State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

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

Project Name/Number: /

# Filing at a Glance

Company: MVP Health Insurance Company

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

State: Vermont

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO

Filing Type: GMCB Rate
Date Submitted: 01/24/2014

SERFF Tr Num: MVPH-129389053 SERFF Status: Pending State Action

State Tr Num: State Status:

Co Tr Num:

Implementation 07/01/2014

Date Requested:

Author(s): Kristen Marsh, Matt Lombardo, Evan Steinhart

Reviewer(s): Thomas Crompton (primary), Kelly Macnee, David Dillon, Judith Henkin, Jacqueline Lee

Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

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

Project Name/Number: /

# **General Information**

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Large Group Market Type: Employer Overall Rate Impact:

Filing Status Changed: 01/30/2014

State Status Changed: Deemer Date:

Created By: Matt Lombardo Submitted By: Matt Lombardo

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

The rate filing included with this SERFF submission is for employer groups with 51+ eligible employees in the State of Vermont and effective dates of coverage beginning between July 1, 2014 and December 31, 2014.

# **Company and Contact**

# **Filing Contact Information**

Matt Lombardo, mlombardo@mvphealthcare.com

625 State Street 518-388-2483 [Phone]

Schenectady, NY 12305

## **Filing Company Information**

MVP Health Insurance Company CoCode: 11125 State of Domicile: New York 625 State Street Group Code: 1198 Company Type: Health

Schenectady, NY 12305 Group Name: Insurance

(518) 388-2469 ext. [Phone] FEIN Number: 14-1827918 State ID Number:

# **Filing Fees**

Fee Required? Yes

Fee Amount: \$150.00

Retaliatory? No

Fee Explanation:

Company Tracking #: SERFF Tracking #: MVPH-129389053 State Tracking #:

Filing Company: State: Vermont MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

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

Project Name/Number:

# **Correspondence Summary**

# **Objection Letters and Response Letters**

# **Objection Letters**

Status

Response

#### **Created By Created On Date Submitted** 01/29/2014 Pending Jacqueline Lee 01/29/2014

**Response Letters** 

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

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** 3Q/4Q 2014 Large Group HIC Rate Filing

Project Name/Number: /

# **Objection Letter**

Objection Letter Status Pending Response

Objection Letter Date 01/29/2014
Submitted Date 01/29/2014
Respond By Date 01/31/2014

Dear Matt Lombardo,

#### Introduction:

Please see attached objection letter.

## Conclusion:

Sincerely, Jacqueline Lee

#### Dallas

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



**Kansas City** 

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

London / Kansas City

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

**Baltimore** 

David A. Palmer, C.F.E.

January 29, 2014

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

Re: MVP Health Insurance Company

3Q/4Q 2014 Large Group HIC Rate Filing SERFF Tracking #: MVPH-129389053

Dear Mr. Lombardo:

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

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

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

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





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

Sincerely,

Rita Tansen A.S.A., M.A.A.A.

Sujaretta Tarser

Consulting Actuary Lewis & Ellis, Inc. rtansen@lewisellis.com (972)850-0850





State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** 3Q/4Q 2014 Large Group HIC Rate Filing

Project Name/Number: /

# **Response Letter**

Response Letter Status Submitted to State

Response Letter Date 01/30/2014 Submitted Date 01/30/2014

Dear Thomas Crompton,

Introduction:

Response 1

Comments:

Ms. Tansen,

Please see the attached pdf files which contain the PDF Pipeline for MVP's 1Q/2Q 2014 LG Grandfathered Rate Filings. In addition to MVP's standard rate filing, new forms were filed in 1Q/2Q which comply with Federal OOP Max regulations.

Regards,

Matt Lombardo

## Changed Items:

Supporting Document Schedule Item Changes						
Satisfied - Item:	Response to Objection Letter #1					
Comments:	Please see the attached pdf files which contain the PDF Pipeline for MVP's 1Q/2Q 2014 LG Grandfathered Rate Filings. In addition to MVP's standard rate filing, new forms were filed in 1Q/2Q which comply with Federal OOP Max regulations.  Regards, Matt Lombardo					
Attachment(s):	MVP 1Q 2014 LG OOP Max SERFF Data.pdf MVP 1Q 2014 LG SERFF Data.pdf					

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** 3Q/4Q 2014 Large Group HIC Rate Filing

Project Name/Number: /

Matt Lombardo

SERFF Tracking #: MVPH-129389053 State Tracking #: Company Tracking #: Company Tracking #:

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** 3Q/4Q 2014 Large Group HIC Rate Filing

Project Name/Number: /

# **Rate Information**

Rate data applies to filing.

Filing Method:

Rate Change Type:

Overall Percentage of Last Rate Revision:

Effective Date of Last Rate Revision:

5.700%

07/01/2013

Filing Method of Last Filing:

SERFF

# **Company Rate Information**

Company Name:	Company Rate Change:	Overall % Indicated Change:		Overall ( Rate Impact:		Written Premium Change for this Program:	Holders		Written Premium for this Program:	Maximum % Change (where req'd	Minimum % Change ): (where req'd):
MVP Health Insurance Company	Increase	0.800%		0.800%		\$288,081	59		\$36,010,168	1.300%	0.300%
Covere	ct Type: ed Lives: Holders:	НМО	PP(	)	EPO 3,920 30	POS	HSA	HDH 3,704 29	1	Other	

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

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

Project Name/Number: /

# **Rate Review Detail**

**COMPANY:** 

Company Name: MVP Health Insurance Company

HHS Issuer Id: 92802

## **PRODUCTS:**

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
Preferred Suite EPO	92802VT004	01	3920
Preferred Suite HD EPO	92802VT006	01	3704

Trend Factors:

FORMS:

New Policy Forms: Affected Forms:

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

## **REQUESTED RATE CHANGE INFORMATION:**

Change Period: Annual
Member Months: 102,368
Benefit Change: Increase

Percent Change Requested: Min: 0.3 Max: 1.3 Avg: 0.8

**PRIOR RATE:** 

Total Earned Premium: 36,010,168.00
Total Incurred Claims: 31,755,239.00

Annual \$: Min: 325.09 Max: 562.42 Avg: 351.77

**REQUESTED RATE:** 

Projected Earned Premium: 36,298,249.00 Projected Incurred Claims: 32,062,976.00

Annual \$: Min: 326.06 Max: 569.73 Avg: 354.58

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** 3Q/4Q 2014 Large Group HIC Rate Filing

Project Name/Number: /

# **Supporting Document Schedules**

Satisfied - Item:	Actuarial Memorandum
	Please see the attached actuarial memorandum, manual rate filing, experience rating addendum, and experience rating formula
Comments:	Regards,
	Matt Lombardo
	2014 Experience Rating Formula Filing Exhibits A-C.pdf
	VT Experience Rated Addendum - 3Q 2014.pdf VT LG HIC Q3 & Q4 2014 Rate Filing.pdf
Attachment(s):	Appendices A-C - 3Q 2014.pdf
Attacimient(5).	MVP Health Care - Experience Formula effective 1.1.14.pdf
	Rolling 12 Medical and Rx Data - LG HIC.pdf Rolling 12 Medical and Rx Data - LG HIC.xlsx
	3Q-2014 ACT MEMO-HIC Large Group.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	N/A. LG filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Civil Union Rating Requirements
Bypass Reason:	MVP's policy forms comply with 8 V.S.A. § 4724.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Consumer Disclosure Form
Bypass Reason:	N/A. LG filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Filing Compliance Certification
Comments:	
Attachment(s):	Certificate of Compliance - DD.PDF

SERFF Tracking #:	MVPH-129389053	State Tracking #:		Company Tracking #:	
State:	Vermont		Filing Company:	MVP Health Insurance Company	
TOI/Sub-TOI:	H16G Group Hea	alth - Major Medical/H16G.002A La	rge Group Only - PPO		
Product Name:	3Q/4Q 2014 Larg	ge Group HIC Rate Filing			
Project Name/Number:	/				
Item Status:					
Status Date:					
Bypassed - Item:	TI	hird Party Filing Authorization	on		
Bypass Reason:		/A			
Attachment(s):					
Item Status:					
Status Date:					
Bypassed - Item:	U	nified Rate Review Templat	e		
Bypass Reason:		/A. Large Group filing.	<del>-</del>		
Attachment(s):					
Item Status:					
Status Date:					
Satisfied - Item:	R	esponse to Objection Letter	#1		
Comments:	P ac R	lease see the attached pdf f	iles which contain the PDF Pipel	ne for MVP's 1Q/2Q 2014 LG Grandfathered Rate Filin 1Q/2Q which comply with Federal OOP Max regulation	ngs. In is.
Attachment(s):	M	IVP 1Q 2014 LG OOP Max 3 IVP 1Q 2014 LG SERFF Da	SERFF Data.pdf ta.pdf		
Item Status:					

**Status Date:** 

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** 3Q/4Q 2014 Large Group HIC Rate Filing

Project Name/Number: /

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

## MVP Health Care - Large Group Experience Rating Formula

I. Case Information Group Name: Group #: Marketing Rep: Underwriter:	Input Input Input	Date: Effective Date:		Input Input	
Marketing Rep: Underwriter:		Effective Date:		Input	
Marketing Rep: Underwriter:					
	mput				
	Input				
II. Manual Pure Premium Calculation		Medical w/ Non-Pharmacy Riders		Pharmacy	
ii. Manuai rure riennum Calculation		medical w/ Non-r narmacy inders		Filalillacy	
1 - Manual Pure Premium	Addendum Value			Addendum Value	
2 - Industry Factor	Addendum Value			Addendum Value	
3 - Demographic Factor	Addendum Value			Addendum Value	
4 - Area Factor	Addendum Value			n/a	
5 - Manual Group Risk Assessment	Addendum Value			Addendum Value	
6 - HRA/HSA Funding Load Factor	Addendum Value			Addendum Value	
7 - Adjusted Manual Pure Premium	1.x2.x3.x4.x5.x6.			1.x2.x3.x5.x6.	Total PMPM
III. Functiones Bure Bremium Coloulation					
III. Experience Pure Premium Calculation  Experience Period Start Date	Input			Input	
Experience Period Start Date  Experience Period End Date	Input			Input	
Paid Through Date	Input			Input	
Midpoint of Experience Period	Input			Input	
Product Reflected in Experience	Input			Input	
Product in the Rate Quote	Input			Input	
Member Months	Input			Input	
Out-of-Area Subscribers	Input			n/a	
Claims Information					
1 - Date of Service Paid Claims	Input			Input	
2 - Composite Completion Factor Adjustment	Input			Input	
3 - Incurred Claims	1x2			1x2	
4 - Other non fee for service medical expenses	Input			n/a	
5 - Pooling Level (PL)	Addendum Value			n/a	
6 - Actual Large Claims (Excess Over PL)     7 Pharmacy Rebate Factor	<i>Input</i> n/a			n/a Addendum Value	
8 - Incurred Claims Less Large Claims	1/a 3+4-6			3 x 7	
9 - Trend Factor to MP of Projection Period	Addendum Value			Addendum Value	
10 - Trended Net Claims	8x9			8x9	
11 - Trended pmpm Net Claims	10 / membermonths			10 / membermonths	
Experience Adjustments					
12 - Demographic Adjustment (Carrier Replacement Only)	Addendum Value			Addendum Value	
13 Prior Period Adjustment, if applicable	Value from Exhibit B			Value from Exhibit B	
14 - Network Efficiency Factor	Addendum Value			Addendum Value	
15 - Benefit Adjustment	Addendum Value			Addendum Value	
16 - Pooling Charge %	Addendum Value	401		n/a	
17 - Adjusted pmpm Net Claims	product(11 thru 15) x (1+	16)		product(11 thru 15) x (1+16)	
18 - Covered Lives Assessment	Addendum Value			n/a	F =
19 - Indigent Care 20 - Experience Pure Premium	Addendum Value <b>17 + 18 +19</b>			n/a <b>17</b>	Total pmpm
20 - Experience rule riennum	17 + 10 + 19			"	
IV. Employer Specific Premium Rates	Total				
Blending the Manual Pure Premium and Experience	<u></u>				
Adjusted Manual Pure Premium	6 From Section II				
2 - Experience Pure Premium	20 From Section I	II .			
3 - Experience Credibility Weight	Addendum Value				
4 - Blended Pure Premium	2x3 + 1x(1-3)				
5 - Group Risk Assessment Factor	Addendum Value				
6 - Retrospective Financial Underwriting Factor	Addendum Value				
7 - Network Access Fee	Addendum Value				
8 - Retention Charges excluding Premium Tax	Addendum Value				
9 - Premium Taxes	Addendum Value				
10 - Group Required Pure Premium	4x5+6+7+8+9				
Premium Rate Development					
•	Single EE/SP	EE/Ch(ren) Family			
11 - Employer Specific Loading Factors	Computed as illustrated in Exhibit	C based on the Group's desired rate ratios/census			
12 - Final Premium Rates	10x11 10x11	10x11	10x11		
V. Minimum Premium Funding					
	Single EE/SP	EE/Ch(ren) Family			
1 - Final Premium Rates	From Section IV., line 12	<u></u>			
2 - Retention Rate	From Section IV., lines 8+9 x Emp	loyer Specific Loading Factors			
3 - Claims Liability Rate	1-2				
4 - Claims Fluctuation Margin	Addendum Value				
6 - Maximum Monthly Premium Liability	3X4				

# MVP Health Care - Large Group Experience Rating Formula - Two Periods of Experience calculation

Group Name:	Input		Date:	Input
Group Name: Group #: Marketing Rep:	Input		Effective Date:	Input
Marketing Rep:	Input			
Underwriter:	Input			
		<u> </u>		

Experience Pure Premium Calculation		Medical Claims		Pharmacy Claims	
Experience Fare Fremian Galdalation	Period 1	Period 2	 Period 1	Period 2	
Experience Period Start Date	Input	Input	Input	Input	
Experience Period End Date	Input	Input	Input	Input	
Paid Through Date	Input	Input	Input	Input	
Midpoint of Experience Period	Input	Input	Input	Input	
Product Reflected in Experience	Input	Input	Input	Input	
Product in the Rate Quote	Input	Input	Input	Input	
Member Months	Input	Input	Input	Input	
Claims Information					
1 - Date of Service Paid Claims	Input	Input	Input	Input	
2 - Composite Completion Factor Adjustment	Input	Input	Input	Input	
3 - Incurred Claims	1x2	1x2	1x2	1x2	
4 - Other non fee for service medical expenses	Input	Input	n/a	n/a	
5 - Pooling Level (PL)	Addendum Value	Addendum Value	n/a	n/a	
6 - Actual Large Claims (Excess Over PL)	Input	Input	n/a	n/a	
7 - Incurred Claims Less Large Claims	3+ <i>4</i> -6	3+ <i>4</i> -6	n/a	n/a	
8 - Trend Factor to MP of Projection Period	Addendum Value	Addendum Value	Addendum Value	Addendum Value	
9 - Trended Net Claims	7x8	7x8	3x8	3x8	
10 - Trended pmpm Net Claims	9 / membermonths	9 / membermonths	9 / membermonths	9 / membermonths	
Experience Adjustments					
11 - Demographic Adjustment (Carrier Replacement Only)	Addendum Value	Addendum Value	Addendum Value	Addendum Value	
12 - Network Efficiency Factor	Addendum Value	Addendum Value	Addendum Value	Addendum Value	
13 - Benefit Adjustment	Addendum Value	Addendum Value	Addendum Value	Addendum Value	
14 - Pharmacy Rebate Factor	n/a	n/a	Addendum Value	Addendum Value	
15 - Pooling Charge %	Addendum Value	Addendum Value	n/a	n/a	
16 - Adjusted pmpm Net Claims	product(11 thru 13) x (1+15)	product(11 thru 13) x (1+15)	product(11 thru 14) x (1+15)	product(11 thru 14) x (1+15)	
Period Weight	Addendum Value	Addendum Value	Addendum Value	Addendum Value	
Prior Period Adjustment Factor	P1 and P2 Weighted Average line 16	6 / P1 line 16	P1 and P2 Weighted Average line	e 16 / P1 line 16	

# MVP Health Care - Large Group Loading Ratio Development

2 Tier Single Family Total	% of Contracts  a b 100%	Tier Ratio 1.000 w y		3 Tier Single Double Family Total	% of Contracts	Tier Ratio		4 Tier Single Double Parent Family	% of Contracts	Tier Ratio		
	Sub	Single c	Family d	Sub	Single	Double	Family	Sub	Single	Double	Parent	Family
	Mem	е	f	Mem				Mem				
	(	Avg. Contract Siz	e	(	Avg. Contract Siz	e 		(	Avg. Contract Siz	e 		
2 Tier - L	oading Facto	rs		3 Tier - Loa	ading Facto	rs		4 Tier - Loa	ding Factor	S		
Single Family				S D F				S D P				
								F				

# 2 Tier Loading Factor Example:

Percentage of single contracts a = c/(c+d)Percentage of family contracts b = d/(c+d)Average Contract Size g = (e+f)/(c+d)

Desired Family Tier Ratio w = Desired relationship between Single and Family rate

Avg Unit of Revenue per Contract y = a x 1 + b x w

Single Loading Factor A = g/yFamily Loading Factor  $B = w \times A$ 

# MVP Health Insurance Co. ("MVP") Experience Rated Addendum – 3Q/4Q 2014 Effective Dates

This document is an Addendum to MVP's 3Q/4Q 2014 Manual Rate Filing and Experience Rating Formula for products sold to employer groups with 51 or more eligible employees in the State of Vermont. This addendum and its appendices outline the rating factors discussed in the Experience Rating Formula. These factors are being filed as an addendum to the Manual Rate and Formula filings so they can be updated as deemed necessary by MVP without having to re-file the rating methodology.

Whenever possible, the rating factors contained herein will be based on actual MVP experience or they will be normalized to MVP's population.

#### **BASE MANUAL RATES**

Please see Exhibits 4a (base manual rates), 4b (medical riders), and 4c (Rx riders) of the accompanying manual rate filing for the net PMPMs of plans and riders being offered by MVP for 3Q/4Q 2014 effective dates.

#### SIC FACTORS

The industry factors in Appendix A will be applied to the manual rates based on the employer's industry.

#### **DEMOGRAPHIC FACTORS**

To more closely resemble the health risk of the employer's insured population, the manual pure premium will be adjusted to reflect differences in the demographic characteristics of a specific employer group compared to MVP's community pool for the chosen product. This demographic factor will be applied to both the base rate and riders.

With respect to the employer specific experience rate, there may be a situation where MVP will be the sole health plan offering and be required to adjust the experience to reflect anticipated health characteristics of the entire group versus just MVP's members who were enrolled in the previous year under a slice product offering. In this situation, MVP will develop a demographic factor relative of the entire group and compare that to the demographics of their existing employer membership.

The demographic factors are in Appendix B. A per member demographic factor is calculated as the weighted average subscriber age/sex factor / weighted average subscriber average contract size.

#### HRA/HSA DEDUCTIBLE FUNDING FACTORS

The additional risk charge applies when a group funds a plan deductible. The charge is intended to account for the anticipated increase in utilization of services due to the resulting 'first dollar' coverage provided. The manual rate adjustment factors are in Appendix C.

## **POOLING CHARGES**

Each group is charged a pooling charge and all claims above the applicable attachment point are removed from their claim data. The charge is based on the following table:

Pooling Point	Pooling Charge
\$75,000	10.6%
\$80,000	9.8%
\$85,000	9.1%
\$90,000	8.5%
\$100,000	7.4%
\$125,000	5.5%
\$150,000	4.2%
\$175,000	3.3%
\$200,000	2.7%
\$250,000	1.9%
\$300,000	1.3%
\$350,000	1.0%
\$400,000	0.7%
\$450,000	0.6%
\$500,000	0.5%

Group size will be considered when selecting the appropriate pooling charge. The Max pool level is the maximum amount MVP will allow for a given group size:

Avg. Subscribers	Max Pool Level
Up to 100	\$100,000
100-299	\$150,000
300-499	\$200,000
500-999	\$250,000
1,000-1,499	\$300,000
1,500-2,499	\$400,000
2,500 and up	\$500,000

#### TREND FACTORS

The following trends are used to project historical experience of the group to the proposed rating period. Exhibit 1 and Exhibit 2 are developed by applying the appropriate pro-rated calendar year trend factors from the midpoint of the experience period to the midpoint of the rating period. Paid trends are calculated by multiplying the applicable allowed trend times the leveraging factor for a given product type.

Year	Allowed Medical Trend	Pharmacy Trend
2013	4.8%	3.0%
2014	9.1%	3.5%
2015 & Beyond	4.4%	4.1%

	HDHP	Non-HDHP
Annual Leveraging Factor	1.3%	1.0%

#### NETWORK ADJUSTMENT FACTOR

This adjustment reflects changes with respect to the differences in network providers, contractual provider reimbursement rates, the degree of medical management for MVP versus other carriers, gatekeeper versus no gatekeeper, and referral versus open access. For those accounts enrolled in MVP, this factor will primarily represent differences in provider contractual arrangements. If the experience is coming from another carrier, the adjustment may reflect all of the items above. MVP will make every effort to develop actuarial adjustments that properly determine the appropriate factor to reflect the expected experience of the group.

The development of such a factor will be documented in the underwriter's group file and will be made available to in Insurance Department's actuaries and/or examiners on request.

#### BENEFIT ADJUSTMENT FACTOR

The purpose of the benefit adjustment is to reflect any difference between the benefits inherent in the group's historical claims experience period and the groups expected benefit plan for the prospective benefit period. This includes medical benefits and pharmacy benefits.

Based on filed manual rates, the underwriter will determine the value of the benefit adjustment factor by analyzing the actuarial equivalent difference in benefits. As it relates to a new group having experience from another carrier, the underwriter will use their best efforts to match up prior benefits to a currently filed benefit to determine the actuarial equivalent difference in benefits. In some cases, this may require interpolating between two manual rates, extrapolating from the filed manual rates, using other sources such as the Milliman USA guidelines, or other internal pricing models.

Other adjustments in this category may include benefit mandates. That is, mandated benefits that will be included in the future benefits, but not reflected in the group's experience.

The development of such a factor will be documented in the underwriter's group file and will be made available to in Insurance Department's actuaries and/or examiners on request.

#### PHARMACY REBATE FACTOR

Pharmacy rebates are received periodically. The pharmacy rebate factor of 0.95 is used to account for this reduction in pharmacy costs. This reduction will only apply if the paid pharmacy claims do not already reflect pharmacy rebates. In the case where the employer group is not a MVP group, the underwriter will determine if the claims data provided includes or excludes rebates from the other carrier.

#### PERIOD WEIGHT

Period Weight is determined by the underwriter. The underwriters follow a general protocol for deriving the weights to apply for the Period Weight portion of the experience rating formula. Most groups are rated using 12 months of historical data and therefore, the period weights are not applicable. For the smaller of the large groups, the underwriter will consider extending the historical look back to 24 months, if the data is available, in order to provide a more stable block of data from which to do the rating. In these cases, the underwriter will generally give an 80% weight to the most recent 12 months of data and a 20% weight to the prior period of data. These weights may vary, however, and could be 50% / 50% if the underwriter feels more weight should be given to the older data. This may be the case if the current 12 months are exceptionally higher or lower than the prior period.

## **CREDIBILITY WEIGHT**

Based on MVP's product guidelines for offering a prospective experience rate, an employer must have (or project) a minimum of 51 eligible employees for the proposed rating period. However, consistent with industry rating practices, a smaller sized experience rated groups should not be considered as producing 100% credible claims information. To protect the employer from significant rate fluctuation from year to year, MVP will be applying a credibility weight to the group's claim experience.

In determining a group's quoted rate, a weight will be given to the group's claims experience based on the number of member months in the experience period. The complement of the weight will be applied to the manual rate. The blended rate is one that will be quoted to the employer group. Below are the base credibility weightings:

Member Month Range	Credibility
	Factor
0 to 599	0%
600 to 2,400	20%
2,401 to 3,700	30%
3,701 to 4,900	40%
4,901 to 6,100	50%
6,101 to 7,300	60%
7,301 to 8,500	70%
8,501 to 9,700	80%
9,701 to 12,200	90%
12,201 and over	100%

These experience credibility weightings can be adjusted downward based on underwriter's judgment in the following circumstances:

The employer group has provided less than 12 months of incurred claims data – Generally, a minimum of one full calendar year of incurred claims data is desired to underwrite a case. In the event less than 12 months of data is available, the underwriter can adjust the credibility table downward, not to be less than 0%.

The employer group has had membership change by 50% or more since the experience period — With a significant membership change, the historical claims experience may no longer represent the group's current population. If the membership has changed by more than 50% from the experience period to the rating period, the underwriter may override the table above to reduce credibility downward, not to be less than 0%.

**The most recent experience data provided is too old** – Generally, from the mid-point of the experience period to the mid-point of the rating period should not be older than 24 months. If the more recent period of data is older than 24 months, the underwriter may adjust the credibility table downward, not to be less than 0%.

MVP may also make an upward adjustment to the table if the group has a favorable group risk assessment. The credibility percentage will never exceed 100%.

#### UNDERWRITING JUDGMENT/GROUP RISK ASSESSMENT

Underwriting judgment will be used by the underwriter in determining inputs to the rating formula or to modify the result depending on the circumstances of the case, the data available, or the quality of the available data.

Adjustments may be made due to items such as poor claim and enrollment experience data being presented for new groups, the group's claim trend being historically different than the averages, variability in claims experience, participation levels/group size changes, plan sponsor contribution levels, number of plan offerings, plan sponsor and covered population stability, and plan sponsor persistency. Adjustments may be both positive and negative, but will not be larger than 10% in either direction.

## NETWORK ACCESS FEES AND OTHER FEES

MVP has a contracted network access fee with a rental network in the event a group has members that live outside of MVP's service area. The net access fee is \$0 PEPM for just those subscribers who live outside of the service area.

## COVERED LIVES ASSESSMENT

This is a New York State assessment passed on to groups in premium rates. The 2014 CLA rates are obtained from the DOH website.

	2014	1
Region	Individual	Family
New York City	\$16.47	\$54.37
Long Island	\$5.16	\$17.04
Northern Metro	\$3.01	\$9.93
Northeastern	\$3.33	\$10.98
Utica/Watertown	\$0.71	\$2.35
Central	\$4.63	\$15.29
Rochester	\$8.81	\$29.07
Western	\$3.28	\$10.84

MVP will calculate the CLA with the group information that is available. For example, on a new business case, the number of single contracts by location may not be available. In that case, the CLA may have to be estimated based on the group's overall number single and family contracts and assume the same ratio exists in each region.

#### RETENTION EXPENSES

Non-claim cost expenses must be added to the premium rates and can be per member per month (PMPM) charges, percent of paid claim charges, or percent of premium charges. The following table reflects the loads:

## Percent of Premium Retention:

General Administration = 9.5%

Bad Debt = 0.25%

Premium Tax = 2.0%

Contribution to Surplus = 2.0%

VT Vaccine Assessment = 0.6%

Broker Loads = group specific

#### Percent of Paid Claim Surcharges:

VT Paid Claims Surcharge = 0.999%

## Fixed Dollar Retention

PMPM = \$0

## Percent of Premium ACA Assessments:

Insurer Tax - 2.0%

#### PMPM ACA Assessments:

Temporary Individual Reinsurance Pool - \$5.25 for 2014 dates of service, \$3.67 for 2015 dates of service Comparative Effectiveness Research Tax - \$0.17

## EMPLOYER SPECIFIC PREMIUM RATES

The experience rating formula filing details the calculation of employer specific premium rates by using employer specific information. In the event the employer group cannot supply sufficient information to calculate employer specific conversion factors, the following community load ratios will be used:

Single=1.0 Double=2.0

Family 2 tier=2.5

Family 3 tier=2.6

Family 4 tier= 2.8

Parent Child 4 tier= 1.9

#### Retirees when Medicare is Primary

In addition, some large employers provide medical and prescription drug coverage to their retirees. The coverage is the same as that provided to active employees, but Medicare is the primary payer. A factor of 0.77 will be applied to the active single rate to derive the retiree rate where Medicare is primary. Rates for other tiers will be calculated as follows:

A = Active, Ee= Employee, Ch= Child R = Retiree, S = Single, D= Double, Sp = Spouse, F = Family

Retiree Contract Type	Two Tier	Three Tier	Four Tier
Retiree Single (RS)	AS x 0.77	AS x 0.77	AS x 0.77
Double (one w/ Medicare)	n/a	AD –AS+RS	n/a
Double (two w/ Medicare)	n/a	2 x RS	n/a
Ee+Sp (one w/ Medicare)	n/a	n/a	AEeSp-AS+RS
Ee+Sp (two w/ Medicare)	n/a	n/a	2 x RS
Ee+Child(ren)	n/a	n/a	AeeCh-AS+RS
Family (one w/ Medicare)	AF - AS + RS	AF - AS + RS	AF - AS + RS
Family (two w/ Medicare)	AF-2xAS+2xRS	AF-2xAS+2xRS	AF-2xAS+2xRS

The retiree and/or spouse must be enrolled in Medicare parts A and B to qualify for these rates

#### RETROSPECTIVE RATING

The risk charges for a group choosing to be rated retrospectively are outlined below:

(NO DEFICIT CARRY FORWARD/100% SURPLUS REFUND FOR GROUPS 251+, 50% REFUND FOR GROUPS LESS THAN 251)

Groups with 1.000+ enrolled subscribers = 1.02

Groups with 251-999 enrolled subscribers = 1.025

Groups with 51-250 enrolled subscribers = 1.04

#### MINIMUM PREMIUM FUNDING ARRANGMENTS

The following table shows the Claims Fluctuation Margin (CFM) available for groups of different sizes. The appropriate level of CFM will depend on the group's size and risk assessment. Groups that are smaller with a higher risk assessment will have a higher CFM. Because of the risk involved with minimum premium funding, at the smaller group size, the underwriter will use judgment to determine if minimum premium funding is allowed.

Group Size	CFM
100-249	120%, 125%, or 130%
249-499	115%, 120%, or 125%
500-999	110%, 115%, or 120%
1,000+	105%, 110%, or 115%

## **ACTUARIAL CERTIFICATION**

I believe the rating factors described herein are consistent with industry norms, follows sound actuarial and underwriting principals, and the rating factors used and documented in the Experience Rating Addendum are reasonable relative to MVP's book of business and industry norms.

I have reviewed the provisions of Vermont Insurance Law. It is my opinion that this rating formula complies with the requirements of those provisions.

Matthew Lombardo, FSA, MAAA

Supervising Actuary, Reserving and Pricing

When Forlows

MVP Health Care

January 21, 2014



# MVP Health Care -- Q3 & Q4 2014 LG HIC Rate Filing

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

Exhibit 1 -- Summary of Medical Coplans Offered

Exhibit 2 -- Pricing Trend Assumptions

Exhibit 3 -- Claim Projection and Proposed Manual Rate Change

Exhibit 4a -- Medical Manual Rates

Exhibit 4b -- Medical Riders

Exhibit 4c -- Rx Riders

# Exhibit 1 -- Summary of Medical Coplans Offered

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

					In-	Network Ber	nefits					Out-of-	Network I	Benefits	
Coplan	Product Type	PCP	SCP	IP (Med/Surg)	ER	OP Surg	DME	Amb	Ded	Coins.	OOP Max	Coins	Ded	OOP Max	Pharmacy
VE001L	EPO EPO	\$20	\$20	\$500	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE002L	EPO	\$20	\$20	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE003L	EPO EPO	\$25 \$25	\$40 \$40	\$500 \$1,000	\$100 \$100	\$150 \$150	50%	\$100 \$100	\$0 \$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE004L VE006L	EPO	\$25 \$30	\$40 \$50	\$1,000 \$1,000	\$100 \$100	\$150 \$150	50% 50%	\$100 \$100	\$0 \$0	0% 0%	N/A N/A	N/A N/A	N/A N/A	N/A N/A	Riders Available Riders Available
VE016L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE018L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$3,000	20%	\$9,000	N/A	N/A	N/A	Riders Available
VE020L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE021L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE031L VE032L	HyEPO HyEPO	\$25 \$25	\$40 \$40	20% 20%	\$100 \$100	20% 20%	50% 50%	20% 20%	\$500 \$1,000	20% 20%	\$1,500 \$3,000	N/A N/A	N/A N/A	N/A N/A	Riders Available Riders Available
VE032L VE033L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE034L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$9,000	N/A	N/A	N/A	Riders Available
VE035L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	N/A	N/A	N/A	Riders Available
VE036L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE037L VE038L	HyEPO HyEPO	\$25 \$25	\$40 \$40	20% 20%	\$100 \$100	20% 20%	50% 50%	20% 20%	\$2,000 \$3,000	20% 20%	\$4,000 \$6,000	N/A N/A	N/A N/A	N/A N/A	Riders Available Riders Available
VE047L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE048L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE050L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$9,000	N/A	N/A	N/A	Riders Available
VE052L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE053L VE054L	HyEPO HyEPO	\$30 \$30	\$50 \$50	20% 20%	\$100 \$100	20% 20%	50% 50%	20% 20%	\$2,000 \$3,000	20% 20%	\$4,000 \$6,000	N/A N/A	N/A N/A	N/A N/A	Riders Available Riders Available
VE054L VE058L	EPO	\$75	\$75	\$1,000	\$200	\$200	50%	\$200	\$3,000	0%	N/A	N/A	N/A	N/A	Riders Available Riders Available
VE060L	HYEPO	\$25	\$25	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE063L	HYEPO	\$30	\$30	20%	\$200	20%	50%	20%	\$2,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE065L	HYEPO	\$30 See Below^	\$30	\$0 Dad/Caina	\$200	\$0 Dad/Caina	0%	\$0	\$3,000	0%	\$9,000	N/A	N/A	N/A	Riders Available
VE075L VE076L	Bridgewell EPO Bridgewell EPO		Ded/Coins Ded/Coins	Ded/Coins Ded/Coins	See Below^ See Below^	Ded/Coins Ded/Coins	50% 50%	Ded/Coins Ded/Coins	\$2,500 \$3,000	20% 30%	\$7,500 \$9,000	N/A N/A	N/A N/A	N/A N/A	Riders Available Riders Available
VE079L	HyEPO	\$30	\$60	\$150	\$400	\$75	50%	\$400	\$1,000	0%	N/A	N/A	N/A	N/A	Riders Available
VE080L	HyEPO	\$30	\$60	\$200	\$400	\$100	50%	\$400	\$3,000	0%	N/A	N/A	N/A	N/A	Riders Available
VE085L	EPO	\$20	\$20	\$500	\$100	\$150	50%	\$100	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE086L	EPO	\$20	\$20	\$1,000	\$100	\$150 \$150	50%	\$100	\$0 ©0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE087L VE088L	EPO EPO	\$25 \$25	\$40 \$40	\$500 \$1,000	\$100 \$100	\$150 \$150	50% 50%	\$100 \$100	\$0 \$0	0% 0%	\$6,350 \$6,350	N/A N/A	N/A N/A	N/A N/A	Riders Available Riders Available
VE089L	EPO	\$30	\$50	\$1,000	\$100	\$150	50%	\$100	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE090L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE091L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE092L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE093L VE094L	HyEPO HyEPO	\$20 \$25	\$20 \$40	20% 20%	\$100 \$100	20% 20%	50% 50%	20% 20%	\$2,000 \$500	20% 20%	\$4,000 \$1,500	N/A N/A	N/A N/A	N/A N/A	Riders Available Riders Available
VE095L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE096L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE097L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE098L VE099L	HyEPO HyEPO	\$25 \$25	\$40 \$40	20% 20%	\$100 \$100	20% 20%	50% 50%	20% 20%	\$500 \$1,000	20% 20%	\$1,000 \$2,000	N/A N/A	N/A N/A	N/A N/A	Riders Available
VE099L VE100L	HyEPO	\$25 \$25	\$40 \$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A N/A	Riders Available Riders Available
VE101L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE102L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE103L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE104L VE105L	HyEPO HyEPO	\$30 \$30	\$50 \$50	20% 20%	\$100 \$100	20% 20%	50% 50%	20% 20%	\$3,000 \$1,000	20% 20%	\$6,350 \$2,000	N/A N/A	N/A N/A	N/A	Riders Available Riders Available
VE105L VE106L	HyEPO	\$30	\$50 \$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A N/A	Riders Available Riders Available
VE107L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE108L	EPO	\$75	\$75	\$1,000	\$200	\$200	50%	\$200	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE109L	HYEPO	\$25	\$25	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE110L VE111L	HYEPO HYEPO	\$30 \$30	\$30 \$30	20% \$0	\$200 \$200	20% \$0	50%	20% \$0	\$2,000	20% 0%	\$6,350 \$6,350	N/A N/A	N/A N/A	N/A N/A	Riders Available Riders Available
VETTIL VE112L	Bridgewell EPO		ავე Ded/Coins	φυ Ded/Coins	See Below^	هں Ded/Coins	0% 50%	Ded/Coins	\$3,000 \$2,500	20%	\$6,350	N/A N/A	N/A N/A	N/A N/A	Riders Available Riders Available
VE112L	Bridgewell EPO	See Below <sup>^</sup>		Ded/Coins	See Below	Ded/Coins	50%	Ded/Coins	\$3,000	30%	\$6,350	N/A	N/A	N/A	Riders Available
VE114L	HyEPO	\$30	\$60	\$150	\$400	\$75	50%	\$400	\$1,000	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE115L	HyEPO	\$30	\$60	\$200	\$400	\$100	50%	\$400	\$3,000	0%	\$6,350	N/A	N/A	N/A	Riders Available
VP015L VP016L	HyPPO HyPPO	\$20 \$20	\$20 \$20	20% 20%	10000% \$100	20% 20%	50% 50%	20% 20%	\$500 \$1,000	20% 20%	\$1,500 \$3,000	40% 40%	\$1,000 \$2,000	\$3,000 \$6,000	Riders Available Riders Available
VP016L VP017L	HyPPO	\$20 \$20	\$20 \$20	20%	10000%	20%	50% 50%	20%	\$2,000	20%	\$6,000	40% 40%	\$4,000	\$12,000	Riders Available Riders Available
VP019L	НуРРО	\$20	\$20	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VP020L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	40%	\$2,000	\$6,000	Riders Available
VP032L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP033L VP034L	HyPPO HyPPO	\$25 \$25	\$40 \$40	20% 20%	\$100 \$100	20% 20%	50% 50%	20% 20%	\$2,000 \$3,000	20% 20%	\$6,000 \$9,000	40% 40%	\$4,000 \$6,000	\$12,000 \$18,000	Riders Available Riders Available
VP034L VP036L	HyPPO	\$25 \$25	\$40 \$40	20%	\$100 \$100	20%	50% 50%	20%	\$3,000	20%	\$9,000	40% 40%	\$6,000	\$18,000	Riders Available Riders Available
VP037L	НуРРО	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$12,000	Riders Available
VP038L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	40%	\$6,000	\$18,000	Riders Available
VP048L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP049L	HyPPO	\$30	\$50 \$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,000	40%	\$4,000	\$12,000	Riders Available
VP050L VP051L	HyPPO HyPPO	\$30 \$30	\$50 \$50	20% 20%	\$100 \$100	20% 20%	50% 50%	20% 20%	\$3,000 \$500	20% 20%	\$9,000 \$1,000	40% 40%	\$6,000 \$1,000	\$18,000 \$3,000	Riders Available Riders Available
VP051L VP053L	HyPPO	\$30	\$50 \$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$12,000	Riders Available
VP054L	НуРРО	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	40%	\$6,000	\$18,000	Riders Available
VP060L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	40%	\$1,000	\$3,000	Riders Available
VP061L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP062L	HyPPO HyPPO	\$20 \$20	\$20 \$20	20%	\$100 \$100	20%	50% 50%	20%	\$2,000 \$500	20% 20%	\$6,350 \$1,000	40% 40%	\$4,000	\$12,000	Riders Available
VP063L	Tyr F'O	φ∠∪	\$20	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available

## Exhibit 1 -- Summary of Medical Coplans Offered

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

					ln-	Network Bei	nefits					Out-of-	Network I	Benefits	
Coplan	Product Type	PCP	SCP	IP (Med/Surg)	ER	OP Surg	DME	Amb	Ded	Coins.	OOP Max	Coins	Ded	OOP Max	Pharmacy
VP064L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	40%	\$2,000	\$6,000	Riders Available
VP065L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP066L	HyPPO	\$25	\$40	20%	\$100 \$400	20%	50%	20%	\$2,000	20%	\$6,350	40%	\$4,000	\$12,000	Riders Available
VP067L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,350	40%	\$6,000	\$18,000	Riders Available
VP068L	HyPPO HyPPO	\$25 \$25	\$40 \$40	20% 20%	\$100 \$100	20% 20%	50% 50%	20% 20%	\$1,000	20% 20%	\$2,000	40% 40%	\$2,000	\$6,000	Riders Available Riders Available
VP069L VP070L	HyPPO	\$25 \$25	\$40 \$40	20%	\$100 \$100	20%	50%	20%	\$2,000	20%	\$4,000		\$4,000	\$12,000	
VP070L VP071L	HyPPO	\$25 \$30	\$40 \$50	20%	\$100	20%	50%	20%	\$3,000 \$1,000	20%	\$6,000 \$3,000	40% 40%	\$6,000 \$2,000	\$18,000 \$6,000	Riders Available Riders Available
VP071L	HyPPO	\$30	\$50 \$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,350	40%	\$4,000	\$12,000	Riders Available
VP072L	HyPPO	\$30	\$50 \$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,350	40%	\$6,000	\$18,000	Riders Available
VP074L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VP074L	HyPPO	\$30	\$50 \$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$12,000	Riders Available
VP077L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	40%	\$6,000	\$18,000	Riders Available
VT03LA	EPO	\$15	\$40	\$300	\$75	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT03LB	EPO	\$20	\$40	\$0	\$100	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT03LC	EPO	\$25	\$40	\$300	\$100	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT04LA	EPO	\$20	\$50	\$500	\$75	\$150	50%	\$50	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT04LB	EPO	\$25	\$50	\$0	\$100	\$150	50%	\$50	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT04LC	EPO	\$30	\$50	\$500	\$100	\$150	50%	\$50	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07LA	EPO	\$25	\$60	\$1,500	\$150	\$250	50%	\$150	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07LB	EPO	\$30	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07LC	EPO	\$35	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT08LA	EPO	\$15	\$40	\$300	\$75	\$100	50%	\$40	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT08LB	EPO	\$20	\$40	\$0	\$100	\$100	50%	\$40	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT08LC	EPO	\$25	\$40	\$300	\$100	\$100	50%	\$40	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT09LA	EPO	\$20	\$50	\$500	\$75	\$150	50%	\$50	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT09LB	EPO	\$25	\$50	\$0	\$100	\$150	50%	\$50	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT09LC	EPO	\$30	\$50	\$500	\$100	\$150	50%	\$50	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT10LA	EPO	\$25	\$60	\$1,500	\$150	\$250	50%	\$150	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT10LB	EPO	\$30	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT10LC	EPO	\$35	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VEHD-01L	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$1,500	0%	\$2,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-02L	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,500	0%	\$3,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-03L	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VEHD-04L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$1,500	10%	\$3,000	N/A	N/A	N/A	10%/10%/30%
VEHD-05L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,000	10%	\$4,000	N/A	N/A	N/A	10%/10%/30%
VEHD-06L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	10%/10%/30%
VEHD-07L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	N/A	N/A	N/A	20%/20%/40%
VEHD-08L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	20%/20%/40%
VEHD-09L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	20%/20%/40%
VEHD-12L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	50%
VEHD-13L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	N/A	N/A	N/A	50%
VEHD-14L VEHD-15L	HDEPOagg	20% 20%	20% 20%	20% 20%	20% 20%	20% 20%	20% 20%	20% 20%	\$2,000	20% 20%	\$4,000	N/A N/A	N/A N/A	N/A N/A	50% 50%
	HDEPOagg				\$150		50%	\$150	\$2,500	20% 0%	\$5,000	-	N/A N/A	N/A N/A	
VEHD-17L VEHD-18L	HDEPOagg HDEPO	\$30 \$0	\$50 \$0	\$500 \$0	\$150	\$200 \$0	0%	\$150	\$2,500 \$2,500	0%	\$5,000 \$3,500	N/A N/A	N/A N/A	N/A N/A	\$10/\$30/\$50 \$10/\$30/\$50
VEHD-16L	HDEPO	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	0%	\$0 \$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VEHD-19L VEHD-20L	HDEPO	20%	20%	φυ 20%	20%	پ 20%	20%	20%	\$2,500	20%	\$5,000 \$5,000	N/A N/A	N/A N/A	N/A N/A	20%/20%/40%
VEHD-20L	HDEPOagg	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins		\$3,000	20%	\$5,000	N/A	N/A	N/A	20%/20%/40%
VEHD-31L	HDEPOagg	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins Ded/Coins	Ded/Coins		\$4,000	20%	\$5,950	N/A	N/A	N/A	20%/20%/40%
VEHD-31L	HDEPOagg	\$35	\$60	\$1,000	\$300	\$60	50%	\$300	\$3,000	0%	\$6,050	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-40L	HDEPOagg	\$30	\$50	\$300	\$200	\$50	50%	\$200	\$1,500	0%	\$6,050	N/A	N/A	N/A	\$10/\$30/\$50
VPHD-03L	HDPPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	20%	\$10,000	\$20,000	\$0 after Deductible
VPHD-04L	HDPPOagg	10%	10%	10%	10%	10%	10%	10%	\$1,500	10%	\$3,000	30%	\$3,000	\$6,000	10%/10%/30%
VPHD-05L	HDPPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,000	10%	\$4,000	30%	\$4,000	\$8,000	10%/10%/30%
VPHD-06L	HDPPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	30%	\$5,000	\$10,000	10%/10%/30%
VPHD-07L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	40%	\$3,000	\$6,000	20%/20%/40%
VPHD-08L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$8,000	20%/20%/40%
VPHD-09L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	40%	\$5,000	\$10,000	20%/20%/40%
VPHD-12L	HDPPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	30%	\$5,000	\$10,000	50%
VPHD-14L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$8,000	50%
VPHD-15L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	40%	\$5,000	\$10,000	50%

<sup>^</sup>PCP services, lab services, and x-rays have the first \$300 of allowable expenses covered in full. Then, deductible and coinsurance apply. For ER, a member's first visit is subject to copay; all future visits are subject to deductible and coinsurance.

## **Exhibit 2 -- Pricing Trend Assumptions**

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

#### Midpoint

Experience Period: August 1, 2012 - July 31, 2013	February 1, 2013
Rating Period^: August 15, 2014 - August 14, 2015	February 15, 2015
^ Reflects Q3 2014 rating period	<u>.</u>

Medical Trend Summary									
	2013 Annual Trend								
	% of Allowed Claims	Allowed Cost	Utilization	Total					
I	20.9%	8.8%	0.0%	8.8%					
OP and Other Me	d 46.1%	4.6%	0.0%	4.6%					
PH	Y 33.0%	2.5%	0.0%	2.5%					
Medical Tota	ıl	4.8%	0.0%	4.8%					

	2014 Annu	al Trend		
	% of Allowed Claims	Allowed Cost	Utilization	Total
IP	20.9%	5.4%	0.0%	5.4%
OP and Other Med	46.1%	5.4%	0.0%	5.4%
PHY	33.0%	16.6%	0.0%	16.6%
Medical Total		9.1%	0.0%	9.1%

2015 Annual Trend							
	% of Allowed Claims	Allowed Cost	Utilization	Total			
IP	20.9%	5.4%	0.0%	5.4%			
OP and Other Med	46.1%	5.4%	0.0%	5.4%			
PHY	33.0%	2.5%	0.0%	2.5%			
Medical Total	F	4.4%	0.0%	4.4%			

	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$363.92	\$5.21	\$11.06	\$51.87	\$295.77
24.5 Months of Trend:	1.144	1.144	1.000	1.036	1.169
Projection Period:	\$416.46	\$5.96	\$11.06	\$53.73	\$345.70
Allowed Trend (Annual)	6.8%				
Paid Trend (Annual)	7.9%				
Leveraging (Annual)	1.0%				

		ge Group HDHP Fee-For-			
	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$311.40	\$3.09	\$0.21	\$85.70	\$222.40
24.5 Months of Trend:	1.144	1.144	1.000	1.066	1.175
Projection Period:	\$356.38	\$3.54	\$0.21	\$91.39	\$261.24
Allowed Trend (Annual)	6.8%				
Paid Trend (Annual)	8.2%				
Leveraging (Annual)	1.3%				

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

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

# Exhibit 3 -- Claim Projection & Proposed Rate Change

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

# LG HIC Non-HDHP Claim Projection and Proposed Rate Change

Experience Period: Aug 2012 - Jul 2013 Paid Through: Oct 31, 2013

Experience Period Member Months	39,762
1) Experience Period Medical Claims PMPM	\$291.22
1a) Claims in Excess of \$100k over Experience Period	\$34.26
1b) Pooling Charge	1.074
2) IBNR Factor	1.016
3) Experience Period Incurred Medical Claims = [ 1) - 1a) ] * 1b) * 2)	\$280.28
4) Annual Medical Trend Includes Paid Leveraging	1.079
5) Months of Trend to Q3 2014*	24.5
6) Projected Cost of Women's Wellness Mandate	\$0.52
6a) Projected Cost of Autism Mandate	\$0.31
6b) Capitations and Non-FFS Claim Expenses	\$7.93
6c) NY State HCRA Surcharge	0.25%
7) Trended Incurred Medical Claims PMPM as of Q3 2014 = [ 3) * 4) ^ [ 5) / 12 ] + 6) + 6a) + 6b) ] * [ 1 + 6c) ]	\$337.21
8) Experience Period Rx Claims PMPM	\$45.19
9) Annual Rx Trend Includes Paid Leveraging	1.046
10) Months of Trend to Q3 2014*	24.5
11) Trended Gross Rx Claims PMPM as of Q3 2014 = 8) * 9) ^ [ 10) / 12 ]	\$49.55
11a) Impact of Bill H559	\$0.19
11b) Rx Rebates	(\$5.19)
12) Trended Net Rx Claims PMPM as of Q3 2014 = 11) + 11a) + 11b)	\$44.56
13) Age/Gender Normalization Factor	0.953
13a) Industry Normalization Factor	0.950
14) Total Claim Cost as of Q3 2014 = [ 7) + 12) ] * 13) * 13a)	\$345.69
15) Projected Net Revenue Collected at Q2 2014 Rate Level Based on distribution of experience period members	\$346.06
16) Proposed Quarterly Rate Change = 14) / 15) -1	-0.1%

<sup>\*</sup>Midpoint of Experience Period -- 02/01/2013, Midpoint of Q3 2014 Rating Period -- 2/15/2015

# Exhibit 3 -- Claim Projection & Proposed Rate Change

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

# LG HIC HDHP Claim Projection and Proposed Rate Change

Experience Period: Aug 2012 - Jul 2013 Paid Through: Oct 31, 2013

Experience Period Member Months	62,606
1) Experience Period Medical Claims PMPM	\$218.79
1a) Claims in Excess of \$100k over Experience Period	\$11.72
1b) Pooling Charge	1.074
2) IBNR Factor	1.017
3) Experience Period Incurred Medical Claims = [ 1) - 1a) ] * 1b) * 2)	\$226.07
4) Annual Medical Trend Includes Paid Leveraging	1.082
5) Months of Trend to Q3 2014*	24.5
6) Projected Cost of Women's Wellness Mandate	\$0.47
6a) Projected Cost of Autism Mandate	\$0.31
6b) Capitations and Non-FFS Claim Expenses	\$7.93
6c) NY State HCRA Surcharge	0.25%
7) Trended Incurred Medical Claims PMPM as of Q3 2014 = [3) * 4) ^ [5) / 12 ] + 6) + 6a) + 6b) ] * [1 + 6c) ]	\$274.94
8) Experience Period Rx Claims PMPM	\$25.77
9) Annual Rx Trend Includes Paid Leveraging	1.060
10) Months of Trend to Q3 2014*	24.5
11) Trended Gross Rx Claims PMPM as of Q3 2014 = 8) * 9) ^ [ 10) / 12 ]	\$29.05
11a) Impact of Bill H559	\$1.54
11b) Rx Rebates	(\$5.50)
12) Trended Net Rx Claims PMPM as of Q3 2014 = 11) + 11a) + 11b)	\$25.08
13) Age/Gender Normalization Factor	0.962
13a) Industry Normalization Factor	1.013
14) Total Claim Cost as of Q3 2014 = [7) + 12) ] * 13) * 13a)	\$292.58
15) Projected Net Revenue Collected at Q2 2014 Rate Level Based on distribution of experience period members	\$309.47
16) Proposed Quarterly Rate Change = 14) / 15) -1	-5.5%

<sup>\*</sup>Midpoint of Experience Period -- 02/01/2013, Midpoint of Q3 2014 Rating Period -- 2/15/2015

# Exhibit 3 -- Claim Projection & Proposed Rate Change

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

# LG HIC Claim Projection and Proposed Rate Change

		Projected Net		
	Current Membership	Revenue Collected at Q2 2014 Rate Level	Total Normalized Claim Cost for Q3 2014	Proposed Change to Pure Premium
Non-HDHP	3,920	\$346.06	\$345.69	-0.1%
HDHP	3,704	\$309.47	\$292.58	-5.5%
Total	7,624	\$328.29	\$319.89	-2.6%

## Exhibit 4a -- Medical Manual Rates (Q3 2014)

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

Coplan	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Manual Rate Change	Impact of Factor Table Changes on Annual Rate Change*	Total Annual Revenue Change
VE001L	EPO EPO	\$389.13	-2.6%	-4.0%	5.3%	1.1%
VE001L VE002L	EPO	\$383.72	-2.6%	-4.0%	5.3%	1.1%
VE002L VE003L	EPO	\$374.99	-2.6%	-4.0%	5.3%	1.1%
VE003L VE004L	EPO	\$369.57	-2.6% -2.6%	-4.0%	5.3%	1.1%
VE004L	EPO	\$354.80	-2.6%	-4.0%	5.3%	1.1%
VE016L	HyEPO	\$320.56	-2.6%	-4.0%	5.3%	1.1%
			-2.6% -2.6%	-4.0%		
VE018L	HyEPO	\$265.05			5.3%	1.1%
VE020L	HyEPO	\$330.62	-2.6% -2.6%	-4.0%	5.3%	1.1%
VE021L	HyEPO	\$292.57		-4.0%	5.3%	1.1%
VE031L	HyEPO	\$336.77	-2.6%	-4.0%	5.3%	1.1%
VE032L	HyEPO	\$308.28	-2.6%	-4.0%	5.3%	1.1%
VE033L	HyEPO	\$274.22	-2.6%	-4.0%	5.3%	1.1%
VE034L	HyEPO	\$254.64	-2.6%	-4.0%	5.3%	1.1%
VE035L	HyEPO	\$345.42	-2.6%	-4.0%	5.3%	1.1%
VE036L	HyEPO	\$318.34	-2.6%	-4.0%	5.3%	1.1%
VE037L	HyEPO	\$282.38	-2.6%	-4.0%	5.3%	1.1%
VE038L	HyEPO	\$262.42	-2.6%	-4.0%	5.3%	1.1%
VE047L	HyEPO	\$326.63	-2.6%	-4.0%	5.3%	1.1%
VE048L	HyEPO	\$299.89	-2.6%	-4.0%	5.3%	1.1%
VE050L	HyEPO	\$248.89	-2.6%	-4.0%	5.3%	1.1%
VE052L	HyEPO	\$309.91	-2.6%	-4.0%	5.3%	1.1%
VE053L	HyEPO	\$276.72	-2.6%	-4.0%	5.3%	1.1%
VE054L	HyEPO	\$256.66	-2.6%	-4.0%	5.3%	1.1%
VE058L	EPO	\$326.97	-2.6%	-4.0%	5.3%	1.1%
VE060L	HYEPO	\$313.95	-2.6%	-4.0%	5.3%	1.1%
VE063L	HYEPO	\$272.48	-2.6%	-4.0%	5.3%	1.1%
VE065L	HYEPO	\$287.49	-2.6%	-4.0%	5.3%	1.1%
VE075L	Bridgewell EPO	\$253.57	-2.6%	-4.0%	5.3%	1.1%
VE076L	Bridgewell EPO	\$225.62	-2.6%	-4.0%	5.3%	1.1%
VE079L	HyEPO	\$313.44	-2.6%	-4.0%	5.3%	1.1%
VE079L VE080L	HyEPO	\$261.19	-2.6%	-4.0%	5.3%	1.1%
	EPO		-2.6%	-4.0% N/A	0.5% N/A	N/A
VE085L		\$389.13	-2.6% -2.6%	N/A		
VE086L	EPO	\$383.72			N/A	N/A
VE087L	EPO	\$374.99	-2.6%	N/A	N/A	N/A
VE088L	EPO	\$369.57	-2.6%	N/A	N/A	N/A
VE089L	EPO	\$354.80	-2.6%	N/A	N/A	N/A
VE090L	HyEPO	\$320.56	-2.6%	N/A	N/A	N/A
VE091L	HyEPO	\$265.05	-2.6%	N/A	N/A	N/A
VE092L	HyEPO	\$330.62	-2.6%	N/A	N/A	N/A
VE093L	HyEPO	\$292.57	-2.6%	N/A	N/A	N/A
VE094L	HyEPO	\$336.77	-2.6%	N/A	N/A	N/A
VE095L	HyEPO	\$308.28	-2.6%	N/A	N/A	N/A
VE096L	HyEPO	\$274.22	-2.6%	N/A	N/A	N/A
VE097L	HyEPO	\$254.64	-2.6%	N/A	N/A	N/A
VE098L	HyEPO	\$345.42	-2.6%	N/A	N/A	N/A
VE099L	HyEPO	\$318.34	-2.6%	N/A	N/A	N/A
VE100L	HyEPO	\$282.38	-2.6%	N/A	N/A	N/A
VE101L	HyEPO	\$262.42	-2.6%	N/A	N/A	N/A
VE102L	HyEPO	\$326.63	-2.6%	N/A	N/A	N/A
VE103L	HyEPO	\$299.89	-2.6%	N/A	N/A	N/A
VE104L	HyEPO	\$248.89	-2.6%	N/A	N/A	N/A
VE105L	HyEPO	\$309.91	-2.6%	N/A	N/A	N/A
VE106L	HyEPO	\$276.72	-2.6%	N/A	N/A	N/A
VE107L	HyEPO	\$256.66	-2.6%	N/A	N/A	N/A
VE108L	EPO	\$326.97	-2.6%	N/A	N/A	N/A
VE109L	HYEPO	\$313.95	-2.6%	N/A	N/A	N/A
VE110L	HYEPO	\$272.48	-2.6%	N/A	N/A	N/A
VE111L	HYEPO	\$287.49	-2.6%	N/A	N/A	N/A
VE112L	Bridgewell EPO	\$253.57	-2.6%	N/A	N/A	N/A
VE113L	Bridgewell EPO	\$225.62	-2.6%	N/A	N/A	N/A
VE114L	HyEPO	\$313.44	-2.6%	N/A	N/A	N/A
VE115L	HyEPO	\$261.19	-2.6%	N/A	N/A	N/A
VP015L	HyPPO	\$365.83	-2.6%	-4.0%	5.3%	1.1%
VP016L	HyPPO	\$333.01	-2.6%	-4.0%	5.3%	1.1%
VP017L	HyPPO	\$289.93	-2.6%	-4.0%	5.3%	1.1%
VP019L	HyPPO	\$374.87	-2.6%	-4.0%	5.3%	1.1%
VP020L	HyPPO	\$343.43	-2.6%	-4.0%	5.3%	1.1%
VP032L	HyPPO	\$320.19	-2.6%	-4.0%	5.3%	1.1%
VP033L	HyPPO	\$279.52	-2.6%	-4.0%	5.3%	1.1%
VP034L	HyPPO	\$257.10	-2.6%	-4.0%	5.3%	1.1%
VP036L	HyPPO	\$330.68	-2.6%	-4.0%	5.3%	1.1%
VP037L	HyPPO	\$287.82	-2.6%	-4.0%	5.3%	1.1%
VP038L	HyPPO	\$264.96	-2.6%	-4.0%	5.3%	1.1%
VP048L	HyPPO	\$311.47	-2.6%	-4.0%	5.3%	1.1%
VP049L	HyPPO	\$273.75	-2.6%	-4.0%	5.3%	1.1%
VP050L	HyPPO	\$251.29	-2.6%	-4.0%	5.3%	1.1%
VP051L	HyPPO	\$351.52	-2.6%	-4.0%	5.3%	1.1%
VP053L	HyPPO	\$282.05	-2.6%	-4.0%	5.3%	1.1%

## Exhibit 4a -- Medical Manual Rates (Q3 2014)

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

		Net Required Revenue	Quarterly	Annual Manual	Impact of Factor Table Changes on Annual	Total Annual
Coplan	Product Type	PMPM	Change	Rate Change	Rate Change*	Revenue Change
VP054L	HyPPO	\$259.14	-2.6%	-4.0%	5.3%	1.1%
VP060L	HyPPO	\$365.83	-2.6%	N/A	N/A	N/A
VP061L	HvPPO	\$333.01	-2.6%	N/A	N/A	N/A
VP062L	HyPPO	\$289.93	-2.6%	N/A	N/A	N/A
VP063L	HyPPO	\$374.87	-2.6%	N/A	N/A	N/A
VP064L	HyPPO	\$343.43	-2.6%	N/A	N/A	N/A
VP065L	HyPPO	\$320.19	-2.6%	N/A	N/A	N/A
VP066L	HyPPO	\$279.52	-2.6%	N/A	N/A	N/A
VP067L	HyPPO	\$257.10	-2.6%	N/A	N/A	N/A
VP068L	HyPPO	\$330.68	-2.6%	N/A	N/A	N/A
VP069L	HyPPO	\$287.82	-2.6%	N/A	N/A	N/A
VP070L	HyPPO	\$264.96	-2.6%	N/A	N/A	N/A
VP071L	HyPPO		-2.6%	N/A	N/A	N/A
		\$311.47				
VP072L	HyPPO	\$273.75	-2.6%	N/A	N/A	N/A
VP073L	HyPPO	\$251.29	-2.6%	N/A	N/A	N/A
VP074L	HyPPO	\$351.52	-2.6%	N/A	N/A	N/A
VP076L	HyPPO	\$282.05	-2.6%	N/A	N/A	N/A
VP077L	HyPPO	\$259.14	-2.6%	N/A	N/A	N/A
VT03LA	EPO	\$382.66	-2.6%	-4.0%	5.3%	1.1%
VT03LB	EPO	\$382.66	-2.6%	-4.0%	5.3%	1.1%
VT03LC	EPO	\$382.66	-2.6%	-4.0%	5.3%	1.1%
VT04LA	EPO	\$373.01	-2.6%	-4.0%	5.3%	1.1%
VT04LB	EPO	\$373.01	-2.6%	-4.0%	5.3%	1.1%
VT04LC	EPO	\$373.01	-2.6%	-4.0%	5.3%	1.1%
VT07LA	EPO	\$350.56	-2.6%	-4.0%	5.3%	1.1%
VT07LB	EPO	\$350.56	-2.6%	-4.0%	5.3%	1.1%
VT07LC	EPO	\$350.56	-2.6%	-4.0%	5.3%	1.1%
VT08LA	EPO	\$382.66	-2.6%	N/A	N/A	N/A
VT08LB	EPO	\$382.66	-2.6%	N/A	N/A	N/A
VT08LC	EPO	\$382.66	-2.6%	N/A	N/A	N/A
VT09LA	EPO	\$373.01	-2.6%	N/A	N/A	N/A
VT09LB	EPO	\$373.01	-2.6%	N/A	N/A	N/A
VT09LC	EPO	\$373.01	-2.6%	N/A	N/A	N/A
VT10LA	EPO	\$350.56	-2.6%	N/A	N/A	N/A
VT10LB	EPO	\$350.56	-2.6%	N/A	N/A	N/A
VT10LC	EPO	\$350.56	-2.6%	N/A	N/A	N/A
VEHD-01L	HDEPOagg	\$382.95	-2.6%	-3.8%	5.3%	1.3%
VEHD-02L	HDEPOagg	\$327.99	-2.6%	-3.8%	5.3%	1.3%
VEHD-03L	HDEPOagg	\$259.11	-2.6%	-3.8%	5.3%	1.3%
VEHD-04L	HDEPOagg	\$361.52	-2.6%	-3.8%	5.3%	1.3%
VEHD-05L	HDEPOagg	\$330.38	-2.6%	-3.8%	5.3%	1.3%
VEHD-06L	HDEPOagg	\$304.17	-2.6%	-3.8%	5.3%	1.3%
VEHD-07L	HDEPOagg	\$346.31	-2.6%	-3.8%	5.3%	1.3%
VEHD-08L	HDEPOagg	\$312.86	-2.6%	-3.8%	5.3%	1.3%
VEHD-09L	HDEPOagg	\$286.61	-2.6%	-3.8%	5.3%	1.3%
VEHD-12L	HDEPOagg	\$295.25	-2.6%	-3.8%	5.3%	1.3%
VEHD-13L	HDEPOagg	\$343.23	-2.6%	-3.8%	5.3%	1.3%
VEHD-14L	HDEPOagg	\$308.88	-2.6%	-3.8%	5.3%	1.3%
VEHD-15L	HDEPOagg	\$283.53	-2.6%	-3.8%	5.3%	1.3%
VEHD-17L	HDEPOagg	\$299.00	-2.6%	-3.8%	5.3%	1.3%
VEHD-18L	HDEPO	\$348.36	-2.6%	-3.8%	5.3%	1.3%
VEHD-19L	HDEPO	\$272.48	-2.6%	-3.8%	5.3%	1.3%
VEHD-20L	HDEPO	\$307.67	-2.6%	-3.8%	5.3%	1.3%
		****				
VEHD-24L	HDEPOagg	\$268.85	-2.6%	-3.8%	5.3%	1.3%
VEHD-31L	HDEPOagg	\$254.22	-2.6%	-3.8%	5.3%	1.3%
VEHD-39L	HDEPOagg	\$275.73	-2.6%	-3.8%	5.3%	1.3%
VEHD-40L	HDEPOagg	\$345.09	-2.6%	-3.8%	5.3%	1.3%
VPHD-03L	HDPPOagg	\$260.35	-2.6%	-3.8%	5.3%	1.3%
VPHD-04L	HDPPOagg	\$372.05	-2.6%	-3.8%	5.3%	1.3%
VPHD-05L	HDPPOagg	\$336.76	-2.6%	-3.8%	5.3%	1.3%
VPHD-06L	HDPPOagg	\$307.12	-2.6%	-3.8%	5.3%	1.3%
VPHD-07L	HDPPOagg	\$356.40	-2.6%	-3.8%	5.3%	1.3%
VPHD-08L	HDPPOagg	\$318.92	-2.6%	-3.8%	5.3%	1.3%
VPHD-09L	HDPPOagg	\$289.40	-2.6%	-3.8%	5.3%	1.3%
VPHD-12L	HDPPOagg	\$298.09	-2.6%	-3.8%	5.3%	1.3%
VPHD-14L	HDPPOagg	\$314.83	-2.6%	-3.8%	5.3%	1.3%
VPHD-15L	HDPPOagg	\$286.25	-2.6%	-3.8%	5.3%	1.3%
*NA\/D  :6: -	d ita damagrapi - : - :	table and industry feat	In in 10 2011			-,-

<sup>\*</sup>MVP modified its demographic table and industry factor table in 1Q 2014

## Exhibit 4a -- Medical Manual Rates (Q4 2014)

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

Coplan	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Manual Rate Change	Impact of Factor Table Changes on Annual Rate Change*	Total Annual Revenue Change
VE001L	EPO	\$394.19	1.3%	-4.2%	5.3%	0.9%
VE001L	EPO	\$388.71	1.3%	-4.2%	5.3%	0.9%
VE003L	EPO	\$379.87	1.3%	-4.2%	5.3%	0.9%
VE004L	EPO	\$374.37	1.3%	-4.2%	5.3%	0.9%
VE006L	EPO	\$359.42	1.3%	-4.2%	5.3%	0.9%
VE016L	HyEPO	\$324.73	1.3%	-4.2%	5.3%	0.9%
VE018L	HyEPO	\$268.50	1.3%	-4.2%	5.3%	0.9%
VE020L	HyEPO	\$334.92	1.3%	-4.2%	5.3%	0.9%
VE020L VE021L	•	\$296.37	1.3%	-4.2% -4.2%	5.3%	0.9%
VE021L VE031L	HyEPO HyEPO	\$341.14	1.3%	-4.2% -4.2%	5.3%	0.9%
	•		1.3%			
VE032L	HyEPO	\$312.29		-4.2%	5.3%	0.9%
VE033L	HyEPO	\$277.78	1.3%	-4.2%	5.3%	0.9%
VE034L	HyEPO	\$257.95	1.3%	-4.2%	5.3%	0.9%
VE035L	HyEPO	\$349.91	1.3%	-4.2%	5.3%	0.9%
VE036L	HyEPO	\$322.48	1.3%	-4.2%	5.3%	0.9%
VE037L	HyEPO	\$286.05	1.3%	-4.2%	5.3%	0.9%
VE038L	HyEPO	\$265.83	1.3%	-4.2%	5.3%	0.9%
VE047L	HyEPO	\$330.88	1.3%	-4.2%	5.3%	0.9%
VE048L	HyEPO	\$303.78	1.3%	-4.2%	5.3%	0.9%
VE050L	HyEPO	\$252.13	1.3%	-4.2%	5.3%	0.9%
VE052L	HyEPO	\$313.94	1.3%	-4.2%	5.3%	0.9%
VE053L	HyEPO	\$280.32	1.3%	-4.2%	5.3%	0.9%
VE054L	HyEPO	\$260.00	1.3%	-4.2%	5.3%	0.9%
VE058L	EPO	\$331.22	1.3%	-4.2%	5.3%	0.9%
VE060L	HYEPO	\$318.03	1.3%	-4.2%	5.3%	0.9%
VE063L	HYEPO	\$276.03	1.3%	-4.2%	5.3%	0.9%
VE065L	HYEPO	\$291.23	1.3%	-4.2%	5.3%	0.9%
VE075L	Bridgewell EPO	\$256.87	1.3%	-4.2%	5.3%	0.9%
VE076L	Bridgewell EPO	\$228.55	1.3%	-4.2%	5.3%	0.9%
VE079L	HyEPO	\$317.51	1.3%	-4.2%	5.3%	0.9%
VE080L	HyEPO	\$264.59	1.3%	-4.2%	5.3%	0.9%
VE085L	EPO	\$394.19	1.3%	N/A	N/A	N/A
VE086L	EPO	\$388.71	1.3%	N/A	N/A	N/A
VE087L	EPO	\$379.87	1.3%	N/A	N/A	N/A
VE088L	EPO	\$374.37	1.3%	N/A	N/A	N/A
VE089L	EPO	\$359.42	1.3%	N/A	N/A	N/A
VE090L	HyEPO	\$324.73	1.3%	N/A	N/A	N/A
VE091L	HyEPO	\$268.50	1.3%	N/A	N/A	N/A
VE092L	HyEPO	\$334.92	1.3%	N/A	N/A	N/A
VE093L	HyEPO	\$296.37	1.3%	N/A	N/A	N/A
VE094L	HyEPO	\$341.14	1.3%	N/A	N/A	N/A
VE095L	HyEPO	\$312.29	1.3%	N/A	N/A	N/A
VE096L	HyEPO	\$277.78	1.3%	N/A	N/A	N/A
VE097L	HyEPO	\$257.95	1.3%	N/A	N/A	N/A
VE098L	HyEPO	\$349.91	1.3%	N/A	N/A	N/A
VE099L	HyEPO	\$322.48	1.3%	N/A	N/A	N/A
VE100L	HyEPO	\$286.05	1.3%	N/A	N/A N/A	N/A
VE100L VE101L	•		1.3%	N/A	N/A N/A	N/A
	HyEPO	\$265.83				
VE102L	HyEPO	\$330.88	1.3%	N/A	N/A	N/A
VE103L	HyEPO	\$303.78	1.3%	N/A	N/A	N/A
VE104L	HyEPO	\$252.13	1.3%	N/A	N/A	N/A
VE105L	HyEPO	\$313.94	1.3%	N/A	N/A	N/A
VE106L	HyEPO	\$280.32	1.3%	N/A	N/A	N/A
VE107L	HyEPO	\$260.00	1.3%	N/A	N/A	N/A
VE108L	EPO	\$331.22	1.3%	N/A	N/A	N/A
VE109L	HYEPO	\$318.03	1.3%	N/A	N/A	N/A
VE110L	HYEPO	\$276.03	1.3%	N/A	N/A	N/A
VE111L	HYEPO	\$291.23	1.3%	N/A	N/A	N/A
VE112L	Bridgewell EPO	\$256.87	1.3%	N/A	N/A	N/A
VE113L	Bridgewell EPO	\$228.55	1.3%	N/A	N/A	N/A
VE114L	HyEPO	\$317.51	1.3%	N/A	N/A	N/A
VE115L	HyEPO	\$264.59	1.3%	N/A	N/A	N/A
VP015L	HyPPO	\$370.59	1.3%	-4.2%	5.3%	0.9%
VP016L	HyPPO	\$337.33	1.3%	-4.2%	5.3%	0.9%
VP017L	HyPPO	\$293.70	1.3%	-4.2%	5.3%	0.9%
VP019L	HyPPO	\$379.74	1.3%	-4.2%	5.3%	0.9%
VP020L	HyPPO	\$347.90	1.3%	-4.2%	5.3%	0.9%
VP032L	HyPPO	\$324.35	1.3%	-4.2%	5.3%	0.9%
VP033L	HyPPO	\$283.15	1.3%	-4.2%	5.3%	0.9%
VP034L	HyPPO	\$260.44	1.3%	-4.2%	5.3%	0.9%
VP036L	HyPPO	\$334.98	1.3%	-4.2%	5.3%	0.9%
VP037L	HyPPO	\$291.56	1.3%	-4.2%	5.3%	0.9%
VP037L	HyPPO	\$268.41	1.3%	-4.2%	5.3%	0.9%
VP036L VP048L	HyPPO	\$315.52	1.3%	-4.2% -4.2%	5.3%	0.9%
VP046L VP049L	HyPPO		1.3%	-4.2% -4.2%		0.9%
		\$277.31 \$254.56			5.3%	
VP050L	HyPPO	\$254.56 \$356.00	1.3%	-4.2%	5.3%	0.9%
VP051L	HyPPO	\$356.09 \$285.72	1.3%	-4.2% -4.2%	5.3%	0.9%
VP053L	HyPPO	\$285.72	1.3%	-4.2%	5.3%	0.9%

## Exhibit 4a -- Medical Manual Rates (Q4 2014)

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

					Impact of Factor Table	
		Net Required Revenue	Quarterly	Annual Manual	Changes on Annual	Total Annual
Coplan	Product Type	PMPM	Change	Rate Change	Rate Change*	Revenue Change
VP054L	HyPPO	\$262.50	1.3%	-4.2%	5.3%	0.9%
VP060L	HyPPO	\$370.59	1.3%	N/A	N/A	N/A
VP061L	HyPPO	\$337.33	1.3%	N/A	N/A	N/A
VP062L	HyPPO	\$293.70	1.3%	N/A	N/A	N/A
VP063L	HyPPO	\$379.74	1.3%	N/A	N/A	N/A
VP064L VP065L	HyPPO HyPPO	\$347.90 \$324.35	1.3% 1.3%	N/A N/A	N/A N/A	N/A N/A
VP066L	HyPPO	\$283.15	1.3%	N/A	N/A N/A	N/A N/A
VP067L	HyPPO	\$260.44	1.3%	N/A	N/A	N/A
VP068L	HyPPO	\$334.98	1.3%	N/A	N/A	N/A
VP069L	HyPPO	\$291.56	1.3%	N/A	N/A	N/A
VP070L	HyPPO	\$268.41	1.3%	N/A	N/A	N/A
VP071L	HyPPO	\$315.52	1.3%	N/A	N/A	N/A
VP072L	HyPPO	\$277.31	1.3%	N/A	N/A	N/A
VP073L	HyPPO	\$254.56	1.3%	N/A	N/A	N/A
VP074L	HyPPO	\$356.09	1.3%	N/A	N/A	N/A
VP076L	HyPPO	\$285.72	1.3%	N/A	N/A	N/A
VP077L	HyPPO	\$262.50	1.3%	N/A	N/A	N/A
VT03LA	EPO	\$387.64	1.3%	-4.2%	5.3%	0.9%
VT03LB	EPO	\$387.64	1.3%	-4.2%	5.3%	0.9%
VT03LC	EPO	\$387.64	1.3%	-4.2%	5.3%	0.9%
VT04LA	EPO	\$377.85	1.3%	-4.2%	5.3%	0.9%
VT04LB	EPO	\$377.85	1.3%	-4.2%	5.3%	0.9%
VT04LC	EPO EPO	\$377.85 \$355.43	1.3%	-4.2% -4.2%	5.3% 5.3%	0.9%
VT07LA VT07LB	EPO	\$355.12 \$355.12	1.3% 1.3%	-4.2% -4.2%	5.3%	0.9% 0.9%
VT07LC	EPO	\$355.12	1.3%	-4.2%	5.3%	0.9%
VT08LA	EPO	\$387.64	1.3%	N/A	N/A	N/A
VT08LB	EPO	\$387.64	1.3%	N/A	N/A	N/A
VT08LC	EPO	\$387.64	1.3%	N/A	N/A	N/A
VT09LA	EPO	\$377.85	1.3%	N/A	N/A	N/A
VT09LB	EPO	\$377.85	1.3%	N/A	N/A	N/A
VT09LC	EPO	\$377.85	1.3%	N/A	N/A	N/A
VT10LA	EPO	\$355.12	1.3%	N/A	N/A	N/A
VT10LB	EPO	\$355.12	1.3%	N/A	N/A	N/A
VT10LC	EPO	\$355.12	1.3%	N/A	N/A	N/A
VEHD-01L	HDEPOagg	\$388.32	1.4%	-4.0%	5.3%	1.1%
VEHD-02L	HDEPOagg	\$332.58	1.4%	-4.0%	5.3%	1.1%
VEHD-03L	HDEPOagg	\$262.73	1.4%	-4.0%	5.3%	1.1%
VEHD-04L	HDEPOagg	\$366.58	1.4%	-4.0%	5.3%	1.1%
VEHD-05L VEHD-06L	HDEPOagg HDEPOagg	\$335.01 \$308.43	1.4% 1.4%	-4.0% -4.0%	5.3% 5.3%	1.1% 1.1%
VEHD-00L VEHD-07L	HDEPOagg	\$351.15	1.4%	-4.0%	5.3%	1.1%
VEHD-07L	HDEPOagg	\$317.24	1.4%	-4.0%	5.3%	1.1%
VEHD-09L	HDEPOagg	\$290.63	1.4%	-4.0%	5.3%	1.1%
VEHD-12L	HDEPOagg	\$299.38	1.4%	-4.0%	5.3%	1.1%
VEHD-13L	HDEPOagg	\$348.03	1.4%	-4.0%	5.3%	1.1%
VEHD-14L	HDEPOagg	\$313.20	1.4%	-4.0%	5.3%	1.1%
VEHD-15L	HDEPOagg	\$287.50	1.4%	-4.0%	5.3%	1.1%
VEHD-17L	HDEPOagg	\$303.18	1.4%	-4.0%	5.3%	1.1%
VEHD-18L	HDEPO	\$353.24	1.4%	-4.0%	5.3%	1.1%
VEHD-19L	HDEPO	\$276.29	1.4%	-4.0%	5.3%	1.1%
VEHD-20L	HDEPO	\$311.98	1.4%	-4.0%	5.3%	1.1%
VEHD-24L	HDEPOagg	\$272.61	1.4%	-4.0%	5.3%	1.1%
VEHD-31L	HDEPOagg	\$257.78	1.4%	-4.0%	5.3%	1.1%
VEHD-39L	HDEPOagg	\$279.59	1.4%	-4.0%	5.3%	1.1%
VEHD-40L	HDEPOagg	\$349.92	1.4%	-4.0%	5.3%	1.1%
VPHD-03L	HDPPOagg	\$264.00	1.4%	-4.0%	5.3%	1.1%
VPHD-04L	HDPPOagg	\$377.26 \$344.47	1.4%	-4.0%	5.3%	1.1%
VPHD-05L	HDPPOagg	\$341.47	1.4%	-4.0%	5.3%	1.1%
VPHD-06L VPHD-07L	HDPPOagg	\$311.42 \$361.30	1.4%	-4.0% -4.0%	5.3% 5.3%	1.1%
VPHD-07L VPHD-08L	HDPPOagg HDPPOagg	\$361.39 \$323.38	1.4% 1.4%	-4.0% -4.0%	5.3% 5.3%	1.1% 1.1%
VPHD-09L	HDPPOagg	\$293.45	1.4%	-4.0%	5.3%	1.1%
VPHD-12L	HDPPOagg	\$302.27	1.4%	-4.0%	5.3%	1.1%
VPHD-14L	HDPPOagg	\$319.24	1.4%	-4.0%	5.3%	1.1%
VPHD-15L	HDPPOagg	\$290.26	1.4%	-4.0%	5.3%	1.1%
*****		table and industry feet t-l-!	n in 10 2011		2.570	,

<sup>\*</sup>MVP modified its demographic table and industry factor table in 1Q 2014

# Exhibit 4b -- Medical Riders (Q3 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between July 1, 2014 - September 30, 2014

					Annual	Impact of Factor Table	
		Product	Net Required Revenue	Quarterly	Manual Rate	Changes on Annual	Total Annual
Rider	Description	Туре	PMPM	Change	Change	Rate Change*	Revenue Change
V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$3.14	-2.6%	-4.0%	5.3%	1.0%
V305L	Advanced Infertility Services - (Large Only)	EPO/PPO	\$4.21	-2.6%	-3.9%	5.3%	1.2%
V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	EPO/PPO	\$3.97	-2.6%	-4.0%	5.3%	1.1%
V307	Exclusion For Elective Abortions	EPO/PPO	(\$0.17)	-2.6%	-8.0%	5.3%	-3.1%
V308	Preventive Dental For Kids - \$25 Office Copayment	EPO/PPO	\$2.35	-2.6%	-3.8%	5.3%	1.3%
V309L-a	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 2x OOP Max plans	EPO/PPO	\$1.89	-2.6%	-4.0%	5.3%	1.0%
V309L-b	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 3x OOP Max plans	EPO/PPO	\$2.18	-2.6%	-4.3%	5.3%	0.8%
V309L-c	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans	EPO/PPO	\$3.41	-2.6%	-4.2%	5.3%	0.9%
V309L-d V309L-e	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 3x OOP Max plans	EPO/PPO EPO/PPO	\$3.91 \$7.87	-2.6% -2.6%	-4.0%	5.3%	1.1% 1.0%
V309L-e V309L-f	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans	EPO/PPO	\$7.67 \$8.30	-2.6% -2.6%	-4.1% -4.0%	5.3% 5.3%	1.0%
	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 2x OOP Max plans	EPO/PPO	\$6.30 \$11.22	-2.6% -2.6%	-4.0% -4.0%	5.3%	1.1%
V309L-g V309L-h	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 2x OOP Max plans Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 3x OOP Max plans	EPO/PPO	\$11.54	-2.6% -2.6%	-4.0% -4.0%	5.3%	1.1%
V310	Annual Vision Exam - Per Calendar Yr	EPO/PPO	\$5.81	-2.6%	-4.0%	5.3%	1.1%
V310 V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$0.76	-2.6%	-3.8%	5.3%	1.3%
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	EPO/PPO	\$1.70	-2.6%	-3.7%	5.3%	1.4%
V2313 V314	Adult Preventative Dental	EPO/PPO	\$13.33	-2.6%	-4.0%	5.3%	1.1%
V314 V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$18.14	-2.6%	-4.0%	5.3%	1.1%
V316	Disposable Medical Supplies	EPO/PPO	\$0.87	-2.6%	-4.7%	5.3%	0.3%
V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	n/a	n/a	n/a	n/a
V356	Deductible Carryover Rider	EPO/PPO	\$3.67	-2.6%	-3.8%	5.3%	1.3%
V361	Gym Membership Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$2.55	-5.0%	-5.0%	5.3%	0.0%
V362	Youth Sports Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$0.65	-5.0%	-5.0%	5.3%	0.0%
V363	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	EPO/PPO	\$0.21	-5.0%	-5.0%	5.3%	0.0%
V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a	n/a	n/a
V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a	n/a	n/a
VT314	80% reimbursment for glasses/contacts up to \$160 once every 2 calendar years	EPO/PPO	\$1.56	-2.6%	-4.4%	5.3%	0.7%
V341L	Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only	EPO/PPO	\$0.00	n/a	n/a	n/a	n/a
V342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	EPO/PPO	\$0.00	n/a	n/a	n/a	n/a
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO	\$2.66	-2.6%	-4.0%	5.3%	1.1%
VEHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDEPO	\$2.44	-2.6%	-4.1%	5.3%	1.0%
VEHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDEPO	\$2.02	-2.6%	-4.0%	5.3%	1.1%
VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$1.71	-2.6%	-4.2%	5.3%	0.9%
VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	\$1.48	-2.6%	-4.4%	5.3%	0.6%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDEPO	\$1.12	-2.6%	-3.4%	5.3%	1.7%
VEHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDEPO	\$0.92	-2.6%	-3.6%	5.3%	1.5%
VEHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDEPO	\$0.38	-2.6%	-2.6%	5.3%	2.6%
VPHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDPPO	\$2.66	-2.6%	-4.0%	5.3%	1.1%
VPHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDPPO	\$2.44	-2.6%	-4.1%	5.3%	1.0%
VPHD 312c		HDPPO	\$2.02	-2.6%	-4.0%	5.3%	1.1%
VPHD 312d		HDPPO	\$1.71	-2.6%	-4.2%	5.3%	0.9%
VPHD 312e		HDPPO	\$1.48	-2.6%	-4.4%	5.3%	0.6%
VPHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDPPO	\$1.12	-2.6%	-3.4%	5.3%	1.7%
VPHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDPPO	\$0.92	-2.6%	-3.6%	5.3%	1.5%
VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDPPO	\$0.38	-2.6%	-2.6%	5.3%	2.6%
VHD305L	Advanced Infertility Services - (Large Only)	HDHP	\$4.14	-2.6%	-3.7%	5.3%	1.4%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	HDHP	\$4.21	-2.6%	-3.9%	5.3%	1.2%
VHD307	Exclusion For Elective Abortions	HDHP	(\$0.15)	-2.6%	-8.6%	5.3%	-3.8%
VHD316	Disposable Medical Supplies	HDHP	\$0.57	-2.6%	-2.6%	5.3%	2.6%
VHDC317	Changes Contract Yr To Calendar Year	HDHP	\$0.00	n/a	n/a	n/a	n/a
VHD341L	Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only	HDHP	\$0.00	n/a	n/a	n/a	n/a
VHD342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	HDHP	\$0.00	n/a	n/a	n/a	n/a
VHDC343	Gym Membership Reimbursement - \$300 Maximum per Subscriber	HDHP	\$2.55	-5.0%	-5.0%	5.3%	0.0%
VHDC344	Youth Sports Reimbursement - \$300 Maximum per Subscriber	HDHP	\$0.65	-5.0%	-5.0%	5.3%	0.0%

# Exhibit 4b -- Medical Riders (Q3 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between July 1, 2014 - September 30, 2014

		Product	Net Required Revenue	Quarterly	Annual Manual Rate	Impact of Factor Table Changes on Annual	Total Annual
Rider	Description	Type	PMPM	Change	Change	Rate Change*	Revenue Change
VHDC345	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	HDHP	\$0.21	-5.0%	-5.0%	5.3%	0.0%
VHD356L	Deductible Carryover Rider	HDHP	\$7.36	-2.6%	-3.8%	5.3%	1.3%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a	n/a	n/a
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a	n/a	n/a
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$1.45	-2.6%	-3.8%	5.3%	1.2%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$2.82	-2.6%	-3.6%	5.3%	1.5%
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$3.01	-2.6%	-3.8%	5.3%	1.3%
VHD510-d	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-04 & VPHD-04)	HDHP	\$1.38	-2.6%	-3.9%	5.3%	1.2%
VHD510-e	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-05 & VPHD-05)	HDHP	\$2.02	-2.6%	-4.0%	5.3%	1.1%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$2.62	-2.6%	-4.0%	5.3%	1.1%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07 & VPHD-07)	HDHP	\$1.26	-2.6%	-4.0%	5.3%	1.0%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08 & VPHD-08)	HDHP	\$1.82	-2.6%	-3.6%	5.3%	1.5%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$1.77	-2.6%	-3.6%	5.3%	1.5%
VHD510-I	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-012 & VPHD-012)	HDHP	\$2.44	-2.6%	-4.1%	5.3%	1.0%
VHD510-m	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-013)	HDHP	\$1.23	-2.6%	-3.3%	5.3%	1.8%
VHD510-n	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-014 & VPHD-014)	HDHP	\$1.74	-2.6%	-4.2%	5.3%	0.9%
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-015 & VPHD-015)	HDHP	\$1.71	-2.6%	-4.2%	5.3%	0.9%
VHD510-q	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$2.59	-2.6%	-3.6%	5.3%	1.5%
VHD510-r	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$2.27	-2.6%	-3.8%	5.3%	1.3%
VHD510-s	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$4.11	-2.6%	-3.7%	5.3%	1.4%
VHD510-t	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-20)	HDHP	\$1.95	-2.6%	-4.0%	5.3%	1.1%
VHD510-u	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-24)	HDHP	\$1.54	-2.6%	-3.8%	5.3%	1.3%
VHD510-v	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-31)	HDHP	\$2.06	-2.6%	-3.9%	5.3%	1.2%
VHD510-w	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-39)	HDHP	\$1.64	-2.6%	-3.7%	5.3%	1.4%
VHD510-x	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-40)	HDHP	\$1.43	-2.6%	-3.9%	5.3%	1.2%

<sup>\*</sup>MVP modified its demographic table and industry factor table in 1Q 2014

### Exhibit 4b -- Medical Riders (Q4 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between October 1, 2014 - December 31, 2014

		Product	Net Required Revenue	Quarterly	Annual Manual Rate	Impact of Factor Table Changes on Annual	Total Annual Revenue
Rider	Description	Type	PMPM	Change	Change	Rate Change*	Change
V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$3.18	1.4%	-4.2%	5.3%	0.9%
V305L	Advanced Infertility Services - (Large Only)	EPO/PPO	\$4.26	1.2%	-4.3%	5.3%	0.8%
V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	EPO/PPO	\$4.02	1.4%	-4.1%	5.3%	1.0%
V307	Exclusion For Elective Abortions	EPO/PPO	(\$0.17)	2.6%	-5.6%	5.3%	-0.6%
V308	Preventive Dental For Kids - \$25 Office Copayment	EPO/PPO	\$2.38	1.3%	-4.0%	5.3%	1.1%
V309L-a	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 2x OOP Max plans	EPO/PPO	\$1.91	1.0%	-4.5%	5.3%	0.6%
V309L-b	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 3x OOP Max plans	EPO/PPO	\$2.21	1.3%	-4.3%	5.3%	0.7%
V309L-c	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans	EPO/PPO	\$3.45	1.2%	-4.4%	5.3%	0.6%
V309L-d V309L-e	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 3x OOP Max plans	EPO/PPO EPO/PPO	\$3.96 \$7.98	1.3% 1.4%	-4.1% -4.2%	5.3% 5.3%	1.0%
V309L-e V309L-f	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans	EPO/PPO EPO/PPO	\$7.96 \$8.41	1.4%	-4.2% -4.2%	5.3%	0.9% 0.9%
V309L-I V309L-g	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 2x OOP Max plans	EPO/PPO EPO/PPO	\$0.41 \$11.36	1.3%	-4.2% -4.2%	5.3%	0.9%
V309L-g V309L-h	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 2x OOP Max plans Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 3x OOP Max plans	EPO/PPO EPO/PPO	\$11.69	1.3%	-4.2% -4.2%	5.3%	0.9%
V309L-11 V310	Annual Vision Exam - Per Calendar Yr	EPO/PPO	\$5.88	1.2%	-4.2% -4.2%	5.3%	0.8%
V310 V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$0.77	1.3%	-3.8%	5.3%	1.3%
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	EPO/PPO	\$1.72	1.4%	-3.9%	5.3%	1.2%
V2313 V314	Adult Preventative Dental	EPO/PPO	\$13.50	1.3%	-4.2%	5.3%	0.9%
V314 V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$18.38	1.3%	-4.2%	5.3%	0.9%
V316	Disposable Medical Supplies	EPO/PPO	\$0.88	1.5%	-4.3%	5.3%	0.7%
V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	n/a	n/a	n/a	n/a
V356	Deductible Carryover Rider	EPO/PPO	\$3.72	1.3%	-4.1%	5.3%	1.0%
V361	Gym Membership Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$2.55	0.0%	-5.0%	5.3%	0.0%
V362	Youth Sports Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$0.65	0.0%	-5.0%	5.3%	0.0%
V363	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	EPO/PPO	\$0.21	0.0%	-5.0%	5.3%	0.0%
V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a	n/a	n/a
V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a	n/a	n/a
VT314	80% reimbursment for glasses/contacts up to \$160 once every 2 calendar years	EPO/PPO	\$1.58	1.3%	-4.2%	5.3%	0.8%
V341L	Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only	EPO/PPO	\$0.00	n/a	n/a	n/a	n/a
V342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	EPO/PPO	\$0.00	n/a	n/a	n/a	n/a
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO	\$2.70	1.5%	-3.9%	5.3%	1.2%
VEHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDEPO	\$2.47	1.4%	-4.3%	5.3%	0.8%
VEHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDEPO	\$2.05	1.6%	-3.8%	5.3%	1.3%
VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$1.74	1.5%	-4.4%	5.3%	0.7%
VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	\$1.50	1.3%	-4.5%	5.3%	0.6%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDEPO	\$1.14	1.7%	-3.4%	5.3%	1.7%
VEHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDEPO	\$0.93	1.5%	-4.1%	5.3%	1.0%
VEHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDEPO	\$0.39	2.6%	-2.5%	5.3%	2.7%
VPHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDPPO	\$2.70	1.5%	-3.9%	5.3%	1.2%
VPHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDPPO	\$2.47	1.4%	-4.3%	5.3%	0.8%
VPHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDPPO	\$2.05	1.6%	-3.8%	5.3%	1.3%
VPHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDPPO	\$1.74	1.5%	-4.4%	5.3%	0.7%
VPHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDPPO	\$1.50	1.3%	-4.5%	5.3%	0.6%
VPHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDPPO	\$1.14	1.7%	-3.4%	5.3%	1.7%
VPHD 312g	· · · · · · · · · · · · · · · · · · ·	HDPPO	\$0.93	1.5%	-4.1%	5.3%	1.0%
VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDPPO	\$0.39	2.6%	-2.5%	5.3%	2.7%
VHD305L	Advanced Infertility Services - (Large Only)	HDHP	\$4.20	1.4%	-3.9%	5.3%	1.2%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	HDHP	\$4.27	1.4%	-4.0%	5.3%	1.0%
VHD307	Exclusion For Elective Abortions	HDHP	(\$0.15)	2.6%	-6.3%	5.3%	-1.3%
VHD316	Disposable Medical Supplies	HDHP	\$0.57	0.9%	-3.4%	5.3%	1.7%
VHDC317	Changes Contract Yr To Calendar Year	HDHP	\$0.00	n/a	n/a	n/a	n/a
VHD341L	Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only	HDHP	\$0.00	n/a	n/a	n/a	n/a
VHD342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	HDHP	\$0.00	n/a	n/a	n/a	n/a
VHDC343	Gym Membership Reimbursement - \$300 Maximum per Subscriber	HDHP	\$2.55	0.0%	-5.0%	5.3%	0.0%
VHDC344	Youth Sports Reimbursement - \$300 Maximum per Subscriber	HDHP	\$0.65	0.0%	-5.0%	5.3%	0.0%

### Exhibit 4b -- Medical Riders (Q4 2014)

## Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between October 1, 2014 - December 31, 2014

		Product	Net Required Revenue	Quarterly	Annual Manual Rate	Impact of Factor Table Changes on Annual	Total Annual Revenue
Rider	Description	Туре	PMPM	Change	Change	Rate Change*	Change
VHDC345	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	HDHP	\$0.21	0.0%	-5.0%	5.3%	0.0%
VHD356L	Deductible Carryover Rider	HDHP	\$7.46	1.4%	-4.0%	5.3%	1.1%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a	n/a	n/a
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a	n/a	n/a
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$1.47	1.2%	-3.9%	5.3%	1.2%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$2.86	1.6%	-3.7%	5.3%	1.4%
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$3.05	1.3%	-4.1%	5.3%	1.0%
VHD510-d	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-04 & VPHD-04)	HDHP	\$1.40	1.2%	-4.1%	5.3%	1.0%
VHD510-e	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-05 & VPHD-05)	HDHP	\$2.05	1.6%	-3.8%	5.3%	1.3%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$2.66	1.5%	-4.0%	5.3%	1.1%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07 & VPHD-07)	HDHP	\$1.27	1.0%	-4.5%	5.3%	0.5%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08 & VPHD-08)	HDHP	\$1.85	1.5%	-3.6%	5.3%	1.5%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$1.80	1.5%	-3.7%	5.3%	1.4%
VHD510-I	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-012 & VPHD-012)	HDHP	\$2.47	1.4%	-4.3%	5.3%	0.8%
VHD510-m	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-013)	HDHP	\$1.24	1.0%	-3.9%	5.3%	1.2%
VHD510-n	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-014 & VPHD-014)	HDHP	\$1.77	1.5%	-4.3%	5.3%	0.7%
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-015 & VPHD-015)	HDHP	\$1.73	1.5%	-4.4%	5.3%	0.6%
VHD510-q	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$2.63	1.5%	-3.7%	5.3%	1.4%
VHD510-r	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$2.30	1.3%	-4.2%	5.3%	0.9%
VHD510-s	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$4.17	1.4%	-3.9%	5.3%	1.2%
VHD510-t	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-20)	HDHP	\$1.98	1.6%	-3.9%	5.3%	1.2%
VHD510-u	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-24)	HDHP	\$1.56	1.3%	-4.3%	5.3%	0.8%
VHD510-v	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-31)	HDHP	\$2.08	1.2%	-4.1%	5.3%	0.9%
VHD510-w	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-39)	HDHP	\$1.66	1.4%	-4.0%	5.3%	1.0%
VHD510-x	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-40)	HDHP	\$1.45	1.2%	-4.0%	5.3%	1.1%

<sup>\*</sup>MVP modified its demographic table and industry factor table in 1Q 2014

### Exhibit 4c -- Rx Riders (Q3 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between July 1, 2014 - September 30, 2014

					Annual	Impact of Factor Table	•
			Net Required Revenue	Quarterly	Manual Rate	Changes on Annual	Total Annual
Rider	Description	Product Type	PMPM	Change	Change	Rate Change*	Revenue Change
V500	\$10/\$30/\$50	EPO/PPO	\$45.31	-2.6%	-11.2%	5.3%	-6.5%
V501	\$10/30%/50%	EPO/PPO	\$37.59	-2.6%	-11.2%	5.3%	-6.5%
V502	50%	EPO/PPO	\$28.79	-2.6%	-11.2%	5.3%	-6.5%
V504	\$0/\$30/\$50	EPO/PPO	\$51.85	-2.6%	-11.2%	5.3%	-6.5%
V601	\$5/\$35/\$70	EPO/PPO	\$47.21	-2.6%	-11.2%	5.3%	-6.5%
V602	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$42.32	-2.6%	-11.2%	5.3%	-6.5%
V604	\$5/\$45/\$90	EPO/PPO	\$45.20	-2.6%	-11.2%	5.3%	-6.5%
V605	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$40.68	-2.6%	-11.2%	5.3%	-6.5%
V606	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$37.65	-2.6%	-11.2%	5.3%	-6.5%
V550L	Removes MAC Pricing	EPO/PPO	\$0.71	-2.6%	-11.1%	5.3%	-6.4%
V551L	Change mail copay from 2.5 to 2.0 First \$300 Covered in Full, then \$750	EPO/PPO	\$0.30	-2.6%	-13.7%	5.3%	-9.1%
V611	Ded/30% Coins	Bridgewell EPO	\$35.71	-2.6%	-11.2%	5.3%	-6.5%

<sup>\*</sup>MVP modified its demographic table and industry factor table in 1Q 2014

### Exhibit 4c -- Rx Riders (Q4 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between October 1, 2014 - December 31, 2014

						Impact of Factor Table	
		Product	Net Required Revenue	Quarterly	Annual Manual	Changes on Annual	Total Annual
Rider	Description	Type	РМРМ	Change	Rate Change	Rate Change*	Revenue Change
V500	\$10/\$30/\$50	EPO/PPO	\$45.87	1.2%	-10.3%	5.3%	-5.5%
V501	\$10/30%/50%	EPO/PPO	\$38.05	1.2%	-10.3%	5.3%	-5.5%
V502	50%	EPO/PPO	\$29.15	1.2%	-10.3%	5.3%	-5.5%
V504	\$0/\$30/\$50	EPO/PPO	\$52.48	1.2%	-10.3%	5.3%	-5.5%
V601	\$5/\$35/\$70	EPO/PPO	\$47.79	1.2%	-10.3%	5.3%	-5.5%
V602	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$42.84	1.2%	-10.2%	5.3%	-5.4%
V604	\$5/\$45/\$90	EPO/PPO	\$45.76	1.2%	-10.3%	5.3%	-5.5%
V605	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$41.18	1.2%	-10.3%	5.3%	-5.5%
V606	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$38.11	1.2%	-10.3%	5.3%	-5.5%
V550L	Removes MAC Pricing	EPO/PPO	\$0.72	1.2%	-10.0%	5.3%	-5.2%
V551L	Change mail copay from 2.5 to 2.0	EPO/PPO	\$0.31	2.6%	-11.4%	5.3%	-6.7%
V611	First \$300 Covered in Full, then \$750 Ded/30% Coins	Bridgewell EP	\$36.15	1.2%	-10.3%	5.3%	-5.5%

