	1998-2003	59,567	77,807	76.6%	47
Total		67,981	94,341	72.1%	56
2007	2007	4,168	8,965	46.5%	5
	2006	2,760	8,797	31.4%	5
	2005	3,706	7,474	49.6%	4
	1998-2004	93,974	72,122	130.3%	42
Total		104,608	97,357	107.4%	56
2008	2008	6,425	6,758	95.1%	4
	2007	2,910	8,634	33.7%	5
	2006	7,572	9,193	82.4%	5
	1998-2005	78,676	80,078	98.2%	45
Total		95,583	104,664	91.3%	59

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN D

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
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	5,033	8,076	62.3%	4
	2009	29,307	24,003	122.1%	12
	1998-2008	98,395	97,898	100.5%	48
Total		132,735	129,977	102.1%	63
2012	2010	8,613	8,166	105.5%	4
	1998-2009	88,642	98,997	89.5%	47
Total		97,255	107,163	90.8%	51
2013	1998-2010	102,406	90,042	113.7%	41
Total		102,406	90,042	113.7%	41

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN E

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	139,773	152,240	91.8%	149
Total		139,773	152,240	91.8%	149
1999	1999	8,694	19,905	43.7%	16
	1998	128,243	155,632	82.4%	128
Total		136,937	175,537	78.0%	144
2000	2000	2,812	7,503	37.5%	6
	1999	15,656	24,040	65.1%	18
	1998	103,826	140,890	73.7%	106
Total		122,294	172,433	70.9%	130
2001	2001	3,793	5,771	65.7%	4
	2000	7,710	10,389	74.2%	8
	1999	24,062	25,270	95.2%	19
	1998	80,618	124,360	64.8%	92
Total		116,184	165,790	70.1%	123
2002	2002	4,034	7,093	56.9%	5
	2001	5,601	9,040	62.0%	7
	2000	4,072	8,093	50.3%	6
	1998-1999	85,986	119,790	71.8%	89
Total		99,693	144,016	69.2%	107
2003	2003	698	2,488	28.0%	2
	2002	12,610	17,534	71.9%	13
	2001	12,516	10,511	119.1%	7
	1998-2000	139,766	130,117	107.4%	90
Total		165,589	160,650	103.1%	112
2004	2004	140	2,187	6.4%	1
	2003	6,510	6,367	102.2%	4
	2002	6,531	13,685	47.7%	10
	1998-2001	138,559	146,567	94.5%	96
Total		151,740	168,807	89.9%	111
2005	2005	1,513	512	295.5%	0
	2004	126	885	14.3%	1
	2003	2,734	2,863	95.5%	2
	1998-2002	164,092	148,877	110.2%	95
Total		168,465	153,136	110.0%	98
2006	2006	5,193	5,445	95.4%	4
	2005	2,033	3,162	64.3%	2
	2004	758	2,662	28.5%	2
	1998-2003	115,115	142,884	80.6%	88
Total		123,099	154,153	79.9%	95
2007	2007	174	1,840	9.5%	1
	2006	5,136	9,154	56.1%	6
	2005	904	3,259	27.7%	2
	1998-2004	113,790	140,667	80.9%	84
Total		120,005	154,920	77.5%	92
2008	2008	432	1,257	34.4%	1
	2007	0	1,432	0.0%	1
	2006	9,964	11,691	85.2%	7
	1998-2005	137,229	134,644	101.9%	77
Total		147,626	149,024	99.1%	85

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN E

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
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	121,362	147,252	82.4%	74
Total		126,016	162,164	77.7%	82
2012	2010	14	2,251	0.6%	1
	1998-2009	156,416	141,604	110.5%	71
Total		156,430	143,855	108.7%	72
2013	1998-2010	121,326	138,661	87.5%	66
Total		121,326	138,661	87.5%	66

RHODE ISLAND'S EXPERIENCE BY DURATION

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
	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	77,220	85.6%	52
	1998	945,700	1,084,160	87.2%	723
Total		1,124,758	1,350,987	83.3%	909
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
	2002	130,677	173,594	75.3%	120
	2001	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
	1998-2001	1,092,902	1,283,415	85.2%	780
Total		1,514,924	1,803,165	84.0%	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
	2005	176,476	262,458	67.2%	168
	2004	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
	1998-2004	1,455,436	1,775,252	82.0%	975
Total		2,404,715	3,002,169	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

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN F

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	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	615,403	704,198	87.4%	415
	2009	651,006	720,590	90.3%	445
	2008	447,491	610,842	73.3%	372
	1998-2007	2,475,035	2,907,613	85.1%	1,444
Total		4,188,935	4,943,243	84.7%	2,676
2011	2011	980,728	1,101,596	89.0%	650
	2010	942,709	1,111,894	84.8%	646
	2009	589,563	738,575	79.8%	415
	1998-2008	2,930,906	3,518,327	83.3%	1,667
Total		5,443,906	6,470,393	84.1%	3,378
2012	2012	926,291	1,141,464	81.1%	688
	2011	1,343,461	1,632,846	82.3%	965
	2010	877,833	1,063,260	82.6%	589
	1998-2009	3,282,247	4,100,408	80.0%	1,950
Total		6,429,832	7,937,978	81.0%	4,193
2013	2013	970,573	1,182,899	82.1%	667
	2012	1,583,406	1,858,597	85.2%	1,064
	2011	1,419,998	1,655,771	85.8%	906
	1998-2010	3,951,263	5,059,430	78.1%	2,343
Total		7,925,240	9,756,698	81.2%	4,980

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN G

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	64,763	87,467	74.0%	77
Total		64,763	87,467	74.0%	77
1999	1999	2,438	9,696	25.1%	7
	1998	58,642	89,254	65.7%	65
Total		61,081	98,950	61.7%	72
2000	2000	8,961	7,758	115.5%	6
	1999	6,847	13,851	49.4%	10
	1998	55,731	76,999	72.4%	55
Total		71,538	98,608	72.5%	71
2001	2001	16,953	14,714	115.2%	11
	2000	9,159	10,494	87.3%	8
	1999	8,378	13,853	60.5%	10
	1998	43,689	70,787	61.7%	50
Total		78,179	109,848	71.2%	78
2002	2002	6,983	17,863	39.1%	12
	2001	14,804	17,872	82.8%	13
	2000	26,813	9,993	268.3%	7
	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
	2002	11,451	26,974	42.5%	18
	2001	13,417	10,397	129.0%	7
	1998-2000	65,043	74,978	86.7%	51
Total		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%	18
	1998-2001	88,445	86,942	101.7%	56
Total		143,182	158,783	90.2%	103
2005	2005	9,521	12,920	73.7%	8
	2004	20,917	22,525	92.9%	16
	2003	12,035	26,116	46.1%	17
	1998-2002	71,089	100,662	70.6%	62
Total		113,561	162,223	70.0%	103
2006	2006	19,146	19,546	98.0%	13
	2005	13,033	23,585	55.3%	15
	2004	12,501	22,530	55.5%	15
	1998-2003	99,373	121,205	82.0%	72
Total		144,052	186,866	77.1%	116
2007	2007	15	1,167	1.3%	1
	2006	10,164	24,235	41.9%	15
	2005	14,044	18,124	77.5%	12
	1998-2004	115,652	134,045	86.3%	78
Total		139,875	177,571	78.8%	106
2008	2008	2,165	4,487	48.3%	3
	2007	170	1,461	11.6%	1
	2006	10,174	22,398	45.4%	13
	1998-2005	114,137	147,964	77.1%	84
Total		126,647	176,310	71.8%	101

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN G

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	5,074	4,954	102.4%	3
	2008	3,704	5,586	66.3%	4
	2007	1,274	2,781	45.8%	2
	1998-2006	146,694	158,239	92.7%	88
Total		156,745	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	55.7%	6
	2009	775	4,960	15.6%	3
	1998-2008	104,042	151,324	68.8%	75
Total		111,505	168,304	66.3%	85
2012	2010	15,541	11,661	133.3%	6
	1998-2009	178,625	152,951	116.8%	76
Total		194,166	164,612	118.0%	82
2013	1998-2010	138,087	162,832	84.8%	77
Total		138,087	162,832	84.8%	77



RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN H

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	63,330	73,061	86.7%	43
Total		63,330	73,061	86.7%	43
1999	1999	246	2,226	11.1%	1
	1998	74,372	61,489	121.0%	33
Total		74,619	63,715	117.1%	35
2000	2000	759	2,123	35.8%	1
	1999	1,590	4,199	37.9%	2
	1998	48,464	62,675	77.3%	31
Total		50,813	68,997	73.6%	35
2001	2001	8,632	5,377	160.6%	3
	2000	4,913	5,527	88.9%	3
	1999	7,267	3,689	197.0%	2
	1998	63,205	64,444	98.1%	31
Total		84,017	79,037	106.3%	39
2002	2002	2,099	6,562	32.0%	3
	2001	32,031	9,786	327.3%	5
	2000	7,399	6,222	118.9%	3
	1998-1999	79,241	62,066	127.7%	29
Total		120,770	84,636	142.7%	41
2003	2003	4,044	5,580	72.5%	3
	2002	5,838	9,654	60.5%	4
	2001	22,808	8,577	265.9%	4
	1998-2000	67,450	61,975	108.8%	28
Total		100,140	85,786	116.7%	40
2004	2004	6,848	3,334	205.4%	1
	2003	5,586	7,048	79.2%	3
	2002	7,767	12,410	62.6%	5
	1998-2001	63,415	64,694	98.0%	27
Total		83,616	87,487	95.6%	38
2005	2005	13,528	6,359	212.7%	3
	2004	5,127	3,766	136.1%	1
	2003	5,356	6,857	78.1%	3
	1998-2002	82,247	81,727	100.6%	32
Total		106,258	98,709	107.6%	39
2006	2006	329	600	54.9%	0
	2005	2,665	6,375	41.8%	4
	2004	168	1,989	8.5%	1
	1998-2003	44,010	51,009	86.3%	25
Total		47,173	59,973	78.7%	30
2007	2007	0	0	0.0%	0
	2006	3,119	1,532	203.5%	1
	2005	4,293	6,661	64.4%	4
	1998-2004	37,070	48,126	77.0%	24
Total		44,481	56,320	79.0%	29
2008	2008	0	0	0.0%	0
	2007	0	0	0.0%	0
	2006	1,346	1,682	80.1%	1
	1998-2005	53,676	51,497	104.2%	25
Total		55,022	53,179	103.5%	26

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN H

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
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	24,684	40,083	61.6%	17
Total		24,684	40,083	61.6%	17
2013	1998-2010	20,334	35,234	57.7%	15
Total		20,334	35,234	57.7%	15

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN I

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	264,613	343,049	77.1%	202
Total		264,613	343,049	77.1%	202
1999	1999	7,983	19,267	41.4%	11
	1998	238,636	314,757	75.8%	168
Total		246,620	334,024	73.8%	179
2000	2000	24,899	26,787	93.0%	15
	1999	41,589	50,113	83.0%	27
	1998	217,997	305,225	71.4%	150
Total		284,485	382,125	74.4%	192
2001	2001	8,630	24,676	35.0%	13
	2000	41,426	39,516	104.8%	20
	1999	39,690	47,091	84.3%	23
	1998	250,511	301,541	83.1%	145
Total		340,258	412,824	82.4%	202
2002	2002	12,454	20,088	62.0%	10
	2001	26,316	50,580	52.0%	26
	2000	36,190	40,470	89.4%	19
	1998-1999	279,600	335,192	83.4%	156
Total		354,561	446,329	79.4%	212
2003	2003	19,784	34,087	58.0%	18
	2002	22,441	38,187	58.8%	19
	2001	27,008	53,845	50.2%	25
	1998-2000	303,244	354,558	85.5%	159
Total		372,477	480,676	77.5%	222
2004	2004	36,775	44,896	81.9%	22
	2003	58,803	64,277	91.5%	32
	2002	18,610	35,002	53.2%	15
	1998-2001	357,879	403,241	88.8%	169
Total		472,067	547,415	86.2%	238
2005	2005	40,947	57,383	71.4%	25
	2004	54,404	71,788	75.8%	32
	2003	38,624	62,033	62.3%	27
	1998-2002	336,672	423,717	79.5%	167
Total		470,647	614,920	76.5%	252
2006	2006	19,411	13,526	143.5%	8
	2005	48,815	60,467	80.7%	33
	2004	33,033	44,573	74.1%	24
	1998-2003	263,092	344,217	76.4%	168
Total		364,351	462,783	78.7%	233
2007	2007	1,880	6,238	30.1%	4
	2006	6,211	22,677	27.4%	13
	2005	39,976	54,159	73.8%	30
	1998-2004	227,105	353,855	64.2%	179
Total		275,171	436,929	63.0%	225
2008	2008	1,742	3,541	49.2%	3
	2007	3,624	9,877	36.7%	6
	2006	17,585	24,228	72.6%	13
	1998-2005	330,222	380,608	86.8%	187
Total		353,172	418,254	84.4%	209

