

**State:** VermontGMCB **Filing Company:** TVHP  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** Q3 2020 TVHP Large Group Rating Program Filing  
**Project Name/Number:** /

## Filing at a Glance

Company: TVHP  
 Product Name: Q3 2020 TVHP Large Group Rating Program Filing  
 State: VermontGMCB  
 TOI: ML02 Multi-Line - Other  
 Sub-TOI: ML02.000 Multi-Line - Other  
 Filing Type: GMCB Trend / Admin Charge  
 Date Submitted: 04/23/2020  
 SERFF Tr Num: BCVT-132350492  
 SERFF Status: Pending State Action  
 State Tr Num:  
 State Status:  
 Co Tr Num:  
  
 Implementation: On Approval  
 Date Requested:  
 Author(s): Jude Daye, Martine Brisson-Lemieux, Andrew Proulx, Matthew Goodrich  
 Reviewer(s): Thomas Crompton (primary), David Dillon, Jacqueline Lee, Christina McLaughlin, Amerin Aborjaily, Michael Barber  
  
 Disposition Date:  
 Disposition Status:  
 Implementation Date:  
  
 State Filing Description:

**State:** VermontGMCB **Filing Company:** TVHP  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** Q3 2020 TVHP Large Group Rating Program 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: 06/09/2020  
State Status Changed: Deemer Date:  
Created By: Jude Daye Submitted By: Jude Daye  
Corresponding Filing Tracking Number:

Filing Description:  
April 23, 2020

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

Subject: Blue Cross and Blue Shield of Vermont - NAIC # 53295  
The Vermont Health Plan - NAIC # 95696  
Q3 2020 Large Group Rating Program Filing

Dear Mr. Crompton:

Attached for the Green Mountain Care Board's review and approval is Blue Cross and Blue Shield of Vermont's and The Vermont Health Plan's Q3 2020 Large Group Rating Program Filing. As directed by the Board, this filing combines the various factor filings for large group rating components (trend, large claims, benefit relativity, administrative fees and contribution to reserve, and the formula itself) into a single filing.

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

Sincerely,

Ruth Greene

cc: Paul Schultz/BCBSVT  
Martine Lemieux/BCBSVT

## Company and Contact

### Filing Contact Information

Jude Daye, Executive Assistant [dayej@bcbsvt.com](mailto:dayej@bcbsvt.com)

**State:** VermontGMCB **Filing Company:** TVHP  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** Q3 2020 TVHP Large Group Rating Program Filing  
**Project Name/Number:** /

445 Industrial Lane 802-371-3244 [Phone]  
 Montpelier, VT 05601

**Filing Company Information**

|                             |                         |                            |
|-----------------------------|-------------------------|----------------------------|
| TVHP                        | CoCode: 95696           | State of Domicile: Vermont |
| PO BOX 186                  | Group Code:             | Company Type: HMO          |
| Montpelier, VT 05601        | Group Name:             | State ID Number:           |
| (802) 371-3450 ext. [Phone] | FEIN Number: 03-0354356 |                            |

**Filing Fees**

|                  |          |
|------------------|----------|
| Fee Required?    | Yes      |
| Fee Amount:      | \$150.00 |
| Retaliatory?     | No       |
| Fee Explanation: |          |

SERFF Tracking #:

BCVT-132350492

State Tracking #:

Company Tracking #:

**State:** VermontGMCB  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** Q3 2020 TVHP Large Group Rating Program Filing  
**Project Name/Number:** /

**Filing Company:** TVHP

## Correspondence Summary

### Objection Letters and Response Letters

#### Objection Letters

| Status           | Created By      | Created On | Date Submitted |
|------------------|-----------------|------------|----------------|
| Pending Response | Thomas Crompton | 06/03/2020 | 06/03/2020     |
| Pending Response | Jacqueline Lee  | 06/01/2020 | 06/01/2020     |
| Pending Response | Jacqueline Lee  | 05/29/2020 | 05/29/2020     |
| Pending Response | Jacqueline Lee  | 05/06/2020 | 05/06/2020     |

#### Response Letters

| Responded By     | Created On | Date Submitted |
|------------------|------------|----------------|
| Matthew Goodrich | 06/09/2020 | 06/09/2020     |
| Matthew Goodrich | 06/08/2020 | 06/08/2020     |
| Matthew Goodrich | 06/05/2020 | 06/05/2020     |
| Matthew Goodrich | 05/15/2020 | 05/15/2020     |

#### Filing Notes

| Subject   | Note Type        | Created By       | Created On | Date Submitted |
|---|------------------|------------------|------------|----------------|
| Response to 3Q 2020 LG Rating Program Inquiry Letter 1 - Q3 | Note To Reviewer | Matthew Goodrich | 05/21/2020 | 05/21/2020     |
| Updated Filing Materials                                    | Note To Reviewer | Matthew Goodrich | 05/19/2020 | 05/19/2020     |

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**State:** VermontGMCB **Filing Company:** TVHP  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** Q3 2020 TVHP Large Group Rating Program Filing  
**Project Name/Number:** /

## Objection Letter

|                         |                  |
|-------------------------|------------------|
| Objection Letter Status | Pending Response |
| Objection Letter Date   | 06/03/2020       |
| Submitted Date          | 06/03/2020       |
| Respond By Date         | 06/08/2020       |

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*Dear Jude Daye,*

**Introduction:**

*Please see attached letter.*

**Conclusion:**

*Sincerely,*

*Thomas Crompton*

**Green Mountain Care Board**  
144 State Street  
Montpelier, VT 05602

802-828-2177  
www.gmcboard.vermont.gov

*Kevin Mullin, Chair*  
*Jessica Holmes, PhD*  
*Robin Lunge, JD, MHCDS*  
*Maureen Usifer*  
*Tom Pelham*  
*Susan Barrett, JD, Executive Director*

June 3, 2020

Mr. Paul A. Schultz, F.S.A., M.A.A.A.  
Chief Actuary  
BlueCross BlueShield of Vermont  
PO Box 186  
Montpelier, VT 05601-0186

**Re: Blue Cross Blue Shield of Vermont 2021 Large Group Filing (SERFF Tracking #: BCVT-131835151; GMCB Docket No. GMCB-002-20rr); The Vermont Health Plan 2021 Large Group Filing (SERFF Tracking #: BCVT-131835292; GMCB Docket No. GMCB-003-20rr); Blue Cross Blue Shield of Vermont 2021 Association Health Plan Filing (SERFF Tracking #: BCVT-132360219; GMCB Docket No. GMCB-004-20rr)**

Dear Mr. Schultz,

Thank you for the May 15, 2020 response to Question 4 of the May 6<sup>th</sup> and May 7<sup>th</sup> objection letters from the Board's contract actuary regarding the impact of COVID-19 on future costs in the above filings. Pursuant to its authority under 8 V.S.A. § 4062 and 18 V.S.A. 9375(b)(6), the Board requests that Blue Cross Blue Shield of Vermont (BCBSVT) and the Vermont Health Plan (TVHP) provide the following additional information with respect to the above-referenced filings:

1. Provide data on utilization and costs by service category for the 15-month period ending April 2020 and quantify the impact of utilization dampening associated with COVID-19, the value thereof, and the impact on reserves.
2. You state that “[s]ome portion of deferred care will be foregone altogether, while other services will have only been delayed” and that “the timing of the return of delayed care will depend on the timing and severity of additional waves of infection and periods of social distancing.” Provide any analyses you have developed regarding the amount and value of care that has been or will be deferred as a result of COVID-19 and the efforts being taken to prevent its spread, the portion of this deferred care that will be foregone, the portion that will be delayed, and the time period over which the deferred care that has been delayed will return.
3. You identified several potential costs associated with COVID-19, including direct costs of treatment, costs of a vaccine, and costs associated with a decline in the health status of the population and noted that “any increased cost due to the COVID-19 pandemic will be funded through policyholder reserves.” Quantify the additional costs you expect to incur in connection



with COVID-19 for the plans covered by the above filings, including the number of COVID-19 cases and projected costs per case, and the expected impact on reserves.

4. Provide the number and percentage of cases of COVID-19 you have had in Vermont to date and the costs of these cases.
5. Provide the increase or decrease in the membership (number and percentage) in the BCBSVT and TVHP Large Group plans covered by the above filings during the current rating period.

When providing the responses, please copy the question in the same numbered format as in this document, and provide your response immediately following. 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 the end of the day on Monday, June 8, 2020. Note that the responses can be submitted separately and do not have to be submitted all at the same time. Thank you in advance for your cooperation.

Sincerely,

Michael Barber  
General Counsel  
Green Mountain Care Board

cc: Kaili Kuiper, Esq., HCA  
Eric Schultheis, Esq., HCA  
Amerin Aborjaily, Esq., GMCB  
Thomas Crompton, GMCB  
Christina McLaughlin, GMCB



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**State:** VermontGMCB **Filing Company:** TVHP  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** Q3 2020 TVHP Large Group Rating Program Filing  
**Project Name/Number:** /

## Objection Letter

|                         |                  |
|-------------------------|------------------|
| Objection Letter Status | Pending Response |
| Objection Letter Date   | 06/01/2020       |
| Submitted Date          | 06/01/2020       |
| Respond By Date         | 06/08/2020       |

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*Dear Jude Daye,*

**Introduction:**

*Please see the attached letter.*

**Conclusion:**

*Sincerely,  
Jacqueline Lee*





June 1, 2020

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

Re: The Vermont Health Plan  
3Q 2020 LG Rating Program Filing  
SERFF Tracking #: BCVT-132350492

Dear Jude Daye:

Thank you for your previous responses. The following additional information is required for this filing.

Questions:

1. It appears from the filing materials that the average group renewing during the rating period will experience a rate increase of approximately 7.0%. Understanding that this increase results both from formula/factor changes as well as the groups' actual experience, please confirm that this amount reflects a reasonable estimate based on information available at this time, or provide an alternate value. We note that while the precise, complete experience used for group-level rating is "unknowable prior to the time of rating." However, the basis for the manual rate in this filing is projecting 2019 claims (which are approximately known) forward to later periods.
2. Provide more detail regarding the unit cost trends and hospital budgets.

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

To ensure that the review of your filing has been completed before statutory deadlines, we expect you to respond as expeditiously as possible to every objection in our letter, but no later than June 8, 2020. Note that the responses can be submitted separately and do not have to be submitted all at the same time.

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

Sincerely,

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

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**State:** VermontGMCB **Filing Company:** TVHP  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** Q3 2020 TVHP Large Group Rating Program Filing  
**Project Name/Number:** /

## Objection Letter

|                         |                  |
|-------------------------|------------------|
| Objection Letter Status | Pending Response |
| Objection Letter Date   | 05/29/2020       |
| Submitted Date          | 05/29/2020       |
| Respond By Date         | 06/05/2020       |

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*Dear Jude Daye,*

**Introduction:**

*Please see the attached letter.*

**Conclusion:**

*Sincerely,  
Jacqueline Lee*



LEWIS & ELLIS

Actuaries and Consultants

700 Central Expressway South

Suite 550

Allen, TX 75013

972-850-0850

lewisellis.com

May 29, 2020

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

Re: The Vermont Health Plan  
3Q 2020 LG Rating Program Filing  
SERFF Tracking #: BCVT-132350492

Dear Jude Daye:

The following question is being asked on behalf of the HCA.

Questions:

1. Please identify instances, if any, of deviations of more than 10% from the approved 2020 manual rate for large groups in these books of business, separately for BCBSVT and TVHP. For each instance of +/- 10% deviation from the approved manual rate, provide the magnitude of the deviation that is attributable to discretion as opposed to group experience and/or credibility as detailed in the 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 to every objection in our letter, but no later than June 5, 2020. Note that the responses can be submitted separately and do not have to be submitted all at the same time.

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

Sincerely,

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

State: VermontGMCB

Filing Company: TVHP

TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other

Product Name: Q3 2020 TVHP Large Group Rating Program Filing

Project Name/Number: /

## Objection Letter

|                         |                  |
|-------------------------|------------------|
| Objection Letter Status | Pending Response |
| Objection Letter Date   | 05/06/2020       |
| Submitted Date          | 05/06/2020       |
| Respond By Date         | 05/15/2020       |

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Dear Jude Daye,

**Introduction:**

**Conclusion:**

Sincerely,

Jacqueline Lee



May 6, 2020

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

Re: The Vermont Health Plan  
3Q 2020 LG Rating Program Filing  
SERFF Tracking #: BCVT-132350492

Dear Jude Daye:

We have been retained by the Green Mountain Care Board ("GMCB") to review the above referenced group products filing submitted on 4/23/2020. The following additional information is required for this filing.

Notice regarding proper responses:

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

Questions:

1. How do the utilization trends in Vermont compare to the Blue Trend Survey or other nationwide utilization trends?
2. Provide quantitative support for the unit cost trends on page 10 of the Actuarial Memorandum.
3. Please provide Exhibits 2B, 2D, and 2E in excel format.
4. It appears that no adjustments were made to the experience for potential impacts of COVID-19 on future costs. Please describe the Company's rationale for not incorporating an impact.
5. Please confirm that the proposed rates for BCBSVT and TVHP differ only in relation to the network differences, or describe and support all other differences.
6. Explain the apparent discrepancy between the "Impact of Formula and Factor Change" table in the memorandum and the "Manual Rate Development" table. The first shows a manual rate increase of 1.4% and an overall claims increase of 3.0%. The latter shows the manual rate increasing by about 9%.

7. Please clarify the precise meaning of the values in "Impact of Formula and Factor Change".
  - a. What is the credibility of the hypothetical group use to calculate these figures?
  - b. Provide the change in manual rate claims for a (hypothetical) 0% credibility group.
  - c. The description says that it reflects "the impact of the trend factors outlined in this filing on experience claims". Does the 1.6% include the anticipated impact of changes to experience claims themselves? If not, please quantify this impact.
8. Please list all differences between the prior rating manual and the proposed rating manual affecting insured groups, including age factor changes, etc.
9. For the insured groups affected by this filing in aggregate, compare the actual 2019 claims experience to the expected 2019 claims experience implied by last year's rate filing.
10. Please confirm that the "Facility" and "Professional" claims used to develop utilization and unit cost trends exclude claims relating to pharmaceuticals covered by the medical benefit.
11. Provide actual administrative costs PMPM for 2019.

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

To ensure that the review of your filing has been completed before statutory deadlines, we expect you to respond as expeditiously as possible to every objection in our letter, but no later than May 15, 2020. Note that the responses can be submitted separately and do not have to be submitted all at the same time.

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

Sincerely,

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

SERFF Tracking #:

BCVT-132350492

State Tracking #:

Company Tracking #:

**State:** VermontGMCB **Filing Company:** TVHP  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** Q3 2020 TVHP Large Group Rating Program Filing  
**Project Name/Number:** /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 06/09/2020  
Submitted Date 06/09/2020

*Dear Thomas Crompton,*

**Introduction:**

**Response 1**

**Comments:**

*Please find attached our responses to the Q3 2020 TVHP Large Group Rating Program Filing Inquiries dated June 3, 2020*

**Changed Items:**

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | Response to 3Q 2020 LG Rating Program Inquiry Letter 4     |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Response to 3Q 2020 LG Rating Program Inquiry Letter 4.pdf |

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

**Conclusion:**

*Sincerely,  
Matthew Goodrich*



SERFF Tracking #:

BCVT-132350492

State Tracking #:

Company Tracking #:

**State:** VermontGMCB **Filing Company:** TVHP  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** Q3 2020 TVHP Large Group Rating Program Filing  
**Project Name/Number:** /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 06/08/2020  
Submitted Date 06/08/2020

*Dear Thomas Crompton,*

### **Introduction:**

### **Response 1**

#### **Comments:**

*Please find attached our responses to the Q3 2020 TVHP Large Group Rating Program Filing  
Inquiries dated June 1, 2020*

### **Changed Items:**

### Supporting Document Schedule Item Changes

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Response to 3Q 2020 LG Rating Program Inquiry Letter 3     |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to 3Q 2020 LG Rating Program Inquiry Letter 3.pdf |

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

### **Conclusion:**

*Sincerely,  
Matthew Goodrich*

SERFF Tracking #:

BCVT-132350492

State Tracking #:

Company Tracking #:

**State:** VermontGMCB **Filing Company:** TVHP  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** Q3 2020 TVHP Large Group Rating Program Filing  
**Project Name/Number:** /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 06/05/2020  
Submitted Date 06/05/2020

*Dear Thomas Crompton,*

### **Introduction:**

### **Response 1**

#### **Comments:**

*Please find attached our responses to the Q3 2020 TVHP Large Group Rating Program Filing  
Inquiries dated May 29, 2020*

### **Changed Items:**

### Supporting Document Schedule Item Changes

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Response to 3Q 2020 LG Rating Program Inquiry Letter 2     |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to 3Q 2020 LG Rating Program Inquiry Letter 2.pdf |

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

### **Conclusion:**

*Sincerely,  
Matthew Goodrich*

SERFF Tracking #:

BCVT-132350492

State Tracking #:

Company Tracking #:

**State:** VermontGMCB **Filing Company:** TVHP  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** Q3 2020 TVHP Large Group Rating Program Filing  
**Project Name/Number:** /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 05/15/2020  
Submitted Date 05/15/2020

*Dear Thomas Crompton,*

### **Introduction:**

### **Response 1**

#### **Comments:**

*Please find attached our responses to the Q3 2020 TVHP Large Group Rating Program Filing  
Inquiries dated May 6, 2020*

### **Changed Items:**

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | Response to 3Q 2020 LG Rating Program Inquiry Letter 1   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Response to 3Q 2020 LG Rating Program Inquiry Letter 1.pdf<br>Q3 2020 LG Filing 05.06.2020 Inquiry – Q3.xlsx |

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

### **Conclusion:**

*Sincerely,  
Matthew Goodrich*

**State:** VermontGMCB

**Filing Company:** TVHP

**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other

**Product Name:** Q3 2020 TVHP Large Group Rating Program Filing

**Project Name/Number:** /

## Note To Reviewer

**Created By:**

Matthew Goodrich on 05/21/2020 02:58 PM

**Last Edited By:**

Matthew Goodrich

**Submitted On:**

05/21/2020 02:58 PM

**Subject:**

Response to 3Q 2020 LG Rating Program Inquiry Letter 1 - Q3

**Comments:**

Please find attached the PDF version of the response to question 3.

MEDICAL UTILIZATION TREND CALCULATION

| Month  | Membership | Original Allowed Claims (adjusted to the VHP network) |              |                      | Adjusted Claims - Normalized for Contract Changes |              |                      | ASF Normalization Factors |                   | Working Day Normalization Factor |                           | Adjusted Allowed Claims |                   |            |
|--------|------------|---|--------------|----------------------|---|--------------|----------------------|---------------------------|-------------------|----------------------------------|---------------------------|-------------------------|-------------------|------------|
|        |            | Facility  | Professional | Total Allowed Claims | Facility  | Professional | Total Allowed Claims | Monthly ASF               | ASF Normalization | Working Days                     | Working Day Normalization | Facility PMPM           | Professional PMPM | Total PMPM |
| Nov-15 | 57,692     |   |              |                      |   |              |                      |                           |                   |                                  | \$316.72                  | \$138.69                | \$455.41          |            |
| Dec-15 | 57,890     |   |              |                      |   |              |                      |                           |                   |                                  | \$272.01                  | \$126.86                | \$398.88          |            |
| Jan-16 | 52,944     |   |              |                      |   |              |                      |                           |                   |                                  | \$282.00                  | \$127.21                | \$409.21          |            |
| Feb-16 | 52,655     |   |              |                      |   |              |                      |                           |                   |                                  | \$284.86                  | \$126.25                | \$411.11          |            |
| Mar-16 | 52,655     |   |              |                      |   |              |                      |                           |                   |                                  | \$263.10                  | \$120.68                | \$383.78          |            |
| Apr-16 | 52,628     |   |              |                      |   |              |                      |                           |                   |                                  | \$270.52                  | \$121.65                | \$392.17          |            |
| May-16 | 52,040     |   |              |                      |   |              |                      |                           |                   |                                  | \$256.29                  | \$125.21                | \$381.51          |            |
| Jun-16 | 52,000     |   |              |                      |   |              |                      |                           |                   |                                  | \$266.93                  | \$122.52                | \$389.46          |            |
| Jul-16 | 51,849     |   |              |                      |   |              |                      |                           |                   |                                  | \$272.31                  | \$117.22                | \$389.53          |            |
| Aug-16 | 51,743     |   |              |                      |   |              |                      |                           |                   |                                  | \$253.14                  | \$117.81                | \$370.95          |            |
| Sep-16 | 51,752     |   |              |                      |   |              |                      |                           |                   |                                  | \$303.10                  | \$128.51                | \$431.61          |            |
| Oct-16 | 51,944     |   |              |                      |   |              |                      |                           |                   |                                  | \$285.76                  | \$131.79                | \$417.55          |            |
| Nov-16 | 51,926     |   |              |                      |   |              |                      |                           |                   |                                  | \$311.53                  | \$141.71                | \$453.23          |            |
| Dec-16 | 51,220     |   |              |                      |   |              |                      |                           |                   |                                  | \$301.27                  | \$137.09                | \$438.36          |            |
| Jan-17 | 54,466     |   |              |                      |   |              |                      |                           |                   |                                  | \$276.58                  | \$131.98                | \$408.56          |            |
| Feb-17 | 54,376     |   |              |                      |   |              |                      |                           |                   |                                  | \$253.40                  | \$122.58                | \$375.98          |            |
| Mar-17 | 54,286     |   |              |                      |   |              |                      |                           |                   |                                  | \$261.20                  | \$123.58                | \$384.78          |            |
| Apr-17 | 54,315     |   |              |                      |   |              |                      |                           |                   |                                  | \$261.18                  | \$129.27                | \$390.45          |            |
| May-17 | 54,511     |   |              |                      |   |              |                      |                           |                   |                                  | \$272.85                  | \$130.10                | \$402.95          |            |
| Jun-17 | 54,564     |   |              |                      |   |              |                      |                           |                   |                                  | \$265.26                  | \$124.99                | \$390.25          |            |
| Jul-17 | 54,781     |   |              |                      |   |              |                      |                           |                   |                                  | \$309.21                  | \$132.88                | \$442.08          |            |
| Aug-17 | 54,843     |   |              |                      |   |              |                      |                           |                   |                                  | \$236.42                  | \$118.57                | \$354.99          |            |
| Sep-17 | 54,384     |   |              |                      |   |              |                      |                           |                   |                                  | \$262.14                  | \$130.44                | \$392.58          |            |
| Oct-17 | 54,362     |   |              |                      |   |              |                      |                           |                   |                                  | \$292.42                  | \$133.33                | \$425.75          |            |
| Nov-17 | 54,513     |   |              |                      |   |              |                      |                           |                   |                                  | \$288.40                  | \$144.00                | \$432.41          |            |
| Dec-17 | 54,478     |   |              |                      |   |              |                      |                           |                   |                                  | \$316.92                  | \$136.47                | \$453.39          |            |
| Jan-18 | 52,507     |   |              |                      |   |              |                      |                           |                   |                                  | \$297.59                  | \$137.07                | \$434.66          |            |
| Feb-18 | 52,433     |   |              |                      |   |              |                      |                           |                   |                                  | \$294.54                  | \$137.20                | \$431.74          |            |
| Mar-18 | 52,332     |   |              |                      |   |              |                      |                           |                   |                                  | \$259.13                  | \$131.45                | \$390.58          |            |
| Apr-18 | 52,560     |   |              |                      |   |              |                      |                           |                   |                                  | \$295.32                  | \$134.77                | \$430.08          |            |
| May-18 | 52,733     |   |              |                      |   |              |                      |                           |                   |                                  | \$271.99                  | \$136.62                | \$408.61          |            |
| Jun-18 | 52,720     |   |              |                      |   |              |                      |                           |                   |                                  | \$266.88                  | \$129.44                | \$396.32          |            |
| Jul-18 | 53,446     |   |              |                      |   |              |                      |                           |                   |                                  | \$266.21                  | \$130.33                | \$396.55          |            |
| Aug-18 | 53,468     |   |              |                      |   |              |                      |                           |                   |                                  | \$266.07                  | \$122.69                | \$388.75          |            |
| Sep-18 | 53,278     |   |              |                      |   |              |                      |                           |                   |                                  | \$309.27                  | \$140.30                | \$449.57          |            |
| Oct-18 | 53,566     |   |              |                      |   |              |                      |                           |                   |                                  | \$284.91                  | \$139.38                | \$424.29          |            |
| Nov-18 | 53,900     |   |              |                      |   |              |                      |                           |                   |                                  | \$282.84                  | \$140.20                | \$423.04          |            |
| Dec-18 | 53,803     |   |              |                      |   |              |                      |                           |                   |                                  | \$323.57                  | \$150.72                | \$474.29          |            |
| Jan-19 | 54,540     |   |              |                      |   |              |                      |                           |                   |                                  | \$297.87                  | \$136.52                | \$434.39          |            |
| Feb-19 | 54,495     |   |              |                      |   |              |                      |                           |                   |                                  | \$295.40                  | \$135.15                | \$430.55          |            |
| Mar-19 | 54,459     |   |              |                      |   |              |                      |                           |                   |                                  | \$302.63                  | \$140.46                | \$443.09          |            |
| Apr-19 | 54,100     |   |              |                      |   |              |                      |                           |                   |                                  | \$272.02                  | \$134.38                | \$406.40          |            |
| May-19 | 53,986     |   |              |                      |   |              |                      |                           |                   |                                  | \$284.05                  | \$134.84                | \$418.89          |            |
| Jun-19 | 53,631     |   |              |                      |   |              |                      |                           |                   |                                  | \$299.13                  | \$134.94                | \$434.07          |            |
| Jul-19 | 52,969     |   |              |                      |   |              |                      |                           |                   |                                  | \$304.12                  | \$135.34                | \$439.46          |            |
| Aug-19 | 52,672     |   |              |                      |   |              |                      |                           |                   |                                  | \$271.78                  | \$125.85                | \$397.63          |            |
| Sep-19 | 52,492     |   |              |                      |   |              |                      |                           |                   |                                  | \$267.79                  | \$129.76                | \$397.55          |            |
| Oct-19 | 52,336     |   |              |                      |   |              |                      |                           |                   |                                  | \$320.69                  | \$143.89                | \$464.58          |            |

REDACTED

YE 201910 Average:  Annual Trend:  3.04%  1.38%  2.50%

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Facility - 48 Month

| Month                         | Membership | Adjusted Allowed Claims PMPM | Logistic Regression |                 | Linear Regression |                 | Holt-Winters' Multiplicative |                 | Holt-Winters' Additive |                 | Double Exp Smoothing |                 |
|-------------------------------|------------|------------------------------|---------------------|-----------------|-------------------|-----------------|------------------------------|-----------------|------------------------|-----------------|----------------------|-----------------|
|                               |            |                              | Fitted PMPM         | Rolling 12 PMPM | Fitted PMPM       | Rolling 12 PMPM | Fitted PMPM                  | Rolling 12 PMPM | Fitted PMPM            | Rolling 12 PMPM | Fitted PMPM          | Rolling 12 PMPM |
|                               |            |                              | Nov-15              | 57,692          | \$316.72          | \$273.37        | \$273.97                     |                 |                        |                 |                      |                 |
| Dec-15                        | 57,890     | \$272.01                     | \$273.72            | \$273.72        | \$274.34          |                 |                              |                 |                        |                 | \$316.72             |                 |
| Jan-16                        | 52,944     | \$282.00                     | \$274.09            | \$274.71        | \$274.71          |                 |                              |                 |                        |                 | \$300.66             |                 |
| Feb-16                        | 52,655     | \$284.86                     | \$274.46            | \$275.09        | \$275.09          |                 |                              |                 |                        |                 | \$293.94             |                 |
| Mar-16                        | 52,655     | \$263.10                     | \$274.80            | \$275.45        | \$275.45          |                 |                              |                 |                        |                 | \$290.65             |                 |
| Apr-16                        | 52,628     | \$270.52                     | \$275.17            | \$275.82        | \$275.82          |                 |                              |                 |                        |                 | \$280.73             |                 |
| May-16                        | 52,040     | \$256.29                     | \$275.53            | \$276.19        | \$276.19          |                 |                              |                 |                        |                 | \$277.02             |                 |
| Jun-16                        | 52,000     | \$266.93                     | \$275.90            | \$276.57        | \$276.57          |                 |                              |                 |                        |                 | \$269.54             |                 |
| Jul-16                        | 51,849     | \$272.31                     | \$276.26            | \$276.94        | \$276.94          |                 |                              |                 |                        |                 | \$268.55             |                 |
| Aug-16                        | 51,743     | \$253.14                     | \$276.63            | \$277.31        | \$277.31          |                 |                              |                 |                        |                 | \$269.86             |                 |
| Sep-16                        | 51,752     | \$303.10                     | \$277.00            | \$277.69        | \$277.69          |                 |                              |                 |                        |                 | \$263.80             |                 |
| Oct-16                        | 51,944     | \$285.76                     | \$277.36            | \$275.32        | \$278.06          | \$275.97        |                              |                 |                        |                 | \$277.87             |                 |
| Nov-16                        | 51,926     | \$311.53                     | \$277.73            | \$275.70        | \$278.44          | \$276.36        | \$316.72                     |                 | \$316.72               |                 | \$280.67             |                 |
| Dec-16                        | 51,220     | \$301.27                     | \$278.09            | \$276.07        | \$278.80          | \$276.75        | \$271.91                     |                 | \$271.91               |                 | \$291.72             |                 |
| Jan-17                        | 54,466     | \$276.58                     | \$278.47            | \$276.45        | \$279.18          | \$277.13        | \$282.56                     |                 | \$282.59               |                 | \$295.12             |                 |
| Feb-17                        | 54,376     | \$253.40                     | \$278.84            | \$276.82        | \$279.56          | \$277.51        | \$285.58                     |                 | \$285.61               |                 | \$288.44             |                 |
| Mar-17                        | 54,286     | \$261.20                     | \$279.18            | \$277.20        | \$279.90          | \$277.89        | \$263.29                     |                 | \$263.23               |                 | \$275.83             |                 |
| Apr-17                        | 54,315     | \$261.18                     | \$279.55            | \$277.57        | \$280.28          | \$278.26        | \$270.52                     |                 | \$270.40               |                 | \$270.53             |                 |
| May-17                        | 54,511     | \$272.85                     | \$279.92            | \$277.94        | \$280.64          | \$278.64        | \$255.94                     |                 | \$255.71               |                 | \$267.13             |                 |
| Jun-17                        | 54,564     | \$265.26                     | \$280.29            | \$278.30        | \$281.02          | \$279.01        | \$266.71                     |                 | \$266.47               |                 | \$269.14             |                 |
| Jul-17                        | 54,781     | \$309.21                     | \$280.66            | \$278.67        | \$281.39          | \$279.38        | \$271.98                     |                 | \$271.70               |                 | \$267.70             |                 |
| Aug-17                        | 54,843     | \$236.42                     | \$281.04            | \$279.04        | \$281.77          | \$279.75        | \$253.58                     |                 | \$253.42               |                 | \$282.56             |                 |
| Sep-17                        | 54,384     | \$262.14                     | \$281.41            | \$279.40        | \$282.14          | \$280.12        | \$303.55                     |                 | \$303.31               |                 | \$265.95             |                 |
| Oct-17                        | 54,362     | \$292.42                     | \$281.78            | \$279.76        | \$282.51          | \$280.49        | \$285.41                     | \$277.17        | \$285.00               | \$277.02        | \$264.53             | \$276.52        |
| Nov-17                        | 54,513     | \$288.40                     | \$282.16            | \$280.13        | \$282.89          | \$280.85        | \$314.14                     | \$277.11        | \$313.75               | \$276.93        | \$274.50             | \$276.02        |
| Dec-17                        | 54,478     | \$316.92                     | \$282.52            | \$280.49        | \$283.25          | \$281.21        | \$282.19                     | \$277.94        | \$281.42               | \$277.70        | \$279.45             | \$275.07        |
| Jan-18                        | 52,507     | \$297.59                     | \$282.90            | \$280.85        | \$283.63          | \$281.58        | \$278.74                     | \$277.62        | \$278.04               | \$277.32        | \$292.88             | \$274.83        |
| Feb-18                        | 52,433     | \$294.54                     | \$283.28            | \$281.21        | \$284.01          | \$281.94        | \$271.74                     | \$276.48        | \$271.13               | \$276.13        | \$294.55             | \$275.29        |
| Mar-18                        | 52,332     | \$259.13                     | \$283.63            | \$281.58        | \$284.35          | \$282.31        | \$262.39                     | \$276.44        | \$261.77               | \$276.05        | \$294.52             | \$276.79        |
| Apr-18                        | 52,560     | \$295.32                     | \$284.01            | \$281.95        | \$284.73          | \$282.68        | \$267.29                     | \$276.20        | \$266.75               | \$275.77        | \$281.79             | \$277.73        |
| May-18                        | 52,733     | \$271.99                     | \$284.38            | \$282.32        | \$285.10          | \$283.05        | \$264.32                     | \$276.94        | \$263.86               | \$276.49        | \$286.61             | \$279.35        |
| Jun-18                        | 52,720     | \$266.88                     | \$284.76            | \$282.69        | \$285.48          | \$283.42        | \$268.67                     | \$277.13        | \$268.40               | \$276.67        | \$281.33             | \$280.38        |
| Jul-18                        | 53,446     | \$266.21                     | \$285.13            | \$283.07        | \$285.84          | \$283.79        | \$290.10                     | \$278.65        | \$289.56               | \$278.17        | \$276.10             | \$281.11        |
| Aug-18                        | 53,468     | \$266.07                     | \$285.51            | \$283.44        | \$286.22          | \$284.17        | \$249.46                     | \$278.36        | \$249.55               | \$277.90        | \$272.51             | \$280.26        |
| Sep-18                        | 53,278     | \$309.27                     | \$285.90            | \$283.82        | \$286.60          | \$284.54        | \$291.44                     | \$277.30        | \$291.16               | \$276.85        | \$270.15             | \$280.64        |
| Oct-18                        | 53,566     | \$284.91                     | \$286.27            | \$284.20        | \$286.96          | \$284.92        | \$294.22                     | \$278.03        | \$293.84               | \$277.58        | \$284.16             | \$282.31        |
| Nov-18                        | 53,900     | \$282.84                     | \$286.65            | \$284.58        | \$287.34          | \$285.30        | \$311.45                     | \$277.77        | \$310.90               | \$277.30        | \$284.40             | \$283.15        |
| Dec-18                        | 53,803     | \$323.57                     | \$287.02            | \$284.97        | \$287.71          | \$285.68        | \$303.95                     | \$279.61        | \$303.20               | \$279.14        | \$283.81             | \$283.52        |
| Jan-19                        | 54,540     | \$297.87                     | \$287.41            | \$285.34        | \$288.09          | \$286.05        | \$294.70                     | \$280.97        | \$294.40               | \$280.53        | \$298.06             | \$283.99        |
| Feb-19                        | 54,495     | \$295.40                     | \$287.80            | \$285.72        | \$288.46          | \$286.42        | \$289.53                     | \$282.45        | \$289.49               | \$282.06        | \$297.98             | \$284.32        |
| Mar-19                        | 54,459     | \$302.63                     | \$288.15            | \$286.10        | \$288.81          | \$286.79        | \$269.60                     | \$282.99        | \$270.33               | \$282.72        | \$297.03             | \$286.23        |
| Apr-19                        | 54,100     | \$272.02                     | \$288.53            | \$286.47        | \$289.18          | \$287.16        | \$288.59                     | \$284.74        | \$288.80               | \$284.53        | \$299.02             | \$286.01        |
| May-19                        | 53,986     | \$284.05                     | \$288.91            | \$286.85        | \$289.55          | \$287.53        | \$277.06                     | \$285.77        | \$277.76               | \$285.66        | \$289.31             | \$286.23        |
| Jun-19                        | 53,631     | \$299.13                     | \$289.30            | \$287.22        | \$289.93          | \$287.90        | \$278.03                     | \$286.52        | \$278.87               | \$286.50        | \$287.39             | \$286.73        |
| Jul-19                        | 52,969     | \$304.12                     | \$289.67            | \$287.59        | \$290.29          | \$288.26        | \$292.19                     | \$286.69        | \$292.52               | \$286.74        | \$291.58             | \$288.01        |
| Aug-19                        | 52,672     | \$271.78                     | \$290.06            | \$287.97        | \$290.67          | \$288.63        | \$267.67                     | \$288.22        | \$269.48               | \$288.41        | \$296.06             | \$289.95        |
| Sep-19                        | 52,492     | \$267.79                     | \$290.45            | \$288.34        | \$291.05          | \$288.99        | \$312.77                     | \$289.95        | \$312.42               | \$290.14        | \$287.32             | \$291.37        |
| Oct-19                        | 52,336     | \$320.69                     | \$290.83            | \$288.72        | \$291.42          | \$289.36        | \$303.97                     | \$290.74        | \$303.86               | \$290.95        | \$280.27             | \$291.07        |
| Nov-19                        | 52,336     |                              | \$291.22            | \$289.09        | \$291.79          | \$289.73        | \$314.88                     | \$290.97        | \$314.28               | \$291.18        | \$294.76             | \$291.93        |
| Dec-19                        | 52,336     |                              | \$291.60            | \$289.47        | \$292.16          | \$290.10        | \$327.94                     | \$292.90        | \$326.45               | \$293.05        | \$294.74             | \$292.84        |
| Jan-20                        | 52,336     |                              | \$291.99            | \$289.85        | \$292.54          | \$290.47        | \$311.75                     | \$294.29        | \$311.35               | \$294.43        | \$294.72             | \$292.55        |
| Feb-20                        | 52,336     |                              | \$292.38            | \$290.24        | \$292.92          | \$290.84        | \$307.87                     | \$295.82        | \$307.80               | \$295.96        | \$294.70             | \$292.26        |
| Mar-20                        | 52,336     |                              | \$292.75            | \$290.63        | \$293.27          | \$291.22        | \$298.33                     | \$298.28        | \$299.14               | \$298.42        | \$294.68             | \$292.05        |
| Apr-20                        | 52,336     |                              | \$293.14            | \$291.01        | \$293.65          | \$291.59        | \$297.49                     | \$299.04        | \$298.15               | \$299.22        | \$294.66             | \$291.67        |
| May-20                        | 52,336     |                              | \$293.52            | \$291.40        | \$294.01          | \$291.97        | \$295.40                     | \$300.62        | \$296.42               | \$300.83        | \$294.64             | \$292.12        |
| Jun-20                        | 52,336     |                              | \$293.92            | \$291.79        | \$294.39          | \$292.34        | \$302.23                     | \$302.68        | \$302.93               | \$302.87        | \$294.62             | \$292.73        |
| Jul-20                        | 52,336     |                              | \$294.30            | \$292.18        | \$294.76          | \$292.72        | \$312.92                     | \$304.42        | \$312.77               | \$304.57        | \$294.60             | \$292.98        |
| Aug-20                        | 52,336     |                              | \$294.69            | \$292.57        | \$295.14          | \$293.09        | \$283.41                     | \$305.75        | \$285.64               | \$305.94        | \$294.57             | \$292.86        |
| Sep-20                        | 52,336     |                              | \$295.09            | \$292.95        | \$295.52          | \$293.46        | \$310.22                     | \$305.53        | \$310.04               | \$305.74        | \$294.55             | \$293.46        |
| Oct-20                        | 52,336     |                              | \$295.47            | \$293.34        | \$295.88          | \$293.84        | \$327.01                     | \$307.45        | \$326.05               | \$307.59        | \$294.53             | \$294.65        |
| Nov-20                        | 52,336     |                              | \$295.87            | \$293.73        | \$296.26          | \$294.21        | \$331.34                     | \$308.83        | \$329.75               | \$308.87        | \$294.51             | \$294.63        |
| Dec-20                        | 52,336     |                              | \$296.26            | \$294.12        | \$296.63          | \$294.58        | \$345.02                     | \$310.25        | \$341.91               | \$310.16        | \$294.49             | \$294.61        |
| Jan-21                        | 52,336     |                              | \$296.65            | \$294.50        | \$297.00          | \$294.95        | \$327.92                     | \$311.60        | \$326.82               | \$311.45        | \$294.47             | \$294.59        |
| Feb-21                        | 52,336     |                              | \$297.05            | \$294.89        | \$297.38          | \$295.32        | \$323.76                     | \$312.92        | \$323.27               | \$312.74        | \$294.45             | \$294.56        |
| Mar-21                        | 52,336     |                              | \$297.41            | \$295.28        | \$297.72          | \$295.70        | \$313.66                     | \$314.20        | \$314.60               | \$314.03        | \$294.43             | \$294.54        |
| Apr-21                        | 52,336     |                              | \$297.81            | \$295.67        | \$298.10          | \$296.07        | \$312.72                     | \$315.47        | \$313.62               | \$315.32        | \$294.41             | \$294.52        |
| May-21                        | 52,336     |                              | \$298.20            | \$296.06        | \$298.47          | \$296.44        | \$310.46                     | \$316.72        | \$311.89               | \$316.61        | \$294.39             | \$294.50        |
| Jun-21                        | 52,336     |                              | \$298.60            | \$296.45        | \$298.85          | \$296.81        | \$317.56                     | \$318.00        | \$318.40               | \$317.90        | \$294.37             | \$294.48        |
| Jul-21                        | 52,336     |                              | \$298.99            | \$296.84        | \$299.21          | \$297.18        | \$328.73                     | \$319.32        | \$328.24               | \$319.19        | \$294.35             | \$294.46        |
| Aug-21                        | 52,336     |                              | \$299.39            | \$297.23        | \$299.59          | \$297.55        | \$297.67                     | \$320.51        | \$301.10               | \$320.47        | \$294.33             | \$294.44        |
| Sep-21                        | 52,336     |                              | \$299.79            | \$297.62        | \$299.97          | \$297.92        | \$325.77                     | \$321.80        | \$325.50               | \$321.76        | \$294.31             | \$294.42        |
| Oct-21                        | 52,336     |                              | \$300.18            | \$298.02        | \$300.33          | \$298.29        | \$343.33                     | \$323.16        | \$341.52               | \$323.05        | \$294.29             | \$294.40        |
| Nov-21                        | 52,336     |                              | \$300.58            | \$298.41        | \$300.71          | \$298.66        | \$347.81                     | \$324.53        | \$345.21               | \$324.34        | \$294.27             | \$294.38        |
| Dec-21                        | 52,336     |                              | \$300.98            | \$298.80        | \$301.08          | \$299.04        | \$362.09                     | \$325.96        | \$357.38               | \$325.63        | \$294.25             | \$294.36        |
| Utilization Trend             |            |                              | 1.60%               |                 | 1.53%             |                 | 5.42%                        |                 | 5.34%                  |                 | 0.52%                |                 |
| RMSE (root mean square error) |            |                              | 18.41               |                 | 18.25             |                 | 21.22                        |                 | 21.20                  |                 | 22.44                |                 |

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Facility - 36 Month

| Month                         | Membership | Adjusted Allowed Claims PMPM | Logistic Regression |                 | Linear Regression |                 | Holt-Winters' Multiplicative |                 | Holt-Winters' Additive |                 | Double Exp Smoothing |                 |
|-------------------------------|------------|------------------------------|---------------------|-----------------|-------------------|-----------------|------------------------------|-----------------|------------------------|-----------------|----------------------|-----------------|
|                               |            |                              | Fitted PMPM         | Rolling 12 PMPM | Fitted PMPM       | Rolling 12 PMPM | Fitted PMPM                  | Rolling 12 PMPM | Fitted PMPM            | Rolling 12 PMPM | Fitted PMPM          | Rolling 12 PMPM |
| Nov-16                        | 51,926     | \$311.53                     | \$274.64            |                 | \$275.48          |                 |                              |                 |                        |                 |                      |                 |
| Dec-16                        | 51,220     | \$301.27                     | \$275.14            |                 | \$275.99          |                 |                              |                 |                        |                 | \$311.53             |                 |
| Jan-17                        | 54,466     | \$276.58                     | \$275.67            |                 | \$276.52          |                 |                              |                 |                        |                 | \$307.95             |                 |
| Feb-17                        | 54,376     | \$253.40                     | \$276.19            |                 | \$277.04          |                 |                              |                 |                        |                 | \$296.99             |                 |
| Mar-17                        | 54,286     | \$261.20                     | \$276.67            |                 | \$277.52          |                 |                              |                 |                        |                 | \$281.75             |                 |
| Apr-17                        | 54,315     | \$261.18                     | \$277.19            |                 | \$278.05          |                 |                              |                 |                        |                 | \$274.55             |                 |
| May-17                        | 54,511     | \$272.85                     | \$277.71            |                 | \$278.56          |                 |                              |                 |                        |                 | \$269.84             |                 |
| Jun-17                        | 54,564     | \$265.26                     | \$278.23            |                 | \$279.08          |                 |                              |                 |                        |                 | \$270.85             |                 |
| Jul-17                        | 54,781     | \$309.21                     | \$278.75            |                 | \$279.59          |                 |                              |                 |                        |                 | \$268.86             |                 |
| Aug-17                        | 54,843     | \$236.42                     | \$279.28            |                 | \$280.12          |                 |                              |                 |                        |                 | \$282.91             |                 |
| Sep-17                        | 54,384     | \$262.14                     | \$279.81            |                 | \$280.65          |                 |                              |                 |                        |                 | \$266.64             |                 |
| Oct-17                        | 54,362     | \$292.42                     | \$280.33            | \$277.49        | \$281.16          | \$278.34        |                              |                 |                        |                 | \$265.03             |                 |
| Nov-17                        | 54,513     | \$288.40                     | \$280.86            | \$278.00        | \$281.68          | \$278.85        | \$311.53                     | \$311.53        |                        |                 | \$274.55             | \$280.80        |
| Dec-17                        | 54,478     | \$316.92                     | \$281.38            | \$278.51        | \$282.19          | \$279.35        | \$300.78                     | \$300.78        |                        |                 | \$279.35             | \$278.27        |
| Jan-18                        | 52,507     | \$297.59                     | \$281.91            | \$279.02        | \$282.72          | \$279.86        | \$276.24                     | \$276.24        |                        |                 | \$292.44             | \$276.93        |
| Feb-18                        | 52,433     | \$294.54                     | \$282.45            | \$279.53        | \$283.25          | \$280.37        | \$253.45                     | \$253.45        |                        |                 | \$294.22             | \$276.65        |
| Mar-18                        | 52,332     | \$259.13                     | \$282.94            | \$280.05        | \$283.72          | \$280.87        | \$262.33                     | \$262.33        |                        |                 | \$294.31             | \$277.65        |
| Apr-18                        | 52,560     | \$295.32                     | \$283.48            | \$280.56        | \$284.25          | \$281.39        | \$262.86                     | \$262.86        |                        |                 | \$282.01             | \$278.26        |
| May-18                        | 52,733     | \$271.99                     | \$284.00            | \$281.09        | \$284.76          | \$281.90        | \$275.96                     | \$275.96        |                        |                 | \$286.63             | \$279.66        |
| Jun-18                        | 52,720     | \$266.88                     | \$284.54            | \$281.61        | \$285.29          | \$282.42        | \$269.15                     | \$269.15        |                        |                 | \$281.49             | \$280.56        |
| Jul-18                        | 53,446     | \$266.21                     | \$285.06            | \$282.15        | \$285.80          | \$282.94        | \$314.74                     | \$314.74        |                        |                 | \$276.36             | \$281.21        |
| Aug-18                        | 53,468     | \$266.07                     | \$285.61            | \$282.68        | \$286.32          | \$283.47        | \$240.63                     | \$240.63        |                        |                 | \$272.78             | \$280.36        |
| Sep-18                        | 53,278     | \$309.27                     | \$286.15            | \$283.21        | \$286.85          | \$283.99        | \$267.85                     | \$267.85        |                        |                 | \$270.40             | \$280.69        |
| Oct-18                        | 53,566     | \$284.91                     | \$286.68            | \$283.75        | \$287.36          | \$284.51        | \$300.62                     | \$278.21        | \$300.92               | \$278.64        | \$283.93             | \$282.30        |
| Nov-18                        | 53,900     | \$282.84                     | \$287.22            | \$284.29        | \$287.89          | \$285.04        | \$312.51                     | \$278.26        | \$312.37               | \$278.68        | \$284.25             | \$283.13        |
| Dec-18                        | 53,803     | \$323.57                     | \$287.75            | \$284.83        | \$288.40          | \$285.57        | \$317.41                     | \$279.64        | \$316.52               | \$280.00        | \$283.73             | \$283.50        |
| Jan-19                        | 54,540     | \$297.87                     | \$288.30            | \$285.37        | \$288.92          | \$286.09        | \$294.83                     | \$281.22        | \$294.56               | \$281.57        | \$297.62             | \$283.97        |
| Feb-19                        | 54,495     | \$295.40                     | \$288.85            | \$285.90        | \$289.45          | \$286.61        | \$279.19                     | \$283.32        | \$279.28               | \$283.68        | \$297.69             | \$284.30        |
| Mar-19                        | 54,459     | \$302.63                     | \$289.35            | \$286.44        | \$289.93          | \$287.12        | \$271.55                     | \$284.03        | \$272.15               | \$284.40        | \$296.88             | \$284.55        |
| Apr-19                        | 54,100     | \$272.02                     | \$289.90            | \$286.97        | \$290.45          | \$287.64        | \$286.90                     | \$286.00        | \$286.99               | \$286.33        | \$298.87             | \$285.96        |
| May-19                        | 53,986     | \$284.05                     | \$290.43            | \$287.50        | \$290.96          | \$288.15        | \$286.27                     | \$286.84        | \$286.26               | \$287.10        | \$289.48             | \$286.20        |
| Jun-19                        | 53,631     | \$299.13                     | \$290.99            | \$288.03        | \$291.49          | \$288.66        | \$280.08                     | \$287.72        | \$280.34               | \$287.92        | \$287.57             | \$286.70        |
| Jul-19                        | 52,969     | \$304.12                     | \$291.52            | \$288.56        | \$292.00          | \$289.17        | \$310.62                     | \$287.37        | \$309.53               | \$287.44        | \$291.58             | \$287.95        |
| Aug-19                        | 52,672     | \$271.78                     | \$292.08            | \$289.10        | \$292.53          | \$289.68        | \$262.79                     | \$289.23        | \$264.52               | \$289.35        | \$295.94             | \$289.86        |
| Sep-19                        | 52,492     | \$267.79                     | \$292.63            | \$289.63        | \$293.05          | \$290.19        | \$298.02                     | \$291.71        | \$297.74               | \$291.75        | \$287.49             | \$291.28        |
| Oct-19                        | 52,336     | \$320.69                     | \$293.17            | \$290.16        | \$293.56          | \$290.70        | \$309.39                     | \$292.41        | \$307.97               | \$292.30        | \$280.59             | \$291.02        |
| Nov-19                        | 52,336     |                              | \$293.73            | \$290.70        | \$294.09          | \$291.21        | \$316.93                     | \$292.72        | \$315.24               | \$292.49        | \$294.56             | \$291.88        |
| Dec-19                        | 52,336     |                              | \$294.27            | \$291.24        | \$294.60          | \$291.72        | \$336.81                     | \$294.25        | \$333.78               | \$293.84        | \$294.54             | \$292.78        |
| Jan-20                        | 52,336     |                              | \$294.83            | \$291.78        | \$295.13          | \$292.24        | \$312.14                     | \$295.67        | \$310.82               | \$295.17        | \$294.53             | \$292.51        |
| Feb-20                        | 52,336     |                              | \$295.40            | \$292.33        | \$295.65          | \$292.76        | \$301.07                     | \$297.53        | \$300.57               | \$296.98        | \$294.51             | \$292.23        |
| Mar-20                        | 52,336     |                              | \$295.92            | \$292.89        | \$296.15          | \$293.29        | \$298.75                     | \$299.86        | \$298.57               | \$299.24        | \$294.50             | \$292.02        |
| Apr-20                        | 52,336     |                              | \$296.49            | \$293.44        | \$296.67          | \$293.81        | \$296.52                     | \$300.69        | \$296.18               | \$300.04        | \$294.48             | \$291.63        |
| May-20                        | 52,336     |                              | \$297.03            | \$294.00        | \$297.18          | \$294.33        | \$300.90                     | \$301.94        | \$300.37               | \$301.25        | \$294.46             | \$292.05        |
| Jun-20                        | 52,336     |                              | \$297.60            | \$294.55        | \$297.71          | \$294.86        | \$302.63                     | \$303.86        | \$302.15               | \$303.10        | \$294.45             | \$292.64        |
| Jul-20                        | 52,336     |                              | \$298.15            | \$295.11        | \$298.22          | \$295.38        | \$324.42                     | \$305.01        | \$322.01               | \$304.14        | \$294.43             | \$292.87        |
| Aug-20                        | 52,336     |                              | \$298.71            | \$295.66        | \$298.75          | \$295.90        | \$279.99                     | \$306.46        | \$281.56               | \$305.58        | \$294.42             | \$292.75        |
| Sep-20                        | 52,336     |                              | \$299.28            | \$296.22        | \$299.27          | \$296.42        | \$301.46                     | \$306.75        | \$300.92               | \$305.85        | \$294.40             | \$293.32        |
| Oct-20                        | 52,336     |                              | \$299.83            | \$296.77        | \$299.78          | \$296.93        | \$329.91                     | \$308.46        | \$327.35               | \$307.46        | \$294.38             | \$294.47        |
| Nov-20                        | 52,336     |                              | \$300.41            | \$297.33        | \$300.31          | \$297.45        | \$333.26                     | \$309.82        | \$329.77               | \$308.67        | \$294.37             | \$294.46        |
| Dec-20                        | 52,336     |                              | \$300.96            | \$297.88        | \$300.82          | \$297.97        | \$354.09                     | \$311.26        | \$348.31               | \$309.88        | \$294.35             | \$294.44        |
| Jan-21                        | 52,336     |                              | \$301.53            | \$298.44        | \$301.35          | \$298.49        | \$328.09                     | \$312.59        | \$325.35               | \$311.09        | \$294.34             | \$294.42        |
| Feb-21                        | 52,336     |                              | \$302.11            | \$299.00        | \$301.87          | \$299.01        | \$316.39                     | \$313.87        | \$315.10               | \$312.30        | \$294.32             | \$294.41        |
| Mar-21                        | 52,336     |                              | \$302.63            | \$299.56        | \$302.35          | \$299.52        | \$313.89                     | \$315.13        | \$313.10               | \$313.51        | \$294.30             | \$294.39        |
| Apr-21                        | 52,336     |                              | \$303.20            | \$300.12        | \$302.88          | \$300.04        | \$311.48                     | \$316.38        | \$310.71               | \$314.73        | \$294.29             | \$294.38        |
| May-21                        | 52,336     |                              | \$303.76            | \$300.68        | \$303.39          | \$300.56        | \$316.02                     | \$317.64        | \$314.90               | \$315.94        | \$294.27             | \$294.36        |
| Jun-21                        | 52,336     |                              | \$304.34            | \$301.24        | \$303.91          | \$301.08        | \$317.77                     | \$318.90        | \$316.68               | \$317.15        | \$294.25             | \$294.34        |
| Jul-21                        | 52,336     |                              | \$304.90            | \$301.81        | \$304.42          | \$301.59        | \$340.58                     | \$320.24        | \$336.54               | \$318.36        | \$294.24             | \$294.33        |
| Aug-21                        | 52,336     |                              | \$305.48            | \$302.37        | \$304.95          | \$302.11        | \$293.88                     | \$321.40        | \$296.09               | \$319.57        | \$294.22             | \$294.31        |
| Sep-21                        | 52,336     |                              | \$306.06            | \$302.93        | \$305.48          | \$302.63        | \$316.36                     | \$322.64        | \$315.45               | \$320.78        | \$294.21             | \$294.30        |
| Oct-21                        | 52,336     |                              | \$306.63            | \$303.50        | \$305.99          | \$303.14        | \$346.15                     | \$324.00        | \$341.88               | \$321.99        | \$294.19             | \$294.28        |
| Nov-21                        | 52,336     |                              | \$307.21            | \$304.07        | \$306.51          | \$303.66        | \$349.60                     | \$325.36        | \$344.30               | \$323.20        | \$294.17             | \$294.26        |
| Dec-21                        | 52,336     |                              | \$307.78            | \$304.64        | \$307.02          | \$304.18        | \$371.38                     | \$326.80        | \$362.84               | \$324.41        | \$294.16             | \$294.25        |
| Utilization Trend             |            |                              |                     | 2.27%           |                   | 2.11%           |                              | 5.27%           |                        | 4.93%           |                      | 0.51%           |
| RMSE (root mean square error) |            |                              |                     | 18.22           |                   | 18.11           |                              | 23.18           |                        | 23.05           |                      | 23.04           |

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Facility - 24 Month

| Month                         | Membership | Adjusted Allowed Claims PMPM | Logistic Regression |                 | Linear Regression |                 | Holt-Winters' Multiplicative |                 | Holt-Winters' Additive |                 | Double Exp Smoothing |                 |
|-------------------------------|------------|------------------------------|---------------------|-----------------|-------------------|-----------------|------------------------------|-----------------|------------------------|-----------------|----------------------|-----------------|
|                               |            |                              | Fitted PMPM         | Rolling 12 PMPM | Fitted PMPM       | Rolling 12 PMPM | Fitted PMPM                  | Rolling 12 PMPM | Fitted PMPM            | Rolling 12 PMPM | Fitted PMPM          | Rolling 12 PMPM |
| Nov-17                        | 54,513     | \$288.40                     | \$285.76            |                 | 286.28627         |                 |                              |                 |                        |                 |                      |                 |
| Dec-17                        | 54,478     | \$316.92                     | \$286.00            |                 | \$286.53          |                 |                              |                 |                        |                 | \$288.40             |                 |
| Jan-18                        | 52,507     | \$297.59                     | \$286.25            |                 | \$286.78          |                 |                              |                 |                        |                 | \$288.43             |                 |
| Feb-18                        | 52,433     | \$294.54                     | \$286.50            |                 | \$287.04          |                 |                              |                 |                        |                 | \$288.44             |                 |
| Mar-18                        | 52,332     | \$259.13                     | \$286.72            |                 | \$287.26          |                 |                              |                 |                        |                 | \$288.45             |                 |
| Apr-18                        | 52,560     | \$295.32                     | \$286.97            |                 | \$287.52          |                 |                              |                 |                        |                 | \$288.42             |                 |
| May-18                        | 52,733     | \$271.99                     | \$287.21            |                 | \$287.76          |                 |                              |                 |                        |                 | \$288.43             |                 |
| Jun-18                        | 52,720     | \$266.88                     | \$287.46            |                 | \$288.01          |                 |                              |                 |                        |                 | \$288.41             |                 |
| Jul-18                        | 53,446     | \$266.21                     | \$287.70            |                 | \$288.26          |                 |                              |                 |                        |                 | \$288.39             |                 |
| Aug-18                        | 53,468     | \$266.07                     | \$287.94            |                 | \$288.51          |                 |                              |                 |                        |                 | \$288.37             |                 |
| Sep-18                        | 53,278     | \$309.27                     | \$288.19            |                 | \$288.76          |                 |                              |                 |                        |                 | \$288.34             |                 |
| Oct-18                        | 53,566     | \$284.91                     | \$288.43            | \$287.09        | \$289.01          | \$287.64        |                              |                 |                        |                 | \$288.36             |                 |
| Nov-18                        | 53,900     | \$282.84                     | \$288.68            | \$287.34        | \$289.26          | \$287.89        | \$288.40                     |                 | \$288.40               |                 | \$288.36             | \$288.40        |
| Dec-18                        | 53,803     | \$323.57                     | \$288.92            | \$287.59        | \$289.50          | \$288.15        | \$316.77                     |                 | \$316.73               |                 | \$288.36             | \$288.40        |
| Jan-19                        | 54,540     | \$297.87                     | \$289.17            | \$287.83        | \$289.76          | \$288.40        | \$297.54                     |                 | \$297.54               |                 | \$288.39             | \$288.39        |
| Feb-19                        | 54,495     | \$295.40                     | \$289.42            | \$288.08        | \$290.01          | \$288.65        | \$294.50                     |                 | \$294.52               |                 | \$288.40             | \$288.39        |
| Mar-19                        | 54,459     | \$302.63                     | \$289.65            | \$288.32        | \$290.24          | \$288.89        | \$259.13                     |                 | \$259.17               |                 | \$288.41             | \$288.39        |
| Apr-19                        | 54,100     | \$272.02                     | \$289.90            | \$288.57        | \$290.49          | \$289.14        | \$296.55                     |                 | \$296.91               |                 | \$288.42             | \$288.39        |
| May-19                        | 53,986     | \$284.05                     | \$290.14            | \$288.81        | \$290.73          | \$289.38        | \$273.15                     |                 | \$273.51               |                 | \$288.41             | \$288.39        |
| Jun-19                        | 53,631     | \$299.13                     | \$290.39            | \$289.05        | \$290.99          | \$289.63        | \$268.57                     |                 | \$269.13               |                 | \$288.40             | \$288.38        |
| Jul-19                        | 52,969     | \$304.12                     | \$290.64            | \$289.29        | \$291.23          | \$289.87        | \$269.07                     |                 | \$270.05               |                 | \$288.41             | \$288.39        |
| Aug-19                        | 52,672     | \$271.78                     | \$290.89            | \$289.53        | \$291.48          | \$290.12        | \$270.58                     |                 | \$272.15               |                 | \$288.43             | \$288.39        |
| Sep-19                        | 52,492     | \$267.79                     | \$291.14            | \$289.77        | \$291.73          | \$290.36        | \$315.97                     |                 | \$317.00               |                 | \$288.41             | \$288.40        |
| Oct-19                        | 52,336     | \$320.69                     | \$291.38            | \$290.02        | \$291.98          | \$290.61        | \$291.33                     | \$286.78        | \$292.59               | \$287.28        | \$288.39             | \$288.40        |
| Nov-19                        | 52,336     |                              | \$291.63            | \$290.26        | \$292.23          | \$290.85        | \$290.78                     | \$286.97        | \$292.39               | \$287.60        | \$288.42             | \$288.40        |
| Dec-19                        | 52,336     |                              | \$291.88            | \$290.51        | \$292.48          | \$291.10        | \$333.93                     | \$288.30        | \$334.37               | \$288.98        | \$288.42             | \$288.41        |
| Jan-20                        | 52,336     |                              | \$292.13            | \$290.75        | \$292.73          | \$291.35        | \$308.60                     | \$289.18        | \$309.93               | \$289.97        | \$288.42             | \$288.41        |
| Feb-20                        | 52,336     |                              | \$292.38            | \$291.00        | \$292.98          | \$291.60        | \$307.20                     | \$290.20        | \$308.71               | \$291.12        | \$288.42             | \$288.41        |
| Mar-20                        | 52,336     |                              | \$292.62            | \$291.25        | \$293.22          | \$291.85        | \$315.22                     | \$294.94        | \$316.38               | \$295.95        | \$288.42             | \$288.41        |
| Apr-20                        | 52,336     |                              | \$292.87            | \$291.50        | \$293.47          | \$292.10        | \$284.18                     | \$293.91        | \$286.76               | \$295.11        | \$288.42             | \$288.41        |
| May-20                        | 52,336     |                              | \$293.11            | \$291.75        | \$293.71          | \$292.35        | \$297.38                     | \$295.98        | \$299.50               | \$297.32        | \$288.42             | \$288.41        |
| Jun-20                        | 52,336     |                              | \$293.37            | \$292.00        | \$293.97          | \$292.60        | \$313.40                     | \$299.76        | \$314.77               | \$301.17        | \$288.42             | \$288.42        |
| Jul-20                        | 52,336     |                              | \$293.61            | \$292.25        | \$294.21          | \$292.85        | \$318.38                     | \$303.90        | \$319.38               | \$305.31        | \$288.42             | \$288.42        |
| Aug-20                        | 52,336     |                              | \$293.87            | \$292.50        | \$294.46          | \$293.10        | \$284.32                     | \$305.06        | \$286.71               | \$306.54        | \$288.42             | \$288.42        |
| Sep-20                        | 52,336     |                              | \$294.12            | \$292.75        | \$294.72          | \$293.35        | \$280.50                     | \$302.10        | \$283.26               | \$303.73        | \$288.42             | \$288.42        |
| Oct-20                        | 52,336     |                              | \$294.37            | \$293.00        | \$294.96          | \$293.59        | \$335.76                     | \$305.80        | \$336.08               | \$307.35        | \$288.42             | \$288.42        |
| Nov-20                        | 52,336     |                              | \$294.62            | \$293.25        | \$295.21          | \$293.84        | \$304.42                     | \$306.94        | \$307.81               | \$308.64        | \$288.42             | \$288.42        |
| Dec-20                        | 52,336     |                              | \$294.87            | \$293.49        | \$295.46          | \$294.09        | \$349.53                     | \$308.24        | \$349.79               | \$309.92        | \$288.42             | \$288.42        |
| Jan-21                        | 52,336     |                              | \$295.12            | \$293.74        | \$295.71          | \$294.34        | \$322.96                     | \$309.44        | \$325.35               | \$311.21        | \$288.42             | \$288.42        |
| Feb-21                        | 52,336     |                              | \$295.38            | \$293.99        | \$295.96          | \$294.59        | \$321.44                     | \$310.62        | \$324.13               | \$312.49        | \$288.42             | \$288.42        |
| Mar-21                        | 52,336     |                              | \$295.61            | \$294.24        | \$296.19          | \$294.84        | \$329.78                     | \$311.84        | \$331.80               | \$313.78        | \$288.42             | \$288.42        |
| Apr-21                        | 52,336     |                              | \$295.86            | \$294.49        | \$296.44          | \$295.08        | \$297.25                     | \$312.93        | \$302.18               | \$315.06        | \$288.42             | \$288.42        |
| May-21                        | 52,336     |                              | \$296.11            | \$294.74        | \$296.69          | \$295.33        | \$311.00                     | \$314.06        | \$314.92               | \$316.35        | \$288.42             | \$288.42        |
| Jun-21                        | 52,336     |                              | \$296.37            | \$294.99        | \$296.94          | \$295.58        | \$327.71                     | \$315.25        | \$330.19               | \$317.63        | \$288.42             | \$288.42        |
| Jul-21                        | 52,336     |                              | \$296.61            | \$295.24        | \$297.18          | \$295.83        | \$332.85                     | \$316.46        | \$334.80               | \$318.92        | \$288.42             | \$288.42        |
| Aug-21                        | 52,336     |                              | \$296.87            | \$295.49        | \$297.44          | \$296.07        | \$297.20                     | \$317.53        | \$302.13               | \$320.20        | \$288.42             | \$288.42        |
| Sep-21                        | 52,336     |                              | \$297.13            | \$295.74        | \$297.69          | \$296.32        | \$293.16                     | \$318.59        | \$298.68               | \$321.49        | \$288.42             | \$288.42        |
| Oct-21                        | 52,336     |                              | \$297.37            | \$295.99        | \$297.93          | \$296.57        | \$350.85                     | \$319.85        | \$351.50               | \$322.77        | \$288.42             | \$288.42        |
| Nov-21                        | 52,336     |                              | \$297.63            | \$296.24        | \$298.18          | \$296.82        | \$318.06                     | \$320.98        | \$323.23               | \$324.06        | \$288.42             | \$288.42        |
| Dec-21                        | 52,336     |                              | \$297.88            | \$296.49        | \$298.43          | \$297.06        | \$365.13                     | \$322.28        | \$365.21               | \$325.34        | \$288.42             | \$288.42        |
| Utilization Trend             |            |                              |                     | 1.02%           |                   | 1.02%           |                              | 5.54%           |                        | 5.91%           |                      | 0.00%           |
| RMSE (root mean square error) |            |                              |                     | 18.02           |                   | 17.92           |                              | 25.88           |                        | 25.77           |                      | 18.67           |



MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Professional - 48 Month

| Month                         | Membership | Adjusted Allowed Claims PMPM | Logistic Regression |                 | Linear Regression |                 | Holt-Winters' Multiplicative |                 | Holt-Winters' Additive |                 | Double Exp Smoothing |                 |
|-------------------------------|------------|------------------------------|---------------------|-----------------|-------------------|-----------------|------------------------------|-----------------|------------------------|-----------------|----------------------|-----------------|
|                               |            |                              | Fitted PMPM         | Rolling 12 PMPM | Fitted PMPM       | Rolling 12 PMPM | Fitted PMPM                  | Rolling 12 PMPM | Fitted PMPM            | Rolling 12 PMPM | Fitted PMPM          | Rolling 12 PMPM |
| Nov-15                        | 57,692     | \$138.69                     | \$125.28            |                 | \$125.38          |                 |                              |                 |                        |                 |                      |                 |
| Dec-15                        | 57,890     | \$126.86                     | \$125.54            |                 | \$125.65          |                 |                              |                 |                        |                 |                      | \$138.69        |
| Jan-16                        | 52,944     | \$127.21                     | \$125.80            |                 | \$125.92          |                 |                              |                 |                        |                 |                      | \$131.16        |
| Feb-16                        | 52,655     | \$126.25                     | \$126.07            |                 | \$126.20          |                 |                              |                 |                        |                 |                      | \$128.63        |
| Mar-16                        | 52,655     | \$120.68                     | \$126.32            |                 | \$126.45          |                 |                              |                 |                        |                 |                      | \$127.11        |
| Apr-16                        | 52,628     | \$121.65                     | \$126.58            |                 | \$126.73          |                 |                              |                 |                        |                 |                      | \$123.00        |
| May-16                        | 52,040     | \$125.21                     | \$126.84            |                 | \$126.99          |                 |                              |                 |                        |                 |                      | \$122.12        |
| Jun-16                        | 52,000     | \$122.52                     | \$127.11            |                 | \$127.27          |                 |                              |                 |                        |                 |                      | \$124.07        |
| Jul-16                        | 51,849     | \$117.22                     | \$127.37            |                 | \$127.54          |                 |                              |                 |                        |                 |                      | \$123.07        |
| Aug-16                        | 51,743     | \$117.81                     | \$127.64            |                 | \$127.81          |                 |                              |                 |                        |                 |                      | \$119.33        |
| Sep-16                        | 51,752     | \$128.51                     | \$127.90            |                 | \$128.09          |                 |                              |                 |                        |                 |                      | \$118.34        |
| Oct-16                        | 51,944     | \$131.79                     | \$128.16            | \$126.69        | \$128.35          | \$126.84        |                              |                 |                        |                 |                      | \$124.80        |
| Nov-16                        | 51,926     | \$141.71                     | \$128.43            | \$126.96        | \$128.63          | \$127.12        | \$138.69                     |                 | \$138.69               |                 |                      | \$129.24        |
| Dec-16                        | 51,220     | \$137.09                     | \$128.70            | \$127.24        | \$128.89          | \$127.40        | \$127.05                     |                 | \$127.07               |                 |                      | \$137.17        |
| Jan-17                        | 54,466     | \$131.98                     | \$128.97            | \$127.51        | \$129.17          | \$127.68        | \$128.18                     |                 | \$128.23               |                 |                      | \$137.12        |
| Feb-17                        | 54,376     | \$122.58                     | \$129.24            | \$127.78        | \$129.44          | \$127.95        | \$127.92                     |                 | \$128.00               |                 |                      | \$133.84        |
| Mar-17                        | 54,286     | \$123.58                     | \$129.48            | \$128.05        | \$129.69          | \$128.23        | \$122.46                     |                 | \$122.64               |                 |                      | \$126.66        |
| Apr-17                        | 54,315     | \$129.27                     | \$129.76            | \$128.32        | \$129.97          | \$128.50        | \$123.89                     |                 | \$124.07               |                 |                      | \$124.69        |
| May-17                        | 54,511     | \$130.10                     | \$130.02            | \$128.58        | \$130.23          | \$128.77        | \$128.32                     |                 | \$128.44               |                 |                      | \$127.59        |
| Jun-17                        | 54,564     | \$124.99                     | \$130.30            | \$128.85        | \$130.51          | \$129.05        | \$126.28                     |                 | \$126.48               |                 |                      | \$129.18        |
| Jul-17                        | 54,781     | \$132.88                     | \$130.56            | \$129.12        | \$130.77          | \$129.32        | \$121.35                     |                 | \$121.75               |                 |                      | \$126.50        |
| Aug-17                        | 54,843     | \$118.57                     | \$130.84            | \$129.38        | \$131.05          | \$129.58        | \$123.35                     |                 | \$123.75               |                 |                      | \$130.55        |
| Sep-17                        | 54,384     | \$130.44                     | \$131.11            | \$129.65        | \$131.32          | \$129.85        | \$135.26                     |                 | \$135.09               |                 |                      | \$122.91        |
| Oct-17                        | 54,362     | \$133.33                     | \$131.38            | \$129.91        | \$131.59          | \$130.12        | \$139.30                     | \$128.46        | \$138.88               | \$128.55        |                      | \$127.69        |
| Nov-17                        | 54,513     | \$144.00                     | \$131.65            | \$130.17        | \$131.86          | \$130.38        | \$148.31                     | \$129.31        | \$147.29               | \$129.31        |                      | \$131.27        |
| Dec-17                        | 54,478     | \$136.47                     | \$131.92            | \$130.44        | \$132.13          | \$130.65        | \$139.20                     | \$130.31        | \$138.56               | \$130.26        |                      | \$139.37        |
| Jan-18                        | 52,507     | \$137.07                     | \$132.20            | \$130.70        | \$132.41          | \$130.91        | \$136.96                     | \$131.03        | \$136.55               | \$130.94        |                      | \$137.53        |
| Feb-18                        | 52,433     | \$137.20                     | \$132.48            | \$130.97        | \$132.68          | \$131.18        | \$132.14                     | \$131.38        | \$132.17               | \$131.28        |                      | \$137.23        |
| Mar-18                        | 52,332     | \$131.45                     | \$132.73            | \$131.23        | \$132.93          | \$131.44        | \$129.73                     | \$131.99        | \$129.86               | \$131.89        |                      | \$137.21        |
| Apr-18                        | 52,560     | \$134.77                     | \$133.01            | \$131.50        | \$133.20          | \$131.71        | \$133.27                     | \$132.77        | \$133.16               | \$132.65        |                      | \$133.54        |
| May-18                        | 52,733     | \$136.62                     | \$133.28            | \$131.77        | \$133.47          | \$131.98        | \$136.12                     | \$133.43        | \$135.92               | \$133.27        |                      | \$134.32        |
| Jun-18                        | 52,720     | \$129.44                     | \$133.56            | \$132.05        | \$133.74          | \$132.25        | \$132.44                     | \$133.95        | \$132.59               | \$133.80        |                      | \$135.78        |
| Jul-18                        | 53,446     | \$130.33                     | \$133.83            | \$132.32        | \$134.01          | \$132.52        | \$132.79                     | \$134.93        | \$132.83               | \$134.74        |                      | \$131.74        |
| Aug-18                        | 53,468     | \$122.69                     | \$134.12            | \$132.60        | \$134.29          | \$132.79        | \$126.46                     | \$135.22        | \$127.09               | \$135.05        |                      | \$130.84        |
| Sep-18                        | 53,278     | \$140.30                     | \$134.40            | \$132.88        | \$134.56          | \$133.07        | \$138.26                     | \$135.47        | \$138.11               | \$135.30        |                      | \$125.64        |
| Oct-18                        | 53,566     | \$139.38                     | \$134.67            | \$133.15        | \$134.83          | \$133.34        | \$141.77                     | \$135.67        | \$141.44               | \$135.51        |                      | \$134.97        |
| Nov-18                        | 53,900     | \$140.20                     | \$134.96            | \$133.43        | \$135.10          | \$133.62        | \$151.69                     | \$135.94        | \$150.69               | \$135.78        |                      | \$137.77        |
| Dec-18                        | 53,803     | \$150.72                     | \$135.23            | \$133.72        | \$135.37          | \$133.89        | \$142.21                     | \$136.19        | \$141.74               | \$136.05        |                      | \$139.32        |
| Jan-19                        | 54,540     | \$136.52                     | \$135.52            | \$133.99        | \$135.64          | \$134.16        | \$141.41                     | \$136.58        | \$141.12               | \$136.44        |                      | \$146.58        |
| Feb-19                        | 54,495     | \$135.15                     | \$135.80            | \$134.27        | \$135.92          | \$134.43        | \$138.17                     | \$137.07        | \$138.15               | \$136.94        |                      | \$140.18        |
| Mar-19                        | 54,459     | \$140.46                     | \$136.06            | \$134.55        | \$136.17          | \$134.70        | \$133.39                     | \$137.36        | \$133.61               | \$137.23        |                      | \$136.98        |
| Apr-19                        | 54,100     | \$134.38                     | \$136.35            | \$134.82        | \$136.44          | \$134.97        | \$136.73                     | \$137.64        | \$136.76               | \$137.52        |                      | \$139.19        |
| May-19                        | 53,986     | \$134.84                     | \$136.62            | \$135.10        | \$136.71          | \$135.24        | \$138.56                     | \$137.84        | \$138.52               | \$137.74        |                      | \$136.13        |
| Jun-19                        | 53,631     | \$134.94                     | \$136.91            | \$135.38        | \$136.98          | \$135.51        | \$132.53                     | \$137.84        | \$132.82               | \$137.75        |                      | \$135.30        |
| Jul-19                        | 52,969     | \$135.34                     | \$137.19            | \$135.65        | \$137.25          | \$135.77        | \$132.86                     | \$137.85        | \$133.06               | \$137.77        |                      | \$135.07        |
| Aug-19                        | 52,672     | \$125.85                     | \$137.48            | \$135.93        | \$137.52          | \$136.04        | \$125.82                     | \$137.81        | \$126.42               | \$137.73        |                      | \$135.24        |
| Sep-19                        | 52,492     | \$129.76                     | \$137.77            | \$136.20        | \$137.80          | \$136.30        | \$140.22                     | \$137.97        | \$140.11               | \$137.89        |                      | \$129.26        |
| Oct-19                        | 52,336     | \$143.89                     | \$138.05            | \$136.48        | \$138.06          | \$136.57        | \$140.84                     | \$137.89        | \$140.67               | \$137.82        |                      | \$129.57        |
| Nov-19                        | 52,336     |                              | \$138.34            | \$136.76        | \$138.34          | \$136.84        | \$146.66                     | \$137.44        | \$146.25               | \$137.43        |                      | \$138.68        |
| Dec-19                        | 52,336     |                              | \$138.62            | \$137.04        | \$138.61          | \$137.10        | \$146.09                     | \$137.75        | \$145.59               | \$137.74        |                      | \$138.68        |
| Jan-20                        | 52,336     |                              | \$138.91            | \$137.33        | \$138.88          | \$137.38        | \$138.97                     | \$137.54        | \$138.74               | \$137.53        |                      | \$138.68        |
| Feb-20                        | 52,336     |                              | \$139.21            | \$137.61        | \$139.16          | \$137.65        | \$136.56                     | \$137.40        | \$136.40               | \$137.38        |                      | \$138.68        |
| Mar-20                        | 52,336     |                              | \$139.48            | \$137.90        | \$139.41          | \$137.92        | \$136.15                     | \$137.64        | \$135.90               | \$137.58        |                      | \$138.68        |
| Apr-20                        | 52,336     |                              | \$139.77            | \$138.19        | \$139.69          | \$138.19        | \$134.95                     | \$137.50        | \$134.70               | \$137.42        |                      | \$138.68        |
| May-20                        | 52,336     |                              | \$140.06            | \$138.48        | \$139.95          | \$138.47        | \$136.07                     | \$137.29        | \$135.77               | \$137.18        |                      | \$138.68        |
| Jun-20                        | 52,336     |                              | \$140.35            | \$138.77        | \$140.23          | \$138.74        | \$132.73                     | \$137.32        | \$132.46               | \$137.16        |                      | \$138.68        |
| Jul-20                        | 52,336     |                              | \$140.64            | \$139.05        | \$140.49          | \$139.01        | \$132.85                     | \$137.32        | \$132.49               | \$137.12        |                      | \$138.68        |
| Aug-20                        | 52,336     |                              | \$140.93            | \$139.34        | \$140.77          | \$139.28        | \$124.52                     | \$137.22        | \$124.34               | \$136.95        |                      | \$138.68        |
| Sep-20                        | 52,336     |                              | \$141.23            | \$139.63        | \$141.04          | \$139.55        | \$134.08                     | \$136.71        | \$133.80               | \$136.43        |                      | \$138.68        |
| Oct-20                        | 52,336     |                              | \$141.52            | \$139.92        | \$141.31          | \$139.82        | \$140.86                     | \$136.71        | \$140.38               | \$136.40        |                      | \$138.68        |
| Nov-20                        | 52,336     |                              | \$141.82            | \$140.21        | \$141.59          | \$140.09        | \$145.23                     | \$136.59        | \$144.54               | \$136.26        |                      | \$138.68        |
| Dec-20                        | 52,336     |                              | \$142.11            | \$140.50        | \$141.85          | \$140.36        | \$144.66                     | \$136.47        | \$143.87               | \$136.12        |                      | \$138.68        |
| Jan-21                        | 52,336     |                              | \$142.41            | \$140.79        | \$142.13          | \$140.64        | \$137.62                     | \$136.36        | \$137.03               | \$135.97        |                      | \$138.68        |
| Feb-21                        | 52,336     |                              | \$142.70            | \$141.08        | \$142.40          | \$140.91        | \$135.23                     | \$136.25        | \$134.68               | \$135.83        |                      | \$138.68        |
| Mar-21                        | 52,336     |                              | \$142.98            | \$141.38        | \$142.65          | \$141.18        | \$134.82                     | \$136.14        | \$134.18               | \$135.69        |                      | \$138.68        |
| Apr-21                        | 52,336     |                              | \$143.28            | \$141.67        | \$142.93          | \$141.45        | \$133.63                     | \$136.03        | \$132.99               | \$135.54        |                      | \$138.68        |
| May-21                        | 52,336     |                              | \$143.57            | \$141.96        | \$143.19          | \$141.72        | \$134.73                     | \$135.91        | \$134.06               | \$135.40        |                      | \$138.68        |
| Jun-21                        | 52,336     |                              | \$143.87            | \$142.25        | \$143.47          | \$141.99        | \$131.43                     | \$135.81        | \$130.74               | \$135.26        |                      | \$138.68        |
| Jul-21                        | 52,336     |                              | \$144.16            | \$142.55        | \$143.73          | \$142.25        | \$131.55                     | \$135.70        | \$130.78               | \$135.12        |                      | \$138.68        |
| Aug-21                        | 52,336     |                              | \$144.47            | \$142.84        | \$144.01          | \$142.52        | \$123.30                     | \$135.60        | \$122.62               | \$134.97        |                      | \$138.68        |
| Sep-21                        | 52,336     |                              | \$144.77            | \$143.14        | \$144.28          | \$142.79        | \$132.76                     | \$135.49        | \$132.09               | \$134.83        |                      | \$138.68        |
| Oct-21                        | 52,336     |                              | \$145.07            | \$143.43        | \$144.55          | \$143.06        | \$139.48                     | \$135.37        | \$138.67               | \$134.69        |                      | \$138.68        |
| Nov-21                        | 52,336     |                              | \$145.37            | \$143.73        | \$144.82          | \$143.33        | \$143.80                     | \$135.25        | \$142.82               | \$134.54        |                      | \$138.68        |
| Dec-21                        | 52,336     |                              | \$145.67            | \$144.03        | \$145.09          | \$143.60        | \$143.24                     | \$135.13        | \$142.16               | \$134.40        |                      | \$138.68        |
| Utilization Trend             |            |                              | 2.51%               |                 | 2.35%             |                 | -0.93%                       |                 | -1.15%                 |                 |                      | 0.65%           |
| RMSE (root mean square error) |            |                              | 6.68                |                 | 6.66              |                 | 5.10                         |                 | 4.98                   |                 |                      | 6.82            |

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Professional - 36 Month

| Month                         | Membership | Adjusted Allowed Claims PMPM | Logistic Regression |                 | Linear Regression |                 | Holt-Winters' Multiplicative |                 | Holt-Winters' Additive |                 | Double Exp Smoothing |                 |
|-------------------------------|------------|------------------------------|---------------------|-----------------|-------------------|-----------------|------------------------------|-----------------|------------------------|-----------------|----------------------|-----------------|
|                               |            |                              | Fitted PMPM         | Rolling 12 PMPM | Fitted PMPM       | Rolling 12 PMPM | Fitted PMPM                  | Rolling 12 PMPM | Fitted PMPM            | Rolling 12 PMPM | Fitted PMPM          | Rolling 12 PMPM |
| Nov-16                        | 51,926     | \$141.71                     | \$130.37            |                 | \$130.53          |                 |                              |                 |                        |                 |                      |                 |
| Dec-16                        | 51,220     | \$137.09                     | \$130.55            |                 | \$130.71          |                 |                              |                 |                        |                 | \$141.71             |                 |
| Jan-17                        | 54,466     | \$131.98                     | \$130.74            |                 | \$130.91          |                 |                              |                 |                        |                 | \$139.24             |                 |
| Feb-17                        | 54,376     | \$122.58                     | \$130.93            |                 | \$131.10          |                 |                              |                 |                        |                 | \$135.36             |                 |
| Mar-17                        | 54,286     | \$123.58                     | \$131.11            |                 | \$131.28          |                 |                              |                 |                        |                 | \$128.54             |                 |
| Apr-17                        | 54,315     | \$129.27                     | \$131.30            |                 | \$131.47          |                 |                              |                 |                        |                 | \$125.88             |                 |
| May-17                        | 54,511     | \$130.10                     | \$131.48            |                 | \$131.66          |                 |                              |                 |                        |                 | \$127.67             |                 |
| Jun-17                        | 54,564     | \$124.99                     | \$131.68            |                 | \$131.85          |                 |                              |                 |                        |                 | \$128.95             |                 |
| Jul-17                        | 54,781     | \$132.88                     | \$131.86            |                 | \$132.04          |                 |                              |                 |                        |                 | \$126.82             |                 |
| Aug-17                        | 54,843     | \$118.57                     | \$132.06            |                 | \$132.23          |                 |                              |                 |                        |                 | \$130.04             |                 |
| Sep-17                        | 54,384     | \$130.44                     | \$132.25            |                 | \$132.42          |                 |                              |                 |                        |                 | \$123.91             |                 |
| Oct-17                        | 54,362     | \$133.33                     | \$132.44            | \$131.41        | \$132.61          | \$131.57        |                              |                 |                        |                 | \$127.38             |                 |
| Nov-17                        | 54,513     | \$144.00                     | \$132.63            | \$131.59        | \$132.80          | \$131.76        | \$141.71                     |                 | \$141.71               |                 | \$130.54             | \$130.45        |
| Dec-17                        | 54,478     | \$136.47                     | \$132.82            | \$131.77        | \$132.99          | \$131.95        | \$137.38                     |                 | \$137.38               |                 | \$137.71             | \$130.17        |
| Jan-18                        | 52,507     | \$137.07                     | \$133.01            | \$131.96        | \$133.18          | \$132.13        | \$132.15                     |                 | \$132.18               |                 | \$137.05             | \$129.97        |
| Feb-18                        | 52,433     | \$137.20                     | \$133.20            | \$132.15        | \$133.38          | \$132.32        | \$123.33                     |                 | \$123.49               |                 | \$137.05             | \$130.09        |
| Mar-18                        | 52,332     | \$131.45                     | \$133.38            | \$132.33        | \$133.55          | \$132.51        | \$126.17                     |                 | \$126.47               |                 | \$137.13             | \$130.79        |
| Apr-18                        | 52,560     | \$134.77                     | \$133.58            | \$132.52        | \$133.74          | \$132.69        | \$132.80                     |                 | \$132.98               |                 | \$134.09             | \$131.47        |
| May-18                        | 52,733     | \$136.62                     | \$133.76            | \$132.71        | \$133.93          | \$132.88        | \$134.04                     |                 | \$134.22               |                 | \$134.45             | \$132.03        |
| Jun-18                        | 52,720     | \$129.44                     | \$133.96            | \$132.90        | \$134.12          | \$133.07        | \$129.23                     |                 | \$129.61               |                 | \$135.60             | \$132.59        |
| Jul-18                        | 53,446     | \$130.33                     | \$134.15            | \$133.09        | \$134.31          | \$133.26        | \$137.58                     |                 | \$137.64               |                 | \$132.31             | \$133.06        |
| Aug-18                        | 53,468     | \$122.69                     | \$134.35            | \$133.29        | \$134.50          | \$133.46        | \$122.08                     |                 | \$122.48               |                 | \$131.25             | \$133.16        |
| Sep-18                        | 53,278     | \$140.30                     | \$134.54            | \$133.48        | \$134.70          | \$133.65        | \$134.51                     |                 | \$134.50               |                 | \$126.67             | \$133.41        |
| Oct-18                        | 53,566     | \$139.38                     | \$134.73            | \$133.67        | \$134.88          | \$133.84        | \$138.38                     | \$132.50        | \$138.35               | \$132.64        | \$133.93             | \$133.97        |
| Nov-18                        | 53,900     | \$140.20                     | \$134.93            | \$133.87        | \$135.08          | \$134.03        | \$148.14                     | \$133.03        | \$147.68               | \$133.13        | \$136.83             | \$134.50        |
| Dec-18                        | 53,803     | \$150.72                     | \$135.12            | \$134.07        | \$135.26          | \$134.23        | \$141.46                     | \$133.37        | \$141.26               | \$133.45        | \$138.62             | \$134.58        |
| Jan-19                        | 54,540     | \$136.52                     | \$135.32            | \$134.26        | \$135.46          | \$134.42        | \$139.38                     | \$133.99        | \$139.27               | \$134.05        | \$145.08             | \$135.27        |
| Feb-19                        | 54,495     | \$135.15                     | \$135.51            | \$134.45        | \$135.65          | \$134.61        | \$132.28                     | \$134.71        | \$132.16               | \$134.76        | \$140.52             | \$135.57        |
| Mar-19                        | 54,459     | \$140.46                     | \$135.69            | \$134.64        | \$135.83          | \$134.80        | \$131.02                     | \$135.10        | \$131.28               | \$135.14        | \$137.65             | \$135.62        |
| Apr-19                        | 54,100     | \$134.38                     | \$135.89            | \$134.84        | \$136.02          | \$134.99        | \$137.33                     | \$135.47        | \$137.55               | \$135.52        | \$139.15             | \$136.04        |
| May-19                        | 53,986     | \$134.84                     | \$136.08            | \$135.03        | \$136.21          | \$135.17        | \$138.25                     | \$135.82        | \$138.35               | \$135.86        | \$136.60             | \$136.22        |
| Jun-19                        | 53,631     | \$134.94                     | \$136.28            | \$135.22        | \$136.40          | \$135.36        | \$131.85                     | \$136.03        | \$132.23               | \$136.07        | \$135.65             | \$136.22        |
| Jul-19                        | 52,969     | \$135.34                     | \$136.48            | \$135.41        | \$136.59          | \$135.55        | \$138.34                     | \$136.09        | \$138.68               | \$136.15        | \$135.27             | \$136.47        |
| Aug-19                        | 52,672     | \$125.85                     | \$136.67            | \$135.60        | \$136.78          | \$135.74        | \$125.60                     | \$136.39        | \$126.25               | \$136.48        | \$135.30             | \$136.80        |
| Sep-19                        | 52,492     | \$129.76                     | \$136.87            | \$135.79        | \$136.97          | \$135.92        | \$140.06                     | \$136.85        | \$139.84               | \$136.91        | \$130.25             | \$137.11        |
| Oct-19                        | 52,336     | \$143.89                     | \$137.07            | \$135.99        | \$137.16          | \$136.11        | \$140.41                     | \$137.01        | \$140.14               | \$137.06        | \$129.98             | \$136.79        |
| Nov-19                        | 52,336     |                              | \$137.27            | \$136.18        | \$137.35          | \$136.30        | \$147.70                     | \$136.95        | \$147.42               | \$137.01        | \$137.39             | \$136.84        |
| Dec-19                        | 52,336     |                              | \$137.46            | \$136.37        | \$137.54          | \$136.49        | \$147.50                     | \$137.43        | \$146.84               | \$137.46        | \$137.38             | \$136.73        |
| Jan-20                        | 52,336     |                              | \$137.66            | \$136.57        | \$137.73          | \$136.68        | \$140.29                     | \$137.50        | \$140.08               | \$137.52        | \$137.38             | \$136.07        |
| Feb-20                        | 52,336     |                              | \$137.86            | \$136.77        | \$137.93          | \$136.87        | \$135.29                     | \$137.76        | \$134.96               | \$137.76        | \$137.38             | \$135.80        |
| Mar-20                        | 52,336     |                              | \$138.05            | \$136.96        | \$138.11          | \$137.06        | \$135.73                     | \$138.17        | \$135.39               | \$138.13        | \$137.37             | \$135.77        |
| Apr-20                        | 52,336     |                              | \$138.25            | \$137.16        | \$138.30          | \$137.25        | \$136.86                     | \$138.14        | \$136.83               | \$138.07        | \$137.37             | \$135.61        |
| May-20                        | 52,336     |                              | \$138.45            | \$137.36        | \$138.49          | \$137.44        | \$137.95                     | \$138.11        | \$137.90               | \$138.03        | \$137.36             | \$135.67        |
| Jun-20                        | 52,336     |                              | \$138.65            | \$137.56        | \$138.68          | \$137.63        | \$133.98                     | \$138.30        | \$133.98               | \$138.19        | \$137.36             | \$135.81        |
| Jul-20                        | 52,336     |                              | \$138.85            | \$137.76        | \$138.87          | \$137.83        | \$138.11                     | \$138.28        | \$138.29               | \$138.15        | \$137.36             | \$135.99        |
| Aug-20                        | 52,336     |                              | \$139.05            | \$137.96        | \$139.06          | \$138.02        | \$126.66                     | \$138.38        | \$127.10               | \$138.23        | \$137.35             | \$136.16        |
| Sep-20                        | 52,336     |                              | \$139.25            | \$138.16        | \$139.25          | \$138.21        | \$137.75                     | \$138.19        | \$137.97               | \$138.08        | \$137.35             | \$136.75        |
| Oct-20                        | 52,336     |                              | \$139.45            | \$138.36        | \$139.44          | \$138.40        | \$143.87                     | \$138.47        | \$143.58               | \$138.36        | \$137.34             | \$137.37        |
| Nov-20                        | 52,336     |                              | \$139.66            | \$138.55        | \$139.63          | \$138.59        | \$149.70                     | \$138.64        | \$149.28               | \$138.52        | \$137.34             | \$137.36        |
| Dec-20                        | 52,336     |                              | \$139.85            | \$138.75        | \$139.82          | \$138.78        | \$149.49                     | \$138.81        | \$148.71               | \$138.67        | \$137.34             | \$137.36        |
| Jan-21                        | 52,336     |                              | \$140.06            | \$138.95        | \$140.02          | \$138.97        | \$142.18                     | \$138.96        | \$141.94               | \$138.83        | \$137.33             | \$137.35        |
| Feb-21                        | 52,336     |                              | \$140.26            | \$139.15        | \$140.21          | \$139.16        | \$137.11                     | \$139.12        | \$136.83               | \$138.98        | \$137.33             | \$137.35        |
| Mar-21                        | 52,336     |                              | \$140.45            | \$139.35        | \$140.38          | \$139.35        | \$137.56                     | \$139.27        | \$137.26               | \$139.14        | \$137.32             | \$137.35        |
| Apr-21                        | 52,336     |                              | \$140.65            | \$139.55        | \$140.58          | \$139.54        | \$138.70                     | \$139.42        | \$138.70               | \$139.30        | \$137.32             | \$137.34        |
| May-21                        | 52,336     |                              | \$140.85            | \$139.75        | \$140.76          | \$139.73        | \$139.80                     | \$139.58        | \$139.77               | \$139.45        | \$137.32             | \$137.34        |
| Jun-21                        | 52,336     |                              | \$141.06            | \$139.95        | \$140.96          | \$139.92        | \$135.78                     | \$139.73        | \$135.85               | \$139.61        | \$137.31             | \$137.33        |
| Jul-21                        | 52,336     |                              | \$141.26            | \$140.15        | \$141.14          | \$140.11        | \$139.97                     | \$139.88        | \$140.15               | \$139.76        | \$137.31             | \$137.33        |
| Aug-21                        | 52,336     |                              | \$141.46            | \$140.35        | \$141.34          | \$140.29        | \$128.36                     | \$140.02        | \$128.97               | \$139.92        | \$137.30             | \$137.33        |
| Sep-21                        | 52,336     |                              | \$141.67            | \$140.56        | \$141.53          | \$140.48        | \$139.59                     | \$140.18        | \$139.83               | \$140.07        | \$137.30             | \$137.32        |
| Oct-21                        | 52,336     |                              | \$141.87            | \$140.76        | \$141.72          | \$140.67        | \$145.80                     | \$140.34        | \$145.44               | \$140.23        | \$137.30             | \$137.32        |
| Nov-21                        | 52,336     |                              | \$142.08            | \$140.96        | \$141.91          | \$140.86        | \$151.70                     | \$140.50        | \$151.15               | \$140.38        | \$137.29             | \$137.31        |
| Dec-21                        | 52,336     |                              | \$142.28            | \$141.16        | \$142.10          | \$141.05        | \$151.48                     | \$140.67        | \$150.57               | \$140.54        | \$137.29             | \$137.31        |
| Utilization Trend             |            |                              |                     | 1.74%           |                   | 1.66%           |                              | 1.22%           |                        | 1.16%           |                      | 0.18%           |
| RMSE (root mean square error) |            |                              |                     | 6.56            |                   | 6.54            |                              | 5.63            |                        | 5.56            |                      | 6.91            |