Sk. Description   Sk. Descri	SIC	SIC Description	SIC Fx
1112         Rice         0.90           1115         Corn         0.30           118         Sopbeans         0.90           119         Cash Grains, NEC         0.90           131         Otton         0.90           132         Tobacco         0.90           133         Signarcare and Sugar Beets         0.90           133         Irish Frotatoes         0.90           134         Irish Frotatoes         0.90           137         Pield Crops, Except Cash Grains, NEC         0.90           161         Vegetables and Melons         0.90           172         Berry Crops         0.90           173         Grapes         0.90           174         Ctrus Fruits         0.90           175         Decidious Tree Fruits         0.90           176         Ctrus Fruits         0.90           177         Fruit sand Tree Nats, NEC         0.90           181         Ornamental Floriculture and Nussery Products         0.90           181         Ornamental Floriculture and Nussery Products         0.90           181         Ornamental Floriculture and Nussery Products         0.90           182         Gercal Farms, Primarily	<b>-</b>	·	
115         Corn         0.99           116         Sopheans         0.00           131         Cotton         0.90           132         Tobasec         0.90           133         Sugarcane and Sugar Beets         0.90           133         Sigarcane and Sugar Beets         0.90           133         Irish Potatoes         0.90           136         Irish Potatoes         0.90           137         Breg Copps, Keept Cash Grains, NEC         0.90           131         Berry Crops         0.90           137         Breg Copps, Keept Cash Grains, NEC         0.90           131         Berry Crops         0.90           132         Gropes         0.90           137         Gropes         0.90           137         Tree Nuts         0.90           137         Cruss Furts         0.90           137         Futus and Tree Nuts, NEC         0.90           138         Orionamental Pioriculture and Nursery Products         0.90           138         Orionamental Pioriculture and Nursery Products         0.90           138         Grood Crops Grown Under Cover         0.90           138         Grood Erops Grown Under Cover <td>h</td> <td></td> <td></td>	h		
116			
119         Cash Grains, NEC         0.30           131         Cotton         0.30           132         Tobacco         0.30           133         Sugarcane and Sugar Beets         0.30           134         Irish Potatose         0.30           137         Field Crops, Except Cash Grains, NEC         0.30           130         Vegetables and Melons         0.30           131         Berry Crops         0.90           172         Grapes         0.90           173         Tree Nuts         0.30           174         Citrus Priutis         0.30           175         Deciduous Tree Fruits         0.30           176         Citrus Fruits         0.30           177         Fruits and Tree Nuts, NEC         0.30           178         Pruits and Tree Nuts, NEC         0.30           179         Fruits and Tree Nuts, NEC         0.30           179         Fruits and Tree Fruits         0.30           180         Grammattal Foriculture and Nursery Products         0.30           181         Grammattal Foriculture and Nursery Products         0.30           182         Fruits and Tree Fruits         0.30           183 <t< td=""><td></td><td></td><td></td></t<>			
1312   Cotton		•	
132         Tobacco         0.90           133         Vish Potatose         0.90           134         Irish Potatose         0.90           139         Field Crops, Except Cash Grains, NEC         0.90           161         Vegetables and Melons         0.90           172         Berry Crops         0.90           173         Berry Crops         0.90           174         Berry Crops         0.90           175         Deciduous Tree Fruits         0.90           176         Citrus Fruits         0.90           177         Prist and Tree Nuts, NEC         0.90           181         Ornamental Floriculture and Nursery Products         0.90           181         Ornamental Floriculture and Nursery Products         0.90           181         General Errams, Primarity Crop         0.90           182         Food Crops Grown Under Cover         0.90           183         Food Crops Grown Under Cover         0.90           212         Beef Cattle, Except Feedlots         0.95           213         Beef Cattle, Except Feedlots         0.95           214         Bry Farms         1.00           215         Brook Feedlate, Except Feedlots         0.95			
133         Sugarcane and Sugar Beets         0.90           134         Irish Potatoes         0.90           161         Vegetables and Melons         0.90           161         Vegetables and Melons         0.90           171         Berry Crops         0.90           172         Grapes         0.90           173         Tree Nuts         0.90           174         Citrus Fruits         0.90           175         Deciduous Tree Fruits         0.90           179         Fruits and Tree Nuts, NEC         0.90           181         Ornamental Floriculture and Nursery Products         0.90           182         Food Crops Grown Under Cover         0.90           191         General Farms, Primarily Crop         0.90           211         Beef Cattle, Except Feedlots         0.95           212         Beef Cattle, Except Feedlots         0.95           213         Beep and Goats         0.95           214         Steep and Goats         0.95           215         Broler, Fyres, and Roaster Chickens         0.95           216         Broler, Fyres, and Roaster Chickens         0.95           217         Brurbes and Onser Eggs         0.95			
134			
139         Field Crops, Except Cash Grains, NEC         0.90           161         Vegetables and Melons         0.90           172         Grapes         0.90           172         Grapes         0.90           173         Tree Nuts         0.90           174         Citrus Fruits         0.90           175         Deciduous Tree Fruits         0.90           179         Fruits and Tee Nuts, NEC         0.90           180         Gramental Floriculture and Nursery Products         0.90           182         Food Crops Grown Under Cover         0.90           193         General Farms, Primanity Crop         0.90           194         Beef Cattle, Except Feediots         0.95           212         Beef Cattle, Except Feediots         0.95           213         Hogs         0.95           214         Sheep and Goats         0.95           215         Sheep and Goats         0.95           216         Sheep and Goats         0.95           217         Using Farms         1.00           218         Ber Cattle, Except Dairy and Poultry         1.00           219         General Livestock, Except Chickens         0.95           2			
161         Vegetables and Melons         0.90           171         Berry Crops         0.90           172         Grapes         0.90           173         Tree Nuts         0.90           174         Citrus Fruits         0.90           175         Decidous Tree Fruits         0.90           179         Fruits and Tree Nuts, NEC         0.90           181         Ornamental Floriculture and Nursery Products         0.90           182         Food Crops Grown Under Cover         0.90           191         General Farms, Primarily Crop         0.90           192         General Farms, Primarily Crop         0.90           193         General Eduction Cover         0.95           194         General Livestock, Except Decelots         0.95           195         Sheep and Goats         0.95           196         General Livestock, Except Dairy and Poultry         1.00           241         Dairy Farms         1.00           252         Chicken Egs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           254         Poultry Edearing Animals and Rabbits         0.95 <td></td> <td></td> <td></td>			
171         Serry Crops         0.90           172         Grapes         0.90           173         Tree Nuts         0.90           174         Citrus Fruits         0.90           175         Deciduous Tree Fruits         0.90           179         Fruits and Tree Nuts, NEC         0.90           181         Ornamental Floriculture and Nursery Products         0.90           182         Food Crops Grown Under Cover         0.90           193         General Farms, Primarily Crop         0.90           211         Beef Cattle, Except Feediots         0.95           212         Beef Cattle, Except Feediots         0.95           213         Hogs         0.95           214         Sheep and Goats         0.95           215         Sheep and Goats         0.95           216         General Livestock, Except Dairy and Poultry         1.00           217         Dairy Farms         1.00           251         Broiler, Fryers, and Roaster Chickens         0.95           252         Chicken Eggs         0.95           253         Turker year Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           259			
172         Grapes         0.90           173         Tree Nuts         0.90           174         Citrus Fruits         0.90           175         Deciduous Tree Fruits         0.90           179         Fruits and Tree Nuts, NEC         0.90           181         Ornamental Floriculture and Nursery Products         0.90           182         Food Crops Grown Under Cover         0.90           191         General Farms, Primarily Crop         0.90           211         Beef Cattle, Except Feedlots         0.95           212         Beef Cattle, Except Feedlots         0.95           213         Hogs         0.95           214         Sheep and Goats         0.95           215         Beer Cattle, Except Dairy and Poultry         1.00           211         Beer Cattle, Except Dairy and Poultry         1.00           211         Steep and Goats         0.95           212         General Livestock, Except Dairy and Poultry         1.00           213         Hogs         0.95           214         Dairy Farms         1.00           253         Turker, Eagles         0.95           254         Chicken Eggs         0.95			
173         Tree Nuts         0.90           174         Citrus Fruits         0.90           175         Decidious Tree Fruits         0.90           179         Fruits and Tree Nuts, NEC         0.90           181         Ornamental Floriculture and Nursery Products         0.90           182         Food Crops Grown Under Cover         0.90           193         General Farms, Primarily Crop         0.95           211         Beef Cattle, Except Feediots         0.95           212         Beef Cattle, Except Feediots         0.95           213         Hogs         0.95           214         Sheep and Goats         0.95           215         Sheep and Goats         0.95           216         General Livestock, Except Dairy and Poultry         1.00           217         Jury Farms         1.00           251         Broller, Fryers, and Roaster Chickens         0.95           252         Chicken Eggs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           255         Poultry and Eggs, NEC         0.95           272         Horse and Other Equires         0.95			
174         Citrus Fruits         0.90           175         Deciduous Tree Fruits         0.90           179         Fruits and Tree Nuts, NEC         0.90           181         Ornamental Floriculture and Nursery Products         0.90           182         Food Crops Grown Under Cover         0.90           191         Seereal Farms, Primarily Crop         0.95           212         Beef Cattle, Except Feedlots         0.95           213         Hogs         0.95           214         Sheep and Goats         0.95           215         Hogs         0.95           216         Seereal Livestock, Except Dairy and Poultry         1.00           241         Sheep and Goats         0.95           219         General Livestock, Except Dairy and Poultry         1.00           241         Dairy Farms         1.00           251         Sheriker, Fryers, and Roaster Chickens         0.95           252         Chicken Eggs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           255         Poultry and Eggs, NEC         0.95           265         Poultry and Eggs, NEC         0.95		· · · · · · · · · · · · · · · · · · ·	
175         Deciduous Tree Fruits         0.90           179         Fruits and Tree Nuts, NEC         0.90           181         Ornamental Floriculture and Nursery Products         0.90           182         Food Crops Grown Under Cover         0.90           191         General Farms, Primarily Crop         0.90           211         Beef Cattle Feedlots         0.95           212         Beef Cattle, Except Feedlots         0.95           213         Hogs         0.95           214         Hogs         0.95           215         Hogs         0.95           216         General Livestock, Except Dairy and Poultry         1.00           217         General Livestock, Except Dairy and Poultry         1.00           218         Broiler, Fryers, and Roaster Chickens         0.95           252         Chicken Eggs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           255         Poultry and Eggs, NEC         0.95           271         Furbearing Animals and Rabbits         0.95           272         Horses and Other Equines         0.95           273         Animal Aquaculture			
179         Fruits and Tree Nuts, NEC         0.90           181         Ornamental Floriculture and Nursery Products         0.90           182         Food Crops Grown Under Cover         0.90           191         General Farms, Primarily Crop         0.95           211         Beef Cattle, Except Feedlots         0.95           212         Beef Cattle, Except Feedlots         0.95           213         Hogs         0.95           214         Sheep and Goats         0.95           219         General Livestock, Except Dairy and Poultry         1.00           241         Dairy Farms         1.00           251         Broiler, Fyers, and Roaster Chickens         0.95           252         Chicken Eggs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           259         Poultry and Eggs, NEC         0.95           271         Fur-Bearing Animals and Rabbits         0.95           272         Fur-Bearing Animals and Rabbits         0.95           273         Animal Specialtities, NEC         0.95           274         Horses and Other Equines         0.95           273         Animal			
181         Ornamental Floriculture and Nursery Products         0.90           182         Food Crops Grown Under Cover         0.90           191         General Farms, Primarily Crop         0.95           211         Beef Cattle, Fecdots         0.95           212         Beef Cattle, Except Feediots         0.95           213         Hogs         0.95           214         Sheep and Goats         0.95           219         General Livestock, Except Dairy and Poultry         1.00           241         Dairy Farms         1.00           251         Broiler, Fryers, and Roaster Chickens         0.95           252         Chicken Eggs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           259         Poultry Hatcheries         0.95           270         Poultry Hatcheries         0.95           271         Fur-Bearing Animals and Rabbits         0.95           272         Horses and Other Equines         0.95           273         Animal Aquaculture         0.95           274         Animal Specialities, NEC         0.95           275         Corp Harvesting, Primarily Livestock a			
182         Food Crops Grown Under Cover         0.90           191         General Farms, Primarily Crop         0.95           211         Beef Cattle, Except Feedlots         0.95           212         Beef Cattle, Except Feedlots         0.95           213         Hogs         0.95           214         Baise Foat Goats         0.95           219         General Livestock, Except Dairy and Poultry         1.00           241         Dairy Farms         1.00           251         Broiler, Fryers, and Roaster Chickens         0.95           252         Chicken Eggs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           255         Poultry Hatcheries         0.95           259         Poultry and Eggs, NEC         0.95           271         Fur-Bearing Animals and Rabbits         0.95           272         Horse and Other Equines         0.95           273         Animal Aquaculture         0.95           274         Horse and Other Equines         0.95           275         Animal Specialities, NEC         0.95           271         General Farms, Primarily Livestock and Animal Sp			
191         General Farms, Primarily Crop         0.90           211         Beef Cattle, Except Feedlots         0.95           212         Beef Cattle, Except Feedlots         0.95           213         Hogs         0.95           214         Sheep and Goats         0.95           219         General Livestock, Except Dairy and Poultry         1.00           241         Dairy Farms         1.00           251         Broller, Fyers, and Roaster Chickens         0.95           252         Chicken Eggs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           259         Poultry and Eggs, NEC         0.95           251         Broller Begs, NEC         0.95           271         Fur-Bearing Animals and Rabbits         0.95           272         Horses and Other Equines         0.95           273         Animal Aquaculture         0.95           274         Hurse Bearing Animals and Rabbits         0.95           275         Animal Specialities, NEC         0.95           291         General Farms, Primarily Livestock and Animal Specialities         1.00           711         Soil Prepa		*	
211         Beef Cattle Feedlots         0.95           212         Beef Cattle, Except Feedlots         0.95           213         Hogs         0.95           214         Sheep and Goats         0.95           219         General Livestock, Except Dairy and Poultry         1.00           241         Dairy Farms         1.00           251         Broiler, Fryers, and Roaster Chickens         0.95           252         Chicken Eggs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           259         Poultry and Eggs, NEC         0.95           271         Fur-Bearing Animals and Rabbits         0.95           272         Horses and Other Equines         0.95           273         Animal Aquaculture         0.95           274         Horses and Other Equines         0.95           275         General Earms, Primarily Livestock and Animal Specialties         1.00           271         Soil Preparation Services         0.95           272         Animal Specialty Experiment Machine         0.95           273         Crop Planting, Cultivating, and Protecting         0.95           274		•	
212       Beef Cattle, Except Feedlots       0.95         213       Hogs       0.95         214       Sheep and Goats       0.95         219       General Livestock, Except Dairy and Poultry       1.00         241       Dairy Farms       1.00         251       Broiler, Fryers, and Roaster Chickens       0.95         252       Chicken Eggs       0.95         253       Turkey and Turkey Eggs       0.95         254       Poultry Hatcheries       0.95         259       Poultry Hatcheries       0.95         259       Poultry and Eggs, NEC       0.95         271       Fur-Bearing Animals and Rabbits       0.95         272       Horses and Other Equines       0.95         273       Animal Aquaculture       0.95         273       Animal Apuaculture       0.95         273       Animal Appecialities, NEC       0.95         291       General Farms, Primarily Livestock and Animal Specialties       1.00         711       Soil Preparation Services       0.95         722       Crop Harvesting, Primarily by Machine       0.95         723       Crop Preparation Services For Market, except Cotton Ginning       0.95         724			
213         Hogs         0.95           214         Sheep and Goats         0.95           219         General Livestock, Except Dairy and Poultry         1.00           241         Dairy Farms         1.00           251         Broiler, Fryers, and Roaster Chickens         0.95           252         Chicken Eggs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           259         Poultry and Eggs, NEC         0.95           271         Fur-Bearing Animals and Rabbits         0.95           272         Horses and Other Equines         0.95           273         Animal Aquaculture         0.95           274         Horses and Other Equines         0.95           275         Animal Specialtities, NEC         0.95           271         General Livestock and Animal Specialties         0.95           272         Animal Specialtities, NEC         0.95           271         Crop Planting, Cultivating, and Protecting         0.95           272         Crop Planting, Cultivating, and Protecting         0.95           272         Crop Preparation Services For Ilvestock         0.95           273			
214         Sheep and Goats         0.95           219         General Livestock, Except Dairy and Poultry         1.00           241         Dairy Farms         1.00           251         Broiler, Fryers, and Roaster Chickens         0.95           252         Chicken Eggs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           259         Poultry and Eggs, NEC         0.95           279         Pur-Bearing Animals and Rabbits         0.95           271         Fur-Bearing Animals and Rabbits         0.95           272         Horses and Other Equines         0.95           273         Animal Aquaculture         0.95           274         Animal Specialities, NEC         0.95           275         Animal Specialities, NEC         0.95           271         General Farms, Primarily Livestock and Animal Specialties         1.00           271         Crop Planting, Cultivating, and Protecting         0.95           272         Crop Harvesting, Primarily by Machine         0.95           272         Crop Harvesting, Primarily by Machine         0.95           273         Crop Preparation Services For Market, except Cotton Ginnin			
219         General Livestock, Except Dairy and Poultry         1.00           241         Dairy Farms         1.00           251         Broiler, Fryers, and Roaster Chickens         0.95           252         Chicken Eggs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           259         Poultry and Eggs, NEC         0.95           271         Fur-Bearing Animals and Rabbits         0.95           272         Horses and Other Equines         0.95           273         Animal Aquaculture         0.95           279         Animal Specialities, NEC         0.95           291         General Farms, Primarily Livestock and Animal Specialities         1.00           711         Soil Preparation Services         0.95           721         Crop Planting, Cultivating, and Protecting         0.95           722         Crop Harvesting, Primarily by Machine         0.95           723         Crop Preparation Services For Market, except Cotton Ginning         0.95           724         Cotton Ginning         0.95           724         Veterinary Services For Livestock         0.95           721         Livestock Services, Except Veteri			
241         Dairy Farms         1.00           251         Broiler, Fryers, and Roaster Chickens         0.95           252         Chicken Eggs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           259         Poultry and Eggs, NEC         0.95           271         Fur-Bearing Animals and Rabbits         0.95           272         Horses and Other Equines         0.95           273         Animal Aquaculture         0.95           274         Animal Specialities, NEC         0.95           279         Animal Specialities, NEC         0.95           291         General Farms, Primarily Livestock and Animal Specialities         1.00           711         Soil Preparation Services         0.95           721         Crop Planting, Cultivating, and Protecting         0.95           722         Crop Harvesting, Primarily by Machine         0.95           723         Crop Preparation Services For Market, except Cotton Ginning         0.95           724         Cotton Ginning         0.95           741         Veterinary Services For Livestock         0.95           742         Veterinary Services For Livestock         0		·	
251       Broiler, Fryers, and Roaster Chickens       0.95         252       Chicken Eggs       0.95         253       Turkey and Turkey Eggs       0.95         254       Poultry Hatcheries       0.95         259       Poultry and Eggs, NEC       0.95         271       Fur-Bearing Animals and Rabbits       0.95         272       Horses and Other Equines       0.95         273       Animal Aquaculture       0.95         279       Animal Specialities, NEC       0.95         291       General Farms, Primarily Livestock and Animal Specialities       1.00         711       Soil Preparation Services       0.95         721       Crop Planting, Cultivating, and Protecting       0.95         722       Crop Harvesting, Primarily by Machine       0.95         723       Crop Preparation Services For Market, except Cotton Ginning       0.95         724       Cotton Ginning       0.95         724       Veterinary Services For Livestock       0.95         724       Veterinary Services For Livestock       0.95         725       Livestock Services, Except Veterinary       0.95         726       Farm Labor Contractors and Crew Leaders       0.95         721       Farm M			
252         Chicken Eggs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           259         Poultry and Eggs, NEC         0.95           271         Fur-Bearing Animals and Rabbits         0.95           272         Horses and Other Equines         0.95           273         Animal Aquaculture         0.95           279         Animal Specialities, NEC         0.95           291         General Farms, Primarily Livestock and Animal Specialities         1.00           711         Soil Preparation Services         0.95           721         Crop Planting, Cultivating, and Protecting         0.95           722         Crop Harvesting, Primarily by Machine         0.95           723         Crop Preparation Services For Market, except Cotton Ginning         0.95           724         Cotton Ginning         0.95           724         Cotton Ginning         0.95           724         Veterinary Services For Livestock         0.95           725         Animal Specialty Services, Except Veterinary         1.00           726         Farm Labor Contractors and Crew Leaders         0.95           721         Lawn and Garden Services <td></td> <td></td> <td></td>			
253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           259         Poultry and Eggs, NEC         0.95           271         Fur-Bearing Animals and Rabbits         0.95           272         Horses and Other Equines         0.95           273         Animal Aquaculture         0.95           279         Animal Specialities, NEC         0.95           291         General Farms, Primarily Livestock and Animal Specialties         1.00           711         Soil Preparation Services         0.95           721         Crop Planting, Cultivating, and Protecting         0.95           722         Crop Harvesting, Primarily by Machine         0.95           723         Crop Preparation Services For Market, except Cotton Ginning         0.95           724         Cotton Ginning         0.95           724         Veterinary Services For Livestock         0.95           724         Veterinary Services For Animal Specialties         0.95           731         Livestock Services, Except Veterinary         1.00           752         Animal Specialty Services, Except Veterinary         0.95           761         Farm Labor Contractors and Crew Leaders         0.95		•	
254 Poultry Hatcheries	-		
259         Poultry and Eggs, NEC         0.95           271         Fur-Bearing Animals and Rabbits         0.95           272         Horses and Other Equines         0.95           273         Animal Aquaculture         0.95           279         Animal Specialities, NEC         0.95           291         General Farms, Primarily Livestock and Animal Specialities         1.00           711         Soil Preparation Services         0.95           721         Crop Planting, Cultivating, and Protecting         0.95           722         Crop Harvesting, Primarily by Machine         0.95           722         Crop Harvesting, Primarily by Machine         0.95           723         Crop Preparation Services For Market, except Cotton Ginning         0.95           724         Cotton Ginning         0.95           724         Cotton Ginning         0.95           741         Veterinary Services For Livestock         0.95           742         Veterinary Services for Animal Specialties         0.95           751         Livestock Services, Except Veterinary         1.00           752         Animal Specialty Services, Except Veterinary         0.95           761         Farm Labor Contractors and Crew Leaders         0.95      <		1 2	
Fur-Bearing Animals and Rabbits  271 Horses and Other Equines  272 Horses and Other Equines  273 Animal Aquaculture  275 Animal Specialities, NEC  276 Animal Specialities, NEC  277 Animal Specialities, NEC  278 General Farms, Primarily Livestock and Animal Specialities  279 Lorop Planting, Cultivating, and Protecting  270 Crop Planting, Cultivating, and Protecting  271 Crop Harvesting, Primarily by Machine  272 Crop Harvesting, Primarily by Machine  273 Crop Preparation Services For Market, except Cotton Ginning  274 Cotton Ginning  275 Cotton Ginning  276 Veterinary Services For Livestock  277 Veterinary Services for Animal Specialties  278 Veterinary Services for Animal Specialties  279 Animal Specialty Services, Except Veterinary  270 Animal Specialty Services, Except Veterinary  271 Livestock Services, Except Veterinary  272 Animal Specialty Services, Except Veterinary  273 Animal Specialty Services  274 Landscape Counseling and Planning  275 Animal Garden Services  276 In Farm Labor Contractors and Crew Leaders  277 Lawn and Garden Services  278 Lawn and Garden Services  278 Lawn and Garden Services  279 Lawn and Garden Services  279 Lawn and Garden Services  270 Contractors  271 Livestock Services Contractors  272 Lawn and Garden Services  273 Lawn and Garden Services  274 Lawn and Garden Services  275 Livestory  276 Farm Management Services  277 Lawn and Garden Services  278 Lawn and Garden Services  278 Lawn and Garden Services  279 Lawn and Garden Services  270 Contractors  270 Cortecting Contractors  271 Cortecting Contractors  272 Cortecting Contractors  273 Cortecting Contractors  274 Cortecting Contractors  275 Cortecting Contractors  276 Cortecting Contractors  277 Cortecting Contractors  278 Cortecting Contractors  278 Cortecting Contractors  279 Cortecting Contractors  270 Cortecting Contractors  270 Cortecting Contractors  270 Cortecting Contractors  270 Cortecting Contractors  271 Cortecting Contractors  272 Cortecting Contractors  273 Cortecting Contractors  274 Cortecting Contractors  275 Co		•	
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273       Animal Aquaculture       0.95         279       Animal Specialities, NEC       0.95         291       General Farms, Primarily Livestock and Animal Specialties       1.00         711       Soil Preparation Services       0.95         721       Crop Planting, Cultivating, and Protecting       0.95         722       Crop Harvesting, Primarily by Machine       0.95         723       Crop Preparation Services For Market, except Cotton Ginning       0.95         724       Cotton Ginning       0.95         741       Veterinary Services For Livestock       0.95         742       Veterinary Services for Animal Specialties       0.95         743       Veterinary Services for Animal Specialties       0.95         744       Veterinary Services, Except Veterinary       1.00         752       Animal Specialty Services, Except Veterinary       0.95         751       Livestock Services, Except Veterinary       0.95         761       Farm Labor Contractors and Crew Leaders       0.95         762       Farm Management Services       0.95         781       Landscape Counseling and Planning       0.90         782       Lawn and Garden Services       1.10         811       Timber Tracts       0.9		-	
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761         Farm Labor Contractors and Crew Leaders         0.95           762         Farm Management Services         0.95           781         Landscape Counseling and Planning         0.90           782         Lawn and Garden Services         1.10           783         Ornamental Shrub and Tree Services         1.10           811         Timber Tracts         0.90           831         Forest Nurseries and Gathering of Forest Products         0.90           851         Forestry Services         0.95           912         Finfish         1.05			
762         Farm Management Services         0.95           781         Landscape Counseling and Planning         0.90           782         Lawn and Garden Services         1.10           783         Ornamental Shrub and Tree Services         1.10           811         Timber Tracts         0.90           831         Forest Nurseries and Gathering of Forest Products         0.90           851         Forestry Services         0.95           912         Finfish         1.05			
781         Landscape Counseling and Planning         0.90           782         Lawn and Garden Services         1.10           783         Ornamental Shrub and Tree Services         1.10           811         Timber Tracts         0.90           831         Forest Nurseries and Gathering of Forest Products         0.90           851         Forestry Services         0.95           912         Finfish         1.05			
782         Lawn and Garden Services         1.10           783         Ornamental Shrub and Tree Services         1.10           811         Timber Tracts         0.90           831         Forest Nurseries and Gathering of Forest Products         0.90           851         Forestry Services         0.95           912         Finfish         1.05		-	
783         Ornamental Shrub and Tree Services         1.10           811         Timber Tracts         0.90           831         Forest Nurseries and Gathering of Forest Products         0.90           851         Forestry Services         0.95           912         Finfish         1.05			
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851         Forestry Services         0.95           912         Finfish         1.05			
912 Finfish 1.05		-	
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SIC	SIC Description	SIC Fx
919	Miscellaneous Marine Products	0.95
921	Fish Hatcheries and Preserves	0.95
971	Hunting and Trapping, and Game Propagation	0.95
1011	Iron Ores	1.15
1021	Copper Ores	1.15
1031	Lead and Zinc Ores	1.15
1041	Gold Ores	1.15
1044	Silver Ores	1.15
1061	Ferroalloy Ores, Except Vanadium	1.15
1081	Metal Mining Services	1.05
1094	Uranium-Radium-Vanadium Ores	1.15
1099	Miscellaneous Metal Ores, NEC	1.15
1221	Bituminous Coal and Lignite Surface Mining	1.15
1222	Bituminous Coal Underground Mining	1.15
1231	Anthracite Mining	1.15
1241	Coal Mining Services	1.15
1311	Crude Petroleum and Natural Gas	1.05
1321	Natural Gas Liquids	1.05
1381	Drilling Oil and Gas Wells	1.05
1382	Oil and Gas Field Exploration Services	0.95
1389	Oil and Gas Field Services, NEC	1.05
1411	Dimension Stone	1.15
1422	Crushed and Broken Limestone	1.15
1423	Crushed and Broken Granite	1.15
1429	Crushed and Broken Stone, NEC	1.15
1442	Construction Sand and Gravel	1.15
1446	Industrial Sand	1.15
1455	Kaolin and Ball Clay	1.15
1459	Clay, Ceramic, and Refractory Minerals, NEC	1.15
1474	Potash, Soda, and Borate Minerals	1.15
1475	Phosphate Rock	1.15
1479	Chemical and Fertilizer Mineral Mining, NEC	1.15
1481	Nonmetallic Minerals Services Except Fuels	1.05
1499	Miscellaneous Nonmetallic Minerals, Except Fuels	1.15
1521	General Contractors-Single-Family Houses	0.95
1522	General Contractors-Residential Buildings, Other Than Single-Family	1.00
1531	Operative Builders	1.00
1541	General Contractors-Industrial Buildings and Warehouses	1.00
1542	General Contractors-Nonresidential Buildings, Other than Industrial Buildings and Warehouses	1.00
1611	Highway and Street Construction, Except Elevated Highways	1.00
1622	Bridge, Tunnel, and Elevated Highway Construction	1.00
1623	Water, Sewer, Pipeline, and Communications and Power Line Construction	1.00
1629	Heavy Construction, NEC	1.00
1711	Plumbing, Heating, and Air-Conditioning	1.00
1721	Painting and Paper Hanging	1.00
1731	Electrical Work	1.00
1741	Masonry, Stone Setting, and Other Stone Work	1.00
1742	Plastering, Drywall, Acoustical, and Insulation Work	1.00
1743	Terrazzo, Tile, Marble, and Mosaic Work	1.00
1751	Carpentry Work	1.00
1752	Floor Laying and Other Floor Work, NEC	1.00
1761	Roofing, Siding, and Sheet Metal Work	1.00
1771	Concrete Work	1.00
1781	Water Well Drilling	1.00
1791	Structural Steel Erection	1.00
1/91	andenna aree riction	1.00

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SIC	SIC Description	SIC Fx
1793	Glass and Glazing Work	1.00
1794	Excavation Work	1.00
1795	Wrecking and Demolition Work	1.00
1796	Installation or Erection of Building Equipment, NEC	1.00
1799	Special Trade Contractors, NEC	1.00
2011	Meat Packing Plants	1.05
2013	Sausages and Other Prepared Meats	1.05
2015	Poultry Slaughtering and Processing	1.00
2021	Creamery Butter	0.95
2022	Natural, Processed, and Imitation Cheese	0.95
2023	Dry, Condensed, and Evaporated Dairy Products	0.95
2024	Ice Cream and Frozen Desserts	0.95
2026	Fluid Milk	0.95
2032	Canned Specialties	0.95
2033	Canned Fruits, Vegetables, Preserves, Jams, and Jellies	0.95
2034	Dried and Dehydrated Fruits, Vegetables, and Soup Mixes	0.95
2035	Pickled Fruits and Vegetables, Vegetable Sauces and Seasonings, and Salad Dressings	0.95
2033	Frozen Fruits, Fruit Juices, and Vegetables	0.95
2037		0.95
2038	Frozen Specialties, NEC Flour and Other Grain Mill Products	0.95
2043	Cereal Breakfast Foods	0.95
2044	Rice Milling	0.95
2045	Prepared Flour Mixes and Doughs	0.95
2046	Wet Corn Milling	0.95
2047	Dog and Cat Food	0.95
2048	Prepared Feed and Feed Ingredients for Animals and Fowls, Except Dogs and Cats	0.95
2051	Bread and Other Bakery Products, Except Cookies and Crackers	0.95
2052	Cookies and Crackers	0.95
2053	Frozen Bakery Products, Except Bread	0.95
2061	Cane Sugar, Except Refining	0.95
2062	Cane Sugar Refining	0.95
2063	Beet Sugar	0.95
2064	Candy and Other Confectionery Products	0.95
2066	Chocolate and Cocoa Products	0.95
2067	Chewing Gum	0.95
2068	Salted and Roasted Nuts and Seeds	0.95
2074	Cottonseed Oil Mills	0.95
2075	Soybean Oil Mills	0.95
2076	Vegetable Oil Mills, Except Corn, Cottonseed, and Soybeans	0.95
	Animal and Marine Fats and Oils	
2077		1.00
2079	Shortening, Table Oils, Margarine, and Other Edible Fats and Oils, NEC	0.95
2082	Malt Beverages	0.95
2083	Malt	0.95
2084	Wines, Brandy, and Brandy Spirits	0.95
2085	Distilled and Blended Liquors	0.95
2086	Bottled and Canned Soft Drinks and Carbonated Waters	0.95
2087	Flavoring Extracts and Flavoring Syrups NEC	0.95
2091	Canned and Cured Fish and Seafood	0.95
2092	Prepared Fresh or Frozen Fish and Seafoods	0.95
2095	Roasted Coffee	0.95
2096	Potato Chips, Corn Chips, and Similar Snacks	0.95
2097	Manufactured Ice	0.95
2098	Macaroni, Spaghetti, Vermicelli, and Noodles	0.95
2099	Food Preparations, NEC	0.95

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SIC	SIC Description	SIC Fx
2121	Cigars	1.05
2131	Chewing and Smoking Tobacco and Snuff	1.05
2141	Tobacco Stemming and Redrying	1.05
2211	Broadwoven Fabric Mills, Cotton	0.95
2221	Broadwoven Fabric Mills, Manmade Fiber and Silk	0.95
2231	Broadwoven Fabric Mills, Wool (Including Dyeing and Finishing)	0.95
2241	Narrow Fabric and Other Smallware Mills: Cotton, Wool, Silk, and Manmade Fiber	0.95
2251	Women's Full-Length and Knee-Length Hosiery, Except Socks	1.00
2252	Hosiery, NEC	1.00
2253	Knit Outerwear Mills	1.00
2254	Knit Underwear and Nightwear Mills	1.00
2257	Weft Knit Fabric Mills	0.95
2258	Lace and Warp Knit Fabric Mills	0.95
2259	Knitting Mills, NEC	0.95
2261	Finishers of Broadwoven Fabrics of Cotton	0.95
2262	Finishers of Broadwoven Fabrics of Manmade Fiber and Silk	0.95
2269	Finishers of Textiles, NEC	0.95
2273	Carpets and Rugs	0.95
2281	Yarn Spinning Mills	0.95
2282	Yarn Texturizing, Throwing, Twisting, and Winding Mills	0.95
2284	Thread Mills	0.95
2295	Coated Fabrics, Not Rubberized	0.95
2296	Tire Cord and Fabrics	0.95
2297	Nonwoven Fabrics	0.95
2298	Cordage and Twine	0.95
2299	Textile Goods, NEC	0.95
2311	Men's and Boys' Suits, Coats, and Overcoats	1.00
2321	Men's and Boys' Shirts, Except Work Shirts	1.00
2322	Men's and Boys' Underwear and Nightwear	1.00
2323	Men's and Boys' Neckwear	1.00
2325	Men's and Boys' Trousers and Slacks	1.00
2326		1.00
	Men's and Boys' Work Clothing  Men's and Boys' Clothing, NEC	1.00
2329		1.00
	Women's, Misses', and Juniors' Blouses and Shirts	
2335	Women's, Misses', and Juniors' Dresses	1.00
2337	Women's, Misses' and Juniors' Suits, Skirts, and Coats	1.00
2339	Women's, Misses', and Juniors' Outerwear, NEC	1.00
2341	Women's, Misses', Children's, and Infants' Underwear and Nightwear	1.00
2342	Brassieres, Girdles, and Allied Garments	1.00
2353	Hats, Caps, and Millinery	1.00
2361	Girls', Children's, and Infants' Dresses, Blouses, and Shirts	1.00
2369	Girls', Children's, and Infants' Outerwear, NEC	1.00
2371	Fur Goods	1.00
2381	Dress and Work Gloves, Except Knit and All-Leather	1.00
2384	Robes and Dressing Gowns	1.00
2385	Waterproof Outerwear	1.00
2386	Leather and Sheep-Lined Clothing	1.00
2387	Apparel Belts	1.00
2389	Apparel and Accessories, NEC	1.00
2391	Curtains and Draperies	1.00
2392	Housefurnishings, Except Curtains and Draperies	0.95
2393	Textile Bags	0.95
2394	Canvas and Related Products	0.95
2395	Pleating, Decorative and Novelty Stitching, and Tucking for the Trade	1.00
2396	Automotive Trimmings, Apparel Findings, and Related Products	0.95

SIC	SIC Description	SIC Fx
2397	Schiffli Machine Embroideries	0.95
2399	Fabricated Textile Products, NEC	1.00
2411	Logging	1.15
2421	Sawmills and Planing Mills, General	1.15
2426	Hardwood Dimension and Flooring Mills	1.15
2429	Special Product Sawmills, NEC	1.15
2431	Millwork	1.10
2434	Wood Kitchen Cabinets	0.95
2435	Hardwood Veneer and Plywood	1.00
2436	Softwood Veneer and Plywood	1.00
2439	Structural Wood Members, NEC	1.00
2441	Nailed and Lock Corner Wood Boxes and Shook	1.00
2448	Wood Pallets and Skids	1.00
2449	Wood Containers, NEC	1.00
2451	Mobile Homes	1.00
2452	Prefabricated Wood Buildings and Components	1.00
2491	Wood Preserving	1.00
2493	Reconstituted Wood Products	1.00
2499	Wood Products, NEC	1.00
2511	Wood Household Furniture, Except Upholstered	0.95
2512	Wood Household Furniture, Upholstered	0.95
2514	Metal Household Furniture	0.95
2515	Mattresses, Foundations, and Convertible Beds	0.95
2517	Wood Television, Radio, Phonograph and Sewing Machine Cabinets	0.95
2519	Household Furniture, NEC	0.95
2521	Wood Office Furniture	0.95
2522	Office Furniture, Except Wood	0.95
2531	Public Building and Related Furniture	0.95
2541	Wood Office and Store Fixtures, Partitions, Shelving, and Lockers	0.95
2542	Office and Store Fixtures, Partitions, Shelving, and Lockers, Except Wood	0.95
2591	Drapery Hardware and Window Blinds and Shades	0.95
2599	Furniture and Fixtures, NEC	0.95
2611	Pulp Mills	0.95
2621	Paper Mills	0.95
2631	Paperboard Mills	0.95
2652	Setup Paperboard Boxes	0.95
2653	Corrugated and Solid Fiber Boxes	0.95
2655	Fiber Cans, Tubes, Drums, and Similar Products	0.95
2656	Sanitary Food Containers, Except Folding	0.95
2657	Folding Paperboard Boxes, Including Sanitary	0.95
2671	Packaging Paper and Plastics Film, Coated and Laminated	0.95
2672	Coated and Laminated Paper, NEC	0.95
2673	Plastics, Foil, and Coated Paper Bags	0.95
2674	Uncoated Paper and Multiwall Bags	0.95
2675	Die-Cut Paper and Paperboard and Cardboard	0.95
2676	Sanitary Paper Products	0.95
2677	Envelopes	0.95
2678	Stationery, Tablets, and Related Products	0.95
2679	Converted Paper and Paperboard Products, NEC	0.95
2711	Newspapers: Publishing, or Publishing and Printing	0.90
2721	Periodicals: Publishing, or Publishing and Printing	0.90
2731	Books: Publishing, or Publishing and Printing	0.95
2732	Book Printing	0.90
2741	Miscellaneous Publishing	0.90
2752	-	0.90
2/52	Commercial Printing, Lithographic	0.90

SIC	SIC Description	SIC Fx
2754	Commercial Printing, Gravure	0.90
2759	Commercial Printing, NEC	0.90
2761	Manifold Business Forms	0.90
2771	Greeting Cards	0.90
2782	Blankbooks, Loose-leaf Binders and Devices	0.90
2789	Bookbinding and Related Work	0.90
2791	Typesetting	0.90
2796	Platemaking and Related Services	0.90
2812	Alkalies and Chlorine	1.00
2813	Industrial Gases	1.00
2816	Inorganic Pigments	1.00
2819	Industrial Inorganic Chemicals, NEC	1.00
2821	Plastics Material and Synthetic Resins, and Nonvulcanizable Elastomers	1.00
2822	Synthetic Rubber	1.00
2823	Cellulosic Manmade Fibers	1.00
2824	Manmade Organic Fibers, Except Cellulosic	1.00
2833	Medicinal Chemicals and Botanical Products	0.90
2834	Pharmaceutical Preparations	0.90
2835	In Vitro and In Vivo Diagnostic Substances	0.90
2836	Biological Products, Except Diagnostic Substances	0.90
2841	Soaps and Other Detergents, Except Speciality Cleaners	0.90
2842	Speciality Cleaning, Polishing, and Sanitary Preparations	0.90
2843	Surface Active Agents, Finishing Agents, Sulfonated Oils, and Assistants	0.90
2844	Perfumes, Cosmetics, and Other Toilet Preparations	0.90
2851	Paints, Varnishes, Lacquers, Enamels, and Allied Products	0.95
2861	Gum and Wood Chemicals	1.00
2865	Cyclic Organic Crudes and Intermediates, and Organic Dyes and Pigments	1.00
2869	Industrial Organic Chemicals, NEC	1.00
2873	-	1.00
2874	Nitrogenous Fertilizers  Phosphatic Fortilizers	1.00
	Phosphatic Fertilizers  Fortilizers Mixing Only	
2875	Fertilizers, Mixing Only  Particular and Angients and Chaminals NEC	1.00
2879	Pesticides and Agricultural Chemicals, NEC	1.00
2891	Adhesives and Sealants	0.95
2892	Explosives	1.15
2893	Printing Ink	0.95
2895	Carbon Black	1.00
2899	Chemicals and Chemical Preparations, NEC	0.95
2911	Petroleum Refining	1.05
2951	Asphalt Paving Mixtures and Blocks	1.05
2952	Asphalt Felts and Coatings	1.05
2992	Lubricating Oils and Greases	1.05
2999	Products of Petroleum and Coal, NEC	1.05
3011	Tires and Inner Tubes	0.95
3021	Rubber and Plastics Footwear	0.95
3052	Rubber and Plastics Hose and Belting	0.95
3053	Gaskets, Packing, and Sealing Devices	0.90
3061	Molded, Extruded, and Lathe-Cut Mechanical Rubber Goods	0.95
3069	Fabricated Rubber Products, NEC	0.95
3081	Unsupported Plastics Film and Sheet	0.95
3082	Unsupported Plastics Profile Shapes	0.95
3083	Laminated Plastics Plate, Sheet, and Profile Shapes	0.95
3084	Plastics Pipe	0.95
3085	Plastics Bottles	0.95
3086	Plastics Foam Products	0.95
3087	Custom Compounding of Purchased Plastics Resins	0.95

Sic Description         SIC Feature           3088 Plastics Products, NEC         0.05           3099 Plastics Products, NEC         0.05           3111 Leather Tanning and Frinshing         1.15           312 Leather Tanning and Frinshing         1.00           3131 Boot and Shoe Cut Shock and Findings         1.00           3144 Month Scrotware, Except Athletic         0.05           3151 Month Scrotware, Except Athletic         0.05           3152 Vermen's Footwear, Except Athletic         0.05           3151 Leather Glowes and Mitters         1.00           3151 Leather Glowes and Mitters         1.00           3151 Leather Glowes and Mitters         0.05           3172 Personal Leather Gloods, Skeept Women's Handbags and Purses         0.05           3173 Momen's Handbags and Purses         0.05           3174 Flat Glass         0.05           3275 Leather Glows ARC         0.05           3271 Personal Leather Gloods, Skeept Women's Handbags and Purses         0.05           3272 Leather Glows ARC         0.05           3273 Leather Glows ARC         0.05           3272 Personal Leather Gloods, Skeept Women's Handbags and Purses         0.05           3273 Leather Glows ARC         0.05           3274 Class Scroducts, Made of Purchased Glass         0.05			
Seator   S	SIC	SIC Description	SIC Fx
3313         Leather Tamining and Frinshining         1.15           3314         House Sippers         1.00           3424         House Sippers         0.95           3434         Mem's Footwear, Except Athletic         0.95           3449         Footwear, Except Rubber, NEC         0.95           3459         Footwear, Except Rubber, NEC         0.95           3510         Luggage         0.95           3511         Luggage         0.95           3517         Women's Handbags and Pures         0.95           3171         Women's Handbags and Pures         0.95           3182         Personal Leather Goods, Except Women's Handbags and Purses         0.95           3191         Leather Goods, NEC         0.95           3121         Flat Glass         0.05           3221         Glass Containers         0.05           3222         Glass Containers         0.05           3223         Glass Products, Made of Purchased Glass         0.05           3241         Germic Hydraulic         0.05           3242         Cernatic Vidual and Roor Tile         0.05           3253         Carrier Will and Roor Tile         0.05           3254         Cerver Will and Roor Ti	3088	Plastics Plumbing Fixtures	0.95
3314	3089	Plastics Products, NEC	0.95
3142         House Slippers         0.95           3143         Momen's Footwear, Except Athletic         0.95           3144         Women's Footwear, Except Athletic         0.95           3151         Leather Glovear, Except Rubber, NEC         0.95           3151         Leather Glovear, Except Rubber, NEC         0.95           3151         Leather Glovear, Except Adhletic         0.95           3171         Women's Handbags and Purses         0.95           3192         Leather Gloods, Except Women's Handbags and Purses         0.95           3193         Leather Gloods, Except Women's Handbags and Purses         0.95           3194         Leather Gloods, NEC         0.95           3195         Leather Gloods, NEC         0.95           3211         Flat Glass         0.95           3222         Glass Containers         0.95           3223         Glass Containers         0.95           3224         Glass Containers         0.95           3225         Glass Froducts, Made of Purchased Glass         0.95           3221         Glass Containers         0.95           3222         Brick and Structural Clay Title         0.95           3223         Brick and Structural Clay Title         0.9	3111	Leather Tanning and Finishing	1.15
3143         Men's Footwear, Except Athletic         0.95           3144         Women's Footwear, Except Athletic         0.95           3151         Pootwear, Except Rubles         0.95           3151         Lasther Gloves and Mittens         1.00           3151         Laggage         0.95           3172         Pomen's Handbags and Purses         0.95           3173         Personal Leather Goods, Except Women's Handbags and Purses         0.95           3172         Personal Leather Goods, Except Women's Handbags and Purses         0.95           3211         Flat Gloss         0.95           3221         Glass Containers         0.95           3221         Glass Containers         0.95           3222         Presed and Blown Glass and Glassware, NEC         0.95           3223         Class Products, Made of Purchased Glass         0.95           2224         Cement, Hydraulic         0.95           2225         Cay Refearchers         0.95           2226         Cay Refearchers         0.95           2225         Cay Refearchers         0.95           2226         Cay Refearchers         0.95           2227         Creamic Wall and Floot Title         0.95	3131	Boot and Shoe Cut Stock and Findings	1.00
3144         Women's Footwear, Except Athletic         0.95           3149         Footwear, Except Rubber, NEC         0.95           3151         Leather Glows and Mittlens         1.00           3161         Uses/Rec         0.95           3171         Women's Handbags and Purses         0.95           3172         Personal Leather Goods, Except Women's Handbags and Purses         0.95           3189         Leather Goods, NEC         0.95           3221         Flat Glass         0.95           3221         Flat Glass         0.95           3222         Bressed and Blown Glass and Glassware, NEC         0.95           3232         Glass-Products, Made of Purchased Glass         0.95           3241         Cement, Hydraulic         0.95           3252         Cement, Will and Floor Title         0.95           3252         Ceramic Wall and Floor Title         0.95           3252         Structural Clay Tricus And China and Earthenware Fittings and Bathroom Accessories         0.95           3253         Vireous China Table and Kitchen Articles         0.95           3264         Vireous China Purbing Fistures and China and Earthenware Fittings and Bathroom Accessories         0.95           3265         Vireous China Table and Kitchen Articles	3142	House Slippers	0.95
3149	3143	Men's Footwear, Except Athletic	0.95
3151         Leather Gloves and Mittens         1.00           3161         Luggage         0.95           3171         Women's Handbags and Purses         0.95           3172         Personal Leather Goods, Except Women's Handbags and Purses         0.95           3199         Leather Goods, NEC         0.95           3121         Flat Gloss         0.95           3221         Glass Containers         0.95           3223         Glass Products, Mode of Purchased Glass         0.95           3231         Glass Products, Mode of Purchased Glass         0.95           3231         Glass Products, Mode of Purchased Glass         0.95           3231         Glass Products, Mode of Purchased Glass         0.95           3241         Ernemt, Hydraulic         0.95           3252         Cement, Hydraulic         0.95           3253         Germic Wall and Floor Tile         0.95           3253         Cernamic Wall and Floor Tile         0.95           3255         Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories         0.95           3260         Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories         0.95           3261         Vitreous China Plumbing Fixtures a	3144	Women's Footwear, Except Athletic	0.95
3161         Luggage         0.95           3171         Women's Handbags and Purses         0.95           3172         Personal Leather Goods, Except Women's Handbags and Purses         0.95           3199         Leather Goods, NEC         0.95           3211         Flat Glass         0.95           3221         Glass Containers         0.95           3221         Glass Containers         0.95           3221         Glass Containers         0.95           3221         Glass Products, Made of Purchased Glass         0.95           3221         Ceramic Mail and Floor Tile         0.95           3223         Caramic Wall and Floor Tile         0.95           3225         Clay Refractories         0.95           3250         Virteoux China Pulmbing Fixtures and China and Earthenware Fittings and Bathroom Accessories         0.95           3260         Virteoux China Pulmbing Fixtures and China and Earthenware Fittings and Bathroom Accessories         0.95           3270         Virteoux China Pulmbing Fixtures and China and Earthenware Fittings and Bathroom Accessories         0.95           3280         Virteoux China Pulmbing Fixtures and China and Earthenware Fittings and Bathroom Accessories         0.95           3281         Virteoux China Pulmbing Fixtures and China and Earthenware	3149	Footwear, Except Rubber, NEC	0.95
3171         Women's Handbags and Purses         0.95           3172         Personal Leather Goods, Kxcept Women's Handbags and Purses         0.95           3190         Leather Goods, NEC         0.95           3211         Flat Glass         0.95           3211         Glass Containers         0.95           3221         Oses and Blown Glass and Glassware, NEC         0.95           3221         Glass Products, Made of Purchased Glass         0.95           3231         Glass Products, Made of Purchased Glass         0.95           3231         Glass Products, Made of Purchased Glass         0.95           3231         Glass Products, Made of Purchased Glass         0.95           3232         Cement, Hydraulic         0.95           3233         Gramic Wall and Floor Tile         0.95           3235         Structural Clay Products, NEC         0.95           3240         Virteous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories         0.95           3262         Virteous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories         0.95           3263         Virteous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories         0.95           3260         Virteous China Plumbing Fixtures	3151	Leather Gloves and Mittens	1.00
3172         Personal Leather Goods, Except Women's Handbags and Purses         0.95           3199         Leather Goods, NEC         0.95           3221         Flat Glass         0.95           3221         Flat Glass         0.95           3222         Pressed and Blown Glass and Glassware, NEC         0.95           3231         Glass Forducts, Made of Purchased Glass         0.95           3241         Cement, Hydraulic         0.95           3253         Glass Forducts, Made of Purchased Glass         0.95           3251         Brick and Structural Clay Products, NEC         0.95           3252         Ceremic Wall and Floor Tile         0.95           3253         Clay Refractories         0.95           3254         Virteous China Pumbing Fistures and China and Earthenware Fittings and Bathroom Accessories         0.95           3261         Vitreous China Table and Kitchen Articles         0.95           3272         Vitreous China Table and Kitchen Articles         0.95           3284         Porcebin Electrical Supplies         0.95           3272         Concrete Products, Secept Block and Brick         0.95           3272         Concrete Products, Except Block and Brick         0.95           3221         Cut Stone and Stone Produ	3161	Luggage	0.95
3199         Leather Goods, NEC         0.95           3211         Flat Glass         0.95           3222         Flats Glass         0.95           3229         Pressed and Blown Glass and Glassware, NEC         0.95           3221         Glass Products, Made of Purchased Glass         0.95           3231         Glass Products, Made of Purchased Glass         0.95           3231         Brick and Structural Clay Tile         0.95           3232         Ceramic Wall and Floor Tile         0.95           3235         Clay Refractories         0.95           3259         Structural Clay Products, NEC         0.95           3261         Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories         0.95           3262         Vitreous China Table and Kitchen Articles         0.95           3263         Fine Earthenware (Whiteware) Table and Kitchen Articles         0.95           3264         Vitreous China Table and Kitchen Articles         0.95           3275         Orcelain Electrical Supplies         0.95           3260         Vitreous China Table and Brick         0.95           3271         Concrete Products, NEC         0.95           3272         Concrete Block and Brick         1.05	3171	Women's Handbags and Purses	0.95
3211         Flat Glass         0.95           3221         Glass Containers         0.95           3222         Pressed and Blown Glass and Glassware, NEC         0.95           3231         Glass Products, Made of Purchased Glass         0.95           3231         Cement, Hydraulic         0.95           2251         Brick and Structural Clay Tile         0.95           3232         Ceramic Wall and Floor Tile         0.95           3252         Structural Clay Products, NEC         0.95           3253         Ceramic Wall and Floor Tile         0.95           3252         Structural Clay Products, NEC         0.95           3261         Vitreous China Purbing Fistures and China and Earthenware Fittings and Bathroom Accessories         0.95           3262         Vitreous China Table and Kitchen Articles         0.95           3263         Tree Earthenware (Whiteware) Table and Kitchen Articles         0.95           3264         Vitreous China Table and Kitchen Articles         0.95           3265         Vitreous China Table and Kitchen Articles         0.95           3270         Concrete Products, KEC         0.95           3271         Concrete Products, MEC         0.95           3272         Concrete Products, Except Block and Brick <td>3172</td> <td>Personal Leather Goods, Except Women's Handbags and Purses</td> <td>0.95</td>	3172	Personal Leather Goods, Except Women's Handbags and Purses	0.95
3221         Glass Containers         0.95           3229         Pressed and Blown Glass and Glassware, NEC         0.95           3241         Cleam Forducts, Made of Purchased Glass         0.95           3241         Clement, Hydraulic         0.95           3241         Brick and Structural Clay Tile         0.95           3253         Clay Refractories         0.95           3253         Clay Refractories         0.95           3259         Structural Clay Products, NEC         0.95           3260         Vitreous China Plumbing Fixures and China and Earthenware Fittings and Bathroom Accessories         0.95           3261         Vitreous China Table and Kitchen Articles         0.95           3262         Vitreous China Plumbing Fixures and China and Earthenware Fittings and Bathroom Accessories         0.95           3262         Vitreous China Table and Kitchen Articles         0.95           3263         Vitreous China Plumbing Fixures and China and Earthenware Fittings and Bathroom Accessories         0.95           3272         Lice Table and Kitchen Articles         0.95           3280         Vitreous China Pulmbing Fixures and China and Earthenware Fittings and Bathroom Accessories         0.95           3271         Concrete Block and Brick         0.95           3272	3199	Leather Goods, NEC	0.95
3229         Pressed and Blown Glass and Glassware, NEC         0.95           3231         Glass Products, Made of Purchased Glass         0.95           3241         Cement, Hydraulic         0.95           3251         Brick and Structural Clay Tile         0.95           3252         Leramic Wall and Floor Tile         0.95           3253         Ceramic Wall and Floor Tile         0.95           3255         Structural Clay Products, NEC         0.95           3261         Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories         0.95           3262         Vitreous China Table and Kitchen Articles         0.95           3263         Fine Earthenware (Whiteware) Table and Kitchen Articles         0.95           3264         Porcelain Electrical Supplies         0.95           3265         Fine Earthenware (Whiteware) Table and Kitchen Articles         0.95           3266         Porcelain Electrical Supplies         0.95           3270         Concrete Block and Brick         0.95           3271         Concrete Block and Brick         0.95           3272         Concrete Products, Kezept Block and Brick         1.05           3273         Ready-Mixed Concrete         0.95           3274         Lim	3211	Flat Glass	0.95
3231         Glass Products, Made of Purchased Glass         0.95           3241         Cement, Hydraulic         0.95           3253         Brick and Structural Clay Tile         0.95           3253         Ceramic Wall and Floor Tile         0.95           3255         Clay Refractories         0.95           3259         Structural Clay Products, NEC         0.95           3261         Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories         0.95           3262         Vitreous China Table and Kitchen Articles         0.95           3263         Fine Earthenware (Whiteware) Table and Kitchen Articles         0.95           3264         Porcelain Electrical Supplies         0.95           3269         Pottery Products, NEC         0.95           3271         Concrete Block and Brick         0.95           3272         Concrete Products, Except Block and Brick         1.05           3273         Ready-Mixed Concrete         0.95           3274         Lime         0.95           3275         Gypsum Products         0.95           3276         Ot Stone and Stone Products         0.95           3277         Oxfone and Stone Products         0.95           3292	3221	Glass Containers	0.95
3231         Glass Products, Made of Purchased Glass         0.95           3241         Cement, Hydraulic         0.95           3251         Brick and Structural Clay Tile         0.95           3253         Ceramic Wall and Floor Tile         0.95           3255         Clay Refractories         0.95           3259         Structural Clay Products, NEC         0.95           3261         Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories         0.95           3262         Vitreous China Table and Kitchen Articles         0.95           3263         Fine Earthenware (Whiteware) Table and Kitchen Articles         0.95           3264         Porcelain Electrical Supplies         0.95           3269         Pottery Products, NEC         0.95           3271         Concrete Block and Brick         0.95           3272         Concrete Products, Except Block and Brick         1.05           3273         Ready-Mixed Concrete         0.95           3274         Lime         0.95           3275         Gypsum Products         0.95           3281         Lot Stone and Stone Products         0.95           3292         Abbestos Products         0.95           3293         <	3229	Pressed and Blown Glass and Glassware, NEC	0.95
3241         Cement, Hydraulic         0.95           3251         Brick and Structural Clay Tile         0.95           3252         Ceramic Wall and Floor Tile         0.95           3253         Clay Refractories         0.95           3253         Structural Clay Products, NEC         0.95           3261         Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories         0.95           3262         Vitreous China Table and Kitchen Articles         0.95           3262         Vitreous China Table and Kitchen Articles         0.95           3263         Fine Earthenware (Whiteware) Table and Kitchen Articles         0.95           3264         Porcelain Electrical Supplies         0.95           3275         Pottery Products, NEC         0.95           3271         Concrete Block and Brick         0.95           3272         Concrete Products, Except Block and Brick         1.05           3273         Ready-Mixed Concrete         0.95           3274         Lime         0.95           3275         Gypsum Products         0.95           3276         Gypsum Products         0.95           3271         Abrasive Products         0.95           3282         Abestos	3231		0.95
3251         Brick and Structural Clay Tile         0.95           3253         Ceramic Wall and Floor Tile         0.95           3255         Clay Refractories         0.95           3259         Structural Clay Products, NEC         0.95           3261         Vitreous China Table and Kitchen Articles         0.95           3262         Vitreous China Table and Kitchen Articles         0.95           3263         Fine Earthenware (Whiteware) Table and Kitchen Articles         0.95           3264         Porcelain Electrical Supplies         0.95           3269         Pottery Products, NEC         0.95           3271         Concrete Block and Brick         0.95           3272         Concrete Products, Except Block and Brick         1.05           3273         Ready-Mixed Concrete         0.95           3274         Lime         0.95           3275         Gypsum Products         0.95           3281         Cut Stone and Stone Products         0.95           3281         Abrasive Products         1.05           3292         Asbestos Products         1.05           3293         Asbestos Products         1.05           3294         Abrasive Products         1.05	3241		0.95
3253         Ceramic Wall and Floor Tile         0.95           3255         Clay Refractories         0.95           3259         Structural Clay Products, NEC         0.95           3261         Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories         0.95           3262         Vitreous China Table and Kitchen Articles         0.95           3263         Fine Earthenware (Whiteware) Table and Kitchen Articles         0.95           3264         Porcelain Electrical Supplies         0.95           3269         Pottery Products, NEC         0.95           3271         Concrete Block and Brick         0.95           3272         Concrete Products, Except Block and Brick         1.05           3273         Ready-Mixed Concrete         0.95           3274         Lime         0.95           3275         Gypsum Products         0.95           3281         Cut Stone and Stone Products         0.95           3281         Cut Stone and Stone Products         1.05           3292         Asbestos Products         1.05           3293         Mineral Mool         0.95           3294         Mineral Mool         0.95           3297         Nonchay Refractories	3251		
3255         Clay Refractories         0.95           3259         Structural Clay Products, NEC         0.95           3261         Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories         0.95           3262         Vitreous China Table and Kitchen Articles         0.95           3263         Fine Earthenware (Whiteware) Table and Kitchen Articles         0.95           3264         Porcelain Electrical Supplies         0.95           3269         Pottery Products, NEC         0.95           3271         Concrete Block and Brick         0.95           3272         Concrete Products, Except Block and Brick         1.05           3273         Ready-Mixed Concrete         0.95           3274         Lime         0.95           3275         Gypsum Products         0.95           3281         Cur Stone and Stone Products         0.95           3281         Cur Stone and Stone Products         0.95           3292         Asbestos Products         1.05           3293         Asbestos Products         1.05           3294         Asbestos Products         1.05           3295         Mineral Wool         0.95           3297         Nonclay Refractories <t< td=""><td></td><td>·</td><td></td></t<>		·	
3259         Structural Clay Products, NEC         0.95           3261         Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories         0.95           3262         Vitreous China Table and Kitchen Articles         0.95           3263         Fine Earthenware (Whiteware) Table and Kitchen Articles         0.95           3264         Porcelain Electrical Supplies         0.95           3269         Pottery Products, NEC         0.95           3271         Concrete Block and Brick         0.95           3272         Concrete Products, Except Block and Brick         1.05           3273         Ready-Mixed Concrete         0.95           3274         Lime         0.95           3275         Gypsum Products         0.95           3281         Cut Stone and Stone Products         0.95           3292         Abrasive Products         1.05           3293         Abrasive Products         1.05           3294         Abresive Products         1.05           3295         Mineral Brack Ground or Otherwise Treated         1.10           3296         Mineral Wool         0.95           3297         Nonclay Refractories         0.95           3298         Nonmetallilic Minera			
3261     Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories     0.95       3262     Vitreous China Table and Kitchen Articles     0.95       3263     Fine Earthenware (Whiteware) Table and Kitchen Articles     0.95       3264     Porcelain Electrical Supplies     0.95       3269     Pottery Products, NFC     0.95       3271     Concrete Block and Brick     0.95       3272     Concrete Block and Brick     1.05       3273     Ready-Mixed Concrete     0.95       3274     Lime     0.95       3275     Gypsum Products     0.95       3275     Gypsum Products     0.95       3291     Abrasive Products     0.95       3291     Abrasive Products     1.05       3292     Aspestos Products     1.05       3293     Aspestos Products     1.05       3294     Mineral Sand Earths, Ground or Otherwise Treated     1.10       3295     Mineral Band Earths, Ground or Otherwise Treated     1.10       3296     Mineral Wool     0.95       3297     Nonclay Refractories     0.95       3298     Nonmetallic Mineral Products, NEC     1.05       3310     Steel Words, Blast Furnaces (including Coke Ovens), and Rolling Mills     1.10       3311     Electrom			
3262         Vitreous China Table and Kitchen Articles         0.95           3263         Fine Earthenware (Whiteware) Table and Kitchen Articles         0.95           3264         Porcelain Electrical Supplies         0.95           3269         Pottery Products, NEC         0.95           3271         Concrete Block and Brick         0.95           3272         Concrete Products, Except Block and Brick         1.05           3273         Ready-Mixed Concrete         0.95           3274         Lime         0.95           3275         Gypsum Products         0.95           3281         Cut Stone and Stone Products         0.95           3291         Abrasive Products         1.05           3292         Asbestos Products         1.05           3293         Asbestos Products         1.05           3294         Asbestos Products         1.05           3295         Minerals and Earths, Ground or Otherwise Treated         1.10           3296         Mineral Wool         0.95           3297         Nonclay Refractories         0.95           3298         Nonmetallic Mineral Products, NEC         1.05           3312         Steel Works, Blast Furnaces (Including Coke Ovens), and Rolling Mills         <		· · · · · · · · · · · · · · · · · · ·	
3263         Fine Earthenware (Whiteware) Table and Kitchen Articles         0.95           3264         Porcelain Electrical Supplies         0.95           3272         Oncrete Products, NEC         0.95           3271         Concrete Block and Brick         0.95           3272         Concrete Products, Except Block and Brick         1.05           3273         Ready-Mixed Concrete         0.95           3274         Lime         0.95           3275         Gypsum Products         0.95           3281         Cut Stone and Stone Products         0.95           3291         Abrasive Products         1.05           3292         Asbestos Products         1.05           3293         Minerals and Earths, Ground or Otherwise Treated         1.10           3296         Mineral Wool         0.95           3297         Nonclay Refractories         0.95           3299         Nonmetallic Mineral Products, NEC         1.05           3310         Steel Works, Blast Furnaces (including Coke Ovens), and Rolling Mills         1.10           3311         Steel Works, Blast Furnaces (including Coke Ovens), and Rolling Mills         1.10           3312         Steel Works, Blast Furnaces (including Coke Ovens), and Rolling Mills         1.10     <			
3264         Porcelain Electrical Supplies         0.95           3269         Pottery Products, NEC         0.95           3271         Concrete Block and Brick         0.95           3272         Concrete Products, Except Block and Brick         1.05           3273         Ready-Mixed Concrete         0.95           3274         Lime         0.95           3275         Gypsum Products         0.95           3281         Cut Stone and Stone Products         0.95           3291         Abrasive Products         1.05           3292         Asbestos Products         1.05           3293         Minerals and Earths, Ground or Otherwise Treated         1.10           3294         Minerals and Earths, Ground or Otherwise Treated         1.10           3295         Mineral Wool         0.95           3297         Nonclay Refractories         0.95           3299         Nonmetallic Mineral Products, NEC         1.05           3312         Steel Works, Blast Furnaces (Including Coke Ovens), and Rolling Mills         1.10           3313         Electrometallurgical Products, Except Steel         1.10           3315         Steel Works, Blast Furnaces (Including Coke Ovens), and Rolling Mills         1.10           3316 <td></td> <td></td> <td></td>			
3269         Pottery Products, NEC         0.95           3271         Concrete Block and Brick         0.95           3272         Concrete Products, Except Block and Brick         1.05           3273         Ready-Mixed Concrete         0.95           3274         Lime         0.95           3275         Gypsum Products         0.95           3281         Cut Stone and Stone Products         0.95           3291         Abrasive Products         1.05           3292         Asbestos Products         1.05           3293         Minerals and Earths, Ground or Otherwise Treated         1.10           3295         Mineral Wool         0.95           3297         Nonday Refractories         0.95           3299         Nonmetallic Mineral Products, NEC         1.05           3312         Steel Works, Blast Furnaces (Including Coke Ovens), and Rolling Mills         1.10           3313         Electrometallurgical Products, Except Steel         1.10           3315         Steel Wiredrawing and Steel Nails and Spikes         1.05           3316         Cold-Rolled Steel Sheet, Strip, and Bars         1.10           3317         Steel Pipe and Tubes         1.10           3322         Malleable Iron Foundries <td></td> <td></td> <td></td>			
3271         Concrete Block and Brick         0.95           3272         Concrete Products, Except Block and Brick         1.05           3273         Ready-Mixed Concrete         0.95           3274         Lime         0.95           3274         Lime         0.95           3281         Cut Stone and Stone Products         0.95           3281         Cut Stone and Stone Products         1.05           3292         Asbestos Products         1.05           3293         Minerals and Earths, Ground or Otherwise Treated         1.10           3295         Mineral and Earths, Ground or Otherwise Treated         1.10           3296         Mineral Wool         0.95           3297         Nonclay Refractories         0.95           3299         Nonmetallic Mineral Products, NEC         1.05           3312         Steel Works, Blast Furnaces (Including Coke Ovens), and Rolling Mills         1.10           3313         Electrometallurgical Products, Except Steel         1.10           3315         Steel Wirks, Blast Furnaces (Including Coke Ovens), and Rolling Mills         1.10           3316         Cold-Rolled Steel Sheet, Strip, and Bars         1.10           3317         Steel Wiredrawing and Steel Nails and Spikes         1.10     <			
3272         Concrete Products, Except Block and Brick         1.05           3273         Ready-Mixed Concrete         0.95           3274         Lime         0.95           3275         Gypsum Products         0.95           3281         Cut Stone and Stone Products         0.95           3291         Abrasive Products         1.05           3292         Asbestos Products         1.05           3295         Minerals and Earths, Ground or Otherwise Treated         1.10           3296         Mineral Wool         0.95           3297         Nonclay Refractories         0.95           3299         Nonmetallic Mineral Products, NEC         1.05           3312         Steel Works, Blast Furnaces (Including Coke Ovens), and Rolling Mills         1.10           3313         Electrometallurgical Products, Except Steel         1.10           3315         Steel Wiredrawing and Steel Nails and Spikes         1.05           3316         Cold-Rolled Steel Sheet, Strip, and Bars         1.10           3327         Steel Pipe and Tubes         1.10           3328         Malleable Iron Foundries         1.10           3321         Gray and Ductile Iron Foundries         1.10           3322         Malleable Iron Fo		·	
3273       Ready-Mixed Concrete       0.95         3274       Lime       0.95         3275       Gypsum Products       0.95         3281       Cut Stone and Stone Products       0.95         3291       Abrasive Products       1.05         3292       Asbestos Products       1.05         3295       Minerals and Earths, Ground or Otherwise Treated       1.10         3296       Mineral Wool       0.95         3297       Nonclay Refractories       0.95         3298       Nonmetallic Mineral Products, NEC       1.05         3312       Steel Works, Blast Furnaces (Including Coke Ovens), and Rolling Mills       1.10         3313       Electrometallurgical Products, Except Steel       1.10         3315       Steel Wiredrawing and Steel Nails and Spikes       1.05         3316       Cold-Rolled Steel Sheet, Strip, and Bars       1.10         3317       Steel Pipe and Tubes       1.10         3321       Gray and Ductile Iron Foundries       1.10         3322       Malleable Iron Foundries       1.10         3321       Steel Foundries, NEC       1.10         3322       Triangle Fining of Copper       1.10         3334       Primary Smelting and Refining of Copper<			
3274 Lime         0.95           3275 Gypsum Products         0.95           3281 Cut Stone and Stone Products         0.95           3291 Abrasive Products         1.05           3292 Asbestos Products         1.05           3295 Minerals and Earths, Ground or Otherwise Treated         1.10           3296 Mineral Wool         0.95           3297 Nonclay Refractories         0.95           3298 Nonmetallic Mineral Products, NEC         1.05           3312 Steel Works, Blast Furnaces (Including Coke Ovens), and Rolling Mills         1.10           3313 Electrometallurgical Products, Except Steel         1.10           3315 Steel Wiredrawing and Steel Nails and Spikes         1.05           3316 Cold-Rolled Steel Sheet, Strip, and Bars         1.10           3317 Steel Pipe and Tubes         1.10           3318 Gray and Ductile Iron Foundries         1.10           3322 Malleable Iron Foundries         1.10           3322 Malleable Iron Foundries         1.10           3323 Primary Smelting and Refining of Copper         1.10           3334 Primary Production of Aluminum         1.10           3334 Primary Smelting and Refining of Nonferrous Metals, Except Copper and Aluminum         1.10           3341 Secondary Smelting and Refining of Nonferrous Metals         1.10			
3275         Gypsum Products         0.95           3281         Cut Stone and Stone Products         0.95           3291         Abrasive Products         1.05           3292         Asbestos Products         1.05           3295         Minerals and Earths, Ground or Otherwise Treated         1.10           3296         Mineral Wool         0.95           3297         Nonclay Refractories         0.95           3299         Nonmetallic Mineral Products, NEC         1.05           3312         Steel Works, Blast Furnaces (Including Coke Ovens), and Rolling Mills         1.10           3313         Electrometallurgical Products, Except Steel         1.10           3315         Steel Wiredrawing and Steel Nails and Spikes         1.05           3316         Cold-Rolled Steel Sheet, Strip, and Bars         1.10           3317         Steel Pipe and Tubes         1.10           3321         Gray and Ductile Iron Foundries         1.10           3322         Malleable Iron Foundries         1.10           3324         Steel Foundries, NEC         1.10           3325         Steel Foundries, NEC         1.10           3334         Primary Smelting and Refining of Nonferrous Metals, Except Copper and Aluminum         1.10 <tr< td=""><td></td><td>•</td><td></td></tr<>		•	
3281         Cut Stone and Stone Products         0.95           3291         Abrasive Products         1.05           3292         Asbestos Products         1.05           3295         Minerals and Earths, Ground or Otherwise Treated         1.10           3296         Mineral Wool         0.95           3297         Nonclay Refractories         0.95           3299         Nonmetallic Mineral Products, NEC         1.05           3312         Steel Works, Blast Furnaces (Including Coke Ovens), and Rolling Mills         1.10           3313         Electrometallurgical Products, Except Steel         1.10           3315         Steel Wiredrawing and Steel Nails and Spikes         1.05           3316         Cold-Rolled Steel Sheet, Strip, and Bars         1.10           3317         Steel Pipe and Tubes         1.10           3321         Gray and Ductile Iron Foundries         1.10           3322         Malleable Iron Foundries         1.10           3324         Steel Investment Foundries         1.10           3325         Steel Foundries, NEC         1.10           3331         Primary Smelting and Refining of Copper         1.10           3334         Primary Smelting and Refining of Nonferrous Metals, Except Copper and Aluminum         <			
3291       Abrasive Products       1.05         3292       Asbestos Products       1.05         3295       Minerals and Earths, Ground or Otherwise Treated       1.10         3296       Mineral Wool       0.95         3297       Nonclay Refractories       0.95         3299       Nonmetallic Mineral Products, NEC       1.05         3312       Steel Works, Blast Furnaces (Including Coke Ovens), and Rolling Mills       1.10         3313       Electrometallurgical Products, Except Steel       1.10         3315       Steel Wiredrawing and Steel Nails and Spikes       1.05         3316       Cold-Rolled Steel Sheet, Strip, and Bars       1.10         3317       Steel Pipe and Tubes       1.10         3321       Gray and Ductile Iron Foundries       1.10         3322       Malleable Iron Foundries       1.10         3323       Steel Investment Foundries       1.10         3324       Steel Foundries, NEC       1.10         3331       Primary Smelting and Refining of Copper       1.10         3334       Primary Smelting and Refining of Nonferrous Metals, Except Copper and Aluminum       1.10         3331       Rolling, Drawing, and Extruding of Copper       1.10         3351       Rolling, Drawing, and E			
3292       Asbestos Products       1.05         3295       Minerals and Earths, Ground or Otherwise Treated       1.10         3296       Mineral Wool       0.95         3297       Nonclay Refractories       0.95         3299       Nonmetallic Mineral Products, NEC       1.05         3312       Steel Works, Blast Furnaces (Including Coke Ovens), and Rolling Mills       1.10         3313       Electrometallurgical Products, Except Steel       1.10         3315       Steel Wiredrawing and Steel Nails and Spikes       1.05         3316       Cold-Rolled Steel Sheet, Strip, and Bars       1.10         3317       Steel Pipe and Tubes       1.10         3321       Gray and Ductile Iron Foundries       1.10         3322       Malleable Iron Foundries       1.10         3324       Steel Investment Foundries       1.10         3325       Steel Foundries, NEC       1.10         3331       Primary Smelting and Refining of Copper       1.10         3334       Primary Smelting and Refining of Nonferrous Metals, Except Copper and Aluminum       1.10         3331       Rolling, Drawing, and Extruding of Copper       1.10         3351       Rolling, Drawing, and Extruding of Copper       1.10			
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3296       Mineral Wool       0.95         3297       Nonclay Refractories       0.95         3299       Nonmetallic Mineral Products, NEC       1.05         3312       Steel Works, Blast Furnaces (Including Coke Ovens), and Rolling Mills       1.10         3313       Electrometallurgical Products, Except Steel       1.10         3315       Steel Wiredrawing and Steel Nails and Spikes       1.05         3316       Cold-Rolled Steel Sheet, Strip, and Bars       1.10         3317       Steel Pipe and Tubes       1.10         3321       Gray and Ductile Iron Foundries       1.10         3322       Malleable Iron Foundries       1.10         3324       Steel Investment Foundries       1.10         3325       Steel Foundries, NEC       1.10         3331       Primary Smelting and Refining of Copper       1.10         3334       Primary Production of Aluminum       1.10         3339       Primary Smelting and Refining of Nonferrous Metals, Except Copper and Aluminum       1.10         3341       Secondary Smelting and Refining of Nonferrous Metals       1.10         3351       Rolling, Drawing, and Extruding of Copper       1.10         3353       Aluminum Sheet, Plate, and Foil       1.10			
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3317 Steel Pipe and Tubes 1.10 3321 Gray and Ductile Iron Foundries 1.10 3322 Malleable Iron Foundries 1.10 3324 Steel Investment Foundries 1.10 3325 Steel Foundries, NEC 1.10 3331 Primary Smelting and Refining of Copper 1.10 3334 Primary Production of Aluminum 1.10 3339 Primary Smelting and Refining of Nonferrous Metals, Except Copper and Aluminum 1.10 3341 Secondary Smelting and Refining of Nonferrous Metals Except Copper and Aluminum 1.10 3351 Rolling, Drawing, and Extruding of Copper 1.10 3353 Aluminum Sheet, Plate, and Foil 1.10	3315	Steel Wiredrawing and Steel Nails and Spikes	1.05
3321Gray and Ductile Iron Foundries1.103322Malleable Iron Foundries1.103324Steel Investment Foundries1.103325Steel Foundries, NEC1.103331Primary Smelting and Refining of Copper1.103334Primary Production of Aluminum1.103339Primary Smelting and Refining of Nonferrous Metals, Except Copper and Aluminum1.103341Secondary Smelting and Refining of Nonferrous Metals1.103351Rolling, Drawing, and Extruding of Copper1.103353Aluminum Sheet, Plate, and Foil1.10	3316	Cold-Rolled Steel Sheet, Strip, and Bars	1.10
3322Malleable Iron Foundries1.103324Steel Investment Foundries1.103325Steel Foundries, NEC1.103331Primary Smelting and Refining of Copper1.103334Primary Production of Aluminum1.103339Primary Smelting and Refining of Nonferrous Metals, Except Copper and Aluminum1.103341Secondary Smelting and Refining of Nonferrous Metals1.103351Rolling, Drawing, and Extruding of Copper1.103353Aluminum Sheet, Plate, and Foil1.10	3317	Steel Pipe and Tubes	1.10
3324Steel Investment Foundries1.103325Steel Foundries, NEC1.103331Primary Smelting and Refining of Copper1.103334Primary Production of Aluminum1.103339Primary Smelting and Refining of Nonferrous Metals, Except Copper and Aluminum1.103341Secondary Smelting and Refining of Nonferrous Metals1.103351Rolling, Drawing, and Extruding of Copper1.103353Aluminum Sheet, Plate, and Foil1.10	3321	Gray and Ductile Iron Foundries	1.10
3325Steel Foundries, NEC1.103331Primary Smelting and Refining of Copper1.103334Primary Production of Aluminum1.103339Primary Smelting and Refining of Nonferrous Metals, Except Copper and Aluminum1.103341Secondary Smelting and Refining of Nonferrous Metals1.103351Rolling, Drawing, and Extruding of Copper1.103353Aluminum Sheet, Plate, and Foil1.10	3322	Malleable Iron Foundries	1.10
3331Primary Smelting and Refining of Copper1.103334Primary Production of Aluminum1.103339Primary Smelting and Refining of Nonferrous Metals, Except Copper and Aluminum1.103341Secondary Smelting and Refining of Nonferrous Metals1.103351Rolling, Drawing, and Extruding of Copper1.103353Aluminum Sheet, Plate, and Foil1.10	3324	Steel Investment Foundries	1.10
3334Primary Production of Aluminum1.103339Primary Smelting and Refining of Nonferrous Metals, Except Copper and Aluminum1.103341Secondary Smelting and Refining of Nonferrous Metals1.103351Rolling, Drawing, and Extruding of Copper1.103353Aluminum Sheet, Plate, and Foil1.10	3325	Steel Foundries, NEC	1.10
3339Primary Smelting and Refining of Nonferrous Metals, Except Copper and Aluminum1.103341Secondary Smelting and Refining of Nonferrous Metals1.103351Rolling, Drawing, and Extruding of Copper1.103353Aluminum Sheet, Plate, and Foil1.10	3331	Primary Smelting and Refining of Copper	1.10
3341Secondary Smelting and Refining of Nonferrous Metals1.103351Rolling, Drawing, and Extruding of Copper1.103353Aluminum Sheet, Plate, and Foil1.10	3334	Primary Production of Aluminum	1.10
3351 Rolling, Drawing, and Extruding of Copper 1.10 3353 Aluminum Sheet, Plate, and Foil 1.10	3339	Primary Smelting and Refining of Nonferrous Metals, Except Copper and Aluminum	1.10
3353 Aluminum Sheet, Plate, and Foil 1.10	3341	Secondary Smelting and Refining of Nonferrous Metals	1.10
	3351	Rolling, Drawing, and Extruding of Copper	1.10
3354 Aluminum Extruded Products 1.10	3353	Aluminum Sheet, Plate, and Foil	1.10
	3354	Aluminum Extruded Products	1.10

SIC	SIC Description	SIC Fx
3355	Aluminum Rolling and Drawing, NEC	1.10
3356	Rolling, Drawing, and Extruding of Nonferrous Metals, Except Copper and Aluminum	1.10
3357	Drawing and Insulating of Nonferrous Wire	1.00
3363	Aluminum Die-Castings	1.10
3364	Nonferrous Die-Castings, Except Aluminum	1.10
3365	Aluminum Foundries	1.10
3366	Copper Foundries	1.10
3369	Nonferrous Foundries, Except Aluminum and Copper	1.10
3398	Metal Heat Treating	0.95
3399	Primary Metal Products, NEC	1.05
3411	Metal Cans	0.95
3412	Metal Shipping Barrels, Drums, Kegs, and Pails	0.95
3421	Cutlery	0.95
3423	Hand and Edge Tools, Except Machine Tools and Handsaws	0.95
3425	Saw Blades and Handsaws	0.95
3429	Hardware, NEC	0.95
3431	Enameled Iron and Metal Sanitary Ware	0.95
3432	Plumbing Fixture Fittings and Trim	0.95
3433	Heating Equipment, Except Electric and Warm Air Furnaces	0.95
3441	Fabricated Structural Metal	0.95
3442	Metal Doors, Sash, Frames, Molding, and Trim Manufacturing	0.95
3443	Fabricated Plate Work (Boiler Shops)	0.95
3444	Sheet Metal Work	0.95
3446	Architectural and Ornamental Metal Work	0.95
3448	Prefabricated Metal Buildings and Components	0.95
3449	Miscellaneous Structural Metal Work	0.95
3451	Screw Machine Products	0.95
3452	Bolts, Nuts, Screws, Rivets, and Washers	0.95
3462		0.95
3463	Iron and Steel Forgings	0.95
3465	Nonferrous Forgings  Automotive Stamping	
	Automotive Stamping	0.95
3466	Crowns and Closures	0.95
3469	Metal Stamping, NEC	0.95
3471	Electroplating, Plating, Polishing, Anodizing, and Coloring	0.95
3479	Coating, Engraving, and Allied Services, NEC	0.90
3482	Small Arms Ammunition	0.95
3483	Ammunition, Except for Small Arms	0.95
3484	Small Arms	0.95
3489	Ordnance and Accessories, NEC	0.95
3491	Industrial Valves	0.95
3492	Fluid Power Valves and Hose Fittings	0.95
3493	Steel Springs, Except Wire	0.95
3494	Valves and Pipe Fittings, NEC	0.95
3495	Wire Springs	0.95
3496	Miscellaneous Fabricated Wire Products	0.95
3497	Metal Foil and Leaf	0.95
3498	Fabricated Pipe and Pipe Fittings	0.95
3499	Fabricated Metal Products, NEC	0.95
3511	Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units	0.95
3519	Internal Combustion Engines, NEC	0.95
3523	Farm Machinery and Equipment	0.95
3524	Lawn and Garden Tractors and Home Lawn and Garden Equipment	0.95
3531	Construction Machinery and Equipment	0.95
3532	Mining Machinery and Equipment, Except Oil and Gas Field Machinery and Equipment	0.95
3533	Oil and Gas Field Machinery and Equipment	0.95

SIC	SIC Description	SIC Fx
3534	Elevators and Moving Stairways	0.95
3535	Conveyors and Conveying Equipment	0.95
3536	Overhead Traveling Cranes, Hoists, and Monorail Systems	0.95
3537	Industrial Trucks, Tractors, Trailers, and Stackers	0.95
3541	Machine Tools, Metal Cutting Type	0.95
3542	Machine Tools, Metal Forming Type	0.95
3543	Industrial Patterns	0.95
3544	Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds	0.95
3545	Cutting Tools, Machine Tool Accessories, and Machinists' Precision Measuring Devices	0.95
3546	Power-Driven Handtools	0.95
3547	Rolling Mill Machinery and Equipment	0.95
3548	Electric and Gas Welding and Soldering Equipment	0.95
3549	Metalworking Machinery, NEC	0.95
3552	Textile Machinery	0.95
3553	Woodworking Machinery	0.95
3554	Paper Industries Machinery	0.95
3555	Printing Trades Machinery and Equipment	0.95
3556	Food Products Machinery	0.95
3559	Special Industry Machinery, NEC	0.95
3561	Pumps and Pumping Equipment	0.95
3562	Ball and Roller Bearings	0.95
3563	Air and Gas Compressors	0.95
3564	Industrial and Commercial Fans and Blowers and Air Purification Equipment	0.95
3565	Packaging Machinery	0.95
3566	Speed Changers, Industrial High-Speed Drives, and Gears	0.95
3567	Industrial Process Furnaces and Ovens	0.95
3568	Mechanical Power Transmission Equipment, NEC	0.95
3569	General Industrial Machinery and Equipment, NEC	0.95
3571		0.90
3572	Electronic Computers  Computer Storage Devices	0.90
	Computer Storage Devices	
3575	Computer Terminals	0.90
3577	Computer Peripheral Equipment, NEC	0.90
3578	Calculating and Accounting Machines, Except Electronic Computers	0.95
3579	Office Machines, NEC	0.90
3581	Automatic Vending Machines	0.95
3582	Commercial Laundry, Drycleaning, and Pressing Machines	0.95
3585	Air-Conditioning and Warm Air Heating Equipment and Commercial and Industrial Refrigeration Equipment	0.95
3586	Measuring and Dispensing Pumps	0.95
3589	Service Industry Machinery, NEC	0.95
3592	Carburetors, Pistons, Piston Rings, and Valves	0.95
3593	Fluid Power Cylinders and Actuators	0.95
3594	Fluid Power Pumps and Motors	0.95
3596	Scales and Balances, Except Laboratory	0.95
3599	Industrial and Commercial Machinery and Equipment, NEC	0.95
3612	Power, Distribution, and Specialty Transformers	0.90
3613	Switchgear and Switchboard Apparatus	0.90
3621	Motors and Generators	0.90
3624	Carbon and Graphite Products	0.90
3625	Relays and Industrial Controls	0.90
3629	Electrical Industrial Apparatus, NEC	0.90
3631	Household Cooking Equipment	0.90
3632	Household Refrigerators and Home and Farm Freezers	0.90
3633	Household Laundry Equipment	0.90
3634	Electric Housewares and Fans	0.90
3635	Household Vacuum Cleaners	0.90

SIC	SIC Description	SIC Fx
3639	Household Appliances, NEC	0.90
3641	Electric Lamp Bulbs and Tubes	0.90
3643	Current-Carrying Wiring Devices	0.90
3644	Noncurrent-Carrying Wiring Devices	0.95
3645	Residential Electric Lighting Fixtures	0.90
3646	Commercial, Industrial, and Institutional Electric Lighting Fixtures	0.90
3647	Vehicular Lighting Equipment	0.95
3648	Lighting Equipment, NEC	0.90
3651	Household Audio and Video Equipment	0.90
3652	Phonograph Records and Prerecorded Audio Tapes and Disks	0.95
3661	Telephone and Telegraph Apparatus	0.90
3663	Radio and Television Broadcasting and Communications Equipment	0.90
3669	Communications Equipment, NEC	0.90
3671	Electron Tubes	0.90
3672	Printed Circuit Boards	0.90
3674	Semiconductors and Related Devices	0.90
3675	Electronic Capacitors	0.90
3676	Electronic Resistors	0.90
3677	Electronic Coils, Transformers, and Other Inductors	0.90
3678	Electronic Connectors	0.90
3679	Electronic Components, NEC	0.90
3691	Storage Batteries	0.90
3692	Primary Batteries, Dry and Wet	0.90
3694	Electrical Equipment for Internal Combustion Engines	0.95
3695	Magnetic and Optical Recording Media	0.90
3699	Electrical Machinery, Equipment, and Supplies, NEC	0.95
3711	Motor Vehicles and Passenger Car Bodies	0.95
3713	Truck and Bus Bodies	0.95
3714	Motor Vehicle Parts and Accessories	0.95
3715	Truck Trailers	0.95
3716	Motor Homes	0.95
3721	Aircraft	0.95
3724	Aircraft Engines and Engine Parts	0.95
3728	Aircraft Parts and Auxiliary Equipment, NEC	0.95
3731	Ship Building and Repairing	1.00
3732	Boat Building and Repairing	1.00
3743	Railroad Equipment	0.95
3751	Motorcycles, Bicycles, and Parts	0.95
3761	Guided Missiles and Space Vehicles	0.95
3764	Guided Missile and Space Vehicle Propulsion Units and Propulsion Unit Parts	0.95
3769	Guided Missile Space Vehicle Parts and Auxiliary Equipment, NEC	0.95
3792	Travel Trailers and Campers	0.95
3795	Tanks and Tank Components	0.95
3799	Transportation Equipment, NEC	0.95
3812	Search, Detection, Navigation, Guidance, Aeronautical, and Nautical Systems and Instruments	0.90
3821	Laboratory Apparatus and Furniture	0.90
3822	Automatic Controls for Regulating Residential and Commercial Environments and Appliances	0.90
3823	Industrial Instruments for Measurement, Display, and Control of Process Variables; and Related Products	0.90
3824	Totalizing Fluid Meters and Counting Devices	0.90
3825	Instruments for Measuring and Testing of Electricity and Electrical Signals	0.90
3826	Laboratory Analytical Instruments	0.90
3827	Optical Instruments and Lenses	0.95
3829	Measuring and Controlling Devices, NEC	0.90
3841	Surgical and Medical Instruments and Apparatus	0.90
3842		0.90
5842	Orthopedic, Prosthetic, and Surgical Appliances and Supplies	0.90

SIC	SIC Description	SIC Fx
3843	Dental Equipment and Supplies	0.90
3844	X-Ray Apparatus and Tubes and Related Irradiation Apparatus	0.90
3845	Electromedical and Electrotherapeutic Apparatus	0.90
3851	Ophthalmic Goods	0.90
3861	Photographic Equipment and Supplies	0.95
3873	Watches, Clocks, Clockwork Operated Devices and Parts	0.90
3911	Jewelry, Precious Metal	0.90
3914	Silverware, Plated Ware, and Stainless Steel Ware	0.95
3915	Jewelers' Findings and Materials, and Lapidary Work	0.90
3931	Musical Instruments	0.90
3942	Dolls and Stuffed Toys	0.90
3944	Games, Toys, and Children's Vehicles, Except Dolls and Bicycles	0.95
3949	Sporting and Athletic Goods, NEC	0.90
3951	Pens, Mechanical Pencils, and Parts	0.90
3952	Lead Pencils, Crayons, and Artist's Materials	0.95
3953	Marking Devices	0.90
3955	Carbon Paper and Inked Ribbons	0.90
3961	Costume Jewelry and Costume Novelties, Except Precious Metals	0.90
3965	Fasteners, Buttons, Needles, and Pins	0.90
3991	Brooms and Brushes	0.90
3993	Signs and Advertising Specialties	0.90
3995	Burial Caskets	0.90
3996	Linoleum, Asphalted-Felt-Base, and Other Hard Surface Floor Coverings, NEC	0.95
3999	Manufacturing Industries, NEC	0.95
4011	Railroads, Line-haul Operating	1.05
4013	Railroad Switching and Terminal Establishments	1.05
4111	Local and Suburban Transit	1.10
4119	Local Passenger Transportation, NEC	1.10
4121	Taxicabs	1.15
4131	Intercity and Rural Bus Transportation	1.10
4141	Local Bus Charter Service	1.10
4142	Bus Charter Service, Except Local	1.10
4151	School Buses	1.10
4173	Terminal and Service Facilities for Motor Vehicle Passenger Transportation	1.05
4212	Local Trucking Without Storage	1.00
4213	Trucking, Except Local	1.05
4214	Local Trucking with Storage	1.05
4215	Courier Services Except by Air	1.05
4221	Farm Product Warehousing and Storage	1.05
4222	Refrigerated Warehousing and Storage	1.05
4225	General Warehousing and Storage	1.10
4226	Special Warehousing and Storage, NEC	1.05
4231	Terminal and Joint Terminal Maintenance Facilities for Motor Freight Transportation	1.05
4311	United States Postal Service	0.95
4412	Deep Sea Foreign Transportation of Freight	0.95
4424	Deep Sea Domestic Transportation of Freight	0.95
4432	Freight Transportation on the Great Lakes - St. Lawrence Seaway	0.95
4449	Water Transportation of Freight, NEC	0.95
4481	Deep Sea Transportation of Passengers, Except by Ferry	0.95
4482	Ferries	0.95
4489	Water Transportation of Passengers, NEC	1.00
4491	Marine Cargo Handling	1.05
4492	Towing and Tugboat Services	1.05
4493	Marinas	1.15
4499	Water Transportation Services, NEC	1.05

SIC	SIC Description	SIC Fx
4512	Air Transportation, Scheduled	0.95
4513	Air Courier Services	1.05
4522	Air Transportation, Nonscheduled	1.00
4581	Airports, Flying Fields, and Airport Terminal Services	1.05
4612	Crude Petroleum Pipelines	0.95
4613	Refined Petroleum Pipelines	0.95
4619	Pipelines, NEC	0.95
4724	Travel Agencies	0.95
4725	Tour Operators	0.95
4729	Arrangement of Passenger Transportation, NEC	1.00
4731	Arrangement of Transportation of Freight and Cargo	1.00
4741	Rental of Railroad Cars	1.00
4783	Packing and Crating	1.05
4785	Fixed Facilities and Inspection and Weighing Services for Motor Vehicle Transportation	1.05
4789	Transportation Services, NEC	1.10
4812	Radiotelephone Communications	0.90
4813	Telephone Communications, Except Radiotelephone	0.90
4822	Telegraph and Other Message Communications	0.90
4832	Radio Broadcasting Stations	0.90
4833	Television Broadcasting Stations	0.90
4841	Cable and Other Pay Television Services	0.90
4899	Communications Services, NEC	1.00
4911	Electric Services	0.95
4922	Natural Gas Transmission	0.95
4923	Natural Gas Transmission and Distribution	0.95
4924	Natural Gas Distribution	0.95
4925	Mixed, Manufactured, or Liquefied Petroleum Gas Production and/or Distribution	0.95
4931	Electric and Other Services Combined	0.95
4932	Gas and Other Services Combined	0.95
4939	Combination Utilities, NEC	0.95
4941	Water Supply	0.95
4952	Sewerage Systems	0.95
4953	Refuse Systems	1.05
4959	Sanitary Services, NEC	1.10
4961	Steam and Air-Conditioning Supply	0.95
4971	Irrigation Systems	0.95
5012	Automobiles and Other Motor Vehicles	0.95
5013	Motor Vehicle Supplies and New Parts	1.05
5014	Tires and Tubes	1.05
5015	Motor Vehicle Parts, Used	1.05
5021	Furniture	0.95
5023	Home Furnishings	0.95
5031	Lumber, Plywood, Millwork, and Wood Panels	0.95
5032	Brick, Stone and Related Construction Materials	0.95
5033	Roofing, Siding, and Insulation Materials	0.95
5039	Construction Materials, NEC	0.95
5043	Photographic Equipment and Supplies	0.95
5043		0.95
	Office Equipment	
5045	Computers and Computer Peripheral Equipment and Software	0.95
5046	Commercial Equipment, NEC	0.95
5047	Medical, Dental, and Hospital Equipment and Supplies	0.95
5048	Ophthalmic Goods	0.95
5049	Professional Equipment and Supplies, NEC	0.95
5051	Metals Service Centers and Offices	0.95
5052	Coal and Other Minerals and Ores	0.95

SIC	SIC Description	SIC Fx				
5063	Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials					
5064	Electrical Appliances, Television and Radio Sets	0.95				
5065	Electronic Parts and Equipment, NEC	0.95				
5072	Hardware	0.95				
5074	Plumbing and Heating Equipment and Supplies (Hydronics)	0.95				
5075	Warm Air Heating and Air-Conditioning Equipment and Supplies	0.95				
5078	Refrigeration Equipment and Supplies	0.95				
5082	Construction and Mining (Except Petroleum) Machinery and Equipment	0.95				
5083	Farm and Garden Machinery and Equipment	0.95				
5084	Industrial Machinery and Equipment	0.95				
5085	Industrial Supplies	0.95				
5087	Service Establishment Equipment and Supplies	0.95				
5088	Transportation Equipment and Supplies, Except Motor Vehicles	0.95				
5091	Sporting and Recreational Goods and Supplies	0.95				
5092	Toys and Hobby Goods and Supplies	0.95				
5093	Scrap and Waste Materials	1.10				
5094	Jewelry, Watches, Precious Stones, and Precious Metals	0.95				
5099	Durable Goods, NEC	0.95				
5111	Printing and Writing Paper	0.95				
5112	Stationery and Office Supplies	0.95				
5113	Industrial and Personal Service Paper	0.95				
5122	Drugs, Drug Proprietaries, and Druggists' Sundries	0.95				
5131	Piece Goods, Notions, and Other Dry Goods	0.95				
5136	Men's and Boys' Clothing and Furnishings	0.95				
5137	Women's, Children's, and Infants' Clothing and Accessories	0.95				
5139	Footwear	0.95				
5141	Groceries, General Line	0.95				
5142	Packaged Frozen Foods	0.95				
5143	Dairy Products, Except Dried or Canned	0.95				
5144	Poultry and Poultry Products	0.95				
5145	Confectionery	0.95				
5146	Fish and Seafoods	0.95				
5147	Meats and Meat Products	1.00				
5148	Fresh Fruits and Vegetables	0.95				
5149	Groceries and Related Products, NEC	0.95				
5153	Grain and Field Beans	0.95				
5154	Livestock	0.95				
5159	Farm-Product Raw Materials, NEC	0.95				
5162	Plastics Materials and Basic Forms and Shapes	0.95				
5169	Chemicals and Allied Products, NEC	0.95				
5171	Petroleum Bulk Stations and Terminals	1.00				
5172	Petroleum and Petroleum Products Wholesalers, Except Bulk Stations and Terminals	0.95				
5181	Beer and Ale	1.05				
5182	Wine and Distilled Alcoholic Beverages	1.05				
5191	Farm Supplies	0.95				
5192	Books, Periodicals, and Newspapers	0.95				
5193	Flowers, Nursery Stock, and Florists' Supplies	0.95				
5194	Tobacco and Tobacco Products	0.95				
5198	Paint, Varnishes, and Supplies	0.95				
5199	Nondurable Goods, NEC	1.00				
5211	Lumber and Other Building Materials Dealers	0.95				
5231	Paint, Glass, and Wallpaper Stores	0.95				
5251	Hardware Stores	0.95				
5261	Retail Nurseries, Lawn and Garden Supply Stores	0.95				
5271	Mobile Home Dealers	1.10				

SIC	SIC Description	SIC Fx
5311	Department Stores	0.90
5331	Variety Stores	0.90
5399	Miscellaneous General Merchandise Stores	0.90
5411	Grocery Stores	1.00
5421	Meat and Fish (Seafood) Markets, Including Freezer Provisioners	0.95
5431	Fruit and Vegetable Markets	0.95
5441	Candy, Nut, and Confectionery Stores	0.95
5451	Dairy Products Stores	0.95
5461	Retail Bakeries	1.05
5499	Miscellaneous Food Stores	0.95
5511	Motor Vehicle Dealers (New and Used)	1.10
5521	Motor Vehicle Dealers (Used Only)	1.10
5531	Auto and Home Supply Stores	1.05
5541	Gasoline Service Stations	1.10
5551	Boat Dealers	1.10
5561	Recreational Vehicle Dealers	1.10
5571	Motorcycle Dealers	1.10
5599	Automotive Dealers, NEC	1.10
5611	Men's and Boys' Clothing and Accessory Stores	0.95
5621	Women's Clothing Stores	0.95
5632	Women's Accessory and Specialty Stores	0.95
5641	Children's and Infants' Wear Stores	0.95
5651	Family Clothing Stores	0.95
5661	Shoe Stores	0.95
5699	Miscellaneous Apparel and Accessory Stores	0.95
5712	Furniture Stores	0.95
5713	Floor Covering Stores	0.95
5714	Drapery, Curtain, and Upholstery Stores	0.95
5719	Miscellaneous Homefurnishings Stores	0.95
5722	Household Appliance Stores	0.95
5731	Radio, Television, and Consumer Electronics Stores	1.05
5734	Computer and Computer Software Stores	0.95
5735	Record and Prerecorded Tape Stores	0.95
5736	Musical Instrument Stores	0.95
5812		1.15
5813	Eating and Drinking Places  Drinking Places (Alcoholic Poverages)	1.15
5912	Drinking Places (Alcoholic Beverages)	
	Drug Stores and Proprietary Stores	0.95
5921	Liquor Stores	1.15
5932	Used Merchandise Stores	0.90
5941	Sporting Goods Stores and Bicycle Shops	0.95
5942	Book Stores Stationary Stores	0.95
5943	Stationery Stores	0.95
5944	Jewelry Stores	0.95
5945	Hobby, Toy, and Game Shops	0.95
5946	Camera and Photographic Supply Stores	0.95
5947	Gift, Novelty, and Souvenir Shops	0.95
5948	Luggage and Leather Goods Stores	0.95
5949	Sewing, Needlework, and Piece Goods Stores	0.95
5961	Catalog and Mail-Order Houses	0.95
5962	Automatic Merchandising Machine Operator	0.95
5963	Direct Selling Establishments	1.05
5983	Fuel Oil Dealers	1.05
5984	Liquefied Petroleum Gas (Bottled Gas) Dealers	1.05
5989	Fuel Dealers, NEC	1.05
5992	Florists	0.95

SIC	SIC Description	SIC Fx
5993	Tobacco Stores and Stands	0.95
5994	News Dealers and Newsstands	0.95
5995	Optical Goods Stores	0.95
5999	Miscellaneous Retail Stores, NEC	0.95
6011	Federal Reserve Banks	0.90
6019	Central Reserve Depository Institutions, NEC	0.90
6021	National Commercial Banks	0.90
6022	State Commercial Banks	0.90
6029	Commercial Banks, NEC	0.90
6035	Savings Institutions, Federally Chartered	0.90
6036	Savings institutions, Not Federally Chartered	0.90
6061	Credit Unions, Federally Chartered	0.90
6062	Credit Unions, Not Federally Chartered	0.90
6081	Branches and Agencies of Foreign Banks	0.90
6082	Foreign Trade and International Banking Institutions	0.90
6091	Nondeposit Trust Facilities	0.95
6099	Functions Related to Deposit Banking, NEC	0.90
6111	Federal and Federally-Sponsored Credit Agencies	0.90
6141	Personal Credit Institutions	0.90
6153	Short-Term Business Credit Institutions, Except Agricultural	0.90
6159	Miscellaneous Business Credit Institutions	0.90
6162		0.90
6163	Mortgage Bankers and Loan Correspondents Loan Brokers	0.90
6211		0.90
6221	Security Brokers, Dealers, and Flotation Companies  Commodity Contracts Brokers and Dealers	0.95
6231	Commodity Contracts Brokers and Dealers Security and Commodity Exchanges	0.95
6282	Security and Commodity Exchanges Investment Advice	0.95
6289	Services Allied With the Exchange of Securities or Commodities, NEC	0.95
6311	Life Insurance	0.90
6321	Accident and Health Insurance	0.90
6324		0.90
6331	Hospital and Medical Service Plans	0.90
6351	Fire, Marine, and Casualty Insurance Surety Insurance	0.90
6361	Title Insurance	0.90
6371	Pension, Health, and Welfare Funds	0.95
6399	Insurance Carriers, NEC	0.90
6411	Insurance Agents, Brokers, and Service	1.00
6512	Operators of Nonresidential Buildings	
6513	Operators of Apartment Buildings	1.15
6514 6515	Operators of Dwellings Other Than Apartment Buildings Operators of Residential Mobile Home Sites	1.10
6517	Lessors of Railroad Property	1.10
6519		
6531	Lessors of Real Property, NEC Real Estate Agents and Managers	1.10
6541	Title Abstract Offices	
		1.00
6552	Land Subdividers and Developers, Except Cemeteries  Cemetery Subdividers and Developers	1.00
6553 6712	Cemetery Subdividers and Developers Officer of Pank Holding Companies	0.95
	Offices of Holding Companies Offices of Holding Companies NEC	0.90
6719	Offices of Holding Companies, NEC  Management Investment Offices Open-End	0.90
6722	Management Investment Offices, Open-End  Light Investment Trusts Face Amount Cortificate Offices, and Closed End Management Investment Offices	0.90
6726	Unit Investment Trusts, Face-Amount Certificate Offices, and Closed-End Management Investment Offices	0.90
6732	Education, Religious, and Charitable Trusts  Trusts Event Educational Religious and Charitable	0.90
6733	Trusts, Except Educational, Religious, and Charitable	0.95
6792	Oil Royalty Traders	0.95
6794	Patent Owners and Lessors	0.90