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN I

Incurred Year	Issue Year	Incurred Claims	Earned 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	6,034	12,721	47.4%	8
	1998-2008	284,223	378,194	75.2%	170
Total		300,513	404,547	74.3%	184
2012	2010	5,854	13,612	43.0%	7
	1998-2009	260,168	351,282	74.1%	158
Total		266,022	364,894	72.9%	165
2013	1998-2010	233,440	344,512	67.8%	154
Total		233,440	344,512	67.8%	154

RHODE ISLAND'S EXPERIENCE BY DURATION

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	58,976	64,395	91.6%	31
	1999	83,614	91,195	91.7%	43
	1998	598,189	663,494	90.2%	279
Total		740,779	819,084	90.4%	353
2001	2001	42,437	73,194	58.0%	32
	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		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
	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
	2003	160,656	199,188	80.7%	77
	2002	209,211	192,135	108.9%	71
	1998-2001	911,431	1,042,204	87.5%	341
Total		1,356,583	1,544,345	87.8%	532
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
	1998-2003	780,078	968,205	80.6%	404
Total		1,133,102	1,353,582	83.7%	593
2007	2007	63,992	82,397	77.7%	45
	2006	63,415	136,239	46.5%	73
	2005	105,606	153,626	68.7%	73
	1998-2004	910,932	1,050,506	86.7%	449
Total		1,143,944	1,422,768	80.4%	640
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
Total		1,283,104	1,594,396	80.5%	702

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN J

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	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	1,189,047	1,411,014	84.3%	576
Total		1,699,410	2,026,211	83.9%	924
2011	2010	80,462	157,897	51.0%	78
	2009	227,450	301,758	75.4%	160
	1998-2008	1,271,486	1,617,478	78.6%	635
Total		1,579,399	2,077,133	76.0%	872
2012	2010	115,172	157,963	72.9%	77
	1998-2009	1,431,729	1,873,960	76.4%	763
Total		1,546,901	2,031,923	76.1%	840
2013	1998-2010	1,584,730	2,038,550	77.7%	820
Total		1,584,730	2,038,550	77.7%	820

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN K

Incurred Year	Issue Year	Incurred Claims	Earned 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
2008	2008	552	2,255	24.5%	3
	2007	4,151	3,907	106.3%	5
	2006	80	1,732	4.6%	2
Total		4,783	7,894	60.6%	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
	2009	6,161	6,354	97.0%	8
	2008	5,072	2,177	233.0%	4
	2006-2007	371	2,098	17.7%	3
Total		13,577	13,862	97.9%	19
2011	2011	1,853	7,072	26.2%	10
	2010	3,158	3,566	88.5%	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
	2011	5,703	11,426	49.9%	15
	2010	558	3,432	16.3%	5
	2006-2009	10,601	6,840	155.0%	9
Total		20,019	26,329	76.0%	37
2013	2013	4,636	9,931	46.7%	14
	2012	3,699	6,530	56.6%	11
	2011	9,370	9,567	97.9%	12
	2006-2010	9,136	9,609	95.1%	12
Total		26,841	35,637	75.3%	50

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN L

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
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
2008	2008	5,035	8,084	62.3%	8
	2007	6,258	10,040	62.3%	9
	2006	966	5,925	16.3%	6
Total		12,259	24,048	51.0%	23
2009	2009	0	2,261	0.0%	3
	2008	6,551	10,567	62.0%	10
	2007	5,687	10,643	53.4%	9
	2006	710	6,556	10.8%	6
Total		12,947	30,026	43.1%	28
2010	2010	12,191	8,593	141.9%	7
	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	8,786	9,807	89.6%	8
	2009	9,596	3,986	240.8%	4
	2006-2008	14,417	19,207	75.1%	16
Total		35,259	37,948	92.9%	32
2012	2012	1,495	3,672	40.7%	3
	2011	10,423	9,186	113.5%	8
	2010	1,486	6,571	22.6%	5
	2006-2009	5,820	20,846	27.9%	17
Total		19,224	40,275	47.7%	33
2013	2013	2,860	6,190	46.2%	6
	2012	677	2,970	22.8%	3
	2011	12,469	8,256	151.0%	7
	2006-2010	15,368	26,373	58.3%	20
Total		31,374	43,789	71.6%	36



RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN N

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2010	2010	7,751	16,307	47.5%	14
Total		7,751	16,307	47.5%	14
2011	2011	283,391	343,537	82.5%	266
	2010	28,995	43,495	66.7%	38
Total		312,386	387,032	80.7%	304
2012	2012	143,198	197,810	72.4%	171
	2011	327,887	399,801	82.0%	321
	2010	50,440	35,288	142.9%	31
Total		521,524	632,900	82.4%	523
2013	2013	331,388	416,603	79.5%	338
	2012	237,323	307,314	77.2%	262
	2011	312,682	381,421	82.0%	291
	2010	37,716	33,083	114.0%	27
Total		919,109	1,138,420	80.7%	918

RHODE ISLAND'S EXPERIENCE BY DURATION

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
	1999	332,620	408,612	81.4%	266
	1998	3,113,448	3,743,249	83.2%	2,371
Total		3,795,735	4,562,080	83.2%	2,922
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
	2001	464,870	591,855	78.5%	364
	2000	500,212	574,867	87.0%	350
	1998-1999	3,249,035	3,710,424	87.6%	2,229
Total		4,511,057	5,257,750	85.8%	3,189
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
	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
	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
	2006	917,286	1,169,395	78.4%	697
	2005	467,544	691,847	67.6%	388
	1998-2004	4,721,178	5,675,334	83.2%	3,007
Total		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

RHODE ISLAND'S EXPERIENCE BY DURATION

UHC TOTAL STANDARDIZED PLANS

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	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	945,176	1,102,404	85.7%	650
	2009	1,335,215	1,358,763	98.3%	833
	2008	796,342	1,031,966	77.2%	629
	1998-2007	6,379,225	7,710,561	82.7%	3,744
Total		9,455,958	11,203,694	84.4%	5,856
2011	2011	1,389,407	1,594,886	87.1%	1,016
	2010	1,299,471	1,606,695	80.9%	937
	2009	1,139,282	1,359,236	83.8%	759
	1998-2008	6,970,859	8,664,205	80.5%	4,005
Total		10,799,018	13,225,023	81.7%	6,718
2012	2012	1,153,829	1,453,786	79.4%	936
	2011	1,854,058	2,265,785	81.8%	1,440
	2010	1,294,498	1,534,268	84.4%	855
	1998-2009	7,737,880	9,553,272	81.0%	4,435
Total		12,040,266	14,807,111	81.3%	7,666
2013	2013	1,373,522	1,687,136	81.4%	1,067
	2012	1,981,719	2,329,980	85.1%	1,431
	2011	1,909,244	2,255,323	84.7%	1,329
	1998-2010	8,501,297	10,882,914	78.1%	4,932
Total		13,765,781	17,155,351	80.2%	8,759

**RHODE ISLAND BENEFIT COSTS**  
**1990 PLANS**

	Per Member Per Month Costs*					
	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>Proj 2014</u>	<u>Proj 2015</u>
<b>PLAN A</b>						
Part B Coinsurance	\$83.44	\$95.39	\$96.75	\$110.01	\$90.15	\$92.63
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.81	\$1.30	\$1.35
Total PMPM Cost	\$83.44	\$95.39	\$96.75	\$110.82	\$91.45	\$93.98
<i>Trend</i>		14.3%	1.4%	14.5%	-17.5%	2.8%
<b>PLAN B</b>						
Part B Coinsurance	\$84.16	\$98.52	\$82.05	\$127.65	\$100.14	\$102.92
Part A Deductible	\$22.14	\$21.29	\$18.73	\$23.95	\$21.59	\$22.80
Long Hospital Stay	\$3.16	\$6.91	\$1.35	\$0.82	\$1.30	\$1.35
Total PMPM Cost	\$109.47	\$126.72	\$102.13	\$152.42	\$123.03	\$127.07
<i>Trend</i>		15.8%	-19.4%	49.2%	-19.3%	3.3%
<b>PLAN C</b>						
Part B Coinsurance	\$89.51	\$92.79	\$100.09	\$96.43	\$100.20	\$102.92
Part B Deductible	\$12.64	\$13.36	\$11.50	\$12.08	\$12.25	\$12.85
Part A Deductible	\$20.69	\$20.66	\$22.08	\$21.39	\$21.57	\$22.80
Long Hospital Stay	\$0.77	\$0.18	\$1.51	\$1.17	\$1.30	\$1.35
SNF Day 21-100	\$14.88	\$14.15	\$18.53	\$14.46	\$17.65	\$21.02
Other	\$2.60	\$1.01	\$0.03	\$0.02	\$0.35	\$0.35
Total PMPM Cost	\$141.09	\$142.16	\$153.75	\$145.56	\$153.33	\$161.29
<i>Trend</i>		0.8%	8.1%	-5.3%	5.3%	5.2%
<b>PLAN D</b>						
Part B Coinsurance	\$122.95	\$120.95	\$122.15	\$98.11	\$100.15	\$102.92
Part A Deductible	\$20.66	\$23.89	\$35.77	\$29.12	\$21.59	\$22.80
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.83	\$1.30	\$1.35
SNF Day 21-100	\$60.46	\$30.27	\$0.47	\$78.40	\$17.65	\$21.02
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.35	\$0.35
Total PMPM Cost	\$204.06	\$175.11	\$158.40	\$206.46	\$141.04	\$148.44
<i>Trend</i>		-14.2%	-9.5%	30.3%	-31.7%	5.2%
<b>PLAN E</b>						
Part B Coinsurance	\$67.96	\$85.96	\$120.18	\$96.71	\$100.17	\$102.92
Part A Deductible	\$16.27	\$26.49	\$29.31	\$21.56	\$21.58	\$22.80
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.83	\$1.30	\$1.35
SNF Day 21-100	\$15.68	\$15.55	\$30.71	\$33.48	\$17.65	\$21.02
Other	\$0.32	\$0.20	\$0.23	\$0.03	\$0.10	\$0.10
Total PMPM Cost	\$100.23	\$128.20	\$180.43	\$152.61	\$140.80	\$148.19
<i>Trend</i>		27.9%	40.7%	-15.4%	-7.7%	5.2%
<b>PLAN F</b>						
Part B Coinsurance	\$91.08	\$94.41	\$99.33	\$98.13	\$100.20	\$102.92
Part B Deductible	\$12.64	\$13.21	\$11.60	\$12.13	\$12.25	\$12.85
Part B Excess Charges	\$0.05	\$0.05	\$0.08	\$0.04	\$0.10	\$0.10
Part A Deductible	\$18.15	\$19.21	\$19.66	\$19.77	\$21.57	\$22.80
Long Hospital Stay	\$0.83	\$0.81	\$0.47	\$0.78	\$1.30	\$1.35
SNF Day 21-100	\$8.25	\$9.59	\$8.91	\$13.78	\$17.65	\$21.02
Other	\$0.56	\$0.02	\$0.01	\$0.02	\$0.35	\$0.35
Total PMPM Cost	\$131.55	\$137.31	\$140.05	\$144.65	\$153.42	\$161.39
<i>Trend</i>		4.4%	2.0%	3.3%	6.1%	5.2%
<b>PLAN G</b>						
Part B Coinsurance	\$85.81	\$82.21	\$131.69	\$111.74	\$100.18	\$102.92
Part B Excess Charges	\$0.05	\$0.04	\$0.06	\$0.14	\$0.08	\$0.08
Part A Deductible	\$16.15	\$17.84	\$35.47	\$26.77	\$21.58	\$22.80
Long Hospital Stay	\$0.00	\$0.00	\$24.24	\$0.82	\$1.30	\$1.35
SNF Day 21-100	\$2.73	\$9.76	\$6.86	\$9.66	\$17.65	\$21.02
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.35	\$0.35
Total PMPM Cost	\$104.74	\$109.86	\$198.33	\$149.12	\$141.14	\$148.52
<i>Trend</i>		4.9%	80.5%	-24.8%	-5.4%	5.2%