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Professional - 24 Month

| Month                         | Membership | Adjusted Allowed Claims PMPM | Logistic Regression |                 | Linear Regression |                 | Holt-Winters' Multiplicative |                 | Holt-Winters' Additive |                 | Double Exp Smoothing |                 |
|-------------------------------|------------|------------------------------|---------------------|-----------------|-------------------|-----------------|------------------------------|-----------------|------------------------|-----------------|----------------------|-----------------|
|                               |            |                              | Fitted PMPM         | Rolling 12 PMPM | Fitted PMPM       | Rolling 12 PMPM | Fitted PMPM                  | Rolling 12 PMPM | Fitted PMPM            | Rolling 12 PMPM | Fitted PMPM          | Rolling 12 PMPM |
| Nov-17                        | 54,513     | \$144.00                     | \$136.43            |                 | 136.52735         |                 |                              |                 |                        |                 |                      |                 |
| Dec-17                        | 54,478     | \$136.47                     | \$136.37            |                 | \$136.47          |                 |                              |                 |                        |                 |                      | \$144.00        |
| Jan-18                        | 52,507     | \$137.07                     | \$136.32            |                 | \$136.42          |                 |                              |                 |                        |                 |                      | \$140.66        |
| Feb-18                        | 52,433     | \$137.20                     | \$136.26            |                 | \$136.36          |                 |                              |                 |                        |                 |                      | \$139.07        |
| Mar-18                        | 52,332     | \$131.45                     | \$136.21            |                 | \$136.31          |                 |                              |                 |                        |                 |                      | \$138.23        |
| Apr-18                        | 52,560     | \$134.77                     | \$136.15            |                 | \$136.26          |                 |                              |                 |                        |                 |                      | \$135.22        |
| May-18                        | 52,733     | \$136.62                     | \$136.09            |                 | \$136.21          |                 |                              |                 |                        |                 |                      | \$135.01        |
| Jun-18                        | 52,720     | \$129.44                     | \$136.04            |                 | \$136.15          |                 |                              |                 |                        |                 |                      | \$135.72        |
| Jul-18                        | 53,446     | \$130.33                     | \$135.98            |                 | \$136.10          |                 |                              |                 |                        |                 |                      | \$132.93        |
| Aug-18                        | 53,468     | \$122.69                     | \$135.92            |                 | \$136.04          |                 |                              |                 |                        |                 |                      | \$131.77        |
| Sep-18                        | 53,278     | \$140.30                     | \$135.86            |                 | \$135.99          |                 |                              |                 |                        |                 |                      | \$127.73        |
| Oct-18                        | 53,566     | \$139.38                     | \$135.81            | \$136.12        | \$135.93          | \$136.23        |                              |                 |                        |                 |                      | \$133.29        |
| Nov-18                        | 53,900     | \$140.20                     | \$135.75            | \$136.06        | \$135.88          | \$136.18        | \$144.00                     |                 | \$144.00               |                 | \$135.98             | \$135.80        |
| Dec-18                        | 53,803     | \$150.72                     | \$135.69            | \$136.00        | \$135.83          | \$136.12        | \$136.45                     |                 | \$136.44               |                 | \$137.84             | \$135.27        |
| Jan-19                        | 54,540     | \$136.52                     | \$135.64            | \$135.95        | \$135.77          | \$136.07        | \$137.12                     |                 | \$137.14               |                 | \$143.55             | \$135.54        |
| Feb-19                        | 54,495     | \$135.15                     | \$135.58            | \$135.89        | \$135.72          | \$136.01        | \$137.28                     |                 | \$137.31               |                 | \$140.43             | \$135.66        |
| Mar-19                        | 54,459     | \$140.46                     | \$135.53            | \$135.83        | \$135.67          | \$135.96        | \$131.54                     |                 | \$131.58               |                 | \$138.09             | \$135.66        |
| Apr-19                        | 54,100     | \$134.38                     | \$135.47            | \$135.78        | \$135.61          | \$135.91        | \$134.93                     |                 | \$135.00               |                 | \$139.13             | \$135.99        |
| May-19                        | 53,986     | \$134.84                     | \$135.41            | \$135.72        | \$135.56          | \$135.85        | \$136.83                     |                 | \$136.92               |                 | \$137.02             | \$136.15        |
| Jun-19                        | 53,631     | \$134.94                     | \$135.36            | \$135.67        | \$135.50          | \$135.80        | \$129.67                     |                 | \$129.79               |                 | \$136.05             | \$136.18        |
| Jul-19                        | 52,969     | \$135.34                     | \$135.30            | \$135.61        | \$135.45          | \$135.75        | \$130.64                     |                 | \$130.78               |                 | \$135.55             | \$136.40        |
| Aug-19                        | 52,672     | \$125.85                     | \$135.24            | \$135.55        | \$135.40          | \$135.69        | \$123.05                     |                 | \$123.25               |                 | \$135.45             | \$136.70        |
| Sep-19                        | 52,492     | \$129.76                     | \$135.19            | \$135.50        | \$135.34          | \$135.64        | \$140.80                     |                 | \$140.98               |                 | \$131.18             | \$136.99        |
| Oct-19                        | 52,336     | \$143.89                     | \$135.13            | \$135.44        | \$135.29          | \$135.59        | \$139.89                     | \$135.19        | \$140.07               | \$135.28        | \$130.54             | \$136.78        |
| Nov-19                        | 52,336     |                              | \$135.07            | \$135.39        | \$135.23          | \$135.53        | \$140.90                     | \$134.92        | \$141.01               | \$135.01        | \$136.45             | \$136.82        |
| Dec-19                        | 52,336     |                              | \$135.02            | \$135.33        | \$135.18          | \$135.48        | \$151.03                     | \$136.11        | \$151.55               | \$136.25        | \$136.44             | \$136.70        |
| Jan-20                        | 52,336     |                              | \$134.96            | \$135.27        | \$135.12          | \$135.42        | \$137.18                     | \$136.11        | \$137.40               | \$136.26        | \$136.43             | \$136.09        |
| Feb-20                        | 52,336     |                              | \$134.90            | \$135.22        | \$135.07          | \$135.37        | \$135.89                     | \$135.99        | \$136.07               | \$136.16        | \$136.42             | \$135.75        |
| Mar-20                        | 52,336     |                              | \$134.85            | \$135.16        | \$135.02          | \$135.32        | \$140.94                     | \$136.78        | \$141.38               | \$136.98        | \$136.42             | \$135.60        |
| Apr-20                        | 52,336     |                              | \$134.79            | \$135.10        | \$134.96          | \$135.26        | \$135.09                     | \$136.80        | \$135.32               | \$137.02        | \$136.41             | \$135.37        |
| May-20                        | 52,336     |                              | \$134.74            | \$135.05        | \$134.91          | \$135.21        | \$135.61                     | \$136.70        | \$135.80               | \$136.92        | \$136.40             | \$135.31        |
| Jun-20                        | 52,336     |                              | \$134.68            | \$134.99        | \$134.85          | \$135.15        | \$135.53                     | \$137.20        | \$135.90               | \$137.45        | \$136.39             | \$135.34        |
| Jul-20                        | 52,336     |                              | \$134.62            | \$134.93        | \$134.80          | \$135.10        | \$135.93                     | \$137.65        | \$136.27               | \$137.91        | \$136.39             | \$135.41        |
| Aug-20                        | 52,336     |                              | \$134.57            | \$134.88        | \$134.75          | \$135.04        | \$126.42                     | \$137.93        | \$126.76               | \$138.21        | \$136.38             | \$135.49        |
| Sep-20                        | 52,336     |                              | \$134.51            | \$134.82        | \$134.69          | \$134.99        | \$130.73                     | \$137.10        | \$130.70               | \$137.35        | \$136.37             | \$135.92        |
| Oct-20                        | 52,336     |                              | \$134.45            | \$134.76        | \$134.64          | \$134.94        | \$144.53                     | \$137.48        | \$144.81               | \$137.75        | \$136.37             | \$136.41        |
| Nov-20                        | 52,336     |                              | \$134.40            | \$134.71        | \$134.58          | \$134.88        | \$141.63                     | \$137.54        | \$141.93               | \$137.82        | \$136.36             | \$136.40        |
| Dec-20                        | 52,336     |                              | \$134.34            | \$134.65        | \$134.53          | \$134.83        | \$151.81                     | \$137.61        | \$152.47               | \$137.90        | \$136.35             | \$136.39        |
| Jan-21                        | 52,336     |                              | \$134.28            | \$134.59        | \$134.47          | \$134.77        | \$137.90                     | \$137.67        | \$138.32               | \$137.98        | \$136.34             | \$136.38        |
| Feb-21                        | 52,336     |                              | \$134.23            | \$134.54        | \$134.42          | \$134.72        | \$136.59                     | \$137.73        | \$137.00               | \$138.06        | \$136.34             | \$136.38        |
| Mar-21                        | 52,336     |                              | \$134.18            | \$134.48        | \$134.37          | \$134.66        | \$141.67                     | \$137.79        | \$142.30               | \$138.13        | \$136.33             | \$136.37        |
| Apr-21                        | 52,336     |                              | \$134.12            | \$134.43        | \$134.31          | \$134.61        | \$135.79                     | \$137.85        | \$136.25               | \$138.21        | \$136.32             | \$136.36        |
| May-21                        | 52,336     |                              | \$134.06            | \$134.37        | \$134.26          | \$134.56        | \$136.31                     | \$137.90        | \$136.72               | \$138.29        | \$136.31             | \$136.35        |
| Jun-21                        | 52,336     |                              | \$134.01            | \$134.31        | \$134.21          | \$134.50        | \$136.23                     | \$137.96        | \$136.82               | \$138.36        | \$136.31             | \$136.35        |
| Jul-21                        | 52,336     |                              | \$133.95            | \$134.26        | \$134.15          | \$134.45        | \$136.63                     | \$138.02        | \$137.20               | \$138.44        | \$136.30             | \$136.34        |
| Aug-21                        | 52,336     |                              | \$133.89            | \$134.20        | \$134.10          | \$134.39        | \$127.08                     | \$138.08        | \$127.68               | \$138.52        | \$136.29             | \$136.33        |
| Sep-21                        | 52,336     |                              | \$133.84            | \$134.15        | \$134.04          | \$134.34        | \$131.41                     | \$138.13        | \$131.62               | \$138.59        | \$136.28             | \$136.33        |
| Oct-21                        | 52,336     |                              | \$133.78            | \$134.09        | \$133.99          | \$134.29        | \$145.28                     | \$138.19        | \$145.73               | \$138.67        | \$136.28             | \$136.32        |
| Nov-21                        | 52,336     |                              | \$133.73            | \$134.03        | \$133.93          | \$134.23        | \$142.37                     | \$138.26        | \$142.86               | \$138.75        | \$136.27             | \$136.31        |
| Dec-21                        | 52,336     |                              | \$133.67            | \$133.98        | \$133.88          | \$134.18        | \$152.60                     | \$138.32        | \$153.40               | \$138.83        | \$136.26             | \$136.30        |
| Utilization Trend             |            |                              | -0.50%              |                 | -0.48%            |                 | 1.06%                        |                 | 1.20%                  |                 | -0.16%               |                 |
| RMSE (root mean square error) |            |                              | 6.24                |                 | 6.21              |                 | 6.47                         |                 | 6.47                   |                 | 6.64                 |                 |

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Total - 48 Month

| Month                         | Membership | Adjusted Allowed Claims PMPM | Logistic Regression |                 | Linear Regression |                 | Holt-Winters' Multiplicative |                 | Holt-Winters' Additive |                 | Double Exp Smoothing |                 |
|-------------------------------|------------|------------------------------|---------------------|-----------------|-------------------|-----------------|------------------------------|-----------------|------------------------|-----------------|----------------------|-----------------|
|                               |            |                              | Fitted PMPM         | Rolling 12 PMPM | Fitted PMPM       | Rolling 12 PMPM | Fitted PMPM                  | Rolling 12 PMPM | Fitted PMPM            | Rolling 12 PMPM | Fitted PMPM          | Rolling 12 PMPM |
| Nov-15                        | 57,692     | \$455.41                     | \$398.74            |                 | \$399.35          |                 |                              |                 |                        |                 |                      |                 |
| Dec-15                        | 57,890     | \$398.88                     | \$399.35            |                 | \$399.98          |                 |                              |                 |                        |                 | \$455.41             |                 |
| Jan-16                        | 52,944     | \$409.21                     | \$399.99            |                 | \$400.64          |                 |                              |                 |                        |                 | \$430.62             |                 |
| Feb-16                        | 52,655     | \$411.11                     | \$400.62            |                 | \$401.29          |                 |                              |                 |                        |                 | \$421.20             |                 |
| Mar-16                        | 52,655     | \$383.78                     | \$401.21            |                 | \$401.90          |                 |                              |                 |                        |                 | \$416.74             |                 |
| Apr-16                        | 52,628     | \$392.17                     | \$401.85            |                 | \$402.55          |                 |                              |                 |                        |                 | \$402.25             |                 |
| May-16                        | 52,040     | \$381.51                     | \$402.46            |                 | \$403.19          |                 |                              |                 |                        |                 | \$397.77             |                 |
| Jun-16                        | 52,000     | \$389.46                     | \$403.10            |                 | \$403.84          |                 |                              |                 |                        |                 | \$390.58             |                 |
| Jul-16                        | 51,849     | \$389.53                     | \$403.72            |                 | \$404.47          |                 |                              |                 |                        |                 | \$390.02             |                 |
| Aug-16                        | 51,743     | \$370.95                     | \$404.36            |                 | \$405.12          |                 |                              |                 |                        |                 | \$389.74             |                 |
| Sep-16                        | 51,752     | \$431.61                     | \$405.00            |                 | \$405.78          |                 |                              |                 |                        |                 | \$381.43             |                 |
| Oct-16                        | 51,944     | \$417.55                     | \$405.62            | \$402.10        | \$406.41          | \$402.81        |                              |                 |                        |                 | \$403.37             |                 |
| Nov-16                        | 51,926     | \$453.23                     | \$406.26            | \$402.75        | \$407.06          | \$403.47        | \$455.41                     | \$455.41        |                        |                 | \$409.54             |                 |
| Dec-16                        | 51,220     | \$438.36                     | \$406.88            | \$403.40        | \$407.69          | \$404.14        | \$398.83                     | \$398.83        | \$455.41               | \$404.19        | \$428.66             |                 |
| Jan-17                        | 54,466     | \$408.56                     | \$407.53            | \$404.05        | \$408.35          | \$404.80        | \$410.04                     | \$410.04        | \$410.24               |                 | \$432.89             |                 |
| Feb-17                        | 54,376     | \$375.98                     | \$408.17            | \$404.70        | \$409.00          | \$405.46        | \$412.34                     | \$412.34        | \$412.54               |                 | \$422.19             |                 |
| Mar-17                        | 54,286     | \$384.78                     | \$408.76            | \$405.34        | \$409.59          | \$406.12        | \$384.56                     | \$384.56        | \$384.61               |                 | \$401.89             |                 |
| Apr-17                        | 54,315     | \$390.45                     | \$409.41            | \$405.98        | \$410.24          | \$406.77        | \$392.98                     | \$392.98        | \$392.99               |                 | \$394.33             |                 |
| May-17                        | 54,511     | \$402.95                     | \$410.03            | \$406.61        | \$410.88          | \$407.41        | \$382.26                     | \$382.26        | \$382.25               |                 | \$392.57             |                 |
| Jun-17                        | 54,564     | \$390.25                     | \$410.68            | \$407.25        | \$411.53          | \$408.06        | \$390.68                     | \$390.68        | \$390.75               |                 | \$397.06             |                 |
| Jul-17                        | 54,781     | \$442.08                     | \$411.31            | \$407.88        | \$412.16          | \$408.70        | \$390.95                     | \$390.95        | \$391.01               |                 | \$394.02             |                 |
| Aug-17                        | 54,843     | \$354.99                     | \$411.96            | \$408.51        | \$412.81          | \$409.34        | \$373.59                     | \$373.59        | \$374.07               |                 | \$415.04             |                 |
| Sep-17                        | 54,384     | \$392.58                     | \$412.62            | \$409.14        | \$413.47          | \$409.97        | \$435.06                     | \$435.06        | \$435.02               |                 | \$388.66             |                 |
| Oct-17                        | 54,362     | \$425.75                     | \$413.25            | \$409.77        | \$414.10          | \$410.60        | \$420.58                     | \$403.74        | \$420.35               | \$403.80        | \$390.31             | \$405.47        |
| Nov-17                        | 54,513     | \$432.41                     | \$413.90            | \$410.39        | \$414.75          | \$411.23        | \$458.10                     | \$404.17        | \$457.55               | \$404.19        | \$405.79             | \$405.17        |
| Dec-17                        | 54,478     | \$453.39                     | \$414.54            | \$411.01        | \$415.38          | \$411.86        | \$418.14                     | \$405.75        | \$417.62               | \$405.73        | \$417.42             | \$404.35        |
| Jan-18                        | 52,507     | \$434.66                     | \$415.19            | \$411.64        | \$416.04          | \$412.49        | \$412.23                     | \$405.91        | \$411.84               | \$405.84        | \$433.16             | \$404.29        |
| Feb-18                        | 52,433     | \$431.74                     | \$415.85            | \$412.27        | \$416.69          | \$413.12        | \$400.44                     | \$404.93        | \$400.30               | \$404.83        | \$433.80             | \$405.17        |
| Mar-18                        | 52,332     | \$390.58                     | \$416.45            | \$412.90        | \$417.28          | \$413.75        | \$389.27                     | \$405.38        | \$389.51               | \$405.29        | \$432.87             | \$407.68        |
| Apr-18                        | 52,560     | \$430.08                     | \$417.10            | \$413.54        | \$417.93          | \$414.38        | \$397.54                     | \$405.78        | \$397.74               | \$405.71        | \$414.30             | \$409.34        |
| May-18                        | 52,733     | \$408.61                     | \$417.74            | \$414.18        | \$418.57          | \$415.02        | \$398.06                     | \$407.14        | \$398.49               | \$407.10        | \$411.73             |                 |
| Jun-18                        | 52,720     | \$396.32                     | \$418.41            | \$414.82        | \$419.22          | \$415.66        | \$398.79                     | \$407.85        | \$399.33               | \$407.86        | \$415.64             | \$413.30        |
| Jul-18                        | 53,446     | \$396.55                     | \$419.05            | \$415.48        | \$419.85          | \$416.31        | \$421.95                     | \$410.47        | \$421.99               | \$410.47        | \$407.13             | \$414.43        |
| Aug-18                        | 53,468     | \$388.75                     | \$419.71            | \$416.13        | \$420.50          | \$416.96        | \$374.19                     | \$410.60        | \$375.24               | \$410.65        | \$402.44             | \$413.38        |
| Sep-18                        | 53,278     | \$449.57                     | \$420.38            | \$416.78        | \$421.16          | \$417.61        | \$428.10                     | \$409.98        | \$427.78               | \$410.00        | \$396.39             | \$414.06        |
| Oct-18                        | 53,566     | \$424.29                     | \$421.02            | \$417.44        | \$421.79          | \$418.26        | \$435.60                     | \$411.22        | \$435.28               | \$411.24        | \$419.65             | \$416.56        |
| Nov-18                        | 53,900     | \$423.04                     | \$421.69            | \$418.10        | \$422.44          | \$418.91        | \$462.26                     | \$411.53        | \$460.91               | \$411.48        | \$421.65             | \$417.91        |
| Dec-18                        | 53,803     | \$474.29                     | \$422.33            | \$418.76        | \$423.08          | \$419.57        | \$447.97                     | \$414.04        | \$446.95               | \$413.95        | \$422.23             | \$418.31        |
| Jan-19                        | 54,540     | \$434.39                     | \$423.00            | \$419.42        | \$423.73          | \$420.21        | \$437.25                     | \$416.17        | \$436.70               | \$416.07        | \$445.03             | \$419.37        |
| Feb-19                        | 54,495     | \$430.55                     | \$423.67            | \$420.07        | \$424.38          | \$420.86        | \$429.20                     | \$418.57        | \$429.00               | \$418.46        | \$440.36             | \$419.98        |
| Mar-19                        | 54,459     | \$443.09                     | \$424.28            | \$420.72        | \$424.97          | \$421.50        | \$404.73                     | \$419.78        | \$405.58               | \$419.72        | \$436.04             | \$420.29        |
| Apr-19                        | 54,100     | \$406.40                     | \$424.95            | \$421.37        | \$425.62          | \$422.13        | \$427.88                     | \$422.28        | \$428.04               | \$422.22        | \$439.12             | \$422.36        |
| May-19                        | 53,986     | \$418.89                     | \$425.60            | \$422.02        | \$426.26          | \$422.77        | \$418.48                     | \$423.94        | \$418.91               | \$423.88        | \$424.75             | \$422.66        |
| Jun-19                        | 53,631     | \$434.07                     | \$426.27            | \$422.67        | \$426.91          | \$423.40        | \$413.54                     | \$425.12        | \$414.19               | \$425.07        | \$422.15             | \$423.19        |
| Jul-19                        | 52,969     | \$439.46                     | \$426.93            | \$423.32        | \$427.54          | \$424.03        | \$428.30                     | \$425.65        | \$428.26               | \$425.59        | \$427.25             | \$424.85        |
| Aug-19                        | 52,672     | \$397.63                     | \$427.60            | \$423.97        | \$428.20          | \$424.67        | \$396.77                     | \$427.55        | \$398.85               | \$427.58        | \$432.63             | \$427.35        |
| Sep-19                        | 52,492     | \$397.55                     | \$428.28            | \$424.62        | \$428.85          | \$425.30        | \$456.34                     | \$429.85        | \$455.11               | \$429.81        | \$417.26             | \$429.08        |
| Oct-19                        | 52,336     | \$464.58                     | \$428.94            | \$425.27        | \$429.48          | \$425.93        | \$448.78                     | \$430.91        | \$447.44               | \$430.78        | \$408.58             | \$428.20        |
| Nov-19                        | 52,336     |                              | \$429.62            | \$425.92        | \$430.13          | \$426.56        | \$464.78                     | \$431.04        | \$462.38               | \$430.83        | \$433.09             | \$429.15        |
| Dec-19                        | 52,336     |                              | \$430.28            | \$426.58        | \$430.77          | \$427.20        | \$478.92                     | \$433.53        | \$476.25               | \$433.19        | \$433.07             | \$430.05        |
| Jan-20                        | 52,336     |                              | \$430.96            | \$427.25        | \$431.42          | \$427.84        | \$454.93                     | \$434.97        | \$453.42               | \$434.55        | \$433.05             | \$429.02        |
| Feb-20                        | 52,336     |                              | \$431.64            | \$427.91        | \$432.07          | \$428.49        | \$448.47                     | \$436.57        | \$447.43               | \$436.08        | \$433.03             | \$428.38        |
| Mar-20                        | 52,336     |                              | \$432.28            | \$428.59        | \$432.68          | \$429.14        | \$438.92                     | \$439.50        | \$438.84               | \$438.93        | \$433.01             | \$428.10        |
| Apr-20                        | 52,336     |                              | \$432.96            | \$429.26        | \$433.34          | \$429.79        | \$436.47                     | \$440.25        | \$435.97               | \$439.62        | \$432.99             | \$427.56        |
| May-20                        | 52,336     |                              | \$433.63            | \$429.94        | \$433.97          | \$430.43        | \$436.21                     | \$441.78        | \$435.95               | \$441.09        | \$432.97             | \$428.25        |
| Jun-20                        | 52,336     |                              | \$434.31            | \$430.61        | \$434.62          | \$431.08        | \$439.57                     | \$444.00        | \$439.30               | \$443.23        | \$432.95             | \$429.16        |
| Jul-20                        | 52,336     |                              | \$434.98            | \$431.29        | \$435.25          | \$431.73        | \$450.28                     | \$445.85        | \$449.11               | \$444.98        | \$432.93             | \$429.63        |
| Aug-20                        | 52,336     |                              | \$435.67            | \$431.96        | \$435.91          | \$432.37        | \$412.47                     | \$447.18        | \$413.91               | \$446.26        | \$432.91             | \$429.65        |
| Sep-20                        | 52,336     |                              | \$436.36            | \$432.63        | \$436.56          | \$433.02        | \$448.20                     | \$446.50        | \$446.51               | \$445.54        | \$432.89             | \$430.96        |
| Oct-20                        | 52,336     |                              | \$437.03            | \$433.31        | \$437.19          | \$433.66        | \$473.14                     | \$448.53        | \$470.71               | \$447.48        | \$432.87             | \$432.98        |
| Nov-20                        | 52,336     |                              | \$437.72            | \$433.98        | \$437.85          | \$434.30        | \$482.74                     | \$450.03        | \$478.32               | \$448.81        | \$432.85             | \$432.96        |
| Dec-20                        | 52,336     |                              | \$438.39            | \$434.66        | \$438.48          | \$434.95        | \$497.38                     | \$451.57        | \$492.20               | \$450.14        | \$432.83             | \$432.94        |
| Jan-21                        | 52,336     |                              | \$439.08            | \$435.34        | \$439.13          | \$435.59        | \$472.40                     | \$453.02        | \$469.36               | \$451.47        | \$432.81             | \$432.92        |
| Feb-21                        | 52,336     |                              | \$439.78            | \$436.02        | \$439.78          | \$436.23        | \$465.64                     | \$454.45        | \$463.37               | \$452.80        | \$432.79             | \$432.90        |
| Mar-21                        | 52,336     |                              | \$440.41            | \$436.69        | \$440.37          | \$436.87        | \$455.67                     | \$455.85        | \$454.78               | \$454.12        | \$432.77             | \$432.88        |
| Apr-21                        | 52,336     |                              | \$441.11            | \$437.37        | \$441.03          | \$437.51        | \$453.08                     | \$457.23        | \$451.91               | \$455.45        | \$432.75             | \$432.86        |
| May-21                        | 52,336     |                              | \$441.78            | \$438.05        | \$441.66          | \$438.15        | \$452.76                     | \$458.61        | \$451.90               | \$456.78        | \$432.73             | \$432.84        |
| Jun-21                        | 52,336     |                              | \$442.48            | \$438.73        | \$442.31          | \$438.79        | \$456.19                     | \$460.00        | \$455.24               | \$458.11        | \$432.71             | \$432.82        |
| Jul-21                        | 52,336     |                              | \$443.16            | \$439.41        | \$442.94          | \$439.43        | \$467.25                     | \$461.41        | \$465.05               | \$459.44        | \$432.68             | \$432.80        |
| Aug-21                        | 52,336     |                              | \$443.86            | \$440.10        | \$443.60          | \$440.08        | \$427.97                     | \$462.70        | \$429.85               | \$460.77        | \$432.66             | \$432.78        |
| Sep-21                        | 52,336     |                              | \$444.56            | \$440.78        | \$444.25          | \$440.72        | \$464.99                     | \$464.10        | \$462.45               | \$462.10        | \$432.64             | \$432.76        |
| Oct-21                        | 52,336     |                              | \$445.25            | \$441.46        | \$444.88          | \$441.36        | \$490.81                     | \$465.57        | \$486.65               | \$463.42        | \$432.62             | \$432.74        |
| Nov-21                        | 52,336     |                              | \$445.95            | \$442.15        | \$445.54          | \$442.00        | \$500.71                     | \$467.07        | \$494.27               | \$464.75        | \$432.60             | \$432.72        |
| Dec-21                        | 52,336     |                              | \$446.63            | \$442.84        | \$446.17          | \$442.64        | \$515.83                     | \$468.61        | \$508.14               | \$466.08        | \$432.58             | \$432.70        |
| Utilization Trend             |            |                              | 1.89%               |                 | 1.79%             |                 | 3.95%                        |                 | 3.70%                  |                 | 0.48%                |                 |
| RMSE (root mean square error) |            |                              | 24.07               |                 | 23.92             |                 | 25.03                        |                 | 24.91                  |                 | 28.25                |                 |

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Total - 36 Month

| Month                         | Membership | Adjusted Allowed Claims PMPM | Logistic Regression |                 | Linear Regression |                 | Holt-Winters' Multiplicative |                 | Holt-Winters' Additive |                 | Double Exp Smoothing |                 |
|-------------------------------|------------|------------------------------|---------------------|-----------------|-------------------|-----------------|------------------------------|-----------------|------------------------|-----------------|----------------------|-----------------|
|                               |            |                              | Fitted PMPM         | Rolling 12 PMPM | Fitted PMPM       | Rolling 12 PMPM | Fitted PMPM                  | Rolling 12 PMPM | Fitted PMPM            | Rolling 12 PMPM | Fitted PMPM          | Rolling 12 PMPM |
| Nov-16                        | 51,926     | \$453.23                     | \$405.10            |                 | \$406.01          |                 |                              |                 |                        |                 |                      |                 |
| Dec-16                        | 51,220     | \$438.36                     | \$405.79            |                 | \$406.70          |                 |                              |                 |                        |                 | \$453.23             |                 |
| Jan-17                        | 54,466     | \$408.56                     | \$406.50            |                 | \$407.42          |                 |                              |                 |                        |                 | \$447.07             |                 |
| Feb-17                        | 54,376     | \$375.98                     | \$407.22            |                 | \$408.14          |                 |                              |                 |                        |                 | \$431.10             |                 |
| Mar-17                        | 54,286     | \$384.78                     | \$407.87            |                 | \$408.79          |                 |                              |                 |                        |                 | \$408.23             |                 |
| Apr-17                        | 54,315     | \$390.45                     | \$408.58            |                 | \$409.51          |                 |                              |                 |                        |                 | \$398.46             |                 |
| May-17                        | 54,511     | \$402.95                     | \$409.28            |                 | \$410.21          |                 |                              |                 |                        |                 | \$395.09             |                 |
| Jun-17                        | 54,564     | \$390.25                     | \$410.00            |                 | \$410.93          |                 |                              |                 |                        |                 | \$398.29             |                 |
| Jul-17                        | 54,781     | \$442.08                     | \$410.70            |                 | \$411.63          |                 |                              |                 |                        |                 | \$394.90             |                 |
| Aug-17                        | 54,843     | \$354.99                     | \$411.42            |                 | \$412.35          |                 |                              |                 |                        |                 | \$414.40             |                 |
| Sep-17                        | 54,384     | \$392.58                     | \$412.15            |                 | \$413.07          |                 |                              |                 |                        |                 | \$389.74             |                 |
| Oct-17                        | 54,362     | \$425.75                     | \$412.85            | \$408.99        | \$413.77          | \$409.91        |                              |                 |                        |                 | \$390.85             |                 |
| Nov-17                        | 54,513     | \$432.41                     | \$413.58            | \$409.68        | \$414.49          | \$410.61        | \$453.23                     | \$453.23        |                        | \$405.26        | \$410.34             |                 |
| Dec-17                        | 54,478     | \$453.39                     | \$414.28            | \$410.37        | \$415.18          | \$411.29        | \$437.83                     | \$437.83        | \$437.65               | \$416.46        | \$407.49             |                 |
| Jan-18                        | 52,507     | \$434.66                     | \$415.01            | \$411.07        | \$415.90          | \$411.99        | \$408.25                     | \$408.25        | \$408.11               | \$431.73        | \$406.13             |                 |
| Feb-18                        | 52,433     | \$431.74                     | \$415.74            | \$411.77        | \$416.62          | \$412.68        | \$376.29                     | \$376.29        | \$376.37               | \$432.93        | \$406.21             |                 |
| Mar-18                        | 52,332     | \$390.58                     | \$416.40            | \$412.47        | \$417.27          | \$413.38        | \$386.82                     | \$386.82        | \$387.33               | \$432.42        | \$408.15             |                 |
| Apr-18                        | 52,560     | \$430.08                     | \$417.13            | \$413.17        | \$417.99          | \$414.08        | \$393.44                     | \$393.44        | \$394.12               | \$415.05        | \$409.53             |                 |
| May-18                        | 52,733     | \$408.61                     | \$417.85            | \$413.89        | \$418.69          | \$414.78        | \$407.93                     | \$407.93        | \$408.90               | \$421.25        | \$411.71             |                 |
| Jun-18                        | 52,720     | \$396.32                     | \$418.58            | \$414.60        | \$419.41          | \$415.49        | \$396.34                     | \$396.34        | \$397.72               | \$415.98        | \$413.20             |                 |
| Jul-18                        | 53,446     | \$396.55                     | \$419.29            | \$415.32        | \$420.11          | \$416.21        | \$450.41                     | \$450.41        | \$451.03               | \$407.79        | \$414.31             |                 |
| Aug-18                        | 53,468     | \$388.75                     | \$420.03            | \$416.05        | \$420.83          | \$416.92        | \$361.68                     | \$361.68        | \$363.60               | \$403.09        | \$413.37             |                 |
| Sep-18                        | 53,278     | \$449.57                     | \$420.77            | \$416.78        | \$421.55          | \$417.64        | \$401.52                     | \$401.52        | \$402.83               | \$397.10        | \$414.02             |                 |
| Oct-18                        | 53,566     | \$424.29                     | \$421.49            | \$417.51        | \$422.24          | \$418.35        | \$437.99                     | \$409.57        | \$438.71               | \$410.22        | \$418.79             | \$416.39        |
| Nov-18                        | 53,900     | \$423.04                     | \$422.23            | \$418.24        | \$422.96          | \$419.07        | \$459.38                     | \$410.05        | \$459.72               | \$410.73        | \$421.04             | \$417.74        |
| Dec-18                        | 53,803     | \$474.29                     | \$422.95            | \$418.98        | \$423.66          | \$419.79        | \$459.26                     | \$411.83        | \$458.71               | \$412.48        | \$421.84             | \$418.20        |
| Jan-19                        | 54,540     | \$434.39                     | \$423.69            | \$419.71        | \$424.38          | \$420.51        | \$434.36                     | \$414.05        | \$434.51               | \$414.72        | \$443.55             | \$419.25        |
| Feb-19                        | 54,495     | \$430.55                     | \$424.44            | \$420.44        | \$425.10          | \$421.21        | \$413.43                     | \$417.08        | \$413.89               | \$417.79        | \$439.74             | \$419.87        |
| Mar-19                        | 54,459     | \$443.09                     | \$425.11            | \$421.16        | \$425.75          | \$421.92        | \$403.50                     | \$418.39        | \$405.19               | \$419.20        | \$435.92             | \$420.21        |
| Apr-19                        | 54,100     | \$406.40                     | \$425.86            | \$421.88        | \$426.47          | \$422.62        | \$425.16                     | \$421.00        | \$425.77               | \$421.80        | \$438.88             | \$422.20        |
| May-19                        | 53,986     | \$418.89                     | \$426.59            | \$422.61        | \$427.17          | \$423.32        | \$425.21                     | \$422.42        | \$426.16               | \$423.21        | \$425.40             | \$422.54        |
| Jun-19                        | 53,631     | \$434.07                     | \$427.34            | \$423.33        | \$427.89          | \$424.02        | \$413.02                     | \$423.76        | \$414.53               | \$424.57        | \$422.68             | \$423.09        |
| Jul-19                        | 52,969     | \$439.46                     | \$428.07            | \$424.05        | \$428.59          | \$424.72        | \$448.49                     | \$423.59        | \$448.98               | \$424.39        | \$427.37             | \$424.70        |
| Aug-19                        | 52,672     | \$397.63                     | \$428.82            | \$424.77        | \$429.31          | \$425.42        | \$390.08                     | \$425.98        | \$392.99               | \$426.86        | \$432.36             | \$427.12        |
| Sep-19                        | 52,492     | \$397.55                     | \$429.58            | \$425.49        | \$430.03          | \$426.11        | \$440.66                     | \$429.20        | \$440.51               | \$429.96        | \$417.94             | \$428.85        |
| Oct-19                        | 52,336     | \$464.58                     | \$430.31            | \$426.22        | \$430.72          | \$426.81        | \$452.01                     | \$430.32        | \$451.37               | \$430.97        | \$409.46             | \$428.11        |
| Nov-19                        | 52,336     |                              | \$431.07            | \$426.95        | \$431.44          | \$427.51        | \$465.61                     | \$430.76        | \$464.59               | \$431.30        | \$432.26             | \$429.05        |
| Dec-19                        | 52,336     |                              | \$431.80            | \$427.68        | \$432.14          | \$428.21        | \$487.31                     | \$432.99        | \$484.09               | \$433.31        | \$432.24             | \$429.91        |
| Jan-20                        | 52,336     |                              | \$432.56            | \$428.42        | \$432.86          | \$428.92        | \$455.10                     | \$434.68        | \$453.92               | \$434.90        | \$432.22             | \$428.94        |
| Feb-20                        | 52,336     |                              | \$433.32            | \$429.17        | \$433.58          | \$429.63        | \$440.30                     | \$436.97        | \$439.69               | \$437.09        | \$432.20             | \$428.28        |
| Mar-20                        | 52,336     |                              | \$434.03            | \$429.92        | \$434.25          | \$430.34        | \$438.71                     | \$439.98        | \$438.47               | \$439.94        | \$432.18             | \$427.94        |
| Apr-20                        | 52,336     |                              | \$434.80            | \$430.67        | \$434.97          | \$431.06        | \$436.64                     | \$440.98        | \$436.47               | \$440.87        | \$432.16             | \$427.36        |
| May-20                        | 52,336     |                              | \$435.54            | \$431.42        | \$435.67          | \$431.78        | \$441.80                     | \$442.39        | \$441.46               | \$442.18        | \$432.14             | \$427.92        |
| Jun-20                        | 52,336     |                              | \$436.31            | \$432.18        | \$436.39          | \$432.49        | \$440.07                     | \$444.71        | \$439.72               | \$444.33        | \$432.12             | \$428.72        |
| Jul-20                        | 52,336     |                              | \$437.05            | \$432.93        | \$437.09          | \$433.20        | \$464.17                     | \$446.01        | \$462.53               | \$445.45        | \$432.10             | \$429.11        |
| Aug-20                        | 52,336     |                              | \$437.82            | \$433.68        | \$437.81          | \$433.91        | \$409.79                     | \$447.68        | \$411.66               | \$447.04        | \$432.08             | \$429.09        |
| Sep-20                        | 52,336     |                              | \$438.59            | \$434.43        | \$438.53          | \$434.62        | \$441.53                     | \$447.75        | \$441.04               | \$447.08        | \$432.06             | \$430.27        |
| Oct-20                        | 52,336     |                              | \$439.34            | \$435.18        | \$439.23          | \$435.33        | \$476.64                     | \$449.81        | \$473.79               | \$448.95        | \$432.04             | \$432.15        |
| Nov-20                        | 52,336     |                              | \$440.11            | \$435.94        | \$439.95          | \$436.04        | \$485.47                     | \$451.46        | \$481.84               | \$450.39        | \$432.02             | \$432.13        |
| Dec-20                        | 52,336     |                              | \$440.86            | \$436.69        | \$440.64          | \$436.75        | \$508.02                     | \$453.19        | \$501.35               | \$451.83        | \$432.00             | \$432.11        |
| Jan-21                        | 52,336     |                              | \$441.64            | \$437.45        | \$441.36          | \$437.46        | \$474.37                     | \$454.79        | \$471.17               | \$453.27        | \$431.98             | \$432.09        |
| Feb-21                        | 52,336     |                              | \$442.41            | \$438.21        | \$442.08          | \$438.16        | \$458.88                     | \$456.34        | \$456.94               | \$454.70        | \$431.96             | \$432.07        |
| Mar-21                        | 52,336     |                              | \$443.12            | \$438.96        | \$442.73          | \$438.87        | \$457.16                     | \$457.88        | \$455.72               | \$456.14        | \$431.94             | \$432.05        |
| Apr-21                        | 52,336     |                              | \$443.90            | \$439.72        | \$443.45          | \$439.58        | \$454.93                     | \$459.40        | \$453.72               | \$457.58        | \$431.92             | \$432.03        |
| May-21                        | 52,336     |                              | \$444.65            | \$440.48        | \$444.15          | \$440.28        | \$460.25                     | \$460.94        | \$458.71               | \$459.02        | \$431.90             | \$432.01        |
| Jun-21                        | 52,336     |                              | \$445.44            | \$441.24        | \$444.87          | \$440.99        | \$458.38                     | \$462.47        | \$456.98               | \$460.45        | \$431.88             | \$431.99        |
| Jul-21                        | 52,336     |                              | \$446.19            | \$442.01        | \$445.57          | \$441.70        | \$483.42                     | \$464.07        | \$479.78               | \$461.89        | \$431.86             | \$431.97        |
| Aug-21                        | 52,336     |                              | \$446.98            | \$442.77        | \$446.29          | \$442.40        | \$426.73                     | \$465.48        | \$428.91               | \$463.33        | \$431.84             | \$431.95        |
| Sep-21                        | 52,336     |                              | \$447.77            | \$443.53        | \$447.01          | \$443.11        | \$459.71                     | \$467.00        | \$458.29               | \$464.77        | \$431.83             | \$431.93        |
| Oct-21                        | 52,336     |                              | \$448.53            | \$444.30        | \$447.70          | \$443.82        | \$496.20                     | \$468.63        | \$491.05               | \$466.21        | \$431.81             | \$431.91        |
| Nov-21                        | 52,336     |                              | \$449.32            | \$445.07        | \$448.42          | \$444.52        | \$505.33                     | \$470.28        | \$499.09               | \$467.64        | \$431.79             | \$431.89        |
| Dec-21                        | 52,336     |                              | \$450.08            | \$445.84        | \$449.12          | \$445.23        | \$528.73                     | \$472.01        | \$518.60               | \$469.08        | \$431.77             | \$431.87        |
| Utilization Trend             |            |                              | 2.10%               |                 | 1.97%             |                 | 4.36%                        |                 | 3.99%                  |                 | 0.40%                |                 |
| RMSE (root mean square error) |            |                              | 23.98               |                 | 23.85             |                 | 27.64                        |                 | 27.38                  |                 | 28.9                 |                 |

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Total - 24 Month

| Month                         | Membership | Adjusted Allowed Claims PMPM | Logistic Regression |                 | Linear Regression |                 | Holt-Winters' Multiplicative |                 | Holt-Winters' Additive |                 | Double Exp Smoothing |                 |
|-------------------------------|------------|------------------------------|---------------------|-----------------|-------------------|-----------------|------------------------------|-----------------|------------------------|-----------------|----------------------|-----------------|
|                               |            |                              | Fitted PMPM         | Rolling 12 PMPM | Fitted PMPM       | Rolling 12 PMPM | Fitted PMPM                  | Rolling 12 PMPM | Fitted PMPM            | Rolling 12 PMPM | Fitted PMPM          | Rolling 12 PMPM |
|                               |            |                              | Nov-17              | 54,513          | \$432.41          | \$422.32        |                              | 422.81362       |                        |                 |                      |                 |
| Dec-17                        | 54,478     | \$453.39                     | \$422.50            |                 | \$423.00          |                 |                              |                 |                        |                 | \$432.41             |                 |
| Jan-18                        | 52,507     | \$434.66                     | \$422.69            |                 | \$423.20          |                 |                              |                 |                        |                 | \$433.11             |                 |
| Feb-18                        | 52,433     | \$431.74                     | \$422.87            |                 | \$423.40          |                 |                              |                 |                        |                 | \$433.17             |                 |
| Mar-18                        | 52,332     | \$390.58                     | \$423.04            |                 | \$423.58          |                 |                              |                 |                        |                 | \$433.12             |                 |
| Apr-18                        | 52,560     | \$430.08                     | \$423.23            |                 | \$423.78          |                 |                              |                 |                        |                 | \$431.69             |                 |
| May-18                        | 52,733     | \$408.61                     | \$423.41            |                 | \$423.97          |                 |                              |                 |                        |                 | \$431.63             |                 |
| Jun-18                        | 52,720     | \$396.32                     | \$423.59            |                 | \$424.16          |                 |                              |                 |                        |                 | \$430.86             |                 |
| Jul-18                        | 53,446     | \$396.55                     | \$423.77            |                 | \$424.36          |                 |                              |                 |                        |                 | \$429.70             |                 |
| Aug-18                        | 53,468     | \$388.75                     | \$423.96            |                 | \$424.55          |                 |                              |                 |                        |                 | \$428.58             |                 |
| Sep-18                        | 53,278     | \$449.57                     | \$424.15            |                 | \$424.75          |                 |                              |                 |                        |                 | \$427.24             |                 |
| Oct-18                        | 53,566     | \$424.29                     | \$424.33            | \$423.32        | \$424.94          | \$423.87        |                              |                 |                        |                 | \$427.98             |                 |
| Nov-18                        | 53,900     | \$423.04                     | \$424.51            | \$423.51        | \$425.14          | \$424.07        | \$432.41                     |                 | \$432.41               |                 | \$427.85             | \$430.60        |
| Dec-18                        | 53,803     | \$474.29                     | \$424.70            | \$423.69        | \$425.33          | \$424.27        | \$453.17                     |                 | \$453.10               |                 | \$427.69             | \$430.20        |
| Jan-19                        | 54,540     | \$434.39                     | \$424.88            | \$423.88        | \$425.53          | \$424.46        | \$434.80                     |                 | \$434.89               |                 | \$429.25             | \$429.88        |
| Feb-19                        | 54,495     | \$430.55                     | \$425.07            | \$424.06        | \$425.72          | \$424.66        | \$431.99                     |                 | \$432.13               |                 | \$429.42             | \$429.57        |
| Mar-19                        | 54,459     | \$443.09                     | \$425.24            | \$424.24        | \$425.90          | \$424.85        | \$390.89                     |                 | \$391.10               |                 | \$429.45             | \$429.27        |
| Apr-19                        | 54,100     | \$406.40                     | \$425.43            | \$424.43        | \$426.10          | \$425.04        | \$431.84                     |                 | \$432.39               |                 | \$429.91             | \$429.13        |
| May-19                        | 53,986     | \$418.89                     | \$425.61            | \$424.61        | \$426.29          | \$425.24        | \$410.46                     |                 | \$411.07               |                 | \$429.12             | \$428.92        |
| Jun-19                        | 53,631     | \$434.07                     | \$425.79            | \$424.79        | \$426.49          | \$425.43        | \$398.73                     |                 | \$399.58               |                 | \$428.77             | \$428.75        |
| Jul-19                        | 52,969     | \$439.46                     | \$425.97            | \$424.97        | \$426.68          | \$425.62        | \$400.29                     |                 | \$401.57               |                 | \$428.94             | \$428.69        |
| Aug-19                        | 52,672     | \$397.63                     | \$426.16            | \$425.15        | \$426.88          | \$425.81        | \$394.23                     |                 | \$396.19               |                 | \$429.29             | \$428.75        |
| Sep-19                        | 52,492     | \$397.55                     | \$426.35            | \$425.33        | \$427.07          | \$426.00        | \$457.56                     |                 |                        |                 | \$428.23             | \$428.83        |
| Oct-19                        | 52,336     | \$464.58                     | \$426.53            | \$425.51        | \$427.27          | \$426.19        | \$432.05                     | \$422.35        | \$433.50               | \$423.04        | \$427.19             | \$428.77        |
| Nov-19                        | 52,336     |                              | \$426.72            | \$425.70        | \$427.46          | \$426.38        | \$432.51                     | \$422.34        | \$434.27               | \$423.17        | \$428.44             | \$428.82        |
| Dec-19                        | 52,336     |                              | \$426.90            | \$425.88        | \$427.65          | \$426.58        | \$486.13                     | \$424.96        | \$486.67               | \$425.85        | \$428.44             | \$428.88        |
| Jan-20                        | 52,336     |                              | \$427.09            | \$426.06        | \$427.85          | \$426.77        | \$446.40                     | \$425.88        | \$447.97               | \$426.89        | \$428.44             | \$428.81        |
| Feb-20                        | 52,336     |                              | \$427.28            | \$426.25        | \$428.05          | \$426.97        | \$443.62                     | \$426.81        | \$445.35               | \$427.96        | \$428.43             | \$428.73        |
| Mar-20                        | 52,336     |                              | \$427.45            | \$426.43        | \$428.23          | \$427.16        | \$456.97                     | \$432.39        | \$458.23               | \$433.63        | \$428.43             | \$428.64        |
| Apr-20                        | 52,336     |                              | \$427.64            | \$426.62        | \$428.43          | \$427.36        | \$419.94                     | \$431.41        | \$422.42               | \$432.80        | \$428.42             | \$428.51        |
| May-20                        | 52,336     |                              | \$427.82            | \$426.81        | \$428.62          | \$427.55        | \$433.46                     | \$433.37        | \$435.56               | \$434.89        | \$428.42             | \$428.45        |
| Jun-20                        | 52,336     |                              | \$428.01            | \$426.99        | \$428.82          | \$427.75        | \$449.36                     | \$437.65        | \$450.86               | \$439.23        | \$428.42             | \$428.43        |
| Jul-20                        | 52,336     |                              | \$428.19            | \$427.18        | \$429.01          | \$427.95        | \$454.64                     | \$442.22        | \$455.79               | \$443.78        | \$428.41             | \$428.38        |
| Aug-20                        | 52,336     |                              | \$428.38            | \$427.36        | \$429.21          | \$428.14        | \$411.09                     | \$443.65        | \$413.52               | \$445.25        | \$428.41             | \$428.31        |
| Sep-20                        | 52,336     |                              | \$428.57            | \$427.55        | \$429.41          | \$428.33        | \$411.40                     | \$439.80        | \$413.99               | \$441.51        | \$428.40             | \$428.32        |
| Oct-20                        | 52,336     |                              | \$428.75            | \$427.73        | \$429.60          | \$428.53        | \$480.60                     | \$443.84        | \$480.93               | \$445.46        | \$428.40             | \$428.42        |
| Nov-20                        | 52,336     |                              | \$428.94            | \$427.92        | \$429.79          | \$428.72        | \$447.42                     | \$445.09        | \$450.65               | \$446.83        | \$428.40             | \$428.42        |
| Dec-20                        | 52,336     |                              | \$429.12            | \$428.10        | \$429.99          | \$428.92        | \$502.84                     | \$446.48        | \$503.05               | \$448.19        | \$428.39             | \$428.41        |
| Jan-21                        | 52,336     |                              | \$429.31            | \$428.29        | \$430.18          | \$429.11        | \$461.70                     | \$447.75        | \$464.35               | \$449.56        | \$428.39             | \$428.41        |
| Feb-21                        | 52,336     |                              | \$429.50            | \$428.48        | \$430.38          | \$429.31        | \$458.78                     | \$449.02        | \$461.73               | \$450.92        | \$428.38             | \$428.41        |
| Mar-21                        | 52,336     |                              | \$429.67            | \$428.66        | \$430.56          | \$429.50        | \$472.54                     | \$450.31        | \$474.61               | \$452.29        | \$428.38             | \$428.40        |
| Apr-21                        | 52,336     |                              | \$429.86            | \$428.85        | \$430.76          | \$429.69        | \$434.21                     | \$451.50        | \$438.80               | \$453.65        | \$428.38             | \$428.40        |
| May-21                        | 52,336     |                              | \$430.04            | \$429.03        | \$430.95          | \$429.89        | \$448.15                     | \$452.73        | \$451.94               | \$455.02        | \$428.37             | \$428.39        |
| Jun-21                        | 52,336     |                              | \$430.23            | \$429.22        | \$431.14          | \$430.08        | \$464.55                     | \$453.99        | \$467.24               | \$456.38        | \$428.37             | \$428.39        |
| Jul-21                        | 52,336     |                              | \$430.42            | \$429.40        | \$431.34          | \$430.27        | \$469.96                     | \$455.27        | \$472.17               | \$457.75        | \$428.37             | \$428.39        |
| Aug-21                        | 52,336     |                              | \$430.61            | \$429.59        | \$431.53          | \$430.47        | \$424.90                     | \$456.42        | \$429.90               | \$459.11        | \$428.36             | \$428.38        |
| Sep-21                        | 52,336     |                              | \$430.80            | \$429.77        | \$431.73          | \$430.66        | \$425.18                     | \$457.57        | \$430.38               | \$460.48        | \$428.36             | \$428.38        |
| Oct-21                        | 52,336     |                              | \$430.98            | \$429.96        | \$431.92          | \$430.86        | \$496.66                     | \$458.91        | \$497.31               | \$461.84        | \$428.35             | \$428.38        |
| Nov-21                        | 52,336     |                              | \$431.17            | \$430.14        | \$432.12          | \$431.05        | \$462.33                     | \$460.15        | \$467.03               | \$463.21        | \$428.35             | \$428.37        |
| Dec-21                        | 52,336     |                              | \$431.35            | \$430.33        | \$432.31          | \$431.24        | \$519.55                     | \$461.54        | \$519.43               | \$464.57        | \$428.35             | \$428.37        |
| Utilization Trend             |            |                              |                     | 0.52%           |                   | 0.55%           |                              | 4.18%           |                        | 4.42%           |                      | -0.04%          |
| RMSE (root mean square error) |            |                              |                     | 23.54           |                   | 23.42           |                              | 30.87           |                        | 30.73           |                      | 24.43           |

MEDICAL UTILIZATION TREND CALCULATION

Pure Premium Trend - Pharmaceuticals Processed through the Medical Benefit

| Month  | MONTHLY DATA |                                   |                      | ROLLING 12 |                                   |                 |
|--------|--------------|-----------------------------------|----------------------|------------|-----------------------------------|-----------------|
|        | Members      | Contract Adjusted Allowed Charges | Total Specialty PMPM | Members    | Contract Adjusted Allowed Charges | Rolling 12 PMPM |
| Nov-15 | 57,692       | \$ 1,929,844                      | \$33.45              |            |                                   |                 |
| Dec-15 | 57,890       | \$ 2,090,382                      | \$36.11              |            |                                   |                 |
| Jan-16 | 52,944       | \$ 1,642,972                      | \$31.03              |            |                                   |                 |
| Feb-16 | 52,655       | \$ 1,672,271                      | \$31.76              |            |                                   |                 |
| Mar-16 | 52,655       | \$ 1,721,443                      | \$32.69              |            |                                   |                 |
| Apr-16 | 52,628       | \$ 1,588,606                      | \$30.19              |            |                                   |                 |
| May-16 | 52,040       | \$ 1,808,895                      | \$34.76              |            |                                   |                 |
| Jun-16 | 52,000       | \$ 2,349,159                      | \$45.18              |            |                                   |                 |
| Jul-16 | 51,849       | \$ 1,819,940                      | \$35.10              |            |                                   |                 |
| Aug-16 | 51,743       | \$ 1,958,948                      | \$37.86              |            |                                   |                 |
| Sep-16 | 51,752       | \$ 2,117,894                      | \$40.92              |            |                                   |                 |
| Oct-16 | 51,944       | \$ 2,129,461                      | \$41.00              | 637,792    | \$ 22,829,813                     | \$35.80         |
| Nov-16 | 51,926       | \$ 2,301,534                      | \$44.32              | 632,026    | \$ 23,201,503                     | \$36.71         |
| Dec-16 | 51,220       | \$ 1,755,070                      | \$34.27              | 625,356    | \$ 22,866,191                     | \$36.57         |
| Jan-17 | 54,466       | \$ 1,710,079                      | \$31.40              | 626,878    | \$ 22,933,299                     | \$36.58         |
| Feb-17 | 54,376       | \$ 1,819,245                      | \$33.46              | 628,599    | \$ 23,080,273                     | \$36.72         |
| Mar-17 | 54,286       | \$ 1,863,763                      | \$34.33              | 630,230    | \$ 23,222,593                     | \$36.85         |
| Apr-17 | 54,315       | \$ 1,548,511                      | \$28.51              | 631,917    | \$ 23,182,497                     | \$36.69         |
| May-17 | 54,511       | \$ 1,982,522                      | \$36.37              | 634,388    | \$ 23,356,125                     | \$36.82         |
| Jun-17 | 54,564       | \$ 1,917,788                      | \$35.15              | 636,952    | \$ 22,924,755                     | \$35.99         |
| Jul-17 | 54,781       | \$ 1,837,081                      | \$33.53              | 639,884    | \$ 22,941,895                     | \$35.85         |
| Aug-17 | 54,843       | \$ 2,110,904                      | \$38.49              | 642,984    | \$ 23,093,852                     | \$35.92         |
| Sep-17 | 54,384       | \$ 2,080,184                      | \$38.25              | 645,616    | \$ 23,056,142                     | \$35.71         |
| Oct-17 | 54,362       | \$ 2,325,316                      | \$42.77              | 648,034    | \$ 23,251,997                     | \$35.88         |
| Nov-17 | 54,513       | \$ 2,377,450                      | \$43.61              | 650,621    | \$ 23,327,914                     | \$35.85         |
| Dec-17 | 54,478       | \$ 2,121,689                      | \$38.95              | 653,879    | \$ 23,694,533                     | \$36.24         |
| Jan-18 | 52,507       | \$ 2,669,130                      | \$50.83              | 651,920    | \$ 24,653,584                     | \$37.82         |
| Feb-18 | 52,433       | \$ 2,215,209                      | \$42.25              | 649,977    | \$ 25,049,548                     | \$38.54         |
| Mar-18 | 52,332       | \$ 2,597,267                      | \$49.63              | 648,023    | \$ 25,783,052                     | \$39.79         |
| Apr-18 | 52,560       | \$ 2,113,872                      | \$40.22              | 646,268    | \$ 26,348,413                     | \$40.77         |
| May-18 | 52,733       | \$ 2,526,707                      | \$47.92              | 644,490    | \$ 26,892,598                     | \$41.73         |
| Jun-18 | 52,720       | \$ 2,018,324                      | \$38.28              | 642,646    | \$ 26,993,134                     | \$42.00         |
| Jul-18 | 53,446       | \$ 2,331,045                      | \$43.61              | 641,311    | \$ 27,487,098                     | \$42.86         |
| Aug-18 | 53,468       | \$ 2,268,543                      | \$42.43              | 639,936    | \$ 27,644,737                     | \$43.20         |
| Sep-18 | 53,278       | \$ 2,009,757                      | \$37.72              | 638,830    | \$ 27,574,310                     | \$43.16         |
| Oct-18 | 53,566       | \$ 2,335,503                      | \$43.60              | 638,034    | \$ 27,584,497                     | \$43.23         |
| Nov-18 | 53,900       | \$ 2,712,278                      | \$50.32              | 637,421    | \$ 27,919,325                     | \$43.80         |
| Dec-18 | 53,803       | \$ 2,378,696                      | \$44.21              | 636,746    | \$ 28,176,332                     | \$44.25         |
| Jan-19 | 54,540       | \$ 2,648,395                      | \$48.56              | 638,779    | \$ 28,155,597                     | \$44.08         |
| Feb-19 | 54,495       | \$ 2,170,804                      | \$39.83              | 640,841    | \$ 28,111,193                     | \$43.87         |
| Mar-19 | 54,459       | \$ 2,484,915                      | \$45.63              | 642,968    | \$ 27,998,841                     | \$43.55         |
| Apr-19 | 54,100       | \$ 2,451,851                      | \$45.32              | 644,508    | \$ 28,336,819                     | \$43.97         |
| May-19 | 53,986       | \$ 2,911,812                      | \$53.94              | 645,761    | \$ 28,721,924                     | \$44.48         |
| Jun-19 | 53,631       | \$ 2,466,694                      | \$45.99              | 646,672    | \$ 29,170,293                     | \$45.11         |
| Jul-19 | 52,969       | \$ 2,637,390                      | \$49.79              | 646,195    | \$ 29,476,638                     | \$45.62         |
| Aug-19 | 52,672       | \$ 2,668,101                      | \$50.66              | 645,399    | \$ 29,876,196                     | \$46.29         |
| Sep-19 | 52,492       | \$ 2,728,500                      | \$51.98              | 644,613    | \$ 30,594,939                     | \$47.46         |
| Oct-19 | 52,336       | \$ 2,702,579                      | \$51.64              | 643,383    | \$ 30,962,014                     | \$48.12         |

Pure Premium Trend

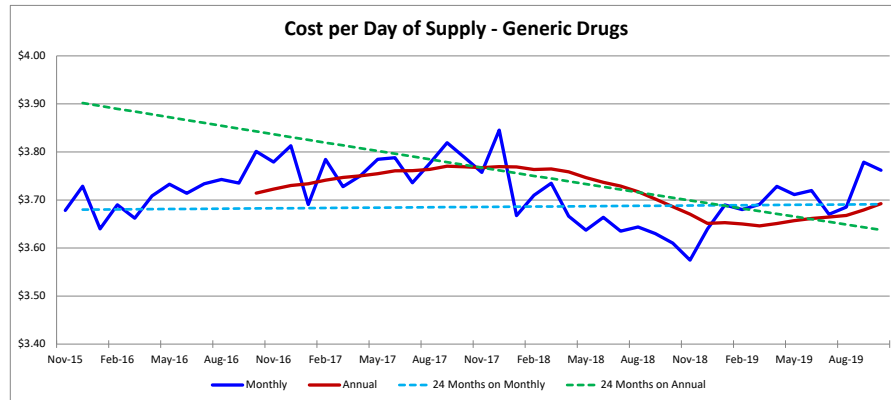
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PHARMACY TREND DEVELOPMENT FOR ESI CLAIMS

GENERIC DRUGS - COST TREND

| Incurred Date | MONTHLY DATA |             |              |                    | ROLLING 12 |                         |                       | EXPONENTIAL FIT |                 |
|---------------|--------------|-------------|--------------|--------------------|------------|-------------------------|-----------------------|-----------------|-----------------|
|               | Supply       | AWP Cost    | Cost/ Supply | Monthly Cost Trend | Supply     | Adjusted Allowed Charge | Rolling 12 Cost Trend | Monthly Data    | Rolling 12 Data |
| Nov-15        | 1,409,298    | \$5,183,691 | \$3.68       |                    |            |                         |                       |                 |                 |
| Dec-15        | 1,591,712    | \$5,934,947 | \$3.73       |                    |            |                         |                       | \$3.68          | \$3.90          |
| Jan-16        | 1,262,298    | \$4,594,783 | \$3.64       |                    |            |                         |                       | \$3.68          | \$3.90          |
| Feb-16        | 1,256,328    | \$4,635,929 | \$3.69       |                    |            |                         |                       | \$3.68          | \$3.89          |
| Mar-16        | 1,373,082    | \$5,028,527 | \$3.66       |                    |            |                         |                       | \$3.68          | \$3.88          |
| Apr-16        | 1,284,625    | \$4,764,149 | \$3.71       |                    |            |                         |                       | \$3.68          | \$3.88          |
| May-16        | 1,300,908    | \$4,856,287 | \$3.73       |                    |            |                         |                       | \$3.68          | \$3.87          |
| Jun-16        | 1,329,245    | \$4,936,589 | \$3.71       |                    |            |                         |                       | \$3.68          | \$3.87          |
| Jul-16        | 1,281,364    | \$4,784,181 | \$3.73       |                    |            |                         |                       | \$3.68          | \$3.86          |
| Aug-16        | 1,334,789    | \$4,995,914 | \$3.74       |                    |            |                         |                       | \$3.68          | \$3.85          |
| Sep-16        | 1,310,879    | \$4,896,533 | \$3.74       |                    |            |                         |                       | \$3.68          | \$3.85          |
| Oct-16        | 1,338,459    | \$5,087,901 | \$3.80       |                    | 16,072,987 | \$59,699,430            | \$3.71                | \$3.68          | \$3.84          |
| Nov-16        | 1,319,442    | \$4,986,389 | \$3.78       | 2.7%               | 15,983,131 | \$59,502,128            | \$3.72                | \$3.68          | \$3.84          |
| Dec-16        | 1,385,091    | \$5,281,115 | \$3.81       | 2.3%               | 15,776,510 | \$58,848,297            | \$3.73                | \$3.68          | \$3.83          |
| Jan-17        | 1,360,948    | \$5,022,766 | \$3.69       | 1.4%               | 15,875,160 | \$59,276,280            | \$3.73                | \$3.68          | \$3.83          |
| Feb-17        | 1,207,752    | \$4,570,607 | \$3.78       | 2.6%               | 15,826,584 | \$59,210,958            | \$3.74                | \$3.68          | \$3.82          |
| Mar-17        | 1,366,361    | \$5,093,620 | \$3.73       | 1.8%               | 15,819,863 | \$59,276,052            | \$3.75                | \$3.68          | \$3.81          |
| Apr-17        | 1,246,700    | \$4,675,406 | \$3.75       | 1.1%               | 15,781,938 | \$59,187,310            | \$3.75                | \$3.68          | \$3.81          |
| May-17        | 1,330,444    | \$5,035,245 | \$3.78       | 1.4%               | 15,811,474 | \$59,366,267            | \$3.75                | \$3.68          | \$3.80          |
| Jun-17        | 1,260,883    | \$4,776,244 | \$3.79       | 2.0%               | 15,743,112 | \$59,205,922            | \$3.76                | \$3.68          | \$3.80          |
| Jul-17        | 1,222,858    | \$4,568,241 | \$3.74       | 0.1%               | 15,684,606 | \$58,989,981            | \$3.76                | \$3.68          | \$3.79          |
| Aug-17        | 1,288,361    | \$4,865,383 | \$3.78       | 0.9%               | 15,638,178 | \$58,859,451            | \$3.76                | \$3.68          | \$3.78          |
| Sep-17        | 1,158,472    | \$4,424,365 | \$3.82       | 2.2%               | 15,485,771 | \$58,387,282            | \$3.77                | \$3.69          | \$3.78          |
| Oct-17        | 1,255,779    | \$4,757,527 | \$3.79       | -0.3%              | 15,403,091 | \$58,056,908            | \$3.77                | \$3.69          | \$3.77          |
| Nov-17        | 1,225,377    | \$4,604,450 | \$3.76       | -0.6%              | 15,309,026 | \$57,674,969            | \$3.77                | \$3.69          | \$3.77          |
| Dec-17        | 1,218,854    | \$4,687,087 | \$3.85       | 0.9%               | 15,142,789 | \$57,080,941            | \$3.77                | \$3.69          | \$3.76          |
| Jan-18        | 1,157,515    | \$4,245,081 | \$3.67       | -0.6%              | 14,939,356 | \$56,303,255            | \$3.77                | \$3.69          | \$3.76          |
| Feb-18        | 1,014,396    | \$3,763,326 | \$3.71       | -2.0%              | 14,746,000 | \$55,495,974            | \$3.76                | \$3.69          | \$3.75          |
| Mar-18        | 1,106,472    | \$4,132,462 | \$3.73       | 0.2%               | 14,486,111 | \$54,534,816            | \$3.76                | \$3.69          | \$3.74          |
| Apr-18        | 1,056,401    | \$3,872,957 | \$3.67       | -2.2%              | 14,295,812 | \$53,732,367            | \$3.76                | \$3.69          | \$3.74          |
| May-18        | 1,107,939    | \$4,029,696 | \$3.64       | -3.9%              | 14,073,307 | \$52,726,818            | \$3.75                | \$3.69          | \$3.73          |
| Jun-18        | 1,023,335    | \$3,749,404 | \$3.66       | -3.3%              | 13,835,759 | \$51,699,978            | \$3.74                | \$3.69          | \$3.73          |
| Jul-18        | 1,070,647    | \$3,891,834 | \$3.64       | -2.7%              | 13,683,548 | \$51,023,572            | \$3.73                | \$3.69          | \$3.72          |
| Aug-18        | 1,091,241    | \$3,976,164 | \$3.64       | -3.5%              | 13,486,428 | \$50,134,352            | \$3.72                | \$3.69          | \$3.72          |
| Sep-18        | 980,218      | \$3,558,349 | \$3.63       | -4.9%              | 13,308,174 | \$49,268,336            | \$3.70                | \$3.69          | \$3.71          |
| Oct-18        | 1,100,202    | \$3,972,050 | \$3.61       | -4.7%              | 13,152,597 | \$48,482,859            | \$3.69                | \$3.69          | \$3.70          |
| Nov-18        | 1,055,794    | \$3,774,273 | \$3.57       | -4.9%              | 12,983,014 | \$47,652,682            | \$3.67                | \$3.69          | \$3.70          |
| Dec-18        | 1,074,026    | \$3,908,910 | \$3.64       | -5.4%              | 12,838,186 | \$46,874,505            | \$3.65                | \$3.69          | \$3.69          |
| Jan-19        | 1,038,419    | \$3,831,537 | \$3.69       | 0.6%               | 12,719,090 | \$46,460,961            | \$3.65                | \$3.69          | \$3.69          |
| Feb-19        | 927,070      | \$3,411,587 | \$3.68       | -0.8%              | 12,631,764 | \$46,109,222            | \$3.65                | \$3.69          | \$3.68          |
| Mar-19        | 1,014,495    | \$3,744,481 | \$3.69       | -1.2%              | 12,539,787 | \$45,721,240            | \$3.65                | \$3.69          | \$3.68          |
| Apr-19        | 1,008,472    | \$3,759,893 | \$3.73       | 1.7%               | 12,491,858 | \$45,608,176            | \$3.65                | \$3.69          | \$3.67          |
| May-19        | 1,001,705    | \$3,717,564 | \$3.71       | 2.0%               | 12,385,624 | \$45,296,044            | \$3.66                | \$3.69          | \$3.67          |
| Jun-19        | 945,839      | \$3,518,182 | \$3.72       | 1.5%               | 12,308,128 | \$45,064,822            | \$3.66                | \$3.69          | \$3.66          |
| Jul-19        | 974,438      | \$3,576,397 | \$3.67       | 1.0%               | 12,211,919 | \$44,749,384            | \$3.66                | \$3.69          | \$3.65          |
| Aug-19        | 930,989      | \$3,430,996 | \$3.69       | 1.1%               | 12,051,667 | \$44,204,216            | \$3.67                | \$3.69          | \$3.65          |
| Sep-19        | 896,811      | \$3,388,689 | \$3.78       | 4.1%               | 11,968,260 | \$44,034,557            | \$3.68                | \$3.69          | \$3.64          |
| Oct-19        | 971,467      | \$3,654,616 | \$3.76       | 4.2%               | 11,839,525 | \$43,717,124            | \$3.69                | \$3.69          | \$3.64          |

Exponential Trend: 0.1% -1.8%



Regressions

| 24 Months on Monthly |        |
|----------------------|--------|
| 1.000                | 3.357  |
| 0.000                | 0.697  |
| 0.001                | 0.017  |
| 0.018                | 22.000 |

| 24 Months on Annual |        |
|---------------------|--------|
| 1.000               | 32.513 |
| 0.000               | 0.278  |
| 0.736               | 0.007  |
| 61.181              | 22.000 |

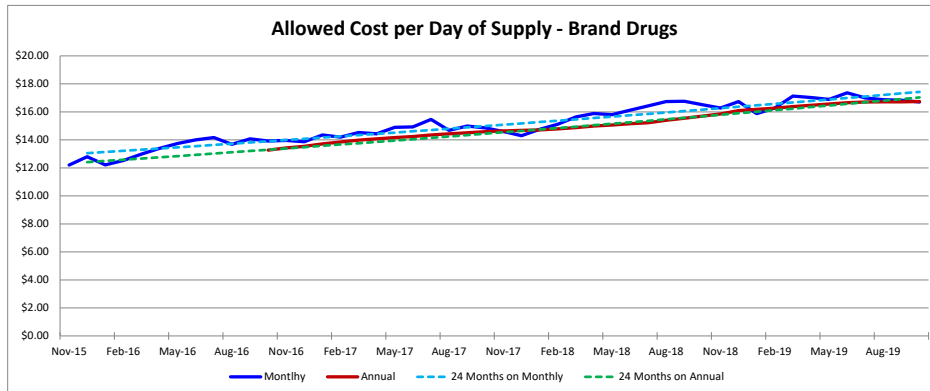


PHARMACY TREND DEVELOPMENT FOR ESI CLAIMS

BRAND DRUGS - COST TREND

| Incurred Date | MONTHLY DATA |             |              |                    | ROLLING 12 |                         |              |                       | EXPONENTIAL FIT |                 |
|---------------|--------------|-------------|--------------|--------------------|------------|-------------------------|--------------|-----------------------|-----------------|-----------------|
|               | Supply       | AWP Cost    | Cost/ Supply | Monthly Cost Trend | Supply     | Adjusted Allowed Charge | Cost/ Supply | Rolling 12 Cost Trend | Monthly Data    | Rolling 12 Data |
| Nov-15        | 193,387      | \$2,359,863 | \$12.20      |                    |            |                         |              |                       |                 |                 |
| Dec-15        | 230,665      | \$2,951,543 | \$12.80      |                    |            |                         |              |                       | \$13.05         | \$12.41         |
| Jan-16        | 158,992      | \$1,941,403 | \$12.21      |                    |            |                         |              |                       | \$13.14         | \$12.50         |
| Feb-16        | 153,872      | \$1,928,780 | \$12.53      |                    |            |                         |              |                       | \$13.22         | \$12.59         |
| Mar-16        | 181,756      | \$2,360,185 | \$12.99      |                    |            |                         |              |                       | \$13.30         | \$12.67         |
| Apr-16        | 163,802      | \$2,193,980 | \$13.39      |                    |            |                         |              |                       | \$13.38         | \$12.76         |
| May-16        | 159,135      | \$2,186,871 | \$13.74      |                    |            |                         |              |                       | \$13.47         | \$12.85         |
| Jun-16        | 155,558      | \$2,178,666 | \$14.01      |                    |            |                         |              |                       | \$13.55         | \$12.94         |
| Jul-16        | 149,643      | \$2,119,906 | \$14.17      |                    |            |                         |              |                       | \$13.64         | \$13.02         |
| Aug-16        | 160,800      | \$2,200,072 | \$13.68      |                    | 1,707,610  | \$22,421,270            |              |                       | \$13.73         | \$13.12         |
| Sep-16        | 160,832      | \$2,264,218 | \$14.08      |                    | 1,868,442  | \$24,685,488            |              |                       | \$13.81         | \$13.21         |
| Oct-16        | 163,355      | \$2,273,318 | \$13.92      |                    | 2,031,797  | \$26,958,807            | \$13.27      |                       | \$13.90         | \$13.30         |
| Nov-16        | 161,881      | \$2,259,520 | \$13.96      | 14.4%              | 2,000,291  | \$26,858,465            | \$13.43      |                       | \$13.99         | \$13.39         |
| Dec-16        | 179,104      | \$2,483,200 | \$13.86      | 8.4%               | 1,948,730  | \$26,390,121            | \$13.54      |                       | \$14.08         | \$13.48         |
| Jan-17        | 155,052      | \$2,226,005 | \$14.36      | 17.6%              | 1,944,790  | \$26,674,724            | \$13.72      |                       | \$14.17         | \$13.58         |
| Feb-17        | 139,030      | \$1,974,655 | \$14.20      | 13.3%              | 1,929,948  | \$26,720,598            | \$13.85      |                       | \$14.26         | \$13.67         |
| Mar-17        | 164,438      | \$2,388,714 | \$14.53      | 11.9%              | 1,912,630  | \$26,749,127            | \$13.99      |                       | \$14.34         | \$13.76         |
| Apr-17        | 146,119      | \$2,108,734 | \$14.43      | 7.7%               | 1,894,947  | \$26,663,881            | \$14.07      |                       | \$14.43         | \$13.86         |
| May-17        | 161,626      | \$2,408,086 | \$14.90      | 8.4%               | 1,897,438  | \$26,885,095            | \$14.17      |                       | \$14.52         | \$13.95         |
| Jun-17        | 153,671      | \$2,294,212 | \$14.93      | 6.6%               | 1,895,551  | \$27,000,641            | \$14.24      |                       | \$14.62         | \$14.05         |
| Jul-17        | 152,218      | \$2,353,698 | \$15.46      | 9.2%               | 1,898,126  | \$27,234,434            | \$14.35      |                       | \$14.71         | \$14.14         |
| Aug-17        | 158,257      | \$2,322,810 | \$14.68      | 7.3%               | 1,895,583  | \$27,357,172            | \$14.43      |                       | \$14.80         | \$14.24         |
| Sep-17        | 149,909      | \$2,246,461 | \$14.99      | 6.4%               | 1,884,660  | \$27,339,415            | \$14.51      |                       | \$14.90         | \$14.34         |
| Oct-17        | 171,371      | \$2,545,223 | \$14.85      | 6.7%               | 1,892,676  | \$27,611,319            | \$14.59      | 9.9%                  | \$14.99         | \$14.44         |
| Nov-17        | 168,063      | \$2,453,949 | \$14.60      | 4.6%               | 1,898,858  | \$27,805,748            | \$14.64      | 9.1%                  | \$15.08         | \$14.54         |
| Dec-17        | 178,975      | \$2,558,667 | \$14.30      | 3.1%               | 1,898,729  | \$27,881,215            | \$14.68      | 8.4%                  | \$15.18         | \$14.64         |
| Jan-18        | 145,807      | \$2,151,613 | \$14.76      | 2.8%               | 1,889,484  | \$27,806,823            | \$14.72      | 7.3%                  | \$15.28         | \$14.74         |
| Feb-18        | 132,077      | \$1,996,457 | \$15.12      | 6.4%               | 1,882,531  | \$27,828,625            | \$14.78      | 6.8%                  | \$15.37         | \$14.85         |
| Mar-18        | 149,696      | \$2,340,884 | \$15.64      | 7.6%               | 1,867,789  | \$27,780,795            | \$14.87      | 6.4%                  | \$15.46         | \$14.94         |
| Apr-18        | 146,263      | \$2,323,523 | \$15.89      | 10.1%              | 1,867,933  | \$27,995,584            | \$14.99      | 6.5%                  | \$15.56         | \$15.05         |
| May-18        | 149,357      | \$2,359,910 | \$15.80      | 6.0%               | 1,855,664  | \$27,947,407            | \$15.06      | 6.3%                  | \$15.66         | \$15.15         |
| Jun-18        | 148,045      | \$2,386,125 | \$16.12      | 8.0%               | 1,850,038  | \$28,039,320            | \$15.16      | 6.4%                  | \$15.76         | \$15.26         |
| Jul-18        | 142,956      | \$2,349,378 | \$16.43      | 6.3%               | 1,840,776  | \$28,034,999            | \$15.23      | 6.1%                  | \$15.86         | \$15.36         |
| Aug-18        | 157,222      | \$2,631,964 | \$16.74      | 14.1%              | 1,839,741  | \$28,344,152            | \$15.41      | 6.8%                  | \$15.96         | \$15.47         |
| Sep-18        | 146,843      | \$2,460,224 | \$16.75      | 11.8%              | 1,836,675  | \$28,557,916            | \$15.55      | 7.2%                  | \$16.06         | \$15.58         |
| Oct-18        | 169,677      | \$2,801,050 | \$16.51      | 11.2%              | 1,834,981  | \$28,813,743            | \$15.70      | 7.6%                  | \$16.16         | \$15.68         |
| Nov-18        | 165,903      | \$2,700,336 | \$16.28      | 11.5%              | 1,832,821  | \$29,060,130            | \$15.86      | 8.3%                  | \$16.27         | \$15.79         |
| Dec-18        | 173,010      | \$2,895,461 | \$16.74      | 17.1%              | 1,826,856  | \$29,396,924            | \$16.09      | 9.6%                  | \$16.37         | \$15.90         |
| Jan-19        | 154,103      | \$2,445,875 | \$15.87      | 7.6%               | 1,835,152  | \$29,691,186            | \$16.18      | 9.9%                  | \$16.47         | \$16.01         |
| Feb-19        | 141,370      | \$2,300,257 | \$16.27      | 7.6%               | 1,844,445  | \$29,994,986            | \$16.26      | 10.0%                 | \$16.58         | \$16.13         |
| Mar-19        | 145,897      | \$2,498,521 | \$17.13      | 9.5%               | 1,840,646  | \$30,152,624            | \$16.38      | 10.1%                 | \$16.67         | \$16.23         |
| Apr-19        | 149,585      | \$2,546,919 | \$17.03      | 7.2%               | 1,843,968  | \$30,376,020            | \$16.47      | 9.9%                  | \$16.78         | \$16.34         |
| May-19        | 152,532      | \$2,577,280 | \$16.90      | 6.9%               | 1,847,143  | \$30,593,390            | \$16.56      | 10.0%                 | \$16.89         | \$16.45         |
| Jun-19        | 142,549      | \$2,475,173 | \$17.36      | 7.7%               | 1,841,647  | \$30,682,438            | \$16.66      | 9.9%                  | \$16.99         | \$16.57         |
| Jul-19        | 150,535      | \$2,558,589 | \$17.00      | 3.4%               | 1,849,226  | \$30,891,649            | \$16.71      | 9.7%                  | \$17.10         | \$16.68         |
| Aug-19        | 146,209      | \$2,467,491 | \$16.88      | 0.8%               | 1,838,213  | \$30,727,176            | \$16.72      | 8.5%                  | \$17.21         | \$16.80         |
| Sep-19        | 152,635      | \$2,568,925 | \$16.83      | 0.5%               | 1,844,005  | \$30,835,876            | \$16.72      | 7.5%                  | \$17.32         | \$16.92         |
| Oct-19        | 163,796      | \$2,736,614 | \$16.71      | 1.2%               | 1,838,124  | \$30,771,440            | \$16.74      | 6.6%                  | \$17.43         | \$17.03         |

Exponential Trend: 7.8% 8.6%



Regressions

| 24 Months on Monthly |        |
|----------------------|--------|
| 1.000                | 0.002  |
| 0.000                | 1.259  |
| 0.697                | 0.030  |
| 50.690               | 22.000 |

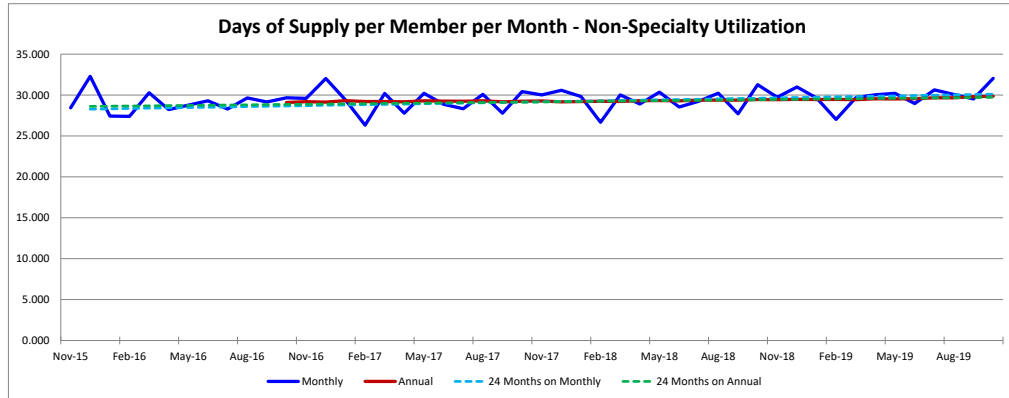
| 24 Months on Annual |        |
|---------------------|--------|
| 1.000               | 0.001  |
| 0.000               | 0.325  |
| 0.976               | 0.008  |
| 912.288             | 22.000 |

PHARMACY TREND DEVELOPMENT FOR ESI CLAIMS

NON-SPECIALTY DRUGS - UTILIZATION TREND

| Incurred Date | MONTHLY DATA |           |                   |                           | ROLLING 12 |            |                   |                              | EXPONENTIAL FIT |                 |
|---------------|--------------|-----------|-------------------|---------------------------|------------|------------|-------------------|------------------------------|-----------------|-----------------|
|               | Membership   | Supply    | Supply per Member | Monthly Utilization Trend | Membership | Supply     | Supply per Member | Rolling 12 Utilization Trend | Monthly Data    | Rolling 12 Data |
| Nov-15        | 57,692       | 1,640,435 | 28.434            |                           |            |            |                   |                              |                 |                 |
| Dec-15        | 57,890       | 1,869,201 | 32.289            |                           |            |            |                   |                              | 28.279          | 28.620          |
| Jan-16        | 52,944       | 1,452,347 | 27.432            |                           |            |            |                   |                              | 28.318          | 28.644          |
| Feb-16        | 52,655       | 1,442,268 | 27.391            |                           |            |            |                   |                              | 28.357          | 28.668          |
| Mar-16        | 52,655       | 1,594,572 | 30.283            |                           |            |            |                   |                              | 28.394          | 28.690          |
| Apr-16        | 52,628       | 1,485,341 | 28.223            |                           |            |            |                   |                              | 28.433          | 28.714          |
| May-16        | 52,040       | 1,496,796 | 28.762            |                           |            |            |                   |                              | 28.472          | 28.737          |
| Jun-16        | 52,000       | 1,523,092 | 29.290            |                           |            |            |                   |                              | 28.511          | 28.762          |
| Jul-16        | 51,849       | 1,467,167 | 28.297            |                           |            |            |                   |                              | 28.549          | 28.785          |
| Aug-16        | 51,743       | 1,534,199 | 29.650            |                           |            |            |                   |                              | 28.589          | 28.809          |
| Sep-16        | 51,752       | 1,509,054 | 29.159            |                           |            |            |                   |                              | 28.629          | 28.833          |
| Oct-16        | 51,944       | 1,540,850 | 29.664            |                           | 637,792    | 18,555,322 | 29.093            |                              | 28.667          | 28.856          |
| Nov-16        | 51,926       | 1,537,234 | 29.604            | 4.1%                      | 632,026    | 18,452,121 | 29.195            |                              | 28.707          | 28.880          |
| Dec-16        | 51,220       | 1,639,971 | 32.018            | -0.8%                     | 625,356    | 18,222,891 | 29.140            |                              | 28.746          | 28.904          |
| Jan-17        | 54,466       | 1,602,157 | 29.416            | 7.2%                      | 626,878    | 18,372,701 | 29.308            |                              | 28.786          | 28.928          |
| Feb-17        | 54,376       | 1,431,326 | 26.323            | -3.9%                     | 628,599    | 18,361,759 | 29.211            |                              | 28.826          | 28.952          |
| Mar-17        | 54,286       | 1,639,452 | 30.200            | -0.3%                     | 630,230    | 18,406,639 | 29.206            |                              | 28.862          | 28.974          |
| Apr-17        | 54,315       | 1,509,577 | 27.793            | -1.5%                     | 631,917    | 18,430,874 | 29.167            |                              | 28.902          | 28.998          |
| May-17        | 54,511       | 1,647,314 | 30.220            | 5.1%                      | 634,388    | 18,581,392 | 29.290            |                              | 28.941          | 29.022          |
| Jun-17        | 54,564       | 1,575,938 | 28.882            | -1.4%                     | 636,952    | 18,634,239 | 29.255            |                              | 28.981          | 29.046          |
| Jul-17        | 54,781       | 1,551,527 | 28.322            | 0.1%                      | 639,884    | 18,718,599 | 29.253            |                              | 29.020          | 29.069          |
| Aug-17        | 54,843       | 1,650,615 | 30.097            | 1.5%                      | 642,984    | 18,835,015 | 29.293            |                              | 29.060          | 29.094          |
| Sep-17        | 54,384       | 1,510,575 | 27.776            | -4.7%                     | 645,616    | 18,836,536 | 29.176            |                              | 29.101          | 29.118          |
| Oct-17        | 54,362       | 1,653,491 | 30.416            | 2.5%                      | 648,034    | 18,949,177 | 29.241            | 0.5%                         | 29.140          | 29.141          |
| Nov-17        | 54,513       | 1,636,687 | 30.024            | 1.4%                      | 650,621    | 19,048,630 | 29.278            | 0.3%                         | 29.180          | 29.166          |
| Dec-17        | 54,478       | 1,666,506 | 30.590            | -4.5%                     | 653,879    | 19,075,165 | 29.172            | 0.1%                         | 29.219          | 29.189          |
| Jan-18        | 52,507       | 1,566,328 | 29.831            | 1.4%                      | 651,920    | 19,039,336 | 29.205            | -0.4%                        | 29.260          | 29.214          |
| Feb-18        | 52,433       | 1,399,107 | 26.684            | 1.4%                      | 649,977    | 19,007,117 | 29.243            | 0.1%                         | 29.301          | 29.238          |
| Mar-18        | 52,332       | 1,570,601 | 30.012            | -0.6%                     | 648,023    | 18,938,266 | 29.225            | 0.1%                         | 29.337          | 29.260          |
| Apr-18        | 52,560       | 1,520,012 | 28.920            | 4.1%                      | 646,268    | 18,948,701 | 29.320            | 0.5%                         | 29.378          | 29.285          |
| May-18        | 52,733       | 1,600,801 | 30.357            | 0.5%                      | 644,490    | 18,902,188 | 29.329            | 0.1%                         | 29.418          | 29.308          |
| Jun-18        | 52,720       | 1,505,017 | 28.547            | -1.2%                     | 642,646    | 18,831,267 | 29.303            | 0.2%                         | 29.458          | 29.333          |
| Jul-18        | 53,446       | 1,562,703 | 29.239            | 3.2%                      | 641,311    | 18,842,443 | 29.381            | 0.4%                         | 29.498          | 29.357          |
| Aug-18        | 53,468       | 1,616,437 | 30.232            | 0.4%                      | 639,936    | 18,808,265 | 29.391            | 0.3%                         | 29.539          | 29.381          |
| Sep-18        | 53,278       | 1,476,631 | 27.716            | -0.2%                     | 638,830    | 18,774,321 | 29.389            | 0.7%                         | 29.580          | 29.406          |
| Oct-18        | 53,566       | 1,674,986 | 31.270            | 2.8%                      | 638,034    | 18,795,816 | 29.459            | 0.7%                         | 29.620          | 29.429          |
| Nov-18        | 53,900       | 1,602,977 | 29.740            | -0.9%                     | 637,421    | 18,762,106 | 29.434            | 0.5%                         | 29.661          | 29.454          |
| Dec-18        | 53,803       | 1,666,853 | 30.981            | 1.3%                      | 636,746    | 18,762,453 | 29.466            | 1.0%                         | 29.701          | 29.478          |
| Jan-19        | 54,540       | 1,617,145 | 29.651            | -0.6%                     | 638,779    | 18,813,270 | 29.452            | 0.8%                         | 29.742          | 29.502          |
| Feb-19        | 54,495       | 1,472,715 | 27.025            | 1.3%                      | 640,841    | 18,886,878 | 29.472            | 0.8%                         | 29.783          | 29.527          |
| Mar-19        | 54,459       | 1,616,407 | 29.681            | -1.1%                     | 642,968    | 18,932,684 | 29.446            | 0.8%                         | 29.821          | 29.549          |
| Apr-19        | 54,100       | 1,624,808 | 30.033            | 3.9%                      | 644,508    | 19,037,480 | 29.538            | 0.7%                         | 29.862          | 29.574          |
| May-19        | 53,986       | 1,630,699 | 30.206            | -0.5%                     | 645,761    | 19,067,378 | 29.527            | 0.7%                         | 29.902          | 29.598          |
| Jun-19        | 53,631       | 1,553,564 | 28.968            | 1.5%                      | 646,672    | 19,115,925 | 29.560            | 0.9%                         | 29.944          | 29.623          |
| Jul-19        | 52,969       | 1,622,817 | 30.637            | 4.8%                      | 646,195    | 19,176,039 | 29.675            | 1.0%                         | 29.984          | 29.647          |
| Aug-19        | 52,672       | 1,583,669 | 30.067            | -0.5%                     | 645,399    | 19,143,271 | 29.661            | 0.9%                         | 30.026          | 29.671          |
| Sep-19        | 52,492       | 1,549,724 | 29.523            | 6.5%                      | 644,613    | 19,216,364 | 29.811            | 1.4%                         | 30.067          | 29.696          |
| Oct-19        | 52,336       | 1,676,800 | 32.039            | 2.5%                      | 643,383    | 19,218,178 | 29.871            | 1.4%                         | 30.108          | 29.720          |