SIC SC Description         SIC Feb           6798 Real Estate Investment Trusts         0.00           6799 Investors, NEC         0.05           1011 Moning and Boarding Houses         1.15           7012 Sporting and Recreational Camps         1.15           903 Recreational Vehicle Parks and Campsites         1.15           7041 Organization Hotels and Lodging Houses, on Membership Basis         1.15           7121 Power Laundries, Family and Commercial         1.15           7212 Goment Pressing, and Agents for Laundries and Drycleaners         1.15           7213 Linen Supply         1.15           7214 Competed Laundries and Drycleaning         1.15           7215 Competed Laundries and Drycleaning         1.15           7216 Competed Laundries and Drycleaning         1.15           7217 Carpet and Upholstery Cleaning         1.15           7218 Industrial Laundreers         1.15           7219 Industrial Laundreers         1.15           7210 Carpet and Upholstery Cleaning         1.15           7211 Carpet and Upholstery Cleaning         1.15           7212 Carpet and Upholstery Cleaning         1.15           7213 In Research Services and Cleaning Cleaning         1.15           7214 Carpet and Upholstery Cleaning         1.15           7215 Photegraphic Sudu			1
6799         mestors, NEC         0.95           7011         Herbes and Motels         1.15           7021         Rooming and Recreational Camps         1.15           7032         Sporting and Recreational Camps         1.15           7043         Recreational Valcible Parks and Campties         1.15           7041         Organization Hotels and Lodging Houses, on Membership Basis         1.15           7211         Power Laundries, Family and Commercial         1.15           7212         Carmet Pressing, and Agents for Laundries and Drycleaners         1.15           7213         Linen Supply         1.15           7216         Orycleaning Plants, Except Rug Gleaning         1.15           7217         Carpet and Upholstery Cleaning         1.15           7218         Industrial Laundriers         1.15           7219         Lycleaning Plants, Except Rug Gleaning         1.10           7210         Professing Agentics         1.15           7210         Drycleaning Plants, Except Rug Gleaning         1.10           7211         Carpet and Upholstery Cleaning         1.10           7212         Drycleaning Plants, Except Rug Gleaning         1.15           7213         Industrial Sanchard Sanchard Sanchard         1.15 <th>SIC</th> <th>SIC Description</th> <th>SIC Fx</th>	SIC	SIC Description	SIC Fx
	6798	Real Estate Investment Trusts	0.90
7921         Rooming and Boarding Houses         1.15           7922         Sporting and Recreational Camps         1.15           7938         Recreational Vehicle Parks and Campstes         1.15           7921         Organization Hotels and Lodging Houses, on Membership Basis         1.15           7211         Power Laundries, Family and Commercial         1.15           7212         Gurment Pressing, and Agents for Laundries and Drycleaners         1.15           7213         Linen Supply         1.15           7216         Chrycleaning Plants, Except Rug Cleaning         1.15           7217         Curpet and Upholstery Cleaning         1.15           7218         Industrial Laundries and Drycleaning         1.15           7219         Industrial Laundries and Laundries an	6799	Investors, NEC	0.95
7032         Sporting and Recreational Camps         1.15           7033         Recreational Vehicle Parks and Campsites         1.15           7040         Organization Hotels and Lodging Houses, on Membership Basis         1.15           7211         Power Laundries, Family and Commercial         1.15           7212         Garment Pressing, and Agents for Laundries and Drycleaning         1.15           7213         Linen Supply         1.15           7216         Orycleaning Plants, Except Rug Cleaning         1.15           7217         Carpet and Upholstery Cleaning         1.10           7218         Industrial Laundreers         1.15           122         Lorycleaning Plants, Except Rug Cleaning         1.10           7218         Industrial Laundreers         1.15           122         Lorycleaning Plants, Except Rug Cleaning         1.10           7218         Industrial Laundreers         1.15           122         Lorycleaning Plants, Except Rug Cleaning         1.15           7211         Industrial Laundreers         1.15           122         Lorycleaning Plants School Rug Cleaning         1.10           7213         Industrial Laundreers         1.15           7221         Industrial Laundreers         1.15 <td>7011</td> <td>Hotels and Motels</td> <td>1.15</td>	7011	Hotels and Motels	1.15
7031         Recreational Vehicle Parks and Campsites         1.15           7041         Organization Hotels and Lodging Houses, on Membership Basis         1.15           7212         Power Loundries, Family and Commercial         1.15           7212         Carment Pressing, and Agents for Laundries and Drycleaners         1.15           7213         Linen Supply         1.15           7214         Chro-Operated Laundries and Drycleaning         1.15           7215         Con-Operated Laundries and Drycleaning         1.15           7216         Drycleaning Plants, Except Rug Cleaning         1.10           7218         Industrial Laundrers         1.15           7219         Laundry and Garment Services, NEC         1.15           7219         Photographic Studios, Portrat         0.95           7221         Photographic Studios, Portrat         0.95           7221         Parke Shops         1.00           7221         Brack Shops         1.00           7221         Shoe Repair Shops and Shoeshine Parlors	7021	Rooming and Boarding Houses	1.15
Organization Hotels and Lodging Houses, on Membership Basis	7032	Sporting and Recreational Camps	1.15
7211         Power Laundries, Family and Commercial         1.15           7212         Garment Pressing, and Agents for Laundries and Drycleaners         1.15           7213         Lines Dupply         1.15           7215         Coin-Operated Laundries and Drycleaning         1.15           7216         Drycleaning Raints, Except Rug Cleaning         1.15           7217         Carpet and Upholstery Cleaning         1.10           7218         Industrial Laundrers         1.15           7219         Industrial Laundrers         1.15           7219         Industrial Laundrers         1.15           7219         Industrial Laundrers         1.15           7219         Industrial Laundrers         1.15           7210         Parbed Spraphic Studios, Portrait         0.95           7211         Barber Shops         1.10           7221         Photographic Studios, Portrait         0.95           7231         Barber Shops         1.00           7251         Shoe Repair Shops and Shoeshine Parlors         1.00           7251         Shoe Repair Shops and Shoeshine Parlors         1.00           7251         Shoe Repair Shops and Shoeshine Parlors         1.00           7291         Tax Return Programion S	7033	Recreational Vehicle Parks and Campsites	1.15
2212 June Supply         1.15           7213 Linen Supply         1.15           7216 Director Supply         1.15           7216 Director Supply         1.15           7216 Director Supply         1.15           7217 Corpet and Upolostery Cleaning         1.15           7218 Industrial Launderers         1.15           7218 Industrial Launderers         1.15           7221 Industrial Launderers         1.15           7221 Industrial Launderers         1.15           7221 Industrial Launderers         1.15           7221 Davidy and Garment Services, NEC         1.15           7221 Photographic Studios, Portrait         0.95           238 Beauty Shops         1.10           7241 Bactury Shops         1.10           7251 Shoe Repair Shops and Shoeshine Parlors         1.00           7251 Tax Return Preparation Services         0.95           7251 Tax Return Preparation Services         0.95           7251 Tax Return Preparation Services         0.95           7311 Advertising Agencies         1.05           7312 Outdoor Advertising Services         1.05           7313 Radio, Crelevision, and Publishers' Advertising Representatives         1.05           7313 Radio, Crelevision, and Publishers' Advertising Representatives         <	7041	Organization Hotels and Lodging Houses, on Membership Basis	1.15
2713         Unen Supply         1.15           27215         Coin-Operated Laundries and Drycleaning         1.15           2716         Orycleaning Plants, Except Rug Cleaning         1.15           2717         Carpet and Upholstery Cleaning         1.10           27218         Industrial Laundrers         1.15           27219         Laundry and Garment Services, NEC         1.15           2721         Photographic Studios, Portrait         0.95           2721         Beauty Shops         1.10           2721         Brace Fshops         1.05           3721         Brace Fshops         1.05           3721         Shoe Repair Shops and Shoeshine Parlors         1.00           7261         Funeral Services and Crematories         0.95           3729         Miscellaneous Personal Services, NEC         1.05           3731         Advertising Agencies         1.05           3731         Outdoor Advertising Services         1.05           3731         Outdoor Advertising Services         1.05           3732         Adjustment and Collection Services         0.95           3733         Pathotocopying and Duplicating Services         0.95           3733         Protocopying and Duplicating Services	7211	Power Laundries, Family and Commercial	1.15
7215         Coin-Operated Laundries and Drycleaning         1.15           7216         Drycleaning Blants, Except Rug Cleaning         1.15           7217         Carpet and Upholstery Cleaning         1.15           7218         Industrial Launderers         1.15           7219         Industrial Launderers         1.15           7211         Industrial Launderers         1.15           7212         Industrial Launderers         1.15           7213         Beauty Shops         1.10           7241         Beauty Shops         1.10           7251         Breaf Shops         1.05           7261         Funeral Services and Crematories         0.95           7291         Tax Return Preparation Services         0.90           7291         Tax Return Preparation Services, NEC         1.05           7311         Advertising Agencies         1.05           7311         Advertising Agencies         1.05           7311         Advertising Agencies         1.05           7311         Advertising Revices, NEC         1.05           7312         Advertising Revices         1.05           7313         Advertising, NEC         1.05           7312         Advertising, NEC<	7212	Garment Pressing, and Agents for Laundries and Drycleaners	1.15
7216         Drycleaning Plants, Except Rug Cleaning         1.15           7217         Carpet and Upholstery Cleaning         1.10           7218         Industrial Launderers         1.15           7219         Laundry and Garment Services, NEC         1.15           7211         Photographic Studios, Portrait         0.95           7221         Photographic Studios, Portrait         0.95           7231         Beaty Shops         1.10           7241         Barber Shops         1.05           7251         Shoe Repair Shops and Sheeshine Parlors         1.05           7251         Funeral Services and Crematories         0.95           7291         Tax Return Preparation Services         0.95           7291         Tax Return Preparation Services, NEC         1.05           7312         Outdoor Advertising Services         1.05           7313         Advertising Agencies         1.05           7314         Advertising Agencies         1.05           7313         Advising Agencies         1.05           7314         Advertising Agencies         1.05           7313         Advising Agencies         1.05           7331         Arctic Maladvertising Services         1.05	7213	Linen Supply	1.15
7217         Carpet and Upholstery Cleaning         1.10           7218         Industrial Launderers         1.15           7219         Launder Services, NEC         1.15           7221         Photographic Studios, Portrait         0.95           7231         Beauty Shops         1.10           7241         Barber Shops and Shoeshine Parlors         1.00           7251         Shoe Repair Shops and Shoeshine Parlors         0.95           7251         Tax Return Preparation Services         0.95           7299         Miscellaneous Personal Services, NEC         0.95           7311         Advertising Agencies         1.05           7312         Outdoor Advertising Services         1.05           7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7312         Advertising, NEC         1.05           7323         Credit Reporting Services         0.95           7331         Adjustment and Collection Services         0.95           7332         Credit Reporting Services         0.95           7331         Photocopying and Duplicating Services         0.95           7332         Credit Reporting Services         0.95           7333         Commercial Patolo	7215	Coin-Operated Laundries and Drycleaning	1.15
7217         Carpet and Upholstery Cleaning         1.10           7218         Industrial Launderers         1.15           7219         Launderers         1.15           7221         Photographic Studios, Portrait         0.95           7221         Photographic Studios, Portrait         0.95           7221         Beauty Shops         1.10           7221         Backer Shops         1.05           7251         Shoe Repair Shops and Shoeshine Parlors         1.00           7251         Tax Return Preparation Services         0.95           7291         Tax Return Preparation Services, NEC         0.95           7331         Advertising Agencies         1.05           7312         Outdoor Advertising Services         1.05           7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7312         Adjustment and Collection Services         0.05           7313         Radio, Television, and Publishers' Advertising Representatives         0.05           7322         Credit Reporting Services         0.05           7333         Radio, Television, and Publishers' Advertising Representatives         0.05           7331         Radio, Televising Agencies         0.05	7216	Drycleaning Plants, Except Rug Cleaning	1.15
7218         Industrial Launderers         1.15           7219         Laundry and Garment Services, NEC         1.15           7211         Photographic Studios, Portrait         0.95           7231         Beauty Shops         1.10           7231         Beauty Shops         1.00           7251         Shoe Repair Shops and Shoeshine Parlors         1.00           7261         Funeral Services and Crematories         0.95           7291         Miscellanceus Personal Services         0.90           7299         Miscellanceus Personal Services, NEC         1.05           7311         Advertising Agencies         1.05           7312         Outdoor Advertising Services         1.05           7313         Advertising, Agencies         1.05           7312         Outdoor Advertising Services         1.05           7313         Advertising, REC         1.05           7321         Curdit Reporting, NEC         1.05           7322         Adjustment and Collection Services         0.95           7323         Credit Reporting, Services         0.95           7333         Photocopying and Duplicating Services         0.95           7334         Photocopying and Duplicating Services         0.95	7217	Carpet and Upholstery Cleaning	1.10
7219         Laundry and Garment Services, NEC         1.15           7221         Photographic Studios, Portrait         0.95           7231         Badery Shops         1.10           7241         Barber Shops         1.05           7251         Shoe Repair Shops and Shoeshine Parlors         1.00           7261         Funeral Services and Crematories         0.95           7279         Tax Return Preparation Services         0.90           7279         Miscellaneous Personal Services, NEC         1.05           7311         Advertising Agencies         1.05           7312         Outdoor Advertising Services         1.05           7313         Advertising, NEC         1.05           7322         Adjustment and Collection Services         0.95           7322         Adjustment and Collection Services         0.95           7331         Direct Mail Advertising Services         0.95           7332         Outdoor Advertising Services         0.95           7333         Direct Mail Advertising Services         0.95           7334         Photography         0.95           7334         Photography         0.95           7335         Commercial Photography         0.95	7218		
7221 Photographic Studios, Portrait         0.95           7231 Beauty Shops         1.10           7241 Barber Shops         1.10           7251 Shoe Repair Shops and Shoeshine Parlors         1.00           7251 Tax Return Preparation Services         0.95           7291 Tax Return Preparation Services, NEC         1.05           7299 Miscellaneous Personal Services, NEC         1.05           7311 Advertising Agencies         1.05           7312 Outdoor Advertising Services         1.05           7313 Radio, Television, and Publishers' Advertising Representatives         1.05           7313 Advertising, NEC         1.05           7322 Credit Reporting Services         0.95           7323 Credit Reporting Services         0.95           7331 Direct Mail Advertising Services         0.95           7332 Commercial Photography         0.95           7333 Commercial Photography         0.95           7334 Photocopying and Duplicating Services         0.95           7335 Secretarial and Court Reporting Services         0.95           7336 Commercial Photography         0.95           7337 Secretarial and Leasing Apiec Leasing         0.95           7349 Building Cleaning and Maintenance Services         0.95           7353 Heavy Construction Equipment Rental and Leasing<	7219		
7231         Beauty Shops         1.10           7241         Barber Shops         1.05           7251         Shoe Repair Shops and Shoeshine Parlors         1.05           7251         Funeral Services and Crematories         0.95           7291         Tax Return Preparation Services         0.90           7299         Miscellaneous Personal Services, NEC         1.05           7311         Advertising Agencies         1.05           7312         Outdoor Advertising Services         1.05           7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7312         Advertising, NEC         1.05           7322         Adjustment and Collection Services         0.95           7322         Adjustment and Collection Services         0.95           7323         Credit Reporting Services         0.95           7331         Direct Mail Advertising Services         0.95           7332         Credit Reporting Services         0.95           7333         Credit Reporting Services         0.95           7334         Photocopying and Duplicating Services         0.95           7335         Commercial Photography         0.95           7336         Commercial Photograph			
7241         Barber Shops         1.05           7251         Shoe Repair Shops and Shoeshine Parlors         1.00           7261         Funeral Services and Crematories         0.90           7291         Tax Return Preparation Services         0.90           7299         Miscellaneous Personal Services, NEC         1.05           7311         Advertising Services         1.05           7312         Outdoor Advertising Services         1.05           7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7312         Advoor Advertising, NEC         1.05           7322         Adjustment and Collection Services         0.95           7323         Credit Reporting Services         0.95           7323         Credit Reporting Services         0.95           7331         Direct Mail Advertising Services         0.95           7332         Credit Reporting Services         0.95           7333         Direct Mail Advertising Services         0.95           7334         Direct Mail Advertising Services         0.95           7335         Commercial Photography         0.95           7336         Commercial Protography         0.95           7338         Secretarial			
7251         Shoe Repair Shops and Shoeshine Parlors         1.00           7261         Funeral Services and Crematories         0.95           7291         Tax Return Preparation Services         0.90           7299         Miscellaneous Personal Services, NEC         1.05           7311         Advertising Agencies         1.05           7312         Outdoor Advertising Services         1.05           7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7312         Advertising, NEC         1.05           7322         Adjustment and Collection Services         0.95           7323         Credit Reporting Services         0.95           7333         Direct Mail Advertising Services         0.95           7334         Photocopying and Duplicating Services         0.95           7335         Commercial Photography         0.95           7336         Commercial Photography         0.95           7337         Secretarial and Court Reporting Services         0.95           7342         Disinfecting and Pest Control Services         1.15           7343         Building Cleaning and Maintenance Services, NEC         1.10           7352         Medical Equipment Rental and Leasing         0.95			
7261         Funeral Services and Crematories         0.95           7291         Tax Return Preparation Services         0.90           7299         Miscellaneous Personal Services, NEC         1.05           7311         Advertising Agencies         1.05           7312         Outdoor Advertising Services         1.05           7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7312         Advertising, NEC         1.05           7312         Adjustment and Collection Services         0.95           7322         Adjustment and Collection Services         0.95           7322         Adjustment and Collection Services         0.95           7323         Credit Reporting Services         0.95           7331         Direct Mail Advertising Services         0.95           7331         Direct Mail Advertising Services         0.95           7332         Commercial Protography         0.95           7333         Commercial Protography         0.95           7334         Commercial Art and Graphic Design         0.95           7334         Disinfecting and Pest Control Services         0.95           7334         Disinfecting and Pest Control Services         1.10			
7291         Tax Return Preparation Services         0.90           7299         Miscellaneous Personal Services, NEC         1.05           7311         Advertising Agencies         1.05           7312         Outdoor Advertising Services         1.05           7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7313         Advertising, NEC         1.05           7322         Adjustment and Collection Services         0.95           7323         Crit Reporting Services         0.95           7331         Direct Mail Advertising Services         0.95           7331         Direct Mail Advertising Services         0.95           7334         Photocopying and Duplicating Services         0.95           7335         Commercial Photography         0.95           7336         Commercial Photography         0.95           7337         Ownercial Art and Graphic Design         0.95           7338         Secretarial and Court Reporting Services         0.95           7342         Disinfecting and Pest Control Services         0.95           7342         Disinfecting and Pest Control Services         1.10           7352         Medical Equipment Rental and Leasing         0.95 <tr< td=""><td></td><td></td><td></td></tr<>			
7299         Miscellaneous Personal Services, NEC         1.05           7311         Advertising Agencies         1.05           7312         Outdoor Advertising Services         1.05           7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7312         Adjustment and Collection Services         0.95           7322         Adjustment and Collection Services         0.95           7332         Credit Reporting Services         0.95           7331         Direct Mail Advertising Services         1.00           7334         Photocopping and Duplicating Services         1.00           7335         Commercial Photography         0.95           7335         Commercial Photography         0.95           7336         Commercial Art and Graphic Design         0.95           7338         Secretarial and Court Reporting Services         0.95           7342         Disinfecting and Pest Control Services         1.15           7349         Building Cleaning and Maintenance Services, NEC         1.10           7352         Medical Equipment Rental and Leasing         0.95           7353         Heap Young Cleaning and Maintenance Services, NEC         0.95           7361         Employment Agencies			
7311         Advertising Agencies         1.05           7312         Outdoor Advertising Services         1.05           7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7319         Advertising, NEC         1.05           7322         Adjustment and Collection Services         0.95           7323         Credit Reporting Services         0.95           7331         Direct Mail Advertising Services         1.00           7334         Photocopying and Duplicating Services         0.95           7335         Commercial Photography         0.95           7336         Commercial Photography         0.95           7337         Commercial Art and Graphic Design         0.95           7342         Disinfecting and Pest Control Services         0.95           7343         Building Cleaning and Maintenance Services, NEC         1.15           7340         Building Cleaning and Maintenance Services, NEC         1.10           7352         Medical Equipment Rental and Leasing         0.95           7353         Employment Agencies         0.95           6         6.95         6.95           7361         Employment Rental and Leasing, NEC         0.95           7371		·	
7312         Outdoor Advertising Services         1.05           7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7329         Advertising, NEC         1.05           7322         Adjustment and Collection Services         0.95           7323         Credit Reporting Services         0.95           7331         Direct Mail Advertising Services         1.00           7334         Photocopying and Duplicating Services         0.95           7335         Commercial Photography         0.95           7336         Commercial Art and Graphic Design         0.95           7337         Commercial Art and Graphic Design         0.95           7342         Disinfecting and Pest Control Services         0.95           7342         Disinfecting and Pest Control Services         1.15           7349         Building Cleaning and Maintenance Services, NEC         1.10           7352         Medical Equipment Rental and Leasing         0.95           7353         Heavy Construction Equipment Rental and Leasing         0.95           7361         Employment Agencies         0.95           7362         Employment Rental and Leasing         0.95           7373         Computer Programming Services         0			
7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7319         Advertising, NEC         1.05           7322         Adjustment and Collection Services         0.95           7323         Credit Reporting Services         0.95           7331         Direct Mail Advertising Services         0.95           7334         Photocopying and Duplicating Services         0.95           7335         Commercial Photography         0.95           7336         Commercial Photography         0.95           7338         Secretarial and Court Reporting Services         0.95           7342         Disinfecting and Pest Control Services         1.15           7349         Building Cleaning and Maintenance Services, NEC         1.10           7352         Medical Equipment Rental and Leasing         0.95           7353         Heavy Construction Equipment Rental and Leasing         0.95           7353         Heavy Construction Equipment Rental and Leasing         0.95           7361         Employment Agencies         0.95           7362         Employment Agencies         0.95           7373         Computer Programming Services         0.95           7374         Computer Programming Services         0.90<			
7319         Advertising, NEC         1.05           7322         Adjustment and Collection Services         0.95           7323         Credit Reporting Services         0.95           7331         Direct Mail Advertising Services         1.00           7334         Photocopying and Duplicating Services         0.95           7335         Commercial Photography         0.95           7336         Commercial Art and Graphic Design         0.95           7338         Secretarial and Court Reporting Services         0.95           7342         Disinfecting and Pest Control Services         1.15           7349         Building Cleaning and Maintenance Services, NEC         1.15           7352         Medical Equipment Rental and Leasing         0.95           7353         Heavy Construction Equipment Rental and Leasing         1.00           7354         Equipment Rental and Leasing, NEC         0.95           Equipment Rental and Leasing, NEC         0.95           Equipment Agencies         0.95           17371         Computer Programming Services         0.95           7372         Prepackaged Software         0.90           7373         Computer Processing and Data Preparation and Processing Services         0.95           7374			
7322         Adjustment and Collection Services         0.95           7323         Credit Reporting Services         0.95           7331         Direct Mail Advertising Services         1.00           7334         Photocopying and Duplicating Services         0.95           7335         Commercial Photography         0.95           7336         Commercial Art and Graphic Design         0.95           7338         Secretarial and Court Reporting Services         0.95           7342         Disinfecting and Pest Control Services         1.15           7349         Building Cleaning and Maintenance Services, NEC         1.10           7352         Medical Equipment Rental and Leasing         0.95           7353         Heavy Construction Equipment Rental and Leasing         1.00           7359         Equipment Rental and Leasing, NEC         0.95           7361         Employment Agencies         0.95           7362         Help Supply Services         0.95           7363         Help Supply Services         0.95           7371         Computer Programming Services         0.95           7372         Prepackaged Software         0.90           7373         Computer Integrated Systems Design         0.90 <td< td=""><td></td><td></td><td></td></td<>			
7323         Credit Reporting Services         0.95           7331         Direct Mail Advertising Services         1.00           7334         Photocopying and Duplicating Services         0.95           7335         Commercial Photography         0.95           7336         Commercial Art and Graphic Design         0.95           7338         Secretarial and Court Reporting Services         0.95           7342         Disinfecting and Pest Control Services         1.15           7349         Building Cleaning and Maintenance Services, NEC         1.10           7352         Medical Equipment Rental and Leasing         0.95           7353         Heavy Construction Equipment Rental and Leasing         1.00           7359         Heavy Construction Equipment Rental and Leasing         0.95           7361         Employment Agencies         0.95           7361         Employment Agencies         0.95           7362         Help Supply Services         0.95           7373         Computer Programming Services         0.95           7371         Computer Programming Services         0.90           7372         Prepackaged Software         0.90           7373         Computer Integrated Systems Design         0.90		-	
7331         Direct Mail Advertising Services         1.00           7334         Photocopying and Duplicating Services         0.95           7335         Commercial Photography         0.95           7336         Commercial Art and Graphic Design         0.95           7338         Secretarial and Court Reporting Services         0.95           7338         Secretarial and Court Reporting Services         1.15           7349         Building Cleaning and Maintenance Services, NEC         1.10           7352         Medical Equipment Rental and Leasing         0.95           7353         Heavy Construction Equipment Rental and Leasing         1.00           7359         Equipment Rental and Leasing, NEC         0.95           7361         Employment Agencies         0.95           7361         Employment Agencies         0.95           7373         Computer Programming Services         0.95           7374         Computer Programming Services         0.90           7375         Computer Integrated Systems Design         0.90           7374         Computer Processing and Data Preparation and Processing Services         0.95           7375         Information Retrieval Services         0.95           7376         Computer Rental and Leasing			
Photocopying and Duplicating Services  Commercial Photography  Commercial Photography  O.95  7336 Commercial Art and Graphic Design  O.95  7338 Secretarial and Court Reporting Services  O.95  7342 Disinfecting and Pest Control Services  1.15  7349 Building Cleaning and Maintenance Services, NEC  1.10  7352 Medical Equipment Rental and Leasing  O.95  7353 Heavy Construction Equipment Rental and Leasing  1.00  7359 Equipment Rental and Leasing, NEC  Computer Rental and Leasing, NEC  O.95  7361 Employment Agencies  O.95  7371 Computer Programming Services  O.90  7372 Prepackaged Software  O.90  7373 Computer Integrated Systems Design  O.90  7374 Computer Processing and Data Preparation and Processing Services  O.95  7376 Computer Facilities Management Services  O.95  7377 Computer Facilities Management Services  O.95  7378 Computer Rental and Leasing  O.95  7379 Computer Rental and Leasing  O.95  7370 Computer Rental and Leasing  O.95  7371 Computer Rental and Leasing  O.95  7372 Computer Rental and Leasing  O.95  7373 Computer Maintenance and Repair  O.90  7374 Computer Rental and Leasing  O.95  7375 Computer Rental and Leasing  O.95  7376 Computer Rental and Leasing  O.95  7377 Computer Rental and Leasing  O.95  7378 Computer Services, NEC  O.90  7381 Detective, Guard, and Armored Car Services  1.00  7382 Security Systems Services, NEC  O.95  7384 Photofinishing Laboratories  O.95  7389 Business Services, NEC			
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7336       Commercial Art and Graphic Design       0.95         7338       Secretarial and Court Reporting Services       0.95         7342       Disinfecting and Pest Control Services       1.15         7349       Building Cleaning and Maintenance Services, NEC       1.10         7352       Medical Equipment Rental and Leasing       0.95         7353       Heavy Construction Equipment Rental and Leasing       1.00         7359       Equipment Rental and Leasing, NEC       0.95         7361       Employment Agencies       0.95         7363       Help Supply Services       0.95         7371       Computer Programming Services       0.90         7372       Prepackaged Software       0.90         7373       Computer Integrated Systems Design       0.90         7374       Computer Integrated Systems Design       0.95         7375       Information Retrieval Services       0.95         7376       Computer Processing and Data Preparation and Processing Services       0.95         7377       Computer Rental and Leasing       0.95         7378       Computer Rental and Leasing       0.95         7378       Computer Related Services, NEC       0.90         7381       Detective, Guard, and Armored Car Ser		Photocopying and Duplicating Services	0.95
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7342         Disinfecting and Pest Control Services         1.15           7349         Building Cleaning and Maintenance Services, NEC         1.10           7352         Medical Equipment Rental and Leasing         0.95           7353         Heavy Construction Equipment Rental and Leasing, NEC         0.95           7361         Employment Agencies         0.95           7363         Help Supply Services         0.95           7371         Computer Programming Services         0.90           7372         Prepackaged Software         0.90           7373         Computer Integrated Systems Design         0.90           7374         Computer Processing and Data Preparation and Processing Services         0.95           7375         Information Retrieval Services         0.95           7376         Computer Facilities Management Services         0.95           7377         Computer Rental and Leasing         0.95           7378         Computer Maintenance and Repair         1.00           7379         Computer Related Services, NEC         0.90           7381         Detective, Guard, and Armored Car Services         1.00           7382         Security Systems Services         1.00           7384         Photofinishing Laboratories	7336	Commercial Art and Graphic Design	0.95
7349Building Cleaning and Maintenance Services, NEC1.107352Medical Equipment Rental and Leasing0.957353Heavy Construction Equipment Rental and Leasing1.007359Equipment Rental and Leasing, NEC0.957361Employment Agencies0.957363Help Supply Services0.957371Computer Programming Services0.907372Prepackaged Software0.907373Computer Integrated Systems Design0.907374Computer Processing and Data Preparation and Processing Services0.957375Information Retrieval Services0.957376Computer Facilities Management Services0.957377Computer Rental and Leasing0.957378Computer Maintenance and Repair1.007379Computer Related Services, NEC0.907381Detective, Guard, and Armored Car Services1.007382Security Systems Services1.007383News Syndicates1.057384Photofinishing Laboratories0.957385Business Services, NEC0.95	7338	Secretarial and Court Reporting Services	0.95
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7353         Heavy Construction Equipment Rental and Leasing         1.00           7359         Equipment Rental and Leasing, NEC         0.95           7361         Employment Agencies         0.95           7363         Help Supply Services         0.95           7374         Computer Programming Services         0.90           7372         Prepackaged Software         0.90           7373         Computer Integrated Systems Design         0.90           7374         Computer Processing and Data Preparation and Processing Services         0.95           7375         Information Retrieval Services         0.95           7376         Computer Facilities Management Services         0.90           7377         Computer Rental and Leasing         0.95           7378         Computer Maintenance and Repair         1.00           7379         Computer Related Services, NEC         0.90           7381         Detective, Guard, and Armored Car Services         1.00           7382         Security Systems Services         1.00           7383         Photofinishing Laboratories         0.95           7389         Business Services, NEC         0.95	7349	Building Cleaning and Maintenance Services, NEC	1.10
7359Equipment Rental and Leasing, NEC0.957361Employment Agencies0.957363Help Supply Services0.957371Computer Programming Services0.907372Prepackaged Software0.907373Computer Integrated Systems Design0.907374Computer Processing and Data Preparation and Processing Services0.957375Information Retrieval Services0.957376Computer Facilities Management Services0.907377Computer Rental and Leasing0.957378Computer Maintenance and Repair1.007379Computer Related Services, NEC0.907381Detective, Guard, and Armored Car Services1.007382Security Systems Services1.007383News Syndicates1.057384Photofinishing Laboratories0.957389Business Services, NEC0.95	7352	Medical Equipment Rental and Leasing	0.95
7361 Employment Agencies       0.95         7363 Help Supply Services       0.95         7371 Computer Programming Services       0.90         7372 Prepackaged Software       0.90         7373 Computer Integrated Systems Design       0.90         7374 Computer Processing and Data Preparation and Processing Services       0.95         7375 Information Retrieval Services       0.95         7376 Computer Facilities Management Services       0.90         7377 Computer Rental and Leasing       0.95         7378 Computer Maintenance and Repair       1.00         7379 Computer Related Services, NEC       0.90         7381 Detective, Guard, and Armored Car Services       1.00         7382 Security Systems Services       1.00         7383 News Syndicates       1.05         7384 Photofinishing Laboratories       0.95         7389 Business Services, NEC       0.95	7353	Heavy Construction Equipment Rental and Leasing	1.00
7363         Help Supply Services         0.95           7371         Computer Programming Services         0.90           7372         Prepackaged Software         0.90           7373         Computer Integrated Systems Design         0.90           7374         Computer Processing and Data Preparation and Processing Services         0.95           7375         Information Retrieval Services         0.95           7376         Computer Facilities Management Services         0.90           7377         Computer Rental and Leasing         0.95           7378         Computer Maintenance and Repair         1.00           7379         Computer Related Services, NEC         0.90           7381         Detective, Guard, and Armored Car Services         1.00           7382         Security Systems Services         1.00           7383         News Syndicates         1.05           7384         Photofinishing Laboratories         0.95           7389         Business Services, NEC         0.95	7359	Equipment Rental and Leasing, NEC	0.95
7371Computer Programming Services0.907372Prepackaged Software0.907373Computer Integrated Systems Design0.907374Computer Processing and Data Preparation and Processing Services0.957375Information Retrieval Services0.957376Computer Facilities Management Services0.907377Computer Rental and Leasing0.957378Computer Maintenance and Repair1.007379Computer Related Services, NEC0.907381Detective, Guard, and Armored Car Services1.007382Security Systems Services1.007383News Syndicates1.057384Photofinishing Laboratories0.957389Business Services, NEC0.95	7361	Employment Agencies	0.95
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7373Computer Integrated Systems Design0.907374Computer Processing and Data Preparation and Processing Services0.957375Information Retrieval Services0.957376Computer Facilities Management Services0.907377Computer Rental and Leasing0.957378Computer Maintenance and Repair1.007379Computer Related Services, NEC0.907381Detective, Guard, and Armored Car Services1.007382Security Systems Services1.007383News Syndicates1.057384Photofinishing Laboratories0.957389Business Services, NEC0.95	7371	Computer Programming Services	0.90
7374Computer Processing and Data Preparation and Processing Services0.957375Information Retrieval Services0.957376Computer Facilities Management Services0.907377Computer Rental and Leasing0.957378Computer Maintenance and Repair1.007379Computer Related Services, NEC0.907381Detective, Guard, and Armored Car Services1.007382Security Systems Services1.007383News Syndicates1.057384Photofinishing Laboratories0.957389Business Services, NEC0.95	7372	Prepackaged Software	0.90
7375         Information Retrieval Services         0.95           7376         Computer Facilities Management Services         0.90           7377         Computer Rental and Leasing         0.95           7378         Computer Maintenance and Repair         1.00           7379         Computer Related Services, NEC         0.90           7381         Detective, Guard, and Armored Car Services         1.00           7382         Security Systems Services         1.00           7383         News Syndicates         1.05           7384         Photofinishing Laboratories         0.95           7389         Business Services, NEC         0.95	7373	Computer Integrated Systems Design	0.90
7376         Computer Facilities Management Services         0.90           7377         Computer Rental and Leasing         0.95           7378         Computer Maintenance and Repair         1.00           7379         Computer Related Services, NEC         0.90           7381         Detective, Guard, and Armored Car Services         1.00           7382         Security Systems Services         1.00           7383         News Syndicates         1.05           7384         Photofinishing Laboratories         0.95           7389         Business Services, NEC         0.95	7374	Computer Processing and Data Preparation and Processing Services	0.95
7377 Computer Rental and Leasing         0.95           7378 Computer Maintenance and Repair         1.00           7379 Computer Related Services, NEC         0.90           7381 Detective, Guard, and Armored Car Services         1.00           7382 Security Systems Services         1.00           7383 News Syndicates         1.05           7384 Photofinishing Laboratories         0.95           7389 Business Services, NEC         0.95	7375	Information Retrieval Services	0.95
7377 Computer Rental and Leasing         0.95           7378 Computer Maintenance and Repair         1.00           7379 Computer Related Services, NEC         0.90           7381 Detective, Guard, and Armored Car Services         1.00           7382 Security Systems Services         1.00           7383 News Syndicates         1.05           7384 Photofinishing Laboratories         0.95           7389 Business Services, NEC         0.95	7376	Computer Facilities Management Services	0.90
7378 Computer Maintenance and Repair         1.00           7379 Computer Related Services, NEC         0.90           7381 Detective, Guard, and Armored Car Services         1.00           7382 Security Systems Services         1.00           7383 News Syndicates         1.05           7384 Photofinishing Laboratories         0.95           7389 Business Services, NEC         0.95	7377		0.95
7379         Computer Related Services, NEC         0.90           7381         Detective, Guard, and Armored Car Services         1.00           7382         Security Systems Services         1.00           7383         News Syndicates         1.05           7384         Photofinishing Laboratories         0.95           7389         Business Services, NEC         0.95			1.00
7381         Detective, Guard, and Armored Car Services         1.00           7382         Security Systems Services         1.00           7383         News Syndicates         1.05           7384         Photofinishing Laboratories         0.95           7389         Business Services, NEC         0.95			
7382         Security Systems Services         1.00           7383         News Syndicates         1.05           7384         Photofinishing Laboratories         0.95           7389         Business Services, NEC         0.95			
7383         News Syndicates         1.05           7384         Photofinishing Laboratories         0.95           7389         Business Services, NEC         0.95			
7384Photofinishing Laboratories0.957389Business Services, NEC0.95			
7389 Business Services, NEC 0.95		*	
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	7513	Truck Rental and Leasing, Without Drivers	1.10

SIC	SIC Description	SIC Fx				
7514	Passenger Car Rental					
7515	Passenger Car Leasing	1.10				
7519	Utility Trailer and Recreational Vehicle Rental	1.10				
7521	Automobile Parking	1.10				
7532	Top, Body, and Upholstery Repair Shops and Paint Shops	1.10				
7533	Automotive Exhaust System Repair Shops	1.10				
7534	Tire Retreading and Repair Shops	1.05				
7536	Automotive Glass Replacement Shops	1.10				
7537	Automotive Transmission Repair Shops	1.10				
7538	General Automotive Repair Shops	1.10				
7539	Automotive Repair Shops, NEC	1.10				
7542	Carwashes	1.10				
7549	Automotive Services, Except Repair and Carwashes	1.10				
7622	Radio and Television Repair Shops	1.00				
7623	Refrigeration and Air-Conditioning Services and Repair Shops	1.00				
7629	Electrical and Electronic Repair Shops, NEC	1.00				
7631	Watch, Clock, and Jewelry Repair	1.00				
7641	Reupholstery and Furniture Repair	1.00				
7692	Welding Repair	1.00				
7694	Armature Rewinding Shops	0.95				
7699	Repair Shops and Related Services, NEC	1.00				
7812	Motion Picture and Video Tape Production	0.95				
7819	Services Allied to Motion Picture Production	0.95				
7822	Motion Picture and Video Tape Distribution	0.95				
7829	Services Allied to Motion Picture Distribution	0.95				
7832	Motion Picture Theaters, Except Drive-In	0.95				
7833	Drive-In Motion Picture Theaters	0.95				
7841	Video Tape Rental	0.95				
7911	Dance Studios, Schools, and Halls	1.05				
7922	Theatrical Producers (Except Motion Picture) and Miscellaneous Theatrical Services	1.10				
7929	Bands, Orchestras, Actors, and Other Entertainers and Entertainment Groups	1.15				
7933	Bowling Centers	1.15				
7941	Professional Sports Clubs and Promoters	1.15				
7948	Racing, Including Track Operations	1.15				
7991	Physical Fitness Facilities	1.15				
7992	Public Golf Courses	1.15				
7993	Coin-Operated Amusement Devices	1.15				
7996	Amusement Parks	1.15				
7997	Membership Sports and Recreation Clubs	1.15				
7999	Amusement and Recreation Services, NEC	1.10				
8011	Offices and Clinics of Doctors of Medicine	1.15				
8021	Offices and Clinics of Dentists	1.15				
8031	Offices and Clinics of Doctors of Osteopathy	1.15				
8041	Offices and Clinics of Chiropractors	1.15				
8042	Offices and Clinics of Optometrists	1.15				
8043	Offices and Clinics of Podiatrists	1.15				
8049	Offices and Clinics of Health Practitioners, NEC	1.15				
8051	Skilled Nursing Care Facilities	1.15				
8052	Intermediate Care Facilities	1.15				
8059	Nursing and Personal Care Facilities, NEC	1.15				
8062	General Medical and Surgical Hospitals	1.15				
8063	Psychiatric Hospitals	1.15				
8069	Specialty Hospitals, Except Psychiatric	1.15				
8071	Medical Laboratories	1.05				
8072	Dental Laboratories	1.00				

	I	
SIC	SIC Description	SIC Fx
8082	Home Health Care Services	1.15
8092	Kidney Dialysis Centers	1.15
8093	Specialty Outpatient Facilities, NEC	1.15
8099	Health and Allied Services, NEC	1.05
8111	Legal Services	0.95
8211	Elementary and Secondary Schools	1.05
8221	Colleges, Universities, and Professional Schools	1.05
8222	Junior Colleges and Technical Institutes	1.05
8231	Libraries	0.90
8243	Data Processing Schools	0.95
8244	Business and Secretarial Schools	0.95
8249	Vocational Schools, NEC	0.95
8299	Schools and Educational Services, NEC	0.95
8322	Individual and Family Social Services	1.00
8331	Job Training and Vocational Rehabilitation Services	1.00
8351	Child Day Care Services	1.00
8361	Residential Care	1.15
8399	Social Services, NEC	1.00
8412	Museums and Art Galleries	1.05
8422	Arboreta and Botanical or Zoological Gardens	1.05
8611	Business Associations	1.15
8621	Professional Membership Organizations	1.15
8631	Labor Unions and Similar Labor Organizations	1.15
8641	Civic, Social, and Fraternal Associations	1.15
8651	Political Organizations	1.15
8661	Religious Organizations	1.15
8699	Membership Organizations, NEC	1.10
8711	Engineering Services	0.90
8712	Architectural Services	0.90
8713	Surveying Services	0.90
8721	Accounting, Auditing, and Bookkeeping Services	0.90
8731	Commercial Physical and Biological Research	0.95
8732	Commercial Economic, Sociological, and Educational Research	0.95
8733	Noncommercial Research Organizations	0.95
8734	Testing Laboratories	0.90
8741	Management Services	0.95
8742	Management Consulting Services	0.90
8743	Public Relations Services	1.05
8744	Facilities Support Management Services	0.95
8748	Business Consulting Services, NEC	0.90
8811	Private Households	1.15
8999	Services, NEC	0.95
9111	Executive Offices	1.15
9121	Legislative Bodies	1.15
9131	Executive and Legislative Offices, Combined	
9199		1.15
	General Government, NEC	1.15
9211	Courts  Police Protection	1.15
9221	Police Protection	1.15
9222	Legal Counsel and Prosecution	1.15
9223	Correctional Institutions	1.15
9224	Fire Protection	1.15
9229	Public Order and Safety, NEC	1.15
9311	Public Finance, Taxation, and Monetary Policy	1.15
9411	Administration of Educational Programs	1.15
9431	Administration of Public Health Programs	1.15

#### Appendix A

SIC	SIC Description	SIC Fx
9441	Administration of Social, Human Resource and Income Maintenance Programs	1.15
9451	Administration of Veterans' Affairs, Except Health Insurance	1.15
9511	Air and Water Resource and Solid Waste Management	1.15
9512	Land, Mineral, Wildlife, and Forest Conservation	1.15
9531	Administration of Housing Programs	1.15
9532	Administration of Urban Planning and Community and Rural Development	1.15
9611	Administration of General Economic Programs	1.15
9621	Regulation and Administration of Transportation Programs	1.10
9631	Regulation and Administration of Communications, Electric, Gas, and Other Utilities	1.15
9641	Regulation of Agricultural Marketing and Commodities	1.15
9651	Regulation, Licensing, and Inspection of Miscellaneous Commercial Sectors	1.15
9661	Space Research and Technology	1.15
9711	National Security	1.15
9721	International Affairs	1.15

Demographic Adjustment Factors									
					Male				
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T
Age	S	S	S	D	D	PC	F	F	F
0 - 24	0.3395	0.3395	0.3395	1.2591	1.3470	1.1866	1.7344	2.5299	2.6538
25 - 29	0.4068	0.4068	0.4068	1.3562	1.4945	1.2398	2.0644	2.6348	2.7746
30 - 34	0.4978	0.4978	0.4978	1.4225	1.6405	1.3087	2.3544	2.6995	2.8419
35 - 39	0.6108	0.6108	0.6108	1.4834	1.7633	1.4269	2.4629	2.6882	2.8284
40 - 44	0.7567	0.7567	0.7567	1.6802	1.9887	1.5347	2.5672	2.7667	2.8966
45 - 49	0.9659	0.9659	0.9659	2.0775	2.3412	1.7290	2.8084	3.0605	3.1845
50 - 54	1.3238	1.3238	1.3238	2.7038	2.8719	2.0546	3.1881	3.5356	3.6443
55 - 59	1.6963	1.6963	1.6963	3.3593	3.4471	2.3802	3.5925	4.0303	4.1194
60 - 64	2.2284	2.2284	2.2284	4.1862	4.2312	2.9050	4.2571	4.6220	4.6850
65 - 199	3.0976	3.0976	3.0976	5.4747	5.4928	3.8257	5.4856	5.6214	5.8211

					Female				
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T
Age	S	S	S	D	D	PC	F	F	F
0 - 24	0.6814	0.6814	0.6814	1.4047	1.0665	1.7429	1.6468	2.2494	2.2447
25 - 29	0.9275	0.9275	0.9275	1.5599	1.3805	1.8797	1.9704	2.4575	2.5646
30 - 34	1.0772	1.0772	1.0772	1.6990	1.6348	1.9834	2.2917	2.6103	2.7539
35 - 39	1.0984	1.0984	1.0984	1.7268	1.8380	1.9518	2.3761	2.6164	2.7916
40 - 44	1.1528	1.1528	1.1528	1.8389	2.1320	1.9242	2.4839	2.7437	2.9431
45 - 49	1.3235	1.3235	1.3235	2.2498	2.6149	2.0506	2.7930	3.1288	3.3473
50 - 54	1.5560	1.5560	1.5560	2.8582	3.1632	2.2432	3.1900	3.6044	3.8262
55 - 59	1.8065	1.8065	1.8065	3.5479	3.7601	2.4398	3.6957	4.1750	4.3776
60 - 64	2.1569	2.1569	2.1569	4.3871	4.5268	2.7642	4.4182	4.7749	5.0278
65 - 199	2.6198	2.6198	2.6198	5.4825	5.5676	3.3491	5.4819	5.4797	6.4472

Average Contract Size									
Ī	Male								
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T
Age	S	S	S	D	D	PC	F	F	F
0 - 24	1.000	1.000	1.000	2.000	2.000	2.143	2.521	3.389	3.438
25 - 29	1.000	1.000	1.000	2.000	2.000	2.415	2.944	3.704	3.758
30 - 34	1.000	1.000	1.000	2.000	2.000	2.656	3.456	3.996	4.071
35 - 39	1.000	1.000	1.000	2.000	2.000	2.851	3.779	4.183	4.280
40 - 44	1.000	1.000	1.000	2.000	2.000	2.840	3.793	4.200	4.297
45 - 49	1.000	1.000	1.000	2.000	2.000	2.743	3.544	4.072	4.151
50 - 54	1.000	1.000	1.000	2.000	2.000	2.580	3.060	3.825	3.873
55 - 59	1.000	1.000	1.000	2.000	2.000	2.417	2.548	3.583	3.607
60 - 64	1.000	1.000	1.000	2.000	2.000	2.375	2.233	3.462	3.460
65 - 199	1.000	1.000	1.000	2.000	2.000	2.500	2.114	3.444	3.500

					Female				
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T
Age	S	S	S	D	D	PC	F	F	F
0 - 24	1.000	1.000	1.000	2.000	2.000	2.227	2.405	3.417	3.500
25 - 29	1.000	1.000	1.000	2.000	2.000	2.415	2.726	3.583	3.706
30 - 34	1.000	1.000	1.000	2.000	2.000	2.674	3.178	3.819	3.972
35 - 39	1.000	1.000	1.000	2.000	2.000	2.816	3.425	3.948	4.147
40 - 44	1.000	1.000	1.000	2.000	2.000	2.750	3.355	3.907	4.084
45 - 49	1.000	1.000	1.000	2.000	2.000	2.602	3.091	3.773	3.904
50 - 54	1.000	1.000	1.000	2.000	2.000	2.433	2.698	3.565	3.638
55 - 59	1.000	1.000	1.000	2.000	2.000	2.259	2.316	3.341	3.368
60 - 64	1.000	1.000	1.000	2.000	2.000	2.143	2.093	3.143	3.167
65 - 199	1.000	1.000	1.000	2.000	2.000	2.500	2.129	3.333	3.500

The demographic factor input into Exhibit A of the Experience Rating Formula is determined by dividing the average subscriber demographic factor by the weighted average number of members per contract (using the demographic factors and average contract size from the tables above).

## Appendix C

## HRA/HSA Deductible Funding Adjustment Factors

Single	51%-75%	% Funding	76%-100% Funding		
Deductible	HRA	HSA	HRA	HSA	
\$1,000	1.20%	0.60%	2.40%	1.20%	
\$1,250	1.30%	0.70%	2.60%	1.40%	
\$1,500	1.30%	0.80%	2.70%	1.60%	
\$1,750	1.40%	0.90%	2.80%	1.80%	
\$2,000	1.50%	1.00%	2.90%	2.00%	
\$2,250	1.90%	1.10%	3.70%	2.20%	
\$2,500	2.30%	1.20%	4.50%	2.40%	
\$2,750	2.70%	1.30%	5.30%	2.70%	
\$3,000	3.10%	1.50%	6.10%	2.90%	
\$3,250	3.10%	1.40%	6.10%	2.80%	
\$3,500	3.10%	1.30%	6.10%	2.70%	
\$3,750	3.10%	1.30%	6.10%	2.60%	
\$4,000	3.10%	1.20%	6.10%	2.40%	
\$4,250	2.90%	1.20%	5.90%	2.30%	
\$4,500	2.80%	1.10%	5.70%	2.20%	
\$4,750	2.70%	1.00%	5.40%	2.10%	
\$5,000	2.60%	1.00%	5.20%	2.00%	



# **MVP** Health Care, Inc.

Article 42 Experience Rating Formula EPO, PPO, HDEPO, HDPPO, and POS Products For Employer Groups with 51+ Subscribers Effective 1/01/14

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### **Exhibits**

Exhibit A. Experience Rating Template

**Exhibit B.** Multi-period adjustment factor calculation

**Exhibit C.** Loading Factors

## **INTRODUCTION**

MVP Health Insurance Company ("MVP") sells Experience Rated EPO, PPO, HDEPO, HDPPO, POS and Indemnity Article 42 products to employer groups with 51 or more eligible employees on either a Prospective experience rating basis or a Retrospective experience rating basis. In addition, a Minimum Premium Funding arrangement is available via a rider.

MVP's large group rating formula has three parts. Part 1 develops a group specific manual pure premium. Part 2 develops a pure premium based on the group's actual claims experience. Part 3 blends the two using credibility factors and then develops the group's premium rates. Exhibits A-C illustrate the calculation from start to finish and this document provides a description of each component. The actual factors used in the calculation are contained in a separate Experience Rating Addendum filing.

The addendum filing and the factors contained within will be reviewed and adjusted annually or as necessary. Whenever possible, the rating factors will be developed using MVP historical experience and will be normalized to MVP's population.

## **II: MANUAL PURE PREMIUM CALCULATION**

Part 1 of the formula is the calculation of the group specific manual pure premium, or adjusted Manual Pure Premium.

- 1. *Manual Pure Premium* The Manual Pure Premium rate table can be found in the Experience Rating Addendum. These rates reflect the expected claim cost for the book of business for each benefit offering for the rating period.
- 2. *Industry Factor* A factor to adjust for the group's specific industry. The industry factor table can be found in the Experience Rating Addendum.
- 3. **Demographic Factor** A factor to adjust for the group's specific demographic makeup. For the purpose of calculating the demographic adjustment factor, any employees or retirees who have Medicare as their primary coverage are excluded from the census. The demographic tables can be found in the Experience Rating Addendum.
- 4. **Area Factor** A factor to adjust for the location of the groups employees across MVP's service area. The factor reflects the weighted average area factor from the Area Factor Table found in the Experience Rating Addendum using employee census at the time of the quote.
- 5. *Manual Group Risk Assessment Factor* Rating factors to reflect specific characteristics of the group. See the Experience Rating Addendum for the applicable factors.
- 6. *HRA/HSA Funding Load Factor* The additional risk charge applies when a group funds a plan deductible. The charge is intended to account for the anticipated increase in utilization of services due to the resulting 'first dollar' coverage provided. See the Experience Rating Addendum for the applicable factors.
- 7. *Adjusted Manual Pure Premium* The product of 1 through 6 above. This is the non-credible portion of the group's premium calculation.

### III: EXPERIENCE PURE PREMIUM CALCULATION

For existing MVP groups, historical paid claim experience will be used. The underwriter will typically use the most recent 12 months of data with 3 months run-off. There may be instances where more or less data is available. It will be reviewed to determine appropriateness and credibility.

For groups new to MVP, historical paid claim information will be used if it is determined to be credible and appropriate. The data will be adjusted whenever possible to reflect differences in products and benefits being quoted and for differences in provider contracting and medical management. Any adjustments to the data will be documented in the group's rating file. If MVP is not satisfied with the historical paid claim data received, the Adjusted Manual Pure Premium will be used for the first policy year.

#### PRIMARY INPUTS

- Experience Period Start Date The first date of the experience data, based on date of service.
- Experience Period End Date The last date of the experience data, based on the date of service.
- Paid Through Date The date the claims in the experience period are paid through. This is used to determine the appropriate IBNR completion factor to adjust claims.
- Midpoint of the Experience Period Middle date of the period start date and the period end date

**Product Reflected in the experience** – The product previously offered and reflected in the experience. For MVP renewal groups, the benefits are known in detail. For new groups, MVP may have limited benefit detail. When applicable, adjustments to claim information will be determined based on this information.

**Product in the rate quote** – The product and benefits being quoted. All products quoted will have approved rates on file with the New York DOI.

*Member Months* – The member months for the experience period.

*Out-of-Area Subscribers* – The number of subscribers who are living outside of the MVP service areas (NY service areas as well as VT and NH).

#### CLAIM INFORMATION

- 1. Date of Service Paid Claims The total claims paid for claims incurred in the experience period prior to adjusting for large claims and incurred but not reported claims.
- **2.** Composite Completion Factor Adjustment The factor used to complete paid claims. The completion factor depends on the length of the experience period and the number of months paid after the end of the experience period (or "claims runoff").
- **3.** *Incurred Claims* The projected total incurred claim cost for the group, adjusted for unpaid claims.
- **4.** Other non Fee for Service medical expenses The medical expenses associated with items like Capitation arrangements, Wellness Reward programs and Provider Incentive programs.
- 5. *Pooling Level* The pooling level (attachment point) for the group. (See Experience Rating Addendum for details)
- **6.** Actual Large Claims (excess over pooling level) The claim amount in excess of the attachment point for all applicable claims in the experience period.
- 7. **Pharmacy Rebate Factor** A factor to reflect pharmacy rebates received from MVP's Pharmacy Benefit Manager. This represents an average percentage adjustment for MVP's Rx community pool and is only applied to Rx costs. See Experience Rating Addendum for details.
- 8. Incurred Claims less Large Claims The total Incurred Claims less the Large Claims.
- 9. Trend factor to midpoint of Projection Period The trend rate based on the start and end date of the experience period and the renewal rating period. Annual Trend factors are filed in the Experience Rating Addendum.
- 10. Trended Net Claims The Incurred Claims less Large Claims multiplied by the trend factor.
- 11. Trended pmpm Net Claims The Trended Net Claims divided by the member month exposure for the experience period.

#### EXPERIENCE ADJUSTMENTS

12. Demographic Factor (Carrier Replacement Only) – In the event MVP is requested to provide an experience rate for the entire group, a demographic adjustment may be warranted. If MVP is offered on a slice basis and the quote is for full carrier

replacement, MVP may adjust their own experience to reflect the demographics of the entire group. If claims experience is obtained for the rest of the group then that will be used instead. See the Experience Rating Addendum for the demographic factors.

13. Prior Period Adjustment Factor – In most cases, the underwriter will be looking at the most recent 12 months of a group's experience with 3 months of runoff. However, there may be instances where the underwriter will look at another claim period for the group and combine it with the most recent experience period. An example of this may be if a group had an unusually high number of large claims in the current period, the underwriter could look at the prior period to evaluate the large claim history. In the event the prior period history is very different, the underwriter could dampen the impact of the extraordinary large claims by blending the two periods together.

The calculation of this adjustment factor is shown in Exhibit B. The calculation of the Adjusted pmpm Net Claim amount is done in the same manner as in Exhibit A for the current experience period (Period 1) and is repeated for the prior experience period as well (Period 2). A weighted average of the two is then computed based on Period Weights assumed by the underwriter. The average pmpm is divided by the Period 1 pmpm to derive the Period Period Adjustment Factor.

<u>The Period weight</u> is the amount of weight given to each period. See the Experience Rating Addendum for details.

- 14. Network Efficiency Factor An adjustment to reflect differences in network providers, contractual provider reimbursement rates, gatekeeper vs. no gatekeeper, and referral vs. open access between the experience period data and the product being quoted. The calculation of any adjustment to the paid claims will be documented in the group file. See Experience Rating Addendum for details.
- 15. Benefit Adjustment An adjustment to reflect material differences between the benefits inherent in the groups historical paid claim experience and the benefits being proposed in the quote. The factor will be calculated and applied separately to the Medical vs. the Prescription Drug claims. The calculation of any adjustment to the paid claims will be documented in the group file. See Experience Rating Addendum for details
- 16. Pooling Charge % The load applicable to the pooling level selected. See experience rating addendum or details. This adjustment does not apply to Rx claims.
- 17. Adjusted pmpm Net Claims The net incurred claims after applying the experience adjustments.

- 18. Covered Lives Assessment (CLA) The amount paid for the Covered Lives Assessment. See Experience Rating Addendum, Covered Lives Assessment/Indigent Care Section for detail. This does not apply to Rx claims.
- 19. Indigent Care The amount paid to the State Public Goods Pool. This does not apply to Rx claims. See Experience Rating Addendum for detail. This does not apply to Rx claims.
- **20.** Experience Pure Premium Equal to the Adjusted pmpm Net Claims multiplied by the Prior Period Adjustment Factor, if applicable plus the pmpm CLA and Indigent Care expenses.

## IV: EMPLOYER SPECIFIC PREMIUM RATES

The results of Sections II and III above are blended together using credibility factors to determine the blended pure premium. Final adjustments, explained below, are then applied to arrive at the pure premium for the group. The premiums for the group's specific tier structure being quoted are then derived from this.

### BLENDING OF EXPERIENCE PURE PREMIUM AND ADJUSTED MANUAL PURE PREMIUM

- 1. Adjusted Manual Pure Premium Section II, line 7
- 2. Experience Pure Premium Section III, line 20
- 3. Experience Credibility Weight The weight assigned to the Experience Pure Premium based on the member months from the experience period. See the Experience Rate Addendum for the applicable credibility table.
- **4. Blended Pure Premium** The weighted average of the Adjusted Manual Pure Premium and the Experience Pure Premium based on the credibility assigned to the group.
- 5. Group Risk Assessment Factor Rating factors to reflect specific characteristics of the group. See the Experience Rating Addendum for the applicable factors.
- 6. Retrospective Financial Underwriting Factor The additional risk charge applied when the group is retrospectively experience rating. See the Experience Rating Addendum for the applicable factors.
- 7. Network Access Fee In the event the group has members who live outside of MVP's service area, MVP's rental network assesses an out-of-network access fee. The access fee is charged per OOA subscriber and then translated into a pmpm fee based on the group's total membership. See the Experience Rating Addendum for the network access fee.
- 8. Retention The expense loads added to pure premium to cover general administrative fees, bad debt, risk charges, broker fees, net reinsurance, etc. See Experience Rating Addendum for details.
- 9. **Premium Tax** The amount of premium tax. It is a percentage of premium and shown as a pmpm value. See Retention section of Experience Rating Addendum for details on the Premium Tax.
- **10. Group Required Pure Premium**  $-(4 \times 5 \times 6) + 7 + 8 + 9$

#### PREMIUM RATE DEVELOPMENT

- 11. Employer Specific Loading Factor Converts the Group Specific Pure Premium to Single, Double, and Family premiums. A group can choose a two-tier, three-tier, or four-tier billing structure. A group specific Step-Up Factor is calculated using the group census and the group's desired load ratios. Exhibit C illustrates the calculation of premium conversion factors.
  - If MVP doesn't have credible census information for the group the premium conversion factors from the applicable community rate filing will be used.
- 12. Final Premium Rates Simply 10 x 11. When more than one plan is offered to an employer, the rates for each plan are developed in a consistent manner as described here. In the case where the employer's own claim's experience is being used to develop the premium rates the actual claims are allocated back to the individual products based on the expected cost of each benefit plan.

Renewal Rate Cap Guarantee – A maximum renewal increase (cap) may be offered to select employer groups at point of sale for a new group or upon renewal for an existing group. If a cap is offered, the group's next renewal premium derived via this formula will be constrained by the maximum agreed upon renewal increase. A cap will be considered only for groups with a minimum of 100 enrolled subscribers and where MVP is the only carrier offering health insurance to the group. The group must have 2 years of claim history available for review in the rate setting, regardless of whether it is a new or existing case and there are no ongoing large claimants. Groups that meet these selection criteria will be considered on a case by case basis for the cap offer. Not every group that meets these criteria will be offered a renewal increase cap. The maximum renewal increase offered will be at least equal to the projected trend rate used in the rate setting plus some margin. The amount of the margin will depend on the risk characteristics of the group.

## V: RETROSPECTIVE EXPERIENCE RATE ACCOUNTING

All Retrospectively rated groups will pay a risk charge above the standard retention expenses associated with Prospectively rated groups. This risk charge is outlined in the Experience Rating Addendum filed under separate cover and updated annually.

The Underwriting gain or loss for each retrospectively rated large group is determined annually using the prior policy years' incurred claim expense and 3 months of paid claim run out plus an additional amount for assumed IBNR claims.

To determine if the group is in a gain or loss position the actual premium collected over the policy year is compared to the actual incurred claims (including an estimate for IBNR) plus the pmpm fee for service medical claim expenses and non claim expenses from the group's premium rate development for that policy year. The actual incurred claims used will be net of any individual member claims over the pooling point purchased by the group for that policy year.

The group is in a gain position if the actual premium collected is greater than the sum of the estimated total incurred claims, the non fee for service medical expenses and the non claim expenses. If not, the group is in a loss position. Underwriting gains, or a portion of, are returned to the group. Underwriting losses, depending on the group contract, will either be the groups or MVP's responsibility.

# VII: MINIMUM PREMIUM FUNDING ARRANGEMENT

An employer group can use Minimum Premium Funding by attaching a Minimum Premium Funding Arrangement (MPFA) rider to the group contract. MVP will utilize the large group formula to establish the Claims Liability Rate and other items in the MPFA rider. Exhibit A, Section V. shows the calculations necessary to complete the MPFA rider.

- 1. Final Premium Rates The final rates as determined using the MVP Large Group formula.
- **2.** *Retention Rate* The amount of retention included in the Final Premium Rates. The group is billed separately for retention charges.
- 3. Claims Liability Rate (CLR) Line 1 minus Line 2, or the premium rates without retention.
- **4.** Claims Fluctuation Margin Addendum value. Also sometimes referred to as the Minimum Premium "Risk Corridor", the amount of risk over the claims projection to be absorbed by the employer group. The amount of risk assumption will vary by group size and risk characteristics of the group.
- 5. Maximum Monthly Premium Liability (MPL) Line 3 x Line 4 x the number of subscribers in each premium tier for the month. The MPL will be used to determine any monthly gain or loss by comparing against actual claims in the month. Over the contract period, the cumulative gain or loss is determined by comparing the cumulative MPT to the cumulative actual claims paid. Settlements of gains and losses will be described in the MPFA rider language.

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# **CERTIFICATION**

I believe the rating formula described herein is consistent with industry norms, follows sound actuarial and underwriting principals and the rating factors used and documented in the Experience Rating Addendum are reasonable relative to MVP's book of business and industry norms.

I have reviewed the provisions of Vermont Insurance Law. It is my opinion that this rating formula complies with the requirements of those provisions.

Kathleen Fish, FSA, MAAA

Kalkleen Sil

01/21/2014

Date

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Large Group Historical Medical (	Claims Summary	/ - EPO/PPO
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	İ						Rolling 12 Medical Paid			
Rolling 12 End	Medical Claim Expense >	Medical Claim	Medical Allowed -	Member	Claims > \$100k as	Rolling 12 Medical	Trend Removing High	Rolling 12 Allowed -	Rolling 12	Paid To Allowed
Date	\$100k PMPM	Expense PMPM	COB PMPM	Months	% of Total Claims	Claim Expense Trend	Cost Claims	COB Trend	Membership Change	Ratio
201107	\$5.69	\$281.92	\$324.52	45,737	2.0%	N/A	N/A	N/A	N/A	86.9%
201108	\$8.91	\$283.06	\$327.01	44,038	3.1%	N/A	N/A	N/A	N/A	86.6%
201109	\$9.42	\$281.84	\$326.98	42,328	3.3%	N/A	N/A	N/A	N/A	86.2%
201110	\$10.34	\$278.67	\$324.87	40,435	3.7%	N/A	N/A	N/A	N/A	85.8%
201111	\$11.93	\$283.48	\$330.95	38,527	4.2%	N/A	N/A	N/A	N/A	85.7%
201112	\$21.59	\$293.16	\$342.38	36,564	7.4%	N/A	N/A	N/A	N/A	85.6%
201201	\$23.00	\$290.50	\$341.42	35,731	7.9%	N/A	N/A	N/A	N/A	85.1%
201202	\$24.20	\$297.11	\$348.04	35,684	8.1%	N/A	N/A	N/A	N/A	85.4%
201203	\$22.92	\$301.73	\$352.89	35,622	7.6%	N/A	N/A	N/A	N/A	85.5%
201204	\$25.80	\$304.90	\$356.11	35,570	8.5%	N/A	N/A	N/A	N/A	85.6%
201205	\$23.83	\$303.53	\$355.36	35,552	7.9%	N/A	N/A	N/A	N/A	85.4%
201206	\$24.47	\$300.86	\$353.55	35,414	8.1%	N/A	N/A	N/A	N/A	85.1%
201207	\$25.21	\$306.77	\$360.69	35,077	8.2%	8.8%	1.9%	11.1%	-23.3%	85.1%
201208	\$22.57	\$306.53	\$360.93	34,695	7.4%	8.3%	3.6%	10.4%	-21.2%	84.9%
201209	\$31.00	\$323.27	\$378.77	34,313	9.6%	14.7%	7.3%	15.8%	-18.9%	85.3%
201210	\$43.70	\$343.19	\$400.21	34,091	12.7%	23.2%	11.6%	23.2%	-15.7%	85.8%
201211	\$54.24	\$350.35	\$407.08	33,825	15.5%	23.6%	9.0%	23.0%	-12.2%	86.1%
201212	\$44.83	\$341.66	\$397.99	33,593	13.1%	16.5%	9.3%	16.2%	-8.1%	85.8%
201301	\$43.73	\$339.30	\$399.49	34,636	12.9%	16.8%	10.5%	17.0%	-3.1%	84.9%
201302	\$42.48	\$326.76	\$389.37	35,570	13.0%	10.0%	4.2%	11.9%	-0.3%	83.9%
201303	\$42.56	\$315.51	\$379.43	36,268	13.5%	4.6%	-2.1%	7.5%	1.8%	83.2%
201304	\$38.77	\$312.39	\$379.57	36,958	12.4%	2.5%	-2.0%	6.6%	3.9%	82.3%
201305	\$37.17	\$306.19	\$374.10	37,869	12.1%	0.9%	-3.8%	5.3%	6.5%	81.8%
201306	\$36.09	\$303.56	\$371.52	38,846	11.9%	0.9%	-3.2%	5.1%	9.7%	81.7%
201307	\$34.80	\$295.77	\$363.92	39,762	11.8%	-3.6%	-7.3%	0.9%	13.4%	81.3%
	•				•					

	Í				Ī		Rolling 12 Medical Paid			
Rolling 12 End	Medical Claim Expense >	Medical Claim	Medical Allowed -	Member	Claims > \$100k as	Rolling 12 Medical	Trend Removing High	Rolling 12 Allowed -	Rolling 12	Paid To Allowed
Date	\$100k PMPM	Expense PMPM	СОВ РМРМ	Months	% of Total Claims	Claim Expense Trend	Cost Claims	COB Trend	Membership Change	Ratio
201107	\$20.69	\$250.38	\$335.63	111,239	8.3%	N/A	N/A	N/A	N/A	74.6%
201108	\$21.35	\$250.91	\$335.91	109,848	8.5%	N/A	N/A	N/A	N/A	74.7%
201109	\$21.30	\$252.54	\$337.52	108,448	8.4%	N/A	N/A	N/A	N/A	74.8%
201110	\$21.57	\$252.04	\$336.86	107,044	8.6%	N/A	N/A	N/A	N/A	74.8%
201111	\$22.82	\$249.95	\$334.55	105,680	9.1%	N/A	N/A	N/A	N/A	74.7%
201112	\$24.20	\$248.97	\$334.80	104,328	9.7%	N/A	N/A	N/A	N/A	74.4%
201201	\$21.88	\$249.51	\$336.09	102,253	8.8%	N/A	N/A	N/A	N/A	74.2%
201202	\$21.26	\$253.16	\$341.15	99,960	8.4%	N/A	N/A	N/A	N/A	74.2%
201203	\$20.79	\$252.21	\$339.08	97,627	8.2%	N/A	N/A	N/A	N/A	74.4%
201204	\$19.13	\$246.93	\$334.32	95,473	7.7%	N/A	N/A	N/A	N/A	73.9%
201205	\$18.57	\$247.17	\$335.88	93,449	7.5%	N/A	N/A	N/A	N/A	73.6%
201206	\$16.61	\$243.96	\$332.70	91,258	6.8%	N/A	N/A	N/A	N/A	73.3%
201207	\$11.27	\$237.58	\$327.16	89,529	4.7%	-5.1%	-1.5%	-2.5%	-19.5%	72.6%
201208	\$12.36	\$240.18	\$330.46	87,775	5.1%	-4.3%	-0.8%	-1.6%	-20.1%	72.7%
201209	\$12.35	\$236.64	\$326.20	86,004	5.2%	-6.3%	-3.0%	-3.4%	-20.7%	72.5%
201210	\$11.84	\$235.90	\$326.32	84,240	5.0%	-6.4%	-2.8%	-3.1%	-21.3%	72.3%
201211	\$12.62	\$234.84	\$326.53	82,457	5.4%	-6.0%	-2.2%	-2.4%	-22.0%	71.9%
201212	\$11.32	\$229.51	\$321.44	80,734	4.9%	-7.8%	-2.9%	-4.0%	-22.6%	71.4%
201301	\$11.29	\$230.98	\$321.80	78,053	4.9%	-7.4%	-3.5%	-4.2%	-23.7%	71.8%
201302	\$10.87	\$229.47	\$318.75	75,580	4.7%	-9.4%	-5.7%	-6.6%	-24.4%	72.0%
201303	\$12.52	\$228.86	\$317.95	73,075	5.5%	-9.3%	-6.5%	-6.2%	-25.1%	72.0%
201304	\$14.65	\$231.64	\$319.97	70,601	6.3%	-6.2%	-4.7%	-4.3%	-26.1%	72.4%
201305	\$14.40	\$225.87	\$313.23	67,757	6.4%	-8.6%	-7.5%	-6.7%	-27.5%	72.1%
201306	\$12.96	\$222.31	\$310.60	64,979	5.8%	-8.9%	-7.9%	-6.6%	-28.8%	71.6%
201307	\$11.92	\$222.40	\$311.42	62,606	5.4%	-6.4%	-7.0%	-4.8%	-30.1%	71.4%

Large Group Historical Medical Claims Summary - HDHP

#### Large Group Historical Medical Claims Summary - AR42 Total

	Ī				I		Rolling 12 Medical Paid			
Rolling 12 End	Medical Claim Expense >	Medical Claim	Medical Allowed -	Member	Claims > \$100k as	Rolling 12 Medical	Trend Removing High		Rolling 12	Paid To Allowed
Date	\$100k PMPM	Expense PMPM	СОВ РМРМ	Months	% of Total Claims	Claim Expense Trend	Cost Claims	COB Trend	Membership Change	Ratio
201107	\$16.32	\$259.57	\$332.39	156,976	6.3%	N/A	N/A	N/A	N/A	78.1%
201108	\$17.79	\$260.11	\$333.36	153,886	6.8%	N/A	N/A	N/A	N/A	78.0%
201109	\$17.97	\$260.77	\$334.56	150,776	6.9%	N/A	N/A	N/A	N/A	77.9%
201110	\$18.49	\$259.34	\$333.57	147,479	7.1%	N/A	N/A	N/A	N/A	77.7%
201111	\$19.91	\$258.91	\$333.59	144,207	7.7%	N/A	N/A	N/A	N/A	77.6%
201112	\$23.52	\$260.44	\$336.76	140,892	9.0%	N/A	N/A	N/A	N/A	77.3%
201201	\$22.17	\$260.13	\$337.47	137,984	8.5%	N/A	N/A	N/A	N/A	77.1%
201202	\$22.03	\$264.72	\$342.96	135,644	8.3%	N/A	N/A	N/A	N/A	77.2%
201203	\$21.36	\$265.45	\$342.78	133,249	8.0%	N/A	N/A	N/A	N/A	77.4%
201204	\$20.94	\$262.66	\$340.24	131,043	8.0%	N/A	N/A	N/A	N/A	77.2%
201205	\$20.02	\$262.70	\$341.25	129,001	7.6%	N/A	N/A	N/A	N/A	77.0%
201206	\$18.80	\$259.87	\$338.53	126,672	7.2%	N/A	N/A	N/A	N/A	76.8%
201207	\$15.19	\$257.06	\$336.60	124,606	5.9%	-1.0%	-0.6%	1.3%	-20.6%	76.4%
201208	\$15.25	\$258.98	\$339.09	122,470	5.9%	-0.4%	0.6%	1.7%	-20.4%	76.4%
201209	\$17.67	\$261.35	\$341.19	120,317	6.8%	0.2%	0.4%	2.0%	-20.2%	76.6%
201210	\$21.02	\$266.81	\$347.60	118,331	7.9%	2.9%	2.1%	4.2%	-19.8%	76.8%
201211	\$24.73	\$268.44	\$349.96	116,282	9.2%	3.7%	2.0%	4.9%	-19.4%	76.7%
201212	\$21.16	\$262.46	\$343.93	114,327	8.1%	0.8%	1.8%	2.1%	-18.9%	76.3%
201301	\$21.26	\$264.27	\$345.68	112,689	8.0%	1.6%	2.1%	2.4%	-18.3%	76.4%
201302	\$20.99	\$260.61	\$341.35	111,150	8.1%	-1.6%	-1.3%	-0.5%	-18.1%	76.3%
201303	\$22.48	\$257.60	\$338.34	109,343	8.7%	-3.0%	-3.7%	-1.3%	-17.9%	76.1%
201304	\$22.94	\$259.38	\$340.45	107,559	8.8%	-1.2%	-2.2%	0.1%	-17.9%	76.2%
201305	\$22.57	\$254.66	\$335.06	105,626	8.9%	-3.1%	-4.4%	-1.8%	-18.1%	76.0%
201306	\$21.62	\$252.71	\$333.39	103,825	8.6%	-2.8%	-4.1%	-1.5%	-18.0%	75.8%
201307	\$20.81	\$250.90	\$331.81	102,368	8.3%	-2.4%	-4.9%	-1.4%	-17.8%	75.6%

Large Group	Historical	Rx Claims	Summary	<ul> <li>EPO/PPO</li> </ul>
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Rolling 12 End	Í			Rolling 12 Rx Claim	Rolling 12 Rx Allowed	Rolling 12 Membership	
Date	Rx Claim Expense PMPM	Rx Allowed PMPM	Member Months	Expense Trend	Trend	Change	Paid To Allowed Ratio
201107	\$51.12	\$64.23	45,513	N/A	N/A	N/A	79.6%
201108	\$51.77	\$64.78	43,829	N/A	N/A	N/A	79.9%
201109	\$51.84	\$64.73	42,133	N/A	N/A	N/A	80.1%
201110	\$52.36	\$65.15	40,258	N/A	N/A	N/A	80.4%
201111	\$53.71	\$66.48	38,368	N/A	N/A	N/A	80.8%
201112	\$52.98	\$65.42	36,423	N/A	N/A	N/A	81.0%
201201	\$52.49	\$64.53	35,578	N/A	N/A	N/A	81.3%
201202	\$53.01	\$65.01	35,558	N/A	N/A	N/A	81.5%
201203	\$52.82	\$64.72	35,507	N/A	N/A	N/A	81.6%
201204	\$53.02	\$64.78	35,461	N/A	N/A	N/A	81.8%
201205	\$52.88	\$64.55	35,443	N/A	N/A	N/A	81.9%
201206	\$52.33	\$63.81	35,305	N/A	N/A	N/A	82.0%
201207	\$52.45	\$63.89	34,963	2.6%	-0.5%	-23.2%	82.1%
201208	\$51.68	\$63.04	34,577	-0.2%	-2.7%	-21.1%	82.0%
201209	\$51.05	\$62.31	34,191	-1.5%	-3.7%	-18.8%	81.9%
201210	\$51.66	\$62.84	33,962	-1.4%	-3.5%	-15.6%	82.2%
201211	\$50.97	\$61.93	33,689	-5.1%	-6.8%	-12.2%	82.3%
201212	\$50.93	\$61.76	33,450	-3.9%	-5.6%	-8.2%	82.5%
201301	\$49.90	\$61.02	34,486	-4.9%	-5.4%	-3.1%	81.8%
201302	\$48.67	\$59.83	35,428	-8.2%	-8.0%	-0.4%	81.4%
201303	\$47.52	\$58.71	36,135	-10.0%	-9.3%	1.8%	80.9%
201304	\$46.62	\$57.80	36,835	-12.1%	-10.8%	3.9%	80.7%
201305	\$46.44	\$57.58	37,757	-12.2%	-10.8%	6.5%	80.7%
201306	\$45.88	\$56.90	38,745	-12.3%	-10.8%	9.7%	80.6%
201307	\$45.29	\$56.25	39,677	-13.7%	-12.0%	13.5%	80.5%

#### Large Group Historical Rx Claims Summary - HDHP

Rolling 12 End	1			Rolling 12 Rx Claim	Rolling 12 Rx Allowed	Rolling 12 Membership	
Date	Rx Claim Expense PMPM	Rx Allowed PMPM	Member Months	Expense Trend	Trend	Change	Paid To Allowed Ratio
201107	\$26.86	\$48.60	111,239	N/A	N/A	N/A	55.3%
201108	\$27.00	\$48.67	109,848	N/A	N/A	N/A	55.5%
201109	\$27.12	\$48.70	108,448	N/A	N/A	N/A	55.7%
201110	\$27.11	\$48.66	107,044	N/A	N/A	N/A	55.7%
201111	\$26.76	\$48.30	105,680	N/A	N/A	N/A	55.4%
201112	\$26.53	\$48.14	104,328	N/A	N/A	N/A	55.1%
201201	\$26.58	\$47.85	102,253	N/A	N/A	N/A	55.5%
201202	\$26.91	\$48.01	99,960	N/A	N/A	N/A	56.0%
201203	\$26.27	\$47.04	97,627	N/A	N/A	N/A	55.8%
201204	\$26.14	\$46.76	95,473	N/A	N/A	N/A	55.9%
201205	\$26.04	\$46.44	93,449	N/A	N/A	N/A	56.1%
201206	\$25.87	\$46.09	91,258	N/A	N/A	N/A	56.1%
201207	\$25.49	\$45.65	89,529	-5.1%	-6.1%	-19.5%	55.8%
201208	\$25.04	\$45.11	87,775	-7.2%	-7.3%	-20.1%	55.5%
201209	\$24.64	\$44.56	86,004	-9.1%	-8.5%	-20.7%	55.3%
201210	\$24.56	\$44.38	84,240	-9.4%	-8.8%	-21.3%	55.3%
201211	\$24.36	\$44.02	82,457	-9.0%	-8.9%	-22.0%	55.3%
201212	\$24.03	\$43.77	80,734	-9.4%	-9.1%	-22.6%	54.9%
201301	\$24.20	\$43.68	78,053	-8.9%	-8.7%	-23.7%	55.4%
201302	\$24.41	\$43.64	75,580	-9.3%	-9.1%	-24.4%	55.9%
201303	\$24.74	\$43.78	73,075	-5.8%	-6.9%	-25.1%	56.5%
201304	\$24.92	\$43.66	70,601	-4.7%	-6.6%	-26.1%	57.1%
201305	\$25.08	\$43.59	67,757	-3.7%	-6.1%	-27.5%	57.5%
201306	\$25.28	\$43.64	64,979	-2.3%	-5.3%	-28.8%	57.9%
201307	\$25.77	\$44.05	62,606	1.1%	-3.5%	-30.1%	58.5%

#### Large Group Historical Rx Claims Summary - AR42 Total

Rolling 12 End	Ì			Rolling 12 Rx Claim	Rolling 12 Rx Allowed	Rolling 12 Membership	
Date	Rx Claim Expense PMPM	Rx Allowed PMPM	Member Months	Expense Trend	Trend	Change	Paid To Allowed Ratio
201107	\$33.90	\$53.14	156,752	N/A	N/A	N/A	63.8%
201108	\$34.06	\$53.26	153,677	N/A	N/A	N/A	63.9%
201109	\$34.03	\$53.18	150,581	N/A	N/A	N/A	64.0%
201110	\$34.01	\$53.17	147,302	N/A	N/A	N/A	64.0%
201111	\$33.93	\$53.14	144,048	N/A	N/A	N/A	63.9%
201112	\$33.37	\$52.61	140,751	N/A	N/A	N/A	63.4%
201201	\$33.27	\$52.16	137,831	N/A	N/A	N/A	63.8%
201202	\$33.76	\$52.47	135,518	N/A	N/A	N/A	64.3%
201203	\$33.35	\$51.75	133,134	N/A	N/A	N/A	64.4%
201204	\$33.42	\$51.64	130,934	N/A	N/A	N/A	64.7%
201205	\$33.42	\$51.42	128,892	N/A	N/A	N/A	65.0%
201206	\$33.25	\$51.03	126,563	N/A	N/A	N/A	65.2%
201207	\$33.06	\$50.78	124,492	-2.5%	-4.4%	-20.6%	65.1%
201208	\$32.57	\$50.18	122,352	-4.4%	-5.8%	-20.4%	64.9%
201209	\$32.16	\$49.61	120,195	-5.5%	-6.7%	-20.2%	64.8%
201210	\$32.34	\$49.69	118,202	-4.9%	-6.6%	-19.8%	65.1%
201211	\$32.08	\$49.22	116,146	-5.5%	-7.4%	-19.4%	65.2%
201212	\$31.91	\$49.04	114,184	-4.4%	-6.8%	-18.9%	65.1%
201301	\$32.08	\$48.99	112,539	-3.6%	-6.1%	-18.4%	65.5%
201302	\$32.15	\$48.80	111,008	-4.8%	-7.0%	-18.1%	65.9%
201303	\$32.28	\$48.72	109,210	-3.2%	-5.9%	-18.0%	66.2%
201304	\$32.36	\$48.51	107,436	-3.2%	-6.1%	-17.9%	66.7%
201305	\$32.72	\$48.60	105,514	-2.1%	-5.5%	-18.1%	67.3%
201306	\$32.97	\$48.59	103,724	-0.8%	-4.8%	-18.0%	67.9%
201307	\$33.34	\$48.78	102,283	0.8%	-3.9%	-17.8%	68.3%

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

Company Name:

MVP Health Insurance Company

NAIC Number: 11125

11125

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

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

Г	2008	2009	2010	2011	2012
Earned Premium - Fully Insured	\$21,625,934	\$80,750,410	\$121,967,423	\$124,701,599	\$119,361,111
Premium Equivalents - Self Insured					
F					
	2008	2009	2010	2011	2012
Incurred Claims - Medical	\$14,945,105	\$63,326,010	\$98,068,304	\$95,903,762	\$92,091,858
Incurred Claims - Prescription Drug	\$2,238,491	\$8,318,226	\$11,585,236	\$11,877,073	\$10,621,135
_			·	•	
	2008	2009	2010	2011	2012
Investment Income	\$126,555	\$266,499	\$319,544	\$444,889	\$0
Г	2008	2009	2010	2011	2012
Risk Based Capital Ratio	319.0	339.8	310.5	479.8	435.8
	2008	2009	2010	2011	2012
Member Months - Fully Insured	70,830	257,000	380,777	387,789	351,869
Member Months - Self Insured					



## ACTUARIAL MEMORANDUM

## 3rd Quarter and 4th Quarter 2014 Large Group AR42 Filing

#### **Purpose**

The purpose of this filing is to demonstrate the development of and seek approval of the manual pure premium rates for MVP Health Insurance Company's Large Group EPO/PPO and High Deductible EPO/PPO experience rated product portfolio. Manual pure premium rates are included for both 3rd Quarter and 4th Quarter 2014 effective dates. The rates are effective for 12 months. The Experience Rating Addendum and Experience Rating Formula are also included as part of this rate filing and changes effective for 7/1/2014 are noted below. Collectively the manual rates, the Addendum, and the Formula are used to derive group specific premium rates.

This rate filing has been prepared to satisfy the requirements of 8 V.S.A § 5104 and is not intended to be used for other purposes.

#### **Summary of Requested Rate Changes**

The requested quarterly manual rate changes from the 2nd Quarter approved manual rates are:

EPO/PPO Medical: -2.6%

Rx riders: -2.6% HDHP: -2.6%

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

Q3 Renewal Impact								
	Medical Only	Rx Only	Medical + Rx					
HD	1.3%	N/A	1.3%					
Non-HD	1.1%	-6.5%	0.3%					
		Total	0.9%					

The requested quarterly manual rate changes from the proposed 3rd Quarter manual rates are:

EPO/PPO Medical: 1.3%

Rx riders: 1.2% HDHP: 1.4%

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

Q4 Renewal Impact								
	Medical Only	Rx Only	Medical + Rx					
HD	1.1%	N/A	1.1%					
Non-HD	0.9%	-5.5%	0.3%					
		Total	0.8%					

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

## **Large Group HIC Enrollment distribution by Renewal Quarter (as of December 2013)**

1<sup>st</sup> Q: 76% 2<sup>nd</sup> Q: 7%

3<sup>rd</sup> Q: 5%

4<sup>th</sup> O: 12%

#### **Development of Manual Pure Premium Rate Changes**

Large group EPO/PPO and HDHP incurred claim data for the period 8/1/2012 - 7/31/2013 paid through 10/31/2013 was the basis for this rate development.

Exhibit 3 demonstrates the development of the proposed 3rd quarter rate action. Historical fee for service claims are adjusted to remove claims in excess of \$100,000 which are replaced with a pooling charge. The pooling charge being used can be found in the Experience Rating Addendum included with this rate filing. The adjusted claims are then projected to the rating period, and the impact of new benefit mandates, New York's paid claim surcharge expense (HCRA), and non-fee for service medical expenses not reflected in the experience period data are added to the claim projection. Experience period Rx claims are then projected to the rating period. Gross Rx claims are adjusted for the impact of mandates not yet reflected in the experience period data and rebates are removed from the projected claim cost. The projected net claims are then normalized for the block's age/gender factor and industry factor over the experience period.

Note, the Vermont paid claim surcharge is not included in the manual rate for large groups because it is included in the Retention Section of the Experience Rating Addendum and added to the final blended group rate (as a percentage of the blended pure premium) along with the other Retention items. New York HCRA expense for the experience portion of a group's rate development is based on the group's actual facility claims subject to the tax.

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

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

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

#### Autism Mandate

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

#### ACA Women's Preventive Mandate

The ACA Women's Preventive Mandate was effective beginning with August 2012 renewals. The mandate requires carriers to cover contraceptive drugs with no member cost sharing in the base medical coverage offered. As a result, the portion of contraceptive claims covered by member cost sharing has been added to MVP's claim projection. The PMPM adjustments were derived based on the actual cost of contraceptive drug coverage over the experience period.

In addition, \$0.10 PMPM has been added to cover the expected cost of the additional benefits covered under the women's preventive mandate. These include items such as coverage for breast pumps, sterilization surgery at no cost, counseling and other miscellaneous services. The full cost of these expanded benefits is estimated to equal \$0.21 PMPM and is based on a study done for all of MVP's commercial lines of business. 54.4% of the experience period membership had a renewal date after the effective date of the mandate which is why the full cost of these benefits was not added into the claim experience (\$0.21\*(1-0.544)=\$0.10 PMPM).

#### Rx OOP maximum mandate

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

An adjustment to the projected rating period Rx claim costs for both the integrated high deductible plans and prescription drug card benefits was made to reflect the estimated increase in premiums due to this mandate. These additional costs reflect the weighted average of the 4Q12 premium rate adjustments using the experience period membership by product/rider trended to 3Q14. 52.2% of the experience period membership has already been impacted by this mandate. As a result, MVP is adding 47.8% of the weighted average impact of Bill H559 to its experience period Rx claim costs.

#### **Medical Trend Factors**

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

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

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

#### Facility Trend Factor Changes

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

#### Physician Trend Factor Changes

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

The table below summarizes these changes:

Comparison of 2014 Medical Trends - 1Q/2Q 2014 Filing vs. Current								
	1Q/2Q 2014	3Q/4Q 2014 LG						
	Approved LG Filing	Filing						
IP	8.8%	5.4%						
OP and Other Med	4.6%	5.4%						
PHY	2.5%	16.6%						
Total Medical Trend	4.8%	9.1%						

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

The trend applied to the deductible portion of the experience period was derived using the distribution of claims for MVP's VT book of business. Claims below the average deductible amount over the experience period were trended at the applicable allowed trend rate while claims greater than the deductible were held flat. The average HDHP deductible over the experience period is \$3,398 and the average non-HDHP deductible over the experience period is \$2,319.

#### **Rx trend Factors**

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

#### **Experience Rating Addendum and Experience Rating Formula**

Included with the Manual Rate filing is the Experience Addendum and Experience Rating Formula which includes all of the applicable rating factors and the formula used to generate group specific premium rates. The following items have been updated in the Addendum to be effective 7/1/2014:

- Trend 2014 and 2015 medical and Rx trend rates were restated to align with the most recent paid trend projections used in the manual rate development.
  - The 2012 2014 Rx trends were calculated by aggregating all large group AR42 Rx claims and applying the applicable leveraging factor shown on Exhibit 2.
- Covered Lives Assessment New York State has issued the covered lives assessments that will be charged in 2014 and the table has been updated to reflect these changes.
- Retention Expenses The Federal Reinsurance Fee for 2015 has been updated per HHS' 2015 Notice of Benefit and Payment Parameters. The fee is decreasing from \$5.25 PMPM in 2014 to \$3.67 PMPM for 2015 dates of service. The fee charged will depend on a group's renewal date. For example, if a group has an October contract effective date, the Federal Reinsurance Fee charged to them will be \$4.07 (3 months in 2014 \* \$5.25 + 9 months in 2015 \* \$3.67 = \$4.07).

The following changes have been made to the Experience Rating Formula effective 7/1/2014:

- HSA/HRA funding factors: These factors were derived from the 2013 Milliman Health Cost Guideline's table of
  HSA/HRA utilization increase factors due to deductible funding. MVP's current manual rate structure for our
  deductible based products assumes a funding level of 50% already so only plans that fund in excess of 50% of
  the deductible get increased by this factor load. The load applies only the manual rate portion of the premium
  rate since the claims portion of the rate would already reflect the deductible funding. Please see Appendix C for
  a table of adjustment factors.
- The Prior Period Adjustment factor calculated in Exhibit B was moved up in the formula on Exhibit A so that it would more appropriately apply before the pooling charge instead of after.
- Renewal Rate Cap Guarantees A section is being added to Section IV of the Formula which puts parameters around how MVP is determining eligibility for renewal rate caps as well as the level of the rate cap.

#### **Retention Expenses**

Retention expenses are illustrated in the Addendum. See above for changes to this section.

#### **4Q 2014 Rate Tables**

The trend factor used to derive the 4Q 2014 manual rate table reflects 3 months of the annualized 2015 paid claim trend. Essentially this is the same result as projecting the experience period data an extra 3 months to the midpoint of the 4Q rating period.

#### **Supplemental Exhibits**

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

#### **Actuarial Certification**

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

01/24/2014

Date

Matthew Lombardo, FSA, MAAA

Supervising Actuary, Reserving and Pricing

When to had

MVP Health Insurance Company

# Certification of Compliance

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

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

Signature: Daniel Justan Pate: 01/21/2014

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002C Large Group Only - Other

**Product Name:** 2014 Out of Pocket Maximum

Project Name/Number: 2014 Out of Pocket Maximum/2014 Out of Pocket Maximum

## Filing at a Glance

Company: MVP Health Insurance Company Product Name: 2014 Out of Pocket Maximum

State: Vermont

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002C Large Group Only - Other

Filing Type: Rate

Date Submitted: 08/30/2013

SERFF Tr Num: MVPH-129138704 SERFF Status: Closed-Approved

State Tr Num: 67848
State Status: Approved

Co Tr Num:

Co Status:

Implementation On Approval

Date Requested:

Author(s): Kristen Marsh, Barbara Storti, Karin Weis, Matt Lombardo, Patricia Hart

Reviewer(s): Phil Keller (primary)

Disposition Date: 12/12/2013
Disposition Status: Approved
Implementation Date: 01/01/2014

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002C Large Group Only - Other

Product Name: 2014 Out of Pocket Maximum

Project Name/Number: 2014 Out of Pocket Maximum/2014 Out of Pocket Maximum

### **General Information**

Project Name: 2014 Out of Pocket Maximum

Status of Filing in Domicile:

Project Number: 2014 Out of Pocket Maximum

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, Employer Overall Rate Impact:

Filing Status Changed: 12/12/2013 Company Status Changed:

State Status Changed: 12/12/2013 Deemer Date:

Created By: Karin Weis Submitted By: Karin Weis

Corresponding Filing Tracking Number:

PPACA: Non-Grandfathered Immed Mkt Reforms

Include Exchange Intentions: No

#### Filing Description:

This submission consists of a selection of MVP's large group schedules which are being refiled to comply with the new Out of Pocket Maximum limits for 2014. These schedules have all been previously approved and are only being refiled to change the out of pocket maximum amount.

# **Company and Contact**

#### **Filing Contact Information**

Karin Weis, Paralegal kweis@mvphealthcare.com
625 State Street 518-388-2659 [Phone]
Schenectady, NY 12305 518-388-2311 [FAX]

#### **Filing Company Information**

MVP Health Insurance Company CoCode: 11125 State of Domicile: New York 625 State Street Group Code: 1198 Company Type: Health

Schenectady, NY 12305 Group Name: Insurance

(518) 388-2469 ext. [Phone] FEIN Number: 14-1827918 State ID Number:

## **Filing Fees**

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation:

Per Company: Yes

Company	Amount	<b>Date Processed</b>	Transaction #
MVP Health Insurance Company	\$50.00	08/30/2013	73528636

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002C Large Group Only - Other

**Product Name:** 2014 Out of Pocket Maximum

Project Name/Number: 2014 Out of Pocket Maximum/2014 Out of Pocket Maximum

# **Correspondence Summary**

**Dispositions** 

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

## **Amendments**

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Health Filing Data	Matt Lombardo	12/10/2013	12/10/2013
Supporting Document	Health Filing Data	Matt Lombardo	11/19/2013	11/19/2013
Supporting Document	Actuarial Memorandum	Matt Lombardo	10/04/2013	10/04/2013
Supporting Document	Health Filing Data	Matt Lombardo	10/04/2013	10/04/2013

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002C Large Group Only - Other

**Product Name:** 2014 Out of Pocket Maximum

Project Name/Number: 2014 Out of Pocket Maximum/2014 Out of Pocket Maximum

# **Disposition**

Disposition Date: 12/12/2013 Implementation Date: 01/01/2014

Status: Approved

HHS Status: HHS Approved

State Review: Reviewed by Actuary

Comment:

	Company	Overall %	Overall %	Written	<b>Number of Policy</b>	Written	Maximum %	Minimum %
Company	Rate	Indicated	Rate	Premium	<b>Holders Affected</b>	Premium for	Change	Change
Name:	Change:	Change:	Impact:	Change for	for this Program:	this Program:	(where req'd):	(where req'd):
				this Program:				
MVP Health Insurance Company	Increase	3.900%	3.900%	\$678,080	49	\$17,386,670	4.100%	3.500%

**Percent Change Approved:** 

Minimum: 3.500%
Maximum: 4.100%
Weighted Average: 3.900%

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

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002C Large Group Only - Other

**Product Name:** 2014 Out of Pocket Maximum

Project Name/Number: 2014 Out of Pocket Maximum/2014 Out of Pocket Maximum

## **Amendment Letter**

Submitted Date: 12/10/2013

Comments:

The attached document has been modified per Oliver Wyman's comments.

Regards,

Matt Lombardo

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

<b>Supporting Document Sci</b>	hedule Item Changes
Satisfied - Item:	Health Filing Data
Comments:	
Attachment(s):	VT LG HIC OOP Max Q1 & Q2 2014 Rate Filing - v4 GMCB Decision.pdf
Previous Version	
Satisfied - Item:	Health Filing Data
Comments:	The rate filing attached below has been modified per the Green Mountain Care Board's Decision and Order rendered on 11/19/13.  Regards, Matt Lombardo
Attachment(s):	VT LG HIC Non-GF Q1 & Q2 2014 Rate Filing - v3 Commissioner's Recommendation.pdf
Previous Version	
Satisfied - Item:	Health Filing Data
Comments:	
Attachment(s):	VT LG HIC Non-GF Q1 & Q2 2014 Rate Filing NO LINKS v2 Modified GF'ed Language.pdf
Previous Version	
Satisfied - Item:	Health Filing Data
Comments:	
Attachment(s):	VT LG HIC Non-GF Q1 & Q2 2014 Rate Filing.pdf

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002C Large Group Only - Other

**Product Name:** 2014 Out of Pocket Maximum

**Project Name/Number:** 2014 Out of Pocket Maximum/2014 Out of Pocket Maximum

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002C Large Group Only - Other

**Product Name:** 2014 Out of Pocket Maximum

Project Name/Number: 2014 Out of Pocket Maximum/2014 Out of Pocket Maximum

## **Amendment Letter**

Submitted Date: 11/19/2013

Comments:

The rate filing attached below has been modified per the Green Mountain Care Board's Decision and Order rendered on 11/19/13.

Regards,

Matt Lombardo

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

<b>Supporting Document Se</b>	chedule Item Changes
Satisfied - Item:	Health Filing Data
Comments:	The rate filing attached below has been modified per the Green Mountain Care Board's Decision and Order rendered on 11/19/13.  Regards, Matt Lombardo
Attachment(s):	VT LG HIC Non-GF Q1 & Q2 2014 Rate Filing - v3 Commissioner's Recommendation.pdf
Previous Version	
Satisfied - Item:	Health Filing Data
Comments:	
Attachment(s):	VT LG HIC Non-GF Q1 & Q2 2014 Rate Filing NO LINKS v2 Modified GF'ed Language.pdf
Previous Version	
Satisfied - Item:	Health Filing Data
Comments:	
Attachment(s):	VT LG HIC Non-GF Q1 & Q2 2014 Rate Filing.pdf

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002C Large Group Only - Other

**Product Name:** 2014 Out of Pocket Maximum

Project Name/Number: 2014 Out of Pocket Maximum/2014 Out of Pocket Maximum

## **Amendment Letter**

Submitted Date: 10/04/2013

Comments:

Revised versions of the actuarial memorandum and rate filing are attached which removes the phrase "Non-Grandfathered" and replace it with the phrase "Out-of-Pocket Maximum".

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

<b>Supporting Document Sch</b>	edule Item Changes
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	1Q-2014 ACT MEMO - Large Group v2 Modified Language.pdf
Previous Version	
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	1Q-2014 ACT MEMO - Large Group Non-GF.pdf
Satisfied - Item:	Health Filing Data
Comments:	
Attachment(s):	VT LG HIC Non-GF Q1 & Q2 2014 Rate Filing NO LINKS v2 Modified GF'ed Language.pdf
Previous Version	
Satisfied - Item:	Health Filing Data
Comments:	
Attachment(s):	VT LG HIC Non-GF Q1 & Q2 2014 Rate Filing.pdf

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002C Large Group Only - Other

**Product Name:** 2014 Out of Pocket Maximum

Project Name/Number: 2014 Out of Pocket Maximum/2014 Out of Pocket Maximum

## Post Submission Update Request Processed On 12/12/2013

Status: Allowed

Created By: Matt Lombardo

Processed By: Phil Keller

Comments:

**General Information:** 

Field Name Requested Change Prior Value

Market Type Group Group

Group Market Type Association Employer Employer Association

**Company Rate Information:** 

Company Name: MVP Health Insurance Company

**Prior Value Field Name Requested Change** Overall % Indicated Change 0.600% 3.900% Overall % Rate Impact 3.900% 0.600% Written Premium Change for this Program \$678080 \$104320 Maximum %Change (where required) 4.100% 0.800% Minimum %Change (where required) 3.500% 0.200%

Product: VT LG Non-Grandfathered

EPO/PPO, VT LG Non-Grandfathered

**HDHP** 

Product Name VT LG Non-Grandfathered EPO/PPO, VT VT LG Non-Grandfathered EPO/PPO, VT

LG Non-Grandfathered HDHP LG Non-Grandfathered HDHP

REQUESTED RATE CHANGE INFORMATION:

 Min:
 3.500
 0.200

 Max:
 4.100
 0.8

 Weighted Avg.:
 3.900
 0.6

**UPDATED** 

**REQUESTED RATE:** 

 Min:
 313.780
 303.760

 Max:
 544.680
 527.280

 Weighted Avg.:
 489.380
 476.590

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002C Large Group Only - Other

**Product Name:** 2014 Out of Pocket Maximum

Project Name/Number: 2014 Out of Pocket Maximum/2014 Out of Pocket Maximum

## **Rate Information**

Rate data applies to filing.

Filing Method:

Rate Change Type:

Overall Percentage of Last Rate Revision:

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

SERFF

## **Company Rate Information**

Company Name:	Company Rate Change:	Overall % Indicated Change:		Overall 9 Rate Impact:	<b>%</b>	Written Premium Change for this Program:		Affected	Written Premium for this Program	Maximum 9 Change : (where req	Minimum % Change d): (where req'd):
MVP Health Insurance Company	Increase	3.900%		3.900%		\$678,080	49		\$17,386,670	4.100%	3.500%
Covere	ct Type: ed Lives: Holders:	НМО	PP(	)	EPO 3,230 25	POS	HSA	HDHI 3,004 24		Other	

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002C Large Group Only - Other

**Product Name:** 2014 Out of Pocket Maximum

Project Name/Number: 2014 Out of Pocket Maximum/2014 Out of Pocket Maximum

# **Supporting Document Schedules**

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	1Q-2014 ACT MEMO - Large Group v2 Modified Language.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Filing Compliance Certification
Comments:	
Attachment(s):	Certification of Compliance - MAF.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Health Administrative Forms
Comments:	Treatti Autilinistrative i offis
Attachment(s):	Health Filing Form F106 AR42 LG.pdf
Item Status:	The state of the s
Status Date:	
Satisfied - Item:	Health Filing Data
Comments:	riodari ming Data
Attachment(s):	VT LG HIC OOP Max Q1 & Q2 2014 Rate Filing - v4 GMCB Decision.pdf
Item Status:	and the state of t
Status Date:	



## ACTUARIAL MEMORANDUM

1Q/2Q 2014 Large Group Rate Filing Revised EPO, PPO and HMO Policy Forms for ACA Out-of-Pocket Maximum Mandate

Beginning with policies effective 1/1/14, the Federal ACA requires all large employer group products to include an annual out of pocket limit (OOP limit) of \$6350 for single and \$12,700 for family and to accumulate all member cost share towards this OOP limit. This OOP limit can apply separately to the medical benefits and the Rx benefits for a one year grace period for carriers that rely on vendors to process claims for specific coverages like Rx. In VT however, a separate OOP limit requirement was already implemented due to Bill H559 so the only current required change for large group products is the addition or reduction of the medical plan annual OOP limit and the application of all member cost share towards that limit.

MVP's current High Deductible Products (those that have integrated medical and Rx deductibles and OOP limits) are already in compliance with the new federal requirements and therefore no changes are needed for these. The rates for these products, that are currently pending approval with the DFR, are applicable to both grandfathered and non grandfathered employer groups and are not impacted by this form and rate filing.

As for the other products (i.e. EPO/PPO/HMO) in the large group portfolio, a new suite of benefits needed to be filed for new business and non grandfathered renewing business effective 1/1/14 to ensure compliance with the large group OOP limit mandate. That is the purpose of this rate filing.

Each current EPO/PPO/HMO plan was reviewed to determine if a duplicate policy form (modified for OOP limit requirements) would be filed. Plans were determined to be either retired altogether or to be modified if MVP wanted to continue to market on a complaint basis. For those benefit plans that MVP wishes to continue to sell to new groups and non grandfathered groups, new policy forms are being filed for approval here in with the necessary benefit modifications. If an existing plan that is being duplicated and modified does not currently have any grandfathered groups enrolled in it, than it will be retired and removed from the next rate filing.

The premium rates for the new policy forms are illustrated in Exhibit 6a. Each new policy form is cross-walked with an existing policy form. The proposed premium rate for the new policy form is equal to the current pending premium rate for the existing policy form it is associated with, multiplied by a benefit adjustment factor to reflect the anticipated increase in cost associated with the mandated changes.

For existing plans that don't currently have a plan deductible and OOP limit (i.e. HMO plans and EPO/PPO copay plans), a \$6,350/\$12,700 plan OOP limit was added. For existing plans already with an OOP limit, the dollar amount of OOP limit was changed only if either the single or family OOP limit was in excess of the permitted maximums (\$6350/\$12,700). For all non grandfathered plans however, a contract amendment change will address the need to have all member cost sharing accumulate towards the OOP limit beginning with renewals on 1/1/14.

The benefit factor adjustment is 0% for all benefit plans that were typical HMO style plans with only copay type cost sharing and no plan deductible or OOP limit. For these plans, adding a \$6,350/\$12,700 OOP limit does not have any material impact on the cost of the plan as it is rare for a member to accumulate copay expense in excess of these

amounts. These plans do have some benefits covered on a coinsurance basis (ie. Durable Medical Equipment) but the overall cost of these services spread across the book of business enrolled in these plans is not expected to be material.

The benefit factor adjustments for the rest of the plans (i.e. those with a plan deductible/OOP limit applicable) were derived based on MVP's benefit relativity pricing model and then prorated based on a study of the actual anticipated cost of the new OOP limit requirements on the existing book of business membership in these products.

This rate filing has been prepared to satisfy the requirements of 8 V.S.A § 5104 and is not intended to be used for other purposes.

#### **Actuarial Certification**

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

Kathleen Fish, FSA, MAAA

Director of Actuarial Services MVP Health Care, Inc.