**RHODE ISLAND BENEFIT COSTS**  
**1990 PLANS**

	Per Member Per Month Costs*					
	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>Proj 2014</u>	<u>Proj 2015</u>
<b>PLAN H</b>						
Part B Coinsurance	\$102.44	\$102.02	\$78.38	\$78.21	\$94.52	\$100.13
Part A Deductible	\$18.64	\$15.72	\$11.33	\$19.83	\$24.20	\$25.25
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.83	\$1.30	\$1.35
SNF Day 21-100	\$0.00	\$0.00	\$31.29	\$14.09	\$14.48	\$15.90
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.35	\$0.35
Prescription Drugs	\$0.00	\$0.00	\$0.00	\$0.00	\$32.52	\$31.84
Total PMPM Cost**	\$121.08	\$117.74	\$121.00	\$112.97	\$137.17	\$145.25
<i>Trend</i>		-2.8%	2.8%	-6.6%	21.4%	5.9%
<b>PLAN I</b>						
Part B Coinsurance	\$91.18	\$88.06	\$99.92	\$92.65	\$94.51	\$100.13
Part B Excess Charges	\$0.21	\$0.20	\$0.43	\$0.09	\$0.15	\$0.15
Part A Deductible	\$17.04	\$23.05	\$15.76	\$21.15	\$24.20	\$25.25
Long Hospital Stay	\$0.46	\$0.00	\$0.00	\$0.82	\$1.30	\$1.35
SNF Day 21-100	\$12.33	\$20.23	\$15.07	\$9.39	\$14.48	\$15.90
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.35	\$0.35
Prescription Drugs	\$50.35	\$48.47	\$37.80	\$36.38	\$32.52	\$31.84
Total PMPM Cost**	\$126.12	\$135.98	\$134.29	\$126.66	\$137.02	\$145.06
<i>Trend</i>		7.8%	-1.2%	-5.7%	8.2%	5.9%
<b>PLAN J</b>						
Part B Coinsurance	\$106.54	\$105.69	\$108.37	\$103.21	\$107.93	\$114.18
Part B Deductible	\$12.77	\$13.36	\$11.39	\$12.20	\$12.25	\$12.85
Part B Excess Charges	\$0.13	\$0.11	\$0.11	\$0.11	\$0.15	\$0.15
Part A Deductible	\$17.62	\$17.10	\$17.44	\$23.83	\$24.20	\$25.25
Long Hospital Stay	\$0.22	\$0.14	\$2.95	\$0.83	\$1.30	\$1.35
SNF Day 21-100	\$6.69	\$5.98	\$5.63	\$14.46	\$14.48	\$15.90
Other	\$0.89	\$0.54	\$0.50	\$0.27	\$0.50	\$0.50
Prescription Drugs	\$101.71	\$100.64	\$96.50	\$83.55	\$84.70	\$83.12
Total PMPM Cost**	\$153.29	\$150.99	\$153.52	\$160.98	\$166.37	\$175.36
<i>Trend</i>		-1.5%	1.7%	4.9%	3.3%	5.4%
<b>PLAN K</b>						
Part B Coinsurance	\$40.15	\$33.78	\$69.50	\$57.02	\$39.47	\$40.56
Part A Deductible	\$7.37	\$3.45	\$8.08	\$8.79	\$8.06	\$8.52
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.39	\$0.65	\$0.65
SNF Day 21-100	\$12.58	\$0.00	\$0.00	\$1.47	\$7.05	\$8.40
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$60.09	\$37.23	\$77.58	\$67.67	\$55.23	\$58.13
<i>Trend</i>		-38.0%	108.4%	-12.8%	-18.4%	5.2%
<b>PLAN L</b>						
Part B Coinsurance	\$65.39	\$68.66	\$28.88	\$46.52	\$62.52	\$64.22
Part A Deductible	\$7.05	\$13.31	\$0.00	\$16.25	\$14.22	\$15.05
Long Hospital Stay	\$21.15	\$0.00	\$0.00	\$0.82	\$1.30	\$1.35
SNF Day 21-100	\$19.76	\$20.85	\$0.00	\$2.36	\$11.77	\$14.01
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$113.36	\$102.82	\$28.88	\$65.96	\$89.81	\$94.63
<i>Trend</i>		-9.3%	-71.9%	128.4%	36.2%	5.4%
<b>TOTAL 1990 PLANS</b>						
Part B Coinsurance	\$92.55	\$95.46	\$101.42	\$98.94	\$100.95	\$104.48
Part B Deductible	\$12.66	\$13.28	\$11.53	\$12.13	\$12.25	\$12.85
Part B Excess Charges	\$0.08	\$0.07	\$0.10	\$0.07	\$0.12	\$0.12
Part A Deductible	\$18.62	\$19.47	\$20.18	\$21.23	\$22.11	\$23.30
Long Hospital Stay	\$0.80	\$0.54	\$1.53	\$0.89	\$1.30	\$1.35
SNF Day 21-100	\$10.65	\$10.92	\$11.28	\$14.68	\$16.88	\$19.78
Other	\$1.11	\$0.38	\$0.10	\$0.06	\$0.37	\$0.37
Prescription Drugs	\$88.37	\$87.50	\$82.68	\$74.37	\$76.33	\$74.85
Total PMPM Cost**	\$135.39	\$139.03	\$145.17	\$146.74	\$152.63	\$160.78
<i>Trend</i>		2.7%	4.4%	1.1%	4.0%	5.3%

**RHODE ISLAND BENEFIT COSTS**  
**2010 PLANS**

	Per Member Per Month Costs*					
	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>Proj 2014</u>	<u>Proj 2015</u>
<b>PLAN A</b>						
Part B Coinsurance	\$136.96	\$77.62	\$91.69	\$69.68	\$78.99	\$81.93
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.85	\$1.30	\$1.35
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$136.96	\$77.62	\$91.69	\$70.53	\$80.29	\$83.28
<i>Trend</i>		-43.3%	18.1%	-23.1%	13.8%	3.7%
<b>PLAN B</b>						
Part B Coinsurance	\$35.48	\$63.42	\$61.23	\$105.65	\$88.42	\$90.95
Part A Deductible	\$35.48	\$0.00	\$12.10	\$14.79	\$15.90	\$16.34
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.85	\$1.30	\$1.35
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$70.97	\$63.42	\$73.34	\$121.29	\$105.62	\$108.64
<i>Trend</i>		-10.6%	15.6%	65.4%	-12.9%	2.9%
<b>PLAN C</b>						
Part B Coinsurance	\$100.06	\$84.07	\$66.62	\$77.63	\$88.37	\$90.95
Part B Deductible	\$20.50	\$14.62	\$11.50	\$11.93	\$11.85	\$12.50
Part A Deductible	\$12.94	\$15.70	\$15.14	\$17.05	\$15.91	\$16.34
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.39	\$1.30	\$1.35
SNF Day 21-100	\$0.00	\$7.30	\$8.63	\$14.65	\$8.22	\$9.58
Other	\$0.00	\$0.33	\$0.00	\$0.00	\$0.35	\$0.35
Total PMPM Cost	\$133.50	\$122.01	\$101.89	\$122.66	\$126.00	\$131.07
<i>Trend</i>		-8.6%	-16.5%	20.4%	2.7%	4.0%
<b>PLAN F</b>						
Part B Coinsurance	\$74.35	\$90.81	\$82.55	\$88.24	\$88.43	\$90.95
Part B Deductible	\$20.16	\$13.63	\$11.76	\$12.34	\$11.85	\$12.50
Part B Excess Charges	\$0.02	\$0.08	\$0.08	\$0.07	\$0.10	\$0.10
Part A Deductible	\$9.59	\$15.33	\$14.69	\$15.45	\$15.89	\$16.34
Long Hospital Stay	\$0.00	\$3.59	\$0.17	\$1.02	\$1.30	\$1.35
SNF Day 21-100	\$2.20	\$3.75	\$4.84	\$7.09	\$8.22	\$9.58
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.35	\$0.35
Total PMPM Cost	\$106.31	\$127.19	\$114.09	\$124.22	\$126.15	\$131.17
<i>Trend</i>		19.6%	-10.3%	8.9%	1.5%	4.0%
<b>PLAN K</b>						
Part B Coinsurance	\$13.00	\$20.62	\$25.89	\$25.51	\$31.79	\$32.74
Part A Deductible	\$0.00	\$4.07	\$3.85	\$11.67	\$6.83	\$7.01
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.42	\$0.65	\$0.65
SNF Day 21-100	\$0.00	\$0.00	\$0.00	\$0.98	\$4.13	\$4.81
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$13.00	\$24.69	\$29.75	\$38.57	\$43.40	\$45.21
<i>Trend</i>		89.9%	20.5%	29.7%	12.5%	4.2%
<b>PLAN L</b>						
Part B Coinsurance	\$0.00	\$40.99	\$71.22	\$67.38	\$55.18	\$56.75
Part A Deductible	\$0.00	\$0.00	\$12.13	\$10.60	\$11.43	\$11.73
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.84	\$1.30	\$1.35
SNF Day 21-100	\$0.00	\$0.00	\$0.00	\$1.62	\$7.25	\$8.45
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$0.00	\$40.99	\$83.34	\$80.43	\$75.16	\$78.28
<i>Trend</i>		n/a	103.3%	-3.5%	-6.6%	4.2%

**RHODE ISLAND BENEFIT COSTS**  
**2010 PLANS**

	Per Member Per Month Costs*					
	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>Proj 2014</u>	<u>Proj 2015</u>
<b>PLAN N</b>						
Part B Coinsurance	\$26.49	\$59.18	\$56.30	\$59.44	\$60.59	\$61.81
Part A Deductible	\$19.64	\$9.97	\$15.10	\$14.73	\$14.77	\$15.04
Long Hospital Stay	\$0.00	\$10.83	\$3.64	\$0.88	\$1.30	\$1.35
SNF Day 21-100	\$0.00	\$5.65	\$8.05	\$8.37	\$9.05	\$9.58
Other	\$0.00	\$0.00	\$0.00	\$0.01	\$0.35	\$0.35
Total PMPM Cost	\$46.14	\$85.63	\$83.10	\$83.43	\$86.06	\$88.13
<i>Trend</i>		85.6%	-3.0%	0.4%	3.2%	2.4%
<b>TOTAL 2010 PLANS</b>						
Part B Coinsurance	\$72.46	\$82.57	\$75.86	\$80.76	\$80.96	\$82.38
Part B Deductible	\$20.20	\$13.73	\$11.74	\$12.31	\$11.85	\$12.50
Part B Excess Charges	\$0.02	\$0.08	\$0.08	\$0.07	\$0.10	\$0.10
Part A Deductible	\$11.27	\$13.93	\$14.66	\$15.32	\$15.54	\$15.91
Long Hospital Stay	\$0.00	\$4.70	\$0.81	\$1.00	\$1.30	\$1.35
SNF Day 21-100	\$1.75	\$4.38	\$5.65	\$7.71	\$8.40	\$9.54
Other	\$0.00	\$0.02	\$0.00	\$0.00	\$0.34	\$0.34
Total PMPM Cost	\$102.65	\$115.76	\$105.86	\$113.85	\$114.96	\$118.05
<i>Trend</i>		12.8%	-8.6%	7.5%	1.0%	2.7%
<b>TOTAL STANDARDIZED PLANS (1990 &amp; 2010 Plans Combined)</b>						
Part B Coinsurance	\$92.04	\$92.65	\$92.14	\$90.22	\$89.49	\$90.19
Part B Deductible	\$12.86	\$13.37	\$11.60	\$12.21	\$12.04	\$12.64
Part B Excess Charges	\$0.07	\$0.08	\$0.09	\$0.07	\$0.11	\$0.11
Part A Deductible	\$18.43	\$18.25	\$18.16	\$18.38	\$18.33	\$18.50
Long Hospital Stay	\$0.78	\$1.45	\$1.27	\$0.94	\$1.30	\$1.35
SNF Day 21-100	\$10.43	\$9.48	\$9.21	\$11.30	\$11.98	\$13.12
Other	\$1.08	\$0.30	\$0.07	\$0.03	\$0.35	\$0.35
Prescription Drugs	\$88.37	\$87.50	\$82.68	\$74.37	\$76.33	\$74.85
Total PMPM Cost**	\$134.56	\$133.95	\$130.89	\$130.97	\$131.05	\$133.15
<i>Trend</i>		-0.4%	-2.3%	0.1%	0.1%	1.6%

*"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.*

*\*\*Beginning in 2006, some insureds enrolled in plans that offer prescription drug coverage will not have the drug benefit.*

**Rhode Island Average Annualized Premiums  
1990 Plans**

<u>Plan</u>	Proposed <u>2015*</u>	<u>2014*</u>
A	\$1,440	\$1,377
B	\$2,017	\$2,006
C	\$2,419	\$2,407
D	\$2,194	\$2,202
E	\$2,205	\$2,194
F	\$2,431	\$2,404
G	\$2,214	\$2,207
H	\$2,224	\$2,232
I	\$2,231	\$2,229
J	\$2,596	\$2,576
K	\$852	\$837
L	\$1,464	\$1,421
Total 1990 Plans	\$2,413	\$2,390

**Rhode Island Average Annualized Premiums  
2010 Plans**

<u>Plan</u>	Proposed <u>2015*</u>	<u>2014*</u>
A	\$1,202	\$1,156
B	\$1,632	\$1,648
C	\$1,959	\$1,963
F	\$1,967	\$1,954
K	\$738	\$778
L	\$1,226	\$1,196
N	\$1,380	\$1,345
Total 2010 Plans	\$1,786	\$1,784