Exponential Trend: 1.6% 1.0%



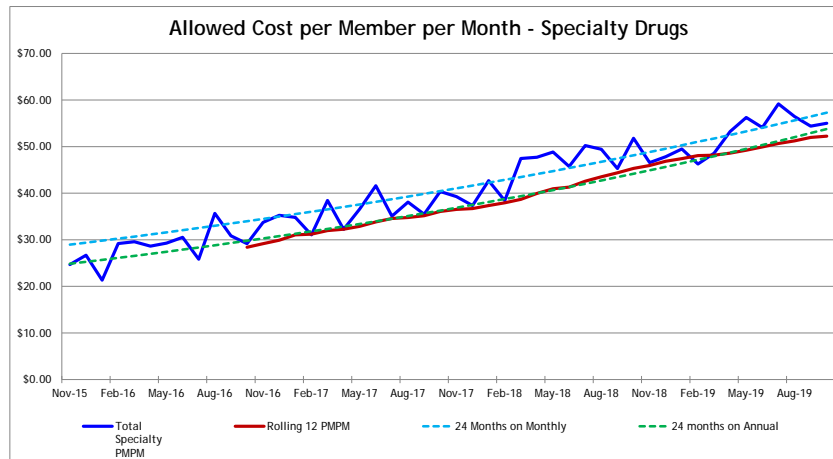
| Regressions | 24 Months on Monthly | 24 Months on Annual |
|-------------|----------------------|---------------------|
|             | 1.000                | 4.248               |
|             | 0.000                | 1.789               |
|             | 0.051                | 0.042               |
|             | 1.180                | 22.000              |
|             | 1.000                | 9.146               |
|             | 0.000                | 0.087               |
|             | 0.891                | 0.002               |
|             | 180.417              | 22.000              |

PHARMACY TREND DEVELOPMENT - SPECIALTY TREND CALCULATION

| Incurred Date | MONTHLY DATA |                                   |                      | ROLLING 12 |                                   |                 | EXPONENTIAL FIT |                 |
|---------------|--------------|-----------------------------------|----------------------|------------|-----------------------------------|-----------------|-----------------|-----------------|
|               | Members      | Contract Adjusted Allowed Charges | Total Specialty PMPM | Members    | Contract Adjusted Allowed Charges | Rolling 12 PMPM | Monthly Data    | Rolling 12 Data |
|               |              |                                   |                      |            |                                   |                 |                 |                 |
| Nov-15        | 57,692       | \$ 1,423,057                      | \$24.67              |            |                                   |                 | \$28.96         | \$24.86         |
| Dec-15        | 57,890       | \$ 1,545,382                      | \$26.70              |            |                                   |                 | \$29.38         | \$25.27         |
| Jan-16        | 52,944       | \$ 1,129,447                      | \$21.33              |            |                                   |                 | \$29.81         | \$25.69         |
| Feb-16        | 52,655       | \$ 1,538,001                      | \$29.21              |            |                                   |                 | \$30.26         | \$26.13         |
| Mar-16        | 52,655       | \$ 1,557,010                      | \$29.57              |            |                                   |                 | \$30.68         | \$26.54         |
| Apr-16        | 52,628       | \$ 1,506,423                      | \$28.62              |            |                                   |                 | \$31.14         | \$26.98         |
| May-16        | 52,040       | \$ 1,524,654                      | \$29.30              |            |                                   |                 | \$31.59         | \$27.43         |
| Jun-16        | 52,000       | \$ 1,587,963                      | \$30.54              |            |                                   |                 | \$32.06         | \$27.89         |
| Jul-16        | 51,849       | \$ 1,339,390                      | \$25.83              |            |                                   |                 | \$32.52         | \$28.34         |
| Aug-16        | 51,743       | \$ 1,845,901                      | \$35.67              |            |                                   |                 | \$33.00         | \$28.82         |
| Sep-16        | 51,752       | \$ 1,596,437                      | \$30.85              |            |                                   |                 | \$33.49         | \$29.31         |
| Oct-16        | 51,944       | \$ 1,515,744                      | \$29.18              | 637,792    | \$ 18,109,410                     | \$28.39         | \$33.98         | \$29.78         |
| Nov-16        | 51,926       | \$ 1,751,741                      | \$33.74              | 632,026    | \$ 18,438,094                     | \$29.17         | \$34.48         | \$30.29         |
| Dec-16        | 51,220       | \$ 1,805,763                      | \$35.26              | 625,356    | \$ 18,698,475                     | \$29.90         | \$34.98         | \$30.78         |
| Jan-17        | 54,466       | \$ 1,895,094                      | \$34.79              | 626,878    | \$ 19,464,121                     | \$31.05         | \$35.50         | \$31.30         |
| Feb-17        | 54,376       | \$ 1,689,301                      | \$31.07              | 628,599    | \$ 19,615,420                     | \$31.20         | \$36.03         | \$31.83         |
| Mar-17        | 54,286       | \$ 2,086,737                      | \$38.44              | 630,230    | \$ 20,145,147                     | \$31.96         | \$36.51         | \$32.31         |
| Apr-17        | 54,315       | \$ 1,751,569                      | \$32.25              | 631,917    | \$ 20,390,293                     | \$32.27         | \$37.06         | \$32.86         |
| May-17        | 54,511       | \$ 1,995,508                      | \$36.61              | 634,388    | \$ 20,861,148                     | \$32.88         | \$37.59         | \$33.39         |
| Jun-17        | 54,564       | \$ 2,269,379                      | \$41.59              | 636,952    | \$ 21,542,563                     | \$33.82         | \$38.15         | \$33.96         |
| Jul-17        | 54,781       | \$ 1,921,918                      | \$35.08              | 639,884    | \$ 22,125,091                     | \$34.58         | \$38.70         | \$34.51         |
| Aug-17        | 54,843       | \$ 2,087,950                      | \$38.07              | 642,984    | \$ 22,367,139                     | \$34.79         | \$39.28         | \$35.09         |
| Sep-17        | 54,384       | \$ 1,929,773                      | \$35.48              | 645,616    | \$ 22,700,475                     | \$35.16         | \$39.86         | \$35.68         |
| Oct-17        | 54,362       | \$ 2,194,104                      | \$40.36              | 648,034    | \$ 23,378,835                     | \$36.08         | \$40.44         | \$36.27         |
| Nov-17        | 54,513       | \$ 2,140,552                      | \$39.27              | 650,621    | \$ 23,767,646                     | \$36.53         | \$41.04         | \$36.88         |
| Dec-17        | 54,478       | \$ 2,034,702                      | \$37.35              | 653,879    | \$ 23,996,585                     | \$36.70         | \$41.63         | \$37.48         |
| Jan-18        | 52,507       | \$ 2,241,445                      | \$42.69              | 651,920    | \$ 24,342,937                     | \$37.34         | \$42.25         | \$38.11         |
| Feb-18        | 52,433       | \$ 2,013,417                      | \$38.40              | 649,977    | \$ 24,667,053                     | \$37.95         | \$42.88         | \$38.75         |
| Mar-18        | 52,332       | \$ 2,482,749                      | \$47.44              | 648,023    | \$ 25,063,065                     | \$38.68         | \$43.46         | \$39.34         |
| Apr-18        | 52,560       | \$ 2,507,962                      | \$47.72              | 646,268    | \$ 25,819,458                     | \$39.95         | \$44.11         | \$40.01         |
| May-18        | 52,733       | \$ 2,574,864                      | \$48.83              | 644,490    | \$ 26,398,814                     | \$40.96         | \$44.74         | \$40.66         |
| Jun-18        | 52,720       | \$ 2,410,671                      | \$45.73              | 642,646    | \$ 26,540,106                     | \$41.30         | \$45.41         | \$41.35         |
| Jul-18        | 53,446       | \$ 2,683,764                      | \$50.21              | 641,311    | \$ 27,301,952                     | \$42.57         | \$46.06         | \$42.02         |
| Aug-18        | 53,468       | \$ 2,643,020                      | \$49.43              | 639,936    | \$ 27,857,022                     | \$43.53         | \$46.75         | \$42.73         |
| Sep-18        | 53,278       | \$ 2,413,642                      | \$45.30              | 638,830    | \$ 28,340,891                     | \$44.36         | \$47.45         | \$43.45         |
| Oct-18        | 53,566       | \$ 2,774,897                      | \$51.80              | 638,034    | \$ 28,921,684                     | \$45.33         | \$48.13         | \$44.16         |
| Nov-18        | 53,900       | \$ 2,509,540                      | \$46.56              | 637,421    | \$ 29,290,672                     | \$45.95         | \$48.85         | \$44.90         |
| Dec-18        | 53,803       | \$ 2,573,877                      | \$47.84              | 636,746    | \$ 29,829,847                     | \$46.85         | \$49.55         | \$45.64         |
| Jan-19        | 54,540       | \$ 2,699,520                      | \$49.50              | 638,779    | \$ 30,287,922                     | \$47.42         | \$50.29         | \$46.41         |
| Feb-19        | 54,495       | \$ 2,521,749                      | \$46.27              | 640,841    | \$ 30,796,254                     | \$48.06         | \$51.04         | \$47.19         |
| Mar-19        | 54,459       | \$ 2,645,803                      | \$48.58              | 642,968    | \$ 30,959,308                     | \$48.15         | \$51.72         | \$47.91         |
| Apr-19        | 54,100       | \$ 2,880,408                      | \$53.24              | 644,508    | \$ 31,331,754                     | \$48.61         | \$52.49         | \$48.72         |
| May-19        | 53,986       | \$ 3,036,501                      | \$56.25              | 645,761    | \$ 31,793,391                     | \$49.23         | \$53.25         | \$49.51         |
| Jun-19        | 53,631       | \$ 2,900,913                      | \$54.09              | 646,672    | \$ 32,283,633                     | \$49.92         | \$54.04         | \$50.35         |
| Jul-19        | 52,969       | \$ 3,134,275                      | \$59.17              | 646,195    | \$ 32,734,144                     | \$50.66         | \$54.82         | \$51.17         |
| Aug-19        | 52,672       | \$ 2,974,058                      | \$56.46              | 645,399    | \$ 33,065,181                     | \$51.23         | \$55.64         | \$52.03         |
| Sep-19        | 52,492       | \$ 2,854,873                      | \$54.39              | 644,613    | \$ 33,506,412                     | \$51.98         | \$56.47         | \$52.91         |
| Oct-19        | 52,336       | \$ 2,878,380                      | \$55.00              | 643,383    | \$ 33,609,895                     | \$52.24         | \$57.28         | \$53.77         |

Exponential Trend:

19.0% 21.8%



| 24 Months on Monthly |        |
|----------------------|--------|
| 1.000                | 0.000  |
| 0.000                | 2.770  |
| 0.717                | 0.066  |
| 55.807               | 22.000 |

| 24 Months on Rolling 12 |        |
|-------------------------|--------|
| 1.001                   | 0.000  |
| 0.000                   | 0.751  |
| 0.978                   | 0.018  |
| 971.799                 | 22.000 |

**State:** VermontGMCB

**Filing Company:** TVHP

**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other

**Product Name:** Q3 2020 TVHP Large Group Rating Program Filing

**Project Name/Number:** /

## Note To Reviewer

**Created By:**

Matthew Goodrich on 05/19/2020 03:40 PM

**Last Edited By:**

Matthew Goodrich

**Submitted On:**

05/19/2020 03:41 PM

**Subject:**

Updated Filing Materials

**Comments:**

Please find attached materials incorporating the redactions noted in the Board's May 7, 2020 letter for the Q3 2020 TVHP Large Group Rating Program Filing.

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**1. Purpose**

Blue Cross and Blue Shield of Vermont (BCBSVT) and The Vermont Health Plan (TVHP) perform large group rating on a case-by-case basis. We accomplish rating through a formulaic approach that blends recent group experience with a manual rate according to a credibility formula. We may adjust formula results for underwriting judgment and/or management decisions. This filing establishes the formula, manual rate, and accompanying factors that we will use for renewals beginning upon approval of this filing, most notably January 2021 renewals.

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

**2. Overview and Rate Impact**

**2.1. Overview**

This filing includes a description of the renewal formula and the development of each of the factors used in it. We use this formula for insured products, including Cost Plus. BCBSVT projects that this filing will affect 9,015 members (5,252 subscribers) in 49 groups. These totals include members of both BCBSVT and TVHP, and we will refer to the combined population as BCBSVT throughout this memorandum.

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

Finally, we will discuss factors applicable only to specific products. Cost Plus customers purchase Individual and Aggregate Stop Loss (ISL and ASL) from BCBSVT. We also offer an Experience Refund Eligible product for which risk charges and settlement administration charges apply. Cost Plus products are not available through TVHP.

**2.2. Historical Financial Results**

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

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| Insured Large Group Experience |                 |                        |                |               |                      |               |
|--------------------------------|-----------------|------------------------|----------------|---------------|----------------------|---------------|
| Year                           | Incurred Claims | Administrative Charges | Earned Premium | Gain/(Loss)   | Loss & Expense Ratio | Member Months |
| 2014                           | \$131,255,716   | \$16,985,281           | \$148,268,779  | \$27,782      | 100.0%               | 361,386       |
| 2015                           | \$139,232,792   | \$19,861,232           | \$153,535,019  | (\$5,559,005) | 103.6%               | 352,678       |
| 2016                           | \$86,034,897    | \$12,804,526           | \$95,541,735   | (\$3,297,687) | 103.5%               | 218,650       |
| 2017                           | \$86,520,109    | \$10,424,245           | \$92,106,277   | (\$4,838,077) | 105.3%               | 197,954       |
| 2018                           | \$81,698,684    | \$12,621,438           | \$86,961,470   | (\$7,358,653) | 108.5%               | 176,430       |
| 2019                           | \$83,943,117    | \$10,154,503           | \$88,800,868   | (\$5,296,752) | 106.0%               | 166,597       |

| Cost Plus Experience |                      |               |
|----------------------|----------------------|---------------|
| Year                 | Loss & Expense Ratio | Member Months |
| 2014                 | 94.7%                | 678,796       |
| 2015                 | 94.4%                | 647,247       |
| 2016                 | 95.0%                | 515,583       |
| 2017                 | 95.4%                | 514,809       |
| 2018                 | 99.8%                | 5,045         |
| 2019                 | 89.2%                | 4,893         |

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

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

| Expected and Actual Contribution to Reserves |       |          |        |
|--|-------|----------|--------|
| Year   | Filed | Expected | Actual |
| 2015   | 2.0%  | -0.0%    | -3.6%  |
| 2016   | 2.0%  | 0.8%     | -3.5%  |
| 2017   | 2.0%  | 2.0%     | -5.3%  |
| 2018   | 2.0%  | 0.8%     | -8.5%  |
| 2019   | 1.5%  | -2.2%    | -6.7%  |

### 2.3. Impact of Formula and Factor Changes

To compute the impact of changes to the rating formula and the various factors in this filing on large group premium rates, we compare two renewals for a hypothetical group with characteristics that are the average of the large groups we expect to renew in 2021. The first renewal applies the approved factors currently in force (BCBSVT-131835151 and BCVT-131835292) to an experience period ending April 30, 2019 with an effective date of January 1, 2020. The second renewal uses the factors and formulas detailed in this filing to an experience period ending April 30, 2020 with a January 1, 2021 effective date.



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To calculate the impact of the formula and factor changes in this filing, we calculate the change in manual claims, the impact of the trend factors outlined in this filing on experience claims, the change in administrative charges, and changes in other rate items. This is the impact of formula and factor changes in this filing. The increase has two major causes: an increase in projected claims caused by higher pharmacy trends, and an increase in administrative charges. While this filing establishes the formula that will be used to experience rate large groups, actual increases experienced by groups will vary based on the underlying experience of each group.

| Impact of Formula and Factor Change |                            |
|-------------------------------------|----------------------------|
| Component                           | Impact on Premium Increase |
| Manual Claims                       | 1.4%                       |
| Experience Claims                   | 1.6%                       |
| Administrative Charges              | 1.0%                       |
| Contribution to Reserve             | 0.1%                       |
| Federal Programs                    | -2.1%                      |
| Additional Items <sup>(a)</sup>     | 0.0%                       |
| <b>Total</b>                        | <b>1.9%</b>                |

(a) Additional Items include net cost of reinsurance, Cost Plus stop loss, broker commissions, state mandates and assessments, fees paid to outside vendors, the GMCB billback, projected rebates, and the Refund-Eligible margin & risk charge.

### 3. Formula Description

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

#### Benefit-Adjusted Projected Single Claims Rate

Exhibit 1A contains a sample calculation of the benefit-adjusted single claims rate. Page 1 of the exhibit applies to active members and page 2 applies to Medicare Primary members. For each case, we start the rating with a twelve-month experience period with at least two months of runout<sup>1</sup>. We determine a pooling point based on the size of the case at the end of the runout period and split the experience period claims (line A) into amounts above (line B) and below (referred to as capped claims, line C) the pooling point.

We apply completion factors (line D) developed from the monthly financial reporting process (best estimates before margin) to capped claims to produce completed capped claims (line E). We use the formula and factors described in Milliman's 2017 *Health Cost Guidelines* -

<sup>1</sup> For first year renewals, where twelve months of experience is not available, we typically use claims incurred in nine months with no runout.

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*Reinsurance* to calculate expected claims above the pooling limit (line F). We add the expected claims above the pooling limit to the completed capped claims to produce large-claim-adjusted experience period claims. Medicare Primary members generally do not have claims near the group's pooling point, so we do not pool their claims. We then multiply the large-claim-adjusted experience claims by an adjustment factor (line G) to reflect structural changes between the experience period and the rating period. This adjustment modifies the experience to reflect such things as mandated benefit changes, contractual provision changes, etc., that, in the judgment of the underwriter, are necessary to make the experience appropriate for the estimation of the expected claims in the rating period. We divide the result (line H) by the number of member months during the experience period (line I) to produce the adjusted experience period claims per member per month (line J).

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

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

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

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

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

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

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

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

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

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

**Multiple Experience Periods**

BCBSVT uses multiple experience periods (when available) to develop the benefit-adjusted projected single claims rate. Following the methodology described above, we calculate an experience rate for the first and second year preceding the experience period. We then apply the credibility formula recursively to the residual portion of the rate. We adjust the manual rate, as described in section 6.1, when more than one year of experience is used. The table below provides a demonstration of the application of the credibility formula for a group with 50 percent credibility in each experience year.

| Experience Period | Proportion of Rate |
|-------------------|--------------------|
| YE 202006         | 50.0%              |
| YE 201906         | 25.0%              |
| YE 201806         | 12.5%              |
| Manual Rate       | 12.5%              |

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

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

**Required premium by Plan, Tier Type**

Exhibit 1C provides a sample calculation of premium. For each plan and contract tier type anticipated in the rating period, we calculate projected claims (line B1) as the product of the benefit-adjusted projected single claims rate (S) and the benefit relativity factor (as described in section 5) for the plan and contract tier (line A).

We use the members per contract tier during the last month of the runout period as the basis for the projected members per tier in the rating period. The underwriter will adjust this ratio if, in their opinion, the result is not representative of the expected values in the rating period.<sup>2</sup>

The calculation for the total required premium by (plan, tier) is as follows:

|  |   |
|--|---|
| { Projected Claims by Plan and Tier (line B1)  | + |
| Expected Net Cost of Reinsurance (line B2, as described in section 6.4)  | - |
| Projected Pharmacy Rebates (line B3, as described in section 6.5)  | + |
| Administrative Charges (line D, as described in section 6.3)   | + |
| State Mandates and Federal Assessments (line C1 to C4, as described in sections 6.7 and 6.8)   | / |
| { 1 - Contribution to Reserve (line F, as described in section 6.6) - Broker Commissions (line E) - Federal Insurer Fee (line G, as described in section 6.8)} | = |
| Required Premium by Plan and Tier (line H)   |   |

**Underwriting Judgment Adjustments**

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

**Management Discretionary Adjustments**

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

**4. Trend Factors**

The source of data for trend development is BCBSVT’s data warehouse, except where noted below. To ensure the accuracy of claims information, we reconcile the data used against

<sup>2</sup> E.g., the number of contracts in a particular tier may be small (or even 0). In such instances, the underwriter should use appropriate values based on total block of business or other appropriate source.

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internal reserving, enrollment, and other financial reports. The data includes claims from BCBSVT Cost Plus groups, BCBSVT ASO Groups of under 5,000 members, BCBSVT insured large groups, BCBSVT insured small groups, BCBSVT insured association health plans, and TVHP insured large groups. The above lines of business cover substantially similar populations under similar benefit packages. Combining these homogeneous populations creates greater consistency and credibility within the trend factor development.

We exclude large ASO groups and ASO groups with special pricing arrangements. BCBSVT recently experienced large membership movement out of the small group market. Due to significant changes in membership, we exclude all membership from small groups that were not continuously with BCBSVT throughout the trend experience period. We exclude claims from Medicare Primary members. Medicare Primary trend is discussed in section 4.5. We exclude compounds from the pharmacy trend development.

We use claims incurred from November 1, 2015 to October 31, 2019, paid through December 31, 2019. We apply completion factors to estimate the ultimate incurred claims for each period shown in the exhibits.

#### **4.1. Medical Trend Development**

Medical trend is composed of three pieces: cost, utilization, and intensity. In our analysis, we combine utilization and intensity within the utilization metric and analyze the unit cost separately. For fee-for-service claims, we combine plan payment with member cost sharing to calculate the allowed charges. For claims under a capitation arrangement, we combine a fee-for-service equivalent amount with the member cost sharing to calculate allowed charges. Similar to the previous Large Group Rating Program Filings, we remove all claims from members who exceeded \$500,000 in paid medical claims in 12-month periods preceding October 31, 2019. As the utilization component includes intensity, high cost claimants can unduly impact the year-over-year, time series, and regression calculations. We exclude pharmaceuticals processed through the medical benefit from the unit cost and utilization trend and develop a pure premium trend for those claims.

##### **4.1.1. Unit Cost**

Observations of recent contracting and provider budgetary changes are the main source of unit cost trends. During the year ended October 2019, roughly 52 percent of total claims dollars were provided by Vermont facilities and providers directly affected by the hospital budget review process of the Green Mountain Care Board (GMCB). For hospitals under the jurisdiction of GMCB review, we start with the assumption that the GMCB will approve hospital budgets for October 1, 2020 and October 1, 2021 that support identical commercial increases as those approved for October 1, 2019. Inasmuch as expenses at Vermont hospitals exceeded budgeted amounts, we anticipate unit cost changes beginning in October 2020 will exceed those approved in 2019. To adjust for the anticipated increase in unit cost changes, we increase the unit cost change at each facility by 2.1 percentage points, which is the increase in operating expenses rebased for the overall change in net patient revenue for the total of all facilities subject to GMCB review. We assume increases effective October 1, 2021 will return to historical levels; that is, identical to the increases approved for October 1, 2019. Similarly, we assume for other providers within the BCBSVT service area that overall 2020 and 2021 budget increases will be identical to those implemented during calendar year

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2019. In certain cases, we augment the most recent increase with market intelligence the provider contracting department has gathered relative to early indications as to potential variations in upcoming budgets.

The provider contracting and actuarial departments worked together to assess the impact these increases would have on contracts for BCBSVT Managed Care, BCBSVT Non-Managed Care, and TVHP Managed Care contracts. For marketing reasons, provider contracting negotiates different unit cost increases for each of the three contracts. To reflect this, we calculate three different cost trends, one for each contract. Finally, we derive unit cost increases for providers outside the BCBSVT service area from the Fall 2019 Blue Trend Survey, which is a proprietary and confidential dissemination of the BlueCross BlueShield Association.

We normalize claims to the October 2019 contract at each unique provider by applying a factor equal to the product of the impact of each contracting change from the experience month through October 2019. We assume that the derived trend for other claims increases monthly on a continuous basis. Exhibit 2A displays an illustration of this approach.

We use the expected increases to trend the contract-normalized claims to the projection period. The unit cost trend is the ratio of claims for the year ending December 2021 to claims for the year ending June 2020, converted to an annual factor.

The chart below summarizes the results of the analysis:

| Medical Unit Cost Trend  |                        |                             |                      |
|--|------------------------|-----------------------------|----------------------|
|  | BCBSVT<br>Managed Care | BCBSVT Non-<br>Managed Care | TVHP Managed<br>Care |
| Vermont facilities and providers impacted by GMCB's Hospital Budget Review | 5.3%                   | 5.2%                        | 5.4%                 |
| Other facilities and providers   | 3.6%                   | 3.6%                        | 3.6%                 |
| Total  | 4.4%                   | 4.3%                        | 4.4%                 |

#### 4.1.2. Utilization & Intensity

To examine historical utilization trend patterns, we first normalize claims for unit cost increases. We measure contract changes for the entirety of the experience period explicitly for each facility within our service area as well as the three largest physician groups.

We measure increases for fee schedules and other chagemasters by applying each schedule to a market basket of services. The market basket is defined by using Current Procedural Terminology (CPT) codes and CPT modifier combinations that are present in each of the effective periods the schedules covered. Using the same experience period data used throughout the trend analysis, we compare total allowed costs for the selected CPT and CPT modifier combinations under each schedule to estimate the percentage increase. For contracts under Diagnosis Related Group (DRG) arrangements, we compare the charge for the 1.000 DRG service for each period. Finally, for services under a discount-off-charge arrangement, we use the contracted chagemaster increase provided by our provider contracting department. Similarly, we normalize all local independent lab claims to the lab benefit manager fee schedule in effect on October 31, 2019.

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This accounts for 82 percent of allowed claims dollars during the experience period. Costs for other claims are primarily for out-of-area services. We derive contracting changes for these claims from the Fall 2019 Blue Trend Survey, which is a proprietary and confidential dissemination of the BlueCross BlueShield Association.

We also normalize for changes in demographics and normalize each month to the average number of working days in the year ended October 2019, as defined by our reserving models. Exhibit 2B, Page 1 shows the resulting array of allowed PMPM claims costs, before and after normalization for contract changes. We perform regressions and time series on monthly PMPM costs. We also calculate a year-over-year rolling-12 PMPM utilization trend of 2.5 percent for the year ended October 2019. We provide the regression and time series calculations in Exhibit 2B, pages 2 to 10. We do not include certain time series methods, such as those assuming no trend or those for which there is not sufficient historical data<sup>3</sup>, as these are inappropriate for use in trend development and/or for the data available.

We select a utilization trend of 2.5 percent for facility claims and 1.0 percent for professional claims. The total trend produced from these components is in line with the trends from measures that combine all medical services and informs our selection of an overall utilization trend of 2.0 percent.

Analysis that was performed subsequent to the assembly of this filing suggests that our 2020 to 2021 professional utilization trend may be understated. We will continue to assess the impact of this new analysis on the large group market, but in the interest of timely having approved factors for January 1, 2021 renewals we felt compelled to submit this filing as-is. In the event that we believe that a material change is warranted, we will discuss appropriate steps with the GMCB.

These selections represent an adequate, yet not excessive, estimation of future utilization trend for this population.

#### 4.1.3. Pharmaceuticals

The recent acceleration in cost for pharmaceuticals processed through the medical benefit warrants a separate analysis for these claims. The accelerating cost for these drugs may unduly affect utilization trend, so we consider it more appropriate to develop a discrete trend for these claims. Exhibit 2B, page 11 shows the historical allowed claims for this category. We select an 11.3 percent trend, the year-over-year pure premium trend, on pharmacy claims processed through the medical benefit.

#### 4.1.4. Induced Utilization

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

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<sup>3</sup> The seasonal additive, seasonal multiplicative, single moving average, and single exponential smoothing methods are not used since they assume no trend. The double moving average method is not used due to insufficient historical data.

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

**4.1.5. Total Medical Trend**

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

| Medical Trend - BCBSVT Managed Care |          |              |                 |       |
|-------------------------------------|----------|--------------|-----------------|-------|
| Category                            | Facility | Professional | Pharmaceuticals | Total |
| Unit Cost                           | 5.2%     | 2.6%         | 11.3%           |       |
| Utilization                         | 2.5%     | 1.0%         |                 |       |
| Total Medical Trend                 | 7.8%     | 3.6%         | 11.3%           | 7.0%  |

| Component           | BCBSVT Managed Care | BCBSVT Non-Managed Care | TVHP Managed Care |
|---------------------|---------------------|-------------------------|-------------------|
| Total Medical Trend | 7.0%                | 6.9%                    | 7.0%              |

To calculate the overall medical total trend to be applied in the renewal formula, we trend the manual rate (see section 6.1) experience medical claims based on the network to calendar year 2021. We then divide the projected claims cost by the experience claims cost to calculate the overall medical trend.

| Total Allowed Medical Trend              |                     |                         |                   |              |
|--|---------------------|-------------------------|-------------------|--------------|
| Network                                  | BCBSVT Managed Care | BCBSVT Non-Managed Care | TVHP Managed Care | Total        |
| Experience Allowed Claims (Medical Only) | \$6,155,595         | \$38,473,963            | \$8,879,757       | \$53,509,314 |
| Trend Factors for 24 months              | 1.145844            | 1.143715                | 1.145379          |              |
| Trended Claims                           | \$7,053,349         | \$44,003,232            | \$10,170,685      | \$61,227,266 |
| Annual Trend                             |                     |                         |                   | 7.0%         |

**4.2. Retail Pharmacy Trend**

ESI has been the pharmacy benefits manager for BCBSVT and TVHP since July 2009. The initial ESI contract was for a period of three years; new contracts became effective July 2012, July 2015, and January 2018. Similar to previous Large Group Rating Program Filings, we base our cost trend calculation on Average Wholesale Price (AWP) and apply a factor in the rating formula to account for the contracting changes. We analyze the components of trend (cost and utilization) separately for brand and generic drugs. We estimate the impact of brand drugs going generic based on the brand drugs that are scheduled to lose patent in the projection period. Specialty drugs are very high cost drugs with low utilization. Because of their relative infrequency, we consider it more appropriate to look at the overall PMPM trends for these drugs rather than separate cost and utilization components. We calculate the overall pharmacy trend by combining the separate projections.



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Non-Specialty Drug Utilization

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

The regressions use 24 data points to best capture an adequate amount of the most recent history of drug costs. Though the regressions calculate positive trends, non-specialty drug utilization has oscillated around a single 30-day supply per member for a number of years, so we select a 0.0 percent non-specialty utilization trend.

Generic Cost Trend

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

Brands that are going generic will be subject to the generic discounts. We do not expect that the AWP for these drugs will significantly change from the experience period due to the lack of generic competition for the main drugs in this category. We adjust the price to reflect the different experienced effective discounts between brands and generics.

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

We select an annual trend of 0.0 percent for generic cost trend. Though the AWP trend has increased in recent months, we consider a 0.0 percent to be a reasonable long-term outlook for generic cost trend. This selection is consistent with the previous large group filing.

Brand Cost Trend

We perform a 24-month regression on monthly AWP cost per day supply for brand drugs and select the 24-month regression result of 8.6 percent for the brand cost trend. This result is consistent with recent filings, and we consider it to be an adequate, yet not excessive, outlook of future trends.

Specialty Drugs

In previous filings, the introduction of certain new specialty drugs required an adjustment to the specialty drug trend calculation. The impact of excluding certain specialty drugs has had an increasingly small impact on specialty trend. Therefore, we combine all specialty drugs to develop trend. We will continue to monitor new specialty drugs and adjust our methodology as necessary.

Exhibit 2E shows the calculation of specialty trend for all specialty drugs. We select a 19.0 percent specialty trend, which is the trend produced by a 24-month regression on monthly cost. For our regressions, we chose 24 points of monthly data to best capture the most recent history of drug costs.

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Total Pharmacy Trend

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

- Generics: Drugs that have been generic since at least October 2016
- New generics: Generic drugs that have been on the market for fewer than 36 months (November 2016 to October 2019)
- Brands going Generic: brands that we expect to become available in generic form in the projection period, based on a list from our pharmacy benefit manager
- Vaccines
- Over the Counter (OTC)
- Compounds
- All other Brands

As shown in Exhibit 2F, we trend each category days supply forward at the same rate of 0.0 percent. Exhibit 2F summarizes the trends for non-specialty drugs and calculates the total non-specialty allowed drug trend as 2.8 percent.

Using the PMPM claims as weights between non-specialty and specialty claims for the 12 months ended October 2019, we apply the annual trends for 26 months and calculate the following:

| Allowed Pharmacy Trend |              |
|------------------------|--------------|
| Category               | Annual Trend |
| Generic                | 0.0%         |
| Brand                  | 8.6%         |
| Brands Going Generic   | -51.0%       |
| Specialty              | 19.0%        |
| [REDACTED]             | [REDACTED]   |

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

Contract Adjustment Factors

For drug claims in the year ended October 31, 2019, we use the AWP of the claims and apply the contracted discounts and dispensing fees, as applicable, for each potential renewal experience period and rating period to calculate adjusted allowed charges. The contract adjustment factor for each experience and rating period combination is the ratio of the adjusted allowed charges.

Applying the discount adjustment from the experience used to develop trend to a 12-month rating period beginning January 2021, we calculate a 10.5 percent effective annual trend.

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

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**4.3. Overall Total Trend**

Using the year ended October 2019 claims experience for the groups included in the manual rate (see section 6.1), we calculate the overall allowed trend as follows:

| Category | Allowed PMPM | Allowed Trend           |
|----------|--------------|-------------------------|
| Medical  | \$ 492.53    | 7.0%                    |
| Pharmacy | \$ 111.65    | ██████████              |
| Total    | \$ 604.18    | ██████████ <sup>4</sup> |

**4.4. Leveraged Trends**

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

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

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

Applying the leverage factors for benefits present in the year ended October 2019 for the groups included in the manual rate, we calculate the following paid trends:

| Category | Paid PMPM | Paid Trend              |
|----------|-----------|-------------------------|
| Medical  | \$ 389.32 | 7.8%                    |
| Pharmacy | \$ 100.12 | ██████████              |
| Total    | \$ 489.44 | ██████████ <sup>5</sup> |

**4.5. Medicare Secondary Trends**

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

<sup>4</sup> The allowed trend with the pharmacy contract adjustment is 7.6%.

<sup>5</sup> The paid trend with the pharmacy contract adjustment is 8.5%.

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For Medicare claims, we develop cost trends for the different types of service using trends from CMS<sup>6</sup>. We assume increases for 2021 will be the same as the 2020 increases. Consistent with previous filings, we assume a 0.0 percent utilization trend for Medicare claims.

| Category     | Allowed Trend |
|--------------|---------------|
| Inpatient    | 4.1%          |
| Outpatient   | 3.3%          |
| Professional | 0.0%          |

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

## 5. Benefit Factors

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

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

The models use incurred allowed charges from January 2018 to December 2018, paid through December 2019. We trend the allowed charges 36 months to the 12-month period that begins January 1, 2021. The majority of the business that will be renewed using these relativity factors has a January 1 renewal date; the rating formula adjusts the trend for non-January renewals (see section 6.1).

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

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

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<sup>6</sup> <https://www.cms.gov/Medicare/Health-Plans/MedicareAdvtgSpecRateStats/Downloads/FFS-Trends-2018-2020.pdf>

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

### 5.1. Models for Active Employees

#### Benefit Relativity Model: Medical

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

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

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

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

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

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

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

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

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

Benefit Induced Utilization: Medical

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

Benefit Relativity Model: Pharmacy

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

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

We adjust the experience period data to reflect the major brands that are expected to become generic between 2018 and 2021. The list comes from a report provided by ESI.

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

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We generate one record for each member and date of service combination. One record can have more than one script category. The model tests one benefit design at a time. It determines the member portion of the allowed charges and a total simulated paid PMPM for each benefit design. The model considers the impact of the deductible, coinsurance, copays and out-of-pocket maximum (OOPM). Following the ACA, the model excludes contraceptives and vaccines from the cost sharing. If the average allowed cost of a category is less than the applied copay, we assume that the member pays only the full cost of the script. With Vermont Act 171, all pharmacy benefits effective January 1, 2020 or later will have an OOPM of \$1,400. It is possible that this limit will increase effective January 1, 2021, following the IRS rules for Health Savings Accounts and High Deductible Health Plans. The exhibits include the \$1,400 OOPM on pharmacy benefits.

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

Benefit Induced Utilization: Pharmacy

We performed an independent analysis to measure the correlation between the benefit design and the quantity of pharmacy prescriptions consumed. We adjust the pharmacy benefits in two ways. First, the generic utilization varies with the benefit design. We use claims and membership data from January 2016 through September 2019 to create a table to adjust the base generic utilization up or down depending on the difference in the generic and brand copays of the member's drug plan.

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

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

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

Benefit Relativity Model: Integrated (CDHP)

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

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

## 5.2. Tier Factors

Each BRV model generates a BRV for different contract tiers as well as the overall PMPM described in the sections above. The models perform this calculation by readjudicating claims across families in addition to member-based readjudication. We use the tiered BRVs to calculate the average BRV for both experience and rating benefits.

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

## 5.3. Models For Age 65+ Medicare Secondary Plans

### Benefit Relativity Model: Medical

Medicare Primary rate tiers are only available on the BCBSVT Non-Managed Care network. To develop benefit relativity values for Medicare Secondary plans, we use the same method as we do for the active factors. For the claims base, we use allowed charges incurred between January 2018 and December 2018, paid through December 2019, for members whose primary insurance is Medicare. Given the scarcity of Medicare Primary members in the BRV experience (fewer than 1,000 member months), we also include Medicare Primary members from groups who we exclude from the development of the active BRVs (large ASO groups).

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

We trend the allowed charges to the 12-month period that begins January 1, 2021. We use the total medical trend by type of service as described in section 4.5.

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

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

### Benefit Relativity Model: Pharmacy

To calculate relativities for pharmacy benefits for plans that are secondary to Medicare, we use allowed charges incurred between January 2018 and December 2018, paid through December 2019, for members whose primary insurance is Medicare (including members in



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large ASO groups, as with the medical experience). We trend the allowed charges to the 12-month period that begins January 1, 2021 using the same trends as used for active members. We assign pharmacy scripts to the same categories as for the active members and adjust allowed charges for brands going generic between the experience period and the rating period. The model produces a simulated paid PMPM for each benefit design and adjusts for the impact of induced utilization on the mixture and frequency of scripts as described for the active relativities above. We divide the adjusted paid PMPM by the Medicare Primary manual rate (without the adjustment for changes to the pharmacy contract) to produce the relativity.

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

Benefit Relativity Model: Integrated (CDHP)

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

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

**5.4. Formulary & Pharmacy Options**

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

| Experience Formulary           | Rating Formulary               | Rebate Multiplier |
|--------------------------------|--------------------------------|-------------------|
| BCBSVT Open Formulary          | National Performance Formulary | █                 |
| National Performance Formulary | BCBSVT Open Formulary          | █                 |

BCBSVT and TVHP offer groups an Active Choice pharmacy program. This program requires an active choice regarding the way members obtain their maintenance prescription drugs. For groups electing this program, we decrease simulated paid pharmacy claims in the BRV calculation █.

BCBSVT and TVHP offer groups an Express Scripts Specialty Pharmacy Exclusive option. Groups electing this option receive greater discounts and rebates on specialty drugs. We calculate pharmacy contract factors for this option using an analogous method to the standard contract factors, as described in Section 4.2. Exhibit 3J Page 2 provides the discount factors for the Express Scripts Specialty Pharmacy Exclusive option. The factors below apply to the projected rebates. We develop the factors assuming the entirety of the experience period is on the non-

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exclusive specialty option and the entirety of the rating period is Express Scripts Specialty Pharmacy Exclusive option. For groups with a mix of specialty options in their experience period, we adjust the factors using an analogous methodology proportionately to the programs in effect.

| Formulary                      | Specialty                                    | Rebate Multiplier |
|--------------------------------|--|-------------------|
| BCBSVT Open Formulary          | Express Scripts Specialty Pharmacy Exclusive | █                 |
| National Performance Formulary | Express Scripts Specialty Pharmacy Exclusive | █                 |

**5.5. Riders**

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

**6. Other Factors Applicable to All Large Groups**

**6.1. Manual Rate**

The manual rate for active members is the paid claims PMPM incurred between January 1, 2019 and December 31, 2019 and paid through February 29, 2020 from the groups impacted by this filing, trended to calendar year 2021 using the trends and pharmacy contract adjustments described in section 4. We cap claims at \$350,000<sup>7</sup> and add expected claims between \$350,000 and \$1,000,000 (the expected corporate reinsurance attachment point). We calculate the expected large claims using the method described in section 6.2.

We calculate a separate manual rate for Medicare Primary members using the paid claims PMPM from the BRV experience period, trended to calendar year 2021 using the Medicare Primary trends described in section 4.5 and the pharmacy contract adjustments described in section 4.2. We make no adjustments to the Medicare Primary manual rate for large claims.

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<sup>7</sup> Selected using the current membership and the table in Exhibit 6D.

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| Calculation of the Manual Rate (Actives)                      |                            |              |
|---|----------------------------|--------------|
| Incurred and Paid Experience Paid Claims, capped at \$350,000 | A                          | \$53,035,577 |
| Estimated IBNR  | B                          | \$399,235    |
| Expected Claims between \$350,000 and \$1,000,000             | C                          | \$1,620,270  |
| Overall Paid Trend factor (8.6% for 24 months) <sup>8</sup>   | D                          | 1.17845      |
| Projected Total Paid Claims                                   | $E = (A + B + C) \times D$ | \$64,879,639 |
| Total Member Months   | F                          | 108,619      |
| Manual Rate   | $G = E / F$                | \$597.31     |

| Calculation of the Manual Rate (Medicare Primary) |                               |               |
|---|-------------------------------|---------------|
| BRV Experience Paid Claims                        | A                             | \$ 34,070,146 |
| Overall Paid Trend factor (5.9% for 36 months)    | B <sub>1</sub>                | 1.1869        |
| Pharmacy Contract Adjustment <sup>9</sup>         | B <sub>2</sub>                | 0.9939        |
| Projected Total Paid Claims                       | $C = A \times B_1 \times B_2$ | \$ 40,191,294 |
| Total Member Months                               | D                             | 94,703        |
| Manual Rate                                       | $E = C / D$                   | \$ 424.39     |

Changes in the experience base, an additional year of trend, and an update to the trends detailed in this filing cause the change in the active manual rate. Starting with the 2020 manual rate, we apply each change below to show the impact on the 2021 manual rate.

| Manual Rate Development | PMPM     | PMPM Change | Impact |
|-------------------------|----------|-------------|--------|
| 2020 Manual Rate        | \$548.01 |             |        |
| Update Experience Base  |          | \$1.13      | 0.2%   |
| Trend to 2021           |          | \$45.65     | 8.3%   |
| Update Trend            |          | \$2.53      | 0.4%   |
| 2021 Manual Rate        | \$597.31 |             |        |

The Medicare Primary manual rate of \$424.39 is 17.9 percent higher than the manual rate of \$360.11 from the previous filing. The calculation in the previous filing unintentionally excluded claims from a group whose member months were included in the denominator. The calculation in this filing includes both the claims and member months for the group.

As noted in section 5.3 above, we use a version of the Medicare Primary manual rate without the pharmacy contract adjustment as the denominator of the relativity calculation. Per the above calculation, this value is \$426.98. We multiply the benefit relativity by the manual rate to calculate projected manual claims. If both the denominator of the relativity and the manual rate were to include the pharmacy contract adjustment, they would cancel in the multiplication and the projected claims would not reflect the discounts in the new pharmacy contract.

<sup>8</sup> Includes the impact of the pharmacy contract adjustment.

<sup>9</sup> This adjustment is applied proportionately based on Medicare Primary membership with pharmacy coverage

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We use a different method of calculating the manual rate for active and Medicare Primary members. We develop the active manual rate from the experience of active members in the large groups covered by this filing. There are not enough Medicare Primary members in large groups to develop a credible manual rate with only large group experience, so we base the Medicare Primary manual rate on the larger set of claims in the BRV experience, which includes Medicare Primary members from ASO groups as well as large groups.

We adjust the manual rate to reflect a group's particular characteristics, as demonstrated in Exhibit 4A. We make an adjustment for the average age/gender factor (line B) of the group. For active and Medicare primary members, we use factors from the SOA's report *Health Care Costs - From Birth to Death*<sup>10</sup>. We normalize the factors such that the membership in the manual rate experience period has an age/gender factor of one. We assign an industry factor (line C) to each group based on the Standard Industrial Classification code. See Exhibit 4B for the schedule of industry factors. We normalize the industry factors such that the manual rate has a factor of one. We do not apply an industry adjustment to the manual rate for Medicare Primary members. We then multiply the manual rate by an adjustment factor to reflect structural changes between the experience period to the rating period. This adjustment modifies the manual claims to reflect such things as mandated benefit changes, contractual provision changes, etc., that, in the judgment of the underwriter, are necessary to make the manual rate appropriate for the estimation of the expected claims in the rating period.

For groups with a projection period other than calendar year 2021, we adjust the manual rate for trend to reflect the group's projection period (line D) and the additional impact of pharmacy contract changes (line E). Finally, we calculate a contract conversion factor (line F) based on member distribution and tier factors in order to convert from a PMPM to a single rate basis. This factor is necessary because the rating formula blends the adjusted manual rate (line S of Exhibit 1A) with the projected single contract rate (line R of Exhibit 1A), which is not on a PMPM basis.

#### Multiple Experience Periods

When using multiple experience periods, we apply an adjustment factor to the manual rate. We develop the manual rate using aggregate large group experience, so it is necessary to normalize the manual rate because the additional experience retained under the multiple year method is disproportionate to the average experience of each group. We develop the factors on a premium neutral basis, so the amount of premium collected in aggregate under a multiple experience period methodology does not vary from the premium collected in aggregate using a single experience period. We apply the factors depending on the number of years of experience used to develop the projected claims rate.

Exhibits 4C and 4D show the development of the factors. We begin with the total projected claims for the groups, split by the contribution from each group's credibility-adjusted manual and experience rates. We then recursively apply the credibility formula to the experience rate of the preceding year and apply the credibility residual to the manual claims. We

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<sup>10</sup> <https://www.soa.org/Research/Research-Projects/Health/research-health-care-birth-death.aspx>  
The factors for the age curve are in Chart 1 (for actives) and Chart 21 (for Medicare Primary) of the databook linked on the page.

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develop a multiplicative factor to apply to the manual claims to ensure that the sum of the projected claims from the experience rate, preceding year experience rate, and the adjusted manual rate sum to the total projected claims calculated using a single experience period. We repeat the process with an additional experience period to calculate the three-period adjustment factor.

| Manual Rate Adjustment Factor |        |
|-------------------------------|--------|
| Two Experience Periods        | 0.9623 |
| Three Experience Periods      | 0.9269 |

The normalization factor is necessary due to the disparate experience of the groups underlying the block. When we add additional years of experience, the experience retained is not proportional to the average experience in the block, since credibility levels and experience vary across groups. The decreasing weight placed on the manual rate impacts the magnitude of the factor. As the percentage of the rate developed from preceding years increases, the amount that is manually rated decreases, which amplifies the normalization factor.

## 6.2. Large Claims Factors

BCBSVT and TVHP use the formula and factors in Milliman's 2017 *Health Cost Guidelines - Reinsurance* to calculate expected claims above the pooling limit. The contents of the *Guidelines* are proprietary and confidential. This filing provides a general description of the formula but will not include any of the factors.

The formula develops expected claim costs above a particular pooling point separately for children and adults on a PMPM basis. The basis for each rate is a starting claim cost that varies with the pooling point and the out-of-pocket limit for the benefit. Milliman calculates the starting claim costs using national data and the formula applies factors to adjust to our Vermont service area and the details of our contracts with local providers. The formula applies an adjustment for demographics and a trend factor to adjust the starting claim costs for the experience period of the renewal. There are also adjustments to the starting claim costs for the network of the benefit to account for claims from out-of-network providers, if appropriate for the benefit.

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

## 6.3. Administrative Charges

The sources of administrative expense data in this filing are BCBSVT's data warehouse and accounting records. The experience period for this filing is January 2019 to November 2019. We use actual BCBSVT and TVHP administrative expenses for the experience period on a GAAP reporting basis. Exhibit 5A provides a reconciliation of the experience period to restated GAAP financial report data.

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Experience Base of Actual Expenses

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

We allocate the cost accounting data by cost center into cost categories for purposes of determining administrative charges for each specific group account, given that account's characteristics.<sup>11</sup> The group cost categories align with the rules used in the cost allocation model. The group cost categories include:

**Account** - those expenses that the system allocates to specific group accounts on a per group account basis.

**Member** - those expenses that the system allocates on a per member basis.

**Contract** - those expenses that the system allocates on a per contract (subscriber) basis.

**Medical Claims** - those expenses that the system allocates on a per medical claim basis.

**Invoice** - those expenses that the system allocates on a per invoice basis.

**Total Projected Claims** - overhead expenses that we allocate using experience paid claims.

For each of the group cost categories described above, we tabulate the respective number of unit months during the experience period for BCBSVT and TVHP insured large groups. We combine these segments in this filing for marketing considerations. The unit months include the number of account months, number of member months, number of contract months, and number of medical claims and invoices by month. For overhead expenses, we divide the experience administrative charges by experience paid claims to calculate a percent of claims factor.

Exhibit 5A reflects reclassifications of the base data, including the removal of federal fees (we add these to premium rates separately; see section 6.8), GMCB billback (we add these to premium rates separately; see section 6.7), and fees paid to our vendor Health Equity for the administration of Health Savings Accounts and Health Reimbursement Accounts linked to our insurance products (participation in this service is optional and we assign these fees to groups who select the service). We also remove any expenses incurred due to one-time, non-recurring events, as these fees are not expected to continue to occur in the projection period. These include transitional costs associated with the conversion to a new technology platform. Decreasing membership has reduced total variable costs, but BCBSVT has delayed reducing its administrative budget in order to support transition activities. This transition will be complete by the end of 2019, so we have reflected a transitional savings of \$0.53 PMPM in 2021 for the large group line of business.

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

Exhibit 5B, line C shows the experience period administrative expenses PUPM.

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<sup>11</sup> Per unit per month costs for Cost Plus members with Medicare Supplement plans are set equal to the corresponding values for conventionally funded Medicare Supplement members.

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Projection Factors

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

We assume that personnel costs (wages and benefits) will increase by three percent, the budgeted wage increase for 2020, over the projection period. We assume other operating costs will remain flat. Based on year-to-date November 2019 information, we calculate that 73.9 percent of our administrative costs are for salaries and benefits. We therefore increase our total projected administrative expenses by the weighted average of 2.2 percent per annum.

| Development of Administrative Charges Trend |   |                  |
|---|---|------------------|
|   |   | Percent of Total |
| Employee costs                              | A   | 56.7%            |
| Purchased services                          | B   | 23.3%            |
| Other operating costs                       | C   | 20.0%            |
| Subtotal administrative expenses            | D = A + B + C                               | 100.0%           |
| Total personnel costs                       | E = A / (A + C)                             | 73.9%            |
| Trend for personnel costs                   | F   | 3.0%             |
| <b>Total administrative charges trend</b>   | <b>G = {(1+F) x E + (1.00) x (1-E)} - 1</b> | <b>2.2%</b>      |

For 2020, we project total BCBSVT membership will decrease, resulting in an increase in admin charges PMPM. We calculate PMPM admin charges with experience period enrollment and projected 2020 enrollment. Using the lower 2020 enrollment increases the PMPM by 6.0 percent. Cost accounting exercises suggest that variable costs represent approximately half of total administrative expenses. BCBSVT is committed to providing insurance coverage for our members at the most affordable rates possible; as a result, even though it is impractical to react to enrollment shifts by immediately right-sizing staff, we nonetheless remove from our projection the entirety of variable costs associated with the reduced enrollment. We therefore apply a net increase of 3.0 percent to the base PUPM charges to account for the reduction in membership. The table below shows the calculation.

| Development of Enterprise Membership Adjustment              |                           |                           |            |
|--|---------------------------|---------------------------|------------|
|  | Enterprise Admin Expenses | Member Months             | Admin PMPM |
| Experience Period  | \$68,691,905              | 2,502,754                 | \$27.45    |
| Projected 2020 Enrollment                                    |                           | 2,631,991                 | \$29.08    |
| Elimination of 100% of variable costs for reduced enrollment |                           |                           | \$28.26    |
| Adjustment for Enterprise Membership                         |                           | \$28.26 / \$27.45 = 1.030 |            |

Charges for Group Accounts

Exhibit 5B shows the administrative charge PUPM values used by the rating formula to produce account-specific administrative charges. The formula applies these values to a group

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account's corresponding unit counts and expresses the resulting charges as an equivalent PMPM.

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

Reasons for Increase

As noted in section 2, changes to the administrative charges for the 47 large groups in the renewal comparison increase the expected premium by 1.0 percent. Below is a table showing the reasons for this increase:

| Administrative Charges - Reasons for Increase |   |                       |                |                   |
|---|---|-----------------------|----------------|-------------------|
|   |   | Admin Charges<br>PMPM | Change<br>PMPM | Percent<br>Change |
| 1   | Approved January 2021 admin from Q3 2019 filing | \$50.20               |                |                   |
| 2   | Rebasing to actual costs                        | \$51.57               | \$1.37         | 2.7%              |
| 3   | Update experience and allocation                | \$52.90               | \$1.33         | 2.6%              |
| 4   | Remove transitional costs                       | \$52.36               | -\$0.54        | -1.0%             |
| 5   | Update trend                                    | \$52.35               | -\$0.01        | 0.0%              |
| 6   | Net enterprise membership adjustment            | \$53.91               | \$1.56         | 3.0%              |

**6.4. Net Cost of Reinsurance**

BCBSVT and TVHP purchased reinsurance for claims in excess of \$1,000,000 for 2020, and expect to purchase similar reinsurance in future years with limits approximately equal to the 2020 limit. We estimate that the target loss ratio for the reinsurance is approximately 75 percent, which implies a cost of reinsurance of approximately 33 percent of claims above the reinsurance limit. For each pricing period starting quarter, we use the total paid trend of 8.5 percent and a leverage factor for the \$1,000,000 reinsurance limit from Milliman's 2017 *Health Cost Guidelines - Reinsurance* to calculate the expected annual claim cost above the reinsurance limit, then multiply the cost by 33 percent to determine the annual cost of reinsurance. We divide this by 12 to produce the PMPM cost of reinsurance. The table below shows these PMPM's based on pricing period starting quarter. If a renewal requires a factor for a pricing period not in the table, identical data, assumptions, and methodology as described above will be used to calculate the net cost of reinsurance.

| Pricing Period Starting Quarter |         |         |         |         |         |         |
|---------------------------------|---------|---------|---------|---------|---------|---------|
| Q3 2020                         | Q4 2020 | Q1 2021 | Q2 2021 | Q3 2021 | Q4 2021 | Q1 2022 |
| \$1.46                          | \$1.54  | \$1.62  | \$1.71  | \$1.80  | \$1.89  | \$1.99  |



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**6.5. Pharmacy Rebates**

We calculate pharmacy rebates by taking the experience period rebates and trending them using the brand cost trend (from Exhibit 2F). We pay pharmacy rebates with an average seven-month delay from the time of the original claims. For months in the experience for which we do not have detailed rebate information, we include an estimated rebate amount in the calculation.

**6.6. OneCare Coordination Fee**

BCBSVT and TVHP pay OneCare VT a care coordination fee for attributed members to directly support ACO providers, including community providers, as they deploy new care models. This model mirrors the investment Medicaid has made in the ACO provider network and supports the comprehensive care models being tested within the ACO program. The monthly charge for members attributed to OneCare is \$3.25.

**6.7. Contribution to Reserve**

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

| Contribution to Reserve      |                              |
|------------------------------|------------------------------|
| BCBSVT & TVHP Insured Groups | 1.5% of premium              |
| BCBSVT Cost Plus Groups      | 0.375% of equivalent premium |

**6.8. State Mandates and Assessments**

**Vermont Vaccine Purchasing Program Payments**

The Vermont Vaccine Purchasing Program<sup>12</sup> offers health care providers state-supplied vaccines at no charge by collecting payments from Health plans, insurers, and other payers. This assessment is a PMPM charge applied to members residing in Vermont who are ages 0 to 64. On May 1, 2019, the Vermont Vaccine Purchasing Program released a memo that included the anticipated rates for April 1, 2020 - March 31, 2021: *“For planning purposes, the best estimate at this time for the SFY2021 assessment rate is \$10.07 per child covered life per month and \$1.02 per adult covered life per month. The SFY2021 assessment rate will be reviewed for final determination in April 2020.”* We will update these rates once the actual rates are known.

**New Hampshire Purchasing Program Payments**

The New Hampshire Purchasing Program<sup>13</sup> offers health care providers state-supplied vaccines at no charge by collecting payments from health plans, insurers, and other payers. The assessment for 2020 is \$6.80 for each child that is a New Hampshire resident. The current best estimate of the 2021 rate is \$7.00 per assessable life per month. We will use the new rate once it is approved.

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<sup>12</sup> <http://www.vtvaccine.org/>

<sup>13</sup> <https://nhvaccine.org/>

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**New York State Health Care Reform Act**

BCBSVT and TVHP pay the New York GME Covered Lives Assessment<sup>14</sup> for all members who are New York residents as part of the New York State Health Care Reform Act. The assessment varies based on the county of residence. We will use the new rates once they are approved.

**Maine Guaranteed Access Reinsurance Association**

BCBSVT and TVHP pay the Maine Guaranteed Access Reinsurance Association Assessment<sup>15</sup>. The 2019 assessment is \$4.00 per member per month for each member that is a Maine resident. We will use the new rates once they are approved.

**Health Care Claims Tax**

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

**Blueprint**

BCBSVT and TVHP participate in the Vermont Blueprint for Health program. The current assessments for this program, applied to members who are attributed to a Blueprint provider as of the month the renewal is produced, are \$2.77 PMPM for the Community Health Team and \$3.00 PMPM for the Patient Centered Medical Homes (PCMH). PCMH are eligible for up to \$0.50 for performance. We project that our total PMPM for PCMH will be \$3.22. We base the projected performance payment on the average payment for large groups in the experience period used to develop the average rate increase. We will incorporate any updates made to the Blueprint Manual<sup>16</sup> in renewals.

**Green Mountain Care Board Billback**

The Green Mountain Care Board assesses BCBSVT and TVHP a billback. We apply billback amounts from the administrative charges experience period described in section 6.3 to projected member months to develop the charge of \$2.09 PMPM.

**Other Assessments**

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

**6.9. Federal Assessments**

**Federal Insurer Fee**

The Federal Insurer Fee helps pay for some provisions in the Affordable Care Act. This fee only applies to Fully Insured & Refund Eligible Groups. H.R.1865 eliminated this fee beginning in 2021. For 2020, we project the fee to be 2.2% of premium. We will apply the fee proportionally to the applicable fee by months in the rating period.

**Patient-Centered Outcomes Research Institute Fee:**

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<sup>14</sup> <https://www.health.ny.gov/regulations/hcra/gmecl.htm>

<sup>15</sup> <http://www.mgara.org/>

<sup>16</sup> <http://blueprintforhealth.vermont.gov/>

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

| PCORI                         |             |
|-------------------------------|-------------|
| Plan Year Ending Between      | Fee Amount  |
| October 2020 - September 2021 | \$2.82 PMPY |
| October 2021 - September 2022 | \$2.91 PMPY |
| October 2022 - September 2023 | \$3.09 PMPY |

### Other Assessments

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

### 7. Factors applicable only to specific Products

#### 7.1. Stop Loss Coverage for Cost Plus products

Cost Plus groups assume the risk for the claims incurred by their members. To protect themselves from high claims, they must purchase both Individual Stop Loss (ISL) and Aggregate Stop Loss (ASL) from BCBSVT<sup>17</sup>.

##### 7.1.1. Individual Stop Loss

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

##### 7.1.2. Aggregate Stop Loss

#### Distribution of Individual Claims by Amount

We stochastically model the distribution of individual claims by amount by using the membership and claims used to develop medical and pharmacy trend. We sum allowed charges and paid claim amounts for each member. We then sort into categories by the amount of allowed charges. The categories used are:

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

We calculate paid-to-allowed ratios for each category. We average each year's ratios for each category and smooth the resulting ratios at allowed amounts greater than \$1,000. We trend

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<sup>17</sup> With the exception that with the approval of BCBSVT's Executive staff, Cost Plus groups can shop their stop loss in accordance with strict guidelines set forth by BCBSVT.

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allowed claims to 2021 and apply the paid-to-allowed benefit factor to create a simulated paid claims amount, which we use in the stochastic modeling.

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

**Expected Claims Factors**

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

|                                |                  |                       |                      |                     |                  |
|--------------------------------|------------------|-----------------------|----------------------|---------------------|------------------|
| Expected to projected expected | >107.5%          | 107.5%<br>-<br>102.5% | 102.5%<br>-<br>97.5% | 97.5%<br>-<br>92.5% | < 92.5%          |
| Fraction of projections        | F <sub>1</sub> * | F <sub>2</sub> *      | F <sub>3</sub> *     | F <sub>4</sub> *    | F <sub>5</sub> * |

\* Estimated for distribution

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

To protect BCBSVT against potential default situations (i.e. to cover the risk of the group failing to fund claims), the proposed ASL rates include an additional fixed risk charge of 0.5 percent of expected claims under the ISL limit for groups with fewer than 20,000 members, and a reduced fixed risk charge of 0.4 percent of expected claims under the ISL limit for groups of 20,000 members or more.

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

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

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

Exhibit 6A provides the tables of factors.

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

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

## 7.2. Risk and Administrative Charges for Experience Refund Eligible products

### Risk Charges for Experience Refund Eligible Plans

The BCBSVT and TVHP Experience Refund Eligible products involve pricing margins of 10 percent or 5 percent (i.e. we increase expected claims below the pooling limit by 10 percent or 5 percent in the determination of the premium). We develop the risk charge in the same way as the ASL factors described in the previous section, except that the loadings for the 70 percent expected loss ratio and for default (the charges of either 0.5 percent or 0.4 percent of expected claims) do not apply. We apply these factors to total expected claims under pooling (before adjustment for pricing margin) and increase the retention by the risk charge (both in the prospective pricing and in the refund calculation).

Exhibit 6B provides the table of factors. If the expected number of members (N) in the rating period is not one of the values in either table, we determine the value by interpolating linearly between the entries in the table for the numbers of members immediately below and above N.

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

### Settlement Administration Charge

We add a settlement administration charge, offset by an investment income credit, to the group's administrative charges (described in section 6.3).

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1. **Settlement Administration Charge:** We include an additional administrative charge of \$1,880 to offset the costs of administering the retrospective arrangement. We determine this amount by trending the 2020 settlement administration charge of \$1,825 increased by 3.0 percent to reflect the assumed increase for the direct staff cost.
2. **Investment Income Adjustment:** We will apply a credit of 0.2 percent of the margin at 5 percent and 0.4 percent of the margin at 10 percent to the settlement administrative charge to reflect investment income earned on the margin.

**8. Medical Loss Ratio Projection**

We use the factors and formula in this filing to project a Medical Loss Ratio (MLR) for 2021. Using the manual rate as a proxy for projected claims, we project a 2021 MLR of 90.1 percent for BCBSVT and 89.1 percent for TVHP. The BCBSVT credibility-adjusted MLR for Large Group was 96.6 percent in 2017 and 99.0 percent in 2018. The TVHP credibility-adjusted MLR for Large group was 100.9 percent in 2017 and 104.3 percent in 2018.

| BCBSVT MLR |                                |                 |  |
|------------|--------------------------------|-----------------|--|
| (A)        | Manual Rate                    | \$597.31        | Exhibit 4A   |
| (B)        | Rebates                        | \$14.57         | 2018 MLR Filing, untrended   |
| (C)        | Estimated HCO                  | \$3.04          | 2018 MLR Filing, untrended   |
| (D)        | State Mandates and Assessments | \$13.16         | Calculation as described on Exhibit 1C, using latest actual PMPM as needed |
| (E)        | <b>MLR Numerator</b>           | <b>\$598.95</b> | = (A) - (B) + (C) + (D)  |
| (F)        | Projected Claims               | \$595.91        | = (A) - (B) + (D)  |
| (G)        | Net Cost of Reinsurance        | \$1.62          | Actuarial Memorandum, Section 6.4  |
| (H)        | Administrative Charge          | \$49.67         | Calculation as of January 2021, from Exhibit 5B                            |
| (I)        | GMCB Billback                  | \$2.09          | Calculation using 2019 Charges   |
| (J)        | Subtotal                       | \$649.30        | = (F) + (G) + (H) + (I)  |
| (K)        | Total Premium                  | \$664.91        | = (J) / (1 - 0.008 - 0.015)  |
| (L)        | Federal Insurer Fee            | \$0.00          | = (K) x 0.0% (from Actuarial Memorandum, Section 6.8)                      |
| (M)        | Commissions                    | \$5.64          | = (K) x 0.8% (from 2018 MLR filing)  |
| (N)        | Contribution to Reserve        | \$9.97          | = (K) x 1.5% (from Actuarial Memorandum, Section 6.6)                      |
| (O)        | <b>MLR Denominator</b>         | <b>\$664.91</b> | = (K) - (L)  |
| (P)        | <b>MLR</b>                     | <b>90.1%</b>    | = (E) / (O)  |

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| TVHP MLR |                                |                 |  |
|----------|--------------------------------|-----------------|--|
| (A)      | Manual Rate                    | \$597.31        | Exhibit 4A   |
| (B)      | Rebates                        | \$10.20         | 2018 MLR Filing, untrended   |
| (C)      | Estimated HCO                  | \$4.81          | 2018 MLR Filing, untrended   |
| (D)      | State Mandates and Assessments | \$13.16         | Calculation as described on Exhibit 1C, using latest actual PMPM as needed |
| (E)      | <b>MLR Numerator</b>           | <b>\$605.09</b> | <b>= (A) - (B) + (C) + (D)</b>   |
| (F)      | Projected Claims               | \$600.28        | = (A) - (B) + (D)  |
| (G)      | Net Cost of Reinsurance        | \$1.62          | Actuarial Memorandum, Section 6.4  |
| (H)      | Administrative Charge          | \$49.67         | Calculation as of January 2021, from Exhibit 5B                            |
| (I)      | GMCB Billback                  | \$2.09          | Calculation using 2019 Charges   |
| (J)      | Subtotal                       | \$653.66        | = (F) + (G) + (H) + (I)  |
| (K)      | Total Premium                  | \$678.78        | = (J) / (1 - 0.022 - 0.015)  |
| (L)      | Federal Insurer Fee            | \$0.00          | = (K) x 0.0% (from Actuarial Memorandum, Section 6.8)                      |
| (M)      | Commissions                    | \$14.93         | = (K) x 2.2% (from 2018 MLR filing)  |
| (N)      | Contribution to Reserve        | \$10.18         | = (K) x 1.5% (from Actuarial Memorandum, Section 6.6)                      |
| (O)      | <b>MLR Denominator</b>         | <b>\$678.78</b> | <b>= (K) - (L)</b>   |
| (P)      | <b>MLR</b>                     | <b>89.1%</b>    | <b>= (E) / (O)</b>   |

The above calculations represent estimates assuming that all pricing assumptions hold true, and assuming no change from 2018 values for various quantities (e.g. rebates, commissions).

## 9. Act 193 Information

The table below shows the year-over-year increase in plan spending and the percentage of the 2021 manual rate for generic, brand, and specialty drugs. We calculate the percent of 2021 manual rate as the experience drug claims (January 2019 - December 2019, paid through February 2020), trended to 2021 and adjusted to the pharmacy contract in force for 2021, divided by the 2021 manual rate of \$597.31 (from section 6.1). We calculate the year-over-year increase as the increase in drug spending from the experience period used in the 2020 renewals for the 2019Q3 filing (October 2017 - September 2018, paid through November 2018) to the experience period used for the 2021 renewals in this filing.

| Drugs Processed Under the Pharmacy Benefit |                             |                           |
|--|-----------------------------|---------------------------|
| Type                                       | Percent of 2021 Manual Rate | Increase in Plan Spending |
| Generic                                    | 1.8%                        | -5.8%                     |
| Brand                                      | 7.0%                        | -4.8%                     |
| Specialty                                  | 12.6%                       | 30.2%                     |

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

| Premium Increases     |          |
|-----------------------|----------|
| Component             | Increase |
| Rx Claims             | 11.0%    |
| Medical Claims        | 4.7%     |
| Non-Claims Components | -11.4%   |

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The 11.4 percent decrease on non-claims components includes the repeal of the Federal Insurer Fee in 2021. Without this repeal, the non-claims components increase 5.6 percent.

Please see Addendum A for the specialty formulary as of 1/1/2020.

Drugs administered in an outpatient setting and covered by the medical benefit represent 8.7 percent of the 2021 manual rate. We trended drug claims covered by the medical benefit from the renewal experience period to 2021 and divided by the 2021 manual rate of \$597.31.

Express Scripts (ESI) administers BCBSVT's pharmacy benefits. ESI will manage claims processed through the pharmacy benefit but not claims processed through the medical benefit for use in a facility.

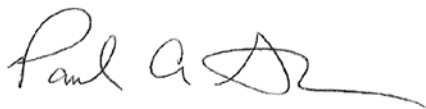
#### 10. Actuarial Opinion

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

The data used in this analysis has been reviewed for reasonableness and consistency; however, it has not been audited.

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

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



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

April 23, 2020



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
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Example Calculation of Projected Single Claims Rate for Active Members

Benefit-Adjusted Projected Single Claims Rate:

|   |                 |   |
|---|-----------------|---|
| Experience Period Paid Claims   | \$2,142,000     | A   |
| Experience Period Claims Amount above \$70,000 Pooling Limit            | \$242,000       | B   |
| Capped Claims   | \$1,900,000     | $C = A - B$                                 |
| Completion Factor   | 1.005           | D   |
| Completed Capped Claims   | \$1,910,000     | $E = C \times D$                            |
| Expected Claims above \$70,000 Pooling Limit                            | \$228,000       | F   |
| Experience Adjustment Factor  | 1.000           | G   |
| Adjusted Experience Period Claims                                       | \$2,138,000     | $H = (E + F) \times G$                      |
| Experience Period Member Months   | 4,000           | I   |
| <b>Adjusted Experience Period Claims PMPM</b>                           | <b>\$534.50</b> | $J = H \div I$                              |
|   |                 |   |
| Average Experience Period Seasonally Adjusted Benefit Relativity Factor | 0.775           | K   |
| Demographic Normalization   | 1.000           | L   |
| Benefit-Adjusted Experience Period Single Claims Rate                   | \$689.24        | $M = J \div K \times L$                     |
| Trend   | 1.084           | N   |
| Trend Months  | 18              | O   |
| Trend Factor  | 1.129           | $P = N^{(O/12)}$                            |
| Pharmacy Contract Adjustment  | 0.990           | Q   |
| Projected Single Contract Rate  | \$770.10        | $R = M \times P \times Q$                   |
| Adjusted Manual Rate  | \$707.13        | S   |
| Credibility factor  | 53%             | T   |
| <b>Benefit-Adjusted Projected Single Claims Rate</b>                    | <b>\$740.79</b> | $U = (R \times T) + \{ S \times (1 - T) \}$ |

Credibility Calculation

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

Example Calculation of Projected Single Claims Rate for Medicare Primary Members

Benefit-Adjusted Projected Single Claims Rate:

|   |                 |  |
|---|-----------------|--|
| Experience Period Paid Claims   | \$16,000        | A  |
| Experience Period Claims Amount above \$70,000 Pooling Limit          | \$0             | B  |
| Capped Claims   | \$16,000        | $C = A - B$                                |
| Completion Factor   | 1.011           | D  |
| Completed Capped Claims   | \$16,200        | $E = C \times D$                           |
| Expected Claims above \$70,000 Pooling Limit                          | \$0             | F  |
| Experience Adjustment Factor  | 1.000           | G  |
| Adjusted Experience Period Claims                                     | \$16,200        | $H = (E + F) \times G$                     |
| Experience Period Member Months                                       | 96              | I  |
| <b>Adjusted Experience Period Claims PMPM</b>                         | <b>\$168.75</b> | $J = H \div I$                             |
|   |                 |  |
| Average Experience Period Seasonal Adjusted Benefit Relativity Factor | 0.446           | K  |
| Demographic Normalization   | 1.000           | L  |
| Benefit-Adjusted Experience Period Single Claims Rate                 | \$378.45        | $M = J \div K * L$                         |
| Trend   | \$1.07          | N  |
| Trend Months  | \$18.00         | O  |
| Trend Factor  | 1.113           | $P = N ^ (O/12)$                           |
| Pharmacy Contract Adjustment  | 0.990           | Q  |
| Projected Single Contract Rate  | \$417.01        | $R = M \times P \times Q$                  |
| Adjusted Manual Rate  | \$0.00          | S  |
| Credibility factor  | 11%             | T  |
| <b>Benefit-Adjusted Projected Single Claims Rate</b>                  | <b>\$44.78</b>  | $U = (R \times T) + \{ S \times (1 - T)\}$ |

Credibility Calculation

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

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

Benefit-Adjusted Projected Single Claims Rate:

| Period  | A               | B           | C           | Manual        |                   |
|---|-----------------|-------------|-------------|---------------|-------------------|
| Experience Period Start   | 7/1/2019        | 7/1/2018    | 7/1/2018    |               |                   |
| Experience Period End   | 6/30/2020       | 6/30/2019   | 6/30/2019   |               |                   |
| Paid Claims in Experience Period  | \$2,142,000     | \$2,000,000 | \$1,820,000 |               | A                 |
| Claims over \$110,000 Pooling Limit                                     | \$242,000       | \$321,000   | \$80,000    |               | B                 |
| Capped Claims   | \$1,900,000     | \$1,679,000 | \$1,740,000 |               | C = A - B         |
| Completion Factor   | 1.005           | 1.000       | 1.000       |               | D                 |
| Completed Capped Claims   | \$1,910,000     | \$1,680,000 | \$1,740,000 |               | E = C x D         |
| Expected Claims above \$70,000 Pooling Limit                            | \$228,000       | \$212,000   | \$200,000   |               | F                 |
| Experience Adjustment Factor  | 1.000           | 1.000       | 1.000       |               | G                 |
| Adjusted Experience Period Claims                                       | \$2,138,000     | \$1,892,000 | \$1,940,000 |               | H = (E + F) x G   |
| Experience Period Member Months   | 4,000           | 4,100       | 3,900       |               | I                 |
| Adjusted Experience Period Claims PMPM                                  | \$534.50        | \$461.46    | \$497.44    |               | J = H ÷ I         |
| Average Experience Period Seasonally Adjusted Benefit Relativity Factor | 0.775           | 0.775       | 0.775       |               | K                 |
| Demographic Normalization   | 1.000           | 1.002       | 0.998       |               | L                 |
| Benefit-Adjusted Experience Period Single Claims Rate                   | \$689.24        | \$596.25    | \$640.16    |               | M = J ÷ K x L     |
| Trend   | 1.072           | 1.072       | 1.072       |               | N                 |
| Trend Months  | 18              | 30          | 42          |               | O                 |
| Trend Factor  | 1.110           | 1.190       | 1.276       |               | P = N ^ (O/12)    |
| Pharmacy Contract Adjustment  | 0.990           | 0.980       | 0.975       |               | Q                 |
| Projected Single Contract Rate  | \$757.35        | \$695.25    | \$796.11    | \$707.13      | R = M x P x Q     |
| <b>Credibility Calculation</b>  | <b>A</b>        | <b>B</b>    | <b>C</b>    | <b>Manual</b> |                   |
| Starting Residual   | 100.0%          | 46.6%       | 21.4%       | 10.1%         | S = 1 - Σ W       |
| Active Member Months  | 4,000           | 4,100       | 3,900       |               | T                 |
| Member Months for Full Credibility at \$70,000 Pooling Limit            | 14,002          | 14,002      | 14,002      |               | U                 |
| Credibility   | 53.4%           | 54.1%       | 52.8%       |               | V = (T / U) ^ 0.5 |
| Rating Credibility  | 53.4%           | 25.2%       | 11.3%       | 10.1%         | W = S x V         |
| Projected Single Contract Rate  | \$757.35        | \$695.25    | \$796.11    | \$707.13      | X                 |
| Credibility   | 53.4%           | 25.2%       | 11.3%       | 10.1%         | Y                 |
| Benefit-Adjusted Projected Single Claims Rate                           | \$404.79        | \$175.13    | \$89.75     | \$71.33       | Z = W x Y         |
| <b>Σ Benefit-Adjusted Projected Single Claims Rate</b>                  | <b>\$741.01</b> |             |             |               | = Σ Z             |

Example Calculation of Required Premium by Product and Tier  
Illustrative Only

From Exhibit 1A : Active Benefit-Adjusted Projected Single Claims Rate (S) \$740.79  
Medicare Primary Benefit-Adjusted Projected Single Claims Rate (S) \$44.78

| Plan A                         |   | Single   | 2-Person   | Family     | Medicare Primary   |
|--------------------------------|---|----------|------------|------------|--------------------|
| Members per contract           |   | 1.000    | 2.000      | 3.940      | 1.000              |
| BRV:                           | A   | 0.929    | 1.859      | 2.622      | 0.439              |
| Projected Claims:              | B1 = A x S  | \$688.41 | \$1,376.83 | \$1,942.54 | \$19.64            |
| Net Cost of Reinsurance:       | B2  | \$1.71   | \$3.42     | \$6.74     | \$0.00             |
| Projected Rx Rebate:           | B3  | -\$14.00 | -\$28.00   | -\$55.16   | -\$14.00           |
| State Mandates and Assessments |   |          |            |            |                    |
| Vaccines for Vermonters        | C1  | \$2.50   | \$5.00     | \$9.85     | \$2.50             |
| Blueprint for Health           | C2  | \$6.01   | \$12.02    | \$23.68    | \$6.01             |
| Health Care Claims Tax         | C3 = 0.999% * B1                                      | \$6.88   | \$13.75    | \$19.41    | \$0.20             |
| GMCB Billback                  | C4  | \$1.87   | \$3.74     | \$7.37     | \$1.87             |
| Administrative Charge          | D   | \$50.00  | \$100.00   | \$197.00   | \$50.00            |
| Commission (% premium)         | E   | 3.00%    |            |            |                    |
| Contribution to Reserve        | F   | 1.50%    |            |            |                    |
| Federal Insurer Fee            | G   | 2.20%    |            |            |                    |
| Required Premium:              | $H = [ \sum(B_i) + \sum(C_i) + D ] / (1 - E - F - G)$ | \$796.76 | \$1,593.53 | \$2,305.92 | \$70.97            |
|                                |   |          |            |            |                    |
| Plan B                         |   | Single   | 2-Person   | Family     | Medicare Secondary |
| Members per contract           |   | 1.000    | 2.000      | 3.938      | 1.000              |
| BRV:                           | A   | 1.023    | 2.046      | 2.887      | 0.453              |
| Projected Claims:              | B1 = A x S  | \$757.83 | \$1,515.65 | \$2,138.41 | \$20.29            |
| Net Cost of Reinsurance:       | B2  | \$1.71   | \$3.42     | \$6.74     | \$0.00             |
| Projected Rx Rebate:           | B3  | -\$14.00 | -\$28.00   | -\$55.16   | -\$14.00           |
| State Mandates and Assessments |   |          |            |            |                    |
| Vaccines for Vermonters        | C1  | \$2.50   | \$5.00     | \$9.85     | \$2.50             |
| Blueprint for Health           | C2  | \$6.01   | \$12.02    | \$23.68    | \$6.01             |
| Health Care Claims Tax         | C3 = 0.999% * B1                                      | \$7.57   | \$15.14    | \$21.36    | \$0.20             |
| GMCB Billback                  | C4  | \$1.87   | \$3.74     | \$7.37     | \$1.87             |
| Administrative Charge          | D   | \$50.00  | \$100.00   | \$197.00   | \$50.00            |
| Commission (% premium)         | E   | 3.00%    |            |            |                    |
| Contribution to Reserve        | F   | 1.50%    |            |            |                    |
| Federal Insurer Fee            | G   | 2.20%    |            |            |                    |
| Required Premium:              | $H = [ \sum(B_i) + \sum(C_i) + D ] / (1 - E - F - G)$ | \$871.90 | \$1,743.81 | \$2,517.95 | \$71.68            |

ILLUSTRATION OF CONTRACT NORMALIZATION

| Month  | Contract Increase | Normalization Factor | Experience Claims | Normalized Claims |
|--------|-------------------|----------------------|-------------------|-------------------|
| Nov-15 |                   | 1.1699               | \$1,000,000       | \$1,169,859       |
| Dec-15 |                   | 1.1699               | \$1,000,000       | \$1,169,859       |
| Jan-16 |                   | 1.1699               | \$1,000,000       | \$1,169,859       |
| Feb-16 |                   | 1.1699               | \$1,000,000       | \$1,169,859       |
| Mar-16 |                   | 1.1699               | \$1,000,000       | \$1,169,859       |
| Apr-16 |                   | 1.1699               | \$1,000,000       | \$1,169,859       |
| May-16 |                   | 1.1699               | \$1,000,000       | \$1,169,859       |
| Jun-16 |                   | 1.1699               | \$1,000,000       | \$1,169,859       |
| Jul-16 |                   | 1.1699               | \$1,000,000       | \$1,169,859       |
| Aug-16 |                   | 1.1699               | \$1,000,000       | \$1,169,859       |
| Sep-16 |                   | 1.1699               | \$1,000,000       | \$1,169,859       |
| Oct-16 | 1.0400            | 1.1249               | \$1,000,000       | \$1,124,864       |
| Nov-16 |                   | 1.1249               | \$1,000,000       | \$1,124,864       |
| Dec-16 |                   | 1.1249               | \$1,000,000       | \$1,124,864       |
| Jan-17 |                   | 1.1249               | \$1,000,000       | \$1,124,864       |
| Feb-17 |                   | 1.1249               | \$1,000,000       | \$1,124,864       |
| Mar-17 |                   | 1.1249               | \$1,000,000       | \$1,124,864       |
| Apr-17 |                   | 1.1249               | \$1,000,000       | \$1,124,864       |
| May-17 |                   | 1.1249               | \$1,000,000       | \$1,124,864       |
| Jun-17 |                   | 1.1249               | \$1,000,000       | \$1,124,864       |
| Jul-17 |                   | 1.1249               | \$1,000,000       | \$1,124,864       |
| Aug-17 |                   | 1.1249               | \$1,000,000       | \$1,124,864       |
| Sep-17 |                   | 1.1249               | \$1,000,000       | \$1,124,864       |
| Oct-17 | 1.0400            | 1.0816               | \$1,000,000       | \$1,081,600       |
| Nov-17 |                   | 1.0816               | \$1,000,000       | \$1,081,600       |
| Dec-17 |                   | 1.0816               | \$1,000,000       | \$1,081,600       |
| Jan-18 |                   | 1.0816               | \$1,000,000       | \$1,081,600       |
| Feb-18 |                   | 1.0816               | \$1,000,000       | \$1,081,600       |
| Mar-18 |                   | 1.0816               | \$1,000,000       | \$1,081,600       |
| Apr-18 |                   | 1.0816               | \$1,000,000       | \$1,081,600       |
| May-18 |                   | 1.0816               | \$1,000,000       | \$1,081,600       |
| Jun-18 |                   | 1.0816               | \$1,000,000       | \$1,081,600       |
| Jul-18 |                   | 1.0816               | \$1,000,000       | \$1,081,600       |
| Aug-18 |                   | 1.0816               | \$1,000,000       | \$1,081,600       |
| Sep-18 |                   | 1.0816               | \$1,000,000       | \$1,081,600       |
| Oct-18 | 1.0400            | 1.0400               | \$1,000,000       | \$1,040,000       |
| Nov-18 |                   | 1.0400               | \$1,000,000       | \$1,040,000       |
| Dec-18 |                   | 1.0400               | \$1,000,000       | \$1,040,000       |
| Jan-19 |                   | 1.0400               | \$1,000,000       | \$1,040,000       |
| Feb-19 |                   | 1.0400               | \$1,000,000       | \$1,040,000       |
| Mar-19 |                   | 1.0400               | \$1,000,000       | \$1,040,000       |
| Apr-19 |                   | 1.0400               | \$1,000,000       | \$1,040,000       |
| May-19 |                   | 1.0400               | \$1,000,000       | \$1,040,000       |
| Jun-19 |                   | 1.0400               | \$1,000,000       | \$1,040,000       |
| Jul-19 |                   | 1.0400               | \$1,000,000       | \$1,040,000       |
| Aug-19 |                   | 1.0400               | \$1,000,000       | \$1,040,000       |
| Sep-19 |                   | 1.0400               | \$1,000,000       | \$1,040,000       |
| Oct-19 | 1.0400            | 1.0000               | \$1,000,000       | \$1,000,000       |

MEDICAL UTILIZATION TREND CALCULATION

| Month  | Membership | Original Allowed Claims (adjusted to the VHP network) |              |                      | Adjusted Claims - Normalized for Contract Changes |              |                      | ASF Normalization Factors |                   | Working Day Normalization Factor |                           | Adjusted Allowed Claims |                   |            |
|--------|------------|---|--------------|----------------------|---|--------------|----------------------|---------------------------|-------------------|----------------------------------|---------------------------|-------------------------|-------------------|------------|
|        |            | Facility  | Professional | Total Allowed Claims | Facility  | Professional | Total Allowed Claims | Monthly ASF               | ASF Normalization | Working Days                     | Working Day Normalization | Facility PMPM           | Professional PMPM | Total PMPM |
| Nov-15 | 57,692     |   |              |                      |   |              |                      |                           |                   |                                  | \$316.72                  | \$138.69                | \$455.41          |            |
| Dec-15 | 57,890     |   |              |                      |   |              |                      |                           |                   |                                  | \$272.01                  | \$126.86                | \$398.88          |            |
| Jan-16 | 52,944     |   |              |                      |   |              |                      |                           |                   |                                  | \$282.00                  | \$127.21                | \$409.21          |            |
| Feb-16 | 52,655     |   |              |                      |   |              |                      |                           |                   |                                  | \$284.86                  | \$126.25                | \$411.11          |            |
| Mar-16 | 52,655     |   |              |                      |   |              |                      |                           |                   |                                  | \$263.10                  | \$120.68                | \$383.78          |            |
| Apr-16 | 52,628     |   |              |                      |   |              |                      |                           |                   |                                  | \$270.52                  | \$121.65                | \$392.17          |            |
| May-16 | 52,040     |   |              |                      |   |              |                      |                           |                   |                                  | \$256.29                  | \$125.21                | \$381.51          |            |
| Jun-16 | 52,000     |   |              |                      |   |              |                      |                           |                   |                                  | \$266.93                  | \$122.52                | \$389.46          |            |
| Jul-16 | 51,849     |   |              |                      |   |              |                      |                           |                   |                                  | \$272.31                  | \$117.22                | \$389.53          |            |
| Aug-16 | 51,743     |   |              |                      |   |              |                      |                           |                   |                                  | \$253.14                  | \$117.81                | \$370.95          |            |
| Sep-16 | 51,752     |   |              |                      |   |              |                      |                           |                   |                                  | \$303.10                  | \$128.51                | \$431.61          |            |
| Oct-16 | 51,944     |   |              |                      |   |              |                      |                           |                   |                                  | \$285.76                  | \$131.79                | \$417.55          |            |
| Nov-16 | 51,926     |   |              |                      |   |              |                      |                           |                   |                                  | \$311.53                  | \$141.71                | \$453.23          |            |
| Dec-16 | 51,220     |   |              |                      |   |              |                      |                           |                   |                                  | \$301.27                  | \$137.09                | \$438.36          |            |
| Jan-17 | 54,466     |   |              |                      |   |              |                      |                           |                   |                                  | \$276.58                  | \$131.98                | \$408.56          |            |
| Feb-17 | 54,376     |   |              |                      |   |              |                      |                           |                   |                                  | \$253.40                  | \$122.58                | \$375.98          |            |
| Mar-17 | 54,286     |   |              |                      |   |              |                      |                           |                   |                                  | \$261.20                  | \$123.58                | \$384.78          |            |
| Apr-17 | 54,315     |   |              |                      |   |              |                      |                           |                   |                                  | \$261.18                  | \$129.27                | \$390.45          |            |
| May-17 | 54,511     |   |              |                      |   |              |                      |                           |                   |                                  | \$272.85                  | \$130.10                | \$402.95          |            |
| Jun-17 | 54,564     |   |              |                      |   |              |                      |                           |                   |                                  | \$265.26                  | \$124.99                | \$390.25          |            |
| Jul-17 | 54,781     |   |              |                      |   |              |                      |                           |                   |                                  | \$309.21                  | \$132.88                | \$442.08          |            |
| Aug-17 | 54,843     |   |              |                      |   |              |                      |                           |                   |                                  | \$236.42                  | \$118.57                | \$354.99          |            |
| Sep-17 | 54,384     |   |              |                      |   |              |                      |                           |                   |                                  | \$262.14                  | \$130.44                | \$392.58          |            |
| Oct-17 | 54,362     |   |              |                      |   |              |                      |                           |                   |                                  | \$292.42                  | \$133.33                | \$425.75          |            |
| Nov-17 | 54,513     |   |              |                      |   |              |                      |                           |                   |                                  | \$288.40                  | \$144.00                | \$432.41          |            |
| Dec-17 | 54,478     |   |              |                      |   |              |                      |                           |                   |                                  | \$316.92                  | \$136.47                | \$453.39          |            |
| Jan-18 | 52,507     |   |              |                      |   |              |                      |                           |                   |                                  | \$297.59                  | \$137.07                | \$434.66          |            |
| Feb-18 | 52,433     |   |              |                      |   |              |                      |                           |                   |                                  | \$294.54                  | \$137.20                | \$431.74          |            |
| Mar-18 | 52,332     |   |              |                      |   |              |                      |                           |                   |                                  | \$259.13                  | \$131.45                | \$390.58          |            |
| Apr-18 | 52,560     |   |              |                      |   |              |                      |                           |                   |                                  | \$295.32                  | \$134.77                | \$430.08          |            |
| May-18 | 52,733     |   |              |                      |   |              |                      |                           |                   |                                  | \$271.99                  | \$136.62                | \$408.61          |            |
| Jun-18 | 52,720     |   |              |                      |   |              |                      |                           |                   |                                  | \$266.88                  | \$129.44                | \$396.32          |            |
| Jul-18 | 53,446     |   |              |                      |   |              |                      |                           |                   |                                  | \$266.21                  | \$130.33                | \$396.55          |            |
| Aug-18 | 53,468     |   |              |                      |   |              |                      |                           |                   |                                  | \$266.07                  | \$122.69                | \$388.75          |            |
| Sep-18 | 53,278     |   |              |                      |   |              |                      |                           |                   |                                  | \$309.27                  | \$140.30                | \$449.57          |            |
| Oct-18 | 53,566     |   |              |                      |   |              |                      |                           |                   |                                  | \$284.91                  | \$139.38                | \$424.29          |            |
| Nov-18 | 53,900     |   |              |                      |   |              |                      |                           |                   |                                  | \$282.84                  | \$140.20                | \$423.04          |            |
| Dec-18 | 53,803     |   |              |                      |   |              |                      |                           |                   |                                  | \$323.57                  | \$150.72                | \$474.29          |            |
| Jan-19 | 54,540     |   |              |                      |   |              |                      |                           |                   |                                  | \$297.87                  | \$136.52                | \$434.39          |            |
| Feb-19 | 54,495     |   |              |                      |   |              |                      |                           |                   |                                  | \$295.40                  | \$135.15                | \$430.55          |            |
| Mar-19 | 54,459     |   |              |                      |   |              |                      |                           |                   |                                  | \$302.63                  | \$140.46                | \$443.09          |            |
| Apr-19 | 54,100     |   |              |                      |   |              |                      |                           |                   |                                  | \$272.02                  | \$134.38                | \$406.40          |            |
| May-19 | 53,986     |   |              |                      |   |              |                      |                           |                   |                                  | \$284.05                  | \$134.84                | \$418.89          |            |
| Jun-19 | 53,631     |   |              |                      |   |              |                      |                           |                   |                                  | \$299.13                  | \$134.94                | \$434.07          |            |
| Jul-19 | 52,969     |   |              |                      |   |              |                      |                           |                   |                                  | \$304.12                  | \$135.34                | \$439.46          |            |
| Aug-19 | 52,672     |   |              |                      |   |              |                      |                           |                   |                                  | \$271.78                  | \$125.85                | \$397.63          |            |
| Sep-19 | 52,492     |   |              |                      |   |              |                      |                           |                   |                                  | \$267.79                  | \$129.76                | \$397.55          |            |
| Oct-19 | 52,336     |   |              |                      |   |              |                      |                           |                   |                                  | \$320.69                  | \$143.89                | \$464.58          |            |