Halkleens

10/3/2013

Date

# Certification of Compliance

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

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

Signature: Mark A. Fish Date: 08/29/2013

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

- No if



# MVP Health Care -- Q1 & Q2 2014 LG HIC Out-of-Pocket Maximum Rate Filing

Large Group VT HIC Out-of-Pocket Maximum Rate Filing For Effective Dates Beginning Between January 1, 2014 - June 30, 2014

Exhibit 1 -- Summary of Medical Coplans Offered

Exhibit 6a -- Medical Manual Rates

#### Exhibit 1 -- Summary of Medical Coplans Offered

Large Group VT HIC Out-of-Pocket Maximum Rate Filing For Effective Dates Beginning Between January 1, 2014 - June 30, 2014

		j	In-Network Benefits						Out-of-Network Benefits							
	Comparable															
	Coplan without															
	OOP Max				IP				١					l <sub>-</sub> .		
Coplan	Amendment	Product Type EPO	PCP	SCP	(Med/Surg)	ER	OP Surg	DME	Amb	Ded	Coins.	OOP Max	Coins	Ded	OOP Max	Pharmacy
VE085L VE086L	VE001L VE002L	EPO	\$20 \$20	\$20 \$20	\$500 \$1,000	\$100 \$100	\$150 \$150	50% 50%	\$100 \$100	\$0 \$0	0% 0%	\$6,350 \$6,350	N/A N/A	N/A N/A	N/A N/A	Riders Available Riders Available
VE080L VE087L	VE002L VE003L	EPO	\$20 \$25	\$40	\$500	\$100	\$150 \$150	50%	\$100	\$0 \$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE088L	VE004L	EPO	\$25	\$40	\$1,000	\$100	\$150	50%	\$100	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE089L	VE006L	EPO	\$30	\$50	\$1,000	\$100	\$150	50%	\$100	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE090L	VE016L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE091L	VE018L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE092L	VE020L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE093L	VE021L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE094L	VE031L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE095L	VE032L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE096L	VE033L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE097L	VE034L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE098L	VE035L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	N/A	N/A	N/A	Riders Available
VE099L	VE036L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE100L	VE037L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE101L VE102L	VE038L VE047L	HyEPO	\$25 \$30	\$40 \$50	20% 20%	\$100 \$100	20%	50%	20% 20%	\$3,000 \$500	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE102L VE103L	VE047L VE048L	HyEPO HyEPO	\$30 \$30	\$50 \$50	20%	\$100 \$100	20% 20%	50% 50%	20%	\$1,000	20% 20%	\$1,500 \$3,000	N/A	N/A N/A	N/A N/A	Riders Available Riders Available
VE103L VE104L	VE046L VE050L	HyEPO	\$30 \$30	\$50 \$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,350	N/A N/A	N/A	N/A	Riders Available
VE104L VE105L	VE050L VE052L	HyEPO	\$30 \$30	\$50 \$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE106L	VE053L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE107L	VE054L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE108L	VE058L	EPO	\$75	\$75	\$1,000	\$200	\$200	50%	\$200	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE109L	VE060L	HYEPO	\$25	\$25	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE110L	VE063L	HYEPO	\$30	\$30	20%	\$200	20%	50%	20%	\$2,000	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE111L	VE065L	HYEPO	\$30	\$30	\$0	\$200	\$0	0%	\$0	\$3,000	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE112L	VE075L	Bridgewell EPO	See Below^	Ded/Coins	Ded/Coins	See Below^	Ded/Coins	50%	Ded/Coins	\$2,500	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE113L	VE076L	Bridgewell EPO	See Below^	Ded/Coins	Ded/Coins	See Below^	Ded/Coins	50%	Ded/Coins	\$3,000	30%	\$6,350	N/A	N/A	N/A	Riders Available
VE114L	VE079L	HyEPO	\$30	\$60	\$150	\$400	\$75	50%	\$400	\$1,000	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE115L	VE080L	HyEPO	\$30	\$60	\$200	\$400	\$100	50%	\$400	\$3,000	0%	\$6,350	N/A	N/A	N/A	Riders Available
VP060L	VP015L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	40%	\$1,000	\$3,000	Riders Available
VP061L	VP016L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP062L	VP017L	НуРРО	\$20	\$20	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,350	40%	\$4,000	\$12,000	Riders Available
VP063L	VP019L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VP064L	VP020L	HyPPO	\$20	\$20	20%	\$100 \$100	20%	50%	20%	\$1,000	20%	\$2,000	40%	\$2,000	\$6,000	Riders Available
VP065L	VP032L	HyPPO	\$25 \$25	\$40 \$40	20% 20%	\$100 \$100	20%	50%	20%	\$1,000	20% 20%	\$3,000	40% 40%	\$2,000	\$6,000	Riders Available Riders Available
VP066L VP067L	VP033L VP034L	HyPPO HyPPO	\$25 \$25	\$40 \$40	20%	\$100 \$100	20% 20%	50% 50%	20% 20%	\$2,000 \$3,000	20%	\$6,350 \$6,350	40% 40%	\$4,000 \$6,000	\$12,000 \$18,000	Riders Available Riders Available
VP067L VP068L	VP034L VP036L	HyPPO	\$25 \$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	40%	\$2,000	\$6,000	Riders Available
VP069L	VP037L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$12,000	Riders Available
VP070L	VP038L	НуРРО	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	40%	\$6,000	\$18,000	Riders Available
VP071L	VP048L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP072L	VP049L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,350	40%	\$4,000	\$12,000	Riders Available
VP073L	VP050L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,350	40%	\$6,000	\$18,000	Riders Available
VP074L	VP051L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VP076L	VP053L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$12,000	Riders Available
VP077L	VP054L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	40%	\$6,000	\$18,000	Riders Available
VT08LA	VT03LA	EPO	\$15	\$40	\$300	\$75	\$100	50%	\$40	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT08LB	VT03LB	EPO	\$20	\$40	\$0	\$100	\$100	50%	\$40	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT08LC	VT03LC	EPO	\$25	\$40	\$300	\$100	\$100	50%	\$40	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT09LA	VT04LA	EPO	\$20	\$50	\$500	\$75	\$150	50%	\$50	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT09LB	VT04LB	EPO	\$25	\$50	\$0	\$100	\$150	50%	\$50	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT09LC	VT04LC	EPO	\$30	\$50	\$500	\$100	\$150 \$050	50%	\$50	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT10LA	VT07LA	EPO EPO	\$25 \$30	\$60 \$60	\$1,500 \$4,500	\$150	\$250 \$250	50% 50%	\$150 \$175	\$0 \$0	0% 0%	\$6,350	N/A	N/A N/A	N/A	Riders Available
VT10LB	VT07LB				\$1,500 \$1,500	\$175 \$175						\$6,350	N/A		N/A	Riders Available
VT10LC	VT07LC	EPO	\$35	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available

<sup>^</sup>PCP services, lab services, and x-rays have the first \$300 of allowable expenses covered in full. Then, deductible and coinsurance apply. For ER, a member's first visit is subject to copay; all future visits are subject to deductible and coinsurance.

### Exhibit 6a -- Medical Manual Rates (Q1 2014)

Large Group VT HIC Out-of-Pocket Maximum Rate Filing For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

	Comparable					
	Coplan without		Comparable Coplan		Coplan Net	
	OOP Max		Net Required Revenue	Impact of ACA	Required	Impact of GMCB
Coplan	Amendment	Product Type	PMPM*	Requirements	Revenue PMPM	Decision
VE085L	VE001L	EPO	\$394.23	0.0%	\$394.23	-1.9%
VE086L	VE001L VE002L	EPO	\$388.75	0.0%	\$388.75	-1.9%
VE087L	VE003L	EPO	\$379.90	0.0%	\$379.90	-1.9%
VE088L	VE004L	EPO	\$374.40	0.0%	\$374.40	-1.9%
VE089L	VE006L	EPO	\$359.45	0.0%	\$359.45	-1.9%
VE090L	VE016L	HyEPO	\$324.76	0.0%	\$324.76	-1.9%
VE091L	VE018L	HyEPO	\$268.52	0.7%	\$270.40	-1.9%
VE092L	VE020L	HyEPO	\$334.95	0.3%	\$335.95	-1.9%
VE093L	VE021L	HyEPO	\$296.40	0.0%	\$296.40	-1.9%
VE094L	VE031L	HyEPO	\$341.17	1.2%	\$345.26	-1.9%
VE095L	VE032L	HyEPO	\$312.32	0.7%	\$314.51	-1.9%
VE096L	VE033L	HyEPO	\$277.81	0.2%	\$278.37	-1.9%
VE097L	VE034L	HyEPO	\$257.98	1.3%	\$261.33	-1.9%
VE098L	VE035L	HyEPO	\$349.94	1.8%	\$356.24	-1.9%
VE099L	VE036L	HyEPO	\$322.51	1.2%	\$326.38	-1.9%
VE100L	VE030L VE037L	HyEPO	\$286.07	0.7%	\$288.07	-1.9%
		•		0.5%		
VE101L	VE038L	HyEPO	\$265.85		\$267.18	-1.9%
VE102L	VE047L	HyEPO	\$330.91	2.2%	\$338.19	-1.9%
VE103L	VE048L	HyEPO	\$303.81	1.5%	\$308.37	-1.9%
VE104L	VE050L	HyEPO	\$252.15	2.0%	\$257.19	-1.9%
VE105L	VE052L	HyEPO	\$313.97	2.2%	\$320.88	-1.9%
VE106L	VE053L	HyEPO	\$280.35	1.5%	\$284.56	-1.9%
VE107L	VE054L	HyEPO	\$260.02	1.2%	\$263.14	-1.9%
VE108L	VE058L	EPO	\$331.25	0.0%	\$331.25	-1.9%
VE109L	VE060L	HYEPO	\$318.06	0.3%	\$319.01	-1.9%
VE110L	VE063L	HYEPO	\$276.05	0.2%	\$276.60	-1.9%
VE111L	VE065L	HYEPO	\$291.25	0.4%	\$292.42	-1.9%
VE112L	VE075L	Bridgewell EPO	\$256.89	0.7%	\$258.69	-1.9%
VE113L	VE076L	Bridgewell EPO	\$228.57	2.5%	\$234.28	-2.0%
VE114L	VE079L	HyEPO	\$317.54	1.3%	\$321.67	-1.9%
VE115L	VE080L	HyEPO	\$264.61	2.0%	\$269.90	-1.9%
VP060L	VP015L	HyPPO	\$370.62	0.4%	\$372.10	-1.9%
VP061L	VP016L	HyPPO	\$337.36	0.0%	\$337.36	-1.9%
		HyPPO				
VP062L	VP017L		\$293.72	0.0%	\$293.72	-1.9%
VP063L	VP019L	HyPPO	\$379.77	0.8%	\$382.81	-1.9%
VP064L	VP020L	HyPPO	\$347.93	0.3%	\$348.97	-1.9%
VP065L	VP032L	HyPPO	\$324.38	0.7%	\$326.65	-1.9%
VP066L	VP033L	HyPPO	\$283.18	0.2%	\$283.75	-1.9%
VP067L	VP034L	HyPPO	\$260.46	1.3%	\$263.85	-1.9%
VP068L	VP036L	HyPPO	\$335.00	1.2%	\$339.02	-1.9%
VP069L	VP037L	HyPPO	\$291.59	0.7%	\$293.63	-1.9%
VP070L	VP038L	HyPPO	\$268.43	0.5%	\$269.77	-1.9%
VP071L	VP048L	HyPPO	\$315.55	1.5%	\$320.28	-1.9%
VP072L	VP049L	HyPPO	\$277.33	0.8%	\$279.55	-1.9%
VP073L	VP050L	HyPPO	\$254.58	2.0%	\$259.67	-1.9%
VP074L	VP051L	HyPPO	\$356.12	2.9%	\$366.45	-1.9%
VP076L	VP053L	HyPPO	\$285.75	1.5%	\$290.04	-1.9%
VP077L	VP054L	HyPPO	\$262.53	1.2%	\$265.68	-1.9%
VT08LA	VT03LA	EPO	\$387.67	0.0%	\$387.67	-1.9%
VT08LB	VT03LB	EPO	\$387.67	0.0%	\$387.67	-1.9%
VT08LC	VT03LC	EPO	\$387.67	0.0%	\$387.67	-1.9%
VT09LA	VT04LA	EPO	\$377.89	0.0%		-1.9% -1.9%
					\$377.89	
VT09LB	VT04LB	EPO	\$377.89	0.0%	\$377.89	-1.9%
VT09LC	VT04LC	EPO	\$377.89	0.0%	\$377.89	-1.9%
VT10LA	VT07LA	EPO	\$355.15	0.0%	\$355.15	-1.9%
VT10LB	VT07LB	EPO	\$355.15	0.0%	\$355.15	-1.9%
VT10LC	VT07LC	EPO	\$355.15	0.0%	\$355.15	-1.9%

<sup>\*</sup>Taken from the 1Q/2Q 2014 LG HIC Grandfathered Rate Filing, SERFF ID: MVPH-129145560

### Exhibit 6a -- Medical Manual Rates (Q2 2014)

Large Group VT HIC Out-of-Pocket Maximum Rate Filing For Effective Dates Beginning Between April 1, 2014 - June 30, 2014

	Comparable		Comparable Coplan		Coplan Net	
	Coplan		Net Required Revenue	Impact of ACA	Required	Impact of GMCB
Coplan	without OOP	Product Type	PMPM*	Requirements	Revenue PMPM	Decision
VE085L	VE001L	EPO	\$399.35	0.0%	\$399.35	-1.9%
VE086L	VE002L	EPO	\$393.80	0.0%	\$393.80	-1.9%
VE087L	VE003L	EPO	\$384.84	0.0%	\$384.84	-1.9%
VE088L	VE004L	EPO	\$379.27	0.0%	\$379.27	-1.9%
VE089L	VE006L	EPO	\$364.12	0.0%	\$364.12	-1.9%
VE090L	VE016L	HyEPO	\$328.98	0.0%	\$328.98	-1.9%
VE091L	VE018L	HyEPO	\$272.01	0.7%	\$273.91	-1.9%
VE092L	VE020L	HyEPO	\$339.30	0.3%	\$340.32	-1.9%
VE093L	VE021L	HyEPO	\$300.25	0.0%	\$300.25	-1.9%
VE094L	VE031L	HyEPO	\$345.61	1.2%	\$349.76	-1.9%
VE095L	VE032L	HyEPO	\$316.38	0.7%	\$318.59	-1.9%
VE096L	VE033L	HyEPO	\$281.42	0.2%	\$281.98	-1.9%
VE097L	VE034L	HyEPO	\$261.33	1.3%	\$264.73	-1.9%
VE098L	VE035L	HyEPO	\$354.49	1.8%	\$360.87	-1.9%
VE099L	VE036L	HyEPO	\$326.70	1.2%	\$330.62	-1.9%
VE100L	VE037L	HyEPO	\$289.79	0.7%	\$291.82	-1.9%
VE100L VE101L	VE037E VE038L	HyEPO	\$269.31	0.5%	\$270.66	-1.9%
VE101L VE102L	VE047L	HyEPO	\$335.21	2.2%	\$342.58	-1.9%
VE102L VE103L	VE047L VE048L	HyEPO		1.5%	\$342.38 \$312.38	-1.9%
		•	\$307.76			
VE104L	VE050L	HyEPO	\$255.43	2.0%	\$260.54	-1.9%
VE105L	VE052L	HyEPO	\$318.05	2.2%	\$325.05	-1.9%
VE106L	VE053L	HyEPO	\$283.99	1.5%	\$288.25	-1.9%
VE107L	VE054L	HyEPO	\$263.40	1.2%	\$266.56	-1.9%
VE108L	VE058L	EPO	\$335.56	0.0%	\$335.56	-1.9%
VE109L	VE060L	HYEPO	\$322.19	0.3%	\$323.16	-1.9%
VE110L	VE063L	HYEPO	\$279.64	0.2%	\$280.20	-1.9%
VE111L	VE065L	HYEPO	\$295.04	0.4%	\$296.22	-1.9%
VE112L	VE075L	Bridgewell EPO	\$260.23	0.7%	\$262.05	-1.9%
VE113L	VE076L	Bridgewell EPO	\$231.54	2.5%	\$237.33	-1.9%
VE114L	VE079L	HyEPO	\$321.67	1.3%	\$325.85	-1.9%
VE115L	VE080L	HyEPO	\$268.05	2.0%	\$273.41	-1.9%
VP060L	VP015L	HyPPO	\$375.44	0.4%	\$376.94	-1.9%
VP061L	VP016L	HyPPO	\$341.75	0.0%	\$341.75	-1.9%
VP062L	VP017L	HyPPO	\$297.54	0.0%	\$297.54	-1.9%
VP063L	VP019L	HyPPO	\$384.71	0.8%	\$387.79	-1.9%
VP064L	VP020L	HyPPO	\$352.45	0.3%	\$353.51	-1.9%
VP065L	VP032L	HyPPO	\$328.60	0.7%	\$330.90	-1.9%
VP066L	VP033L	HyPPO	\$286.86	0.2%	\$287.43	-1.9%
VP067L	VP034L	HyPPO	\$263.85	1.3%	\$267.28	-1.9%
VP068L	VP036L	HyPPO	\$339.36	1.2%	\$343.43	-1.9%
VP069L	VP037L	HyPPO	\$295.38	0.7%	\$297.45	-1.9%
VP070L	VP038L	HyPPO	\$271.92	0.5%	\$273.28	-1.9%
VP071L	VP048L	HyPPO	\$319.65	1.5%	\$324.44	-1.9%
VP072L	VP049L	HyPPO	\$280.94	0.8%	\$283.19	-1.9%
VP073L	VP050L	HyPPO	\$257.89	2.0%	\$263.05	-1.9%
VP074L	VP051L	HyPPO	\$360.75	2.9%	\$371.21	-1.9%
VP076L	VP053L	HyPPO	\$289.46	1.5%	\$293.80	-1.9%
VP077L	VP054L	HyPPO	\$265.94	1.2%	\$269.13	-1.9%
VT08LA	VT03LA	ÉPO	\$392.71	0.0%	\$392.71	-1.9%
VT08LB	VT03LB	EPO	\$392.71	0.0%	\$392.71	-1.9%
VT08LC	VT03LC	EPO	\$392.71	0.0%	\$392.71	-1.9%
VT09LA	VT04LA	EPO	\$382.80	0.0%	\$382.80	-1.9%
VT09LB	VT04LB	EPO	\$382.80	0.0%	\$382.80	-1.9%
VT09LC	VT04LC	EPO	\$382.80	0.0%	\$382.80	-1.9%
VT10LA	VT07LA	EPO	\$359.77	0.0%	\$359.77	-1.9%
VT10LB	VT07LB	EPO	\$359.77	0.0%	\$359.77	-1.9%
VT10LC	VT07LC	EPO	\$359.77	0.0%	\$359.77	-1.9%
71.1020	* 107 20	0	ψοσο ι	0.070	ψοσο	1.070

<sup>\*</sup>Taken from the 1Q/2Q 2014 LG HIC Grandfathered Rate Filing, SERFF ID: MVPH-129145560

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002C Large Group Only - Other

**Product Name:** 2014 Out of Pocket Maximum

Project Name/Number: 2014 Out of Pocket Maximum/2014 Out of Pocket Maximum

# **Superseded Schedule Items**

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

	Schedule Item			Replacement	
Creation Date	Status	Schedule	Schedule Item Name	Creation Date	Attached Document(s)
11/19/2013		Supporting Document	Health Filing Data	12/10/2013	VT LG HIC Non-GF Q1 & Q2 2014 Rate Filing - v3 Commissioner's Recommendation.pdf (Superceded)
10/04/2013		Supporting Document	Health Filing Data	11/19/2013	VT LG HIC Non-GF Q1 & Q2 2014 Rate Filing NO LINKS v2 Modified GF'ed Language.pdf (Superceded)
07/30/2013		Supporting Document	Actuarial Memorandum	10/04/2013	1Q-2014 ACT MEMO - Large Group Non-GF.pdf (Superceded)
07/30/2013		Supporting Document	Health Filing Data	10/04/2013	VT LG HIC Non-GF Q1 & Q2 2014 Rate Filing.pdf (Superceded)



# MVP Health Care -- Q1 & Q2 2014 LG HIC Out-of-Pocket Maximum Rate Filing

Large Group VT HIC Out-of-Pocket Maximum Rate Filing For Effective Dates Beginning Between January 1, 2014 - June 30, 2014

Exhibit 1 -- Summary of Medical Coplans Offered

Exhibit 6a -- Medical Manual Rates

#### Exhibit 1 -- Summary of Medical Coplans Offered

Large Group VT HIC Out-of-Pocket Maximum Rate Filing For Effective Dates Beginning Between January 1, 2014 - June 30, 2014

		j	In-Network Benefits						Out-of-Network Benefits							
	Comparable															
	Coplan without															
	OOP Max				IP				١					l <sub>-</sub> .		
Coplan	Amendment	Product Type EPO	PCP	SCP	(Med/Surg)	ER	OP Surg	DME	Amb	Ded	Coins.	OOP Max	Coins	Ded	OOP Max	Pharmacy
VE085L VE086L	VE001L VE002L	EPO	\$20 \$20	\$20 \$20	\$500 \$1,000	\$100 \$100	\$150 \$150	50% 50%	\$100 \$100	\$0 \$0	0% 0%	\$6,350 \$6,350	N/A N/A	N/A N/A	N/A N/A	Riders Available Riders Available
VE080L VE087L	VE002L VE003L	EPO	\$20 \$25	\$40	\$500	\$100	\$150 \$150	50%	\$100	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE088L	VE004L	EPO	\$25	\$40	\$1,000	\$100	\$150	50%	\$100	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE089L	VE006L	EPO	\$30	\$50	\$1,000	\$100	\$150	50%	\$100	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE090L	VE016L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE091L	VE018L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE092L	VE020L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE093L	VE021L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE094L	VE031L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE095L	VE032L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE096L	VE033L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE097L	VE034L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE098L	VE035L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	N/A	N/A	N/A	Riders Available
VE099L	VE036L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE100L	VE037L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE101L VE102L	VE038L VE047L	HyEPO	\$25 \$30	\$40 \$50	20% 20%	\$100 \$100	20%	50%	20% 20%	\$3,000 \$500	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE102L VE103L	VE047L VE048L	HyEPO HyEPO	\$30 \$30	\$50 \$50	20%	\$100 \$100	20% 20%	50% 50%	20%	\$1,000	20% 20%	\$1,500 \$3,000	N/A	N/A N/A	N/A N/A	Riders Available Riders Available
VE103L VE104L	VE046L VE050L	HyEPO	\$30 \$30	\$50 \$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,350	N/A N/A	N/A	N/A	Riders Available
VE104L VE105L	VE050L VE052L	HyEPO	\$30 \$30	\$50 \$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE106L	VE053L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE107L	VE054L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE108L	VE058L	EPO	\$75	\$75	\$1,000	\$200	\$200	50%	\$200	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE109L	VE060L	HYEPO	\$25	\$25	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE110L	VE063L	HYEPO	\$30	\$30	20%	\$200	20%	50%	20%	\$2,000	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE111L	VE065L	HYEPO	\$30	\$30	\$0	\$200	\$0	0%	\$0	\$3,000	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE112L	VE075L	Bridgewell EPO	See Below^	Ded/Coins	Ded/Coins	See Below^	Ded/Coins	50%	Ded/Coins	\$2,500	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE113L	VE076L	Bridgewell EPO	See Below^	Ded/Coins	Ded/Coins	See Below^	Ded/Coins	50%	Ded/Coins	\$3,000	30%	\$6,350	N/A	N/A	N/A	Riders Available
VE114L	VE079L	HyEPO	\$30	\$60	\$150	\$400	\$75	50%	\$400	\$1,000	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE115L	VE080L	HyEPO	\$30	\$60	\$200	\$400	\$100	50%	\$400	\$3,000	0%	\$6,350	N/A	N/A	N/A	Riders Available
VP060L	VP015L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	40%	\$1,000	\$3,000	Riders Available
VP061L	VP016L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP062L	VP017L	НуРРО	\$20	\$20	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,350	40%	\$4,000	\$12,000	Riders Available
VP063L	VP019L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VP064L	VP020L	HyPPO	\$20	\$20	20%	\$100 \$100	20%	50%	20%	\$1,000	20%	\$2,000	40%	\$2,000	\$6,000	Riders Available
VP065L	VP032L	HyPPO	\$25 \$25	\$40 \$40	20% 20%	\$100 \$100	20%	50%	20%	\$1,000	20% 20%	\$3,000	40% 40%	\$2,000	\$6,000	Riders Available Riders Available
VP066L VP067L	VP033L VP034L	HyPPO HyPPO	\$25 \$25	\$40 \$40	20%	\$100 \$100	20% 20%	50% 50%	20% 20%	\$2,000 \$3,000	20%	\$6,350 \$6,350	40% 40%	\$4,000 \$6,000	\$12,000 \$18,000	Riders Available Riders Available
VP067L VP068L	VP034L VP036L	HyPPO	\$25 \$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	40%	\$2,000	\$6,000	Riders Available
VP069L	VP037L	HyPPO	\$25 \$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$12,000	Riders Available
VP070L	VP038L	НуРРО	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	40%	\$6,000	\$18,000	Riders Available
VP071L	VP048L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP072L	VP049L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,350	40%	\$4,000	\$12,000	Riders Available
VP073L	VP050L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,350	40%	\$6,000	\$18,000	Riders Available
VP074L	VP051L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VP076L	VP053L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$12,000	Riders Available
VP077L	VP054L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	40%	\$6,000	\$18,000	Riders Available
VT08LA	VT03LA	EPO	\$15	\$40	\$300	\$75	\$100	50%	\$40	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT08LB	VT03LB	EPO	\$20	\$40	\$0	\$100	\$100	50%	\$40	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT08LC	VT03LC	EPO	\$25	\$40	\$300	\$100	\$100	50%	\$40	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT09LA	VT04LA	EPO	\$20	\$50	\$500	\$75	\$150	50%	\$50	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT09LB	VT04LB	EPO	\$25	\$50	\$0	\$100	\$150	50%	\$50	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT09LC	VT04LC	EPO	\$30	\$50	\$500	\$100	\$150 \$050	50%	\$50	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT10LA	VT07LA	EPO EPO	\$25 \$30	\$60 \$60	\$1,500 \$4,500	\$150	\$250 \$250	50% 50%	\$150 \$175	\$0 \$0	0% 0%	\$6,350	N/A	N/A N/A	N/A	Riders Available
VT10LB	VT07LB				\$1,500 \$1,500	\$175 \$175						\$6,350	N/A		N/A	Riders Available
VT10LC	VT07LC	EPO	\$35	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available

<sup>^</sup>PCP services, lab services, and x-rays have the first \$300 of allowable expenses covered in full. Then, deductible and coinsurance apply. For ER, a member's first visit is subject to copay; all future visits are subject to deductible and coinsurance.

### Exhibit 6a -- Medical Manual Rates (Q1 2014)

Large Group VT HIC Out-of-Pocket Maximum Rate Filing For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

	Comparable					
	Coplan without		Comparable Coplan		Coplan Net	
	OOP Max	- · · · -	Net Required Revenue	Impact of ACA	Required	Impact of GMCB
Coplan	Amendment	Product Type	PMPM*	Requirements	Revenue PMPM	Decision
VE085L	VE001L	EPO	\$399.57	0.0%	\$399.57	-0.6%
VE086L	VE002L	EPO	\$394.01	0.0%	\$394.01	-0.6%
VE087L	VE003L	EPO	\$385.05	0.0%	\$385.05	-0.6%
VE088L	VE004L	EPO	\$379.47	0.0%	\$379.47	-0.6%
VE089L	VE006L	EPO	\$364.32	0.0%	\$364.32	-0.6%
VE090L	VE016L	HyEPO	\$329.16	0.0%	\$329.16	-0.6%
VE091L	VE018L	HyEPO	\$272.16	0.7%	\$274.07	-0.6%
VE092L	VE020L	HyEPO	\$339.49	0.3%	\$340.51	-0.6%
VE093L	VE021L	HyEPO	\$300.41	0.0%	\$300.41	-0.6%
VE094L	VE031L	HyEPO	\$345.79	1.2%	\$349.94	-0.6%
VE095L	VE032L	HyEPO	\$316.54	0.7%	\$318.76	-0.6%
VE096L	VE033L	HyEPO	\$281.57	0.2%	\$282.13	-0.6%
VE097L	VE034L	HyEPO	\$261.48	1.3%	\$264.88	-0.6%
VE098L	VE035L	HyEPO	\$354.68	1.8%	\$361.06	-0.6%
VE099L	VE036L	HyEPO	\$326.88	1.2%	\$330.80	-0.6%
VE100L	VE037L	HyEPO	\$289.94	0.7%	\$291.97	-0.6%
VE101L	VE038L	HyEPO	\$269.45	0.5%	\$270.80	-0.6%
VE102L	VE047L	HyEPO	\$335.39	2.2%	\$342.77	-0.6%
VE103L	VE048L	HyEPO	\$307.92	1.5%	\$312.54	-0.6%
VE104L	VE050L	HyEPO	\$255.56	2.0%	\$260.67	-0.6%
VE105L	VE052L	HyEPO	\$318.22	2.2%	\$325.22	-0.6%
VE106L	VE053L	HyEPO	\$284.14	1.5%	\$288.40	-0.6%
VE107L	VE054L	HyEPO	\$263.54	1.2%	\$266.70	-0.6%
VE108L	VE058L	ÉPO	\$335.74	0.0%	\$335.74	-0.6%
VE109L	VE060L	HYEPO	\$322.36	0.3%	\$323.33	-0.6%
VE110L	VE063L	HYEPO	\$279.78	0.2%	\$280.34	-0.6%
VE111L	VE065L	HYEPO	\$295.20	0.4%	\$296.38	-0.6%
VE112L	VE075L	Bridgewell EPO	\$260.37	0.7%	\$262.19	-0.6%
VE113L	VE076L	Bridgewell EPO	\$231.67	2.5%	\$237.46	-0.6%
VE114L	VE079L	HyEPO	\$321.84	1.3%	\$326.02	-0.6%
VE115L	VE080L	HyEPO	\$268.20	2.0%	\$273.56	-0.6%
VP060L	VP015L	HyPPO	\$375.63	0.4%	\$377.13	-0.6%
VP061L	VP016L	HyPPO	\$341.92	0.0%	\$341.92	-0.6%
VP062L	VP017L	HyPPO	\$297.69	0.0%	\$297.69	-0.6%
VP063L	VP019L	HyPPO	\$384.91	0.8%	\$387.99	-0.6%
VP064L	VP020L	HyPPO	\$352.65	0.3%	\$353.71	-0.6%
VP065L	VP032L	HyPPO	\$328.77	0.7%	\$331.07	-0.6%
VP066L	VP033L	HyPPO	\$287.01	0.2%	\$287.58	-0.6%
VP067L	VP034L	HyPPO	\$263.99	1.3%	\$267.42	-0.6%
VP068L	VP036L	HyPPO	\$339.53	1.2%	\$343.60	-0.6%
VP069L	VP037L	HyPPO	\$295.54	0.7%	\$297.61	-0.6%
VP070L	VP038L	HyPPO	\$272.06	0.5%	\$273.42	-0.6%
VP071L	VP036L VP048L	HyPPO	\$319.82	1.5%	\$324.62	-0.6%
VP071L VP072L	VP049L	HyPPO	\$281.08	0.8%	\$283.33	-0.6%
VP073L VP074L	VP050L VP051L	HyPPO HyPPO	\$258.03 \$360.94	2.0% 2.9%	\$263.19 \$371.41	-0.6% -0.6%
VP074L VP076L			\$289.62			
	VP053L	HyPPO	•	1.5%	\$293.96	-0.6%
VP077L	VP054L	HyPPO	\$266.09	1.2%	\$269.28	-0.6%
VT08LA	VT03LA	EPO	\$392.92	0.0%	\$392.92	-0.6%
VT08LB	VT03LB	EPO	\$392.92	0.0%	\$392.92	-0.6%
VT08LC	VT03LC	EPO	\$392.92	0.0%	\$392.92	-0.6%
VT09LA	VT04LA	EPO	\$383.01	0.0%	\$383.01	-0.6%
VT09LB	VT04LB	EPO	\$383.01	0.0%	\$383.01	-0.6%
VT09LC	VT04LC	EPO	\$383.01	0.0%	\$383.01	-0.6%
VT10LA	VT07LA	EPO	\$359.96	0.0%	\$359.96	-0.6%
VT10LB	VT07LB	EPO	\$359.96	0.0%	\$359.96	-0.6%
VT10LC	VT07LC	EPO	\$359.96	0.0%	\$359.96	-0.6%

<sup>\*</sup>Taken from the 1Q/2Q 2014 LG HIC Grandfathered Rate Filing, SERFF ID: MVPH-129145560

## Exhibit 6a -- Medical Manual Rates (Q2 2014)

Large Group VT HIC Out-of-Pocket Maximum Rate Filing For Effective Dates Beginning Between April 1, 2014 - June 30, 2014

	Comparable		Comparable Coplan		Coplan Net	
	Coplan		Net Required Revenue	Impact of ACA	Required	Impact of GMCB
Coplan	without OOP	Product Type	PMPM*	Requirements	Revenue PMPM	Decision
VE085L	VE001L	EPO	\$404.76	0.0%	\$404.76	-0.6%
VE086L	VE002L	EPO	\$399.13	0.0%	\$399.13	-0.6%
VE087L	VE003L	EPO	\$390.06	0.0%	\$390.06	-0.6%
VE088L	VE004L	EPO	\$384.40	0.0%	\$384.40	-0.6%
VE089L	VE006L	EPO	\$369.06	0.0%	\$369.06	-0.6%
VE090L	VE016L	HyEPO	\$333.44	0.0%	\$333.44	-0.6%
VE091L	VE018L	HyEPO	\$275.70	0.7%	\$277.63	-0.6%
VE092L	VE020L	HyEPO	\$343.90	0.3%	\$344.93	-0.6%
VE093L	VE021L	HyEPO	\$304.32	0.0%	\$304.32	-0.6%
VE094L	VE031L	HyEPO	\$350.29	1.2%	\$354.49	-0.6%
VE095L	VE032L	HyEPO	\$320.66	0.7%	\$322.90	-0.6%
VE096L	VE033L	HyEPO	\$285.23	0.2%	\$285.80	-0.6%
VE097L	VE034L	HyEPO	\$264.88	1.3%	\$268.32	-0.6%
VE098L	VE035L	HyEPO	\$359.29	1.8%	\$365.76	-0.6%
VE099L	VE036L	HyEPO	\$331.13	1.2%	\$335.10	-0.6%
VE100L	VE037L	HyEPO	\$293.71	0.7%	\$295.77	-0.6%
VE101L	VE038L	HyEPO	\$272.95	0.5%	\$274.31	-0.6%
VE102L	VE047L	HyEPO	\$339.75	2.2%	\$347.22	-0.6%
VE103L	VE048L	HyEPO	\$311.92	1.5%	\$316.60 \$364.06	-0.6%
VE104L VE105L	VE050L VE052L	HyEPO HyEPO	\$258.88 \$322.36	2.0% 2.2%	\$264.06 \$329.45	-0.6% -0.6%
VE103L VE106L	VE052L VE053L	•		1.5%	\$292.15	-0.6%
VE100L VE107L	VE054L	HyEPO HyEPO	\$287.83 \$266.97	1.2%	\$270.17	-0.6%
VE107L VE108L	VE054L	EPO	\$340.10	0.0%	\$340.10	-0.6%
VE100L VE109L	VE060L	HYEPO	\$326.55	0.3%	\$327.53	-0.6%
VE109L VE110L	VE063L	HYEPO	\$283.42	0.2%	\$283.99	-0.6%
VE110L VE111L	VE065L	HYEPO	\$299.04	0.4%	\$300.24	-0.6%
VE111L VE112L	VE075L	Bridgewell EPO	\$263.75	0.7%	\$265.60	-0.6%
VE113L	VE076L	Bridgewell EPO	\$234.68	2.5%	\$240.55	-0.6%
VE114L	VE079L	HyEPO	\$326.02	1.3%	\$330.26	-0.6%
VE115L	VE080L	HyEPO	\$271.69	2.0%	\$277.12	-0.6%
VP060L	VP015L	HyPPO	\$380.51	0.4%	\$382.03	-0.6%
VP061L	VP016L	HyPPO	\$346.36	0.0%	\$346.36	-0.6%
VP062L	VP017L	HyPPO	\$301.56	0.0%	\$301.56	-0.6%
VP063L	VP019L	HyPPO	\$389.91	0.8%	\$393.03	-0.6%
VP064L	VP020L	HyPPO	\$357.23	0.3%	\$358.30	-0.6%
VP065L	VP032L	HyPPO	\$333.04	0.7%	\$335.37	-0.6%
VP066L	VP033L	HyPPO	\$290.74	0.2%	\$291.32	-0.6%
VP067L	VP034L	HyPPO	\$267.42	1.3%	\$270.90	-0.6%
VP068L	VP036L	HyPPO	\$343.94	1.2%	\$348.07	-0.6%
VP069L	VP037L	HyPPO	\$299.38	0.7%	\$301.48	-0.6%
VP070L	VP038L	HyPPO	\$275.60	0.5%	\$276.98	-0.6%
VP071L	VP048L	HyPPO	\$323.98	1.5%	\$328.84	-0.6%
VP072L	VP049L	HyPPO	\$284.73	0.8%	\$287.01	-0.6%
VP073L	VP050L	HyPPO	\$261.38	2.0%	\$266.61	-0.6%
VP074L	VP051L	HyPPO	\$365.63	2.9%	\$376.23	-0.6%
VP076L	VP053L	HyPPO	\$293.39	1.5%	\$297.79	-0.6%
VP077L	VP054L	HyPPO	\$269.55	1.2%	\$272.78	-0.6%
VT08LA	VT03LA	EPO	\$398.03	0.0%	\$398.03	-0.6%
VT08LB	VT03LB	EPO	\$398.03	0.0%	\$398.03	-0.6%
VT08LC	VT03LC	EPO	\$398.03	0.0%	\$398.03	-0.6%
VT09LA	VT04LA	EPO	\$387.99	0.0%	\$387.99	-0.6%
VT09LB	VT04LB	EPO	\$387.99	0.0%	\$387.99	-0.6%
VT09LC	VT04LC	EPO	\$387.99	0.0%	\$387.99	-0.6%
VT10LA	VT07LA	EPO	\$364.64	0.0%	\$364.64	-0.6%
VT10LB	VT07LB	EPO	\$364.64	0.0%	\$364.64	-0.6%
VT10LC	VT07LC	EPO	\$364.64	0.0%	\$364.64	-0.6%

<sup>\*</sup>Taken from the 1Q/2Q 2014 LG HIC Grandfathered Rate Filing, SERFF ID: MVPH-129145560



# MVP Health Care -- Q1 & Q2 2014 LG HIC Out-of-Pocket Maximum Rate Filing

Large Group VT HIC Out-of-Pocket Maximum Rate Filing For Effective Dates Beginning Between January 1, 2014 - June 30, 2014

Exhibit 1 -- Summary of Medical Coplans Offered

Exhibit 6a -- Medical Manual Rates

#### Exhibit 1 -- Summary of Medical Coplans Offered

Large Group VT HIC Out-of-Pocket Maximum Rate Filing For Effective Dates Beginning Between January 1, 2014 - June 30, 2014

			In-Network Benefits							Out-of-	-Network	Benefits				
	Comparable Coplan															•
	without OOP Max				IP											
Coplan	Amendment	Product Type	PCP	SCP	(Med/Surg)	ER	OP Sura	DME	Amb	Ded	Coins.	OOP Max	Coins	Ded	OOP Max	Pharmacy
VE085L	VE001L	EPO	\$20	\$20	\$500	\$100	\$150	50%	\$100	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE086L	VE002L	EPO	\$20	\$20	\$1,000	\$100	\$150	50%	\$100	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE087L	VE003L	EPO	\$25	\$40	\$500	\$100	\$150	50%	\$100	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE088L	VE004L	EPO	\$25	\$40	\$1,000	\$100	\$150	50%	\$100	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE089L	VE006L	EPO	\$30	\$50	\$1,000	\$100	\$150	50%	\$100	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE090L	VE016L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE091L	VE018L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE092L	VE020L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE093L	VE021L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE094L	VE031L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE095L	VE032L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE096L	VE033L	HyEPO	\$25 \$25	\$40	20% 20%	\$100 \$100	20%	50%	20%	\$2,000 \$3,000	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE097L VE098L	VE034L VE035L	HyEPO HyEPO	\$25 \$25	\$40 \$40	20%	\$100 \$100	20% 20%	50% 50%	20% 20%	\$5,000 \$500	20% 20%	\$6,350 \$1,000	N/A N/A	N/A N/A	N/A N/A	Riders Available Riders Available
	VE036L VE036L	,		\$40 \$40	20%	\$100	20%	50% 50%	20%		20%	\$1,000	N/A N/A	N/A N/A	N/A N/A	Riders Available
VE099L VE100L	VE036L VE037L	HyEPO HyEPO	\$25 \$25	\$40 \$40	20%	\$100	20% 20%	50% 50%	20%	\$1,000 \$2,000	20%	\$2,000	N/A N/A	N/A N/A	N/A N/A	Riders Available
VE100L VE101L	VE037L VE038L	HyEPO	\$25 \$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE101L	VE047L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE103L	VE048L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE104L	VE050L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6.350	N/A	N/A	N/A	Riders Available
VE105L	VE052L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE106L	VE053L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE107L	VE054L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE108L	VE058L	EPO	\$75	\$75	\$1,000	\$200	\$200	50%	\$200	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE109L	VE060L	HYEPO	\$25	\$25	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE110L	VE063L	HYEPO	\$30	\$30	20%	\$200	20%	50%	20%	\$2,000	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE111L	VE065L	HYEPO	\$30	\$30	\$0	\$200	\$0	0%	\$0	\$3,000	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE112L	VE075L	Bridgewell EPO	See Below^	Ded/Coins	Ded/Coins	See Below^	Ded/Coins	50%	Ded/Coins	\$2,500	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE113L	VE076L	Bridgewell EPO	See Below^	Ded/Coins	Ded/Coins	See Below^	Ded/Coins	50%	Ded/Coins	\$3,000	30%	\$6,350	N/A	N/A	N/A	Riders Available
VE114L	VE079L	HyEPO	\$30	\$60	\$150	\$400	\$75	50%	\$400	\$1,000	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE115L	VE080L	HyEPO	\$30	\$60	\$200	\$400	\$100	50%	\$400	\$3,000	0%	\$6,350	N/A	N/A	N/A	Riders Available
VP060L	VP015L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	40%	\$1,000	\$3,000	Riders Available
VP061L	VP016L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP062L	VP017L	HyPPO	\$20	\$20	20%	\$100 \$100	20%	50%	20%	\$2,000	20%	\$6,350	40%	\$4,000	\$12,000	Riders Available
VP063L VP064L	VP019L VP020L	HyPPO HyPPO	\$20 \$20	\$20 \$20	20% 20%	\$100 \$100	20% 20%	50% 50%	20% 20%	\$500 \$1,000	20% 20%	\$1,000 \$2,000	40% 40%	\$1,000 \$2,000	\$3,000 \$6,000	Riders Available Riders Available
VP064L VP065L	VP020L VP032L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP066L	VP032L VP033L	HyPPO	\$25 \$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,350	40%	\$4,000	\$12,000	Riders Available
VP067L	VP034L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,350	40%	\$6,000	\$18,000	Riders Available
VP068L	VP036L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	40%	\$2,000	\$6,000	Riders Available
VP069L	VP037L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$12,000	Riders Available
VP070L	VP038L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	40%	\$6,000	\$18,000	Riders Available
VP071L	VP048L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP072L	VP049L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,350	40%	\$4,000	\$12,000	Riders Available
VP073L	VP050L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,350	40%	\$6,000	\$18,000	Riders Available
VP074L	VP051L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VP076L	VP053L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$12,000	Riders Available
VP077L	VP054L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	40%	\$6,000	\$18,000	Riders Available
VT08LA	VT03LA	EPO	\$15	\$40	\$300	\$75	\$100	50%	\$40	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT08LB	VT03LB	EPO	\$20	\$40	\$0	\$100	\$100	50%	\$40	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT08LC	VT03LC	EPO	\$25	\$40	\$300	\$100	\$100	50%	\$40	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT09LA	VT04LA	EPO	\$20	\$50	\$500	\$75	\$150	50%	\$50	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT09LB	VT04LB	EPO	\$25	\$50	\$0	\$100	\$150	50%	\$50	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT09LC	VT04LC	EPO	\$30	\$50	\$500	\$100	\$150	50%	\$50	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT10LA	VT07LA	EPO	\$25	\$60	\$1,500	\$150	\$250	50%	\$150	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT10LB	VT07LB	EPO	\$30	\$60	\$1,500	\$175	\$250	50%	\$175	\$0 \$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT10LC	VT07LC	EPO	\$35	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available

<sup>^</sup>PCP services, lab services, and x-rays have the first \$300 of allowable expenses covered in full. Then, deductible and coinsurance apply. For ER, a member's first visit is subject to copay; all future visits are subject to deductible and coinsurance.

## Exhibit 6a -- Medical Manual Rates (Q1 2014)

Large Group VT HIC Out-of-Pocket Maximum Rate Filing For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

	Comparable Coplan		Comparable Coplan	Inc. 1 - 1 - 1 - 1 - 1 - 1	Coplan Net
0	without OOP Max	Draduat Tura	Net Required Revenue	Impact of ACA	Required Revenue
Coplan	Amendment	Product Type	PMPM*	Requirements	PMPM
VE085L	VE001L	EPO EPO	\$402.05	0.0%	\$402.05
VE086L	VE002L		\$396.46	0.0%	\$396.46
VE087L VE088L	VE003L VE004L	EPO EPO	\$387.44	0.0% 0.0%	\$387.44 \$381.83
		EPO	\$381.83		\$366.58
VE089L VE090L	VE006L VE016L		\$366.58 \$331.21	0.0%	\$300.56 \$331.21
VE090L VE091L	VE018L	HyEPO HyEPO	\$273.85	0.0% 0.7%	\$275.77
VE092L	VE010L VE020L	HyEPO	\$341.60	0.7%	\$342.62
VE093L	VE020L VE021L	HyEPO	\$302.28	0.0%	\$302.28
VE094L	VE031L	HyEPO	\$347.94	1.2%	\$352.12
VE095L	VE031L VE032L	HyEPO	\$318.51	0.7%	\$320.74
VE096L	VE032L VE033L	HyEPO	\$283.32	0.7 %	\$283.89
VE097L	VE034L	HyEPO	\$263.10	1.3%	\$266.52
VE098L	VE035L	HyEPO	\$356.88	1.8%	\$363.30
VE099L	VE036L	HyEPO	\$328.91	1.2%	\$332.86
VE100L	VE037L	HyEPO	\$291.75	0.7%	\$293.79
VE101L	VE037L VE038L	HyEPO	\$271.12	0.5%	\$272.48
VE101L VE102L	VE047L	HyEPO	\$337.47	2.2%	\$344.89
VE103L	VE048L	HyEPO	\$309.83	1.5%	\$314.48
VE104L	VE050L	HyEPO	\$257.15	2.0%	\$262.29
VE105L	VE052L	HyEPO	\$320.20	2.2%	\$327.24
VE106L	VE052L VE053L	HyEPO	\$285.91	1.5%	\$290.20
VE107L	VE054L	HyEPO	\$265.18	1.2%	\$268.36
VE107L VE108L	VE058L	EPO	\$337.82	0.0%	\$337.82
VE109L	VE060L	HYEPO	\$324.37	0.3%	\$325.34
VE110L	VE063L	HYEPO	\$281.52	0.2%	\$282.08
VE111L	VE065L	HYEPO	\$297.03	0.4%	\$298.22
VE112L	VE075L	Bridgewell EPO	\$261.99	0.7%	\$263.82
VE113L	VE076L	Bridgewell EPO	\$233.11	2.5%	\$238.94
VE114L	VE079L	HyEPO	\$323.84	1.3%	\$328.05
VE115L	VE080L	HyEPO	\$269.86	2.0%	\$275.26
VP060L	VP015L	HyPPO	\$377.97	0.4%	\$379.48
VP061L	VP016L	HyPPO	\$344.05	0.0%	\$344.05
VP062L	VP017L	HyPPO	\$299.54	0.0%	\$299.54
VP063L	VP019L	HyPPO	\$387.30	0.8%	\$390.40
VP064L	VP020L	HyPPO	\$354.84	0.3%	\$355.90
VP065L	VP032L	HyPPO	\$330.82	0.7%	\$333.14
VP066L	VP033L	HyPPO	\$288.79	0.2%	\$289.37
VP067L	VP034L	HyPPO	\$265.63	1.3%	\$269.08
VP068L	VP036L	HyPPO	\$341.64	1.2%	\$345.74
VP069L	VP037L	HyPPO	\$297.37	0.7%	\$299.45
VP070L	VP038L	HyPPO	\$273.75	0.5%	\$275.12
VP071L	VP048L	HyPPO	\$321.81	1.5%	\$326.64
VP072L	VP049L	HyPPO	\$282.83	0.8%	\$285.09
VP073L	VP050L	HyPPO	\$259.63	2.0%	\$264.82
VP074L	VP051L	HyPPO	\$363.18	2.9%	\$373.71
VP076L	VP053L	HyPPO	\$291.42	1.5%	\$295.79
VP077L	VP054L	HyPPO	\$267.74	1.2%	\$270.95
VT08LA	VT03LA	EPO	\$395.37	0.0%	\$395.37
VT08LB	VT03LB	EPO	\$395.37	0.0%	\$395.37
VT08LC	VT03LC	EPO	\$395.37	0.0%	\$395.37
VT09LA	VT04LA	EPO	\$385.39	0.0%	\$385.39
VT09LB	VT04LB	EPO	\$385.39	0.0%	\$385.39
VT09LC	VT04LC	EPO	\$385.39	0.0%	\$385.39
VT10LA	VT07LA	EPO	\$362.20	0.0%	\$362.20
VT10LB	VT07LB	EPO	\$362.20	0.0%	\$362.20
VT10LC	VT07LC	EPO	\$362.20	0.0%	\$362.20

<sup>\*</sup>Taken from the 1Q/2Q 2014 LG HIC Rate Filing, SERFF ID: MVPH-129145560

## Exhibit 6a -- Medical Manual Rates (Q2 2014)

Large Group VT HIC Out-of-Pocket Maximum Rate Filing For Effective Dates Beginning Between April 1, 2014 - June 30, 2014

	Comparable Coplan without OOP Max		Comparable Coplan Net Required Revenue	Impact of ACA	Coplan Net Required Revenue
Coplan	Amendment	Product Type	PMPM*	Requirements	PMPM
VE085L	VE001L	EPO	\$407.28	0.0%	\$407.28
VE086L	VE002L	EPO	\$401.61	0.0%	\$401.61
VE087L	VE003L	EPO	\$392.48	0.0%	\$392.48
VE088L	VE004L	EPO	\$386.79	0.0%	\$386.79
VE089L	VE006L	EPO	\$371.35	0.0%	\$371.35
VE090L	VE016L	HyEPO	\$335.52	0.0%	\$335.52
VE091L	VE018L	HyEPO	\$277.41	0.7%	\$279.35
VE092L	VE020L	HyEPO	\$346.04	0.3%	\$347.08
VE093L	VE021L	HyEPO	\$306.21	0.0%	\$306.21
VE094L	VE031L	HyEPO	\$352.46	1.2%	\$356.69
VE095L	VE032L	HyEPO	\$322.65	0.7%	\$324.91
VE096L	VE033L	HyEPO	\$287.00	0.2%	\$287.57
VE097L	VE034L	HyEPO	\$266.52	1.3%	\$269.98
VE098L	VE035L	HyEPO	\$361.52	1.8%	\$368.03
VE099L	VE036L	HyEPO	\$333.19	1.2%	\$337.19
VE100L	VE037L	HyEPO	\$295.54	0.7%	\$297.61
VE101L	VE038L	HyEPO	\$274.64	0.5%	\$276.01
VE102L	VE047L	HyEPO	\$341.86	2.2%	\$349.38
VE103L	VE048L	HyEPO	\$313.86	1.5%	\$318.57
VE104L	VE050L	HyEPO	\$260.49	2.0%	\$265.70
VE105L	VE052L	HyEPO	\$324.36	2.2%	\$331.50
VE106L	VE053L	HyEPO	\$289.63	1.5%	\$293.97
VE107L	VE054L	HyEPO	\$268.63	1.2%	\$271.85
VE108L	VE058L	EPO	\$342.21	0.0%	\$342.21
VE109L	VE060L	HYEPO	\$328.59	0.3%	\$329.58
VE110L	VE063L	HYEPO	\$285.18	0.2%	\$285.75
VE111L	VE065L	HYEPO	\$300.89	0.4%	\$302.09
VE112L	VE075L	Bridgewell EPO	\$265.40	0.7%	\$267.26
VE113L VE114L	VE076L VE079L	Bridgewell EPO HyEPO	\$236.14 \$328.05	2.5% 1.3%	\$242.04 \$332.31
VE114L VE115L	VE079L VE080L	HyEPO	\$273.37	2.0%	\$278.84
VP060L	VP015L	HyPPO	\$382.88	0.4%	\$384.41
VP061L	VP016L	HyPPO	\$348.52	0.0%	\$348.52
VP062L	VP017L	HyPPO	\$303.43	0.0%	\$303.43
VP063L	VP019L	HyPPO	\$392.33	0.8%	\$395.47
VP064L	VP020L	HyPPO	\$359.45	0.3%	\$360.53
VP065L	VP032L	HyPPO	\$335.12	0.7%	\$337.47
VP066L	VP033L	HyPPO	\$292.54	0.2%	\$293.13
VP067L	VP034L	HyPPO	\$269.08	1.3%	\$272.58
VP068L	VP036L	HyPPO	\$346.08	1.2%	\$350.23
VP069L	VP037L	HyPPO	\$301.24	0.7%	\$303.35
VP070L	VP038L	HyPPO	\$277.31	0.5%	\$278.70
VP071L	VP048L	HyPPO	\$325.99	1.5%	\$330.88
VP072L	VP049L	HyPPO	\$286.51	0.8%	\$288.80
VP073L	VP050L	HyPPO	\$263.01	2.0%	\$268.27
VP074L	VP051L	HyPPO	\$367.90	2.9%	\$378.57
VP076L	VP053L	HyPPO	\$295.21	1.5%	\$299.64
VP077L	VP054L	HyPPO	\$271.22	1.2%	\$274.47
VT08LA	VT03LA	EPO	\$400.51	0.0%	\$400.51
VT08LB	VT03LB	EPO	\$400.51	0.0%	\$400.51
VT08LC	VT03LC	EPO	\$400.51	0.0%	\$400.51
VT09LA	VT04LA	EPO	\$390.40	0.0%	\$390.40
VT09LB	VT04LB	EPO	\$390.40	0.0%	\$390.40
VT09LC	VT04LC	EPO	\$390.40	0.0%	\$390.40
VT10LA	VT07LA	EPO	\$366.91	0.0%	\$366.91
VT10LB	VT07LB	EPO	\$366.91	0.0%	\$366.91
VT10LC	VT07LC	EPO	\$366.91	0.0%	\$366.91

<sup>\*</sup>Taken from the 1Q/2Q 2014 LG HIC Rate Filing, SERFF ID: MVPH-129145560



## ACTUARIAL MEMORANDUM

1Q/2Q 2014 Large Group Rate Filing

Revised EPO, PPO and HMO Policy Forms for new & renewal Non-Grandfathered employer groups

Beginning with policies effective 1/1/14, the Federal ACA requires all large employer group products to include an annual out of pocket limit (OOP limit) of \$6350 for single and \$12,700 for family and to accumulate all member cost share towards this OOP limit. This OOP limit can apply separately to the medical benefits and the Rx benefits for a one year grace period for carriers that rely on vendors to process claims for specific coverages like Rx. In VT however, a separate OOP limit requirement was already implemented due to Bill H559 so the only current required change for large group products is the addition or reduction of the medical plan annual OOP limit and the application of all member cost share towards that limit.

MVP's current High Deductible Products (those that have integrated medical and Rx deductibles and OOP limits) are already in compliance with the new federal requirements and therefore no changes are needed for these. The rates for these products, that are currently pending approval with the DFR, are applicable to both grandfathered and non grandfathered employer groups and are not impacted by this form and rate filing.

As for the other products (i.e. EPO/PPO/HMO) in the large group portfolio, a new suite of benefits needed to be filed for new business and non grandfathered renewing business effective 1/1/14 to ensure compliance with the large group OOP limit mandate. That is the purpose of this rate filing.

Each current EPO/PPO/HMO plan was reviewed to determine if a duplicate policy form (modified for OOP limit requirements) would be filed. Plans were determined to be either retired altogether or to be modified if MVP wanted to continue to market on a complaint basis. For those benefit plans that MVP wishes to continue to sell to new groups and non grandfathered groups, new policy forms are being filed for approval here in with the necessary benefit modifications. If an existing plan that is being duplicated and modified does not currently have any grandfathered groups enrolled in it, than it will be retired and removed from the next rate filing.

The premium rates for the new policy forms are illustrated in Exhibit 6a. Each new policy form is cross-walked with an existing policy form. The proposed premium rate for the new policy form is equal to the current pending premium rate for the existing policy form it is associated with, multiplied by a benefit adjustment factor to reflect the anticipated increase in cost associated with the mandated changes.

For existing plans that don't currently have a plan deductible and OOP limit (i.e. HMO plans and EPO/PPO copay plans), a \$6,350/\$12,700 plan OOP limit was added. For existing plans already with an OOP limit, the dollar amount of OOP limit was changed only if either the single or family OOP limit was in excess of the permitted maximums (\$6350/\$12,700). For all non grandfathered plans however, a contract amendment change will address the need to have all member cost sharing accumulate towards the OOP limit beginning with renewals on 1/1/14.

The benefit factor adjustment is 0% for all benefit plans that were typical HMO style plans with only copay type cost sharing and no plan deductible or OOP limit. For these plans, adding a \$6,350/\$12,700 OOP limit does not have any material impact on the cost of the plan as it is rare for a member to accumulate copay expense in excess of these

amounts. These plans do have some benefits covered on a coinsurance basis (ie. Durable Medical Equipment) but the overall cost of these services spread across the book of business enrolled in these plans is not expected to be material.

The benefit factor adjustments for the rest of the plans (i.e. those with a plan deductible/OOP limit applicable) were derived based on MVP's benefit relativity pricing model and then prorated based on a study of the actual anticipated cost of the new OOP limit requirements on the existing book of business membership in these products.

This rate filing has been prepared to satisfy the requirements of 8 V.S.A § 5104 and is not intended to be used for other purposes.

### **Actuarial Certification**

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

Kathleen Fish, FSA, MAAA

Director of Actuarial Services

MVP Health Care, Inc.

Kalkleen Isl

8/29/2013

Date



# MVP Health Care -- Q1 & Q2 2014 LG HIC Non-Grandfathered Rate Filing

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

Exhibit 1 -- Summary of Medical Coplans Offered

Exhibit 6a -- Medical Manual Rates

#### Exhibit 1 -- Summary of Medical Coplans Offered

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

				1		ln-	Network Ben	efits	1				Out-of-	Network I	Benefits	
0	Comparable	Dun don't Town	DOD	000	IP		OD 0	DME	A I.	D- 4	0-1	00D M	0-1	D-d	00D M	DI:
VE085L	GF'ed Coplan VE001L	Product Type EPO	PCP \$20	<b>SCP</b> \$20	(Med/Surg) \$500	<b>ER</b> \$100	OP Surg \$150	<b>DME</b> 50%	<b>Amb</b> \$100	Ded \$0	Coins.	96,350	Coins N/A	Ded N/A	OOP Max N/A	Pharmacy Riders Available
VE086L	VE001L VE002L	EPO	\$20	\$20	\$1,000	\$100	\$150	50%	\$100	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE087L	VE003L	EPO	\$25	\$40	\$500	\$100	\$150 \$150	50%	\$100	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE087L	VE004L	EPO	\$25	\$40	\$1,000	\$100	\$150 \$150	50%	\$100	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE089L	VE006L	EPO	\$30	\$50	\$1,000	\$100	\$150	50%	\$100	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE090L	VE016L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE091L	VE018L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE092L	VE020L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE093L	VE021L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE094L	VE031L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE095L	VE032L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE096L	VE033L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE097L	VE034L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE098L	VE035L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	N/A	N/A	N/A	Riders Available
VE099L	VE036L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE100L	VE037L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE101L	VE038L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE102L	VE047L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE103L	VE048L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE104L	VE050L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE105L	VE052L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE106L	VE053L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE107L	VE054L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE108L	VE058L	EPO	\$75	\$75	\$1,000	\$200	\$200	50%	\$200	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE109L	VE060L	HYEPO	\$25	\$25	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE110L	VE063L	HYEPO	\$30	\$30	20%	\$200	20%	50%	20%	\$2,000	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE111L	VE065L	HYEPO	\$30	\$30	\$0	\$200	\$0	0%	\$0	\$3,000	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE112L	VE075L	Bridgewell EPO	See Below^		Ded/Coins	See Below^	Ded/Coins	50%	Ded/Coins	\$2,500	20%	\$6,350	N/A	N/A	N/A	Riders Available
VE113L	VE076L	Bridgewell EPO	See Below^		Ded/Coins	See Below^	Ded/Coins	50%	Ded/Coins	\$3,000	30%	\$6,350	N/A	N/A	N/A	Riders Available
VE114L	VE079L	HyEPO	\$30	\$60	\$150	\$400	\$75	50%	\$400	\$1,000	0%	\$6,350	N/A	N/A	N/A	Riders Available
VE115L	VE080L	HyEPO	\$30	\$60	\$200	\$400	\$100	50%	\$400	\$3,000	0%	\$6,350	N/A	N/A	N/A	Riders Available
VP060L	VP015L	НуРРО	\$20	\$20	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	40%	\$1,000	\$3,000	Riders Available
VP061L	VP016L	НуРРО	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP062L	VP017L	НуРРО	\$20	\$20	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,350	40%	\$4,000	\$12,000	Riders Available
VP063L	VP019L	НуРРО	\$20	\$20	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VP064L	VP020L	НуРРО	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	40%	\$2,000	\$6,000	Riders Available
VP065L	VP032L	HyPPO	\$25	\$40	20%	\$100 \$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP066L	VP033L	HyPPO	\$25	\$40	20%	\$100 \$100	20%	50%	20%	\$2,000	20%	\$6,350	40%	\$4,000	\$12,000	Riders Available
VP067L	VP034L	HyPPO	\$25	\$40	20%	\$100 \$400	20%	50%	20%	\$3,000	20%	\$6,350	40%	\$6,000	\$18,000	Riders Available
VP068L	VP036L VP037L	HyPPO HyPPO	\$25 \$25	\$40 \$40	20%	\$100 \$100	20%	50%	20% 20%	\$1,000	20%	\$2,000	40% 40%	\$2,000	\$6,000	Riders Available
VP069L VP070L	VP037L VP038L	HyPPO	\$25 \$25	\$40 \$40	20% 20%	\$100 \$100	20% 20%	50% 50%	20%	\$2,000 \$3,000	20% 20%	\$4,000 \$6,000	40% 40%	\$4,000	\$12,000	Riders Available
VP070L VP071L	VP038L VP048L	HyPPO	\$25 \$30	\$40 \$50	20%	\$100 \$100	20%	50% 50%	20%	\$3,000	20%	\$3,000	40% 40%	\$6,000 \$2,000	\$18,000 \$6,000	Riders Available Riders Available
VP071L VP072L	VP048L VP049L	HyPPO	\$30 \$30	\$50 \$50	20%	\$100 \$100	20%	50% 50%	20%	\$1,000	20%	\$3,000 \$6,350	40% 40%	\$4,000	\$6,000	Riders Available
VP072L VP073L	VP049L VP050L	HyPPO	\$30 \$30	\$50 \$50	20%	\$100 \$100	20%	50% 50%	20%	\$2,000	20%	\$6,350 \$6,350	40% 40%	\$6,000	\$12,000	Riders Available
VP073L VP074L	VP050L VP051L	HyPPO	\$30 \$30	\$50 \$50	20%	\$100 \$100	20%	50% 50%	20%	\$500	20%	\$6,350	40% 40%	\$6,000	\$18,000	Riders Available
VP074L VP076L	VP051L VP053L	HyPPO	\$30 \$30	\$50 \$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$12,000	Riders Available
VP076L VP077L	VP054L	HyPPO	\$30 \$30	\$50 \$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	40%	\$6,000	\$12,000	Riders Available
VF077L VT08LA	VF034L VT03LA	EPO	\$30 \$15	\$40	\$300	\$75	\$100	50%	\$40	\$3,000	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT08LA	VT03LA VT03LB	EPO	\$20	\$40	\$300 \$0	\$100	\$100	50%	\$40	\$0 \$0	0%	\$6,350	N/A	N/A N/A	N/A	Riders Available
VT08LC	VT03LB VT03LC	EPO	\$20 \$25	\$40	\$300	\$100	\$100	50%	\$40	\$0 \$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT09LA	VT04LA	EPO	\$20	\$50	\$500	\$75	\$150	50%	\$50	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT09LA	VT04LA VT04LB	EPO	\$25	\$50	\$0	\$100	\$150	50%	\$50	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT09LC	VT04LB VT04LC	EPO	\$30	\$50	\$500	\$100	\$150	50%	\$50	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT10LA	VT07LA	EPO	\$30 \$25	\$60	\$1,500	\$150	\$250	50%	\$150	\$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
VT10LA VT10LB	VT07LA VT07LB	EPO	\$30	\$60	\$1,500	\$175	\$250 \$250	50%	\$175	\$0 \$0	0%	\$6,350	N/A	N/A	N/A	Riders Available
	V.0.LD	EPO	\$35	\$60	\$1,500	Ψ'''	\$250	0070	ψ.,,	\$0	0%	\$6,350	N/A	14// 1	14// 1	aoio / waiiabio

<sup>^</sup>PCP services, lab services, and x-rays have the first \$300 of allowable expenses covered in full. Then, deductible and coinsurance apply. For ER, a member's first visit is subject to copay; all future visits are subject to deductible and coinsurance.

## Exhibit 6a -- Medical Manual Rates (Q1 2014)

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

			Comparable GF'ed		Coplan Net
	Comparable		Coplan Net Required	Impact of ACA	Required Revenue
Coplan	GF'ed Coplan	Product Type	Revenue PMPM*	Requirements	PMPM
VE085L	VE001L	EPO	\$402.05	0.0%	\$402.05
VE086L	VE002L	EPO	\$396.46	0.0%	\$396.46
VE087L	VE003L	EPO	\$387.44	0.0%	\$387.44
VE088L	VE004L	EPO	\$381.83	0.0%	\$381.83
VE089L	VE006L	EPO	\$366.58	0.0%	\$366.58
VE090L	VE016L	HyEPO	\$331.21	0.0%	\$331.21
VE091L	VE018L	HyEPO	\$273.85	0.7%	\$275.77
VE092L	VE020L	HyEPO	\$341.60	0.3%	\$342.62
VE093L	VE021L	HyEPO	\$302.28	0.0%	\$302.28
VE094L	VE031L	HyEPO	\$347.94	1.2%	\$352.12
VE095L	VE032L	HyEPO	\$318.51	0.7%	\$320.74
VE096L	VE033L	HyEPO	\$283.32	0.2%	\$283.89
VE097L	VE034L	HyEPO	\$263.10	1.3%	\$266.52
VE098L	VE035L	HyEPO	\$356.88	1.8%	\$363.30
VE099L	VE036L	HyEPO	\$328.91	1.2%	\$332.86
VE100L	VE037L	HyEPO	\$291.75	0.7%	\$293.79
VE101L	VE038L	HyEPO	\$271.12	0.5%	\$272.48
VE102L	VE047L	HyEPO	\$337.47	2.2%	\$344.89
VE103L	VE048L	HyEPO	\$309.83	1.5%	\$314.48
VE104L	VE050L	HyEPO	\$257.15	2.0%	\$262.29
VE105L	VE052L	HyEPO	\$320.20	2.2%	\$327.24
VE106L	VE053L	HyEPO	\$285.91	1.5%	\$290.20
VE107L	VE054L	HyEPO	\$265.18	1.2%	\$268.36
VE108L	VE058L	ÉPO	\$337.82	0.0%	\$337.82
VE109L	VE060L	HYEPO	\$324.37	0.3%	\$325.34
VE110L	VE063L	HYEPO	\$281.52	0.2%	\$282.08
VE111L	VE065L	HYEPO	\$297.03	0.4%	\$298.22
VE112L	VE075L	Bridgewell EPO	\$261.99	0.7%	\$263.82
VE113L	VE076L	Bridgewell EPO	\$233.11	2.5%	\$238.94
VE114L	VE079L	HyEPO	\$323.84	1.3%	\$328.05
VE115L	VE080L	HyEPO	\$269.86	2.0%	\$275.26
VP060L	VP015L	HyPPO	\$377.97	0.4%	\$379.48
VP061L	VP016L	HyPPO	\$344.05	0.0%	\$344.05
VP062L	VP017L	HyPPO	\$299.54	0.0%	\$299.54
VP063L	VP019L	HyPPO	\$387.30	0.8%	\$390.40
VP064L	VP020L	HyPPO	\$354.84	0.3%	\$355.90
VP065L	VP032L	HyPPO	\$330.82	0.7%	\$333.14
VP066L	VP033L	HyPPO	\$288.79	0.2%	\$289.37
VP067L	VP034L	HyPPO	\$265.63	1.3%	\$269.08
VP068L	VP036L	HyPPO	\$341.64	1.2%	\$345.74
VP069L	VP037L	HyPPO	\$297.37	0.7%	\$299.45
VP070L	VP038L	HyPPO	\$273.75	0.5%	\$275.12
VP071L	VP048L	HyPPO	\$321.81	1.5%	\$326.64
VP072L	VP049L	HyPPO	\$282.83	0.8%	\$285.09
VP073L	VP050L	HyPPO	\$259.63	2.0%	\$264.82
VP074L	VP051L	HyPPO	\$363.18	2.9%	\$373.71
VP076L	VP053L	HyPPO	\$291.42	1.5%	\$295.79
VP077L	VP054L	HyPPO	\$267.74	1.2%	\$270.95
VT08LA	VT03LA	ÉPO	\$395.37	0.0%	\$395.37
VT08LB	VT03LB	EPO	\$395.37	0.0%	\$395.37
VT08LC	VT03LC	EPO	\$395.37	0.0%	\$395.37
VT09LA	VT04LA	EPO	\$385.39	0.0%	\$385.39
VT09LB	VT04LB	EPO	\$385.39	0.0%	\$385.39
VT09LC	VT04LC	EPO	\$385.39	0.0%	\$385.39
VT10LA	VT07LA	EPO	\$362.20	0.0%	\$362.20
VT10LB	VT07LB	EPO	\$362.20	0.0%	\$362.20
VT10LC	VT07LC	EPO	\$362.20	0.0%	\$362.20
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<sup>\*</sup>Taken from the 1Q/2Q 2014 LG HIC Grandfathered Rate Filing, SERFF ID: MVPH-129145560

## Exhibit 6a -- Medical Manual Rates (Q2 2014)

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

	0		Comparable GF'ed		Coplan Net
0	Comparable	Due does Tours	Coplan Net Required	Impact of ACA	Required Revenue
Coplan	GF'ed Coplan	Product Type	Revenue PMPM*	Requirements	PMPM
VE085L	VE001L	EPO	\$407.28	0.0%	\$407.28
VE086L	VE002L	EPO	\$401.61 \$202.48	0.0%	\$401.61
VE087L	VE003L	EPO EPO	\$392.48 \$386.79	0.0% 0.0%	\$392.48
VE088L	VE004L VE006L	EPO	\$371.35	0.0%	\$386.79 \$371.35
VE089L			•	0.0%	\$371.35 \$335.52
VE090L VE091L	VE016L VE018L	HyEPO HyEPO	\$335.52 \$277.41	0.7%	\$279.35
VE091L VE092L	VE010L VE020L	HyEPO	\$346.04	0.7%	\$347.08
VE092L	VE020L VE021L	HyEPO	\$306.21	0.0%	\$306.21
VE094L	VE021L VE031L	HyEPO	\$352.46	1.2%	\$356.69
VE095L	VE031L VE032L	HyEPO	\$322.65	0.7%	\$324.91
VE096L	VE032L	HyEPO	\$287.00	0.2%	\$287.57
VE097L	VE034L	HyEPO	\$266.52	1.3%	\$269.98
VE098L	VE035L	HyEPO	\$361.52	1.8%	\$368.03
VE099L	VE036L	HyEPO	\$333.19	1.2%	\$337.19
VE100L	VE037L	HyEPO	\$295.54	0.7%	\$297.61
VE101L	VE038L	HyEPO	\$274.64	0.5%	\$276.01
VE102L	VE047L	HyEPO	\$341.86	2.2%	\$349.38
VE103L	VE048L	HyEPO	\$313.86	1.5%	\$318.57
VE104L	VE050L	HyEPO	\$260.49	2.0%	\$265.70
VE105L	VE052L	HyEPO	\$324.36	2.2%	\$331.50
VE106L	VE053L	HyEPO	\$289.63	1.5%	\$293.97
VE107L	VE054L	HyEPO	\$268.63	1.2%	\$271.85
VE108L	VE058L	ÉPO	\$342.21	0.0%	\$342.21
VE109L	VE060L	HYEPO	\$328.59	0.3%	\$329.58
VE110L	VE063L	HYEPO	\$285.18	0.2%	\$285.75
VE111L	VE065L	HYEPO	\$300.89	0.4%	\$302.09
VE112L	VE075L	Bridgewell EPO	\$265.40	0.7%	\$267.26
VE113L	VE076L	Bridgewell EPO	\$236.14	2.5%	\$242.04
VE114L	VE079L	HyEPO	\$328.05	1.3%	\$332.31
VE115L	VE080L	HyEPO	\$273.37	2.0%	\$278.84
VP060L	VP015L	HyPPO	\$382.88	0.4%	\$384.41
VP061L	VP016L	HyPPO	\$348.52	0.0%	\$348.52
VP062L	VP017L	HyPPO	\$303.43	0.0%	\$303.43
VP063L	VP019L	HyPPO	\$392.33	0.8%	\$395.47
VP064L	VP020L	HyPPO	\$359.45	0.3%	\$360.53
VP065L	VP032L	HyPPO	\$335.12	0.7%	\$337.47
VP066L	VP033L	HyPPO	\$292.54	0.2%	\$293.13
VP067L	VP034L	HyPPO	\$269.08	1.3%	\$272.58
VP068L	VP036L	HyPPO	\$346.08	1.2%	\$350.23
VP069L	VP037L	HyPPO	\$301.24	0.7%	\$303.35
VP070L	VP038L	HyPPO	\$277.31	0.5%	\$278.70
VP071L	VP048L	HyPPO	\$325.99	1.5%	\$330.88
VP072L	VP049L	HyPPO	\$286.51	0.8%	\$288.80
VP073L	VP050L	HyPPO	\$263.01	2.0%	\$268.27
VP074L	VP051L	HyPPO	\$367.90 \$305.34	2.9%	\$378.57
VP076L	VP053L	HyPPO	\$295.21	1.5%	\$299.64
VP077L VT08LA	VP054L VT03LA	HyPPO EPO	\$271.22 \$400.51	1.2% 0.0%	\$274.47 \$400.51
VT08LA VT08LB	VT03LA VT03LB	EPO	\$400.51 \$400.51	0.0%	\$400.51
VT08LC	VT03LB VT03LC	EPO	\$400.51 \$400.51	0.0%	\$400.51
VT09LA	VT04LA	EPO	\$390.40	0.0%	\$390.40
VT09LA	VT04LA VT04LB	EPO	\$390.40	0.0%	\$390.40
VT09LC	VT04LC	EPO	\$390.40	0.0%	\$390.40
VT10LA	VT07LA	EPO	\$366.91	0.0%	\$366.91
VT10LB	VT07LB	EPO	\$366.91	0.0%	\$366.91
VT10LC	VT07LC	EPO	\$366.91	0.0%	\$366.91
		-	*		

<sup>\*</sup>Taken from the 1Q/2Q 2014 LG HIC Grandfathered Rate Filing, SERFF ID: MVPH-129145560

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

Product Name: 1Q/2Q 2014 Large Group Grandfathered Filing

Project Name/Number: /

# Filing at a Glance

Company: MVP Health Insurance Company

Product Name: 1Q/2Q 2014 Large Group Grandfathered Filing

State: Vermont

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO

Filing Type: Rate

Date Submitted: 08/02/2013

SERFF Tr Num: MVPH-129145560 SERFF Status: Closed-Approved

State Tr Num: 67421 State Status: Approved

Co Tr Num:

Co Status:

Implementation 01/01/2014

Date Requested:

Author(s): Kristen Marsh, Matt Lombardo, Evan Steinhart

Reviewer(s): Phil Keller (primary)

Disposition Date: 12/12/2013
Disposition Status: Approved
Implementation Date: 01/01/2014

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

Product Name: 1Q/2Q 2014 Large Group Grandfathered Filing

Project Name/Number: /

## **General Information**

Project Name: Status of Filing in Domicile: **Project Number:** Date Approved in Domicile: Requested Filing Mode: Review & Approval **Domicile Status Comments:** 

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Large Group Market Type: Employer Overall Rate Impact: Company Status Changed:

Filing Status Changed: 12/12/2013

State Status Changed: 12/12/2013 Deemer Date:

Created By: Matt Lombardo Submitted By: Matt Lombardo

Corresponding Filing Tracking Number:

PPACA: Grandfathered Immed Mkt Reforms

No Include Exchange Intentions:

Filing Description:

The manual rates proposed in this filing will be applicable to Grandfathered VT large groups with effective dates of coverage beginning between 1/1/2014 - 6/30/2014.

## Company and Contact

### **Filing Contact Information**

Matt Lombardo, mlombardo@mvphealthcare.com

625 State Street 518-388-2483 [Phone]

Schenectady, NY 12305

### **Filing Company Information**

MVP Health Insurance Company State of Domicile: New York CoCode: 11125 625 State Street Group Code: 1198 Company Type: Health

Insurance Schenectady, NY 12305 Group Name:

State ID Number: FEIN Number: 14-1827918 (518) 388-2469 ext. [Phone]

# **Filing Fees**

Yes Fee Required? \$50.00 Fee Amount: No Retaliatory?

Fee Explanation:

Yes Per Company:

Company **Date Processed** Transaction # Amount MVP Health Insurance Company \$50.00 08/02/2013 72554820

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** 1Q/2Q 2014 Large Group Grandfathered Filing

Project Name/Number: /

# **Correspondence Summary**

**Dispositions** 

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

## **Amendments**

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Health Filing Data	Matt Lombardo	12/10/2013	12/10/2013
Supporting Document	Health Filing Data	Matt Lombardo	11/19/2013	11/19/2013
Supporting Document	Actuarial Memorandum	Matt Lombardo	10/04/2013	10/04/2013

**Filing Notes** 

Subject	Note Type	Created By	Created On	Date Submitted
Post-Submission Update	Note To Reviewer	Matt Lombardo	08/02/2013	08/02/2013

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** 1Q/2Q 2014 Large Group Grandfathered Filing

Project Name/Number: /

# **Disposition**

Disposition Date: 12/12/2013 Implementation Date: 01/01/2014

Status: Approved

HHS Status: HHS Approved

State Review: Reviewed by Actuary

Comment:

	Company	Overall %	Overall %	Written	<b>Number of Policy</b>	Written	Maximum %	Minimum %
Company	Rate	Indicated	Rate	Premium	<b>Holders Affected</b>	Premium for	Change	Change
Name:	Change:	Change:	Impact:	Change for	for this Program:	this Program:	(where req'd):	(where req'd):
				this Program:				
MVP Health Insurance Company	Increase	3.900%	3.900%	\$678,080	49	\$17,386,670	4.100%	3.500%

**Percent Change Approved:** 

Minimum: 3.500%
Maximum: 4.100%
Weighted Average: 3.900%

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

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** 1Q/2Q 2014 Large Group Grandfathered Filing

Project Name/Number: /

# **Amendment Letter**

Submitted Date: 12/10/2013

Comments:

The attached rate filing has been modified per Oliver Wyman's comments received on 12/10/2013.

Regards,

Matt Lombardo

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** 1Q/2Q 2014 Large Group Grandfathered Filing

Project Name/Number: /

Supporting Document S	-
Satisfied - Item:	Health Filing Data
Comments:	The rate filing attached below has been modified per the Green Mountain Care Board's Decision and Order rendered on 11/19/13.  Regards, Matt Lombardo
Attachment(s):	2014 Appendix A Industry Factors.pdf LG EPO_PPO R12 Exhibit - Q2 2014 VALUES ONLY.xlsx LG HDHP R12 Exhibit - Q2 2014 VALUES ONLY.xlsx Q1 2012 Exp Rated Formula -Exhibits A-C.pdf Q1 2012 MVP HIC - Experience Formula.pdf MVP HIC - Experience Rating Addendum Q1 & Q2 2014 - Commissioner's Recommendation.pdf VT LG HIC Q1 & Q2 2014 Rate Filing - GMCB Decision.pdf
Previous Version	
Satisfied - Item:	Health Filing Data
Comments:	The rate filing attached below has been modified per the Green Mountain Care Board's Decision and Order rendered on 11/19/13.  Regards, Matt Lombardo
Attachment(s):	2014 Appendix A Industry Factors.pdf LG EPO_PPO R12 Exhibit - Q2 2014 VALUES ONLY.xlsx LG HDHP R12 Exhibit - Q2 2014 VALUES ONLY.xlsx Q1 2012 Exp Rated Formula -Exhibits A-C.pdf Q1 2012 MVP HIC - Experience Formula.pdf VT LG HIC Q1 & Q2 2014 Rate Filing - Commissioner's Recommendation.pdf MVP HIC - Experience Rating Addendum Q1 & Q2 2014 - Commissioner's Recommendation.pdf
Previous Version	
Satisfied - Item:	Health Filing Data
Comments:	Attached below are the 1Q/2Q 2014 LG HIC Grandfathered Filing, Rating Formula, Addendum, Industry Factors, and 36 month of historical data for the block.
Attachment(s):	2014 Appendix A Industry Factors.pdf VT LG HIC Q1 & Q2 2014 Rate Filing.pdf LG EPO_PPO R12 Exhibit - Q2 2014 VALUES ONLY.xlsx LG HDHP R12 Exhibit - Q2 2014 VALUES ONLY.xlsx Q1 2012 Exp Rated Formula -Exhibits A-C.pdf Q1 2012 MVP HIC - Experience Formula.pdf

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** 1Q/2Q 2014 Large Group Grandfathered Filing

Project Name/Number: /

## **Amendment Letter**

Submitted Date: 11/19/2013

Comments:

The rate filing attached below has been modified per the Green Mountain Care Board's Decision and Order rendered on 11/19/13.

Regards,

Matt Lombardo

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

<b>Supporting Document Se</b>	chedule Item Changes
Satisfied - Item:	Health Filing Data
Comments:	The rate filing attached below has been modified per the Green Mountain Care Board's Decision and Order rendered on 11/19/13.  Regards, Matt Lombardo
Attachment(s):	2014 Appendix A Industry Factors.pdf LG EPO_PPO R12 Exhibit - Q2 2014 VALUES ONLY.xlsx LG HDHP R12 Exhibit - Q2 2014 VALUES ONLY.xlsx Q1 2012 Exp Rated Formula -Exhibits A-C.pdf Q1 2012 MVP HIC - Experience Formula.pdf VT LG HIC Q1 & Q2 2014 Rate Filing - Commissioner's Recommendation.pdf MVP HIC - Experience Rating Addendum Q1 & Q2 2014 - Commissioner's Recommendation.pdf
Previous Version	
Satisfied - Item:	Health Filing Data
Comments:	Attached below are the 1Q/2Q 2014 LG HIC Grandfathered Filing, Rating Formula, Addendum, Industry Factors, and 36 months of historical data for the block.
Attachment(s):	2014 Appendix A Industry Factors.pdf VT LG HIC Q1 & Q2 2014 Rate Filing.pdf LG EPO_PPO R12 Exhibit - Q2 2014 VALUES ONLY.xlsx LG HDHP R12 Exhibit - Q2 2014 VALUES ONLY.xlsx Q1 2012 Exp Rated Formula -Exhibits A-C.pdf Q1 2012 MVP HIC - Experience Formula.pdf

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** 1Q/2Q 2014 Large Group Grandfathered Filing

Project Name/Number: /

# **Amendment Letter**

Submitted Date: 10/04/2013

Comments:

A revised version of the actuarial memorandum is attached which removed any reference to this being a "Grandfathered" filing.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes		
Satisfied - Item:	Actuarial Memorandum	
Comments:		
Attachment(s):	1Q-2014 ACT MEMO-HIC Large Group v2.pdf	
Previous Version		
Satisfied - Item:	Actuarial Memorandum	
Comments:		
Attachment(s):	1Q-2014 ACT MEMO-HIC Large Group.pdf	

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

Product Name: 1Q/2Q 2014 Large Group Grandfathered Filing

Project Name/Number: /

# **Note To Reviewer**

Created By:

Matt Lombardo on 08/02/2013 12:46 PM

Last Edited By:

Matt Lombardo

**Submitted On:** 

08/02/2013 12:46 PM

Subject:

Post-Submission Update

**Comments:** 

Mr. Londergan,

I noticed the HIOS Issuer ID from the pop-up screen on the "Rate/Rule Schedule" tab was incorrect.

Regards,

Matt Lombardo

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

Product Name: 1Q/2Q 2014 Large Group Grandfathered Filing

Project Name/Number: /

# Post Submission Update Request Processed On 12/12/2013

Status: Allowed

Created By: Matt Lombardo

0

Processed By: Phil Keller

Comments:

## **Company Rate Information:**

Number of Covered Lives

Company Name: MVP Health Insurance Company

Field Name	Requested Change	Prior Value
HHS Issuer ID:	92802	95521
Product: VT LG Grandfathered EPO/PPO, VT LG Grandfathered HDHP	REMOVED	
Product Name		VT LG Grandfathered EPO/PPO, VT LG Grandfathered HDHP
Number of Covered Lives		1
Product:	NEW	
Product Name	VT LG Grandfathered EPO/PPO, VT LG	
	Grandfathered HDHP	

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

Product Name: 1Q/2Q 2014 Large Group Grandfathered Filing

Project Name/Number: /

# Post Submission Update Request Processed On 12/12/2013

Status: Allowed

Created By: Matt Lombardo

Processed By: Phil Keller

Comments:

### **Company Rate Information:**

Company Name: MVP Health Insurance Company

Field Name Ro	equested Change	Prior Value
Overall % Indicated Change 3.9	900%	0.600%
Overall % Rate Impact 3.5	900%	0.600%
Written Premium Change for this Program \$6	578080	\$104320
Maximum %Change (where required) 4.	100%	0.800%
Minimum %Change (where required) 3.5	500%	0.200%

Product: VT LG Grandfathered

**REMOVED** 

EPO/PPO, VT LG Grandfathered HDHP

Product Name

VT LG Grandfathered EPO/PPO, VT LG

Grandfathered HDHP

Number of Covered Lives 0

Product: NEW

Product Name VT LG Grandfathered EPO/PPO, VT LG

**Grandfathered HDHP** 

Number of Covered Lives 0

REQUESTED RATE CHANGE INFORMATION:

 Min:
 3.500
 0.200

 Max:
 4.100
 0.8

 Weighted Avg.:
 3.900
 0.6

REQUESTED RATE:

Projected Earned Premium: 54,708,513.000 52,970,900.000
Min: 313.780 303.760

Max: 544.680 527.280 Weighted Avg.: 489.380 476.590

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** 1Q/2Q 2014 Large Group Grandfathered Filing

Project Name/Number: /

# **Supporting Document Schedules**

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	1Q-2014 ACT MEMO-HIC Large Group v2.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Filing Compliance Certification
Comments:	I ming Compilation Continuation
Attachment(s):	Certification of Compliance - MAF.pdf
Item Status:	·
Status Date:	
Satisfied - Item:	Health Administrative Forms
Comments:	Health Authinistiative Forms
Attachment(s):	Health Filing Form F106 AR42 LG.pdf
Item Status:	risaluri iling ramir raa niki iz zaspar
Status Date:	
Satisfied - Item:	Health Filing Data
Comments:	The rate filing attached below has been modified per the Green Mountain Care Board's Decision and Order rendered on 11/19/13.  Regards, Matt Lombardo
Attachment(s):	2014 Appendix A Industry Factors.pdf LG EPO_PPO R12 Exhibit - Q2 2014 VALUES ONLY.xlsx LG HDHP R12 Exhibit - Q2 2014 VALUES ONLY.xlsx Q1 2012 Exp Rated Formula -Exhibits A-C.pdf Q1 2012 MVP HIC - Experience Formula.pdf MVP HIC - Experience Rating Addendum Q1 & Q2 2014 - Commissioner's Recommendation.pdf VT LG HIC Q1 & Q2 2014 Rate Filing - GMCB Decision.pdf
Item Status:	
Status Date:	

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** 1Q/2Q 2014 Large Group Grandfathered Filing

Project Name/Number: /

Attachment LG EPO\_PPO R12 Exhibit - Q2 2014 VALUES ONLY.xlsx is not a PDF document and cannot be reproduced here.

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



## **ACTUARIAL MEMORANDUM**

## 1st Quarter and 2nd Quarter 2014 Large Group AR42 Filing

## **Purpose**

The purpose of this filing is to demonstrate the development of and seek approval of the Manual Pure Premium rates (otherwise referred to as Net Required Revenue) for MVP Health Insurance Company's Large Group EPO/PPO and High Deductible EPO/PPO experience rated product portfolio. Manual pure premium rates are included for both 1st Quarter and 2nd Quarter 2014 effective dates. The rates are effective for 12 months. The Experience Rating Addendum is also included as part of this rate filing and changes effective for 1/1/2014 are noted below. The Experience Rating Formula is included as information only as it is not changing at this time. Collectively the manual rates, the Addendum, and the Formula are used to derive group specific premium rates.

The manual rates proposed in this filing will be applicable to groups with 1st and 2nd Quarter effective dates.

This rate filing has been prepared to satisfy the requirements of 8 V.S.A § 5104 and is not intended to be used for other purposes.

### **Summary of requested Manual Pure Premiums increases**

The requested quarterly manual rate changes from the 4th Quarter approved manual rates are:

EPO/PPO Medical: -2.3%

Rx riders: -7.5% HDHP: -2.3%

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

Q1 Renewal Impact			
	Medical Only	Rx Only	Medical + Rx
HD	0.8%	N/A	0.8%
Non-HD	0.7%	-3.1%	0.2%
		Total	0.6%

The requested quarterly manual rate changes from the proposed 1st Quarter manual rates are:

EPO/PPO Medical: 1.3%

Rx riders: 1.1% HDHP: 1.4%

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

Q2 Renewal Impact			
	Medical Only	Rx Only	Medical + Rx
HD	0.7%	N/A	0.7%
Non-HD	0.5%	-3.2%	0.1%
		Total	0.2%

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

### Large Group HIC Enrollment distribution by Renewal Quarter (as of May 2013)

1<sup>st</sup> Q: 69.8% 2<sup>nd</sup> Q: 7.5% 3<sup>rd</sup> Q: 6.8% 4<sup>th</sup> Q: 15.8%

### **Development of Base Manual Pure Premium Rates**

Large group EPO/PPO and HDHP incurred claim data for the period 3/1/2012 - 2/28/2013 paid through 5/31/2013 was the basis for this rate development.

Exhibit 3a demonstrates the development of the proposed 1st quarter rate action. Historical fee for service claims are first projected to the rating period and the impact of new benefit mandates not reflected in the experience period data are also added. The projected net claims are then normalized for the block's age/gender factor over the experience period.

Expected non fee for service medical expenses are added to the projected claims and the New York paid claim surcharge expense (HCRA). The Vermont paid claim surcharge is not included in the manual rate for large groups because it is included in the Retention Section of the Experience Rating Addendum and added to the final blended group rate (as a percentage of the blended pure premium) along with the other Retention items. New York HCRA expense for the experience portion of a group's rate development is based on the group's actual facility claims subject to the tax.

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

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

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

#### Autism Mandate

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

### ACA Women's Preventive Mandate

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

The PMPM adjustments for each block and product were derived based on the actual cost of contraception drug coverage over the experience period. In addition to the cost for contraceptive drugs, and included in the PMPM adjustments, is \$0.18 PMPM to cover the expected cost of the additional benefits covered under the women's preventive mandate. These include items such as coverage for breast pumps, sterilization surgery at no cost, counseling and other miscellaneous services. The full cost of these expanded benefits is estimated to equal \$0.21 PMPM and was based on a study done for all of MVP's commercial lines of business and used in rate adjustments for NY and NH products as well. 16.1% of the experience period membership had a renewal date after the effective date of the mandate which is why the full cost of these benefits was not added into the claim experience (\$0.21\*(1-16.1%)=\$0.18 PMPM).

#### Rx OOP maximum mandate

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

An adjustment to the projected rating period Rx claim costs for both the integrated high deductible plans and prescription drug card benefits was made to reflect the estimated increase in premiums due to this mandate. These additional costs reflect the weighted average of the 4Q12 premium rate adjustments using the experience period membership by product/rider trended to 1Q14. 15.0% of the experience period membership has already been impacted by this mandate. As a result, MVP is adding 85.0% of the weighted average impact of Bill H559 to its experience period Rx claim costs.

### **Medical Trend Factors**

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

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

The assumed unit cost trends reflect known and assumed price increases from MVP's provider network. The 2013 and 2014 facility unit cost trend factors have been modified from the approved 3Q/4Q 2013 Large Group HIC VT Manual

Rate Filing based on updated contract information at the service category level of detail. The table below summarizes these changes:

Comparison of Facility Trends – 3Q/4Q 2013 Filing vs Current		
	3Q/4Q 2013	1Q/2Q 2014 LG Filing
IP	7.2%	8.8%
OP and Other Med	7.2%	4.6%
Total Facility Trend	7.2%	5.9%

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

The trend applied to the deductible portion of the experience period was derived using the distribution of claims for MVP's VT book of business. Claims below the average deductible amount over the experience period were trended at the applicable allowed trend rate while claims greater than the deductible were held flat. The average HDHP deductible over the experience period is \$3,297 and the average non-HDHP deductible over the experience period is \$2,157.

### Development of Rx Rider Pure Premium Rates and Rx trend Factors

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

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

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

### **Experience Rating Addendum**

Included with the Manual Rate filing is the Experience Addendum which includes all of the applicable rating factors used to generate group specific premium rates. The following items have been updated in the Addendum to be effective 1/1/2014:

• Section III – Trend – 2013 and 2014 medical and Rx trend rates were restated to align with the most recent paid trend projections used in the manual rate development.

The 2012 - 2014 Rx trends were calculated by aggregating all large group Rx claims (EPO/PPO, HDHP, and HMO) and applying the applicable trend shown on Exhibit 2.

- Section IV Demographic Adjustment Factors MVP has updated its demographic table used to adjust the manual portion of premium rates.
- Section IX Covered Lives Assessment The 2013 covered lives assessment reflect the approved amount that will be charged to subscribers residing in New York State. For 2014, MVP assumed a 5% increase over the 2013 covered lives assessment.
- Section X Retention Expenses MVP is proposing to vary its contribution to reserves by group for 2014. The contribution to reserves charged will be group specific and vary between 0% 3%. Note the approved contribution to reserves built into MVP's 2013 rates was 3%.
- Appendix A Industry Factors MVP has updated its industry factor table used to adjust the manual portion of premium rates.

### **Retention Expenses**

Retention expenses are illustrated in Section X of the Addendum. See above for changes to this section.

### **2Q 2014 Rate Tables**

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

### **Supplemental Exhibits**

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

### **Product Retirements**

The following medical coplans are being retired at this time: VE064, VE069E, VE070E, VE071E, VE072AL, VE073AL, VE074AL, VE077, and VE078.

The following Rx rider is being retired as well: V603.