*\*Average premiums are net of discounts.*



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

	<u>1/2010</u>	<u>1/2011</u>	<u>1/2012*</u>	<u>1/2013*</u>	<u>1/2014*</u>	<b>Proposed 1/2015**</b>	<u>2011/2010</u>	<u>2012/2011*</u>	<u>2013/2012*</u>	<u>2014/2013*</u>	<b>Proposed 2015/2014**</b>
<b>A</b>	\$102.50	\$103.50	\$106.75	\$113.25	\$118.75	\$123.50	1.0%	3.1%	6.1%	4.9%	4.0%
<b>B</b>	\$144.25	\$155.25	\$158.25	\$167.75	\$175.50	\$175.50	7.6%	1.9%	6.0%	4.6%	0.0%
<b>C</b>	\$171.25	\$184.50	\$189.50	\$200.75	\$210.25	\$210.25	7.7%	2.7%	5.9%	4.7%	0.0%
<b>D</b>	\$158.00	\$169.75	\$172.25	\$182.50	\$190.75	\$190.75	7.4%	1.5%	6.0%	4.5%	0.0%
<b>E</b>	\$158.25	\$170.25	\$173.00	\$183.50	\$191.75	\$191.75	7.6%	1.6%	6.1%	4.5%	0.0%
<b>F</b>	\$172.25	\$185.50	\$190.50	\$202.00	\$211.25	\$211.25	7.7%	2.7%	6.0%	4.6%	0.0%
<b>G</b>	\$159.00	\$170.75	\$173.50	\$184.00	\$192.50	\$192.50	7.4%	1.6%	6.1%	4.6%	0.0%
<b>H (with drugs)</b>	\$260.00	\$261.75	\$265.75	\$271.00	\$275.25	\$275.25	0.7%	1.5%	2.0%	1.6%	0.0%
<b>H (without drugs)</b>	\$180.00	\$181.25	\$184.00	\$187.75	\$190.75	\$190.75	0.7%	1.5%	2.0%	1.6%	0.0%
<b>I (with drugs)</b>	\$261.50	\$263.50	\$267.50	\$272.75	\$277.00	\$277.00	0.8%	1.5%	2.0%	1.6%	0.0%
<b>I (without drugs)</b>	\$181.25	\$182.75	\$185.50	\$189.25	\$192.25	\$192.25	0.8%	1.5%	2.0%	1.6%	0.0%
<b>J (with drugs)</b>	\$322.25	\$347.00	\$352.00	\$359.00	\$364.50	\$364.50	7.7%	1.4%	2.0%	1.5%	0.0%
<b>J (without drugs)</b>	\$194.75	\$209.75	\$212.75	\$217.00	\$220.50	\$220.50	7.7%	1.4%	2.0%	1.6%	0.0%
<b>K</b>	\$69.75	\$69.75	\$70.75	\$72.25	\$75.50	\$75.50	0.0%	1.4%	2.1%	4.5%	0.0%
<b>L</b>	\$100.75	\$105.00	\$106.75	\$111.75	\$117.25	\$120.25	4.2%	1.7%	4.7%	4.9%	2.6%

\*The rate changes were deferred until April 1st.

\*\*We are proposing to defer the implementation of the 2015 rate changes to April 1, 2015.

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

	<u>6/2010</u>	<u>1/2011</u>	<u>1/2012*</u>	<u>1/2013*</u>	<u>1/2014*</u>	<u>Proposed 1/2015**</u>	<u>2011/2010</u>	<u>2012/2011*</u>	<u>2013/2012*</u>	<u>2014/2013*</u>	<u>Proposed 2015/2014**</u>
<b>A</b>	\$94.00	\$94.75	\$97.50	\$103.25	\$108.25	\$112.50	0.8%	2.9%	5.9%	4.8%	3.9%
<b>B</b>	\$134.50	\$144.50	\$147.50	\$156.25	\$163.25	\$163.25	7.4%	2.1%	5.9%	4.5%	0.0%
<b>C</b>	\$159.50	\$171.75	\$176.50	\$187.00	\$195.75	\$195.75	7.7%	2.8%	5.9%	4.7%	0.0%
<b>F</b>	\$160.50	\$172.50	\$177.25	\$188.00	\$196.50	\$196.50	7.5%	2.8%	6.1%	4.5%	0.0%
<b>K</b>	\$63.75	\$63.75	\$64.75	\$66.00	\$69.00	\$69.00	0.0%	1.6%	1.9%	4.5%	0.0%
<b>L</b>	\$93.75	\$97.75	\$99.25	\$103.75	\$108.75	\$111.50	4.3%	1.5%	4.5%	4.8%	2.5%
<b>N</b>	\$112.50	\$109.75	\$109.75	\$116.25	\$123.75	\$130.00	-2.4%	0.0%	5.9%	6.5%	5.1%

\*The rate changes were deferred until April 1st.

\*\*We are proposing to defer the implementation of the 2015 rate changes to April 1, 2015.

**Rhode Island Average Lives  
1990 Plans**

<u>Plan</u>	<u>2015</u>	<u>2014</u>
A	69	81
B	53	59
C	999	1,070
D	35	38
E	53	59
F	1,751	1,885
G	62	69
H	12	14
I	131	142
J	738	782
K	9	10
L	14	16
Total 1990 Plans	3,926	4,224

**Rhode Island Average Lives  
2010 Plans**

<u>Plan</u>	<u>2015</u>	<u>2014</u>
A	58	44
B	58	44
C	269	240
F	4,758	3,876
K	47	39
L	22	18
N	1,973	1,404
Total 2010 Plans	7,185	5,664

**National Average Lives  
1990 Plans**

<u>Plan</u>	<u>2015</u>	<u>2014</u>
A	50,586	55,675
B	42,206	46,858
C	317,988	348,352
D	29,353	32,355
E	32,380	35,666
F	700,539	758,050
G	31,386	34,372
H	12,483	13,693
I	62,843	68,109
J	346,437	371,186
K	8,919	9,884
L	18,110	19,826
Total 1990 Plans	1,653,232	1,794,027

**National Average Lives  
2010 Plans**

<u>Plan</u>	<u>2015</u>	<u>2014</u>
A	29,057	22,706
B	25,705	21,188
C	54,711	46,755
F	1,398,033	1,160,939
K	38,309	30,183
L	20,058	16,653
N	473,121	369,397
Total 2010 Plans	2,038,994	1,667,820

## Rhode Island Medicare Supplement Total Standardized Plans Trend Development

The components of the composite trend are shown below.

### Part B Coinsurance

	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
Medicare Fee Update	0.1%	-1.0%	-0.9%	0.7%
Utilization Trend	-0.6%	-1.1%	0.1%	0.1%
Composite Trend	-0.6%	-2.1%	-0.8%	0.8%

The net change in the cost for Part B services in 2014 was -0.9%. For 2015, we assume a net change of 0.7%.

Utilization trend considers changes in the number of services used as well as the intensity of services. Our assumed utilization trends for 2014 and 2015 are 0.1% and 0.1%, respectively.

**Part B Deductible --** For 2015 we assume the Part B deductible will be \$154, an increase of 4.8% over 2014. The projected Part B deductible trend is -1.4% for 2014 and 5.0% for 2015.

**Part B Excess --** Projected claim costs for 2014 and 2015 are based on actuarial judgment and are \$0.11 and \$0.11, respectively.

### Part A Deductible

	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
Medicare Part A Deductible	\$1,156	\$1,184	\$1,216	\$1,260
% Change in Part A Deductible	2.1%	2.4%	2.7%	3.6%
Utilization Trend	-2.6%	-1.2%	-2.9%	-2.6%
Composite Trend	-0.5%	1.2%	-0.3%	1.0%

**Hospital Co-Payments --** Hospital Co-payments are paid for days 61 and after for long hospital stays. Projected claim costs for 2014 and 2015 are based on actuarial judgment and are \$1.30 and \$1.35, 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>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
Medicare Daily Coinsurance	\$145	\$148	\$152	\$158
% Change in Daily Coinsurance	2.1%	2.4%	2.7%	3.6%
Utilization/Length of Stay, days 21-100	-4.8%	19.8%	3.2%	5.7%
Composite Trend	-2.8%	22.7%	6.0%	9.5%

**Foreign Care/ At-Home Care/ Preventive Care --** In aggregate, these benefits represent less than 0.3% of the total Rhode Island claim cost and have assumed costs based on recent experience.

**Prescription Drugs --** Our assumed composite trends for plans H, I, and J are 2.6% for 2014, and -1.9% for 2015 based on recent experience.

RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS  
(Years 1997 and Prior are Prudential's Experience)

PLAN A	Premium a	Premium Accumulated to 12/14 b	Incurred Claims c	Incurred Claims Accumulated to 12/14 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$4,586	\$13,747	\$649	\$1,945	14.2%
1993	\$18,768	\$53,578	\$6,096	\$17,403	32.5%
1994	\$33,985	\$92,399	\$21,361	\$58,077	62.9%
1995	\$44,501	\$115,229	\$31,034	\$80,358	69.7%
1996	\$71,925	\$177,370	\$62,125	\$153,204	86.4%
1997	\$85,292	\$200,318	\$77,767	\$182,645	91.2%
Total	\$259,056	\$652,640	\$199,032	\$493,632	75.6%
<u>UnitedHealthcare Experience</u>					
1998	\$87,049	\$194,710	\$58,697	\$131,292	67.4%
1999	\$73,980	\$157,596	\$60,170	\$128,178	81.3%
2000	\$84,505	\$171,445	\$55,603	\$112,810	65.8%
2001	\$92,580	\$178,885	\$80,274	\$155,106	86.7%
2002	\$85,816	\$157,920	\$81,641	\$150,237	95.1%
2003	\$95,490	\$167,353	\$76,406	\$133,908	80.0%
2004	\$110,938	\$185,170	\$70,139	\$117,071	63.2%
2005	\$107,727	\$171,246	\$57,716	\$91,748	53.6%
2006	\$127,425	\$192,914	\$69,707	\$105,532	54.7%
2007	\$137,298	\$197,963	\$107,497	\$154,994	78.3%
2008	\$132,618	\$182,109	\$86,681	\$119,030	65.4%
2009	\$150,385	\$196,674	\$101,936	\$133,312	67.8%
2010	\$157,347	\$195,979	\$135,383	\$168,622	86.0%
2011	\$162,191	\$192,393	\$154,824	\$183,654	95.5%
2012	\$162,467	\$183,544	\$158,243	\$178,771	97.4%
2013	\$157,634	\$169,603	\$153,626	\$165,291	97.5%
2014	\$159,686	\$163,629	\$130,588	\$133,813	81.8%
Total	\$2,085,135	\$3,059,132	\$1,639,132	\$2,363,368	77.3%
<u>Expected Future Experience</u>					
2015	\$166,952	\$162,929	\$135,418	\$132,154	81.1%
2016	\$180,142	\$167,429	\$144,691	\$134,480	80.3%
2017	\$192,478	\$170,376	\$154,600	\$136,847	80.3%
2018	\$205,659	\$173,374	\$165,187	\$139,256	80.3%
2019	\$219,742	\$176,426	\$176,499	\$141,707	80.3%
2020	\$234,790	\$179,531	\$188,585	\$144,201	80.3%
2021	\$250,869	\$182,690	\$201,500	\$146,739	80.3%
2022	\$268,048	\$185,906	\$215,298	\$149,321	80.3%
2023	\$286,404	\$189,178	\$230,042	\$151,949	80.3%
2024	\$306,017	\$192,507	\$245,795	\$154,623	80.3%
Expected Future (2015-2024)	\$2,311,100	\$1,780,345	\$1,857,616	\$1,431,277	80.4%
Aggregate (1992-2024)	\$4,655,292	\$5,492,117	\$3,695,780	\$4,288,277	78.1%

PLAN B	Premium a	Premium Accumulated to 12/14 b	Incurred Claims c	Incurred Claims Accumulated to 12/14 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$13,882	\$41,611	\$12,645	\$37,903	91.1%
1993	\$43,894	\$125,307	\$47,357	\$135,193	107.9%
1994	\$55,076	\$149,742	\$41,852	\$113,789	76.0%
1995	\$65,088	\$168,536	\$49,585	\$128,394	76.2%
1996	\$114,761	\$283,007	\$112,898	\$278,413	98.4%
1997	\$121,170	\$284,582	\$117,154	\$275,149	96.7%
Total	\$413,871	\$1,052,785	\$381,491	\$968,841	92.0%
<u>UnitedHealthcare Experience</u>					
1998	\$75,797	\$169,542	\$73,717	\$164,889	97.3%
1999	\$64,254	\$136,878	\$65,770	\$140,107	102.4%
2000	\$57,975	\$117,621	\$52,527	\$106,568	90.6%
2001	\$53,825	\$104,002	\$40,655	\$78,555	75.5%
2002	\$51,283	\$94,372	\$36,132	\$66,491	70.5%
2003	\$59,263	\$103,862	\$47,074	\$82,500	79.4%
2004	\$84,427	\$140,919	\$78,500	\$131,027	93.0%
2005	\$97,285	\$154,648	\$94,385	\$150,038	97.0%
2006	\$115,760	\$175,253	\$94,280	\$142,734	81.4%
2007	\$128,686	\$185,546	\$115,151	\$166,031	89.5%
2008	\$145,998	\$200,483	\$101,024	\$138,725	69.2%
2009	\$166,951	\$218,338	\$136,405	\$178,390	81.7%
2010	\$176,120	\$219,361	\$135,420	\$168,669	76.9%
2011	\$171,868	\$203,872	\$132,243	\$156,868	76.9%
2012	\$187,024	\$211,286	\$116,765	\$131,912	62.4%
2013	\$196,396	\$211,308	\$181,404	\$195,178	92.4%
2014	\$188,754	\$193,416	\$142,874	\$146,403	75.7%
Total	\$2,021,666	\$2,840,708	\$1,644,326	\$2,345,085	82.6%
<u>Expected Future Experience</u>					
2015	\$201,402	\$196,548	\$156,303	\$152,536	77.6%
2016	\$215,194	\$200,007	\$167,006	\$155,220	77.6%
2017	\$229,930	\$203,528	\$178,443	\$157,952	77.6%
2018	\$245,676	\$207,110	\$190,663	\$160,732	77.6%
2019	\$262,500	\$210,755	\$203,719	\$163,561	77.6%
2020	\$280,476	\$214,464	\$217,670	\$166,440	77.6%
2021	\$299,683	\$218,239	\$232,576	\$169,369	77.6%
2022	\$320,205	\$222,080	\$248,503	\$172,350	77.6%
2023	\$342,133	\$225,988	\$265,520	\$175,383	77.6%
2024	\$365,562	\$229,966	\$283,703	\$178,470	77.6%
Expected Future (2015-2024)	\$2,762,762	\$2,128,684	\$2,144,105	\$1,652,014	77.6%
Aggregate (1992-2024)	\$5,198,299	\$6,022,176	\$4,169,923	\$4,965,940	82.5%

Assumption: Interest rate is 5%.

RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS  
(Years 1997 and Prior are Prudential's Experience)

PLAN C	Premium a	Premium Accumulated to 12/14 b	Incurred Claims c	Incurred Claims Accumulated to 12/14 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$34,302	\$102,820	\$20,411	\$61,182	59.5%
1993	\$206,358	\$589,103	\$145,847	\$416,358	70.7%
1994	\$556,968	\$1,514,296	\$474,393	\$1,289,791	85.2%
1995	\$877,037	\$2,270,959	\$875,407	\$2,266,739	99.8%
1996	\$1,518,727	\$3,745,259	\$1,437,272	\$3,544,385	94.6%
1997	\$1,625,144	\$3,816,846	\$1,405,006	\$3,299,825	86.5%
Total	\$4,818,536	\$12,039,283	\$4,358,337	\$10,878,281	90.4%
<u>UnitedHealthcare Experience</u>					
1998	\$1,406,557	\$3,146,160	\$1,159,394	\$2,593,309	82.4%
1999	\$1,297,098	\$2,763,166	\$994,276	\$2,118,073	76.7%
2000	\$1,497,399	\$3,037,961	\$1,253,679	\$2,543,498	83.7%
2001	\$1,677,138	\$3,240,592	\$1,430,682	\$2,764,385	85.3%
2002	\$1,718,027	\$3,161,522	\$1,605,640	\$2,954,707	93.5%
2003	\$1,958,418	\$3,432,276	\$1,686,022	\$2,954,881	86.1%
2004	\$2,131,173	\$3,557,184	\$1,700,949	\$2,839,088	79.8%
2005	\$2,190,847	\$3,482,654	\$1,824,409	\$2,900,150	83.3%
2006	\$2,382,490	\$3,606,950	\$2,206,000	\$3,339,754	92.6%
2007	\$2,527,368	\$3,644,082	\$2,095,266	\$3,021,056	82.9%
2008	\$2,621,759	\$3,600,172	\$2,264,045	\$3,108,962	86.4%
2009	\$2,683,824	\$3,509,904	\$2,291,140	\$2,996,352	85.4%
2010	\$2,866,048	\$3,569,729	\$2,490,937	\$3,102,520	86.9%
2011	\$2,993,383	\$3,550,788	\$2,435,262	\$2,888,739	81.4%
2012	\$2,967,608	\$3,352,585	\$2,489,202	\$2,812,117	83.9%
2013	\$3,016,947	\$3,246,023	\$2,327,864	\$2,504,619	77.2%
2014	\$3,010,707	\$3,085,056	\$2,330,871	\$2,388,432	77.4%
Total	\$38,946,789	\$56,986,806	\$32,585,636	\$47,830,642	83.9%
<u>Expected Future Experience</u>					
2015	\$2,944,976	\$2,874,003	\$2,357,533	\$2,300,717	80.1%
2016	\$3,146,648	\$2,924,585	\$2,518,977	\$2,341,209	80.1%
2017	\$3,362,131	\$2,976,058	\$2,691,476	\$2,382,414	80.1%
2018	\$3,592,369	\$3,028,436	\$2,875,789	\$2,424,345	80.1%
2019	\$3,838,375	\$3,081,737	\$3,072,723	\$2,467,013	80.1%
2020	\$4,101,227	\$3,135,975	\$3,283,143	\$2,510,433	80.1%
2021	\$4,382,079	\$3,191,169	\$3,507,972	\$2,554,616	80.1%
2022	\$4,682,164	\$3,247,333	\$3,748,198	\$2,599,578	80.1%
2023	\$5,002,798	\$3,304,486	\$4,004,875	\$2,645,330	80.1%
2024	\$5,345,390	\$3,362,645	\$4,279,129	\$2,691,888	80.1%
Expected Future (2015-2024)	\$40,398,157	\$31,126,427	\$32,339,813	\$24,917,543	80.1%
Aggregate (1992-2024)	\$84,163,482	\$100,152,515	\$69,283,785	\$83,626,467	83.5%

PLAN D	Premium a	Premium Accumulated to 12/14 b	Incurred Claims c	Incurred Claims Accumulated to 12/14 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$4,668	\$13,992	\$7,787	\$23,342	166.8%
1993	\$16,486	\$47,064	\$11,920	\$34,029	72.3%
1994	\$25,101	\$68,245	\$10,537	\$28,649	42.0%
1995	\$28,257	\$73,167	\$20,936	\$54,211	74.1%
1996	\$52,707	\$129,978	\$47,171	\$116,325	89.5%
1997	\$55,208	\$129,662	\$44,461	\$104,421	80.5%
Total	\$182,427	\$462,109	\$142,812	\$360,977	78.1%
<u>UnitedHealthcare Experience</u>					
1998	\$63,294	\$141,575	\$43,853	\$98,089	69.3%
1999	\$66,628	\$141,934	\$43,299	\$92,238	65.0%
2000	\$78,706	\$159,681	\$74,032	\$150,199	94.1%
2001	\$81,144	\$156,788	\$55,059	\$106,386	67.9%
2002	\$73,152	\$134,616	\$49,209	\$90,555	67.3%
2003	\$82,435	\$144,474	\$59,414	\$104,128	72.1%
2004	\$88,511	\$147,735	\$69,160	\$115,436	78.1%
2005	\$91,957	\$146,178	\$84,911	\$134,977	92.3%
2006	\$94,341	\$142,827	\$67,981	\$102,920	72.1%
2007	\$97,357	\$140,375	\$104,608	\$150,828	107.4%
2008	\$104,664	\$143,723	\$95,583	\$131,253	91.3%
2009	\$119,947	\$156,867	\$138,156	\$180,681	115.2%
2010	\$132,906	\$165,538	\$172,637	\$215,024	129.9%
2011	\$129,977	\$154,181	\$132,735	\$157,452	102.1%
2012	\$107,163	\$121,065	\$97,255	\$109,872	90.8%
2013	\$90,042	\$96,879	\$102,406	\$110,182	113.7%
2014	\$83,670	\$85,736	\$65,073	\$66,680	77.8%
Total	\$1,585,895	\$2,380,171	\$1,455,373	\$2,116,901	88.9%
<u>Expected Future Experience</u>					
2015	\$75,713	\$73,888	\$61,479	\$59,997	81.2%
2016	\$72,230	\$67,133	\$58,651	\$54,512	81.2%
2017	\$68,908	\$60,995	\$55,953	\$49,528	81.2%
2018	\$65,738	\$55,418	\$53,379	\$44,999	81.2%
2019	\$62,714	\$50,352	\$50,924	\$40,885	81.2%
2020	\$59,829	\$45,748	\$48,581	\$37,147	81.2%
2021	\$57,077	\$41,565	\$46,346	\$33,751	81.2%
2022	\$54,451	\$37,765	\$44,214	\$30,665	81.2%
2023	\$51,947	\$34,312	\$42,181	\$27,861	81.2%
2024	\$49,557	\$31,175	\$40,240	\$25,314	81.2%
Expected Future (2015-2024)	\$618,165	\$498,352	\$501,947	\$404,660	81.2%
Aggregate (1992-2024)	\$2,386,487	\$3,340,632	\$2,100,132	\$2,882,538	86.3%

Assumption: Interest rate is 5%.

RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS  
(Years 1997 and Prior are Prudential's Experience)

PLAN E	Premium a	Premium Accumulated to 12/14 b	Incurred Claims c	Incurred Claims Accumulated to 12/14 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$3,056	\$9,160	\$1,205	\$3,612	39.4%
1993	\$11,730	\$33,486	\$9,503	\$27,129	81.0%
1994	\$18,452	\$50,168	\$18,101	\$49,214	98.1%
1995	\$17,107	\$44,296	\$17,187	\$44,502	100.5%
1996	\$28,979	\$71,463	\$16,811	\$41,456	58.0%
1997	\$38,667	\$90,814	\$36,316	\$85,292	93.9%
Total	\$117,991	\$299,387	\$99,123	\$251,205	83.9%
<u>UnitedHealthcare Experience</u>					
1998	\$152,240	\$340,528	\$139,773	\$312,641	91.8%
1999	\$175,537	\$373,941	\$136,937	\$291,713	78.0%
2000	\$172,433	\$349,837	\$122,294	\$248,113	70.9%
2001	\$165,790	\$320,342	\$116,184	\$224,492	70.1%
2002	\$144,016	\$265,018	\$99,693	\$183,456	69.2%
2003	\$160,650	\$281,552	\$165,589	\$290,208	103.1%
2004	\$168,807	\$281,758	\$151,740	\$253,272	89.9%
2005	\$153,136	\$243,431	\$168,465	\$267,798	110.0%
2006	\$154,153	\$233,379	\$123,099	\$186,365	79.9%
2007	\$154,920	\$223,371	\$120,005	\$173,029	77.5%
2008	\$149,024	\$204,638	\$147,626	\$202,718	99.1%
2009	\$153,197	\$200,351	\$110,457	\$144,455	72.1%
2010	\$167,784	\$208,979	\$108,451	\$135,078	64.6%
2011	\$162,164	\$192,361	\$126,016	\$149,482	77.7%
2012	\$143,855	\$162,517	\$156,430	\$176,723	108.7%
2013	\$138,661	\$149,190	\$121,326	\$130,539	87.5%
2014	\$128,123	\$131,287	\$99,790	\$102,255	77.9%
Total	\$2,644,490	\$4,162,480	\$2,213,876	\$3,472,338	83.4%
<u>Expected Future Experience</u>					
2015	\$117,096	\$114,274	\$94,423	\$92,148	80.6%
2016	\$111,710	\$103,826	\$90,080	\$83,723	80.6%
2017	\$106,571	\$94,333	\$85,936	\$76,068	80.6%
2018	\$101,669	\$85,709	\$81,983	\$69,113	80.6%
2019	\$96,992	\$77,872	\$78,212	\$62,794	80.6%
2020	\$92,530	\$70,753	\$74,614	\$57,053	80.6%
2021	\$88,274	\$64,284	\$71,182	\$51,837	80.6%
2022	\$84,213	\$58,406	\$67,908	\$47,098	80.6%
2023	\$80,339	\$53,066	\$64,784	\$42,791	80.6%
2024	\$76,644	\$48,215	\$61,804	\$38,879	80.6%
Expected Future (2015-2024)	\$956,038	\$770,739	\$770,926	\$621,505	80.6%
Aggregate (1992-2024)	\$3,718,519	\$5,232,606	\$3,083,924	\$4,345,048	83.0%