REDACTED

YE 201910 Average:  Annual Trend:  3.04%  1.38%  2.50%

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Facility - 48 Month

| Month                         | Membership | Adjusted Allowed Claims PMPM | Logistic Regression |                 | Linear Regression |                 | Holt-Winters' Multiplicative |                 | Holt-Winters' Additive |                 | Double Exp Smoothing |                 |
|-------------------------------|------------|------------------------------|---------------------|-----------------|-------------------|-----------------|------------------------------|-----------------|------------------------|-----------------|----------------------|-----------------|
|                               |            |                              | Fitted PMPM         | Rolling 12 PMPM | Fitted PMPM       | Rolling 12 PMPM | Fitted PMPM                  | Rolling 12 PMPM | Fitted PMPM            | Rolling 12 PMPM | Fitted PMPM          | Rolling 12 PMPM |
| Nov-15                        | 57,692     | \$316.72                     | \$273.37            |                 | \$273.97          |                 |                              |                 |                        |                 |                      |                 |
| Dec-15                        | 57,890     | \$272.01                     | \$273.72            |                 | \$273.72          |                 |                              |                 |                        |                 |                      | \$316.72        |
| Jan-16                        | 52,944     | \$282.00                     | \$274.09            |                 | \$274.71          |                 |                              |                 |                        |                 |                      | \$300.66        |
| Feb-16                        | 52,655     | \$284.86                     | \$274.46            |                 | \$275.09          |                 |                              |                 |                        |                 |                      | \$293.94        |
| Mar-16                        | 52,655     | \$263.10                     | \$274.80            |                 | \$275.45          |                 |                              |                 |                        |                 |                      | \$290.65        |
| Apr-16                        | 52,628     | \$270.52                     | \$275.17            |                 | \$275.82          |                 |                              |                 |                        |                 |                      | \$280.73        |
| May-16                        | 52,040     | \$256.29                     | \$275.53            |                 | \$276.19          |                 |                              |                 |                        |                 |                      | \$277.02        |
| Jun-16                        | 52,000     | \$266.93                     | \$275.90            |                 | \$276.57          |                 |                              |                 |                        |                 |                      | \$269.54        |
| Jul-16                        | 51,849     | \$272.31                     | \$276.26            |                 | \$276.94          |                 |                              |                 |                        |                 |                      | \$268.55        |
| Aug-16                        | 51,743     | \$253.14                     | \$276.63            |                 | \$277.31          |                 |                              |                 |                        |                 |                      | \$269.86        |
| Sep-16                        | 51,752     | \$303.10                     | \$277.00            |                 | \$277.69          |                 |                              |                 |                        |                 |                      | \$263.80        |
| Oct-16                        | 51,944     | \$285.76                     | \$277.36            | \$275.32        | \$278.06          | \$275.97        |                              |                 |                        |                 |                      | \$277.87        |
| Nov-16                        | 51,926     | \$311.53                     | \$277.73            | \$275.70        | \$278.44          | \$276.36        | \$316.72                     |                 | \$316.72               |                 |                      | \$280.67        |
| Dec-16                        | 51,220     | \$301.27                     | \$278.09            | \$276.07        | \$278.80          | \$276.75        | \$271.91                     |                 | \$271.91               |                 |                      | \$291.72        |
| Jan-17                        | 54,466     | \$276.58                     | \$278.47            | \$276.45        | \$279.18          | \$277.13        | \$282.56                     |                 | \$282.56               |                 |                      | \$295.12        |
| Feb-17                        | 54,376     | \$253.40                     | \$278.84            | \$276.82        | \$279.56          | \$277.51        | \$285.58                     |                 | \$285.58               |                 |                      | \$288.44        |
| Mar-17                        | 54,286     | \$261.20                     | \$279.18            | \$277.20        | \$279.90          | \$277.89        | \$263.29                     |                 | \$263.23               |                 |                      | \$275.83        |
| Apr-17                        | 54,315     | \$261.18                     | \$279.55            | \$277.57        | \$280.28          | \$278.26        | \$270.52                     |                 | \$270.52               |                 |                      | \$270.53        |
| May-17                        | 54,511     | \$272.85                     | \$279.92            | \$277.94        | \$280.64          | \$278.64        | \$255.94                     |                 | \$255.71               |                 |                      | \$267.13        |
| Jun-17                        | 54,564     | \$265.26                     | \$280.29            | \$278.30        | \$281.02          | \$279.01        | \$266.71                     |                 | \$266.47               |                 |                      | \$269.14        |
| Jul-17                        | 54,781     | \$309.21                     | \$280.66            | \$278.67        | \$281.39          | \$279.38        | \$271.98                     |                 | \$271.70               |                 |                      | \$267.70        |
| Aug-17                        | 54,843     | \$236.42                     | \$281.04            | \$279.04        | \$281.77          | \$279.75        | \$253.58                     |                 | \$253.42               |                 |                      | \$282.56        |
| Sep-17                        | 54,384     | \$262.14                     | \$281.41            | \$279.40        | \$282.14          | \$280.12        | \$303.55                     |                 | \$303.31               |                 |                      | \$265.95        |
| Oct-17                        | 54,362     | \$292.42                     | \$281.78            | \$279.76        | \$282.51          | \$280.49        | \$285.41                     | \$277.17        | \$285.00               | \$277.02        | \$264.53             | \$276.52        |
| Nov-17                        | 54,513     | \$288.40                     | \$282.16            | \$280.13        | \$282.89          | \$280.85        | \$314.14                     | \$277.11        | \$313.75               | \$276.93        | \$274.50             | \$276.02        |
| Dec-17                        | 54,478     | \$316.92                     | \$282.52            | \$280.49        | \$283.25          | \$281.21        | \$282.19                     | \$277.94        | \$281.42               | \$277.70        | \$279.45             | \$275.07        |
| Jan-18                        | 52,507     | \$297.59                     | \$282.90            | \$280.85        | \$283.63          | \$281.58        | \$278.74                     | \$277.62        | \$278.04               | \$277.32        | \$292.88             | \$274.83        |
| Feb-18                        | 52,433     | \$294.54                     | \$283.28            | \$281.21        | \$284.01          | \$281.94        | \$271.74                     | \$276.48        | \$271.13               | \$276.13        | \$294.55             | \$275.29        |
| Mar-18                        | 52,332     | \$259.13                     | \$283.63            | \$281.58        | \$284.35          | \$282.31        | \$262.39                     | \$276.44        | \$261.77               | \$276.05        | \$294.52             | \$276.79        |
| Apr-18                        | 52,560     | \$295.32                     | \$284.01            | \$281.95        | \$284.73          | \$282.68        | \$267.29                     | \$276.20        | \$266.75               | \$275.77        | \$281.79             | \$277.73        |
| May-18                        | 52,733     | \$271.99                     | \$284.38            | \$282.32        | \$285.10          | \$283.05        | \$264.32                     | \$276.94        | \$263.86               | \$276.49        | \$286.61             | \$279.35        |
| Jun-18                        | 52,720     | \$266.88                     | \$284.76            | \$282.69        | \$285.48          | \$283.42        | \$268.67                     | \$277.13        | \$268.40               | \$276.67        | \$281.33             | \$280.38        |
| Jul-18                        | 53,446     | \$266.21                     | \$285.13            | \$283.07        | \$285.84          | \$283.79        | \$290.10                     | \$278.65        | \$289.56               | \$278.17        | \$276.10             | \$281.11        |
| Aug-18                        | 53,468     | \$266.07                     | \$285.51            | \$283.44        | \$286.22          | \$284.17        | \$249.46                     | \$278.36        | \$249.55               | \$277.90        | \$272.51             | \$280.26        |
| Sep-18                        | 53,278     | \$309.27                     | \$285.90            | \$283.82        | \$286.60          | \$284.54        | \$291.44                     | \$277.30        | \$291.16               | \$276.85        | \$270.15             | \$280.64        |
| Oct-18                        | 53,566     | \$284.91                     | \$286.27            | \$284.20        | \$286.96          | \$284.92        | \$294.22                     | \$278.03        | \$293.84               | \$277.58        | \$284.16             | \$282.31        |
| Nov-18                        | 53,900     | \$282.84                     | \$286.65            | \$284.58        | \$287.34          | \$285.30        | \$311.45                     | \$277.77        | \$310.90               | \$277.30        | \$284.40             | \$283.15        |
| Dec-18                        | 53,803     | \$323.57                     | \$287.02            | \$284.97        | \$287.71          | \$285.68        | \$303.95                     | \$279.61        | \$303.20               | \$279.14        | \$283.81             | \$283.52        |
| Jan-19                        | 54,540     | \$297.87                     | \$287.41            | \$285.34        | \$288.09          | \$286.05        | \$294.70                     | \$280.97        | \$294.40               | \$280.53        | \$298.06             | \$283.99        |
| Feb-19                        | 54,495     | \$295.40                     | \$287.80            | \$285.72        | \$288.46          | \$286.42        | \$289.53                     | \$282.45        | \$289.49               | \$282.06        | \$297.98             | \$284.32        |
| Mar-19                        | 54,459     | \$302.63                     | \$288.15            | \$286.10        | \$288.81          | \$286.79        | \$269.60                     | \$282.99        | \$270.33               | \$282.72        | \$297.03             | \$286.23        |
| Apr-19                        | 54,100     | \$272.02                     | \$288.53            | \$286.47        | \$289.18          | \$287.16        | \$288.59                     | \$284.74        | \$288.80               | \$284.53        | \$299.02             | \$286.01        |
| May-19                        | 53,986     | \$284.05                     | \$288.91            | \$286.85        | \$289.55          | \$287.53        | \$277.06                     | \$285.77        | \$277.76               | \$285.66        | \$289.31             | \$286.23        |
| Jun-19                        | 53,631     | \$299.13                     | \$289.30            | \$287.22        | \$289.93          | \$287.90        | \$278.03                     | \$286.52        | \$278.87               | \$286.50        | \$287.39             | \$286.73        |
| Jul-19                        | 52,969     | \$304.12                     | \$289.67            | \$287.59        | \$290.29          | \$288.26        | \$292.19                     | \$286.69        | \$292.52               | \$286.74        | \$291.58             | \$288.01        |
| Aug-19                        | 52,672     | \$271.78                     | \$290.06            | \$287.97        | \$290.67          | \$288.63        | \$267.67                     | \$288.22        | \$269.48               | \$288.41        | \$296.06             | \$289.95        |
| Sep-19                        | 52,492     | \$267.79                     | \$290.45            | \$288.34        | \$291.05          | \$288.99        | \$312.77                     | \$289.95        | \$312.42               | \$290.14        | \$287.32             | \$291.37        |
| Oct-19                        | 52,336     | \$320.69                     | \$290.83            | \$288.72        | \$291.42          | \$289.36        | \$303.97                     | \$290.74        | \$303.86               | \$290.95        | \$280.27             | \$291.07        |
| Nov-19                        | 52,336     |                              | \$291.22            | \$289.09        | \$291.79          | \$289.73        | \$314.88                     | \$290.97        | \$314.28               | \$291.18        | \$294.76             | \$291.93        |
| Dec-19                        | 52,336     |                              | \$291.60            | \$289.47        | \$292.16          | \$290.10        | \$327.94                     | \$292.90        | \$326.45               | \$293.05        | \$294.74             | \$292.84        |
| Jan-20                        | 52,336     |                              | \$291.99            | \$289.85        | \$292.54          | \$290.47        | \$311.75                     | \$294.29        | \$311.35               | \$294.43        | \$294.72             | \$292.55        |
| Feb-20                        | 52,336     |                              | \$292.38            | \$290.24        | \$292.92          | \$290.84        | \$307.87                     | \$295.82        | \$307.80               | \$295.96        | \$294.70             | \$292.26        |
| Mar-20                        | 52,336     |                              | \$292.75            | \$290.63        | \$293.27          | \$291.22        | \$298.33                     | \$298.28        | \$299.14               | \$298.42        | \$294.68             | \$292.05        |
| Apr-20                        | 52,336     |                              | \$293.14            | \$291.01        | \$293.65          | \$291.59        | \$297.49                     | \$299.04        | \$298.15               | \$299.22        | \$294.66             | \$291.67        |
| May-20                        | 52,336     |                              | \$293.52            | \$291.40        | \$294.01          | \$291.97        | \$295.40                     | \$300.62        | \$296.42               | \$300.83        | \$294.64             | \$292.12        |
| Jun-20                        | 52,336     |                              | \$293.92            | \$291.79        | \$294.39          | \$292.34        | \$302.23                     | \$302.68        | \$302.93               | \$302.87        | \$294.62             | \$292.73        |
| Jul-20                        | 52,336     |                              | \$294.30            | \$292.18        | \$294.76          | \$292.72        | \$312.92                     | \$304.42        | \$312.77               | \$304.57        | \$294.60             | \$292.98        |
| Aug-20                        | 52,336     |                              | \$294.69            | \$292.57        | \$295.14          | \$293.09        | \$283.41                     | \$305.75        | \$285.64               | \$305.94        | \$294.57             | \$292.86        |
| Sep-20                        | 52,336     |                              | \$295.09            | \$292.95        | \$295.52          | \$293.46        | \$310.22                     | \$305.53        | \$310.04               | \$305.74        | \$294.55             | \$293.46        |
| Oct-20                        | 52,336     |                              | \$295.47            | \$293.34        | \$295.88          | \$293.84        | \$327.01                     | \$307.45        | \$326.05               | \$307.59        | \$294.53             | \$294.65        |
| Nov-20                        | 52,336     |                              | \$295.87            | \$293.73        | \$296.26          | \$294.21        | \$331.34                     | \$308.83        | \$329.75               | \$308.87        | \$294.51             | \$294.63        |
| Dec-20                        | 52,336     |                              | \$296.26            | \$294.12        | \$296.63          | \$294.58        | \$345.02                     | \$310.25        | \$341.91               | \$310.16        | \$294.49             | \$294.61        |
| Jan-21                        | 52,336     |                              | \$296.65            | \$294.50        | \$297.00          | \$294.95        | \$327.92                     | \$311.60        | \$326.82               | \$311.45        | \$294.47             | \$294.59        |
| Feb-21                        | 52,336     |                              | \$297.05            | \$294.89        | \$297.38          | \$295.32        | \$323.76                     | \$312.92        | \$323.27               | \$312.74        | \$294.45             | \$294.56        |
| Mar-21                        | 52,336     |                              | \$297.41            | \$295.28        | \$297.72          | \$295.70        | \$313.66                     | \$314.20        | \$314.60               | \$314.03        | \$294.43             | \$294.54        |
| Apr-21                        | 52,336     |                              | \$297.81            | \$295.67        | \$298.10          | \$296.07        | \$312.72                     | \$315.47        | \$313.62               | \$315.32        | \$294.41             | \$294.52        |
| May-21                        | 52,336     |                              | \$298.20            | \$296.06        | \$298.47          | \$296.44        | \$310.46                     | \$316.72        | \$311.89               | \$316.61        | \$294.39             | \$294.50        |
| Jun-21                        | 52,336     |                              | \$298.60            | \$296.45        | \$298.85          | \$296.81        | \$317.56                     | \$318.00        | \$318.40               | \$317.90        | \$294.37             | \$294.48        |
| Jul-21                        | 52,336     |                              | \$298.99            | \$296.84        | \$299.21          | \$297.18        | \$328.73                     | \$319.32        | \$328.24               | \$319.19        | \$294.35             | \$294.46        |
| Aug-21                        | 52,336     |                              | \$299.39            | \$297.23        | \$299.59          | \$297.55        | \$297.67                     | \$320.51        | \$301.10               | \$320.47        | \$294.33             | \$294.44        |
| Sep-21                        | 52,336     |                              | \$299.79            | \$297.62        | \$299.97          | \$297.92        | \$325.77                     | \$321.80        | \$325.50               | \$321.76        | \$294.31             | \$294.42        |
| Oct-21                        | 52,336     |                              | \$300.18            | \$298.02        | \$300.33          | \$298.29        | \$343.33                     | \$323.16        | \$341.52               | \$323.05        | \$294.29             | \$294.40        |
| Nov-21                        | 52,336     |                              | \$300.58            | \$298.41        | \$300.71          | \$298.66        | \$347.81                     | \$324.53        | \$345.21               | \$324.34        | \$294.27             | \$294.38        |
| Dec-21                        | 52,336     |                              | \$300.98            | \$298.80        | \$301.08          | \$299.04        | \$362.09                     | \$325.96        | \$357.38               | \$325.63        | \$294.25             | \$294.36        |
| Utilization Trend             |            |                              | 1.60%               |                 | 1.53%             |                 | 5.42%                        |                 | 5.34%                  |                 | 0.52%                |                 |
| RMSE (root mean square error) |            |                              | 18.41               |                 | 18.25             |                 | 21.22                        |                 | 21.20                  |                 | 22.44                |                 |



MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Facility - 36 Month

| Month                         | Membership | Adjusted Allowed Claims PMPM | Logistic Regression |                 | Linear Regression |                 | Holt-Winters' Multiplicative |                 | Holt-Winters' Additive |                 | Double Exp Smoothing |                 |
|-------------------------------|------------|------------------------------|---------------------|-----------------|-------------------|-----------------|------------------------------|-----------------|------------------------|-----------------|----------------------|-----------------|
|                               |            |                              | Fitted PMPM         | Rolling 12 PMPM | Fitted PMPM       | Rolling 12 PMPM | Fitted PMPM                  | Rolling 12 PMPM | Fitted PMPM            | Rolling 12 PMPM | Fitted PMPM          | Rolling 12 PMPM |
| Nov-16                        | 51,926     | \$311.53                     | \$274.64            |                 | \$275.48          |                 |                              |                 |                        |                 |                      |                 |
| Dec-16                        | 51,220     | \$301.27                     | \$275.14            |                 | \$275.99          |                 |                              |                 |                        |                 | \$311.53             |                 |
| Jan-17                        | 54,466     | \$276.58                     | \$275.67            |                 | \$276.52          |                 |                              |                 |                        |                 | \$307.95             |                 |
| Feb-17                        | 54,376     | \$253.40                     | \$276.19            |                 | \$277.04          |                 |                              |                 |                        |                 | \$296.99             |                 |
| Mar-17                        | 54,286     | \$261.20                     | \$276.67            |                 | \$277.52          |                 |                              |                 |                        |                 | \$281.75             |                 |
| Apr-17                        | 54,315     | \$261.18                     | \$277.19            |                 | \$278.05          |                 |                              |                 |                        |                 | \$274.55             |                 |
| May-17                        | 54,511     | \$272.85                     | \$277.71            |                 | \$278.56          |                 |                              |                 |                        |                 | \$269.84             |                 |
| Jun-17                        | 54,564     | \$265.26                     | \$278.23            |                 | \$279.08          |                 |                              |                 |                        |                 | \$270.85             |                 |
| Jul-17                        | 54,781     | \$309.21                     | \$278.75            |                 | \$279.59          |                 |                              |                 |                        |                 | \$268.86             |                 |
| Aug-17                        | 54,843     | \$236.42                     | \$279.28            |                 | \$280.12          |                 |                              |                 |                        |                 | \$282.91             |                 |
| Sep-17                        | 54,384     | \$262.14                     | \$279.81            |                 | \$280.65          |                 |                              |                 |                        |                 | \$266.64             |                 |
| Oct-17                        | 54,362     | \$292.42                     | \$280.33            | \$277.49        | \$281.16          | \$278.34        |                              |                 |                        |                 | \$265.03             |                 |
| Nov-17                        | 54,513     | \$288.40                     | \$280.86            | \$278.00        | \$281.68          | \$278.85        | \$311.53                     | \$311.53        |                        |                 | \$274.55             | \$280.80        |
| Dec-17                        | 54,478     | \$316.92                     | \$281.38            | \$278.51        | \$282.19          | \$279.35        | \$300.78                     | \$300.78        |                        |                 | \$279.35             | \$278.27        |
| Jan-18                        | 52,507     | \$297.59                     | \$281.91            | \$279.02        | \$282.72          | \$279.86        | \$276.24                     | \$276.24        |                        |                 | \$292.44             | \$276.93        |
| Feb-18                        | 52,433     | \$294.54                     | \$282.45            | \$279.53        | \$283.25          | \$280.37        | \$253.45                     | \$253.45        |                        |                 | \$294.22             | \$276.65        |
| Mar-18                        | 52,332     | \$259.13                     | \$282.94            | \$280.05        | \$283.72          | \$280.87        | \$262.33                     | \$262.33        |                        |                 | \$294.31             | \$277.65        |
| Apr-18                        | 52,560     | \$295.32                     | \$283.48            | \$280.56        | \$284.25          | \$281.39        | \$262.86                     | \$262.86        |                        |                 | \$282.01             | \$278.26        |
| May-18                        | 52,733     | \$271.99                     | \$284.00            | \$281.09        | \$284.76          | \$281.90        | \$275.96                     | \$275.96        |                        |                 | \$286.63             | \$279.66        |
| Jun-18                        | 52,720     | \$266.88                     | \$284.54            | \$281.61        | \$285.29          | \$282.42        | \$269.15                     | \$269.15        |                        |                 | \$281.49             | \$280.56        |
| Jul-18                        | 53,446     | \$266.21                     | \$285.06            | \$282.15        | \$285.80          | \$282.94        | \$314.74                     | \$314.74        |                        |                 | \$276.36             | \$281.21        |
| Aug-18                        | 53,468     | \$266.07                     | \$285.61            | \$282.68        | \$286.32          | \$283.47        | \$240.63                     | \$240.63        |                        |                 | \$272.78             | \$280.36        |
| Sep-18                        | 53,278     | \$309.27                     | \$286.15            | \$283.21        | \$286.85          | \$283.99        | \$267.85                     | \$267.85        |                        |                 | \$270.40             | \$280.69        |
| Oct-18                        | 53,566     | \$284.91                     | \$286.68            | \$283.75        | \$287.36          | \$284.51        | \$300.62                     | \$278.21        | \$300.92               | \$278.64        | \$283.93             | \$282.30        |
| Nov-18                        | 53,900     | \$282.84                     | \$287.22            | \$284.29        | \$287.89          | \$285.04        | \$312.51                     | \$278.26        | \$312.37               | \$278.68        | \$284.25             | \$283.13        |
| Dec-18                        | 53,803     | \$323.57                     | \$287.75            | \$284.83        | \$288.40          | \$285.57        | \$317.41                     | \$279.64        | \$316.52               | \$280.00        | \$283.73             | \$283.50        |
| Jan-19                        | 54,540     | \$297.87                     | \$288.30            | \$285.37        | \$288.92          | \$286.09        | \$294.83                     | \$281.22        | \$294.56               | \$281.57        | \$297.62             | \$283.97        |
| Feb-19                        | 54,495     | \$295.40                     | \$288.85            | \$285.90        | \$289.45          | \$286.61        | \$279.19                     | \$283.32        | \$279.28               | \$283.68        | \$297.69             | \$284.30        |
| Mar-19                        | 54,459     | \$302.63                     | \$289.35            | \$286.44        | \$289.93          | \$287.12        | \$271.55                     | \$284.03        | \$272.15               | \$284.40        | \$296.88             | \$284.55        |
| Apr-19                        | 54,100     | \$272.02                     | \$289.90            | \$286.97        | \$290.45          | \$287.64        | \$286.90                     | \$286.00        | \$286.99               | \$286.33        | \$298.87             | \$285.96        |
| May-19                        | 53,986     | \$284.05                     | \$290.43            | \$287.50        | \$290.96          | \$288.15        | \$286.27                     | \$286.84        | \$286.26               | \$287.10        | \$289.48             | \$286.20        |
| Jun-19                        | 53,631     | \$299.13                     | \$290.99            | \$288.03        | \$291.49          | \$288.66        | \$280.08                     | \$287.72        | \$280.34               | \$287.92        | \$287.57             | \$286.70        |
| Jul-19                        | 52,969     | \$304.12                     | \$291.52            | \$288.56        | \$292.00          | \$289.17        | \$310.62                     | \$287.37        | \$309.53               | \$287.44        | \$291.58             | \$287.95        |
| Aug-19                        | 52,672     | \$271.78                     | \$292.08            | \$289.10        | \$292.53          | \$289.68        | \$262.79                     | \$289.23        | \$264.52               | \$289.35        | \$295.94             | \$289.86        |
| Sep-19                        | 52,492     | \$267.79                     | \$292.63            | \$289.63        | \$293.05          | \$290.19        | \$298.02                     | \$291.71        | \$297.74               | \$291.75        | \$287.49             | \$291.28        |
| Oct-19                        | 52,336     | \$320.69                     | \$293.17            | \$290.16        | \$293.56          | \$290.70        | \$309.39                     | \$292.41        | \$307.97               | \$292.30        | \$280.59             | \$291.02        |
| Nov-19                        | 52,336     |                              | \$293.73            | \$290.70        | \$294.09          | \$291.21        | \$316.93                     | \$292.72        | \$315.24               | \$292.49        | \$294.56             | \$291.88        |
| Dec-19                        | 52,336     |                              | \$294.27            | \$291.24        | \$294.60          | \$291.72        | \$336.81                     | \$294.25        | \$333.78               | \$293.84        | \$294.54             | \$292.78        |
| Jan-20                        | 52,336     |                              | \$294.83            | \$291.78        | \$295.13          | \$292.24        | \$312.14                     | \$295.67        | \$310.82               | \$295.17        | \$294.53             | \$292.51        |
| Feb-20                        | 52,336     |                              | \$295.40            | \$292.33        | \$295.65          | \$292.76        | \$301.07                     | \$297.53        | \$300.57               | \$296.98        | \$294.51             | \$292.23        |
| Mar-20                        | 52,336     |                              | \$295.92            | \$292.89        | \$296.15          | \$293.29        | \$298.75                     | \$299.86        | \$298.57               | \$299.24        | \$294.50             | \$292.02        |
| Apr-20                        | 52,336     |                              | \$296.49            | \$293.44        | \$296.67          | \$293.81        | \$296.52                     | \$300.69        | \$296.18               | \$300.04        | \$294.48             | \$291.63        |
| May-20                        | 52,336     |                              | \$297.03            | \$294.00        | \$297.18          | \$294.33        | \$300.90                     | \$301.94        | \$300.37               | \$301.25        | \$294.46             | \$292.05        |
| Jun-20                        | 52,336     |                              | \$297.60            | \$294.55        | \$297.71          | \$294.86        | \$302.63                     | \$303.86        | \$302.15               | \$303.10        | \$294.45             | \$292.64        |
| Jul-20                        | 52,336     |                              | \$298.15            | \$295.11        | \$298.22          | \$295.38        | \$324.42                     | \$305.01        | \$322.01               | \$304.14        | \$294.43             | \$292.87        |
| Aug-20                        | 52,336     |                              | \$298.71            | \$295.66        | \$298.75          | \$295.90        | \$279.99                     | \$306.46        | \$281.56               | \$305.58        | \$294.42             | \$292.75        |
| Sep-20                        | 52,336     |                              | \$299.28            | \$296.22        | \$299.27          | \$296.42        | \$301.46                     | \$306.75        | \$300.92               | \$305.85        | \$294.40             | \$293.32        |
| Oct-20                        | 52,336     |                              | \$299.83            | \$296.77        | \$299.78          | \$296.93        | \$329.91                     | \$308.46        | \$327.35               | \$307.46        | \$294.38             | \$294.47        |
| Nov-20                        | 52,336     |                              | \$300.41            | \$297.33        | \$300.31          | \$297.45        | \$333.26                     | \$309.82        | \$329.77               | \$308.67        | \$294.37             | \$294.46        |
| Dec-20                        | 52,336     |                              | \$300.96            | \$297.88        | \$300.82          | \$297.97        | \$354.09                     | \$311.26        | \$348.31               | \$309.88        | \$294.35             | \$294.44        |
| Jan-21                        | 52,336     |                              | \$301.53            | \$298.44        | \$301.35          | \$298.49        | \$328.09                     | \$312.59        | \$325.35               | \$311.09        | \$294.34             | \$294.42        |
| Feb-21                        | 52,336     |                              | \$302.11            | \$299.00        | \$301.87          | \$299.01        | \$316.39                     | \$313.87        | \$315.10               | \$312.30        | \$294.32             | \$294.41        |
| Mar-21                        | 52,336     |                              | \$302.63            | \$299.56        | \$302.35          | \$299.52        | \$313.89                     | \$315.13        | \$313.10               | \$313.51        | \$294.30             | \$294.39        |
| Apr-21                        | 52,336     |                              | \$303.20            | \$300.12        | \$302.88          | \$300.04        | \$311.48                     | \$316.38        | \$310.71               | \$314.73        | \$294.29             | \$294.38        |
| May-21                        | 52,336     |                              | \$303.76            | \$300.68        | \$303.39          | \$300.56        | \$316.02                     | \$317.64        | \$314.90               | \$315.94        | \$294.27             | \$294.36        |
| Jun-21                        | 52,336     |                              | \$304.34            | \$301.24        | \$303.91          | \$301.08        | \$317.77                     | \$318.90        | \$316.68               | \$317.15        | \$294.25             | \$294.34        |
| Jul-21                        | 52,336     |                              | \$304.90            | \$301.81        | \$304.42          | \$301.59        | \$340.58                     | \$320.24        | \$336.54               | \$318.36        | \$294.24             | \$294.33        |
| Aug-21                        | 52,336     |                              | \$305.48            | \$302.37        | \$304.95          | \$302.11        | \$293.88                     | \$321.40        | \$296.09               | \$319.57        | \$294.22             | \$294.31        |
| Sep-21                        | 52,336     |                              | \$306.06            | \$302.93        | \$305.48          | \$302.63        | \$316.36                     | \$322.64        | \$315.45               | \$320.78        | \$294.21             | \$294.30        |
| Oct-21                        | 52,336     |                              | \$306.63            | \$303.50        | \$305.99          | \$303.14        | \$346.15                     | \$324.00        | \$341.88               | \$321.99        | \$294.19             | \$294.28        |
| Nov-21                        | 52,336     |                              | \$307.21            | \$304.07        | \$306.51          | \$303.66        | \$349.60                     | \$325.36        | \$344.30               | \$323.20        | \$294.17             | \$294.26        |
| Dec-21                        | 52,336     |                              | \$307.78            | \$304.64        | \$307.02          | \$304.18        | \$371.38                     | \$326.80        | \$362.84               | \$324.41        | \$294.16             | \$294.25        |
| Utilization Trend             |            |                              |                     | 2.27%           |                   | 2.11%           |                              | 5.27%           |                        | 4.93%           |                      | 0.51%           |
| RMSE (root mean square error) |            |                              |                     | 18.22           |                   | 18.11           |                              | 23.18           |                        | 23.05           |                      | 23.04           |

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Facility - 24 Month

| Month                         | Membership | Adjusted Allowed Claims PMPM | Logistic Regression |                 | Linear Regression |                 | Holt-Winters' Multiplicative |                 | Holt-Winters' Additive |                 | Double Exp Smoothing |                 |
|-------------------------------|------------|------------------------------|---------------------|-----------------|-------------------|-----------------|------------------------------|-----------------|------------------------|-----------------|----------------------|-----------------|
|                               |            |                              | Fitted PMPM         | Rolling 12 PMPM | Fitted PMPM       | Rolling 12 PMPM | Fitted PMPM                  | Rolling 12 PMPM | Fitted PMPM            | Rolling 12 PMPM | Fitted PMPM          | Rolling 12 PMPM |
| Nov-17                        | 54,513     | \$288.40                     | \$285.76            |                 | 286.28627         |                 |                              |                 |                        |                 |                      |                 |
| Dec-17                        | 54,478     | \$316.92                     | \$286.00            |                 | \$286.53          |                 |                              |                 |                        |                 | \$288.40             |                 |
| Jan-18                        | 52,507     | \$297.59                     | \$286.25            |                 | \$286.78          |                 |                              |                 |                        |                 | \$288.43             |                 |
| Feb-18                        | 52,433     | \$294.54                     | \$286.50            |                 | \$287.04          |                 |                              |                 |                        |                 | \$288.44             |                 |
| Mar-18                        | 52,332     | \$259.13                     | \$286.72            |                 | \$287.26          |                 |                              |                 |                        |                 | \$288.45             |                 |
| Apr-18                        | 52,560     | \$295.32                     | \$286.97            |                 | \$287.52          |                 |                              |                 |                        |                 | \$288.42             |                 |
| May-18                        | 52,733     | \$271.99                     | \$287.21            |                 | \$287.76          |                 |                              |                 |                        |                 | \$288.43             |                 |
| Jun-18                        | 52,720     | \$266.88                     | \$287.46            |                 | \$288.01          |                 |                              |                 |                        |                 | \$288.41             |                 |
| Jul-18                        | 53,446     | \$266.21                     | \$287.70            |                 | \$288.26          |                 |                              |                 |                        |                 | \$288.39             |                 |
| Aug-18                        | 53,468     | \$266.07                     | \$287.94            |                 | \$288.51          |                 |                              |                 |                        |                 | \$288.37             |                 |
| Sep-18                        | 53,278     | \$309.27                     | \$288.19            |                 | \$288.76          |                 |                              |                 |                        |                 | \$288.34             |                 |
| Oct-18                        | 53,566     | \$284.91                     | \$288.43            | \$287.09        | \$289.01          | \$287.64        |                              |                 |                        |                 | \$288.36             |                 |
| Nov-18                        | 53,900     | \$282.84                     | \$288.68            | \$287.34        | \$289.26          | \$287.89        | \$288.40                     |                 | \$288.40               |                 | \$288.36             | \$288.40        |
| Dec-18                        | 53,803     | \$323.57                     | \$288.92            | \$287.59        | \$289.50          | \$288.15        | \$316.77                     |                 | \$316.73               |                 | \$288.36             | \$288.40        |
| Jan-19                        | 54,540     | \$297.87                     | \$289.17            | \$287.83        | \$289.76          | \$288.40        | \$297.54                     |                 | \$297.54               |                 | \$288.39             | \$288.39        |
| Feb-19                        | 54,495     | \$295.40                     | \$289.42            | \$288.08        | \$290.01          | \$288.65        | \$294.50                     |                 | \$294.52               |                 | \$288.40             | \$288.39        |
| Mar-19                        | 54,459     | \$302.63                     | \$289.65            | \$288.32        | \$290.24          | \$288.89        | \$259.13                     |                 | \$259.17               |                 | \$288.41             | \$288.39        |
| Apr-19                        | 54,100     | \$272.02                     | \$289.90            | \$288.57        | \$290.49          | \$289.14        | \$296.55                     |                 | \$296.91               |                 | \$288.42             | \$288.39        |
| May-19                        | 53,986     | \$284.05                     | \$290.14            | \$288.81        | \$290.73          | \$289.38        | \$273.15                     |                 | \$273.51               |                 | \$288.41             | \$288.39        |
| Jun-19                        | 53,631     | \$299.13                     | \$290.39            | \$289.05        | \$290.99          | \$289.63        | \$268.57                     |                 | \$269.13               |                 | \$288.40             | \$288.38        |
| Jul-19                        | 52,969     | \$304.12                     | \$290.64            | \$289.29        | \$291.23          | \$289.87        | \$269.07                     |                 | \$270.05               |                 | \$288.41             | \$288.39        |
| Aug-19                        | 52,672     | \$271.78                     | \$290.89            | \$289.53        | \$291.48          | \$290.12        | \$270.58                     |                 | \$272.15               |                 | \$288.43             | \$288.39        |
| Sep-19                        | 52,492     | \$267.79                     | \$291.14            | \$289.77        | \$291.73          | \$290.36        | \$315.97                     |                 | \$317.00               |                 | \$288.41             | \$288.40        |
| Oct-19                        | 52,336     | \$320.69                     | \$291.38            | \$290.02        | \$291.98          | \$290.61        | \$291.33                     | \$286.78        | \$292.59               | \$287.28        | \$288.39             | \$288.40        |
| Nov-19                        | 52,336     |                              | \$291.63            | \$290.26        | \$292.23          | \$290.85        | \$290.78                     | \$286.97        | \$292.39               | \$287.60        | \$288.42             | \$288.40        |
| Dec-19                        | 52,336     |                              | \$291.88            | \$290.51        | \$292.48          | \$291.10        | \$333.93                     | \$288.30        | \$334.37               | \$288.98        | \$288.42             | \$288.41        |
| Jan-20                        | 52,336     |                              | \$292.13            | \$290.75        | \$292.73          | \$291.35        | \$308.60                     | \$289.18        | \$309.93               | \$289.97        | \$288.42             | \$288.41        |
| Feb-20                        | 52,336     |                              | \$292.38            | \$291.00        | \$292.98          | \$291.60        | \$307.20                     | \$290.20        | \$308.71               | \$291.12        | \$288.42             | \$288.41        |
| Mar-20                        | 52,336     |                              | \$292.62            | \$291.25        | \$293.22          | \$291.85        | \$315.22                     | \$294.94        | \$316.38               | \$295.95        | \$288.42             | \$288.41        |
| Apr-20                        | 52,336     |                              | \$292.87            | \$291.50        | \$293.47          | \$292.10        | \$284.18                     | \$293.91        | \$286.76               | \$295.11        | \$288.42             | \$288.41        |
| May-20                        | 52,336     |                              | \$293.11            | \$291.75        | \$293.71          | \$292.35        | \$297.38                     | \$295.98        | \$299.50               | \$297.32        | \$288.42             | \$288.41        |
| Jun-20                        | 52,336     |                              | \$293.37            | \$292.00        | \$293.97          | \$292.60        | \$313.40                     | \$299.76        | \$314.77               | \$301.17        | \$288.42             | \$288.42        |
| Jul-20                        | 52,336     |                              | \$293.61            | \$292.25        | \$294.21          | \$292.85        | \$318.38                     | \$303.90        | \$319.38               | \$305.31        | \$288.42             | \$288.42        |
| Aug-20                        | 52,336     |                              | \$293.87            | \$292.50        | \$294.46          | \$293.10        | \$284.32                     | \$305.06        | \$286.71               | \$306.54        | \$288.42             | \$288.42        |
| Sep-20                        | 52,336     |                              | \$294.12            | \$292.75        | \$294.72          | \$293.35        | \$280.50                     | \$302.10        | \$283.26               | \$303.73        | \$288.42             | \$288.42        |
| Oct-20                        | 52,336     |                              | \$294.37            | \$293.00        | \$294.96          | \$293.59        | \$335.76                     | \$305.80        | \$336.08               | \$307.35        | \$288.42             | \$288.42        |
| Nov-20                        | 52,336     |                              | \$294.62            | \$293.25        | \$295.21          | \$293.84        | \$304.42                     | \$306.94        | \$307.81               | \$308.64        | \$288.42             | \$288.42        |
| Dec-20                        | 52,336     |                              | \$294.87            | \$293.49        | \$295.46          | \$294.09        | \$349.53                     | \$308.24        | \$349.79               | \$309.92        | \$288.42             | \$288.42        |
| Jan-21                        | 52,336     |                              | \$295.12            | \$293.74        | \$295.71          | \$294.34        | \$322.96                     | \$309.44        | \$325.35               | \$311.21        | \$288.42             | \$288.42        |
| Feb-21                        | 52,336     |                              | \$295.38            | \$293.99        | \$295.96          | \$294.59        | \$321.44                     | \$310.62        | \$324.13               | \$312.49        | \$288.42             | \$288.42        |
| Mar-21                        | 52,336     |                              | \$295.61            | \$294.24        | \$296.19          | \$294.84        | \$329.78                     | \$311.84        | \$331.80               | \$313.78        | \$288.42             | \$288.42        |
| Apr-21                        | 52,336     |                              | \$295.86            | \$294.49        | \$296.44          | \$295.08        | \$297.25                     | \$312.93        | \$302.18               | \$315.06        | \$288.42             | \$288.42        |
| May-21                        | 52,336     |                              | \$296.11            | \$294.74        | \$296.69          | \$295.33        | \$311.00                     | \$314.06        | \$314.92               | \$316.35        | \$288.42             | \$288.42        |
| Jun-21                        | 52,336     |                              | \$296.37            | \$294.99        | \$296.94          | \$295.58        | \$327.71                     | \$315.25        | \$330.19               | \$317.63        | \$288.42             | \$288.42        |
| Jul-21                        | 52,336     |                              | \$296.61            | \$295.24        | \$297.18          | \$295.83        | \$332.85                     | \$316.46        | \$334.80               | \$318.92        | \$288.42             | \$288.42        |
| Aug-21                        | 52,336     |                              | \$296.87            | \$295.49        | \$297.44          | \$296.07        | \$297.20                     | \$317.53        | \$302.13               | \$320.20        | \$288.42             | \$288.42        |
| Sep-21                        | 52,336     |                              | \$297.13            | \$295.74        | \$297.69          | \$296.32        | \$293.16                     | \$318.59        | \$298.68               | \$321.49        | \$288.42             | \$288.42        |
| Oct-21                        | 52,336     |                              | \$297.37            | \$295.99        | \$297.93          | \$296.57        | \$350.85                     | \$319.85        | \$351.50               | \$322.77        | \$288.42             | \$288.42        |
| Nov-21                        | 52,336     |                              | \$297.63            | \$296.24        | \$298.18          | \$296.82        | \$318.06                     | \$320.98        | \$323.23               | \$324.06        | \$288.42             | \$288.42        |
| Dec-21                        | 52,336     |                              | \$297.88            | \$296.49        | \$298.43          | \$297.06        | \$365.13                     | \$322.28        | \$365.21               | \$325.34        | \$288.42             | \$288.42        |
| Utilization Trend             |            |                              |                     | 1.02%           |                   | 1.02%           |                              | 5.54%           |                        | 5.91%           |                      | 0.00%           |
| RMSE (root mean square error) |            |                              |                     | 18.02           |                   | 17.92           |                              | 25.88           |                        | 25.77           |                      | 18.67           |

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Professional - 48 Month

| Month                         | Membership | Adjusted Allowed Claims PMPM | Logistic Regression |                 | Linear Regression |                 | Holt-Winters' Multiplicative |                 | Holt-Winters' Additive |                 | Double Exp Smoothing |                 |
|-------------------------------|------------|------------------------------|---------------------|-----------------|-------------------|-----------------|------------------------------|-----------------|------------------------|-----------------|----------------------|-----------------|
|                               |            |                              | Fitted PMPM         | Rolling 12 PMPM | Fitted PMPM       | Rolling 12 PMPM | Fitted PMPM                  | Rolling 12 PMPM | Fitted PMPM            | Rolling 12 PMPM | Fitted PMPM          | Rolling 12 PMPM |
|                               |            |                              | Nov-15              | 57,692          | \$138.69          | \$125.28        | \$125.38                     |                 |                        |                 |                      |                 |
| Dec-15                        | 57,890     | \$126.86                     | \$125.54            | \$125.65        |                   |                 |                              |                 |                        |                 | \$138.69             |                 |
| Jan-16                        | 52,944     | \$127.21                     | \$125.80            | \$125.92        |                   |                 |                              |                 |                        |                 | \$131.16             |                 |
| Feb-16                        | 52,655     | \$126.25                     | \$126.07            | \$126.20        |                   |                 |                              |                 |                        |                 | \$128.63             |                 |
| Mar-16                        | 52,655     | \$120.68                     | \$126.32            | \$126.45        |                   |                 |                              |                 |                        |                 | \$127.11             |                 |
| Apr-16                        | 52,628     | \$121.65                     | \$126.58            | \$126.73        |                   |                 |                              |                 |                        |                 | \$123.00             |                 |
| May-16                        | 52,040     | \$125.21                     | \$126.84            | \$126.99        |                   |                 |                              |                 |                        |                 | \$122.12             |                 |
| Jun-16                        | 52,000     | \$122.52                     | \$127.11            | \$127.27        |                   |                 |                              |                 |                        |                 | \$124.07             |                 |
| Jul-16                        | 51,849     | \$117.22                     | \$127.37            | \$127.54        |                   |                 |                              |                 |                        |                 | \$123.07             |                 |
| Aug-16                        | 51,743     | \$117.81                     | \$127.64            | \$127.81        |                   |                 |                              |                 |                        |                 | \$119.33             |                 |
| Sep-16                        | 51,752     | \$128.51                     | \$127.90            | \$128.09        |                   |                 |                              |                 |                        |                 | \$118.34             |                 |
| Oct-16                        | 51,944     | \$131.79                     | \$128.16            | \$128.35        | \$126.84          |                 |                              |                 |                        |                 | \$124.80             |                 |
| Nov-16                        | 51,926     | \$141.71                     | \$128.43            | \$128.63        | \$127.12          | \$138.69        |                              | \$138.69        |                        |                 | \$129.24             |                 |
| Dec-16                        | 51,220     | \$137.09                     | \$128.70            | \$128.89        | \$127.40          | \$127.05        |                              | \$127.07        |                        |                 | \$137.17             |                 |
| Jan-17                        | 54,466     | \$131.98                     | \$128.97            | \$129.17        | \$127.68          | \$128.18        |                              | \$128.23        |                        |                 | \$137.12             |                 |
| Feb-17                        | 54,376     | \$122.58                     | \$129.24            | \$129.44        | \$127.95          | \$127.92        |                              | \$128.00        |                        |                 | \$133.84             |                 |
| Mar-17                        | 54,286     | \$123.58                     | \$129.48            | \$129.69        | \$128.23          | \$122.46        |                              | \$122.64        |                        |                 | \$126.66             |                 |
| Apr-17                        | 54,315     | \$129.27                     | \$129.76            | \$129.97        | \$128.50          | \$123.89        |                              | \$124.07        |                        |                 | \$124.69             |                 |
| May-17                        | 54,511     | \$130.10                     | \$130.02            | \$130.23        | \$128.77          | \$128.32        |                              | \$128.44        |                        |                 | \$127.59             |                 |
| Jun-17                        | 54,564     | \$124.99                     | \$130.30            | \$130.51        | \$129.05          | \$126.28        |                              | \$126.48        |                        |                 | \$129.18             |                 |
| Jul-17                        | 54,781     | \$132.88                     | \$130.56            | \$130.77        | \$129.32          | \$121.35        |                              | \$121.75        |                        |                 | \$126.50             |                 |
| Aug-17                        | 54,843     | \$118.57                     | \$130.84            | \$131.05        | \$129.58          | \$123.35        |                              | \$123.75        |                        |                 | \$130.55             |                 |
| Sep-17                        | 54,384     | \$130.44                     | \$131.11            | \$129.65        | \$131.32          | \$129.85        |                              | \$135.26        |                        |                 | \$122.91             |                 |
| Oct-17                        | 54,362     | \$133.33                     | \$131.38            | \$129.91        | \$131.59          | \$130.12        | \$139.30                     | \$128.46        | \$138.88               | \$128.55        | \$127.69             | \$129.39        |
| Nov-17                        | 54,513     | \$144.00                     | \$131.65            | \$130.17        | \$131.86          | \$130.38        | \$148.31                     | \$129.31        | \$147.29               | \$129.31        | \$131.27             | \$129.56        |
| Dec-17                        | 54,478     | \$136.47                     | \$131.92            | \$130.44        | \$132.13          | \$130.65        | \$139.20                     | \$130.31        | \$138.56               | \$130.26        | \$139.37             | \$129.78        |
| Jan-18                        | 52,507     | \$137.07                     | \$132.20            | \$130.70        | \$132.41          | \$130.91        | \$136.96                     | \$131.03        | \$136.55               | \$130.94        | \$137.53             | \$129.79        |
| Feb-18                        | 52,433     | \$137.20                     | \$132.48            | \$130.97        | \$132.68          | \$131.18        | \$132.14                     | \$131.38        | \$132.17               | \$131.28        | \$137.23             | \$130.05        |
| Mar-18                        | 52,332     | \$131.45                     | \$132.73            | \$131.23        | \$132.93          | \$131.44        | \$129.73                     | \$131.99        | \$129.86               | \$131.89        | \$137.21             | \$130.92        |
| Apr-18                        | 52,560     | \$134.77                     | \$133.01            | \$131.50        | \$133.20          | \$131.71        | \$133.27                     | \$132.77        | \$133.16               | \$132.65        | \$133.54             | \$131.65        |
| May-18                        | 52,733     | \$136.62                     | \$133.28            | \$131.77        | \$133.47          | \$131.98        | \$136.12                     | \$133.43        | \$135.92               | \$133.27        | \$134.32             | \$132.22        |
| Jun-18                        | 52,720     | \$129.44                     | \$133.56            | \$132.05        | \$133.74          | \$132.25        | \$132.44                     | \$133.95        | \$132.59               | \$133.80        | \$135.78             | \$132.77        |
| Jul-18                        | 53,446     | \$130.33                     | \$133.83            | \$132.32        | \$134.01          | \$132.52        | \$132.79                     | \$134.93        | \$132.83               | \$134.74        | \$131.74             | \$133.22        |
| Aug-18                        | 53,468     | \$122.69                     | \$134.12            | \$132.60        | \$134.29          | \$132.79        | \$126.46                     | \$135.22        | \$127.09               | \$135.05        | \$130.84             | \$133.25        |
| Sep-18                        | 53,278     | \$140.30                     | \$134.40            | \$132.88        | \$134.56          | \$133.07        | \$138.26                     | \$135.47        | \$138.11               | \$135.30        | \$125.64             | \$133.49        |
| Oct-18                        | 53,566     | \$139.38                     | \$134.67            | \$133.15        | \$134.83          | \$133.34        | \$141.77                     | \$135.67        | \$141.44               | \$135.51        | \$134.97             | \$134.11        |
| Nov-18                        | 53,900     | \$140.20                     | \$134.96            | \$133.43        | \$135.10          | \$133.62        | \$151.69                     | \$135.94        | \$150.69               | \$135.78        | \$137.77             | \$134.66        |
| Dec-18                        | 53,803     | \$150.72                     | \$135.23            | \$133.72        | \$135.37          | \$133.89        | \$142.21                     | \$136.19        | \$141.74               | \$136.05        | \$139.32             | \$134.65        |
| Jan-19                        | 54,540     | \$136.52                     | \$135.52            | \$133.99        | \$135.64          | \$134.16        | \$141.41                     | \$136.58        | \$141.12               | \$136.44        | \$146.58             | \$135.43        |
| Feb-19                        | 54,495     | \$135.15                     | \$135.80            | \$134.27        | \$135.92          | \$134.43        | \$138.17                     | \$137.07        | \$138.15               | \$136.94        | \$140.18             | \$135.69        |
| Mar-19                        | 54,459     | \$140.46                     | \$136.06            | \$134.55        | \$136.17          | \$134.70        | \$133.39                     | \$137.36        | \$133.61               | \$137.23        | \$136.98             | \$135.68        |
| Apr-19                        | 54,100     | \$134.38                     | \$136.35            | \$134.82        | \$136.44          | \$134.97        | \$136.73                     | \$137.64        | \$136.76               | \$137.52        | \$139.19             | \$136.15        |
| May-19                        | 53,986     | \$134.84                     | \$136.62            | \$135.10        | \$136.71          | \$135.24        | \$138.56                     | \$137.84        | \$138.52               | \$137.74        | \$136.13             | \$136.29        |
| Jun-19                        | 53,631     | \$134.94                     | \$136.91            | \$135.38        | \$136.98          | \$135.51        | \$132.53                     | \$137.84        | \$132.82               | \$137.75        | \$135.30             | \$136.25        |
| Jul-19                        | 52,969     | \$135.34                     | \$137.19            | \$135.65        | \$137.25          | \$135.77        | \$132.86                     | \$137.85        | \$133.06               | \$137.77        | \$135.07             | \$136.53        |
| Aug-19                        | 52,672     | \$125.85                     | \$137.48            | \$135.93        | \$137.52          | \$136.04        | \$125.82                     | \$137.81        | \$126.42               | \$137.73        | \$135.24             | \$136.90        |
| Sep-19                        | 52,492     | \$129.76                     | \$137.77            | \$136.20        | \$137.80          | \$136.30        | \$140.22                     | \$137.97        | \$140.11               | \$137.89        | \$129.26             | \$137.20        |
| Oct-19                        | 52,336     | \$143.89                     | \$138.05            | \$136.48        | \$138.06          | \$136.57        | \$140.84                     | \$137.89        | \$140.67               | \$137.82        | \$129.57             | \$136.77        |
| Nov-19                        | 52,336     |                              | \$138.34            | \$136.76        | \$138.34          | \$136.84        | \$146.66                     | \$137.44        | \$146.25               | \$137.43        | \$138.68             | \$136.84        |
| Dec-19                        | 52,336     |                              | \$138.62            | \$137.04        | \$138.61          | \$137.10        | \$146.09                     | \$137.75        | \$145.59               | \$137.74        | \$138.68             | \$136.78        |
| Jan-20                        | 52,336     |                              | \$138.91            | \$137.33        | \$138.88          | \$137.38        | \$138.97                     | \$137.54        | \$138.74               | \$137.53        | \$138.68             | \$136.10        |
| Feb-20                        | 52,336     |                              | \$139.21            | \$137.61        | \$139.16          | \$137.65        | \$136.56                     | \$137.40        | \$136.40               | \$137.38        | \$138.68             | \$135.96        |
| Mar-20                        | 52,336     |                              | \$139.48            | \$137.90        | \$139.41          | \$137.92        | \$136.15                     | \$137.64        | \$135.90               | \$137.58        | \$138.68             | \$136.10        |
| Apr-20                        | 52,336     |                              | \$139.77            | \$138.19        | \$139.69          | \$138.19        | \$134.95                     | \$137.50        | \$134.70               | \$137.42        | \$138.68             | \$136.05        |
| May-20                        | 52,336     |                              | \$140.06            | \$138.48        | \$139.95          | \$138.47        | \$136.07                     | \$137.29        | \$135.77               | \$137.18        | \$138.68             | \$136.26        |
| Jun-20                        | 52,336     |                              | \$140.35            | \$138.77        | \$140.23          | \$138.74        | \$132.73                     | \$137.32        | \$132.46               | \$137.16        | \$138.68             | \$136.54        |
| Jul-20                        | 52,336     |                              | \$140.64            | \$139.05        | \$140.49          | \$139.01        | \$132.85                     | \$137.32        | \$132.49               | \$137.12        | \$138.68             | \$136.85        |
| Aug-20                        | 52,336     |                              | \$140.93            | \$139.34        | \$140.77          | \$139.28        | \$124.52                     | \$137.22        | \$124.34               | \$136.95        | \$138.68             | \$137.13        |
| Sep-20                        | 52,336     |                              | \$141.23            | \$139.63        | \$141.04          | \$139.55        | \$134.08                     | \$136.71        | \$133.80               | \$136.43        | \$138.68             | \$137.92        |
| Oct-20                        | 52,336     |                              | \$141.52            | \$139.92        | \$141.31          | \$139.82        | \$140.86                     | \$136.71        | \$140.38               | \$136.40        | \$138.68             | \$138.68        |
| Nov-20                        | 52,336     |                              | \$141.82            | \$140.21        | \$141.59          | \$140.09        | \$145.23                     | \$136.59        | \$144.54               | \$136.26        | \$138.68             | \$138.68        |
| Dec-20                        | 52,336     |                              | \$142.11            | \$140.50        | \$141.85          | \$140.36        | \$144.66                     | \$136.47        | \$143.87               | \$136.12        | \$138.68             | \$138.68        |
| Jan-21                        | 52,336     |                              | \$142.41            | \$140.79        | \$142.13          | \$140.64        | \$137.62                     | \$136.36        | \$137.03               | \$135.97        | \$138.68             | \$138.68        |
| Feb-21                        | 52,336     |                              | \$142.70            | \$141.08        | \$142.40          | \$140.91        | \$135.23                     | \$136.25        | \$134.68               | \$135.83        | \$138.68             | \$138.68        |
| Mar-21                        | 52,336     |                              | \$142.98            | \$141.38        | \$142.65          | \$141.18        | \$134.82                     | \$136.14        | \$134.18               | \$135.69        | \$138.69             | \$138.68        |
| Apr-21                        | 52,336     |                              | \$143.28            | \$141.67        | \$142.93          | \$141.45        | \$133.63                     | \$136.03        | \$132.99               | \$135.54        | \$138.69             | \$138.68        |
| May-21                        | 52,336     |                              | \$143.57            | \$141.96        | \$143.19          | \$141.72        | \$134.73                     | \$135.91        | \$134.06               | \$135.40        | \$138.69             | \$138.68        |
| Jun-21                        | 52,336     |                              | \$143.87            | \$142.25        | \$143.47          | \$141.99        | \$131.43                     | \$135.81        | \$130.74               | \$135.26        | \$138.69             | \$138.68        |
| Jul-21                        | 52,336     |                              | \$144.16            | \$142.55        | \$143.73          | \$142.25        | \$131.55                     | \$135.70        | \$130.78               | \$135.12        | \$138.69             | \$138.68        |
| Aug-21                        | 52,336     |                              | \$144.47            | \$142.84        | \$144.01          | \$142.52        | \$123.30                     | \$135.60        | \$122.62               | \$134.97        | \$138.69             | \$138.69        |
| Sep-21                        | 52,336     |                              | \$144.77            | \$143.14        | \$144.28          | \$142.79        | \$132.76                     | \$135.49        | \$132.09               | \$134.83        | \$138.69             | \$138.69        |
| Oct-21                        | 52,336     |                              | \$145.07            | \$143.43        | \$144.55          | \$143.06        | \$139.48                     | \$135.37        | \$138.67               | \$134.69        | \$138.69             | \$138.69        |
| Nov-21                        | 52,336     |                              | \$145.37            | \$143.73        | \$144.82          | \$143.33        | \$143.80                     | \$135.25        | \$142.82               | \$134.54        | \$138.69             | \$138.69        |
| Dec-21                        | 52,336     |                              | \$145.67            | \$144.03        | \$145.09          | \$143.60        | \$143.24                     | \$135.13        | \$142.16               | \$134.40        | \$138.69             | \$138.69        |
| Utilization Trend             |            |                              | 2.51%               |                 | 2.35%             |                 | -0.93%                       |                 | -1.15%                 |                 | 0.65%                |                 |
| RMSE (root mean square error) |            |                              | 6.68                |                 | 6.66              |                 | 5.10                         |                 | 4.98                   |                 | 6.82                 |                 |

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Professional - 36 Month

| Month                         | Membership | Adjusted Allowed Claims PMPM | Logistic Regression |                 | Linear Regression |                 | Holt-Winters' Multiplicative |                 | Holt-Winters' Additive |                 | Double Exp Smoothing |                 |
|-------------------------------|------------|------------------------------|---------------------|-----------------|-------------------|-----------------|------------------------------|-----------------|------------------------|-----------------|----------------------|-----------------|
|                               |            |                              | Fitted PMPM         | Rolling 12 PMPM | Fitted PMPM       | Rolling 12 PMPM | Fitted PMPM                  | Rolling 12 PMPM | Fitted PMPM            | Rolling 12 PMPM | Fitted PMPM          | Rolling 12 PMPM |
| Nov-16                        | 51,926     | \$141.71                     | \$130.37            |                 | \$130.53          |                 |                              |                 |                        |                 |                      |                 |
| Dec-16                        | 51,220     | \$137.09                     | \$130.55            |                 | \$130.71          |                 |                              |                 |                        |                 | \$141.71             |                 |
| Jan-17                        | 54,466     | \$131.98                     | \$130.74            |                 | \$130.91          |                 |                              |                 |                        |                 | \$139.24             |                 |
| Feb-17                        | 54,376     | \$122.58                     | \$130.93            |                 | \$131.10          |                 |                              |                 |                        |                 | \$135.36             |                 |
| Mar-17                        | 54,286     | \$123.58                     | \$131.11            |                 | \$131.28          |                 |                              |                 |                        |                 | \$128.54             |                 |
| Apr-17                        | 54,315     | \$129.27                     | \$131.30            |                 | \$131.47          |                 |                              |                 |                        |                 | \$125.88             |                 |
| May-17                        | 54,511     | \$130.10                     | \$131.48            |                 | \$131.66          |                 |                              |                 |                        |                 | \$127.67             |                 |
| Jun-17                        | 54,564     | \$124.99                     | \$131.68            |                 | \$131.85          |                 |                              |                 |                        |                 | \$128.95             |                 |
| Jul-17                        | 54,781     | \$132.88                     | \$131.86            |                 | \$132.04          |                 |                              |                 |                        |                 | \$126.82             |                 |
| Aug-17                        | 54,843     | \$118.57                     | \$132.06            |                 | \$132.23          |                 |                              |                 |                        |                 | \$130.04             |                 |
| Sep-17                        | 54,384     | \$130.44                     | \$132.25            |                 | \$132.42          |                 |                              |                 |                        |                 | \$123.91             |                 |
| Oct-17                        | 54,362     | \$133.33                     | \$132.44            | \$131.41        | \$132.61          | \$131.57        |                              |                 |                        |                 | \$127.38             |                 |
| Nov-17                        | 54,513     | \$144.00                     | \$132.63            | \$131.59        | \$132.80          | \$131.76        | \$141.71                     |                 | \$141.71               |                 | \$130.54             | \$130.45        |
| Dec-17                        | 54,478     | \$136.47                     | \$132.82            | \$131.77        | \$132.99          | \$131.95        | \$137.38                     |                 | \$137.38               |                 | \$137.71             | \$130.17        |
| Jan-18                        | 52,507     | \$137.07                     | \$133.01            | \$131.96        | \$133.18          | \$132.13        | \$132.15                     |                 | \$132.18               |                 | \$137.05             | \$129.97        |
| Feb-18                        | 52,433     | \$137.20                     | \$133.20            | \$132.15        | \$133.38          | \$132.32        | \$123.33                     |                 | \$123.49               |                 | \$137.05             | \$130.09        |
| Mar-18                        | 52,332     | \$131.45                     | \$133.38            | \$132.33        | \$133.55          | \$132.51        | \$126.17                     |                 | \$126.47               |                 | \$137.13             | \$130.79        |
| Apr-18                        | 52,560     | \$134.77                     | \$133.58            | \$132.52        | \$133.74          | \$132.69        | \$132.80                     |                 | \$132.98               |                 | \$134.09             | \$131.47        |
| May-18                        | 52,733     | \$136.62                     | \$133.76            | \$132.71        | \$133.93          | \$132.88        | \$134.04                     |                 | \$134.22               |                 | \$134.45             | \$132.03        |
| Jun-18                        | 52,720     | \$129.44                     | \$133.96            | \$132.90        | \$134.12          | \$133.07        | \$129.23                     |                 | \$129.61               |                 | \$135.60             | \$132.59        |
| Jul-18                        | 53,446     | \$130.33                     | \$134.15            | \$133.09        | \$134.31          | \$133.26        | \$137.58                     |                 | \$137.64               |                 | \$132.31             | \$133.06        |
| Aug-18                        | 53,468     | \$122.69                     | \$134.35            | \$133.29        | \$134.50          | \$133.46        | \$122.08                     |                 | \$122.48               |                 | \$131.25             | \$133.16        |
| Sep-18                        | 53,278     | \$140.30                     | \$134.54            | \$133.48        | \$134.70          | \$133.65        | \$134.51                     |                 | \$134.50               |                 | \$126.67             | \$133.41        |
| Oct-18                        | 53,566     | \$139.38                     | \$134.73            | \$133.67        | \$134.88          | \$133.84        | \$138.38                     | \$132.50        | \$138.35               | \$132.64        | \$133.93             | \$133.97        |
| Nov-18                        | 53,900     | \$140.20                     | \$134.93            | \$133.87        | \$135.08          | \$134.03        | \$148.14                     | \$133.03        | \$147.68               | \$133.13        | \$136.83             | \$134.50        |
| Dec-18                        | 53,803     | \$150.72                     | \$135.12            | \$134.07        | \$135.26          | \$134.23        | \$141.46                     | \$133.37        | \$141.26               | \$133.45        | \$138.62             | \$134.58        |
| Jan-19                        | 54,540     | \$136.52                     | \$135.32            | \$134.26        | \$135.46          | \$134.42        | \$139.38                     | \$133.99        | \$139.27               | \$134.05        | \$145.08             | \$135.27        |
| Feb-19                        | 54,495     | \$135.15                     | \$135.51            | \$134.45        | \$135.65          | \$134.61        | \$132.28                     | \$134.71        | \$132.16               | \$134.76        | \$140.52             | \$135.57        |
| Mar-19                        | 54,459     | \$140.46                     | \$135.69            | \$134.64        | \$135.83          | \$134.80        | \$131.02                     | \$135.10        | \$131.28               | \$135.14        | \$137.65             | \$135.62        |
| Apr-19                        | 54,100     | \$134.38                     | \$135.89            | \$134.84        | \$136.02          | \$134.99        | \$137.33                     | \$135.47        | \$137.55               | \$135.52        | \$139.15             | \$136.04        |
| May-19                        | 53,986     | \$134.84                     | \$136.08            | \$135.03        | \$136.21          | \$135.17        | \$138.25                     | \$135.82        | \$138.35               | \$135.86        | \$136.60             | \$136.22        |
| Jun-19                        | 53,631     | \$134.94                     | \$136.28            | \$135.22        | \$136.40          | \$135.36        | \$131.85                     | \$136.03        | \$132.23               | \$136.07        | \$135.65             | \$136.22        |
| Jul-19                        | 52,969     | \$135.34                     | \$136.48            | \$135.41        | \$136.59          | \$135.55        | \$138.34                     | \$136.09        | \$138.68               | \$136.15        | \$135.27             | \$136.47        |
| Aug-19                        | 52,672     | \$125.85                     | \$136.67            | \$135.60        | \$136.78          | \$135.74        | \$125.60                     | \$136.39        | \$126.25               | \$136.48        | \$135.30             | \$136.80        |
| Sep-19                        | 52,492     | \$129.76                     | \$136.87            | \$135.79        | \$136.97          | \$135.92        | \$140.06                     | \$136.85        | \$139.84               | \$136.91        | \$130.25             | \$137.11        |
| Oct-19                        | 52,336     | \$143.89                     | \$137.07            | \$135.99        | \$137.16          | \$136.11        | \$140.41                     | \$137.01        | \$140.14               | \$137.06        | \$129.98             | \$136.79        |
| Nov-19                        | 52,336     |                              | \$137.27            | \$136.18        | \$137.35          | \$136.30        | \$147.70                     | \$136.95        | \$147.42               | \$137.01        | \$137.39             | \$136.84        |
| Dec-19                        | 52,336     |                              | \$137.46            | \$136.37        | \$137.54          | \$136.49        | \$147.50                     | \$137.43        | \$146.84               | \$137.46        | \$137.38             | \$136.73        |
| Jan-20                        | 52,336     |                              | \$137.66            | \$136.57        | \$137.73          | \$136.68        | \$140.29                     | \$137.50        | \$140.08               | \$137.52        | \$137.38             | \$136.07        |
| Feb-20                        | 52,336     |                              | \$137.86            | \$136.77        | \$137.93          | \$136.87        | \$135.29                     | \$137.76        | \$134.96               | \$137.76        | \$137.38             | \$135.80        |
| Mar-20                        | 52,336     |                              | \$138.05            | \$136.96        | \$138.11          | \$137.06        | \$135.73                     | \$138.17        | \$135.39               | \$138.13        | \$137.37             | \$135.77        |
| Apr-20                        | 52,336     |                              | \$138.25            | \$137.16        | \$138.30          | \$137.25        | \$136.86                     | \$138.14        | \$136.83               | \$138.07        | \$137.37             | \$135.61        |
| May-20                        | 52,336     |                              | \$138.45            | \$137.36        | \$138.49          | \$137.44        | \$137.95                     | \$138.11        | \$137.90               | \$138.03        | \$137.36             | \$135.67        |
| Jun-20                        | 52,336     |                              | \$138.65            | \$137.56        | \$138.68          | \$137.63        | \$133.98                     | \$138.30        | \$133.98               | \$138.19        | \$137.36             | \$135.81        |
| Jul-20                        | 52,336     |                              | \$138.85            | \$137.76        | \$138.87          | \$137.83        | \$138.11                     | \$138.28        | \$138.29               | \$138.15        | \$137.36             | \$135.99        |
| Aug-20                        | 52,336     |                              | \$139.05            | \$137.96        | \$139.06          | \$138.02        | \$126.66                     | \$138.38        | \$127.10               | \$138.23        | \$137.35             | \$136.16        |
| Sep-20                        | 52,336     |                              | \$139.25            | \$138.16        | \$139.25          | \$138.21        | \$137.75                     | \$138.19        | \$137.97               | \$138.08        | \$137.35             | \$136.75        |
| Oct-20                        | 52,336     |                              | \$139.45            | \$138.36        | \$139.44          | \$138.40        | \$143.87                     | \$138.47        | \$143.58               | \$138.36        | \$137.34             | \$137.37        |
| Nov-20                        | 52,336     |                              | \$139.66            | \$138.55        | \$139.63          | \$138.59        | \$149.70                     | \$138.64        | \$149.28               | \$138.52        | \$137.34             | \$137.36        |
| Dec-20                        | 52,336     |                              | \$139.85            | \$138.75        | \$139.82          | \$138.78        | \$149.49                     | \$138.81        | \$148.71               | \$138.67        | \$137.34             | \$137.36        |
| Jan-21                        | 52,336     |                              | \$140.06            | \$138.95        | \$140.02          | \$138.97        | \$142.18                     | \$138.96        | \$141.94               | \$138.83        | \$137.33             | \$137.35        |
| Feb-21                        | 52,336     |                              | \$140.26            | \$139.15        | \$140.21          | \$139.16        | \$137.11                     | \$139.12        | \$136.83               | \$138.98        | \$137.33             | \$137.35        |
| Mar-21                        | 52,336     |                              | \$140.45            | \$139.35        | \$140.38          | \$139.35        | \$137.56                     | \$139.27        | \$137.26               | \$139.14        | \$137.32             | \$137.35        |
| Apr-21                        | 52,336     |                              | \$140.65            | \$139.55        | \$140.58          | \$139.54        | \$138.70                     | \$139.42        | \$138.70               | \$139.30        | \$137.32             | \$137.34        |
| May-21                        | 52,336     |                              | \$140.85            | \$139.75        | \$140.76          | \$139.73        | \$139.80                     | \$139.58        | \$139.77               | \$139.45        | \$137.32             | \$137.34        |
| Jun-21                        | 52,336     |                              | \$141.06            | \$139.95        | \$140.96          | \$139.92        | \$135.78                     | \$139.73        | \$135.85               | \$139.61        | \$137.31             | \$137.33        |
| Jul-21                        | 52,336     |                              | \$141.26            | \$140.15        | \$141.14          | \$140.11        | \$139.97                     | \$139.88        | \$140.15               | \$139.76        | \$137.31             | \$137.33        |
| Aug-21                        | 52,336     |                              | \$141.46            | \$140.35        | \$141.34          | \$140.29        | \$128.36                     | \$140.02        | \$128.97               | \$139.92        | \$137.30             | \$137.33        |
| Sep-21                        | 52,336     |                              | \$141.67            | \$140.56        | \$141.53          | \$140.48        | \$139.59                     | \$140.18        | \$139.83               | \$140.07        | \$137.30             | \$137.32        |
| Oct-21                        | 52,336     |                              | \$141.87            | \$140.76        | \$141.72          | \$140.67        | \$145.80                     | \$140.34        | \$145.44               | \$140.23        | \$137.30             | \$137.32        |
| Nov-21                        | 52,336     |                              | \$142.08            | \$140.96        | \$141.91          | \$140.86        | \$151.70                     | \$140.50        | \$151.15               | \$140.38        | \$137.29             | \$137.31        |
| Dec-21                        | 52,336     |                              | \$142.28            | \$141.16        | \$142.10          | \$141.05        | \$151.48                     | \$140.67        | \$150.57               | \$140.54        | \$137.29             | \$137.31        |
| Utilization Trend             |            |                              |                     | 1.74%           |                   | 1.66%           |                              | 1.22%           |                        | 1.16%           |                      | 0.18%           |
| RMSE (root mean square error) |            |                              |                     | 6.56            |                   | 6.54            |                              | 5.63            |                        | 5.56            |                      | 6.91            |

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Professional - 24 Month

| Month                         | Membership | Adjusted Allowed Claims PMPM | Logistic Regression |                 | Linear Regression |                 | Holt-Winters' Multiplicative |                 | Holt-Winters' Additive |                 | Double Exp Smoothing |                 |
|-------------------------------|------------|------------------------------|---------------------|-----------------|-------------------|-----------------|------------------------------|-----------------|------------------------|-----------------|----------------------|-----------------|
|                               |            |                              | Fitted PMPM         | Rolling 12 PMPM | Fitted PMPM       | Rolling 12 PMPM | Fitted PMPM                  | Rolling 12 PMPM | Fitted PMPM            | Rolling 12 PMPM | Fitted PMPM          | Rolling 12 PMPM |
| Nov-17                        | 54,513     | \$144.00                     | \$136.43            |                 | 136.52735         |                 |                              |                 |                        |                 |                      |                 |
| Dec-17                        | 54,478     | \$136.47                     | \$136.37            |                 | \$136.47          |                 |                              |                 |                        |                 |                      | \$144.00        |
| Jan-18                        | 52,507     | \$137.07                     | \$136.32            |                 | \$136.42          |                 |                              |                 |                        |                 |                      | \$140.66        |
| Feb-18                        | 52,433     | \$137.20                     | \$136.26            |                 | \$136.36          |                 |                              |                 |                        |                 |                      | \$139.07        |
| Mar-18                        | 52,332     | \$131.45                     | \$136.21            |                 | \$136.31          |                 |                              |                 |                        |                 |                      | \$138.23        |
| Apr-18                        | 52,560     | \$134.77                     | \$136.15            |                 | \$136.26          |                 |                              |                 |                        |                 |                      | \$135.22        |
| May-18                        | 52,733     | \$136.62                     | \$136.09            |                 | \$136.21          |                 |                              |                 |                        |                 |                      | \$135.01        |
| Jun-18                        | 52,720     | \$129.44                     | \$136.04            |                 | \$136.15          |                 |                              |                 |                        |                 |                      | \$135.72        |
| Jul-18                        | 53,446     | \$130.33                     | \$135.98            |                 | \$136.10          |                 |                              |                 |                        |                 |                      | \$132.93        |
| Aug-18                        | 53,468     | \$122.69                     | \$135.92            |                 | \$136.04          |                 |                              |                 |                        |                 |                      | \$131.77        |
| Sep-18                        | 53,278     | \$140.30                     | \$135.86            |                 | \$135.99          |                 |                              |                 |                        |                 |                      | \$127.73        |
| Oct-18                        | 53,566     | \$139.38                     | \$135.81            | \$136.12        | \$135.93          | \$136.23        |                              |                 |                        |                 |                      | \$133.29        |
| Nov-18                        | 53,900     | \$140.20                     | \$135.75            | \$136.06        | \$135.88          | \$136.18        | \$144.00                     |                 | \$144.00               |                 | \$135.98             | \$135.80        |
| Dec-18                        | 53,803     | \$150.72                     | \$135.69            | \$136.00        | \$135.83          | \$136.12        | \$136.45                     |                 | \$136.44               |                 | \$137.84             | \$135.27        |
| Jan-19                        | 54,540     | \$136.52                     | \$135.64            | \$135.95        | \$135.77          | \$136.07        | \$137.12                     |                 | \$137.14               |                 | \$143.55             | \$135.54        |
| Feb-19                        | 54,495     | \$135.15                     | \$135.58            | \$135.89        | \$135.72          | \$136.01        | \$137.28                     |                 | \$137.31               |                 | \$140.43             | \$135.66        |
| Mar-19                        | 54,459     | \$140.46                     | \$135.53            | \$135.83        | \$135.67          | \$135.96        | \$131.54                     |                 | \$131.58               |                 | \$138.09             | \$135.66        |
| Apr-19                        | 54,100     | \$134.38                     | \$135.47            | \$135.78        | \$135.61          | \$135.91        | \$134.93                     |                 | \$135.00               |                 | \$139.13             | \$135.99        |
| May-19                        | 53,986     | \$134.84                     | \$135.41            | \$135.72        | \$135.56          | \$135.85        | \$136.83                     |                 | \$136.92               |                 | \$137.02             | \$136.15        |
| Jun-19                        | 53,631     | \$134.94                     | \$135.36            | \$135.67        | \$135.50          | \$135.80        | \$129.67                     |                 | \$129.79               |                 | \$136.05             | \$136.18        |
| Jul-19                        | 52,969     | \$135.34                     | \$135.30            | \$135.61        | \$135.45          | \$135.75        | \$130.64                     |                 | \$130.78               |                 | \$135.55             | \$136.40        |
| Aug-19                        | 52,672     | \$125.85                     | \$135.24            | \$135.55        | \$135.40          | \$135.69        | \$123.05                     |                 | \$123.25               |                 | \$135.45             | \$136.70        |
| Sep-19                        | 52,492     | \$129.76                     | \$135.19            | \$135.50        | \$135.34          | \$135.64        | \$140.80                     |                 | \$140.98               |                 | \$131.18             | \$136.99        |
| Oct-19                        | 52,336     | \$143.89                     | \$135.13            | \$135.44        | \$135.29          | \$135.59        | \$139.89                     | \$135.19        | \$140.07               | \$135.28        | \$130.54             | \$136.78        |
| Nov-19                        | 52,336     |                              | \$135.07            | \$135.39        | \$135.23          | \$135.53        | \$140.90                     | \$134.92        | \$141.01               | \$135.01        | \$136.45             | \$136.82        |
| Dec-19                        | 52,336     |                              | \$135.02            | \$135.33        | \$135.18          | \$135.48        | \$151.03                     | \$136.11        | \$151.55               | \$136.25        | \$136.44             | \$136.70        |
| Jan-20                        | 52,336     |                              | \$134.96            | \$135.27        | \$135.12          | \$135.42        | \$137.18                     | \$136.11        | \$137.40               | \$136.26        | \$136.43             | \$136.09        |
| Feb-20                        | 52,336     |                              | \$134.90            | \$135.22        | \$135.07          | \$135.37        | \$135.89                     | \$135.99        | \$136.07               | \$136.16        | \$136.42             | \$135.75        |
| Mar-20                        | 52,336     |                              | \$134.85            | \$135.16        | \$135.02          | \$135.32        | \$140.94                     | \$136.78        | \$141.38               | \$136.98        | \$136.42             | \$135.60        |
| Apr-20                        | 52,336     |                              | \$134.79            | \$135.10        | \$134.96          | \$135.26        | \$135.09                     | \$136.80        | \$135.32               | \$137.02        | \$136.41             | \$135.37        |
| May-20                        | 52,336     |                              | \$134.74            | \$135.05        | \$134.91          | \$135.21        | \$135.61                     | \$136.70        | \$135.80               | \$136.92        | \$136.40             | \$135.31        |
| Jun-20                        | 52,336     |                              | \$134.68            | \$134.99        | \$134.85          | \$135.15        | \$135.53                     | \$137.20        | \$135.90               | \$137.45        | \$136.39             | \$135.34        |
| Jul-20                        | 52,336     |                              | \$134.62            | \$134.93        | \$134.80          | \$135.10        | \$135.93                     | \$137.65        | \$136.27               | \$137.91        | \$136.39             | \$135.41        |
| Aug-20                        | 52,336     |                              | \$134.57            | \$134.88        | \$134.75          | \$135.04        | \$126.42                     | \$137.93        | \$126.76               | \$138.21        | \$136.38             | \$135.49        |
| Sep-20                        | 52,336     |                              | \$134.51            | \$134.82        | \$134.69          | \$134.99        | \$130.73                     | \$137.10        | \$130.70               | \$137.35        | \$136.37             | \$135.92        |
| Oct-20                        | 52,336     |                              | \$134.45            | \$134.76        | \$134.64          | \$134.94        | \$144.53                     | \$137.48        | \$144.81               | \$137.75        | \$136.37             | \$136.41        |
| Nov-20                        | 52,336     |                              | \$134.40            | \$134.71        | \$134.58          | \$134.88        | \$141.63                     | \$137.54        | \$141.93               | \$137.82        | \$136.36             | \$136.40        |
| Dec-20                        | 52,336     |                              | \$134.34            | \$134.65        | \$134.53          | \$134.83        | \$151.81                     | \$137.61        | \$152.47               | \$137.90        | \$136.35             | \$136.39        |
| Jan-21                        | 52,336     |                              | \$134.28            | \$134.59        | \$134.47          | \$134.77        | \$137.90                     | \$137.67        | \$138.32               | \$137.98        | \$136.34             | \$136.38        |
| Feb-21                        | 52,336     |                              | \$134.23            | \$134.54        | \$134.42          | \$134.72        | \$136.59                     | \$137.73        | \$137.00               | \$138.06        | \$136.34             | \$136.38        |
| Mar-21                        | 52,336     |                              | \$134.18            | \$134.48        | \$134.37          | \$134.66        | \$141.67                     | \$137.79        | \$142.30               | \$138.13        | \$136.33             | \$136.37        |
| Apr-21                        | 52,336     |                              | \$134.12            | \$134.43        | \$134.31          | \$134.61        | \$135.79                     | \$137.85        | \$136.25               | \$138.21        | \$136.32             | \$136.36        |
| May-21                        | 52,336     |                              | \$134.06            | \$134.37        | \$134.26          | \$134.56        | \$136.31                     | \$137.90        | \$136.72               | \$138.29        | \$136.31             | \$136.35        |
| Jun-21                        | 52,336     |                              | \$134.01            | \$134.31        | \$134.21          | \$134.50        | \$136.23                     | \$137.96        | \$136.82               | \$138.36        | \$136.31             | \$136.35        |
| Jul-21                        | 52,336     |                              | \$133.95            | \$134.26        | \$134.15          | \$134.45        | \$136.63                     | \$138.02        | \$137.20               | \$138.44        | \$136.30             | \$136.34        |
| Aug-21                        | 52,336     |                              | \$133.89            | \$134.20        | \$134.10          | \$134.39        | \$127.08                     | \$138.08        | \$127.68               | \$138.52        | \$136.29             | \$136.33        |
| Sep-21                        | 52,336     |                              | \$133.84            | \$134.15        | \$134.04          | \$134.34        | \$131.41                     | \$138.13        | \$131.62               | \$138.59        | \$136.28             | \$136.33        |
| Oct-21                        | 52,336     |                              | \$133.78            | \$134.09        | \$133.99          | \$134.29        | \$145.28                     | \$138.19        | \$145.73               | \$138.67        | \$136.28             | \$136.32        |
| Nov-21                        | 52,336     |                              | \$133.73            | \$134.03        | \$133.93          | \$134.23        | \$142.37                     | \$138.26        | \$142.86               | \$138.75        | \$136.27             | \$136.31        |
| Dec-21                        | 52,336     |                              | \$133.67            | \$133.98        | \$133.88          | \$134.18        | \$152.60                     | \$138.32        | \$153.40               | \$138.83        | \$136.26             | \$136.30        |
| Utilization Trend             |            |                              | -0.50%              |                 | -0.48%            |                 | 1.06%                        |                 | 1.20%                  |                 | -0.16%               |                 |
| RMSE (root mean square error) |            |                              | 6.24                |                 | 6.21              |                 | 6.47                         |                 | 6.47                   |                 | 6.64                 |                 |