## **Actuarial Certification**

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

Matthew Lombardo, FSA, MAAA

Supervising Actuary, Reserving and Pricing

MVP Health Insurance Company

10/3/2013

Date

# Certification of Compliance

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

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

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

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

- No if

SIC	SIC Description	SIC Fx
111	Wheat	0.90
112	Rice	0.90
115	Corn	0.90
116	Soybeans	0.90
119	Cash Grains, NEC	0.90
131	Cotton	0.90
132	Tobacco	0.90
133	Sugarcane and Sugar Beets	0.90
134	Irish Potatoes	0.90
139	Field Crops, Except Cash Grains, NEC	0.90
161	Vegetables and Melons	0.90
171	Berry Crops	0.90
172	Grapes	0.90
173	Tree Nuts	0.90
174	Citrus Fruits	0.90
175	Deciduous Tree Fruits	0.90
179	Fruits and Tree Nuts, NEC	0.90
181	Ornamental Floriculture and Nursery Products	0.90
182	Food Crops Grown Under Cover	0.90
191	General Farms, Primarily Crop	0.90
211	Beef Cattle Feedlots	0.95
212	Beef Cattle, Except Feedlots	0.95
213	Hogs	0.95
214	Sheep and Goats	0.95
219	General Livestock, Except Dairy and Poultry	1.00
241	Dairy Farms	1.00
251	Broiler, Fryers, and Roaster Chickens	0.95
252	Chicken Eggs	0.95
253	Turkey and Turkey Eggs	0.95
254	Poultry Hatcheries	0.95
259	Poultry and Eggs, NEC	0.95
271	Fur-Bearing Animals and Rabbits	0.95
272	Horses and Other Equines	0.95
273	Animal Aquaculture	0.95
279	Animal Specialities, NEC	0.95
291	General Farms, Primarily Livestock and Animal Specialties	1.00
711	Soil Preparation Services	0.95
721	Crop Planting, Cultivating, and Protecting	0.95
722	Crop Harvesting, Primarily by Machine	0.95
723	Crop Preparation Services For Market, except Cotton Ginning	0.95
724	Cotton Ginning	0.95
741	Veterinary Services For Livestock	0.95
742	Veterinary Services for Animal Specialties	0.95
751	Livestock Services, Except Veterinary	1.00
752	Animal Specialty Services, Except Veterinary	0.95
761	Farm Labor Contractors and Crew Leaders	0.95
762	Farm Management Services	0.95
781	Landscape Counseling and Planning	0.90
782	Lawn and Garden Services	1.10
783	Ornamental Shrub and Tree Services	1.10
811	Timber Tracts	0.90
831	Forest Nurseries and Gathering of Forest Products	0.90

SIC	SIC Description	SIC Fx
851	Forestry Services	0.95
912	Finfish	1.05
913	Shellfish	1.05
919	Miscellaneous Marine Products	0.95
921	Fish Hatcheries and Preserves	0.95
971	Hunting and Trapping, and Game Propagation	0.95
1011	Iron Ores	1.15
1021	Copper Ores	1.15
1031	Lead and Zinc Ores	1.15
1041	Gold Ores	1.15
1044	Silver Ores	1.15
1061	Ferroalloy Ores, Except Vanadium	1.15
1081	Metal Mining Services	1.05
1094	Uranium-Radium-Vanadium Ores	1.15
1099	Miscellaneous Metal Ores, NEC	1.15
1221	Bituminous Coal and Lignite Surface Mining	1.15
1222	Bituminous Coal Underground Mining	1.15
1231	Anthracite Mining	1.15
1241	Coal Mining Services	1.15
1311	Crude Petroleum and Natural Gas	1.05
1321	Natural Gas Liquids	1.05
1381	Drilling Oil and Gas Wells	1.05
1382	Oil and Gas Field Exploration Services	0.95
1389	Oil and Gas Field Services, NEC	1.05
1411	Dimension Stone	1.15
1422	Crushed and Broken Limestone	1.15
1423	Crushed and Broken Granite	1.15
1429	Crushed and Broken Stone, NEC	1.15
1442	Construction Sand and Gravel	1.15
1446	Industrial Sand	1.15
1455	Kaolin and Ball Clay	1.15
1459	Clay, Ceramic, and Refractory Minerals, NEC	1.15
1474	Potash, Soda, and Borate Minerals	1.15
1475	Phosphate Rock	1.15
1479	Chemical and Fertilizer Mineral Mining, NEC	1.15
1481	Nonmetallic Minerals Services Except Fuels	1.05
1499	Miscellaneous Nonmetallic Minerals, Except Fuels	1.15
1521	General Contractors-Single-Family Houses	0.95
1522	General Contractors-Residential Buildings, Other Than Single-Family	1.00
1531	Operative Builders	1.00
1541	General Contractors-Industrial Buildings and Warehouses	1.00
1542	General Contractors-Nonresidential Buildings, Other than Industrial Buildings and Warehouses	1.00
1611	Highway and Street Construction, Except Elevated Highways	1.00
1622	Bridge, Tunnel, and Elevated Highway Construction	1.00
1623	Water, Sewer, Pipeline, and Communications and Power Line Construction	1.00
1629	Heavy Construction, NEC	1.00
1711	Plumbing, Heating, and Air-Conditioning	1.00
1721	Painting and Paper Hanging	1.00
1731	Electrical Work	1.00
1741	Masonry, Stone Setting, and Other Stone Work	1.00
1742	Plastering, Drywall, Acoustical, and Insulation Work	1.00
1743	Terrazzo, Tile, Marble, and Mosaic Work	1.00

SIC	SIC Description	SIC Fx
1751	Carpentry Work	1.00
1752	Floor Laying and Other Floor Work, NEC	1.00
1761	Roofing, Siding, and Sheet Metal Work	1.00
1771	Concrete Work	1.00
1781	Water Well Drilling	1.00
1791	Structural Steel Erection	1.00
1793	Glass and Glazing Work	1.00
1794	Excavation Work	1.00
1795	Wrecking and Demolition Work	1.00
1796	Installation or Erection of Building Equipment, NEC	1.00
1799	Special Trade Contractors, NEC	1.00
2011	Meat Packing Plants	1.05
2013	Sausages and Other Prepared Meats	1.05
2015	Poultry Slaughtering and Processing	1.00
2021	Creamery Butter	0.95
2022	Natural, Processed, and Imitation Cheese	0.95
2023	Dry, Condensed, and Evaporated Dairy Products	0.95
2024	Ice Cream and Frozen Desserts	0.95
2026	Fluid Milk	0.95
2032	Canned Specialties	0.95
2033	Canned Fruits, Vegetables, Preserves, Jams, and Jellies	0.95
2034	Dried and Dehydrated Fruits, Vegetables, and Soup Mixes	0.95
2035	Pickled Fruits and Vegetables, Vegetable Sauces and Seasonings, and Salad Dressings	0.95
2037	Frozen Fruits, Fruit Juices, and Vegetables	0.95
2038	Frozen Specialties, NEC	0.95
2041	Flour and Other Grain Mill Products	0.95
2043	Cereal Breakfast Foods	0.95
2044	Rice Milling	0.95
2045	Prepared Flour Mixes and Doughs	0.95
2046	Wet Corn Milling	0.95
2047	Dog and Cat Food	0.95
2048	Prepared Feed and Feed Ingredients for Animals and Fowls, Except Dogs and Cats	0.95
2051	Bread and Other Bakery Products, Except Cookies and Crackers	0.95
2052	Cookies and Crackers	0.95
2053	Frozen Bakery Products, Except Bread	0.95
2061	Cane Sugar, Except Refining	0.95
2062	Cane Sugar Refining	0.95
2063	Beet Sugar	0.95
2064	Candy and Other Confectionery Products	0.95
2066	Chocolate and Cocoa Products	0.95
2067	Chewing Gum	0.95
2068	Salted and Roasted Nuts and Seeds	0.95
2074	Cottonseed Oil Mills	0.95
2075	Soybean Oil Mills	0.95
2076	Vegetable Oil Mills, Except Corn, Cottonseed, and Soybeans	0.95
2077	Animal and Marine Fats and Oils	1.00
2079	Shortening, Table Oils, Margarine, and Other Edible Fats and Oils, NEC	0.95
2082	Malt Beverages	0.95
2083	Malt	0.95
2084	Wines, Brandy, and Brandy Spirits	0.95
2085	Distilled and Blended Liquors	0.95
2086	Bottled and Canned Soft Drinks and Carbonated Waters	0.95

SIC	SIC Description	SIC Fx
2087	Flavoring Extracts and Flavoring Syrups NEC	0.95
2091	Canned and Cured Fish and Seafood	0.95
2092	Prepared Fresh or Frozen Fish and Seafoods	0.95
2095	Roasted Coffee	0.95
2096	Potato Chips, Corn Chips, and Similar Snacks	0.95
2097	Manufactured Ice	0.95
2098	Macaroni, Spaghetti, Vermicelli, and Noodles	0.95
2099	Food Preparations, NEC	0.95
2111	Cigarettes	1.05
2121	Cigars	1.05
2131	Chewing and Smoking Tobacco and Snuff	1.05
2141	Tobacco Stemming and Redrying	1.05
2211	Broadwoven Fabric Mills, Cotton	0.95
2221	Broadwoven Fabric Mills, Manmade Fiber and Silk	0.95
2231	Broadwoven Fabric Mills, Wool (Including Dyeing and Finishing)	0.95
2241	Narrow Fabric and Other Smallware Mills: Cotton, Wool, Silk, and Manmade Fiber	0.95
2251	Women's Full-Length and Knee-Length Hosiery, Except Socks	1.00
2252	Hosiery, NEC	1.00
2253	Knit Outerwear Mills	1.00
2254	Knit Underwear and Nightwear Mills	1.00
2257	Weft Knit Fabric Mills	0.95
2258	Lace and Warp Knit Fabric Mills	0.95
2259	Knitting Mills, NEC	0.95
2261	Finishers of Broadwoven Fabrics of Cotton	0.95
2262	Finishers of Broadwoven Fabrics of Manmade Fiber and Silk	0.95
2269	Finishers of Textiles, NEC	0.95
2273	Carpets and Rugs	0.95
2281	Yarn Spinning Mills	0.95
2282	Yarn Texturizing, Throwing, Twisting, and Winding Mills	0.95
2284	Thread Mills	0.95
2295	Coated Fabrics, Not Rubberized	0.95
2296	Tire Cord and Fabrics	0.95
2297	Nonwoven Fabrics	0.95
2298	Cordage and Twine	0.95
2299	Textile Goods, NEC	0.95
2311	Men's and Boys' Suits, Coats, and Overcoats	1.00
2321	Men's and Boys' Shirts, Except Work Shirts	1.00
2322	Men's and Boys' Underwear and Nightwear	1.00
2323	Men's and Boys' Neckwear	1.00
2325	Men's and Boys' Trousers and Slacks	1.00
2326	Men's and Boys' Work Clothing	1.00
2329	Men's and Boys' Clothing, NEC	1.00
2331	Women's, Misses', and Juniors' Blouses and Shirts	1.00
2335	Women's, Misses', and Juniors' Dresses	1.00
2337	Women's, Misses' and Juniors' Suits, Skirts, and Coats	1.00
2339	Women's, Misses', and Juniors' Outerwear, NEC	1.00
2341	Women's, Misses', Children's, and Infants' Underwear and Nightwear	1.00
2342	Brassieres, Girdles, and Allied Garments	1.00
2353	Hats, Caps, and Millinery	1.00
2361	Girls', Children's, and Infants' Dresses, Blouses, and Shirts	1.00
2369	Girls', Children's, and Infants' Outerwear, NEC	1.00
2371	Fur Goods	1.00

SIC	SIC Description	SIC Fx
2381	Dress and Work Gloves, Except Knit and All-Leather	1.00
2384	Robes and Dressing Gowns	1.00
2385	Waterproof Outerwear	1.00
2386	Leather and Sheep-Lined Clothing	1.00
2387	Apparel Belts	1.00
2389	Apparel and Accessories, NEC	1.00
2391	Curtains and Draperies	1.00
2392	Housefurnishings, Except Curtains and Draperies	0.95
2393	Textile Bags	0.95
2394	Canvas and Related Products	0.95
2395	Pleating, Decorative and Novelty Stitching, and Tucking for the Trade	1.00
2396	Automotive Trimmings, Apparel Findings, and Related Products	0.95
2397	Schiffli Machine Embroideries	0.95
2399	Fabricated Textile Products, NEC	1.00
2411	Logging	1.15
2421	Sawmills and Planing Mills, General	1.15
2426	Hardwood Dimension and Flooring Mills	1.15
2429	Special Product Sawmills, NEC	1.15
2431	Millwork	1.10
2434	Wood Kitchen Cabinets	0.95
2435	Hardwood Veneer and Plywood	1.00
2436	Softwood Veneer and Plywood	1.00
2439	Structural Wood Members, NEC	1.00
2441	Nailed and Lock Corner Wood Boxes and Shook	1.00
2448	Wood Pallets and Skids	1.00
2449	Wood Containers, NEC	1.00
2451	Mobile Homes	1.00
2452	Prefabricated Wood Buildings and Components	1.00
2491	Wood Preserving	1.00
2493	Reconstituted Wood Products	1.00
2499	Wood Products, NEC	1.00
2511	Wood Household Furniture, Except Upholstered	0.95
2512	Wood Household Furniture, Upholstered	0.95
2514	Metal Household Furniture	0.95
2515	Mattresses, Foundations, and Convertible Beds	0.95
2517	Wood Television, Radio, Phonograph and Sewing Machine Cabinets	0.95
2519	Household Furniture, NEC	0.95
2521	Wood Office Furniture	0.95
2522	Office Furniture, Except Wood	0.95
2531	Public Building and Related Furniture	0.95
2541	Wood Office and Store Fixtures, Partitions, Shelving, and Lockers	0.95
2542	Office and Store Fixtures, Partitions, Shelving, and Lockers, Except Wood	0.95
2591	Drapery Hardware and Window Blinds and Shades	0.95
2599	Furniture and Fixtures, NEC	0.95
2611	Pulp Mills	0.95
2621	Paper Mills	0.95
2631	Paperboard Mills	0.95
2652	Setup Paperboard Boxes	0.95
2653	Corrugated and Solid Fiber Boxes	0.95
2655	Fiber Cans, Tubes, Drums, and Similar Products	0.95
2656	Sanitary Food Containers, Except Folding	0.95
2657	Folding Paperboard Boxes, Including Sanitary	0.95

SIC	SIC Description	SIC Fx
2671	Packaging Paper and Plastics Film, Coated and Laminated	0.95
2672	Coated and Laminated Paper, NEC	0.95
2673	Plastics, Foil, and Coated Paper Bags	0.95
2674	Uncoated Paper and Multiwall Bags	0.95
2675	Die-Cut Paper and Paperboard and Cardboard	0.95
2676	Sanitary Paper Products	0.95
2677	Envelopes	0.95
2678	Stationery, Tablets, and Related Products	0.95
2679	Converted Paper and Paperboard Products, NEC	0.95
2711	Newspapers: Publishing, or Publishing and Printing	0.90
2721	Periodicals: Publishing, or Publishing and Printing	0.90
2731	Books: Publishing, or Publishing and Printing	0.95
2732	Book Printing	0.90
2741	Miscellaneous Publishing	0.90
2752	Commercial Printing, Lithographic	0.90
2754	Commercial Printing, Gravure	0.90
2759	Commercial Printing, NEC	0.90
2761	Manifold Business Forms	0.90
2771	Greeting Cards	0.90
2782	Blankbooks, Loose-leaf Binders and Devices	0.90
2789	Bookbinding and Related Work	0.90
2791	Typesetting	0.90
2796	Platemaking and Related Services	0.90
2812	Alkalies and Chlorine	1.00
2813	Industrial Gases	1.00
2816	Inorganic Pigments	1.00
2819	Industrial Inorganic Chemicals, NEC	1.00
2821	Plastics Material and Synthetic Resins, and Nonvulcanizable Elastomers	1.00
2822	Synthetic Rubber	1.00
2823	Cellulosic Manmade Fibers	1.00
2824	Manmade Organic Fibers, Except Cellulosic	1.00
2833	Medicinal Chemicals and Botanical Products	0.90
2834	Pharmaceutical Preparations	0.90
2835	In Vitro and In Vivo Diagnostic Substances	0.90
2836	Biological Products, Except Diagnostic Substances	0.90
2841	Soaps and Other Detergents, Except Speciality Cleaners	0.90
2842	Speciality Cleaning, Polishing, and Sanitary Preparations	0.90
2843	Surface Active Agents, Finishing Agents, Sulfonated Oils, and Assistants	0.90
2844	Perfumes, Cosmetics, and Other Toilet Preparations	0.90
2851	Paints, Varnishes, Lacquers, Enamels, and Allied Products	0.95
2861	Gum and Wood Chemicals	1.00
2865	Cyclic Organic Crudes and Intermediates, and Organic Dyes and Pigments	1.00
2869	Industrial Organic Chemicals, NEC	1.00
2873	Nitrogenous Fertilizers	1.00
2874	Phosphatic Fertilizers	1.00
2875	Fertilizers, Mixing Only	1.00
2879	Pesticides and Agricultural Chemicals, NEC	1.00
2891	Adhesives and Sealants	0.95
2892	Explosives	1.15
2893	Printing Ink	0.95
2895	Carbon Black	1.00
2899	Chemicals and Chemical Preparations, NEC	0.95

	SIC	SIC Description	SIC Fx
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2992 Lubricating Oils and Greases 2999 Products of Petroleum and Coal, NEC 3011 Tires and Inner Tubes 3021 Rubber and Plastics Footwear 3032 Rubber and Plastics Hose and Belting 3036 Gaskets, Packing, and Sealing Devices 3036 Gaskets, Packing, and Sealing Devices 3036 Molided, Extruded, and Lathe-Cur Mechanical Rubber Goods 3036 Palesticated Rubber Products, NEC 3039 Fabricated Rubber Products, NEC 3030 Plastics Flore Products 3030 Lunimated Plastics Flate, Sheet, and Profile Shapes 3030 Lunimated Plastics Plate, Sheet, and Profile Shapes 3030 Lunimated Plastics Plate, Sheet, and Profile Shapes 3030 Plastics Bottles 3030 Plastics Bottles 3030 Plastics Flore 3030 Plastics Flore 3030 Plastics Flore 3030 Plastics Products NEC pit Abilatic 3030 Plastics Products Products Products Necepit Products	2952		1.05
2999 Products of Petroleum and Coal, NEC 3011 Tires and Inner Tubes 3021 Rubber and Plastics Fotowear 3032 Rubber and Plastics Fotowear 3032 Rubber and Plastics Fotowear 3035 Gaskets, Packing, and Sealing Devices 3061 Molded, Extruded, and Lathe-Cut Mechanical Rubber Goods 3069 Fabricated Rubber Products, NEC 3070 Rubber Products, NEC 3080 Unsupported Plastics Film and Sheet 3080 Unsupported Plastics Film and Sheet 3081 Unsupported Plastics Film and Sheet 3082 Laminated Plastics Pite, Sheet, and Profile Shapes 3083 Laminated Plastics Pite, Sheet, and Profile Shapes 3084 Plastics Bottles 3085 Plastics Foram Products 3086 Plastics Foram Products 3087 Custom Compounding of Purchased Plastics Resins 3088 Plastics Foram Products 3089 Plastics Forducts, NEC 3111 Leather Taming and Finishing 3121 Rusber Taming and Finishing 3131 Boot and Shaper Shaper 3131 Wern's Forotwear, Except Athletic 3131 Version Forotwear, Except Athletic 3131 Version Forotwear, Except Athletic 3131 Version Forotwear, Except Rubber, NEC 3131 Ungage 3131 Version Forotwear, Except Rubber, NEC 3131 Rusber Goods, Nec 3132 Glass Containers 322 Pressed Leather Goods, Except Women's Handbags and Purses 3232 Pressed Leather Goods, Except Women's Handbags and Purses 3232 Pressed Leather Goods, Except Women's Handbags and Purses 3233 Ceramic Wall and Floor Tile 3235 Ceramic Wall and Floor Tile 3236 Vitrous China Table and Kitchen Articles 3241 Vitrous China Table and Kitchen Articles 3252 Vitrous China Table and Kitchen Articles 3263 Procein Electrical Supplies 3274 Concrete Floots, Recept Block and Brick 3275 Gypsum Products, Recept Block and Brick 3276 Corcrete Elock and Brick 3277 Corcrete Elock and Brick 3278 Corcrete Products, Except Block and Brick 3278 Corcrete Products, Seept Block and Brick 3279 Corcrete Products, Seept Block and Brick			1.05
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3053 Gaskets, Packing, and Sealing Devices 3061 Molded, Extruded, and Latin-Cut Mechanical Rubber Goods 3068 Fabricated Rubber Products, NEC 3071 Unsupported Plastics Firm and Sheet 3072 Unsupported Plastics Firm and Sheet 3073 Unsupported Plastics Profile Shapes 3073 Larinated Plastics Flate, Sheet, and Profile Shapes 3073 Larinated Plastics Flate, Sheet, and Profile Shapes 3073 Plastics Flore 3073 Plastics Foam Products 3074 Plastics Foam Products 3075 Plastics Foam Products 3075 Plastics Foam Products 3075 Plastics Promounding of Purchased Plastics Resins 3075 Plastics Products, NEC 3075 Plastics Products, Except Athletic 3076 Plastics Products, Except Athletic 3077 Plastics Products, Except Athletic 3077 Plastics Products, Except Rubber, NEC 3077 Plastics Products, Except Rubber, NEC 3077 Personal Leather Goods, Except Women's Handbags and Purses 3077 Personal Leather Goods, Except Women's Handbags and Purses 3077 Personal Leather Goods, Except Women's Handbags and Purses 3077 Personal Leather Goods, Except Women's Handbags and Purses 3077 Personal Leather Goods, Except Women's Handbags and Purses 3077 Personal Leather Goods, Except Women's Handbags and Purses 3077 Personal Leather Goods, Except Women's Handbags and Purses 3077 Personal Leather Goods, Except Women's Handbags and Purses 3077 Personal Leather Goods, Except Women's Handbags and Purses 3077 Personal Leather Goods, Except Women's Handbags and Purses 3077 Personal Leather Goods, Except Women's Handbags and Purses 3078 Potential Purses 3078 Potential Purses 3078 Potential Purses 3079 Potential Purses 3079 Potential Purses 3079 Potentia	3021	Rubber and Plastics Footwear	0.95
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Plastics Pipe   Plastics Form Products   Plastics Form Products   Plastics Form Products   Plastics Form Products   Plastics Products   Plastics Products   Plastics Products, NEC   Plastics Products, Plastics Plastic			0.95
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Custom Compounding of Purchased Plastics Resins  3088 Plastics Plumbing Fixtures  3089 Plastics Products, NEC  3111 Leather Tanning and Finishing  3131 Boot and Shoe Cut Stock and Findings  3142 House Slippers  3143 Men's Footwear, Except Athletic  3144 Women's Footwear, Except Athletic  3145 Footwear, Except Rubber, NEC  3151 Leather Gloves and Mittens  3161 Luggage  3171 Women's Handbags and Purses  3171 Women's Handbags and Purses  3172 Personal Leather Goods, Except Women's Handbags and Purses  3172 Personal Leather Goods, Except Women's Handbags and Purses  3173 Leather Gloves and Mittens  3174 Personal Leather Goods, Except Women's Handbags and Purses  3175 Personal Leather Goods, Except Women's Handbags and Purses  3176 Leather Gloves and Blown Glass and Glassware, NEC  3177 Perseed and Blown Glass and Glassware, NEC  3183 Glass Products, Made of Purchased Glass  3241 Cement, Hydraulic  3251 Brick and Structural Clay Tile  3253 Ceramic Wall and Floor Tile  3255 Clay Refractories  3262 Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories  3264 Porcelain Electrical Supplies  3276 Procreta Products, NEC  3277 Concrete Block and Brick  3278 Ready-Mixed Concrete  3278 Gypsum Products  3276 Cypsum Products  3277 Concrete Products, Except Block and Brick  3278 Gypsum Products  3281 Cut Stone and Stone Products			0.95
Plastics Plumbing Fixtures  3089 Plastics Products, NEC  3111 Leather Tanning and Finishing  3131 Boot and Shoe Cut Stock and Findings  3142 House Slippers  3143 Men's Footwear, Except Athletic  3144 Women's Footwear, Except Athletic  3149 Footwear, Except Rubber, NEC  3151 Leather Gloves and Mittens  3161 Luggage  3171 Women's Handbags and Purses  3172 Personal Leather Goods, Except Women's Handbags and Purses  3172 Personal Leather Goods, Except Women's Handbags and Purses  3172 Personal Leather Goods, Except Women's Handbags and Purses  3172 Personal Leather Goods, NEC  3151 Flat Glass  3221 Glass Containers  3222 Glass Products, Made of Purchased Glass  3231 Glass Products, Made of Purchased Glass  3241 Cement, Hydraulic  3251 Brick and Structural Clay Tile  3255 Clay Refractories  3269 Structural Clay Products, NEC  3260 Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories  3260 Vitreous China Table and Kitchen Articles  3261 Oncrete Block and Brick  3272 Concrete Block and Brick  3273 Ready-Mixed Concrete  3274 Lime  3275 Gypsum Products  3276 Cut Stone and Stone Products  3276 Cut Stone and Stone Products			0.95
Plastics Products, NEC  3111 Leather Tanning and Finishing  3131 Boot and Shoe Cut Stock and Findings  3142 House Slippers  3143 Men's Footwear, Except Athletic  3144 Women's Footwear, Except Athletic  3149 Footwear, Except Athletic  3151 Leather Gloves and Mittens  3161 Luggage  3171 Women's Handbags and Purses  3172 Personal Leather Goods, Except Women's Handbags and Purses  3172 Leather Goods, NEC  3211 Flat Glass  3221 Glass Containers  3229 Pressed and Blown Glass and Glassware, NEC  3229 Pressed and Blown Glass and Glassware, NEC  3221 Brick and Structural Clay Tile  3253 Ceramic Wall and Floor Tile  3255 Clay Refractories  3260 Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories  3262 Vitreous China Table and Kitchen Articles  3263 Proteelin Electrical Supplies  3271 Concrete Block and Brick  3272 Concrete Products, Except Block and Brick  3273 Ready-Mixed Concrete  3274 Cut Stone and Stone Products  3275 Cypsum Products  3276 Cypsum Products  3277 Concrete Products  3276 Cypsum Products  3277 Cut Stone and Stone Products			0.95
13111 Leather Tanning and Finishing 13131 Boot and Shoe Cut Stock and Findings 13142 House Slippers 13143 Mer's Footwear, Except Athletic 13144 Women's Footwear, Except Athletic 13149 Footwear, Except Rubber, NEC 13151 Leather Gloves and Mittens 13161 Luggage 13171 Women's Handbags and Purses 13172 Personal Leather Goods, Except Women's Handbags and Purses 13172 Personal Leather Goods, NEC 13191 Leather Goods, NEC 13211 Flat Glass 13221 Glass Containers 13221 Glass Containers 13229 Pressed and Blown Glass and Glassware, NEC 13231 Glass Products, Made of Purchased Glass 13241 Cerrent, Hydraulic 13251 Brick and Structural Clay Tile 13253 Ceramic Wall and Floor Tile 13255 Clay Refractories 13261 Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories 13262 Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories 13268 Fine Earthenware (Whiteware) Table and Kitchen Articles 13269 Pottery Products, NEC 13271 Concrete Block and Brick 13272 Concrete Products, Except Block and Brick 13273 Ready-Mixed Concrete 13274 Cut Stone and Stone Products 13275 Cypsum Products 13276 Cypsum Products 13277 Cut Stone and Stone Products			0.95
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3143 Men's Footwear, Except Athletic 3144 Women's Footwear, Except Athletic 3149 Footwear, Except Rubber, NEC 3151 Leather Gloves and Mittens 3161 Luggage 3171 Women's Handbags and Purses 3172 Personal Leather Goods, Except Women's Handbags and Purses 3179 Leather Goods, NEC 3199 Leather Goods, NEC 3211 Flat Glass 3221 Glass Containers 3229 Pressed and Blown Glass and Glassware, NEC 3231 Glass Products, Made of Purchased Glass 3241 Cement, Hydraulic 3251 Brick and Structural Clay Tile 3255 Clay Refractories 3259 Structural Clay Products, NEC 3261 Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories 3262 Vitreous China Table and Kitchen Articles 3263 Fine Earthenware (Whiteware) Table and Kitchen Articles 3264 Porcelain Electrical Supplies 3269 Pottery Products, NEC 3271 Concrete Block and Brick 3272 Concrete Products, Except Block and Brick 3273 Ready-Mixed Concrete 3274 Lime 3275 Gypsum Products 3276 Cut Stone and Stone Products		Š	0.95
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3161 Luggage 3171 Women's Handbags and Purses 3172 Personal Leather Goods, Except Women's Handbags and Purses 3199 Leather Goods, NEC 3211 Flat Glass 3221 Glass Containers 3229 Pressed and Blown Glass and Glassware, NEC 3231 Glass Products, Made of Purchased Glass 3241 Cement, Hydraulic 3251 Brick and Structural Clay Tile 3253 Ceramic Wall and Floor Tile 3255 Clay Refractories 3259 Structural Clay Products, NEC 3261 Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories 3262 Vitreous China Table and Kitchen Articles 3263 Fine Earthenware (Whiteware) Table and Kitchen Articles 3264 Porcelain Electrical Supplies 3270 Concrete Products, NEC 3271 Concrete Block and Brick 3272 Concrete Products, Except Block and Brick 3273 Ready-Mixed Concrete 3274 Lime 3275 Gypsum Products 3281 Cut Stone and Stone Products			1.00
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3199 Leather Goods, NEC  3211 Flat Glass  3221 Glass Containers  3229 Pressed and Blown Glass and Glassware, NEC  3231 Glass Products, Made of Purchased Glass  3241 Cement, Hydraulic  3251 Brick and Structural Clay Tile  3253 Ceramic Wall and Floor Tile  3255 Clay Refractories  3259 Structural Clay Products, NEC  3260 Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories  3261 Vitreous China Table and Kitchen Articles  3262 Vitreous China Table and Kitchen Articles  3263 Fine Earthenware (Whiteware) Table and Kitchen Articles  3264 Porcelain Electrical Supplies  3269 Pottery Products, NEC  3271 Concrete Block and Brick  3272 Concrete Products, Except Block and Brick  3273 Ready-Mixed Concrete  3274 Lime  3275 Gypsum Products  3281 Cut Stone and Stone Products		•	0.95
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3231 Glass Products, Made of Purchased Glass  3241 Cement, Hydraulic  3251 Brick and Structural Clay Tile  3253 Ceramic Wall and Floor Tile  3255 Clay Refractories  3259 Structural Clay Products, NEC  3261 Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories  3262 Vitreous China Table and Kitchen Articles  3263 Fine Earthenware (Whiteware) Table and Kitchen Articles  3264 Porcelain Electrical Supplies  3269 Pottery Products, NEC  3271 Concrete Block and Brick  3272 Concrete Products, Except Block and Brick  3273 Ready-Mixed Concrete  3274 Lime  3275 Gypsum Products  3281 Cut Stone and Stone Products			0.95
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3255 Clay Refractories 3259 Structural Clay Products, NEC 3261 Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories 3262 Vitreous China Table and Kitchen Articles 3263 Fine Earthenware (Whiteware) Table and Kitchen Articles 3264 Porcelain Electrical Supplies 3269 Pottery Products, NEC 3271 Concrete Block and Brick 3272 Concrete Products, Except Block and Brick 3273 Ready-Mixed Concrete 3274 Lime 3275 Gypsum Products 3281 Cut Stone and Stone Products			0.95
3259 Structural Clay Products, NEC  3261 Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories  3262 Vitreous China Table and Kitchen Articles  3263 Fine Earthenware (Whiteware) Table and Kitchen Articles  3264 Porcelain Electrical Supplies  3269 Pottery Products, NEC  3271 Concrete Block and Brick  3272 Concrete Products, Except Block and Brick  3273 Ready-Mixed Concrete  3274 Lime  3275 Gypsum Products  3281 Cut Stone and Stone Products			0.95
3261 Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories 3262 Vitreous China Table and Kitchen Articles 3263 Fine Earthenware (Whiteware) Table and Kitchen Articles 3264 Porcelain Electrical Supplies 3269 Pottery Products, NEC 3271 Concrete Block and Brick 3272 Concrete Products, Except Block and Brick 3273 Ready-Mixed Concrete 3274 Lime 3275 Gypsum Products 3281 Cut Stone and Stone Products			0.95
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3264 Porcelain Electrical Supplies  3269 Pottery Products, NEC  3271 Concrete Block and Brick  3272 Concrete Products, Except Block and Brick  3273 Ready-Mixed Concrete  3274 Lime  3275 Gypsum Products  3281 Cut Stone and Stone Products			0.95
3269 Pottery Products, NEC  3271 Concrete Block and Brick  3272 Concrete Products, Except Block and Brick  3273 Ready-Mixed Concrete  3274 Lime  3275 Gypsum Products  3281 Cut Stone and Stone Products		`	0.95
3271 Concrete Block and Brick 3272 Concrete Products, Except Block and Brick 3273 Ready-Mixed Concrete 3274 Lime 3275 Gypsum Products 3281 Cut Stone and Stone Products			0.95
3272 Concrete Products, Except Block and Brick 3273 Ready-Mixed Concrete 3274 Lime 3275 Gypsum Products 3281 Cut Stone and Stone Products			0.95
3273 Ready-Mixed Concrete  3274 Lime 3275 Gypsum Products 3281 Cut Stone and Stone Products			1.05
3274 Lime 3275 Gypsum Products 3281 Cut Stone and Stone Products			0.95
3275 Gypsum Products 3281 Cut Stone and Stone Products			0.95
3281 Cut Stone and Stone Products			0.95
			0.95
5291   ADIASIVE PRODUCTS	3291	Abrasive Products	1.05

SIC	SIC Description	SIC Fx
3292	Asbestos Products	1.05
3295	Minerals and Earths. Ground or Otherwise Treated	1.10
3296	Mineral Wool	0.95
3297	Nonclay Refractories	0.95
3299	Nonmetallic Mineral Products, NEC	1.05
3312	Steel Works, Blast Furnaces (Including Coke Ovens), and Rolling Mills	1.10
3313	Electrometallurgical Products, Except Steel	1.10
3315	Steel Wiredrawing and Steel Nails and Spikes	1.05
3316	Cold-Rolled Steel Sheet, Strip, and Bars	1.10
3317	Steel Pipe and Tubes	1.10
3321	Gray and Ductile Iron Foundries	1.10
3322	Malleable Iron Foundries	1.10
3324	Steel Investment Foundries	1.10
3325	Steel Foundries, NEC	1.10
3331	Primary Smelting and Refining of Copper	1.10
3334	Primary Production of Aluminum	1.10
3339	Primary Smelting and Refining of Nonferrous Metals, Except Copper and Aluminum	1.10
3341	Secondary Smelting and Refining of Nonferrous Metals	1.10
3351	Rolling, Drawing, and Extruding of Copper	1.10
3353	Aluminum Sheet. Plate. and Foil	1.10
3354	Aluminum Extruded Products	1.10
3355	Aluminum Rolling and Drawing, NEC	
3356	<u> </u>	1.10 1.10
3357	Rolling, Drawing, and Extruding of Nonferrous Metals, Except Copper and Aluminum  Drawing and Insulating of Nonferrous Wire	1.10
3363		1.10
3364	Aluminum Die-Castings	1.10
3365	Nonferrous Die-Castings, Except Aluminum  Aluminum Foundries	1.10
3366	Copper Foundries	1.10
	Nonferrous Foundries, Except Aluminum and Copper	1.10
3398	Metal Heat Treating	0.95
3399	Primary Metal Products, NEC	1.05
3411	Metal Cans	0.95
3411		0.95
3421	Metal Shipping Barrels, Drums, Kegs, and Pails	
h -	Cutlery  Hand and Edga Tools, Except Machine Tools and Handague	0.95
3423 3425	Hand and Edge Tools, Except Machine Tools and Handsaws Saw Blades and Handsaws	0.95 0.95
3429	Hardware, NEC	0.95
3431	Enameled Iron and Metal Sanitary Ware	0.95
	•	
3432 3433	Plumbing Fixture Fittings and Trim  Heating Equipment, Except Electric and Warm Air Furnaces	0.95 0.95
3441 3442	Fabricated Structural Metal  Metal Doors, Sash, Frames, Molding, and Trim Manufacturing	0.95 0.95
h -	, , , , , , , , , , , , , , , , , , , ,	
3443 3444	Fabricated Plate Work (Boiler Shops)  Shoot Matal Work	0.95
3444	Sheet Metal Work Architectural and Ornamental Metal Work	0.95 0.95
	Prefabricated Metal Buildings and Components	
3448		0.95
3449	Miscellaneous Structural Metal Work Screw Machine Products	0.95
3451		0.95
3452	Bolts, Nuts, Screws, Rivets, and Washers	0.95
3462	Iron and Steel Forgings	0.95
3463	Nonferrous Forgings	0.95
3465	Automotive Stamping	0.95

3489         Metal Stamping, NEC         9.5           3471         Electroplating, Plating, Polishing, Anodizing, and Coloring         0.5           3472         Casting, Engraving, and Allied Services, NEC         0.5           3482         Small Arms Ammunition         0.6           3483         Ammunition, Except for Small Arms         0.5           3484         Small Arms         0.5           3489         Orfance and Accessories, NEC         0.5           3491         Industrial Valvies         0.5           3492         Fluid Powerly Salves and Hose Fittings         0.5           3493         Steel Springs         0.5           3494         Valves and Pipe Fittings, NEC         0.5           3495         Miscellaneous Fabricated Wire Products         0.6           3498         Miscellaneous Fabricated Wire Products         0.5           3498         Fabricated Pipe and Pipe Fittings         0.5           3498         Fabricated Pipe and Pipe Fittings         0.5           3499         Fabricated Metal Products, VEC         0.5           3511         Steam, Gas, and Hydrauls, Furbines, and Turbine Generator Set Units         0.5           3512         Internal Combinery and Equipment         0.5	SIC	SIC Description	SIC Fx
Bectroplating, Plating, Polishing, Anodizing, and Coloring   0.5	3466	Crowns and Closures	0.95
2472   Coating, Engraving, and Allied Services, NEC   0.9	3469	Metal Stamping, NEC	0.95
2472   Coating, Engraving, and Allied Services, NEC   0.9	3471	Electroplating, Plating, Polishing, Anodizing, and Coloring	0.95
3483         Ammunition, Except for Small Arms         0.8           3480         Orfance and Accessories, NEC         0.6           3491         Industrial Valves         0.6           3492         Fluid Power Valves and Hose Fittings         0.9           3493         Steel Springs, Except Wire         0.8           3494         Valves and Pipe Fittings, NEC         0.5           3495         Wire Springs         0.6           3496         Miscellaneous Fabricated Wire Products         0.5           3497         Metal Folian of Leaf         0.5           3498         Fabricated Pipe and Pipe Fittings         0.5           3498         Fabricated Pipe and Pipe Fittings         0.8           3498         Fabricated Pipe and Pipe Fittings         0.8           3498         Fabricated Pipe and Pipe Fittings         0.8           3499         Fabricated Pipe and Pipe Fittings         0.8           3491         Metal Received Analysis         0.8           3492         Fabricated Pipe and Pipe Fittings         0.8           3493         Fabricated Metal Products, NEC         0.8           3513         Internal Combustion Engines, NEC         0.8           3513         Internal Machinery and Equipment	3479		0.90
3484         Small Arms         0.3           3489         Ordnance and Accessories, NEC         0.5           3491         Industrial Valves         0.6           3492         Fluid Power Valves and Hose Fittings         0.5           3493         Steel Springs, Except Wire         0.5           3494         Valves and Pipe Fittings, NEC         0.5           3496         Miscellaneous Fabricated Wire Products         0.6           3497         Metal Foil and Leaf         0.5           3498         Miscellaneous Fabricated Wire Products         0.5           3498         Miscellaneous Fabricated Wire Products         0.5           3498         Abroicated Metal Products, NEC         0.5           3498         Fabricated Pipe and Pipe Fittings         0.5           3498         Fabricated Metal Products, NEC         0.5           3511         Isteam, Cas., and Hydraulic Turbines, and Turbine Generator Set Units         0.5           3521         Isteam, Cas., and Hydraulic Turbines, and Turbine Generator Set Units         0.5           3523         Farm Machinery and Equipment         0.5           3524         Lawn and Garden Tracticors and Home Lawn and Garden Equipment         0.5           3525         Crematiculon Machinery and Equipment	3482	Small Arms Ammunition	0.95
3489         Ordnance and Accessories, NEC         0.5           3491         Industrial Valves         0.5           3492         Fluid Power Valves and Hose Fittings         0.5           3493         Steel Springs, Except Wire         0.5           3494         Valves and Pipe Fittings, NEC         0.5           3495         Wire Springs         0.5           3496         Miscellaneous Fabricated Wire Products         0.5           3497         Metal Foll and Leaf         0.5           3498         Fabricated Pipe and Pipe Fittings         0.5           3498         Fabricated Pipe and Pipe Fittings         0.5           3498         Fabricated Pipe and Pipe Fittings         0.5           3491         Steat Canal Leaf         0.5           3492         Internal Combustion Engines, NEC         0.6           3513         Istean, Gas, and Hydracialic Turbines, and Turbine Generator Set Units         0.5           3521         Internal Combustion Engines, NEC         0.5           3523         Farm Machinery and Equipment         0.5           3522         Live and Garden Tracticots and Home Lawn and Garden Equipment         0.5           3523         Mining Machinery and Equipment         0.5           3524	3483	Ammunition, Except for Small Arms	0.95
3492         Fluid Power Valves and Hose Fittings         0.5           3493         Steel Springs, Except Wire         0.5           3494         Valves and Pipe Fittings, NEC         0.5           3495         Wire Springs         0.9           3496         Wire Springs         0.9           3497         Metal Foil and Leaf         0.5           3498         Miscellaneous Fabricated Wire Products         0.5           3498         Fabricated Pipe and Pipe Fittings         0.5           3498         Fabricated Pipe and Pipe Fittings         0.5           3498         Fabricated Pipe and Pipe Fittings         0.5           3498         Fabricated Metal Products, NEC         0.5           3511         Internal Combustion Engines, NEC         0.5           3523         Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units         0.5           3524         Jame Gometric Construction Machinery and Equipment         0.5           3523         Individual Combustion Engines, NEC         0.5           3524         Jawa and Garden Tractors and Home Lawn and Garden Equipment         0.5           3523         Jance Gometric Springs, Alexander Equipment         0.5           3524         Mining Machinery and Equipment, Except Oil and Gas Fiel	3484	Small Arms	0.95
3492         Fluid Power Valves and Hose Fittings         0.8           3493         Steel Springs, Except Wire         0.8           3494         Valves and Pipe Fittings, NEC         0.9           3495         Wire Springs         0.9           3496         Miscellaneous Fabricated Wire Products         0.9           3497         Metal Foil and Leaf         0.9           3498         Fabricated Pipe and Pipe Fittings         0.9           3498         Fabricated Metal Products, NEC         0.9           3511         Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units         0.9           3523         Farm Machinery and Equipment         0.9           3524         Lawn and Garden Tractors and Home Lawn and Garden Equipment         0.9           3523         Farm Machinery and Equipment         0.9           3524         Lawn and Garden Tractors and Home Lawn and Garden Equipment         0.9           3523         Mining Machinery and Equipment         0.9           3524         Lawn and Garden Tractors and Home Lawn and Garden Equipment         0.9           3523         Mining Machinery and Equipment         0.9           3534         Ming Machiner and Equipment         0.9           3535         Owneyers         0.9 </td <td>3489</td> <td>Ordnance and Accessories, NEC</td> <td>0.95</td>	3489	Ordnance and Accessories, NEC	0.95
3493         Steel Springs, Except Wire         0.9           3494         Valves and Pipe Fittings, NEC         0.9           3495         Wire Springs         0.9           3496         Miscollaneous Fabricated Wire Products         0.9           3497         Metal Foil and Leaf         0.9           3498         Fabricated Pipe and Pipe Fittings         0.9           3498         Fabricated Metal Products, NEC         0.9           3511         Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units         0.9           3512         Islam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units         0.9           3523         Internal Combustion Engines, NEC         0.6           3524         Lawn and Garden Tractors and Home Lawn and Garden Equipment         0.9           3523         Construction Machinery and Equipment         0.9           3533         Construction Machinery and Equipment (Except Oil and Gas Field Machinery and Equipment         0.9           3533         Construction Machinery and Equipment (Except Oil and Gas Field Machinery and Equipment         0.9           3534         Elevators and Moving Stainways         0.9           3535         Corresports and Conveying Equipment         0.9           3536         Overhead Traveling Cranes, Hoists, a	3491	Industrial Valves	0.95
3494         Valves and Pipe Fittings, NEC         0.9           3495         Wire Springs         0.8           3496         Miscallaneous Fabricated Wire Products         0.9           3497         Metal Foil and Ladf         0.9           3498         Fabricated Pipe and Pipe Fittings         0.9           3498         Fabricated Metal Products, NEC         0.9           3511         Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units         0.9           3521         Internal Combustion Engines, NEC         0.9           3523         Farm Machinery and Equipment         0.9           3524         Lawn and Garden Tractors and Home Lawn and Garden Equipment         0.9           3531         Construction Machinery and Equipment         0.9           3532         Mining Machinery and Equipment         0.9           3533         Construction Machinery and Equipment         0.9           3534         Elevators and Moving Stairways         0.9           3535         Conveyors and Conveying Equipment         0.9           3535         Conveyors and Conveying Equipment         0.9           3535         Conveyors and Conveying Equipment         0.9           3536         Conveyors and Conveying Equipment         0.9	3492	Fluid Power Valves and Hose Fittings	0.95
3495         Wire Springs         0.9           3496         Miscellaneous Fabricated Wire Products         0.8           3497         Metal Foil and Leaf         0.9           3498         Fabricated Pipe and Pipe Fittings         0.9           3498         Fabricated Metal Products, NEC         0.8           3491         Staff Control Register         0.9           3511         Starm, Gas, and Hydraulic Tuthines, and Turbine Generator Set Units         0.9           3511         Starm, Gas, and Hydraulic Tuthines, and Turbine Generator Set Units         0.9           3523         Internal Combustion Engines, NEC         0.9           3524         Lawn and Garden Tractors and Home Lawn and Garden Equipment         0.9           3524         Lawn and Garden Tractors and Home Lawn and Garden Equipment         0.9           3531         Construction Machinery and Equipment         0.9           3532         Land Gas Field Machinery and Equipment         0.9           3533         Indig Gas Field Machinery and Equipment         0.9           3534         Elevators and Moving Stainways         0.9           3535         Corneyors and Conveying Equipment         0.9           3536         Overhead Traveling Cranes, Hoists, and Monorall Systems         0.9	3493	Steel Springs, Except Wire	0.95
3496         Miscellaneous Fabricated Wire Products         0.8           3497         Metal Foil and Leaf         0.9           3488         Fabricated Pipe and Pipe Fittings         0.9           3499         Fabricated Metal Products, NEC         0.8           3511         Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units         0.9           3521         Steam, Gas, and Hydraulic Turbines, NEC         0.9           3523         Farm Machinery and Equipment         0.8           3524         Lawn and Garden Tractors and Home Lawn and Garden Equipment         0.9           3531         Construction Machinery and Equipment         0.9           3532         Mining Machinery and Equipment         0.9           3533         Dil and Gas Field Machinery and Equipment         0.9           3534         Elevators and Moving Stairways         0.9           3535         Conveyors and Conveying Equipment         0.8           3536         Conveyors and Conveying Equipment         0.9           3537         Industrial Trucks, Tractors, Trailers, and Stackers         0.9           3537         Industrial Trucks, Tractors, Trailers, and Stackers         0.9           3541         Machine Tools, Metal Cutting Type         0.9           3542	3494	Valves and Pipe Fittings, NEC	0.95
3497         Metal Foil and Leaf         0.9           3498         Fabricated Pipe and Pipe Fittings         0.9           3499         Fabricated Metal Products, NEC         0.9           3511         Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units         0.9           3519         Internal Combustion Engines, NEC         0.9           3523         Farm Machinery and Equipment         0.9           3524         Lawn and Garden Tractors and Home Lawn and Garden Equipment         0.9           3531         Construction Machinery and Equipment         0.9           3532         Mining Machinery and Equipment to 2.9         0.9           3533         Oil and Gas Field Machinery and Equipment to 3.9         0.9           3534         Ming Machinery and Equipment to 3.9         0.9           3535         Conveyors and Conveying Equipment         0.9           3536         Coverhead Traveling Cranes, Hoists, and Monorall Systems         0.9           3537         Industrial Praterios, Tractors, Trailers, and Stackers         0.9           3541         Machine Tools, Metal Cutting Type         0.9           3542         Machine Tools, Metal Cutting Type         0.9           3543         Industrial Patterns         0.9           3544	3495	Wire Springs	0.95
3498         Fabricated Pipe and Pipe Fittings         0.8           3499         Fabricated Metal Products, NEC         0.9           3511         Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units         0.9           3519         Internal Combustion Engines, NEC         0.8           3523         Farm Machinery and Equipment         0.9           3524         Lawn and Garden Tractors and Home Lawn and Garden Equipment         0.8           3524         Lawn and Garden Tractors and Home Lawn and Garden Equipment         0.8           3532         Mining Machinery and Equipment         0.9           3533         Oil and Gas Field Machinery and Equipment         0.9           3534         Elevators and Moving Stairways         0.9           3535         Conveyors and Conveying Equipment         0.9           3536         Conveyors and Conveying Equipment         0.9           3537         Industrial Trucks, Tractors, Trailers, and Stackers         0.9           3541         Machine Tools, Metal Cutting Type         0.8           3542         Machine Tools, Metal Cutting Type         0.8           3543         Industrial Patterns         0.9           3544         Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds         0.8	3496	Miscellaneous Fabricated Wire Products	0.95
Fabricated Metal Products, NEC   0.8	3497	Metal Foil and Leaf	0.95
3511 Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units 3519 Internal Combustion Engines, NEC 0.9 3523 Farm Machinery and Equipment 3524 Lawn and Garden Tractors and Home Lawn and Garden Equipment 0.9 3524 Lawn and Garden Tractors and Home Lawn and Garden Equipment 0.9 3525 Mining Machinery and Equipment 0.9 3526 Mining Machinery and Equipment Except Oil and Gas Field Machinery and Equipment 0.9 3530 Dil and Gas Field Machinery and Equipment 0.9 3531 Elevators and Moving Stairways 0.9 3532 Conveyors and Conveying Equipment 0.9 3533 Dil and Gas Field Machinery and Equipment 0.9 3534 Elevators and Moving Stairways 0.9 3535 Conveyors and Conveying Equipment 0.9 3536 Overhead Traveling Cranes, Hoists, and Monorail Systems 0.9 3537 Industrial Trucks, Tractors, Trailers, and Stackers 0.9 3539 Industrial Trucks, Tractors, Trailers, and Stackers 0.9 3541 Machine Tools, Metal Cutting Type 0.9 3542 Machine Tools, Metal Cutting Type 0.9 3543 Industrial Patterns 0.9 3544 Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds 0.9 3545 Cutting Tools, Machiner Tool Accessories, and Machinists' Precision Measuring Devices 0.9 3546 Power-Driven Handtools 0.9 3547 Rolling Mill Machinery and Equipment 0.9 3548 Electric and Gas Welding and Soldering Equipment 0.9 3549 Metaworking Machinery, NEC 0.9 3551 Textile Machinery 0.9 3552 Textile Machinery 0.9 3554 Pare Industries Machinery 0.9 3555 Printing Trades Machinery and Equipment 0.9 3566 Pood Products Machinery and Equipment 0.9 3567 Purper Industries Machinery 0.9 3568 Air and Gas Compressors 3569 Packaging Machinery 0.9 3560 Packaging Machinery 0.9 3561 Purps and Purping Equipment 0.9 3562 Packaging Machinery 0.9 3563 Air and Gas Compressors 3564 Poder Products Machinery 0.9 3565 Packaging Machinery 0.9 3566 Packaging Machinery 0.9 3567 Industrial and Commercial Fans and Blowers and Air Purification Equipment 0.9 3568 Mechanical Power Transmission Equipment, NEC	3498	Fabricated Pipe and Pipe Fittings	0.95
3511 Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units 3519 Internal Combustion Engines, NEC 0.8 3523 Farm Machinery and Equipment 0.8 3524 Lawn and Garden Tractors and Home Lawn and Garden Equipment 0.8 3524 Lawn and Garden Tractors and Home Lawn and Garden Equipment 0.8 3525 Mining Machinery and Equipment 0.8 3526 Mining Machinery and Equipment Except Oil and Gas Field Machinery and Equipment 0.8 3527 Mining Machinery and Equipment Equipment 0.8 3528 Elevators and Moving Stairways 0.9 3539 Overhead Traveling Cranes, Hoists, and Monorail Systems 0.9 3530 Overhead Traveling Cranes, Hoists, and Monorail Systems 0.9 3531 Industrial Trucks, Tractors, Trailers, and Stackers 0.8 3532 Industrial Trucks, Tractors, Trailers, and Stackers 0.8 3534 Machine Tools, Metal Cutting Type 0.8 3542 Machine Tools, Metal Forming Type 0.9 3543 Industrial Patterns 0.9 3544 Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds 0.9 3545 Cutting Tools, Machine Tool Accessories, and Machinists' Precision Measuring Devices 0.9 3546 Power-Driven Handtools 0.9 3547 Rolling Mill Machinery and Equipment 0.9 3548 Electric and Gas Welding and Soldering Equipment 0.9 3549 Metalworking Machinery 0.9 3559 Special Industry Machinery, NEC 0.9 3550 Printing Trades Machinery 0.9 3551 Textile Machinery 0.9 3552 Textile Machinery 0.9 3553 Printing Trades Machinery 0.9 3554 Purper Industries Machinery 0.9 3555 Printing Trades Machinery and Equipment 0.9 3566 Pood Products Machinery 0.9 3567 Purper Industries Machinery 0.9 3568 Air and Gas Compressors 3569 Packaging Machinery 0.9 3560 Packaging Machinery 0.9 3561 Purps and Purping Equipment 0.9 3562 Packaging Machinery 0.9 3563 Air and Gas Compressors 3564 Power-Drivan Handtorial High-Speed Drives, and Gears 3568 Mechanical Power Transmission Equipment, NEC	3499	Fabricated Metal Products, NEC	0.95
Internal Combustion Engines, NEC   0.9	3511		0.95
Farm Machinery and Equipment 0.9  Sact Lawn and Garden Tractors and Home Lawn and Garden Equipment 0.9  Mining Machinery and Equipment 0.9  Mining Machinery and Equipment, Except Oil and Gas Field Machinery and Equipment 0.9  Sact Mining Machinery and Equipment, Except Oil and Gas Field Machinery and Equipment 0.9  Sact Blevators and Moving Statirways 0.9  Sact Elevators and Moving Statirways 0.9  Sact Conveyors and Conveying Equipment 0.9  Sact Conveyors and Conveying Equipment 0.9  Sact Conveyors and Conveying Equipment 0.9  Sact Machine Tools, Metal Cutting Type 0.9  Sact Machine Tools, Metal Forming Type 0.9  Sact Machine Tool Accessories, and Machinists' Precision Measuring Devices 0.9  Sact Rolling Mill Machinery and Equipment 0.9  Sact Rolling Mill Machinery and Equipment 0.9  Sact Machiner Machinery, NEC 0.9  Sact Machiner Machinery, NEC 0.9  Sact Paper Industries Machinery 0.9  Sact Pool Products Machinery 0.9  Sact Pool Products Machinery 0.9  Sact Pool Products Machinery 0.9  Sact Machiner Machiner 0.9  Sact Machiner Machiner 0.9  Sact Machiner 0.9  S	3519	·	0.95
Lawn and Garden Tractors and Home Lawn and Garden Equipment 0.5 3531 Construction Machinery and Equipment 0.5 3532 Mining Machinery and Equipment, Except Oil and Gas Field Machinery and Equipment 0.5 3533 Oil and Gas Field Machinery and Equipment 0.5 3534 Elevators and Moving Stairways 0.5 3536 Conveyors and Conveying Equipment 0.5 3537 Industrial Trucks, Tractors, Trailers, and Stackers 0.5 3531 Industrial Trucks, Tractors, Trailers, and Stackers 0.5 3541 Machine Tools, Metal Cutting Type 0.5 3542 Machine Tools, Metal Forming Type 0.5 3543 Industrial Patterns 0.5 3544 Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds 0.5 3545 Cutting Tools, Machine Tool Accessories, and Machinists' Precision Measuring Devices 0.5 3547 Rolling Mill Machinery and Equipment 0.5 3548 Electric and Gas Welding and Soldering Equipment 0.5 3549 Metalworking Machinery, NEC 0.5 3551 Textile Machinery 0.5 3552 Textile Machinery 0.5 3554 Paper Industries Machinery 0.5 3555 Printing Trades Machinery 0.5 3556 Pool Products Machinery, NEC 0.5 3557 Printing Trades Machinery 0.5 3558 Pecial Industrial And Roller Bearings 0.5 3560 Industrial and Commercial Fans and Blowers and Air Purification Equipment 0.5 3561 Industrial and Commercial Fans and Blowers and Air Purification Equipment 0.5 3566 Speed Changers, Industrial High-Speed Drives, and Gears 10 10 10 10 10 10 10 10 10 10 10 10 10	3523		0.95
Construction Machinery and Equipment   0.5	3524	,	0.95
Mining Machinery and Equipment, Except Oil and Gas Field Machinery and Equipment  3533 Oil and Gas Field Machinery and Equipment  0.9 3534 Elevators and Moving Stairways  0.9 3535 Conveyors and Conveying Equipment  0.9 3536 Overhead Traveling Cranes, Hoists, and Monorall Systems  0.9 3537 Industrial Trucks, Tractors, Trailers, and Stackers  0.9 3541 Machine Tools, Metal Cutting Type  0.9 3542 Machine Tools, Metal Forming Type  0.9 3543 Industrial Patterns  0.9 3544 Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds  3545 Cutting Tools, Machine Tool Accessories, and Machinists' Precision Measuring Devices  0.9 3546 Power-Driven Handtools  3547 Rolling Mill Machinery and Equipment  3548 Electric and Gas Welding and Soldering Equipment  3549 Metalworking Machinery, NEC  0.9 3552 Textile Machinery  0.9 3554 Paper Industries Machinery  0.9 3555 Printing Trades Machinery  0.9 3556 Food Products Machinery NEC  0.9 3567 Industrial rad Gas Compressors  0.9 3568 Mechanical Power Transmission Equipment, NEC  0.9 3568 Mechanical Power Transmission Equipment, NEC			0.95
3533       Oil and Gas Field Machinery and Equipment       0.5         3534       Elevators and Moving Stairways       0.9         3535       Conveyors and Conveying Equipment       0.9         3536       Overhead Traveling Cranes, Hoists, and Monorail Systems       0.9         3537       Industrial Trucks, Tractors, Trailers, and Stackers       0.9         3541       Machine Tools, Metal Cutting Type       0.9         3542       Machine Tools, Metal Forming Type       0.9         3543       Industrial Patterns       0.9         3544       Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds       0.9         3545       Cutting Tools, Machine Tool Accessories, and Machinists' Precision Measuring Devices       0.9         3546       Power-Driven Handtools       0.9         3547       Rolling Mill Machinery and Equipment       0.9         3548       Electric and Gas Welding and Soldering Equipment       0.9         3549       Metalworking Machinery, NEC       0.9         3552       Textile Machinery       0.9         3553       Woodworking Machinery       0.9         3554       Paper Industries Machinery       0.9         3555       Printing Trades Machinery       0.9         3556			0.95
Elevators and Moving Stairways			0.95
3535   Conveyors and Conveying Equipment   0.5   3536   Overhead Traveling Cranes, Hoists, and Monorail Systems   0.5   3537   Industrial Trucks, Tractors, Trailers, and Stackers   0.5   3541   Machine Tools, Metal Cutting Type   0.5   3542   Machine Tools, Metal Forming Type   0.5   3543   Industrial Patterns   0.5   3544   Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds   0.5   3545   Outling Tools, Machine Tool Accessories, and Machinists' Precision Measuring Devices   0.5   3546   Power-Driven Handtools   0.5   3547   Rolling Mill Machinery and Equipment   0.5   3548   Electric and Gas Welding and Soldering Equipment   0.5   3549   Metalworking Machinery, NEC   0.5   3551   Textile Machinery   0.5   3552   Textile Machinery   0.5   3553   Printing Trades Machinery   0.5   3554   Paper Industries Machinery   0.5   3555   Printing Trades Machinery and Equipment   0.5   3566   Food Products Machinery   0.5   3561   Pumps and Pumping Equipment   0.5   3562   Ball and Roller Bearings   0.5   3563   Air and Gas Compressors   0.5   3566   Packaging Machinery   0.5   3567   Packaging Machinery   0.5   3568   Speed Changers, Industrial High-Speed Drives, and Gears   0.5   3568   Mechanical Power Transmission Equipment, NEC   0.5   3569   3560   Mechanical Power Transmission Equipment, NEC   0.5   3560   3		,	0.95
3536Overhead Traveling Cranes, Hoists, and Monorail Systems0.93537Industrial Trucks, Tractors, Trailers, and Stackers0.93541Machine Tools, Metal Forming Type0.93542Machine Tools, Metal Forming Type0.93543Industrial Patterns0.93544Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds0.93545Cutting Tools, Machine Tool Accessories, and Machinists' Precision Measuring Devices0.93546Power-Driven Handtools0.93547Rolling Mill Machinery and Equipment0.93548Hetalworking Machinery, NEC0.93552Textile Machinery0.93553Woodworking Machinery0.93554Paper Industries Machinery0.93555Printing Trades Machinery and Equipment0.93556Pood Products Machinery and Equipment0.93557Special Industry Machinery, NEC0.93561Pumps and Pumping Equipment0.93562Ball and Roller Bearings0.93563Air and Gas Compressors0.93564Industrial and Commercial Fans and Blowers and Air Purification Equipment0.93566Speed Changers, Industrial High-Speed Drives, and Gears0.93567Industrial Process Furnaces and Ovens0.93568Mechanical Power Transmission Equipment, NEC0.9		· ·	0.95
3537         Industrial Trucks, Tractors, Trailers, and Stackers         0.9           3541         Machine Tools, Metal Cutting Type         0.9           3542         Machine Tools, Metal Forming Type         0.9           3543         Industrial Patterns         0.9           3544         Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds         0.9           3545         Cutting Tools, Machine Tool Accessories, and Machinists' Precision Measuring Devices         0.9           3546         Power-Driven Handtools         0.9           3547         Rolling Mill Machinery and Equipment         0.9           3548         Electric and Gas Welding and Soldering Equipment         0.9           3549         Metalworking Machinery, NEC         0.9           3552         Textile Machinery         0.9           3553         Woodworking Machinery         0.9           3554         Paper Industries Machinery         0.9           3555         Printing Trades Machinery         0.9           3556         Food Products Machinery         0.9           3557         Special Industry Machinery, NEC         0.9           3561         Pumps and Pumping Equipment         0.9           3562         Ball and Roller Bearings         0.9		, , , , ,	0.95
3541       Machine Tools, Metal Cutting Type       0.9         3542       Machine Tools, Metal Forming Type       0.9         3543       Industrial Patterns       0.9         3544       Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds       0.9         3545       Cutting Tools, Machine Tool Accessories, and Machinists' Precision Measuring Devices       0.9         3546       Power-Driven Handtools       0.9         3547       Rolling Mill Machinery and Equipment       0.9         3548       Electric and Gas Welding and Soldering Equipment       0.9         3549       Metalworking Machinery, NEC       0.9         3552       Textile Machinery       0.9         3553       Woodworking Machinery       0.9         3553       Printing Trades Machinery       0.9         3554       Paper Industries Machinery       0.9         3555       Printing Trades Machinery and Equipment       0.9         3556       Pood Products Machinery       0.9         3559       Special Industry Machinery, NEC       0.9         3561       Pumps and Pumping Equipment       0.9         3562       Ball and Roller Bearings       0.9         3563       Air and Gas Compressors       0.9 <td></td> <td></td> <td>0.95</td>			0.95
3542Machine Tools, Metal Forming Type0.93543Industrial Patterns0.83544Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds0.93545Cutting Tools, Machine Tool Accessories, and Machinists' Precision Measuring Devices0.93546Power-Driven Handtools0.93547Rolling Mill Machinery and Equipment0.93548Electric and Gas Welding and Soldering Equipment0.93549Metalworking Machinery, NEC0.93551Textile Machinery0.93552Textile Machinery0.93553Woodworking Machinery0.93554Paper Industries Machinery0.93555Printing Trades Machinery and Equipment0.93556Food Products Machinery and Equipment0.93557Special Industry Machinery, NEC0.93561Pumps and Pumping Equipment0.93562Ball and Roller Bearings0.93563Air and Gas Compressors0.93564Industrial and Commercial Fans and Blowers and Air Purification Equipment0.93565Packaging Machinery0.93566Speed Changers, Industrial High-Speed Drives, and Gears0.93568Mechanical Power Transmission Equipment, NEC0.9			0.95
3543         Industrial Patterns         0.9           3544         Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds         0.8           3545         Cutting Tools, Machine Tool Accessories, and Machinists' Precision Measuring Devices         0.9           3546         Power-Driven Handtools         0.9           3547         Rolling Mill Machinery and Equipment         0.9           3548         Electric and Gas Welding and Soldering Equipment         0.9           3549         Metalworking Machinery, NEC         0.9           3552         Textile Machinery         0.9           3553         Woodworking Machinery         0.9           3554         Paper Industries Machinery         0.9           3555         Printing Trades Machinery and Equipment         0.9           3556         Food Products Machinery         0.9           3557         Special Industry Machinery, NEC         0.9           3561         Pumps and Pumping Equipment         0.9           3562         Ball and Roller Bearings         0.9           3563         Air and Gas Compressors         0.9           3564         Industrial and Commercial Fans and Blowers and Air Purification Equipment         0.9           3565         Packaging Machinery			0.95
3544Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds0.93545Cutting Tools, Machine Tool Accessories, and Machinists' Precision Measuring Devices0.93546Power-Driven Handtools0.93547Rolling Mill Machinery and Equipment0.93548Electric and Gas Welding and Soldering Equipment0.93549Metalworking Machinery, NEC0.93552Textile Machinery0.93553Woodworking Machinery0.93554Paper Industries Machinery0.93555Printing Trades Machinery and Equipment0.93556Food Products Machinery0.93557Special Industry Machinery, NEC0.93561Pumps and Pumping Equipment0.93562Ball and Roller Bearings0.93563Air and Gas Compressors0.93564Industrial and Commercial Fans and Blowers and Air Purification Equipment0.93565Packaging Machinery0.93566Speed Changers, Industrial High-Speed Drives, and Gears0.93567Industrial Process Furnaces and Ovens0.93568Mechanical Power Transmission Equipment, NEC0.9			0.95
3545Cutting Tools, Machine Tool Accessories, and Machinists' Precision Measuring Devices0.93546Power-Driven Handtools0.93547Rolling Mill Machinery and Equipment0.93548Electric and Gas Welding and Soldering Equipment0.93549Metalworking Machinery, NEC0.93552Textile Machinery0.93553Woodworking Machinery0.93554Paper Industries Machinery0.93555Printing Trades Machinery and Equipment0.93556Food Products Machinery and Equipment0.93559Special Industry Machinery, NEC0.93560Special Industry Machinery, NEC0.93561Pumps and Pumping Equipment0.93562Ball and Roller Bearings0.93563Air and Gas Compressors0.93564Industrial and Commercial Fans and Blowers and Air Purification Equipment0.93565Packaging Machinery0.93566Speed Changers, Industrial High-Speed Drives, and Gears0.93567Industrial Process Furnaces and Ovens0.93568Mechanical Power Transmission Equipment, NEC0.9			0.95
3546       Power-Driven Handtools       0.9         3547       Rolling Mill Machinery and Equipment       0.9         3548       Electric and Gas Welding and Soldering Equipment       0.9         3549       Metalworking Machinery, NEC       0.9         3552       Textile Machinery       0.9         3553       Woodworking Machinery       0.9         3554       Paper Industries Machinery       0.9         3555       Printing Trades Machinery and Equipment       0.9         3556       Food Products Machinery       0.9         3559       Special Industry Machinery, NEC       0.9         3561       Pumps and Pumping Equipment       0.9         3562       Ball and Roller Bearings       0.9         3563       Air and Gas Compressors       0.9         3564       Industrial and Commercial Fans and Blowers and Air Purification Equipment       0.9         3565       Packaging Machinery       0.9         3566       Speed Changers, Industrial High-Speed Drives, and Gears       0.9         3567       Industrial Process Furnaces and Ovens       0.9         3568       Mechanical Power Transmission Equipment, NEC       0.9			0.95
3547       Rolling Mill Machinery and Equipment       0.9         3548       Electric and Gas Welding and Soldering Equipment       0.9         3549       Metalworking Machinery, NEC       0.9         3552       Textile Machinery       0.9         3553       Woodworking Machinery       0.9         3554       Paper Industries Machinery       0.9         3555       Printing Trades Machinery and Equipment       0.9         3556       Food Products Machinery       0.9         3559       Special Industry Machinery, NEC       0.9         3561       Pumps and Pumping Equipment       0.9         3562       Ball and Roller Bearings       0.9         3563       Air and Gas Compressors       0.9         3564       Industrial and Commercial Fans and Blowers and Air Purification Equipment       0.9         3565       Packaging Machinery       0.9         3566       Speed Changers, Industrial High-Speed Drives, and Gears       0.9         3567       Industrial Process Furnaces and Ovens       0.9         3568       Mechanical Power Transmission Equipment, NEC       0.9			0.95
3548       Electric and Gas Welding and Soldering Equipment       0.9         3549       Metalworking Machinery, NEC       0.9         3552       Textile Machinery       0.9         3553       Woodworking Machinery       0.9         3554       Paper Industries Machinery       0.9         3555       Printing Trades Machinery and Equipment       0.9         3556       Food Products Machinery       0.9         3559       Special Industry Machinery, NEC       0.9         3561       Pumps and Pumping Equipment       0.9         3562       Ball and Roller Bearings       0.9         3563       Air and Gas Compressors       0.9         3564       Industrial and Commercial Fans and Blowers and Air Purification Equipment       0.9         3565       Packaging Machinery       0.9         3566       Speed Changers, Industrial High-Speed Drives, and Gears       0.9         3567       Industrial Process Furnaces and Ovens       0.9         3568       Mechanical Power Transmission Equipment, NEC       0.9			0.95
3549       Metalworking Machinery, NEC       0.9         3552       Textile Machinery       0.9         3553       Woodworking Machinery       0.9         3554       Paper Industries Machinery       0.9         3555       Printing Trades Machinery and Equipment       0.9         3556       Food Products Machinery       0.9         3559       Special Industry Machinery, NEC       0.9         3561       Pumps and Pumping Equipment       0.9         3562       Ball and Roller Bearings       0.9         3563       Air and Gas Compressors       0.9         3564       Industrial and Commercial Fans and Blowers and Air Purification Equipment       0.9         3565       Packaging Machinery       0.9         3566       Speed Changers, Industrial High-Speed Drives, and Gears       0.9         3567       Industrial Process Furnaces and Ovens       0.9         3568       Mechanical Power Transmission Equipment, NEC       0.9			0.95
3552       Textile Machinery       0.9         3553       Woodworking Machinery       0.9         3554       Paper Industries Machinery       0.9         3555       Printing Trades Machinery and Equipment       0.9         3556       Food Products Machinery       0.9         3559       Special Industry Machinery, NEC       0.9         3561       Pumps and Pumping Equipment       0.9         3562       Ball and Roller Bearings       0.9         3563       Air and Gas Compressors       0.9         3564       Industrial and Commercial Fans and Blowers and Air Purification Equipment       0.9         3565       Packaging Machinery       0.9         3566       Speed Changers, Industrial High-Speed Drives, and Gears       0.9         3567       Industrial Process Furnaces and Ovens       0.9         3568       Mechanical Power Transmission Equipment, NEC       0.9			0.95
3553       Woodworking Machinery       0.9         3554       Paper Industries Machinery       0.9         3555       Printing Trades Machinery and Equipment       0.9         3556       Food Products Machinery       0.9         3559       Special Industry Machinery, NEC       0.9         3561       Pumps and Pumping Equipment       0.9         3562       Ball and Roller Bearings       0.9         3563       Air and Gas Compressors       0.9         3564       Industrial and Commercial Fans and Blowers and Air Purification Equipment       0.9         3565       Packaging Machinery       0.9         3566       Speed Changers, Industrial High-Speed Drives, and Gears       0.9         3567       Industrial Process Furnaces and Ovens       0.9         3568       Mechanical Power Transmission Equipment, NEC       0.9			0.95
3554       Paper Industries Machinery       0.9         3555       Printing Trades Machinery and Equipment       0.9         3556       Food Products Machinery       0.9         3559       Special Industry Machinery, NEC       0.9         3561       Pumps and Pumping Equipment       0.9         3562       Ball and Roller Bearings       0.9         3563       Air and Gas Compressors       0.9         3564       Industrial and Commercial Fans and Blowers and Air Purification Equipment       0.9         3565       Packaging Machinery       0.9         3566       Speed Changers, Industrial High-Speed Drives, and Gears       0.9         3567       Industrial Process Furnaces and Ovens       0.9         3568       Mechanical Power Transmission Equipment, NEC       0.9		·	0.95
3555Printing Trades Machinery and Equipment0.93556Food Products Machinery0.93559Special Industry Machinery, NEC0.93561Pumps and Pumping Equipment0.93562Ball and Roller Bearings0.93563Air and Gas Compressors0.93564Industrial and Commercial Fans and Blowers and Air Purification Equipment0.93565Packaging Machinery0.93566Speed Changers, Industrial High-Speed Drives, and Gears0.93567Industrial Process Furnaces and Ovens0.93568Mechanical Power Transmission Equipment, NEC0.9		, , , , , , , , , , , , , , , , , , ,	0.95
3556 Food Products Machinery 3559 Special Industry Machinery, NEC 3561 Pumps and Pumping Equipment 3562 Ball and Roller Bearings 3563 Air and Gas Compressors 3564 Industrial and Commercial Fans and Blowers and Air Purification Equipment 3565 Packaging Machinery 3566 Speed Changers, Industrial High-Speed Drives, and Gears 3567 Industrial Process Furnaces and Ovens 3568 Mechanical Power Transmission Equipment, NEC 3569 Nechanical Power Transmission Equipment, NEC			0.95
3559       Special Industry Machinery, NEC       0.9         3561       Pumps and Pumping Equipment       0.9         3562       Ball and Roller Bearings       0.9         3563       Air and Gas Compressors       0.9         3564       Industrial and Commercial Fans and Blowers and Air Purification Equipment       0.9         3565       Packaging Machinery       0.9         3566       Speed Changers, Industrial High-Speed Drives, and Gears       0.9         3567       Industrial Process Furnaces and Ovens       0.9         3568       Mechanical Power Transmission Equipment, NEC       0.9			0.95
3561       Pumps and Pumping Equipment       0.9         3562       Ball and Roller Bearings       0.9         3563       Air and Gas Compressors       0.9         3564       Industrial and Commercial Fans and Blowers and Air Purification Equipment       0.9         3565       Packaging Machinery       0.9         3566       Speed Changers, Industrial High-Speed Drives, and Gears       0.9         3567       Industrial Process Furnaces and Ovens       0.9         3568       Mechanical Power Transmission Equipment, NEC       0.9		·	0.95
3562Ball and Roller Bearings0.93563Air and Gas Compressors0.93564Industrial and Commercial Fans and Blowers and Air Purification Equipment0.93565Packaging Machinery0.93566Speed Changers, Industrial High-Speed Drives, and Gears0.93567Industrial Process Furnaces and Ovens0.93568Mechanical Power Transmission Equipment, NEC0.9			0.95
3563 Air and Gas Compressors  3564 Industrial and Commercial Fans and Blowers and Air Purification Equipment  3565 Packaging Machinery  3566 Speed Changers, Industrial High-Speed Drives, and Gears  3567 Industrial Process Furnaces and Ovens  3568 Mechanical Power Transmission Equipment, NEC  0.9			0.95
3564Industrial and Commercial Fans and Blowers and Air Purification Equipment0.93565Packaging Machinery0.93566Speed Changers, Industrial High-Speed Drives, and Gears0.93567Industrial Process Furnaces and Ovens0.93568Mechanical Power Transmission Equipment, NEC0.9			0.95
3565Packaging Machinery0.93566Speed Changers, Industrial High-Speed Drives, and Gears0.93567Industrial Process Furnaces and Ovens0.93568Mechanical Power Transmission Equipment, NEC0.9		·	0.95
3566 Speed Changers, Industrial High-Speed Drives, and Gears 3567 Industrial Process Furnaces and Ovens 3568 Mechanical Power Transmission Equipment, NEC 0.9			0.95
3567 Industrial Process Furnaces and Ovens 0.9 3568 Mechanical Power Transmission Equipment, NEC 0.9			0.95
3568 Mechanical Power Transmission Equipment, NEC 0.9			0.95
			0.95
	3569	General Industrial Machinery and Equipment, NEC	0.95

SIC	SIC Description	SIC Fx
3571	Electronic Computers	0.90
3572	Computer Storage Devices	0.90
3575	Computer Terminals	0.90
3577	Computer Peripheral Equipment, NEC	0.90
3578	Calculating and Accounting Machines, Except Electronic Computers	0.95
3579	Office Machines, NEC	0.90
3581	Automatic Vending Machines	0.95
3582	Commercial Laundry, Drycleaning, and Pressing Machines	0.95
3585	Air-Conditioning and Warm Air Heating Equipment and Commercial and Industrial Refrigeration Equipment	0.95
3586	Measuring and Dispensing Pumps	0.95
3589	Service Industry Machinery, NEC	0.95
3592	Carburetors, Pistons, Piston Rings, and Valves	0.95
3593	Fluid Power Cylinders and Actuators	0.95
3594	Fluid Power Pumps and Motors	0.95
3596	Scales and Balances, Except Laboratory	0.95
3599	Industrial and Commercial Machinery and Equipment, NEC	0.95
3612	Power, Distribution, and Specialty Transformers	0.90
3613	Switchgear and Switchboard Apparatus	0.90
3621	Motors and Generators	0.90
3624	Carbon and Graphite Products	0.90
3625	Relays and Industrial Controls	0.90
3629	Electrical Industrial Apparatus, NEC	0.90
3631	Household Cooking Equipment	0.90
3632	Household Refrigerators and Home and Farm Freezers	0.90
3633	Household Laundry Equipment	0.90
3634	Electric Housewares and Fans	0.90
3635	Household Vacuum Cleaners	0.90
3639	Household Appliances, NEC	0.90
3641	Electric Lamp Bulbs and Tubes	0.90
3643	Current-Carrying Wiring Devices	0.90
3644	Noncurrent-Carrying Wiring Devices	0.95
3645	Residential Electric Lighting Fixtures	0.90
3646	Commercial, Industrial, and Institutional Electric Lighting Fixtures	0.90
3647	Vehicular Lighting Equipment	0.95
3648	Lighting Equipment, NEC	0.90
3651	Household Audio and Video Equipment	0.90
3652	Phonograph Records and Prerecorded Audio Tapes and Disks	0.95
3661	Telephone and Telegraph Apparatus	0.90
3663	Radio and Television Broadcasting and Communications Equipment	0.90
3669	Communications Equipment, NEC	0.90
3671	Electron Tubes	0.90
3672	Printed Circuit Boards	0.90
3674	Semiconductors and Related Devices	0.90
3675	Electronic Capacitors	0.90
3676	Electronic Resistors	0.90
3677	Electronic Coils, Transformers, and Other Inductors	0.90
3678	Electronic Connectors	0.90
3679	Electronic Components, NEC	0.90
	Storage Batteries	0.90
3691		
3692	Primary Batteries, Dry and Wet	0.90
	Primary Batteries, Dry and Wet Electrical Equipment for Internal Combustion Engines	0.90 0.95

SIC	SIC Description	SIC Fx
3699	Electrical Machinery, Equipment, and Supplies, NEC	0.95
3711	Motor Vehicles and Passenger Car Bodies	0.95
3713	Truck and Bus Bodies	0.95
3714	Motor Vehicle Parts and Accessories	0.95
3715	Truck Trailers	0.95
3716	Motor Homes	0.95
3721	Aircraft	0.95
3724	Aircraft Engines and Engine Parts	0.95
3728	Aircraft Parts and Auxiliary Equipment, NEC	0.95
3731	Ship Building and Repairing	1.00
3732	Boat Building and Repairing	1.00
3743	Railroad Equipment	0.95
3751	Motorcycles, Bicycles, and Parts	0.95
3761	Guided Missiles and Space Vehicles	0.95
3764		0.95
	Guided Missile and Space Vehicle Propulsion Units and Propulsion Unit Parts	
3769	Guided Missile Space Vehicle Parts and Auxiliary Equipment, NEC	0.95
3792 3795	Travel Trailers and Campers  Tanks and Tank Components	0.95
		0.95
3799	Transportation Equipment, NEC	0.95
3812	Search, Detection, Navigation, Guidance, Aeronautical, and Nautical Systems and Instruments	0.90
3821	Laboratory Apparatus and Furniture	0.90
3822	Automatic Controls for Regulating Residential and Commercial Environments and Appliances	0.90
3823	Industrial Instruments for Measurement, Display, and Control of Process Variables; and Related Products	0.90
3824	Totalizing Fluid Meters and Counting Devices	0.90
3825	Instruments for Measuring and Testing of Electricity and Electrical Signals	0.90
3826	Laboratory Analytical Instruments	0.90
3827	Optical Instruments and Lenses	0.95
3829	Measuring and Controlling Devices, NEC	0.90
3841	Surgical and Medical Instruments and Apparatus	0.90
3842	Orthopedic, Prosthetic, and Surgical Appliances and Supplies	0.90
3843	Dental Equipment and Supplies	0.90
3844	X-Ray Apparatus and Tubes and Related Irradiation Apparatus	0.90
3845	Electromedical and Electrotherapeutic Apparatus	0.90
3851	Ophthalmic Goods	0.90
3861	Photographic Equipment and Supplies	0.95
3873	Watches, Clocks, Clockwork Operated Devices and Parts	0.90
3911	Jewelry, Precious Metal	0.90
3914	Silverware, Plated Ware, and Stainless Steel Ware	0.95
3915	Jewelers' Findings and Materials, and Lapidary Work	0.90
3931	Musical Instruments	0.90
3942	Dolls and Stuffed Toys	0.90
3944	Games, Toys, and Children's Vehicles, Except Dolls and Bicycles	0.95
3949	Sporting and Athletic Goods, NEC	0.90
3951	Pens, Mechanical Pencils, and Parts	0.90
3952	Lead Pencils, Crayons, and Artist's Materials	0.95
3953	Marking Devices	0.90
3955	Carbon Paper and Inked Ribbons	0.90
3961	Costume Jewelry and Costume Novelties, Except Precious Metals	0.90
3965	Fasteners, Buttons, Needles, and Pins	0.90
3991	Brooms and Brushes	0.90
3993	Signs and Advertising Specialties	0.90
3995	Burial Caskets	0.90

SIC	SIC Description	SIC Fx
3996	Linoleum, Asphalted-Felt-Base, and Other Hard Surface Floor Coverings, NEC	0.95
3999	Manufacturing Industries, NEC	0.95
4011	Railroads, Line-haul Operating	1.05
4013	Railroad Switching and Terminal Establishments	1.05
4111	Local and Suburban Transit	1.10
4119	Local Passenger Transportation, NEC	1.10
4121	Taxicabs	1.15
4131	Intercity and Rural Bus Transportation	1.10
4141	Local Bus Charter Service	1.10
4142	Bus Charter Service, Except Local	1.10
4151	School Buses	1.10
4173	Terminal and Service Facilities for Motor Vehicle Passenger Transportation	1.05
4212	Local Trucking Without Storage	1.00
4213	Trucking, Except Local	1.05
4214	Local Trucking with Storage	1.05
4215	Courier Services Except by Air	1.05
4221	Farm Product Warehousing and Storage	1.05
4222	Refrigerated Warehousing and Storage	1.05
4225	General Warehousing and Storage	1.10
4226	Special Warehousing and Storage, NEC	1.05
4231	Terminal and Joint Terminal Maintenance Facilities for Motor Freight Transportation	1.05
4311	United States Postal Service	0.95
4412	Deep Sea Foreign Transportation of Freight	0.95
4424	Deep Sea Domestic Transportation of Freight	0.95
4432	Freight Transportation on the Great Lakes - St. Lawrence Seaway	0.95
4449	Water Transportation of Freight, NEC	0.95
4481	Deep Sea Transportation of Passengers, Except by Ferry	0.95
4482	Ferries	0.95
4489	Water Transportation of Passengers, NEC	1.00
4491	Marine Cargo Handling	1.05
4492	Towing and Tugboat Services	1.05
4493	Marinas	1.15
4499	Water Transportation Services, NEC	1.05
4512	Air Transportation, Scheduled	0.95
4513	Air Courier Services	1.05
4522	Air Transportation, Nonscheduled	1.00
4581	Airports, Flying Fields, and Airport Terminal Services	1.05
4612	Crude Petroleum Pipelines	0.95
4613	Refined Petroleum Pipelines	0.95
4619	Pipelines, NEC	0.95
4724	Travel Agencies	0.95
4725	Tour Operators	0.95
4729	Arrangement of Passenger Transportation, NEC	1.00
4731	Arrangement of Transportation of Freight and Cargo	1.00
4741	Rental of Railroad Cars	1.00
4783	Packing and Crating	1.05
4785	Fixed Facilities and Inspection and Weighing Services for Motor Vehicle Transportation	1.05
4789	Transportation Services, NEC	1.10
4812	Radiotelephone Communications	0.90
4813	Telephone Communications, Except Radiotelephone	0.90
4822	Telegraph and Other Message Communications	0.90
4832	Radio Broadcasting Stations	0.90

Television Broadcasting Stations	SIC	SIC Description	SIC Fx
Abbit and Other Pay Television Services   9.9	4833	·	0.90
Bear   Communications Services, NEC   1.0			0.90
4911         Electric Services         0.9           4922         Natural Gas Transmission         0.9           4923         Natural Gas Transmission and Distribution         0.9           4924         Matural Gas Distribution         0.9           4925         Mixed, Manufactured, or Liquefled Petroleum Gas Production and/or Distribution         0.9           4931         Electric and Other Services Combined         0.9           4932         Garbianton Unitides, NEC         0.9           4941         Water Supply         0.9           4952         Severage Systems         0.9           4953         Refuse Systems         0.9           4953         Refuse Systems         1.0           4955         Sanitary Services, NEC         1.1           4961         Steam Air-Conditioning Supply         0.9           4971         Irigation Systems         0.9           5012         Automobiles and Other Motor Vehicles         0.9           5013         Motor Vehicles Supplies and New Parts         1.0           5014         Times and Tubes         1.0           5015         Motor Vehicles Parts, Used         1.0           5016         Motor Vehicle Parts, Used         1.0	4899	·	1.00
4922 Natural Gas Transmission         0.9           4923 Natural Gas Transmission and Distribution         0.9           4924 Natural Gas Distribution         0.9           4925 Mixed, Manufactured, or Liquefied Petroleum Gas Production and/or Distribution         0.9           4925 Mixed, Manufactured, or Liquefied Petroleum Gas Production and/or Distribution         0.9           4931 Electric and Other Services Combined         0.9           4932 Gas and Other Services Combined         0.9           4932 Gas and Other Services Combined         0.9           4949 Water Supply         0.9           4952 Sewerage Systems         0.9           4953 Refuse Systems         0.9           4953 Refuse Systems         1.0           4955 Sainary Services, NEC         1.1           4961 Ingation Systems         0.9           5012 Automobiles and Other Motor Vehicles         0.9           5013 Motor Vehicle Supplies and New Parts         1.0           5014 Trees and Tubes         1.0           5015 Motor Vehicle Parts, Used         1.0           5017 Intribute         9.9           5021 Furniture         9.9           5022 Home Furnishings         0.9           5031 Lumber, Plywood, Millwork, and Wood Parels         0.9           5032 Brick, S			0.95
4923         Natural Gas Transmission and Distribution         0.9           4924         Matural Gas Distribution         0.9           4925         Mixed, Manufactured, or Liquefied Petroleum Gas Production and/or Distribution         0.9           4931         Electric and Other Services Combined         0.9           4932         Gas and Other Services Combined         0.9           4932         Combination Utilities, NEC         0.9           4943         Water Supply         0.3           4952         Severage Systems         0.9           4953         Sergage Systems         0.0           4953         Sergage Systems         1.0           4959         Salvary Services, NEC         1.1           4961         Steam and Air-Conditioning Supply         0.9           4971         Irigation Systems         0.0           5012         Automobiles and Other Motor Vehicles         0.9           5013         Motor Vehicle Supplies and New Parts         1.0           5014         Tires and Tubes         1.0           5015         Motor Vehicle Parts, Used         1.0           5016         Furniture         0.9           5021         Furniture         0.9           5022 <td></td> <td>Natural Gas Transmission</td> <td>0.95</td>		Natural Gas Transmission	0.95
4924         Natural Gas Distribution         0.9           4925         Mixed, Manufactured, or Liquefied Petroleum Gas Production and/or Distribution         0.9           4931         Electric and Other Services Combined         0.9           4932         Cas and Other Services Combined         0.9           4939         Combination Utilities, NEC         0.9           4941         Water Supply         0.9           4952         Sewerage Systems         0.9           4953         Refuse Systems         1.0           4959         Sanitary Services, NEC         1.1           4950         Senter Systems         0.9           4951         Irgiant Systems         0.9           4952         Sanitary Services, NEC         1.1           4961         Irgiant Systems         0.9           5012         Automobiles and Other Motor Vehicles         0.9           5013         Motor Vehicle Supplies and New Parts         1.0           5014         Tires and Tubes         1.0           5015         Motor Vehicle Parts, Used         1.0           5021         Furniture         0.9           5022         Information         0.9           5023         Information	_		0.95
4925         Mixed, Manufactured, or Liquefied Petroleum Gas Production and/or Distribution         0.9           4931         Electric and Other Services Combined         0.9           4932         Gas and Other Services Combined         0.9           4932         Gas and Other Services Combined         0.9           4932         Combination Utilities, NEC         0.9           4941         Water Supply         0.9           4952         Severage Systems         0.9           4953         Sealury Services, NEC         1.1           4963         Saltary Services, NEC         1.1           4961         Irigation Systems         0.9           102         Automobiles and Other Motor Vehicles         0.9           103         Adort Vehicle Parts, Used         0.9           104         Tires and Tubes         1.0           105         Interturbure         0.9           105         Horn Vehicle Parts, Used         1.0           105	4924	Natural Gas Distribution	0.95
4931         Electric and Other Services Combined         0.9           4932         Gas and Other Services Combined         0.9           4939         Combination Utilities, NEC         0.9           4941         Water Supply         0.9           4952         Sewerage Systems         1.0           4953         Refuse Systems         1.0           4959         Semand Systems         1.0           4961         Steam and Air-Conditioning Supply         0.9           4971         Irrigation Systems         0.9           5013         Motor Vehicle Supplies and New Parts         1.0           5014         Tires and Tubes         1.0           5015         Motor Vehicle Supplies and New Parts         1.0           5016         Motor Vehicle Parts, Used         1.0           5017         Tires and Tubes         1.0           5018         Inturbure         0.3           5021         Furniture         0.3           5022         Hone Furnishings         0.9           5032         Limber Pywood, Milwork, and Wood Panels         0.9           5032         Dirick, Stone and Related Construction Materials         0.9           5033         Construction Materials, NEC			0.95
4893         Combination Utilities, NEC         0.9           4941         Water Supply         0.9           4952         Severage Systems         0.9           4953         Refuse Systems         1.0           4959         Shearing Services, NEC         1.1           4961         Steam and Air-Conditioning Supply         0.9           4971         Irrigation Systems         0.9           5012         Automobiles and Other Motor Vehicles         0.9           5013         Motor Vehicle Supplies and New Parts         1.0           5014         Tires and Tubes         1.0           5015         Motor Vehicle Parts, Used         1.0           5021         Furniture         0.9           5022         Furniture         0.9           5031         Lumber, Plywood, Millwork, and Wood Panels         0.9           5032         Drick, Stone and Related Construction Materials         0.9           5033         Roofing, Siding, and Insulation Materials         0.9           5040         Orhotographic Equipment and Supplies         0.3           5041         Office Equipment         0.9           5042         Ornouters and Computer Peripheral Equipment and Supplies         0.9			0.95
4939         Combination Utilities, NEC         0.9           4941         Water Supply         0.9           4952         Severage Systems         0.9           4953         Refuse Systems         1.0           4959         Steverage Systems         1.0           4961         Steam and Air-Conditioning Supply         0.9           4971         Irrigation Systems         0.9           5012         Automobiles and Other Motor Vehicles         0.9           5013         Motor Vehicle Supplies and New Parts         1.0           5014         Tires and Tubes         1.0           5015         Motor Vehicle Parts, Used         1.0           5021         Furniture         0.9           5022         Horme Furnishings         0.9           5031         Lumber, Phywood, Milwork, and Wood Panels         0.9           5032         Brick, Stone and Related Construction Materials         0.9           5033         Roofing, Siding, and Insulation Materials         0.9           5043         Photographic Equipment and Supplies         0.9           5043         Photographic Equipment and Supplies         0.9           5044         Orhoguras and Computer Peripheral Equipment and Supplies         0.9     <	4932		0.95
4941         Water Supply         0.9           4952         Sewerage Systems         1.0           4953         Relises Systems         1.0           4959         Sanitary Services, NEC         1.1           4961         Sleam and Air-Conditioning Supply         0.9           5012         Automobiles and Other Motor Vehicles         0.9           5013         Automobiles and Other Motor Vehicles         0.9           5014         Tires and Tubes         1.0           5015         Motor Vehicle Supplies and New Parts         1.0           5016         Tires and Tubes         1.0           5017         Furniture         0.9           5021         Furniture         0.9           5022         Trick, Stone and Related Construction Materials         0.9           5032         Brick, Stone and Related Construction Materials         0.9           5033         Roofing, Siding, and Insulation Materials         0.9           5034         Protegraphic Equipment and Supplies         0.9           5045         Ornstruction Materials, NEC         0.9           5046         Comparphic Equipment and Supplies         0.9           5047         Protegraphic Equipment and Supplies         0.9      <	4939		0.95
4952         Sewerage Systems         0.9           4953         Refuse Systems         1.0           4959         Santiary Services, NEC         1.1           4961         Steam and Air-Conditioning Supply         0.9           4971         Irrigation Systems         0.9           5012         Automobiles and Other Motor Vehicles         0.9           5012         Automobiles and Other Motor Vehicles         0.9           5012         Automobiles and Other Motor Vehicle Supplies and New Parts         1.0           5014         Tires and Tubes         1.0           5015         Motor Vehicle Parts, Used         1.0           5021         Furniture         0.9           5022         Home Furnishings         0.9           5031         Lumber, Plywood, Millwork, and Wood Panels         0.9           5032         Brick, Stone and Related Construction Materials         0.9           5032         Brick, Stone and Related Construction Materials         0.9           5033         Profuser, Plywood, Millwork, and Wood Panels         0.9           5034         Chepit, Plywood, Millwork, and Wood Panels         0.9           5032         Carkruction Materials, NEC         0.9           5033         Profuser, Plywo		,	0.95
4953         Refuse Systems         1.0           4959         Sanitary Services, NEC         1.1           4961         Steam and Air-Conditioning Supply         0.9           4971         Irrigation Systems         0.9           5012         Automobiles and Other Motor Vehicles         0.9           5013         Motor Vehicle Supplies and New Parts         1.0           5014         Tires and Tubes         1.0           5015         Motor Vehicle Parts, Used         1.0           5021         Furniture         0.9           5021         Furniture         0.9           5022         Home Furnishings         0.9           5031         Motor Vehicle Parts, Used         1.0           5021         Furniture         0.9           5022         Home Furnishings         0.9           5031         Humber, Plywood, Millwork, and Wood Panels         0.9           5032         Brick, Stone and Related Construction Materials         0.9           5033         Broofing, Siding, and Insulation Materials         0.9           5034         Orstruction Materials, NEC         0.9           5040         Office Equipment and Supplies         0.9           5041         Commercial E		,	0.95
4959         Sanitary Services, NEC         1.1           4961         Steam and Air-Conditioning Supply         0.9           5012         Automobiles and Other Motor Vehicles         0.9           5013         Motor Vehicle Supplies and New Parts         1.0           5014         Ties and Tubes         1.0           5015         Motor Vehicle Parts, Used         1.0           5016         Motor Vehicle Parts, Used         1.0           5021         Furniture         0.9           5021         Furniture         0.9           5022         Hore Furnishings         0.9           5031         Lumber, Plywood, Millwork, and Wood Panels         0.9           5032         Hore Furnishings         0.9           5033         Roding, Siding, and Insulation Materials         0.9           5033         Roding, Siding, and Insulation Materials         0.9           5033         Roding, Siding, and Insulation Materials         0.9           5043         Photographic Equipment and Supplies         0.9           5044         Office Equipment         0.9           5045         Computers and Computer Peripheral Equipment and Software         0.9           5046         Computers and Computer Peripheral Equipment and Sup			1.05
4961         Steam and Air-Conditioning Supply         0.9           4971         Irrigation Systems         0.9           5012         Automobiles and Other Motor Vehicles         0.9           5013         Motor Vehicle Supplies and New Parts         1.0           5014         Tires and Tubes         1.0           5015         Motor Vehicle Parts, Used         1.0           5021         Furniture         0.9           5023         Home Furnishings         0.9           5031         Lumber, Plywood, Millwork, and Wood Panels         0.9           5032         Brick, Stone and Related Construction Materials         0.9           5033         Roofing, Siding, and Insulation Materials         0.9           5034         Photographic Equipment and Supplies         0.9           5043         Photographic Equipment and Supplies         0.9           5044         Office Equipment         0.9           5045         Computers and Computer Peripheral Equipment and Software         0.9           5046         Comercial Equipment, NEC         0.9           5047         Medical, Dental, and Hospital Equipment and Supplies         0.9           5049         Probessional Equipment and Supplies         0.9           5040			1.10
4971         Irrigation Systems         0.9           5012         Automobiles and Other Motor Vehicles         0.9           5013         Motor Vehicle Supplies and New Parts         1.0           5014         Tires and Tubes         1.0           5015         Motor Vehicle Parts, Used         1.0           5021         Furniture         0.9           5021         Furniture         0.9           5021         Home Furnishings         0.9           5032         Home Furnishings         0.9           5031         Lumber, Plywood, Millwork, and Wood Panels         0.9           5032         Home Furnishings         0.9           5033         Roffice, Stone and Related Construction Materials         0.9           5033         Roffing, Siding, and Insulation Materials         0.9           5033         Roffing, Siding, and Insulation Materials         0.9           5043         Photographic Equipment and Supplies         0.9           5044         Office Equipment         0.9           5045         Computers and Computer Peripheral Equipment and Software         0.9           5046         Computers and Computer Peripheral Equipment and Supplies         0.9           5047         Medical, Dental, and Hospital			0.95
5012         Automobiles and Other Motor Vehicles         0.9           5013         Motor Vehicle Supplies and New Parts         1.0           5014         Tires and Tubes         1.0           5015         Motor Vehicle Parts, Used         1.0           5021         Furniture         0.9           5022         Home Furnishings         0.9           5021         Lumber, Plywood, Millwork, and Wood Panels         0.9           5022         Brick, Stone and Related Construction Materials         0.9           5032         Brick, Stone and Related Construction Materials         0.9           5032         Construction Materials, NEC         0.9           5033         Construction Materials, NEC         0.9           5044         Photographic Equipment and Supplies         0.9           5045         Computers and Computer Peripheral Equipment and Software         0.9           5046         Commercial Equipment, NEC         0.9           5047         Medical, Dental, and Hospital Equipment and Supplies         0.9           5048         Ophthalmic Goods         0.9           5049         Professional Equipment and Supplies, NEC         0.9           5051         Metals Service Centers and Offices         0.9 <t< td=""><td></td><td>0 11 7</td><td>0.95</td></t<>		0 11 7	0.95
5013         Motor Vehicle Supplies and New Parts         1.0           5014         Tires and Tubes         1.0           5021         Furniture         0.9           5022         Home Furnishings         0.9           5023         Home Furnishings         0.9           5023         Birk, Stone and Related Construction Materials         0.9           5032         Birk, Stone and Related Construction Materials         0.9           5033         Roofing, Siding, and Insulation Materials         0.9           5039         Construction Materials, NEC         0.9           5043         Photographic Equipment and Supplies         0.9           5044         Office Equipment         0.9           5045         Computers and Computer Peripheral Equipment and Software         0.9           5046         Commercial Equipment, NEC         0.9           5047         Medical, Dental, and Hospital Equipment and Supplies         0.9           5048         Ophthalmic Goods         0.9           5049         Professional Equipment and Supplies, NEC         0.9           5051         Metals Service Centers and Offices         0.9           5052         Coal and Other Minerals and Ores         0.9           5063         Ele			0.95
5014         Tires and Tubes         1.0           5015         Motor Vehicle Parts, Used         1.0           5021         Furniture         0.9           5023         Home Furnishings         0.9           5031         Lumber, Plywood, Millwork, and Wood Panels         0.9           5032         Brick, Stone and Related Construction Materials         0.9           5033         Roofing, Siding, and Insulation Materials         0.9           5039         Construction Materials, NEC         0.9           5043         Photographic Equipment and Supplies         0.9           5044         Office Equipment         0.9           5045         Computers and Computer Peripheral Equipment and Software         0.9           5046         Commercial Equipment, NEC         0.9           5047         Medical, Dental, and Hospital Equipment and Supplies         0.9           5048         Ophthalmic Goods         0.9           5049         Professional Equipment and Supplies, NEC         0.9           5051         Metals Service Centers and Offices         0.9           5062         Coal and Other Minerals and Ores         0.9           5063         Electrical Appliances, Television and Radio Sets         0.9           5064 <td></td> <td></td> <td>1.05</td>			1.05
5015         Motor Vehicle Parts, Used         1.0           5021         Furniture         0.9           5023         Home Furnishings         0.9           5031         Lumber, Plywood, Millwork, and Wood Panels         0.9           5032         Brick, Stone and Related Construction Materials         0.9           5033         Roofing, Siding, and Insulation Materials         0.9           5039         Construction Materials, NEC         0.9           5043         Photographic Equipment and Supplies         0.9           5044         Office Equipment         0.9           5044         Office Equipment         0.9           5045         Computers and Computer Peripheral Equipment and Software         0.9           5046         Commercial Equipment, NEC         0.9           5047         Medical, Dental, and Hospital Equipment and Supplies         0.9           5048         Ophthalmic Goods         0.9           5049         Professional Equipment and Supplies, NEC         0.9           5051         Metals Service Centers and Offices         0.9           5052         Coal and Other Minerals and Ores         0.9           5052         Coal and Equipment and Radio Sets         0.9           5064 <td< td=""><td></td><td></td><td>1.05</td></td<>			1.05
5021         Furniture         0.9           5023         Home Furnishings         0.9           5031         Lumber, Plywood, Millwork, and Wood Panels         0.9           5032         Brick, Stone and Related Construction Materials         0.9           5033         Roofing, Siding, and Insulation Materials         0.9           5033         Construction Materials, NEC         0.9           5043         Photographic Equipment and Supplies         0.9           5044         Office Equipment         0.9           5045         Computers and Computer Peripheral Equipment and Software         0.9           5046         Commercial Equipment, NEC         0.9           5047         Medical, Dental, and Hospital Equipment and Supplies         0.9           5048         Ophthalmic Goods         0.9           5049         Professional Equipment and Supplies, NEC         0.9           5051         Metals Service Centers and Offices         0.9           5062         Coal and Other Minerals and Ores         0.9           5063         Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials         0.9           5064         Electrical Appliances, Television and Radio Sets         0.9           5072         Hardware         0			1.05
Home Furnishings   0.9			0.95
Lumber, Plywood, Millwork, and Wood Panels  5032 Brick, Stone and Related Construction Materials  5033 Roofing, Siding, and Insulation Materials  5039 Construction Materials, NEC  5040 Photographic Equipment and Supplies  5041 Office Equipment  5042 Computers and Computer Peripheral Equipment and Software  5043 Computers and Computer Peripheral Equipment and Software  5044 Office Equipment, NEC  5045 Computers and Computer Peripheral Equipment and Software  5046 Commercial Equipment, NEC  5047 Medical, Dental, and Hospital Equipment and Supplies  5048 Ophthalmic Goods  5049 Professional Equipment and Supplies, NEC  5051 Metals Service Centers and Offices  5052 Coal and Other Minerals and Ores  5063 Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials  5064 Electrical Appliances, Television and Radio Sets  5072 Hardware  5074 Plumbing and Heating Equipment and Supplies (Hydronics)  5075 Warm Air Heating and Air-Conditioning Equipment and Supplies  5076 Refrigeration Equipment and Supplies  5077 Refrigeration Equipment and Supplies  5078 Refrigeration Equipment and Equipment  5080 Industrial Machinery and Equipment  5081 Industrial Machinery and Equipment  5082 Service Establishment Equipment  5083 Transportation Equipment and Supplies  5084 Tops and Hobby Goods and Supplies  5085 Sporting and Recreational Goods and Supplies  5086 Sporting and Recreational Goods and Supplies  5087 Sporting and Recreational Goods and Supplies  5089 Sporting and Recreational Goods and Supplies  5090 Toys and Hobby Goods and Supplies			0.95
Brick, Stone and Related Construction Materials  0.9  Roofing, Siding, and Insulation Materials  0.9  Construction Materials, NEC  0.9  Photographic Equipment and Supplies  0.9  Office Equipment  0.9  5045  Computers and Computer Peripheral Equipment and Software  0.9  5046  Commercial Equipment, NEC  0.9  5047  Medical, Dental, and Hospital Equipment and Supplies  0.9  5048  Ophthalmic Goods  0.9  Forfessional Equipment and Supplies, NEC  0.9  5049  Professional Equipment and Supplies, NEC  0.9  5051  Metals Service Centers and Offices  0.9  5052  Coal and Other Minerals and Ores  5063  Electrical Appliances, Television and Radio Sets  0.9  5064  Electrical Appliances, Television and Radio Sets  0.9  5072  Hardware  0.9  Forfessional Equipment, NEC  0.9  5074  Plumbing and Heating Equipment, NEC  0.9  5075  Warm Air Heating and Air-Conditioning Equipment and Supplies  0.9  5078  Refrigeration Equipment and Supplies  0.9  5082  Construction and Mining (Except Petroleum) Machinery and Equipment  0.9  5084  Industrial Supplies  0.9  Service Establishment Equipment  0.9  5087  Service Establishment Equipment and Supplies  0.9  5088  Transportation Equipment and Supplies, Except Motor Vehicles  0.9  5091  Toys and Hobby Goods and Supplies  0.9  5092  Toys and Hobby Goods and Supplies		· · · · · · · · · · · · · · · · · · ·	0.95
5033       Roofing, Siding, and Insulation Materials       0.9         5039       Construction Materials, NEC       0.9         5043       Photographic Equipment and Supplies       0.9         5044       Office Equipment       0.9         5045       Computers and Computer Peripheral Equipment and Software       0.9         5046       Commercial Equipment, NEC       0.9         5047       Medical, Dental, and Hospital Equipment and Supplies       0.9         5048       Ophthalmic Goods       0.9         5049       Professional Equipment and Supplies, NEC       0.9         5051       Metals Service Centers and Offices       0.9         5052       Coal and Other Minerals and Ores       0.9         5053       Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials       0.9         5063       Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials       0.9         5064       Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials       0.9         5075       Hardware       0.9         5076       Hardware       0.9         5077       Huring Alphiances, Television and Radio Sets       0.9         5078       Pumbing and Heating Equipment and Supplies (Hydronics) <td< td=""><td></td><td></td><td>0.95</td></td<>			0.95
5039Construction Materials, NEC0.95043Photographic Equipment and Supplies0.95044Office Equipment0.95045Computers and Computer Peripheral Equipment and Software0.95046Commercial Equipment, NEC0.95047Medical, Dental, and Hospital Equipment and Supplies0.95048Ophthalmic Goods0.95049Professional Equipment and Supplies, NEC0.95051Metals Service Centers and Offices0.95052Coal and Other Minerals and Ores0.95063Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials0.95064Electrical Appliances, Television and Radio Sets0.95065Electronic Parts and Equipment, NEC0.95072Hardware0.95074Plumbing and Heating Equipment and Supplies (Hydronics)0.95075Warm Air Heating and Air-Conditioning Equipment and Supplies0.95078Refrigeration Equipment and Supplies0.95082Construction and Mining (Except Petroleum) Machinery and Equipment0.95083Farm and Garden Machinery and Equipment0.95084Industrial Machinery and Equipment and Supplies0.95085Industrial Supplies0.95087Service Establishment Equipment and Supplies0.95088Transportation Equipment and Supplies, Except Motor Vehicles0.95091Sporting and Recreational Goods and Supplies0.9			0.95
5043       Photographic Equipment and Supplies       0.9         5044       Office Equipment       0.9         5045       Computers and Computer Peripheral Equipment and Software       0.9         5046       Commercial Equipment, NEC       0.9         5047       Medical, Dental, and Hospital Equipment and Supplies       0.9         5048       Ophthalmic Goods       0.9         5049       Professional Equipment and Supplies, NEC       0.9         5051       Metals Service Centers and Offices       0.9         5052       Coal and Other Minerals and Ores       0.9         5053       Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials       0.9         5064       Electrical Appliances, Television and Radio Sets       0.9         5075       Electrionic Parts and Equipment, NEC       0.9         5074       Humbing and Heating Equipment and Supplies (Hydronics)       0.9         5075       Warm Air Heating and Air-Conditioning Equipment and Supplies       0.9         5078       Refrigeration Equipment and Supplies       0.9         5082       Construction and Mining (Except Petroleum) Machinery and Equipment       0.9         5083       Farm and Garden Machinery and Equipment       0.9         5084       Industrial Mac		1	0.95
5044Office Equipment0.95045Computers and Computer Peripheral Equipment and Software0.95046Commercial Equipment, NEC0.95047Medical, Dental, and Hospital Equipment and Supplies0.95048Ophthalmic Goods0.95049Professional Equipment and Supplies, NEC0.95051Metals Service Centers and Offices0.95052Coal and Other Minerals and Ores0.95063Electrical Applances, Television and Radio Sets0.95064Electrical Appliances, Television and Radio Sets0.95072Hardware0.95074Plumbing and Heating Equipment and Supplies (Hydronics)0.95075Warm Air Heating and Air-Conditioning Equipment and Supplies0.95078Refrigeration Equipment and Supplies0.95082Construction and Mining (Except Petroleum) Machinery and Equipment0.95083Farm and Garden Machinery and Equipment0.95084Industrial Machinery and Equipment0.95085Service Establishment Equipment and Supplies0.95086Transportation Equipment and Supplies, Except Motor Vehicles0.95091Sporting and Recreational Goods and Supplies0.95092Toys and Hobby Goods and Supplies0.9		'	0.95
5045Computers and Computer Peripheral Equipment and Software0.95046Commercial Equipment, NEC0.95047Medical, Dental, and Hospital Equipment and Supplies0.95048Ophthalmic Goods0.95049Professional Equipment and Supplies, NEC0.95051Metals Service Centers and Offices0.95052Coal and Other Minerals and Ores0.95063Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials0.95064Electrical Appliances, Television and Radio Sets0.95065Electronic Parts and Equipment, NEC0.95072Hardware0.95074Plumbing and Heating Equipment and Supplies (Hydronics)0.95075Warm Air Heating and Air-Conditioning Equipment and Supplies0.95078Refrigeration Equipment and Supplies0.95082Construction and Mining (Except Petroleum) Machinery and Equipment0.95083Farm and Garden Machinery and Equipment0.95084Industrial Machinery and Equipment0.95085Industrial Supplies0.95087Service Establishment Equipment and Supplies0.95088Transportation Equipment and Supplies, Except Motor Vehicles0.95091Sporting and Recreational Goods and Supplies0.95092Toys and Hobby Goods and Supplies0.9			0.95
5046         Commercial Equipment, NEC         0.9           5047         Medical, Dental, and Hospital Equipment and Supplies         0.9           5048         Ophthalmic Goods         0.9           5049         Professional Equipment and Supplies, NEC         0.9           5051         Metals Service Centers and Offices         0.9           5052         Coal and Other Minerals and Ores         0.9           5063         Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials         0.9           5064         Electrical Appliances, Television and Radio Sets         0.9           5065         Electronic Parts and Equipment, NEC         0.9           5072         Hardware         0.9           5074         Plumbing and Heating Equipment and Supplies (Hydronics)         0.9           5075         Warm Air Heating and Air-Conditioning Equipment and Supplies         0.9           5078         Refrigeration Equipment and Supplies         0.9           5082         Construction and Mining (Except Petroleum) Machinery and Equipment         0.9           5083         Farm and Garden Machinery and Equipment         0.9           5084         Industrial Supplies         0.9           5087         Service Establishment Equipment and Supplies         0.9 <td></td> <td></td> <td>0.95</td>			0.95
5047Medical, Dental, and Hospital Equipment and Supplies0.95048Ophthalmic Goods0.95049Professional Equipment and Supplies, NEC0.95051Metals Service Centers and Offices0.95052Coal and Other Minerals and Ores0.95063Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials0.95064Electrical Appliances, Television and Radio Sets0.95065Electronic Parts and Equipment, NEC0.95072Hardware0.95074Plumbing and Heating Equipment and Supplies (Hydronics)0.95075Warm Air Heating and Air-Conditioning Equipment and Supplies0.95078Refrigeration Equipment and Supplies0.95082Construction and Mining (Except Petroleum) Machinery and Equipment0.95083Farm and Garden Machinery and Equipment0.95084Industrial Machinery and Equipment0.95085Industrial Supplies0.95086Transportation Equipment and Supplies0.95087Service Establishment Equipment and Supplies, Except Motor Vehicles0.95091Sporting and Recreational Goods and Supplies0.95092Toys and Hobby Goods and Supplies0.9			0.95
5048Ophthalmic Goods0.95049Professional Equipment and Supplies, NEC0.95051Metals Service Centers and Offices0.95052Coal and Other Minerals and Ores0.95063Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials0.95064Electronic Parts and Equipment, NEC0.95065Electronic Parts and Equipment, NEC0.95072Hardware0.95074Plumbing and Heating Equipment and Supplies (Hydronics)0.95075Warm Air Heating and Air-Conditioning Equipment and Supplies0.95078Refrigeration Equipment and Supplies0.95082Construction and Mining (Except Petroleum) Machinery and Equipment0.95083Farm and Garden Machinery and Equipment0.95084Industrial Machinery and Equipment0.95085Industrial Supplies0.95086Service Establishment Equipment and Supplies0.95087Service Establishment Equipment and Supplies, Except Motor Vehicles0.95091Sporting and Recreational Goods and Supplies0.95092Toys and Hobby Goods and Supplies0.9			0.95
5049         Professional Equipment and Supplies, NEC         0.9           5051         Metals Service Centers and Offices         0.9           5052         Coal and Other Minerals and Ores         0.9           5063         Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials         0.9           5064         Electrical Appliances, Television and Radio Sets         0.9           5065         Electronic Parts and Equipment, NEC         0.9           5072         Hardware         0.9           5074         Plumbing and Heating Equipment and Supplies (Hydronics)         0.9           5075         Warm Air Heating and Air-Conditioning Equipment and Supplies         0.9           5078         Refrigeration Equipment and Supplies         0.9           5082         Construction and Mining (Except Petroleum) Machinery and Equipment         0.9           5083         Farm and Garden Machinery and Equipment         0.9           5084         Industrial Machinery and Equipment         0.9           5085         Industrial Supplies         0.9           5086         Transportation Equipment and Supplies         0.9           5087         Service Establishment Equipment and Supplies         0.9           5088         Transportation Equipment and Supplies, Except Motor Vehi			0.95
5051Metals Service Centers and Offices0.95052Coal and Other Minerals and Ores0.95063Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials0.95064Electrical Appliances, Television and Radio Sets0.95065Electronic Parts and Equipment, NEC0.95072Hardware0.95074Plumbing and Heating Equipment and Supplies (Hydronics)0.95075Warm Air Heating and Air-Conditioning Equipment and Supplies0.95078Refrigeration Equipment and Supplies0.95082Construction and Mining (Except Petroleum) Machinery and Equipment0.95083Farm and Garden Machinery and Equipment0.95084Industrial Machinery and Equipment0.95085Industrial Supplies0.95086Service Establishment Equipment and Supplies, Except Motor Vehicles0.95087Sporting and Recreational Goods and Supplies0.95092Toys and Hobby Goods and Supplies0.9			0.95
5052Coal and Other Minerals and Ores0.95063Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials0.95064Electrical Appliances, Television and Radio Sets0.95065Electronic Parts and Equipment, NEC0.95072Hardware0.95074Plumbing and Heating Equipment and Supplies (Hydronics)0.95075Warm Air Heating and Air-Conditioning Equipment and Supplies0.95076Refrigeration Equipment and Supplies0.95082Construction and Mining (Except Petroleum) Machinery and Equipment0.95083Farm and Garden Machinery and Equipment0.95084Industrial Machinery and Equipment0.95085Industrial Supplies0.95086Service Establishment Equipment and Supplies0.95087Sporting and Recreational Goods and Supplies0.95091Sporting and Recreational Goods and Supplies0.95092Toys and Hobby Goods and Supplies0.9			0.95
Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials  5064 Electrical Appliances, Television and Radio Sets  5065 Electronic Parts and Equipment, NEC  5072 Hardware  5074 Plumbing and Heating Equipment and Supplies (Hydronics)  5075 Warm Air Heating and Air-Conditioning Equipment and Supplies  5078 Refrigeration Equipment and Supplies  5079 Construction and Mining (Except Petroleum) Machinery and Equipment  5080 Construction and Mining (Except Petroleum) Machinery and Equipment  5081 Industrial Machinery and Equipment  5082 Industrial Supplies  5083 Service Establishment Equipment and Supplies  5084 Transportation Equipment and Supplies  5085 Sporting and Recreational Goods and Supplies  5096 Toys and Hobby Goods and Supplies  5097 Toys and Hobby Goods and Supplies			0.95
5064Electrical Appliances, Television and Radio Sets0.95065Electronic Parts and Equipment, NEC0.95072Hardware0.95074Plumbing and Heating Equipment and Supplies (Hydronics)0.95075Warm Air Heating and Air-Conditioning Equipment and Supplies0.95078Refrigeration Equipment and Supplies0.95082Construction and Mining (Except Petroleum) Machinery and Equipment0.95083Farm and Garden Machinery and Equipment0.95084Industrial Machinery and Equipment0.95085Industrial Supplies0.95087Service Establishment Equipment and Supplies0.95088Transportation Equipment and Supplies, Except Motor Vehicles0.95091Sporting and Recreational Goods and Supplies0.95092Toys and Hobby Goods and Supplies0.9			0.95
5065Electronic Parts and Equipment, NEC0.95072Hardware0.95074Plumbing and Heating Equipment and Supplies (Hydronics)0.95075Warm Air Heating and Air-Conditioning Equipment and Supplies0.95078Refrigeration Equipment and Supplies0.95082Construction and Mining (Except Petroleum) Machinery and Equipment0.95083Farm and Garden Machinery and Equipment0.95084Industrial Machinery and Equipment0.95085Industrial Supplies0.95087Service Establishment Equipment and Supplies0.95088Transportation Equipment and Supplies, Except Motor Vehicles0.95091Sporting and Recreational Goods and Supplies0.95092Toys and Hobby Goods and Supplies0.9			0.95
5072Hardware0.95074Plumbing and Heating Equipment and Supplies (Hydronics)0.95075Warm Air Heating and Air-Conditioning Equipment and Supplies0.95078Refrigeration Equipment and Supplies0.95082Construction and Mining (Except Petroleum) Machinery and Equipment0.95083Farm and Garden Machinery and Equipment0.95084Industrial Machinery and Equipment0.95085Industrial Supplies0.95087Service Establishment Equipment and Supplies0.95088Transportation Equipment and Supplies, Except Motor Vehicles0.95091Sporting and Recreational Goods and Supplies0.95092Toys and Hobby Goods and Supplies0.9			0.95
5074Plumbing and Heating Equipment and Supplies (Hydronics)0.95075Warm Air Heating and Air-Conditioning Equipment and Supplies0.95078Refrigeration Equipment and Supplies0.95082Construction and Mining (Except Petroleum) Machinery and Equipment0.95083Farm and Garden Machinery and Equipment0.95084Industrial Machinery and Equipment0.95085Industrial Supplies0.95087Service Establishment Equipment and Supplies0.95088Transportation Equipment and Supplies, Except Motor Vehicles0.95091Sporting and Recreational Goods and Supplies0.95092Toys and Hobby Goods and Supplies0.9			0.95
5075Warm Air Heating and Air-Conditioning Equipment and Supplies0.95078Refrigeration Equipment and Supplies0.95082Construction and Mining (Except Petroleum) Machinery and Equipment0.95083Farm and Garden Machinery and Equipment0.95084Industrial Machinery and Equipment0.95085Industrial Supplies0.95087Service Establishment Equipment and Supplies0.95088Transportation Equipment and Supplies, Except Motor Vehicles0.95091Sporting and Recreational Goods and Supplies0.95092Toys and Hobby Goods and Supplies0.9			0.95
5078         Refrigeration Equipment and Supplies         0.9           5082         Construction and Mining (Except Petroleum) Machinery and Equipment         0.9           5083         Farm and Garden Machinery and Equipment         0.9           5084         Industrial Machinery and Equipment         0.9           5085         Industrial Supplies         0.9           5087         Service Establishment Equipment and Supplies         0.9           5088         Transportation Equipment and Supplies, Except Motor Vehicles         0.9           5091         Sporting and Recreational Goods and Supplies         0.9           5092         Toys and Hobby Goods and Supplies         0.9			0.95
5082         Construction and Mining (Except Petroleum) Machinery and Equipment         0.9           5083         Farm and Garden Machinery and Equipment         0.9           5084         Industrial Machinery and Equipment         0.9           5085         Industrial Supplies         0.9           5087         Service Establishment Equipment and Supplies         0.9           5088         Transportation Equipment and Supplies, Except Motor Vehicles         0.9           5091         Sporting and Recreational Goods and Supplies         0.9           5092         Toys and Hobby Goods and Supplies         0.9			0.95
5083         Farm and Garden Machinery and Equipment         0.9           5084         Industrial Machinery and Equipment         0.9           5085         Industrial Supplies         0.9           5087         Service Establishment Equipment and Supplies         0.9           5088         Transportation Equipment and Supplies, Except Motor Vehicles         0.9           5091         Sporting and Recreational Goods and Supplies         0.9           5092         Toys and Hobby Goods and Supplies         0.9			0.95
5084         Industrial Machinery and Equipment         0.9           5085         Industrial Supplies         0.9           5087         Service Establishment Equipment and Supplies         0.9           5088         Transportation Equipment and Supplies, Except Motor Vehicles         0.9           5091         Sporting and Recreational Goods and Supplies         0.9           5092         Toys and Hobby Goods and Supplies         0.9			0.95
5085Industrial Supplies0.95087Service Establishment Equipment and Supplies0.95088Transportation Equipment and Supplies, Except Motor Vehicles0.95091Sporting and Recreational Goods and Supplies0.95092Toys and Hobby Goods and Supplies0.9			0.95
5087Service Establishment Equipment and Supplies0.95088Transportation Equipment and Supplies, Except Motor Vehicles0.95091Sporting and Recreational Goods and Supplies0.95092Toys and Hobby Goods and Supplies0.9			0.95
5088Transportation Equipment and Supplies, Except Motor Vehicles0.95091Sporting and Recreational Goods and Supplies0.95092Toys and Hobby Goods and Supplies0.9		<del>'</del>	0.95
5091Sporting and Recreational Goods and Supplies0.95092Toys and Hobby Goods and Supplies0.9			0.95
5092 Toys and Hobby Goods and Supplies 0.9			0.95
			0.95
			1.10