PLAN F	Premium a	Premium Accumulated to 12/14 b	Incurred Claims c	Incurred Claims Accumulated to 12/14 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$137,231	\$411,350	\$97,087	\$291,018	70.7%
1993	\$460,161	\$1,313,650	\$407,993	\$1,164,723	88.7%
1994	\$840,714	\$2,285,751	\$807,216	\$2,194,677	96.0%
1995	\$1,033,647	\$2,676,477	\$1,149,111	\$2,975,456	111.2%
1996	\$1,458,312	\$3,596,272	\$1,301,514	\$3,209,599	89.2%
1997	\$1,496,356	\$3,514,372	\$1,276,809	\$2,998,740	85.3%
Total	\$5,426,421	\$13,797,872	\$5,039,731	\$12,834,212	93.0%
<u>UnitedHealthcare Experience</u>					
1998	\$1,288,551	\$2,882,207	\$1,048,384	\$2,345,005	81.4%
1999	\$1,270,601	\$2,706,720	\$918,928	\$1,957,562	72.3%
2000	\$1,302,249	\$2,642,037	\$1,089,983	\$2,211,386	83.7%
2001	\$1,350,987	\$2,610,398	\$1,124,758	\$2,173,274	83.3%
2002	\$1,390,312	\$2,558,459	\$1,120,395	\$2,061,756	80.6%
2003	\$1,561,365	\$2,736,412	\$1,334,266	\$2,338,402	85.5%
2004	\$1,803,165	\$3,009,699	\$1,514,924	\$2,528,591	84.0%
2005	\$2,023,135	\$3,216,054	\$1,641,702	\$2,609,713	81.1%
2006	\$2,456,173	\$3,718,502	\$1,967,027	\$2,977,964	80.1%
2007	\$3,002,169	\$4,328,673	\$2,404,715	\$3,467,236	80.1%
2008	\$3,505,543	\$4,813,774	\$2,888,148	\$3,965,974	82.4%
2009	\$4,089,675	\$5,348,474	\$3,404,000	\$4,451,749	83.2%
2010	\$4,943,243	\$6,156,924	\$4,188,935	\$5,217,416	84.7%
2011	\$6,470,393	\$7,675,262	\$5,443,906	\$6,457,631	84.1%
2012	\$7,937,978	\$8,967,743	\$6,429,832	\$7,263,951	81.0%
2013	\$9,756,698	\$10,497,522	\$7,925,240	\$8,527,003	81.2%
2014	\$11,978,229	\$12,274,033	\$9,337,989	\$9,568,591	78.0%
Total	\$66,130,466	\$86,142,893	\$53,783,132	\$70,123,203	81.4%
<u>Expected Future Experience</u>					
2015	\$13,611,780	\$13,283,737	\$10,879,193	\$10,617,005	79.9%
2016	\$14,543,914	\$13,517,531	\$11,624,200	\$10,803,864	79.9%
2017	\$15,539,882	\$13,755,439	\$12,420,225	\$10,994,012	79.9%
2018	\$16,604,053	\$13,997,535	\$13,270,762	\$11,187,507	79.9%
2019	\$17,741,098	\$14,243,891	\$14,179,544	\$11,384,407	79.9%
2020	\$18,956,009	\$14,494,584	\$15,150,559	\$11,584,773	79.9%
2021	\$20,254,116	\$14,749,689	\$16,188,069	\$11,788,665	79.9%
2022	\$21,641,118	\$15,009,283	\$17,296,628	\$11,996,145	79.9%
2023	\$23,123,102	\$15,273,446	\$18,481,101	\$12,207,277	79.9%
2024	\$24,706,572	\$15,542,259	\$19,746,687	\$12,422,125	79.9%
Expected Future (2015-2024)	\$186,721,642	\$143,867,394	\$149,236,969	\$114,985,780	79.9%
Aggregate (1992-2024)	\$258,278,530	\$243,808,158	\$208,059,831	\$197,943,195	81.2%

Assumption: Interest rate is 5%.



RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS  
(Years 1997 and Prior are Prudential's Experience)

PLAN G	Premium a	Premium Accumulated to 12/14 b	Incurred Claims c	Incurred Claims Accumulated to 12/14 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$6,680	\$20,023	\$6,074	\$18,207	90.9%
1993	\$31,104	\$88,795	\$29,970	\$85,557	96.4%
1994	\$47,932	\$130,319	\$54,573	\$148,375	113.9%
1995	\$51,196	\$132,565	\$29,266	\$75,781	57.2%
1996	\$78,192	\$192,824	\$55,485	\$136,830	71.0%
1997	\$87,038	\$204,420	\$68,113	\$159,971	78.3%
Total	\$302,142	\$768,945	\$243,482	\$624,720	81.2%
<u>UnitedHealthcare Experience</u>					
1998	\$87,467	\$195,644	\$64,763	\$144,860	74.0%
1999	\$98,950	\$210,789	\$61,081	\$130,118	61.7%
2000	\$98,608	\$200,058	\$71,538	\$145,138	72.5%
2001	\$109,848	\$212,251	\$78,179	\$151,058	71.2%
2002	\$120,094	\$220,998	\$146,985	\$270,483	122.4%
2003	\$131,916	\$231,193	\$112,286	\$196,791	85.1%
2004	\$158,783	\$265,028	\$143,182	\$238,987	90.2%
2005	\$162,223	\$257,875	\$113,561	\$180,522	70.0%
2006	\$186,866	\$282,905	\$144,052	\$218,086	77.1%
2007	\$177,571	\$256,030	\$139,875	\$201,679	78.8%
2008	\$176,310	\$242,107	\$126,647	\$173,910	71.8%
2009	\$171,559	\$224,365	\$156,745	\$204,991	91.4%
2010	\$177,907	\$221,587	\$121,290	\$151,070	68.2%
2011	\$168,304	\$199,644	\$111,505	\$132,269	66.3%
2012	\$164,612	\$185,966	\$194,166	\$219,355	118.0%
2013	\$162,832	\$175,196	\$138,087	\$148,572	84.8%
2014	\$150,061	\$153,767	\$116,515	\$119,392	77.6%
Total	\$2,503,910	\$3,735,403	\$2,040,457	\$3,027,281	81.0%
<u>Expected Future Experience</u>					
2015	\$137,150	\$133,844	\$110,406	\$107,745	80.5%
2016	\$130,841	\$121,607	\$105,327	\$97,894	80.5%
2017	\$124,822	\$110,489	\$100,482	\$88,944	80.5%
2018	\$119,080	\$100,387	\$95,860	\$80,812	80.5%
2019	\$113,602	\$91,209	\$91,450	\$73,423	80.5%
2020	\$108,377	\$82,870	\$87,244	\$66,710	80.5%
2021	\$103,391	\$75,293	\$83,231	\$60,611	80.5%
2022	\$98,635	\$68,409	\$79,402	\$55,070	80.5%
2023	\$94,098	\$62,154	\$75,749	\$50,035	80.5%
2024	\$89,770	\$56,472	\$72,265	\$45,460	80.5%
Expected Future (2015-2024)	\$1,119,766	\$902,733	\$901,416	\$726,704	80.5%
Aggregate (1992-2024)	\$3,925,818	\$5,407,081	\$3,185,355	\$4,378,705	81.0%

PLAN H	Premium a	Premium Accumulated to 12/14 b	Incurred Claims c	Incurred Claims Accumulated to 12/14 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$9,102	\$27,283	\$3,520	\$10,551	38.7%
1993	\$41,344	\$118,027	\$26,041	\$74,341	63.0%
1994	\$57,378	\$156,001	\$47,096	\$128,044	82.1%
1995	\$77,319	\$200,206	\$71,295	\$184,607	92.2%
1996	\$96,132	\$237,065	\$99,648	\$245,736	103.7%
1997	\$88,407	\$207,635	\$71,935	\$168,947	81.4%
Total	\$369,682	\$946,218	\$319,534	\$812,227	85.8%
<u>UnitedHealthcare Experience</u>					
1998	\$73,061	\$163,421	\$63,330	\$141,655	86.7%
1999	\$63,715	\$135,730	\$74,619	\$158,958	117.1%
2000	\$68,997	\$139,984	\$50,813	\$103,091	73.6%
2001	\$79,037	\$152,716	\$84,017	\$162,339	106.3%
2002	\$84,636	\$155,747	\$120,770	\$222,241	142.7%
2003	\$85,786	\$150,347	\$100,140	\$175,503	116.7%
2004	\$87,487	\$146,026	\$83,616	\$139,565	95.6%
2005	\$98,709	\$156,912	\$106,258	\$168,912	107.6%
2006	\$59,973	\$90,796	\$47,173	\$71,417	78.7%
2007	\$56,320	\$81,204	\$44,481	\$64,135	79.0%
2008	\$53,179	\$73,025	\$55,022	\$75,556	103.5%
2009	\$48,011	\$62,789	\$47,746	\$62,443	99.4%
2010	\$44,598	\$55,547	\$28,576	\$35,591	64.1%
2011	\$41,687	\$49,449	\$25,432	\$30,168	61.0%
2012	\$40,083	\$45,282	\$24,684	\$27,886	61.6%
2013	\$35,234	\$37,909	\$20,334	\$21,878	57.7%
2014	\$30,545	\$31,299	\$22,620	\$23,179	74.1%
Total	\$1,051,056	\$1,728,184	\$999,630	\$1,684,516	97.5%
<u>Expected Future Experience</u>					
2015	\$27,558	\$26,894	\$21,594	\$21,073	78.4%
2016	\$26,291	\$24,435	\$20,600	\$19,147	78.4%
2017	\$25,081	\$22,201	\$19,653	\$17,396	78.4%
2018	\$23,928	\$20,171	\$18,749	\$15,806	78.4%
2019	\$22,827	\$18,327	\$17,886	\$14,360	78.4%
2020	\$21,777	\$16,652	\$17,063	\$13,047	78.4%
2021	\$20,775	\$15,129	\$16,279	\$11,855	78.4%
2022	\$19,820	\$13,746	\$15,530	\$10,771	78.4%
2023	\$18,908	\$12,489	\$14,815	\$9,786	78.4%
2024	\$18,038	\$11,347	\$14,134	\$8,891	78.4%
Expected Future (2015-2024)	\$225,003	\$181,393	\$176,303	\$142,132	78.4%
Aggregate (1992-2024)	\$1,645,741	\$2,855,794	\$1,495,467	\$2,638,875	92.4%

Assumption: Interest rate is 5%.

RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS  
(Years 1997 and Prior are Prudential's Experience)

PLAN I	Premium a	Premium Accumulated to 12/14 b	Incurred Claims c	Incurred Claims Accumulated to 12/14 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$20,040	\$60,070	\$16,443	\$49,288	82.1%
1993	\$130,379	\$372,201	\$76,336	\$217,921	58.5%
1994	\$211,238	\$574,318	\$170,935	\$464,742	80.9%
1995	\$258,270	\$668,752	\$272,214	\$704,857	105.4%
1996	\$367,429	\$906,099	\$310,640	\$766,053	84.5%
1997	\$381,479	\$895,949	\$295,100	\$693,078	77.4%
Total	\$1,368,835	\$3,477,389	\$1,141,668	\$2,895,940	83.3%
<u>UnitedHealthcare Experience</u>					
1998	\$343,049	\$767,325	\$264,613	\$591,882	77.1%
1999	\$334,024	\$711,561	\$246,620	\$525,366	73.8%
2000	\$382,125	\$775,265	\$284,485	\$577,171	74.4%
2001	\$412,824	\$797,665	\$340,258	\$657,451	82.4%
2002	\$446,329	\$821,337	\$354,561	\$652,465	79.4%
2003	\$480,676	\$842,422	\$372,477	\$652,794	77.5%
2004	\$547,415	\$913,702	\$472,067	\$787,936	86.2%
2005	\$614,920	\$977,501	\$470,647	\$748,159	76.5%
2006	\$462,783	\$700,627	\$364,351	\$551,606	78.7%
2007	\$436,929	\$629,985	\$275,171	\$396,755	63.0%
2008	\$418,254	\$574,341	\$353,172	\$484,972	84.4%
2009	\$427,607	\$559,224	\$383,652	\$501,740	89.7%
2010	\$445,061	\$554,334	\$309,381	\$385,342	69.5%
2011	\$404,547	\$479,879	\$300,513	\$356,473	74.3%
2012	\$364,894	\$412,230	\$266,022	\$300,532	72.9%
2013	\$344,512	\$370,671	\$233,440	\$251,165	67.8%
2014	\$315,418	\$323,207	\$233,657	\$239,428	74.1%
Total	\$7,181,368	\$11,211,276	\$5,525,088	\$8,661,236	77.3%
<u>Expected Future Experience</u>					
2015	\$292,647	\$285,594	\$228,291	\$222,790	78.0%
2016	\$279,185	\$259,482	\$217,790	\$202,420	78.0%
2017	\$266,342	\$235,758	\$207,772	\$183,913	78.0%
2018	\$254,091	\$214,203	\$198,214	\$167,098	78.0%
2019	\$242,402	\$194,619	\$189,096	\$151,821	78.0%
2020	\$231,252	\$176,825	\$180,398	\$137,940	78.0%
2021	\$220,614	\$160,658	\$172,100	\$125,328	78.0%
2022	\$210,466	\$145,970	\$164,183	\$113,870	78.0%
2023	\$200,785	\$132,624	\$156,631	\$103,459	78.0%
2024	\$191,549	\$120,498	\$149,426	\$94,000	78.0%
Expected Future (2015-2024)	\$2,389,332	\$1,926,232	\$1,863,900	\$1,502,639	78.0%
Aggregate (1992-2024)	\$10,939,535	\$16,614,897	\$8,530,656	\$13,059,815	78.6%