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Total - 48 Month

| Month                         | Membership | Adjusted Allowed Claims PMPM | Logistic Regression |                 | Linear Regression |                 | Holt-Winters' Multiplicative |                 | Holt-Winters' Additive |                 | Double Exp Smoothing |                 |
|-------------------------------|------------|------------------------------|---------------------|-----------------|-------------------|-----------------|------------------------------|-----------------|------------------------|-----------------|----------------------|-----------------|
|                               |            |                              | Fitted PMPM         | Rolling 12 PMPM | Fitted PMPM       | Rolling 12 PMPM | Fitted PMPM                  | Rolling 12 PMPM | Fitted PMPM            | Rolling 12 PMPM | Fitted PMPM          | Rolling 12 PMPM |
| Nov-15                        | 57,692     | \$455.41                     | \$398.74            |                 | \$399.35          |                 |                              |                 |                        |                 |                      |                 |
| Dec-15                        | 57,890     | \$398.88                     | \$399.35            |                 | \$399.98          |                 |                              |                 |                        |                 | \$455.41             |                 |
| Jan-16                        | 52,944     | \$409.21                     | \$399.99            |                 | \$400.64          |                 |                              |                 |                        |                 | \$430.62             |                 |
| Feb-16                        | 52,655     | \$411.11                     | \$400.62            |                 | \$401.29          |                 |                              |                 |                        |                 | \$421.20             |                 |
| Mar-16                        | 52,655     | \$383.78                     | \$401.21            |                 | \$401.90          |                 |                              |                 |                        |                 | \$416.74             |                 |
| Apr-16                        | 52,628     | \$392.17                     | \$401.85            |                 | \$402.55          |                 |                              |                 |                        |                 | \$402.25             |                 |
| May-16                        | 52,040     | \$381.51                     | \$402.46            |                 | \$403.19          |                 |                              |                 |                        |                 | \$397.77             |                 |
| Jun-16                        | 52,000     | \$389.46                     | \$403.10            |                 | \$403.84          |                 |                              |                 |                        |                 | \$390.58             |                 |
| Jul-16                        | 51,849     | \$389.53                     | \$403.72            |                 | \$404.47          |                 |                              |                 |                        |                 | \$390.02             |                 |
| Aug-16                        | 51,743     | \$370.95                     | \$404.36            |                 | \$405.12          |                 |                              |                 |                        |                 | \$389.74             |                 |
| Sep-16                        | 51,752     | \$431.61                     | \$405.00            |                 | \$405.78          |                 |                              |                 |                        |                 | \$381.43             |                 |
| Oct-16                        | 51,944     | \$417.55                     | \$405.62            | \$402.10        | \$406.41          | \$402.81        |                              |                 |                        |                 | \$403.37             |                 |
| Nov-16                        | 51,926     | \$453.23                     | \$406.26            | \$402.75        | \$407.06          | \$403.47        | \$455.41                     | \$455.41        |                        |                 | \$409.54             |                 |
| Dec-16                        | 51,220     | \$438.36                     | \$406.88            | \$403.40        | \$407.69          | \$404.14        | \$398.83                     | \$398.83        | \$455.41               | \$404.19        | \$428.66             |                 |
| Jan-17                        | 54,466     | \$408.56                     | \$407.53            | \$404.05        | \$408.35          | \$404.80        | \$410.04                     | \$410.04        | \$410.24               |                 | \$432.89             |                 |
| Feb-17                        | 54,376     | \$375.98                     | \$408.17            | \$404.70        | \$409.00          | \$405.46        | \$412.34                     | \$412.34        | \$412.54               |                 | \$422.19             |                 |
| Mar-17                        | 54,286     | \$384.78                     | \$408.76            | \$405.34        | \$409.59          | \$406.12        | \$384.56                     | \$384.56        | \$384.61               |                 | \$401.89             |                 |
| Apr-17                        | 54,315     | \$390.45                     | \$409.41            | \$405.98        | \$410.24          | \$406.77        | \$392.98                     | \$392.98        | \$392.99               |                 | \$394.33             |                 |
| May-17                        | 54,511     | \$402.95                     | \$410.03            | \$406.61        | \$410.88          | \$407.41        | \$382.26                     | \$382.26        | \$382.25               |                 | \$392.57             |                 |
| Jun-17                        | 54,564     | \$390.25                     | \$410.68            | \$407.25        | \$411.53          | \$408.06        | \$390.68                     | \$390.68        | \$390.75               |                 | \$397.06             |                 |
| Jul-17                        | 54,781     | \$442.08                     | \$411.31            | \$407.88        | \$412.16          | \$408.70        | \$390.95                     | \$390.95        | \$391.01               |                 | \$394.02             |                 |
| Aug-17                        | 54,843     | \$354.99                     | \$411.96            | \$408.51        | \$412.81          | \$409.34        | \$373.59                     | \$373.59        | \$374.07               |                 | \$415.04             |                 |
| Sep-17                        | 54,384     | \$392.58                     | \$412.62            | \$409.14        | \$413.47          | \$409.97        | \$435.06                     | \$435.06        | \$435.02               |                 | \$388.66             |                 |
| Oct-17                        | 54,362     | \$425.75                     | \$413.25            | \$409.77        | \$414.10          | \$410.60        | \$420.58                     | \$403.74        | \$420.35               | \$403.80        | \$390.31             | \$405.47        |
| Nov-17                        | 54,513     | \$432.41                     | \$413.90            | \$410.39        | \$414.75          | \$411.23        | \$458.10                     | \$404.17        | \$457.55               | \$404.19        | \$405.79             | \$405.17        |
| Dec-17                        | 54,478     | \$453.39                     | \$414.54            | \$411.01        | \$415.38          | \$411.86        | \$418.14                     | \$405.75        | \$417.62               | \$405.73        | \$417.42             | \$404.35        |
| Jan-18                        | 52,507     | \$434.66                     | \$415.19            | \$411.64        | \$416.04          | \$412.49        | \$412.23                     | \$405.91        | \$411.84               | \$405.84        | \$433.16             | \$404.29        |
| Feb-18                        | 52,433     | \$431.74                     | \$415.85            | \$412.27        | \$416.69          | \$413.12        | \$400.44                     | \$404.93        | \$400.30               | \$404.83        | \$433.80             | \$405.17        |
| Mar-18                        | 52,332     | \$390.58                     | \$416.45            | \$412.90        | \$417.28          | \$413.75        | \$389.27                     | \$405.38        | \$389.51               | \$405.29        | \$432.87             | \$407.68        |
| Apr-18                        | 52,560     | \$430.08                     | \$417.10            | \$413.54        | \$417.93          | \$414.38        | \$397.54                     | \$405.78        | \$397.74               | \$405.71        | \$414.30             | \$409.34        |
| May-18                        | 52,733     | \$408.61                     | \$417.74            | \$414.18        | \$418.57          | \$415.02        | \$398.06                     | \$407.14        | \$398.49               | \$407.10        | \$411.73             |                 |
| Jun-18                        | 52,720     | \$396.32                     | \$418.41            | \$414.82        | \$419.22          | \$415.66        | \$398.79                     | \$407.85        | \$399.33               | \$407.86        | \$415.64             | \$413.30        |
| Jul-18                        | 53,446     | \$396.55                     | \$419.05            | \$415.48        | \$419.85          | \$416.31        | \$421.95                     | \$410.47        | \$421.99               | \$410.47        | \$407.13             | \$414.43        |
| Aug-18                        | 53,468     | \$388.75                     | \$419.71            | \$416.13        | \$420.50          | \$416.96        | \$374.19                     | \$410.60        | \$375.24               | \$410.65        | \$402.44             | \$413.38        |
| Sep-18                        | 53,278     | \$449.57                     | \$420.38            | \$416.78        | \$421.16          | \$417.61        | \$428.10                     | \$409.98        | \$427.78               | \$410.00        | \$396.39             | \$414.06        |
| Oct-18                        | 53,566     | \$424.29                     | \$421.02            | \$417.44        | \$421.79          | \$418.26        | \$435.60                     | \$411.22        | \$435.28               | \$411.24        | \$419.65             | \$416.56        |
| Nov-18                        | 53,900     | \$423.04                     | \$421.69            | \$418.10        | \$422.44          | \$418.91        | \$462.26                     | \$411.53        | \$460.91               | \$411.48        | \$421.65             | \$417.91        |
| Dec-18                        | 53,803     | \$474.29                     | \$422.33            | \$418.76        | \$423.08          | \$419.57        | \$447.97                     | \$414.04        | \$446.95               | \$413.95        | \$422.23             | \$418.31        |
| Jan-19                        | 54,540     | \$434.39                     | \$423.00            | \$419.42        | \$423.73          | \$420.21        | \$437.25                     | \$416.17        | \$436.70               | \$416.07        | \$445.03             | \$419.37        |
| Feb-19                        | 54,495     | \$430.55                     | \$423.67            | \$420.07        | \$424.38          | \$420.86        | \$429.20                     | \$418.57        | \$429.00               | \$418.46        | \$440.36             | \$419.98        |
| Mar-19                        | 54,459     | \$443.09                     | \$424.28            | \$420.72        | \$424.97          | \$421.50        | \$404.73                     | \$419.78        | \$405.58               | \$419.72        | \$436.04             | \$420.29        |
| Apr-19                        | 54,100     | \$406.40                     | \$424.95            | \$421.37        | \$425.62          | \$422.13        | \$427.88                     | \$422.28        | \$428.04               | \$422.22        | \$439.12             | \$422.36        |
| May-19                        | 53,986     | \$418.89                     | \$425.60            | \$422.02        | \$426.26          | \$422.77        | \$418.48                     | \$423.94        | \$418.91               | \$423.88        | \$424.75             | \$422.66        |
| Jun-19                        | 53,631     | \$434.07                     | \$426.27            | \$422.67        | \$426.91          | \$423.40        | \$413.54                     | \$425.12        | \$414.19               | \$425.07        | \$422.15             | \$423.19        |
| Jul-19                        | 52,969     | \$439.46                     | \$426.93            | \$423.32        | \$427.54          | \$424.03        | \$428.30                     | \$425.65        | \$428.26               | \$425.59        | \$427.35             | \$424.85        |
| Aug-19                        | 52,672     | \$397.63                     | \$427.60            | \$423.97        | \$428.20          | \$424.67        | \$396.77                     | \$427.55        | \$398.85               | \$427.58        | \$432.63             | \$427.35        |
| Sep-19                        | 52,492     | \$397.55                     | \$428.28            | \$424.62        | \$428.85          | \$425.30        | \$456.34                     | \$429.85        | \$455.11               | \$429.81        | \$417.26             | \$429.08        |
| Oct-19                        | 52,336     | \$464.58                     | \$428.94            | \$425.27        | \$429.48          | \$425.93        | \$448.78                     | \$430.91        | \$447.44               | \$430.78        | \$408.58             | \$428.20        |
| Nov-19                        | 52,336     |                              | \$429.62            | \$425.92        | \$430.13          | \$426.56        | \$464.78                     | \$431.04        | \$462.38               | \$430.83        | \$433.09             | \$429.15        |
| Dec-19                        | 52,336     |                              | \$430.28            | \$426.58        | \$430.77          | \$427.20        | \$478.92                     | \$433.53        | \$476.25               | \$433.19        | \$433.07             | \$430.05        |
| Jan-20                        | 52,336     |                              | \$430.96            | \$427.25        | \$431.42          | \$427.84        | \$454.93                     | \$434.97        | \$453.42               | \$434.55        | \$433.05             | \$429.02        |
| Feb-20                        | 52,336     |                              | \$431.64            | \$427.91        | \$432.07          | \$428.49        | \$448.47                     | \$436.57        | \$447.43               | \$436.08        | \$433.03             | \$428.38        |
| Mar-20                        | 52,336     |                              | \$432.28            | \$428.59        | \$432.68          | \$429.14        | \$438.92                     | \$439.50        | \$438.84               | \$438.93        | \$433.01             | \$428.10        |
| Apr-20                        | 52,336     |                              | \$432.96            | \$429.26        | \$433.34          | \$429.79        | \$436.47                     | \$440.25        | \$435.97               | \$439.62        | \$432.99             | \$427.56        |
| May-20                        | 52,336     |                              | \$433.63            | \$429.94        | \$433.97          | \$430.43        | \$436.21                     | \$441.78        | \$435.95               | \$441.09        | \$432.97             | \$428.25        |
| Jun-20                        | 52,336     |                              | \$434.31            | \$430.61        | \$434.62          | \$431.08        | \$439.57                     | \$444.00        | \$439.30               | \$443.23        | \$432.95             | \$429.16        |
| Jul-20                        | 52,336     |                              | \$434.98            | \$431.29        | \$435.25          | \$431.73        | \$450.28                     | \$445.85        | \$449.11               | \$444.98        | \$432.93             | \$429.63        |
| Aug-20                        | 52,336     |                              | \$435.67            | \$431.96        | \$435.91          | \$432.37        | \$412.47                     | \$447.18        | \$413.91               | \$446.26        | \$432.91             | \$429.65        |
| Sep-20                        | 52,336     |                              | \$436.36            | \$432.63        | \$436.56          | \$433.02        | \$448.20                     | \$446.50        | \$446.51               | \$445.54        | \$432.89             | \$430.96        |
| Oct-20                        | 52,336     |                              | \$437.03            | \$433.31        | \$437.19          | \$433.66        | \$473.14                     | \$448.53        | \$470.71               | \$447.48        | \$432.87             | \$432.98        |
| Nov-20                        | 52,336     |                              | \$437.72            | \$433.98        | \$437.85          | \$434.30        | \$482.74                     | \$450.03        | \$478.32               | \$448.81        | \$432.85             | \$432.96        |
| Dec-20                        | 52,336     |                              | \$438.39            | \$434.66        | \$438.48          | \$434.95        | \$497.38                     | \$451.57        | \$492.20               | \$450.14        | \$432.83             | \$432.94        |
| Jan-21                        | 52,336     |                              | \$439.08            | \$435.34        | \$439.13          | \$435.59        | \$472.40                     | \$453.02        | \$469.36               | \$451.47        | \$432.81             | \$432.92        |
| Feb-21                        | 52,336     |                              | \$439.78            | \$436.02        | \$439.78          | \$436.23        | \$465.64                     | \$454.45        | \$463.37               | \$452.80        | \$432.79             | \$432.90        |
| Mar-21                        | 52,336     |                              | \$440.41            | \$436.69        | \$440.37          | \$436.87        | \$455.67                     | \$455.85        | \$454.78               | \$454.12        | \$432.77             | \$432.88        |
| Apr-21                        | 52,336     |                              | \$441.11            | \$437.37        | \$441.03          | \$437.51        | \$453.08                     | \$457.23        | \$451.91               | \$455.45        | \$432.75             | \$432.86        |
| May-21                        | 52,336     |                              | \$441.78            | \$438.05        | \$441.66          | \$438.15        | \$452.76                     | \$458.61        | \$451.90               | \$456.78        | \$432.73             | \$432.84        |
| Jun-21                        | 52,336     |                              | \$442.48            | \$438.73        | \$442.31          | \$438.79        | \$456.19                     | \$460.00        | \$455.24               | \$458.11        | \$432.71             | \$432.82        |
| Jul-21                        | 52,336     |                              | \$443.16            | \$439.41        | \$442.94          | \$439.43        | \$467.25                     | \$461.41        | \$465.05               | \$459.44        | \$432.68             | \$432.80        |
| Aug-21                        | 52,336     |                              | \$443.86            | \$440.10        | \$443.60          | \$440.08        | \$427.97                     | \$462.70        | \$429.85               | \$460.77        | \$432.66             | \$432.78        |
| Sep-21                        | 52,336     |                              | \$444.56            | \$440.78        | \$444.25          | \$440.72        | \$464.99                     | \$464.10        | \$462.45               | \$462.10        | \$432.64             | \$432.76        |
| Oct-21                        | 52,336     |                              | \$445.25            | \$441.46        | \$444.88          | \$441.36        | \$490.81                     | \$465.57        | \$486.65               | \$463.42        | \$432.62             | \$432.74        |
| Nov-21                        | 52,336     |                              | \$445.95            | \$442.15        | \$445.54          | \$442.00        | \$500.71                     | \$467.07        | \$494.27               | \$464.75        | \$432.60             | \$432.72        |
| Dec-21                        | 52,336     |                              | \$446.63            | \$442.84        | \$446.17          | \$442.64        | \$515.83                     | \$468.61        | \$508.14               | \$466.08        | \$432.58             | \$432.70        |
| Utilization Trend             |            |                              | 1.89%               |                 | 1.79%             |                 | 3.95%                        |                 | 3.70%                  |                 | 0.48%                |                 |
| RMSE (root mean square error) |            |                              | 24.07               |                 | 23.92             |                 | 25.03                        |                 | 24.91                  |                 | 28.25                |                 |

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Total - 36 Month

| Month                         | Membership | Adjusted Allowed Claims PMPM | Logistic Regression |                 | Linear Regression |                 | Holt-Winters' Multiplicative |                 | Holt-Winters' Additive |                 | Double Exp Smoothing |                 |
|-------------------------------|------------|------------------------------|---------------------|-----------------|-------------------|-----------------|------------------------------|-----------------|------------------------|-----------------|----------------------|-----------------|
|                               |            |                              | Fitted PMPM         | Rolling 12 PMPM | Fitted PMPM       | Rolling 12 PMPM | Fitted PMPM                  | Rolling 12 PMPM | Fitted PMPM            | Rolling 12 PMPM | Fitted PMPM          | Rolling 12 PMPM |
| Nov-16                        | 51,926     | \$453.23                     | \$405.10            |                 | \$406.01          |                 |                              |                 |                        |                 |                      |                 |
| Dec-16                        | 51,220     | \$438.36                     | \$405.79            |                 | \$406.70          |                 |                              |                 |                        |                 | \$453.23             |                 |
| Jan-17                        | 54,466     | \$408.56                     | \$406.50            |                 | \$407.42          |                 |                              |                 |                        |                 | \$447.07             |                 |
| Feb-17                        | 54,376     | \$375.98                     | \$407.22            |                 | \$408.14          |                 |                              |                 |                        |                 | \$431.10             |                 |
| Mar-17                        | 54,286     | \$384.78                     | \$407.87            |                 | \$408.79          |                 |                              |                 |                        |                 | \$408.23             |                 |
| Apr-17                        | 54,315     | \$390.45                     | \$408.58            |                 | \$409.51          |                 |                              |                 |                        |                 | \$398.46             |                 |
| May-17                        | 54,511     | \$402.95                     | \$409.28            |                 | \$410.21          |                 |                              |                 |                        |                 | \$395.09             |                 |
| Jun-17                        | 54,564     | \$390.25                     | \$410.00            |                 | \$410.93          |                 |                              |                 |                        |                 | \$398.29             |                 |
| Jul-17                        | 54,781     | \$442.08                     | \$410.70            |                 | \$411.63          |                 |                              |                 |                        |                 | \$394.90             |                 |
| Aug-17                        | 54,843     | \$354.99                     | \$411.42            |                 | \$412.35          |                 |                              |                 |                        |                 | \$414.40             |                 |
| Sep-17                        | 54,384     | \$392.58                     | \$412.15            |                 | \$413.07          |                 |                              |                 |                        |                 | \$389.74             |                 |
| Oct-17                        | 54,362     | \$425.75                     | \$412.85            | \$408.99        | \$413.77          | \$409.91        |                              |                 |                        |                 | \$390.85             |                 |
| Nov-17                        | 54,513     | \$432.41                     | \$413.58            | \$409.68        | \$414.49          | \$410.61        | \$453.23                     | \$453.23        |                        | \$405.26        | \$410.34             |                 |
| Dec-17                        | 54,478     | \$453.39                     | \$414.28            | \$410.37        | \$415.18          | \$411.29        | \$437.83                     | \$437.83        | \$437.65               | \$416.46        | \$407.49             |                 |
| Jan-18                        | 52,507     | \$434.66                     | \$415.01            | \$411.07        | \$415.90          | \$411.99        | \$408.25                     | \$408.25        | \$408.11               | \$431.73        | \$406.13             |                 |
| Feb-18                        | 52,433     | \$431.74                     | \$415.74            | \$411.77        | \$416.62          | \$412.68        | \$376.29                     | \$376.29        | \$376.37               | \$432.93        | \$406.21             |                 |
| Mar-18                        | 52,332     | \$390.58                     | \$416.40            | \$412.47        | \$417.27          | \$413.38        | \$386.82                     | \$386.82        | \$387.33               | \$432.42        | \$408.15             |                 |
| Apr-18                        | 52,560     | \$430.08                     | \$417.13            | \$413.17        | \$417.99          | \$414.08        | \$393.44                     | \$393.44        | \$394.12               | \$415.05        | \$409.53             |                 |
| May-18                        | 52,733     | \$408.61                     | \$417.85            | \$413.89        | \$418.69          | \$414.78        | \$407.93                     | \$407.93        | \$408.90               | \$421.25        | \$411.71             |                 |
| Jun-18                        | 52,720     | \$396.32                     | \$418.58            | \$414.60        | \$419.41          | \$415.49        | \$396.34                     | \$396.34        | \$397.72               | \$415.98        | \$413.20             |                 |
| Jul-18                        | 53,446     | \$396.55                     | \$419.29            | \$415.32        | \$420.11          | \$416.21        | \$450.41                     | \$450.41        | \$451.03               | \$407.79        | \$414.31             |                 |
| Aug-18                        | 53,468     | \$388.75                     | \$420.03            | \$416.05        | \$420.83          | \$416.92        | \$361.68                     | \$361.68        | \$363.60               | \$403.09        | \$413.37             |                 |
| Sep-18                        | 53,278     | \$449.57                     | \$420.77            | \$416.78        | \$421.55          | \$417.64        | \$401.52                     | \$401.52        | \$402.83               | \$397.10        | \$414.02             |                 |
| Oct-18                        | 53,566     | \$424.29                     | \$421.49            | \$417.51        | \$422.24          | \$418.35        | \$437.99                     | \$409.57        | \$438.71               | \$410.22        | \$418.79             | \$416.39        |
| Nov-18                        | 53,900     | \$423.04                     | \$422.23            | \$418.24        | \$422.96          | \$419.07        | \$459.38                     | \$410.05        | \$459.72               | \$410.73        | \$421.04             | \$417.74        |
| Dec-18                        | 53,803     | \$474.29                     | \$422.95            | \$418.98        | \$423.66          | \$419.79        | \$459.26                     | \$411.83        | \$458.71               | \$412.48        | \$421.84             | \$418.20        |
| Jan-19                        | 54,540     | \$434.39                     | \$423.69            | \$419.71        | \$424.38          | \$420.51        | \$434.36                     | \$414.05        | \$434.51               | \$414.72        | \$443.55             | \$419.25        |
| Feb-19                        | 54,495     | \$430.55                     | \$424.44            | \$420.44        | \$425.10          | \$421.21        | \$413.43                     | \$417.08        | \$413.89               | \$417.79        | \$439.74             | \$419.87        |
| Mar-19                        | 54,459     | \$443.09                     | \$425.11            | \$421.16        | \$425.75          | \$421.92        | \$403.50                     | \$418.39        | \$405.19               | \$419.20        | \$435.92             | \$420.21        |
| Apr-19                        | 54,100     | \$406.40                     | \$425.86            | \$421.88        | \$426.47          | \$422.62        | \$425.16                     | \$421.00        | \$425.77               | \$421.80        | \$438.88             | \$422.20        |
| May-19                        | 53,986     | \$418.89                     | \$426.59            | \$422.61        | \$427.17          | \$423.32        | \$425.21                     | \$422.42        | \$426.16               | \$423.21        | \$425.40             | \$422.54        |
| Jun-19                        | 53,631     | \$434.07                     | \$427.34            | \$423.33        | \$427.89          | \$424.02        | \$413.02                     | \$423.76        | \$414.53               | \$424.57        | \$422.68             | \$423.09        |
| Jul-19                        | 52,969     | \$439.46                     | \$428.07            | \$424.05        | \$428.59          | \$424.72        | \$448.49                     | \$423.59        | \$448.98               | \$424.39        | \$427.37             | \$424.70        |
| Aug-19                        | 52,672     | \$397.63                     | \$428.82            | \$424.77        | \$429.31          | \$425.42        | \$390.08                     | \$425.98        | \$392.99               | \$426.86        | \$432.36             | \$427.12        |
| Sep-19                        | 52,492     | \$397.55                     | \$429.58            | \$425.49        | \$430.03          | \$426.11        | \$440.66                     | \$429.20        | \$440.51               | \$429.96        | \$417.94             | \$428.85        |
| Oct-19                        | 52,336     | \$464.58                     | \$430.31            | \$426.22        | \$430.72          | \$426.81        | \$452.01                     | \$430.32        | \$451.37               | \$430.97        | \$409.46             | \$428.11        |
| Nov-19                        | 52,336     |                              | \$431.07            | \$426.95        | \$431.44          | \$427.51        | \$465.61                     | \$430.76        | \$464.59               | \$431.30        | \$432.26             | \$429.05        |
| Dec-19                        | 52,336     |                              | \$431.80            | \$427.68        | \$432.14          | \$428.21        | \$487.31                     | \$432.99        | \$484.09               | \$433.31        | \$432.24             | \$429.91        |
| Jan-20                        | 52,336     |                              | \$432.56            | \$428.42        | \$432.86          | \$428.92        | \$455.10                     | \$434.68        | \$453.92               | \$434.90        | \$432.22             | \$428.94        |
| Feb-20                        | 52,336     |                              | \$433.32            | \$429.17        | \$433.58          | \$429.63        | \$440.30                     | \$436.97        | \$439.69               | \$437.09        | \$432.20             | \$428.28        |
| Mar-20                        | 52,336     |                              | \$434.03            | \$429.92        | \$434.25          | \$430.34        | \$438.71                     | \$439.98        | \$438.47               | \$439.94        | \$432.18             | \$427.94        |
| Apr-20                        | 52,336     |                              | \$434.80            | \$430.67        | \$434.97          | \$431.06        | \$436.64                     | \$440.98        | \$436.47               | \$440.87        | \$432.16             | \$427.36        |
| May-20                        | 52,336     |                              | \$435.54            | \$431.42        | \$435.67          | \$431.78        | \$441.80                     | \$442.39        | \$441.46               | \$442.18        | \$432.14             | \$427.92        |
| Jun-20                        | 52,336     |                              | \$436.31            | \$432.18        | \$436.39          | \$432.49        | \$440.07                     | \$444.71        | \$439.72               | \$444.33        | \$432.12             | \$428.72        |
| Jul-20                        | 52,336     |                              | \$437.05            | \$432.93        | \$437.09          | \$433.20        | \$464.17                     | \$446.01        | \$462.53               | \$445.45        | \$432.10             | \$429.11        |
| Aug-20                        | 52,336     |                              | \$437.82            | \$433.68        | \$437.81          | \$433.91        | \$409.79                     | \$447.68        | \$411.66               | \$447.04        | \$432.08             | \$429.09        |
| Sep-20                        | 52,336     |                              | \$438.59            | \$434.43        | \$438.53          | \$434.62        | \$441.53                     | \$447.75        | \$441.04               | \$447.08        | \$432.06             | \$430.27        |
| Oct-20                        | 52,336     |                              | \$439.34            | \$435.18        | \$439.23          | \$435.33        | \$476.64                     | \$449.81        | \$473.79               | \$448.95        | \$432.04             | \$432.15        |
| Nov-20                        | 52,336     |                              | \$440.11            | \$435.94        | \$439.95          | \$436.04        | \$485.47                     | \$451.46        | \$481.84               | \$450.39        | \$432.02             | \$432.13        |
| Dec-20                        | 52,336     |                              | \$440.86            | \$436.69        | \$440.64          | \$436.75        | \$508.02                     | \$453.19        | \$501.35               | \$451.83        | \$432.00             | \$432.11        |
| Jan-21                        | 52,336     |                              | \$441.64            | \$437.45        | \$441.36          | \$437.46        | \$474.37                     | \$454.79        | \$471.17               | \$453.27        | \$431.98             | \$432.09        |
| Feb-21                        | 52,336     |                              | \$442.41            | \$438.21        | \$442.08          | \$438.16        | \$458.88                     | \$456.34        | \$456.94               | \$454.70        | \$431.96             | \$432.07        |
| Mar-21                        | 52,336     |                              | \$443.12            | \$438.96        | \$442.73          | \$438.87        | \$457.16                     | \$457.88        | \$455.72               | \$456.14        | \$431.94             | \$432.05        |
| Apr-21                        | 52,336     |                              | \$443.90            | \$439.72        | \$443.45          | \$439.58        | \$454.93                     | \$459.40        | \$453.72               | \$457.58        | \$431.92             | \$432.03        |
| May-21                        | 52,336     |                              | \$444.65            | \$440.48        | \$444.15          | \$440.28        | \$460.25                     | \$460.94        | \$458.71               | \$459.02        | \$431.90             | \$432.01        |
| Jun-21                        | 52,336     |                              | \$445.44            | \$441.24        | \$444.87          | \$440.99        | \$458.38                     | \$462.47        | \$456.98               | \$460.45        | \$431.88             | \$431.99        |
| Jul-21                        | 52,336     |                              | \$446.19            | \$442.01        | \$445.57          | \$441.70        | \$483.42                     | \$464.07        | \$479.78               | \$461.89        | \$431.86             | \$431.97        |
| Aug-21                        | 52,336     |                              | \$446.98            | \$442.77        | \$446.29          | \$442.40        | \$426.73                     | \$465.48        | \$428.91               | \$463.33        | \$431.84             | \$431.95        |
| Sep-21                        | 52,336     |                              | \$447.77            | \$443.53        | \$447.01          | \$443.11        | \$459.71                     | \$467.00        | \$458.29               | \$464.77        | \$431.83             | \$431.93        |
| Oct-21                        | 52,336     |                              | \$448.53            | \$444.30        | \$447.70          | \$443.82        | \$496.20                     | \$468.63        | \$491.05               | \$466.21        | \$431.81             | \$431.91        |
| Nov-21                        | 52,336     |                              | \$449.32            | \$445.07        | \$448.42          | \$444.52        | \$505.33                     | \$470.28        | \$499.09               | \$467.64        | \$431.79             | \$431.89        |
| Dec-21                        | 52,336     |                              | \$450.08            | \$445.84        | \$449.12          | \$445.23        | \$528.73                     | \$472.01        | \$518.60               | \$469.08        | \$431.77             | \$431.87        |
| Utilization Trend             |            |                              | 2.10%               |                 | 1.97%             |                 | 4.36%                        |                 | 3.99%                  |                 | 0.40%                |                 |
| RMSE (root mean square error) |            |                              | 23.98               |                 | 23.85             |                 | 27.64                        |                 | 27.38                  |                 | 28.9                 |                 |

MEDICAL UTILIZATION TREND CALCULATION

Utilization Trend Calculation - Total - 24 Month

| Month                         | Membership | Adjusted Allowed Claims PMPM | Logistic Regression |                 | Linear Regression |                 | Holt-Winters' Multiplicative |                 | Holt-Winters' Additive |                 | Double Exp Smoothing |                 |
|-------------------------------|------------|------------------------------|---------------------|-----------------|-------------------|-----------------|------------------------------|-----------------|------------------------|-----------------|----------------------|-----------------|
|                               |            |                              | Fitted PMPM         | Rolling 12 PMPM | Fitted PMPM       | Rolling 12 PMPM | Fitted PMPM                  | Rolling 12 PMPM | Fitted PMPM            | Rolling 12 PMPM | Fitted PMPM          | Rolling 12 PMPM |
|                               |            |                              | Nov-17              | 54,513          | \$432.41          | \$422.32        |                              | 422.81362       |                        |                 |                      |                 |
| Dec-17                        | 54,478     | \$453.39                     | \$422.50            |                 | \$423.00          |                 |                              |                 |                        |                 | \$432.41             |                 |
| Jan-18                        | 52,507     | \$434.66                     | \$422.69            |                 | \$423.20          |                 |                              |                 |                        |                 | \$433.11             |                 |
| Feb-18                        | 52,433     | \$431.74                     | \$422.87            |                 | \$423.40          |                 |                              |                 |                        |                 | \$433.17             |                 |
| Mar-18                        | 52,332     | \$390.58                     | \$423.04            |                 | \$423.58          |                 |                              |                 |                        |                 | \$433.12             |                 |
| Apr-18                        | 52,560     | \$430.08                     | \$423.23            |                 | \$423.78          |                 |                              |                 |                        |                 | \$431.69             |                 |
| May-18                        | 52,733     | \$408.61                     | \$423.41            |                 | \$423.97          |                 |                              |                 |                        |                 | \$431.63             |                 |
| Jun-18                        | 52,720     | \$396.32                     | \$423.59            |                 | \$424.16          |                 |                              |                 |                        |                 | \$430.86             |                 |
| Jul-18                        | 53,446     | \$396.55                     | \$423.77            |                 | \$424.36          |                 |                              |                 |                        |                 | \$429.70             |                 |
| Aug-18                        | 53,468     | \$388.75                     | \$423.96            |                 | \$424.55          |                 |                              |                 |                        |                 | \$428.58             |                 |
| Sep-18                        | 53,278     | \$449.57                     | \$424.15            |                 | \$424.75          |                 |                              |                 |                        |                 | \$427.24             |                 |
| Oct-18                        | 53,566     | \$424.29                     | \$424.33            | \$423.32        | \$424.94          | \$423.87        |                              |                 |                        |                 | \$427.98             |                 |
| Nov-18                        | 53,900     | \$423.04                     | \$424.51            | \$423.51        | \$425.14          | \$424.07        | \$432.41                     |                 | \$432.41               |                 | \$427.85             | \$430.60        |
| Dec-18                        | 53,803     | \$474.29                     | \$424.70            | \$423.69        | \$425.33          | \$424.27        | \$453.17                     |                 | \$453.17               |                 | \$427.69             | \$430.20        |
| Jan-19                        | 54,540     | \$434.39                     | \$424.88            | \$423.88        | \$425.53          | \$424.46        | \$434.80                     |                 | \$434.80               |                 | \$429.25             | \$429.88        |
| Feb-19                        | 54,495     | \$430.55                     | \$425.07            | \$424.06        | \$425.72          | \$424.66        | \$431.99                     |                 | \$432.13               |                 | \$429.42             | \$429.57        |
| Mar-19                        | 54,459     | \$443.09                     | \$425.24            | \$424.24        | \$425.90          | \$424.85        | \$390.89                     |                 | \$391.10               |                 | \$429.45             | \$429.27        |
| Apr-19                        | 54,100     | \$406.40                     | \$425.43            | \$424.43        | \$426.10          | \$425.04        | \$431.84                     |                 | \$432.39               |                 | \$429.91             | \$429.13        |
| May-19                        | 53,986     | \$418.89                     | \$425.61            | \$424.61        | \$426.29          | \$425.24        | \$410.46                     |                 | \$411.07               |                 | \$429.12             | \$428.92        |
| Jun-19                        | 53,631     | \$434.07                     | \$425.79            | \$424.79        | \$426.49          | \$425.43        | \$398.73                     |                 | \$399.58               |                 | \$428.77             | \$428.75        |
| Jul-19                        | 52,969     | \$439.46                     | \$425.97            | \$424.97        | \$426.68          | \$425.62        | \$400.29                     |                 | \$401.57               |                 | \$428.94             | \$428.69        |
| Aug-19                        | 52,672     | \$397.63                     | \$426.16            | \$425.15        | \$426.88          | \$425.81        | \$394.23                     |                 | \$396.19               |                 | \$429.29             | \$428.75        |
| Sep-19                        | 52,492     | \$397.55                     | \$426.35            | \$425.33        | \$427.07          | \$426.00        | \$457.56                     |                 |                        |                 | \$428.23             | \$428.83        |
| Oct-19                        | 52,336     | \$464.58                     | \$426.53            | \$425.51        | \$427.27          | \$426.19        | \$432.05                     | \$422.35        | \$433.50               | \$423.04        | \$427.19             | \$428.77        |
| Nov-19                        | 52,336     |                              | \$426.72            | \$425.70        | \$427.46          | \$426.38        | \$432.51                     | \$422.34        | \$434.27               | \$423.17        | \$428.44             | \$428.82        |
| Dec-19                        | 52,336     |                              | \$426.90            | \$425.88        | \$427.65          | \$426.58        | \$486.13                     | \$424.96        | \$486.67               | \$425.85        | \$428.44             | \$428.88        |
| Jan-20                        | 52,336     |                              | \$427.09            | \$426.06        | \$427.85          | \$426.77        | \$446.40                     | \$425.88        | \$447.97               | \$426.89        | \$428.44             | \$428.81        |
| Feb-20                        | 52,336     |                              | \$427.28            | \$426.25        | \$428.05          | \$426.97        | \$443.62                     | \$426.81        | \$445.35               | \$427.96        | \$428.43             | \$428.73        |
| Mar-20                        | 52,336     |                              | \$427.45            | \$426.43        | \$428.23          | \$427.16        | \$456.97                     | \$432.39        | \$458.23               | \$433.63        | \$428.43             | \$428.64        |
| Apr-20                        | 52,336     |                              | \$427.64            | \$426.62        | \$428.43          | \$427.36        | \$419.94                     | \$431.41        | \$422.42               | \$432.80        | \$428.42             | \$428.51        |
| May-20                        | 52,336     |                              | \$427.82            | \$426.81        | \$428.62          | \$427.55        | \$433.46                     | \$433.37        | \$435.56               | \$434.89        | \$428.42             | \$428.45        |
| Jun-20                        | 52,336     |                              | \$428.01            | \$426.99        | \$428.82          | \$427.75        | \$449.36                     | \$437.65        | \$450.86               | \$439.23        | \$428.42             | \$428.43        |
| Jul-20                        | 52,336     |                              | \$428.19            | \$427.18        | \$429.01          | \$427.95        | \$454.64                     | \$442.22        | \$455.79               | \$443.78        | \$428.41             | \$428.38        |
| Aug-20                        | 52,336     |                              | \$428.38            | \$427.36        | \$429.21          | \$428.14        | \$411.09                     | \$443.65        | \$413.52               | \$445.25        | \$428.41             | \$428.31        |
| Sep-20                        | 52,336     |                              | \$428.57            | \$427.55        | \$429.41          | \$428.33        | \$411.40                     | \$439.80        | \$413.99               | \$441.51        | \$428.40             | \$428.32        |
| Oct-20                        | 52,336     |                              | \$428.75            | \$427.73        | \$429.60          | \$428.53        | \$480.60                     | \$443.84        | \$480.93               | \$445.46        | \$428.40             | \$428.42        |
| Nov-20                        | 52,336     |                              | \$428.94            | \$427.92        | \$429.79          | \$428.72        | \$447.42                     | \$445.09        | \$450.65               | \$446.83        | \$428.40             | \$428.42        |
| Dec-20                        | 52,336     |                              | \$429.12            | \$428.10        | \$429.99          | \$428.92        | \$502.84                     | \$446.48        | \$503.05               | \$448.19        | \$428.39             | \$428.41        |
| Jan-21                        | 52,336     |                              | \$429.31            | \$428.29        | \$430.18          | \$429.11        | \$461.70                     | \$447.75        | \$464.35               | \$449.56        | \$428.39             | \$428.41        |
| Feb-21                        | 52,336     |                              | \$429.50            | \$428.48        | \$430.38          | \$429.31        | \$458.78                     | \$449.02        | \$461.73               | \$450.92        | \$428.38             | \$428.41        |
| Mar-21                        | 52,336     |                              | \$429.67            | \$428.66        | \$430.56          | \$429.50        | \$472.54                     | \$450.31        | \$474.61               | \$452.29        | \$428.38             | \$428.40        |
| Apr-21                        | 52,336     |                              | \$429.86            | \$428.85        | \$430.76          | \$429.69        | \$434.21                     | \$451.50        | \$438.80               | \$453.65        | \$428.38             | \$428.40        |
| May-21                        | 52,336     |                              | \$430.04            | \$429.03        | \$430.95          | \$429.89        | \$448.15                     | \$452.73        | \$451.94               | \$455.02        | \$428.37             | \$428.39        |
| Jun-21                        | 52,336     |                              | \$430.23            | \$429.22        | \$431.14          | \$430.08        | \$464.55                     | \$453.99        | \$467.24               | \$456.38        | \$428.37             | \$428.39        |
| Jul-21                        | 52,336     |                              | \$430.42            | \$429.40        | \$431.34          | \$430.27        | \$469.96                     | \$455.27        | \$472.17               | \$457.75        | \$428.37             | \$428.39        |
| Aug-21                        | 52,336     |                              | \$430.61            | \$429.59        | \$431.53          | \$430.47        | \$424.90                     | \$456.42        | \$429.90               | \$459.11        | \$428.36             | \$428.38        |
| Sep-21                        | 52,336     |                              | \$430.80            | \$429.77        | \$431.73          | \$430.66        | \$425.18                     | \$457.57        | \$430.38               | \$460.48        | \$428.36             | \$428.38        |
| Oct-21                        | 52,336     |                              | \$430.98            | \$429.96        | \$431.92          | \$430.86        | \$496.66                     | \$458.91        | \$497.31               | \$461.84        | \$428.35             | \$428.38        |
| Nov-21                        | 52,336     |                              | \$431.17            | \$430.14        | \$432.12          | \$431.05        | \$462.33                     | \$460.15        | \$467.03               | \$463.21        | \$428.35             | \$428.37        |
| Dec-21                        | 52,336     |                              | \$431.35            | \$430.33        | \$432.31          | \$431.24        | \$519.55                     | \$461.54        | \$519.43               | \$464.57        | \$428.35             | \$428.37        |
| Utilization Trend             |            |                              |                     | 0.52%           |                   | 0.55%           |                              | 4.18%           |                        | 4.42%           |                      | -0.04%          |
| RMSE (root mean square error) |            |                              |                     | 23.54           |                   | 23.42           |                              | 30.87           |                        | 30.73           |                      | 24.43           |



MEDICAL UTILIZATION TREND CALCULATION

Pure Premium Trend - Pharmaceuticals Processed through the Medical Benefit

| Month  | MONTHLY DATA |                                   |                      | ROLLING 12 |                                   |                 |
|--------|--------------|-----------------------------------|----------------------|------------|-----------------------------------|-----------------|
|        | Members      | Contract Adjusted Allowed Charges | Total Specialty PMPM | Members    | Contract Adjusted Allowed Charges | Rolling 12 PMPM |
| Nov-15 | 57,692       | \$ 1,929,844                      | \$33.45              |            |                                   |                 |
| Dec-15 | 57,890       | \$ 2,090,382                      | \$36.11              |            |                                   |                 |
| Jan-16 | 52,944       | \$ 1,642,972                      | \$31.03              |            |                                   |                 |
| Feb-16 | 52,655       | \$ 1,672,271                      | \$31.76              |            |                                   |                 |
| Mar-16 | 52,655       | \$ 1,721,443                      | \$32.69              |            |                                   |                 |
| Apr-16 | 52,628       | \$ 1,588,606                      | \$30.19              |            |                                   |                 |
| May-16 | 52,040       | \$ 1,808,895                      | \$34.76              |            |                                   |                 |
| Jun-16 | 52,000       | \$ 2,349,159                      | \$45.18              |            |                                   |                 |
| Jul-16 | 51,849       | \$ 1,819,940                      | \$35.10              |            |                                   |                 |
| Aug-16 | 51,743       | \$ 1,958,948                      | \$37.86              |            |                                   |                 |
| Sep-16 | 51,752       | \$ 2,117,894                      | \$40.92              |            |                                   |                 |
| Oct-16 | 51,944       | \$ 2,129,461                      | \$41.00              | 637,792    | \$ 22,829,813                     | \$35.80         |
| Nov-16 | 51,926       | \$ 2,301,534                      | \$44.32              | 632,026    | \$ 23,201,503                     | \$36.71         |
| Dec-16 | 51,220       | \$ 1,755,070                      | \$34.27              | 625,356    | \$ 22,866,191                     | \$36.57         |
| Jan-17 | 54,466       | \$ 1,710,079                      | \$31.40              | 626,878    | \$ 22,933,299                     | \$36.58         |
| Feb-17 | 54,376       | \$ 1,819,245                      | \$33.46              | 628,599    | \$ 23,080,273                     | \$36.72         |
| Mar-17 | 54,286       | \$ 1,863,763                      | \$34.33              | 630,230    | \$ 23,222,593                     | \$36.85         |
| Apr-17 | 54,315       | \$ 1,548,511                      | \$28.51              | 631,917    | \$ 23,182,497                     | \$36.69         |
| May-17 | 54,511       | \$ 1,982,522                      | \$36.37              | 634,388    | \$ 23,356,125                     | \$36.82         |
| Jun-17 | 54,564       | \$ 1,917,788                      | \$35.15              | 636,952    | \$ 22,924,755                     | \$35.99         |
| Jul-17 | 54,781       | \$ 1,837,081                      | \$33.53              | 639,884    | \$ 22,941,895                     | \$35.85         |
| Aug-17 | 54,843       | \$ 2,110,904                      | \$38.49              | 642,984    | \$ 23,093,852                     | \$35.92         |
| Sep-17 | 54,384       | \$ 2,080,184                      | \$38.25              | 645,616    | \$ 23,056,142                     | \$35.71         |
| Oct-17 | 54,362       | \$ 2,325,316                      | \$42.77              | 648,034    | \$ 23,251,997                     | \$35.88         |
| Nov-17 | 54,513       | \$ 2,377,450                      | \$43.61              | 650,621    | \$ 23,327,914                     | \$35.85         |
| Dec-17 | 54,478       | \$ 2,121,689                      | \$38.95              | 653,879    | \$ 23,694,533                     | \$36.24         |
| Jan-18 | 52,507       | \$ 2,669,130                      | \$50.83              | 651,920    | \$ 24,653,584                     | \$37.82         |
| Feb-18 | 52,433       | \$ 2,215,209                      | \$42.25              | 649,977    | \$ 25,049,548                     | \$38.54         |
| Mar-18 | 52,332       | \$ 2,597,267                      | \$49.63              | 648,023    | \$ 25,783,052                     | \$39.79         |
| Apr-18 | 52,560       | \$ 2,113,872                      | \$40.22              | 646,268    | \$ 26,348,413                     | \$40.77         |
| May-18 | 52,733       | \$ 2,526,707                      | \$47.92              | 644,490    | \$ 26,892,598                     | \$41.73         |
| Jun-18 | 52,720       | \$ 2,018,324                      | \$38.28              | 642,646    | \$ 26,993,134                     | \$42.00         |
| Jul-18 | 53,446       | \$ 2,331,045                      | \$43.61              | 641,311    | \$ 27,487,098                     | \$42.86         |
| Aug-18 | 53,468       | \$ 2,268,543                      | \$42.43              | 639,936    | \$ 27,644,737                     | \$43.20         |
| Sep-18 | 53,278       | \$ 2,009,757                      | \$37.72              | 638,830    | \$ 27,574,310                     | \$43.16         |
| Oct-18 | 53,566       | \$ 2,335,503                      | \$43.60              | 638,034    | \$ 27,584,497                     | \$43.23         |
| Nov-18 | 53,900       | \$ 2,712,278                      | \$50.32              | 637,421    | \$ 27,919,325                     | \$43.80         |
| Dec-18 | 53,803       | \$ 2,378,696                      | \$44.21              | 636,746    | \$ 28,176,332                     | \$44.25         |
| Jan-19 | 54,540       | \$ 2,648,395                      | \$48.56              | 638,779    | \$ 28,155,597                     | \$44.08         |
| Feb-19 | 54,495       | \$ 2,170,804                      | \$39.83              | 640,841    | \$ 28,111,193                     | \$43.87         |
| Mar-19 | 54,459       | \$ 2,484,915                      | \$45.63              | 642,968    | \$ 27,998,841                     | \$43.55         |
| Apr-19 | 54,100       | \$ 2,451,851                      | \$45.32              | 644,508    | \$ 28,336,819                     | \$43.97         |
| May-19 | 53,986       | \$ 2,911,812                      | \$53.94              | 645,761    | \$ 28,721,924                     | \$44.48         |
| Jun-19 | 53,631       | \$ 2,466,694                      | \$45.99              | 646,672    | \$ 29,170,293                     | \$45.11         |
| Jul-19 | 52,969       | \$ 2,637,390                      | \$49.79              | 646,195    | \$ 29,476,638                     | \$45.62         |
| Aug-19 | 52,672       | \$ 2,668,101                      | \$50.66              | 645,399    | \$ 29,876,196                     | \$46.29         |
| Sep-19 | 52,492       | \$ 2,728,500                      | \$51.98              | 644,613    | \$ 30,594,939                     | \$47.46         |
| Oct-19 | 52,336       | \$ 2,702,579                      | \$51.64              | 643,383    | \$ 30,962,014                     | \$48.12         |

Pure Premium Trend

11.31%

MEDICAL UTILIZATION TREND CALCULATION  
 INDUCED UTILIZATION

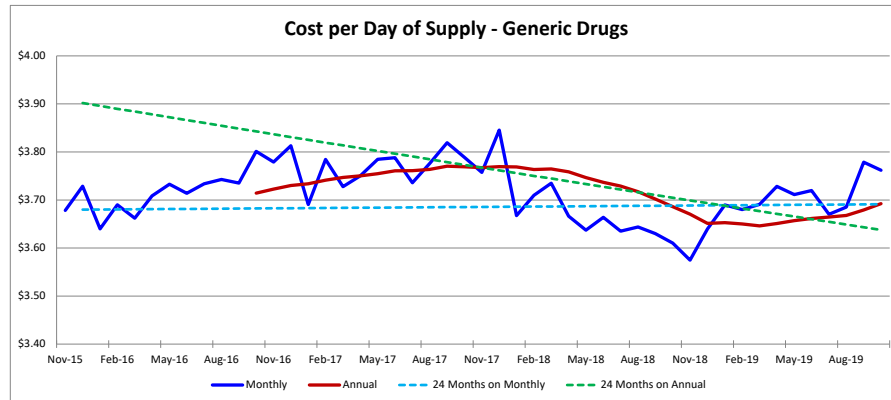
| Month  | Average Paid to Allowed Ratio | Average Induced Utilization Factor | Normalization Factor for Induced Utilization |
|--------|-------------------------------|------------------------------------|--|
| Nov-16 | 0.7295                        | 1.0426                             |  |
| Dec-16 | 0.7296                        | 1.0427                             |  |
| Jan-17 | 0.7268                        | 1.0415                             |  |
| Feb-17 | 0.7260                        | 1.0411                             |  |
| Mar-17 | 0.7264                        | 1.0413                             |  |
| Apr-17 | 0.7258                        | 1.0410                             |  |
| May-17 | 0.7250                        | 1.0406                             |  |
| Jun-17 | 0.7249                        | 1.0406                             |  |
| Jul-17 | 0.7255                        | 1.0409                             |  |
| Aug-17 | 0.7253                        | 1.0408                             |  |
| Sep-17 | 0.7245                        | 1.0404                             |  |
| Oct-17 | 0.7254                        | 1.0408                             |  |
| Nov-17 | 0.7261                        | 1.0411                             | 0.9985                                       |
| Dec-17 | 0.7265                        | 1.0413                             | 0.9986                                       |
| Jan-18 | 0.7247                        | 1.0405                             | 0.9991                                       |
| Feb-18 | 0.7244                        | 1.0403                             | 0.9993                                       |
| Mar-18 | 0.7227                        | 1.0396                             | 0.9984                                       |
| Apr-18 | 0.7227                        | 1.0396                             | 0.9987                                       |
| May-18 | 0.7233                        | 1.0398                             | 0.9993                                       |
| Jun-18 | 0.7222                        | 1.0394                             | 0.9989                                       |
| Jul-18 | 0.7220                        | 1.0393                             | 0.9985                                       |
| Aug-18 | 0.7224                        | 1.0394                             | 0.9987                                       |
| Sep-18 | 0.7224                        | 1.0394                             | 0.9991                                       |
| Oct-18 | 0.7226                        | 1.0395                             | 0.9988                                       |
| Nov-18 | 0.7228                        | 1.0396                             | 0.9986                                       |
| Dec-18 | 0.7239                        | 1.0401                             | 0.9989                                       |
| Jan-19 | 0.7264                        | 1.0412                             | 1.0007                                       |
| Feb-19 | 0.7256                        | 1.0409                             | 1.0005                                       |
| Mar-19 | 0.7261                        | 1.0411                             | 1.0015                                       |
| Apr-19 | 0.7254                        | 1.0408                             | 1.0011                                       |
| May-19 | 0.7253                        | 1.0407                             | 1.0009                                       |
| Jun-19 | 0.7271                        | 1.0416                             | 1.0021                                       |
| Jul-19 | 0.7271                        | 1.0416                             | 1.0022                                       |
| Aug-19 | 0.7271                        | 1.0416                             | 1.0021                                       |
| Sep-19 | 0.7284                        | 1.0422                             | 1.0026                                       |
| Oct-19 | 0.7302                        | 1.0430                             | 1.0033                                       |

PHARMACY TREND DEVELOPMENT FOR ESI CLAIMS

GENERIC DRUGS - COST TREND

| Incurred Date | MONTHLY DATA |             |              |                    | ROLLING 12 |                         |                       | EXPONENTIAL FIT |                 |
|---------------|--------------|-------------|--------------|--------------------|------------|-------------------------|-----------------------|-----------------|-----------------|
|               | Supply       | AWP Cost    | Cost/ Supply | Monthly Cost Trend | Supply     | Adjusted Allowed Charge | Rolling 12 Cost Trend | Monthly Data    | Rolling 12 Data |
| Nov-15        | 1,409,298    | \$5,183,691 | \$3.68       |                    |            |                         |                       |                 |                 |
| Dec-15        | 1,591,712    | \$5,934,947 | \$3.73       |                    |            |                         |                       | \$3.68          | \$3.90          |
| Jan-16        | 1,262,298    | \$4,594,783 | \$3.64       |                    |            |                         |                       | \$3.68          | \$3.90          |
| Feb-16        | 1,256,328    | \$4,635,929 | \$3.69       |                    |            |                         |                       | \$3.68          | \$3.89          |
| Mar-16        | 1,373,082    | \$5,028,527 | \$3.66       |                    |            |                         |                       | \$3.68          | \$3.88          |
| Apr-16        | 1,284,625    | \$4,764,149 | \$3.71       |                    |            |                         |                       | \$3.68          | \$3.88          |
| May-16        | 1,300,908    | \$4,856,287 | \$3.73       |                    |            |                         |                       | \$3.68          | \$3.87          |
| Jun-16        | 1,329,245    | \$4,936,589 | \$3.71       |                    |            |                         |                       | \$3.68          | \$3.87          |
| Jul-16        | 1,281,364    | \$4,784,181 | \$3.73       |                    |            |                         |                       | \$3.68          | \$3.86          |
| Aug-16        | 1,334,789    | \$4,995,914 | \$3.74       |                    |            |                         |                       | \$3.68          | \$3.85          |
| Sep-16        | 1,310,879    | \$4,896,533 | \$3.74       |                    |            |                         |                       | \$3.68          | \$3.85          |
| Oct-16        | 1,338,459    | \$5,087,901 | \$3.80       |                    | 16,072,987 | \$59,699,430            | \$3.71                | \$3.68          | \$3.84          |
| Nov-16        | 1,319,442    | \$4,986,389 | \$3.78       | 2.7%               | 15,983,131 | \$59,502,128            | \$3.72                | \$3.68          | \$3.84          |
| Dec-16        | 1,385,091    | \$5,281,115 | \$3.81       | 2.3%               | 15,776,510 | \$58,848,297            | \$3.73                | \$3.68          | \$3.83          |
| Jan-17        | 1,360,948    | \$5,022,766 | \$3.69       | 1.4%               | 15,875,160 | \$59,276,280            | \$3.73                | \$3.68          | \$3.83          |
| Feb-17        | 1,207,752    | \$4,570,607 | \$3.78       | 2.6%               | 15,826,584 | \$59,210,958            | \$3.74                | \$3.68          | \$3.82          |
| Mar-17        | 1,366,361    | \$5,093,620 | \$3.73       | 1.8%               | 15,819,863 | \$59,276,052            | \$3.75                | \$3.68          | \$3.81          |
| Apr-17        | 1,246,700    | \$4,675,406 | \$3.75       | 1.1%               | 15,781,938 | \$59,187,310            | \$3.75                | \$3.68          | \$3.81          |
| May-17        | 1,330,444    | \$5,035,245 | \$3.78       | 1.4%               | 15,811,474 | \$59,366,267            | \$3.75                | \$3.68          | \$3.80          |
| Jun-17        | 1,260,883    | \$4,776,244 | \$3.79       | 2.0%               | 15,743,112 | \$59,205,922            | \$3.76                | \$3.68          | \$3.80          |
| Jul-17        | 1,222,858    | \$4,568,241 | \$3.74       | 0.1%               | 15,684,606 | \$58,989,981            | \$3.76                | \$3.68          | \$3.79          |
| Aug-17        | 1,288,361    | \$4,865,383 | \$3.78       | 0.9%               | 15,638,178 | \$58,859,451            | \$3.76                | \$3.68          | \$3.78          |
| Sep-17        | 1,158,472    | \$4,424,365 | \$3.82       | 2.2%               | 15,485,771 | \$58,387,282            | \$3.77                | \$3.69          | \$3.78          |
| Oct-17        | 1,255,779    | \$4,757,527 | \$3.79       | -0.3%              | 15,403,091 | \$58,056,908            | \$3.77                | \$3.69          | \$3.77          |
| Nov-17        | 1,225,377    | \$4,604,450 | \$3.76       | -0.6%              | 15,309,026 | \$57,674,969            | \$3.77                | \$3.69          | \$3.77          |
| Dec-17        | 1,218,854    | \$4,687,087 | \$3.85       | 0.9%               | 15,142,789 | \$57,080,941            | \$3.77                | \$3.69          | \$3.76          |
| Jan-18        | 1,157,515    | \$4,245,081 | \$3.67       | -0.6%              | 14,939,356 | \$56,303,255            | \$3.77                | \$3.69          | \$3.76          |
| Feb-18        | 1,014,396    | \$3,763,326 | \$3.71       | -2.0%              | 14,746,000 | \$55,495,974            | \$3.76                | \$3.69          | \$3.75          |
| Mar-18        | 1,106,472    | \$4,132,462 | \$3.73       | 0.2%               | 14,486,111 | \$54,534,816            | \$3.76                | \$3.69          | \$3.74          |
| Apr-18        | 1,056,401    | \$3,872,957 | \$3.67       | -2.2%              | 14,295,812 | \$53,732,367            | \$3.76                | \$3.69          | \$3.74          |
| May-18        | 1,107,939    | \$4,029,696 | \$3.64       | -3.9%              | 14,073,307 | \$52,726,818            | \$3.75                | \$3.69          | \$3.73          |
| Jun-18        | 1,023,335    | \$3,749,404 | \$3.66       | -3.3%              | 13,835,759 | \$51,699,978            | \$3.74                | \$3.69          | \$3.73          |
| Jul-18        | 1,070,647    | \$3,891,834 | \$3.64       | -2.7%              | 13,683,548 | \$51,023,572            | \$3.73                | \$3.69          | \$3.72          |
| Aug-18        | 1,091,241    | \$3,976,164 | \$3.64       | -3.5%              | 13,486,428 | \$50,134,352            | \$3.72                | \$3.69          | \$3.72          |
| Sep-18        | 980,218      | \$3,558,349 | \$3.63       | -4.9%              | 13,308,174 | \$49,268,336            | \$3.70                | \$3.69          | \$3.71          |
| Oct-18        | 1,100,202    | \$3,972,050 | \$3.61       | -4.7%              | 13,152,597 | \$48,482,859            | \$3.69                | \$3.69          | \$3.70          |
| Nov-18        | 1,055,794    | \$3,774,273 | \$3.57       | -4.9%              | 12,983,014 | \$47,652,682            | \$3.67                | \$3.69          | \$3.70          |
| Dec-18        | 1,074,026    | \$3,908,910 | \$3.64       | -5.4%              | 12,838,186 | \$46,874,505            | \$3.65                | \$3.69          | \$3.69          |
| Jan-19        | 1,038,419    | \$3,831,537 | \$3.69       | 0.6%               | 12,719,090 | \$46,460,961            | \$3.65                | \$3.69          | \$3.69          |
| Feb-19        | 927,070      | \$3,411,587 | \$3.68       | -0.8%              | 12,631,764 | \$46,109,222            | \$3.65                | \$3.69          | \$3.68          |
| Mar-19        | 1,014,495    | \$3,744,481 | \$3.69       | -1.2%              | 12,539,787 | \$45,721,240            | \$3.65                | \$3.69          | \$3.68          |
| Apr-19        | 1,008,472    | \$3,759,893 | \$3.73       | 1.7%               | 12,491,858 | \$45,608,176            | \$3.65                | \$3.69          | \$3.67          |
| May-19        | 1,001,705    | \$3,717,564 | \$3.71       | 2.0%               | 12,385,624 | \$45,296,044            | \$3.66                | \$3.69          | \$3.67          |
| Jun-19        | 945,839      | \$3,518,182 | \$3.72       | 1.5%               | 12,308,128 | \$45,064,822            | \$3.66                | \$3.69          | \$3.66          |
| Jul-19        | 974,438      | \$3,576,397 | \$3.67       | 1.0%               | 12,211,919 | \$44,749,384            | \$3.66                | \$3.69          | \$3.65          |
| Aug-19        | 930,989      | \$3,430,996 | \$3.69       | 1.1%               | 12,051,667 | \$44,204,216            | \$3.67                | \$3.69          | \$3.65          |
| Sep-19        | 896,811      | \$3,388,689 | \$3.78       | 4.1%               | 11,968,260 | \$44,034,557            | \$3.68                | \$3.69          | \$3.64          |
| Oct-19        | 971,467      | \$3,654,616 | \$3.76       | 4.2%               | 11,839,525 | \$43,717,124            | \$3.69                | \$3.69          | \$3.64          |

Exponential Trend: 0.1% -1.8%



Regressions

| 24 Months on Monthly |        |
|----------------------|--------|
| 1.000                | 3.357  |
| 0.000                | 0.697  |
| 0.001                | 0.017  |
| 0.018                | 22.000 |

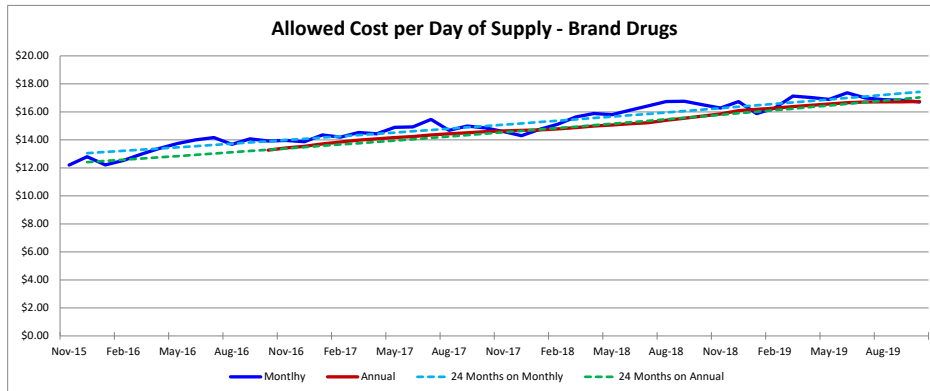
| 24 Months on Annual |        |
|---------------------|--------|
| 1.000               | 32.513 |
| 0.000               | 0.278  |
| 0.736               | 0.007  |
| 61.181              | 22.000 |

PHARMACY TREND DEVELOPMENT FOR ESI CLAIMS

BRAND DRUGS - COST TREND

| Incurred Date | MONTHLY DATA |             |              |                    | ROLLING 12 |                         |              |                       | EXPONENTIAL FIT |                 |
|---------------|--------------|-------------|--------------|--------------------|------------|-------------------------|--------------|-----------------------|-----------------|-----------------|
|               | Supply       | AWP Cost    | Cost/ Supply | Monthly Cost Trend | Supply     | Adjusted Allowed Charge | Cost/ Supply | Rolling 12 Cost Trend | Monthly Data    | Rolling 12 Data |
| Nov-15        | 193,387      | \$2,359,863 | \$12.20      |                    |            |                         |              |                       |                 |                 |
| Dec-15        | 230,665      | \$2,951,543 | \$12.80      |                    |            |                         |              |                       | \$13.05         | \$12.41         |
| Jan-16        | 158,992      | \$1,941,403 | \$12.21      |                    |            |                         |              |                       | \$13.14         | \$12.50         |
| Feb-16        | 153,872      | \$1,928,780 | \$12.53      |                    |            |                         |              |                       | \$13.22         | \$12.59         |
| Mar-16        | 181,756      | \$2,360,185 | \$12.99      |                    |            |                         |              |                       | \$13.30         | \$12.67         |
| Apr-16        | 163,802      | \$2,193,980 | \$13.39      |                    |            |                         |              |                       | \$13.38         | \$12.76         |
| May-16        | 159,135      | \$2,186,871 | \$13.74      |                    |            |                         |              |                       | \$13.47         | \$12.85         |
| Jun-16        | 155,558      | \$2,178,666 | \$14.01      |                    |            |                         |              |                       | \$13.55         | \$12.94         |
| Jul-16        | 149,643      | \$2,119,906 | \$14.17      |                    |            |                         |              |                       | \$13.64         | \$13.02         |
| Aug-16        | 160,800      | \$2,200,072 | \$13.68      |                    | 1,707,610  | \$22,421,270            |              |                       | \$13.73         | \$13.12         |
| Sep-16        | 160,832      | \$2,264,218 | \$14.08      |                    | 1,868,442  | \$24,685,488            |              |                       | \$13.81         | \$13.21         |
| Oct-16        | 163,355      | \$2,273,318 | \$13.92      |                    | 2,031,797  | \$26,958,807            | \$13.27      |                       | \$13.90         | \$13.30         |
| Nov-16        | 161,881      | \$2,259,520 | \$13.96      | 14.4%              | 2,000,291  | \$26,858,465            | \$13.43      |                       | \$13.99         | \$13.39         |
| Dec-16        | 179,104      | \$2,483,200 | \$13.86      | 8.4%               | 1,948,730  | \$26,390,121            | \$13.54      |                       | \$14.08         | \$13.48         |
| Jan-17        | 155,052      | \$2,226,005 | \$14.36      | 17.6%              | 1,944,790  | \$26,674,724            | \$13.72      |                       | \$14.17         | \$13.58         |
| Feb-17        | 139,030      | \$1,974,655 | \$14.20      | 13.3%              | 1,929,948  | \$26,720,598            | \$13.85      |                       | \$14.26         | \$13.67         |
| Mar-17        | 164,438      | \$2,388,714 | \$14.53      | 11.9%              | 1,912,630  | \$26,749,127            | \$13.99      |                       | \$14.34         | \$13.76         |
| Apr-17        | 146,119      | \$2,108,734 | \$14.43      | 7.7%               | 1,894,947  | \$26,663,881            | \$14.07      |                       | \$14.43         | \$13.86         |
| May-17        | 161,626      | \$2,408,086 | \$14.90      | 8.4%               | 1,897,438  | \$26,885,095            | \$14.17      |                       | \$14.52         | \$13.95         |
| Jun-17        | 153,671      | \$2,294,212 | \$14.93      | 6.6%               | 1,895,551  | \$27,000,641            | \$14.24      |                       | \$14.62         | \$14.05         |
| Jul-17        | 152,218      | \$2,353,698 | \$15.46      | 9.2%               | 1,898,126  | \$27,234,434            | \$14.35      |                       | \$14.71         | \$14.14         |
| Aug-17        | 158,257      | \$2,322,810 | \$14.68      | 7.3%               | 1,895,583  | \$27,357,172            | \$14.43      |                       | \$14.80         | \$14.24         |
| Sep-17        | 149,909      | \$2,246,461 | \$14.99      | 6.4%               | 1,884,660  | \$27,339,415            | \$14.51      |                       | \$14.90         | \$14.34         |
| Oct-17        | 171,371      | \$2,545,223 | \$14.85      | 6.7%               | 1,892,676  | \$27,611,319            | \$14.59      | 9.9%                  | \$14.99         | \$14.44         |
| Nov-17        | 168,063      | \$2,453,949 | \$14.60      | 4.6%               | 1,898,858  | \$27,805,748            | \$14.64      | 9.1%                  | \$15.08         | \$14.54         |
| Dec-17        | 178,975      | \$2,558,667 | \$14.30      | 3.1%               | 1,898,729  | \$27,881,215            | \$14.68      | 8.4%                  | \$15.18         | \$14.64         |
| Jan-18        | 145,807      | \$2,151,613 | \$14.76      | 2.8%               | 1,889,484  | \$27,806,823            | \$14.72      | 7.3%                  | \$15.28         | \$14.74         |
| Feb-18        | 132,077      | \$1,996,457 | \$15.12      | 6.4%               | 1,882,531  | \$27,828,625            | \$14.78      | 6.8%                  | \$15.37         | \$14.85         |
| Mar-18        | 149,696      | \$2,340,884 | \$15.64      | 7.6%               | 1,867,789  | \$27,780,795            | \$14.87      | 6.4%                  | \$15.46         | \$14.94         |
| Apr-18        | 146,263      | \$2,323,523 | \$15.89      | 10.1%              | 1,867,933  | \$27,995,584            | \$14.99      | 6.5%                  | \$15.56         | \$15.05         |
| May-18        | 149,357      | \$2,359,910 | \$15.80      | 6.0%               | 1,855,664  | \$27,947,407            | \$15.06      | 6.3%                  | \$15.66         | \$15.15         |
| Jun-18        | 148,045      | \$2,386,125 | \$16.12      | 8.0%               | 1,850,038  | \$28,039,320            | \$15.16      | 6.4%                  | \$15.76         | \$15.26         |
| Jul-18        | 142,956      | \$2,349,378 | \$16.43      | 6.3%               | 1,840,776  | \$28,034,999            | \$15.23      | 6.1%                  | \$15.86         | \$15.36         |
| Aug-18        | 157,222      | \$2,631,964 | \$16.74      | 14.1%              | 1,839,741  | \$28,344,152            | \$15.41      | 6.8%                  | \$15.96         | \$15.47         |
| Sep-18        | 146,843      | \$2,460,224 | \$16.75      | 11.8%              | 1,836,675  | \$28,557,916            | \$15.55      | 7.2%                  | \$16.06         | \$15.58         |
| Oct-18        | 169,677      | \$2,801,050 | \$16.51      | 11.2%              | 1,834,981  | \$28,813,743            | \$15.70      | 7.6%                  | \$16.16         | \$15.68         |
| Nov-18        | 165,903      | \$2,700,336 | \$16.28      | 11.5%              | 1,832,821  | \$29,060,130            | \$15.86      | 8.3%                  | \$16.27         | \$15.79         |
| Dec-18        | 173,010      | \$2,895,461 | \$16.74      | 17.1%              | 1,826,856  | \$29,396,924            | \$16.09      | 9.6%                  | \$16.37         | \$15.90         |
| Jan-19        | 154,103      | \$2,445,875 | \$15.87      | 7.6%               | 1,835,152  | \$29,691,186            | \$16.18      | 9.9%                  | \$16.47         | \$16.01         |
| Feb-19        | 141,370      | \$2,300,257 | \$16.27      | 7.6%               | 1,844,445  | \$29,994,986            | \$16.26      | 10.0%                 | \$16.58         | \$16.13         |
| Mar-19        | 145,897      | \$2,498,521 | \$17.13      | 9.5%               | 1,840,646  | \$30,152,624            | \$16.38      | 10.1%                 | \$16.67         | \$16.23         |
| Apr-19        | 149,585      | \$2,546,919 | \$17.03      | 7.2%               | 1,843,968  | \$30,376,020            | \$16.47      | 9.9%                  | \$16.78         | \$16.34         |
| May-19        | 152,532      | \$2,577,280 | \$16.90      | 6.9%               | 1,847,143  | \$30,593,390            | \$16.56      | 10.0%                 | \$16.89         | \$16.45         |
| Jun-19        | 142,549      | \$2,475,173 | \$17.36      | 7.7%               | 1,841,647  | \$30,682,438            | \$16.66      | 9.9%                  | \$16.99         | \$16.57         |
| Jul-19        | 150,535      | \$2,558,589 | \$17.00      | 3.4%               | 1,849,226  | \$30,891,649            | \$16.71      | 9.7%                  | \$17.10         | \$16.68         |
| Aug-19        | 146,209      | \$2,467,491 | \$16.88      | 0.8%               | 1,838,213  | \$30,727,176            | \$16.72      | 8.5%                  | \$17.21         | \$16.80         |
| Sep-19        | 152,635      | \$2,568,925 | \$16.83      | 0.5%               | 1,844,005  | \$30,835,876            | \$16.72      | 7.5%                  | \$17.32         | \$16.92         |
| Oct-19        | 163,796      | \$2,736,614 | \$16.71      | 1.2%               | 1,838,124  | \$30,771,440            | \$16.74      | 6.6%                  | \$17.43         | \$17.03         |

Exponential Trend: 7.8% 8.6%



Regressions

| 24 Months on Monthly |        |
|----------------------|--------|
| 1.000                | 0.002  |
| 0.000                | 1.259  |
| 0.697                | 0.030  |
| 50.690               | 22.000 |

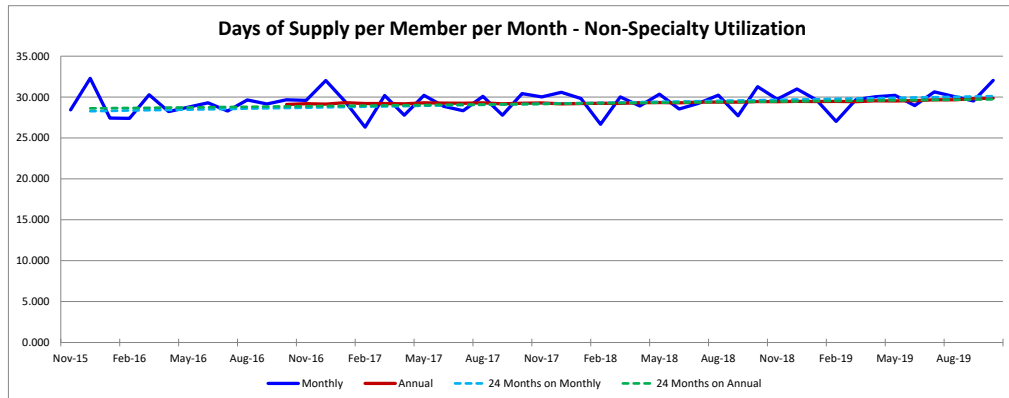
| 24 Months on Annual |        |
|---------------------|--------|
| 1.000               | 0.001  |
| 0.000               | 0.325  |
| 0.976               | 0.008  |
| 912.288             | 22.000 |

PHARMACY TREND DEVELOPMENT FOR ESI CLAIMS

NON-SPECIALTY DRUGS - UTILIZATION TREND

| Incurred Date | MONTHLY DATA |           |                   |                           | ROLLING 12 |            |                   |                              | EXPONENTIAL FIT |                 |
|---------------|--------------|-----------|-------------------|---------------------------|------------|------------|-------------------|------------------------------|-----------------|-----------------|
|               | Membership   | Supply    | Supply per Member | Monthly Utilization Trend | Membership | Supply     | Supply per Member | Rolling 12 Utilization Trend | Monthly Data    | Rolling 12 Data |
| Nov-15        | 57,692       | 1,640,435 | 28.434            |                           |            |            |                   |                              |                 |                 |
| Dec-15        | 57,890       | 1,869,201 | 32.289            |                           |            |            |                   |                              | 28.279          | 28.620          |
| Jan-16        | 52,944       | 1,452,347 | 27.432            |                           |            |            |                   |                              | 28.318          | 28.644          |
| Feb-16        | 52,655       | 1,442,268 | 27.391            |                           |            |            |                   |                              | 28.357          | 28.668          |
| Mar-16        | 52,655       | 1,594,572 | 30.283            |                           |            |            |                   |                              | 28.394          | 28.690          |
| Apr-16        | 52,628       | 1,485,341 | 28.223            |                           |            |            |                   |                              | 28.433          | 28.714          |
| May-16        | 52,040       | 1,496,796 | 28.762            |                           |            |            |                   |                              | 28.472          | 28.737          |
| Jun-16        | 52,000       | 1,523,092 | 29.290            |                           |            |            |                   |                              | 28.511          | 28.762          |
| Jul-16        | 51,849       | 1,467,167 | 28.297            |                           |            |            |                   |                              | 28.549          | 28.785          |
| Aug-16        | 51,743       | 1,534,199 | 29.650            |                           |            |            |                   |                              | 28.589          | 28.809          |
| Sep-16        | 51,752       | 1,509,054 | 29.159            |                           |            |            |                   |                              | 28.629          | 28.833          |
| Oct-16        | 51,944       | 1,540,850 | 29.664            |                           | 637,792    | 18,555,322 | 29.093            |                              | 28.667          | 28.856          |
| Nov-16        | 51,926       | 1,537,234 | 29.604            | 4.1%                      | 632,026    | 18,452,121 | 29.195            |                              | 28.707          | 28.880          |
| Dec-16        | 51,220       | 1,639,971 | 32.018            | -0.8%                     | 625,356    | 18,222,891 | 29.140            |                              | 28.746          | 28.904          |
| Jan-17        | 54,466       | 1,602,157 | 29.416            | 7.2%                      | 626,878    | 18,372,701 | 29.308            |                              | 28.786          | 28.928          |
| Feb-17        | 54,376       | 1,431,326 | 26.323            | -3.9%                     | 628,599    | 18,361,759 | 29.211            |                              | 28.826          | 28.952          |
| Mar-17        | 54,286       | 1,639,452 | 30.200            | -0.3%                     | 630,230    | 18,406,639 | 29.206            |                              | 28.862          | 28.974          |
| Apr-17        | 54,315       | 1,509,577 | 27.793            | -1.5%                     | 631,917    | 18,430,874 | 29.167            |                              | 28.902          | 28.998          |
| May-17        | 54,511       | 1,647,314 | 30.220            | 5.1%                      | 634,388    | 18,581,392 | 29.290            |                              | 28.941          | 29.022          |
| Jun-17        | 54,564       | 1,575,938 | 28.882            | -1.4%                     | 636,952    | 18,634,239 | 29.255            |                              | 28.981          | 29.046          |
| Jul-17        | 54,781       | 1,551,527 | 28.322            | 0.1%                      | 639,884    | 18,718,599 | 29.253            |                              | 29.020          | 29.069          |
| Aug-17        | 54,843       | 1,650,615 | 30.097            | 1.5%                      | 642,984    | 18,835,015 | 29.293            |                              | 29.060          | 29.094          |
| Sep-17        | 54,384       | 1,510,575 | 27.776            | -4.7%                     | 645,616    | 18,836,536 | 29.176            |                              | 29.101          | 29.118          |
| Oct-17        | 54,362       | 1,653,491 | 30.416            | 2.5%                      | 648,034    | 18,949,177 | 29.241            | 0.5%                         | 29.140          | 29.141          |
| Nov-17        | 54,513       | 1,636,687 | 30.024            | 1.4%                      | 650,621    | 19,048,630 | 29.278            | 0.3%                         | 29.180          | 29.166          |
| Dec-17        | 54,478       | 1,666,506 | 30.590            | -4.5%                     | 653,879    | 19,075,165 | 29.172            | 0.1%                         | 29.219          | 29.189          |
| Jan-18        | 52,507       | 1,566,328 | 29.831            | 1.4%                      | 651,920    | 19,039,336 | 29.205            | -0.4%                        | 29.260          | 29.214          |
| Feb-18        | 52,433       | 1,399,107 | 26.684            | 1.4%                      | 649,977    | 19,007,117 | 29.243            | 0.1%                         | 29.301          | 29.238          |
| Mar-18        | 52,332       | 1,570,601 | 30.012            | -0.6%                     | 648,023    | 18,938,266 | 29.225            | 0.1%                         | 29.337          | 29.260          |
| Apr-18        | 52,560       | 1,520,012 | 28.920            | 4.1%                      | 646,268    | 18,948,701 | 29.320            | 0.5%                         | 29.378          | 29.285          |
| May-18        | 52,733       | 1,600,801 | 30.357            | 0.5%                      | 644,490    | 18,902,188 | 29.329            | 0.1%                         | 29.418          | 29.308          |
| Jun-18        | 52,720       | 1,505,017 | 28.547            | -1.2%                     | 642,646    | 18,831,267 | 29.303            | 0.2%                         | 29.458          | 29.333          |
| Jul-18        | 53,446       | 1,562,703 | 29.239            | 3.2%                      | 641,311    | 18,842,443 | 29.381            | 0.4%                         | 29.498          | 29.357          |
| Aug-18        | 53,468       | 1,616,437 | 30.232            | 0.4%                      | 639,936    | 18,808,265 | 29.391            | 0.3%                         | 29.539          | 29.381          |
| Sep-18        | 53,278       | 1,476,631 | 27.716            | -0.2%                     | 638,830    | 18,774,321 | 29.389            | 0.7%                         | 29.580          | 29.406          |
| Oct-18        | 53,566       | 1,674,986 | 31.270            | 2.8%                      | 638,034    | 18,795,816 | 29.459            | 0.7%                         | 29.620          | 29.429          |
| Nov-18        | 53,900       | 1,602,977 | 29.740            | -0.9%                     | 637,421    | 18,762,106 | 29.434            | 0.5%                         | 29.661          | 29.454          |
| Dec-18        | 53,803       | 1,666,853 | 30.981            | 1.3%                      | 636,746    | 18,762,453 | 29.466            | 1.0%                         | 29.701          | 29.478          |
| Jan-19        | 54,540       | 1,617,145 | 29.651            | -0.6%                     | 638,779    | 18,813,270 | 29.452            | 0.8%                         | 29.742          | 29.502          |
| Feb-19        | 54,495       | 1,472,715 | 27.025            | 1.3%                      | 640,841    | 18,886,878 | 29.472            | 0.8%                         | 29.783          | 29.527          |
| Mar-19        | 54,459       | 1,616,407 | 29.681            | -1.1%                     | 642,968    | 18,932,684 | 29.446            | 0.8%                         | 29.821          | 29.549          |
| Apr-19        | 54,100       | 1,624,808 | 30.033            | 3.9%                      | 644,508    | 19,037,480 | 29.538            | 0.7%                         | 29.862          | 29.574          |
| May-19        | 53,986       | 1,630,699 | 30.206            | -0.5%                     | 645,761    | 19,067,378 | 29.527            | 0.7%                         | 29.902          | 29.598          |
| Jun-19        | 53,631       | 1,553,564 | 28.968            | 1.5%                      | 646,672    | 19,115,925 | 29.560            | 0.9%                         | 29.944          | 29.623          |
| Jul-19        | 52,969       | 1,622,817 | 30.637            | 4.8%                      | 646,195    | 19,176,039 | 29.675            | 1.0%                         | 29.984          | 29.647          |
| Aug-19        | 52,672       | 1,583,669 | 30.067            | -0.5%                     | 645,399    | 19,143,271 | 29.661            | 0.9%                         | 30.026          | 29.671          |
| Sep-19        | 52,492       | 1,549,724 | 29.523            | 6.5%                      | 644,613    | 19,216,364 | 29.811            | 1.4%                         | 30.067          | 29.696          |
| Oct-19        | 52,336       | 1,676,800 | 32.039            | 2.5%                      | 643,383    | 19,218,178 | 29.871            | 1.4%                         | 30.108          | 29.720          |

Exponential Trend: 1.6% 1.0%



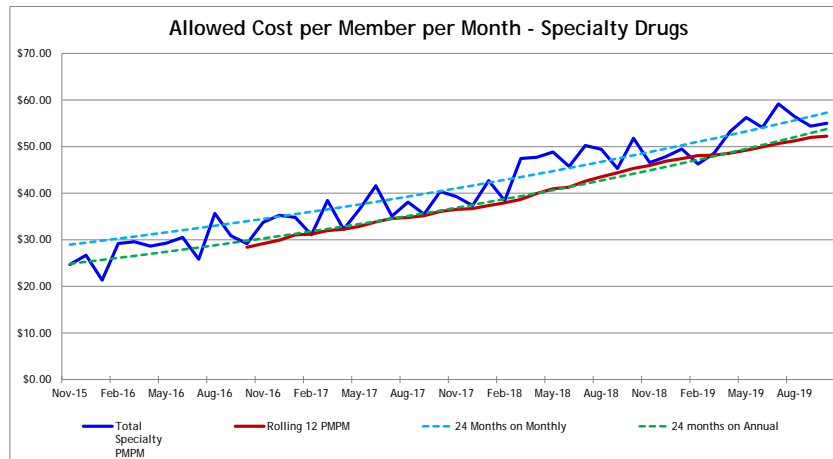
| Regressions | 24 Months on Monthly | 24 Months on Annual |
|-------------|----------------------|---------------------|
|             | 1.000                | 4.248               |
|             | 0.000                | 1.789               |
|             | 0.051                | 0.042               |
|             | 1.180                | 22.000              |
|             | 1.000                | 9.146               |
|             | 0.000                | 0.087               |
|             | 0.891                | 0.002               |
|             | 180.417              | 22.000              |

PHARMACY TREND DEVELOPMENT - SPECIALTY TREND CALCULATION

| Incurred Date | MONTHLY DATA |                                   |                      | ROLLING 12 |                                   |                 | EXPONENTIAL FIT |                 |
|---------------|--------------|-----------------------------------|----------------------|------------|-----------------------------------|-----------------|-----------------|-----------------|
|               | Members      | Contract Adjusted Allowed Charges | Total Specialty PMPM | Members    | Contract Adjusted Allowed Charges | Rolling 12 PMPM | Monthly Data    | Rolling 12 Data |
|               |              |                                   |                      |            |                                   |                 |                 |                 |
| Nov-15        | 57,692       | \$ 1,423,057                      | \$24.67              |            |                                   |                 | \$28.96         | \$24.86         |
| Dec-15        | 57,890       | \$ 1,545,382                      | \$26.70              |            |                                   |                 | \$29.38         | \$25.27         |
| Jan-16        | 52,944       | \$ 1,129,447                      | \$21.33              |            |                                   |                 | \$29.81         | \$25.69         |
| Feb-16        | 52,655       | \$ 1,538,001                      | \$29.21              |            |                                   |                 | \$30.26         | \$26.13         |
| Mar-16        | 52,655       | \$ 1,557,010                      | \$29.57              |            |                                   |                 | \$30.68         | \$26.54         |
| Apr-16        | 52,628       | \$ 1,506,423                      | \$28.62              |            |                                   |                 | \$31.14         | \$26.98         |
| May-16        | 52,040       | \$ 1,524,654                      | \$29.30              |            |                                   |                 | \$31.59         | \$27.43         |
| Jun-16        | 52,000       | \$ 1,587,963                      | \$30.54              |            |                                   |                 | \$32.06         | \$27.89         |
| Jul-16        | 51,849       | \$ 1,339,390                      | \$25.83              |            |                                   |                 | \$32.52         | \$28.34         |
| Aug-16        | 51,743       | \$ 1,845,901                      | \$35.67              |            |                                   |                 | \$33.00         | \$28.82         |
| Sep-16        | 51,752       | \$ 1,596,437                      | \$30.85              |            |                                   |                 | \$33.49         | \$29.31         |
| Oct-16        | 51,944       | \$ 1,515,744                      | \$29.18              | 637,792    | \$ 18,109,410                     | \$28.39         | \$33.98         | \$29.78         |
| Nov-16        | 51,926       | \$ 1,751,741                      | \$33.74              | 632,026    | \$ 18,438,094                     | \$29.17         | \$34.48         | \$30.29         |
| Dec-16        | 51,220       | \$ 1,805,763                      | \$35.26              | 625,356    | \$ 18,698,475                     | \$29.90         | \$34.98         | \$30.78         |
| Jan-17        | 54,466       | \$ 1,895,094                      | \$34.79              | 626,878    | \$ 19,464,121                     | \$31.05         | \$35.50         | \$31.30         |
| Feb-17        | 54,376       | \$ 1,689,301                      | \$31.07              | 628,599    | \$ 19,615,420                     | \$31.20         | \$36.03         | \$31.83         |
| Mar-17        | 54,286       | \$ 2,086,737                      | \$38.44              | 630,230    | \$ 20,145,147                     | \$31.96         | \$36.51         | \$32.31         |
| Apr-17        | 54,315       | \$ 1,751,569                      | \$32.25              | 631,917    | \$ 20,390,293                     | \$32.27         | \$37.06         | \$32.86         |
| May-17        | 54,511       | \$ 1,995,508                      | \$36.61              | 634,388    | \$ 20,861,148                     | \$32.88         | \$37.59         | \$33.39         |
| Jun-17        | 54,564       | \$ 2,269,379                      | \$41.59              | 636,952    | \$ 21,542,563                     | \$33.82         | \$38.15         | \$33.96         |
| Jul-17        | 54,781       | \$ 1,921,918                      | \$35.08              | 639,884    | \$ 22,125,091                     | \$34.58         | \$38.70         | \$34.51         |
| Aug-17        | 54,843       | \$ 2,087,950                      | \$38.07              | 642,984    | \$ 22,367,139                     | \$34.79         | \$39.28         | \$35.09         |
| Sep-17        | 54,384       | \$ 1,929,773                      | \$35.48              | 645,616    | \$ 22,700,475                     | \$35.16         | \$39.86         | \$35.68         |
| Oct-17        | 54,362       | \$ 2,194,104                      | \$40.36              | 648,034    | \$ 23,378,835                     | \$36.08         | \$40.44         | \$36.27         |
| Nov-17        | 54,513       | \$ 2,140,552                      | \$39.27              | 650,621    | \$ 23,767,646                     | \$36.53         | \$41.04         | \$36.88         |
| Dec-17        | 54,478       | \$ 2,034,702                      | \$37.35              | 653,879    | \$ 23,996,585                     | \$36.70         | \$41.63         | \$37.48         |
| Jan-18        | 52,507       | \$ 2,241,445                      | \$42.69              | 651,920    | \$ 24,342,937                     | \$37.34         | \$42.25         | \$38.11         |
| Feb-18        | 52,433       | \$ 2,013,417                      | \$38.40              | 649,977    | \$ 24,667,053                     | \$37.95         | \$42.88         | \$38.75         |
| Mar-18        | 52,332       | \$ 2,482,749                      | \$47.44              | 648,023    | \$ 25,063,065                     | \$38.68         | \$43.46         | \$39.34         |
| Apr-18        | 52,560       | \$ 2,507,962                      | \$47.72              | 646,268    | \$ 25,819,458                     | \$39.95         | \$44.11         | \$40.01         |
| May-18        | 52,733       | \$ 2,574,864                      | \$48.83              | 644,490    | \$ 26,398,814                     | \$40.96         | \$44.74         | \$40.66         |
| Jun-18        | 52,720       | \$ 2,410,671                      | \$45.73              | 642,646    | \$ 26,540,106                     | \$41.30         | \$45.41         | \$41.35         |
| Jul-18        | 53,446       | \$ 2,683,764                      | \$50.21              | 641,311    | \$ 27,301,952                     | \$42.57         | \$46.06         | \$42.02         |
| Aug-18        | 53,468       | \$ 2,643,020                      | \$49.43              | 639,936    | \$ 27,857,022                     | \$43.53         | \$46.75         | \$42.73         |
| Sep-18        | 53,278       | \$ 2,413,642                      | \$45.30              | 638,830    | \$ 28,340,891                     | \$44.36         | \$47.45         | \$43.45         |
| Oct-18        | 53,566       | \$ 2,774,897                      | \$51.80              | 638,034    | \$ 28,921,684                     | \$45.33         | \$48.13         | \$44.16         |
| Nov-18        | 53,900       | \$ 2,509,540                      | \$46.56              | 637,421    | \$ 29,290,672                     | \$45.95         | \$48.85         | \$44.90         |
| Dec-18        | 53,803       | \$ 2,573,877                      | \$47.84              | 636,746    | \$ 29,829,847                     | \$46.85         | \$49.55         | \$45.64         |
| Jan-19        | 54,540       | \$ 2,699,520                      | \$49.50              | 638,779    | \$ 30,287,922                     | \$47.42         | \$50.29         | \$46.41         |
| Feb-19        | 54,495       | \$ 2,521,749                      | \$46.27              | 640,841    | \$ 30,796,254                     | \$48.06         | \$51.04         | \$47.19         |
| Mar-19        | 54,459       | \$ 2,645,803                      | \$48.58              | 642,968    | \$ 30,959,308                     | \$48.15         | \$51.72         | \$47.91         |
| Apr-19        | 54,100       | \$ 2,880,408                      | \$53.24              | 644,508    | \$ 31,331,754                     | \$48.61         | \$52.49         | \$48.72         |
| May-19        | 53,986       | \$ 3,036,501                      | \$56.25              | 645,761    | \$ 31,793,391                     | \$49.23         | \$53.25         | \$49.51         |
| Jun-19        | 53,631       | \$ 2,900,913                      | \$54.09              | 646,672    | \$ 32,283,633                     | \$49.92         | \$54.04         | \$50.35         |
| Jul-19        | 52,969       | \$ 3,134,275                      | \$59.17              | 646,195    | \$ 32,734,144                     | \$50.66         | \$54.82         | \$51.17         |
| Aug-19        | 52,672       | \$ 2,974,058                      | \$56.46              | 645,399    | \$ 33,065,181                     | \$51.23         | \$55.64         | \$52.03         |
| Sep-19        | 52,492       | \$ 2,854,873                      | \$54.39              | 644,613    | \$ 33,506,412                     | \$51.98         | \$56.47         | \$52.91         |
| Oct-19        | 52,336       | \$ 2,878,380                      | \$55.00              | 643,383    | \$ 33,609,895                     | \$52.24         | \$57.28         | \$53.77         |

Exponential Trend:

19.0% 21.8%



| 24 Months on Monthly |        |
|----------------------|--------|
| 1.000                | 0.000  |
| 0.000                | 2.770  |
| 0.717                | 0.066  |
| 55.807               | 22.000 |

| 24 Months on Rolling 12 |        |
|-------------------------|--------|
| 1.001                   | 0.000  |
| 0.000                   | 0.751  |
| 0.978                   | 0.018  |
| 971.799                 | 22.000 |

PHARMACY TREND DEVELOPMENT  
SUMMARY

EXHIBIT REDACTED

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING  
 BENEFIT PLAN RELATIVE VALUE FACTORS

EXHIBIT 3A

Vermont Freedom Plan (VFP), Comprehensive (COMP), and Indemnity J-Plan (JPLAN)

| index | Product | In-Network Benefits |             |               |              |                  |                       |           | Out-of-Network Benefits |             |               | Relativity Factor |
|-------|---------|---------------------|-------------|---------------|--------------|------------------|-----------------------|-----------|-------------------------|-------------|---------------|-------------------|
|       |         | Deductible          | Coinsurance | Out-of-Pocket | Office Copay | Specialist Copay | ER <sup>1</sup> Copay | AMB Copay | Deductible              | Coinsurance | Out-of-Pocket | Active            |
| 1     | VFP     | \$200               | 20%         | \$800         | \$20         | \$20             |                       |           | \$400                   | 30%         | \$1,600       | 1.0353            |
| 2     | VFP     | \$300               | 10%         | \$1,300       | \$10         | \$30             | \$100                 | \$50      | \$600                   | 30%         | \$2,600       | 1.0202            |
| 3     | VFP     | \$500               | 20%         | \$1,500       | \$20         | \$20             |                       |           | \$1,000                 | 30%         | \$3,000       | 0.9730            |
| 4     | VFP     | \$500               | 20%         | \$1,500       | \$20         | \$40             | \$250                 | \$250     | \$1,000                 | 30%         | \$3,000       | 0.9745            |
| 5     | VFP     | \$500               | 20%         | \$1,750       | \$20         | \$20             |                       |           | \$1,000                 | 30%         | \$3,500       | 0.9623            |
| 6     | VFP     | \$1,000             | 20%         | \$2,300       | \$20         | \$20             | \$100                 |           | \$2,000                 | 30%         | \$4,600       | 0.9278            |
| 7     | VFP     | \$1,000             | 0%          | \$2,350       | \$25         | \$25             | \$50                  | \$50      | \$2,000                 | 30%         | \$3,500       | 0.9775            |
| 8     | VFP     | \$1,000             | 20%         | \$3,500       | \$25         | \$40             |                       |           | \$2,000                 | 30%         | \$7,000       | 0.8708            |
| 9     | VFP     | \$1,000             | 0%          | \$2,000       | \$30         | \$50             | \$150                 |           | \$2,000                 | 30%         | \$4,000       | 0.9559            |
| 10    | VFP     | \$1,500             | 20%         | \$3,000       | \$25         | \$45             | \$250                 | \$250     | \$3,000                 | 30%         | \$6,000       | 0.8789            |
| 11    | VFP     | \$2,000             | 30%         | \$3,500       | \$20         | \$20             | \$500                 |           | \$3,000                 | 50%         | \$6,000       | 0.8459            |
| 12    | VFP     | \$2,000             | 20%         | \$4,000       | \$40         | \$40             | \$150                 |           | \$4,000                 | 30%         | \$8,000       | 0.8340            |
| 13    | VFP     | \$2,500             | 20%         | \$5,000       | \$20         | \$20             |                       |           | \$5,000                 | 30%         | \$10,000      | 0.7989            |
| 14    | VFP     | \$2,500             | 20%         | \$5,150       | \$20         | \$40             |                       |           | \$5,000                 | 30%         | \$10,300      | 0.7808            |
| 15    | VFP     | \$2,500             | 20%         | \$6,000       | \$20         | \$30             |                       |           | \$5,000                 | 30%         | \$12,000      | 0.7717            |
| 16    | VFP     | \$3,000             | 0%          | \$3,000       | \$30         | \$40             | \$200                 |           | \$6,000                 | 30%         | \$6,000       | 0.8613            |
| 17    | VFP     | \$3,000             | 0%          | \$4,000       | \$30         | \$50             | \$150                 |           | \$6,000                 | 30%         | \$8,000       | 0.8387            |
| 18    | VFP     | \$4,000             | 0%          | \$5,000       | \$30         | \$50             | \$150                 |           | \$8,000                 | 30%         | \$10,000      | 0.7997            |
| 19    | VFP     | \$4,000             | 20%         | \$6,000       | \$40         | \$40             | \$150                 |           | \$8,000                 | 30%         | \$12,000      | 0.7562            |
| 20    | VFP     | \$5,000             | 0%          | \$5,000       | \$25         | \$25             |                       |           | \$10,000                | 30%         | \$10,000      | 0.7504            |
| 21    | COMP    | \$2,000             | 10%         | \$3,000       |              |                  |                       |           |                         |             |               | 0.8323            |
| 22    | COMP    | \$3,000             | 0%          | \$3,000       |              |                  |                       |           |                         |             |               | 0.8034            |
| 23    | COMP    | \$5,000             | 0%          | \$5,000       |              |                  |                       |           |                         |             |               | 0.7098            |
| 24    | COMP    | \$6,550             | 0%          | \$6,550       |              |                  |                       |           |                         |             |               | 0.6592            |
| 25    | COMP    | \$6,850             | 0%          | \$6,850       |              |                  |                       |           |                         |             |               | 0.6508            |
| 26    | COMP    | \$7,350             | 0%          | \$7,350       |              |                  |                       |           |                         |             |               | 0.6376            |

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

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

| index | Product | In-Network Benefits |             |               |              |                  |                       |           | Out-of-Network Benefits |             |               | Relativity Factor |
|-------|---------|---------------------|-------------|---------------|--------------|------------------|-----------------------|-----------|-------------------------|-------------|---------------|-------------------|
|       |         | Deductible          | Coinsurance | Out-of-Pocket | Office Copay | Specialist Copay | ER <sup>1</sup> Copay | AMB Copay | Deductible              | Coinsurance | Out-of-Pocket | Active            |
| 1     | LO      | \$2,500             | 20%         | \$5,000       | \$20         | \$20             |                       |           |                         |             |               | 0.7506            |
| 2     | OAP     | \$3,000             | 0%          | \$4,100       | \$30         | \$30             | \$100                 |           | \$6,000                 | 30%         | \$8,200       | 0.8174            |

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



Vermont Health Partnership (VHP) Medical Plans

| index | Product          | VHP In-Network Benefits |       |      |      |       |       |         | VHP Out-of-Network Benefits |             |               | Relativity Factor |
|-------|------------------|-------------------------|-------|------|------|-------|-------|---------|-----------------------------|-------------|---------------|-------------------|
|       |                  | IP                      | OP    | PCP  | SCP  | ER    | AMB   | OOPM    | Deductible                  | Coinsurance | Out-of-Pocket | Active            |
| 1     | VHP <sup>1</sup> | \$0                     | \$0   | \$10 | \$20 | \$50  | \$50  | \$8,150 | \$500                       | 30%         | \$14,700      | 1.0592            |
| 2     | VHP <sup>1</sup> | \$250                   | \$100 | \$15 | \$25 | \$50  | \$50  | \$8,150 | \$500                       | 30%         | \$14,700      | 1.0467            |
| 3     | VHP <sup>1</sup> | \$250                   | \$125 | \$20 | \$40 | \$150 | \$0   | \$8,150 | \$500                       | 30%         | \$14,700      | 1.0262            |
| 4     | VHP <sup>1</sup> | \$250                   | \$250 | \$20 | \$20 | \$200 | \$100 | \$8,150 | \$1,000                     | 30%         | \$14,700      | 1.0337            |
| 5     | VHP <sup>1</sup> | \$500                   | \$250 | \$20 | \$30 | \$100 | \$0   | \$8,150 | \$500                       | 30%         | \$14,700      | 1.0305            |
| 6     | VHP <sup>1</sup> | \$750                   | \$750 | \$20 | \$30 | \$50  | \$50  | \$8,150 | \$500                       | 30%         | \$14,700      | 1.0183            |

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

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

BlueCare (HMO) Medical Plans

| index | Product | In-Network Benefits |         |         |      |      |       |      |         | Relativity Factor |
|-------|---------|---------------------|---------|---------|------|------|-------|------|---------|-------------------|
|       |         | IP                  | OP      | HOSP    | PCP  | SCP  | ER    | AMB  | OOPM    | Active            |
| 1     | HMO     | \$2,000             | \$1,000 |         | \$20 | \$30 | \$50  | \$50 | \$8,150 | 1.0133            |
| 2     | HMO     |                     |         | \$3,000 | \$20 | \$30 | \$100 | \$50 | \$8,150 | 0.9773            |
| 3     | HMO     | \$500               | \$200   |         | \$25 | \$40 | \$150 | \$50 | \$8,150 | 1.0238            |

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

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

BCBSVT Indemnity Consumer Driven Health Plans (CDHPs)

| index | Product | In-Network |             |               |                            |                          |                                     |                   | Relativity Factor |
|-------|---------|------------|-------------|---------------|----------------------------|--------------------------|-------------------------------------|-------------------|-------------------|
|       |         | Deductible | Coinsurance | Out-of-Pocket | RX OOPM Limit <sup>3</sup> | Wellness Rx <sup>1</sup> | Drugs After Deductible <sup>2</sup> | Diabetic Supplies | Active            |
| 1     | CDHP    | \$1,500    | 0%          | \$1,500       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 1.1275            |
| 2     | CDHP    | \$1,500    | 20%         | \$2,500       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 1.0618            |
| 3     | CDHP    | \$2,000    | 0%          | \$2,000       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 1.0773            |
| 4     | CDHP    | \$2,000    | 20%         | \$4,000       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 0.9916            |
| 5     | CDHP    | \$2,500    | 0%          | \$2,500       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 1.0443            |
| 6     | CDHP    | \$2,500    | 0%          | \$2,500       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 1.0357            |
| 7     | CDHP    | \$2,500    | 0%          | \$3,500       | \$1,400                    | 0%                       | \$10/\$30/\$50                      | SAAO              | 1.0380            |
| 8     | CDHP    | \$2,500    | 10%         | \$3,500       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 1.0061            |
| 9     | CDHP    | \$2,500    | 20%         | \$3,500       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 0.9863            |
| 10    | CDHP    | \$2,500    | 20%         | \$5,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.9600            |
| 11    | CDHP    | \$2,600    | 20%         | \$5,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.9562            |
| 12    | CDHP    | \$2,700    | 20%         | \$5,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.9525            |
| 13    | CDHP    | \$3,000    | 0%          | \$3,000       | \$1,400                    | N/A                      | \$10/\$35/\$50                      | SAAO              | 1.0004            |
| 14    | CDHP    | \$3,000    | 0%          | \$3,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 1.0099            |
| 15    | CDHP    | \$3,000    | 0%          | \$3,000       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 1.0004            |
| 16    | CDHP    | \$3,000    | 20%         | \$5,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.9425            |
| 17    | CDHP    | \$3,500    | 0%          | \$3,500       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.9801            |
| 18    | CDHP    | \$4,000    | 0%          | \$4,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.9539            |
| 19    | CDHP    | \$4,000    | 20%         | \$6,650       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.8872            |
| 20    | CDHP    | \$5,000    | 0%          | \$5,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.9094            |
| 21    | CDHP    | \$5,000    | 0%          | \$5,000       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 0.8979            |
| 22    | CDHP    | \$6,000    | 0%          | \$6,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.8731            |
| 23    | CDHP    | \$6,350    | 0%          | \$6,350       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.8619            |
| 24    | CDHP    | \$6,450    | 0%          | \$6,450       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 0.8463            |
| 25    | CDHP    | \$6,550    | 0%          | \$6,550       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.8557            |
| 26    | CDHP    | \$6,550    | 0%          | \$6,550       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 0.8432            |
| 27    | CDHP    | \$6,650    | 0%          | \$6,650       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.8527            |
| 28    | CDHP    | \$6,650    | 0%          | \$6,650       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 0.8402            |
| 29    | CDHP    | \$6,850    | 0%          | \$6,850       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.8468            |
| 30    | CDHP    | \$7,350    | 0%          | \$7,350       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.8328            |

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

TVHP HMO Consumer Driven Health Plans (CDHPs)

| index | Product | In-Network |             |               |                            |                          |                                     |                   | Relativity Factor |
|-------|---------|------------|-------------|---------------|----------------------------|--------------------------|-------------------------------------|-------------------|-------------------|
|       |         | Deductible | Coinsurance | Out-of-Pocket | RX OOPM Limit <sup>3</sup> | Wellness Rx <sup>1</sup> | Drugs After Deductible <sup>2</sup> | Diabetic Supplies | Active            |
| 1     | CDHP    | \$1,500    | 0%          | \$1,500       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 1.0781            |
| 2     | CDHP    | \$1,500    | 20%         | \$2,500       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 1.0142            |
| 3     | CDHP    | \$2,000    | 0%          | \$2,000       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 1.0289            |
| 4     | CDHP    | \$2,000    | 20%         | \$4,000       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 0.9462            |
| 5     | CDHP    | \$2,500    | 0%          | \$2,500       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.9971            |
| 6     | CDHP    | \$2,500    | 0%          | \$2,500       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 0.9883            |
| 7     | CDHP    | \$2,500    | 0%          | \$3,500       | \$1,400                    | 0%                       | \$10/\$30/\$50                      | SAAO              | 0.9909            |
| 8     | CDHP    | \$2,500    | 10%         | \$3,500       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.9603            |
| 9     | CDHP    | \$2,500    | 20%         | \$3,500       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 0.9406            |
| 10    | CDHP    | \$2,500    | 20%         | \$5,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.9162            |
| 11    | CDHP    | \$2,600    | 20%         | \$5,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.9124            |
| 12    | CDHP    | \$2,700    | 20%         | \$5,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.9088            |
| 13    | CDHP    | \$3,000    | 0%          | \$3,000       | \$1,400                    | N/A                      | \$10/\$35/\$50                      | SAAO              | 0.9541            |
| 14    | CDHP    | \$3,000    | 0%          | \$3,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.9637            |
| 15    | CDHP    | \$3,000    | 0%          | \$3,000       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 0.9541            |
| 16    | CDHP    | \$3,000    | 20%         | \$5,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.8991            |
| 17    | CDHP    | \$3,500    | 0%          | \$3,500       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.9349            |
| 18    | CDHP    | \$4,000    | 0%          | \$4,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.9095            |
| 19    | CDHP    | \$4,000    | 20%         | \$6,650       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.8460            |
| 20    | CDHP    | \$5,000    | 0%          | \$5,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.8668            |
| 21    | CDHP    | \$5,000    | 0%          | \$5,000       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 0.8551            |
| 22    | CDHP    | \$6,000    | 0%          | \$6,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.8319            |
| 23    | CDHP    | \$6,350    | 0%          | \$6,350       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.8211            |
| 24    | CDHP    | \$6,450    | 0%          | \$6,450       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 0.8056            |
| 25    | CDHP    | \$6,550    | 0%          | \$6,550       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.8152            |
| 26    | CDHP    | \$6,550    | 0%          | \$6,550       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 0.8026            |
| 27    | CDHP    | \$6,650    | 0%          | \$6,650       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.8123            |
| 28    | CDHP    | \$6,650    | 0%          | \$6,650       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 0.7996            |
| 29    | CDHP    | \$6,850    | 0%          | \$6,850       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.8066            |
| 30    | CDHP    | \$7,350    | 0%          | \$7,350       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.7933            |

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

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING  
 BENEFIT PLAN RELATIVE VALUE FACTORS

EXHIBIT 3D

Prescription Drug Cards

| Index | Type | Deductible | Copay (\$) / Coinsurance (%) |                        |                            |                    |                            |                                | OOPM    | Diabetic Supplies | Active |
|-------|------|------------|------------------------------|------------------------|----------------------------|--------------------|----------------------------|--------------------------------|---------|-------------------|--------|
|       |      |            | Retail Generic               | Retail Preferred Brand | Retail Non-Preferred Brand | Mail Order Generic | Mail Order Preferred Brand | Mail Order Non-Preferred Brand |         |                   |        |
| 1     | CM1  | \$100      | \$5                          | 40%                    | 60%                        | \$10               | 40%                        | 60%                            | \$1,400 | SAAO              | 0.1806 |
| 2     | CM2  | \$0        | \$5                          | \$50                   | 50%                        | \$10               | \$100                      | 50%                            | \$1,400 | SAAO              | 0.2189 |
| 3     | CM2  | \$100      | \$5                          | \$50                   | 50%                        | \$10               | \$100                      | 50%                            | \$1,400 | SAAO              | 0.2097 |
| 4     | COI  | \$1        | 30%                          | 30%                    | 40%                        | 30%                | 30%                        | 40%                            | \$1,400 | SAAO              | 0.1851 |
| 5     | COI  | \$1        | 50%                          | 50%                    | 50%                        | 50%                | 50%                        | 50%                            | \$1,400 | SAAO              | 0.1736 |
| 6     | COP  | \$0        | \$10                         | \$20                   | \$40                       | \$20               | \$40                       | \$80                           | \$1,400 | SAAO              | 0.2870 |
| 7     | COP  | \$0        | \$10                         | \$25                   | \$50                       | \$20               | \$50                       | \$100                          | \$1,400 | SAAO              | 0.2299 |
| 8     | COP  | \$0        | \$10                         | \$30                   | \$50                       | \$20               | \$60                       | \$100                          | \$1,400 | SAAO              | 0.2225 |
| 9     | COP  | \$0        | \$10                         | \$30                   | \$60                       | \$20               | \$60                       | \$120                          | \$1,400 | SAAO              | 0.2221 |
| 10    | COP  | \$0        | \$10                         | \$35                   | \$60                       | \$20               | \$70                       | \$120                          | \$1,400 | SAAO              | 0.2168 |
| 11    | COP  | \$0        | \$15                         | \$25                   | \$40                       | \$30               | \$50                       | \$80                           | \$1,400 | SAAO              | 0.2814 |
| 12    | COP  | \$0        | \$15                         | \$30                   | \$45                       | \$30               | \$60                       | \$90                           | \$1,400 | SAAO              | 0.2248 |
| 13    | COP  | \$0        | \$15                         | \$35                   | \$50                       | \$30               | \$70                       | \$100                          | \$1,400 | SAAO              | 0.2173 |
| 14    | COP  | \$0        | \$20                         | \$40                   | \$60                       | \$40               | \$80                       | \$120                          | \$1,400 | SAAO              | 0.2132 |
| 15    | COP  | \$0        | \$20                         | \$40                   | \$80                       | \$40               | \$80                       | \$160                          | \$1,400 | SAAO              | 0.2126 |
| 16    | COP  | \$0        | \$25                         | \$50                   | \$75                       | \$50               | \$100                      | \$150                          | \$1,400 | SAAO              | 0.2047 |
| 17    | COP  | \$0        | \$5                          | \$15                   | \$30                       | \$10               | \$30                       | \$60                           | \$1,400 | SAAO              | 0.2963 |
| 18    | COP  | \$0        | \$5                          | \$30                   | \$50                       | \$10               | \$60                       | \$100                          | \$1,400 | SAAO              | 0.2251 |
| 19    | COP  | \$50       | \$10                         | \$25                   | \$50                       | \$20               | \$50                       | \$100                          | \$1,400 | SAAO              | 0.2257 |
| 20    | COP  | \$50       | \$5                          | \$10                   | \$25                       | \$10               | \$20                       | \$50                           | \$1,400 | SAAO              | 0.2928 |
| 21    | COP  | \$100      | \$10                         | \$15                   | \$30                       | \$20               | \$30                       | \$60                           | \$1,400 | SAAO              | 0.2809 |
| 22    | COP  | \$100      | \$10                         | \$25                   | \$45                       | \$20               | \$50                       | \$90                           | \$1,400 | SAAO              | 0.2222 |
| 23    | COP  | \$100      | \$10                         | \$30                   | \$45                       | \$20               | \$60                       | \$90                           | \$1,400 | SAAO              | 0.2149 |
| 24    | COP  | \$100      | \$10                         | \$30                   | \$50                       | \$20               | \$60                       | \$100                          | \$1,400 | 100%              | 0.2185 |
| 25    | COP  | \$100      | \$10                         | \$30                   | \$50                       | \$20               | \$60                       | \$100                          | \$1,400 | SAAO              | 0.2147 |
| 26    | COP  | \$100      | \$10                         | \$40                   | \$60                       | \$20               | \$80                       | \$120                          | \$1,400 | SAAO              | 0.2084 |
| 27    | COP  | \$100      | \$15                         | \$30                   | \$45                       | \$30               | \$60                       | \$90                           | \$1,400 | SAAO              | 0.2180 |
| 28    | COP  | \$100      | \$15                         | \$40                   | \$60                       | \$30               | \$80                       | \$120                          | \$1,400 | SAAO              | 0.2053 |
| 29    | COP  | \$100      | \$5                          | \$20                   | \$40                       | \$10               | \$40                       | \$80                           | \$1,400 | SAAO              | 0.2284 |
| 30    | COP  | \$150      | \$20                         | \$80                   | \$100                      | \$40               | \$160                      | \$200                          | \$1,400 | SAAO              | 0.1956 |

\* Type: COI = coinsurance; COP = copay; CM1 = combined (COP/COI/COI); CM2 = combined (COP/COP/COI)

\* Diabetic: If "100%" then Diabetic medications and supplies are covered at 100% of allowed charges;

If "SAAO" then Diabetic medications and supplies are subject to cost sharing same as any other prescription drug.