SIC	SIC Description	SIC Fx
5094	Jewelry, Watches, Precious Stones, and Precious Metals	0.95
5099	Durable Goods, NEC	0.95
5111	Printing and Writing Paper	0.95
5112	Stationery and Office Supplies	0.95
5113	Industrial and Personal Service Paper	0.95
5122	Drugs, Drug Proprietaries, and Druggists' Sundries	0.95
5131	Piece Goods, Notions, and Other Dry Goods	0.95
5136	Men's and Boys' Clothing and Furnishings	0.95
5137	Women's, Children's, and Infants' Clothing and Accessories	0.95
5139	Footwear	0.95
5141	Groceries, General Line	0.95
5142	Packaged Frozen Foods	0.95
5143	Dairy Products, Except Dried or Canned	0.95
5144	Poultry and Poultry Products	0.95
5145	Confectionery	0.95
5146	Fish and Seafoods	
5146	Meats and Meat Products	0.95 1.00
5147	Fresh Fruits and Vegetables	0.95
5149		
5149	Groceries and Related Products, NEC Grain and Field Beans	0.95
		0.95
5154	Livestock  France Para Materials NEO	0.95
5159	Farm-Product Raw Materials, NEC	0.95
5162	Plastics Materials and Basic Forms and Shapes	0.95
5169	Chemicals and Allied Products, NEC	0.95
5171	Petroleum Bulk Stations and Terminals	1.00
5172	Petroleum and Petroleum Products Wholesalers, Except Bulk Stations and Terminals	0.95
5181	Beer and Ale	1.05
5182	Wine and Distilled Alcoholic Beverages	1.05
5191	Farm Supplies	0.95
5192	Books, Periodicals, and Newspapers	0.95
5193	Flowers, Nursery Stock, and Florists' Supplies	0.95
5194	Tobacco and Tobacco Products	0.95
5198	Paint, Varnishes, and Supplies	0.95
5199	Nondurable Goods, NEC	1.00
5211	Lumber and Other Building Materials Dealers	0.95
5231	Paint, Glass, and Wallpaper Stores	0.95
5251	Hardware Stores	0.95
5261	Retail Nurseries, Lawn and Garden Supply Stores	0.95
5271	Mobile Home Dealers	1.10
5311	Department Stores	0.90
5331	Variety Stores	0.90
5399	Miscellaneous General Merchandise Stores	0.90
5411	Grocery Stores	1.00
5421	Meat and Fish (Seafood) Markets, Including Freezer Provisioners	0.95
5431	Fruit and Vegetable Markets	0.95
5441	Candy, Nut, and Confectionery Stores	0.95
5451	Dairy Products Stores	0.95
5461	Retail Bakeries	1.05
5499	Miscellaneous Food Stores	0.95
5511	Motor Vehicle Dealers (New and Used)	1.10
5521	Motor Vehicle Dealers (Used Only)	1.10
5531	Auto and Home Supply Stores	1.05

SIC	SIC Description	SIC Fx
5541	Gasoline Service Stations	1.10
5551	Boat Dealers	1.10
5561	Recreational Vehicle Dealers	1.10
_	Motorcycle Dealers	1.10
5599	Automotive Dealers, NEC	1.10
5611	Men's and Boys' Clothing and Accessory Stores	0.95
5621	Women's Clothing Stores	0.95
	Women's Accessory and Specialty Stores	0.95
5641	Children's and Infants' Wear Stores	0.95
5651	Family Clothing Stores	0.95
5661	Shoe Stores	0.95
5699	Miscellaneous Apparel and Accessory Stores	0.95
5712	Furniture Stores	0.95
5713	Floor Covering Stores	0.95
5714	Drapery, Curtain, and Upholstery Stores	0.95
	Miscellaneous Homefurnishings Stores	0.95
5719	Household Appliance Stores	0.95
5722	Radio, Television, and Consumer Electronics Stores	1.05
5734	Computer and Computer Software Stores	0.95
5735		
	Record and Prerecorded Tape Stores	0.95
5736	Musical Instrument Stores	0.95
5812	Eating and Drinking Places	1.15
5813	Drinking Places (Alcoholic Beverages)	1.15
	Drug Stores and Proprietary Stores	0.95
5921	Liquor Stores	1.15
5932	Used Merchandise Stores	0.90
5941	Sporting Goods Stores and Bicycle Shops	0.95
5942	Book Stores	0.95
5943	Stationery Stores	0.95
5944	Jewelry Stores	0.95
5945	Hobby, Toy, and Game Shops	0.95
5946	Camera and Photographic Supply Stores	0.95
5947	Gift, Novelty, and Souvenir Shops	0.95
5948	Luggage and Leather Goods Stores	0.95
5949	Sewing, Needlework, and Piece Goods Stores	0.95
5961	Catalog and Mail-Order Houses	0.95
5962	Automatic Merchandising Machine Operator	0.95
5963	Direct Selling Establishments	1.05
	Fuel Oil Dealers	1.05
5984	Liquefied Petroleum Gas (Bottled Gas) Dealers	1.05
5989	Fuel Dealers, NEC	1.05
5992	Florists Table 10 20 20 20 20 20 20 20 20 20 20 20 20 20	0.95
5993	Tobacco Stores and Stands	0.95
5994	News Dealers and Newsstands	0.95
5995	Optical Goods Stores	0.95
5999	Miscellaneous Retail Stores, NEC	0.95
6011	Federal Reserve Banks	0.90
6019	Central Reserve Depository Institutions, NEC	0.90
6021	National Commercial Banks	0.90
6022	State Commercial Banks	0.90
6029	Commercial Banks, NEC	0.90
6035	Savings Institutions, Federally Chartered	0.90

80306         Savings institutions, Not Federally Chartered         0.95           6061         Credit Unions, Federally Chartered         0.95           6062         Credit Unions, Not Federally Chartered         0.96           6081         Branches and Agencies of Foreign Banks         0.98           6082         Foreign Trade and International Banking Institutions         0.98           6091         Nondeposit Trust Facilities         0.98           6091         Punctions Related to Deposit Banking, NEC         0.98           6111         Federal and Federally-Sponsored Credit Agencies         0.96           6141         Personal Credit Institutions         0.98           6153         Short-Tem Business Credit Institutions         0.98           6158         Miscellaneous Business Credit Institutions         0.98           6159         Mortage Bankers and Loan Correspondents         0.98           6161         Mortage Bankers and Floatation Companies         0.98           6211         Scourity Brokers, Dealers, and Floatation Companies         0.98           6221         Commodity Contracts Prokers and Dealers         0.98           6231         Services Allied With the Exchange of Securities or Commodities, NEC         0.98           6241         Listian Agency Services Allied With th	SIC	SIC Description	SIC Fx
6061         Credit Unions, Federally Chartered         0.95           6062         Credit Unions, Not Federally Chartered         0.95           6081         Branches and Agencies of Foreign Banks         0.96           6082         Foreign Trade and International Banking Institutions         0.98           6089         Foreign Trade and International Banking Institutions         0.98           6099         Functions Related to Deposit Banking, NEC         0.95           6191         Federal and Federally-Sponsored Credit Agencies         0.96           6141         Personal Credit Institutions         0.96           6153         Short-Term Business Credit Institutions         0.96           6164         Mortgage Bankers and Loan Correspondents         0.96           6165         Security Brokers         0.93           6211         Security Brokers, Dealers, and Floration Companies         0.96           6221         Commodity Contracts Strekers and Dealers         0.98           6231         Security Brokers, Dealers, dealers, and Floration Companies         0.98           6232         Investment Advice         0.98           62321         Investment Advice         0.98           62321         Investment Advice         0.98           6232         <	6036		0.90
6062         Zredit Unions, Not Federally Chartered         0.95           6081         Branches and Agencies of Foreign Banks         0.06           6082         Foreign Tade and International Banking Institutions         0.96           6081         Nondeposit Trust Facilities         0.98           6099         Functions Related to Design Service         0.98           6111         Federal and Federally-Sponsored Credit Agencies         0.90           6114         Personal Credit Institutions         0.90           6153         Short-Term Business Credit Institutions, Except Agricultural         0.90           6159         Miscellaneous Business Credit Institutions         0.90           61610         Montgage Bankers and Loan Correspondents         0.90           6171         Loan Brokers         0.90           6211         Security Brokers, Dealers, and Flotation Companies         0.93           6221         Commodity Contracts Brokers and Dealers         0.96           6221         Commodity Contracts Brokers and Dealers         0.96           6221         Security and Commodity Exchanges         0.98           6221         Commodity Ontracts Brokers and Dealers         0.96           6231         Lub Insurance         0.96           6232			
Branches and Agencies of Foreign Banks   0.96			
6082         Foreign Trade and International Banking Institutions         0.98           6099         Nondeposit Trust Facilities         0.98           6099         Functions Related to Deposit Banking, NEC         0.90           6111         Federal and Federally-Sponsored Credit Agencies         0.90           6112         Federal and Federally-Sponsored Credit Agencies         0.90           6153         Short-Term Business Credit Institutions         0.90           6154         Miscellaneous Business Credit Institutions         0.90           6158         Short-Term Business Credit Institutions         0.90           6161         Step Bankers and Loan Correspondents         0.90           6162         Mortgage Bankers and Loan Correspondents         0.90           6163         Security and Commodity Exchanges         0.93           6221         Commodity Contracts Brokers and Dealers         0.98           6221         Investment Advice         0.98           6222         Investment Advice         0.98           6223         Services Allied With the Exchange of Securities or Commodities, NEC         0.98           6221         Investment Advice         0.98           6222         Investment Advice         0.98           6231         Life Man			
6001         Nondeposit Trust Facilities         0.98           6009         Functions Rolated to Deposit Banking, NEC         0.90           6111         Federal and Federality-Sponsored Credit Agencies         0.90           6141         Personal Credit Institutions         0.90           6153         Short-Term Business Credit Institutions         0.90           6159         Miscellaneous Business Credit Institutions         0.90           61612         Mortgage Bankers and Loan Correspondents         0.90           6162         Mortgage Bankers and Loan Correspondents         0.90           6211         Security Brokers, Dealers, and Flotation Companies         0.92           6221         Commodity Contracts Brokers and Dealers         0.98           6221         Security and Commodity Exchanges         0.98           6222         Livestment Advice         0.98           89         Services Allied With the Exchange of Securities or Commodities, NEC         0.98           80         Services Allied With the Exchange of Securities or Commodities, NEC         0.98           8131         Life Insurance         0.90           8224         Hospital and Medical Service Plans         0.90           8321         Accident and Health Insurance         0.90			
6099         Functions Related to Deposit Banking, NEC         0.98           6111         Federal and Federally-Sponsored Credit Agencies         0.90           6112         Federal and Federally-Sponsored Credit Agencies         0.90           6153         Short-Term Business Credit Institutions         0.90           6162         Mortgage Bankers and Loan Correspondents         0.90           6163         Loan Brokers         0.96           6211         Security Rorkers, Dealers, and Flotation Companies         0.95           6221         Security Brokers, Dealers, and Dealers         0.95           6221         Security and Commodity Exchanges         0.95           6222         Investment Advice         0.95           6229         Services Allied With the Exchange of Securities or Commodities, NEC         0.95           6221         Accident and Health Insurance         0.96           6322         Accident and Health Insurance         0.96           6321         Lie Insurance         0.96           6322         Investment Agency Insurance         0.96           6331         Life Insurance         0.96           6321         Lie Insurance         0.96           6322         Accident and Health Insurance         0.96			0.95
6111         Federal and Federally-Sponsored Credit Agencies         0.90           6141         Personal Credit Institutions         0.90           6153         Shoft-Term Business Credit Institutions         0.90           6159         Miscellaneous Business Credit Institutions         0.90           6162         Mortgage Bankers and Loan Correspondents         0.90           6163         Loan Brokers         0.95           6211         Security Brokers, Dealers, and Flotation Companies         0.95           6221         Commodity Contracts Brokers and Dealers         0.95           6221         Commodity Contracts Brokers and Dealers         0.95           6221         Security and Commodity Exchanges         0.96           6222         Commodity Contracts Brokers and Dealers         0.96           6221         Investment Advice         0.96           6222         Investment Advice         0.96           6231         Investment Advice         0.96           6321         Insurance         0.96           6322         Brokes Alled With the Exchange of Securities or Commodities, NEC         0.96           6331         Ille Insurance         0.96           6332         Hisopital and Medical Service Plans         0.96 <t< td=""><td></td><td>·</td><td></td></t<>		·	
		·	0.90
6159         Miscellaneous Business Credit Institutions         0.90           6162         Mortgage Bankers and Loan Correspondents         0.90           6211         Security Brokers, Dealers, and Flotation Companies         0.95           6221         Security Brokers, Dealers, and Flotation Companies         0.95           6221         Commodity Contracts Brokers and Dealers         0.95           6231         Security and Commodity Exchanges         0.96           6282         Services Allied With the Exchange of Securities or Commodities, NEC         0.95           6381         Life Insurance         0.96           6391         Life Insurance         0.96           6324         Hospital and Medical Service Plans         0.96           6331         Fire, Marine, and Casually Insurance         0.96           6331         Fire, Marine, and Casually Insurance         0.96           6337         Pension, Health, and Welfare Funds         0.98           6391         Insurance Carriers, NEC         0.90           6371         Insurance Carriers, NEC         0.90           6512         Operators of Nonresidential Buildings         1.16           6513         Operators of Apartment Buildings         1.16           6514         Operators of Pescrito			0.90
6159         Miscellaneous Business Credit Institutions         0.90           6162         Mortgage Bankers and Loan Correspondents         0.90           6211         Security Brokers, Dealers, and Flotation Companies         0.95           6221         Security Brokers, Dealers, and Flotation Companies         0.95           6221         Commodity Contracts Brokers and Dealers         0.95           6231         Security and Commodity Exchanges         0.96           6282         Services Allied With the Exchange of Securities or Commodities, NEC         0.95           6381         Life Insurance         0.96           6391         Life Insurance         0.96           6324         Hospital and Medical Service Plans         0.96           6331         Fire, Marine, and Casually Insurance         0.96           6331         Fire, Marine, and Casually Insurance         0.96           6337         Pension, Health, and Welfare Funds         0.98           6391         Insurance Carriers, NEC         0.90           6371         Insurance Carriers, NEC         0.90           6512         Operators of Nonresidential Buildings         1.16           6513         Operators of Apartment Buildings         1.16           6514         Operators of Pescrito	6153		0.90
6162         Mortgage Bankers and Loan Correspondents         0.90           6163         Loan Brokers         0.90           6221         Security Brokers, Dealers, and Flotation Companies         0.95           6221         Security and Commodity Exchanges         0.95           6221         Security and Commodity Exchanges         0.95           6222         Investment Advice         0.95           6228         Servisers Allied Writh the Exchange of Securities or Commodities, NEC         0.95           6321         Accident and Health Insurance         0.95           6321         Lufe Insurance         0.95           6322         Arositrated and Health Insurance         0.96           6321         Accident and Health Insurance         0.96           6322         Hospital and Medical Service Plans         0.96           6331         Fire, Marine, and Casualty Insurance			0.90
6163         Loan Brokers         0.96           6211         Security Brokers, Dealers, and Flotation Companies         0.95           6221         Commodity Contracts Brokers and Dealers         0.95           6223         Security and Commodity Exchanges         0.95           6228         Services Allied With the Exchange of Securities or Commodities, NEC         0.95           6321         Life Insurance         0.95           6321         Life Insurance         0.96           6321         Life Insurance         0.96           6321         Life Insurance         0.96           6324         Hospital and Medical Service Plans         0.96           6331         Fire, Marine, and Casualty Insurance         0.96           6331         Fire, Marine, and Casualty Insurance         0.96           6337         Pension, Health, and Welfare Funds         0.95           6399         Insurance Carriers, NEC         0.96           6311         Insurance Agents, Brokers, and Service         1.00           6512         Operators of Nonresidential Buildings         1.15           6513         Operators of Partment Buildings         1.16           6514         Operators of Partment Buildings         1.16           6515			
6211         Security Brokers, Dealers, and Flotation Companies         0.95           6221         Commodity Contracts Brokers and Dealers         0.95           6221         Servicy and Commodity Exchanges         0.95           6282         Investment Advice         0.95           6282         Investment Advice         0.95           6283         Services Allied With the Exchange of Securities or Commodities, NEC         0.95           6311         Life Insurance         0.95           6324         Accident and Health Insurance         0.96           6324         Hospital and Medical Service Plans         0.96           6331         Fire, Marine, and Casualty Insurance         0.95           6371         Pension, Health, and Welfare Funds         0.95           6371         Insurance Agents, Brokers, and Service         0.96           6411         Insurance Agents, Brokers, and Service			
6221 Commodity Contracts Brokers and Dealers         0.98           6223 Security and Commodity Exchanges         0.98           6228 Instantent Advice         0.98           6289 Services Allied With the Exchange of Securities or Commodities, NEC         0.98           6311 Life Insurance         0.93           6321 Accident and Health Insurance         0.90           6324 Hospital and Medical Service Plans         0.96           6331 Fire, Marine, and Casualty Insurance         0.93           6331 Sury Insurance         0.96           6351 Title Insurance         0.96           6361 Title Insurance         0.96           6371 Pension, Health, and Welfare Funds         0.98           6399 Insurance Carriers, NEC         0.98           6411 Insurance Agents, Brokers, and Service         1.00           6512 Operators of Nonresidential Buildings         1.16           6513 Operators of Devellings Other Than Apartment Buildings         1.16           6514 Operators of Devellings Other Than Apartment Buildings         1.16           6517 Lessors of Railard Property         1.16           6518 Lessors of Real Property, NEC         1.10           6519 Lessors of Real Property, NEC         1.10           6511 Lessors of Real Property, NEC         1.10           6512 Land Sub			0.95
6231         Security and Commodity Exchanges         0.95           6282         Investment Advice         0.95           6289         Services Allied With the Exchange of Securities or Commodities, NEC         0.95           6311         Life Insurance         0.96           6321         Accident and Health Insurance         0.96           6324         Hospital and Medical Service Plans         0.96           6331         Fire, Marine, and Casualty Insurance         0.96           6351         Surety Insurance         0.96           6361         Title Insurance         0.96           6371         Pension, Health, and Welfare Funds         0.95           6391         Insurance Zarriers, NEC         0.96           6411         Insurance Agents, Brokers, and Service         0.96           6412         Insurance Agents, Brokers, and Service         1.00           6512         Operators of New Investigential Buildings         1.16           6513         Operators of Apartment Buildings         1.16           6514         Operators of Railroad Property         1.10           6515         Operators of Railroad Property         1.10           6516         Operators of Railroad Property, NEC         1.11           6517	_		
6282         Investment Advice         0.95           6289         Services Allield With the Exchange of Securities or Commodities, NEC         0.95           6311         Life Insurance         0.96           6321         Accident and Health Insurance         0.96           6324         Hospital and Medical Service Plans         0.96           6331         Fire, Marine, and Casualty Insurance         0.96           6331         Surety Insurance         0.96           6381         Title Insurance         0.96           6381         Title Insurance         0.96           6371         Pension, Health, and Welfare Funds         0.96           6399         Insurance Carriers, NEC         0.98           6411         Insurance Agents, Brokers, and Service         1.00           6512         Operators of Nonresidential Buildings         1.15           6513         Operators of Apartment Buildings         1.16           6514         Operators of Dwellings Other Than Apartment Buildings         1.16           6515         Operators of Residential Mobile Home Sites         1.10           6510         Lessors of Railroad Property         1.16           6511         Lessors of RealiPoperty, NEC         1.16           6512 </td <td></td> <td>· · · · · · · · · · · · · · · · · · ·</td> <td></td>		· · · · · · · · · · · · · · · · · · ·	
6289         Services Allied With the Exchange of Securities or Commodities, NEC         0.95           6311         Life Insurance         0.90           6324         Accident and Health Insurance         0.90           6324         Hospital and Medical Service Plans         0.90           6331         Fire, Marine, and Casualty Insurance         0.90           6351         Surety Insurance         0.90           6361         Title Insurance         0.90           6371         Pension, Health, and Welfare Funds         0.95           6399         Insurance Carriers, NEC         0.90           6411         Insurance Agents, Brokers, and Service         1.00           6411         Operators of Nonresidential Buildings         1.15           6512         Operators of Apartment Buildings         1.16           6513         Operators of Apartment Buildings         1.16           6514         Operators of Pensilings Other Than Apartment Buildings         1.16           6515         Operators of Residential Mobile Home Sites         1.10           6517         Lessors of Railroad Property         1.16           6518         Lessors of Railroad Property, NEC         1.16           6519         Lessors of Railroad Property, NEC         1.16		· · · · · · · · · · · · · · · · · · ·	
6311         Life Insurance         0.90           6321         Accident and Health Insurance         0.90           6324         Hospital and Medical Service Plans         0.90           6331         Fire, Marine, and Casualty Insurance         0.90           6351         Surety Insurance         0.90           6361         Title Insurance         0.90           6371         Panison, Health, and Welfare Funds         0.98           6399         Insurance Agents, Brokers, and Service         0.90           6411         Insurance Agents, Brokers, and Service         1.00           6512         Operators of Nonresidential Buildings         1.15           6513         Operators of Nonresidential Buildings         1.15           6514         Operators of Partment Buildings         1.16           6515         Operators of Dwellings Other Than Apartment Buildings         1.10           6511         Lessors of Residential Mobile Home Sites         1.10           6512         Lessors of Residential Mobile Home Sites         1.10           6511         Lessors of Residential Mobile Home Sites         1.10           6512         Lassors of Residential Mobile Typerty         1.16           6513         Real Estate Agents and Managers         1.16 </td <td></td> <td></td> <td></td>			
6321         Accident and Health Insurance         0.90           6324         Hospital and Medical Service Plans         0.90           6331         Fire, Marine, and Casualty Insurance         0.90           6351         Surety Insurance         0.90           6361         Title Insurance         0.90           6371         Pension, Health, and Welfare Funds         0.95           6399         Insurance Carriers, NEC         0.90           6411         Insurance Agents, Brokers, and Service         1.00           6512         Operators of Nonresidential Buildings         1.15           6513         Operators of Apartment Buildings         1.16           6514         Operators of Dwellings Other Than Apartment Buildings         1.10           6515         Operators of Residential Mobile Home Sites         1.10           6516         Departors of Residential Mobile Home Sites         1.10           6517         Lessors of Railroad Property         1.10           6518         Lessors of Real Property, NEC         1.10           6519         Lessors of Real Property, NEC         1.10           6521         Land Subdividers and Managers         1.10           6531         Real Estate Agents and Developers         1.00 <tr< td=""><td></td><td></td><td></td></tr<>			
Hospital and Medical Service Plans   0.90			
6331         Fire, Marine, and Casualty Insurance         0.96           6361         Surety Insurance         0.98           6361         Title Insurance         0.96           6371         Pension, Health, and Welfare Funds         0.96           6399         Insurance Carriers, NEC         0.96           6411         Insurance Agents, Brokers, and Service         1.00           6512         Operators of Norresidential Buildings         1.16           6513         Operators of Apartment Buildings         1.16           6514         Operators of Apartment Buildings         1.10           6515         Operators of Residential Mobile Home Sites         1.10           6517         Lessors of Railroad Property         1.10           6518         Lessors of Railroad Property         1.11           6519         Lessors of Real Property, NEC         1.10           6511         Lessors of Real Property, NEC         1.10           6521         Real Estate Agents and Managers         1.10           6521         Land Subdividers and Developers, Except Cemeteries         1.00           6523         Cemetery Subdividers and Developers         0.95           6712         Offices of Bank Holding Companies, NEC         0.95			
6351         Surety Insurance         0.96           6361         Title Insurance         0.96           6371         Pension, Health, and Welfare Funds         0.95           6399         Insurance Carriers, NEC         0.96           6411         Insurance Agents, Brokers, and Service         1.00           6512         Operators of Nonresidential Buildings         1.16           6513         Operators of Apartment Buildings         1.16           6514         Operators of Dwellings Other Than Apartment Buildings         1.16           6515         Operators of Residential Mobile Home Sites         1.10           6517         Lessors of Railroad Property         1.16           6518         Lessors of Real Property, NEC         1.10           6519         Lessors of Real Property, NEC         1.10           6511         Lessors of Real Property, NEC         1.10           6521         Land Subdividers and Developers, Except Cemeteries         1.10           6521         Title Abstract Offices         1.00           6525         Land Subdividers and Developers, Except Cemeteries         1.00           6712         Offices of Bank Holding Companies         0.96           6719         Offices of Holding Companies, NEC         0.96		·	
6361         Title Insurance         0.96           6371         Pension, Health, and Welfare Funds         0.95           6399         Insurance Carriers, NEC         0.90           6411         Insurance Agents, Brokers, and Service         1.00           6512         Operators of Nonresidential Buildings         1.16           6513         Operators of Apartment Buildings         1.16           6514         Operators of Dwellings Other Than Apartment Buildings         1.10           6515         Operators of Residential Mobile Home Sites         1.10           6517         Lessors of Rallroad Property         1.11           6518         Lessors of Real Property, NEC         1.10           6519         Lessors of Real Property, NEC         1.10           6531         Real Estate Agents and Managers         1.10           6541         Title Abstract Offices         1.00           6552         Land Subdividers and Developers, Except Cemeteries         1.00           6552         Cemetery Subdividers and Developers         0.95           6712         Offices of Bank Holding Companies, NEC         0.95           6712         Offices of Holding Companies, NEC         0.96           6722         Management Investment Offices, Open-End <t< td=""><td></td><td></td><td></td></t<>			
6371         Pension, Health, and Welfare Funds         0.95           6399         Insurance Carriers, NEC         0.90           6411         Insurance Agents, Brokers, and Service         1.00           6512         Operators of Nonresidential Buildings         1.15           6513         Operators of Apartment Buildings         1.16           6514         Operators of Dwellings Other Than Apartment Buildings         1.10           6515         Operators of Residential Mobile Home Sites         1.10           6517         Lessors of Railroad Property         1.10           6518         Lessors of Real Property, NEC         1.10           6519         Lessors of Real Property, NEC         1.10           6521         Real Estate Agents and Managers         1.10           6521         Lind Subdividers and Developers, Except Cemeteries         1.00           6522         Land Subdividers and Developers, Except Cemeteries         1.00           6523         Cemetery Subdividers and Developers         0.96           6712         Offices of Bank Holding Companies         0.96           6712         Offices of Bank Holding Companies, NEC         0.96           6722         Management Investment Offices, Open-End         0.90           6723         Edu			
6399   Insurance Carriers, NEC   0.90   6411   Insurance Agents, Brokers, and Service   1.00   6512   Operators of Nonresidential Buildings   1.15   6513   Operators of Apartment Buildings   1.16   6514   Operators of Dwellings Other Than Apartment Buildings   1.16   6515   Operators of Residential Mobile Home Sites   1.10   6516   Operators of Residential Mobile Home Sites   1.10   6517   Lessors of Railroad Property   1.10   6518   Lessors of Railroad Property   1.10   6519   Lessors of Real Property, NEC   1.10   6521   Real Estate Agents and Managers   1.10   6531   Real Estate Agents and Managers   1.10   6532   Land Subdividers and Developers, Except Cemeteries   1.00   6533   Cemetery Subdividers and Developers   0.95   6710   Offices of Bank Holding Companies   0.95   6711   Offices of Holding Companies, NEC   0.90   6712   Management Investment Offices, Open-End   0.90   6713   Education, Religious, and Charitable Trusts   0.90   6722   Management Investment Offices, Open-End   0.90   6732   Education, Religious, and Charitable Trusts   0.95   6792   Oil Royalty Traders   0.95   6793   Real Estate Investment Trusts   0.95   6794   Patent Owners and Lessors   0.95   6795   Investors, NEC   0.95   6796   Investors, NEC   0.95   6797   Royalty Traders   0.95   6798   Real Estate Investment Trusts   0.95   6799   Investors, NEC   0.95   6790   Investors, NEC   0.95   6791   Hotels and Motels   0.95   6792   Sporting and Boarding Houses   1.15   6793   Recreational Vehicle Parks and Campsites   1.15   6793   Recreational Vehicle Parks and Campsites   1.15   6794   Real Estate Investment Trusts   1.15   6795   Recreational Vehicle Parks and Campsites   1.15   6796   Recreational Vehicle Parks and Campsites   1.15   6797   1.15   1.15   6798   Recreational Vehicle Parks and Campsites   1.15			
6411         Insurance Agents, Brokers, and Service         1.00           6512         Operators of Nonresidential Buildings         1.15           6513         Operators of Apartment Buildings         1.10           6514         Operators of Dwellings Other Than Apartment Buildings         1.10           6515         Operators of Residential Mobile Home Sites         1.10           6517         Lessors of Railroad Property         1.10           6519         Lessors of Real Property, NEC         1.10           6511         Real Estate Agents and Managers         1.10           6511         Title Abstract Offices         1.00           6521         Land Subdividers and Developers, Except Cemeteries         1.00           6523         Cemetery Subdividers and Developers         0.95           6712         Offices of Bulding Companies         0.96           6712         Offices of Holding Companies         0.90           6713         Title Nestment Trusts, Face-Amount Certificate Offices, and Closed-End Management Investment Offices         0.90           6722         Unit Investment Trusts, Face-Amount Certificate Offices, and Closed-End Management Investment Offices         0.90           6733         Trusts, Except Educational, Religious, and Charitable Trusts         0.95           6794			
6512 Operators of Nonresidential Buildings 6513 Operators of Apartment Buildings 6514 Operators of Dwellings Other Than Apartment Buildings 6515 Operators of Residential Mobile Home Sites 6516 Operators of Residential Mobile Home Sites 6517 Lessors of Railroad Property 6519 Lessors of Railroad Property 6519 Lessors of Real Property, NEC 6520 Real Estate Agents and Managers 6531 Title Abstract Offices 6531 Title Abstract Offices 6532 Land Subdividers and Developers, Except Cemeteries 6533 Cemetery Subdividers and Developers 6534 Offices of Bank Holding Companies 6535 Cemetery Subdividers and Developers 6712 Offices of Holding Companies 6719 Offices of Holding Companies, NEC 6720 Management Investment Offices, Open-End 6721 Unit Investment Trusts, Face-Amount Certificate Offices, and Closed-End Management Investment Offices 6732 Education, Religious, and Charitable Trusts 6733 Trusts, Except Educational, Religious, and Charitable 6734 Patent Owners and Lessors 6735 Real Estate Investment Trusts 6796 Patent Owners and Lessors 6797 Investors, NEC 6798 Real Estate Investment Trusts 6799 Investors, NEC 6790 Investors, NEC 6791 Rooming and Boarding Houses 6792 Sporting and Recreational Camps 6793 Recreational Vehicle Parks and Campsites 6794 Patent Oversiand Recreational Camps 6795 Sporting and Recreational Camps 6796 Lessors 67977 Recreational Vehicle Parks and Campsites		,	
6513         Operators of Apartment Buildings         1.10           6514         Operators of Dwellings Other Than Apartment Buildings         1.10           6515         Operators of Residential Mobile Home Sites         1.10           6517         Lessors of Railroad Property         1.10           6519         Lessors of Real Property, NEC         1.10           6521         Real Estate Agents and Managers         1.10           6541         Title Abstract Offices         1.00           6552         Land Subdividers and Developers, Except Cemeteries         1.00           6553         Cemetery Subdividers and Developers         0.95           6712         Offices of Bank Holding Companies         0.95           6713         Offices of Holding Companies, NEC         0.90           6726         Unit Investment Trusts, Face-Amount Certificate Offices, and Closed-End Management Investment Offices         0.90           6722         Management Investment Trusts         0.90           6733         Trusts, Except Educational, Religious, and Charitable Trusts         0.95           6792         Oil Royalty Traders         0.95           6794         Patent Owners and Lessors         0.95           6798         Real Estate Investment Trusts         0.95	_		
6514         Operators of Dwellings Other Than Apartment Buildings         1.10           6515         Operators of Residential Mobile Home Sites         1.10           6517         Lessors of Railroad Property         1.10           6519         Lessors of Real Property, NEC         1.10           6531         Real Estate Agents and Managers         1.10           6541         Title Abstract Offices         1.00           6552         Land Subdividers and Developers, Except Cemeteries         1.00           6553         Cemetery Subdividers and Developers         0.95           6712         Offices of Bank Holding Companies         0.90           6719         Offices of Holding Companies, NEC         0.90           6722         Management Investment Offices, Open-End         0.90           6726         Unit Investment Trusts, Face-Amount Certificate Offices, and Closed-End Management Investment Offices         0.90           6732         Education, Religious, and Charitable Trusts         0.90           6733         Trusts, Except Educational, Religious, and Charitable         0.95           6794         Patent Owners and Lessors         0.95           6794         Patent Owners and Lessors         0.95           6799         Investors, NEC         0.95		· · · · · · · · · · · · · · · · · · ·	
6515         Operators of Residential Mobile Home Sites         1.10           6517         Lessors of Railroad Property         1.10           6519         Lessors of Real Property, NEC         1.10           6531         Real Estate Agents and Managers         1.00           6541         Title Abstract Offices         1.00           6552         Land Subdividers and Developers, Except Cemeteries         1.00           6553         Cemetery Subdividers and Developers         0.95           6712         Offices of Bank Holding Companies         0.90           6719         Offices of Holding Companies, NEC         0.90           6720         Management Investment Offices, Open-End         0.90           6720         Unit Investment Trusts, Face-Amount Certificate Offices, and Closed-End Management Investment Offices         0.90           6732         Education, Religious, and Charitable Trusts         0.90           6733         Trusts, Except Educational, Religious, and Charitable         0.95           6792         Oil Royalty Traders         0.96           6793         Patent Owners and Lessors         0.96           6794         Patent Owners and Lessors         0.90           6799         Investors, NEC         0.99           7011         Ho		<del>                                     </del>	
6517         Lessors of Railroad Property         1.10           6519         Lessors of Real Property, NEC         1.10           6531         Real Estate Agents and Managers         1.10           6531         Title Abstract Offices         1.00           6552         Land Subdividers and Developers, Except Cemeteries         1.00           6553         Cemetery Subdividers and Developers         0.95           6712         Offices of Bank Holding Companies         0.96           6719         Offices of Holding Companies, NEC         0.90           6722         Management Investment Offices, Open-End         0.90           6722         Management Investment Trusts, Face-Amount Certificate Offices, and Closed-End Management Investment Offices         0.90           6722         Education, Religious, and Charitable Trusts         0.90           6733         Trusts, Except Educational, Religious, and Charitable         0.95           6733         Trusts, Except Educational, Religious, and Charitable         0.95           6794         Patent Owners and Lessors         0.95           6794         Patent Owners and Lessors         0.95           6798         Real Estate Investment Trusts         0.96           7011         Hotels and Motels         1.15			
6519         Lessors of Real Property, NEC         1.10           6531         Real Estate Agents and Managers         1.10           6541         Title Abstract Offices         1.00           6552         Land Subdividers and Developers, Except Cemeteries         1.00           6553         Cemetery Subdividers and Developers         0.95           6712         Offices of Bank Holding Companies         0.90           6719         Offices of Holding Companies, NEC         0.90           6722         Management Investment Offices, Open-End         0.90           6726         Unit Investment Trusts, Face-Amount Certificate Offices, and Closed-End Management Investment Offices         0.90           6732         Education, Religious, and Charitable Trusts         0.90           6733         Trusts, Except Educational, Religious, and Charitable         0.95           6794         Patent Owners and Lessors         0.96           6798         Real Estate Investment Trusts         0.96           6799         Investors, NEC         0.96           7011         Hotels and Motels         1.15           7021         Rooming and Boarding Houses         1.15           7032         Sporting and Recreational Camps         1.15           7033         Recreational		1	
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6732       Education, Religious, and Charitable Trusts       0.90         6733       Trusts, Except Educational, Religious, and Charitable       0.95         6792       Oil Royalty Traders       0.95         6794       Patent Owners and Lessors       0.90         6798       Real Estate Investment Trusts       0.90         6799       Investors, NEC       0.95         7011       Hotels and Motels       1.15         7021       Rooming and Boarding Houses       1.15         7032       Sporting and Recreational Camps       1.15         7033       Recreational Vehicle Parks and Campsites       1.15			
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6792       Oil Royalty Traders       0.95         6794       Patent Owners and Lessors       0.90         6798       Real Estate Investment Trusts       0.90         6799       Investors, NEC       0.95         7011       Hotels and Motels       1.15         7021       Rooming and Boarding Houses       1.15         7032       Sporting and Recreational Camps       1.15         7033       Recreational Vehicle Parks and Campsites       1.15			0.95
6794       Patent Owners and Lessors       0.90         6798       Real Estate Investment Trusts       0.90         6799       Investors, NEC       0.95         7011       Hotels and Motels       1.15         7021       Rooming and Boarding Houses       1.15         7032       Sporting and Recreational Camps       1.15         7033       Recreational Vehicle Parks and Campsites       1.15			
6798         Real Estate Investment Trusts         0.90           6799         Investors, NEC         0.95           7011         Hotels and Motels         1.15           7021         Rooming and Boarding Houses         1.15           7032         Sporting and Recreational Camps         1.15           7033         Recreational Vehicle Parks and Campsites         1.15			0.90
6799         Investors, NEC         0.95           7011         Hotels and Motels         1.15           7021         Rooming and Boarding Houses         1.15           7032         Sporting and Recreational Camps         1.15           7033         Recreational Vehicle Parks and Campsites         1.15			0.90
7011Hotels and Motels1.157021Rooming and Boarding Houses1.157032Sporting and Recreational Camps1.157033Recreational Vehicle Parks and Campsites1.15			
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7033 Recreational Vehicle Parks and Campsites 1.15			
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SIC	SIC Description	SIC Fx
7211	Power Laundries, Family and Commercial	1.15
7211	Garment Pressing, and Agents for Laundries and Drycleaners	1.15
7213	Linen Supply	1.15
7215	Coin-Operated Laundries and Drycleaning	1.15
7216	Drycleaning Plants, Except Rug Cleaning	1.15
7217	Carpet and Upholstery Cleaning	1.10
7218	Industrial Launderers	1.15
7219	Laundry and Garment Services, NEC	1.15
7221	Photographic Studios, Portrait	0.95
7231	Beauty Shops	1.10
7241	Barber Shops	1.05
7251	Shoe Repair Shops and Shoeshine Parlors	1.00
7261	Funeral Services and Crematories	0.95
7291	Tax Return Preparation Services	0.90
7299	Miscellaneous Personal Services, NEC	1.05
7311	Advertising Agencies	1.05
7312	Outdoor Advertising Services	1.05
7313	Radio, Television, and Publishers' Advertising Representatives	1.05
7319	Advertising, NEC	1.05
7322	Adjustment and Collection Services	0.95
7323	Credit Reporting Services	0.95
7331	Direct Mail Advertising Services	1.00
7334	Photocopying and Duplicating Services	0.95
7335	Commercial Photography	0.95
7336	Commercial Art and Graphic Design	0.95
7338	Secretarial and Court Reporting Services	0.95
7342	Disinfecting and Pest Control Services	1.15
7349	Building Cleaning and Maintenance Services, NEC	1.10
7352	Medical Equipment Rental and Leasing	0.95
7353	Heavy Construction Equipment Rental and Leasing	1.00
7359	Equipment Rental and Leasing, NEC	0.95
7361	Employment Agencies	0.95
7363	Help Supply Services	0.95
7371	Computer Programming Services	0.90
7372	Prepackaged Software	0.90
7373	Computer Integrated Systems Design	0.90
7374	Computer Processing and Data Preparation and Processing Services	0.95
7375	Information Retrieval Services	0.95
7376	Computer Facilities Management Services	0.90
7377	Computer Rental and Leasing	0.95
7378	Computer Maintenance and Repair	1.00
7379	Computer Related Services, NEC	0.90
7381	Detective, Guard, and Armored Car Services	1.00
7382	Security Systems Services	1.00
7383	News Syndicates	1.05
7384	Photofinishing Laboratories	0.95
7389	Business Services, NEC	0.95
7513	Truck Rental and Leasing, Without Drivers	1.10
7514	Passenger Car Rental	1.10
7515	Passenger Car Leasing	1.10
7519	Utility Trailer and Recreational Vehicle Rental	1.10
7521	Automobile Parking	1.10

SIC	SIC Description	SIC Fx
7532	Top, Body, and Upholstery Repair Shops and Paint Shops	1.10
7533	Automotive Exhaust System Repair Shops	1.10
7534	Tire Retreading and Repair Shops	1.05
7536	Automotive Glass Replacement Shops	1.10
7537	Automotive Transmission Repair Shops	1.10
7538	General Automotive Repair Shops	1.10
7539	Automotive Repair Shops, NEC	1.10
7542	Carwashes	1.10
7549	Automotive Services, Except Repair and Carwashes	1.10
7622	Radio and Television Repair Shops	1.00
7623	Refrigeration and Air-Conditioning Services and Repair Shops	1.00
7629	Electrical and Electronic Repair Shops, NEC	1.00
7631	Watch, Clock, and Jewelry Repair	1.00
7641	Reupholstery and Furniture Repair	1.00
7692	Welding Repair	1.00
7692	Armature Rewinding Shops	0.95
7694	Repair Shops and Related Services, NEC	1.00
7812	Motion Picture and Video Tape Production	0.95
7812	Services Allied to Motion Picture Production	0.95
7822	Motion Picture and Video Tape Distribution	
		0.95
7829	Services Allied to Motion Picture Distribution	0.95
7832	Motion Picture Theaters, Except Drive-In	0.95
7833	Drive-In Motion Picture Theaters	0.95
7841	Video Tape Rental	0.95
7911	Dance Studios, Schools, and Halls	1.05
7922	Theatrical Producers (Except Motion Picture) and Miscellaneous Theatrical Services	1.10
7929	Bands, Orchestras, Actors, and Other Entertainers and Entertainment Groups	1.15
7933	Bowling Centers	1.15
7941	Professional Sports Clubs and Promoters	1.15
7948	Racing, Including Track Operations	1.15
7991	Physical Fitness Facilities	1.15
7992	Public Golf Courses	1.15
7993	Coin-Operated Amusement Devices	1.15
7996	Amusement Parks	1.15
7997	Membership Sports and Recreation Clubs	1.15
7999	Amusement and Recreation Services, NEC	1.10
8011	Offices and Clinics of Doctors of Medicine	1.15
8021	Offices and Clinics of Dentists	1.15
8031	Offices and Clinics of Doctors of Osteopathy	1.15
8041	Offices and Clinics of Chiropractors	1.15
8042	Offices and Clinics of Optometrists	1.15
8043	Offices and Clinics of Podiatrists	1.15
8049	Offices and Clinics of Health Practitioners, NEC	1.15
8051	Skilled Nursing Care Facilities	1.15
8052	Intermediate Care Facilities	1.15
8059	Nursing and Personal Care Facilities, NEC	1.15
8062	General Medical and Surgical Hospitals	1.15
8063	Psychiatric Hospitals	1.15
8069	Specialty Hospitals, Except Psychiatric	1.15
8071	Medical Laboratories	1.05
8072	Dental Laboratories	1.00
8082	Home Health Care Services	1.15

	SIC	SIC Description	SIC Fx
	8092	·	1.15
8111         Legal Services         0.98           8211         Elementary and Secondary Schools         1.00           8221         Colleges, Universities, and Professional Schools         1.01           8222         Junior Colleges and Technical Institutes         1.08           8233         Libraries         0.98           8244         Data Processing Schools         0.98           8249         Scarbonal Schools, NEC         0.99           8299         Schools and Educational Services, NEC         0.99           8293         Individual and Family Social Services         1.00           8311         Job Training and Vocational Rehabilitation Services         1.00           8351         Child Day Care Services         1.00           8351         Child Day Care Services         1.00           8361         Residential Care         1.11           8362         Arboreta and Botanical or Zoological Gardens         1.00           8411         Museums and Art Calleries         1.00           8421         Arboreta and Solational         1.12           8422         Arboreta and Solational or Zoological Gardens         1.10           8411         Macroscopial Membership Organizations         1.12           8612			1.05
Elementary and Secondary Schools			
8221         Junior Colleges, Universities, and Professional Schools         1.08           8222         Junior Colleges and Technical Institutes         0.98           8231         Ditar Processing Schools         0.98           8248         Business and Secretarial Schools         0.98           8249         Vocational Schools, NEC         0.98           8289         Schools and Educational Services, NEC         0.98           8321         Individual and Family Social Services         1.00           8331         Job Training and Vocational Rehabilitation Services         1.00           8361         Residential Care         1.11           8371         Social Services, NEC         1.00           8412         Museums and Art Galleries         1.00           8422         Aboreta and Botanical or Zoological Gardens         1.01           8412         Museums and Art Galleries         1.01           8413         Business Associations         1.11           8611			1.05
2012			1.05
231   Ubrairies   0.98			
8244         Data Processing Schools         0.98           8244         Business and Secretarial Schools         0.98           8249         Vocational Schools, NEC         0.98           8299         Schools and Educational Services, NEC         0.98           8321         Jub Training and Vocational Rehabilitation Services         1.00           8331         Jub Training and Vocational Rehabilitation Services         1.00           8336         Residential Care         1.11           8399         Social Services, NEC         1.00           8412         Museums and Art Galleries         1.00           842         Arboreta and Botarical or Zoological Gardens         1.00           8412         Museums and Art Galleries         1.00           842         Arboreta and Botarical or Zoological Gardens         1.00           8611         Business Associations         1.11           8621         Professional Membership Organizations         1.11           8631         Labor Unions and Similar Labor Organizations         1.11           8641         Civic, Social, and Fraternal Associations         1.11           8652         Political Organizations         1.11           8663         Political Organizations         1.11			0.90
8244         Business and Secretarial Schools         0.98           8249         Vocational Schools, NEC         0.98           829         Schools and Educational Services, NEC         0.98           8321         Job Training and Vocational Services         1.00           8331         Job Training and Vocational Services         1.00           8331         Job Training and Vocational Services         1.00           8361         Residential Care         1.11           8398         Social Services, NEC         1.00           8412         Museums and Art Galleries         1.00           8422         Arboreta and Botanical or Zoological Gardens         1.01           8418         Business Associations         1.11           8611         Business Associations         1.11           8612         Professional Membership Organizations         1.11           8613         Business Associations         1.11           8614         Civic, Social, and Fraternal Associations         1.11           8617         Political Organizations         1.11           8618         Religious Organizations, NEC         1.11           8619         Membership Organizations, NEC         1.11           8711         Surveying Services			0.95
8249         Vocational Schools, NEC         0.98           8289         Schools and Educational Services, NEC         0.89           8321         Individual and Family Social Services         1.00           8331         Job Training and Vocational Rehabilitation Services         1.00           8331         Child Day Care Services         1.00           8361         Residential Care         1.11           8380         Residential Care         1.01           8412         Museums and Art Galleries         1.00           8422         Arboreta and Botanical or Zoological Gardens         1.00           8411         Business Associations         1.01           8611         Business Associations         1.11           8621         Professional Membership Organizations         1.14           8631         Labor Unions and Similar Labor Organizations         1.11           8641         Civic, Social, and Fraternal Associations         1.11           8651         Religious Organizations         1.11           8652         Political Organizations         1.11           8653         Religious Organizations         1.11           8654         Religious Organizations         1.11           8771         Architectural S			0.95
8299         Schools and Educational Services, NEC         0.98           8322         Individual and Family Social Services         1.00           8331         Joh Training and Vocational Rehabilitation Services         1.00           8361         Residential Care         1.11           8361         Residential Care         1.16           8422         Abroreta and Botanical or Zoological Gardens         1.00           8412         Abroreta and Botanical or Zoological Gardens         1.01           8611         Business Associations         1.11           8621         Professional Membership Organizations         1.11           8631         Labor Unions and Similar Labor Organizations         1.11           8641         Civic, Social, and Fraternal Associations         1.11           8651         Political Organizations         1.11           8661         Religious Organizations         1.11           867         Political Organizations         1.11           8681         Religious Organizations         1.11           8691         Membership Organizations         1.11           8712         Accidantial Care Services         0.98           8731         Commerical Prysical and Biological Research         0.98	_		0.95
8322         Individual and Family Social Services         1.00           8331         Child Day Care Services         1.00           8361         Residential Care         1.11           8361         Residential Care         1.15           8361         Residential Care         1.01           8412         Museums and Art Galleries         1.00           8412         Auseums and Art Galleries         1.00           8422         Arboreta and Botanical or Zoological Gardens         1.01           8611         Business Associations         1.11           8621         Professional Membership Organizations         1.11           8621         Professional Membership Organizations         1.11           8631         Labor Unions and Similar Labor Organizations         1.11           8641         Civic, Social, and Fraternal Associations         1.11           8652         Portical Organizations         1.11           8661         Religious Organizations         1.11           8672         Professional Membership Organizations, NEC         1.11           8711         Engineering Services         0.9           8712         Architectural Services         0.9           8721         Architectural Services			
8331   Job Training and Vocational Rehabilitation Services   1.00		,	
1.00		,	
8361         Residential Care         1.18           8399         Social Services, NEC         1.00           8412         Musums and Art Galleries         1.00           8422         Arboreta and Botanical or Zoological Gardens         1.01           8611         Business Associations         1.18           8621         Professional Membership Organizations         1.18           8631         Labor Unions and Similar Labor Organizations         1.18           8641         Civic, Social, and Fraternal Associations         1.18           8651         Political Organizations         1.18           8661         Religious Organizations         1.18           8671         Engineering Services         0.9           8672         Regious Organizations, NEC         1.11           8711         Engineering Services         0.9           8712         Architectural Services         0.9           8721         Accounting, Auditing, and Bookkeeping Services         0.9           8732 <td></td> <td>,</td> <td></td>		,	
8399         Social Services, NEC         1.00           3412         Museums and Art Galleries         1.01           8422         Arboreta and Botanical or Zoological Gardens         1.01           8611         Business Associations         1.11           8621         Professional Membership Organizations         1.11           8631         Labor Unions and Similar Labor Organizations         1.15           8641         Civic, Social, and Fraternal Associations         1.11           8651         Political Organizations         1.11           8661         Religious Organizations         1.11           8699         Membership Organizations, NEC         1.11           8711         Engineering Services         0.91           8712         Architectural Services         0.93           8713         Surveying Services         0.94           8721         Accounting, Auditing, and Bookkeeping Services         0.99           8731         Commercial Physical and Biological Research         0.99           8732         Commercial Economic, Sociological, and Educational Research         0.99           8733         Noncommercial Research Organizations         0.99           8734         Testing Laboratories         0.99			
8412 Museums and Art Galleries         1.00           3422 Arboreta and Botanical or Zoological Gardens         1.01           8611 Business Associations         1.11           8621 Professional Membership Organizations         1.11           8631 Labor Unions and Similar Labor Organizations         1.11           8641 Civic, Social, and Fraternal Associations         1.15           8651 Political Organizations         1.15           8661 Religious Organizations, NEC         1.11           8671 Engineing Services         0.99           8712 Architectural Services         0.99           8713 Surveying Services         0.99           8721 Accounting, Auditing, and Bookkeeping Services         0.99           8731 Commercial Physical and Biological Research         0.99           8732 Commercial Economic, Sociological, and Educational Research         0.99           8733 Noncommercial Research Organizations         0.99           8741 Management Services         0.99           8742 Management Consulting Services         0.99           8743 Pulic Relations Services         0.99           8744 Facilities Support Management Services         0.99           8745 Pacity Households         0.91           8748 Polic Relations Services, NEC         0.99           8749 Polic Relati			
8422         Arboreta and Botanical or Zoological Gardens         1.00           8611         Business Associations         1.18           8621         Professional Membership Organizations         1.18           8631         Labor Unions and Similar Labor Organizations         1.18           8641         Civic, Social, and Fraternal Associations         1.18           8661         Political Organizations         1.11           8661         Religious Organizations, NEC         1.11           8671         Engineering Services         0.99           8712         Architectural Services         0.99           8713         Surveying Services         0.99           8721         Accounting, Auditing, and Bookkeeping Services         0.99           8721         Accounting, Auditing, and Bookkeeping Services         0.99           8721         Accounting, Auditing, and Bookkeeping Services         0.99           8732         Commercial Physical and Biological Research         0.99           8733         Noncommercial Research Organizations         0.99           8734         Testing Laboratories         0.99           8741         Management Services         0.99           8742         Management Consulting Services         0.99			
8611         Business Associations         1.18           8621         Professional Membership Organizations         1.18           8631         Labor Unions and Similar Labor Organizations         1.18           8641         Civic, Social, and Fraternal Associations         1.18           8651         Political Organizations         1.18           8665         Political Organizations         1.18           8669         Membership Organizations, NEC         1.11           8711         Engineering Services         0.99           8712         Architectural Services         0.99           8713         Surveying Services         0.99           8721         Accounting, Auditing, and Bookkeeping Services         0.99           8731         Commercial Physical and Biological Research         0.99           8732         Commercial Research Organizations         0.99           8733         Noncommercial Research Organizations         0.99           8734         Testing Laboratories         0.99           8742         Management Services         0.99           8743         Public Relations Services         0.99           8744         Management Services         0.99           8744         Pacillities Support Mana			
8621         Professional Membership Organizations         1.18           8631         Labor Unions and Similar Labor Organizations         1.11           8641         Civic, Social, and Fraternal Associations         1.11           8651         Political Organizations         1.11           8661         Religious Organizations, NEC         1.11           8671         Engineering Services         0.99           8712         Architectural Services         0.99           8713         Surveying Services         0.99           8721         Accounting, Auditing, and Bookkeeping Services         0.99           8731         Commercial Physical and Biological Research         0.99           8732         Commercial Physical and Biological Research         0.99           8733         Noncommercial Research Organizations         0.99           8734         Testing Laboratories         0.99           8734         Testing Laboratories         0.99           8741         Management Services         0.99           8742         Management Services         0.99           8743         Public Relations Services         0.99           8744         Facilities Support Management Services         0.99           8749         B			
8631         Labor Unions and Similar Labor Organizations         1.18           8641         Civic, Social, and Fraternal Associations         1.11           8651         Political Organizations         1.18           8661         Religious Organizations         1.11           8661         Religious Organizations, NEC         1.11           8711         Engineering Services         0.99           8712         Architectural Services         0.99           8713         Surveying Services         0.99           8721         Accounting, Auditing, and Bookkeeping Services         0.99           8721         Commercial Physical and Biological Research         0.99           8731         Commercial Physical and Biological Research         0.99           8732         Commercial Economic, Sociological, and Educational Research         0.99           8733         Noncommercial Research Organizations         0.99           8734         Testing Laboratories         0.99           8741         Management Services         0.99           8742         Management Services         0.99           8743         Public Relations Services         0.99           8744         Facilities Support Management Services         0.99 <t< td=""><td></td><td></td><td></td></t<>			
8641         Civic, Social, and Fraternal Associations         1.18           8651         Political Organizations         1.18           8661         Religious Organizations, NEC         1.11           8699         Membership Organizations, NEC         1.11           8711         Engineering Services         0.99           8712         Architectural Services         0.99           8713         Surveying Services         0.99           8721         Accounting, Auditing, and Bookkeeping Services         0.99           8731         Commercial Physical and Biological Research         0.99           8732         Commercial Economic, Sociological, and Educational Research         0.99           8733         Noncommercial Research Organizations         0.99           8734         Testing Laboratories         0.99           8741         Management Services         0.99           8742         Management Services         0.99           8743         Public Relations Services         0.99           8744         Facilities Support Management Services         0.99           8748         Business Consulting Services, NEC         0.99           8749         Business Consulting Services, NEC         0.99           9111		· · ·	
8651         Political Organizations         1.18           8661         Religious Organizations         1.18           8699         Membership Organizations, NEC         1.11           8711         Engineering Services         0.98           8712         Architectural Services         0.99           8713         Surveying Services         0.99           8721         Accounting, Auditing, and Bookkeeping Services         0.99           8731         Commercial Physical and Biological Research         0.99           8732         Commercial Economic, Sociological, and Educational Research         0.99           8733         Noncommercial Research Organizations         0.99           8734         Testing Laboratories         0.99           8744         Management Services         0.99           8743         Public Relations Services         0.99           8744         Facilities Support Management Services         0.99           8745         Business Consulting Services, NEC         0.99           8811         Private Households         1.11           8999         Services, NEC         0.99           9111         Executive Offices         1.11           9121         Legislative Bodies         1.11<		ř	
8661         Religious Organizations         1.18           8699         Membership Organizations, NEC         1.11           8711         Engineering Services         0.96           8712         Architectural Services         0.99           8731         Surveying Services         0.98           8731         Commercial Physical and Biological Research         0.96           8731         Commercial Physical and Biological Research         0.96           8732         Commercial Research Organizations         0.99           8733         Noncommercial Research Organizations         0.99           8741         Management Services         0.99           8742         Management Services         0.99           8743         Public Relations Services         0.99           8744         Pacilities Support Management Services         0.99           8743         Public Relations Services, NEC         0.99           8811         Private Households         1.16           8999         Services, NEC         0.99           9111         Executive Offices         1.11           9121         Legislative Bodies         1.11           9131         Executive and Legislative Offices, Combined         1.11 <td></td> <td></td> <td></td>			
8699         Membership Organizations, NEC         1.10           8711         Engineering Services         0.98           8712         Architectural Services         0.99           8721         Accounting, Auditing, and Bookkeeping Services         0.99           8731         Commercial Physical and Biological Research         0.99           8732         Commercial Economic, Sociological, and Educational Research         0.99           8733         Noncommercial Research Organizations         0.99           8741         Management Services         0.99           8742         Management Services         0.99           8743         Public Relations Services         0.99           8744         Management Consulting Services         0.99           8743         Public Relations Services         1.0           8744         Facilities Support Management Services         0.99           8748         Business Consulting Services, NEC         0.99           8811         Private Households         1.11           8999         Services, NEC         0.99           99111         Executive Offices         1.11           9121         Legislative Offices         1.11           9211         Courts         1.11 <td></td> <td></td> <td></td>			
8711         Engineering Services         0.98           8712         Architectural Services         0.99           8713         Surveying Services         0.99           8721         Accounting, Auditing, and Bookkeeping Services         0.99           8731         Commercial Physical and Biological Research         0.99           8732         Commercial Economic, Sociological, and Educational Research         0.99           8733         Noncommercial Research Organizations         0.99           8744         Management Services         0.99           8742         Management Services         0.99           8743         Public Relations Services         0.99           8744         Facilities Support Management Services         0.99           8748         Business Consulting Services, NEC         0.99           8811         Private Households         1.11           899         Services, NEC         0.99           9111         Executive Offices         1.11           9121         Legislative Bodies         1.11           9131         Executive and Legislative Offices, Combined         1.11           9211         Police Protection         1.11           9222         Legal Counsel and Prosecution			
8712       Architectural Services       0.98         8713       Surveying Services       0.99         8721       Accounting, Auditing, and Bookkeeping Services       0.98         8731       Commercial Physical and Biological Research       0.98         8732       Commercial Economic, Sociological, and Educational Research       0.98         8733       Noncommercial Research Organizations       0.98         8734       Testing Laboratories       0.99         8741       Management Services       0.99         8742       Management Consulting Services       0.99         8743       Public Relations Services       1.09         8744       Facilities Support Management Services       0.99         8748       Business Consulting Services, NEC       0.99         8811       Private Households       1.11         8899       Services, NEC       0.99         9111       Executive Offices       1.11         9121       Legislative Bodies       1.11         9131       Executive and Legislative Offices, Combined       1.11         9131       Executive and Legislative Offices, Combined       1.11         9221       Police Protection       1.15         9222       Legal Counse			
8713       Surveying Services       0.98         8721       Accounting, Auditing, and Bookkeeping Services       0.98         8731       Commercial Physical and Biological Research       0.98         8732       Commercial Economic, Sociological, and Educational Research       0.98         8733       Noncommercial Research Organizations       0.98         8734       Testing Laboratories       0.99         8741       Management Services       0.99         8742       Management Consulting Services       0.99         8743       Public Relations Services       1.09         8744       Facilities Support Management Services       0.99         8748       Business Consulting Services, NEC       0.99         8811       Private Households       1.11         8999       Services, NEC       0.99         9111       Executive Offices       1.11         9121       Legislative Bodies       1.11         9131       Executive and Legislative Offices, Combined       1.11         9131       Executive and Legislative Offices, Combined       1.11         9211       Courts       1.11         9222       Legal Counsel and Prosecution       1.11         9223       Correctional Ins			
8721       Accounting, Auditing, and Bookkeeping Services       0.99         8731       Commercial Physical and Biological Research       0.98         8732       Commercial Economic, Sociological, and Educational Research       0.98         8733       Noncommercial Research Organizations       0.99         8734       Testing Laboratories       0.99         8741       Management Services       0.99         8742       Management Consulting Services       0.99         8743       Public Relations Services       1.00         8744       Facilities Support Management Services       0.99         8748       Business Consulting Services, NEC       0.99         8811       Private Households       1.18         8999       Services, NEC       0.99         9111       Executive Offices       1.11         9121       Legislative Bodies       1.11         9131       Executive and Legislative Offices, Combined       1.11         9131       Executive and Legislative Offices, Combined       1.11         9221       Police Protection       1.11         9222       Legal Counsel and Prosecution       1.11         9223       Correctional Institutions       1.11         9224 <t< td=""><td></td><td></td><td></td></t<>			
8731         Commercial Physical and Biological Research         0.98           8732         Commercial Economic, Sociological, and Educational Research         0.98           8733         Noncommercial Research Organizations         0.98           8734         Testing Laboratories         0.99           8741         Management Services         0.99           8742         Management Consulting Services         0.99           8743         Public Relations Services         1.00           8744         Facilities Support Management Services         0.99           8748         Business Consulting Services, NEC         0.99           8811         Private Households         1.18           8999         Services, NEC         0.99           9111         Executive Offices         1.11           9121         Legislative Bodies         1.11           9131         Executive and Legislative Offices, Combined         1.15           9211         Courts         1.11           9221         Police Protection         1.11           9222         Legal Counsel and Prosecution         1.11           9223         Correctional Institutions         1.16           9224         Fire Protection         1.11		i	
8732         Commercial Economic, Sociological, and Educational Research         0.98           8733         Noncommercial Research Organizations         0.98           8734         Testing Laboratories         0.99           8741         Management Services         0.99           8742         Management Consulting Services         0.99           8743         Public Relations Services         1.09           8744         Facilities Support Management Services         0.99           8748         Business Consulting Services, NEC         0.99           8811         Private Households         1.11           8999         Services, NEC         0.99           9111         Executive Offices         1.11           9121         Legislative Bodies         1.11           9131         Executive and Legislative Offices, Combined         1.11           914         Courts         1.11           9221         Police Protection         1.11           9222         Legal Counsel and Prosecution         1.11           9223         Correctional Institutions         1.11           9224         Fire Protection         1.11           9229         Public Order and Safety, NEC         1.11			
8733       Noncommercial Research Organizations       0.98         8734       Testing Laboratories       0.96         8741       Management Services       0.98         8742       Management Consulting Services       0.99         8743       Public Relations Services       1.06         8744       Facilities Support Management Services       0.98         8748       Business Consulting Services, NEC       0.99         8811       Private Households       1.18         8999       Services, NEC       0.98         9111       Executive Offices       1.18         9121       Legislative Bodies       1.11         9131       Executive and Legislative Offices, Combined       1.11         9131       Executive and Legislative Offices, Combined       1.11         9211       Courts       1.11         9221       Police Protection       1.11         9222       Legal Counsel and Prosecution       1.11         9223       Correctional Institutions       1.11         9224       Fire Protection       1.11         9229       Public Order and Safety, NEC       1.11			
8734       Testing Laboratories       0.99         8741       Management Services       0.99         8742       Management Consulting Services       0.99         8743       Public Relations Services       1.00         8744       Facilities Support Management Services       0.99         8748       Business Consulting Services, NEC       0.99         8811       Private Households       1.11         8999       Services, NEC       0.99         9111       Executive Offices       1.12         9121       Legislative Bodies       1.13         9131       Executive and Legislative Offices, Combined       1.14         9199       General Government, NEC       1.15         9211       Courts       1.14         9221       Police Protection       1.15         9222       Legal Counsel and Prosecution       1.15         9223       Correctional Institutions       1.15         9224       Fire Protection       1.15         9229       Public Order and Safety, NEC       1.15			
8741       Management Services       0.99         8742       Management Consulting Services       0.90         8743       Public Relations Services       1.00         8744       Facilities Support Management Services       0.99         8748       Business Consulting Services, NEC       0.90         8811       Private Households       1.16         8999       Services, NEC       0.99         9111       Executive Offices       1.18         9121       Legislative Bodies       1.18         9131       Executive and Legislative Offices, Combined       1.18         9199       General Government, NEC       1.18         9211       Courts       1.11         9221       Police Protection       1.11         9222       Legal Counsel and Prosecution       1.11         9223       Correctional Institutions       1.11         9224       Fire Protection       1.11         9229       Public Order and Safety, NEC       1.11		· · · · · · · · · · · · · · · · · · ·	
8742       Management Consulting Services       0.99         8743       Public Relations Services       1.00         8744       Facilities Support Management Services       0.99         8748       Business Consulting Services, NEC       0.90         8811       Private Households       1.11         8999       Services, NEC       0.99         9111       Executive Offices       1.11         9121       Legislative Bodies       1.11         9131       Executive and Legislative Offices, Combined       1.12         9199       General Government, NEC       1.12         9211       Courts       1.12         9221       Police Protection       1.12         9222       Legal Counsel and Prosecution       1.12         9223       Correctional Institutions       1.12         9224       Fire Protection       1.13         9229       Public Order and Safety, NEC       1.14			
8743       Public Relations Services       1.0         8744       Facilities Support Management Services       0.9         8748       Business Consulting Services, NEC       0.9         8811       Private Households       1.1         8999       Services, NEC       0.9         9111       Executive Offices       1.1         9121       Legislative Bodies       1.1         9131       Executive and Legislative Offices, Combined       1.1         9199       General Government, NEC       1.1         9211       Courts       1.1         9221       Police Protection       1.1         9222       Legal Counsel and Prosecution       1.1         9223       Correctional Institutions       1.1         9224       Fire Protection       1.1         9229       Public Order and Safety, NEC       1.1		l	
8744       Facilities Support Management Services       0.98         8748       Business Consulting Services, NEC       0.98         8811       Private Households       1.18         8999       Services, NEC       0.99         9111       Executive Offices       1.18         9121       Legislative Bodies       1.18         9131       Executive and Legislative Offices, Combined       1.18         9199       General Government, NEC       1.18         9211       Courts       1.18         9221       Police Protection       1.18         9222       Legal Counsel and Prosecution       1.18         9223       Correctional Institutions       1.18         9224       Fire Protection       1.18         9229       Public Order and Safety, NEC       1.18			
8748       Business Consulting Services, NEC       0.90         8811       Private Households       1.11         8999       Services, NEC       0.90         9111       Executive Offices       1.15         9121       Legislative Bodies       1.15         9131       Executive and Legislative Offices, Combined       1.15         9199       General Government, NEC       1.15         9211       Courts       1.15         9221       Police Protection       1.15         9222       Legal Counsel and Prosecution       1.15         9223       Correctional Institutions       1.15         9224       Fire Protection       1.16         9229       Public Order and Safety, NEC       1.18			
8811       Private Households       1.18         8999       Services, NEC       0.98         9111       Executive Offices       1.18         9121       Legislative Bodies       1.18         9131       Executive and Legislative Offices, Combined       1.18         9199       General Government, NEC       1.18         9211       Courts       1.18         9221       Police Protection       1.18         9222       Legal Counsel and Prosecution       1.18         9223       Correctional Institutions       1.18         9224       Fire Protection       1.18         9229       Public Order and Safety, NEC       1.18			
8999       Services, NEC       0.99         9111       Executive Offices       1.19         9121       Legislative Bodies       1.19         9131       Executive and Legislative Offices, Combined       1.19         9199       General Government, NEC       1.19         9211       Courts       1.19         9221       Police Protection       1.19         9222       Legal Counsel and Prosecution       1.19         9223       Correctional Institutions       1.19         9224       Fire Protection       1.19         9229       Public Order and Safety, NEC       1.19		i	1.15
9111       Executive Offices       1.18         9121       Legislative Bodies       1.18         9131       Executive and Legislative Offices, Combined       1.18         9199       General Government, NEC       1.18         9211       Courts       1.18         9221       Police Protection       1.18         9222       Legal Counsel and Prosecution       1.18         9223       Correctional Institutions       1.18         9224       Fire Protection       1.18         9229       Public Order and Safety, NEC       1.18			
9121       Legislative Bodies       1.18         9131       Executive and Legislative Offices, Combined       1.18         9199       General Government, NEC       1.18         9211       Courts       1.18         9221       Police Protection       1.18         9222       Legal Counsel and Prosecution       1.18         9223       Correctional Institutions       1.18         9224       Fire Protection       1.18         9229       Public Order and Safety, NEC       1.18			
9131       Executive and Legislative Offices, Combined       1.18         9199       General Government, NEC       1.18         9211       Courts       1.18         9221       Police Protection       1.18         9222       Legal Counsel and Prosecution       1.18         9223       Correctional Institutions       1.18         9224       Fire Protection       1.18         9229       Public Order and Safety, NEC       1.18			
9199       General Government, NEC       1.18         9211       Courts       1.18         9221       Police Protection       1.18         9222       Legal Counsel and Prosecution       1.18         9223       Correctional Institutions       1.18         9224       Fire Protection       1.18         9229       Public Order and Safety, NEC       1.18			
9211 Courts       1.18         9221 Police Protection       1.19         9222 Legal Counsel and Prosecution       1.18         9223 Correctional Institutions       1.18         9224 Fire Protection       1.18         9229 Public Order and Safety, NEC       1.18			
9221       Police Protection       1.18         9222       Legal Counsel and Prosecution       1.18         9223       Correctional Institutions       1.18         9224       Fire Protection       1.18         9229       Public Order and Safety, NEC       1.18		'	1.15
9222         Legal Counsel and Prosecution         1.15           9223         Correctional Institutions         1.15           9224         Fire Protection         1.15           9229         Public Order and Safety, NEC         1.15			
9223         Correctional Institutions         1.15           9224         Fire Protection         1.15           9229         Public Order and Safety, NEC         1.15			
9224         Fire Protection         1.15           9229         Public Order and Safety, NEC         1.16		Š	
9229 Public Order and Safety, NEC 1.15			
·			
			1.15

SIC	SIC Description	SIC Fx
9411	Administration of Educational Programs	1.15
9431	Administration of Public Health Programs	1.15
9441	Administration of Social, Human Resource and Income Maintenance Programs	1.15
9451	Administration of Veterans' Affairs, Except Health Insurance	1.15
9511	Air and Water Resource and Solid Waste Management	1.15
9512	Land, Mineral, Wildlife, and Forest Conservation	1.15
9531	Administration of Housing Programs	1.15
9532	Administration of Urban Planning and Community and Rural Development	1.15
9611	Administration of General Economic Programs	1.15
9621	Regulation and Administration of Transportation Programs	1.10
9631	Regulation and Administration of Communications, Electric, Gas, and Other Utilities	1.15
9641	Regulation of Agricultural Marketing and Commodities	1.15
9651	Regulation, Licensing, and Inspection of Miscellaneous Commercial Sectors	1.15
9661	Space Research and Technology	1.15
9711	National Security	1.15
9721	International Affairs	1.15

#### MVP Health Care - Large Group Experience Rating Formula

I. Case Information					
Group Name:	lament	Date:		Innut	
	Input	Effective I	Date	Input	-
Group #:	Input	Effective	Date:	Input	
Marketing Rep:	Input				
Underwriter:	Input				
II. Manual Pure Premium Calculation	1	Medical w/ Non-Pharmacy Riders		Pharmacy	
		•			
1 - Manual Pure Premium	Addendum Value			Addendum Value	
2 - Industry Factor	Addendum Value			Addendum Value	
3 - Demographic Factor	Addendum Value			Addendum Value	
4 - Area Factor	Addendum Value			n/a	
5 - Adjusted Manual Pure Premium	1.x2.x3.x4.			1.x2.x3.	Total PMPM
III. Experience Pure Premium Calculation					
Experience Period Start Date	Input			Input	
Experience Period End Date	Input			Input	
Paid Through Date	Input			Input	
Midpoint of Experience Period	Input			Input	
тарын от Ехрополос т опос	" par			pat	
Product Reflected in Experience	Input			Input	
Product in the Rate Quote	Input			Input	
Member Months	Input			Input	
Out-of-Area Subscribers	Input			n/a	
Claims Information	три			11/4	
1 - Date of Service Paid Claims	Input			Input	
				Input	
2 - Composite Completion Factor Adjustment	Input				
3 - Incurred Claims	1x2			1x2	
4 - Other non fee for service medical expenses	Input			n/a	
5 - Pooling Level (PL)	Addendum Value			n/a	
6 - Actual Large Claims (Excess Over PL)	Input			n/a	
7 - Incurred Claims Less Large Claims	3+4-6			n/a	
8 - Trend Factor to MP of Projection Period	Addendum Value			Addendum Value	
9 - Trended Net Claims	7x8			3x8	
10 - Trended pmpm Net Claims	9 / membermonths			9 / membermonths	
Experience Adjustments					
11 - Demographic Adjustment (Carrier Replacement Only)	Addendum Value			Addendum Value	
12 - Network Efficiency Factor	Addendum Value			Addendum Value	
13 - Benefit Adjustment	Addendum Value			Addendum Value	
14 - Pharmacy Rebate Factor	n/a			Addendum Value	
15 - Pooling Charge %	Addendum Value			n/a	
16 - Adjusted pmpm Net Claims	product(11 thru 13) x (1+1	5)		product(11 thru 14) x (1+15)	
17 - Prior Period Adjustment, if applicable	Value from Exhibit B	,		Value from Exhibit B	
18 - Covered Lives Assessment	Addendum Value			n/a	
19 - Indigent Care	Addendum Value			n/a	Total pmpm
20 - Experience Pure Premium	16 x 17 + 18 +19			16 x 17	Total phiphi
20 - Experience rule riennum	10 % 17 + 10 +19			70 % 77	
IV. Employer Specific Premium Rates	<u>Total</u>				
Blending the Manual Pure Premium and Experience					
Adjusted Manual Pure Premium	5 From Section II				
2 - Experience Pure Premium	20 From Section III				
3 - Experience Credibility Weight	Addendum Value				
4 - Blended Pure Premium	2x3 + 1x(1-3)				
5 - Group Risk Assessment Factor	Addendum Value				
6 - Retrospective Financial Underwriting Factor	Addendum Value				
7 - HRA/HSA Funding Load Factor	Addendum Value				
8 - Network Access Fee	Addendum Value				
	Addendum Value Addendum Value				
9 - Retention Charges excluding Premium Tax					
10 - Premium Taxes	Addendum Value 4x5x6x7+8+9+10				
11 - Group Required Pure Premium	4x3x0x/+8+9+10				
Premium Rate Development					
	Single <u>EE/SP</u>	EE/Ch(ren)	<u>Family</u>		
12 - Employer Specific Loading Factors		C based on the Group's desired rate i			
		11x12		1x12	
	11x12 11x12		,,		
13 - Final Premium Rates	11x12 11x12				
	11x12 11x12				
	11x12 11x12				
13 - Final Premium Rates	Single <u>EE/SP</u>	EE/Ch(ren)	<u>Family</u>		
13 - Final Premium Rates		EE/Ch(ren)	<u>Family</u>		
13 - Final Premium Rates  V. Minimum Premium Funding	Single <u>EE/SP</u>		<u>Family</u>		
13 - Final Premium Rates  V. Minimum Premium Funding  1 - Final Premium Rates	Single EE/SP From Section IV., line 13		Family		
13 - Final Premium Rates  V. Minimum Premium Funding  1 - Final Premium Rates 2 - Retention Rate 3 - Claims Liability Rate 4 - Claims Fluctuation Margin	Single EE/SP From Section IV., line 13 From Section IV., lines 9+10 x Emp		<u>Family</u>		
13 - Final Premium Rates  V. Minimum Premium Funding  1 - Final Premium Rates 2 - Retention Rate 3 - Claims Liability Rate	Single EE/SP From Section IV., line 13 From Section IV., lines 9+10 x Emp 1-2		Family		

#### MVP Health Care - Large Group Experience Rating Formula - Two Periods of Experience calculation

Group Name:	Input	Date:	Input
Group Name: Group #: Marketing Rep:	Input	Effective Date:	Input
Marketing Rep:	Input		
Underwriter:	Input		
	<u> </u>	<del>-</del>	

Experience Pure Premium Calculation		Medical Claims			Pharmacy Claims	
	Period 1	Period 2		Period 1	Period 2	
Experience Period Start Date	Input	Input		Input	Input	
Experience Period End Date	Input	Input		Input	Input	
Paid Through Date	Input	Input		Input	Input	
Midpoint of Experience Period	Input	Input		Input	Input	
Product Reflected in Experience	Input	Input		Input	Input	
Product in the Rate Quote	Input	Input		Input	Input	
Member Months	Input	Input		Input	Input	
Claims Information						
1 - Date of Service Paid Claims	Input	Input		Input	Input	
2 - Composite Completion Factor Adjustment	Input	Input		Input	Input	
3 - Incurred Claims	1x2	1x2		1x2	1x2	
4 - Other non fee for service medical expenses	Input	Input		n/a	n/a	
5 - Pooling Level (PL)	Addendum Value	Addendum Value		n/a	n/a	
6 - Actual Large Claims (Excess Over PL)	Input	Input		n/a	n/a	
7 - Incurred Claims Less Large Claims	3+ <i>4</i> -6	3+ <i>4</i> -6		n/a	n/a	
8 - Trend Factor to MP of Projection Period	Addendum Value	Addendum Value		Addendum Value	Addendum Value	
9 - Trended Net Claims	7x8	7x8		3x8	3x8	
10 - Trended pmpm Net Claims	9 / membermonths	9 / membermonths		9 / membermonths	9 / membermonths	
Experience Adjustments						
11 - Demographic Adjustment (Carrier Replacement Only)	Addendum Value	Addendum Value		Addendum Value	Addendum Value	
12 - Network Efficiency Factor	Addendum Value	Addendum Value		Addendum Value	Addendum Value	
13 - Benefit Adjustment	Addendum Value	Addendum Value		Addendum Value	Addendum Value	
14 - Pharmacy Rebate Factor	n/a	n/a		Addendum Value	Addendum Value	
15 - Pooling Charge %	Addendum Value	Addendum Value		n/a	n/a	
16 - Adjusted pmpm Net Claims	product(11 thru 13) x (1+15)	product(11 thru 13) x (1+15)		product(11 thru 14) x (1+15)	product(11 thru 14) x (1+15)	
Period Weight	Addendum Value	Addendum Value		Addendum Value	Addendum Value	
Prior Period Adjustment Factor	P1 and P2 Weighted Average line 16	/ P1 line 16	1	P1 and P2 Weighted Average line	16 / P1 line 16	

# MVP Health Care - Large Group Loading Ratio Development

	% of				% of				% of			
2 Tier	Contracts	Tier Ratio		3 Tier	Contracts	Tier Ratio		4 Tier	Contracts	Tier Ratio		
Single	а	1.000		Single				Single				
Family	b	W		Double				Double				
Total	100%	У		Family				Parent				
				Total				Family				
		Single	Family		Single	Double	Family		Single	Double	Parent	Family
	Sub		d	Sub				Sub				
	Mem	е	f	Mem				Mem				
		A			A				A			
		Avg.	_	,	Avg.				Avg.			
	•	Contract Siz	e	,	Contract Size	e I		•	Contract Size	e 1		
		g		ļ						J		
2 Tier - Loading Factors				3 Tier - Loading Factors			4 Tier - Loa	ding Factor	s			
Single	А			s				S				
Family				D				D				
i anniy				F				P				
				•				F				

#### 2 Tier Loading Factor Example:

Percentage of single contracts a = c/(c+d)Percentage of family contracts b = d/(c+d)Average Contract Size g = (e+f)/(c+d)

Desired Family Tier Ratio w = Desired relationship between Single and Family rate

Avg Unit of Revenue per Contract y = a x 1 + b x w

Single Loading Factor A = g/yFamily Loading Factor  $B = w \times A$ 

Q1 2012 Exp Rated Formula -Exhibits A-C.xls 12:38 PM, 11/18/2011



# **MVP** Health Care, Inc.

Article 42 Experience Rating Formula EPO, PPO, HDEPO, and HDPPO Products For Employer Groups with 51+ Subscribers Effective 1/1/2012

# **TABLE OF CONTENTS**

Page(s) **Sections** Introduction I. II. Manual Pure Premium Calculation 3 III. Experience Pure Premium Calculation 4-7 Employer Specific Premium Rate Calculation IV. 8-9 Retrospective Experience Rate Accounting V. 10 VI. Minimum Premium Funding 11 Certification VII. 12

#### **Exhibits**

Exhibit A. Experience Rating Template

**Exhibit B.** Multi-period adjustment factor calculation

Exhibit C. Loading Factors

## I: INTRODUCTION

MVP Health Care ("MVP") sells Experience Rated EPO, PPO, HDEPO, and HDPPO products to employer groups with 51 or more eligible employees on either a Prospective experience rating basis or a Retrospective experience rating basis. In addition, a Minimum Premium Funding arrangement is available via a rider.

MVP's large group rating formula has three parts. Part 1 develops a group specific manual pure premium. Part 2 develops a pure premium based on the group's actual claims experience. Part 3 blends the two using credibility factors and then develops the group's premium rates. Exhibits A-C illustrate the calculation from start to finish and this document provides a description of each component. The actual factors used in the calculation are contained in a separate Experience Rating Addendum filing.

The addendum filing and the factors contained within will be reviewed and adjusted annually or as necessary. Whenever possible, the rating factors will be developed using MVP historical experience and will be normalized to MVP's population.

## **II: MANUAL PURE PREMIUM CALCULATION**

Part 1 of the formula is the calculation of the group specific manual pure premium, or adjusted Manual Pure Premium.

- 1. *Manual Pure Premium* The Manual Pure Premium rate table can be found in the Experience Rating Addendum. These rates reflect the expected claim cost for the book of business for each benefit offering for the rating period.
- 2. *Industry Factor* A factor to adjust for the group's specific industry. The industry factor table can be found in the Experience Rating Addendum.
- 3. **Demographic Factor** A factor to adjust for the group's specific demographic makeup. For the purpose of calculating the demographic adjustment factor, any employees or retirees who have Medicare as their primary coverage are excluded from the census. The demographic tables can be found in the Experience Rating Addendum.
- 4. **Area Factor** A factor to adjust for the location of the groups employees across MVP's service area. The factor reflects the weighted average area factor from the Area Factor Table found in the Experience Rating Addendum using employee census at the time of the quote.
- 5. *Adjusted Manual Pure Premium* The product of 1 through 4 above. This is the non-credible portion of the group's premium calculation.

#### III: EXPERIENCE PURE PREMIUM CALCULATION

For existing MVP groups, historical paid claim experience will be used. The underwriter will typically use the most recent 12 months of data with 3 months run-off. There may be instances where more or less data is available. It will be reviewed to determine appropriateness and credibility.

For groups new to MVP, historical paid claim information will be used if it is determined to be credible and appropriate. The data will be adjusted whenever possible to reflect differences in products and benefits being quoted and for differences in provider contracting and medical management. Any adjustments to the data will be documented in the group's rating file. If MVP is not satisfied with the historical paid claim data received, the Adjusted Manual Pure Premium will be used for the first policy year.

#### **PRIMARY INPUTS**

- Experience Period Start Date The first date of the experience data, based on date of service.
- Experience Period End Date The last date of the experience data, based on the date of service.
- Paid Through Date The date the claims in the experience period are paid through. This is used to determine the appropriate IBNR completion factor to adjust claims.
- Midpoint of the Experience Period Middle date of the period start date and the period end date

**Product Reflected in the experience** – The product previously offered and reflected in the experience. For MVP renewal groups, the benefits are known in detail. For new groups, MVP may have limited benefit detail. When applicable, adjustments to claim information will be determined based on this information.

**Product in the rate quote** – The product and benefits being quoted. All products quoted will have approved rates on file with the insurance department.

*Member Months* – The member months for the experience period.

*Out-of-Area Subscribers* – The number of subscribers who are living outside of the MVP service areas (VT service areas as well as NY and NH).

#### CLAIM INFORMATION

- 1. Date of Service Paid Claims The total claims paid for claims incurred in the experience period prior to adjusting for large claims and incurred but not reported claims.
- **2.** Composite Completion Factor Adjustment The factor used to complete paid claims. The completion factor depends on the length of the experience period and the number of months paid after the end of the experience period (or "claims runoff").
- **3.** *Incurred Claims* The projected total incurred claim cost for the group, adjusted for unpaid claims.
- **4.** *Other non Fee for Service medical expenses* The medical expenses associated with items like Capitation arrangements, Wellness Reward programs and Provider Incentive programs.
- 5. *Pooling Level* The pooling level (attachment point) for the group. (See Experience Rating Addendum for details)
- **6.** Actual Large Claims (excess over pooling level) The claim amount in excess of the attachment point for all applicable claims in the experience period.
- 7. Incurred Claims less Large Claims The total Incurred Claims less the Large Claims.
- 8. Trend factor to midpoint of Projection Period The trend rate based on the start and end date of the experience period and the renewal rating period. Annual Trend factors are filed in the Experience Rating Addendum.
- **9.** Trended Net Claims The Incurred Claims less Large Claims multiplied by the trend factor.
- 10. Trended pmpm Net Claims The Trended Net Claims divided by the member month exposure for the experience period.

#### EXPERIENCE ADJUSTMENTS

11. Demographic Factor (Carrier Replacement Only) – In the event MVP is requested to provide an experience rate for the entire group, a demographic adjustment may be warranted. If MVP is offered on a slice basis and the quote is for full carrier replacement, MVP may adjust their own experience to reflect the demographics of the entire group. If claims experience is obtained for the rest of the group then that will be used instead. See the Experience Rating Addendum for the demographic factors.

- 12. Network Efficiency Factor An adjustment to reflect differences in network providers, contractual provider reimbursement rates, gatekeeper vs. no gatekeeper, and referral vs. open access between the experience period data and the product being quoted. The calculation of any adjustment to the paid claims will be documented in the group file. See Experience Rating Addendum for details.
- 13. Benefit Adjustment An adjustment to reflect material differences between the benefits inherent in the groups historical paid claim experience and the benefits being proposed in the quote. The factor will be calculated and applied separately to the Medical vs. the Prescription Drug claims. The calculation of any adjustment to the paid claims will be documented in the group file. See Experience Rating Addendum for details
- 14. Pharmacy Rebate Factor A factor to reflect pharmacy rebates received from MVP's Pharmacy Benefit Manager. This represents an average percentage adjustment for MVP's Rx community pool and is only applied to Rx costs. See Experience Rating Addendum for details.
- 15. Pooling Charge % The load applicable to the pooling level selected. See Experience Rating Addendum for details. This adjustment does not apply to Rx claims.
- 16. Adjusted pmpm Net Claims The net incurred claims after applying the experience adjustments.
- 17. Prior Period Adjustment Factor In most cases, the underwriter will be looking at the most recent 12 months of a group's experience with 3 months of runoff. However, there may be instances where the underwriter will look at another claim period for the group and combine it with the most recent experience period. An example of this may be if a group had an unusually high number of large claims in the current period, the underwriter could look at the prior period to evaluate the large claim history. In the event the prior period history is very different, the underwriter could dampen the impact of the extraordinary large claims by blending the two periods together.

The calculation of this adjustment factor is shown in Exhibit B. The calculation of the Adjusted pmpm Net Claim amount is done in the same manner as in Exhibit A for the current experience period (Period 1) and is repeated for the prior experience period as well (Period 2). A weighted average of the two is then computed based on Period Weights assumed by the underwriter. The average pmpm is divided by the Period 1 pmpm to derive the Prior Period Adjustment Factor.

<u>The Period weight</u> is the amount of weight given to each period. See the Experience Rating Addendum for details.

- 18. Covered Lives Assessment (CLA) The amount paid for the Covered Lives Assessment. See Experience Rating Addendum, Covered Lives Assessment/Indigent Care Section for detail. This does not apply to Rx claims.
- 19. Indigent Care The amount paid to the State Public Goods Pool. This does not apply to Rx claims. See Experience Rating Addendum for detail. This does not apply to Rx claims.
- **20.** Experience Pure Premium Equal to the Adjusted pmpm Net Claims multiplied by the Prior Period Adjustment Factor, if applicable plus the pmpm CLA and Indigent Care expenses.

## IV: EMPLOYER SPECIFIC PREMIUM RATES

The results of Sections II and III above are blended together using credibility factors to determine the blended pure premium. Final adjustments, explained below, are then applied to arrive at the pure premium for the group. The premiums for the group's specific tier structure being quoted are then derived from this.

#### BLENDING OF EXPERIENCE PURE PREMIUM AND ADJUSTED MANUAL PURE PREMIUM

- 1. Adjusted Manual Pure Premium Section II, line 5
- 2. Experience Pure Premium Section III, line 20
- 3. Experience Credibility Weight The weight assigned to the Experience Pure Premium based on the member months from the experience period. See the Experience Rate Addendum for the applicable credibility table.
- **4. Blended Pure Premium** The weighted average of the Adjusted Manual Pure Premium and the Experience Pure Premium based on the credibility assigned to the group.
- 5. Group Risk Assessment Factor Rating factors to reflect specific characteristics of the group. See the Experience Rating Addendum for the applicable factors.
- 6. Retrospective Financial Underwriting Factor The additional risk charge applied when the group is retrospectively experience rating. See the Experience Rating Addendum for the applicable factors.
- 7. **HRA/HSA Funding Load Factor** The additional risk charge applied when a group funds a portion of or the entire plan deductible. The charge is intended to account for the anticipated increase in utilization of services due to the resulting 'first dollar' coverage provided. See the Experience Rating Addendum for the applicable factors.
- 8. Network Access Fee In the event the group has members who live outside of MVP's service area, MVP's rental network assesses an out-of-network access fee. The access fee is charged per OOA subscriber and then translated into a pmpm fee based on the group's total membership. See the Experience Rating Addendum for the network access fee.
- **9. Retention** The expense loads added to pure premium to cover general administrative fees, bad debt, risk charges, broker fees, net reinsurance, etc. See Experience Rating Addendum for details.

- 10. Premium Tax The amount of premium tax. It is a percentage of premium and shown as a pmpm value. See Retention section of Experience Rating Addendum for details on the Premium Tax.
- 11. Group Required Pure Premium  $-(4 \times 5 \times 6 \times 7) + 8 + 9 + 10$

#### PREMIUM RATE DEVELOPMENT

- 12. Employer Specific Loading Factor Converts the Group Specific Pure Premium to Single, Double, and Family premiums. A group can choose a two-tier, three-tier, or four-tier billing structure. A group specific Step-Up Factor is calculated using the group census and the group's desired load ratios. Exhibit C illustrates the calculation of premium conversion factors.
  - If MVP doesn't have credible census information for the group the premium conversion factors from the applicable community rate filing will be used.
- 13. Final Premium Rates Simply 11 x 12. When more than one plan is offered to an employer, the rates for each plan are developed in a consistent manner as described here. In the case where the employer's own claim's experience is being used to develop the premium rates the actual claims are allocated back to the individual products based on the expected cost of each benefit plan.

#### V: RETROSPECTIVE EXPERIENCE RATE ACCOUNTING

MVP offers a Retrospective Experience Rated product. All retrospectively rated groups will pay a risk charge above the standard retention expenses associated with prospectively rated groups. This risk charge is outlined in the Experience Rating Addendum filed under separate cover.

The Underwriting gain or loss for each retrospectively rated large group is determined annually using the prior policy years' incurred claim expense and 3 months of paid claim run out plus an additional amount for assumed IBNR claims.

To determine if the group is in a gain or loss position the actual premium collected over the policy year is compared to the actual incurred claims (including an estimate for IBNR) plus the pmpm fee for service medical claim expenses and non claim expenses from the group's premium rate development for that policy year. The actual incurred claims used will be net of any individual member claims over the pooling point purchased by the group for that policy year.

The group is in a gain position if the actual premium collected is greater than the sum of the estimated total incurred claims, the non fee for service medical expenses and the non claim expenses. If not, the group is in a loss position. Underwriting gains, or a portion of, are returned to the group. Underwriting losses are retained by MVP.

## VI: MINIMUM PREMIUM FUNDING ARRANGEMENT

An employer group can use Minimum Premium Funding by attaching a Minimum Premium Funding Arrangement (MPFA) rider to the group contract. MVP will utilize the large group formula to establish the Claims Liability Rate and other items in the MPFA rider. Exhibit A, Section V. shows the calculations necessary to complete the MPFA rider.

- 1. Final Premium Rates The final rates as determined using the MVP Large Group formula.
- **2.** *Retention Rate* The amount of retention included in the Final Premium Rates. The group is billed separately for retention charges.
- 3. Claims Liability Rate (CLR) Line 1 minus Line 2, or the premium rates without retention.
- **4.** Claims Fluctuation Margin Addendum value. Also sometimes referred to as the Minimum Premium "Risk Corridor", the amount of risk over the claims projection to be absorbed by the employer group. The amount of risk assumption will vary by group size and risk characteristics of the group.
- 5. Maximum Monthly Premium Liability (MPL) Line 3 x Line 4 x the number of subscribers in each premium tier for the month. The MPL will be used to determine any monthly gain or loss by comparing against actual claims in the month. Over the contract period, the cumulative gain or loss is determined by comparing the cumulative MPT to the cumulative actual claims paid. Settlements of gains and losses will be described in the MPFA rider language.

# **VII: CERTIFICATION**

I believe the rating formula described herein is consistent with industry norms, follows sound actuarial and underwriting principals and the rating factors used and documented in the Experience Rating Addendum are reasonable relative to MVP's book of business and industry norms.

I have reviewed the provisions of Vermont Insurance Law and it is my opinion that this rating formula complies with the requirements of those provisions.

Kathleen Fish, FSA, MAAA

Kathleen Sil

11/18/2011 Date

#### MVP Health Care - Large Group Experience Rating Formula

I. Case Information					
Group Name:	lament	Date:		Innut	
	Input	Effective I	Date	Input	-
Group #:	Input	Effective	Date:	Input	
Marketing Rep:	Input				
Underwriter:	Input				
II. Manual Pure Premium Calculation	1	Medical w/ Non-Pharmacy Riders		Pharmacy	
		•			
1 - Manual Pure Premium	Addendum Value			Addendum Value	
2 - Industry Factor	Addendum Value			Addendum Value	
3 - Demographic Factor	Addendum Value			Addendum Value	
4 - Area Factor	Addendum Value			n/a	
5 - Adjusted Manual Pure Premium	1.x2.x3.x4.			1.x2.x3.	Total PMPM
III. Experience Pure Premium Calculation					
Experience Period Start Date	Input			Input	
Experience Period End Date	Input			Input	
Paid Through Date	Input			Input	
Midpoint of Experience Period	Input			Input	
тарын от Ехрополос т опос	" par			pat	
Product Reflected in Experience	Input			Input	
Product in the Rate Quote	Input			Input	
Member Months	Input			Input	
Out-of-Area Subscribers	Input			n/a	
Claims Information	три			11/4	
1 - Date of Service Paid Claims	Input			Input	
				Input	
2 - Composite Completion Factor Adjustment	Input				
3 - Incurred Claims	1x2			1x2	
4 - Other non fee for service medical expenses	Input			n/a	
5 - Pooling Level (PL)	Addendum Value			n/a	
6 - Actual Large Claims (Excess Over PL)	Input			n/a	
7 - Incurred Claims Less Large Claims	3+4-6			n/a	
8 - Trend Factor to MP of Projection Period	Addendum Value			Addendum Value	
9 - Trended Net Claims	7x8			3x8	
10 - Trended pmpm Net Claims	9 / membermonths			9 / membermonths	
Experience Adjustments					
11 - Demographic Adjustment (Carrier Replacement Only)	Addendum Value			Addendum Value	
12 - Network Efficiency Factor	Addendum Value			Addendum Value	
13 - Benefit Adjustment	Addendum Value			Addendum Value	
14 - Pharmacy Rebate Factor	n/a			Addendum Value	
15 - Pooling Charge %	Addendum Value			n/a	
16 - Adjusted pmpm Net Claims	product(11 thru 13) x (1+1	5)		product(11 thru 14) x (1+15)	
17 - Prior Period Adjustment, if applicable	Value from Exhibit B	,		Value from Exhibit B	
18 - Covered Lives Assessment	Addendum Value			n/a	
19 - Indigent Care	Addendum Value			n/a	Total pmpm
20 - Experience Pure Premium	16 x 17 + 18 +19			16 x 17	Total phiphi
20 - Experience rule riennum	10 % 17 + 10 +19			70 % 77	
IV. Employer Specific Premium Rates	<u>Total</u>				
Blending the Manual Pure Premium and Experience					
Adjusted Manual Pure Premium	5 From Section II				
2 - Experience Pure Premium	20 From Section III				
3 - Experience Credibility Weight	Addendum Value				
4 - Blended Pure Premium	2x3 + 1x(1-3)				
5 - Group Risk Assessment Factor	Addendum Value				
6 - Retrospective Financial Underwriting Factor	Addendum Value				
7 - HRA/HSA Funding Load Factor	Addendum Value				
8 - Network Access Fee	Addendum Value				
	Addendum Value Addendum Value				
9 - Retention Charges excluding Premium Tax					
10 - Premium Taxes	Addendum Value 4x5x6x7+8+9+10				
11 - Group Required Pure Premium	4x3x0x/+8+9+10				
Premium Rate Development					
	Single <u>EE/SP</u>	EE/Ch(ren)	<u>Family</u>		
12 - Employer Specific Loading Factors		C based on the Group's desired rate i			
		11x12		1x12	
	11x12 11x12		,,		
13 - Final Premium Rates	11x12 11x12				
	11x12 11x12				
	11x12 11x12				
13 - Final Premium Rates	Single <u>EE/SP</u>	EE/Ch(ren)	<u>Family</u>		
13 - Final Premium Rates		EE/Ch(ren)	<u>Family</u>		
13 - Final Premium Rates  V. Minimum Premium Funding	Single <u>EE/SP</u>		<u>Family</u>		
13 - Final Premium Rates  V. Minimum Premium Funding  1 - Final Premium Rates	Single EE/SP From Section IV., line 13		Family		
13 - Final Premium Rates  V. Minimum Premium Funding  1 - Final Premium Rates 2 - Retention Rate 3 - Claims Liability Rate 4 - Claims Fluctuation Margin	Single EE/SP From Section IV., line 13 From Section IV., lines 9+10 x Emp		<u>Family</u>		
13 - Final Premium Rates  V. Minimum Premium Funding  1 - Final Premium Rates 2 - Retention Rate 3 - Claims Liability Rate	Single EE/SP From Section IV., line 13 From Section IV., lines 9+10 x Emp 1-2		Family		

#### MVP Health Care - Large Group Experience Rating Formula - Two Periods of Experience calculation

Group Name:	Input	Date:	Input
Group Name: Group #: Marketing Rep:	Input	Effective Date:	Input
Marketing Rep:	Input		
Underwriter:	Input		
	<u> </u>	<del>-</del>	

Experience Pure Premium Calculation		Medical Claims			Pharmacy Claims	
	Period 1	Period 2		Period 1	Period 2	
Experience Period Start Date	Input	Input		Input	Input	
Experience Period End Date	Input	Input		Input	Input	
Paid Through Date	Input	Input		Input	Input	
Midpoint of Experience Period	Input	Input		Input	Input	
Product Reflected in Experience	Input	Input		Input	Input	
Product in the Rate Quote	Input	Input		Input	Input	
Member Months	Input	Input		Input	Input	
Claims Information						
1 - Date of Service Paid Claims	Input	Input		Input	Input	
2 - Composite Completion Factor Adjustment	Input	Input		Input	Input	
3 - Incurred Claims	1x2	1x2		1x2	1x2	
4 - Other non fee for service medical expenses	Input	Input		n/a	n/a	
5 - Pooling Level (PL)	Addendum Value	Addendum Value		n/a	n/a	
6 - Actual Large Claims (Excess Over PL)	Input	Input		n/a	n/a	
7 - Incurred Claims Less Large Claims	3+ <i>4</i> -6	3+ <i>4</i> -6		n/a	n/a	
8 - Trend Factor to MP of Projection Period	Addendum Value	Addendum Value		Addendum Value	Addendum Value	
9 - Trended Net Claims	7x8	7x8		3x8	3x8	
10 - Trended pmpm Net Claims	9 / membermonths	9 / membermonths		9 / membermonths	9 / membermonths	
Experience Adjustments						
11 - Demographic Adjustment (Carrier Replacement Only)	Addendum Value	Addendum Value		Addendum Value	Addendum Value	
12 - Network Efficiency Factor	Addendum Value	Addendum Value		Addendum Value	Addendum Value	
13 - Benefit Adjustment	Addendum Value	Addendum Value		Addendum Value	Addendum Value	
14 - Pharmacy Rebate Factor	n/a	n/a		Addendum Value	Addendum Value	
15 - Pooling Charge %	Addendum Value	Addendum Value		n/a	n/a	
16 - Adjusted pmpm Net Claims	product(11 thru 13) x (1+15)	product(11 thru 13) x (1+15)		product(11 thru 14) x (1+15)	product(11 thru 14) x (1+15)	
Period Weight	Addendum Value	Addendum Value		Addendum Value	Addendum Value	
Prior Period Adjustment Factor	P1 and P2 Weighted Average line 16	/ P1 line 16	1	P1 and P2 Weighted Average line	16 / P1 line 16	

# MVP Health Care - Large Group Loading Ratio Development

	% of				% of				% of			
2 Tier	Contracts	Tier Ratio		3 Tier	Contracts	Tier Ratio		4 Tier	Contracts	Tier Ratio		
Single	а	1.000		Single				Single				
Family	b	W		Double				Double				
Total	100%	У		Family				Parent				
				Total				Family				
		Single	Family		Single	Double	Family		Single	Double	Parent	Family
	Sub		d	Sub				Sub				
	Mem	е	f	Mem				Mem				
		A			A				A			
		Avg.	_	,	Avg.				Avg.			
	•	Contract Siz	e	,	Contract Size	e I		•	Contract Size	e 1		
		g		ļ						J		
2 Tier - Loading Factors				3 Tier - Loading Factors			4 Tier - Loa	ding Factor	s			
Single	А			s				S				
Family				D				D				
i anniy				F				P				
				•				F				

#### 2 Tier Loading Factor Example:

Percentage of single contracts a = c/(c+d)Percentage of family contracts b = d/(c+d)Average Contract Size g = (e+f)/(c+d)

Desired Family Tier Ratio w = Desired relationship between Single and Family rate

Avg Unit of Revenue per Contract y = a x 1 + b x w

Single Loading Factor A = g/yFamily Loading Factor  $B = w \times A$ 

Q1 2012 Exp Rated Formula -Exhibits A-C.xls 12:38 PM, 11/18/2011



# MVP Health Insurance Company EPO and PPO Products

Experience Rating Addendum
For Employer Groups with 51+ Subscribers
Effective 01/01/2014

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## **Exhibits**

**Appendix A.** Industry Factors

### I. INTRODUCTION

This document is an Addendum to MVP Health Insurance Company's ("MVP") Experience Rating Formula filing for products sold to employer groups with 51 or more eligible employees.