PLAN J	Premium a	Premium Accumulated to 12/14 b	Incurred Claims c	Incurred Claims Accumulated to 12/14 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$16,406	\$49,177	\$7,937	\$23,791	48.4%
1993	\$129,675	\$370,191	\$92,184	\$263,163	71.1%
1994	\$290,493	\$789,798	\$257,563	\$700,269	88.7%
1995	\$412,634	\$1,068,455	\$391,918	\$1,014,815	95.0%
1996	\$608,561	\$1,500,743	\$493,889	\$1,217,955	81.2%
1997	\$632,485	\$1,485,466	\$518,360	\$1,217,430	82.0%
Total	\$2,090,254	\$5,263,830	\$1,761,851	\$4,437,423	84.3%
<u>UnitedHealthcare Experience</u>					
1998	\$655,366	\$1,465,911	\$573,698	\$1,283,238	87.5%
1999	\$713,473	\$1,519,888	\$749,945	\$1,597,584	105.1%
2000	\$819,084	\$1,661,779	\$740,779	\$1,502,912	90.4%
2001	\$963,284	\$1,861,271	\$882,024	\$1,704,260	91.6%
2002	\$1,144,085	\$2,105,351	\$896,030	\$1,648,879	78.3%
2003	\$1,320,234	\$2,313,811	\$1,171,645	\$2,053,397	88.7%
2004	\$1,544,345	\$2,577,698	\$1,356,583	\$2,264,300	87.8%
2005	\$1,789,083	\$2,843,995	\$1,557,305	\$2,475,551	87.0%
2006	\$1,353,582	\$2,049,244	\$1,133,102	\$1,715,450	83.7%
2007	\$1,422,768	\$2,051,417	\$1,143,944	\$1,649,394	80.4%
2008	\$1,594,396	\$2,189,408	\$1,283,104	\$1,761,944	80.5%
2009	\$1,814,469	\$2,372,961	\$1,597,830	\$2,089,641	88.1%
2010	\$2,026,211	\$2,523,692	\$1,699,410	\$2,116,655	83.9%
2011	\$2,077,133	\$2,463,921	\$1,579,399	\$1,873,503	76.0%
2012	\$2,031,923	\$2,295,516	\$1,546,901	\$1,747,575	76.1%
2013	\$2,038,550	\$2,193,337	\$1,584,730	\$1,705,058	77.7%
2014	\$2,006,265	\$2,055,810	\$1,561,146	\$1,599,698	77.8%
Total	\$25,314,250	\$36,545,010	\$21,057,573	\$30,789,038	84.2%
<u>Expected Future Experience</u>					
2015	\$1,915,317	\$1,869,158	\$1,552,509	\$1,515,094	81.1%
2016	\$1,827,212	\$1,698,263	\$1,481,094	\$1,376,571	81.1%
2017	\$1,743,160	\$1,542,993	\$1,412,964	\$1,250,713	81.1%
2018	\$1,662,975	\$1,401,920	\$1,347,967	\$1,136,362	81.1%
2019	\$1,586,478	\$1,273,744	\$1,285,961	\$1,032,466	81.1%
2020	\$1,513,500	\$1,157,288	\$1,226,807	\$938,069	81.1%
2021	\$1,443,879	\$1,051,478	\$1,170,373	\$852,303	81.1%
2022	\$1,377,461	\$955,343	\$1,116,536	\$774,378	81.1%
2023	\$1,314,097	\$867,998	\$1,065,176	\$703,578	81.1%
2024	\$1,253,649	\$788,638	\$1,016,178	\$639,251	81.1%
Expected Future (2015-2024)	\$15,637,728	\$12,606,823	\$12,675,564	\$10,218,786	81.1%
Aggregate (1992-2024)	\$43,042,232	\$54,415,663	\$35,494,989	\$45,445,247	83.5%

Assumption: Interest rate is 5%.

RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS  
(Years 1997 and Prior are Prudential's Experience)

PLAN K	Premium a	Premium Accumulated to 12/14 b	Incurred Claims c	Incurred Claims Accumulated to 12/14 d	Incurred Loss Ratio d/b
<u>UnitedHealthcare Experience</u>					
2006	\$1,382	\$2,092	\$1,318	\$1,995	95.4%
2007	\$9,163	\$13,212	\$3,296	\$4,753	36.0%
2008	\$7,894	\$10,840	\$4,783	\$6,568	60.6%
2009	\$13,954	\$18,249	\$8,727	\$11,413	62.5%
2010	\$13,862	\$17,265	\$13,577	\$16,910	97.9%
2011	\$18,396	\$21,822	\$9,537	\$11,313	51.8%
2012	\$26,329	\$29,745	\$20,019	\$22,616	76.0%
2013	\$35,637	\$38,343	\$26,841	\$28,879	75.3%
2014	\$38,351	\$39,298	\$26,968	\$27,634	70.3%
Total	\$164,968	\$190,866	\$115,066	\$132,082	69.2%
<u>Expected Future Experience</u>					
2015	\$42,508	\$41,483	\$31,878	\$31,109	75.0%
2016	\$45,419	\$42,214	\$34,061	\$31,657	75.0%
2017	\$48,529	\$42,957	\$36,393	\$32,214	75.0%
2018	\$51,852	\$43,713	\$38,885	\$32,781	75.0%
2019	\$55,403	\$44,482	\$41,548	\$33,358	75.0%
2020	\$59,197	\$45,265	\$44,393	\$33,945	75.0%
2021	\$63,251	\$46,061	\$47,433	\$34,543	75.0%
2022	\$67,583	\$46,872	\$50,682	\$35,150	75.0%
2023	\$72,211	\$47,697	\$54,152	\$35,769	75.0%
2024	\$77,156	\$48,537	\$57,861	\$36,399	75.0%
Expected Future (2015-2024)	\$583,109	\$449,280	\$437,286	\$336,925	75.0%
Aggregate (2006-2024)	\$748,077	\$640,146	\$552,352	\$469,007	73.3%

PLAN L	Premium a	Premium Accumulated to 12/14 b	Incurred Claims c	Incurred Claims Accumulated to 12/14 d	Incurred Loss Ratio d/b
<u>UnitedHealthcare Experience</u>					
2006	\$5,172	\$7,831	\$1,766	\$2,673	34.1%
2007	\$16,357	\$23,585	\$12,920	\$18,629	79.0%
2008	\$24,048	\$33,023	\$12,259	\$16,834	51.0%
2009	\$30,026	\$39,268	\$12,947	\$16,932	43.1%
2010	\$36,302	\$45,215	\$44,210	\$55,064	121.8%
2011	\$37,948	\$45,014	\$35,259	\$41,824	92.9%
2012	\$40,275	\$45,500	\$19,224	\$21,718	47.7%
2013	\$43,789	\$47,114	\$31,374	\$33,756	71.6%
2014	\$42,959	\$44,020	\$32,872	\$33,683	76.5%
Total	\$276,877	\$330,570	\$202,830	\$241,114	72.9%
<u>Expected Future Experience</u>					
2015	\$47,433	\$46,290	\$36,768	\$35,882	77.5%
2016	\$50,994	\$47,395	\$39,286	\$36,514	77.0%
2017	\$54,486	\$48,230	\$41,977	\$37,157	77.0%
2018	\$58,217	\$49,078	\$44,851	\$37,810	77.0%
2019	\$62,204	\$49,942	\$47,923	\$38,476	77.0%
2020	\$66,464	\$50,821	\$51,204	\$39,153	77.0%
2021	\$71,015	\$51,716	\$54,711	\$39,842	77.0%
2022	\$75,878	\$52,626	\$58,457	\$40,543	77.0%
2023	\$81,075	\$53,552	\$62,461	\$41,257	77.0%
2024	\$86,627	\$54,495	\$66,738	\$41,983	77.0%
Expected Future (2015-2024)	\$654,394	\$504,145	\$504,377	\$388,618	77.1%
Aggregate (2006-2024)	\$931,271	\$834,714	\$707,207	\$629,732	75.4%

PLAN N	Premium a	Premium Accumulated to 12/14 b	Incurred Claims c	Incurred Claims Accumulated to 12/14 d	Incurred Loss Ratio d/b
<u>UnitedHealthcare Experience</u>					
2010	\$16,307	\$20,311	\$7,751	\$9,654	47.5%
2011	\$387,032	\$459,103	\$312,386	\$370,556	80.7%
2012	\$632,900	\$715,004	\$521,524	\$589,180	82.4%
2013	\$1,138,420	\$1,224,860	\$919,109	\$988,897	80.7%
2014	\$1,862,699	\$1,908,699	\$1,450,155	\$1,485,967	77.9%
Total	\$4,037,359	\$4,327,976	\$3,210,925	\$3,444,254	79.6%
<u>Expected Future Experience</u>					
2015	\$2,692,079	\$2,627,200	\$2,086,780	\$2,036,489	77.5%
2016	\$2,909,490	\$2,704,163	\$2,229,683	\$2,072,331	76.6%
2017	\$3,108,731	\$2,751,756	\$2,382,372	\$2,108,804	76.6%
2018	\$3,321,617	\$2,800,187	\$2,545,517	\$2,145,919	76.6%
2019	\$3,549,082	\$2,849,470	\$2,719,834	\$2,183,687	76.6%
2020	\$3,792,123	\$2,899,621	\$2,906,088	\$2,222,120	76.6%
2021	\$4,051,807	\$2,950,654	\$3,105,097	\$2,261,230	76.6%
2022	\$4,329,275	\$3,002,586	\$3,317,734	\$2,301,027	76.6%
2023	\$4,625,744	\$3,055,431	\$3,544,932	\$2,341,525	76.6%
2024	\$4,942,515	\$3,109,207	\$3,787,689	\$2,382,736	76.6%
Expected Future (2015-2024)	\$37,322,462	\$28,750,276	\$28,625,724	\$22,055,870	76.7%
Aggregate (2010-2024)	\$41,359,821	\$33,078,252	\$31,836,649	\$25,500,124	77.1%

Assumption: Interest rate is 5%.

RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS  
(Years 1997 and Prior are Prudential's Experience)

TOTAL STANDARDIZED	<u>Premium</u> a	Premium Accumulated <u>to 12/14</u> b	Incurred <u>Claims</u> c	Incurred Claims Accumulated <u>to 12/14</u> d	Incurred <u>Loss Ratio</u> d/b
<u>Prudential Experience</u>					
1992	\$249,953	\$749,234	\$173,758	\$520,840	69.5%
1993	\$1,089,899	\$3,111,402	\$853,247	\$2,435,817	78.3%
1994	\$2,137,337	\$5,811,037	\$1,903,629	\$5,175,626	89.1%
1995	\$2,865,056	\$7,418,643	\$2,907,954	\$7,529,720	101.5%
1996	\$4,395,724	\$10,840,080	\$3,937,452	\$9,709,956	89.6%
1997	\$4,611,245	\$10,830,062	\$3,911,020	\$9,185,500	84.8%
Total	\$15,349,215	\$38,760,459	\$13,687,059	\$34,557,459	89.2%
<u>UnitedHealthcare Experience</u>					
1998	\$4,232,432	\$9,467,023	\$3,490,221	\$7,806,860	82.5%
1999	\$4,158,259	\$8,858,204	\$3,351,644	\$7,139,897	80.6%
2000	\$4,562,080	\$9,255,667	\$3,795,735	\$7,700,886	83.2%
2001	\$4,986,458	\$9,634,911	\$4,232,088	\$8,177,306	84.9%
2002	\$5,257,750	\$9,675,338	\$4,511,057	\$8,301,270	85.8%
2003	\$5,936,233	\$10,403,702	\$5,125,318	\$8,982,512	86.3%
2004	\$6,725,051	\$11,224,919	\$5,640,860	\$9,415,274	83.9%
2005	\$7,329,022	\$11,650,494	\$6,119,359	\$9,727,568	83.5%
2006	\$7,400,101	\$11,203,318	\$6,219,856	\$9,416,497	84.1%
2007	\$8,166,905	\$11,775,443	\$6,566,930	\$9,468,520	80.4%
2008	\$8,933,686	\$12,267,643	\$7,418,093	\$10,186,446	83.0%
2009	\$9,869,606	\$12,907,465	\$8,389,741	\$10,972,098	85.0%
2010	\$11,203,694	\$13,954,462	\$9,455,958	\$11,777,615	84.4%
2011	\$13,225,023	\$15,687,689	\$10,799,018	\$12,809,932	81.7%
2012	\$14,807,111	\$16,727,983	\$12,040,266	\$13,602,206	81.3%
2013	\$17,155,351	\$18,457,954	\$13,765,781	\$14,811,015	80.2%
2014	\$19,995,467	\$20,489,257	\$15,551,119	\$15,935,155	77.8%
Total	\$153,944,230	\$213,641,474	\$126,473,044	\$176,231,058	82.5%
<u>Expected Future Experience</u>					
2015	\$22,272,611	\$21,735,842	\$17,752,575	\$17,324,739	79.7%
2016	\$23,539,269	\$21,878,071	\$18,731,446	\$17,409,543	79.6%
2017	\$24,871,052	\$22,015,112	\$19,788,245	\$17,515,963	79.6%
2018	\$26,306,924	\$22,177,241	\$20,927,805	\$17,642,541	79.6%
2019	\$27,853,420	\$22,362,826	\$22,155,318	\$17,787,960	79.5%
2020	\$29,517,551	\$22,570,396	\$23,476,349	\$17,951,032	79.5%
2021	\$31,306,831	\$22,798,626	\$24,896,868	\$18,130,688	79.5%
2022	\$33,229,317	\$23,046,325	\$26,423,273	\$18,325,966	79.5%
2023	\$35,293,640	\$23,312,423	\$28,062,419	\$18,536,002	79.5%
2024	\$37,509,044	\$23,595,960	\$29,821,648	\$18,760,020	79.5%
Expected Future (2015-2024)	\$291,699,658	\$225,492,821	\$232,035,946	\$179,384,453	79.6%
Aggregate (1992-2024)	\$460,993,103	\$477,894,754	\$372,196,050	\$390,172,970	81.6%

Assumption: Interest rate is 5%.