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING  
 BENEFIT PLAN RELATIVE VALUE FACTORS

EXHIBIT 3E

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

| index | Product | In-Network Benefits |             |               |              |                  |                       |           | Out-of-Network Benefits |             |               | Relativity Factor  |
|-------|---------|---------------------|-------------|---------------|--------------|------------------|-----------------------|-----------|-------------------------|-------------|---------------|--------------------|
|       |         | Deductible          | Coinsurance | Out-of-Pocket | Office Copay | Specialist Copay | ER <sup>1</sup> Copay | AMB Copay | Deductible              | Coinsurance | Out-of-Pocket | Medicare Secondary |
| 1     | JPLAN   | \$100               | 20%         | \$500         | \$10         | \$10             |                       |           |                         |             |               | 0.3771             |
| 2     | JPLAN   | \$100               | 20%         | \$500         | \$20         | \$20             |                       |           |                         |             |               | 0.3679             |
| 3     | VFP     | \$0                 | 0%          | \$0           | \$20         | \$20             | \$50                  |           | \$250                   | 20%         | \$1,000       | 0.3947             |
| 4     | VFP     | \$100               | 20%         | \$500         | \$10         | \$10             |                       |           | \$200                   | 30%         | \$1,000       | 0.3391             |
| 5     | VFP     | \$1,000             | 0%          | \$2,350       | \$25         | \$25             | \$50                  | \$50      | \$2,000                 | 30%         | \$3,500       | 0.2597             |
| 6     | VFP     | \$1,000             | 20%         | \$3,500       | \$25         | \$40             |                       |           | \$2,000                 | 30%         | \$7,000       | 0.2238             |
| 7     | VFP     | \$500               | 20%         | \$1,600       | \$10         | \$10             |                       |           | \$1,000                 | 30%         | \$3,000       | 0.2781             |

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

Medicare Secondary Consumer Driven Health Plans (CDHPs)

| index | Product | In-Network |             |               |                            |                          |                                     |                   | Relativity Factor  |
|-------|---------|------------|-------------|---------------|----------------------------|--------------------------|-------------------------------------|-------------------|--------------------|
|       |         | Deductible | Coinsurance | Out-of-Pocket | RX OOPM Limit <sup>3</sup> | Wellness Rx <sup>1</sup> | Drugs After Deductible <sup>2</sup> | Diabetic Supplies | Medicare Secondary |
| 1     | CDHP    | \$2,500    | 0%          | \$2,500       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.8573             |
| 2     | CDHP    | \$3,500    | 0%          | \$3,500       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 0.8137             |
| 3     | CDHP    | \$5,000    | 0%          | \$5,000       | \$1,400                    | N/A                      | \$5/\$20/\$40                       | SAAO              | 0.6940             |

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

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING  
 BENEFIT PLAN RELATIVE VALUE FACTORS

Medicare Secondary Prescription Drug Cards

| Index | Type | Deductible | Copay (\$) / Coinsurance (%) |                        |                            |                    |                            |                                | OOPM    | Diabetic Supplies | Relativity         |
|-------|------|------------|------------------------------|------------------------|----------------------------|--------------------|----------------------------|--------------------------------|---------|-------------------|--------------------|
|       |      |            | Retail Generic               | Retail Preferred Brand | Retail Non-Preferred Brand | Mail Order Generic | Mail Order Preferred Brand | Mail Order Non-Preferred Brand |         |                   | Medicare Secondary |
| 1     | COP  | \$0        | \$10                         | \$20                   | \$40                       | \$20               | \$40                       | \$80                           | \$1,400 | SAAO              | 0.9588             |
| 2     | COP  | \$0        | \$15                         | \$30                   | \$45                       | \$30               | \$60                       | \$90                           | \$1,400 | SAAO              | 0.7143             |
| 3     | COP  | \$0        | \$5                          | \$30                   | \$50                       | \$10               | \$60                       | \$100                          | \$1,400 | SAAO              | 0.7403             |
| 4     | COP  | \$50       | \$5                          | \$10                   | \$25                       | \$10               | \$20                       | \$50                           | \$1,400 | SAAO              | 1.0058             |
| 5     | COP  | \$100      | \$10                         | \$30                   | \$45                       | \$20               | \$60                       | \$90                           | \$1,400 | SAAO              | 0.6978             |
| 6     | COP  | \$100      | \$15                         | \$30                   | \$45                       | \$30               | \$60                       | \$90                           | \$1,400 | SAAO              | 0.6994             |

\* Type: COI = coinsurance; COP = copay; CM1 = combined (COP/COP/COI)

\* Diabetic: If "100%" then Diabetic medications and supplies are covered at 100% of allowed charges;

If "SAAO" then Diabetic medications and supplies are subject to cost sharing same as any other prescription drug.

Vermont Freedom Plan (VFP), Comprehensive (COMP), and Indemnity J-Plan (JPLAN)

| index | Product | In-Network Benefits |             |               |              |                  |                       |           | Out-of-Network Benefits |             |               | Leverage Factor |
|-------|---------|---------------------|-------------|---------------|--------------|------------------|-----------------------|-----------|-------------------------|-------------|---------------|-----------------|
|       |         | Deductible          | Coinsurance | Out-of-Pocket | Office Copay | Specialist Copay | ER <sup>1</sup> Copay | AMB Copay | Deductible              | Coinsurance | Out-of-Pocket |                 |
| 1     | VFP     | \$200               | 20%         | \$800         | \$20         | \$20             |                       |           | \$400                   | 30%         | \$1,600       | 1.0026          |
| 2     | VFP     | \$300               | 10%         | \$1,300       | \$10         | \$30             | \$100                 | \$50      | \$600                   | 30%         | \$2,600       | 1.0029          |
| 3     | VFP     | \$500               | 20%         | \$1,500       | \$20         | \$20             |                       |           | \$1,000                 | 30%         | \$3,000       | 1.0039          |
| 4     | VFP     | \$1,000             | 20%         | \$3,500       | \$25         | \$40             |                       |           | \$2,000                 | 30%         | \$7,000       | 1.0063          |
| 5     | VFP     | \$1,000             | 0%          | \$2,000       | \$30         | \$50             | \$150                 |           | \$2,000                 | 30%         | \$4,000       | 1.0043          |
| 6     | VFP     | \$1,500             | 20%         | \$3,000       | \$25         | \$45             | \$250                 | \$250     | \$3,000                 | 30%         | \$6,000       | 1.0061          |
| 7     | VFP     | \$2,000             | 30%         | \$3,500       | \$20         | \$20             | \$500                 |           | \$3,000                 | 50%         | \$6,000       | 1.0069          |
| 8     | VFP     | \$3,000             | 0%          | \$4,000       | \$30         | \$50             | \$150                 |           | \$6,000                 | 30%         | \$8,000       | 1.0070          |
| 9     | VFP     | \$4,000             | 0%          | \$5,000       | \$30         | \$50             | \$150                 |           | \$8,000                 | 30%         | \$10,000      | 1.0080          |
| 10    | VFP     | \$5,000             | 0%          | \$5,000       | \$25         | \$25             |                       |           | \$10,000                | 30%         | \$10,000      | 1.0094          |
| 11    | COMP    | \$2,000             | 10%         | \$3,000       |              |                  |                       |           |                         |             |               | 1.0074          |
| 13    | COMP    | \$5,000             | 0%          | \$5,000       |              |                  |                       |           |                         |             |               | 1.0107          |

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

Vermont Health Partnership (VHP) Medical Plans

| index | Product          | VHP In-Network Benefits                |                          |              |                  |                       |           |               | VHP Out-of-Network Benefits |             |               | Leverage Factor |
|-------|------------------|--|--------------------------|--------------|------------------|-----------------------|-----------|---------------|-----------------------------|-------------|---------------|-----------------|
|       |                  | Inpatient Care Deductible <sup>2</sup> | Outpatient Surgery Copay | Office Copay | Specialist Copay | ER <sup>2</sup> Copay | AMB Copay | Out-of-Pocket | Deductible                  | Coinsurance | Out-of-Pocket |                 |
| 1     | VHP <sup>1</sup> | \$0                                    | \$0                      | \$10         | \$20             | \$50                  | \$50      | \$8,150       | \$500                       | 30%         | \$14,700      | 1.0011          |
| 2     | VHP <sup>1</sup> | \$250                                  | \$100                    | \$15         | \$25             | \$50                  | \$50      | \$8,150       | \$500                       | 30%         | \$14,700      | 1.0014          |
| 3     | VHP <sup>1</sup> | \$250                                  | \$250                    | \$20         | \$20             | \$200                 | \$100     | \$8,150       | \$1,000                     | 30%         | \$14,700      | 1.0016          |
| 4     | VHP <sup>1</sup> | \$750                                  | \$750                    | \$20         | \$30             | \$50                  | \$50      | \$8,150       | \$500                       | 30%         | \$14,700      | 1.0020          |

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

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

| index | Product | In-Network Benefits |             |               |              |                  |                       |           | Out-of-Network Benefits |             |               | Leverage Factor |
|-------|---------|---------------------|-------------|---------------|--------------|------------------|-----------------------|-----------|-------------------------|-------------|---------------|-----------------|
|       |         | Deductible          | Coinsurance | Out-of-Pocket | Office Copay | Specialist Copay | ER <sup>1</sup> Copay | AMB Copay | Deductible              | Coinsurance | Out-of-Pocket |                 |
| 1     | LO      | \$2,500             | 20%         | \$5,000       | \$20         | \$20             |                       |           |                         |             |               | 1.0086          |
| 2     | OAP     | \$3,000             | 0%          | \$4,100       | \$30         | \$30             |                       |           | \$6,000                 | 30%         | \$8,200       | 1.0066          |

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

BlueCare (HMO) Medical Plans

| index | Product | In-Network Benefits                    |                          |   |              |                  |                       |           | Out-of-Pocket | Leverage Factor |
|-------|---------|--|--------------------------|---|--------------|------------------|-----------------------|-----------|---------------|-----------------|
|       |         | Inpatient Care Deductible <sup>2</sup> | Outpatient Surgery Copay | Combined Inpatient / Outpatient Deductible <sup>2</sup> | Office Copay | Specialist Copay | ER <sup>3</sup> Copay | AMB Copay |               |                 |
| 1     | HMO     | \$2,000                                | \$1,000                  |   | \$20         | \$30             | \$50                  | \$50      | \$8,150       | 1.0022          |
| 2     | HMO     |  |                          | \$3,000   | \$20         | \$30             | \$100                 | \$50      | \$8,150       | 1.0029          |
| 3     | HMO     | \$500                                  | \$200                    |   | \$25         | \$40             | \$150                 | \$50      | \$8,150       | 1.0020          |

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



BCBSVT Comprehensive Consumer Driven Health Plans (CDHPs)

| index | Product | In-Network |             |               |                            |                          |                                     |                   | Leverage Factor |        |
|-------|---------|------------|-------------|---------------|----------------------------|--------------------------|-------------------------------------|-------------------|-----------------|--------|
|       |         | Deductible | Coinsurance | Out-of-Pocket | RX OOPM Limit <sup>3</sup> | Wellness Rx <sup>1</sup> | Drugs After Deductible <sup>2</sup> | Diabetic Supplies | Medical         | Rx     |
| 1     | CDHP    | \$1,500    | 0%          | \$1,500       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 1.0049          | 1.0068 |
| 2     | CDHP    | \$2,500    | 20%         | \$5,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 1.0091          | 1.0057 |
| 3     | CDHP    | \$3,000    | 0%          | \$3,000       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 1.0077          | 1.0086 |
| 4     | CDHP    | \$5,000    | 0%          | \$5,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 1.0105          | 1.0059 |
| 5     | CDHP    | \$6,000    | 0%          | \$6,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 1.0116          | 1.0061 |
| 6     | CDHP    | \$6,850    | 0%          | \$6,850       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 1.0124          | 1.0062 |

TVHP HMO Consumer Driven Health Plans (CDHPs)

| index | Product | In-Network |             |               |                            |                          |                                     |                   | Leverage Factor |        |
|-------|---------|------------|-------------|---------------|----------------------------|--------------------------|-------------------------------------|-------------------|-----------------|--------|
|       |         | Deductible | Coinsurance | Out-of-Pocket | RX OOPM Limit <sup>3</sup> | Wellness Rx <sup>1</sup> | Drugs After Deductible <sup>2</sup> | Diabetic Supplies | Medical         | Rx     |
| 1     | CDHP    | \$1,500    | 0%          | \$1,500       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 1.0050          | 1.0068 |
| 2     | CDHP    | \$2,500    | 20%         | \$5,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 1.0094          | 1.0057 |
| 3     | CDHP    | \$3,000    | 0%          | \$3,000       | \$1,400                    | N/A                      | N/A                                 | SAAO              | 1.0080          | 1.0086 |
| 4     | CDHP    | \$5,000    | 0%          | \$5,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 1.0108          | 1.0059 |
| 5     | CDHP    | \$6,000    | 0%          | \$6,000       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 1.0119          | 1.0061 |
| 6     | CDHP    | \$6,850    | 0%          | \$6,850       | \$1,400                    | 0%                       | N/A                                 | SAAO              | 1.0127          | 1.0062 |

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

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING  
 BENEFIT LEVERAGE FACTORS

EXHIBIT 3I

Prescription Drug Cards

| Copay (\$) / Coinsurance (%) |      |            |                |                        |                            |                    |                            |                                |         |                   |                 |
|------------------------------|------|------------|----------------|------------------------|----------------------------|--------------------|----------------------------|--------------------------------|---------|-------------------|-----------------|
| Index                        | Type | Deductible | Retail Generic | Retail Preferred Brand | Retail Non-Preferred Brand | Mail Order Generic | Mail Order Preferred Brand | Mail Order Non-Preferred Brand | OOPM    | Diabetic Supplies | Leverage Factor |
| 1                            | CM1  | \$100      | \$5            | 40%                    | 60%                        | \$10               | 40%                        | 60%                            | \$1,400 | SAAO              | 1.0082          |
| 2                            | CM2  | \$0        | \$5            | \$50                   | 50%                        | \$10               | \$100                      | 50%                            | \$1,400 | SAAO              | 1.0055          |
| 3                            | CM2  | \$100      | \$5            | \$50                   | 50%                        | \$10               | \$100                      | 50%                            | \$1,400 | SAAO              | 1.0068          |
| 4                            | COI  | \$1        | 30%            | 30%                    | 40%                        | 30%                | 30%                        | 40%                            | \$1,400 | SAAO              | 1.0074          |
| 5                            | COI  | \$1        | 50%            | 50%                    | 50%                        | 50%                | 50%                        | 50%                            | \$1,400 | SAAO              | 1.0094          |
| 6                            | COP  | \$0        | \$10           | \$20                   | \$40                       | \$20               | \$40                       | \$80                           | \$1,400 | SAAO              | 1.0045          |
| 7                            | COP  | \$0        | \$10           | \$25                   | \$50                       | \$20               | \$50                       | \$100                          | \$1,400 | SAAO              | 1.0053          |
| 8                            | COP  | \$0        | \$10           | \$30                   | \$50                       | \$20               | \$60                       | \$100                          | \$1,400 | SAAO              | 1.0055          |
| 9                            | COP  | \$0        | \$10           | \$30                   | \$60                       | \$20               | \$60                       | \$120                          | \$1,400 | SAAO              | 1.0056          |
| 10                           | COP  | \$0        | \$10           | \$35                   | \$60                       | \$20               | \$70                       | \$120                          | \$1,400 | SAAO              | 1.0058          |
| 11                           | COP  | \$0        | \$15           | \$25                   | \$40                       | \$30               | \$50                       | \$80                           | \$1,400 | SAAO              | 1.0052          |
| 12                           | COP  | \$0        | \$15           | \$30                   | \$45                       | \$30               | \$60                       | \$90                           | \$1,400 | SAAO              | 1.0060          |
| 13                           | COP  | \$0        | \$15           | \$35                   | \$50                       | \$30               | \$70                       | \$100                          | \$1,400 | SAAO              | 1.0063          |
| 14                           | COP  | \$0        | \$20           | \$40                   | \$60                       | \$40               | \$80                       | \$120                          | \$1,400 | SAAO              | 1.0069          |
| 15                           | COP  | \$0        | \$20           | \$40                   | \$80                       | \$40               | \$80                       | \$160                          | \$1,400 | SAAO              | 1.0070          |
| 16                           | COP  | \$0        | \$25           | \$50                   | \$75                       | \$50               | \$100                      | \$150                          | \$1,400 | SAAO              | 1.0076          |
| 17                           | COP  | \$0        | \$5            | \$15                   | \$30                       | \$10               | \$30                       | \$60                           | \$1,400 | SAAO              | 1.0035          |
| 18                           | COP  | \$0        | \$5            | \$30                   | \$50                       | \$10               | \$60                       | \$100                          | \$1,400 | SAAO              | 1.0046          |
| 19                           | COP  | \$50       | \$10           | \$25                   | \$50                       | \$20               | \$50                       | \$100                          | \$1,400 | SAAO              | 1.0059          |
| 20                           | COP  | \$50       | \$5            | \$10                   | \$25                       | \$10               | \$20                       | \$50                           | \$1,400 | SAAO              | 1.0039          |
| 21                           | COP  | \$100      | \$10           | \$15                   | \$30                       | \$20               | \$30                       | \$60                           | \$1,400 | SAAO              | 1.0052          |
| 22                           | COP  | \$100      | \$10           | \$25                   | \$45                       | \$20               | \$50                       | \$90                           | \$1,400 | SAAO              | 1.0064          |
| 23                           | COP  | \$100      | \$10           | \$30                   | \$45                       | \$20               | \$60                       | \$90                           | \$1,400 | SAAO              | 1.0066          |
| 24                           | COP  | \$100      | \$10           | \$30                   | \$50                       | \$20               | \$60                       | \$100                          | \$1,400 | 100%              | 1.0061          |
| 25                           | COP  | \$100      | \$10           | \$30                   | \$50                       | \$20               | \$60                       | \$100                          | \$1,400 | SAAO              | 1.0067          |
| 26                           | COP  | \$100      | \$10           | \$40                   | \$60                       | \$20               | \$80                       | \$120                          | \$1,400 | SAAO              | 1.0070          |
| 27                           | COP  | \$100      | \$15           | \$30                   | \$45                       | \$30               | \$60                       | \$90                           | \$1,400 | SAAO              | 1.0070          |
| 28                           | COP  | \$100      | \$15           | \$40                   | \$60                       | \$30               | \$80                       | \$120                          | \$1,400 | SAAO              | 1.0075          |
| 29                           | COP  | \$100      | \$5            | \$20                   | \$40                       | \$10               | \$40                       | \$80                           | \$1,400 | SAAO              | 1.0055          |
| 30                           | COP  | \$150      | \$20           | \$80                   | \$100                      | \$40               | \$160                      | \$200                          | \$1,400 | SAAO              | 1.0090          |

\* Type: COI = coinsurance; COP = copay; CM1 = combined (COP/COI/COI); CM2 = combined (COP/COP/COI)

\* Diabetic: If "100%" then Diabetic medications and supplies are covered at 100% of allowed charges;

If "SAAO" then Diabetic medications and supplies are subject to cost sharing same as any other prescription drug.

EXHIBIT REDACTED

Tier Factors for Benefits with Separate Medical and Pharmacy Deductibles

| Out-of-Pocket<br>Range      Type |             | 2-Tier |        | 3-Tier |          |        | 4-Tier |                        |                          |        |
|----------------------------------|-------------|--------|--------|--------|----------|--------|--------|------------------------|--------------------------|--------|
|                                  |             | Single | Family | Single | 2-Person | Family | Single | Subscriber<br>& Spouse | Subscriber<br>& Children | Family |
| NA/Stacked                       | 2x Family   | 1.000  | 2.376  | 1.000  | 2.000    | 2.822  | 1.000  | 2.000                  | 1.746                    | 2.911  |
| NA/Stacked                       | 2.5x Family | 1.000  | 2.370  | 1.000  | 2.000    | 2.811  | 1.000  | 2.000                  | 1.744                    | 2.900  |
| NA/Stacked                       | 3x Family   | 1.000  | 2.369  | 1.000  | 2.000    | 2.808  | 1.000  | 2.000                  | 1.744                    | 2.896  |
| \$0 - \$3,499                    | Hybrid      | 1.000  | 2.292  | 1.000  | 1.817    | 2.742  | 1.000  | 1.909                  | 1.673                    | 2.831  |
| \$3,500 - \$4,999                | Hybrid      | 1.000  | 2.203  | 1.000  | 1.747    | 2.636  | 1.000  | 1.837                  | 1.595                    | 2.724  |
| \$5,000 - \$7,350                | Hybrid      | 1.000  | 2.211  | 1.000  | 1.761    | 2.637  | 1.000  | 1.853                  | 1.595                    | 2.726  |

Tier Factors for Benefits with Integrated Medical and Pharmacy Deductibles

| Out-of-Pocket<br>Range      Type |             | 2-Tier |        | 3-Tier |          |        | 4-Tier |                        |                          |        |
|----------------------------------|-------------|--------|--------|--------|----------|--------|--------|------------------------|--------------------------|--------|
|                                  |             | Single | Family | Single | 2-Person | Family | Single | Subscriber<br>& Spouse | Subscriber<br>& Children | Family |
| NA/Stacked                       | 2x Family   | 1.000  | 2.376  | 1.000  | 2.000    | 2.822  | 1.000  | 2.000                  | 1.746                    | 2.911  |
| NA/Stacked                       | 2.5x Family | 1.000  | 2.370  | 1.000  | 2.000    | 2.811  | 1.000  | 2.000                  | 1.744                    | 2.900  |
| NA/Stacked                       | 3x Family   | 1.000  | 2.369  | 1.000  | 2.000    | 2.808  | 1.000  | 2.000                  | 1.744                    | 2.896  |
| \$0 - \$3,499                    | Aggregate   | 1.000  | 2.269  | 1.000  | 1.776    | 2.737  | 1.000  | 1.872                  | 1.617                    | 2.831  |
| \$3,500 - \$4,999                | Aggregate   | 1.000  | 2.189  | 1.000  | 1.715    | 2.639  | 1.000  | 1.810                  | 1.549                    | 2.732  |
| \$5,000 - \$7,350                | Aggregate   | 1.000  | 2.118  | 1.000  | 1.662    | 2.551  | 1.000  | 1.754                  | 1.496                    | 2.642  |
| \$0 - \$3,499                    | Hybrid      | 1.000  | 2.269  | 1.000  | 1.776    | 2.737  | 1.000  | 1.872                  | 1.617                    | 2.831  |
| \$3,500 - \$4,999                | Hybrid      | 1.000  | 2.195  | 1.000  | 1.722    | 2.643  | 1.000  | 1.817                  | 1.555                    | 2.735  |
| \$5,000 - \$7,350                | Hybrid      | 1.000  | 2.217  | 1.000  | 1.772    | 2.639  | 1.000  | 1.868                  | 1.584                    | 2.730  |

Example of Manual Rate Adjustment

|                           |          |
|---------------------------|----------|
| Manual Rate               | \$597.31 |
| Average Age/Gender Factor | 1.000    |
| Average Industry Factor   | 1.000    |
| Projection Period         | 1/1/2021 |
| Trend Factor              | 7.50%    |

|                          |          |                  |
|--------------------------|----------|------------------|
| <b>Group Information</b> | Active   | Medicare Primary |
| Age/Gender Factor        | 0.940    | 1.030            |
| Industry Factor          | 0.965    | 1.000            |
| Projection Period        | 7/1/2021 |                  |

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

|                              |                           |          |                  |
|------------------------------|---------------------------|----------|------------------|
|                              |                           | Active   | Medicare Primary |
| Manual Rate                  | A                         | \$597.31 | \$426.98         |
| Adjustment for Age/Gender    | B = 0.94 / 1              | 0.9400   | 1.0300           |
| Adjustment for Industry      | C = 0.965 / 1             | 0.9650   | 1.0000           |
| Adjustment for Trend         | D = 7.5% for 6 months     | 1.0368   | 1.0368           |
| Pharmacy Contract Adjustment | E =                       | 1.0000   | 0.0000           |
| Contract Conversion Factor   | F = 216.09 / 272          | 1.2587   | 1.0000           |
| Adjusted Manual Rate         | G = A x B x C x D x E x F | \$707.13 | \$0.00           |

Industry Factors

| 2-Digit<br>SIC Code | Industry Description  | Normalized<br>Factor |
|---------------------|---|----------------------|
| 01                  | Agricultural Production - Crops                               | 0.9594               |
| 02                  | Agricultural Production - Livestock And Animal Specialties    | 0.9664               |
| 07                  | Agricultural Services   | 0.9598               |
| 08                  | Forestry  | 0.9652               |
| 09                  | Fishing, Hunting And Trapping                                 | 1.0431               |
| 10                  | Metal Mining  | 1.0988               |
| 12                  | Coal Mining   | 1.1066               |
| 13                  | Oil And Gas Extraction  | 1.0115               |
| 14                  | Mining And Quarrying Of Nonmetallic Minerals, Except Fuels    | 1.0756               |
| 15                  | Building Cnstrctn - General Contractors & Operative Builders  | 0.9790               |
| 16                  | Heavy Cnstrctn, Except Building Construction - Contractors    | 0.9732               |
| 17                  | Construction - Special Trade Contractors                      | 0.9743               |
| 20                  | Food And Kindred Products                                     | 0.9279               |
| 21                  | Tobacco Products  | 0.9917               |
| 22                  | Textile Mill Products   | 0.9441               |
| 23                  | Apparel, Finished Prdcts From Fabrics & Similar Materials     | 0.9564               |
| 24                  | Lumber And Wood Products, Except Furniture                    | 0.9898               |
| 25                  | Furniture And Fixtures  | 0.9441               |
| 26                  | Paper And Allied Products                                     | 0.9540               |
| 27                  | Printing, Publishing And Allied Industries                    | 0.9349               |
| 28                  | Chemicals And Allied Products                                 | 0.9829               |
| 29                  | Petroleum Refining And Related Industries                     | 0.9837               |
| 30                  | Rubber And Miscellaneous Plastic Products                     | 0.9401               |
| 31                  | Leather And Leather Products                                  | 0.9698               |
| 32                  | Stone, Clay, Glass, And Concrete Products                     | 0.9770               |
| 33                  | Primary Metal Industries                                      | 0.9625               |
| 34                  | Fabricated Metal Prdcts, Except Machinery & Transport Eqpmnt  | 0.9430               |
| 35                  | Industrial And Commercial Machinery And Computer Equipment    | 0.9401               |
| 36                  | Electronic, Elctrcl Eqpmnt & Cmpnts, Excpt Computer Eqpmnt    | 0.9257               |
| 37                  | Transportation Equipment                                      | 0.9720               |
| 38                  | Mesr/Anlyz/Cntrl Instrmnts; Photo/Med/Opt Gds; Watches/Clocks | 0.9242               |
| 39                  | Miscellaneous Manufacturing Industries                        | 0.9384               |
| 40                  | Railroad Transportation                                       | 0.9837               |
| 41                  | Local, Suburban Transit & Interurbn Hgwy Passenger Transport  | 1.0250               |
| 42                  | Motor Freight Transportation                                  | 1.0257               |
| 43                  | United States Postal Service                                  | 0.9520               |
| 44                  | Water Transportation  | 1.0036               |
| 45                  | Transportation By Air   | 0.9500               |
| 46                  | Pipelines, Except Natural Gas                                 | 0.9679               |
| 47                  | Transportation Services                                       | 0.9322               |
| 48                  | Communications  | 0.9078               |
| 49                  | Electric, Gas And Sanitary Services                           | 0.9758               |
| 50                  | Wholesale Trade - Durable Goods                               | 0.9545               |
| 51                  | Wholesale Trade - Nondurable Goods                            | 0.9444               |
| 52                  | Building Matrials, Hrdwr, Garden Supply & Mobile Home Dealsr  | 0.9433               |
| 53                  | General Merchandise Stores                                    | 0.9428               |
| 54                  | Food Stores   | 0.9452               |
| 55                  | Automotive Dealers And Gasoline Service Stations              | 1.0175               |
| 56                  | Apparel And Accessory Stores                                  | 0.9441               |
| 57                  | Home Furniture, Furnishings And Equipment Stores              | 0.9361               |
| 58                  | Eating And Drinking Places                                    | 1.0690               |
| 59                  | Miscellaneous Retail  | 0.9748               |
| 60                  | Depository Institutions                                       | 0.9282               |
| 61                  | Nondepository Credit Institutions                             | 0.8983               |
| 62                  | Security & Commodity Brokers, Dealers, Exchanges & Services   | 0.9286               |
| 63                  | Insurance Carriers  | 0.9520               |
| 64                  | Insurance Agents, Brokers And Service                         | 0.9520               |
| 65                  | Real Estate   | 0.9758               |

Industry Factors

| 2-Digit<br>SIC Code | Industry Description   | Normalized<br>Factor |
|---------------------|--|----------------------|
| 67                  | Holding And Other Investment Offices                         | 0.9282               |
| 70                  | Hotels, Rooming Houses, Camps, And Other Lodging Places      | 1.0179               |
| 72                  | Personal Services  | 0.9981               |
| 73                  | Business Services  | 0.9416               |
| 75                  | Automotive Repair, Services And Parking                      | 0.9897               |
| 76                  | Miscellaneous Repair Services                                | 0.9547               |
| 78                  | Motion Pictures  | 0.9673               |
| 79                  | Amusement And Recreation Services                            | 1.0391               |
| 80                  | Health Services  | 1.0948               |
| 81                  | Legal Services   | 0.9877               |
| 82                  | Educational Services   | 0.9451               |
| 83                  | Social Services  | 1.0948               |
| 84                  | Museums, Art Galleries And Botanical And Zoological Gardens  | 0.9520               |
| 86                  | Membership Organizations                                     | 1.0002               |
| 87                  | Engineering, Accounting, Research, Management & Related Svcs | 0.9036               |
| 88                  | Private Households   | 0.9520               |
| 89                  | Services, Not Elsewhere Classified                           | 0.9560               |
| 91                  | Executive, Legislative & General Government, Except Finance  | 1.0948               |
| 92                  | Justice, Public Order And Safety                             | 1.0948               |
| 93                  | Public Finance, Taxation And Monetary Policy                 | 1.0091               |
| 94                  | Administration Of Human Resource Programs                    | 1.0155               |
| 95                  | Administration Of Environmental Quality And Housing Programs | 1.0075               |
| 96                  | Administration Of Economic Programs                          | 1.0091               |
| 97                  | National Security And International Affairs                  | 1.0401               |
| 99                  | Nonclassifiable Establishments                               | 0.9520               |

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN EXHIBIT 4C  
Q3 2020 LARGE GROUP RATING PROGRAM FILING

Development of Two Experience Period Factor

| Years of Experience                                    |                         | 1            | 2            |
|--|-------------------------|--------------|--------------|
| Projected Experience Rate Claims                       | a                       | \$28,600,627 | \$28,600,627 |
| Projected Manual Rate Claims                           |                         |              |              |
| Groups with >1 year of Experience                      | b1                      |              | \$18,462,115 |
| Groups with <1 year of Experience                      | b2                      |              | \$1,812,549  |
| Total Projected Manual Claims                          | b = b1 + b2             | \$34,012,375 | \$20,274,665 |
| Projected Experience Rate Claims, First Preceding Year | c                       |              | \$14,434,471 |
| Total Projected Claims                                 | d = a + b + c           | \$62,613,002 | \$63,309,762 |
| Difference from Year 1 Claims                          | e = Total Y2 - Total Y1 |              | \$696,760    |
| Two Period Manual Rate Adjustment Factor               | f = 1 - (e/b1)          |              | 0.9623       |
| Adjusted Projected Manual Claims                       | g = f x b1              |              | \$17,765,355 |
| Adjusted Total Projected Claims                        | h = a + b2 + c + g      | \$62,613,002 | \$62,613,002 |
| Two Period Manual Rate Adjustment Factor               | f                       |              | 0.9623       |



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN EXHIBIT 4D  
Q3 2020 LARGE GROUP RATING PROGRAM FILING

Development of Three Experience Period Factor

| Years of Experience                                     |                                | 1            | 3            |
|---|--------------------------------|--------------|--------------|
| Projected Experience Rate Claims                        | a                              | \$28,600,627 | \$28,600,627 |
| Projected Manual Rate Claims                            |                                |              |              |
| Groups with >2 years of Experience                      | b1                             |              | \$9,964,802  |
| Groups with 1 to 2 years of Experience                  | b2a                            |              | \$1,532,474  |
| 2-Period Manual Rate Adjustment Factor                  | b2b                            |              | 0.9623       |
| Adjusted Manual Claims                                  | b2c                            |              | \$1,474,638  |
| Groups with <1 year of Experience                       | b3                             |              | \$1,812,549  |
| Total Projected Manual Claims                           | b = b1 + b2c + b3              | \$34,012,375 | \$13,251,989 |
| Projected Experience Rate Claims, First Preceding Year  | c1                             |              | \$14,434,471 |
| Projected Experience Rate Claims, Second Preceding Year | c2                             |              | \$7,054,729  |
| Total Projected Claims                                  | d = a + b + c1 + c2            | \$62,613,002 | \$63,341,816 |
| Difference from Year 1 Claims                           | e = Total Y3 - Total Y1        |              | \$728,814    |
| Three Period Manual Rate Adjustment Factor              | f = 1 - (e/b1)                 |              | 0.9269       |
| Adjusted Projected Manual Claims                        | g = f x b1                     |              | \$9,235,988  |
| Adjusted Total Projected Claims                         | h = a + b2c + b3 + c1 + c2 + g | \$62,613,002 | \$62,613,002 |
| Three Period Manual Rate Adjustment Factor              | f                              |              | 0.9269       |

Reconciliation of Experience Base Administrative Expense to Restated GAAP Expenses

(Dollars in 000's)

| Business Segment                        | 1/19 - 11/19<br>Experience<br>Base | Reconciliation to GAAP <sup>(1)</sup> |  |                      |
|---|------------------------------------|---------------------------------------|--|----------------------|
|   |                                    | Commissions                           | Reclassification<br>Items <sup>(2)</sup> | Reported<br>Expenses |
| <b>Large Group</b>                      |                                    |                                       |  |                      |
| BCBSVT Insured                          | \$5,578                            | \$1,169                               | (\$399)                                  | \$7,146              |
| TVHP Insured                            | \$1,708                            | \$333                                 | (\$56)                                   | \$2,097              |
| <i>Insured Large Group Subtotal</i>     | <i>\$7,286</i>                     | <i>\$1,502</i>                        | <i>(\$455)</i>                           | <i>\$9,243</i>       |
| BCBSVT Cost Plus <sup>(3)</sup> and ASO | \$26,466                           | \$642                                 | (\$809)                                  | \$27,917             |
| <b>Individual/Other</b>                 |                                    |                                       |  |                      |
| BCBSVT Small Group (QHP and Non-QHP)    | \$13,735                           | \$859                                 | (\$1,014)                                | \$15,608             |
| BCBSVT Individual (QHP and Non-QHP)     | \$11,594                           | \$459                                 | (\$790)                                  | \$12,843             |
| TVHP Small Group                        | (\$0)                              | \$0                                   | (\$0)                                    | \$0                  |
| Medicare Supplement                     | \$1,370                            | \$3                                   | (\$46)                                   | \$1,418              |
| TVHP Medigap Blue                       | \$3,192                            | \$6                                   | (\$104)                                  | \$3,302              |
| <b>Other Member Categories</b>          |                                    |                                       |  |                      |
| FEP                                     | \$3,993                            | \$0                                   | (\$62)                                   | \$4,055              |
| Blue MedicareRx                         | \$1,057                            | \$0                                   | (\$10)                                   | \$1,067              |
| <b>Other Categories</b>                 |                                    |                                       |  |                      |
| CBA                                     | \$8,914                            | \$33                                  | (\$43)                                   | \$8,990              |
| Host                                    | \$1,918                            | \$0                                   | (\$169)                                  | \$2,087              |
| HWP                                     | \$266                              | \$0                                   | \$0                                      | \$266                |
| <b>Total</b>                            | <b>\$79,791</b>                    | <b>\$3,503</b>                        | <b>(\$3,502)</b>                         | <b>\$86,796</b>      |

Notes:

(1) Sources: Commissions and Reclassification Items are from Internal BCBSVT reports. Reported Expenses are from Underwriting Results GAAP Basis, restated for the new allocation, for the Experience Base period.

(2) Reclassification Items include the removal of federal fees, GMCB billback, and fees paid to our vendor Health Equity for the administration of Health Savings Accounts and Health Reimbursement Accounts linked to our insurance products.

(3) Allocation of expenses for Cost Plus members with Med Supp coverage based on cost PMPM for insured Med Supp members. In GAAP financials, expenses are included in Large Group Cost Plus.

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING  
 ADMINISTRATIVE CHARGES DEVELOPMENT

EXHIBIT 5B

Administrative Charges PUPM

| Unit                                      | Account          | Member     | Contract    | Invoice Counts | Medical Claim  | Projected Claims | Large Group Subtotal | CP Medsup |
|---|------------------|------------|-------------|----------------|----------------|------------------|----------------------|-----------|
| Administrative Expenses                   | A                | \$898,769  | \$2,500,664 | \$390,626      | \$4,802        | \$670,458        | \$2,820,581          |           |
| Unit Months                               | B                | 721        | 153,676     | 81,861         | 1,108          | 144,172          | 77,209,066           |           |
| Expense PUPM                              | C = A / B        | \$1,246.56 | \$16.27     | \$4.77         | \$4.33         | \$4.65           |                      | \$38.94   |
| Increase for Membership                   | D                | 3.0%       | 3.0%        | 3.0%           | 3.0%           | 3.0%             |                      | 3.0%      |
| Updated Expense PUPM                      | E = (1+D) x C    | \$1,283.70 | \$16.76     | \$4.91         | \$4.46         | \$4.79           | 3.7%                 | \$40.10   |
| Annual Trend                              | F                | 2.2%       | 2.2%        | 2.2%           | 2.2%           | 2.2%             |                      | 2.2%      |
| Monthly Trend Factor                      | G = (1+F)^(1/12) | 1.0018     | 1.0018      | 1.0018         | 1.0018         | 1.0018           |                      | 1.0018    |
| Months of Trend to First Effective Period | H                | 19         | 19          | 19             | 19             | 19               |                      | 19        |
| Projection Periods                        |                  |            |             |                |                |                  |                      |           |
| Effective Date                            |                  | Account    | Member      | Contract       | Invoice Counts | Medical Claim    | Projected Claims     |           |
| Jul-20                                    | I = E x G ^ (H)  | \$1,329.05 | \$17.35     | \$5.09         | \$4.62         | \$4.96           | 3.7%                 | \$41.51   |
| Aug-20                                    | J = I x G        | \$1,331.48 | \$17.38     | \$5.10         | \$4.63         | \$4.97           | 3.7%                 | \$41.59   |
| Sep-20                                    | K = J x G        | \$1,333.92 | \$17.41     | \$5.11         | \$4.64         | \$4.98           | 3.7%                 | \$41.67   |
| Oct-20                                    |                  | \$1,336.36 | \$17.44     | \$5.12         | \$4.65         | \$4.98           | 3.7%                 | \$41.74   |
| Nov-20                                    |                  | \$1,338.80 | \$17.48     | \$5.13         | \$4.65         | \$4.99           | 3.7%                 | \$41.82   |
| Dec-20                                    |                  | \$1,341.25 | \$17.51     | \$5.13         | \$4.66         | \$5.00           | 3.7%                 | \$41.89   |
| Jan-21                                    |                  | \$1,343.70 | \$17.54     | \$5.14         | \$4.67         | \$5.01           | 3.7%                 | \$41.97   |
| Feb-21                                    |                  | \$1,346.16 | \$17.57     | \$5.15         | \$4.68         | \$5.02           | 3.7%                 | \$42.05   |
| Mar-21                                    |                  | \$1,348.62 | \$17.60     | \$5.16         | \$4.69         | \$5.03           | 3.7%                 | \$42.12   |
| Apr-21                                    |                  | \$1,351.09 | \$17.64     | \$5.17         | \$4.70         | \$5.04           | 3.7%                 | \$42.20   |
| May-21                                    |                  | \$1,353.56 | \$17.67     | \$5.18         | \$4.71         | \$5.05           | 3.7%                 | \$42.28   |
| Jun-21                                    |                  | \$1,356.03 | \$17.70     | \$5.19         | \$4.71         | \$5.06           | 3.7%                 | \$42.36   |
| Jul-21                                    |                  | \$1,358.51 | \$17.73     | \$5.20         | \$4.72         | \$5.07           | 3.7%                 | \$42.43   |
| Aug-21                                    |                  | \$1,361.00 | \$17.77     | \$5.21         | \$4.73         | \$5.08           | 3.7%                 | \$42.51   |
| Sep-21                                    |                  | \$1,363.49 | \$17.80     | \$5.22         | \$4.74         | \$5.09           | 3.7%                 | \$42.59   |
| Oct-21                                    |                  | \$1,365.98 | \$17.83     | \$5.23         | \$4.75         | \$5.10           | 3.7%                 | \$42.67   |