This addendum outlines the rating factors discussed in the Experience Rating Formula. These factors are being filed as an addendum to the Formula filing so they can be updated annually or as deemed necessary by MVP with out having to re-file the rating methodology.

Whenever possible, the rating factors contained herein will be based on actual MVP experience or they will be normalized to MVP's population.

## II. POOLING

Each group is charged a pooling charge and all claims above the applicable attachment point are removed from their claim data. The charge is based on the following table:

<b>Pooling Point</b>	Pooling Charge
\$75,000	10.6%
\$80,000	9.8%
\$85,000	9.1%
\$90,000	8.5%
\$100,000	7.4%
\$125,000	5.5%
\$150,000	4.2%
\$175,000	3.3%
\$200,000	2.7%
\$250,000	1.9%
\$300,000	1.3%
\$350,000	1.0%
\$400,000	0.7%
\$450,000	0.6%
\$500,000	0.5%

Group size will be considered when selecting the appropriate pooling charge. The Max pool level is the maximum amount MVP will allow for a given group size:

Avg. Subscribers	Max Pool Level
Up to 100	\$150,000
100-299	\$200,000
300-499	\$250,000
500-999	\$300,000
1,000-2,000	\$400,000
2,000 and up	\$500,000

## III. TREND

The following trends are used to project historical experience of the group to the proposed rating period. Exhibit 1 and Exhibit 2 are developed by applying the appropriate pro-rated calendar year trend factors from the midpoint of the experience period to the midpoint of the rating period. Paid trends are calculated by multiplying the applicable allowed trend times the leveraging factor for a given product type.

Year	Allowed Medical Trend	Pharmacy Trend
2011	5.8%	0.7%
2012	4.2%	3.3%
2013	4.8%	3.5%
2014 & Beyond	4.8%	3.4%

	HDHP	Non-HDHP
Annual Leveraging Factor	0.9%	0.6%

### IV. DEMOGRAPHIC ADJUSTMENT FACTORS

To more closely resemble the health risk of the employer's insured population, the manual pure premium will be adjusted to reflect differences in the demographic characteristics of a specific employer group compared to MVP's community pool for the chosen product. This demographic factor will be applied to both the base rate and riders.

With respect to the employer specific experience rate, there may be a situation where MVP will be the sole health plan offering and be required to adjust the experience to reflect anticipated health characteristics of the entire group versus just MVP's members who were enrolled in the previous year under a slice product offering. In this situation, MVP will develop a demographic factor relative of the entire group and compare that to the demographics of their existing employer membership.

Below is a table of cost relativities to be used in the development of the demographic factor. These cost relativities are based on the age of the subscriber rather than the member. Subscriber demographic information will likely be more available.

	Demographic Adjustment Factors									
		Male								
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T	
Age	S	S	S	D	D	PC	F	F	F	
0 - 24	0.3395	0.3395	0.3395	1.2591	1.3470	1.1866	1.7344	2.5299	2.6538	
25 - 29	0.4068	0.4068	0.4068	1.3562	1.4945	1.2398	2.0644	2.6348	2.7746	
30 - 34	0.4978	0.4978	0.4978	1.4225	1.6405	1.3087	2.3544	2.6995	2.8419	
35 - 39	0.6108	0.6108	0.6108	1.4834	1.7633	1.4269	2.4629	2.6882	2.8284	
40 - 44	0.7567	0.7567	0.7567	1.6802	1.9887	1.5347	2.5672	2.7667	2.8966	
45 - 49	0.9659	0.9659	0.9659	2.0775	2.3412	1.7290	2.8084	3.0605	3.1845	
50 - 54	1.3238	1.3238	1.3238	2.7038	2.8719	2.0546	3.1881	3.5356	3.6443	
55 - 59	1.6963	1.6963	1.6963	3.3593	3.4471	2.3802	3.5925	4.0303	4.1194	
60 - 64	2.2284	2.2284	2.2284	4.1862	4.2312	2.9050	4.2571	4.6220	4.6850	
65 - 199	3.0976	3.0976	3.0976	5.4747	5.4928	3.8257	5.4856	5.6214	5.8211	

	Female								
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T
Age	S	S	S	D	D	PC	F	F	F
0 - 24	0.6814	0.6814	0.6814	1.4047	1.0665	1.7429	1.6468	2.2494	2.2447
25 - 29	0.9275	0.9275	0.9275	1.5599	1.3805	1.8797	1.9704	2.4575	2.5646
30 - 34	1.0772	1.0772	1.0772	1.6990	1.6348	1.9834	2.2917	2.6103	2.7539
35 - 39	1.0984	1.0984	1.0984	1.7268	1.8380	1.9518	2.3761	2.6164	2.7916
40 - 44	1.1528	1.1528	1.1528	1.8389	2.1320	1.9242	2.4839	2.7437	2.9431
45 - 49	1.3235	1.3235	1.3235	2.2498	2.6149	2.0506	2.7930	3.1288	3.3473
50 - 54	1.5560	1.5560	1.5560	2.8582	3.1632	2.2432	3.1900	3.6044	3.8262
55 - 59	1.8065	1.8065	1.8065	3.5479	3.7601	2.4398	3.6957	4.1750	4.3776
60 - 64	2.1569	2.1569	2.1569	4.3871	4.5268	2.7642	4.4182	4.7749	5.0278
65 - 199	2.6198	2.6198	2.6198	5.4825	5.5676	3.3491	5.4819	5.4797	6.4472

# IV. DEMOGRAPHIC ADJUSTMENT FACTORS

	Average Contract Size								
		Male							
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T
Age	S	S	S	D	D	PC	F	F	F
0 - 24	1.000	1.000	1.000	2.000	2.000	2.143	2.521	3.389	3.438
25 - 29	1.000	1.000	1.000	2.000	2.000	2.415	2.944	3.704	3.758
30 - 34	1.000	1.000	1.000	2.000	2.000	2.656	3.456	3.996	4.071
35 - 39	1.000	1.000	1.000	2.000	2.000	2.851	3.779	4.183	4.280
40 - 44	1.000	1.000	1.000	2.000	2.000	2.840	3.793	4.200	4.297
45 - 49	1.000	1.000	1.000	2.000	2.000	2.743	3.544	4.072	4.151
50 - 54	1.000	1.000	1.000	2.000	2.000	2.580	3.060	3.825	3.873
55 - 59	1.000	1.000	1.000	2.000	2.000	2.417	2.548	3.583	3.607
60 - 64	1.000	1.000	1.000	2.000	2.000	2.375	2.233	3.462	3.460
65 - 199	1.000	1.000	1.000	2.000	2.000	2.500	2.114	3.444	3.500

					Female				
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T
Age	S	S	S	D	D	PC	F	F	F
0 - 24	1.000	1.000	1.000	2.000	2.000	2.227	2.405	3.417	3.500
25 - 29	1.000	1.000	1.000	2.000	2.000	2.415	2.726	3.583	3.706
30 - 34	1.000	1.000	1.000	2.000	2.000	2.674	3.178	3.819	3.972
35 - 39	1.000	1.000	1.000	2.000	2.000	2.816	3.425	3.948	4.147
40 - 44	1.000	1.000	1.000	2.000	2.000	2.750	3.355	3.907	4.084
45 - 49	1.000	1.000	1.000	2.000	2.000	2.602	3.091	3.773	3.904
50 - 54	1.000	1.000	1.000	2.000	2.000	2.433	2.698	3.565	3.638
55 - 59	1.000	1.000	1.000	2.000	2.000	2.259	2.316	3.341	3.368
60 - 64	1.000	1.000	1.000	2.000	2.000	2.143	2.093	3.143	3.167
65 - 199	1.000	1.000	1.000	2.000	2.000	2.500	2.129	3.333	3.500

The demographic factor input into Exhibit A is determined by dividing the average subscriber demographic factor by the weighted average number of members per contract (using the demographic factors and average contract size from the tables above).

## V. NETWORK EFFICIENCY FACTOR (NEF)

This adjustment reflects changes with respect to the differences in network providers, contractual provider reimbursement rates, the degree of medical management for MVP versus other carriers, gatekeeper versus no gatekeeper, and referral versus open access. For those accounts enrolled in MVP, this factor will primarily represent differences in provider contractual arrangements. If the experience is coming from another carrier, the adjustment may reflect all of the items above. MVP will make every effort to develop actuarial adjustments that properly determine the appropriate factor to reflect the expected experience of the group.

The development of such a factor will be documented in the underwriter's group file and will be made available to in Insurance Department's actuaries and/or examiners on request.

### VI. BENEFIT ADJUSTMENT FACTOR

The purpose of the benefit adjustment is to reflect any difference between the benefits inherent in the group's historical claims experience period and the groups expected benefit plan for the prospective benefit period. This includes medical benefits and pharmacy benefits.

Based on filed manual rates, the underwriter will determine the value of the benefit adjustment factor by analyzing the actuarial equivalent difference in benefits. As it relates to a new group having experience from another carrier, the underwriter will use their best efforts to match up prior benefits to a currently filed benefit to determine the actuarial equivalent difference in benefits. In some cases, this may require interpolating between two manual rates, extrapolating from the filed manual rates, using other sources such as the Milliman USA guidelines, or other internal pricing models.

Other adjustments in this category may include benefit mandates. That is, mandated benefits that will be included in the future benefits, but not reflected in the group's experience.

The development of such a factor will be documented in the underwriter's group file and will be made available to in Insurance Department's actuaries and/or examiners on request.

## VII. PHARMACY REBATE FACTOR

Pharmacy rebates are received periodically. These rebates reduce the total pharmacy costs by approximately 5%. The pharmacy rebate factor of .95 is used to account for this reduction in pharmacy costs. This reduction will only apply if the paid pharmacy claims do not already reflect pharmacy rebates. In the case where the employer group is not a MVP group, the underwriter will determine if the claims data provided includes or excludes rebates from the other carrier.

## VIII. MANUAL PURE PREMIUM

The manual pure premiums for the EPO/PPO products, pharmacy riders, and other riders along with the justification for such rates are contained in the Large Group EPO/PPO Manual Rate filing.

#### IX. COVERED LIVES ASSESSMENT

As part of a group's total MVP claim experience, the experience rated formula must account for the Covered Lives Assessment (CLA) to be paid during a rating period. This charge applies only to those subscribers living in New York, who have purchased a Vermont policy. The assessment is applied to the experience portion of the formula.

#### COVERED LIVES ASSESSMENT (CLA)

CLA is listed on a per employee per month basis and is based on the type of contract. Values of expected CLA are taken from the most recent covered lives assessment at: http://www.health.ny.gov/regulations/hcra/gme/2013\_surcharges\_and\_assessments.htm

For 2014, MVP assumed a 5% increase over the 2013 rates. MVP will calculate the CLA with the group information that is available. For example, on a new business case, the number of single contracts by location may not be available. In that case, the CLA may have to be estimated based on the group's overall number single and family contracts and assume the same ratio exists in each region.

	2013		2014 (Estir	mated)
Region	Individual	Family	Individual	Family
New York City	\$16.37	\$54.03	\$17.19	\$56.73
Long Island	\$4.93	\$16.26	\$5.18	\$17.07
Northern Metro	\$2.81	\$9.26	\$2.95	\$9.72
Northeastern	\$3.20	\$10.57	\$3.36	\$11.10
Utica/Watertown	\$0.69	\$2.29	\$0.72	\$2.40
Central	\$4.41	\$14.54	\$4.63	\$15.27
Rochester	\$8.39	\$27.69	\$8.81	\$29.07
Western	\$3.15	\$10.41	\$3.31	\$10.93

#### **Percent of Premium Retention:**

General Administration = 9.5% Bad Debt = 0.25% Premium Tax = 2.0% Contribution to Surplus = 2.0% Broker Loads = group specific

#### **Percent of Paid Claim Surcharges:**

VT Paid Claims Surcharge = 0.999%

#### **Fixed Dollar Retention**

PMPM = \$0

#### **Percent of Premium ACA Assessments:**

Insurer Tax - 2.0%

#### **PMPM ACA Assessments:**

Temporary Individual Reinsurance Pool - \$5.25 Comparative Effectiveness Research Tax - \$0.17

### XI. EXPERIENCE CREDIBILITY RATE

Based on MVP's product guidelines for offering a prospective experience rate, an employer must have (or project) a minimum of 51 subscribers enrolled with MVP for the proposed rating period. However, consistent with industry rating practices, a smaller sized experience rated groups should not be considered as producing 100% credible claims information. To protect the employer from significant rate fluctuation from year to year, MVP will be applying a credibility weight to the group's claim experience.

In determining a group's quoted rate, a weight will be given to the group's claims experience based on the number of member months in the experience period. The complement of the weight will be applied to the manual rate. The blended rate is one that will be quoted to the employer group. Below are the base credibility weightings:

Member Month	Credibility
Range	Factor
Up to 2,400	20%
2,401 to 3,700	30%
3,701 to 4,900	40%
4,901 to 6,100	50%
6,101 to 7,300	60%
7,301 to 8,500	70%
8,501 to 9,700	80%
9,701 to 12,200	90%
12,201 and over	100%

These experience credibility weightings can be adjusted downward based on underwriter's judgment in the following circumstances:

The employer group has provided less than 12 months of incurred claims data — Generally, a minimum of one full calendar year of incurred claims data is desired to underwrite a case. In the event less than 12 months of data is available, the underwriter can adjust the credibility table downward, not to be less than 0%.

The employer group has had membership change by 50% or more since the experience period — With a significant membership change, the historical claims experience may no longer represent the group's current population. If the membership has changed by more than 50% from the experience period to the rating period, the underwriter may override the table above to reduce credibility downward, not to be less than 0%.

The most recent experience data provided is too old – Generally, from the mid-point of the experience period to the mid-point of the rating period should not be older than 24 months. If the more recent period of data is older than 24 months, the underwriter may adjust the credibility table downward, not to be less than 0%.

MVP may also make an upward adjustment to the table if the group has a favorable group risk assessment. The credibility percentage will never exceed 100%.

## XII. RETROSPECTIVE FINANCIAL UNDERWRITING

RETROSPECTIVE FINANCIAL UNDERWRITING RISK FACTORS (NO DEFICIT CARRY FORWARD/100% SURPLUS REFUND FOR GROUPS 251+, 50% REFUND FOR GROUPS LESS THAN 251)

- Groups with 1000+ enrolled subscribers = 1.02
- Groups with 251-999 enrolled subscribers = 1.025
- Groups with 51-250 enrolled subscribers = 1.04

## XIII. EMPLOYER-SPECIFIC PREMIUM RATES

## RETIREE RATES WHEN MEDICARE IS PRIMARY

In addition, some large employers provide medical and prescription drug coverage to their retirees. The coverage is the same as that provided to active employees, but Medicare is the primary payer. A factor of .77 will be applied to the active single rate to derive the retiree rate where Medicare is primary. Rates for other tiers will be calculated as follows:

A = Active, Ee= Employee, Ch= Child R = Retiree, S = Single, D= Double, Sp = Spouse, F = Family

<b>Retiree Contract Type</b>	Two Tier	Three Tier	Four Tier
Retiree Single (RS)	AS x .77	AS x .77	AS x .77
Double (one w/ Medicare)	n/a	AD -AS+RS	n/a
Double (two w/ Medicare)	n/a	2 x RS	n/a
Ee+Sp (one w/ Medicare)	n/a	n/a	AEeSp-AS+RS
Ee+Sp (two w/ Medicare)	n/a	n/a	2 x RS
Ee+Child(ren)	n/a	n/a	AeeCh-AS+RS
Family (one w/ Medicare)	AF - AS + RS	AF - AS + RS	AF - AS + RS
Family (two w/ Medicare)	AF-2xAS+2xRS	AF-2xAS+2xRS	AF-2xAS+2xRS

The retiree and/or spouse must be enrolled in Medicare parts A and B to qualify for these rates.

## XIV. NETWORK ACCESS FEES

MVP has a contracted network access fee with a rental network in the event a group has members that live outside of MVP's service area. The net access fee is \$3 PEPM for just those subscribers who live outside of the service area.

# XV. INDUSTRY FACTORS

The industry factors in Appendix A will be applied to the manual rates based on the employer's industry.

## XVI. MINIMUM PREMIUM FUNDING

#### **CLAIMS FLUCTUATION MARGIN (CFM)**

The following table shows the Claims Fluctuation Margin (CFM) available for groups of different sizes. The appropriate level of CFM will depend on the group's size and risk assessment. Groups that are smaller with a higher risk assessment will have a higher CFM. Because of the risk involved with minimum premium funding, at the smaller group size, the underwriter will use judgment to determine if minimum premium funding is allowed.

Group Size	CFM
100-249	120%, 125%, or 130%
249-499	115%, 120%, or 125%
500-999	110%, 115%, or 120%
1,000+	105%, 110%, or 115%

## XVII. UNDERWRITING JUDGMENT/GROUP RISK ASSESSMENT

Underwriting judgment will be used by the underwriter in determining inputs to the rating formula or to modify the result depending on the circumstances of the case, the data available, or the quality of the available data.

Adjustments may be made due to items such as poor claim and enrollment experience data being presented for new groups, the group's claim trend being historically different than the averages, variability in claims experience, participation levels/group size changes, plan sponsor contribution levels, number of plan offerings, plan sponsor and covered population stability, and plan sponsor persistency. Adjustments may be both positive and negative, but will not be larger than 10% in either direction.

## XVIII. SUMMARY/ACTUARIAL CERTIFICATION

I believe the rating factors described herein is consistent with industry norms, follows sound actuarial and underwriting principals and the rating factors used and documented in the Experience Rating Addendum are reasonable relative to MVP's book of business and industry norms.

I have reviewed the provisions of Vermont Insurance Law. It is my opinion that this rating formula complies with the requirements of those provisions.

Matthew Lombardo, FSA, MAAA

Matt Localdo

Supervising Actuary, Reserving and Pricing

MVP Health Insurance Company

November 19, 2013



## MVP Health Care -- Q1 & Q2 2014 LG HIC Rate Filing

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

Exhibit 1 -- Summary of Medical Coplans Offered

Exhibit 2 -- Pricing Trend Assumptions

Exhibit 3a -- Claim Projection (Base Plans)

Exhibit 3b -- Claim Projection (Rx Riders)

Exhibit 6a -- Medical Manual Rates

Exhibit 6b -- Medical Riders

Exhibit 6c -- Rx Riders

#### Exhibit 1 -- Summary of Medical Coplans Offered

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

					In-	Network Ber	efits					Out-of-	Network E	Benefits	
Coplan	Product Type	PCP	SCP	IP (Med/Surg)	ER	OP Surg	DME	Amb	Ded	Coins.	OOP Max	Coins	Ded	OOP Max	Pharmacy
VE001L	EPO	\$20	\$20	\$500	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE002L	EPO	\$20	\$20	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE003L	EPO	\$25	\$40	\$500	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE004L	EPO	\$25	\$40	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE006L	EPO	\$30	\$50	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE016L	HyEPO	\$20	\$20	20%	\$100 \$400	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE018L VE020L	HyEPO	\$20 \$20	\$20 \$20	20%	\$100 \$100	20%	50%	20%	\$3,000	20%	\$9,000 \$2,000	N/A	N/A N/A	N/A N/A	Riders Available
VE020L VE021L	HyEPO HyEPO	\$20 \$20	\$20	20% 20%	\$100	20% 20%	50% 50%	20% 20%	\$1,000 \$2,000	20% 20%	\$4,000	N/A N/A	N/A	N/A N/A	Riders Available Riders Available
VE021L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE031L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE032L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE034L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$9,000	N/A	N/A	N/A	Riders Available
VE035L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	N/A	N/A	N/A	Riders Available
VE036L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE037L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE038L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE047L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE048L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE050L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$9,000	N/A	N/A	N/A	Riders Available
VE052L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE053L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE054L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE058L	EPO	\$75	\$75	\$1,000	\$200	\$200	50%	\$200	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE060L	HYEPO	\$25	\$25	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE063L	HYEPO	\$30	\$30	20%	\$200	20%	50%	20%	\$2,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE065L	HYEPO	\$30	\$30	\$0	\$200	\$0	0%	\$0	\$3,000	0%	\$9,000	N/A	N/A	N/A	Riders Available
VE075L	Bridgewell EPO	See Below <sup>^</sup>	Ded/Coins	Ded/Coins	See Below^	Ded/Coins	50%	Ded/Coins	\$2,500	20%	\$7,500	N/A	N/A	N/A	Riders Available
VE076L	Bridgewell EPO	See Below <sup>^</sup>	Ded/Coins	Ded/Coins	See Below^	Ded/Coins	50%	Ded/Coins	\$3,000	30%	\$9,000	N/A	N/A	N/A	Riders Available
VE079L	HyEPO	\$30	\$60	\$150	\$400	\$75	50%	\$400	\$1,000	0%	N/A	N/A	N/A	N/A	Riders Available
VE080L	HyEPO	\$30	\$60	\$200	\$400	\$100	50%	\$400	\$3,000	0%	N/A	N/A	N/A	N/A	Riders Available
VP015L	HyPPO	\$20	\$20	20%	10000%	20%	50%	20%	\$500	20%	\$1,500	40%	\$1,000	\$3,000	Riders Available
VP016L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP017L	HyPPO	\$20	\$20	20%	10000%	20%	50%	20%	\$2,000	20%	\$6,000	40%	\$4,000	\$12,000	Riders Available
VP019L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VP020L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	40%	\$2,000	\$6,000	Riders Available
VP032L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP033L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,000	40%	\$4,000	\$12,000	Riders Available
VP034L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$9,000	40%	\$6,000	\$18,000	Riders Available
VP036L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	40%	\$2,000	\$6,000	Riders Available
VP037L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$12,000	Riders Available
VP038L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	40%	\$6,000	\$18,000	Riders Available
VP048L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP049L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,000	40%	\$4,000	\$12,000	Riders Available
VP050L VP051L	HyPPO	\$30	\$50 \$50	20%	\$100 \$400	20%	50%	20%	\$3,000	20%	\$9,000	40%	\$6,000	\$18,000	Riders Available
	HyPPO	\$30	\$50 \$50	20%	\$100 \$400	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VP053L	HyPPO HyPPO	\$30 \$30	\$50 \$50	20% 20%	\$100 \$100	20%	50% 50%	20% 20%	\$2,000 \$3,000	20%	\$4,000	40% 40%	\$4,000	\$12,000 \$18,000	Riders Available Riders Available
VP054L VT03LA	HyPPO EPO	\$30 \$15	\$50 \$40	\$300	\$100 \$75	20% \$100	50% 50%	\$40	\$3,000 \$0	20% 0%	\$6,000 N/A	40% N/A	\$6,000 N/A	\$18,000 N/A	Riders Available Riders Available
VT03LA VT03LB	EPO	\$15 \$20	\$40 \$40	\$300 \$0	\$100	\$100 \$100	50% 50%	\$40 \$40	\$0 \$0	0%	N/A N/A	N/A N/A	N/A N/A	N/A N/A	Riders Available Riders Available
VT03LB	EPO	\$25	\$40	\$300	\$100	\$100	50%	\$40 \$40	\$0 \$0	0%	N/A	N/A	N/A	N/A N/A	Riders Available Riders Available
VT03LC	EPO	\$20	\$50	\$500	\$75	\$150	50%	\$50	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT04LB	EPO	\$25	\$50	\$0	\$100	\$150	50%	\$50	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT04LC	EPO	\$30	\$50	\$500	\$100	\$150	50%	\$50	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07LA	EPO	\$25	\$60	\$1,500	\$150	\$250	50%	\$150	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07LB	EPO	\$30	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07LC	EPO	\$35	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VEHD-01L	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$1,500	0%	\$2,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-02L	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,500	0%	\$3,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-03L	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VEHD-04L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$1,500	10%	\$3,000	N/A	N/A	N/A	10%/10%/30%
VEHD-05L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,000	10%	\$4,000	N/A	N/A	N/A	10%/10%/30%
VEHD-06L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	10%/10%/30%
VEHD-07L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	N/A	N/A	N/A	20%/20%/40%
VEHD-08L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	20%/20%/40%
VEHD-09L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	20%/20%/40%
VEHD-12L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	50%

#### Exhibit 1 -- Summary of Medical Coplans Offered

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

		In-Network Benefits								Out-of-	Network E	Benefits			
Coplan	Product Type	PCP	SCP	IP (Med/Surg)	ER	OP Surg	DME	Amb	Ded	Coins.	OOP Max	Coins	Ded	OOP Max	Pharmacy
VEHD-13L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	N/A	N/A	N/A	50%
VEHD-14L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	50%
VEHD-15L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	50%
VEHD-17L	HDEPOagg	\$30	\$50	\$500	\$150	\$200	50%	\$150	\$2,500	0%	\$5,000	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-18L	HDEPO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,500	0%	\$3,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-19L	HDEPO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VEHD-20L	HDEPO	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	20%/20%/40%
VEHD-24L	HDEPOagg	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins		Ded/Coins	\$3,000	20%	\$5,950	N/A	N/A	N/A	20%/20%/40%
VEHD-31L	HDEPOagg	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$4,000	20%	\$5,950	N/A	N/A	N/A	20%/20%/40%
VEHD-39L	HDEPOagg	\$35	\$60	\$1,000	\$300	\$60	50%	\$300	\$3,000	0%	\$6,050	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-40L	HDEPOagg	\$30	\$50	\$300	\$200	\$50	50%	\$200	\$1,500	0%	\$6,050	N/A	N/A	N/A	\$10/\$30/\$50
VPHD-03L	HDPPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	20%	\$10,000	\$20,000	\$0 after Deductible
VPHD-04L	HDPPOagg	10%	10%	10%	10%	10%	10%	10%	\$1,500	10%	\$3,000	30%	\$3,000	\$6,000	10%/10%/30%
VPHD-05L	HDPPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,000	10%	\$4,000	30%	\$4,000	\$8,000	10%/10%/30%
VPHD-06L	HDPPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	30%	\$5,000	\$10,000	10%/10%/30%
VPHD-07L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	40%	\$3,000	\$6,000	20%/20%/40%
VPHD-08L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$8,000	20%/20%/40%
VPHD-09L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	40%	\$5,000	\$10,000	20%/20%/40%
VPHD-12L	HDPPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	30%	\$5,000	\$10,000	50%
VPHD-14L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$8,000	50%
VPHD-15L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	40%	\$5,000	\$10,000	50%

<sup>^</sup>PCP services, lab services, and x-rays have the first \$300 of allowable expenses covered in full. Then, deductible and coinsurance apply. For ER, a member's first visit is subject to copay; all future visits are subject to deductible and coinsurance.

#### **Exhibit 2 -- Pricing Trend Assumptions**

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

#### Midpoint

Experience Period: March 1, 2012 - February 28, 2013	September 1, 2012
Rating Period^: February 15, 2014 - February 14, 2015	August 15, 2014
^ Reflects Q1 2014 rating period	

Medical Trend Summary										
	<u>2012 Annu</u>	al Trend								
	% of Allowed Claims	Allowed Cost	Utilization	Total						
IP	21.5%	5.1%	0.0%	5.1%						
OP and Other Med	46.1%	5.1%	0.0%	5.1%						
PHY	32.4%	2.4%	0.0%	2.4%						
Medical Total		4.2%	0.0%	4.2%						

2013 Annual Trend								
	% of Allowed Claims	Allowed Cost	Utilization	Total				
IP	21.5%	8.8%	0.0%	8.8%				
OP and Other Med	46.1%	4.6%	0.0%	4.6%				
PHY	32.4%	2.5%	0.0%	2.5%				
Medical Total		4.8%	0.0%	4.8%				

2014 Annual Trend										
	% of Allowed Claims	Allowed Cost	Utilization	Total						
IP	21.5%	8.8%	0.0%	8.8%						
OP and Other Med	46.1%	4.6%	0.0%	4.6%						
PHY	32.4%	2.5%	0.0%	2.5%						
Medical Total		4.8%	0.0%	4.8%						

Leveraging	g Impact - Large Gro	oup Non-HDHP Medical			
	Allowed	Coinsurance	Copay	Deductible	Paid
Experience Period:	\$386.76	\$5.73	\$13.13	\$44.02	\$323.87
23.5 Months of Trend:	1.095	1.095	1.000	1.031	1.107
Projection Period:	\$423.47	\$6.28	\$13.13	\$45.41	\$358.65
Allowed Trend (Annual)	4.7%				
Paid Trend (Annual)	5.3%				
Leveraging (Annual)	0.6%				

<u>Lev</u>	eraging Impact - Lar	rge Group HDHP			
	Allowed	Coinsurance	Copay	Deductible	Paid
Experience Period:	\$319.81	\$3.08	\$0.32	\$86.66	\$229.75
23.5 Months of Trend:	1.095	1.095	1.000	1.044	1.114
Projection Period:	\$350.17	\$3.38	\$0.32	\$90.46	\$256.01
Allowed Trend (Annual)	4.7%				
Paid Trend (Annual)	5.7%				
Leveraging (Annual)	0.9%				

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

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

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

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

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

Experience Period Member Months	35,565
1) Experience Period Medical Claims PMPM	\$319.05
2) IBNR Factor	1.015
3) Experience Period Incurred Medical Claims = 1) *2)	\$323.87
4) Annual Medical Trend Includes Paid Leveraging	1.053
5) Months of Trend to Q1 2014*	23.5
6) Projected Cost of Women's Wellness Mandate	\$1.04
6a) Projected Cost of Autism Mandate	\$1.09
6b) Capitations and Non-FFS Claim Expenses	\$7.94
6c) Age/Gender Factor Normalization	0.964
6d) Industry Factor Normalization	0.960
7) Trended Incurred Medical Claims PMPM as of Q1 2014 = [ 3) * [ 4) ^ [ 5) / 12 ]] + 6) + 6a) + 6b) ] * 6c) * 6d)	\$341.00
8) HCRA Surcharge	0.25%
9) Total Claim Cost for Q1 2014 = 7) * [ 1 + 8) ]	\$341.85
10) Projected Net Revenue Collected at Q4 2013 Rate Level Based on distribution of experience period members	\$325.09
11) Proposed Quarterly Rate Change = 9) / 10) - 1	5.2%

<sup>\*</sup>Midpoint of Experience Period -- 09/01/2012, Midpoint of Q1 2014 Rating Period -- 8/15/2014

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

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

#### LG HIC HDHP Projection of Medical Claims and Proposed Rate Change

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

Experience Period Member Months	75,579
1) Experience Period Medical Claims PMPM	\$226.32
2) IBNR Factor	1.015
3) Experience Period Incurred Medical Claims = 1) *2)	\$229.74
4) Annual Medical Trend Includes Paid Leveraging	1.057
5) Months of Trend to Q1 2014*	23.5
6) Projected Cost of Women's Wellness Mandate	\$0.79
6a) Projected Cost of Autism Mandate	\$1.09
6b) Capitations and Non-FFS Claim Expenses	\$7.94
6c) Age/Gender Factor Normalization	0.959
6d) Industry Factor Normalization	1.007
7) Trended Incurred Medical Claims PMPM as of Q1 2014 = [3) *[4) ^[5] / 12]] + 6) + 6a) + 6b)] * 6c) * 6d)	\$256.57
8) Experience Period Rx Claims PMPM	\$24.33
9) Annual Rx Trend Includes Paid Leveraging	1.044
10) Months of Trend to Q1 2014*	23.5
11) Trended Gross Rx Claims PMPM as of Q1 2014 = 8) * 9) ^ [ 10) / 12 ]	\$26.46
11a) Impact of Bill H559	\$2.86
11b) Rx Rebates	(\$5.34)
11c) Age/Gender Normalization Factor	0.959
11d) Industry Factor Normalization	1.007
12) Trended Net Rx Claims PMPM as of Q1 2014 = [ 11) + 11a) + 11b) ] * 11c) * 11d)	\$23.14
13) NY State HCRA Surcharge	0.25%
14) Total Claim Cost as of Q1 2014 = 7) * [ 1 + 13) ] + 12)	\$280.35
15) Projected Net Revenue Collected at Q4 2013 Rate Level Based on distribution of experience period members	\$321.02
16) Proposed Quarterly Rate Change	-12.7%
= 14) / 15) -1	

<sup>\*</sup>Midpoint of Experience Period -- 09/01/2012, Midpoint of Q1 2014 Rating Period -- 8/15/2014

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

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

## LG HIC Projection of Medical Claims and Proposed Rate Change

		Projected Net	Total Normalized	
	Current	Revenue Collected	Claim Cost for Q1	Proposed Change to
	Membership	at Q4 2013 Rate	2014	Pure Premium
Non-HDHP	3,817	\$325.09	\$341.85	5.2%
HDHP	4,245	\$321.02	\$280.35	-12.7%
Total	8,062	\$322.95	\$309.47	-4.2%

#### **Exhibit 3b -- Claim Projection (Rx Riders)**

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

# LG Non-HDHP Projection of Rx Claims and Proposed Rate Change -- HMO and HIC Data Combined

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

#### Member Months w Rx Rider

39,168

Rx Claim Information	Traditional	Specialty	Total
1) Experience Period Paid PMPM	\$37.08	\$12.70	\$49.78
2) Annual Trend Factor	0.987	1.185	1.041
3) Months of Trend to Q1 2014*	23.5	23.5	23.5
4) Projected Paid PMPM as of Q1 2014	\$36.13	\$17.70	\$53.83
5) Bill H559 Impact			\$0.36
6) Rx Rebate Assumption			(\$5.72)
6a) Age/Gender Normalization Factor			0.952
6b) Industry Factor Normalization			0.972
7) Net Claim Cost for Q1 2014 = [4) + 5) + 6) ] * 6a) * 6b)			\$44.85
8) Projected Net Revenue Collected at Q4 2013 R	ate Level		\$49.86
9) Q1 2014 Required Rate Action = 7) / 8) - 1			-10.0%

<sup>\*</sup>Midpoint of Experience Period -- 09/01/2012, Midpoint of Q1 2014 Rating Period -- 8/15/2014

## Exhibit 6a -- Medical Manual Rates (Q1 2014)

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

		Net Required Revenue	Quarterly	Annual	Impact of GMCB
Coplan	Product Type	PMPM	Change	Change	Decision
VE001L	EPO	\$394.23	-4.2%	-1.3%	-1.9%
VE002L	EPO	\$388.75	-4.2%	-1.3%	-1.9%
VE003L	EPO	\$379.90	-4.2%	-1.3%	-1.9%
VE004L	EPO	\$374.40	-4.2%	-1.3%	-1.9%
VE006L	EPO	\$359.45	-4.2%	-1.3%	-1.9%
VE016L	HyEPO	\$324.76	-4.2%	-1.3%	-1.9%
VE018L	HyEPO	\$268.52	-4.2%	-1.3%	-1.9%
VE020L	HyEPO	\$334.95	-4.2%	-1.3%	-1.9%
VE021L	HyEPO	\$296.40	-4.2%	-1.3%	-1.9%
VE031L	HyEPO	\$341.17	-4.2%	-1.3%	-1.9%
VE032L	HyEPO	\$312.32	-4.2%	-1.3%	-1.9%
VE033L	HyEPO	\$277.81	-4.2%	-1.3%	-1.9%
VE034L	HyEPO	\$257.98	-4.2%	-1.3%	-1.9%
VE035L	HyEPO	\$349.94	-4.2%	-1.3%	-1.9%
VE036L	HyEPO	\$322.51	-4.2%	-1.3%	-1.9%
VE037L	HyEPO	\$286.07	-4.2%	-1.3%	-1.9%
VE038L	HyEPO	\$265.85	-4.2%	-1.3%	-1.9%
VE047L	HyEPO	\$330.91	-4.2%	-1.3%	-1.9%
VE048L	HyEPO	\$303.81	-4.2%	-1.3%	-1.9%
VE050L	HyEPO	\$252.15	-4.2%	-1.3%	-1.9%
VE052L	HyEPO	\$313.97	-4.2%	-1.3%	-1.9%
VE053L	HyEPO	\$280.35	-4.2%	-1.3%	-1.9%
VE054L	HyEPO	\$260.02	-4.2%	-1.3%	-1.9%
VE058L	EPO	\$331.25	-4.2%	-1.3%	-1.9%
VE060L	HYEPO	\$318.06	-4.2%	-1.3%	-1.9%
VE063L	HYEPO	\$276.05	-4.2%	-1.3%	-1.9%
VE065L	HYEPO	\$291.25	-4.2%	-1.3%	-1.9%
VE075L	Bridgewell EPO	\$256.89	-4.2%	-3.3%	-1.9%
VE076L	Bridgewell EPO	\$228.57	-4.2%	-3.3%	-1.9%
VE079L	HyEPO	\$317.54	-4.2%	-3.3%	-1.9%
VE080L	HyEPO	\$264.61	-4.2%	-3.3%	-1.9%
VP015L	HyPPO	\$370.62	-4.2%	-1.3%	-1.9%
VP016L	HyPPO	\$337.36	-4.2%	-1.3%	-1.9%
VP017L	HyPPO	\$293.72	-4.2%	-1.3%	-1.9%
VP019L	HyPPO	\$379.77	-4.2%	-1.3%	-1.9%
VP020L	HyPPO	\$347.93	-4.2%	-1.3%	-1.9%
VP032L	HyPPO	\$324.38	-4.2%	-1.3%	-1.9%
VP033L	HyPPO	\$283.18	-4.2%	-1.3%	-1.9%
VP034L	HyPPO	\$260.46	-4.2%	-1.3%	-1.9%
VP036L	HyPPO	\$335.00	-4.2%	-1.3%	-1.9%
VP037L	HyPPO	\$291.59	-4.2%	-1.3%	-1.9%
VP038L	HyPPO	\$268.43	-4.2%	-1.3%	-1.9%
VP048L	HyPPO	\$315.55 \$277.22	-4.2%	-1.3%	-1.9%
VP049L	HyPPO	\$277.33	-4.2%	-1.3%	-1.9%
VP050L	HyPPO	\$254.58	-4.2%	-1.3%	-1.9%
VP051L	HyPPO	\$356.12	-4.2%	-1.3%	-1.9%
VP053L	HyPPO	\$285.75	-4.2%	-1.3% -1.3%	-1.9%
VP054L	HyPPO	\$262.53	-4.2%	-1.3% -1.3%	-1.9%
VT03LA	EPO EPO	\$387.67 \$307.67	-4.2%		-1.9% 1.0%
VT03LB	EPO EPO	\$387.67 \$387.67	-4.2% 4.2%	-1.3% 1.3%	-1.9% 1.0%
VT03LC	EPO EPO	•	-4.2% 4.2%	-1.3% 1.3%	-1.9% -1.9%
VT04LA VT04LB	EPO EPO	\$377.89 \$377.80	-4.2% -4.2%	-1.3% -1.3%	-1.9% -1.9%
VT04LB VT04LC	EPO	\$377.89 \$377.89	-4.2% -4.2%	-1.3% -1.3%	-1.9% -1.9%
VT04LC VT07LA	EPO				
VT07LA VT07LB	EPO	\$355.15 \$355.15	-4.2% -4.2%	-1.3% -1.3%	-1.9% -1.9%
VT07LB VT07LC	EPO	\$355.15 \$355.15	-4.2% -4.2%	-1.3% -1.3%	-1.9% -1.9%
VEHD-01L	HDEPOagg	\$387.58	-4.2% -4.2%	-1.2%	-1.9%
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## Exhibit 6a -- Medical Manual Rates (Q1 2014)

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

		Net Required Revenue	Quarterly	Annual	Impact of GMCB
Coplan	Product Type	PMPM	Change	Change	Decision
VEHD-02L	HDEPOagg	\$331.95	-4.2%	-1.2%	-1.9%
VEHD-03L	HDEPOagg	\$262.24	-4.2%	-1.2%	-1.9%
VEHD-04L	HDEPOagg	\$365.89	-4.2%	-1.2%	-1.9%
VEHD-05L	HDEPOagg	\$334.38	-4.2%	-1.2%	-1.9%
VEHD-06L	HDEPOagg	\$307.85	-4.2%	-1.2%	-1.9%
VEHD-07L	HDEPOagg	\$350.49	-4.2%	-1.2%	-1.9%
VEHD-08L	HDEPOagg	\$316.65	-4.2%	-1.2%	-1.9%
VEHD-09L	HDEPOagg	\$290.08	-4.2%	-1.2%	-1.9%
VEHD-12L	HDEPOagg	\$298.82	-4.2%	-1.2%	-1.9%
VEHD-13L	HDEPOagg	\$347.38	-4.2%	-1.2%	-1.9%
VEHD-14L	HDEPOagg	\$312.61	-4.2%	-1.2%	-1.9%
VEHD-15L	HDEPOagg	\$286.96	-4.2%	-1.2%	-1.9%
VEHD-17L	HDEPOagg	\$302.61	-4.2%	-1.2%	-1.9%
VEHD-18L	HDEPO	\$352.57	-4.2%	-1.2%	-1.9%
VEHD-19L	HDEPO	\$275.77	-4.2%	-1.2%	-1.9%
VEHD-20L	HDEPO	\$311.39	-4.2%	-1.2%	-1.9%
VEHD-24L	HDEPOagg	\$272.10	-4.2%	-3.2%	-1.9%
VEHD-31L	HDEPOagg	\$257.30	-4.2%	-3.2%	-1.9%
VEHD-39L	HDEPOagg	\$279.06	-4.2%	-3.2%	-1.9%
VEHD-40L	HDEPOagg	\$349.26	-4.2%	-3.2%	-1.9%
VPHD-03L	HDPPOagg	\$263.50	-4.2%	-1.2%	-1.9%
VPHD-04L	HDPPOagg	\$376.55	-4.2%	-1.2%	-1.9%
VPHD-05L	HDPPOagg	\$340.83	-4.2%	-1.2%	-1.9%
VPHD-06L	HDPPOagg	\$310.83	-4.2%	-1.2%	-1.9%
VPHD-07L	HDPPOagg	\$360.71	-4.2%	-1.2%	-1.9%
VPHD-08L	HDPPOagg	\$322.77	-4.2%	-1.2%	-1.9%
VPHD-09L	HDPPOagg	\$292.90	-4.2%	-1.2%	-1.9%
VPHD-12L	HDPPOagg	\$301.70	-4.2%	-1.2%	-1.9%
VPHD-14L	HDPPOagg	\$318.64	-4.2%	-1.2%	-1.9%
VPHD-15L	HDPPOagg	\$289.71	-4.2%	-1.2%	-1.9%

## Exhibit 6a -- Medical Manual Rates (Q2 2014)

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

		Net Required Revenue	Quarterly	Annual	Impact of GMCB
Coplan	Product Type	PMPM	Change	Change	Decision
VE001L	EPO	\$399.35	1.3%	-1.5%	-1.9%
VE002L	EPO	\$393.80	1.3%	-1.5%	-1.9%
VE003L	EPO	\$384.84	1.3%	-1.5%	-1.9%
VE004L	EPO	\$379.27	1.3%	-1.5%	-1.9%
VE006L	EPO	\$364.12	1.3%	-1.5%	-1.9%
VE016L	HyEPO	\$328.98	1.3%	-1.5%	-1.9%
VE018L	HyEPO	\$272.01	1.3%	-1.5%	-1.9%
VE020L	HyEPO	\$339.30	1.3%	-1.5%	-1.9%
VE021L	HyEPO	\$300.25	1.3%	-1.5%	-1.9%
VE031L	HyEPO	\$345.61	1.3%	-1.5%	-1.9%
VE032L	HyEPO	\$316.38	1.3%	-1.5%	-1.9%
VE033L	HyEPO	\$281.42	1.3%	-1.5%	-1.9%
VE034L	HyEPO	\$261.33	1.3%	-1.5%	-1.9%
VE035L	HyEPO	\$354.49	1.3%	-1.5%	-1.9%
VE036L	HyEPO	\$326.70	1.3%	-1.5%	-1.9%
VE037L	HyEPO	\$289.79	1.3%	-1.5%	-1.9%
VE038L	HyEPO	\$269.31	1.3%	-1.5%	-1.9%
VE047L	HyEPO	\$335.21	1.3%	-1.5%	-1.9%
VE048L	HyEPO	\$307.76	1.3%	-1.5%	-1.9%
VE050L	HyEPO	\$255.43	1.3%	-1.5%	-1.9%
VE052L	HyEPO	\$318.05	1.3%	-1.5%	-1.9%
VE053L	HyEPO	\$283.99	1.3%	-1.5%	-1.9%
VE054L	HyEPO	\$263.40	1.3%	-1.5%	-1.9%
VE058L	EPO	\$335.56	1.3%	-1.5%	-1.9%
VE060L	HYEPO	\$322.19	1.3%	-1.5%	-1.9%
VE063L	HYEPO	\$279.64	1.3%	-1.5%	-1.9%
VE065L	HYEPO	\$295.04	1.3%	-1.5%	-1.9%
VE075L	Bridgewell EPO	\$260.23	1.3%	-3.8%	-1.9%
VE076L	Bridgewell EPO	\$231.54	1.3%	-3.8%	-1.9%
VE079L	HyEPO	\$321.67	1.3%	-3.8%	-1.9%
VE080L	HyEPO	\$268.05	1.3%	-3.8%	-1.9%
VP015L	HyPPO	\$375.44	1.3%	-1.5%	-1.9%
VP016L	HyPPO	\$341.75	1.3%	-1.5%	-1.9%
VP017L	HyPPO	\$297.54	1.3%	-1.5%	-1.9%
VP019L	HyPPO	\$384.71	1.3%	-1.5%	-1.9%
VP020L	HyPPO	\$352.45	1.3%	-1.5%	-1.9%
VP032L	HyPPO	\$328.60	1.3%	-1.5%	-1.9%
VP033L	HyPPO	\$286.86	1.3%	-1.5%	-1.9%
VP034L	HyPPO	\$263.85	1.3%	-1.5%	-1.9%
VP036L	HyPPO	\$339.36	1.3%	-1.5%	-1.9%
VP037L	HyPPO	\$295.38	1.3%	-1.5%	-1.9%
VP038L	HyPPO	\$271.92	1.3%	-1.5%	-1.9%
VP048L	HyPPO	\$319.65	1.3%	-1.5%	-1.9%
VP049L	HyPPO	\$280.94	1.3%	-1.5%	-1.9%
VP050L	HyPPO	\$257.89	1.3%	-1.5%	-1.9%
VP051L	HyPPO	\$360.75	1.3%	-1.5%	-1.9%
VP053L	HyPPO	\$289.46	1.3%	-1.5%	-1.9%
VP054L	HyPPO	\$265.94	1.3%	-1.5%	-1.9%
VT03LA	EPO	\$392.71	1.3%	-1.5%	-1.9%
VT03LB	EPO	\$392.71	1.3%	-1.5%	-1.9%
VT03LC	EPO	\$392.71	1.3%	-1.5%	-1.9%
VT04LA	EPO	\$382.80	1.3%	-1.5%	-1.9%
VT04LB	EPO	\$382.80	1.3%	-1.5%	-1.9%
VT04LC	EPO	\$382.80	1.3%	-1.5%	-1.9%
VT07LA	EPO	\$359.77	1.3%	-1.5%	-1.9%
VT07LB	EPO	\$359.77	1.3%	-1.5%	-1.9%
VT07LC	EPO	\$359.77	1.3%	-1.5%	-1.9%
VEHD-01L	HDEPOagg	\$393.01	1.4%	-1.3%	-1.9%

## Exhibit 6a -- Medical Manual Rates (Q2 2014)

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

		Net Required Revenue	Quarterly	Annual	Impact of GMCB
Coplan	Product Type	РМРМ	Change	Change	Decision
VEHD-02L	HDEPOagg	\$336.60	1.4%	-1.3%	-1.9%
VEHD-03L	HDEPOagg	\$265.91	1.4%	-1.3%	-1.9%
VEHD-04L	HDEPOagg	\$371.01	1.4%	-1.3%	-1.9%
VEHD-05L	HDEPOagg	\$339.06	1.4%	-1.3%	-1.9%
VEHD-06L	HDEPOagg	\$312.16	1.4%	-1.3%	-1.9%
VEHD-07L	HDEPOagg	\$355.40	1.4%	-1.3%	-1.9%
VEHD-08L	HDEPOagg	\$321.08	1.4%	-1.3%	-1.9%
VEHD-09L	HDEPOagg	\$294.14	1.4%	-1.3%	-1.9%
VEHD-12L	HDEPOagg	\$303.00	1.4%	-1.3%	-1.9%
VEHD-13L	HDEPOagg	\$352.24	1.4%	-1.3%	-1.9%
VEHD-14L	HDEPOagg	\$316.99	1.4%	-1.3%	-1.9%
VEHD-15L	HDEPOagg	\$290.98	1.4%	-1.3%	-1.9%
VEHD-17L	HDEPOagg	\$306.85	1.4%	-1.3%	-1.9%
VEHD-18L	HDEPO	\$357.51	1.4%	-1.3%	-1.9%
VEHD-19L	HDEPO	\$279.63	1.4%	-1.3%	-1.9%
VEHD-20L	HDEPO	\$315.75	1.4%	-1.3%	-1.9%
VEHD-24L	HDEPOagg	\$275.91	1.4%	-3.6%	-1.9%
VEHD-31L	HDEPOagg	\$260.90	1.4%	-3.6%	-1.9%
VEHD-39L	HDEPOagg	\$282.97	1.4%	-3.6%	-1.9%
VEHD-40L	HDEPOagg	\$354.15	1.4%	-3.6%	-1.9%
VPHD-03L	HDPPOagg	\$267.19	1.4%	-1.3%	-1.9%
VPHD-04L	HDPPOagg	\$381.82	1.4%	-1.3%	-1.9%
VPHD-05L	HDPPOagg	\$345.60	1.4%	-1.3%	-1.9%
VPHD-06L	HDPPOagg	\$315.18	1.4%	-1.3%	-1.9%
VPHD-07L	HDPPOagg	\$365.76	1.4%	-1.3%	-1.9%
VPHD-08L	HDPPOagg	\$327.29	1.4%	-1.3%	-1.9%
VPHD-09L	HDPPOagg	\$297.00	1.4%	-1.3%	-1.9%
VPHD-12L	HDPPOagg	\$305.92	1.4%	-1.3%	-1.9%
VPHD-14L	HDPPOagg	\$323.10	1.4%	-1.3%	-1.9%
VPHD-15L	HDPPOagg	\$293.77	1.4%	-1.3%	-1.9%

#### Exhibit 6b -- Medical Riders (Q1 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

		Product	Net Required Revenue	Quarterly	Annual	Impact of
Rider	Description	Type	PMPM	Change	Change	GMCB Decision
V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$3.18	-4.2%	-1.2%	-1.9%
V305L	Advanced Infertility Services - (Large Only)	EPO/PPO	\$4.26	-4.3%	-1.4%	-2.1%
V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	EPO/PPO	\$4.02	-4.1%	-1.2%	-1.7%
V307	Exclusion For Elective Abortions	EPO/PPO	(\$0.17)	-5.6%	-5.6%	-5.6%
V308	Preventive Dental For Kids - \$25 Office Copayment	EPO/PPO	\$2.38	-4.0%	-0.8%	-1.7%
V309L-a	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 2x OOP Max plans	EPO/PPO	\$1.92	-4.0%	-1.0%	-1.5%
V309L-b	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 3x OOP Max plans	EPO/PPO	\$2.21	-4.3%	-1.8%	-2.2%
V309L-c	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans	EPO/PPO	\$3.46	-4.2%	-1.4%	-2.0%
V309L-d	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 3x OOP Max plans	EPO/PPO	\$3.96	-4.1%	-1.2%	-2.0%
V309L-e	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans	EPO/PPO	\$7.98	-4.2%	-1.4%	-2.0%
V309L-f	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans	EPO/PPO	\$8.41	-4.2%	-1.3%	-2.0%
V309L-g	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 2x OOP Max plans	EPO/PPO	\$11.36	-4.2%	-1.3%	-2.0%
V309L-h	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 3x OOP Max plans	EPO/PPO	\$11.69	-4.2%	-1.3%	-1.9%
V310	Annual Vision Exam - Per Calendar Yr	EPO/PPO	\$5.88	-4.2%	-1.3%	-2.0%
V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$0.77	-3.8%	-1.3%	-1.3%
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	EPO/PPO	\$1.72	-3.9%	-0.6%	-1.7%
V314	Adult Preventative Dental	EPO/PPO	\$13.50	-4.2%	-1.2%	-2.0%
V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$18.38	-4.2%	-1.3%	-1.9%
V316	Disposable Medical Supplies	EPO/PPO	\$0.88	-4.3%	-2.2%	-2.2%
V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	n/a	n/a	n/a
V356	Deductible Carryover Rider	EPO/PPO	\$3.72	-4.1%	-1.1%	-1.8%
V361	Gym Membership Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$2.69	0.0%	0.0%	0.0%
V362	Youth Sports Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$0.69	0.0%	0.0%	0.0%
V363	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	EPO/PPO	\$0.22	0.0%	0.0%	0.0%
V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a	n/a
V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a	n/a
VT314	80% reimbursment for glasses/contacts up to \$160 once every 2 calendar years	EPO/PPO	\$1.58	-4.2%	-1.9%	-1.9%
V341L	Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only	EPO/PPO	\$0.00	n/a	n/a	n/a
V342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	EPO/PPO	\$0.00	n/a	n/a	n/a
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO	\$2.69	-4.3%	-1.5%	-2.2%
VEHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDEPO	\$2.47	-4.3%	-1.2%	-2.0%
VEHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDEPO	\$2.04	-4.2%	-1.4%	-1.9%
VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$1.74	-4.4%	-1.1%	-2.2%
VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	\$1.50	-4.5%	-2.0%	-2.0%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDEPO	\$1.13	-4.2%	-0.9%	-1.7%
VEHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDEPO	\$0.93	-4.1%	-1.1%	-2.1%
VEHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDEPO	\$0.38	-5.0%	0.0%	-2.6%
VPHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDPPO	\$2.69	-4.3%	-1.5%	-2.2%
VPHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDPPO	\$2.47	-4.3%	-1.2%	-2.0%
VPHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDPPO	\$2.04	-4.2%	-1.4%	-1.9%
VPHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDPPO	\$1.74	-4.4%	-1.1%	-2.2%
VPHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDPPO	\$1.50	-4.5%	-2.0%	-2.0%
VPHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDPPO	\$1.13	-4.2%	-0.9%	-1.7%
VPHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDPPO	\$0.93	-4.1%	-1.1%	-2.1%
VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDPPO	\$0.38	-5.0%	0.0%	-2.6%
VHD305L	Advanced Infertility Services - (Large Only)	HDHP	\$4.19	-4.1%	-1.2%	-1.9%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	HDHP	\$4.26	-4.3%	-1.4%	-2.1%
VHD307	Exclusion For Elective Abortions	HDHP	(\$0.15)	-6.3%	-6.3%	-6.3%
VHD316	Disposable Medical Supplies	HDHP	\$0.57	-3.4%	0.0%	-1.7%
VHDC317	Changes Contract Yr To Calendar Year	HDHP	\$0.00	n/a	n/a	n/a
VHD341L	Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only	HDHP	\$0.00	n/a	n/a	n/a
VHD342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	HDHP	\$0.00	n/a	n/a	n/a
VHDC343	Gym Membership Reimbursement - \$300 Maximum per Subscriber	HDHP	\$2.69	0.0%	0.0%	0.0%
VHDC344	Youth Sports Reimbursement - \$300 Maximum per Subscriber	HDHP	\$0.69	0.0%	0.0%	0.0%

#### Exhibit 6b -- Medical Riders (Q1 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

		Product	Net Required Revenue	Quarterly	Annual	Impact of
Rider	Description	Туре	PMPM	Change	Change	GMCB Decision
VHDC345	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	HDHP	\$0.22	0.0%	0.0%	0.0%
VHD356L	Deductible Carryover Rider	HDHP	\$7.45	-4.1%	-1.2%	-1.8%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a	n/a
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a	n/a
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$1.47	-3.9%	-1.3%	-2.0%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$2.85	-4.0%	-1.0%	-1.7%
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$3.05	-4.1%	-1.0%	-1.9%
VHD510-d	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-04 & VPHD-04)	HDHP	\$1.40	-4.1%	-1.4%	-2.1%
VHD510-e	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-05 & VPHD-05)	HDHP	\$2.04	-4.2%	-1.4%	-1.9%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$2.65	-4.3%	-1.5%	-2.2%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07 & VPHD-07)	HDHP	\$1.27	-4.5%	-1.6%	-2.3%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08 & VPHD-08)	HDHP	\$1.84	-4.2%	-1.1%	-2.1%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$1.79	-4.3%	-1.1%	-2.2%
VHD510-I	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-012 & VPHD-012)	HDHP	\$2.47	-4.3%	-1.2%	-2.0%
VHD510-m	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-013)	HDHP	\$1.24	-3.9%	-0.8%	-1.6%
VHD510-n	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-014 & VPHD-014)	HDHP	\$1.77	-4.3%	-1.1%	-2.2%
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-015 & VPHD-015)	HDHP	\$1.73	-4.4%	-1.1%	-2.3%
VHD510-q	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$2.62	-4.0%	-1.1%	-1.9%
VHD510-r	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$2.30	-4.2%	-1.3%	-2.1%
VHD510-s	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$4.16	-4.1%	-1.2%	-1.9%
VHD510-t	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-20)	HDHP	\$1.97	-4.4%	-1.5%	-2.0%
VHD510-u	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-24)	HDHP	\$1.56	-4.3%	-0.6%	-1.9%
VHD510-v	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-31)	HDHP	\$2.08	-4.1%	-1.0%	-1.9%
VHD510-w	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-39)	HDHP	\$1.66	-4.0%	-0.6%	-1.8%
VHD510-x	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-40)	HDHP	\$1.45	-4.0%	-0.7%	-2.0%

#### Exhibit 6b -- Medical Riders (Q2 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between April 1, 2014 - June 30, 2014

		Product	Net Required Revenue	Quarterly	Annual	Impact of
Rider	Description	Type	PMPM	Change	Change	GMCB Decision
V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$3.22	1.3%	-1.5%	-1.8%
V305L	Advanced Infertility Services - (Large Only)	EPO/PPO	\$4.32	1.4%	-1.4%	-2.0%
V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	EPO/PPO	\$4.07	1.2%	-1.5%	-1.7%
V307	Exclusion For Elective Abortions	EPO/PPO	(\$0.17)	0.0%	-5.6%	-5.6%
V308	Preventive Dental For Kids - \$25 Office Copayment	EPO/PPO	\$2.41	1.3%	-1.2%	-1.6%
V309L-a	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 2x OOP Max plans	EPO/PPO	\$1.94	1.0%	-1.5%	-2.0%
V309L-b	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 3x OOP Max plans	EPO/PPO	\$2.24	1.4%	-1.8%	-2.2%
V309L-c	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans	EPO/PPO	\$3.50	1.2%	-1.7%	-2.2%
V309L-d	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 3x OOP Max plans	EPO/PPO	\$4.01	1.3%	-1.5%	-2.0%
V309L-e	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans	EPO/PPO	\$8.08	1.3%	-1.6%	-2.1%
V309L-f	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans	EPO/PPO	\$8.52	1.3%	-1.5%	-2.0%
V309L-g	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 2x OOP Max plans	EPO/PPO	\$11.51	1.3%	-1.5%	-2.0%
V309L-h	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 3x OOP Max plans	EPO/PPO	\$11.84	1.3%	-1.5%	-1.9%
V310	Annual Vision Exam - Per Calendar Yr	EPO/PPO	\$5.96	1.4%	-1.5%	-2.0%
V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$0.78	1.3%	-1.3%	-1.3%
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	EPO/PPO	\$1.74	1.2%	-1.1%	-1.7%
V314	Adult Preventative Dental	EPO/PPO	\$13.68	1.3%	-1.4%	-1.9%
V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$18.62	1.3%	-1.5%	-1.9%
V316	Disposable Medical Supplies	EPO/PPO	\$0.89	1.1%	-2.2%	-2.2%
V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	n/a	n/a	n/a
V356	Deductible Carryover Rider	EPO/PPO	\$3.77	1.3%	-1.3%	-1.8%
V361	Gym Membership Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$2.69	0.0%	0.0%	0.0%
V362	Youth Sports Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$0.69	0.0%	0.0%	0.0%
V363	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	EPO/PPO	\$0.22	0.0%	0.0%	0.0%
V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a	n/a
V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a	n/a
VT314	80% reimbursment for glasses/contacts up to \$160 once every 2 calendar years	EPO/PPO	\$1.60	1.3%	-1.8%	-1.8%
V341L	Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only	EPO/PPO	\$0.00	n/a	n/a	n/a
V342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	EPO/PPO	\$0.00	n/a	n/a	n/a
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO	\$2.73	1.5%	-1.4%	-2.2%
VEHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDEPO	\$2.50	1.2%	-1.6%	-2.3%
VEHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDEPO	\$2.07	1.5%	-1.4%	-1.9%
VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$1.76	1.1%	-1.7%	-2.2%
VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	\$1.52	1.3%	-1.9%	-1.9%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDEPO	\$1.15	1.8%	-0.9%	-1.7%
VEHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDEPO	\$0.94	1.1%	-1.1%	-2.1%
VEHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDEPO	\$0.39	2.6%	0.0%	-2.5%
VPHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDPPO	\$2.73	1.5%	-1.4%	-2.2%
VPHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDPPO	\$2.50	1.2%	-1.6%	-2.3%
VPHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDPPO	\$2.07	1.5%	-1.4%	-1.9%
VPHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDPPO	\$1.76	1.1%	-1.7%	-2.2%
VPHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDPPO	\$1.52	1.3%	-1.9%	-1.9%
VPHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDPPO	\$1.15	1.8%	-0.9%	-1.7%
VPHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDPPO	\$0.94	1.1%	-1.1%	-2.1%
VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDPPO	\$0.39	2.6%	0.0%	-2.5%
VHD305L	Advanced Infertility Services - (Large Only)	HDHP	\$4.25	1.4%	-1.2%	-1.8%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	HDHP	\$4.32	1.4%	-1.4%	-2.0%
VHD307	Exclusion For Elective Abortions	HDHP	(\$0.15)	0.0%	-6.3%	-6.3%
VHD316	Disposable Medical Supplies	HDHP	\$0.58	1.8%	0.0%	-1.7%
VHDC317	Changes Contract Yr To Calendar Year	HDHP	\$0.00	n/a	n/a	n/a
VHD341L	Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only	HDHP	\$0.00	n/a	n/a	n/a
VHD342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	HDHP	\$0.00	n/a	n/a	n/a
VHDC343	Gym Membership Reimbursement - \$300 Maximum per Subscriber	HDHP	\$2.69	0.0%	0.0%	0.0%
VHDC344	Youth Sports Reimbursement - \$300 Maximum per Subscriber	HDHP	\$0.69	0.0%	0.0%	0.0%

#### Exhibit 6b -- Medical Riders (Q2 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between April 1, 2014 - June 30, 2014

Didae	Departmen	Product	Net Required Revenue PMPM	Quarterly	Annual	Impact of
Rider	Description	Туре		Change	Change	GMCB Decision
VHDC345	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	HDHP	\$0.22	0.0%	0.0%	0.0%
VHD356L	Deductible Carryover Rider	HDHP	\$7.55	1.3%	-1.3%	-1.9%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a	n/a
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a	n/a
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$1.49	1.4%	-1.3%	-2.0%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$2.89	1.4%	-1.0%	-1.7%
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$3.09	1.3%	-1.3%	-1.9%
VHD510-d	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-04 & VPHD-04)	HDHP	\$1.42	1.4%	-1.4%	-2.1%
VHD510-e	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-05 & VPHD-05)	HDHP	\$2.07	1.5%	-1.4%	-1.9%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$2.69	1.5%	-1.5%	-2.2%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07 & VPHD-07)	HDHP	\$1.29	1.6%	-1.5%	-2.3%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08 & VPHD-08)	HDHP	\$1.87	1.6%	-1.1%	-2.1%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$1.82	1.7%	-1.1%	-2.2%
VHD510-I	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-012 & VPHD-012)	HDHP	\$2.50	1.2%	-1.6%	-2.3%
VHD510-m	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-013)	HDHP	\$1.26	1.6%	-0.8%	-1.6%
VHD510-n	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-014 & VPHD-014)	HDHP	\$1.79	1.1%	-1.6%	-2.7%
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-015 & VPHD-015)	HDHP	\$1.75	1.2%	-1.7%	-2.2%
VHD510-q	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$2.66	1.5%	-1.1%	-1.8%
VHD510-r	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$2.33	1.3%	-1.3%	-2.1%
VHD510-s	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$4.22	1.4%	-1.2%	-1.9%
VHD510-t	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-20)	HDHP	\$2.00	1.5%	-1.5%	-2.0%
VHD510-u	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-24)	HDHP	\$1.58	1.3%	-1.3%	-1.9%
VHD510-v	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-31)	HDHP	\$2.11	1.4%	-1.4%	-1.9%
VHD510-w	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-39)	HDHP	\$1.68	1.2%	-1.2%	-1.8%
VHD510-x	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-40)	HDHP	\$1.47	1.4%	-1.3%	-2.0%

## Exhibit 6c -- Rx Riders (Q1 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

			Net Required Revenue	Quarterly	Annual	Impact of GMCB
Rider	Description	Product Type	PMPM	Change	Change	Decision
V500	\$10/\$30/\$50	EPO/PPO	\$45.98	-10.0%	-5.8%	-2.7%
V501	\$10/30%/50%	EPO/PPO	\$38.15	-10.0%	-5.8%	-2.8%
V502	50%	EPO/PPO	\$29.22	-10.0%	-5.8%	-2.8%
V504	\$0/\$30/\$50	EPO/PPO	\$52.61	-10.0%	-5.8%	-2.8%
V601	\$5/\$35/\$70	EPO/PPO	\$47.91	-10.0%	-5.8%	-2.8%
V602	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$42.94	-10.0%	-5.8%	-2.8%
V604	\$5/\$45/\$90	EPO/PPO	\$45.87	-10.0%	-5.8%	-2.8%
V605	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$41.28	-10.0%	-5.8%	-2.8%
V606	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$38.21	-10.0%	-5.8%	-2.7%
V550L	Removes MAC Pricing	EPO/PPO	\$0.72	-10.0%	-5.3%	-2.7%
V551L	Change mail copay from 2.5 to 2.0	EPO/PPO	\$0.31	-11.4%	-8.8%	-3.1%
V611	First \$300 Covered in Full, then \$750 Ded/30% Coins	Bridgewell EPO	\$36.24	-10.0%	-5.8%	-2.7%

## Exhibit 6c -- Rx Riders (Q2 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between April 1, 2014 - June 30, 2014

			Net Required Revenue	Quarterly	Annual	Impact of GMCB
Rider	Description	Product Type	PMPM	Change	Change	Decision
V500	\$10/\$30/\$50	EPO/PPO	\$46.50	1.1%	-5.9%	-2.8%
V501	\$10/30%/50%	EPO/PPO	\$38.58	1.1%	-5.9%	-2.8%
V502	50%	EPO/PPO	\$29.55	1.1%	-5.9%	-2.8%
V504	\$0/\$30/\$50	EPO/PPO	\$53.21	1.1%	-5.9%	-2.8%
V601	\$5/\$35/\$70	EPO/PPO	\$48.45	1.1%	-5.9%	-2.8%
V602	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$43.43	1.1%	-5.9%	-2.8%
V604	\$5/\$45/\$90	EPO/PPO	\$46.39	1.1%	-5.9%	-2.8%
V605	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$41.75	1.1%	-5.9%	-2.8%
V606	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$38.64	1.1%	-5.9%	-2.8%
V550L	Removes MAC Pricing	EPO/PPO	\$0.73	1.4%	-5.2%	-2.7%
V551L	Change mail copay from 2.5 to 2.0	EPO/PPO	\$0.31	0.0%	-8.8%	-3.1%
V611	First \$300 Covered in Full, then \$750 Ded/30% Coins	Bridgewell EPO	\$36.65	1.1%	-5.9%	-2.7%

SERFF Tracking #: MVPH-129145560 State Tracking #: 67421 Company Tracking #:

State: Vermont Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** 1Q/2Q 2014 Large Group Grandfathered Filing

Project Name/Number: /

# **Superseded Schedule Items**

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

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/19/2013		Supporting Document	Health Filing Data	12/10/2013	2014 Appendix A Industry Factors.pdf LG EPO_PPO R12 Exhibit - Q2 2014 VALUES ONLY.xlsx LG HDHP R12 Exhibit - Q2 2014 VALUES ONLY.xlsx Q1 2012 Exp Rated Formula - Exhibits A-C.pdf Q1 2012 MVP HIC - Experience Formula.pdf VT LG HIC Q1 & Q2 2014 Rate Filing - Commissioner's Recommendation.pdf (Superceded) MVP HIC - Experience Rating Addendum Q1 & Q2 2014 - Commissioner's Recommendation.pdf
08/02/2013		Supporting Document	Actuarial Memorandum	10/04/2013	1Q-2014 ACT MEMO-HIC Large Group.pdf (Superceded)
08/02/2013		Supporting Document	Health Filing Data	11/19/2013	2014 Appendix A Industry Factors.pdf VT LG HIC Q1 & Q2 2014 Rate Filing.pdf (Superceded) LG EPO_PPO R12 Exhibit - Q2 2014 VALUES ONLY.xlsx LG HDHP R12 Exhibit - Q2 2014 VALUES ONLY.xlsx Q1 2012 Exp Rated Formula - Exhibits A-C.pdf Q1 2012 MVP HIC - Experience Formula.pdf



# MVP Health Care -- Q1 & Q2 2014 LG HIC Rate Filing

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

Exhibit 1 -- Summary of Medical Coplans Offered

Exhibit 2 -- Pricing Trend Assumptions

Exhibit 3a -- Claim Projection (Base Plans)

Exhibit 3b -- Claim Projection (Rx Riders)

Exhibit 6a -- Medical Manual Rates

Exhibit 6b -- Medical Riders

Exhibit 6c -- Rx Riders

#### Exhibit 1 -- Summary of Medical Coplans Offered

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

					In-	Network Ber	efits					Out-of-	Network E	Benefits	
Coplan	Product Type	PCP	SCP	IP (Med/Surg)	ER	OP Surg	DME	Amb	Ded	Coins.	OOP Max	Coins	Ded	OOP Max	Pharmacy
VE001L	EPO	\$20	\$20	\$500	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE002L	EPO	\$20	\$20	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE003L	EPO	\$25	\$40	\$500	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE004L	EPO	\$25	\$40	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE006L	EPO	\$30	\$50	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE016L	HyEPO	\$20	\$20	20%	\$100 \$400	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE018L VE020L	HyEPO	\$20 \$20	\$20 \$20	20%	\$100 \$100	20%	50%	20%	\$3,000	20%	\$9,000 \$2,000	N/A	N/A N/A	N/A N/A	Riders Available
VE020L VE021L	HyEPO HyEPO	\$20 \$20	\$20	20% 20%	\$100	20% 20%	50% 50%	20% 20%	\$1,000 \$2,000	20% 20%	\$4,000	N/A N/A	N/A	N/A N/A	Riders Available Riders Available
VE021L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE031L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE032L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE034L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$9,000	N/A	N/A	N/A	Riders Available
VE035L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	N/A	N/A	N/A	Riders Available
VE036L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE037L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE038L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE047L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE048L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE050L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$9,000	N/A	N/A	N/A	Riders Available
VE052L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE053L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE054L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE058L	EPO	\$75	\$75	\$1,000	\$200	\$200	50%	\$200	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE060L	HYEPO	\$25	\$25	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE063L	HYEPO	\$30	\$30	20%	\$200	20%	50%	20%	\$2,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE065L	HYEPO	\$30	\$30	\$0	\$200	\$0	0%	\$0	\$3,000	0%	\$9,000	N/A	N/A	N/A	Riders Available
VE075L	Bridgewell EPO	See Below <sup>^</sup>	Ded/Coins	Ded/Coins	See Below^	Ded/Coins	50%	Ded/Coins	\$2,500	20%	\$7,500	N/A	N/A	N/A	Riders Available
VE076L	Bridgewell EPO	See Below <sup>^</sup>	Ded/Coins	Ded/Coins	See Below^	Ded/Coins	50%	Ded/Coins	\$3,000	30%	\$9,000	N/A	N/A	N/A	Riders Available
VE079L	HyEPO	\$30	\$60	\$150	\$400	\$75	50%	\$400	\$1,000	0%	N/A	N/A	N/A	N/A	Riders Available
VE080L	HyEPO	\$30	\$60	\$200	\$400	\$100	50%	\$400	\$3,000	0%	N/A	N/A	N/A	N/A	Riders Available
VP015L	HyPPO	\$20	\$20	20%	10000%	20%	50%	20%	\$500	20%	\$1,500	40%	\$1,000	\$3,000	Riders Available
VP016L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP017L	HyPPO	\$20	\$20	20%	10000%	20%	50%	20%	\$2,000	20%	\$6,000	40%	\$4,000	\$12,000	Riders Available
VP019L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VP020L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	40%	\$2,000	\$6,000	Riders Available
VP032L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP033L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,000	40%	\$4,000	\$12,000	Riders Available
VP034L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$9,000	40%	\$6,000	\$18,000	Riders Available
VP036L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	40%	\$2,000	\$6,000	Riders Available
VP037L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$12,000	Riders Available
VP038L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	40%	\$6,000	\$18,000	Riders Available
VP048L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP049L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,000	40%	\$4,000	\$12,000	Riders Available
VP050L VP051L	HyPPO	\$30	\$50 \$50	20%	\$100 \$400	20%	50%	20%	\$3,000	20%	\$9,000	40%	\$6,000	\$18,000	Riders Available
	HyPPO	\$30	\$50 \$50	20%	\$100 \$400	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VP053L	HyPPO HyPPO	\$30 \$30	\$50 \$50	20% 20%	\$100 \$100	20%	50% 50%	20% 20%	\$2,000 \$3,000	20%	\$4,000	40% 40%	\$4,000	\$12,000 \$18,000	Riders Available Riders Available
VP054L VT03LA	HyPPO EPO	\$30 \$15	\$50 \$40	\$300	\$100 \$75	20% \$100	50% 50%	\$40	\$3,000 \$0	20% 0%	\$6,000 N/A	40% N/A	\$6,000 N/A	\$18,000 N/A	Riders Available Riders Available
VT03LA VT03LB	EPO	\$15 \$20	\$40 \$40	\$300 \$0	\$100	\$100 \$100	50% 50%	\$40 \$40	\$0 \$0	0%	N/A N/A	N/A N/A	N/A N/A	N/A N/A	Riders Available Riders Available
VT03LB	EPO	\$25	\$40	\$300	\$100	\$100	50%	\$40 \$40	\$0 \$0	0%	N/A	N/A	N/A	N/A N/A	Riders Available Riders Available
VT03LC	EPO	\$20	\$50	\$500	\$75	\$150	50%	\$50	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT04LB	EPO	\$25	\$50	\$0	\$100	\$150	50%	\$50	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT04LC	EPO	\$30	\$50	\$500	\$100	\$150	50%	\$50	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07LA	EPO	\$25	\$60	\$1,500	\$150	\$250	50%	\$150	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07LB	EPO	\$30	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07LC	EPO	\$35	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VEHD-01L	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$1,500	0%	\$2,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-02L	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,500	0%	\$3,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-03L	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VEHD-04L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$1,500	10%	\$3,000	N/A	N/A	N/A	10%/10%/30%
VEHD-05L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,000	10%	\$4,000	N/A	N/A	N/A	10%/10%/30%
VEHD-06L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	10%/10%/30%
VEHD-07L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	N/A	N/A	N/A	20%/20%/40%
VEHD-08L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	20%/20%/40%
VEHD-09L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	20%/20%/40%
VEHD-12L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	50%

#### Exhibit 1 -- Summary of Medical Coplans Offered

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

					In-	Network Ber	nefits					Out-of-	Network E	Benefits	
Coplan	Product Type	PCP	SCP	IP (Med/Surg)	ER	OP Surg	DME	Amb	Ded	Coins.	OOP Max	Coins	Ded	OOP Max	Pharmacy
VEHD-13L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	N/A	N/A	N/A	50%
VEHD-14L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	50%
VEHD-15L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	50%
VEHD-17L	HDEPOagg	\$30	\$50	\$500	\$150	\$200	50%	\$150	\$2,500	0%	\$5,000	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-18L	HDEPO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,500	0%	\$3,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-19L	HDEPO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VEHD-20L	HDEPO	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	20%/20%/40%
VEHD-24L	HDEPOagg	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$3,000	20%	\$5,950	N/A	N/A	N/A	20%/20%/40%
VEHD-31L	HDEPOagg	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$4,000	20%	\$5,950	N/A	N/A	N/A	20%/20%/40%
VEHD-39L	HDEPOagg	\$35	\$60	\$1,000	\$300	\$60	50%	\$300	\$3,000	0%	\$6,050	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-40L	HDEPOagg	\$30	\$50	\$300	\$200	\$50	50%	\$200	\$1,500	0%	\$6,050	N/A	N/A	N/A	\$10/\$30/\$50
VPHD-03L	HDPPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	20%	\$10,000	\$20,000	\$0 after Deductible
VPHD-04L	HDPPOagg	10%	10%	10%	10%	10%	10%	10%	\$1,500	10%	\$3,000	30%	\$3,000	\$6,000	10%/10%/30%
VPHD-05L	HDPPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,000	10%	\$4,000	30%	\$4,000	\$8,000	10%/10%/30%
VPHD-06L	HDPPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	30%	\$5,000	\$10,000	10%/10%/30%
VPHD-07L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	40%	\$3,000	\$6,000	20%/20%/40%
VPHD-08L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$8,000	20%/20%/40%
VPHD-09L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	40%	\$5,000	\$10,000	20%/20%/40%
VPHD-12L	HDPPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	30%	\$5,000	\$10,000	50%
VPHD-14L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$8,000	50%
VPHD-15L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	40%	\$5,000	\$10,000	50%

<sup>^</sup>PCP services, lab services, and x-rays have the first \$300 of allowable expenses covered in full. Then, deductible and coinsurance apply. For ER, a member's first visit is subject to copay; all future visits are subject to deductible and coinsurance.

#### **Exhibit 2 -- Pricing Trend Assumptions**

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

#### Midpoint

	maponii
Experience Period: March 1, 2012 - February 28, 2013	September 1, 2012
Rating Period^: February 15, 2014 - February 14, 2015	August 15, 2014
^ Reflects Q1 2014 rating period	

Medical Trend Summary									
2012 Annual Trend									
	% of Allowed Claims	Allowed Cost	Utilization	Total					
IP	21.5%	5.1%	0.0%	5.1%					
OP and Other Med	46.1%	5.1%	0.0%	5.1%					
PHY	32.4%	2.4%	0.0%	2.4%					
Medical Total		4.2%	0.0%	4.2%					
Medical Total		4.2%	0.0%	4.2%	]				

2013 Annual Trend									
	% of Allowed Claims	Allowed Cost	Utilization	Total					
IP	21.5%	8.8%	0.0%	8.8%					
OP and Other Med	46.1%	4.6%	0.0%	4.6%					
PHY	32.4%	2.5%	0.0%	2.5%					
Medical Total		4.8%	0.0%	4.8%					

	% of Allowed Claims	Allowed Cost	Utilization	Total
IP	21.5%	8.8%	0.0%	8.8%
OP and Other Med	46.1%	4.6%	0.0%	4.6%
PHY	32.4%	2.5%	0.0%	2.5%
Medical Total		4.8%	0.0%	4.8%

Leveraging Impact - Large Group Non-HDHP Medical									
	Allowed	Coinsurance	Copay	Deductible	Paid				
Experience Period:	\$386.76	\$5.73	\$13.13	\$44.02	\$323.87				
23.5 Months of Trend:	1.095	1.095	1.000	1.031	1.107				
Projection Period:	\$423.47	\$6.28	\$13.13	\$45.41	\$358.65				
Allowed Trend (Annual)	4.7%								
Paid Trend (Annual)	5.3%								
Leveraging (Annual)	0.6%								

Lev	eraging Impact - Lar				
	Allowed	Coinsurance	Copay	Deductible	Paid
Experience Period:	\$319.81	\$3.08	\$0.32	\$86.66	\$229.75
23.5 Months of Trend:	1.095	1.095	1.000	1.044	1.114
Projection Period:	\$350.17	\$3.38	\$0.32	\$90.46	\$256.01
Allowed Trend (Annual)	4.7%				
Paid Trend (Annual)	5.7%				
Leveraging (Annual)	0.9%				

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

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

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

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

Experience Period Member Months	35,565
1) Experience Period Medical Claims PMPM	\$319.05
2) IBNR Factor	1.015
3) Experience Period Incurred Medical Claims = 1) * 2)	\$323.87
4) Annual Medical Trend Includes Paid Leveraging	1.053
5) Months of Trend to Q1 2014*	23.5
6) Projected Cost of Women's Wellness Mandate	\$1.04
6a) Projected Cost of Autism Mandate	\$1.09
6b) Capitations and Non-FFS Claim Expenses	\$7.94
6c) Age/Gender Factor Normalization	0.964
6d) Industry Factor Normalization	0.960
7) Trended Incurred Medical Claims PMPM as of Q1 2014 = [ 3) * [ 4) ^ [ 5) / 12 ]] + 6) + 6a) + 6b) ] * 6c) * 6d)	\$341.00
8) HCRA Surcharge	0.25%
9) Total Claim Cost for Q1 2014 = 7) * [ 1 + 8) ]	\$341.85
10) Projected Net Revenue Collected at Q4 2013 Rate Level Based on distribution of experience period members	\$325.09
11) Proposed Quarterly Rate Change = 9) / 10) - 1	5.2%

<sup>\*</sup>Midpoint of Experience Period -- 09/01/2012, Midpoint of Q1 2014 Rating Period -- 8/15/2014

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

#### LG HIC HDHP Projection of Medical Claims and Proposed Rate Change

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

Experience Period Member Months	75,579
Experience Period Medical Claims PMPM	\$226.32
2) IBNR Factor	1.015
3) Experience Period Incurred Medical Claims = 1) * 2)	\$229.74
4) Annual Medical Trend Includes Paid Leveraging	1.057
5) Months of Trend to Q1 2014*	23.5
6) Projected Cost of Women's Wellness Mandate	\$0.79
6a) Projected Cost of Autism Mandate	\$1.09
6b) Capitations and Non-FFS Claim Expenses	\$7.94
6c) Age/Gender Factor Normalization	0.959
6d) Industry Factor Normalization	1.007
7) Trended Incurred Medical Claims PMPM as of Q1 2014 = [ 3) * [ 4) ^ [ 5) / 12 ] ] + 6) + 6a) + 6b) ] * 6c) * 6d)	\$256.57
8) Experience Period Rx Claims PMPM	\$24.33
9) Annual Rx Trend Includes Paid Leveraging	1.044
10) Months of Trend to Q1 2014*	23.5
11) Trended Gross Rx Claims PMPM as of Q1 2014 = 8) * 9) ^ [ 10) / 12 ]	\$26.46
11a) Impact of Bill H559	\$2.86
11b) Rx Rebates	(\$5.34)
11c) Age/Gender Normalization Factor	0.959
11d) Industry Factor Normalization	1.007
12) Trended Net Rx Claims PMPM as of Q1 2014 = [ 11) + 11a) + 11b) ] * 11c) * 11d)	\$23.14
13) NY State HCRA Surcharge	0.25%
14) Total Claim Cost as of Q1 2014 = 7) * [ 1 + 13) ] + 12)	\$288.31
15) Projected Net Revenue Collected at Q4 2013 Rate Level Based on distribution of experience period members	\$321.02
16) Proposed Quarterly Rate Change	-10.2%
= 14) / 15) -1	

<sup>\*</sup>Midpoint of Experience Period -- 09/01/2012, Midpoint of Q1 2014 Rating Period -- 8/15/2014

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

## **LG HIC Projection of Medical Claims and Proposed Rate Change**

		Projected Net	Total Normalized	
	Current	Revenue Collected	Claim Cost for Q1	Proposed Change to
	Membership	at Q4 2013 Rate	2014	Pure Premium
Non-HDHP	3,817	\$325.09	\$341.85	5.2%
HDHP	4,245	\$321.02	\$288.31	-10.2%
Total	8,062	\$322.95	\$313.66	-2.9%

## Exhibit 3b -- Claim Projection (Rx Riders)

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

# LG Non-HDHP Projection of Rx Claims and Proposed Rate Change -- HMO and HIC Data Combined

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

#### Member Months w Rx Rider

39,168

Rx Claim Information	<b>Traditional</b>	Specialty	Total
1) Experience Period Paid PMPM	\$37.08	\$12.70	\$49.78
2) Annual Trend Factor	0.987	1.185	1.041
3) Months of Trend to Q1 2014*	23.5	23.5	23.5
4) Projected Paid PMPM as of Q1 2014	\$36.13	\$17.70	\$53.83
5) Bill H559 Impact			\$0.36
6) Rx Rebate Assumption			(\$5.72)
6a) Age/Gender Normalization Factor			0.952
6b) Industry Factor Normalization			0.972
7) Net Claim Cost for Q1 2014 = [4) + 5) + 6) ] * 6a) * 6b)			\$44.85
8) Projected Net Revenue Collected at Q4 2013 Ra	ate Level		\$49.86
9) Q1 2014 Required Rate Action = 7) / 8) - 1			-10.0%

<sup>\*</sup>Midpoint of Experience Period -- 09/01/2012, Midpoint of Q1 2014 Rating Period -- 8/15/2014

# Exhibit 6a -- Medical Manual Rates (Q1 2014)

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

		Net Required Revenue	Quarterly	Annual	Impact of GMCB
Coplan	Product Type	PMPM	Change	Change	Decision
VE001L	EPO	\$399.57	-2.9%	0.1%	-0.6%
VE002L	EPO	\$394.01	-2.9%	0.1%	-0.6%
VE003L	EPO	\$385.05	-2.9%	0.1%	-0.6%
VE004L	EPO	\$379.47	-2.9%	0.1%	-0.6%
VE006L	EPO	\$364.32	-2.9%	0.1%	-0.6%
VE016L	HyEPO	\$329.16	-2.9%	0.1%	-0.6%
VE018L	HyEPO	\$272.16	-2.9%	0.1%	-0.6%
VE020L	HyEPO	\$339.49	-2.9%	0.1%	-0.6%
VE021L	HyEPO	\$300.41	-2.9%	0.1%	-0.6%
VE031L	HyEPO	\$345.79	-2.9%	0.1%	-0.6%
VE032L	HyEPO	\$316.54	-2.9%	0.1%	-0.6%
VE033L	HyEPO	\$281.57	-2.9%	0.1%	-0.6%
VE034L	HyEPO	\$261.48	-2.9%	0.1%	-0.6%
VE035L	HyEPO	\$354.68	-2.9%	0.1%	-0.6%
VE036L	HyEPO	\$326.88	-2.9%	0.1%	-0.6%
VE037L	HyEPO	\$289.94	-2.9%	0.1%	-0.6%
VE038L	HyEPO	\$269.45	-2.9%	0.1%	-0.6%
VE047L	HyEPO	\$335.39	-2.9%	0.1%	-0.6%
VE048L	HyEPO	\$307.92	-2.9%	0.1%	-0.6%
VE050L	HyEPO	\$255.56	-2.9%	0.1%	-0.6%
VE052L	HyEPO	\$318.22	-2.9%	0.1%	-0.6%
VE053L	HyEPO	\$284.14	-2.9%	0.1%	-0.6%
VE054L	HyEPO	\$263.54	-2.9%	0.1%	-0.6%
VE058L	EPO	\$335.74	-2.9%	0.1%	-0.6%
VE060L	HYEPO	\$322.36	-2.9%	0.1%	-0.6%
VE063L	HYEPO	\$279.78	-2.9%	0.1%	-0.6%
VE065L	HYEPO	\$295.20	-2.9%	0.1%	-0.6%
VE075L	Bridgewell EPO	\$260.37	-2.9%	-2.0%	-0.6%
VE076L	Bridgewell EPO	\$231.67	-2.9%	-2.0%	-0.6%
VE079L	HyEPO	\$321.84	-2.9%	-2.0%	-0.6%
VE080L	HyEPO	\$268.20	-2.9%	-2.0%	-0.6%
VP015L	HyPPO	\$375.63	-2.9%	0.1%	-0.6%
VP016L	HyPPO	\$341.92	-2.9%	0.1%	-0.6%
VP017L	HyPPO	\$297.69	-2.9%	0.1%	-0.6%
VP019L	HyPPO	\$384.91	-2.9%	0.1%	-0.6%
VP020L	HyPPO	\$352.65	-2.9%	0.1%	-0.6%
VP032L	HyPPO	\$328.77	-2.9%	0.1%	-0.6%
VP033L	HyPPO	\$287.01	-2.9%	0.1%	-0.6%
VP034L	HyPPO	\$263.99	-2.9%	0.1%	-0.6%
VP036L	HyPPO HyPPO	\$339.53 \$205.54	-2.9%	0.1%	-0.6%
VP037L VP038L	HyPPO	\$295.54 \$272.06	-2.9% 2.0%	0.1% 0.1%	-0.6%
VP038L VP048L	HyPPO	\$272.06 \$319.82	-2.9% -2.9%	0.1%	-0.6% -0.6%
VP049L	HyPPO	\$281.08	-2.9%	0.1%	-0.6%
VP049L VP050L	HyPPO	\$258.03	-2.9% -2.9%	0.1%	-0.6%
VP051L	HyPPO	\$360.94	-2.9%	0.1%	-0.6%
VP053L	HyPPO	\$289.62	-2.9% -2.9%	0.1%	-0.6%
VP054L	HyPPO	\$266.09	-2.9%	0.1%	-0.6%
VT03LA	EPO	\$392.92	-2.9%	0.1%	-0.6%
VT03LB	EPO	\$392.92	-2.9%	0.1%	-0.6%
VT03LB VT03LC	EPO	\$392.92	-2.9%	0.1%	-0.6%
VT04LA	EPO	\$383.01	-2.9% -2.9%	0.1%	-0.6%
VT04LB	EPO	\$383.01	-2.9% -2.9%	0.1%	-0.6%
VT04LC	EPO	\$383.01	-2.9%	0.1%	-0.6%
VT04LC VT07LA	EPO	\$359.96	-2.9% -2.9%	0.1%	-0.6%
VT07LA	EPO	\$359.96 \$359.96	-2.9%	0.1%	-0.6%
VT07LC	EPO	\$359.96 \$359.96	-2.9% -2.9%	0.1%	-0.6%
VEHD-01L	HDEPOagg	\$392.83	-2.9%	0.1%	-0.6%
V LI ID-U IL	TIDE! Dayy	ψυθ2.00	2.3/0	0.2/0	0.070

# Exhibit 6a -- Medical Manual Rates (Q1 2014)

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

		Net Required Revenue	Quarterly	Annual	Impact of GMCB
Coplan	Product Type	PMPM	Change	Change	Decision
VEHD-02L	HDEPOagg	\$336.45	-2.9%	0.2%	-0.6%
VEHD-03L	HDEPOagg	\$265.79	-2.9%	0.2%	-0.6%
VEHD-04L	HDEPOagg	\$370.85	-2.9%	0.2%	-0.6%
VEHD-05L	HDEPOagg	\$338.90	-2.9%	0.2%	-0.6%
VEHD-06L	HDEPOagg	\$312.02	-2.9%	0.2%	-0.6%
VEHD-07L	HDEPOagg	\$355.24	-2.9%	0.2%	-0.6%
VEHD-08L	HDEPOagg	\$320.93	-2.9%	0.2%	-0.6%
VEHD-09L	HDEPOagg	\$294.01	-2.9%	0.2%	-0.6%
VEHD-12L	HDEPOagg	\$302.87	-2.9%	0.2%	-0.6%
VEHD-13L	HDEPOagg	\$352.08	-2.9%	0.2%	-0.6%
VEHD-14L	HDEPOagg	\$316.85	-2.9%	0.2%	-0.6%
VEHD-15L	HDEPOagg	\$290.85	-2.9%	0.2%	-0.6%
VEHD-17L	HDEPOagg	\$306.71	-2.9%	0.2%	-0.6%
VEHD-18L	HDEPO	\$357.35	-2.9%	0.2%	-0.6%
VEHD-19L	HDEPO	\$279.50	-2.9%	0.2%	-0.6%
VEHD-20L	HDEPO	\$315.60	-2.9%	0.2%	-0.6%
VEHD-24L	HDEPOagg	\$275.78	-2.9%	-1.9%	-0.6%
VEHD-31L	HDEPOagg	\$260.79	-2.9%	-1.9%	-0.6%
VEHD-39L	HDEPOagg	\$282.84	-2.9%	-1.9%	-0.6%
VEHD-40L	HDEPOagg	\$353.99	-2.9%	-1.9%	-0.6%
VPHD-03L	HDPPOagg	\$267.07	-2.9%	0.2%	-0.6%
VPHD-04L	HDPPOagg	\$381.65	-2.9%	0.2%	-0.6%
VPHD-05L	HDPPOagg	\$345.45	-2.9%	0.2%	-0.6%
VPHD-06L	HDPPOagg	\$315.04	-2.9%	0.2%	-0.6%
VPHD-07L	HDPPOagg	\$365.59	-2.9%	0.2%	-0.6%
VPHD-08L	HDPPOagg	\$327.14	-2.9%	0.2%	-0.6%
VPHD-09L	HDPPOagg	\$296.87	-2.9%	0.2%	-0.6%
VPHD-12L	HDPPOagg	\$305.78	-2.9%	0.2%	-0.6%
VPHD-14L	HDPPOagg	\$322.95	-2.9%	0.2%	-0.6%
VPHD-15L	HDPPOagg	\$293.63	-2.9%	0.2%	-0.6%

# Exhibit 6a -- Medical Manual Rates (Q2 2014)

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

		Net Required Revenue	Quarterly	Annual	Impact of GMCB
Coplan	Product Type	PMPM	Change	Change	Decision
VE001L	EPO	\$404.76	1.3%	-0.1%	-0.6%
VE002L	EPO	\$399.13	1.3%	-0.1%	-0.6%
VE003L	EPO	\$390.06	1.3%	-0.1%	-0.6%
VE004L	EPO	\$384.40	1.3%	-0.1%	-0.6%
VE006L	EPO	\$369.06 \$333.44	1.3%	-0.1%	-0.6%
VE016L VE018L	HyEPO HyEPO	\$333.44 \$275.70	1.3% 1.3%	-0.1% -0.1%	-0.6% -0.6%
					-0.6% -0.6%
VE020L VE021L	HyEPO HyEPO	\$343.90 \$304.32	1.3% 1.3%	-0.1% -0.1%	
VE031L	HyEPO	\$350.29	1.3%	-0.1% -0.1%	-0.6% -0.6%
VE031L VE032L	HyEPO	\$320.66	1.3%	-0.1% -0.1%	-0.6%
VE032L VE033L	HyEPO	\$285.23	1.3%	-0.1%	-0.6%
VE034L	HyEPO	\$264.88	1.3%	-0.1%	-0.6%
VE034L VE035L	HyEPO	\$359.29	1.3%	-0.1%	-0.6%
VE036L	HyEPO	\$331.13	1.3%	-0.1%	-0.6%
VE037L	HyEPO	\$293.71	1.3%	-0.1%	-0.6%
VE037E VE038L	HyEPO	\$272.95	1.3%	-0.1%	-0.6%
VE047L	HyEPO	\$339.75	1.3%	-0.1%	-0.6%
VE047E VE048L	HyEPO	\$311.92	1.3%	-0.1%	-0.6%
VE050L	HyEPO	\$258.88	1.3%	-0.1%	-0.6%
VE052L	HyEPO	\$322.36	1.3%	-0.1%	-0.6%
VE053L	HyEPO	\$287.83	1.3%	-0.1%	-0.6%
VE054L	HyEPO	\$266.97	1.3%	-0.1%	-0.6%
VE058L	EPO	\$340.10	1.3%	-0.1%	-0.6%
VE060L	HYEPO	\$326.55	1.3%	-0.1%	-0.6%
VE063L	HYEPO	\$283.42	1.3%	-0.1%	-0.6%
VE065L	HYEPO	\$299.04	1.3%	-0.1%	-0.6%
VE075L	Bridgewell EPO	\$263.75	1.3%	-2.5%	-0.6%
VE076L	Bridgewell EPO	\$234.68	1.3%	-2.5%	-0.6%
VE079L	HyEPO	\$326.02	1.3%	-2.5%	-0.6%
VE080L	HyEPO	\$271.69	1.3%	-2.5%	-0.6%
VP015L	HyPPO	\$380.51	1.3%	-0.1%	-0.6%
VP016L	HyPPO	\$346.36	1.3%	-0.1%	-0.6%
VP017L	HyPPO	\$301.56	1.3%	-0.1%	-0.6%
VP019L	HyPPO	\$389.91	1.3%	-0.1%	-0.6%
VP020L	HyPPO	\$357.23	1.3%	-0.1%	-0.6%
VP032L	HyPPO	\$333.04	1.3%	-0.1%	-0.6%
VP033L	HyPPO	\$290.74	1.3%	-0.1%	-0.6%
VP034L	HyPPO	\$267.42	1.3%	-0.1%	-0.6%
VP036L	HyPPO	\$343.94	1.3%	-0.1%	-0.6%
VP037L	HyPPO	\$299.38	1.3%	-0.1%	-0.6%
VP038L	HyPPO	\$275.60	1.3%	-0.1%	-0.6%
VP048L	HyPPO	\$323.98	1.3%	-0.1%	-0.6%
VP049L	HyPPO	\$284.73	1.3%	-0.1%	-0.6%
VP050L	HyPPO	\$261.38	1.3%	-0.1%	-0.6%
VP051L	HyPPO	\$365.63	1.3%	-0.1%	-0.6%
VP053L	HyPPO	\$293.39	1.3%	-0.1%	-0.6%
VP054L	HyPPO	\$269.55	1.3%	-0.1%	-0.6%
VT03LA	EPO	\$398.03	1.3%	-0.1%	-0.6%
VT03LB	EPO	\$398.03	1.3%	-0.1%	-0.6%
VT03LC	EPO	\$398.03	1.3%	-0.1%	-0.6%
VT04LA	EPO	\$387.99	1.3%	-0.1%	-0.6%
VT04LB	EPO EPO	\$387.99	1.3%	-0.1%	-0.6%
VT04LC	EPO EPO	\$387.99 \$364.64	1.3%	-0.1% 0.1%	-0.6%
VT07LA	EPO EPO	\$364.64 \$364.64	1.3%	-0.1%	-0.6%
VT07LB	EPO EPO	\$364.64 \$364.64	1.3%	-0.1% 0.1%	-0.6%
VT07LC	EPO HDEPOaga	\$364.64 \$308.33	1.3%	-0.1% 0.1%	-0.6% -0.6%
VEHD-01L	HDEPOagg	\$398.33	1.4%	0.1%	-0.6%

# Exhibit 6a -- Medical Manual Rates (Q2 2014)

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

		Net Required Revenue	Quarterly	Annual	Impact of GMCB
Coplan	Product Type	PMPM	Change	Change	Decision
VEHD-02L	HDEPOagg	\$341.16	1.4%	0.1%	-0.6%
VEHD-03L	HDEPOagg	\$269.51	1.4%	0.1%	-0.6%
VEHD-04L	HDEPOagg	\$376.04	1.4%	0.1%	-0.6%
VEHD-05L	HDEPOagg	\$343.64	1.4%	0.1%	-0.6%
VEHD-06L	HDEPOagg	\$316.39	1.4%	0.1%	-0.6%
VEHD-07L	HDEPOagg	\$360.21	1.4%	0.1%	-0.6%
VEHD-08L	HDEPOagg	\$325.42	1.4%	0.1%	-0.6%
VEHD-09L	HDEPOagg	\$298.13	1.4%	0.1%	-0.6%
VEHD-12L	HDEPOagg	\$307.11	1.4%	0.1%	-0.6%
VEHD-13L	HDEPOagg	\$357.01	1.4%	0.1%	-0.6%
VEHD-14L	HDEPOagg	\$321.29	1.4%	0.1%	-0.6%
VEHD-15L	HDEPOagg	\$294.92	1.4%	0.1%	-0.6%
VEHD-17L	HDEPOagg	\$311.00	1.4%	0.1%	-0.6%
VEHD-18L	HDEPO	\$362.35	1.4%	0.1%	-0.6%
VEHD-19L	HDEPO	\$283.41	1.4%	0.1%	-0.6%
VEHD-20L	HDEPO	\$320.02	1.4%	0.1%	-0.6%
VEHD-24L	HDEPOagg	\$279.64	1.4%	-2.3%	-0.6%
VEHD-31L	HDEPOagg	\$264.44	1.4%	-2.3%	-0.6%
VEHD-39L	HDEPOagg	\$286.80	1.4%	-2.3%	-0.6%
VEHD-40L	HDEPOagg	\$358.95	1.4%	-2.3%	-0.6%
VPHD-03L	HDPPOagg	\$270.81	1.4%	0.1%	-0.6%
VPHD-04L	HDPPOagg	\$386.99	1.4%	0.1%	-0.6%
VPHD-05L	HDPPOagg	\$350.29	1.4%	0.1%	-0.6%
VPHD-06L	HDPPOagg	\$319.45	1.4%	0.1%	-0.6%
VPHD-07L	HDPPOagg	\$370.71	1.4%	0.1%	-0.6%
VPHD-08L	HDPPOagg	\$331.72	1.4%	0.1%	-0.6%
VPHD-09L	HDPPOagg	\$301.03	1.4%	0.1%	-0.6%
VPHD-12L	HDPPOagg	\$310.06	1.4%	0.1%	-0.6%
VPHD-14L	HDPPOagg	\$327.47	1.4%	0.1%	-0.6%
VPHD-15L	HDPPOagg	\$297.74	1.4%	0.1%	-0.6%

## Exhibit 6b -- Medical Riders (Q1 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

		Product	Net Required Revenue	Quarterly	Annual	Impact of
Rider	Description	Type	PMPM	Change	Change	<b>GMCB Decision</b>
V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$3.22	-3.0%	0.0%	-0.6%
V305L	Advanced Infertility Services - (Large Only)	EPO/PPO	\$4.32	-2.9%	0.0%	-0.7%
V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	EPO/PPO	\$4.07	-2.9%	0.0%	-0.5%
V307	Exclusion For Elective Abortions	EPO/PPO	(\$0.17)	-5.6%	-5.6%	-5.6%
V308	Preventive Dental For Kids - \$25 Office Copayment	EPO/PPO	\$2.41	-2.8%	0.4%	-0.4%
V309L-a	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 2x OOP Max plans	EPO/PPO	\$1.94	-3.0%	0.0%	-0.5%
V309L-b	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 3x OOP Max plans	EPO/PPO	\$2.24	-3.0%	-0.4%	-0.9%
V309L-c	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans	EPO/PPO	\$3.51	-2.8%	0.0%	-0.6%
V309L-d	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 3x OOP Max plans	EPO/PPO	\$4.01	-2.9%	0.0%	-0.7%
V309L-e	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans	EPO/PPO	\$8.09	-2.9%	0.0%	-0.6%
V309L-f	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans	EPO/PPO	\$8.53	-2.8%	0.1%	-0.6%
V309L-g	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 2x OOP Max plans	EPO/PPO	\$11.52	-2.9%	0.1%	-0.6%
V309L-h	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 3x OOP Max plans	EPO/PPO	\$11.85	-2.9%	0.1%	-0.6%
V310	Annual Vision Exam - Per Calendar Yr	EPO/PPO	\$5.96	-2.9%	0.0%	-0.7%
V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$0.78	-2.5%	0.0%	0.0%
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	EPO/PPO	\$1.74	-2.8%	0.6%	-0.6%
V314	Adult Preventative Dental	EPO/PPO	\$13.68	-2.9%	0.1%	-0.7%
V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$18.63	-2.9%	0.1%	-0.6%
V316	Disposable Medical Supplies	EPO/PPO	\$0.89	-3.3%	-1.1%	-1.1%
V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	n/a	n/a	n/a
V356	Deductible Carryover Rider	EPO/PPO	\$3.77	-2.8%	0.3%	-0.5%
V361	Gym Membership Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$2.69	0.0%	0.0%	0.0%
V362	Youth Sports Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$0.69	0.0%	0.0%	0.0%
V363	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	EPO/PPO	\$0.22	0.0%	0.0%	0.0%
V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a	n/a
V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a	n/a
VT314	80% reimbursment for glasses/contacts up to \$160 once every 2 calendar years	EPO/PPO	\$1.60	-3.0%	-0.6%	-0.6%
V341L	Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only	EPO/PPO	\$0.00	n/a	n/a	n/a
V342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	EPO/PPO	\$0.00	n/a	n/a	n/a
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO	\$2.73	-2.8%	0.0%	-0.7%
VEHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDEPO	\$2.51	-2.7%	0.4%	-0.4%
VEHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDEPO	\$2.07	-2.8%	0.0%	-0.5%
VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$1.77	-2.7%	0.6%	-0.6%
VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	\$1.52	-3.2%	-0.7%	-0.7%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDEPO	\$1.15	-2.5%	0.9%	0.0%
VEHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDEPO	\$0.94	-3.1%	0.0%	-1.1%
VEHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDEPO	\$0.39	-2.5%	2.6%	0.0%
VPHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDPPO	\$2.73	-2.8%	0.0%	-0.7%
VPHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDPPO	\$2.51	-2.7%	0.4%	-0.4%
VPHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDPPO	\$2.07	-2.8%	0.0%	-0.5%
VPHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDPPO	\$1.77	-2.7%	0.6%	-0.6%
VPHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDPPO	\$1.52	-3.2%	-0.7%	-0.7%
VPHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDPPO	\$1.15	-2.5%	0.9%	0.0%
VPHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDPPO	\$0.94	-3.1%	0.0%	-1.1%
VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDPPO	\$0.39	-2.5%	2.6%	0.0%
VHD305L	Advanced Infertility Services - (Large Only)	HDHP	\$4.24	-3.0%	0.0%	-0.7%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	HDHP	\$4.32	-2.9%	0.0%	-0.7%
VHD307	Exclusion For Elective Abortions	HDHP	(\$0.16)	0.0%	0.0%	0.0%
VHD316	Disposable Medical Supplies	HDHP	\$0.57	-3.4%	0.0%	-1.7%
VHDC317	Changes Contract Yr To Calendar Year	HDHP	\$0.00	n/a	n/a	n/a
VHD341L	Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only	HDHP	\$0.00	n/a	n/a	n/a
VHD342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	HDHP	\$0.00	n/a	n/a	n/a
VHDC343	Gym Membership Reimbursement - \$300 Maximum per Subscriber	HDHP	\$2.69	0.0%	0.0%	0.0%
VHDC344	Youth Sports Reimbursement - \$300 Maximum per Subscriber	HDHP	\$0.69	0.0%	0.0%	0.0%