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

<b>Plan A</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2009	150,385	150,385	100,753	101,936	32,673	67.0%	67.8%
2010	157,347	157,347	126,199	135,383	34,866	80.2%	86.0%
2011	162,191	162,191	151,259	154,824	39,071	93.3%	95.5%
2012	162,467	162,467	164,649	158,243	39,452	101.3%	97.4%
2013	157,634	157,634	146,851	153,626	36,523	93.2%	97.5%

<b>Plan B</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2009	166,951	166,951	138,728	136,405	30,529	83.1%	81.7%
2010	176,120	176,120	142,672	135,420	32,972	81.0%	76.9%
2011	171,868	171,868	119,305	132,243	33,402	69.4%	76.9%
2012	187,024	187,024	124,286	116,765	38,369	66.5%	62.4%
2013	196,396	196,396	180,285	181,404	40,957	91.8%	92.4%

<b>Plan C</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2009	2,683,824	2,683,824	2,260,711	2,291,140	457,758	84.2%	85.4%
2010	2,866,048	2,866,048	2,433,338	2,490,937	497,914	84.9%	86.9%
2011	2,993,383	2,993,383	2,412,320	2,435,262	542,219	80.6%	81.4%
2012	2,967,608	2,967,608	2,498,934	2,489,202	556,503	84.2%	83.9%
2013	3,016,947	3,016,947	2,377,345	2,327,864	565,894	78.8%	77.2%

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

<b>Plan D</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2009	119,947	119,947	133,648	138,156	20,933	111.4%	115.2%
2010	132,906	132,906	176,599	172,637	23,482	132.9%	129.9%
2011	129,977	129,977	129,722	132,735	23,648	99.8%	102.1%
2012	107,163	107,163	106,724	97,255	20,139	99.6%	90.8%
2013	90,042	90,042	106,860	102,406	17,004	118.7%	113.7%

<b>Plan E</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2009	153,197	153,197	129,512	110,457	26,749	84.5%	72.1%
2010	167,784	167,784	87,672	108,451	29,849	52.3%	64.6%
2011	162,164	162,164	139,747	126,016	30,126	86.2%	77.7%
2012	143,855	143,855	140,359	156,430	27,802	97.6%	108.7%
2013	138,661	138,661	128,918	121,326	26,767	93.0%	87.5%

<b>Plan F</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2009	4,089,675	4,089,675	3,416,814	3,404,000	715,094	83.5%	83.2%
2010	4,943,243	4,943,243	4,050,028	4,188,935	882,767	81.9%	84.7%
2011	6,470,393	6,470,393	5,264,603	5,443,906	1,223,928	81.4%	84.1%
2012	7,937,978	7,937,978	6,545,067	6,429,832	1,578,461	82.5%	81.0%
2013	9,756,698	9,756,698	7,598,589	7,925,240	1,954,802	77.9%	81.2%

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

<b>Plan G</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2009	171,559	171,559	145,228	156,745	30,177	84.7%	91.4%
2010	177,907	177,907	142,674	121,290	31,806	80.2%	68.2%
2011	168,304	168,304	102,502	111,505	31,180	60.9%	66.3%
2012	164,612	164,612	191,310	194,166	31,578	116.2%	118.0%
2013	162,832	162,832	139,095	138,087	31,292	85.4%	84.8%

<b>Plan H</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2009	48,011	48,011	50,601	47,746	7,825	105.4%	99.4%
2010	44,598	44,598	26,860	28,576	7,180	60.2%	64.1%
2011	41,687	41,687	26,001	25,432	7,132	62.4%	61.0%
2012	40,083	40,083	19,485	24,684	7,072	48.6%	61.6%
2013	35,234	35,234	29,256	20,334	6,390	83.0%	57.7%

<b>Plan I</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2009	427,607	427,607	355,815	383,652	70,542	83.2%	89.7%
2010	445,061	445,061	334,232	309,381	73,083	75.1%	69.5%
2011	404,547	404,547	306,501	300,513	71,109	75.8%	74.3%
2012	364,894	364,894	279,021	266,022	66,603	76.5%	72.9%
2013	344,512	344,512	237,029	233,440	64,035	68.8%	67.8%

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

<b>Plan J</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2009	1,814,469	1,814,469	1,593,523	1,597,830	285,057	87.8%	88.1%
2010	2,026,211	2,026,211	1,707,416	1,699,410	331,530	84.3%	83.9%
2011	2,077,133	2,077,133	1,592,025	1,579,399	350,290	76.6%	76.0%
2012	2,031,923	2,031,923	1,558,316	1,546,901	353,729	76.7%	76.1%
2013	2,038,550	2,038,550	1,576,341	1,584,730	359,081	77.3%	77.7%
<b>Plan K</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2009	13,954	13,954	7,129	8,727	4,118	51.1%	62.5%
2010	13,862	13,862	10,414	13,577	4,320	75.1%	97.9%
2011	18,396	18,396	12,312	9,537	6,159	66.9%	51.8%
2012	26,329	26,329	20,855	20,019	9,101	79.2%	76.0%
2013	35,637	35,637	25,816	26,841	12,041	72.4%	75.3%
<b>Plan L</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2009	30,026	30,026	11,826	12,947	6,831	39.4%	43.1%
2010	36,302	36,302	43,746	44,210	8,354	120.5%	121.8%
2011	37,948	37,948	33,792	35,259	8,967	89.0%	92.9%
2012	40,275	40,275	22,400	19,224	9,559	55.6%	47.7%
2013	43,789	43,789	25,183	31,374	10,293	57.5%	71.6%
<b>Plan N</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2010	16,307	16,307	3,712	7,751	3,819	22.8%	47.5%
2011	387,032	387,032	208,800	312,386	93,645	53.9%	80.7%
2012	632,900	632,900	524,003	521,524	166,520	82.8%	82.4%
2013	1,138,420	1,138,420	853,076	919,109	303,636	74.9%	80.7%
<b>Total Standardized</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2009	9,869,606	9,869,606	8,344,286	8,389,741	1,688,286	84.5%	85.0%
2010	11,203,694	11,203,694	9,285,563	9,455,958	1,961,942	82.9%	84.4%
2011	13,225,023	13,225,023	10,498,891	10,799,018	2,460,877	79.4%	81.7%
2012	14,807,111	14,807,111	12,195,410	12,040,266	2,904,888	82.4%	81.3%
2013	17,155,351	17,155,351	13,424,644	13,765,781	3,428,715	78.3%	80.2%



## 2015 RATES FOR PLANS NOT ISSUED IN RHODE ISLAND

<u>Plan*</u>	<b>Mass-Media</b> Non-Tobacco <u>Rate**</u>	<b>Agent Distribution</b> Non-Tobacco <u>Rate**</u>
MW	\$154.50	\$154.50
NW	\$116.75	\$116.75
OW	\$25.75	\$25.75
PW	\$14.00	\$14.00
QW	\$16.00	\$16.00
SW	\$5.00	\$5.00
TW	\$155.75	\$155.75
UW	\$198.25	\$198.25
VW	\$24.00	\$24.00
WW	\$6.25	\$6.25
XW	\$31.00	\$31.00
YW	\$16.00	\$16.00
ZW	\$5.25	\$5.25

<u>Plan*</u>	<b>Mass-Media</b> Tobacco <u>Rate**</u>	<b>Agent Distribution</b> Tobacco <u>Rate**</u>
MW	\$169.95	\$169.95
NW	\$128.42	\$128.42
OW	\$28.32	\$28.32
PW	\$15.40	\$15.40
QW	\$17.60	\$17.60
SW	\$5.50	\$5.50
TW	\$171.32	\$171.32
UW	\$218.07	\$218.07
VW	\$26.40	\$26.40
WW	\$6.87	\$6.87
XW	\$34.10	\$34.10
YW	\$17.60	\$17.60
ZW	\$5.77	\$5.77

\* Plans effective June 1, 2010 and later.

Plans MW, NW, OW, PW, QW, and SW are Wisconsin issued plans.

Plans TW, UW, VW, WW, XW, YW, and ZW are Minnesota issued plans.

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

**2015 UNDER AGE 65 RATES FOR PLANS NOT ISSUED IN  
RHODE ISLAND**

	<b>Mass-Media</b>	<b>Agent Distribution</b>
	Non-Tobacco	Non-Tobacco
<u>Plan*</u>	<u>Rate</u>	<u>Rate</u>
MW	\$231.75	\$231.75
NW	\$175.25	\$175.25
OW	\$38.75	\$38.75
PW	\$21.00	\$21.00
QW	\$17.75	\$17.75
SW	\$7.50	\$7.50
TW	\$233.75	\$233.75
UW	\$297.50	\$297.50
VW	\$36.00	\$36.00
WW	\$9.50	\$9.50
XW	\$46.50	\$46.50
YW	\$17.75	\$17.75
ZW	\$8.00	\$8.00
A	\$168.75	\$168.75
B	\$245.00	\$245.00
C	\$293.75	\$293.75
F	\$294.75	\$294.75
K	\$103.50	\$103.50
L	\$167.25	\$167.25
N	\$195.00	\$195.00

	<b>Mass-Media</b>	<b>Agent Distribution</b>
	Tobacco	Tobacco
<u>Plan*</u>	<u>Rate</u>	<u>Rate</u>
MW	\$254.92	\$254.92
NW	\$192.77	\$192.77
OW	\$42.62	\$42.62
PW	\$23.10	\$23.10
QW	\$19.52	\$19.52
SW	\$8.25	\$8.25
TW	\$257.12	\$257.12
UW	\$327.25	\$327.25
VW	\$39.60	\$39.60
WW	\$10.45	\$10.45
XW	\$51.15	\$51.15
YW	\$19.52	\$19.52
ZW	\$8.80	\$8.80
A	\$185.62	\$185.62
B	\$269.50	\$269.50
C	\$323.12	\$323.12
F	\$324.22	\$324.22
K	\$113.85	\$113.85
L	\$183.97	\$183.97
N	\$214.50	\$214.50

\* Plans effective June 1, 2010 and later.

Plans MW, NW, OW, PW, QW, and SW are Wisconsin issued plans.

Plans TW, UW, VW, WW, XW, YW, and ZW are Minnesota issued plans.

**Rhode Island**  
**2015 Expenses by Category**

**Standardized Plans**

Member Contribution                \$22,272,611

Average Lives                        11,111

Expenses	<u>% of Member Contribution</u>	<u>PMPM</u>
Royalty	4.90%	\$8.19
Premium Taxes	2.00%	\$3.34
Risk and Profit	1.85%	\$3.09
Operating Expenses	5.01%	\$8.37
Sales Expenses	4.00%	\$6.68
Commissions	3.31%	\$5.53
Investment Income Credit	-0.35%	(\$0.58)
Total Expenses	20.72%	\$34.61

## 2010 Standardized Plans

This chart gives you a quick look at the standardized Medigap Plans that can be sold for effective dates beginning June 1, 2010 (including Medicare SELECT) and their benefits. These benefits apply only to Medigap policies sold on or after June 1, 2010. 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).

From June 1, 2010 onward, the standardized plans are:

	Medigap Plans A through N									
Medigap Benefits	A	B	C	D	F	G	K	L	M	N
Medicare Part A Coinsurance and all costs after hospital benefits are used up <sup>1</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓ <sup>2</sup>
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B Deductible			✓		✓					
Medicare Part B Excess Charges					✓	✓				
Foreign Travel Emergency (Up to Plan Limits) <sup>3</sup>			✓	✓	✓	✓			✓	✓
Medicare Preventive Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

<sup>1</sup> Lifetime maximum of 365 days

<sup>2</sup> 100% part B coinsurance except up to \$20 copayment for office visits and up to \$50 copayment for ER.

<sup>3</sup> You must also pay a separate deductible for foreign travel emergency (\$250 per year).

<sup>4</sup> 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.

2014 Out-of-Pocket Limit <sup>4</sup> ▶	\$4,940	\$2,470
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