## Exhibit 6b -- Medical Riders (Q1 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

		Product	Net Required Revenue	Quarterly	Annual	Impact of
Rider	Description	Туре	PMPM	Change	Change	GMCB Decision
VHDC345	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	HDHP	\$0.22	0.0%	0.0%	0.0%
VHD356L	Deductible Carryover Rider	HDHP	\$7.55	-2.8%	0.1%	-0.5%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a	n/a
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a	n/a
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$1.49	-2.6%	0.0%	-0.7%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$2.88	-3.0%	0.0%	-0.7%
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$3.09	-2.8%	0.3%	-0.6%
VHD510-d	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-04 & VPHD-04)	HDHP	\$1.42	-2.7%	0.0%	-0.7%
VHD510-e	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-05 & VPHD-05)	HDHP	\$2.07	-2.8%	0.0%	-0.5%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$2.69	-2.9%	0.0%	-0.7%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07 & VPHD-07)	HDHP	\$1.29	-3.0%	0.0%	-0.8%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08 & VPHD-08)	HDHP	\$1.86	-3.1%	0.0%	-1.1%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$1.82	-2.7%	0.6%	-0.5%
VHD510-I	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-012 & VPHD-012)	HDHP	\$2.51	-2.7%	0.4%	-0.4%
VHD510-m	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-013)	HDHP	\$1.25	-3.1%	0.0%	-0.8%
VHD510-n	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-014 & VPHD-014)	HDHP	\$1.80	-2.7%	0.6%	-0.6%
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-015 & VPHD-015)	HDHP	\$1.76	-2.8%	0.6%	-0.6%
VHD510-q	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$2.65	-2.9%	0.0%	-0.7%
VHD510-r	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$2.33	-2.9%	0.0%	-0.9%
VHD510-s	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$4.22	-2.8%	0.2%	-0.5%
VHD510-t	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-20)	HDHP	\$2.00	-2.9%	0.0%	-0.5%
VHD510-u	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-24)	HDHP	\$1.58	-3.1%	0.6%	-0.6%
VHD510-v	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-31)	HDHP	\$2.11	-2.8%	0.5%	-0.5%
VHD510-w	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-39)	HDHP	\$1.68	-2.9%	0.6%	-0.6%
VHD510-x	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-40)	HDHP	\$1.47	-2.6%	0.7%	-0.7%

## Exhibit 6b -- Medical Riders (Q2 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between April 1, 2014 - June 30, 2014

Name			Product	Net Required Revenue	Quarterly	Annual	Impact of
V3056   Advanced Infertility Services - (Large Only)   Property	Rider	Description		PMPM	Change	Change	GMCB Decision
V306	V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$3.26	1.2%	-0.3%	-0.6%
V3090	V305L	Advanced Infertility Services - (Large Only)	EPO/PPO	\$4.38	1.4%	0.0%	-0.7%
V308Lea   Preventive Dental For Kids - \$25 Office Copayment   V308Lea   V3	V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	EPO/PPO	\$4.12	1.2%	-0.2%	-0.5%
V3001-L   V0004   V3001-L   V0004   V3001-L	V307	Exclusion For Elective Abortions	EPO/PPO	(\$0.17)	0.0%	-5.6%	-5.6%
V3091L-0   Dupstern Lab And X-Ray Covered At 100% (Not high Tech) - \$500 Det, 3x OOP Max plans   EPO/PPO   \$3.56   1.4%   0.0%   -0.6%   V3091L-0   Dupstern Lab And X-Ray Covered At 100% (Not high Tech) - \$1000 Det, 3x OOP Max plans   EPO/PPO   \$4.06   1.2%   -0.2%   -0.7%   V3091L-0   Dupstern Lab And X-Ray Covered At 100% (Not high Tech) - \$1000 Det, 3x OOP Max plans   EPO/PPO   \$4.06   1.2%   -0.2%   -0.7%   V3091L-0   Dupstern Lab And X-Ray Covered At 100% (Not high Tech) - \$2000 Det, 3x OOP Max plans   EPO/PPO   \$8.64   1.3%   -0.1%   -0.6%   V3091L-0   Dupstern Lab And X-Ray Covered At 100% (Not high Tech) - \$2000 Det, 3x OOP Max plans   EPO/PPO   \$8.64   1.3%   -0.1%   -0.6%   V3091L-0   Dupstern Lab And X-Ray Covered At 100% (Not high Tech) - \$3000 Det, 3x OOP Max plans   EPO/PPO   \$8.64   1.3%   -0.1%   -0.6%   V3091L-0   Dupstern Lab And X-Ray Covered At 100% (Not high Tech) - \$3000 Det, 3x OOP Max plans   EPO/PPO   \$8.04   1.3%   -0.2%   -0.7%   V310   Annual Vision Esam - Per Calendar Y vision   EPO/PPO   \$1.20   1.3%   -0.2%   -0.7%   V312   Dire, External Proac Ustarn year   Up 7 as 0.0%   EPO/PPO   \$1.70   \$1.20   1.3%   -0.2%   -0.7%   V312   Dire, External Proac Ustarn year   Up 7 as 0.0%   EPO/PPO   \$1.70   \$1.3%   -0.2%   -0.7%   V313   April Pro Charge County of Experiment   EPO/PPO   \$1.70   \$1.3%   -0.2%   -0.7%   V313   April Pro Charge County of Epole Pro Para From \$250 to \$150   EPO/PPO   \$1.70   \$1.3%   -0.2%   -0.6%   V314   April Pro Charge Counted Year   EPO/PPO   \$1.70   \$1.3%   -0.2%   -0.6%   V315   April Pro Charge Counted Year   EPO/PPO   \$1.70   \$1.75   \$1.3%   -0.2%   -0.6%   V315   April Pro Charge Counted Year   EPO/PPO   \$1.80   1.3%   -0.2%   -0.6%   V315   April Pro Charge Counted Year   EPO/PPO   \$1.0%   -0.7%   -0.6%   V315   April Pro Charge Counted Year   EPO/PPO   \$1.0%   -0.7%   -0.6%   V315   -0.2%   -0.6	V308	Preventive Dental For Kids - \$25 Office Copayment	EPO/PPO	\$2.44	1.2%	0.0%	-0.4%
V3930L-L         Outpatient Lab And X-Ray Covered At 100% (Not high Tech) - \$1000 Ded; 2x OOP Max plans         EPO/PPO         \$3.56         1.4%         0.0%         -0.2%           V3930L-J         Outpatient Lab And X-Ray Covered At 100% (Not high Tech) - \$2000 Ded; 2x OOP Max plans         EPO/PPO         \$3.20         1.4%         -0.1%         -0.2%           V3930L-J         Outpatient Lab And X-Ray Covered At 100% (Not high Tech) - \$2000 Ded; 3x OOP Max plans         EPO/PPO         \$3.20         1.4%         -0.1%         -0.8%           V3930L-J         Outpatient Lab And X-Ray Covered At 100% (Not high Tech) - \$3000 Ded; 3x OOP Max plans         EPO/PPO         \$11.67         1.3%         -0.1%         -0.8%           V312         One, External ProcEdotary Processor         Lab Company of the Processor Processor         Lab Company of the Processor         EPO/PPO         \$11.67         1.3%         -0.1%         -0.2%         -0.8%           V313         Annual Vision Exam - Per Calendar Yr         To Change Court Hosp Stury Copy by To Ded Processor         EPO/PPO         \$1.68         1.3%         -0.1%         -0.0%           V313         All Prov Dental wire Family Restorative         EPO/PPO         \$1.76         1.1%         0.0%         -0.8%           V316         Disposable Medical Supplies         EPO/PPO         \$1.86         1.2%	V309L-a	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 2x OOP Max plans	EPO/PPO	\$1.97	1.5%	0.0%	-0.5%
V330L-0   V330L-1   V33	V309L-b	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 3x OOP Max plans	EPO/PPO	\$2.27	1.3%	-0.4%	-0.9%
Vagalet   Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans   EPO/PPO   \$8.20   1.4%   -0.1%   -0.6%   Vagalet   Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 3x OOP Max plans   EPO/PPO   \$11.67   1.3%   -0.1%   -0.6%   Vagalet   Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 3x OOP Max plans   EPO/PPO   \$11.67   1.3%   -0.1%   -0.6%   Vagalet   Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 3x OOP Max plans   EPO/PPO   \$12.00   1.3%   -0.2%   -0.6%   Vagalet   Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 3x OOP Max plans   EPO/PPO   \$12.00   1.3%   -0.2%   -0.6%   Vagalet   Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 3x OOP Max plans   EPO/PPO   \$12.00   1.3%   -0.2%   -0.6%   Vagalet	V309L-c	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans	EPO/PPO	\$3.56	1.4%	0.0%	-0.6%
V398L   Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 3x OOP Max plans   EPO/PPO   \$1.60   \$1.3%   -0.1%   -0.6%   \$1.900 Legitanit Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 3x OOP Max plans   EPO/PPO   \$12.00   1.3%   -0.2%   -0.6%   \$1.900   \$1.0							
V309L   Outpeint Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 2x OOP Max plans   EPO/PPO   \$1.00   1.3%   0.0%		Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans		\$8.20		-0.1%	-0.6%
V309L   No Upstient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 3x OOP Max plans   EPO/PPO   \$5.04   1.3%   -0.2%   -0.6%   V310   Nanual Vision Exam Per Calendar Yr   Feo/PPO   \$5.04   1.3%   -0.2%   -0.7%   V312   Dme, External Prosi/Ostomy Bly - Up To 80% In-Network Only   EPO/PPO   \$5.78   1.3%   -0.0%   -0.6%   V314   Adult Preventative Dental   EPO/PPO   \$1.86   1.3%   -0.1%   -0.6%   V314   Adult Preventative Dental   EPO/PPO   \$1.887   1.3%   -0.1%   -0.6%   V315   Adult Preventative Dental   EPO/PPO   \$1.887   1.3%   -0.1%   -0.6%   V316   Adult Preventative Dental   EPO/PPO   \$1.887   1.3%   -0.1%   -0.6%   V316   Disposable Medical Supplies   EPO/PPO   \$1.887   1.3%   -0.1%   -0.6%   V316   Disposable Medical Supplies   EPO/PPO   \$1.887   1.3%   -0.2%   -0.6%   V317   Changes Contract Yr To Calendar Year   EPO/PPO   \$0.00   n/a   n/a   n/a   n/a   N/a   V316   Disposable Medical Supplies   EPO/PPO   S0.00   n/a   n/a   n/a   N/a   V316   Disposable Medical Supplies   EPO/PPO   S0.00   n/a   n/a   n/a   N/a   V317   Changes Contract Yr To Calendar Year   EPO/PPO   S0.00   n/a   n/a   n/a   N/a   V316   Disposable Medical Supplies   EPO/PPO   S0.00   n/a   n/a   n/a   N/a   V316   Disposable Medical Supplies   EPO/PPO   S0.00   N/a   N/a   N/a   N/a   V317   Disposable Medical Supplies   EPO/PPO   S0.00   N/a	V309L-f	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans	EPO/PPO	\$8.64	1.3%	-0.1%	-0.6%
V310	V309L-g	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 2x OOP Max plans	EPO/PPO	\$11.67	1.3%	-0.1%	-0.6%
V312   Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only   EPO/IPPO \$1.76   1.1%   0.0%   0.0%   0.0%   V314   Adult Preventative Dental   EPO/IPPO \$1.38.6   1.3%   -0.1%   -0.6%   -0.6%   V314   Adult Preventative Dental   EPO/IPPO \$1.38.6   1.3%   -0.1%   -0.6%   -0.6%   V315   Adult Preventative Dental   EPO/IPPO \$1.38.6   1.3%   -0.1%   -0.6%   -0.6%   V316   -0.0%   -0.0%   -0.0%   V316   -0.0%							
Kider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	V310				1.3%	-0.2%	-0.7%
V314         Adult Preventative Dental         EPO/PPO         \$13.86         1.3%         -0.1%         -0.6%           V315         Adult Preventative W Family Restorative         EPO/PPO         \$18.87         1.3%         -0.2%         -0.6%           V316         Disposable Medical Supplies         EPO/PPO         \$0.90         1.1%         -1.1%         -1.1%           V317         Changes Contract Yr To Calendar Year         EPO/PPO         \$0.90         n'a         n'a         n'a           V361         Gym Membership Reimbursement - \$300 Maximum per Subscriber         EPO/PPO         \$0.89         0.0%         0.0%         0.0%           V362         Youth Sports Reimbursement - \$300 Maximum per Subscriber         EPO/PPO         \$0.99         0.0%         0.0%         0.0%           V363         Weight Loss Program Reimbursement - \$100 Maximum per Subscriber         EPO/PPO         \$0.99         0.0%         0.0%         0.0%           V360         Outh Sports Reimbursement - \$100 Maximum per Subscriber         EPO/PPO         \$0.09         0.0%         0.0%         0.0%           V361         Weight Loss Program Reimbursement - \$100 Maximum per Subscriber         EPO/PPO         \$0.00         0.0         0.0         0.0           V341         Reimburser (Same And	V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$0.79	1.3%	0.0%	0.0%
V315         Adult Prev Dental W Family Restorative         EPO/PPO         \$18.87         1.3%         -0.2%         -0.6%           V316         Disposable Medical Supplies         EPO/PPO         \$0.90         1.1%         -1.1%         -1.1%           V317         Changes Contract Yr To Calendar Year         EPO/PPO         \$0.00         n/a         n/a         n/a           V386         Deductible Carryover Rider         EPO/PPO         \$3.62         1.3%         0.0%         -0.5%           V361         Gym Membership Reimbursement - \$300 Maximum per Subscriber         EPO/PPO         \$3.62         0.0%         0.0%         0.0%           V362         Youth Sports Reimbursement - \$300 Maximum per Subscriber         EPO/PPO         \$0.69         0.0%         0.0%         0.0%           V363         Weight Loss Program Reimbursement - \$100 Maximum per Subscriber         EPO/PPO         \$0.02         0.0%         0.0%         0.0%           V702         Domestic Partners (Same And Opp Sex)         EPO/PPO         \$0.00         n/a         n/a         n/a           V7314         Robert Partners (Same And Opp Sex)         EPO/PPO         \$0.00         n/a         n/a         n/a           V732         Domestic Partners (Same And Opp Sex)         EPO/PPO	VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	EPO/PPO	\$1.76	1.1%	0.0%	-0.6%
1316   Disposable Medical Supplies   EPO/PPO   \$0.90   1.1%   -1.1%		Adult Preventative Dental	EPO/PPO				
Variety   Changes Contract Y: To Calendar Year   EPO/PPO   \$0.00   n/a	V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$18.87	1.3%	-0.2%	-0.6%
V361   Oeductible Carryover Rider   Septiment   Sa00 Maximum per Subscriber   EPO/PPO   \$2.59   0.0%   0.	V316	Disposable Medical Supplies	EPO/PPO	\$0.90	1.1%	-1.1%	-1.1%
V361   Sym Membersi\(\text{p}\) Reimbursement - \$300 Maximum per Subscriber   EPO/PPO   \$2.69   0.0%   0.0%   0.0%     V362   Youth Sports Reimbursement - \$300 Maximum per Subscriber   EPO/PPO   \$0.69   0.0%   0.0%     V363   Weight Loss Program Reimbursement - \$100 Maximum per Subscriber   EPO/PPO   \$0.22   0.0%   0.0%   0.0%     V700   Domestic Partners (Same And Opp Sex)   EPO/PPO   \$0.00   n/a   n/a   n/a   n/a     V701   Obmestic Partners (Same And Opp Sex)   EPO/PPO   \$0.00   n/a   n/a   n/a   n/a     V731   Weight Loss Program Reimbursement - \$100 Maximum per Subscriber   EPO/PPO   \$0.00   n/a   n/a   n/a     V731   Weight Loss Program Reimbursement of glasses/contacts up to \$160 once every 2 calendar years   EPO/PPO   \$0.00   n/a   n/a   n/a     V341   Removes PPACA ER Svess & Prev Svess - Grandfathered Groups Only   EPO/PPO   \$0.00   n/a   n/a   n/a     V342   Eligibility definition for dependent to 26 for Large Grandfathered Groups   EPO/PPO   \$0.00   n/a   n/a   n/a     V44   V4HD 312b   Exam & Hardware, attaches to \$1500 IND Ded   HDEPO   \$2.77   1.5%   0.0%   0.4%     V4HD 312c   Exam & Hardware, attaches to \$1500 INN Ded   HDEPO   \$2.55   1.6%   0.4%   0.4%     V4HD 312e   Exam & Hardware, attaches to \$2000 INN Ded   HDEPO   \$1.79   1.1%   0.0%   0.6%     V4HD 312e   Exam & Hardware, attaches to \$2000 INN Ded   HDEPO   \$1.54   1.3%   0.6%   0.6%     V4HD 312e   Exam & Hardware, attaches to \$4000 INN Ded   HDEPO   \$1.54   1.3%   0.6%   0.6%     V4HD 312e   Exam & Hardware, attaches to \$5000 INN Ded   HDEPO   \$1.54   1.3%   0.0%   0.0%     V4HD 312e   Exam & Hardware, attaches to \$10000 INN Ded   HDEPO   \$1.54   1.3%   0.0%   0.0%     V4HD 312e   Exam & Hardware, attaches to \$10000 INN Ded   HDEPO   \$1.54   1.3%   0.0%   0.0%     V4HD 312e   Exam & Hardware, attaches to \$10000 INN Ded   HDEPO   \$1.54   1.3%   0.0%   0.0%     V4HD 312e   Exam & Hardware, attaches to \$10000 INN Ded   HDEPO   \$1.54   1.3%   0.0%   0.0%     V4HD 312e   Exam & Hardware, attaches to \$10000 INN Ded   HDEPO   \$1.79   1.1%	V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	n/a	n/a	n/a
V362         Youth Sports Reimbursement - \$300 Maximum per Subscriber         EPO/PPO         \$0.69         0.0%         0.0%           V763         Weight Loss Program Reimbursement - \$100 Maximum per Subscriber         EPO/PPO         \$0.00         n/a         n/a         n/a           V700         Domestic Partners (Same And Opp Sex)         EPO/PPO         \$0.00         n/a         n/a         n/a           V7314         Bowes FPACA ER Svces & Prev Svces - Grandfathered Groups Only         EPO/PPO         \$0.00         n/a         n/a         n/a           V341L         Removes PPACA ER Svces & Prev Svces - Grandfathered Groups Only         EPO/PPO         \$0.00         n/a         n/a         n/a           V841L         Removes PPACA ER Svces & Prev Svces - Grandfathered Groups Only         EPO/PPO         \$0.00         n/a         n/a         n/a           V841D 312a         Exam & Hardware, attaches to \$1250 INN Ded         HDEPO         \$2.77         1.5%         0.0%         -0.7%           V8HD 312b         Exam & Hardware, attaches to \$2500 INN Ded         HDEPO         \$2.55         1.6%         0.0%         -0.7%           V8HD 312b         Exam & Hardware, attaches to \$2500 INN Ded         HDEPO         \$1.79         1.1%         0.0%         -0.6%           V8HD 312b	V356	Deductible Carryover Rider	EPO/PPO	\$3.82	1.3%	0.0%	-0.5%
V363   Weight Loss Program Reimbursement - \$100 Maximum per Subscriber   EPO/PPO   \$0.22   0.0%	V361	Gym Membership Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$2.69	0.0%	0.0%	0.0%
V702   Domestic Partners (Same And Opp Sex)   EPO/IPPO   \$0.00   n/a	V362	Youth Sports Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$0.69	0.0%	0.0%	0.0%
V702         Domestic Partners (Same And Opp Sex)         EPO/PPO         \$0.00         n/a         n/a         n/a           V7314         80% reimbursment for glasses/contacts up to \$160 once every 2 calendar years         EPO/PPO         \$1.62         1.3%         -0.6%         -0.6%           V341L         Removes PPACA ER Svoes & Prev Svoes - Grandfathered Groups         EPO/PPO         \$0.00         n/a         n/a         n/a           V342L         Eligibility definition for dependent to 26 for Large Grandfathered Groups         EPO/PPO         \$0.00         n/a         n/a         n/a           VEHD 312b         Exam & Hardware, attaches to \$1520 INN Ded         HDEPO         \$2.77         1.5%         0.0%         -0.7%           VEHD 312b         Exam & Hardware, attaches to \$1520 INN Ded         HDEPO         \$2.10         1.4%         0.0%         -0.5%           VEHD 312b         Exam & Hardware, attaches to \$2500 INN Ded         HDEPO         \$1.79         1.1%         0.0%         -0.6%           VEHD 312b         Exam & Hardware, attaches to \$3000 INN Ded         HDEPO         \$1.54         1.3%         -0.6%         -0.6%           VEHD 312b         Exam & Hardware, attaches to \$5000 INN Ded         HDEPO         \$0.95         1.1%         0.0%         -0.6%	V363		EPO/PPO	\$0.22	0.0%	0.0%	0.0%
VT314         80% reimbursment for glasses/contacts up to \$160 once every 2 calendar years         EPO/PPO         \$1.62         1.3%         -0.6%         -0.6%           V341L         Removes PPACA ER Svces & Prev Svces - Grandfathered Groups         EPO/PPO         \$0.00         n/a         n/a         n/a           V342L         Eligibility definition for dependent to 26 for Large Grandfathered Groups         EPO/PPO         \$0.00         n/a         n/a         n/a           VEHD 312b         Exam & Hardware, attaches to \$1500 INN Ded         HDEPO         \$2.77         1.5%         0.0%         -0.7%           VEHD 312b         Exam & Hardware, attaches to \$2000 INN Ded         HDEPO         \$2.55         1.6%         0.4%         -0.4%           VEHD 312c         Exam & Hardware, attaches to \$2000 INN Ded         HDEPO         \$1.79         1.1%         0.0%         -0.6%           VEHD 312c         Exam & Hardware, attaches to \$5000 INN Ded         HDEPO         \$1.54         1.3%         -0.6%         0	V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a	n/a
V341L         Removes PPACA ER Svces & Prev Svces – Grandfathered Groups Only         EPO/PPO         \$0.00         n/a         n/a         n/a           V342L         Eligibility definition for dependent to 26 for Large Grandfathered Groups         EPO/PPO         \$0.00         n/a         n/a         n/a           VEHD 312b         Exam R Hardware, attaches to \$1500 INN Ded         HDEPO         \$2.57         1.5%         0.0%         -0.4%           VEHD 312b         Exam & Hardware, attaches to \$2000 INN Ded         HDEPO         \$2.10         1.4%         0.0%         -0.5%           VEHD 312c         Exam & Hardware, attaches to \$2500 INN Ded         HDEPO         \$1.79         1.1%         0.0%         -0.6%           VEHD 312b         Exam & Hardware, attaches to \$3000 INN Ded         HDEPO         \$1.54         1.3%         -0.6%         -0.6%           VEHD 312b         Exam & Hardware, attaches to \$4000 INN Ded         HDEPO         \$1.17         1.7%         0.9%         0.0%           VEHD 312b         Exam & Hardware, attaches to \$10000 INN Ded         HDEPO         \$0.40         2.6%         2.6%         0.0%           VPHD 312b         Exam & Hardware, attaches to \$1500 INN Ded         HDEPO         \$2.77         1.5%         0.0%         -0.7%           VPHD 312c <td>V702</td> <td>Domestic Partners (Same And Opp Sex)</td> <td>EPO/PPO</td> <td>\$0.00</td> <td>n/a</td> <td>n/a</td> <td>n/a</td>	V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a	n/a
V342L         Eligibility definition for dependent to 26 for Large Grandfathered Groups         EPO/PPO         \$0.00         n/a         n/a           VEHD 312a         Exam & Hardware, attaches to \$1500 INN Ded         HDEPO         \$2.77         1.5%         0.0%         -0.7%           VEHD 312b         Exam & Hardware, attaches to \$1500 INN Ded         HDEPO         \$2.55         1.6%         0.4%         -0.4%           VEHD 312c         Exam & Hardware, attaches to \$2000 INN Ded         HDEPO         \$1.79         1.1%         0.0%         -0.6%           VEHD 312c         Exam & Hardware, attaches to \$5000 INN Ded         HDEPO         \$1.54         1.3%         -0.6%         -0.6%           VEHD 312c         Exam & Hardware, attaches to \$5000 INN Ded         HDEPO         \$1.17         1.7%         0.9%         0.0%           VEHD 312g         Exam & Hardware, attaches to \$5000 INN Ded         HDEPO         \$0.95         1.1%         0.0%         -1.0%           VEHD 312b         Exam & Hardware, attaches to \$1000 INN Ded         HDEPO         \$0.40         2.6%         2.6%         0.0%           VPHD 312b         Exam & Hardware, attaches to \$1250 INN Ded         HDPPO         \$2.77         1.5%         0.0%         -0.7%           VPHD 312c         Exam & Hardware, attac	VT314	80% reimbursment for glasses/contacts up to \$160 once every 2 calendar years	EPO/PPO	\$1.62	1.3%	-0.6%	-0.6%
VEHD 312a         Exam & Hardware, attaches to \$1250 INN Ded         HDEPO         \$2.77         1.5%         0.0%         -0.7%           VEHD 312b         Exam & Hardware, attaches to \$1500 INN Ded         HDEPO         \$2.55         1.6%         0.4%         -0.4%           VEHD 312c         Exam & Hardware, attaches to \$2500 INN Ded         HDEPO         \$2.10         1.4%         0.0%         -0.5%           VEHD 312c         Exam & Hardware, attaches to \$2500 INN Ded         HDEPO         \$1.79         1.1%         0.0%         -0.6%           VEHD 312c         Exam & Hardware, attaches to \$3000 INN Ded         HDEPO         \$1.54         1.3%         -0.6%         -0.6%           VEHD 312d         Exam & Hardware, attaches to \$3000 INN Ded         HDEPO         \$1.54         1.3%         -0.6%         -0.6%           VEHD 312b         Exam & Hardware, attaches to \$5000 INN Ded         HDEPO         \$0.95         1.1%         0.0%         -1.0%           VPHD 312b         Exam & Hardware, attaches to \$1500 INN Ded         HDEPO         \$0.40         2.6%         0.0%           VPHD 312b         Exam & Hardware, attaches to \$1500 INN Ded         HDPPO         \$2.77         1.5%         0.0%         -0.7%           VPHD 312c         Exam & Hardware, attaches to \$2000 INN Ded <td></td> <td>Removes PPACA ER Svces &amp; Prev Svces Grandfathered Groups Only</td> <td>EPO/PPO</td> <td>\$0.00</td> <td>n/a</td> <td>n/a</td> <td>n/a</td>		Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only	EPO/PPO	\$0.00	n/a	n/a	n/a
VEHD 312b         Exam & Hardware, attaches to \$1500 INN Ded         HDEPO         \$2.55         1.6%         0.4%         -0.4%           VEHD 312c         Exam & Hardware, attaches to \$2000 INN Ded         HDEPO         \$2.10         1.4%         0.0%         -0.5%           VEHD 312e         Exam & Hardware, attaches to \$2500 INN Ded         HDEPO         \$1.79         1.1%         0.0%         -0.6%           VEHD 312e         Exam & Hardware, attaches to \$3000 INN Ded         HDEPO         \$1.54         1.3%         -0.6%         -0.6%           VEHD 312e         Exam & Hardware, attaches to \$4000 INN Ded         HDEPO         \$1.17         1.7%         0.9%         0.0%           VEHD 312b         Exam & Hardware, attaches to \$5000 INN Ded         HDEPO         \$0.95         1.1%         0.0%         -1.0%           VEHD 312b         Exam & Hardware, attaches to \$1250 INN Ded         HDEPO         \$2.77         1.5%         0.0%         -0.7%           VPHD 312b         Exam & Hardware, attaches to \$1500 INN Ded         HDPPO         \$2.55         1.6%         0.4%         -0.4%           VPHD 312c         Exam & Hardware, attaches to \$10000 INN Ded         HDPPO         \$2.10         1.1%         0.0%         -0.6%           VPHD 312b         Exam & Hardware, attache	V342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	EPO/PPO				
VEHD 312c         Exam & Hardware, attaches to \$2000 INN Ded         HDEPO         \$2.10         1.4%         0.0%         -0.5%           VEHD 312d         Exam & Hardware, attaches to \$2500 INN Ded         HDEPO         \$1.79         1.1%         0.0%         -0.6%           VEHD 312f         Exam & Hardware, attaches to \$3000 INN Ded         HDEPO         \$1.54         1.3%         -0.6%         -0.6%           VEHD 312f         Exam & Hardware, attaches to \$4000 INN Ded         HDEPO         \$1.17         1.7%         0.9%         0.0%           VEHD 312g         Exam & Hardware, attaches to \$5000 INN Ded         HDEPO         \$0.95         1.1%         0.0%         -1.0%           VEHD 312b         Exam & Hardware, attaches to \$1250 INN Ded         HDEPO         \$2.77         1.5%         0.0%         -0.7%           VPHD 312b         Exam & Hardware, attaches to \$1500 INN Ded         HDPPO         \$2.77         1.5%         0.0%         -0.7%           VPHD 312b         Exam & Hardware, attaches to \$1500 INN Ded         HDPPO         \$2.55         1.6%         0.4%         -0.4%           VPHD 312c         Exam & Hardware, attaches to \$2500 INN Ded         HDPPO         \$1.79         1.1%         0.0%         -0.6%           VPHD 312c         Exam & Hardware, attaches	VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO		1.5%	0.0%	-0.7%
VEHD 312d         Exam & Hardware, attaches to \$2500 INN Ded         HDEPO         \$1.79         1.1%         0.0%         -0.6%           VEHD 312e         Exam & Hardware, attaches to \$3000 INN Ded         HDEPO         \$1.54         1.3%         -0.6%         -0.6%           VEHD 312f         Exam & Hardware, attaches to \$4000 INN Ded         HDEPO         \$1.17         1.7%         0.9%         0.0%           VEHD 312g         Exam & Hardware, attaches to \$5000 INN Ded         HDEPO         \$0.95         1.1%         0.0%         -1.0%           VEHD 312b         Exam & Hardware, attaches to \$10000 INN Ded         HDEPO         \$0.40         2.6%         2.6%         0.0%           VPHD 312e         Exam & Hardware, attaches to \$1500 INN Ded         HDPPO         \$2.77         1.5%         0.0%         -0.7%           VPHD 312c         Exam & Hardware, attaches to \$1500 INN Ded         HDPPO         \$2.55         1.6%         0.4%         -0.4%           VPHD 312c         Exam & Hardware, attaches to \$2000 INN Ded         HDPPO         \$1.79         1.1%         0.0%         -0.6%           VPHD 312f         Exam & Hardware, attaches to \$3000 INN Ded         HDPPO         \$1.79         1.1%         0.0%         -0.6%           VPHD 312f         Exam & Hardware, attaches							
VEHD 312e         Exam & Hardware, attaches to \$3000 INN Ded         HDEPO         \$1.54         1.3%         -0.6%         -0.6%           VEHD 312f         Exam & Hardware, attaches to \$4000 INN Ded         HDEPO         \$1.17         1.7%         0.9%         0.0%           VEHD 312g         Exam & Hardware, attaches to \$5000 INN Ded         HDEPO         \$0.95         1.1%         0.0%         -1.0%           VEHD 312b         Exam & Hardware, attaches to \$10000 INN Ded         HDEPO         \$0.40         2.6%         2.6%         0.0%           VPHD 312a         Exam & Hardware, attaches to \$1500 INN Ded         HDPPO         \$2.77         1.5%         0.0%         -0.7%           VPHD 312b         Exam & Hardware, attaches to \$1500 INN Ded         HDPPO         \$2.55         1.6%         0.4%         -0.4%           VPHD 312c         Exam & Hardware, attaches to \$2000 INN Ded         HDPPO         \$1.79         1.1%         0.0%         -0.6%           VPHD 312c         Exam & Hardware, attaches to \$3000 INN Ded         HDPPO         \$1.54         1.3%         -0.6%         -0.6%           VPHD 312f         Exam & Hardware, attaches to \$3000 INN Ded         HDPPO         \$1.54         1.3%         -0.6%         -0.6%           VPHD 312f         Exam & Hardware, attach							
VEHD 312f         Exam & Hardware, attaches to \$4000 INN Ded         HDEPO         \$1.17         1.7%         0.9%         0.0%           VEHD 312g         Exam & Hardware, attaches to \$5000 INN Ded         HDEPO         \$0.95         1.1%         0.0%         -1.0%           VEHD 312h         Exam & Hardware, attaches to \$10000 INN Ded         HDEPO         \$0.40         2.6%         2.6%         0.0%           VPHD 312a         Exam & Hardware, attaches to \$1250 INN Ded         HDPPO         \$2.77         1.5%         0.0%         -0.7%           VPHD 312b         Exam & Hardware, attaches to \$1500 INN Ded         HDPPO         \$2.55         1.6%         0.4%         -0.4%           VPHD 312c         Exam & Hardware, attaches to \$2000 INN Ded         HDPPO         \$1.79         1.1%         0.0%         -0.5%           VPHD 312b         Exam & Hardware, attaches to \$3000 INN Ded         HDPPO         \$1.54         1.3%         -0.6%         -0.6%           VPHD 312f         Exam & Hardware, attaches to \$4000 INN Ded         HDPPO         \$1.54         1.3%         -0.6%         -0.6%           VPHD 312f         Exam & Hardware, attaches to \$4000 INN Ded         HDPPO         \$1.17         1.7%         0.9%         0.0%         -0.6%           VPHD 312f         Ex	VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$1.79	1.1%	0.0%	-0.6%
VEHD 312g         Exam & Hardware, attaches to \$5000 INN Ded         HDEPO         \$0.95         1.1%         0.0%         -1.0%           VEHD 312h         Exam & Hardware, attaches to \$10000 INN Ded         HDEPO         \$0.40         2.6%         2.6%         0.0%           VPHD 312b         Exam & Hardware, attaches to \$1250 INN Ded         HDPPO         \$2.77         1.5%         0.0%         -0.7%           VPHD 312b         Exam & Hardware, attaches to \$1500 INN Ded         HDPPO         \$2.55         1.6%         0.4%         -0.4%           VPHD 312c         Exam & Hardware, attaches to \$2000 INN Ded         HDPPO         \$2.10         1.4%         0.0%         -0.5%           VPHD 312e         Exam & Hardware, attaches to \$2500 INN Ded         HDPPO         \$1.79         1.1%         0.0%         -0.6%           VPHD 312e         Exam & Hardware, attaches to \$3000 INN Ded         HDPPO         \$1.54         1.3%         -0.6%         -0.6%           VPHD 312b         Exam & Hardware, attaches to \$4000 INN Ded         HDPPO         \$1.17         1.7%         0.9%         0.0%           VPHD 312b         Exam & Hardware, attaches to \$5000 INN Ded         HDPPO         \$0.40         2.6%         2.6%         0.0%         -1.0%           VPHD 312b         Exa	VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	* *	1.3%	-0.6%	-0.6%
VEHD 312h         Exam & Hardware, attaches to \$10000 INN Ded         HDEPO         \$0.40         2.6%         2.6%         0.0%           VPHD 312a         Exam & Hardware, attaches to \$1250 INN Ded         HDPPO         \$2.77         1.5%         0.0%         -0.7%           VPHD 312b         Exam & Hardware, attaches to \$1500 INN Ded         HDPPO         \$2.55         1.6%         0.4%         -0.4%           VPHD 312c         Exam & Hardware, attaches to \$2000 INN Ded         HDPPO         \$1.79         1.1%         0.0%         -0.6%           VPHD 312e         Exam & Hardware, attaches to \$2500 INN Ded         HDPPO         \$1.79         1.1%         0.0%         -0.6%           VPHD 312e         Exam & Hardware, attaches to \$3000 INN Ded         HDPPO         \$1.54         1.3%         -0.6%         -0.6%           VPHD 312f         Exam & Hardware, attaches to \$4000 INN Ded         HDPPO         \$1.17         1.7%         0.9%         0.0%           VPHD 312b         Exam & Hardware, attaches to \$5000 INN Ded         HDPPO         \$0.40         2.6%         2.6%         0.0%           VPHD 312b         Exam & Hardware, attaches to \$5000 INN Ded         HDPPO         \$0.40         2.6%         2.6%         0.0%           VPHD 312c         Exam & Hardware, attaches t							
VPHD 312a         Exam & Hardware, attaches to \$1250 INN Ded         HDPPO         \$2.77         1.5%         0.0%         -0.7%           VPHD 312b         Exam & Hardware, attaches to \$1500 INN Ded         HDPPO         \$2.55         1.6%         0.4%         -0.4%           VPHD 312c         Exam & Hardware, attaches to \$2000 INN Ded         HDPPO         \$2.10         1.4%         0.0%         -0.5%           VPHD 312c         Exam & Hardware, attaches to \$2500 INN Ded         HDPPO         \$1.79         1.1%         0.0%         -0.6%           VPHD 312e         Exam & Hardware, attaches to \$3000 INN Ded         HDPPO         \$1.54         1.3%         -0.6%         -0.6%           VPHD 312f         Exam & Hardware, attaches to \$4000 INN Ded         HDPPO         \$1.17         1.7%         0.9%         0.0%           VPHD 312g         Exam & Hardware, attaches to \$5000 INN Ded         HDPPO         \$0.95         1.1%         0.0%         -1.0%           VPHD 312g         Exam & Hardware, attaches to \$5000 INN Ded         HDPPO         \$0.95         1.1%         0.0%         -1.0%           VPHD 312g         Exam & Hardware, attaches to \$5000 INN Ded         HDPPO         \$0.40         2.6%         2.6%         0.0%           VPHD 312g         Exam & Hardware, attaches		Exam & Hardware, attaches to \$5000 INN Ded					
VPHD 312b         Exam & Hardware, attaches to \$1500 INN Ded         HDPPO         \$2.55         1.6%         0.4%         -0.4%           VPHD 312c         Exam & Hardware, attaches to \$2000 INN Ded         HDPPO         \$2.10         1.4%         0.0%         -0.5%           VPHD 312d         Exam & Hardware, attaches to \$2500 INN Ded         HDPPO         \$1.79         1.1%         0.0%         -0.6%           VPHD 312e         Exam & Hardware, attaches to \$3000 INN Ded         HDPPO         \$1.54         1.3%         -0.6%         -0.6%           VPHD 312f         Exam & Hardware, attaches to \$4000 INN Ded         HDPPO         \$1.17         1.7%         0.9%         0.0%           VPHD 312g         Exam & Hardware, attaches to \$5000 INN Ded         HDPPO         \$0.95         1.1%         0.0%         -1.0%           VPHD 312b         Exam & Hardware, attaches to \$5000 INN Ded         HDPPO         \$0.95         1.1%         0.0%         -1.0%           VPHD 312b         Exam & Hardware, attaches to \$5000 INN Ded         HDPPO         \$0.40         2.6%         2.6%         0.0%           VPHD 312b         Exam & Hardware, attaches to \$10000 INN Ded         HDPPO         \$0.40         2.6%         2.6%         0.0%           VHD305L         Advanced Infertility Service	VEHD 312h	Exam & Hardware, attaches to \$10000 INN Ded				2.6%	
VPHD 312c         Exam & Hardware, attaches to \$2000 INN Ded         HDPPO         \$2.10         1.4%         0.0%         -0.5%           VPHD 312d         Exam & Hardware, attaches to \$2500 INN Ded         HDPPO         \$1.79         1.1%         0.0%         -0.6%           VPHD 312e         Exam & Hardware, attaches to \$3000 INN Ded         HDPPO         \$1.54         1.3%         -0.6%         -0.6%           VPHD 312f         Exam & Hardware, attaches to \$4000 INN Ded         HDPPO         \$1.17         1.7%         0.9%         0.0%           VPHD 312g         Exam & Hardware, attaches to \$5000 INN Ded         HDPPO         \$0.95         1.1%         0.0%         -1.0%           VPHD 312b         Exam & Hardware, attaches to \$10000 INN Ded         HDPPO         \$0.40         2.6%         2.6%         0.0%           VPHD 312b         Exam & Hardware, attaches to \$10000 INN Ded         HDPPO         \$0.40         2.6%         2.6%         0.0%           VPHD 312b         Exam & Hardware, attaches to \$10000 INN Ded         HDPPO         \$0.40         2.6%         2.6%         0.0%           VPD 312b         Exam & Hardware, attaches to \$10000 INN Ded         HDPPO         \$0.40         2.6%         2.6%         0.0%           VHD305L         Advanced Infertility Service		Exam & Hardware, attaches to \$1250 INN Ded				0.0%	
VPHD 312d         Exam & Hardware, attaches to \$2500 INN Ded         HDPPO         \$1.79         1.1%         0.0%         -0.6%           VPHD 312e         Exam & Hardware, attaches to \$3000 INN Ded         HDPPO         \$1.54         1.3%         -0.6%         -0.6%           VPHD 312f         Exam & Hardware, attaches to \$4000 INN Ded         HDPPO         \$1.17         1.7%         0.9%         0.0%           VPHD 312g         Exam & Hardware, attaches to \$5000 INN Ded         HDPPO         \$0.95         1.1%         0.0%         -1.0%           VPHD 312h         Exam & Hardware, attaches to \$10000 INN Ded         HDPPO         \$0.40         2.6%         2.6%         0.0%           VHD305L         Advanced Infertility Services - (Large Only)         HDHP         \$4.30         1.4%         0.0%         -0.7%           VHD306         60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)         HDHP         \$4.38         1.4%         0.0%         -0.7%           VHD307         Exclusion For Elective Abortions         HDHP         \$0.56         0.0%         0.0%         0.0%           VHD316         Disposable Medical Supplies         HDHP         \$0.00         n/a         n/a         n/a           VHD217         Changes Contract Yr To Cale	VPHD 312b	Exam & Hardware, attaches to \$1500 INN Ded					
VPHD 312e         Exam & Hardware, attaches to \$3000 INN Ded         HDPPO         \$1.54         1.3%         -0.6%         -0.6%           VPHD 312f         Exam & Hardware, attaches to \$4000 INN Ded         HDPPO         \$1.17         1.7%         0.9%         0.0%           VPHD 312g         Exam & Hardware, attaches to \$5000 INN Ded         HDPPO         \$0.95         1.1%         0.0%         -1.0%           VPHD 312h         Exam & Hardware, attaches to \$10000 INN Ded         HDPPO         \$0.40         2.6%         2.6%         0.0%           VHD305L         Advanced Infertility Services - (Large Only)         HDHP         \$4.30         1.4%         0.0%         -0.7%           VHD306         60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)         HDHP         \$4.38         1.4%         0.0%         -0.7%           VHD307         Exclusion For Elective Abortions         HDHP         \$0.16         0.0%         0.0%         0.0%           VHD316         Disposable Medical Supplies         HDHP         \$0.00         n/a         n/a         n/a           VHD317         Changes Contract Yr To Calendar Year         HDHP         \$0.00         n/a         n/a         n/a           VHD341L         Removes PPACA ER Svces & Prev Svces G		Exam & Hardware, attaches to \$2000 INN Ded					
VPHD 312f         Exam & Hardware, attaches to \$4000 INN Ded         HDPPO         \$1.17         1.7%         0.9%         0.0%           VPHD 312g         Exam & Hardware, attaches to \$5000 INN Ded         HDPPO         \$0.95         1.1%         0.0%         -1.0%           VPHD 312h         Exam & Hardware, attaches to \$10000 INN Ded         HDPPO         \$0.40         2.6%         2.6%         0.0%           VHD305L         Advanced Infertility Services - (Large Only)         HDHP         \$4.30         1.4%         0.0%         -0.7%           VHD306         60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)         HDHP         \$4.38         1.4%         0.0%         -0.7%           VHD307         Exclusion For Elective Abortions         HDHP         \$0.16         0.0%         0.0%         0.0%           VHD316         Disposable Medical Supplies         HDHP         \$0.58         1.8%         0.0%         -1.7%           VHD317         Changes Contract Yr To Calendar Year         HDHP         \$0.00         n/a         n/a         n/a           VHD341L         Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only         HDHP         \$0.00         n/a         n/a         n/a	VPHD 312d	Exam & Hardware, attaches to \$2500 INN Ded		\$1.79		0.0%	-0.6%
VPHD 312g         Exam & Hardware, attaches to \$5000 INN Ded         HDPPO         \$0.95         1.1%         0.0%         -1.0%           VPHD 312h         Exam & Hardware, attaches to \$10000 INN Ded         HDPPO         \$0.40         2.6%         2.6%         0.0%           VHD305L         Advanced Infertility Services - (Large Only)         HDHP         \$4.30         1.4%         0.0%         -0.7%           VHD306         60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)         HDHP         \$4.38         1.4%         0.0%         -0.7%           VHD307         Exclusion For Elective Abortions         HDHP         (\$0.16)         0.0%         0.0%         0.0%           VHD316         Disposable Medical Supplies         HDHP         \$0.58         1.8%         0.0%         -1.7%           VHD317         Changes Contract Yr To Calendar Year         HDHP         \$0.00         n/a         n/a         n/a           VHD341L         Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only         HDHP         \$0.00         n/a         n/a         n/a		·		* *			
VPHD 312h         Exam & Hardware, attaches to \$10000 INN Ded         HDPPO         \$0.40         2.6%         2.6%         0.0%           VHD305L         Advanced Infertility Services - (Large Only)         HDHP         \$4.30         1.4%         0.0%         -0.7%           VHD306         60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)         HDHP         \$4.38         1.4%         0.0%         -0.7%           VHD307         Exclusion For Elective Abortions         HDHP         (\$0.16)         0.0%         0.0%         0.0%           VHD316         Disposable Medical Supplies         HDHP         \$0.58         1.8%         0.0%         -1.7%           VHD317         Changes Contract Yr To Calendar Year         HDHP         \$0.00         n/a         n/a         n/a           VHD341L         Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only         HDHP         \$0.00         n/a         n/a         n/a		·					
VHD305L VHD306         Advanced Infertility Services - (Large Only)         HDHP Flag         \$4.30         1.4%         0.0%         -0.7%           VHD306         60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)         HDHP         \$4.38         1.4%         0.0%         -0.7%           VHD307         Exclusion For Elective Abortions         HDHP         (\$0.16)         0.0%         0.0%         0.0%           VHD316         Disposable Medical Supplies         HDHP         \$0.58         1.8%         0.0%         -1.7%           VHDC317         Changes Contract Yr To Calendar Year         HDHP         \$0.00         n/a         n/a         n/a           VHD341L         Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only         HDHP         \$0.00         n/a         n/a         n/a		Exam & Hardware, attaches to \$5000 INN Ded					
VHD306         60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)         HDHP         \$4.38         1.4%         0.0%         -0.7%           VHD307         Exclusion For Elective Abortions         HDHP         (\$0.16)         0.0%         0.0%         0.0%           VHD316         Disposable Medical Supplies         HDHP         \$0.58         1.8%         0.0%         -1.7%           VHDC317         Changes Contract Yr To Calendar Year         HDHP         \$0.00         n/a         n/a         n/a           VHD341L         Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only         HDHP         \$0.00         n/a         n/a         n/a	VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDPPO	\$0.40		2.6%	
VHD307         Exclusion For Elective Abortions         HDHP         (\$0.16)         0.0%         0.0%         0.0%           VHD316         Disposable Medical Supplies         HDHP         \$0.58         1.8%         0.0%         -1.7%           VHDC317         Changes Contract Yr To Calendar Year         HDHP         \$0.00         n/a         n/a         n/a           VHD341L         Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only         HDHP         \$0.00         n/a         n/a         n/a				• • • •			
VHD316         Disposable Medical Supplies         HDHP         \$0.58         1.8%         0.0%         -1.7%           VHDC317         Changes Contract Yr To Calendar Year         HDHP         \$0.00         n/a         n/a         n/a           VHD341L         Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only         HDHP         \$0.00         n/a         n/a         n/a		60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)		\$4.38			
VHDC317Changes Contract Yr To Calendar YearHDHP\$0.00n/an/an/aVHD341LRemoves PPACA ER Svces & Prev Svces Grandfathered Groups OnlyHDHP\$0.00n/an/an/a		Exclusion For Elective Abortions					
VHD341L Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only HDHP \$0.00 n/a n/a n/a		·				0.0%	
		· · ·					
	VHD342L			\$0.00			
VHDC343 Gym Membership Reimbursement - \$300 Maximum per Subscriber HDHP \$2.69 0.0% 0.0% 0.0%							
VHDC344 Youth Sports Reimbursement - \$300 Maximum per Subscriber HDHP \$0.69 0.0% 0.0% 0.0%	VHDC344	Youth Sports Reimbursement - \$300 Maximum per Subscriber	HDHP	\$0.69	0.0%	0.0%	0.0%

#### Exhibit 6b -- Medical Riders (Q2 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between April 1, 2014 - June 30, 2014

		Product	Net Required Revenue	Quarterly	Annual	Impact of
Rider	Description	Type	РМРМ	Change	Change	<b>GMCB</b> Decision
VHDC345	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	HDHP	\$0.22	0.0%	0.0%	0.0%
VHD356L	Deductible Carryover Rider	HDHP	\$7.66	1.5%	0.1%	-0.5%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a	n/a
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a	n/a
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$1.51	1.3%	0.0%	-0.7%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$2.92	1.4%	0.0%	-0.7%
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$3.13	1.3%	0.0%	-0.6%
VHD510-d	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-04 & VPHD-04)	HDHP	\$1.44	1.4%	0.0%	-0.7%
VHD510-e	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-05 & VPHD-05)	HDHP	\$2.10	1.4%	0.0%	-0.5%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$2.73	1.5%	0.0%	-0.7%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07 & VPHD-07)	HDHP	\$1.31	1.6%	0.0%	-0.8%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08 & VPHD-08)	HDHP	\$1.89	1.6%	0.0%	-1.0%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$1.85	1.6%	0.5%	-0.5%
VHD510-I	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-012 & VPHD-012)	HDHP	\$2.55	1.6%	0.4%	-0.4%
VHD510-m	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-013)	HDHP	\$1.27	1.6%	0.0%	-0.8%
VHD510-n	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-014 & VPHD-014)	HDHP	\$1.83	1.7%	0.5%	-0.5%
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-015 & VPHD-015)	HDHP	\$1.78	1.1%	0.0%	-0.6%
VHD510-q	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$2.69	1.5%	0.0%	-0.7%
VHD510-r	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$2.36	1.3%	0.0%	-0.8%
VHD510-s	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$4.28	1.4%	0.2%	-0.5%
VHD510-t	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-20)	HDHP	\$2.03	1.5%	0.0%	-0.5%
VHD510-u	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-24)	HDHP	\$1.60	1.3%	0.0%	-0.6%
VHD510-v	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-31)	HDHP	\$2.14	1.4%	0.0%	-0.5%
VHD510-w	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-39)	HDHP	\$1.70	1.2%	0.0%	-0.6%
VHD510-x	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-40)	HDHP	\$1.49	1.4%	0.0%	-0.7%

## Exhibit 6c -- Rx Riders (Q1 2014)

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

B* 1	Becontestion	D	Net Required Revenue	Quarterly	Annual	Impact of GMCB
Rider	Description	Product Type	PMPM	Change	Change	Decision
V500	\$10/\$30/\$50	EPO/PPO	\$45.98	-10.0%	-5.8%	-2.7%
V501	\$10/30%/50%	EPO/PPO	\$38.15	-10.0%	-5.8%	-2.8%
V502	50%	EPO/PPO	\$29.22	-10.0%	-5.8%	-2.8%
V504	\$0/\$30/\$50	EPO/PPO	\$52.61	-10.0%	-5.8%	-2.8%
V601	\$5/\$35/\$70	EPO/PPO	\$47.91	-10.0%	-5.8%	-2.8%
V602	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$42.94	-10.0%	-5.8%	-2.8%
V604	\$5/\$45/\$90	EPO/PPO	\$45.87	-10.0%	-5.8%	-2.8%
V605	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$41.28	-10.0%	-5.8%	-2.8%
V606	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$38.21	-10.0%	-5.8%	-2.7%
V550L	Removes MAC Pricing	EPO/PPO	\$0.72	-10.0%	-5.3%	-2.7%
V551L	Change mail copay from 2.5 to 2.0	EPO/PPO	\$0.31	-11.4%	-8.8%	-3.1%
	First \$300 Covered in Full, then \$750					
V611	Ded/30% Coins	Bridgewell EPO	\$36.24	-10.0%	-5.8%	-2.7%

## Exhibit 6c -- Rx Riders (Q2 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between April 1, 2014 - June 30, 2014

Rider	Description	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Change	Impact of GMCB Decision
V500	\$10/\$30/\$50	EPO/PPO	\$46.50	1.1%	-5.9%	-2.8%
V501	\$10/30%/50%	EPO/PPO	\$38.58	1.1%	-5.9%	-2.8%
V502	50%	EPO/PPO	\$29.55	1.1%	-5.9%	-2.8%
V504	\$0/\$30/\$50	EPO/PPO	\$53.21	1.1%	-5.9%	-2.8%
V601	\$5/\$35/\$70	EPO/PPO	\$48.45	1.1%	-5.9%	-2.8%
V602	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$43.43	1.1%	-5.9%	-2.8%
V604	\$5/\$45/\$90	EPO/PPO	\$46.39	1.1%	-5.9%	-2.8%
V605	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$41.75	1.1%	-5.9%	-2.8%
V606	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$38.64	1.1%	-5.9%	-2.8%
V550L	Removes MAC Pricing	EPO/PPO	\$0.73	1.4%	-5.2%	-2.7%
V551L	Change mail copay from 2.5 to 2.0	EPO/PPO	\$0.31	0.0%	-8.8%	-3.1%
V611	First \$300 Covered in Full, then \$750 Ded/30% Coins	Bridgewell El	\$36.65	1.1%	-5.9%	-2.7%



## ACTUARIAL MEMORANDUM

### 1st Quarter and 2nd Quarter 2014 Large Group AR42 Filing

#### **Purpose**

The purpose of this filing is to demonstrate the development of and seek approval of the Manual Pure Premium rates (otherwise referred to as Net Required Revenue) for MVP Health Insurance Company's Large Group EPO/PPO and High Deductible EPO/PPO experience rated product portfolio. Manual pure premium rates are included for both 1st Quarter and 2nd Quarter 2014 effective dates. The rates are effective for 12 months. The Experience Rating Addendum is also included as part of this rate filing and changes effective for 1/1/2014 are noted below. The Experience Rating Formula is included as information only as it is not changing at this time. Collectively the manual rates, the Addendum, and the Formula are used to derive group specific premium rates.

The manual rates proposed in this filing will be applicable to Grandfathered groups with 1st and 2nd Quarter effective dates. MVP will submit an adjustment filing for non-Grandfathered groups which will reflect the manual rates proposed in this filing plus an adjustment for the federally mandated out-of-pocket maximum of \$6,350.

This rate filing has been prepared to satisfy the requirements of 8 V.S.A § 5104 and is not intended to be used for other purposes.

#### **Summary of requested Manual Pure Premiums increases**

The requested quarterly manual rate changes from the 4th Quarter approved manual rates are:

EPO/PPO Medical: -2.3%

Rx riders: -7.5% HDHP: -2.3%

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

	Q1 Renewal Impact									
	Medical Only	Rx Only	Medical + Rx							
HD	0.8%	N/A	0.8%							
Non-HD	0.7%	-3.1%	0.2%							
		Total	0.6%							

The requested quarterly manual rate changes from the proposed 1st Quarter manual rates are:

EPO/PPO Medical: 1.3%

Rx riders: 1.1% HDHP: 1.4%

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

	Q2 Rene	wal Impact	
	Medical Only	Rx Only	Medical + Rx
HD	0.7%	N/A	0.7%
Non-HD	0.5%	-3.2%	0.1%
		Total	0.2%

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

### **Large Group HIC Enrollment distribution by Renewal Quarter (as of May 2013)**

1<sup>st</sup> Q: 69.8% 2<sup>nd</sup> Q: 7.5% 3<sup>rd</sup> Q: 6.8% 4<sup>th</sup> Q: 15.8%

#### **Development of Base Manual Pure Premium Rates**

Large group EPO/PPO and HDHP incurred claim data for the period 3/1/2012 - 2/28/2013 paid through 5/31/2013 was the basis for this rate development.

Exhibit 3a demonstrates the development of the proposed 1st quarter rate action. Historical fee for service claims are first projected to the rating period and the impact of new benefit mandates not reflected in the experience period data are also added. The projected net claims are then normalized for the block's age/gender factor over the experience period.

Expected non fee for service medical expenses are added to the projected claims and the New York paid claim surcharge expense (HCRA). The Vermont paid claim surcharge is not included in the manual rate for large groups because it is included in the Retention Section of the Experience Rating Addendum and added to the final blended group rate (as a percentage of the blended pure premium) along with the other Retention items. New York HCRA expense for the experience portion of a group's rate development is based on the group's actual facility claims subject to the tax.

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

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

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

#### Autism Mandate

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

#### ACA Women's Preventive Mandate

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

The PMPM adjustments for each block and product were derived based on the actual cost of contraception drug coverage over the experience period. In addition to the cost for contraceptive drugs, and included in the PMPM adjustments, is \$0.18 PMPM to cover the expected cost of the additional benefits covered under the women's preventive mandate. These include items such as coverage for breast pumps, sterilization surgery at no cost, counseling and other miscellaneous services. The full cost of these expanded benefits is estimated to equal \$0.21 PMPM and was based on a study done for all of MVP's commercial lines of business and used in rate adjustments for NY and NH products as well. 16.1% of the experience period membership had a renewal date after the effective date of the mandate which is why the full cost of these benefits was not added into the claim experience (\$0.21\*(1-16.1%)=\$0.18 PMPM).

#### Rx OOP maximum mandate

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

An adjustment to the projected rating period Rx claim costs for both the integrated high deductible plans and prescription drug card benefits was made to reflect the estimated increase in premiums due to this mandate. These additional costs reflect the weighted average of the 4Q12 premium rate adjustments using the experience period membership by product/rider trended to 1Q14. 15.0% of the experience period membership has already been impacted by this mandate. As a result, MVP is adding 85.0% of the weighted average impact of Bill H559 to its experience period Rx claim costs.

#### **Medical Trend Factors**

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

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

The assumed unit cost trends reflect known and assumed price increases from MVP's provider network. The 2013 and 2014 facility unit cost trend factors have been modified from the approved 3Q/4Q 2013 Large Group HIC VT Manual

Rate Filing based on updated contract information at the service category level of detail. The table below summarizes these changes:

Comparison of Facilit	y Trends – 3Q/4Q 20	013 Filing vs Current
	3Q/4Q 2013	1Q/2Q 2014 LG Filing
IP	7.2%	8.8%
OP and Other Med	7.2%	4.6%
Total Facility Trend	7.2%	5.9%

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

The trend applied to the deductible portion of the experience period was derived using the distribution of claims for MVP's VT book of business. Claims below the average deductible amount over the experience period were trended at the applicable allowed trend rate while claims greater than the deductible were held flat. The average HDHP deductible over the experience period is \$3,297 and the average non-HDHP deductible over the experience period is \$2,157.

#### Development of Rx Rider Pure Premium Rates and Rx trend Factors

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

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

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

#### **Experience Rating Addendum**

Included with the Manual Rate filing is the Experience Addendum which includes all of the applicable rating factors used to generate group specific premium rates. The following items have been updated in the Addendum to be effective 1/1/2014:

• Section III – Trend – 2013 and 2014 medical and Rx trend rates were restated to align with the most recent paid trend projections used in the manual rate development.

The 2012 - 2014 Rx trends were calculated by aggregating all large group Rx claims (EPO/PPO, HDHP, and HMO) and applying the applicable trend shown on Exhibit 2.

- Section IV Demographic Adjustment Factors MVP has updated its demographic table used to adjust the manual portion of premium rates.
- Section IX Covered Lives Assessment The 2013 covered lives assessment reflect the approved amount that will be charged to subscribers residing in New York State. For 2014, MVP assumed a 5% increase over the 2013 covered lives assessment.
- Section X Retention Expenses MVP is proposing to vary its contribution to reserves by group for 2014. The contribution to reserves charged will be group specific and vary between 0% 3%. Note the approved contribution to reserves built into MVP's 2013 rates was 3%.
- Appendix A Industry Factors MVP has updated its industry factor table used to adjust the manual portion of premium rates.

#### **Retention Expenses**

Retention expenses are illustrated in Section X of the Addendum. See above for changes to this section.

#### 2Q 2014 Rate Tables

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

#### **Supplemental Exhibits**

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

#### **Product Retirements**

The following medical coplans are being retired at this time: VE064, VE069E, VE070E, VE071E, VE072AL, VE073AL, VE074AL, VE077, and VE078.

The following Rx rider is being retired as well: V603.

#### **Actuarial Certification**

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

Matthew Lombardo, FSA, MAAA

Supervising Actuary, Reserving and Pricing

MVP Health Insurance Company

7/31/2013

Date



# MVP Health Care -- Q1 & Q2 2014 LG HIC Rate Filing

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

Exhibit 1 -- Summary of Medical Coplans Offered

Exhibit 2 -- Pricing Trend Assumptions

Exhibit 3a -- Claim Projection (Base Plans)

Exhibit 3b -- Claim Projection (Rx Riders)

Exhibit 6a -- Medical Manual Rates

Exhibit 6b -- Medical Riders

Exhibit 6c -- Rx Riders

#### Exhibit 1 -- Summary of Medical Coplans Offered

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

					In-	Network Ber	nefits					Out-of-	Network E	Benefits	
Coplan	Product Type	PCP	SCP	IP (Med/Surg)	ER	OP Surg	DME	Amb	Ded	Coins.	OOP Max	Coins	Ded	OOP Max	Pharmacy
VE001L	EPO	\$20	\$20	\$500	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE002L	EPO	\$20	\$20	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE003L	EPO	\$25	\$40	\$500	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE004L	EPO	\$25	\$40	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE006L	EPO	\$30	\$50	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE016L	HyEPO	\$20	\$20	20%	\$100 \$400	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE018L VE020L	HyEPO	\$20 \$20	\$20 \$20	20%	\$100 \$100	20%	50%	20%	\$3,000	20%	\$9,000 \$2,000	N/A	N/A N/A	N/A N/A	Riders Available
VE020L VE021L	HyEPO HyEPO	\$20 \$20	\$20	20% 20%	\$100	20% 20%	50% 50%	20% 20%	\$1,000 \$2,000	20% 20%	\$4,000	N/A N/A	N/A	N/A N/A	Riders Available Riders Available
VE021L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available Riders Available
VE031L VE032L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available Riders Available
VE032L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,000	N/A	N/A	N/A	Riders Available Riders Available
VE034L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$9,000	N/A	N/A	N/A	Riders Available
VE035L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	N/A	N/A	N/A	Riders Available
VE036L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE037L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE038L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE047L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE048L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE050L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$9,000	N/A	N/A	N/A	Riders Available
VE052L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE053L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE054L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE058L	EPO	\$75	\$75	\$1,000	\$200	\$200	50%	\$200	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE060L	HYEPO	\$25	\$25	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE063L	HYEPO	\$30	\$30	20%	\$200	20%	50%	20%	\$2,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE065L	HYEPO	\$30	\$30	\$0	\$200	\$0	0%	\$0	\$3,000	0%	\$9,000	N/A	N/A	N/A	Riders Available
VE075L	Bridgewell EPO	See Below^	Ded/Coins	Ded/Coins	See Below^	Ded/Coins	50%	Ded/Coins	\$2,500	20%	\$7,500	N/A	N/A	N/A	Riders Available
VE076L	Bridgewell EPO	See Below^	Ded/Coins	Ded/Coins	See Below^	Ded/Coins	50%	Ded/Coins	\$3,000	30%	\$9,000	N/A	N/A	N/A	Riders Available
VE079L	HyEPO	\$30	\$60	\$150	\$400	\$75	50%	\$400	\$1,000	0%	N/A	N/A	N/A	N/A	Riders Available
VE080L	HyEPO	\$30	\$60	\$200	\$400	\$100	50%	\$400	\$3,000	0%	N/A	N/A	N/A	N/A	Riders Available
VP015L	HyPPO	\$20	\$20	20%	10000%	20%	50%	20%	\$500	20%	\$1,500	40%	\$1,000	\$3,000	Riders Available
VP016L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP017L	HyPPO	\$20	\$20	20%	10000%	20%	50%	20%	\$2,000	20%	\$6,000	40%	\$4,000	\$12,000	Riders Available
VP019L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VP020L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	40%	\$2,000	\$6,000	Riders Available
VP032L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP033L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,000	40%	\$4,000	\$12,000	Riders Available
VP034L	HyPPO	\$25	\$40	20%	\$100 \$400	20%	50%	20%	\$3,000	20%	\$9,000	40%	\$6,000	\$18,000	Riders Available
VP036L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	40%	\$2,000	\$6,000	Riders Available
VP037L VP038L	HyPPO HyPPO	\$25 \$25	\$40 \$40	20%	\$100 \$100	20%	50%	20% 20%	\$2,000 \$3,000	20% 20%	\$4,000	40% 40%	\$4,000 \$6,000	\$12,000 \$18,000	Riders Available Riders Available
VP038L VP048L	HyPPO	\$30	\$40 \$50	20% 20%	\$100	20% 20%	50% 50%	20%	\$1,000	20%	\$6,000 \$3,000	40%	\$2,000	\$6,000	Riders Available Riders Available
VP048L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,000	40%	\$4,000	\$12,000	Riders Available
VP050L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$9,000	40%	\$6,000	\$18,000	Riders Available
VP051L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VP053L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$12,000	Riders Available
VP054L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	40%	\$6,000	\$18,000	Riders Available
VT03LA	EPO	\$15	\$40	\$300	\$75	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT03LB	EPO	\$20	\$40	\$0	\$100	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT03LC	EPO	\$25	\$40	\$300	\$100	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT04LA	EPO	\$20	\$50	\$500	\$75	\$150	50%	\$50	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT04LB	EPO	\$25	\$50	\$0	\$100	\$150	50%	\$50	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT04LC	EPO	\$30	\$50	\$500	\$100	\$150	50%	\$50	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07LA	EPO	\$25	\$60	\$1,500	\$150	\$250	50%	\$150	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07LB	EPO	\$30	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07LC	EPO	\$35	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VEHD-01L	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$1,500	0%	\$2,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-02L	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,500	0%	\$3,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-03L	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VEHD-04L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$1,500	10%	\$3,000	N/A	N/A	N/A	10%/10%/30%
VEHD-05L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,000	10%	\$4,000	N/A	N/A	N/A	10%/10%/30%
VEHD-06L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	10%/10%/30%
VEHD-07L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	N/A	N/A	N/A	20%/20%/40%
VEHD-08L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	20%/20%/40%
VEHD-09L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	20%/20%/40%
VEHD-12L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	50%

#### Exhibit 1 -- Summary of Medical Coplans Offered

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

					In-	Network Bei	nefits					Out-of-Network Benefits			
Coplan	Product Type	PCP	SCP	IP (Med/Surg)	ER	OP Surg	DME	Amb	Ded	Coins.	OOP Max	Coins	Ded	OOP Max	Pharmacy
VEHD-13L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	N/A	N/A	N/A	50%
VEHD-14L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	50%
VEHD-15L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	50%
VEHD-17L	HDEPOagg	\$30	\$50	\$500	\$150	\$200	50%	\$150	\$2,500	0%	\$5,000	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-18L	HDEPO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,500	0%	\$3,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-19L	HDEPO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VEHD-20L	HDEPO	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	20%/20%/40%
VEHD-24L	HDEPOagg	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$3,000	20%	\$5,950	N/A	N/A	N/A	20%/20%/40%
VEHD-31L	HDEPOagg	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$4,000	20%	\$5,950	N/A	N/A	N/A	20%/20%/40%
VEHD-39L	HDEPOagg	\$35	\$60	\$1,000	\$300	\$60	50%	\$300	\$3,000	0%	\$6,050	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-40L	HDEPOagg	\$30	\$50	\$300	\$200	\$50	50%	\$200	\$1,500	0%	\$6,050	N/A	N/A	N/A	\$10/\$30/\$50
VPHD-03L	HDPPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	20%	\$10,000	\$20,000	\$0 after Deductible
VPHD-04L	HDPPOagg	10%	10%	10%	10%	10%	10%	10%	\$1,500	10%	\$3,000	30%	\$3,000	\$6,000	10%/10%/30%
VPHD-05L	HDPPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,000	10%	\$4,000	30%	\$4,000	\$8,000	10%/10%/30%
VPHD-06L	HDPPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	30%	\$5,000	\$10,000	10%/10%/30%
VPHD-07L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	40%	\$3,000	\$6,000	20%/20%/40%
VPHD-08L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$8,000	20%/20%/40%
VPHD-09L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	40%	\$5,000	\$10,000	20%/20%/40%
VPHD-12L	HDPPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	30%	\$5,000	\$10,000	50%
VPHD-14L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$8,000	50%
VPHD-15L	HDPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	40%	\$5,000	\$10,000	50%

<sup>^</sup>PCP services, lab services, and x-rays have the first \$300 of allowable expenses covered in full. Then, deductible and coinsurance apply. For ER, a member's first visit is subject to copay; all future visits are subject to deductible and coinsurance.

#### **Exhibit 2 -- Pricing Trend Assumptions**

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

#### Midpoint

	maponit	
Experience Period: March 1, 2012 - February 28,	2013 September 1, 2012	2
Rating Period^: February 15, 2014 - February	14, 2015 August 15, 2014	ļ
^ Reflects Q1 2014 rating period		-

Medical Trend Summary								
	<u>2012 Annu</u>	al Trend						
	% of Allowed Claims	Allowed Cost	Utilization	Total				
IP	21.5%	5.1%	0.0%	5.1%				
OP and Other Med	46.1%	5.1%	0.0%	5.1%				
PHY	32.4%	2.4%	0.0%	2.4%				
Medical Total		4.2%	0.0%	4.2%				
Medical Total		4.2%	0.0%	4.2%	]			

	% of Allowed Claims	Allowed Cost	Utilization	Total
IP	21.5%	8.8%	0.0%	8.8%
OP and Other Med	46.1%	4.6%	0.0%	4.6%
PHY	32.4%	2.5%	0.0%	2.5%
Medical Total		4.8%	0.0%	4.8%

2014 Annual Trend									
	% of Allowed Claims	Allowed Cost	Utilization	Total					
IP	21.5%	8.8%	0.0%	8.8%					
OP and Other Med	46.1%	4.6%	0.0%	4.6%					
PHY	32.4%	2.5%	0.0%	2.5%					
Medical Total	F	4.8%	0.0%	4.8%					

Leveraging	g impact - Large Gro	oup Non-HDHP Medical			
	Allowed	Coinsurance	Copay	Deductible	Paid
Experience Period:	\$386.76	\$5.73	\$13.13	\$44.02	\$323.87
23.5 Months of Trend:	1.095	1.095	1.000	1.031	1.107
Projection Period:	\$423.47	\$6.28	\$13.13	\$45.41	\$358.65
Allowed Trend (Annual)	4.7%				
Paid Trend (Annual)	5.3%				
Leveraging (Annual)	0.6%				

<u>Lev</u>	eraging Impact - Lar	ge Group HDHP			
	Allowed	Coinsurance	Copay	Deductible	Paid
Experience Period:	\$319.81	\$3.08	\$0.32	\$86.66	\$229.75
23.5 Months of Trend:	1.095	1.095	1.000	1.044	1.114
Projection Period:	\$350.17	\$3.38	\$0.32	\$90.46	\$256.01
Allowed Trend (Annual)	4.7%				
Paid Trend (Annual)	5.7%				
Leveraging (Annual)	0.9%				

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

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

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

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

Experience Period Member Months	35,565
1) Experience Period Medical Claims PMPM	\$319.05
2) IBNR Factor	1.015
3) Experience Period Incurred Medical Claims = 1) *2)	\$323.87
4) Annual Medical Trend Includes Paid Leveraging	1.053
5) Months of Trend to Q1 2014*	23.5
6) Projected Cost of Women's Wellness Mandate	\$1.04
6a) Projected Cost of Autism Mandate	\$1.09
6b) Age/Gender Factor Normalization	0.964
7) Trended Incurred Medical Claims PMPM as of Q1 2014 = [3) * [4) ^ [5) / 12 ] ] + 6) + 6a) ] * 6b)	\$347.68
8) Capitations and Non-FFS Claim Expenses	\$7.94
8a) HCRA Surcharge	0.25%
9) Total Claim Cost for Q1 2014 = [7) + 8) ] * [1 + 8a) ]	\$356.51
10) Projected Net Revenue Collected at Q4 2013 Rate Level Based on distribution of experience period members	\$325.09
11) Proposed Quarterly Rate Change = 9) / 10) - 1	9.7%

<sup>\*</sup>Midpoint of Experience Period -- 09/01/2012, Midpoint of Q1 2014 Rating Period -- 8/15/2014

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

#### LG HIC HDHP Projection of Medical Claims and Proposed Rate Change

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

Experience Period Member Months	75,579
1) Experience Period Medical Claims PMPM	\$226.32
2) IBNR Factor	1.015
3) Experience Period Incurred Medical Claims	\$229.74
= 1) *2)	4.057
4) Annual Medical Trend Includes Paid Leveraging	1.057
5) Months of Trend to Q1 2014*	23.5
6) Projected Cost of Women's Wellness Mandate	\$0.79
6a) Projected Cost of Autism Mandate	\$1.09
6b) Age/Gender Factor Normalization	0.959
7) Trended Incurred Medical Claims PMPM as of Q1 2014 = [ 3) * [ 4) ^ [ 5) / 12 ] ] + 6) + 6a) ] * 6b)	\$247.27
8) Experience Period Rx Claims PMPM	\$24.33
9) Annual Rx Trend Includes Paid Leveraging	1.044
10) Months of Trend to Q1 2014*	23.5
11) Trended Gross Rx Claims PMPM as of Q1 2014 = 8) * 9) ^ [ 10) / 12 ]	\$26.46
11a) Impact of Bill H559	\$2.86
11b) Rx Rebates	(\$5.34)
11c) Age/Gender Normalization Factor	0.959
12) Trended Net Rx Claims PMPM as of Q1 2014 = [ 11) + 11a) + 11b) ] * 11c)	\$22.99
13) Capitations and Non-FFS Claim Expenses	\$7.94
13a) NY State HCRA Surcharge	0.25%
14) Total Claim Cost as of Q1 2014 = [7) + 13) ] * [1 + 13a) ] + 12)	\$278.84
15) Projected Net Revenue Collected at Q4 2013 Rate Level Based on distribution of experience period members	\$321.02
16) Proposed Quarterly Rate Change = 14) / 15) -1	-13.1%

<sup>\*</sup>Midpoint of Experience Period -- 09/01/2012, Midpoint of Q1 2014 Rating Period -- 8/15/2014

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

## **LG HIC Projection of Medical Claims and Proposed Rate Change**

		Projected Net	Total Normalized	
	Current	Revenue Collected	Claim Cost for Q1	Proposed Change to
	Membership	at Q4 2013 Rate	2014	Pure Premium
Non-HDHP	3,817	\$325.09	\$356.51	9.7%
HDHP	4,245	\$321.02	\$278.84	-13.1%
Total	8,062	\$322.95	\$315.61	-2.3%

## Exhibit 3b -- Claim Projection (Rx Riders)

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

# LG Non-HDHP Projection of Rx Claims and Proposed Rate Change -- HMO and HIC Data Combined

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

#### Member Months w Rx Rider

39,168

Rx Claim Information	<b>Traditional</b>	Specialty	Total
1) Experience Period Paid PMPM	\$37.08	\$12.70	\$49.78
2) Annual Trend Factor	0.987	1.185	1.041
3) Months of Trend to Q1 2014*	23.5	23.5	23.5
4) Projected Paid PMPM as of Q1 2014	\$36.13	\$17.70	\$53.83
5) Bill H559 Impact			\$0.36
6) Rx Rebate Assumption			(\$5.72)
6a) Age/Gender Normalization Factor			0.952
7) Net Claim Cost for Q1 2014 = [4) + 5) + 6) ] * 6a)			\$46.13
8) Projected Net Revenue Collected at Q4 2013 Ra	ite Level		\$49.86
9) Q1 2014 Required Rate Action = 7) / 8) - 1			-7.5%

<sup>\*</sup>Midpoint of Experience Period -- 09/01/2012, Midpoint of Q1 2014 Rating Period -- 8/15/2014

# Exhibit 6a -- Medical Manual Rates (Q1 2014)

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

		Net Required Revenue	Quarterly	
Coplan	Product Type	PMPM	Change	Annual Change
VE001L	EPO	\$402.05	-2.3%	0.7%
VE002L	EPO	\$396.46	-2.3%	0.7%
VE003L	EPO	\$387.44	-2.3%	0.7%
VE004L	EPO	\$381.83	-2.3%	0.7%
VE006L	EPO	\$366.58	-2.3%	0.7%
VE016L	HyEPO	\$331.21	-2.3%	0.7%
VE018L	HyEPO	\$273.85	-2.3%	0.7%
VE020L	HyEPO	\$341.60	-2.3%	0.7%
VE021L	HyEPO	\$302.28	-2.3%	0.7%
VE031L	HyEPO	\$347.94	-2.3%	0.7%
VE032L	HyEPO	\$318.51	-2.3%	0.7%
VE033L	HyEPO	\$283.32	-2.3%	0.7%
VE034L	HyEPO	\$263.10	-2.3%	0.7%
VE035L	HyEPO	\$356.88	-2.3%	0.7%
VE036L	HyEPO	\$328.91	-2.3%	0.7%
VE037L	HyEPO	\$291.75	-2.3%	0.7%
VE038L	HyEPO	\$271.12	-2.3%	0.7%
VE047L	HyEPO	\$337.47	-2.3%	0.7%
VE048L	HyEPO	\$309.83	-2.3%	0.7%
VE050L	HyEPO	\$257.15	-2.3%	0.7%
VE052L	HyEPO	\$320.20	-2.3%	0.7%
VE053L	HyEPO	\$285.91	-2.3%	0.7%
VE054L	HyEPO	\$265.18	-2.3%	0.7%
VE058L	EPO	\$337.82	-2.3%	0.7%
VE060L	HYEPO	\$324.37	-2.3%	0.7%
VE063L	HYEPO	\$281.52	-2.3%	0.7%
VE065L	HYEPO	\$297.03	-2.3%	0.7%
VE075L	Bridgewell EPO	\$261.99	-2.3%	-1.4%
VE076L	Bridgewell EPO	\$233.11	-2.3%	-1.4%
VE079L	HyEPO	\$323.84	-2.3%	-1.4%
VE080L	HyEPO	\$269.86	-2.3%	-1.4%
VP015L	HyPPO	\$377.97	-2.3%	0.7%
VP016L	HyPPO	\$344.05	-2.3%	0.7%
VP017L	HyPPO	\$299.54	-2.3%	0.7%
VP019L	HyPPO	\$387.30	-2.3%	0.7%
VP020L	HyPPO	\$354.84	-2.3%	0.7%
VP032L	HyPPO	\$330.82	-2.3%	0.7%
VP033L	HyPPO	\$288.79	-2.3%	0.7%
VP034L	HyPPO	\$265.63	-2.3%	0.7%
VP036L	HyPPO	\$341.64	-2.3%	0.7%
VP037L	HyPPO	\$297.37	-2.3%	0.7%
VP038L	HyPPO	\$273.75	-2.3%	0.7%
VP048L	HyPPO	\$321.81	-2.3%	0.7%
VP049L	HyPPO	\$282.83	-2.3%	0.7%
VP050L	HyPPO	\$259.63	-2.3%	0.7%
VP051L	HyPPO	\$363.18	-2.3%	0.7%
VP053L	HyPPO	\$291.42	-2.3%	0.7%
VP054L	HyPPO	\$267.74	-2.3%	0.7%
VT03LA	EPO	\$395.37	-2.3%	0.7%
VT03LB	EPO	\$395.37	-2.3%	0.7%
VT03LC	EPO	\$395.37	-2.3%	0.7%
VT04LA	EPO	\$385.39	-2.3%	0.7%
VT04LB	EPO	\$385.39	-2.3%	0.7%
VT04LC	EPO	\$385.39	-2.3%	0.7%
VT07LA	EPO	\$362.20	-2.3%	0.7%
VT07LB	EPO	\$362.20	-2.3%	0.7%
VT07LC	EPO	\$362.20	-2.3%	0.7%
VEHD-01L	HDEPOagg	\$395.27	-2.3%	0.8%

# Exhibit 6a -- Medical Manual Rates (Q1 2014)

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

		Net Required Revenue	Quarterly	
Coplan	Product Type	PMPM	Change	Annual Change
VEHD-02L	HDEPOagg	\$338.54	-2.3%	0.8%
VEHD-03L	HDEPOagg	\$267.44	-2.3%	0.8%
VEHD-04L	HDEPOagg	\$373.15	-2.3%	0.8%
VEHD-05L	HDEPOagg	\$341.01	-2.3%	0.8%
VEHD-06L	HDEPOagg	\$313.96	-2.3%	0.8%
VEHD-07L	HDEPOagg	\$357.45	-2.3%	0.8%
VEHD-08L	HDEPOagg	\$322.93	-2.3%	0.8%
VEHD-09L	HDEPOagg	\$295.84	-2.3%	0.8%
VEHD-12L	HDEPOagg	\$304.75	-2.3%	0.8%
VEHD-13L	HDEPOagg	\$354.27	-2.3%	0.8%
VEHD-14L	HDEPOagg	\$318.82	-2.3%	0.8%
VEHD-15L	HDEPOagg	\$292.65	-2.3%	0.8%
VEHD-17L	HDEPOagg	\$308.61	-2.3%	0.8%
VEHD-18L	HDEPO	\$359.57	-2.3%	0.8%
VEHD-19L	HDEPO	\$281.24	-2.3%	0.8%
VEHD-20L	HDEPO	\$317.56	-2.3%	0.8%
VEHD-24L	HDEPOagg	\$277.50	-2.3%	-1.3%
VEHD-31L	HDEPOagg	\$262.41	-2.3%	-1.3%
VEHD-39L	HDEPOagg	\$284.60	-2.3%	-1.3%
VEHD-40L	HDEPOagg	\$356.19	-2.3%	-1.3%
VPHD-03L	HDPPOagg	\$268.73	-2.3%	0.8%
VPHD-04L	HDPPOagg	\$384.02	-2.3%	0.8%
VPHD-05L	HDPPOagg	\$347.60	-2.3%	0.8%
VPHD-06L	HDPPOagg	\$317.00	-2.3%	0.8%
VPHD-07L	HDPPOagg	\$367.86	-2.3%	0.8%
VPHD-08L	HDPPOagg	\$329.17	-2.3%	0.8%
VPHD-09L	HDPPOagg	\$298.71	-2.3%	0.8%
VPHD-12L	HDPPOagg	\$307.68	-2.3%	0.8%
VPHD-14L	HDPPOagg	\$324.96	-2.3%	0.8%
VPHD-15L	HDPPOagg	\$295.46	-2.3%	0.8%

# Exhibit 6a -- Medical Manual Rates (Q2 2014)

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

		Net Required Revenue	Quarterly	
Coplan	Product Type	PMPM	Change	Annual Change
VE001L	EPO	\$407.28	1.3%	0.5%
VE002L	EPO	\$401.61	1.3%	0.5%
VE003L	EPO	\$392.48	1.3%	0.5%
VE004L	EPO	\$386.79	1.3%	0.5%
VE006L	EPO	\$371.35	1.3%	0.5%
VE016L	HyEPO	\$335.52	1.3%	0.5%
VE018L	HyEPO	\$277.41	1.3%	0.5%
VE020L	HyEPO	\$346.04	1.3%	0.5%
VE021L	HyEPO	\$306.21	1.3%	0.5%
VE031L	HyEPO	\$352.46	1.3%	0.5%
VE032L	HyEPO	\$322.65	1.3%	0.5%
VE033L	HyEPO	\$287.00	1.3%	0.5%
VE034L	HyEPO	\$266.52	1.3%	0.5%
VE035L	HyEPO	\$361.52	1.3%	0.5%
VE036L	HyEPO	\$333.19	1.3%	0.5%
VE037L	HyEPO	\$295.54	1.3%	0.5%
VE038L	HyEPO	\$274.64	1.3%	0.5%
VE047L	HyEPO	\$341.86	1.3%	0.5%
VE048L	HyEPO	\$313.86	1.3%	0.5%
VE050L	HyEPO	\$260.49	1.3%	0.5%
VE052L	HyEPO	\$324.36	1.3%	0.5%
VE053L	HyEPO	\$289.63	1.3%	0.5%
VE054L	HyEPO	\$268.63	1.3%	0.5%
VE058L	EPO	\$342.21	1.3%	0.5%
VE060L	HYEPO	\$328.59	1.3%	0.5%
VE063L	HYEPO	\$285.18	1.3%	0.5%
VE065L	HYEPO	\$300.89	1.3%	0.5%
VE075L	Bridgewell EPO	\$265.40	1.3%	-1.9%
VE076L	Bridgewell EPO	\$236.14	1.3%	-1.9%
VE079L	HyEPO	\$328.05	1.3%	-1.9%
VE080L	HyEPO HyPPO	\$273.37	1.3% 1.3%	-1.9%
VP015L VP016L	НуРРО	\$382.88 \$348.52	1.3%	0.5% 0.5%
VP016L VP017L	HyPPO	\$303.43	1.3%	0.5%
VP019L	HyPPO	\$392.33	1.3%	0.5%
VP020L	HyPPO	\$359.45	1.3%	0.5%
VP032L	HyPPO	\$335.12	1.3%	0.5%
VP033L	HyPPO	\$292.54	1.3%	0.5%
VP034L	HyPPO	\$269.08	1.3%	0.5%
VP036L	HyPPO	\$346.08	1.3%	0.5%
VP037L	HyPPO	\$301.24	1.3%	0.5%
VP038L	HyPPO	\$277.31	1.3%	0.5%
VP048L	HyPPO	\$325.99	1.3%	0.5%
VP049L	HyPPO	\$286.51	1.3%	0.5%
VP050L	HyPPO	\$263.01	1.3%	0.5%
VP051L	HyPPO	\$367.90	1.3%	0.5%
VP053L	HyPPO	\$295.21	1.3%	0.5%
VP054L	HyPPO	\$271.22	1.3%	0.5%
VT03LA	EPO	\$400.51	1.3%	0.5%
VT03LB	EPO	\$400.51	1.3%	0.5%
VT03LC	EPO	\$400.51	1.3%	0.5%
VT04LA	EPO	\$390.40	1.3%	0.5%
VT04LB	EPO	\$390.40	1.3%	0.5%
VT04LC	EPO	\$390.40	1.3%	0.5%
VT07LA	EPO	\$366.91	1.3%	0.5%
VT07LB	EPO	\$366.91	1.3%	0.5%
VT07LC	EPO	\$366.91	1.3%	0.5%
VEHD-01L	HDEPOagg	\$400.80	1.4%	0.7%

# Exhibit 6a -- Medical Manual Rates (Q2 2014)

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

		Net Required Revenue	Quarterly	
Coplan	Product Type	PMPM	Change	Annual Change
VEHD-02L	HDEPOagg	\$343.28	1.4%	0.7%
VEHD-03L	HDEPOagg	\$271.18	1.4%	0.7%
VEHD-04L	HDEPOagg	\$378.37	1.4%	0.7%
VEHD-05L	HDEPOagg	\$345.78	1.4%	0.7%
VEHD-06L	HDEPOagg	\$318.36	1.4%	0.7%
VEHD-07L	HDEPOagg	\$362.45	1.4%	0.7%
VEHD-08L	HDEPOagg	\$327.45	1.4%	0.7%
VEHD-09L	HDEPOagg	\$299.98	1.4%	0.7%
VEHD-12L	HDEPOagg	\$309.02	1.4%	0.7%
VEHD-13L	HDEPOagg	\$359.23	1.4%	0.7%
VEHD-14L	HDEPOagg	\$323.28	1.4%	0.7%
VEHD-15L	HDEPOagg	\$296.75	1.4%	0.7%
VEHD-17L	HDEPOagg	\$312.93	1.4%	0.7%
VEHD-18L	HDEPO	\$364.60	1.4%	0.7%
VEHD-19L	HDEPO	\$285.18	1.4%	0.7%
VEHD-20L	HDEPO	\$322.01	1.4%	0.7%
VEHD-24L	HDEPOagg	\$281.39	1.4%	-1.7%
VEHD-31L	HDEPOagg	\$266.08	1.4%	-1.7%
VEHD-39L	HDEPOagg	\$288.58	1.4%	-1.7%
VEHD-40L	HDEPOagg	\$361.18	1.4%	-1.7%
VPHD-03L	HDPPOagg	\$272.49	1.4%	0.7%
VPHD-04L	HDPPOagg	\$389.40	1.4%	0.7%
VPHD-05L	HDPPOagg	\$352.47	1.4%	0.7%
VPHD-06L	HDPPOagg	\$321.44	1.4%	0.7%
VPHD-07L	HDPPOagg	\$373.01	1.4%	0.7%
VPHD-08L	HDPPOagg	\$333.78	1.4%	0.7%
VPHD-09L	HDPPOagg	\$302.89	1.4%	0.7%
VPHD-12L	HDPPOagg	\$311.99	1.4%	0.7%
VPHD-14L	HDPPOagg	\$329.51	1.4%	0.7%
VPHD-15L	HDPPOagg	\$299.60	1.4%	0.7%

## Exhibit 6b -- Medical Riders (Q1 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

		Product	Net Required Revenue	Quarterly	Annual
Rider	Description	Type	PMPM	Change	Change
V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$3.24	-2.4%	0.6%
V305L	Advanced Infertility Services - (Large Only)	EPO/PPO	\$4.35	-2.2%	0.7%
V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	EPO/PPO	\$4.09	-2.4%	0.5%
V307	Exclusion For Elective Abortions	EPO/PPO	(\$0.18)	0.0%	0.0%
V308	Preventive Dental For Kids - \$25 Office Copayment	EPO/PPO	\$2.42	-2.4%	0.8%
V309L-a	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 2x OOP Max plans	EPO/PPO	\$1.95	-2.5%	0.5%
V309L-b	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 3x OOP Max plans	EPO/PPO	\$2.26	-2.2%	0.4%
V309L-c	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans	EPO/PPO	\$3.53	-2.2%	0.6%
V309L-d	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 3x OOP Max plans	EPO/PPO	\$4.04	-2.2%	0.7%
V309L-e	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans	EPO/PPO	\$8.14	-2.3%	0.6%
V309L-f	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans	EPO/PPO	\$8.58	-2.3%	0.7%
V309L-q	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 2x OOP Max plans	EPO/PPO	\$11.59	-2.3%	0.7%
V309L-h	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 3x OOP Max plans	EPO/PPO	\$11.92	-2.3%	0.7%
V310	Annual Vision Exam - Per Calendar Yr	EPO/PPO	\$6.00	-2.3%	0.7%
V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$0.78	-2.5%	0.0%
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	EPO/PPO	\$1.75	-2.2%	1.2%
V314	Adult Preventative Dental	EPO/PPO	\$13.77	-2.3%	0.7%
V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$18.74	-2.3%	0.6%
V316	Disposable Medical Supplies	EPO/PPO	\$0.90	-2.2%	0.0%
V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	n/a	n/a
V356	Deductible Carryover Rider	EPO/PPO	\$3.79	-2.3%	0.8%
V361	Gym Membership Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$2.69	0.0%	0.0%
V362	Youth Sports Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$0.69	0.0%	0.0%
V363	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	EPO/PPO	\$0.22	0.0%	0.0%
V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a
V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a
VT314	80% reimbursment for glasses/contacts up to \$160 once every 2 calendar years	EPO/PPO	\$1.61	-2.4%	0.0%
V341L	Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only	EPO/PPO	\$0.00	n/a	n/a
V342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	EPO/PPO	\$0.00	n/a	n/a
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO	\$2.75	-2.1%	0.7%
VEHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDEPO	\$2.52	-2.3%	0.8%
VEHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDEPO	\$2.08	-2.3%	0.5%
VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$1.78	-2.2%	1.1%
VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	\$1.53	-2.5%	0.0%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDEPO	\$1.15	-2.5%	0.9%
VEHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDEPO	\$0.95	-2.1%	1.1%
VEHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDEPO	\$0.39	-2.5%	2.6%
VPHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDPPO	\$2.75	-2.1%	0.7%
VPHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDPPO	\$2.52	-2.3%	0.8%
VPHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDPPO	\$2.08	-2.3%	0.5%
VPHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDPPO	\$1.78	-2.2%	1.1%
VPHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDPPO	\$1.53	-2.5%	0.0%
VPHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDPPO	\$1.15	-2.5%	0.9%
VPHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDPPO	\$0.95	-2.1%	1.1%
VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDPPO	\$0.39	-2.5%	2.6%
VHD305L	Advanced Infertility Services - (Large Only)	HDHP	\$4.27	-2.3%	0.7%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	HDHP	\$4.35	-2.2%	0.7%
VHD307	Exclusion For Elective Abortions	HDHP	(\$0.16)	0.0%	0.0%
VHD316	Disposable Medical Supplies	HDHP	\$0.58	-1.7%	1.8%
VHDC317	Changes Contract Yr To Calendar Year	HDHP	\$0.00	n/a	n/a
VHD341L	Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only	HDHP	\$0.00	n/a	n/a
VHD342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	HDHP	\$0.00	n/a	n/a
VHDC343	Gym Membership Reimbursement - \$300 Maximum per Subscriber	HDHP	\$2.69	0.0%	0.0%
VHDC344	Youth Sports Reimbursement - \$300 Maximum per Subscriber	HDHP	\$0.69	0.0%	0.0%

## Exhibit 6b -- Medical Riders (Q1 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

Di-Jan	Description	Product	Net Required Revenue	Quarterly	Annual
Rider	Description Description	Туре	PMPM	Change	Change
VHDC345	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	HDHP	\$0.22	0.0%	0.0%
VHD356L	Deductible Carryover Rider	HDHP	\$7.59	-2.3%	0.7%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$1.50	-2.0%	0.7%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$2.90	-2.4%	0.7%
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$3.11	-2.2%	1.0%
VHD510-d	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-04 & VPHD-04)	HDHP	\$1.43	-2.1%	0.7%
VHD510-e	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-05 & VPHD-05)	HDHP	\$2.08	-2.3%	0.5%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$2.71	-2.2%	0.7%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07 & VPHD-07)	HDHP	\$1.30	-2.3%	0.8%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08 & VPHD-08)	HDHP	\$1.88	-2.1%	1.1%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$1.83	-2.1%	1.1%
VHD510-I	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-012 & VPHD-012)	HDHP	\$2.52	-2.3%	0.8%
VHD510-m	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-013)	HDHP	\$1.26	-2.3%	0.8%
VHD510-n	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-014 & VPHD-014)	HDHP	\$1.81	-2.2%	1.1%
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-015 & VPHD-015)	HDHP	\$1.77	-2.2%	1.1%
VHD510-q	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$2.67	-2.2%	0.8%
VHD510-r	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$2.35	-2.1%	0.9%
VHD510-s	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$4.24	-2.3%	0.7%
VHD510-t	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-20)	HDHP	\$2.01	-2.4%	0.5%
VHD510-u	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-24)	HDHP	\$1.59	-2.5%	1.3%
VHD510-v	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-31)	HDHP	\$2.12	-2.3%	1.0%
VHD510-w	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-39)	HDHP	\$1.69	-2.3%	1.2%
VHD510-x	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-40)	HDHP	\$1.48	-2.0%	1.4%

## Exhibit 6b -- Medical Riders (Q2 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between April 1, 2014 - June 30, 2014

		Product	Net Required Revenue	Quarterly	Annual
Rider	Description	Type	PMPM	Change	Change
V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$3.28	1.2%	0.3%
V305L	Advanced Infertility Services - (Large Only)	EPO/PPO	\$4.41	1.4%	0.7%
V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	EPO/PPO	\$4.14	1.2%	0.2%
V307	Exclusion For Elective Abortions	EPO/PPO	(\$0.18)	0.0%	0.0%
V308	Preventive Dental For Kids - \$25 Office Copayment	EPO/PPO	\$2.45	1.2%	0.4%
V309L-a	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 2x OOP Max plans	EPO/PPO	\$1.98	1.5%	0.5%
V309L-b	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 3x OOP Max plans	EPO/PPO	\$2.29	1.3%	0.4%
V309L-c	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans	EPO/PPO	\$3.58	1.4%	0.6%
V309L-d	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 3x OOP Max plans	EPO/PPO	\$4.09	1.2%	0.5%
V309L-e	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans	EPO/PPO	\$8.25	1.4%	0.5%
V309L-f	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans	EPO/PPO	\$8.69	1.3%	0.5%
V309L-q	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 2x OOP Max plans	EPO/PPO	\$11.74	1.3%	0.5%
V309L-h	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 3x OOP Max plans	EPO/PPO	\$12.07	1.3%	0.4%
V310	Annual Vision Exam - Per Calendar Yr	EPO/PPO	\$6.08	1.3%	0.5%
V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$0.79	1.3%	0.0%
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	EPO/PPO	\$1.77	1.1%	0.6%
V314	Adult Preventative Dental	EPO/PPO	\$13.95	1.3%	0.5%
V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$18.98	1.3%	0.4%
V316	Disposable Medical Supplies	EPO/PPO	\$0.91	1.1%	0.0%
V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	n/a	n/a
V356	Deductible Carryover Rider	EPO/PPO	\$3.84	1.3%	0.5%
V361	Gym Membership Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$2.69	0.0%	0.0%
V362	Youth Sports Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$0.69	0.0%	0.0%
V363	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	EPO/PPO	\$0.22	0.0%	0.0%
V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a
V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a
VT314	80% reimbursment for glasses/contacts up to \$160 once every 2 calendar years	EPO/PPO	\$1.63	1.2%	0.0%
V341L	Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only	EPO/PPO	\$0.00	n/a	n/a
V342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	EPO/PPO	\$0.00	n/a	n/a
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO	\$2.79	1.5%	0.7%
VEHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDEPO	\$2.56	1.6%	0.8%
VEHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDEPO	\$2.11	1.4%	0.5%
VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$1.80	1.1%	0.6%
VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	\$1.55	1.3%	0.0%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDEPO	\$1.17	1.7%	0.9%
VEHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDEPO	\$0.96	1.1%	1.1%
VEHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDEPO	\$0.40	2.6%	2.6%
VPHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDPPO	\$2.79	1.5%	0.7%
VPHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDPPO	\$2.56	1.6%	0.8%
VPHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDPPO	\$2.11	1.4%	0.5%
VPHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDPPO	\$1.80	1.1%	0.6%
VPHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDPPO	\$1.55	1.3%	0.0%
VPHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDPPO	\$1.17	1.7%	0.9%
VPHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDPPO	\$0.96	1.1%	1.1%
VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDPPO	\$0.40	2.6%	2.6%
VHD305L	Advanced Infertility Services - (Large Only)	HDHP	\$4.33	1.4%	0.7%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	HDHP	\$4.41	1.4%	0.7%
VHD307	Exclusion For Elective Abortions	HDHP	(\$0.16)	0.0%	0.0%
VHD316	Disposable Medical Supplies	HDHP	\$0.59	1.7%	1.7%
VHDC317	Changes Contract Yr To Calendar Year	HDHP	\$0.00	n/a	n/a
VHD341L	Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only	HDHP	\$0.00	n/a	n/a
VHD342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	HDHP	\$0.00	n/a	n/a
VHDC343	Gym Membership Reimbursement - \$300 Maximum per Subscriber	HDHP	\$2.69	0.0%	0.0%
VHDC344	Youth Sports Reimbursement - \$300 Maximum per Subscriber	HDHP	\$0.69	0.0%	0.0%

## Exhibit 6b -- Medical Riders (Q2 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between April 1, 2014 - June 30, 2014

	- · · ·	Product	Net Required Revenue	Quarterly	Annual
Rider	Description	Туре	PMPM	Change	Change
VHDC345	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	HDHP	\$0.22	0.0%	0.0%
VHD356L	Deductible Carryover Rider	HDHP	\$7.70	1.4%	0.7%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$1.52	1.3%	0.7%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$2.94	1.4%	0.7%
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$3.15	1.3%	0.6%
VHD510-d	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-04 & VPHD-04)	HDHP	\$1.45	1.4%	0.7%
VHD510-e	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-05 & VPHD-05)	HDHP	\$2.11	1.4%	0.5%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$2.75	1.5%	0.7%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07 & VPHD-07)	HDHP	\$1.32	1.5%	0.8%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08 & VPHD-08)	HDHP	\$1.91	1.6%	1.1%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$1.86	1.6%	1.1%
VHD510-I	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-012 & VPHD-012)	HDHP	\$2.56	1.6%	0.8%
VHD510-m	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-013)	HDHP	\$1.28	1.6%	0.8%
VHD510-n	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-014 & VPHD-014)	HDHP	\$1.84	1.7%	1.1%
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-015 & VPHD-015)	HDHP	\$1.79	1.1%	0.6%
VHD510-q	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$2.71	1.5%	0.7%
VHD510-r	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$2.38	1.3%	0.8%
VHD510-s	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$4.30	1.4%	0.7%
VHD510-t	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-20)	HDHP	\$2.04	1.5%	0.5%
VHD510-u	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-24)	HDHP	\$1.61	1.3%	0.6%
VHD510-v	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-31)	HDHP	\$2.15	1.4%	0.5%
VHD510-w	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-39)	HDHP	\$1.71	1.2%	0.6%
VHD510-x	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-40)	HDHP	\$1.50	1.4%	0.7%

## Exhibit 6c -- Rx Riders (Q1 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between January 1, 2014 - March 31, 2014

Rider	Description	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Change
V500	\$10/\$30/\$50	EPO/PPO	\$47.28	-7.5%	-3.1%
V501	\$10/30%/50%	EPO/PPO	\$39.24	-7.5%	-3.1%
V502	50%	EPO/PPO	\$30.05	-7.5%	-3.1%
V503	\$10/100%/100%	EPO/PPO	\$12.61	-7.5%	-3.1%
V504	\$0/\$30/\$50	EPO/PPO	\$54.10	-7.5%	-3.1%
V601	\$5/\$35/\$70	EPO/PPO	\$49.27	-7.5%	-3.1%
V602	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$44.16	-7.5%	-3.1%
V604	\$5/\$45/\$90	EPO/PPO	\$47.17	-7.5%	-3.1%
V605	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$42.45	-7.5%	-3.1%
V606	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$39.29	-7.5%	-3.1%
V550L	Removes MAC Pricing	EPO/PPO	\$0.74	-7.5%	-2.6%
V551L	Change mail copay from 2.5 to 2.0 First \$300 Covered in Full, then \$750	EPO/PPO	\$0.32	-8.6%	-5.9%
V611	Ded/30% Coins	Bridgewell EPO	\$37.26	-7.5%	-3.1%

## Exhibit 6c -- Rx Riders (Q2 2014)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between April 1, 2014 - June 30, 2014

Rider	Description	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Change
V500	\$10/\$30/\$50	EPO/PPO	\$47.82	1.1%	-3.2%
V501	\$10/30%/50%	EPO/PPO	\$39.69	1.1%	-3.2%
V502	50%	EPO/PPO	\$30.39	1.1%	-3.2%
V503	\$10/100%/100%	EPO/PPO	\$12.75	1.1%	-3.3%
V504	\$0/\$30/\$50	EPO/PPO	\$54.71	1.1%	-3.2%
V601	\$5/\$35/\$70	EPO/PPO	\$49.83	1.1%	-3.2%
V602	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$44.66	1.1%	-3.2%
V604	\$5/\$45/\$90	EPO/PPO	\$47.71	1.1%	-3.2%
V605	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$42.93	1.1%	-3.2%
V606	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$39.74	1.1%	-3.2%
V550L	Removes MAC Pricing	EPO/PPO	\$0.75	1.4%	-2.6%
V551L	Change mail copay from 2.5 to 2.0	EPO/PPO	\$0.32	0.0%	-5.9%
V611	First \$300 Covered in Full, then \$750 Ded/30% Coins	Bridgewell Ef	\$37.68	1.1%	-3.2%