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$35,000  | 700     | 6      | 2.629%  | 1.543%  | 0.963%  | 0.687%  | 0.570%  | 0.508%  | 0.501%  |
| \$35,000  | 800     | 6      | 2.372%  | 1.363%  | 0.857%  | 0.632%  | 0.544%  | 0.505%  | 0.501%  |
| \$35,000  | 900     | 6      | 2.156%  | 1.220%  | 0.775%  | 0.592%  | 0.527%  | 0.503%  | 0.501%  |
| \$35,000  | 1,000   | 6      | 1.978%  | 1.108%  | 0.717%  | 0.567%  | 0.518%  | 0.502%  | 0.501%  |
| \$35,000  | 1,500   | 6      | 1.420%  | 0.795%  | 0.577%  | 0.518%  | 0.505%  | 0.502%  | 0.501%  |
| \$35,000  | 2,000   | 6      | 1.117%  | 0.657%  | 0.532%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 3,000   | 6      | 0.807%  | 0.554%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 4,000   | 6      | 0.664%  | 0.522%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 5,000   | 6      | 0.593%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 10,000  | 6      | 0.512%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 20,000  | 6      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$40,000  | 5       | 6      | 60.756% | 58.850% | 57.005% | 55.218% | 53.492% | 50.197% | 47.089% |
| \$40,000  | 10      | 6      | 45.004% | 42.628% | 40.342% | 38.144% | 36.030% | 32.030% | 28.314% |
| \$40,000  | 15      | 6      | 36.082% | 33.451% | 30.959% | 28.608% | 26.400% | 22.410% | 18.972% |
| \$40,000  | 20      | 6      | 30.061% | 27.427% | 24.992% | 22.747% | 20.688% | 17.073% | 14.047% |
| \$40,000  | 25      | 6      | 26.135% | 23.578% | 21.240% | 19.100% | 17.147% | 13.750% | 10.961% |
| \$40,000  | 50      | 6      | 17.111% | 14.689% | 12.557% | 10.695% | 9.081%  | 6.495%  | 4.614%  |
| \$40,000  | 100     | 6      | 11.106% | 8.915%  | 7.106%  | 5.637%  | 4.451%  | 2.768%  | 1.749%  |
| \$40,000  | 150     | 6      | 8.451%  | 6.457%  | 4.894%  | 3.695%  | 2.787%  | 1.620%  | 1.020%  |
| \$40,000  | 200     | 6      | 6.952%  | 5.098%  | 3.701%  | 2.677%  | 1.946%  | 1.091%  | 0.719%  |
| \$40,000  | 300     | 6      | 5.282%  | 3.633%  | 2.479%  | 1.706%  | 1.209%  | 0.717%  | 0.560%  |
| \$40,000  | 400     | 6      | 4.262%  | 2.793%  | 1.832%  | 1.238%  | 0.888%  | 0.592%  | 0.518%  |
| \$40,000  | 500     | 6      | 3.619%  | 2.283%  | 1.458%  | 0.981%  | 0.727%  | 0.543%  | 0.507%  |
| \$40,000  | 600     | 6      | 3.140%  | 1.917%  | 1.204%  | 0.824%  | 0.638%  | 0.523%  | 0.503%  |
| \$40,000  | 700     | 6      | 2.787%  | 1.656%  | 1.034%  | 0.725%  | 0.588%  | 0.511%  | 0.502%  |
| \$40,000  | 800     | 6      | 2.517%  | 1.463%  | 0.915%  | 0.662%  | 0.557%  | 0.506%  | 0.501%  |
| \$40,000  | 900     | 6      | 2.288%  | 1.306%  | 0.823%  | 0.615%  | 0.536%  | 0.504%  | 0.501%  |
| \$40,000  | 1,000   | 6      | 2.101%  | 1.185%  | 0.758%  | 0.584%  | 0.524%  | 0.503%  | 0.501%  |
| \$40,000  | 1,500   | 6      | 1.510%  | 0.840%  | 0.595%  | 0.522%  | 0.506%  | 0.502%  | 0.501%  |
| \$40,000  | 2,000   | 6      | 1.188%  | 0.686%  | 0.540%  | 0.509%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 3,000   | 6      | 0.854%  | 0.567%  | 0.512%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 4,000   | 6      | 0.693%  | 0.528%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 5,000   | 6      | 0.612%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 10,000  | 6      | 0.514%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 20,000  | 6      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$45,000  | 5       | 6      | 61.915% | 60.050% | 58.246% | 56.503% | 54.819% | 51.601% | 48.566% |
| \$45,000  | 10      | 6      | 46.374% | 44.059% | 41.837% | 39.702% | 37.647% | 33.768% | 30.169% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$45,000  | 15      | 6      | 37.538% | 34.980% | 32.536% | 30.204% | 27.996% | 23.968% | 20.423% |
| \$45,000  | 20      | 6      | 31.379% | 28.742% | 26.282% | 24.002% | 21.897% | 18.183% | 15.073% |
| \$45,000  | 25      | 6      | 27.234% | 24.656% | 22.292% | 20.132% | 18.155% | 14.703% | 11.849% |
| \$45,000  | 50      | 6      | 17.842% | 15.409% | 13.253% | 11.357% | 9.704%  | 7.035%  | 5.063%  |
| \$45,000  | 100     | 6      | 11.599% | 9.382%  | 7.540%  | 6.027%  | 4.798%  | 3.027%  | 1.932%  |
| \$45,000  | 150     | 6      | 8.845%  | 6.822%  | 5.220%  | 3.978%  | 3.027%  | 1.778%  | 1.116%  |
| \$45,000  | 200     | 6      | 7.276%  | 5.389%  | 3.951%  | 2.884%  | 2.114%  | 1.187%  | 0.766%  |
| \$45,000  | 300     | 6      | 5.533%  | 3.848%  | 2.652%  | 1.840%  | 1.306%  | 0.761%  | 0.576%  |
| \$45,000  | 400     | 6      | 4.468%  | 2.962%  | 1.961%  | 1.331%  | 0.950%  | 0.614%  | 0.525%  |
| \$45,000  | 500     | 6      | 3.801%  | 2.427%  | 1.561%  | 1.049%  | 0.768%  | 0.555%  | 0.510%  |
| \$45,000  | 600     | 6      | 3.301%  | 2.038%  | 1.287%  | 0.875%  | 0.666%  | 0.529%  | 0.505%  |
| \$45,000  | 700     | 6      | 2.933%  | 1.763%  | 1.103%  | 0.765%  | 0.608%  | 0.515%  | 0.502%  |
| \$45,000  | 800     | 6      | 2.650%  | 1.557%  | 0.972%  | 0.692%  | 0.572%  | 0.508%  | 0.501%  |
| \$45,000  | 900     | 6      | 2.410%  | 1.388%  | 0.871%  | 0.638%  | 0.546%  | 0.505%  | 0.501%  |
| \$45,000  | 1,000   | 6      | 2.215%  | 1.258%  | 0.798%  | 0.603%  | 0.531%  | 0.503%  | 0.501%  |
| \$45,000  | 1,500   | 6      | 1.595%  | 0.885%  | 0.613%  | 0.528%  | 0.507%  | 0.502%  | 0.501%  |
| \$45,000  | 2,000   | 6      | 1.256%  | 0.716%  | 0.549%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$45,000  | 3,000   | 6      | 0.898%  | 0.581%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 4,000   | 6      | 0.722%  | 0.534%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 5,000   | 6      | 0.631%  | 0.517%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 10,000  | 6      | 0.516%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 20,000  | 6      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$50,000  | 5       | 6      | 62.886% | 61.056% | 59.288% | 57.582% | 55.931% | 52.778% | 49.805% |
| \$50,000  | 10      | 6      | 47.516% | 45.255% | 43.085% | 41.001% | 38.997% | 35.218% | 31.716% |
| \$50,000  | 15      | 6      | 38.768% | 36.276% | 33.893% | 31.615% | 29.441% | 25.407% | 21.818% |
| \$50,000  | 20      | 6      | 32.573% | 29.950% | 27.488% | 25.190% | 23.053% | 19.250% | 16.043% |
| \$50,000  | 25      | 6      | 28.254% | 25.657% | 23.272% | 21.085% | 19.085% | 15.573% | 12.664% |
| \$50,000  | 50      | 6      | 18.515% | 16.073% | 13.901% | 11.980% | 10.294% | 7.549%  | 5.501%  |
| \$50,000  | 100     | 6      | 12.053% | 9.814%  | 7.944%  | 6.394%  | 5.127%  | 3.274%  | 2.111%  |
| \$50,000  | 150     | 6      | 9.209%  | 7.161%  | 5.522%  | 4.243%  | 3.252%  | 1.931%  | 1.212%  |
| \$50,000  | 200     | 6      | 7.573%  | 5.659%  | 4.184%  | 3.079%  | 2.272%  | 1.282%  | 0.814%  |
| \$50,000  | 300     | 6      | 5.763%  | 4.047%  | 2.813%  | 1.966%  | 1.400%  | 0.805%  | 0.593%  |
| \$50,000  | 400     | 6      | 4.656%  | 3.118%  | 2.083%  | 1.419%  | 1.010%  | 0.637%  | 0.531%  |
| \$50,000  | 500     | 6      | 3.962%  | 2.554%  | 1.653%  | 1.111%  | 0.806%  | 0.565%  | 0.512%  |
| \$50,000  | 600     | 6      | 3.449%  | 2.151%  | 1.366%  | 0.925%  | 0.695%  | 0.536%  | 0.506%  |
| \$50,000  | 700     | 6      | 3.067%  | 1.862%  | 1.169%  | 0.804%  | 0.628%  | 0.519%  | 0.503%  |
| \$50,000  | 800     | 6      | 2.774%  | 1.646%  | 1.029%  | 0.724%  | 0.587%  | 0.511%  | 0.502%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$50,000  | 900     | 6      | 2.522%  | 1.465%  | 0.917%  | 0.663%  | 0.557%  | 0.506%  | 0.501%  |
| \$50,000  | 1,000   | 6      | 2.321%  | 1.329%  | 0.838%  | 0.622%  | 0.539%  | 0.504%  | 0.501%  |
| \$50,000  | 1,500   | 6      | 1.674%  | 0.929%  | 0.632%  | 0.534%  | 0.509%  | 0.502%  | 0.501%  |
| \$50,000  | 2,000   | 6      | 1.320%  | 0.745%  | 0.559%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$50,000  | 3,000   | 6      | 0.941%  | 0.594%  | 0.517%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 4,000   | 6      | 0.751%  | 0.540%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 5,000   | 6      | 0.650%  | 0.520%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 10,000  | 6      | 0.518%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 20,000  | 6      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$55,000  | 5       | 6      | 63.709% | 61.908% | 60.172% | 58.495% | 56.871% | 53.772% | 50.854% |
| \$55,000  | 10      | 6      | 48.479% | 46.263% | 44.138% | 42.096% | 40.137% | 36.440% | 33.018% |
| \$55,000  | 15      | 6      | 39.813% | 37.375% | 35.046% | 32.823% | 30.700% | 26.720% | 23.115% |
| \$55,000  | 20      | 6      | 33.641% | 31.042% | 28.594% | 26.296% | 24.146% | 20.278% | 16.980% |
| \$55,000  | 25      | 6      | 29.197% | 26.598% | 24.195% | 21.984% | 19.954% | 16.386% | 13.416% |
| \$55,000  | 50      | 6      | 19.129% | 16.679% | 14.496% | 12.555% | 10.843% | 8.035%  | 5.917%  |
| \$55,000  | 100     | 6      | 12.469% | 10.212% | 8.315%  | 6.734%  | 5.435%  | 3.511%  | 2.287%  |
| \$55,000  | 150     | 6      | 9.545%  | 7.476%  | 5.809%  | 4.494%  | 3.468%  | 2.081%  | 1.307%  |
| \$55,000  | 200     | 6      | 7.848%  | 5.910%  | 4.404%  | 3.265%  | 2.423%  | 1.375%  | 0.865%  |
| \$55,000  | 300     | 6      | 5.977%  | 4.233%  | 2.966%  | 2.086%  | 1.491%  | 0.849%  | 0.610%  |
| \$55,000  | 400     | 6      | 4.831%  | 3.265%  | 2.197%  | 1.503%  | 1.069%  | 0.660%  | 0.539%  |
| \$55,000  | 500     | 6      | 4.117%  | 2.679%  | 1.746%  | 1.175%  | 0.847%  | 0.578%  | 0.515%  |
| \$55,000  | 600     | 6      | 3.589%  | 2.259%  | 1.443%  | 0.974%  | 0.724%  | 0.544%  | 0.508%  |
| \$55,000  | 700     | 6      | 3.192%  | 1.956%  | 1.233%  | 0.843%  | 0.650%  | 0.524%  | 0.503%  |
| \$55,000  | 800     | 6      | 2.889%  | 1.729%  | 1.083%  | 0.754%  | 0.603%  | 0.514%  | 0.502%  |
| \$55,000  | 900     | 6      | 2.626%  | 1.538%  | 0.963%  | 0.687%  | 0.568%  | 0.508%  | 0.501%  |
| \$55,000  | 1,000   | 6      | 2.419%  | 1.396%  | 0.877%  | 0.642%  | 0.548%  | 0.505%  | 0.501%  |
| \$55,000  | 1,500   | 6      | 1.748%  | 0.971%  | 0.651%  | 0.541%  | 0.510%  | 0.502%  | 0.501%  |
| \$55,000  | 2,000   | 6      | 1.380%  | 0.774%  | 0.569%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$55,000  | 3,000   | 6      | 0.981%  | 0.608%  | 0.520%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 4,000   | 6      | 0.778%  | 0.547%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 5,000   | 6      | 0.669%  | 0.523%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 10,000  | 6      | 0.521%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 20,000  | 6      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$60,000  | 5       | 6      | 64.421% | 62.646% | 60.937% | 59.285% | 57.685% | 54.631% | 51.760% |
| \$60,000  | 10      | 6      | 49.306% | 47.128% | 45.040% | 43.035% | 41.112% | 37.487% | 34.134% |
| \$60,000  | 15      | 6      | 40.704% | 38.311% | 36.028% | 33.852% | 31.771% | 27.873% | 24.306% |
| \$60,000  | 20      | 6      | 34.567% | 32.010% | 29.589% | 27.300% | 25.151% | 21.257% | 17.886% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$60,000  | 25      | 6      | 30.054% | 27.466% | 25.061% | 22.830% | 20.772% | 17.152% | 14.120% |
| \$60,000  | 50      | 6      | 19.692% | 17.236% | 15.041% | 13.086% | 11.353% | 8.492%  | 6.313%  |
| \$60,000  | 100     | 6      | 12.849% | 10.578% | 8.659%  | 7.049%  | 5.720%  | 3.734%  | 2.453%  |
| \$60,000  | 150     | 6      | 9.857%  | 7.768%  | 6.075%  | 4.729%  | 3.670%  | 2.224%  | 1.400%  |
| \$60,000  | 200     | 6      | 8.101%  | 6.143%  | 4.609%  | 3.441%  | 2.566%  | 1.466%  | 0.916%  |
| \$60,000  | 300     | 6      | 6.175%  | 4.406%  | 3.110%  | 2.199%  | 1.578%  | 0.894%  | 0.629%  |
| \$60,000  | 400     | 6      | 4.993%  | 3.400%  | 2.305%  | 1.583%  | 1.125%  | 0.682%  | 0.546%  |
| \$60,000  | 500     | 6      | 4.260%  | 2.795%  | 1.833%  | 1.236%  | 0.886%  | 0.592%  | 0.518%  |
| \$60,000  | 600     | 6      | 3.716%  | 2.358%  | 1.513%  | 1.021%  | 0.753%  | 0.552%  | 0.510%  |
| \$60,000  | 700     | 6      | 3.306%  | 2.042%  | 1.292%  | 0.880%  | 0.671%  | 0.529%  | 0.504%  |
| \$60,000  | 800     | 6      | 2.993%  | 1.806%  | 1.133%  | 0.784%  | 0.618%  | 0.517%  | 0.502%  |
| \$60,000  | 900     | 6      | 2.722%  | 1.606%  | 1.005%  | 0.711%  | 0.579%  | 0.509%  | 0.502%  |
| \$60,000  | 1,000   | 6      | 2.509%  | 1.458%  | 0.914%  | 0.661%  | 0.556%  | 0.506%  | 0.501%  |
| \$60,000  | 1,500   | 6      | 1.817%  | 1.011%  | 0.670%  | 0.548%  | 0.512%  | 0.502%  | 0.501%  |
| \$60,000  | 2,000   | 6      | 1.436%  | 0.802%  | 0.579%  | 0.518%  | 0.505%  | 0.502%  | 0.501%  |
| \$60,000  | 3,000   | 6      | 1.019%  | 0.621%  | 0.523%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 4,000   | 6      | 0.804%  | 0.553%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 5,000   | 6      | 0.687%  | 0.526%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 10,000  | 6      | 0.523%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 20,000  | 6      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$65,000  | 5       | 6      | 65.066% | 63.316% | 61.630% | 59.999% | 58.421% | 55.408% | 52.580% |
| \$65,000  | 10      | 6      | 50.042% | 47.899% | 45.842% | 43.871% | 41.979% | 38.416% | 35.125% |
| \$65,000  | 15      | 6      | 41.496% | 39.143% | 36.902% | 34.765% | 32.722% | 28.896% | 25.400% |
| \$65,000  | 20      | 6      | 35.394% | 32.884% | 30.503% | 28.241% | 26.102% | 22.203% | 18.794% |
| \$65,000  | 25      | 6      | 30.860% | 28.290% | 25.891% | 23.656% | 21.578% | 17.902% | 14.813% |
| \$65,000  | 50      | 6      | 20.222% | 17.761% | 15.557% | 13.590% | 11.839% | 8.932%  | 6.699%  |
| \$65,000  | 100     | 6      | 13.207% | 10.925% | 8.986%  | 7.351%  | 5.994%  | 3.953%  | 2.616%  |
| \$65,000  | 150     | 6      | 10.153% | 8.044%  | 6.330%  | 4.954%  | 3.868%  | 2.363%  | 1.493%  |
| \$65,000  | 200     | 6      | 8.341%  | 6.363%  | 4.804%  | 3.609%  | 2.705%  | 1.557%  | 0.969%  |
| \$65,000  | 300     | 6      | 6.361%  | 4.571%  | 3.249%  | 2.310%  | 1.662%  | 0.939%  | 0.650%  |
| \$65,000  | 400     | 6      | 5.146%  | 3.530%  | 2.409%  | 1.661%  | 1.181%  | 0.706%  | 0.555%  |
| \$65,000  | 500     | 6      | 4.396%  | 2.907%  | 1.917%  | 1.296%  | 0.926%  | 0.606%  | 0.522%  |
| \$65,000  | 600     | 6      | 3.830%  | 2.447%  | 1.578%  | 1.063%  | 0.779%  | 0.558%  | 0.511%  |
| \$65,000  | 700     | 6      | 3.414%  | 2.125%  | 1.350%  | 0.917%  | 0.692%  | 0.534%  | 0.505%  |
| \$65,000  | 800     | 6      | 3.092%  | 1.880%  | 1.183%  | 0.814%  | 0.634%  | 0.520%  | 0.503%  |
| \$65,000  | 900     | 6      | 2.813%  | 1.672%  | 1.047%  | 0.735%  | 0.591%  | 0.511%  | 0.502%  |
| \$65,000  | 1,000   | 6      | 2.595%  | 1.519%  | 0.950%  | 0.681%  | 0.565%  | 0.507%  | 0.501%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$65,000  | 1,500   | 6      | 1.882%  | 1.050%  | 0.689%  | 0.555%  | 0.515%  | 0.502%  | 0.501%  |
| \$65,000  | 2,000   | 6      | 1.490%  | 0.829%  | 0.590%  | 0.521%  | 0.506%  | 0.502%  | 0.501%  |
| \$65,000  | 3,000   | 6      | 1.056%  | 0.635%  | 0.527%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 4,000   | 6      | 0.830%  | 0.560%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 5,000   | 6      | 0.705%  | 0.530%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 10,000  | 6      | 0.526%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 20,000  | 6      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$70,000  | 5       | 6      | 65.666% | 63.938% | 62.272% | 60.661% | 59.102% | 56.128% | 53.339% |
| \$70,000  | 10      | 6      | 50.727% | 48.614% | 46.588% | 44.647% | 42.784% | 39.278% | 36.044% |
| \$70,000  | 15      | 6      | 42.228% | 39.913% | 37.710% | 35.608% | 33.599% | 29.841% | 26.409% |
| \$70,000  | 20      | 6      | 36.153% | 33.689% | 31.348% | 29.126% | 27.012% | 23.125% | 19.697% |
| \$70,000  | 25      | 6      | 31.629% | 29.080% | 26.692% | 24.461% | 22.377% | 18.658% | 15.510% |
| \$70,000  | 50      | 6      | 20.739% | 18.273% | 16.062% | 14.084% | 12.318% | 9.369%  | 7.089%  |
| \$70,000  | 100     | 6      | 13.556% | 11.264% | 9.307%  | 7.650%  | 6.267%  | 4.174%  | 2.784%  |
| \$70,000  | 150     | 6      | 10.442% | 8.315%  | 6.580%  | 5.178%  | 4.065%  | 2.504%  | 1.590%  |
| \$70,000  | 200     | 6      | 8.577%  | 6.580%  | 4.998%  | 3.776%  | 2.847%  | 1.650%  | 1.024%  |
| \$70,000  | 300     | 6      | 6.543%  | 4.732%  | 3.386%  | 2.420%  | 1.748%  | 0.986%  | 0.672%  |
| \$70,000  | 400     | 6      | 5.297%  | 3.659%  | 2.513%  | 1.740%  | 1.238%  | 0.732%  | 0.564%  |
| \$70,000  | 500     | 6      | 4.529%  | 3.017%  | 2.002%  | 1.356%  | 0.967%  | 0.622%  | 0.526%  |
| \$70,000  | 600     | 6      | 3.948%  | 2.542%  | 1.647%  | 1.110%  | 0.808%  | 0.567%  | 0.513%  |
| \$70,000  | 700     | 6      | 3.520%  | 2.207%  | 1.408%  | 0.954%  | 0.713%  | 0.540%  | 0.506%  |
| \$70,000  | 800     | 6      | 3.189%  | 1.953%  | 1.233%  | 0.844%  | 0.650%  | 0.524%  | 0.503%  |
| \$70,000  | 900     | 6      | 2.901%  | 1.736%  | 1.089%  | 0.759%  | 0.603%  | 0.514%  | 0.502%  |
| \$70,000  | 1,000   | 6      | 2.678%  | 1.578%  | 0.986%  | 0.701%  | 0.575%  | 0.508%  | 0.501%  |
| \$70,000  | 1,500   | 6      | 1.945%  | 1.088%  | 0.708%  | 0.563%  | 0.517%  | 0.502%  | 0.501%  |
| \$70,000  | 2,000   | 6      | 1.541%  | 0.857%  | 0.600%  | 0.524%  | 0.506%  | 0.502%  | 0.501%  |
| \$70,000  | 3,000   | 6      | 1.093%  | 0.650%  | 0.531%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 4,000   | 6      | 0.855%  | 0.567%  | 0.512%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 5,000   | 6      | 0.723%  | 0.534%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 10,000  | 6      | 0.529%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 20,000  | 6      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$75,000  | 5       | 6      | 66.222% | 64.515% | 62.868% | 61.275% | 59.733% | 56.794% | 54.041% |
| \$75,000  | 10      | 6      | 51.359% | 49.273% | 47.275% | 45.360% | 43.524% | 40.070% | 36.888% |
| \$75,000  | 15      | 6      | 42.901% | 40.620% | 38.450% | 36.379% | 34.402% | 30.706% | 27.332% |
| \$75,000  | 20      | 6      | 36.852% | 34.427% | 32.124% | 29.939% | 27.860% | 24.012% | 20.575% |
| \$75,000  | 25      | 6      | 32.342% | 29.825% | 27.453% | 25.228% | 23.148% | 19.408% | 16.203% |
| \$75,000  | 50      | 6      | 21.229% | 18.760% | 16.542% | 14.552% | 12.774% | 9.789%  | 7.465%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$75,000  | 100     | 6      | 13.892% | 11.589% | 9.619%  | 7.943%  | 6.535%  | 4.393%  | 2.953%  |
| \$75,000  | 150     | 6      | 10.717% | 8.574%  | 6.819%  | 5.396%  | 4.258%  | 2.645%  | 1.689%  |
| \$75,000  | 200     | 6      | 8.804%  | 6.791%  | 5.188%  | 3.941%  | 2.986%  | 1.743%  | 1.080%  |
| \$75,000  | 300     | 6      | 6.720%  | 4.889%  | 3.520%  | 2.529%  | 1.833%  | 1.035%  | 0.696%  |
| \$75,000  | 400     | 6      | 5.442%  | 3.784%  | 2.614%  | 1.819%  | 1.296%  | 0.759%  | 0.574%  |
| \$75,000  | 500     | 6      | 4.658%  | 3.124%  | 2.085%  | 1.416%  | 1.008%  | 0.638%  | 0.531%  |
| \$75,000  | 600     | 6      | 4.062%  | 2.633%  | 1.715%  | 1.157%  | 0.838%  | 0.577%  | 0.515%  |
| \$75,000  | 700     | 6      | 3.622%  | 2.287%  | 1.465%  | 0.991%  | 0.735%  | 0.546%  | 0.507%  |
| \$75,000  | 800     | 6      | 3.281%  | 2.024%  | 1.281%  | 0.874%  | 0.667%  | 0.528%  | 0.504%  |
| \$75,000  | 900     | 6      | 2.987%  | 1.800%  | 1.131%  | 0.784%  | 0.616%  | 0.516%  | 0.502%  |
| \$75,000  | 1,000   | 6      | 2.758%  | 1.636%  | 1.023%  | 0.721%  | 0.585%  | 0.510%  | 0.501%  |
| \$75,000  | 1,500   | 6      | 2.006%  | 1.126%  | 0.727%  | 0.571%  | 0.520%  | 0.502%  | 0.501%  |
| \$75,000  | 2,000   | 6      | 1.591%  | 0.884%  | 0.612%  | 0.528%  | 0.507%  | 0.502%  | 0.501%  |
| \$75,000  | 3,000   | 6      | 1.128%  | 0.664%  | 0.535%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 4,000   | 6      | 0.880%  | 0.575%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 5,000   | 6      | 0.741%  | 0.538%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 10,000  | 6      | 0.533%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 20,000  | 6      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$80,000  | 5       | 6      | 66.721% | 65.032% | 63.401% | 61.825% | 60.299% | 57.391% | 54.669% |
| \$80,000  | 10      | 6      | 51.931% | 49.869% | 47.896% | 46.005% | 44.192% | 40.784% | 37.648% |
| \$80,000  | 15      | 6      | 43.508% | 41.258% | 39.118% | 37.075% | 35.124% | 31.484% | 28.159% |
| \$80,000  | 20      | 6      | 37.486% | 35.095% | 32.826% | 30.673% | 28.627% | 24.834% | 21.410% |
| \$80,000  | 25      | 6      | 32.992% | 30.510% | 28.165% | 25.953% | 23.879% | 20.136% | 16.888% |
| \$80,000  | 50      | 6      | 21.695% | 19.221% | 16.994% | 14.995% | 13.206% | 10.189% | 7.824%  |
| \$80,000  | 100     | 6      | 14.206% | 11.894% | 9.911%  | 8.219%  | 6.789%  | 4.603%  | 3.118%  |
| \$80,000  | 150     | 6      | 10.973% | 8.818%  | 7.043%  | 5.601%  | 4.441%  | 2.780%  | 1.784%  |
| \$80,000  | 200     | 6      | 9.018%  | 6.988%  | 5.368%  | 4.097%  | 3.119%  | 1.832%  | 1.136%  |
| \$80,000  | 300     | 6      | 6.885%  | 5.036%  | 3.646%  | 2.632%  | 1.914%  | 1.081%  | 0.719%  |
| \$80,000  | 400     | 6      | 5.577%  | 3.901%  | 2.710%  | 1.893%  | 1.350%  | 0.786%  | 0.585%  |
| \$80,000  | 500     | 6      | 4.777%  | 3.223%  | 2.163%  | 1.474%  | 1.048%  | 0.654%  | 0.536%  |
| \$80,000  | 600     | 6      | 4.167%  | 2.719%  | 1.779%  | 1.202%  | 0.867%  | 0.586%  | 0.518%  |
| \$80,000  | 700     | 6      | 3.718%  | 2.362%  | 1.519%  | 1.026%  | 0.757%  | 0.552%  | 0.508%  |
| \$80,000  | 800     | 6      | 3.368%  | 2.090%  | 1.327%  | 0.904%  | 0.684%  | 0.533%  | 0.505%  |
| \$80,000  | 900     | 6      | 3.066%  | 1.859%  | 1.171%  | 0.808%  | 0.629%  | 0.519%  | 0.503%  |
| \$80,000  | 1,000   | 6      | 2.832%  | 1.690%  | 1.058%  | 0.741%  | 0.595%  | 0.512%  | 0.502%  |
| \$80,000  | 1,500   | 6      | 2.062%  | 1.162%  | 0.746%  | 0.580%  | 0.523%  | 0.503%  | 0.501%  |
| \$80,000  | 2,000   | 6      | 1.638%  | 0.909%  | 0.623%  | 0.532%  | 0.508%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$80,000  | 3,000   | 6      | 1.162%  | 0.679%  | 0.539%  | 0.509%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 4,000   | 6      | 0.904%  | 0.582%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 5,000   | 6      | 0.759%  | 0.542%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 10,000  | 6      | 0.536%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 20,000  | 6      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$90,000  | 5       | 6      | 67.561% | 65.901% | 64.297% | 62.747% | 61.247% | 58.395% | 55.723% |
| \$90,000  | 10      | 6      | 52.902% | 50.882% | 48.951% | 47.100% | 45.327% | 41.997% | 38.937% |
| \$90,000  | 15      | 6      | 44.543% | 42.346% | 40.254% | 38.259% | 36.355% | 32.808% | 29.567% |
| \$90,000  | 20      | 6      | 38.572% | 36.238% | 34.026% | 31.926% | 29.936% | 26.246% | 22.905% |
| \$90,000  | 25      | 6      | 34.105% | 31.687% | 29.401% | 27.238% | 25.198% | 21.468% | 18.195% |
| \$90,000  | 50      | 6      | 22.559% | 20.079% | 17.839% | 15.820% | 14.010% | 10.940% | 8.497%  |
| \$90,000  | 100     | 6      | 14.785% | 12.459% | 10.449% | 8.729%  | 7.266%  | 5.000%  | 3.436%  |
| \$90,000  | 150     | 6      | 11.444% | 9.269%  | 7.462%  | 5.984%  | 4.785%  | 3.040%  | 1.967%  |
| \$90,000  | 200     | 6      | 9.412%  | 7.356%  | 5.702%  | 4.393%  | 3.374%  | 2.007%  | 1.249%  |
| \$90,000  | 300     | 6      | 7.190%  | 5.311%  | 3.883%  | 2.829%  | 2.070%  | 1.174%  | 0.768%  |
| \$90,000  | 400     | 6      | 5.827%  | 4.120%  | 2.890%  | 2.035%  | 1.456%  | 0.839%  | 0.607%  |
| \$90,000  | 500     | 6      | 4.997%  | 3.409%  | 2.310%  | 1.584%  | 1.125%  | 0.686%  | 0.547%  |
| \$90,000  | 600     | 6      | 4.359%  | 2.876%  | 1.899%  | 1.287%  | 0.923%  | 0.606%  | 0.523%  |
| \$90,000  | 700     | 6      | 3.884%  | 2.495%  | 1.614%  | 1.091%  | 0.797%  | 0.562%  | 0.510%  |
| \$90,000  | 800     | 6      | 3.526%  | 2.213%  | 1.415%  | 0.960%  | 0.717%  | 0.542%  | 0.506%  |
| \$90,000  | 900     | 6      | 3.212%  | 1.970%  | 1.246%  | 0.853%  | 0.655%  | 0.525%  | 0.504%  |
| \$90,000  | 1,000   | 6      | 2.968%  | 1.791%  | 1.125%  | 0.780%  | 0.616%  | 0.516%  | 0.502%  |
| \$90,000  | 1,500   | 6      | 2.165%  | 1.229%  | 0.783%  | 0.596%  | 0.529%  | 0.503%  | 0.501%  |
| \$90,000  | 2,000   | 6      | 1.723%  | 0.957%  | 0.644%  | 0.539%  | 0.510%  | 0.502%  | 0.501%  |
| \$90,000  | 3,000   | 6      | 1.225%  | 0.706%  | 0.547%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$90,000  | 4,000   | 6      | 0.949%  | 0.597%  | 0.518%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 5,000   | 6      | 0.792%  | 0.550%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 10,000  | 6      | 0.543%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 20,000  | 6      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$100,000 | 5       | 6      | 68.260% | 66.622% | 65.042% | 63.514% | 62.037% | 59.230% | 56.599% |
| \$100,000 | 10      | 6      | 53.719% | 51.735% | 49.838% | 48.021% | 46.282% | 43.018% | 40.018% |
| \$100,000 | 15      | 6      | 45.412% | 43.257% | 41.205% | 39.249% | 37.383% | 33.914% | 30.742% |
| \$100,000 | 20      | 6      | 39.478% | 37.191% | 35.026% | 32.973% | 31.027% | 27.421% | 24.161% |
| \$100,000 | 25      | 6      | 35.041% | 32.675% | 30.440% | 28.329% | 26.336% | 22.669% | 19.401% |
| \$100,000 | 50      | 6      | 23.359% | 20.877% | 18.625% | 16.588% | 14.756% | 11.636% | 9.129%  |
| \$100,000 | 100     | 6      | 15.314% | 12.979% | 10.948% | 9.201%  | 7.711%  | 5.380%  | 3.744%  |
| \$100,000 | 150     | 6      | 11.879% | 9.687%  | 7.853%  | 6.344%  | 5.110%  | 3.296%  | 2.150%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$110,000 | 5,000   | 6      | 0.855%  | 0.568%  | 0.512%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 10,000  | 6      | 0.557%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 20,000  | 6      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$120,000 | 5       | 6      | 69.336% | 67.734% | 66.188% | 64.694% | 63.252% | 60.514% | 57.945% |
| \$120,000 | 10      | 6      | 55.007% | 53.078% | 51.233% | 49.468% | 47.780% | 44.620% | 41.712% |
| \$120,000 | 15      | 6      | 46.756% | 44.664% | 42.673% | 40.776% | 38.972% | 35.616% | 32.554% |
| \$120,000 | 20      | 6      | 40.895% | 38.684% | 36.588% | 34.606% | 32.727% | 29.250% | 26.111% |
| \$120,000 | 25      | 6      | 36.515% | 34.228% | 32.070% | 30.037% | 28.121% | 24.592% | 21.432% |
| \$120,000 | 50      | 6      | 24.762% | 22.295% | 20.038% | 17.983% | 16.115% | 12.902% | 10.284% |
| \$120,000 | 100     | 6      | 16.224% | 13.877% | 11.822% | 10.037% | 8.501%  | 6.064%  | 4.311%  |
| \$120,000 | 150     | 6      | 12.630% | 10.412% | 8.540%  | 6.979%  | 5.690%  | 3.760%  | 2.493%  |
| \$120,000 | 200     | 6      | 10.415% | 8.306%  | 6.573%  | 5.177%  | 4.064%  | 2.508%  | 1.585%  |
| \$120,000 | 300     | 6      | 7.977%  | 6.030%  | 4.510%  | 3.357%  | 2.505%  | 1.447%  | 0.920%  |
| \$120,000 | 400     | 6      | 6.470%  | 4.686%  | 3.369%  | 2.419%  | 1.753%  | 0.996%  | 0.680%  |
| \$120,000 | 500     | 6      | 5.566%  | 3.895%  | 2.704%  | 1.890%  | 1.348%  | 0.787%  | 0.586%  |
| \$120,000 | 600     | 6      | 4.853%  | 3.291%  | 2.221%  | 1.525%  | 1.088%  | 0.673%  | 0.544%  |
| \$120,000 | 700     | 6      | 4.326%  | 2.859%  | 1.889%  | 1.284%  | 0.922%  | 0.607%  | 0.522%  |
| \$120,000 | 800     | 6      | 3.924%  | 2.529%  | 1.647%  | 1.116%  | 0.813%  | 0.570%  | 0.513%  |
| \$120,000 | 900     | 6      | 3.581%  | 2.258%  | 1.450%  | 0.985%  | 0.733%  | 0.545%  | 0.508%  |
| \$120,000 | 1,000   | 6      | 3.314%  | 2.055%  | 1.305%  | 0.892%  | 0.681%  | 0.532%  | 0.504%  |
| \$120,000 | 1,500   | 6      | 2.427%  | 1.407%  | 0.886%  | 0.647%  | 0.550%  | 0.506%  | 0.501%  |
| \$120,000 | 2,000   | 6      | 1.940%  | 1.087%  | 0.708%  | 0.564%  | 0.517%  | 0.503%  | 0.501%  |
| \$120,000 | 3,000   | 6      | 1.387%  | 0.782%  | 0.574%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$120,000 | 4,000   | 6      | 1.070%  | 0.641%  | 0.529%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 5,000   | 6      | 0.883%  | 0.577%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 10,000  | 6      | 0.564%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 20,000  | 6      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$130,000 | 5       | 6      | 69.755% | 68.167% | 66.634% | 65.154% | 63.725% | 61.014% | 58.469% |
| \$130,000 | 10      | 6      | 55.505% | 53.597% | 51.772% | 50.029% | 48.359% | 45.238% | 42.367% |
| \$130,000 | 15      | 6      | 47.273% | 45.205% | 43.237% | 41.364% | 39.584% | 36.269% | 33.251% |
| \$130,000 | 20      | 6      | 41.446% | 39.263% | 37.195% | 35.240% | 33.386% | 29.959% | 26.866% |
| \$130,000 | 25      | 6      | 37.087% | 34.830% | 32.703% | 30.699% | 28.812% | 25.336% | 22.227% |
| \$130,000 | 50      | 6      | 25.358% | 22.907% | 20.655% | 18.598% | 16.725% | 13.472% | 10.807% |
| \$130,000 | 100     | 6      | 16.621% | 14.268% | 12.205% | 10.408% | 8.854%  | 6.371%  | 4.571%  |
| \$130,000 | 150     | 6      | 12.958% | 10.732% | 8.844%  | 7.261%  | 5.950%  | 3.971%  | 2.654%  |
| \$130,000 | 200     | 6      | 10.692% | 8.570%  | 6.819%  | 5.401%  | 4.263%  | 2.657%  | 1.689%  |
| \$130,000 | 300     | 6      | 8.194%  | 6.228%  | 4.687%  | 3.510%  | 2.633%  | 1.528%  | 0.970%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$130,000 | 400     | 6      | 6.649%  | 4.846%  | 3.505%  | 2.530%  | 1.840%  | 1.044%  | 0.704%  |
| \$130,000 | 500     | 6      | 5.724%  | 4.033%  | 2.817%  | 1.979%  | 1.415%  | 0.819%  | 0.600%  |
| \$130,000 | 600     | 6      | 4.990%  | 3.407%  | 2.314%  | 1.595%  | 1.138%  | 0.695%  | 0.551%  |
| \$130,000 | 700     | 6      | 4.448%  | 2.961%  | 1.968%  | 1.341%  | 0.961%  | 0.622%  | 0.526%  |
| \$130,000 | 800     | 6      | 4.035%  | 2.620%  | 1.714%  | 1.163%  | 0.844%  | 0.581%  | 0.515%  |
| \$130,000 | 900     | 6      | 3.684%  | 2.340%  | 1.508%  | 1.024%  | 0.757%  | 0.552%  | 0.509%  |
| \$130,000 | 1,000   | 6      | 3.410%  | 2.129%  | 1.357%  | 0.926%  | 0.701%  | 0.537%  | 0.506%  |
| \$130,000 | 1,500   | 6      | 2.501%  | 1.458%  | 0.917%  | 0.664%  | 0.558%  | 0.507%  | 0.501%  |
| \$130,000 | 2,000   | 6      | 2.000%  | 1.125%  | 0.728%  | 0.572%  | 0.520%  | 0.503%  | 0.501%  |
| \$130,000 | 3,000   | 6      | 1.433%  | 0.805%  | 0.582%  | 0.520%  | 0.505%  | 0.502%  | 0.501%  |
| \$130,000 | 4,000   | 6      | 1.106%  | 0.655%  | 0.532%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 5,000   | 6      | 0.910%  | 0.585%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 10,000  | 6      | 0.571%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 20,000  | 6      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$140,000 | 5       | 6      | 70.118% | 68.543% | 67.022% | 65.553% | 64.136% | 61.447% | 58.923% |
| \$140,000 | 10      | 6      | 55.931% | 54.040% | 52.233% | 50.506% | 48.854% | 45.765% | 42.924% |
| \$140,000 | 15      | 6      | 47.710% | 45.662% | 43.714% | 41.860% | 40.100% | 36.821% | 33.839% |
| \$140,000 | 20      | 6      | 41.915% | 39.755% | 37.711% | 35.779% | 33.946% | 30.561% | 27.506% |
| \$140,000 | 25      | 6      | 37.572% | 35.341% | 33.239% | 31.261% | 29.396% | 25.967% | 22.900% |
| \$140,000 | 50      | 6      | 25.885% | 23.454% | 21.214% | 19.159% | 17.283% | 14.007% | 11.300% |
| \$140,000 | 100     | 6      | 16.980% | 14.622% | 12.552% | 10.746% | 9.178%  | 6.655%  | 4.814%  |
| \$140,000 | 150     | 6      | 13.254% | 11.021% | 9.121%  | 7.521%  | 6.189%  | 4.166%  | 2.805%  |
| \$140,000 | 200     | 6      | 10.941% | 8.809%  | 7.044%  | 5.606%  | 4.446%  | 2.797%  | 1.788%  |
| \$140,000 | 300     | 6      | 8.391%  | 6.409%  | 4.850%  | 3.652%  | 2.752%  | 1.605%  | 1.017%  |
| \$140,000 | 400     | 6      | 6.813%  | 4.994%  | 3.631%  | 2.634%  | 1.923%  | 1.091%  | 0.727%  |
| \$140,000 | 500     | 6      | 5.869%  | 4.159%  | 2.923%  | 2.063%  | 1.478%  | 0.852%  | 0.614%  |
| \$140,000 | 600     | 6      | 5.115%  | 3.515%  | 2.401%  | 1.661%  | 1.186%  | 0.716%  | 0.559%  |
| \$140,000 | 700     | 6      | 4.561%  | 3.055%  | 2.042%  | 1.396%  | 0.997%  | 0.637%  | 0.530%  |
| \$140,000 | 800     | 6      | 4.138%  | 2.704%  | 1.778%  | 1.208%  | 0.873%  | 0.591%  | 0.518%  |
| \$140,000 | 900     | 6      | 3.779%  | 2.416%  | 1.564%  | 1.062%  | 0.780%  | 0.559%  | 0.511%  |
| \$140,000 | 1,000   | 6      | 3.500%  | 2.199%  | 1.407%  | 0.959%  | 0.720%  | 0.543%  | 0.507%  |
| \$140,000 | 1,500   | 6      | 2.570%  | 1.506%  | 0.947%  | 0.680%  | 0.566%  | 0.508%  | 0.501%  |
| \$140,000 | 2,000   | 6      | 2.057%  | 1.161%  | 0.746%  | 0.580%  | 0.523%  | 0.503%  | 0.501%  |
| \$140,000 | 3,000   | 6      | 1.475%  | 0.827%  | 0.591%  | 0.522%  | 0.506%  | 0.502%  | 0.501%  |
| \$140,000 | 4,000   | 6      | 1.138%  | 0.669%  | 0.536%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 5,000   | 6      | 0.934%  | 0.593%  | 0.517%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 10,000  | 6      | 0.577%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$140,000 | 20,000  | 6      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$150,000 | 5       | 6      | 70.406% | 68.840% | 67.328% | 65.870% | 64.463% | 61.791% | 59.284% |
| \$150,000 | 10      | 6      | 56.274% | 54.398% | 52.605% | 50.892% | 49.253% | 46.191% | 43.374% |
| \$150,000 | 15      | 6      | 48.070% | 46.039% | 44.107% | 42.271% | 40.527% | 37.278% | 34.325% |
| \$150,000 | 20      | 6      | 42.305% | 40.164% | 38.140% | 36.226% | 34.412% | 31.062% | 28.039% |
| \$150,000 | 25      | 6      | 37.983% | 35.773% | 33.694% | 31.737% | 29.891% | 26.500% | 23.469% |
| \$150,000 | 50      | 6      | 26.344% | 23.934% | 21.710% | 19.665% | 17.791% | 14.502% | 11.763% |
| \$150,000 | 100     | 6      | 17.308% | 14.946% | 12.869% | 11.055% | 9.476%  | 6.918%  | 5.041%  |
| \$150,000 | 150     | 6      | 13.519% | 11.284% | 9.374%  | 7.758%  | 6.409%  | 4.349%  | 2.949%  |
| \$150,000 | 200     | 6      | 11.168% | 9.027%  | 7.249%  | 5.795%  | 4.617%  | 2.927%  | 1.882%  |
| \$150,000 | 300     | 6      | 8.567%  | 6.573%  | 4.997%  | 3.780%  | 2.861%  | 1.677%  | 1.062%  |
| \$150,000 | 400     | 6      | 6.960%  | 5.128%  | 3.746%  | 2.729%  | 1.999%  | 1.136%  | 0.749%  |
| \$150,000 | 500     | 6      | 6.000%  | 4.275%  | 3.021%  | 2.140%  | 1.537%  | 0.883%  | 0.628%  |
| \$150,000 | 600     | 6      | 5.230%  | 3.613%  | 2.482%  | 1.723%  | 1.232%  | 0.737%  | 0.568%  |
| \$150,000 | 700     | 6      | 4.663%  | 3.142%  | 2.110%  | 1.446%  | 1.032%  | 0.652%  | 0.535%  |
| \$150,000 | 800     | 6      | 4.232%  | 2.782%  | 1.837%  | 1.250%  | 0.901%  | 0.602%  | 0.521%  |
| \$150,000 | 900     | 6      | 3.859%  | 2.480%  | 1.610%  | 1.093%  | 0.800%  | 0.565%  | 0.512%  |
| \$150,000 | 1,000   | 6      | 3.582%  | 2.264%  | 1.454%  | 0.990%  | 0.739%  | 0.549%  | 0.508%  |
| \$150,000 | 1,500   | 6      | 2.633%  | 1.550%  | 0.975%  | 0.695%  | 0.573%  | 0.509%  | 0.501%  |
| \$150,000 | 2,000   | 6      | 2.108%  | 1.194%  | 0.764%  | 0.588%  | 0.526%  | 0.503%  | 0.501%  |
| \$150,000 | 3,000   | 6      | 1.514%  | 0.847%  | 0.599%  | 0.525%  | 0.506%  | 0.502%  | 0.501%  |
| \$150,000 | 4,000   | 6      | 1.169%  | 0.682%  | 0.540%  | 0.509%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 5,000   | 6      | 0.957%  | 0.601%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 10,000  | 6      | 0.584%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 20,000  | 6      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$160,000 | 5       | 6      | 70.198% | 68.634% | 67.124% | 65.665% | 64.258% | 61.582% | 59.080% |
| \$160,000 | 10      | 6      | 55.845% | 53.971% | 52.181% | 50.472% | 48.838% | 45.769% | 42.942% |
| \$160,000 | 15      | 6      | 48.137% | 46.123% | 44.208% | 42.388% | 40.661% | 37.463% | 34.555% |
| \$160,000 | 20      | 6      | 42.977% | 40.866% | 38.865% | 36.978% | 35.191% | 31.897% | 28.914% |
| \$160,000 | 25      | 6      | 38.337% | 36.166% | 34.123% | 32.196% | 30.378% | 27.030% | 24.025% |
| \$160,000 | 50      | 6      | 26.727% | 24.372% | 22.195% | 20.191% | 18.352% | 15.098% | 12.372% |
| \$160,000 | 100     | 6      | 17.362% | 15.050% | 13.009% | 11.216% | 9.652%  | 7.128%  | 5.236%  |
| \$160,000 | 150     | 6      | 13.628% | 11.415% | 9.516%  | 7.905%  | 6.550%  | 4.467%  | 3.035%  |
| \$160,000 | 200     | 6      | 11.347% | 9.217%  | 7.438%  | 5.973%  | 4.783%  | 3.064%  | 1.979%  |
| \$160,000 | 300     | 6      | 8.665%  | 6.708%  | 5.156%  | 3.945%  | 3.018%  | 1.796%  | 1.130%  |
| \$160,000 | 400     | 6      | 7.169%  | 5.334%  | 3.941%  | 2.903%  | 2.145%  | 1.225%  | 0.797%  |
| \$160,000 | 500     | 6      | 6.169%  | 4.437%  | 3.175%  | 2.274%  | 1.649%  | 0.949%  | 0.661%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$160,000 | 600     | 6      | 5.431%  | 3.796%  | 2.643%  | 1.853%  | 1.327%  | 0.786%  | 0.591%  |
| \$160,000 | 700     | 6      | 4.830%  | 3.277%  | 2.216%  | 1.523%  | 1.088%  | 0.675%  | 0.547%  |
| \$160,000 | 800     | 6      | 4.421%  | 2.931%  | 1.941%  | 1.316%  | 0.944%  | 0.617%  | 0.527%  |
| \$160,000 | 900     | 6      | 4.007%  | 2.597%  | 1.693%  | 1.146%  | 0.833%  | 0.576%  | 0.515%  |
| \$160,000 | 1,000   | 6      | 3.687%  | 2.346%  | 1.512%  | 1.025%  | 0.759%  | 0.555%  | 0.510%  |
| \$160,000 | 1,500   | 6      | 2.742%  | 1.627%  | 1.017%  | 0.717%  | 0.583%  | 0.510%  | 0.502%  |
| \$160,000 | 2,000   | 6      | 2.150%  | 1.225%  | 0.782%  | 0.597%  | 0.529%  | 0.504%  | 0.501%  |
| \$160,000 | 3,000   | 6      | 1.512%  | 0.847%  | 0.600%  | 0.525%  | 0.507%  | 0.502%  | 0.501%  |
| \$160,000 | 4,000   | 6      | 1.164%  | 0.684%  | 0.543%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$160,000 | 5,000   | 6      | 0.953%  | 0.601%  | 0.520%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 10,000  | 6      | 0.588%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 20,000  | 6      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$170,000 | 5       | 6      | 70.836% | 69.284% | 67.787% | 66.343% | 64.951% | 62.307% | 59.826% |
| \$170,000 | 10      | 6      | 56.808% | 54.954% | 53.184% | 51.493% | 49.877% | 46.857% | 44.079% |
| \$170,000 | 15      | 6      | 48.651% | 46.647% | 44.742% | 42.933% | 41.215% | 38.014% | 35.111% |
| \$170,000 | 20      | 6      | 42.947% | 40.837% | 38.846% | 36.962% | 35.177% | 31.883% | 28.913% |
| \$170,000 | 25      | 6      | 38.657% | 36.482% | 34.438% | 32.516% | 30.701% | 27.372% | 24.401% |
| \$170,000 | 50      | 6      | 27.110% | 24.745% | 22.559% | 20.543% | 18.685% | 15.396% | 12.627% |
| \$170,000 | 100     | 6      | 17.897% | 15.535% | 13.446% | 11.618% | 10.016% | 7.408%  | 5.467%  |
| \$170,000 | 150     | 6      | 13.993% | 11.753% | 9.829%  | 8.190%  | 6.811%  | 4.690%  | 3.219%  |
| \$170,000 | 200     | 6      | 11.575% | 9.421%  | 7.622%  | 6.142%  | 4.931%  | 3.170%  | 2.061%  |
| \$170,000 | 300     | 6      | 8.886%  | 6.872%  | 5.268%  | 4.018%  | 3.064%  | 1.815%  | 1.148%  |
| \$170,000 | 400     | 6      | 7.224%  | 5.370%  | 3.955%  | 2.905%  | 2.140%  | 1.219%  | 0.794%  |
| \$170,000 | 500     | 6      | 6.233%  | 4.482%  | 3.197%  | 2.283%  | 1.648%  | 0.943%  | 0.655%  |
| \$170,000 | 600     | 6      | 5.435%  | 3.789%  | 2.628%  | 1.835%  | 1.315%  | 0.777%  | 0.584%  |
| \$170,000 | 700     | 6      | 4.846%  | 3.297%  | 2.235%  | 1.540%  | 1.098%  | 0.681%  | 0.546%  |
| \$170,000 | 800     | 6      | 4.400%  | 2.922%  | 1.945%  | 1.327%  | 0.953%  | 0.622%  | 0.527%  |
| \$170,000 | 900     | 6      | 4.016%  | 2.608%  | 1.706%  | 1.158%  | 0.842%  | 0.579%  | 0.516%  |
| \$170,000 | 1,000   | 6      | 3.729%  | 2.381%  | 1.539%  | 1.047%  | 0.775%  | 0.560%  | 0.511%  |
| \$170,000 | 1,500   | 6      | 2.746%  | 1.632%  | 1.027%  | 0.725%  | 0.587%  | 0.511%  | 0.502%  |
| \$170,000 | 2,000   | 6      | 2.200%  | 1.254%  | 0.797%  | 0.604%  | 0.532%  | 0.504%  | 0.501%  |
| \$170,000 | 3,000   | 6      | 1.583%  | 0.885%  | 0.615%  | 0.530%  | 0.508%  | 0.502%  | 0.501%  |
| \$170,000 | 4,000   | 6      | 1.223%  | 0.705%  | 0.547%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$170,000 | 5,000   | 6      | 1.000%  | 0.616%  | 0.523%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 10,000  | 6      | 0.596%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 20,000  | 6      | 0.409%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$180,000 | 5       | 6      | 70.989% | 69.443% | 67.950% | 66.512% | 65.126% | 62.492% | 60.021% |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$180,000 | 10      | 6      | 57.014% | 55.169% | 53.408% | 51.726% | 50.119% | 47.115% | 44.352% |
| \$180,000 | 15      | 6      | 48.883% | 46.890% | 44.996% | 43.198% | 41.490% | 38.308% | 35.425% |
| \$180,000 | 20      | 6      | 43.205% | 41.108% | 39.130% | 37.257% | 35.484% | 32.213% | 29.263% |
| \$180,000 | 25      | 6      | 38.932% | 36.771% | 34.742% | 32.833% | 31.030% | 27.726% | 24.778% |
| \$180,000 | 50      | 6      | 27.414% | 25.069% | 22.902% | 20.902% | 19.056% | 15.777% | 13.004% |
| \$180,000 | 100     | 6      | 18.146% | 15.786% | 13.694% | 11.861% | 10.249% | 7.622%  | 5.654%  |
| \$180,000 | 150     | 6      | 14.195% | 11.955% | 10.026% | 8.380%  | 6.988%  | 4.842%  | 3.344%  |
| \$180,000 | 200     | 6      | 11.750% | 9.592%  | 7.787%  | 6.295%  | 5.072%  | 3.281%  | 2.144%  |
| \$180,000 | 300     | 6      | 9.027%  | 7.004%  | 5.389%  | 4.124%  | 3.155%  | 1.878%  | 1.188%  |
| \$180,000 | 400     | 6      | 7.337%  | 5.475%  | 4.048%  | 2.983%  | 2.204%  | 1.258%  | 0.815%  |
| \$180,000 | 500     | 6      | 6.333%  | 4.571%  | 3.273%  | 2.346%  | 1.697%  | 0.970%  | 0.668%  |
| \$180,000 | 600     | 6      | 5.523%  | 3.866%  | 2.691%  | 1.885%  | 1.352%  | 0.795%  | 0.591%  |
| \$180,000 | 700     | 6      | 4.925%  | 3.365%  | 2.290%  | 1.582%  | 1.128%  | 0.694%  | 0.550%  |
| \$180,000 | 800     | 6      | 4.473%  | 2.983%  | 1.992%  | 1.362%  | 0.977%  | 0.631%  | 0.530%  |
| \$180,000 | 900     | 6      | 4.083%  | 2.664%  | 1.747%  | 1.187%  | 0.861%  | 0.585%  | 0.517%  |
| \$180,000 | 1,000   | 6      | 3.786%  | 2.425%  | 1.572%  | 1.068%  | 0.788%  | 0.563%  | 0.511%  |
| \$180,000 | 1,500   | 6      | 2.794%  | 1.667%  | 1.050%  | 0.738%  | 0.594%  | 0.512%  | 0.502%  |
| \$180,000 | 2,000   | 6      | 2.239%  | 1.280%  | 0.812%  | 0.611%  | 0.535%  | 0.504%  | 0.501%  |
| \$180,000 | 3,000   | 6      | 1.614%  | 0.901%  | 0.622%  | 0.532%  | 0.508%  | 0.502%  | 0.501%  |
| \$180,000 | 4,000   | 6      | 1.247%  | 0.716%  | 0.551%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$180,000 | 5,000   | 6      | 1.018%  | 0.623%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 10,000  | 6      | 0.601%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 20,000  | 6      | 0.409%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$190,000 | 5       | 6      | 71.133% | 69.592% | 68.105% | 66.672% | 65.291% | 62.667% | 60.205% |
| \$190,000 | 10      | 6      | 57.212% | 55.375% | 53.623% | 51.948% | 50.351% | 47.362% | 44.613% |
| \$190,000 | 15      | 6      | 49.104% | 47.121% | 45.237% | 43.449% | 41.751% | 38.586% | 35.722% |
| \$190,000 | 20      | 6      | 43.448% | 41.364% | 39.397% | 37.536% | 35.774% | 32.523% | 29.593% |
| \$190,000 | 25      | 6      | 39.192% | 37.046% | 35.029% | 33.133% | 31.342% | 28.061% | 25.135% |
| \$190,000 | 50      | 6      | 27.702% | 25.375% | 23.226% | 21.243% | 19.411% | 16.149% | 13.379% |
| \$190,000 | 100     | 6      | 18.392% | 16.037% | 13.944% | 12.105% | 10.486% | 7.838%  | 5.845%  |
| \$190,000 | 150     | 6      | 14.398% | 12.157% | 10.224% | 8.570%  | 7.167%  | 4.995%  | 3.472%  |
| \$190,000 | 200     | 6      | 11.924% | 9.763%  | 7.951%  | 6.450%  | 5.215%  | 3.394%  | 2.230%  |
| \$190,000 | 300     | 6      | 9.166%  | 7.135%  | 5.509%  | 4.232%  | 3.248%  | 1.943%  | 1.229%  |
| \$190,000 | 400     | 6      | 7.450%  | 5.579%  | 4.140%  | 3.062%  | 2.269%  | 1.298%  | 0.838%  |
| \$190,000 | 500     | 6      | 6.432%  | 4.660%  | 3.350%  | 2.409%  | 1.747%  | 0.998%  | 0.682%  |
| \$190,000 | 600     | 6      | 5.609%  | 3.942%  | 2.755%  | 1.935%  | 1.389%  | 0.813%  | 0.599%  |
| \$190,000 | 700     | 6      | 5.004%  | 3.433%  | 2.346%  | 1.624%  | 1.159%  | 0.708%  | 0.556%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$190,000 | 800     | 6      | 4.546%  | 3.044%  | 2.040%  | 1.397%  | 1.001%  | 0.641%  | 0.533%  |
| \$190,000 | 900     | 6      | 4.150%  | 2.719%  | 1.790%  | 1.217%  | 0.880%  | 0.592%  | 0.519%  |
| \$190,000 | 1,000   | 6      | 3.849%  | 2.476%  | 1.610%  | 1.094%  | 0.805%  | 0.569%  | 0.512%  |
| \$190,000 | 1,500   | 6      | 2.842%  | 1.703%  | 1.073%  | 0.751%  | 0.601%  | 0.513%  | 0.502%  |
| \$190,000 | 2,000   | 6      | 2.278%  | 1.307%  | 0.827%  | 0.619%  | 0.538%  | 0.504%  | 0.501%  |
| \$190,000 | 3,000   | 6      | 1.643%  | 0.918%  | 0.630%  | 0.535%  | 0.509%  | 0.502%  | 0.501%  |
| \$190,000 | 4,000   | 6      | 1.270%  | 0.727%  | 0.554%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$190,000 | 5,000   | 6      | 1.037%  | 0.630%  | 0.526%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 10,000  | 6      | 0.607%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 20,000  | 6      | 0.409%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$200,000 | 5       | 6      | 71.251% | 69.714% | 68.231% | 66.803% | 65.426% | 62.810% | 60.356% |
| \$200,000 | 10      | 6      | 57.377% | 55.548% | 53.802% | 52.135% | 50.544% | 47.568% | 44.832% |
| \$200,000 | 15      | 6      | 49.290% | 47.316% | 45.440% | 43.660% | 41.970% | 38.821% | 35.972% |
| \$200,000 | 20      | 6      | 43.653% | 41.579% | 39.621% | 37.770% | 36.017% | 32.784% | 29.870% |
| \$200,000 | 25      | 6      | 39.411% | 37.276% | 35.271% | 33.385% | 31.604% | 28.342% | 25.435% |
| \$200,000 | 50      | 6      | 27.946% | 25.635% | 23.501% | 21.533% | 19.715% | 16.471% | 13.710% |
| \$200,000 | 100     | 6      | 18.608% | 16.256% | 14.165% | 12.323% | 10.697% | 8.032%  | 6.019%  |
| \$200,000 | 150     | 6      | 14.580% | 12.338% | 10.402% | 8.741%  | 7.331%  | 5.136%  | 3.590%  |
| \$200,000 | 200     | 6      | 12.082% | 9.918%  | 8.101%  | 6.592%  | 5.347%  | 3.499%  | 2.310%  |
| \$200,000 | 300     | 6      | 9.292%  | 7.255%  | 5.621%  | 4.331%  | 3.335%  | 2.003%  | 1.268%  |
| \$200,000 | 400     | 6      | 7.553%  | 5.674%  | 4.224%  | 3.134%  | 2.329%  | 1.335%  | 0.858%  |
| \$200,000 | 500     | 6      | 6.521%  | 4.741%  | 3.419%  | 2.467%  | 1.793%  | 1.024%  | 0.694%  |
| \$200,000 | 600     | 6      | 5.688%  | 4.011%  | 2.813%  | 1.981%  | 1.424%  | 0.830%  | 0.607%  |
| \$200,000 | 700     | 6      | 5.076%  | 3.495%  | 2.396%  | 1.663%  | 1.186%  | 0.720%  | 0.560%  |
| \$200,000 | 800     | 6      | 4.611%  | 3.099%  | 2.083%  | 1.430%  | 1.024%  | 0.650%  | 0.537%  |
| \$200,000 | 900     | 6      | 4.211%  | 2.769%  | 1.828%  | 1.244%  | 0.898%  | 0.599%  | 0.521%  |
| \$200,000 | 1,000   | 6      | 3.905%  | 2.522%  | 1.644%  | 1.118%  | 0.820%  | 0.574%  | 0.514%  |
| \$200,000 | 1,500   | 6      | 2.886%  | 1.735%  | 1.094%  | 0.764%  | 0.607%  | 0.515%  | 0.502%  |
| \$200,000 | 2,000   | 6      | 2.314%  | 1.330%  | 0.841%  | 0.625%  | 0.541%  | 0.505%  | 0.501%  |
| \$200,000 | 3,000   | 6      | 1.670%  | 0.933%  | 0.637%  | 0.537%  | 0.510%  | 0.502%  | 0.501%  |
| \$200,000 | 4,000   | 6      | 1.291%  | 0.736%  | 0.558%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$200,000 | 5,000   | 6      | 1.053%  | 0.636%  | 0.528%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 10,000  | 6      | 0.612%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 20,000  | 6      | 0.410%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$225,000 | 5       | 6      | 71.495% | 69.966% | 68.492% | 67.072% | 65.704% | 63.102% | 60.665% |
| \$225,000 | 10      | 6      | 57.708% | 55.893% | 54.161% | 52.507% | 50.931% | 47.979% | 45.266% |
| \$225,000 | 15      | 6      | 49.668% | 47.710% | 45.850% | 44.088% | 42.413% | 39.294% | 36.473% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$225,000 | 20      | 6      | 44.050% | 41.995% | 40.057% | 38.223% | 36.488% | 33.288% | 30.406% |
| \$225,000 | 25      | 6      | 39.840% | 37.726% | 35.742% | 33.876% | 32.115% | 28.889% | 26.017% |
| \$225,000 | 50      | 6      | 28.420% | 26.137% | 24.032% | 22.092% | 20.300% | 17.102% | 14.373% |
| \$225,000 | 100     | 6      | 19.051% | 16.711% | 14.628% | 12.786% | 11.150% | 8.451%  | 6.399%  |
| \$225,000 | 150     | 6      | 14.957% | 12.712% | 10.769% | 9.098%  | 7.671%  | 5.432%  | 3.839%  |
| \$225,000 | 200     | 6      | 12.411% | 10.240% | 8.414%  | 6.888%  | 5.621%  | 3.723%  | 2.481%  |
| \$225,000 | 300     | 6      | 9.554%  | 7.505%  | 5.854%  | 4.541%  | 3.517%  | 2.133%  | 1.354%  |
| \$225,000 | 400     | 6      | 7.766%  | 5.870%  | 4.399%  | 3.285%  | 2.455%  | 1.416%  | 0.903%  |
| \$225,000 | 500     | 6      | 6.704%  | 4.907%  | 3.564%  | 2.586%  | 1.890%  | 1.079%  | 0.722%  |
| \$225,000 | 600     | 6      | 5.853%  | 4.157%  | 2.935%  | 2.079%  | 1.497%  | 0.869%  | 0.623%  |
| \$225,000 | 700     | 6      | 5.227%  | 3.624%  | 2.503%  | 1.744%  | 1.246%  | 0.748%  | 0.571%  |
| \$225,000 | 800     | 6      | 4.749%  | 3.217%  | 2.176%  | 1.498%  | 1.072%  | 0.669%  | 0.544%  |
| \$225,000 | 900     | 6      | 4.338%  | 2.875%  | 1.910%  | 1.302%  | 0.937%  | 0.614%  | 0.525%  |
| \$225,000 | 1,000   | 6      | 4.025%  | 2.618%  | 1.717%  | 1.168%  | 0.853%  | 0.585%  | 0.517%  |
| \$225,000 | 1,500   | 6      | 2.973%  | 1.800%  | 1.137%  | 0.789%  | 0.621%  | 0.518%  | 0.503%  |
| \$225,000 | 2,000   | 6      | 2.385%  | 1.379%  | 0.869%  | 0.640%  | 0.548%  | 0.506%  | 0.501%  |
| \$225,000 | 3,000   | 6      | 1.724%  | 0.964%  | 0.651%  | 0.543%  | 0.511%  | 0.502%  | 0.501%  |
| \$225,000 | 4,000   | 6      | 1.334%  | 0.757%  | 0.565%  | 0.515%  | 0.504%  | 0.502%  | 0.501%  |
| \$225,000 | 5,000   | 6      | 1.087%  | 0.649%  | 0.531%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 10,000  | 6      | 0.623%  | 0.516%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 20,000  | 6      | 0.410%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$250,000 | 5       | 6      | 71.703% | 70.181% | 68.713% | 67.300% | 65.939% | 63.350% | 60.925% |
| \$250,000 | 10      | 6      | 57.957% | 56.151% | 54.430% | 52.786% | 51.220% | 48.287% | 45.590% |
| \$250,000 | 15      | 6      | 49.966% | 48.021% | 46.174% | 44.424% | 42.761% | 39.664% | 36.865% |
| \$250,000 | 20      | 6      | 44.356% | 42.316% | 40.392% | 38.571% | 36.849% | 33.674% | 30.814% |
| \$250,000 | 25      | 6      | 40.166% | 38.069% | 36.101% | 34.249% | 32.503% | 29.303% | 26.458% |
| \$250,000 | 50      | 6      | 28.779% | 26.519% | 24.435% | 22.515% | 20.742% | 17.579% | 14.884% |
| \$250,000 | 100     | 6      | 19.410% | 17.085% | 15.013% | 13.173% | 11.539% | 8.819%  | 6.736%  |
| \$250,000 | 150     | 6      | 15.276% | 13.034% | 11.086% | 9.407%  | 7.969%  | 5.695%  | 4.064%  |
| \$250,000 | 200     | 6      | 12.693% | 10.517% | 8.683%  | 7.147%  | 5.863%  | 3.924%  | 2.637%  |
| \$250,000 | 300     | 6      | 9.779%  | 7.722%  | 6.057%  | 4.728%  | 3.681%  | 2.252%  | 1.434%  |
| \$250,000 | 400     | 6      | 7.951%  | 6.043%  | 4.554%  | 3.418%  | 2.567%  | 1.490%  | 0.946%  |
| \$250,000 | 500     | 6      | 6.861%  | 5.051%  | 3.690%  | 2.691%  | 1.974%  | 1.128%  | 0.748%  |
| \$250,000 | 600     | 6      | 5.994%  | 4.281%  | 3.040%  | 2.164%  | 1.563%  | 0.903%  | 0.639%  |
| \$250,000 | 700     | 6      | 5.354%  | 3.734%  | 2.593%  | 1.814%  | 1.299%  | 0.772%  | 0.582%  |
| \$250,000 | 800     | 6      | 4.865%  | 3.315%  | 2.255%  | 1.556%  | 1.114%  | 0.687%  | 0.550%  |
| \$250,000 | 900     | 6      | 4.444%  | 2.963%  | 1.978%  | 1.352%  | 0.971%  | 0.627%  | 0.529%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$300,000 | 50      | 6      | 29.269% | 27.038% | 24.982% | 23.089% | 21.341% | 18.225% | 15.573% |
| \$300,000 | 100     | 6      | 19.924% | 17.630% | 15.587% | 13.763% | 12.135% | 9.415%  | 7.298%  |
| \$300,000 | 150     | 6      | 15.752% | 13.525% | 11.582% | 9.897%  | 8.444%  | 6.126%  | 4.440%  |
| \$300,000 | 200     | 6      | 13.124% | 10.951% | 9.107%  | 7.553%  | 6.250%  | 4.258%  | 2.907%  |
| \$300,000 | 300     | 6      | 10.135% | 8.068%  | 6.385%  | 5.029%  | 3.954%  | 2.456%  | 1.576%  |
| \$300,000 | 400     | 6      | 8.243%  | 6.320%  | 4.808%  | 3.640%  | 2.757%  | 1.623%  | 1.028%  |
| \$300,000 | 500     | 6      | 7.109%  | 5.279%  | 3.892%  | 2.862%  | 2.115%  | 1.215%  | 0.797%  |
| \$300,000 | 600     | 6      | 6.217%  | 4.480%  | 3.210%  | 2.302%  | 1.671%  | 0.963%  | 0.667%  |
| \$300,000 | 700     | 6      | 5.554%  | 3.907%  | 2.738%  | 1.929%  | 1.387%  | 0.815%  | 0.601%  |
| \$300,000 | 800     | 6      | 5.046%  | 3.470%  | 2.380%  | 1.651%  | 1.182%  | 0.718%  | 0.561%  |
| \$300,000 | 900     | 6      | 4.611%  | 3.102%  | 2.089%  | 1.434%  | 1.028%  | 0.649%  | 0.536%  |
| \$300,000 | 1,000   | 6      | 4.281%  | 2.830%  | 1.879%  | 1.283%  | 0.928%  | 0.613%  | 0.525%  |
| \$300,000 | 1,500   | 6      | 3.160%  | 1.942%  | 1.233%  | 0.848%  | 0.653%  | 0.525%  | 0.504%  |
| \$300,000 | 2,000   | 6      | 2.535%  | 1.483%  | 0.932%  | 0.672%  | 0.563%  | 0.508%  | 0.501%  |
| \$300,000 | 3,000   | 6      | 1.837%  | 1.031%  | 0.683%  | 0.555%  | 0.515%  | 0.502%  | 0.501%  |
| \$300,000 | 4,000   | 6      | 1.423%  | 0.801%  | 0.581%  | 0.519%  | 0.505%  | 0.502%  | 0.501%  |
| \$300,000 | 5,000   | 6      | 1.158%  | 0.679%  | 0.540%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$300,000 | 10,000  | 6      | 0.648%  | 0.520%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 20,000  | 6      | 0.412%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$325,000 | 5       | 6      | 72.107% | 70.598% | 69.144% | 67.745% | 66.396% | 63.830% | 61.430% |
| \$325,000 | 10      | 6      | 58.446% | 56.660% | 54.958% | 53.333% | 51.786% | 48.888% | 46.225% |
| \$325,000 | 15      | 6      | 50.590% | 48.669% | 46.848% | 45.122% | 43.480% | 40.429% | 37.673% |
| \$325,000 | 20      | 6      | 44.987% | 42.975% | 41.078% | 39.283% | 37.587% | 34.459% | 31.643% |
| \$325,000 | 25      | 6      | 40.815% | 38.750% | 36.811% | 34.986% | 33.268% | 30.120% | 27.323% |
| \$325,000 | 50      | 6      | 29.478% | 27.259% | 25.215% | 23.333% | 21.596% | 18.499% | 15.865% |
| \$325,000 | 100     | 6      | 20.146% | 17.868% | 15.839% | 14.027% | 12.408% | 9.696%  | 7.575%  |
| \$325,000 | 150     | 6      | 15.971% | 13.752% | 11.814% | 10.132% | 8.676%  | 6.341%  | 4.630%  |
| \$325,000 | 200     | 6      | 13.326% | 11.158% | 9.313%  | 7.751%  | 6.439%  | 4.425%  | 3.047%  |
| \$325,000 | 300     | 6      | 10.302% | 8.232%  | 6.543%  | 5.177%  | 4.088%  | 2.560%  | 1.652%  |
| \$325,000 | 400     | 6      | 8.383%  | 6.453%  | 4.932%  | 3.751%  | 2.853%  | 1.691%  | 1.073%  |
| \$325,000 | 500     | 6      | 7.228%  | 5.389%  | 3.990%  | 2.947%  | 2.185%  | 1.260%  | 0.823%  |
| \$325,000 | 600     | 6      | 6.324%  | 4.577%  | 3.294%  | 2.372%  | 1.726%  | 0.995%  | 0.682%  |
| \$325,000 | 700     | 6      | 5.651%  | 3.993%  | 2.809%  | 1.986%  | 1.431%  | 0.837%  | 0.612%  |
| \$325,000 | 800     | 6      | 5.134%  | 3.546%  | 2.442%  | 1.700%  | 1.218%  | 0.735%  | 0.568%  |
| \$325,000 | 900     | 6      | 4.691%  | 3.171%  | 2.143%  | 1.475%  | 1.057%  | 0.662%  | 0.541%  |
| \$325,000 | 1,000   | 6      | 4.356%  | 2.894%  | 1.929%  | 1.320%  | 0.953%  | 0.623%  | 0.528%  |
| \$325,000 | 1,500   | 6      | 3.215%  | 1.985%  | 1.262%  | 0.867%  | 0.664%  | 0.527%  | 0.505%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$325,000 | 2,000   | 6      | 2.579%  | 1.515%  | 0.951%  | 0.682%  | 0.568%  | 0.508%  | 0.501%  |
| \$325,000 | 3,000   | 6      | 1.870%  | 1.051%  | 0.694%  | 0.559%  | 0.516%  | 0.502%  | 0.501%  |
| \$325,000 | 4,000   | 6      | 1.449%  | 0.814%  | 0.587%  | 0.521%  | 0.506%  | 0.502%  | 0.501%  |
| \$325,000 | 5,000   | 6      | 1.179%  | 0.688%  | 0.543%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$325,000 | 10,000  | 6      | 0.656%  | 0.521%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 20,000  | 6      | 0.412%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$350,000 | 5       | 6      | 72.197% | 70.691% | 69.240% | 67.844% | 66.498% | 63.937% | 61.543% |
| \$350,000 | 10      | 6      | 58.567% | 56.786% | 55.089% | 53.469% | 51.927% | 49.037% | 46.382% |
| \$350,000 | 15      | 6      | 50.746% | 48.832% | 47.017% | 45.297% | 43.660% | 40.621% | 37.874% |
| \$350,000 | 20      | 6      | 45.140% | 43.136% | 41.245% | 39.457% | 37.766% | 34.650% | 31.844% |
| \$350,000 | 25      | 6      | 40.977% | 38.920% | 36.989% | 35.170% | 33.458% | 30.323% | 27.538% |
| \$350,000 | 50      | 6      | 29.650% | 27.441% | 25.407% | 23.533% | 21.804% | 18.724% | 16.104% |
| \$350,000 | 100     | 6      | 20.321% | 18.056% | 16.041% | 14.239% | 12.630% | 9.930%  | 7.810%  |
| \$350,000 | 150     | 6      | 16.155% | 13.946% | 12.014% | 10.334% | 8.879%  | 6.533%  | 4.802%  |
| \$350,000 | 200     | 6      | 13.499% | 11.336% | 9.493%  | 7.927%  | 6.606%  | 4.575%  | 3.175%  |
| \$350,000 | 300     | 6      | 10.450% | 8.378%  | 6.683%  | 5.310%  | 4.210%  | 2.656%  | 1.723%  |
| \$350,000 | 400     | 6      | 8.507%  | 6.572%  | 5.044%  | 3.852%  | 2.941%  | 1.754%  | 1.115%  |
| \$350,000 | 500     | 6      | 7.334%  | 5.487%  | 4.079%  | 3.024%  | 2.250%  | 1.301%  | 0.848%  |
| \$350,000 | 600     | 6      | 6.420%  | 4.665%  | 3.370%  | 2.436%  | 1.777%  | 1.024%  | 0.697%  |
| \$350,000 | 700     | 6      | 5.738%  | 4.071%  | 2.874%  | 2.039%  | 1.473%  | 0.859%  | 0.622%  |
| \$350,000 | 800     | 6      | 5.212%  | 3.615%  | 2.499%  | 1.744%  | 1.251%  | 0.751%  | 0.574%  |
| \$350,000 | 900     | 6      | 4.764%  | 3.233%  | 2.192%  | 1.513%  | 1.084%  | 0.674%  | 0.545%  |
| \$350,000 | 1,000   | 6      | 4.425%  | 2.952%  | 1.975%  | 1.353%  | 0.976%  | 0.632%  | 0.531%  |
| \$350,000 | 1,500   | 6      | 3.265%  | 2.024%  | 1.290%  | 0.885%  | 0.675%  | 0.530%  | 0.505%  |
| \$350,000 | 2,000   | 6      | 2.619%  | 1.544%  | 0.970%  | 0.692%  | 0.573%  | 0.509%  | 0.501%  |
| \$350,000 | 3,000   | 6      | 1.899%  | 1.070%  | 0.703%  | 0.563%  | 0.518%  | 0.502%  | 0.501%  |
| \$350,000 | 4,000   | 6      | 1.472%  | 0.826%  | 0.591%  | 0.522%  | 0.506%  | 0.502%  | 0.501%  |
| \$350,000 | 5,000   | 6      | 1.198%  | 0.696%  | 0.546%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$350,000 | 10,000  | 6      | 0.663%  | 0.522%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 20,000  | 6      | 0.413%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$375,000 | 5       | 6      | 72.274% | 70.770% | 69.322% | 67.928% | 66.585% | 64.029% | 61.639% |
| \$375,000 | 10      | 6      | 58.674% | 56.898% | 55.204% | 53.589% | 52.050% | 49.167% | 46.520% |
| \$375,000 | 15      | 6      | 50.886% | 48.976% | 47.167% | 45.452% | 43.820% | 40.790% | 38.052% |
| \$375,000 | 20      | 6      | 45.276% | 43.277% | 41.392% | 39.609% | 37.924% | 34.818% | 32.021% |
| \$375,000 | 25      | 6      | 41.122% | 39.071% | 37.146% | 35.333% | 33.627% | 30.503% | 27.727% |
| \$375,000 | 50      | 6      | 29.798% | 27.597% | 25.571% | 23.705% | 21.983% | 18.916% | 16.308% |
| \$375,000 | 100     | 6      | 20.473% | 18.219% | 16.214% | 14.422% | 12.822% | 10.136% | 8.021%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$375,000 | 150     | 6      | 16.315% | 14.116% | 12.191% | 10.515% | 9.062%  | 6.710%  | 4.963%  |
| \$375,000 | 200     | 6      | 13.654% | 11.495% | 9.655%  | 8.088%  | 6.761%  | 4.714%  | 3.294%  |
| \$375,000 | 300     | 6      | 10.583% | 8.511%  | 6.811%  | 5.431%  | 4.323%  | 2.746%  | 1.790%  |
| \$375,000 | 400     | 6      | 8.618%  | 6.680%  | 5.145%  | 3.945%  | 3.023%  | 1.813%  | 1.156%  |
| \$375,000 | 500     | 6      | 7.431%  | 5.578%  | 4.161%  | 3.095%  | 2.311%  | 1.341%  | 0.871%  |
| \$375,000 | 600     | 6      | 6.508%  | 4.746%  | 3.441%  | 2.496%  | 1.826%  | 1.053%  | 0.713%  |
| \$375,000 | 700     | 6      | 5.817%  | 4.142%  | 2.935%  | 2.089%  | 1.512%  | 0.880%  | 0.632%  |
| \$375,000 | 800     | 6      | 5.284%  | 3.679%  | 2.552%  | 1.786%  | 1.283%  | 0.767%  | 0.581%  |
| \$375,000 | 900     | 6      | 4.830%  | 3.290%  | 2.238%  | 1.548%  | 1.110%  | 0.685%  | 0.549%  |
| \$375,000 | 1,000   | 6      | 4.488%  | 3.005%  | 2.018%  | 1.385%  | 0.998%  | 0.641%  | 0.535%  |
| \$375,000 | 1,500   | 6      | 3.310%  | 2.060%  | 1.315%  | 0.902%  | 0.685%  | 0.532%  | 0.505%  |
| \$375,000 | 2,000   | 6      | 2.656%  | 1.571%  | 0.987%  | 0.702%  | 0.578%  | 0.510%  | 0.501%  |
| \$375,000 | 3,000   | 6      | 1.927%  | 1.087%  | 0.712%  | 0.567%  | 0.519%  | 0.502%  | 0.501%  |
| \$375,000 | 4,000   | 6      | 1.494%  | 0.838%  | 0.596%  | 0.524%  | 0.506%  | 0.502%  | 0.501%  |
| \$375,000 | 5,000   | 6      | 1.216%  | 0.704%  | 0.548%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$375,000 | 10,000  | 6      | 0.670%  | 0.523%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 20,000  | 6      | 0.413%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$400,000 | 5       | 6      | 72.346% | 70.845% | 69.399% | 68.008% | 66.667% | 64.115% | 61.729% |
| \$400,000 | 10      | 6      | 58.776% | 57.003% | 55.313% | 53.701% | 52.166% | 49.290% | 46.649% |
| \$400,000 | 15      | 6      | 51.016% | 49.112% | 47.307% | 45.597% | 43.969% | 40.947% | 38.218% |
| \$400,000 | 20      | 6      | 45.403% | 43.410% | 41.529% | 39.751% | 38.071% | 34.974% | 32.184% |
| \$400,000 | 25      | 6      | 41.257% | 39.211% | 37.292% | 35.484% | 33.783% | 30.669% | 27.902% |
| \$400,000 | 50      | 6      | 29.928% | 27.734% | 25.715% | 23.856% | 22.140% | 19.084% | 16.487% |
| \$400,000 | 100     | 6      | 20.608% | 18.364% | 16.369% | 14.585% | 12.992% | 10.321% | 8.214%  |
| \$400,000 | 150     | 6      | 16.458% | 14.269% | 12.351% | 10.680% | 9.228%  | 6.874%  | 5.116%  |
| \$400,000 | 200     | 6      | 13.794% | 11.641% | 9.802%  | 8.235%  | 6.906%  | 4.842%  | 3.405%  |
| \$400,000 | 300     | 6      | 10.703% | 8.633%  | 6.929%  | 5.543%  | 4.427%  | 2.831%  | 1.855%  |
| \$400,000 | 400     | 6      | 8.719%  | 6.779%  | 5.238%  | 4.031%  | 3.099%  | 1.869%  | 1.195%  |
| \$400,000 | 500     | 6      | 7.518%  | 5.662%  | 4.236%  | 3.161%  | 2.367%  | 1.379%  | 0.894%  |
| \$400,000 | 600     | 6      | 6.589%  | 4.820%  | 3.506%  | 2.551%  | 1.870%  | 1.079%  | 0.727%  |
| \$400,000 | 700     | 6      | 5.890%  | 4.208%  | 2.990%  | 2.135%  | 1.548%  | 0.901%  | 0.642%  |
| \$400,000 | 800     | 6      | 5.349%  | 3.737%  | 2.600%  | 1.824%  | 1.312%  | 0.782%  | 0.587%  |
| \$400,000 | 900     | 6      | 4.889%  | 3.342%  | 2.280%  | 1.580%  | 1.133%  | 0.696%  | 0.553%  |
| \$400,000 | 1,000   | 6      | 4.544%  | 3.054%  | 2.056%  | 1.414%  | 1.019%  | 0.650%  | 0.538%  |
| \$400,000 | 1,500   | 6      | 3.350%  | 2.092%  | 1.339%  | 0.917%  | 0.694%  | 0.534%  | 0.506%  |
| \$400,000 | 2,000   | 6      | 2.689%  | 1.595%  | 1.003%  | 0.711%  | 0.582%  | 0.511%  | 0.502%  |
| \$400,000 | 3,000   | 6      | 1.952%  | 1.103%  | 0.720%  | 0.571%  | 0.521%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$400,000 | 4,000   | 6      | 1.514%  | 0.849%  | 0.601%  | 0.525%  | 0.506%  | 0.502%  | 0.501%  |
| \$400,000 | 5,000   | 6      | 1.233%  | 0.712%  | 0.551%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$400,000 | 10,000  | 6      | 0.676%  | 0.524%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 20,000  | 6      | 0.414%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$425,000 | 5       | 6      | 72.421% | 70.921% | 69.478% | 68.089% | 66.750% | 64.202% | 61.820% |
| \$425,000 | 10      | 6      | 58.868% | 57.098% | 55.411% | 53.803% | 52.271% | 49.401% | 46.765% |
| \$425,000 | 15      | 6      | 51.131% | 49.231% | 47.430% | 45.724% | 44.099% | 41.085% | 38.362% |
| \$425,000 | 20      | 6      | 45.512% | 43.524% | 41.647% | 39.873% | 38.197% | 35.107% | 32.324% |
| \$425,000 | 25      | 6      | 41.376% | 39.336% | 37.421% | 35.618% | 33.921% | 30.815% | 28.056% |
| \$425,000 | 50      | 6      | 30.045% | 27.857% | 25.845% | 23.991% | 22.280% | 19.234% | 16.646% |
| \$425,000 | 100     | 6      | 20.724% | 18.489% | 16.502% | 14.725% | 13.139% | 10.480% | 8.382%  |
| \$425,000 | 150     | 6      | 16.581% | 14.401% | 12.490% | 10.825% | 9.376%  | 7.021%  | 5.256%  |
| \$425,000 | 200     | 6      | 13.916% | 11.769% | 9.933%  | 8.366%  | 7.035%  | 4.961%  | 3.509%  |
| \$425,000 | 300     | 6      | 10.808% | 8.739%  | 7.033%  | 5.642%  | 4.520%  | 2.907%  | 1.913%  |
| \$425,000 | 400     | 6      | 8.808%  | 6.866%  | 5.321%  | 4.107%  | 3.167%  | 1.919%  | 1.230%  |
| \$425,000 | 500     | 6      | 7.594%  | 5.735%  | 4.302%  | 3.220%  | 2.417%  | 1.414%  | 0.915%  |
| \$425,000 | 600     | 6      | 6.658%  | 4.885%  | 3.562%  | 2.599%  | 1.910%  | 1.103%  | 0.740%  |
| \$425,000 | 700     | 6      | 5.954%  | 4.266%  | 3.040%  | 2.176%  | 1.580%  | 0.919%  | 0.652%  |
| \$425,000 | 800     | 6      | 5.406%  | 3.788%  | 2.644%  | 1.858%  | 1.338%  | 0.796%  | 0.593%  |
| \$425,000 | 900     | 6      | 4.941%  | 3.388%  | 2.318%  | 1.608%  | 1.155%  | 0.707%  | 0.558%  |
| \$425,000 | 1,000   | 6      | 4.594%  | 3.097%  | 2.091%  | 1.440%  | 1.038%  | 0.659%  | 0.541%  |
| \$425,000 | 1,500   | 6      | 3.386%  | 2.121%  | 1.359%  | 0.931%  | 0.703%  | 0.537%  | 0.506%  |
| \$425,000 | 2,000   | 6      | 2.718%  | 1.617%  | 1.017%  | 0.719%  | 0.586%  | 0.512%  | 0.502%  |
| \$425,000 | 3,000   | 6      | 1.974%  | 1.117%  | 0.728%  | 0.574%  | 0.522%  | 0.502%  | 0.501%  |
| \$425,000 | 4,000   | 6      | 1.532%  | 0.859%  | 0.605%  | 0.526%  | 0.507%  | 0.502%  | 0.501%  |
| \$425,000 | 5,000   | 6      | 1.248%  | 0.719%  | 0.553%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$425,000 | 10,000  | 6      | 0.681%  | 0.526%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 20,000  | 6      | 0.414%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$450,000 | 5       | 6      | 72.472% | 70.974% | 69.532% | 68.145% | 66.807% | 64.262% | 61.884% |
| \$450,000 | 10      | 6      | 58.933% | 57.167% | 55.482% | 53.876% | 52.346% | 49.480% | 46.849% |
| \$450,000 | 15      | 6      | 51.219% | 49.322% | 47.525% | 45.821% | 44.200% | 41.191% | 38.473% |
| \$450,000 | 20      | 6      | 45.601% | 43.616% | 41.742% | 39.972% | 38.298% | 35.214% | 32.437% |
| \$450,000 | 25      | 6      | 41.468% | 39.431% | 37.521% | 35.720% | 34.027% | 30.927% | 28.174% |
| \$450,000 | 50      | 6      | 30.137% | 27.954% | 25.946% | 24.097% | 22.390% | 19.352% | 16.771% |
| \$450,000 | 100     | 6      | 20.810% | 18.581% | 16.600% | 14.829% | 13.248% | 10.598% | 8.508%  |
| \$450,000 | 150     | 6      | 16.675% | 14.502% | 12.598% | 10.938% | 9.492%  | 7.139%  | 5.371%  |
| \$450,000 | 200     | 6      | 14.010% | 11.869% | 10.038% | 8.472%  | 7.141%  | 5.060%  | 3.596%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$450,000 | 300     | 6      | 10.893% | 8.825%  | 7.118%  | 5.725%  | 4.597%  | 2.972%  | 1.963%  |
| \$450,000 | 400     | 6      | 8.881%  | 6.939%  | 5.390%  | 4.171%  | 3.226%  | 1.963%  | 1.260%  |
| \$450,000 | 500     | 6      | 7.657%  | 5.797%  | 4.359%  | 3.271%  | 2.460%  | 1.444%  | 0.934%  |
| \$450,000 | 600     | 6      | 6.715%  | 4.939%  | 3.610%  | 2.640%  | 1.945%  | 1.124%  | 0.751%  |
| \$450,000 | 700     | 6      | 6.006%  | 4.314%  | 3.081%  | 2.210%  | 1.608%  | 0.935%  | 0.660%  |
| \$450,000 | 800     | 6      | 5.453%  | 3.831%  | 2.680%  | 1.888%  | 1.361%  | 0.808%  | 0.599%  |
| \$450,000 | 900     | 6      | 4.984%  | 3.427%  | 2.350%  | 1.633%  | 1.174%  | 0.716%  | 0.561%  |
| \$450,000 | 1,000   | 6      | 4.636%  | 3.133%  | 2.120%  | 1.463%  | 1.054%  | 0.666%  | 0.544%  |
| \$450,000 | 1,500   | 6      | 3.417%  | 2.145%  | 1.377%  | 0.943%  | 0.710%  | 0.539%  | 0.507%  |
| \$450,000 | 2,000   | 6      | 2.743%  | 1.636%  | 1.029%  | 0.726%  | 0.590%  | 0.512%  | 0.502%  |
| \$450,000 | 3,000   | 6      | 1.993%  | 1.129%  | 0.735%  | 0.578%  | 0.523%  | 0.503%  | 0.501%  |
| \$450,000 | 4,000   | 6      | 1.548%  | 0.867%  | 0.608%  | 0.527%  | 0.507%  | 0.502%  | 0.501%  |
| \$450,000 | 5,000   | 6      | 1.260%  | 0.724%  | 0.555%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$450,000 | 10,000  | 6      | 0.686%  | 0.526%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 20,000  | 6      | 0.414%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$475,000 | 5       | 6      | 72.510% | 71.013% | 69.573% | 68.187% | 66.850% | 64.307% | 61.931% |
| \$475,000 | 10      | 6      | 58.982% | 57.217% | 55.534% | 53.930% | 52.402% | 49.539% | 46.911% |
| \$475,000 | 15      | 6      | 51.286% | 49.392% | 47.596% | 45.896% | 44.276% | 41.272% | 38.558% |
| \$475,000 | 20      | 6      | 45.666% | 43.684% | 41.813% | 40.045% | 38.374% | 35.295% | 32.522% |
| \$475,000 | 25      | 6      | 41.537% | 39.503% | 37.595% | 35.798% | 34.107% | 31.012% | 28.264% |
| \$475,000 | 50      | 6      | 30.208% | 28.029% | 26.025% | 24.179% | 22.476% | 19.444% | 16.869% |
| \$475,000 | 100     | 6      | 20.877% | 18.653% | 16.677% | 14.910% | 13.333% | 10.691% | 8.608%  |
| \$475,000 | 150     | 6      | 16.750% | 14.583% | 12.684% | 11.029% | 9.587%  | 7.238%  | 5.467%  |
| \$475,000 | 200     | 6      | 14.085% | 11.949% | 10.122% | 8.558%  | 7.227%  | 5.143%  | 3.670%  |
| \$475,000 | 300     | 6      | 10.961% | 8.895%  | 7.188%  | 5.793%  | 4.662%  | 3.027%  | 2.006%  |
| \$475,000 | 400     | 6      | 8.942%  | 7.000%  | 5.448%  | 4.225%  | 3.276%  | 2.001%  | 1.286%  |
| \$475,000 | 500     | 6      | 7.708%  | 5.847%  | 4.406%  | 3.313%  | 2.496%  | 1.469%  | 0.950%  |
| \$475,000 | 600     | 6      | 6.764%  | 4.986%  | 3.652%  | 2.676%  | 1.975%  | 1.142%  | 0.761%  |
| \$475,000 | 700     | 6      | 6.051%  | 4.355%  | 3.117%  | 2.240%  | 1.632%  | 0.948%  | 0.667%  |
| \$475,000 | 800     | 6      | 5.494%  | 3.868%  | 2.712%  | 1.913%  | 1.380%  | 0.818%  | 0.603%  |
| \$475,000 | 900     | 6      | 5.021%  | 3.460%  | 2.378%  | 1.654%  | 1.190%  | 0.724%  | 0.564%  |
| \$475,000 | 1,000   | 6      | 4.671%  | 3.165%  | 2.146%  | 1.483%  | 1.068%  | 0.672%  | 0.547%  |
| \$475,000 | 1,500   | 6      | 3.443%  | 2.167%  | 1.393%  | 0.953%  | 0.717%  | 0.541%  | 0.507%  |
| \$475,000 | 2,000   | 6      | 2.765%  | 1.652%  | 1.040%  | 0.733%  | 0.594%  | 0.513%  | 0.502%  |
| \$475,000 | 3,000   | 6      | 2.010%  | 1.140%  | 0.741%  | 0.580%  | 0.524%  | 0.503%  | 0.501%  |
| \$475,000 | 4,000   | 6      | 1.561%  | 0.874%  | 0.611%  | 0.528%  | 0.507%  | 0.502%  | 0.501%  |
| \$475,000 | 5,000   | 6      | 1.271%  | 0.729%  | 0.557%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$475,000 | 10,000  | 6      | 0.690%  | 0.527%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$475,000 | 20,000  | 6      | 0.415%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$500,000 | 5       | 6      | 72.538% | 71.043% | 69.603% | 68.218% | 66.882% | 64.341% | 61.966% |
| \$500,000 | 10      | 6      | 59.019% | 57.256% | 55.574% | 53.972% | 52.445% | 49.585% | 46.959% |
| \$500,000 | 15      | 6      | 51.344% | 49.451% | 47.658% | 45.960% | 44.342% | 41.342% | 38.631% |
| \$500,000 | 20      | 6      | 45.724% | 43.744% | 41.876% | 40.110% | 38.441% | 35.365% | 32.596% |
| \$500,000 | 25      | 6      | 41.593% | 39.562% | 37.657% | 35.861% | 34.173% | 31.082% | 28.338% |
| \$500,000 | 50      | 6      | 30.263% | 28.088% | 26.087% | 24.243% | 22.543% | 19.516% | 16.945% |
| \$500,000 | 100     | 6      | 20.931% | 18.711% | 16.738% | 14.975% | 13.402% | 10.767% | 8.688%  |
| \$500,000 | 150     | 6      | 16.811% | 14.648% | 12.754% | 11.102% | 9.665%  | 7.320%  | 5.550%  |
| \$500,000 | 200     | 6      | 14.146% | 12.015% | 10.192% | 8.631%  | 7.302%  | 5.216%  | 3.737%  |
| \$500,000 | 300     | 6      | 11.019% | 8.956%  | 7.249%  | 5.853%  | 4.719%  | 3.076%  | 2.046%  |
| \$500,000 | 400     | 6      | 8.993%  | 7.052%  | 5.499%  | 4.273%  | 3.320%  | 2.035%  | 1.310%  |
| \$500,000 | 500     | 6      | 7.753%  | 5.891%  | 4.448%  | 3.350%  | 2.529%  | 1.492%  | 0.965%  |
| \$500,000 | 600     | 6      | 6.807%  | 5.027%  | 3.689%  | 2.708%  | 2.001%  | 1.160%  | 0.771%  |
| \$500,000 | 700     | 6      | 6.089%  | 4.391%  | 3.149%  | 2.267%  | 1.654%  | 0.961%  | 0.673%  |
| \$500,000 | 800     | 6      | 5.529%  | 3.900%  | 2.740%  | 1.936%  | 1.398%  | 0.827%  | 0.608%  |
| \$500,000 | 900     | 6      | 5.053%  | 3.488%  | 2.402%  | 1.673%  | 1.204%  | 0.731%  | 0.567%  |
| \$500,000 | 1,000   | 6      | 4.702%  | 3.192%  | 2.168%  | 1.500%  | 1.080%  | 0.678%  | 0.549%  |
| \$500,000 | 1,500   | 6      | 3.467%  | 2.186%  | 1.407%  | 0.963%  | 0.722%  | 0.543%  | 0.508%  |
| \$500,000 | 2,000   | 6      | 2.785%  | 1.667%  | 1.050%  | 0.739%  | 0.597%  | 0.514%  | 0.502%  |
| \$500,000 | 3,000   | 6      | 2.024%  | 1.149%  | 0.746%  | 0.583%  | 0.525%  | 0.503%  | 0.501%  |
| \$500,000 | 4,000   | 6      | 1.572%  | 0.880%  | 0.614%  | 0.529%  | 0.507%  | 0.502%  | 0.501%  |
| \$500,000 | 5,000   | 6      | 1.280%  | 0.734%  | 0.558%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$500,000 | 10,000  | 6      | 0.694%  | 0.528%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 20,000  | 6      | 0.415%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$35,000  | 700     | 7      | 2.387%  | 1.375%  | 0.862%  | 0.634%  | 0.546%  | 0.505%  | 0.501%  |
| \$35,000  | 800     | 7      | 2.146%  | 1.213%  | 0.771%  | 0.591%  | 0.528%  | 0.503%  | 0.501%  |
| \$35,000  | 900     | 7      | 1.949%  | 1.089%  | 0.707%  | 0.563%  | 0.517%  | 0.503%  | 0.501%  |
| \$35,000  | 1,000   | 7      | 1.788%  | 0.995%  | 0.662%  | 0.546%  | 0.512%  | 0.502%  | 0.501%  |
| \$35,000  | 1,500   | 7      | 1.275%  | 0.726%  | 0.553%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$35,000  | 2,000   | 7      | 1.004%  | 0.616%  | 0.522%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 3,000   | 7      | 0.737%  | 0.537%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 4,000   | 7      | 0.622%  | 0.516%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 5,000   | 7      | 0.566%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 10,000  | 7      | 0.510%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 20,000  | 7      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$40,000  | 5       | 7      | 58.304% | 56.287% | 54.338% | 52.451% | 50.628% | 47.153% | 43.879% |
| \$40,000  | 10      | 7      | 42.268% | 39.778% | 37.388% | 35.092% | 32.880% | 28.707% | 24.895% |
| \$40,000  | 15      | 7      | 33.359% | 30.699% | 28.209% | 25.895% | 23.752% | 19.949% | 16.734% |
| \$40,000  | 20      | 7      | 27.859% | 25.267% | 22.889% | 20.713% | 18.718% | 15.222% | 12.306% |
| \$40,000  | 25      | 7      | 24.293% | 21.761% | 19.450% | 17.348% | 15.438% | 12.148% | 9.496%  |
| \$40,000  | 50      | 7      | 15.719% | 13.329% | 11.254% | 9.464%  | 7.930%  | 5.516%  | 3.831%  |
| \$40,000  | 100     | 7      | 10.195% | 8.067%  | 6.333%  | 4.941%  | 3.840%  | 2.326%  | 1.455%  |
| \$40,000  | 150     | 7      | 7.738%  | 5.811%  | 4.323%  | 3.200%  | 2.373%  | 1.361%  | 0.868%  |
| \$40,000  | 200     | 7      | 6.387%  | 4.599%  | 3.283%  | 2.337%  | 1.680%  | 0.953%  | 0.655%  |
| \$40,000  | 300     | 7      | 4.823%  | 3.245%  | 2.170%  | 1.477%  | 1.048%  | 0.653%  | 0.538%  |
| \$40,000  | 400     | 7      | 3.888%  | 2.491%  | 1.609%  | 1.083%  | 0.789%  | 0.561%  | 0.511%  |
| \$40,000  | 500     | 7      | 3.302%  | 2.038%  | 1.286%  | 0.873%  | 0.664%  | 0.528%  | 0.503%  |
| \$40,000  | 600     | 7      | 2.861%  | 1.707%  | 1.065%  | 0.741%  | 0.595%  | 0.513%  | 0.502%  |
| \$40,000  | 700     | 7      | 2.539%  | 1.479%  | 0.923%  | 0.665%  | 0.558%  | 0.507%  | 0.501%  |
| \$40,000  | 800     | 7      | 2.283%  | 1.303%  | 0.821%  | 0.614%  | 0.536%  | 0.504%  | 0.501%  |
| \$40,000  | 900     | 7      | 2.074%  | 1.168%  | 0.747%  | 0.580%  | 0.523%  | 0.503%  | 0.501%  |
| \$40,000  | 1,000   | 7      | 1.905%  | 1.064%  | 0.695%  | 0.559%  | 0.516%  | 0.502%  | 0.501%  |
| \$40,000  | 1,500   | 7      | 1.359%  | 0.765%  | 0.567%  | 0.515%  | 0.504%  | 0.502%  | 0.501%  |
| \$40,000  | 2,000   | 7      | 1.069%  | 0.640%  | 0.528%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 3,000   | 7      | 0.777%  | 0.547%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 4,000   | 7      | 0.647%  | 0.519%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 5,000   | 7      | 0.581%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 10,000  | 7      | 0.511%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 20,000  | 7      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$45,000  | 5       | 7      | 59.548% | 57.580% | 55.678% | 53.841% | 52.066% | 48.681% | 45.497% |
| \$45,000  | 10      | 7      | 43.729% | 41.312% | 38.995% | 36.767% | 34.624% | 30.584% | 26.844% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$45,000  | 15      | 7      | 34.853% | 32.214% | 29.730% | 27.399% | 25.219% | 21.306% | 17.971% |
| \$45,000  | 20      | 7      | 29.066% | 26.457% | 24.054% | 21.840% | 19.809% | 16.253% | 13.283% |
| \$45,000  | 25      | 7      | 25.320% | 22.779% | 20.457% | 18.338% | 16.406% | 13.049% | 10.317% |
| \$45,000  | 50      | 7      | 16.407% | 13.999% | 11.895% | 10.070% | 8.496%  | 5.989%  | 4.211%  |
| \$45,000  | 100     | 7      | 10.661% | 8.506%  | 6.734%  | 5.301%  | 4.155%  | 2.553%  | 1.607%  |
| \$45,000  | 150     | 7      | 8.111%  | 6.152%  | 4.624%  | 3.456%  | 2.584%  | 1.494%  | 0.946%  |
| \$45,000  | 200     | 7      | 6.698%  | 4.876%  | 3.518%  | 2.528%  | 1.828%  | 1.033%  | 0.694%  |
| \$45,000  | 300     | 7      | 5.066%  | 3.449%  | 2.332%  | 1.598%  | 1.133%  | 0.687%  | 0.550%  |
| \$45,000  | 400     | 7      | 4.078%  | 2.644%  | 1.721%  | 1.159%  | 0.836%  | 0.575%  | 0.514%  |
| \$45,000  | 500     | 7      | 3.476%  | 2.171%  | 1.378%  | 0.930%  | 0.697%  | 0.535%  | 0.505%  |
| \$45,000  | 600     | 7      | 3.014%  | 1.818%  | 1.137%  | 0.782%  | 0.616%  | 0.517%  | 0.502%  |
| \$45,000  | 700     | 7      | 2.678%  | 1.576%  | 0.983%  | 0.696%  | 0.572%  | 0.509%  | 0.501%  |
| \$45,000  | 800     | 7      | 2.409%  | 1.388%  | 0.870%  | 0.638%  | 0.546%  | 0.505%  | 0.501%  |
| \$45,000  | 900     | 7      | 2.190%  | 1.242%  | 0.788%  | 0.598%  | 0.530%  | 0.504%  | 0.501%  |
| \$45,000  | 1,000   | 7      | 2.013%  | 1.131%  | 0.729%  | 0.573%  | 0.520%  | 0.502%  | 0.501%  |
| \$45,000  | 1,500   | 7      | 1.438%  | 0.804%  | 0.581%  | 0.519%  | 0.505%  | 0.502%  | 0.501%  |
| \$45,000  | 2,000   | 7      | 1.130%  | 0.664%  | 0.535%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 3,000   | 7      | 0.815%  | 0.557%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 4,000   | 7      | 0.671%  | 0.523%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 5,000   | 7      | 0.596%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 10,000  | 7      | 0.512%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 20,000  | 7      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$50,000  | 5       | 7      | 60.569% | 58.640% | 56.778% | 54.982% | 53.246% | 49.934% | 46.828% |
| \$50,000  | 10      | 7      | 44.935% | 42.578% | 40.318% | 38.146% | 36.061% | 32.133% | 28.497% |
| \$50,000  | 15      | 7      | 36.138% | 33.543% | 31.080% | 28.752% | 26.562% | 22.585% | 19.143% |
| \$50,000  | 20      | 7      | 30.173% | 27.556% | 25.127% | 22.879% | 20.811% | 17.188% | 14.154% |
| \$50,000  | 25      | 7      | 26.237% | 23.685% | 21.346% | 19.209% | 17.261% | 13.857% | 11.061% |
| \$50,000  | 50      | 7      | 17.032% | 14.610% | 12.479% | 10.625% | 9.016%  | 6.434%  | 4.570%  |
| \$50,000  | 100     | 7      | 11.082% | 8.902%  | 7.100%  | 5.631%  | 4.446%  | 2.768%  | 1.753%  |
| \$50,000  | 150     | 7      | 8.447%  | 6.461%  | 4.898%  | 3.692%  | 2.782%  | 1.621%  | 1.021%  |
| \$50,000  | 200     | 7      | 6.976%  | 5.125%  | 3.729%  | 2.703%  | 1.966%  | 1.110%  | 0.733%  |
| \$50,000  | 300     | 7      | 5.282%  | 3.632%  | 2.478%  | 1.708%  | 1.212%  | 0.722%  | 0.562%  |
| \$50,000  | 400     | 7      | 4.254%  | 2.788%  | 1.830%  | 1.234%  | 0.885%  | 0.592%  | 0.518%  |
| \$50,000  | 500     | 7      | 3.632%  | 2.292%  | 1.464%  | 0.986%  | 0.730%  | 0.544%  | 0.507%  |
| \$50,000  | 600     | 7      | 3.152%  | 1.922%  | 1.207%  | 0.823%  | 0.637%  | 0.521%  | 0.503%  |
| \$50,000  | 700     | 7      | 2.804%  | 1.667%  | 1.040%  | 0.728%  | 0.587%  | 0.511%  | 0.502%  |
| \$50,000  | 800     | 7      | 2.525%  | 1.467%  | 0.917%  | 0.662%  | 0.557%  | 0.507%  | 0.501%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$50,000  | 900     | 7      | 2.296%  | 1.311%  | 0.827%  | 0.617%  | 0.537%  | 0.504%  | 0.501%  |
| \$50,000  | 1,000   | 7      | 2.113%  | 1.194%  | 0.763%  | 0.587%  | 0.526%  | 0.503%  | 0.501%  |
| \$50,000  | 1,500   | 7      | 1.511%  | 0.842%  | 0.595%  | 0.523%  | 0.506%  | 0.502%  | 0.501%  |
| \$50,000  | 2,000   | 7      | 1.187%  | 0.688%  | 0.542%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$50,000  | 3,000   | 7      | 0.852%  | 0.567%  | 0.512%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 4,000   | 7      | 0.694%  | 0.528%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 5,000   | 7      | 0.612%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 10,000  | 7      | 0.514%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 20,000  | 7      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$55,000  | 5       | 7      | 61.430% | 59.535% | 57.708% | 55.945% | 54.241% | 50.990% | 47.952% |
| \$55,000  | 10      | 7      | 45.952% | 43.647% | 41.434% | 39.312% | 37.276% | 33.442% | 29.891% |
| \$55,000  | 15      | 7      | 37.249% | 34.714% | 32.295% | 29.990% | 27.802% | 23.802% | 20.290% |
| \$55,000  | 20      | 7      | 31.199% | 28.582% | 26.139% | 23.867% | 21.770% | 18.074% | 14.966% |
| \$55,000  | 25      | 7      | 27.095% | 24.526% | 22.171% | 20.013% | 18.040% | 14.600% | 11.752% |
| \$55,000  | 50      | 7      | 17.619% | 15.183% | 13.034% | 11.152% | 9.513%  | 6.864%  | 4.925%  |
| \$55,000  | 100     | 7      | 11.471% | 9.269%  | 7.442%  | 5.943%  | 4.723%  | 2.975%  | 1.899%  |
| \$55,000  | 150     | 7      | 8.761%  | 6.750%  | 5.155%  | 3.915%  | 2.971%  | 1.745%  | 1.096%  |
| \$55,000  | 200     | 7      | 7.231%  | 5.355%  | 3.928%  | 2.869%  | 2.099%  | 1.186%  | 0.773%  |
| \$55,000  | 300     | 7      | 5.483%  | 3.802%  | 2.616%  | 1.813%  | 1.289%  | 0.756%  | 0.575%  |
| \$55,000  | 400     | 7      | 4.418%  | 2.922%  | 1.932%  | 1.307%  | 0.932%  | 0.609%  | 0.523%  |
| \$55,000  | 500     | 7      | 3.777%  | 2.406%  | 1.547%  | 1.041%  | 0.763%  | 0.553%  | 0.508%  |
| \$55,000  | 600     | 7      | 3.282%  | 2.020%  | 1.273%  | 0.864%  | 0.659%  | 0.526%  | 0.504%  |
| \$55,000  | 700     | 7      | 2.920%  | 1.752%  | 1.095%  | 0.759%  | 0.602%  | 0.514%  | 0.502%  |
| \$55,000  | 800     | 7      | 2.632%  | 1.542%  | 0.963%  | 0.686%  | 0.568%  | 0.508%  | 0.501%  |
| \$55,000  | 900     | 7      | 2.395%  | 1.378%  | 0.866%  | 0.636%  | 0.545%  | 0.505%  | 0.501%  |
| \$55,000  | 1,000   | 7      | 2.205%  | 1.254%  | 0.796%  | 0.602%  | 0.531%  | 0.503%  | 0.501%  |
| \$55,000  | 1,500   | 7      | 1.580%  | 0.878%  | 0.610%  | 0.527%  | 0.507%  | 0.502%  | 0.501%  |
| \$55,000  | 2,000   | 7      | 1.242%  | 0.712%  | 0.549%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$55,000  | 3,000   | 7      | 0.888%  | 0.578%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 4,000   | 7      | 0.718%  | 0.532%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 5,000   | 7      | 0.627%  | 0.516%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 10,000  | 7      | 0.515%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 20,000  | 7      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$60,000  | 5       | 7      | 62.200% | 60.336% | 58.540% | 56.806% | 55.129% | 51.935% | 48.953% |
| \$60,000  | 10      | 7      | 46.859% | 44.597% | 42.427% | 40.347% | 38.353% | 34.602% | 31.125% |
| \$60,000  | 15      | 7      | 38.239% | 35.758% | 33.391% | 31.129% | 28.967% | 24.969% | 21.421% |
| \$60,000  | 20      | 7      | 32.160% | 29.556% | 27.111% | 24.829% | 22.711% | 18.946% | 15.761% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$60,000  | 25      | 7      | 27.916% | 25.335% | 22.960% | 20.782% | 18.786% | 15.302% | 12.406% |
| \$60,000  | 50      | 7      | 18.165% | 15.723% | 13.559% | 11.654% | 9.989%  | 7.282%  | 5.279%  |
| \$60,000  | 100     | 7      | 11.837% | 9.617%  | 7.766%  | 6.241%  | 4.990%  | 3.176%  | 2.045%  |
| \$60,000  | 150     | 7      | 9.057%  | 7.025%  | 5.401%  | 4.131%  | 3.155%  | 1.868%  | 1.173%  |
| \$60,000  | 200     | 7      | 7.474%  | 5.574%  | 4.120%  | 3.028%  | 2.228%  | 1.262%  | 0.813%  |
| \$60,000  | 300     | 7      | 5.672%  | 3.965%  | 2.749%  | 1.916%  | 1.365%  | 0.791%  | 0.589%  |
| \$60,000  | 400     | 7      | 4.574%  | 3.050%  | 2.031%  | 1.379%  | 0.980%  | 0.626%  | 0.528%  |
| \$60,000  | 500     | 7      | 3.914%  | 2.516%  | 1.627%  | 1.095%  | 0.795%  | 0.562%  | 0.510%  |
| \$60,000  | 600     | 7      | 3.405%  | 2.114%  | 1.337%  | 0.904%  | 0.682%  | 0.532%  | 0.505%  |
| \$60,000  | 700     | 7      | 3.031%  | 1.833%  | 1.148%  | 0.790%  | 0.618%  | 0.517%  | 0.502%  |
| \$60,000  | 800     | 7      | 2.734%  | 1.614%  | 1.007%  | 0.710%  | 0.579%  | 0.510%  | 0.502%  |
| \$60,000  | 900     | 7      | 2.488%  | 1.442%  | 0.903%  | 0.655%  | 0.553%  | 0.506%  | 0.501%  |
| \$60,000  | 1,000   | 7      | 2.293%  | 1.312%  | 0.828%  | 0.618%  | 0.537%  | 0.504%  | 0.501%  |
| \$60,000  | 1,500   | 7      | 1.646%  | 0.914%  | 0.625%  | 0.532%  | 0.508%  | 0.502%  | 0.501%  |
| \$60,000  | 2,000   | 7      | 1.294%  | 0.735%  | 0.557%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$60,000  | 3,000   | 7      | 0.922%  | 0.589%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 4,000   | 7      | 0.740%  | 0.537%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 5,000   | 7      | 0.642%  | 0.518%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 10,000  | 7      | 0.517%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 20,000  | 7      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$65,000  | 5       | 7      | 62.893% | 61.056% | 59.287% | 57.578% | 55.926% | 52.784% | 49.848% |
| \$65,000  | 10      | 7      | 47.665% | 45.439% | 43.308% | 41.266% | 39.307% | 35.626% | 32.217% |
| \$65,000  | 15      | 7      | 39.117% | 36.682% | 34.360% | 32.142% | 30.023% | 26.067% | 22.500% |
| \$65,000  | 20      | 7      | 33.047% | 30.463% | 28.028% | 25.748% | 23.621% | 19.806% | 16.545% |
| \$65,000  | 25      | 7      | 28.704% | 26.120% | 23.729% | 21.530% | 19.512% | 15.978% | 13.034% |
| \$65,000  | 50      | 7      | 18.674% | 16.229% | 14.052% | 12.129% | 10.440% | 7.682%  | 5.621%  |
| \$65,000  | 100     | 7      | 12.183% | 9.948%  | 8.075%  | 6.524%  | 5.246%  | 3.373%  | 2.190%  |
| \$65,000  | 150     | 7      | 9.339%  | 7.286%  | 5.636%  | 4.338%  | 3.333%  | 1.991%  | 1.250%  |
| \$65,000  | 200     | 7      | 7.704%  | 5.781%  | 4.301%  | 3.181%  | 2.353%  | 1.337%  | 0.855%  |
| \$65,000  | 300     | 7      | 5.851%  | 4.119%  | 2.875%  | 2.014%  | 1.438%  | 0.827%  | 0.603%  |
| \$65,000  | 400     | 7      | 4.719%  | 3.171%  | 2.124%  | 1.448%  | 1.027%  | 0.644%  | 0.533%  |
| \$65,000  | 500     | 7      | 4.037%  | 2.614%  | 1.699%  | 1.143%  | 0.825%  | 0.570%  | 0.512%  |
| \$65,000  | 600     | 7      | 3.519%  | 2.202%  | 1.399%  | 0.943%  | 0.704%  | 0.537%  | 0.506%  |
| \$65,000  | 700     | 7      | 3.134%  | 1.910%  | 1.200%  | 0.821%  | 0.635%  | 0.520%  | 0.503%  |
| \$65,000  | 800     | 7      | 2.829%  | 1.682%  | 1.050%  | 0.734%  | 0.591%  | 0.512%  | 0.502%  |
| \$65,000  | 900     | 7      | 2.575%  | 1.502%  | 0.940%  | 0.675%  | 0.562%  | 0.507%  | 0.501%  |
| \$65,000  | 1,000   | 7      | 2.374%  | 1.367%  | 0.860%  | 0.633%  | 0.544%  | 0.504%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$65,000  | 1,500   | 7      | 1.707%  | 0.949%  | 0.641%  | 0.538%  | 0.509%  | 0.502%  | 0.501%  |
| \$65,000  | 2,000   | 7      | 1.344%  | 0.758%  | 0.565%  | 0.515%  | 0.505%  | 0.502%  | 0.501%  |
| \$65,000  | 3,000   | 7      | 0.955%  | 0.600%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 4,000   | 7      | 0.763%  | 0.543%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 5,000   | 7      | 0.657%  | 0.521%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 10,000  | 7      | 0.519%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 20,000  | 7      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$70,000  | 5       | 7      | 63.524% | 61.713% | 59.968% | 58.281% | 56.651% | 53.557% | 50.662% |
| \$70,000  | 10      | 7      | 48.391% | 46.200% | 44.102% | 42.094% | 40.169% | 36.549% | 33.199% |
| \$70,000  | 15      | 7      | 39.905% | 37.511% | 35.229% | 33.050% | 30.971% | 27.083% | 23.532% |
| \$70,000  | 20      | 7      | 33.859% | 31.307% | 28.892% | 26.620% | 24.494% | 20.650% | 17.326% |
| \$70,000  | 25      | 7      | 29.451% | 26.875% | 24.479% | 22.263% | 20.223% | 16.639% | 13.649% |
| \$70,000  | 50      | 7      | 19.162% | 16.714% | 14.526% | 12.587% | 10.879% | 8.075%  | 5.960%  |
| \$70,000  | 100     | 7      | 12.510% | 10.264% | 8.370%  | 6.797%  | 5.494%  | 3.567%  | 2.334%  |
| \$70,000  | 150     | 7      | 9.606%  | 7.536%  | 5.863%  | 4.541%  | 3.508%  | 2.114%  | 1.328%  |
| \$70,000  | 200     | 7      | 7.923%  | 5.981%  | 4.475%  | 3.330%  | 2.476%  | 1.413%  | 0.898%  |
| \$70,000  | 300     | 7      | 6.021%  | 4.267%  | 2.997%  | 2.111%  | 1.511%  | 0.863%  | 0.619%  |
| \$70,000  | 400     | 7      | 4.858%  | 3.287%  | 2.216%  | 1.516%  | 1.073%  | 0.662%  | 0.539%  |
| \$70,000  | 500     | 7      | 4.160%  | 2.713%  | 1.773%  | 1.195%  | 0.858%  | 0.581%  | 0.514%  |
| \$70,000  | 600     | 7      | 3.628%  | 2.287%  | 1.459%  | 0.982%  | 0.727%  | 0.543%  | 0.507%  |
| \$70,000  | 700     | 7      | 3.232%  | 1.984%  | 1.251%  | 0.852%  | 0.652%  | 0.523%  | 0.503%  |
| \$70,000  | 800     | 7      | 2.920%  | 1.748%  | 1.093%  | 0.758%  | 0.603%  | 0.514%  | 0.502%  |
| \$70,000  | 900     | 7      | 2.658%  | 1.561%  | 0.976%  | 0.694%  | 0.571%  | 0.508%  | 0.501%  |
| \$70,000  | 1,000   | 7      | 2.452%  | 1.420%  | 0.891%  | 0.650%  | 0.551%  | 0.505%  | 0.501%  |
| \$70,000  | 1,500   | 7      | 1.766%  | 0.983%  | 0.656%  | 0.543%  | 0.511%  | 0.502%  | 0.501%  |
| \$70,000  | 2,000   | 7      | 1.391%  | 0.781%  | 0.573%  | 0.518%  | 0.505%  | 0.502%  | 0.501%  |
| \$70,000  | 3,000   | 7      | 0.987%  | 0.611%  | 0.521%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 4,000   | 7      | 0.784%  | 0.548%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 5,000   | 7      | 0.672%  | 0.523%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 10,000  | 7      | 0.521%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 20,000  | 7      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$75,000  | 5       | 7      | 64.114% | 62.325% | 60.601% | 58.935% | 57.324% | 54.275% | 51.417% |
| \$75,000  | 10      | 7      | 49.063% | 46.902% | 44.835% | 42.856% | 40.962% | 37.397% | 34.101% |
| \$75,000  | 15      | 7      | 40.626% | 38.269% | 36.022% | 33.878% | 31.834% | 28.013% | 24.514% |
| \$75,000  | 20      | 7      | 34.609% | 32.094% | 29.710% | 27.455% | 25.334% | 21.479% | 18.113% |
| \$75,000  | 25      | 7      | 30.161% | 27.597% | 25.205% | 22.980% | 20.921% | 17.293% | 14.253% |
| \$75,000  | 50      | 7      | 19.630% | 17.179% | 14.983% | 13.030% | 11.306% | 8.459%  | 6.292%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$75,000  | 100     | 7      | 12.825% | 10.567% | 8.655%  | 7.061%  | 5.734%  | 3.759%  | 2.477%  |
| \$75,000  | 150     | 7      | 9.860%  | 7.775%  | 6.083%  | 4.737%  | 3.680%  | 2.236%  | 1.408%  |
| \$75,000  | 200     | 7      | 8.133%  | 6.174%  | 4.645%  | 3.475%  | 2.597%  | 1.491%  | 0.942%  |
| \$75,000  | 300     | 7      | 6.184%  | 4.410%  | 3.116%  | 2.206%  | 1.584%  | 0.902%  | 0.636%  |
| \$75,000  | 400     | 7      | 4.992%  | 3.401%  | 2.306%  | 1.583%  | 1.121%  | 0.681%  | 0.546%  |
| \$75,000  | 500     | 7      | 4.279%  | 2.810%  | 1.846%  | 1.246%  | 0.892%  | 0.593%  | 0.517%  |
| \$75,000  | 600     | 7      | 3.733%  | 2.369%  | 1.517%  | 1.021%  | 0.750%  | 0.549%  | 0.508%  |
| \$75,000  | 700     | 7      | 3.326%  | 2.056%  | 1.300%  | 0.882%  | 0.669%  | 0.527%  | 0.504%  |
| \$75,000  | 800     | 7      | 3.006%  | 1.811%  | 1.134%  | 0.783%  | 0.616%  | 0.516%  | 0.502%  |
| \$75,000  | 900     | 7      | 2.736%  | 1.617%  | 1.011%  | 0.714%  | 0.580%  | 0.509%  | 0.501%  |
| \$75,000  | 1,000   | 7      | 2.526%  | 1.472%  | 0.922%  | 0.666%  | 0.558%  | 0.506%  | 0.501%  |
| \$75,000  | 1,500   | 7      | 1.822%  | 1.016%  | 0.672%  | 0.549%  | 0.513%  | 0.502%  | 0.501%  |
| \$75,000  | 2,000   | 7      | 1.436%  | 0.804%  | 0.581%  | 0.520%  | 0.506%  | 0.502%  | 0.501%  |
| \$75,000  | 3,000   | 7      | 1.019%  | 0.622%  | 0.524%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 4,000   | 7      | 0.806%  | 0.554%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 5,000   | 7      | 0.687%  | 0.526%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 10,000  | 7      | 0.524%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 20,000  | 7      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$80,000  | 5       | 7      | 64.647% | 62.878% | 61.173% | 59.525% | 57.933% | 54.922% | 52.096% |
| \$80,000  | 10      | 7      | 49.675% | 47.543% | 45.504% | 43.551% | 41.685% | 38.168% | 34.919% |
| \$80,000  | 15      | 7      | 41.275% | 38.951% | 36.736% | 34.624% | 32.609% | 28.848% | 25.405% |
| \$80,000  | 20      | 7      | 35.280% | 32.803% | 30.453% | 28.226% | 26.118% | 22.260% | 18.870% |
| \$80,000  | 25      | 7      | 30.821% | 28.269% | 25.887% | 23.662% | 21.594% | 17.921% | 14.835% |
| \$80,000  | 50      | 7      | 20.069% | 17.615% | 15.413% | 13.447% | 11.710% | 8.829%  | 6.615%  |
| \$80,000  | 100     | 7      | 13.119% | 10.851% | 8.923%  | 7.308%  | 5.961%  | 3.942%  | 2.616%  |
| \$80,000  | 150     | 7      | 10.098% | 7.999%  | 6.290%  | 4.923%  | 3.844%  | 2.354%  | 1.488%  |
| \$80,000  | 200     | 7      | 8.332%  | 6.357%  | 4.807%  | 3.615%  | 2.714%  | 1.567%  | 0.986%  |
| \$80,000  | 300     | 7      | 6.337%  | 4.545%  | 3.230%  | 2.297%  | 1.654%  | 0.939%  | 0.653%  |
| \$80,000  | 400     | 7      | 5.118%  | 3.508%  | 2.392%  | 1.648%  | 1.168%  | 0.701%  | 0.553%  |
| \$80,000  | 500     | 7      | 4.389%  | 2.901%  | 1.915%  | 1.295%  | 0.926%  | 0.605%  | 0.520%  |
| \$80,000  | 600     | 7      | 3.830%  | 2.446%  | 1.573%  | 1.059%  | 0.774%  | 0.556%  | 0.510%  |
| \$80,000  | 700     | 7      | 3.413%  | 2.123%  | 1.347%  | 0.912%  | 0.686%  | 0.531%  | 0.505%  |
| \$80,000  | 800     | 7      | 3.087%  | 1.870%  | 1.174%  | 0.806%  | 0.629%  | 0.519%  | 0.503%  |
| \$80,000  | 900     | 7      | 2.810%  | 1.670%  | 1.045%  | 0.733%  | 0.590%  | 0.511%  | 0.502%  |
| \$80,000  | 1,000   | 7      | 2.595%  | 1.520%  | 0.952%  | 0.682%  | 0.566%  | 0.507%  | 0.501%  |
| \$80,000  | 1,500   | 7      | 1.875%  | 1.047%  | 0.687%  | 0.555%  | 0.514%  | 0.502%  | 0.501%  |
| \$80,000  | 2,000   | 7      | 1.479%  | 0.826%  | 0.590%  | 0.522%  | 0.506%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$80,000  | 3,000   | 7      | 1.049%  | 0.633%  | 0.526%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 4,000   | 7      | 0.827%  | 0.559%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 5,000   | 7      | 0.702%  | 0.529%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 10,000  | 7      | 0.526%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 20,000  | 7      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$90,000  | 5       | 7      | 65.563% | 63.828% | 62.154% | 60.537% | 58.980% | 56.030% | 53.260% |
| \$90,000  | 10      | 7      | 50.739% | 48.655% | 46.663% | 44.758% | 42.935% | 39.501% | 36.335% |
| \$90,000  | 15      | 7      | 42.401% | 40.133% | 37.971% | 35.914% | 33.950% | 30.289% | 26.940% |
| \$90,000  | 20      | 7      | 36.442% | 34.029% | 31.743% | 29.576% | 27.518% | 23.701% | 20.292% |
| \$90,000  | 25      | 7      | 31.995% | 29.487% | 27.127% | 24.915% | 22.849% | 19.135% | 15.959% |
| \$90,000  | 50      | 7      | 20.881% | 18.421% | 16.208% | 14.226% | 12.463% | 9.521%  | 7.232%  |
| \$90,000  | 100     | 7      | 13.664% | 11.377% | 9.423%  | 7.774%  | 6.390%  | 4.290%  | 2.886%  |
| \$90,000  | 150     | 7      | 10.543% | 8.419%  | 6.681%  | 5.278%  | 4.156%  | 2.581%  | 1.646%  |
| \$90,000  | 200     | 7      | 8.704%  | 6.700%  | 5.113%  | 3.882%  | 2.939%  | 1.716%  | 1.076%  |
| \$90,000  | 300     | 7      | 6.621%  | 4.799%  | 3.445%  | 2.472%  | 1.790%  | 1.015%  | 0.689%  |
| \$90,000  | 400     | 7      | 5.353%  | 3.709%  | 2.555%  | 1.772%  | 1.258%  | 0.742%  | 0.568%  |
| \$90,000  | 500     | 7      | 4.594%  | 3.071%  | 2.048%  | 1.391%  | 0.991%  | 0.630%  | 0.527%  |
| \$90,000  | 600     | 7      | 4.004%  | 2.586%  | 1.675%  | 1.128%  | 0.816%  | 0.568%  | 0.512%  |
| \$90,000  | 700     | 7      | 3.577%  | 2.251%  | 1.437%  | 0.971%  | 0.719%  | 0.540%  | 0.506%  |
| \$90,000  | 800     | 7      | 3.237%  | 1.983%  | 1.251%  | 0.853%  | 0.654%  | 0.524%  | 0.504%  |
| \$90,000  | 900     | 7      | 2.946%  | 1.770%  | 1.111%  | 0.770%  | 0.609%  | 0.514%  | 0.502%  |
| \$90,000  | 1,000   | 7      | 2.723%  | 1.612%  | 1.009%  | 0.714%  | 0.581%  | 0.509%  | 0.501%  |
| \$90,000  | 1,500   | 7      | 1.971%  | 1.107%  | 0.717%  | 0.567%  | 0.518%  | 0.502%  | 0.501%  |
| \$90,000  | 2,000   | 7      | 1.559%  | 0.868%  | 0.607%  | 0.527%  | 0.508%  | 0.502%  | 0.501%  |
| \$90,000  | 3,000   | 7      | 1.106%  | 0.655%  | 0.532%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 4,000   | 7      | 0.867%  | 0.571%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 5,000   | 7      | 0.730%  | 0.535%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 10,000  | 7      | 0.531%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 20,000  | 7      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$100,000 | 5       | 7      | 66.301% | 64.592% | 62.943% | 61.353% | 59.824% | 56.922% | 54.197% |
| \$100,000 | 10      | 7      | 51.626% | 49.582% | 47.627% | 45.762% | 43.973% | 40.610% | 37.510% |
| \$100,000 | 15      | 7      | 43.343% | 41.120% | 39.004% | 36.990% | 35.070% | 31.488% | 28.217% |
| \$100,000 | 20      | 7      | 37.411% | 35.051% | 32.817% | 30.700% | 28.689% | 24.959% | 21.587% |
| \$100,000 | 25      | 7      | 32.986% | 30.535% | 28.220% | 26.037% | 23.983% | 20.274% | 17.051% |
| \$100,000 | 50      | 7      | 21.630% | 19.165% | 16.940% | 14.946% | 13.165% | 10.168% | 7.816%  |
| \$100,000 | 100     | 7      | 14.167% | 11.865% | 9.890%  | 8.213%  | 6.796%  | 4.626%  | 3.149%  |
| \$100,000 | 150     | 7      | 10.955% | 8.811%  | 7.044%  | 5.611%  | 4.454%  | 2.804%  | 1.801%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$110,000 | 5,000   | 7      | 0.784%  | 0.549%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 10,000  | 7      | 0.541%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 20,000  | 7      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$120,000 | 5       | 7      | 67.461% | 65.793% | 64.184% | 62.638% | 61.151% | 58.321% | 55.667% |
| \$120,000 | 10      | 7      | 53.036% | 51.053% | 49.161% | 47.351% | 45.617% | 42.361% | 39.366% |
| \$120,000 | 15      | 7      | 44.822% | 42.668% | 40.622% | 38.675% | 36.821% | 33.364% | 30.211% |
| \$120,000 | 20      | 7      | 38.951% | 36.672% | 34.518% | 32.476% | 30.538% | 26.949% | 23.708% |
| \$120,000 | 25      | 7      | 34.569% | 32.206% | 29.977% | 27.877% | 25.894% | 22.265% | 19.043% |
| \$120,000 | 50      | 7      | 22.959% | 20.489% | 18.249% | 16.230% | 14.414% | 11.322% | 8.860%  |
| \$120,000 | 100     | 7      | 15.046% | 12.723% | 10.714% | 8.992%  | 7.526%  | 5.237%  | 3.637%  |
| \$120,000 | 150     | 7      | 11.670% | 9.495%  | 7.685%  | 6.200%  | 4.986%  | 3.213%  | 2.098%  |
| \$120,000 | 200     | 7      | 9.654%  | 7.588%  | 5.919%  | 4.591%  | 3.555%  | 2.147%  | 1.349%  |
| \$120,000 | 300     | 7      | 7.354%  | 5.464%  | 4.020%  | 2.947%  | 2.173%  | 1.243%  | 0.808%  |
| \$120,000 | 400     | 7      | 5.952%  | 4.233%  | 2.985%  | 2.110%  | 1.512%  | 0.867%  | 0.621%  |
| \$120,000 | 500     | 7      | 5.123%  | 3.518%  | 2.404%  | 1.658%  | 1.178%  | 0.709%  | 0.555%  |
| \$120,000 | 600     | 7      | 4.469%  | 2.967%  | 1.966%  | 1.333%  | 0.952%  | 0.615%  | 0.526%  |
| \$120,000 | 700     | 7      | 3.988%  | 2.580%  | 1.676%  | 1.132%  | 0.819%  | 0.569%  | 0.512%  |
| \$120,000 | 800     | 7      | 3.616%  | 2.279%  | 1.460%  | 0.988%  | 0.734%  | 0.545%  | 0.508%  |
| \$120,000 | 900     | 7      | 3.294%  | 2.033%  | 1.290%  | 0.880%  | 0.671%  | 0.528%  | 0.504%  |
| \$120,000 | 1,000   | 7      | 3.050%  | 1.852%  | 1.168%  | 0.808%  | 0.631%  | 0.519%  | 0.502%  |
| \$120,000 | 1,500   | 7      | 2.217%  | 1.265%  | 0.803%  | 0.606%  | 0.533%  | 0.503%  | 0.501%  |
| \$120,000 | 2,000   | 7      | 1.762%  | 0.982%  | 0.657%  | 0.545%  | 0.512%  | 0.502%  | 0.501%  |
| \$120,000 | 3,000   | 7      | 1.254%  | 0.719%  | 0.552%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$120,000 | 4,000   | 7      | 0.976%  | 0.606%  | 0.520%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 5,000   | 7      | 0.809%  | 0.555%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 10,000  | 7      | 0.547%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 20,000  | 7      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$130,000 | 5       | 7      | 67.921% | 66.269% | 64.677% | 63.148% | 61.677% | 58.875% | 56.249% |
| \$130,000 | 10      | 7      | 53.592% | 51.632% | 49.763% | 47.975% | 46.262% | 43.049% | 40.095% |
| \$130,000 | 15      | 7      | 45.398% | 43.273% | 41.253% | 39.332% | 37.503% | 34.094% | 30.988% |
| \$130,000 | 20      | 7      | 39.564% | 37.317% | 35.194% | 33.181% | 31.271% | 27.737% | 24.549% |
| \$130,000 | 25      | 7      | 35.202% | 32.873% | 30.679% | 28.611% | 26.661% | 23.093% | 19.914% |
| \$130,000 | 50      | 7      | 23.546% | 21.082% | 18.841% | 16.813% | 14.982% | 11.848% | 9.336%  |
| \$130,000 | 100     | 7      | 15.434% | 13.104% | 11.082% | 9.339%  | 7.853%  | 5.515%  | 3.863%  |
| \$130,000 | 150     | 7      | 11.985% | 9.798%  | 7.972%  | 6.464%  | 5.225%  | 3.403%  | 2.237%  |
| \$130,000 | 200     | 7      | 9.924%  | 7.843%  | 6.153%  | 4.801%  | 3.736%  | 2.279%  | 1.438%  |
| \$130,000 | 300     | 7      | 7.560%  | 5.653%  | 4.185%  | 3.087%  | 2.288%  | 1.315%  | 0.848%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$130,000 | 400     | 7      | 6.124%  | 4.383%  | 3.111%  | 2.211%  | 1.590%  | 0.908%  | 0.640%  |
| \$130,000 | 500     | 7      | 5.274%  | 3.648%  | 2.508%  | 1.739%  | 1.236%  | 0.736%  | 0.565%  |
| \$130,000 | 600     | 7      | 4.600%  | 3.076%  | 2.052%  | 1.395%  | 0.994%  | 0.632%  | 0.531%  |
| \$130,000 | 700     | 7      | 4.105%  | 2.675%  | 1.747%  | 1.181%  | 0.852%  | 0.580%  | 0.515%  |
| \$130,000 | 800     | 7      | 3.722%  | 2.363%  | 1.521%  | 1.029%  | 0.759%  | 0.553%  | 0.509%  |
| \$130,000 | 900     | 7      | 3.392%  | 2.109%  | 1.342%  | 0.914%  | 0.690%  | 0.533%  | 0.505%  |
| \$130,000 | 1,000   | 7      | 3.142%  | 1.922%  | 1.215%  | 0.837%  | 0.648%  | 0.522%  | 0.503%  |
| \$130,000 | 1,500   | 7      | 2.286%  | 1.311%  | 0.829%  | 0.619%  | 0.538%  | 0.504%  | 0.501%  |
| \$130,000 | 2,000   | 7      | 1.819%  | 1.015%  | 0.673%  | 0.551%  | 0.514%  | 0.502%  | 0.501%  |
| \$130,000 | 3,000   | 7      | 1.297%  | 0.739%  | 0.559%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$130,000 | 4,000   | 7      | 1.008%  | 0.618%  | 0.523%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 5,000   | 7      | 0.833%  | 0.562%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 10,000  | 7      | 0.552%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 20,000  | 7      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$140,000 | 5       | 7      | 68.325% | 66.687% | 65.109% | 63.595% | 62.137% | 59.360% | 56.760% |
| \$140,000 | 10      | 7      | 54.070% | 52.130% | 50.283% | 48.513% | 46.819% | 43.642% | 40.723% |
| \$140,000 | 15      | 7      | 45.900% | 43.798% | 41.802% | 39.904% | 38.096% | 34.729% | 31.663% |
| \$140,000 | 20      | 7      | 40.096% | 37.878% | 35.781% | 33.793% | 31.908% | 28.422% | 25.280% |
| \$140,000 | 25      | 7      | 35.755% | 33.456% | 31.292% | 29.253% | 27.332% | 23.817% | 20.689% |
| \$140,000 | 50      | 7      | 24.095% | 21.639% | 19.401% | 17.368% | 15.525% | 12.357% | 9.800%  |
| \$140,000 | 100     | 7      | 15.799% | 13.464% | 11.432% | 9.672%  | 8.166%  | 5.785%  | 4.085%  |
| \$140,000 | 150     | 7      | 12.281% | 10.086% | 8.244%  | 6.716%  | 5.455%  | 3.586%  | 2.375%  |
| \$140,000 | 200     | 7      | 10.176% | 8.080%  | 6.374%  | 4.999%  | 3.909%  | 2.408%  | 1.525%  |
| \$140,000 | 300     | 7      | 7.753%  | 5.829%  | 4.342%  | 3.222%  | 2.399%  | 1.386%  | 0.890%  |
| \$140,000 | 400     | 7      | 6.286%  | 4.526%  | 3.232%  | 2.309%  | 1.666%  | 0.948%  | 0.659%  |
| \$140,000 | 500     | 7      | 5.416%  | 3.771%  | 2.608%  | 1.817%  | 1.294%  | 0.762%  | 0.575%  |
| \$140,000 | 600     | 7      | 4.723%  | 3.180%  | 2.133%  | 1.455%  | 1.036%  | 0.649%  | 0.536%  |
| \$140,000 | 700     | 7      | 4.215%  | 2.765%  | 1.815%  | 1.230%  | 0.884%  | 0.592%  | 0.517%  |
| \$140,000 | 800     | 7      | 3.822%  | 2.443%  | 1.579%  | 1.069%  | 0.784%  | 0.561%  | 0.511%  |
| \$140,000 | 900     | 7      | 3.484%  | 2.181%  | 1.393%  | 0.947%  | 0.710%  | 0.538%  | 0.506%  |
| \$140,000 | 1,000   | 7      | 3.229%  | 1.989%  | 1.260%  | 0.865%  | 0.664%  | 0.527%  | 0.503%  |
| \$140,000 | 1,500   | 7      | 2.352%  | 1.356%  | 0.855%  | 0.632%  | 0.544%  | 0.505%  | 0.501%  |
| \$140,000 | 2,000   | 7      | 1.873%  | 1.047%  | 0.688%  | 0.557%  | 0.516%  | 0.503%  | 0.501%  |
| \$140,000 | 3,000   | 7      | 1.338%  | 0.759%  | 0.566%  | 0.515%  | 0.505%  | 0.502%  | 0.501%  |
| \$140,000 | 4,000   | 7      | 1.039%  | 0.629%  | 0.526%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 5,000   | 7      | 0.856%  | 0.569%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 10,000  | 7      | 0.558%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$140,000 | 20,000  | 7      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$150,000 | 5       | 7      | 68.664% | 67.037% | 65.473% | 63.972% | 62.524% | 59.769% | 57.189% |
| \$150,000 | 10      | 7      | 54.476% | 52.554% | 50.723% | 48.970% | 47.292% | 44.147% | 41.258% |
| \$150,000 | 15      | 7      | 46.336% | 44.256% | 42.279% | 40.402% | 38.613% | 35.282% | 32.252% |
| \$150,000 | 20      | 7      | 40.563% | 38.369% | 36.295% | 34.329% | 32.466% | 29.023% | 25.921% |
| \$150,000 | 25      | 7      | 36.245% | 33.972% | 31.834% | 29.821% | 27.926% | 24.458% | 21.374% |
| \$150,000 | 50      | 7      | 24.601% | 22.159% | 19.927% | 17.896% | 16.044% | 12.848% | 10.252% |
| \$150,000 | 100     | 7      | 16.146% | 13.807% | 11.766% | 9.993%  | 8.469%  | 6.049%  | 4.307%  |
| \$150,000 | 150     | 7      | 12.563% | 10.360% | 8.505%  | 6.959%  | 5.678%  | 3.764%  | 2.513%  |
| \$150,000 | 200     | 7      | 10.415% | 8.308%  | 6.586%  | 5.190%  | 4.079%  | 2.533%  | 1.612%  |
| \$150,000 | 300     | 7      | 7.936%  | 5.997%  | 4.492%  | 3.353%  | 2.507%  | 1.455%  | 0.932%  |
| \$150,000 | 400     | 7      | 6.439%  | 4.661%  | 3.347%  | 2.403%  | 1.740%  | 0.989%  | 0.678%  |
| \$150,000 | 500     | 7      | 5.550%  | 3.887%  | 2.704%  | 1.892%  | 1.351%  | 0.790%  | 0.586%  |
| \$150,000 | 600     | 7      | 4.839%  | 3.278%  | 2.211%  | 1.513%  | 1.077%  | 0.666%  | 0.542%  |
| \$150,000 | 700     | 7      | 4.319%  | 2.850%  | 1.881%  | 1.276%  | 0.915%  | 0.603%  | 0.521%  |
| \$150,000 | 800     | 7      | 3.910%  | 2.514%  | 1.631%  | 1.103%  | 0.805%  | 0.567%  | 0.512%  |
| \$150,000 | 900     | 7      | 3.572%  | 2.250%  | 1.443%  | 0.979%  | 0.729%  | 0.544%  | 0.507%  |
| \$150,000 | 1,000   | 7      | 3.312%  | 2.052%  | 1.305%  | 0.893%  | 0.680%  | 0.531%  | 0.504%  |
| \$150,000 | 1,500   | 7      | 2.415%  | 1.399%  | 0.881%  | 0.645%  | 0.549%  | 0.505%  | 0.501%  |
| \$150,000 | 2,000   | 7      | 1.925%  | 1.079%  | 0.704%  | 0.563%  | 0.518%  | 0.503%  | 0.501%  |
| \$150,000 | 3,000   | 7      | 1.378%  | 0.778%  | 0.573%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$150,000 | 4,000   | 7      | 1.068%  | 0.641%  | 0.529%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 5,000   | 7      | 0.878%  | 0.576%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 10,000  | 7      | 0.563%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 20,000  | 7      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$160,000 | 5       | 7      | 68.644% | 67.029% | 65.470% | 63.968% | 62.520% | 59.775% | 57.209% |
| \$160,000 | 10      | 7      | 53.979% | 52.057% | 50.221% | 48.463% | 46.780% | 43.633% | 40.744% |
| \$160,000 | 15      | 7      | 46.351% | 44.280% | 42.318% | 40.458% | 38.691% | 35.414% | 32.433% |
| \$160,000 | 20      | 7      | 41.176% | 39.007% | 36.957% | 35.018% | 33.183% | 29.790% | 26.722% |
| \$160,000 | 25      | 7      | 36.651% | 34.418% | 32.313% | 30.330% | 28.461% | 25.042% | 21.989% |
| \$160,000 | 50      | 7      | 25.154% | 22.761% | 20.565% | 18.552% | 16.715% | 13.522% | 10.898% |
| \$160,000 | 100     | 7      | 16.264% | 13.955% | 11.939% | 10.188% | 8.674%  | 6.254%  | 4.502%  |
| \$160,000 | 150     | 7      | 12.718% | 10.533% | 8.675%  | 7.113%  | 5.818%  | 3.880%  | 2.589%  |
| \$160,000 | 200     | 7      | 10.575% | 8.475%  | 6.751%  | 5.356%  | 4.233%  | 2.642%  | 1.686%  |
| \$160,000 | 300     | 7      | 8.081%  | 6.160%  | 4.662%  | 3.517%  | 2.652%  | 1.544%  | 0.982%  |
| \$160,000 | 400     | 7      | 6.648%  | 4.866%  | 3.534%  | 2.563%  | 1.874%  | 1.071%  | 0.717%  |
| \$160,000 | 500     | 7      | 5.707%  | 4.033%  | 2.836%  | 2.003%  | 1.441%  | 0.841%  | 0.613%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$160,000 | 600     | 7      | 5.028%  | 3.454%  | 2.363%  | 1.634%  | 1.169%  | 0.713%  | 0.562%  |
| \$160,000 | 700     | 7      | 4.474%  | 2.983%  | 1.982%  | 1.348%  | 0.965%  | 0.626%  | 0.532%  |
| \$160,000 | 800     | 7      | 4.099%  | 2.665%  | 1.737%  | 1.171%  | 0.847%  | 0.581%  | 0.518%  |
| \$160,000 | 900     | 7      | 3.712%  | 2.359%  | 1.518%  | 1.025%  | 0.755%  | 0.552%  | 0.510%  |
| \$160,000 | 1,000   | 7      | 3.407%  | 2.125%  | 1.353%  | 0.922%  | 0.696%  | 0.536%  | 0.506%  |
| \$160,000 | 1,500   | 7      | 2.517%  | 1.466%  | 0.917%  | 0.662%  | 0.557%  | 0.507%  | 0.502%  |
| \$160,000 | 2,000   | 7      | 1.968%  | 1.107%  | 0.718%  | 0.568%  | 0.519%  | 0.503%  | 0.501%  |
| \$160,000 | 3,000   | 7      | 1.377%  | 0.779%  | 0.574%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$160,000 | 4,000   | 7      | 1.065%  | 0.643%  | 0.530%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 5,000   | 7      | 0.878%  | 0.575%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 10,000  | 7      | 0.566%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 20,000  | 7      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$170,000 | 5       | 7      | 69.179% | 67.571% | 66.028% | 64.546% | 63.115% | 60.392% | 57.846% |
| \$170,000 | 10      | 7      | 55.100% | 53.208% | 51.403% | 49.675% | 48.023% | 44.927% | 42.085% |
| \$170,000 | 15      | 7      | 47.025% | 44.978% | 43.034% | 41.187% | 39.427% | 36.154% | 33.180% |
| \$170,000 | 20      | 7      | 41.303% | 39.147% | 37.109% | 35.178% | 33.349% | 29.972% | 26.932% |
| \$170,000 | 25      | 7      | 37.016% | 34.786% | 32.689% | 30.715% | 28.861% | 25.467% | 22.453% |
| \$170,000 | 50      | 7      | 25.444% | 23.038% | 20.828% | 18.804% | 16.951% | 13.726% | 11.070% |
| \$170,000 | 100     | 7      | 16.736% | 14.397% | 12.344% | 10.553% | 9.000%  | 6.517%  | 4.708%  |
| \$170,000 | 150     | 7      | 13.043% | 10.830% | 8.954%  | 7.380%  | 6.067%  | 4.079%  | 2.756%  |
| \$170,000 | 200     | 7      | 10.815% | 8.693%  | 6.946%  | 5.519%  | 4.371%  | 2.753%  | 1.770%  |
| \$170,000 | 300     | 7      | 8.251%  | 6.287%  | 4.752%  | 3.580%  | 2.698%  | 1.579%  | 1.008%  |
| \$170,000 | 400     | 7      | 6.698%  | 4.894%  | 3.547%  | 2.568%  | 1.871%  | 1.064%  | 0.715%  |
| \$170,000 | 500     | 7      | 5.780%  | 4.089%  | 2.871%  | 2.023%  | 1.452%  | 0.841%  | 0.607%  |
| \$170,000 | 600     | 7      | 5.039%  | 3.449%  | 2.348%  | 1.618%  | 1.152%  | 0.699%  | 0.554%  |
| \$170,000 | 700     | 7      | 4.499%  | 3.000%  | 1.998%  | 1.360%  | 0.973%  | 0.625%  | 0.527%  |
| \$170,000 | 800     | 7      | 4.075%  | 2.648%  | 1.731%  | 1.173%  | 0.850%  | 0.583%  | 0.516%  |
| \$170,000 | 900     | 7      | 3.725%  | 2.372%  | 1.530%  | 1.037%  | 0.766%  | 0.555%  | 0.510%  |
| \$170,000 | 1,000   | 7      | 3.456%  | 2.164%  | 1.383%  | 0.944%  | 0.711%  | 0.540%  | 0.506%  |
| \$170,000 | 1,500   | 7      | 2.525%  | 1.476%  | 0.927%  | 0.669%  | 0.560%  | 0.507%  | 0.501%  |
| \$170,000 | 2,000   | 7      | 2.015%  | 1.135%  | 0.733%  | 0.576%  | 0.522%  | 0.503%  | 0.501%  |
| \$170,000 | 3,000   | 7      | 1.447%  | 0.813%  | 0.586%  | 0.521%  | 0.506%  | 0.502%  | 0.501%  |
| \$170,000 | 4,000   | 7      | 1.120%  | 0.661%  | 0.534%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 5,000   | 7      | 0.918%  | 0.588%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 10,000  | 7      | 0.573%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 20,000  | 7      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$180,000 | 5       | 7      | 69.387% | 67.786% | 66.251% | 64.777% | 63.352% | 60.643% | 58.111% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$180,000 | 10      | 7      | 55.356% | 53.476% | 51.681% | 49.963% | 48.322% | 45.246% | 42.423% |
| \$180,000 | 15      | 7      | 47.308% | 45.275% | 43.344% | 41.509% | 39.761% | 36.512% | 33.560% |
| \$180,000 | 20      | 7      | 41.612% | 39.473% | 37.449% | 35.533% | 33.718% | 30.368% | 27.354% |
| \$180,000 | 25      | 7      | 37.337% | 35.124% | 33.044% | 31.086% | 29.248% | 25.885% | 22.900% |
| \$180,000 | 50      | 7      | 25.805% | 23.417% | 21.222% | 19.207% | 17.357% | 14.129% | 11.452% |
| \$180,000 | 100     | 7      | 17.003% | 14.663% | 12.606% | 10.807% | 9.243%  | 6.733%  | 4.894%  |
| \$180,000 | 150     | 7      | 13.259% | 11.044% | 9.159%  | 7.573%  | 6.247%  | 4.229%  | 2.871%  |
| \$180,000 | 200     | 7      | 10.996% | 8.869%  | 7.111%  | 5.671%  | 4.507%  | 2.856%  | 1.845%  |
| \$180,000 | 300     | 7      | 8.394%  | 6.420%  | 4.871%  | 3.684%  | 2.787%  | 1.637%  | 1.044%  |
| \$180,000 | 400     | 7      | 6.816%  | 5.001%  | 3.640%  | 2.645%  | 1.933%  | 1.100%  | 0.733%  |
| \$180,000 | 500     | 7      | 5.883%  | 4.180%  | 2.947%  | 2.083%  | 1.499%  | 0.865%  | 0.617%  |
| \$180,000 | 600     | 7      | 5.129%  | 3.526%  | 2.412%  | 1.666%  | 1.186%  | 0.714%  | 0.560%  |
| \$180,000 | 700     | 7      | 4.580%  | 3.068%  | 2.053%  | 1.400%  | 1.000%  | 0.636%  | 0.531%  |
| \$180,000 | 800     | 7      | 4.149%  | 2.709%  | 1.778%  | 1.206%  | 0.872%  | 0.591%  | 0.518%  |
| \$180,000 | 900     | 7      | 3.787%  | 2.421%  | 1.566%  | 1.061%  | 0.780%  | 0.558%  | 0.510%  |
| \$180,000 | 1,000   | 7      | 3.521%  | 2.215%  | 1.419%  | 0.968%  | 0.725%  | 0.544%  | 0.507%  |
| \$180,000 | 1,500   | 7      | 2.575%  | 1.511%  | 0.949%  | 0.681%  | 0.566%  | 0.508%  | 0.501%  |
| \$180,000 | 2,000   | 7      | 2.055%  | 1.161%  | 0.747%  | 0.582%  | 0.524%  | 0.503%  | 0.501%  |
| \$180,000 | 3,000   | 7      | 1.478%  | 0.829%  | 0.592%  | 0.523%  | 0.506%  | 0.502%  | 0.501%  |
| \$180,000 | 4,000   | 7      | 1.144%  | 0.671%  | 0.537%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 5,000   | 7      | 0.936%  | 0.594%  | 0.518%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 10,000  | 7      | 0.578%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 20,000  | 7      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$190,000 | 5       | 7      | 69.571% | 67.978% | 66.450% | 64.982% | 63.564% | 60.867% | 58.347% |
| \$190,000 | 10      | 7      | 55.585% | 53.715% | 51.929% | 50.221% | 48.589% | 45.532% | 42.726% |
| \$190,000 | 15      | 7      | 47.564% | 45.542% | 43.623% | 41.800% | 40.063% | 36.835% | 33.904% |
| \$190,000 | 20      | 7      | 41.894% | 39.768% | 37.758% | 35.855% | 34.053% | 30.727% | 27.736% |
| \$190,000 | 25      | 7      | 37.632% | 35.435% | 33.371% | 31.429% | 29.605% | 26.270% | 23.311% |
| \$190,000 | 50      | 7      | 26.138% | 23.770% | 21.591% | 19.587% | 17.744% | 14.514% | 11.823% |
| \$190,000 | 100     | 7      | 17.257% | 14.918% | 12.858% | 11.052% | 9.479%  | 6.943%  | 5.076%  |
| \$190,000 | 150     | 7      | 13.466% | 11.247% | 9.356%  | 7.759%  | 6.421%  | 4.375%  | 2.985%  |
| \$190,000 | 200     | 7      | 11.169% | 9.037%  | 7.270%  | 5.817%  | 4.640%  | 2.958%  | 1.920%  |
| \$190,000 | 300     | 7      | 8.532%  | 6.548%  | 4.988%  | 3.785%  | 2.874%  | 1.695%  | 1.079%  |
| \$190,000 | 400     | 7      | 6.930%  | 5.105%  | 3.731%  | 2.720%  | 1.993%  | 1.135%  | 0.751%  |
| \$190,000 | 500     | 7      | 5.983%  | 4.267%  | 3.022%  | 2.142%  | 1.545%  | 0.890%  | 0.628%  |
| \$190,000 | 600     | 7      | 5.216%  | 3.601%  | 2.473%  | 1.713%  | 1.221%  | 0.730%  | 0.566%  |
| \$190,000 | 700     | 7      | 4.658%  | 3.134%  | 2.106%  | 1.439%  | 1.027%  | 0.648%  | 0.534%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$190,000 | 800     | 7      | 4.221%  | 2.769%  | 1.824%  | 1.239%  | 0.894%  | 0.599%  | 0.520%  |
| \$190,000 | 900     | 7      | 3.853%  | 2.474%  | 1.606%  | 1.087%  | 0.797%  | 0.564%  | 0.512%  |
| \$190,000 | 1,000   | 7      | 3.583%  | 2.264%  | 1.455%  | 0.992%  | 0.740%  | 0.549%  | 0.508%  |
| \$190,000 | 1,500   | 7      | 2.623%  | 1.545%  | 0.971%  | 0.692%  | 0.571%  | 0.509%  | 0.501%  |
| \$190,000 | 2,000   | 7      | 2.095%  | 1.186%  | 0.761%  | 0.588%  | 0.527%  | 0.503%  | 0.501%  |
| \$190,000 | 3,000   | 7      | 1.508%  | 0.845%  | 0.599%  | 0.525%  | 0.507%  | 0.502%  | 0.501%  |
| \$190,000 | 4,000   | 7      | 1.167%  | 0.681%  | 0.540%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$190,000 | 5,000   | 7      | 0.954%  | 0.600%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 10,000  | 7      | 0.583%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 20,000  | 7      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$200,000 | 5       | 7      | 69.721% | 68.133% | 66.612% | 65.149% | 63.736% | 61.049% | 58.539% |
| \$200,000 | 10      | 7      | 55.775% | 53.914% | 52.136% | 50.436% | 48.812% | 45.769% | 42.978% |
| \$200,000 | 15      | 7      | 47.781% | 45.770% | 43.861% | 42.047% | 40.320% | 37.110% | 34.196% |
| \$200,000 | 20      | 7      | 42.130% | 40.016% | 38.017% | 36.125% | 34.333% | 31.028% | 28.057% |
| \$200,000 | 25      | 7      | 37.881% | 35.697% | 33.645% | 31.716% | 29.904% | 26.592% | 23.656% |
| \$200,000 | 50      | 7      | 26.417% | 24.067% | 21.903% | 19.911% | 18.077% | 14.851% | 12.153% |
| \$200,000 | 100     | 7      | 17.477% | 15.138% | 13.077% | 11.264% | 9.685%  | 7.126%  | 5.235%  |
| \$200,000 | 150     | 7      | 13.647% | 11.426% | 9.529%  | 7.924%  | 6.575%  | 4.506%  | 3.087%  |
| \$200,000 | 200     | 7      | 11.324% | 9.188%  | 7.414%  | 5.951%  | 4.762%  | 3.052%  | 1.989%  |
| \$200,000 | 300     | 7      | 8.655%  | 6.664%  | 5.094%  | 3.877%  | 2.953%  | 1.748%  | 1.112%  |
| \$200,000 | 400     | 7      | 7.032%  | 5.197%  | 3.811%  | 2.787%  | 2.047%  | 1.167%  | 0.768%  |
| \$200,000 | 500     | 7      | 6.071%  | 4.346%  | 3.088%  | 2.195%  | 1.586%  | 0.911%  | 0.638%  |
| \$200,000 | 600     | 7      | 5.293%  | 3.668%  | 2.528%  | 1.756%  | 1.252%  | 0.744%  | 0.571%  |
| \$200,000 | 700     | 7      | 4.728%  | 3.194%  | 2.153%  | 1.474%  | 1.051%  | 0.658%  | 0.538%  |
| \$200,000 | 800     | 7      | 4.284%  | 2.822%  | 1.864%  | 1.267%  | 0.913%  | 0.606%  | 0.523%  |
| \$200,000 | 900     | 7      | 3.912%  | 2.522%  | 1.641%  | 1.111%  | 0.812%  | 0.569%  | 0.513%  |
| \$200,000 | 1,000   | 7      | 3.639%  | 2.308%  | 1.487%  | 1.013%  | 0.753%  | 0.552%  | 0.509%  |
| \$200,000 | 1,500   | 7      | 2.665%  | 1.576%  | 0.990%  | 0.703%  | 0.576%  | 0.509%  | 0.501%  |
| \$200,000 | 2,000   | 7      | 2.129%  | 1.208%  | 0.773%  | 0.594%  | 0.529%  | 0.504%  | 0.501%  |
| \$200,000 | 3,000   | 7      | 1.534%  | 0.859%  | 0.605%  | 0.527%  | 0.507%  | 0.502%  | 0.501%  |
| \$200,000 | 4,000   | 7      | 1.188%  | 0.690%  | 0.543%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$200,000 | 5,000   | 7      | 0.970%  | 0.606%  | 0.520%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 10,000  | 7      | 0.588%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 20,000  | 7      | 0.409%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$225,000 | 5       | 7      | 70.024% | 68.448% | 66.939% | 65.486% | 64.083% | 61.416% | 58.927% |
| \$225,000 | 10      | 7      | 56.166% | 54.322% | 52.560% | 50.875% | 49.266% | 46.254% | 43.492% |
| \$225,000 | 15      | 7      | 48.240% | 46.249% | 44.361% | 42.566% | 40.858% | 37.684% | 34.804% |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$225,000 | 20      | 7      | 42.621% | 40.531% | 38.554% | 36.684% | 34.914% | 31.651% | 28.717% |
| \$225,000 | 25      | 7      | 38.403% | 36.246% | 34.219% | 32.316% | 30.529% | 27.263% | 24.371% |
| \$225,000 | 50      | 7      | 26.985% | 24.672% | 22.543% | 20.580% | 18.770% | 15.573% | 12.874% |
| \$225,000 | 100     | 7      | 17.947% | 15.614% | 13.549% | 11.729% | 10.135% | 7.536%  | 5.595%  |
| \$225,000 | 150     | 7      | 14.038% | 11.812% | 9.907%  | 8.286%  | 6.913%  | 4.798%  | 3.328%  |
| \$225,000 | 200     | 7      | 11.662% | 9.518%  | 7.729%  | 6.246%  | 5.031%  | 3.264%  | 2.147%  |
| \$225,000 | 300     | 7      | 8.921%  | 6.915%  | 5.325%  | 4.081%  | 3.128%  | 1.869%  | 1.188%  |
| \$225,000 | 400     | 7      | 7.245%  | 5.393%  | 3.984%  | 2.932%  | 2.165%  | 1.238%  | 0.807%  |
| \$225,000 | 500     | 7      | 6.261%  | 4.516%  | 3.233%  | 2.311%  | 1.675%  | 0.961%  | 0.661%  |
| \$225,000 | 600     | 7      | 5.461%  | 3.814%  | 2.648%  | 1.849%  | 1.321%  | 0.777%  | 0.584%  |
| \$225,000 | 700     | 7      | 4.880%  | 3.323%  | 2.257%  | 1.552%  | 1.105%  | 0.681%  | 0.546%  |
| \$225,000 | 800     | 7      | 4.423%  | 2.938%  | 1.954%  | 1.331%  | 0.956%  | 0.623%  | 0.528%  |
| \$225,000 | 900     | 7      | 4.040%  | 2.626%  | 1.719%  | 1.165%  | 0.846%  | 0.581%  | 0.516%  |
| \$225,000 | 1,000   | 7      | 3.752%  | 2.398%  | 1.552%  | 1.056%  | 0.780%  | 0.559%  | 0.510%  |
| \$225,000 | 1,500   | 7      | 2.756%  | 1.642%  | 1.032%  | 0.727%  | 0.588%  | 0.511%  | 0.502%  |
| \$225,000 | 2,000   | 7      | 2.203%  | 1.257%  | 0.800%  | 0.607%  | 0.534%  | 0.504%  | 0.501%  |
| \$225,000 | 3,000   | 7      | 1.590%  | 0.889%  | 0.618%  | 0.531%  | 0.508%  | 0.502%  | 0.501%  |
| \$225,000 | 4,000   | 7      | 1.232%  | 0.709%  | 0.549%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$225,000 | 5,000   | 7      | 1.004%  | 0.618%  | 0.523%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 10,000  | 7      | 0.598%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 20,000  | 7      | 0.409%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$250,000 | 5       | 7      | 70.241% | 68.674% | 67.174% | 65.728% | 64.332% | 61.680% | 59.205% |
| \$250,000 | 10      | 7      | 56.451% | 54.619% | 52.869% | 51.196% | 49.598% | 46.609% | 43.868% |
| \$250,000 | 15      | 7      | 48.585% | 46.608% | 44.735% | 42.955% | 41.261% | 38.115% | 35.260% |
| \$250,000 | 20      | 7      | 42.984% | 40.911% | 38.951% | 37.098% | 35.344% | 32.111% | 29.207% |
| \$250,000 | 25      | 7      | 38.794% | 36.657% | 34.650% | 32.766% | 30.997% | 27.766% | 24.907% |
| \$250,000 | 50      | 7      | 27.429% | 25.143% | 23.042% | 21.103% | 19.318% | 16.159% | 13.479% |
| \$250,000 | 100     | 7      | 18.346% | 16.024% | 13.964% | 12.139% | 10.537% | 7.909%  | 5.925%  |
| \$250,000 | 150     | 7      | 14.374% | 12.149% | 10.236% | 8.603%  | 7.215%  | 5.059%  | 3.545%  |
| \$250,000 | 200     | 7      | 11.950% | 9.802%  | 8.001%  | 6.502%  | 5.267%  | 3.455%  | 2.291%  |
| \$250,000 | 300     | 7      | 9.145%  | 7.131%  | 5.524%  | 4.259%  | 3.283%  | 1.980%  | 1.260%  |
| \$250,000 | 400     | 7      | 7.426%  | 5.560%  | 4.132%  | 3.058%  | 2.268%  | 1.303%  | 0.843%  |
| \$250,000 | 500     | 7      | 6.420%  | 4.661%  | 3.357%  | 2.412%  | 1.754%  | 1.006%  | 0.683%  |
| \$250,000 | 600     | 7      | 5.604%  | 3.939%  | 2.751%  | 1.931%  | 1.382%  | 0.807%  | 0.596%  |
| \$250,000 | 700     | 7      | 5.009%  | 3.434%  | 2.347%  | 1.621%  | 1.154%  | 0.703%  | 0.554%  |
| \$250,000 | 800     | 7      | 4.541%  | 3.038%  | 2.032%  | 1.387%  | 0.995%  | 0.638%  | 0.533%  |
| \$250,000 | 900     | 7      | 4.149%  | 2.716%  | 1.787%  | 1.213%  | 0.877%  | 0.592%  | 0.519%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$300,000 | 50      | 7      | 28.049% | 25.801% | 23.735% | 21.830% | 20.080% | 16.982% | 14.352% |
| \$300,000 | 100     | 7      | 18.954% | 16.660% | 14.615% | 12.799% | 11.193% | 8.531%  | 6.496%  |
| \$300,000 | 150     | 7      | 14.906% | 12.687% | 10.770% | 9.120%  | 7.710%  | 5.498%  | 3.917%  |
| \$300,000 | 200     | 7      | 12.414% | 10.260% | 8.443%  | 6.924%  | 5.663%  | 3.782%  | 2.543%  |
| \$300,000 | 300     | 7      | 9.506%  | 7.479%  | 5.850%  | 4.555%  | 3.545%  | 2.169%  | 1.388%  |
| \$300,000 | 400     | 7      | 7.716%  | 5.833%  | 4.376%  | 3.268%  | 2.445%  | 1.417%  | 0.910%  |
| \$300,000 | 500     | 7      | 6.672%  | 4.890%  | 3.556%  | 2.578%  | 1.885%  | 1.083%  | 0.724%  |
| \$300,000 | 600     | 7      | 5.832%  | 4.139%  | 2.919%  | 2.065%  | 1.483%  | 0.858%  | 0.618%  |
| \$300,000 | 700     | 7      | 5.215%  | 3.612%  | 2.491%  | 1.732%  | 1.236%  | 0.740%  | 0.569%  |
| \$300,000 | 800     | 7      | 4.728%  | 3.197%  | 2.158%  | 1.480%  | 1.058%  | 0.664%  | 0.542%  |
| \$300,000 | 900     | 7      | 4.320%  | 2.859%  | 1.897%  | 1.292%  | 0.930%  | 0.611%  | 0.525%  |
| \$300,000 | 1,000   | 7      | 4.018%  | 2.613%  | 1.713%  | 1.167%  | 0.851%  | 0.584%  | 0.517%  |
| \$300,000 | 1,500   | 7      | 2.952%  | 1.787%  | 1.128%  | 0.783%  | 0.617%  | 0.517%  | 0.503%  |
| \$300,000 | 2,000   | 7      | 2.364%  | 1.365%  | 0.861%  | 0.637%  | 0.547%  | 0.505%  | 0.501%  |
| \$300,000 | 3,000   | 7      | 1.711%  | 0.958%  | 0.649%  | 0.542%  | 0.511%  | 0.502%  | 0.501%  |
| \$300,000 | 4,000   | 7      | 1.327%  | 0.754%  | 0.564%  | 0.515%  | 0.504%  | 0.502%  | 0.501%  |
| \$300,000 | 5,000   | 7      | 1.079%  | 0.646%  | 0.531%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 10,000  | 7      | 0.622%  | 0.516%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 20,000  | 7      | 0.410%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$325,000 | 5       | 7      | 70.691% | 69.143% | 67.659% | 66.228% | 64.846% | 62.223% | 59.777% |
| \$325,000 | 10      | 7      | 56.988% | 55.178% | 53.449% | 51.799% | 50.222% | 47.274% | 44.573% |
| \$325,000 | 15      | 7      | 49.283% | 47.337% | 45.493% | 43.739% | 42.073% | 38.979% | 36.173% |
| \$325,000 | 20      | 7      | 43.708% | 41.668% | 39.739% | 37.917% | 36.193% | 33.019% | 30.168% |
| \$325,000 | 25      | 7      | 39.565% | 37.466% | 35.495% | 33.648% | 31.912% | 28.747% | 25.949% |
| \$325,000 | 50      | 7      | 28.277% | 26.043% | 23.990% | 22.097% | 20.359% | 17.283% | 14.673% |
| \$325,000 | 100     | 7      | 19.190% | 16.910% | 14.877% | 13.067% | 11.465% | 8.799%  | 6.749%  |
| \$325,000 | 150     | 7      | 15.122% | 12.909% | 10.993% | 9.340%  | 7.923%  | 5.690%  | 4.082%  |
| \$325,000 | 200     | 7      | 12.608% | 10.453% | 8.631%  | 7.103%  | 5.833%  | 3.925%  | 2.656%  |
| \$325,000 | 300     | 7      | 9.660%  | 7.628%  | 5.990%  | 4.685%  | 3.661%  | 2.256%  | 1.447%  |
| \$325,000 | 400     | 7      | 7.841%  | 5.951%  | 4.483%  | 3.363%  | 2.525%  | 1.471%  | 0.943%  |
| \$325,000 | 500     | 7      | 6.780%  | 4.989%  | 3.642%  | 2.652%  | 1.945%  | 1.119%  | 0.744%  |
| \$325,000 | 600     | 7      | 5.931%  | 4.227%  | 2.994%  | 2.126%  | 1.530%  | 0.883%  | 0.630%  |
| \$325,000 | 700     | 7      | 5.304%  | 3.690%  | 2.555%  | 1.782%  | 1.274%  | 0.758%  | 0.576%  |
| \$325,000 | 800     | 7      | 4.809%  | 3.266%  | 2.214%  | 1.523%  | 1.087%  | 0.677%  | 0.546%  |
| \$325,000 | 900     | 7      | 4.394%  | 2.921%  | 1.946%  | 1.328%  | 0.954%  | 0.621%  | 0.528%  |
| \$325,000 | 1,000   | 7      | 4.088%  | 2.671%  | 1.758%  | 1.199%  | 0.872%  | 0.591%  | 0.519%  |
| \$325,000 | 1,500   | 7      | 3.003%  | 1.826%  | 1.154%  | 0.798%  | 0.625%  | 0.519%  | 0.503%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$325,000 | 2,000   | 7      | 2.405%  | 1.393%  | 0.878%  | 0.645%  | 0.551%  | 0.506%  | 0.501%  |
| \$325,000 | 3,000   | 7      | 1.742%  | 0.976%  | 0.657%  | 0.545%  | 0.512%  | 0.502%  | 0.501%  |
| \$325,000 | 4,000   | 7      | 1.352%  | 0.765%  | 0.568%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$325,000 | 5,000   | 7      | 1.098%  | 0.654%  | 0.533%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 10,000  | 7      | 0.628%  | 0.517%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 20,000  | 7      | 0.410%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$350,000 | 5       | 7      | 70.781% | 69.236% | 67.756% | 66.328% | 64.949% | 62.332% | 59.891% |
| \$350,000 | 10      | 7      | 57.104% | 55.299% | 53.576% | 51.930% | 50.357% | 47.419% | 44.725% |
| \$350,000 | 15      | 7      | 49.445% | 47.506% | 45.668% | 43.920% | 42.260% | 39.178% | 36.382% |
| \$350,000 | 20      | 7      | 43.868% | 41.835% | 39.914% | 38.097% | 36.380% | 33.218% | 30.380% |
| \$350,000 | 25      | 7      | 39.731% | 37.640% | 35.677% | 33.837% | 32.108% | 28.957% | 26.173% |
| \$350,000 | 50      | 7      | 28.456% | 26.233% | 24.190% | 22.307% | 20.579% | 17.519% | 14.926% |
| \$350,000 | 100     | 7      | 19.378% | 17.111% | 15.088% | 13.287% | 11.689% | 9.026%  | 6.964%  |
| \$350,000 | 150     | 7      | 15.301% | 13.094% | 11.181% | 9.527%  | 8.106%  | 5.855%  | 4.225%  |
| \$350,000 | 200     | 7      | 12.773% | 10.618% | 8.792%  | 7.258%  | 5.980%  | 4.053%  | 2.759%  |
| \$350,000 | 300     | 7      | 9.795%  | 7.760%  | 6.115%  | 4.801%  | 3.767%  | 2.336%  | 1.503%  |
| \$350,000 | 400     | 7      | 7.952%  | 6.057%  | 4.580%  | 3.448%  | 2.599%  | 1.522%  | 0.975%  |
| \$350,000 | 500     | 7      | 6.875%  | 5.076%  | 3.719%  | 2.719%  | 1.999%  | 1.152%  | 0.763%  |
| \$350,000 | 600     | 7      | 6.018%  | 4.305%  | 3.061%  | 2.180%  | 1.572%  | 0.906%  | 0.640%  |
| \$350,000 | 700     | 7      | 5.383%  | 3.759%  | 2.613%  | 1.828%  | 1.308%  | 0.775%  | 0.584%  |
| \$350,000 | 800     | 7      | 4.880%  | 3.328%  | 2.264%  | 1.561%  | 1.115%  | 0.689%  | 0.551%  |
| \$350,000 | 900     | 7      | 4.460%  | 2.977%  | 1.990%  | 1.361%  | 0.977%  | 0.630%  | 0.531%  |
| \$350,000 | 1,000   | 7      | 4.150%  | 2.722%  | 1.798%  | 1.227%  | 0.890%  | 0.598%  | 0.521%  |
| \$350,000 | 1,500   | 7      | 3.048%  | 1.860%  | 1.177%  | 0.813%  | 0.633%  | 0.520%  | 0.503%  |
| \$350,000 | 2,000   | 7      | 2.441%  | 1.419%  | 0.893%  | 0.653%  | 0.554%  | 0.506%  | 0.501%  |
| \$350,000 | 3,000   | 7      | 1.769%  | 0.992%  | 0.665%  | 0.548%  | 0.513%  | 0.502%  | 0.501%  |
| \$350,000 | 4,000   | 7      | 1.373%  | 0.776%  | 0.572%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$350,000 | 5,000   | 7      | 1.115%  | 0.661%  | 0.535%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 10,000  | 7      | 0.634%  | 0.518%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 20,000  | 7      | 0.411%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$375,000 | 5       | 7      | 70.853% | 69.311% | 67.833% | 66.408% | 65.032% | 62.420% | 59.984% |
| \$375,000 | 10      | 7      | 57.205% | 55.405% | 53.685% | 52.043% | 50.474% | 47.543% | 44.857% |
| \$375,000 | 15      | 7      | 49.589% | 47.655% | 45.822% | 44.079% | 42.425% | 39.352% | 36.566% |
| \$375,000 | 20      | 7      | 44.006% | 41.979% | 40.063% | 38.253% | 36.541% | 33.390% | 30.561% |
| \$375,000 | 25      | 7      | 39.875% | 37.790% | 35.834% | 34.001% | 32.278% | 29.138% | 26.365% |
| \$375,000 | 50      | 7      | 28.612% | 26.398% | 24.363% | 22.489% | 20.769% | 17.724% | 15.144% |
| \$375,000 | 100     | 7      | 19.537% | 17.282% | 15.270% | 13.477% | 11.886% | 9.228%  | 7.162%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$375,000 | 150     | 7      | 15.462% | 13.262% | 11.353% | 9.699%  | 8.276%  | 6.012%  | 4.363%  |
| \$375,000 | 200     | 7      | 12.922% | 10.771% | 8.943%  | 7.404%  | 6.118%  | 4.174%  | 2.859%  |
| \$375,000 | 300     | 7      | 9.920%  | 7.883%  | 6.232%  | 4.911%  | 3.866%  | 2.412%  | 1.558%  |
| \$375,000 | 400     | 7      | 8.054%  | 6.155%  | 4.670%  | 3.528%  | 2.668%  | 1.571%  | 1.005%  |
| \$375,000 | 500     | 7      | 6.961%  | 5.156%  | 3.791%  | 2.781%  | 2.051%  | 1.183%  | 0.781%  |
| \$375,000 | 600     | 7      | 6.098%  | 4.377%  | 3.123%  | 2.231%  | 1.613%  | 0.929%  | 0.651%  |
| \$375,000 | 700     | 7      | 5.455%  | 3.823%  | 2.667%  | 1.871%  | 1.339%  | 0.791%  | 0.591%  |
| \$375,000 | 800     | 7      | 4.944%  | 3.384%  | 2.309%  | 1.597%  | 1.141%  | 0.701%  | 0.555%  |
| \$375,000 | 900     | 7      | 4.520%  | 3.028%  | 2.030%  | 1.391%  | 0.997%  | 0.639%  | 0.534%  |
| \$375,000 | 1,000   | 7      | 4.206%  | 2.770%  | 1.835%  | 1.253%  | 0.908%  | 0.605%  | 0.523%  |
| \$375,000 | 1,500   | 7      | 3.090%  | 1.892%  | 1.199%  | 0.826%  | 0.640%  | 0.522%  | 0.503%  |
| \$375,000 | 2,000   | 7      | 2.474%  | 1.442%  | 0.907%  | 0.661%  | 0.558%  | 0.507%  | 0.501%  |
| \$375,000 | 3,000   | 7      | 1.794%  | 1.007%  | 0.672%  | 0.551%  | 0.514%  | 0.502%  | 0.501%  |
| \$375,000 | 4,000   | 7      | 1.392%  | 0.785%  | 0.576%  | 0.518%  | 0.505%  | 0.502%  | 0.501%  |
| \$375,000 | 5,000   | 7      | 1.130%  | 0.668%  | 0.537%  | 0.509%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 10,000  | 7      | 0.640%  | 0.518%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 20,000  | 7      | 0.411%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$400,000 | 5       | 7      | 70.927% | 69.389% | 67.914% | 66.491% | 65.117% | 62.509% | 60.078% |
| \$400,000 | 10      | 7      | 57.305% | 55.507% | 53.791% | 52.154% | 50.588% | 47.664% | 44.984% |
| \$400,000 | 15      | 7      | 49.729% | 47.801% | 45.973% | 44.235% | 42.585% | 39.522% | 36.744% |
| \$400,000 | 20      | 7      | 44.140% | 42.118% | 40.208% | 38.402% | 36.696% | 33.554% | 30.735% |
| \$400,000 | 25      | 7      | 40.014% | 37.936% | 35.986% | 34.158% | 32.441% | 29.312% | 26.549% |
| \$400,000 | 50      | 7      | 28.757% | 26.552% | 24.525% | 22.658% | 20.944% | 17.913% | 15.345% |
| \$400,000 | 100     | 7      | 19.685% | 17.441% | 15.438% | 13.655% | 12.071% | 9.420%  | 7.355%  |
| \$400,000 | 150     | 7      | 15.613% | 13.421% | 11.515% | 9.863%  | 8.438%  | 6.166%  | 4.500%  |
| \$400,000 | 200     | 7      | 13.065% | 10.917% | 9.089%  | 7.546%  | 6.254%  | 4.293%  | 2.958%  |
| \$400,000 | 300     | 7      | 10.038% | 7.999%  | 6.344%  | 5.015%  | 3.961%  | 2.487%  | 1.612%  |
| \$400,000 | 400     | 7      | 8.151%  | 6.248%  | 4.757%  | 3.606%  | 2.736%  | 1.619%  | 1.036%  |
| \$400,000 | 500     | 7      | 7.044%  | 5.233%  | 3.860%  | 2.841%  | 2.101%  | 1.214%  | 0.799%  |
| \$400,000 | 600     | 7      | 6.174%  | 4.446%  | 3.184%  | 2.281%  | 1.652%  | 0.951%  | 0.662%  |
| \$400,000 | 700     | 7      | 5.524%  | 3.884%  | 2.718%  | 1.912%  | 1.371%  | 0.807%  | 0.598%  |
| \$400,000 | 800     | 7      | 5.006%  | 3.438%  | 2.354%  | 1.632%  | 1.166%  | 0.713%  | 0.560%  |
| \$400,000 | 900     | 7      | 4.577%  | 3.077%  | 2.069%  | 1.420%  | 1.018%  | 0.648%  | 0.537%  |
| \$400,000 | 1,000   | 7      | 4.260%  | 2.815%  | 1.870%  | 1.279%  | 0.926%  | 0.612%  | 0.525%  |
| \$400,000 | 1,500   | 7      | 3.129%  | 1.922%  | 1.221%  | 0.840%  | 0.648%  | 0.524%  | 0.504%  |
| \$400,000 | 2,000   | 7      | 2.505%  | 1.464%  | 0.921%  | 0.668%  | 0.561%  | 0.507%  | 0.501%  |
| \$400,000 | 3,000   | 7      | 1.817%  | 1.021%  | 0.679%  | 0.554%  | 0.515%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$400,000 | 4,000   | 7      | 1.411%  | 0.795%  | 0.579%  | 0.519%  | 0.505%  | 0.502%  | 0.501%  |
| \$400,000 | 5,000   | 7      | 1.146%  | 0.674%  | 0.539%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$400,000 | 10,000  | 7      | 0.645%  | 0.519%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 20,000  | 7      | 0.411%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$425,000 | 5       | 7      | 70.995% | 69.460% | 67.987% | 66.566% | 65.194% | 62.590% | 60.163% |
| \$425,000 | 10      | 7      | 57.398% | 55.604% | 53.891% | 52.257% | 50.695% | 47.776% | 45.102% |
| \$425,000 | 15      | 7      | 49.856% | 47.932% | 46.109% | 44.375% | 42.729% | 39.674% | 36.903% |
| \$425,000 | 20      | 7      | 44.261% | 42.244% | 40.339% | 38.537% | 36.835% | 33.702% | 30.890% |
| \$425,000 | 25      | 7      | 40.138% | 38.065% | 36.120% | 34.298% | 32.585% | 29.465% | 26.710% |
| \$425,000 | 50      | 7      | 28.883% | 26.685% | 24.664% | 22.803% | 21.096% | 18.075% | 15.517% |
| \$425,000 | 100     | 7      | 19.815% | 17.580% | 15.586% | 13.810% | 12.232% | 9.592%  | 7.528%  |
| \$425,000 | 150     | 7      | 15.744% | 13.559% | 11.659% | 10.008% | 8.583%  | 6.307%  | 4.627%  |
| \$425,000 | 200     | 7      | 13.190% | 11.045% | 9.219%  | 7.673%  | 6.377%  | 4.401%  | 3.049%  |
| \$425,000 | 300     | 7      | 10.143% | 8.104%  | 6.445%  | 5.109%  | 4.048%  | 2.555%  | 1.661%  |
| \$425,000 | 400     | 7      | 8.239%  | 6.333%  | 4.836%  | 3.677%  | 2.799%  | 1.663%  | 1.064%  |
| \$425,000 | 500     | 7      | 7.118%  | 5.302%  | 3.922%  | 2.894%  | 2.146%  | 1.242%  | 0.816%  |
| \$425,000 | 600     | 7      | 6.241%  | 4.507%  | 3.236%  | 2.324%  | 1.686%  | 0.970%  | 0.672%  |
| \$425,000 | 700     | 7      | 5.584%  | 3.938%  | 2.763%  | 1.948%  | 1.399%  | 0.821%  | 0.605%  |
| \$425,000 | 800     | 7      | 5.059%  | 3.484%  | 2.391%  | 1.661%  | 1.188%  | 0.723%  | 0.564%  |
| \$425,000 | 900     | 7      | 4.625%  | 3.119%  | 2.103%  | 1.444%  | 1.036%  | 0.655%  | 0.539%  |
| \$425,000 | 1,000   | 7      | 4.306%  | 2.854%  | 1.901%  | 1.301%  | 0.941%  | 0.618%  | 0.527%  |
| \$425,000 | 1,500   | 7      | 3.162%  | 1.949%  | 1.239%  | 0.851%  | 0.655%  | 0.525%  | 0.504%  |
| \$425,000 | 2,000   | 7      | 2.532%  | 1.484%  | 0.933%  | 0.675%  | 0.564%  | 0.508%  | 0.501%  |
| \$425,000 | 3,000   | 7      | 1.838%  | 1.034%  | 0.685%  | 0.557%  | 0.516%  | 0.502%  | 0.501%  |
| \$425,000 | 4,000   | 7      | 1.427%  | 0.803%  | 0.583%  | 0.520%  | 0.505%  | 0.502%  | 0.501%  |
| \$425,000 | 5,000   | 7      | 1.159%  | 0.680%  | 0.541%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$425,000 | 10,000  | 7      | 0.650%  | 0.520%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 20,000  | 7      | 0.412%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$450,000 | 5       | 7      | 71.059% | 69.526% | 68.055% | 66.636% | 65.266% | 62.666% | 60.243% |
| \$450,000 | 10      | 7      | 57.484% | 55.693% | 53.983% | 52.352% | 50.793% | 47.880% | 45.211% |
| \$450,000 | 15      | 7      | 49.973% | 48.054% | 46.235% | 44.505% | 42.862% | 39.814% | 37.050% |
| \$450,000 | 20      | 7      | 44.375% | 42.362% | 40.461% | 38.664% | 36.966% | 33.840% | 31.036% |
| \$450,000 | 25      | 7      | 40.255% | 38.187% | 36.246% | 34.428% | 32.720% | 29.609% | 26.862% |
| \$450,000 | 50      | 7      | 29.003% | 26.812% | 24.797% | 22.942% | 21.240% | 18.230% | 15.681% |
| \$450,000 | 100     | 7      | 19.939% | 17.712% | 15.726% | 13.958% | 12.387% | 9.757%  | 7.698%  |
| \$450,000 | 150     | 7      | 15.871% | 13.694% | 11.800% | 10.152% | 8.728%  | 6.449%  | 4.758%  |
| \$450,000 | 200     | 7      | 13.313% | 11.173% | 9.348%  | 7.802%  | 6.501%  | 4.512%  | 3.145%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$450,000 | 300     | 7      | 10.249% | 8.211%  | 6.547%  | 5.206%  | 4.138%  | 2.626%  | 1.714%  |
| \$450,000 | 400     | 7      | 8.328%  | 6.419%  | 4.917%  | 3.750%  | 2.863%  | 1.710%  | 1.094%  |
| \$450,000 | 500     | 7      | 7.194%  | 5.373%  | 3.986%  | 2.950%  | 2.193%  | 1.272%  | 0.833%  |
| \$450,000 | 600     | 7      | 6.309%  | 4.570%  | 3.290%  | 2.370%  | 1.723%  | 0.991%  | 0.682%  |
| \$450,000 | 700     | 7      | 5.646%  | 3.993%  | 2.810%  | 1.986%  | 1.428%  | 0.837%  | 0.612%  |
| \$450,000 | 800     | 7      | 5.113%  | 3.532%  | 2.431%  | 1.691%  | 1.210%  | 0.734%  | 0.568%  |
| \$450,000 | 900     | 7      | 4.675%  | 3.161%  | 2.137%  | 1.470%  | 1.054%  | 0.664%  | 0.542%  |
| \$450,000 | 1,000   | 7      | 4.352%  | 2.893%  | 1.932%  | 1.325%  | 0.957%  | 0.624%  | 0.529%  |
| \$450,000 | 1,500   | 7      | 3.197%  | 1.976%  | 1.258%  | 0.863%  | 0.662%  | 0.527%  | 0.504%  |
| \$450,000 | 2,000   | 7      | 2.560%  | 1.504%  | 0.945%  | 0.681%  | 0.568%  | 0.508%  | 0.502%  |
| \$450,000 | 3,000   | 7      | 1.859%  | 1.047%  | 0.692%  | 0.559%  | 0.517%  | 0.502%  | 0.501%  |
| \$450,000 | 4,000   | 7      | 1.443%  | 0.812%  | 0.586%  | 0.521%  | 0.506%  | 0.502%  | 0.501%  |
| \$450,000 | 5,000   | 7      | 1.172%  | 0.686%  | 0.543%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$450,000 | 10,000  | 7      | 0.655%  | 0.521%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 20,000  | 7      | 0.412%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$475,000 | 5       | 7      | 71.105% | 69.573% | 68.104% | 66.686% | 65.318% | 62.721% | 60.300% |
| \$475,000 | 10      | 7      | 57.550% | 55.761% | 54.054% | 52.425% | 50.868% | 47.960% | 45.296% |
| \$475,000 | 15      | 7      | 50.072% | 48.156% | 46.340% | 44.613% | 42.974% | 39.932% | 37.174% |
| \$475,000 | 20      | 7      | 44.473% | 42.465% | 40.567% | 38.774% | 37.079% | 33.960% | 31.162% |
| \$475,000 | 25      | 7      | 40.350% | 38.286% | 36.350% | 34.536% | 32.831% | 29.727% | 26.986% |
| \$475,000 | 50      | 7      | 29.104% | 26.918% | 24.908% | 23.059% | 21.362% | 18.360% | 15.819% |
| \$475,000 | 100     | 7      | 20.038% | 17.819% | 15.838% | 14.077% | 12.511% | 9.892%  | 7.840%  |
| \$475,000 | 150     | 7      | 15.976% | 13.807% | 11.918% | 10.274% | 8.852%  | 6.571%  | 4.876%  |
| \$475,000 | 200     | 7      | 13.417% | 11.282% | 9.460%  | 7.914%  | 6.612%  | 4.613%  | 3.231%  |
| \$475,000 | 300     | 7      | 10.341% | 8.303%  | 6.638%  | 5.292%  | 4.218%  | 2.691%  | 1.763%  |
| \$475,000 | 400     | 7      | 8.407%  | 6.496%  | 4.989%  | 3.816%  | 2.922%  | 1.752%  | 1.122%  |
| \$475,000 | 500     | 7      | 7.261%  | 5.436%  | 4.043%  | 3.000%  | 2.236%  | 1.300%  | 0.850%  |
| \$475,000 | 600     | 7      | 6.370%  | 4.626%  | 3.340%  | 2.411%  | 1.756%  | 1.011%  | 0.693%  |
| \$475,000 | 700     | 7      | 5.700%  | 4.042%  | 2.852%  | 2.020%  | 1.454%  | 0.851%  | 0.619%  |
| \$475,000 | 800     | 7      | 5.161%  | 3.574%  | 2.466%  | 1.718%  | 1.231%  | 0.744%  | 0.572%  |
| \$475,000 | 900     | 7      | 4.719%  | 3.199%  | 2.168%  | 1.494%  | 1.071%  | 0.671%  | 0.545%  |
| \$475,000 | 1,000   | 7      | 4.394%  | 2.929%  | 1.961%  | 1.345%  | 0.971%  | 0.630%  | 0.531%  |
| \$475,000 | 1,500   | 7      | 3.227%  | 2.000%  | 1.275%  | 0.874%  | 0.669%  | 0.528%  | 0.505%  |
| \$475,000 | 2,000   | 7      | 2.585%  | 1.522%  | 0.957%  | 0.688%  | 0.571%  | 0.509%  | 0.502%  |
| \$475,000 | 3,000   | 7      | 1.878%  | 1.059%  | 0.698%  | 0.562%  | 0.518%  | 0.502%  | 0.501%  |
| \$475,000 | 4,000   | 7      | 1.458%  | 0.820%  | 0.589%  | 0.522%  | 0.506%  | 0.502%  | 0.501%  |
| \$475,000 | 5,000   | 7      | 1.184%  | 0.691%  | 0.544%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL



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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$475,000 | 10,000  | 7      | 0.659%  | 0.522%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$475,000 | 20,000  | 7      | 0.412%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$500,000 | 5       | 7      | 71.147% | 69.617% | 68.150% | 66.734% | 65.366% | 62.772% | 60.354% |
| \$500,000 | 10      | 7      | 57.612% | 55.826% | 54.121% | 52.495% | 50.940% | 48.036% | 45.376% |
| \$500,000 | 15      | 7      | 50.168% | 48.255% | 46.443% | 44.719% | 43.083% | 40.047% | 37.294% |
| \$500,000 | 20      | 7      | 44.570% | 42.565% | 40.671% | 38.881% | 37.190% | 34.077% | 31.285% |
| \$500,000 | 25      | 7      | 40.443% | 38.383% | 36.450% | 34.640% | 32.939% | 29.841% | 27.107% |
| \$500,000 | 50      | 7      | 29.201% | 27.020% | 25.015% | 23.170% | 21.478% | 18.484% | 15.951% |
| \$500,000 | 100     | 7      | 20.133% | 17.921% | 15.947% | 14.192% | 12.632% | 10.023% | 7.978%  |
| \$500,000 | 150     | 7      | 16.077% | 13.915% | 12.033% | 10.394% | 8.974%  | 6.695%  | 4.995%  |
| \$500,000 | 200     | 7      | 13.519% | 11.390% | 9.571%  | 8.027%  | 6.723%  | 4.716%  | 3.321%  |
| \$500,000 | 300     | 7      | 10.433% | 8.397%  | 6.731%  | 5.381%  | 4.300%  | 2.758%  | 1.815%  |
| \$500,000 | 400     | 7      | 8.487%  | 6.575%  | 5.064%  | 3.885%  | 2.983%  | 1.797%  | 1.153%  |
| \$500,000 | 500     | 7      | 7.329%  | 5.502%  | 4.103%  | 3.053%  | 2.281%  | 1.330%  | 0.867%  |
| \$500,000 | 600     | 7      | 6.432%  | 4.684%  | 3.390%  | 2.455%  | 1.791%  | 1.032%  | 0.704%  |
| \$500,000 | 700     | 7      | 5.756%  | 4.093%  | 2.895%  | 2.055%  | 1.482%  | 0.865%  | 0.626%  |
| \$500,000 | 800     | 7      | 5.210%  | 3.618%  | 2.502%  | 1.747%  | 1.253%  | 0.755%  | 0.576%  |
| \$500,000 | 900     | 7      | 4.764%  | 3.239%  | 2.199%  | 1.518%  | 1.089%  | 0.679%  | 0.548%  |
| \$500,000 | 1,000   | 7      | 4.437%  | 2.966%  | 1.990%  | 1.367%  | 0.986%  | 0.636%  | 0.533%  |
| \$500,000 | 1,500   | 7      | 3.259%  | 2.025%  | 1.293%  | 0.886%  | 0.676%  | 0.530%  | 0.505%  |
| \$500,000 | 2,000   | 7      | 2.612%  | 1.541%  | 0.969%  | 0.695%  | 0.574%  | 0.509%  | 0.502%  |
| \$500,000 | 3,000   | 7      | 1.897%  | 1.071%  | 0.704%  | 0.564%  | 0.519%  | 0.502%  | 0.501%  |
| \$500,000 | 4,000   | 7      | 1.474%  | 0.828%  | 0.592%  | 0.523%  | 0.506%  | 0.502%  | 0.501%  |
| \$500,000 | 5,000   | 7      | 1.197%  | 0.696%  | 0.546%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$500,000 | 10,000  | 7      | 0.663%  | 0.522%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 20,000  | 7      | 0.412%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$35,000  | 700     | 8      | 2.183%  | 1.239%  | 0.785%  | 0.597%  | 0.530%  | 0.503%  | 0.501%  |
| \$35,000  | 800     | 8      | 1.960%  | 1.096%  | 0.710%  | 0.564%  | 0.518%  | 0.503%  | 0.501%  |
| \$35,000  | 900     | 8      | 1.775%  | 0.985%  | 0.657%  | 0.543%  | 0.511%  | 0.502%  | 0.501%  |
| \$35,000  | 1,000   | 8      | 1.630%  | 0.906%  | 0.622%  | 0.531%  | 0.508%  | 0.502%  | 0.501%  |
| \$35,000  | 1,500   | 8      | 1.157%  | 0.675%  | 0.538%  | 0.509%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 2,000   | 8      | 0.913%  | 0.585%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 3,000   | 8      | 0.685%  | 0.526%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 4,000   | 8      | 0.592%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 5,000   | 8      | 0.548%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 10,000  | 8      | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 20,000  | 8      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$40,000  | 5       | 8      | 55.646% | 53.540% | 51.506% | 49.543% | 47.638% | 44.006% | 40.604% |
| \$40,000  | 10      | 8      | 39.394% | 36.804% | 34.315% | 31.929% | 29.658% | 25.487% | 21.816% |
| \$40,000  | 15      | 8      | 30.770% | 28.137% | 25.696% | 23.448% | 21.380% | 17.740% | 14.687% |
| \$40,000  | 20      | 8      | 25.778% | 23.221% | 20.880% | 18.741% | 16.786% | 13.379% | 10.594% |
| \$40,000  | 25      | 8      | 22.479% | 19.953% | 17.664% | 15.591% | 13.728% | 10.578% | 8.087%  |
| \$40,000  | 50      | 8      | 14.516% | 12.167% | 10.140% | 8.412%  | 6.952%  | 4.718%  | 3.191%  |
| \$40,000  | 100     | 8      | 9.350%  | 7.278%  | 5.616%  | 4.306%  | 3.292%  | 1.944%  | 1.204%  |
| \$40,000  | 150     | 8      | 7.114%  | 5.246%  | 3.831%  | 2.786%  | 2.037%  | 1.155%  | 0.757%  |
| \$40,000  | 200     | 8      | 5.863%  | 4.140%  | 2.896%  | 2.027%  | 1.447%  | 0.833%  | 0.603%  |
| \$40,000  | 300     | 8      | 4.423%  | 2.914%  | 1.916%  | 1.291%  | 0.922%  | 0.606%  | 0.524%  |
| \$40,000  | 400     | 8      | 3.574%  | 2.241%  | 1.426%  | 0.965%  | 0.717%  | 0.540%  | 0.506%  |
| \$40,000  | 500     | 8      | 3.025%  | 1.828%  | 1.143%  | 0.786%  | 0.618%  | 0.516%  | 0.502%  |
| \$40,000  | 600     | 8      | 2.624%  | 1.538%  | 0.960%  | 0.683%  | 0.567%  | 0.508%  | 0.501%  |
| \$40,000  | 700     | 8      | 2.325%  | 1.331%  | 0.837%  | 0.621%  | 0.540%  | 0.504%  | 0.501%  |
| \$40,000  | 800     | 8      | 2.088%  | 1.175%  | 0.750%  | 0.582%  | 0.524%  | 0.503%  | 0.501%  |
| \$40,000  | 900     | 8      | 1.892%  | 1.054%  | 0.689%  | 0.556%  | 0.515%  | 0.502%  | 0.501%  |
| \$40,000  | 1,000   | 8      | 1.739%  | 0.967%  | 0.649%  | 0.541%  | 0.511%  | 0.502%  | 0.501%  |
| \$40,000  | 1,500   | 8      | 1.233%  | 0.707%  | 0.547%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$40,000  | 2,000   | 8      | 0.970%  | 0.603%  | 0.519%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 3,000   | 8      | 0.717%  | 0.533%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 4,000   | 8      | 0.611%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 5,000   | 8      | 0.559%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 10,000  | 8      | 0.509%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 20,000  | 8      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$45,000  | 5       | 8      | 56.952% | 54.900% | 52.922% | 51.007% | 49.153% | 45.626% | 42.319% |
| \$45,000  | 10      | 8      | 40.935% | 38.423% | 36.014% | 33.706% | 31.491% | 27.328% | 23.592% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$45,000  | 15      | 8      | 32.190% | 29.544% | 27.081% | 24.791% | 22.672% | 18.935% | 15.790% |
| \$45,000  | 20      | 8      | 26.895% | 24.318% | 21.954% | 19.793% | 17.818% | 14.362% | 11.495% |
| \$45,000  | 25      | 8      | 23.454% | 20.923% | 18.616% | 16.522% | 14.632% | 11.411% | 8.833%  |
| \$45,000  | 50      | 8      | 15.158% | 12.788% | 10.734% | 8.966%  | 7.461%  | 5.137%  | 3.520%  |
| \$45,000  | 100     | 8      | 9.795%  | 7.690%  | 5.990%  | 4.635%  | 3.576%  | 2.139%  | 1.330%  |
| \$45,000  | 150     | 8      | 7.470%  | 5.569%  | 4.111%  | 3.018%  | 2.224%  | 1.268%  | 0.816%  |
| \$45,000  | 200     | 8      | 6.159%  | 4.401%  | 3.112%  | 2.200%  | 1.575%  | 0.899%  | 0.631%  |
| \$45,000  | 300     | 8      | 4.652%  | 3.104%  | 2.062%  | 1.397%  | 0.993%  | 0.633%  | 0.532%  |
| \$45,000  | 400     | 8      | 3.760%  | 2.387%  | 1.530%  | 1.032%  | 0.758%  | 0.551%  | 0.508%  |
| \$45,000  | 500     | 8      | 3.190%  | 1.951%  | 1.224%  | 0.834%  | 0.644%  | 0.521%  | 0.502%  |
| \$45,000  | 600     | 8      | 2.768%  | 1.639%  | 1.022%  | 0.717%  | 0.583%  | 0.510%  | 0.502%  |
| \$45,000  | 700     | 8      | 2.456%  | 1.420%  | 0.888%  | 0.646%  | 0.550%  | 0.506%  | 0.501%  |
| \$45,000  | 800     | 8      | 2.207%  | 1.252%  | 0.791%  | 0.600%  | 0.531%  | 0.504%  | 0.501%  |
| \$45,000  | 900     | 8      | 2.001%  | 1.121%  | 0.723%  | 0.570%  | 0.520%  | 0.503%  | 0.501%  |
| \$45,000  | 1,000   | 8      | 1.840%  | 1.025%  | 0.677%  | 0.551%  | 0.514%  | 0.502%  | 0.501%  |
| \$45,000  | 1,500   | 8      | 1.305%  | 0.740%  | 0.558%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$45,000  | 2,000   | 8      | 1.024%  | 0.622%  | 0.524%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 3,000   | 8      | 0.750%  | 0.541%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 4,000   | 8      | 0.631%  | 0.517%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 5,000   | 8      | 0.570%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 10,000  | 8      | 0.510%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 20,000  | 8      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$50,000  | 5       | 8      | 58.051% | 56.046% | 54.111% | 52.237% | 50.426% | 46.988% | 43.757% |
| \$50,000  | 10      | 8      | 42.241% | 39.795% | 37.455% | 35.214% | 33.060% | 29.000% | 25.255% |
| \$50,000  | 15      | 8      | 33.481% | 30.847% | 28.375% | 26.060% | 23.906% | 20.074% | 16.823% |
| \$50,000  | 20      | 8      | 27.934% | 25.335% | 22.947% | 20.758% | 18.758% | 15.252% | 12.327% |
| \$50,000  | 25      | 8      | 24.332% | 21.794% | 19.475% | 17.369% | 15.457% | 12.176% | 9.532%  |
| \$50,000  | 50      | 8      | 15.751% | 13.366% | 11.286% | 9.488%  | 7.943%  | 5.536%  | 3.840%  |
| \$50,000  | 100     | 8      | 10.205% | 8.072%  | 6.338%  | 4.944%  | 3.845%  | 2.328%  | 1.454%  |
| \$50,000  | 150     | 8      | 7.796%  | 5.866%  | 4.371%  | 3.236%  | 2.401%  | 1.378%  | 0.877%  |
| \$50,000  | 200     | 8      | 6.428%  | 4.640%  | 3.313%  | 2.362%  | 1.699%  | 0.965%  | 0.661%  |
| \$50,000  | 300     | 8      | 4.862%  | 3.279%  | 2.199%  | 1.498%  | 1.063%  | 0.660%  | 0.541%  |
| \$50,000  | 400     | 8      | 3.925%  | 2.517%  | 1.624%  | 1.094%  | 0.796%  | 0.561%  | 0.510%  |
| \$50,000  | 500     | 8      | 3.343%  | 2.066%  | 1.302%  | 0.882%  | 0.670%  | 0.527%  | 0.503%  |
| \$50,000  | 600     | 8      | 2.903%  | 1.736%  | 1.083%  | 0.752%  | 0.600%  | 0.513%  | 0.502%  |
| \$50,000  | 700     | 8      | 2.578%  | 1.504%  | 0.938%  | 0.671%  | 0.561%  | 0.507%  | 0.501%  |
| \$50,000  | 800     | 8      | 2.318%  | 1.325%  | 0.833%  | 0.620%  | 0.538%  | 0.504%  | 0.501%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$50,000  | 900     | 8      | 2.104%  | 1.185%  | 0.757%  | 0.585%  | 0.525%  | 0.503%  | 0.501%  |
| \$50,000  | 1,000   | 8      | 1.936%  | 1.083%  | 0.706%  | 0.563%  | 0.518%  | 0.502%  | 0.501%  |
| \$50,000  | 1,500   | 8      | 1.373%  | 0.772%  | 0.569%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$50,000  | 2,000   | 8      | 1.077%  | 0.642%  | 0.529%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 3,000   | 8      | 0.782%  | 0.549%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 4,000   | 8      | 0.651%  | 0.520%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 5,000   | 8      | 0.582%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 10,000  | 8      | 0.511%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 20,000  | 8      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$55,000  | 5       | 8      | 58.975% | 57.010% | 55.108% | 53.272% | 51.498% | 48.133% | 44.966% |
| \$55,000  | 10      | 8      | 43.335% | 40.947% | 38.665% | 36.476% | 34.375% | 30.417% | 26.746% |
| \$55,000  | 15      | 8      | 34.629% | 32.021% | 29.554% | 27.235% | 25.063% | 21.158% | 17.805% |
| \$55,000  | 20      | 8      | 28.895% | 26.282% | 23.871% | 21.656% | 19.625% | 16.060% | 13.088% |
| \$55,000  | 25      | 8      | 25.125% | 22.574% | 20.247% | 18.127% | 16.199% | 12.868% | 10.172% |
| \$55,000  | 50      | 8      | 16.299% | 13.900% | 11.798% | 9.973%  | 8.398%  | 5.915%  | 4.145%  |
| \$55,000  | 100     | 8      | 10.578% | 8.424%  | 6.660%  | 5.230%  | 4.096%  | 2.507%  | 1.575%  |
| \$55,000  | 150     | 8      | 8.093%  | 6.138%  | 4.610%  | 3.442%  | 2.570%  | 1.486%  | 0.939%  |
| \$55,000  | 200     | 8      | 6.674%  | 4.858%  | 3.498%  | 2.512%  | 1.818%  | 1.030%  | 0.692%  |
| \$55,000  | 300     | 8      | 5.053%  | 3.440%  | 2.327%  | 1.593%  | 1.130%  | 0.688%  | 0.550%  |
| \$55,000  | 400     | 8      | 4.083%  | 2.643%  | 1.717%  | 1.157%  | 0.836%  | 0.574%  | 0.513%  |
| \$55,000  | 500     | 8      | 3.484%  | 2.174%  | 1.377%  | 0.930%  | 0.696%  | 0.533%  | 0.504%  |
| \$55,000  | 600     | 8      | 3.028%  | 1.828%  | 1.143%  | 0.786%  | 0.618%  | 0.517%  | 0.502%  |
| \$55,000  | 700     | 8      | 2.690%  | 1.584%  | 0.987%  | 0.698%  | 0.573%  | 0.509%  | 0.501%  |
| \$55,000  | 800     | 8      | 2.421%  | 1.395%  | 0.873%  | 0.640%  | 0.547%  | 0.505%  | 0.501%  |
| \$55,000  | 900     | 8      | 2.200%  | 1.247%  | 0.790%  | 0.600%  | 0.531%  | 0.504%  | 0.501%  |
| \$55,000  | 1,000   | 8      | 2.026%  | 1.139%  | 0.734%  | 0.575%  | 0.522%  | 0.503%  | 0.501%  |
| \$55,000  | 1,500   | 8      | 1.438%  | 0.804%  | 0.581%  | 0.519%  | 0.505%  | 0.502%  | 0.501%  |
| \$55,000  | 2,000   | 8      | 1.127%  | 0.662%  | 0.534%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 3,000   | 8      | 0.813%  | 0.557%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 4,000   | 8      | 0.671%  | 0.523%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 5,000   | 8      | 0.595%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 10,000  | 8      | 0.512%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 20,000  | 8      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$60,000  | 5       | 8      | 59.796% | 57.862% | 55.992% | 54.187% | 52.448% | 49.141% | 46.033% |
| \$60,000  | 10      | 8      | 44.299% | 41.962% | 39.729% | 37.585% | 35.529% | 31.658% | 28.065% |
| \$60,000  | 15      | 8      | 35.669% | 33.100% | 30.655% | 28.342% | 26.168% | 22.223% | 18.786% |
| \$60,000  | 20      | 8      | 29.803% | 27.185% | 24.758% | 22.516% | 20.457% | 16.833% | 13.806% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$60,000  | 25      | 8      | 25.868% | 23.306% | 20.965% | 18.829% | 16.887% | 13.520% | 10.773% |
| \$60,000  | 50      | 8      | 16.813% | 14.404% | 12.284% | 10.433% | 8.832%  | 6.283%  | 4.444%  |
| \$60,000  | 100     | 8      | 10.924% | 8.752%  | 6.960%  | 5.499%  | 4.332%  | 2.682%  | 1.694%  |
| \$60,000  | 150     | 8      | 8.371%  | 6.391%  | 4.836%  | 3.636%  | 2.732%  | 1.590%  | 1.001%  |
| \$60,000  | 200     | 8      | 6.902%  | 5.061%  | 3.672%  | 2.655%  | 1.931%  | 1.093%  | 0.723%  |
| \$60,000  | 300     | 8      | 5.230%  | 3.590%  | 2.447%  | 1.683%  | 1.194%  | 0.715%  | 0.560%  |
| \$60,000  | 400     | 8      | 4.228%  | 2.761%  | 1.805%  | 1.218%  | 0.876%  | 0.587%  | 0.516%  |
| \$60,000  | 500     | 8      | 3.615%  | 2.275%  | 1.449%  | 0.975%  | 0.723%  | 0.540%  | 0.505%  |
| \$60,000  | 600     | 8      | 3.144%  | 1.915%  | 1.200%  | 0.820%  | 0.635%  | 0.520%  | 0.503%  |
| \$60,000  | 700     | 8      | 2.795%  | 1.658%  | 1.034%  | 0.724%  | 0.586%  | 0.511%  | 0.502%  |
| \$60,000  | 800     | 8      | 2.517%  | 1.461%  | 0.912%  | 0.660%  | 0.556%  | 0.507%  | 0.501%  |
| \$60,000  | 900     | 8      | 2.288%  | 1.305%  | 0.823%  | 0.615%  | 0.537%  | 0.504%  | 0.501%  |
| \$60,000  | 1,000   | 8      | 2.109%  | 1.191%  | 0.762%  | 0.588%  | 0.526%  | 0.503%  | 0.501%  |
| \$60,000  | 1,500   | 8      | 1.499%  | 0.835%  | 0.593%  | 0.523%  | 0.506%  | 0.502%  | 0.501%  |
| \$60,000  | 2,000   | 8      | 1.175%  | 0.682%  | 0.540%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$60,000  | 3,000   | 8      | 0.843%  | 0.565%  | 0.512%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 4,000   | 8      | 0.690%  | 0.527%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 5,000   | 8      | 0.607%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 10,000  | 8      | 0.514%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 20,000  | 8      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$65,000  | 5       | 8      | 60.544% | 58.636% | 56.796% | 55.020% | 53.311% | 50.056% | 47.001% |
| \$65,000  | 10      | 8      | 45.172% | 42.881% | 40.687% | 38.585% | 36.569% | 32.774% | 29.252% |
| \$65,000  | 15      | 8      | 36.614% | 34.092% | 31.686% | 29.395% | 27.228% | 23.262% | 19.776% |
| \$65,000  | 20      | 8      | 30.672% | 28.061% | 25.627% | 23.368% | 21.279% | 17.596% | 14.508% |
| \$65,000  | 25      | 8      | 26.592% | 24.022% | 21.667% | 19.514% | 17.553% | 14.147% | 11.358% |
| \$65,000  | 50      | 8      | 17.305% | 14.888% | 12.752% | 10.879% | 9.255%  | 6.646%  | 4.742%  |
| \$65,000  | 100     | 8      | 11.259% | 9.068%  | 7.251%  | 5.762%  | 4.563%  | 2.855%  | 1.815%  |
| \$65,000  | 150     | 8      | 8.637%  | 6.633%  | 5.054%  | 3.826%  | 2.892%  | 1.694%  | 1.064%  |
| \$65,000  | 200     | 8      | 7.119%  | 5.256%  | 3.840%  | 2.794%  | 2.042%  | 1.157%  | 0.756%  |
| \$65,000  | 300     | 8      | 5.399%  | 3.735%  | 2.563%  | 1.772%  | 1.259%  | 0.744%  | 0.570%  |
| \$65,000  | 400     | 8      | 4.366%  | 2.874%  | 1.891%  | 1.279%  | 0.915%  | 0.601%  | 0.520%  |
| \$65,000  | 500     | 8      | 3.739%  | 2.372%  | 1.519%  | 1.021%  | 0.750%  | 0.548%  | 0.507%  |
| \$65,000  | 600     | 8      | 3.254%  | 1.998%  | 1.257%  | 0.854%  | 0.654%  | 0.524%  | 0.503%  |
| \$65,000  | 700     | 8      | 2.893%  | 1.730%  | 1.081%  | 0.751%  | 0.598%  | 0.513%  | 0.502%  |
| \$65,000  | 800     | 8      | 2.607%  | 1.524%  | 0.950%  | 0.680%  | 0.565%  | 0.508%  | 0.501%  |
| \$65,000  | 900     | 8      | 2.371%  | 1.361%  | 0.855%  | 0.631%  | 0.544%  | 0.505%  | 0.501%  |
| \$65,000  | 1,000   | 8      | 2.187%  | 1.242%  | 0.790%  | 0.600%  | 0.531%  | 0.503%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$65,000  | 1,500   | 8      | 1.556%  | 0.866%  | 0.605%  | 0.526%  | 0.507%  | 0.502%  | 0.501%  |
| \$65,000  | 2,000   | 8      | 1.221%  | 0.701%  | 0.546%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$65,000  | 3,000   | 8      | 0.873%  | 0.574%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 4,000   | 8      | 0.709%  | 0.531%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 5,000   | 8      | 0.619%  | 0.515%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 10,000  | 8      | 0.515%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 20,000  | 8      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$70,000  | 5       | 8      | 61.227% | 59.345% | 57.530% | 55.784% | 54.101% | 50.892% | 47.885% |
| \$70,000  | 10      | 8      | 45.963% | 43.711% | 41.554% | 39.489% | 37.508% | 33.779% | 30.323% |
| \$70,000  | 15      | 8      | 37.465% | 34.987% | 32.624% | 30.372% | 28.228% | 24.262% | 20.749% |
| \$70,000  | 20      | 8      | 31.496% | 28.897% | 26.466% | 24.199% | 22.088% | 18.349% | 15.201% |
| \$70,000  | 25      | 8      | 27.296% | 24.720% | 22.353% | 20.183% | 18.199% | 14.756% | 11.925% |
| \$70,000  | 50      | 8      | 17.772% | 15.347% | 13.197% | 11.309% | 9.661%  | 7.000%  | 5.038%  |
| \$70,000  | 100     | 8      | 11.574% | 9.367%  | 7.528%  | 6.013%  | 4.786%  | 3.023%  | 1.933%  |
| \$70,000  | 150     | 8      | 8.886%  | 6.864%  | 5.261%  | 4.009%  | 3.047%  | 1.797%  | 1.128%  |
| \$70,000  | 200     | 8      | 7.324%  | 5.440%  | 4.000%  | 2.928%  | 2.150%  | 1.222%  | 0.791%  |
| \$70,000  | 300     | 8      | 5.560%  | 3.873%  | 2.676%  | 1.860%  | 1.323%  | 0.774%  | 0.581%  |
| \$70,000  | 400     | 8      | 4.498%  | 2.983%  | 1.975%  | 1.339%  | 0.955%  | 0.616%  | 0.524%  |
| \$70,000  | 500     | 8      | 3.858%  | 2.466%  | 1.587%  | 1.067%  | 0.778%  | 0.556%  | 0.508%  |
| \$70,000  | 600     | 8      | 3.360%  | 2.079%  | 1.311%  | 0.888%  | 0.673%  | 0.529%  | 0.504%  |
| \$70,000  | 700     | 8      | 2.988%  | 1.800%  | 1.127%  | 0.777%  | 0.612%  | 0.515%  | 0.502%  |
| \$70,000  | 800     | 8      | 2.694%  | 1.585%  | 0.988%  | 0.700%  | 0.575%  | 0.510%  | 0.502%  |
| \$70,000  | 900     | 8      | 2.450%  | 1.416%  | 0.887%  | 0.648%  | 0.551%  | 0.506%  | 0.501%  |
| \$70,000  | 1,000   | 8      | 2.262%  | 1.291%  | 0.817%  | 0.613%  | 0.536%  | 0.504%  | 0.501%  |
| \$70,000  | 1,500   | 8      | 1.612%  | 0.896%  | 0.618%  | 0.530%  | 0.508%  | 0.502%  | 0.501%  |
| \$70,000  | 2,000   | 8      | 1.265%  | 0.721%  | 0.552%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$70,000  | 3,000   | 8      | 0.901%  | 0.583%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 4,000   | 8      | 0.728%  | 0.535%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 5,000   | 8      | 0.632%  | 0.517%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 10,000  | 8      | 0.516%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 20,000  | 8      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$75,000  | 5       | 8      | 61.862% | 60.005% | 58.215% | 56.493% | 54.833% | 51.667% | 48.704% |
| \$75,000  | 10      | 8      | 46.684% | 44.467% | 42.343% | 40.310% | 38.362% | 34.690% | 31.295% |
| \$75,000  | 15      | 8      | 38.231% | 35.793% | 33.470% | 31.258% | 29.148% | 25.209% | 21.677% |
| \$75,000  | 20      | 8      | 32.264% | 29.683% | 27.260% | 24.992% | 22.872% | 19.087% | 15.878% |
| \$75,000  | 25      | 8      | 27.971% | 25.390% | 23.013% | 20.829% | 18.825% | 15.341% | 12.465% |
| \$75,000  | 50      | 8      | 18.209% | 15.776% | 13.615% | 11.714% | 10.048% | 7.339%  | 5.326%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$75,000  | 100     | 8      | 11.872% | 9.650%  | 7.791%  | 6.252%  | 5.000%  | 3.186%  | 2.050%  |
| \$75,000  | 150     | 8      | 9.121%  | 7.082%  | 5.459%  | 4.184%  | 3.196%  | 1.898%  | 1.191%  |
| \$75,000  | 200     | 8      | 7.519%  | 5.616%  | 4.155%  | 3.058%  | 2.256%  | 1.286%  | 0.826%  |
| \$75,000  | 300     | 8      | 5.712%  | 4.004%  | 2.784%  | 1.944%  | 1.386%  | 0.804%  | 0.592%  |
| \$75,000  | 400     | 8      | 4.623%  | 3.087%  | 2.056%  | 1.397%  | 0.994%  | 0.631%  | 0.528%  |
| \$75,000  | 500     | 8      | 3.970%  | 2.556%  | 1.653%  | 1.111%  | 0.806%  | 0.565%  | 0.510%  |
| \$75,000  | 600     | 8      | 3.460%  | 2.155%  | 1.365%  | 0.922%  | 0.692%  | 0.533%  | 0.505%  |
| \$75,000  | 700     | 8      | 3.078%  | 1.867%  | 1.172%  | 0.804%  | 0.626%  | 0.518%  | 0.503%  |
| \$75,000  | 800     | 8      | 2.776%  | 1.644%  | 1.025%  | 0.721%  | 0.585%  | 0.511%  | 0.502%  |
| \$75,000  | 900     | 8      | 2.526%  | 1.468%  | 0.918%  | 0.664%  | 0.558%  | 0.507%  | 0.501%  |
| \$75,000  | 1,000   | 8      | 2.333%  | 1.339%  | 0.844%  | 0.626%  | 0.542%  | 0.504%  | 0.501%  |
| \$75,000  | 1,500   | 8      | 1.664%  | 0.925%  | 0.631%  | 0.535%  | 0.509%  | 0.502%  | 0.501%  |
| \$75,000  | 2,000   | 8      | 1.307%  | 0.741%  | 0.559%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$75,000  | 3,000   | 8      | 0.929%  | 0.592%  | 0.517%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 4,000   | 8      | 0.747%  | 0.539%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 5,000   | 8      | 0.644%  | 0.519%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 10,000  | 8      | 0.518%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 20,000  | 8      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$80,000  | 5       | 8      | 62.432% | 60.596% | 58.828% | 57.129% | 55.488% | 52.360% | 49.437% |
| \$80,000  | 10      | 8      | 47.329% | 45.140% | 43.046% | 41.042% | 39.121% | 35.501% | 32.160% |
| \$80,000  | 15      | 8      | 38.912% | 36.509% | 34.222% | 32.044% | 29.967% | 26.079% | 22.549% |
| \$80,000  | 20      | 8      | 32.963% | 30.408% | 27.999% | 25.734% | 23.612% | 19.800% | 16.534% |
| \$80,000  | 25      | 8      | 28.603% | 26.025% | 23.640% | 21.443% | 19.424% | 15.900% | 12.977% |
| \$80,000  | 50      | 8      | 18.616% | 16.175% | 14.006% | 12.094% | 10.414% | 7.661%  | 5.602%  |
| \$80,000  | 100     | 8      | 12.147% | 9.912%  | 8.035%  | 6.476%  | 5.202%  | 3.341%  | 2.163%  |
| \$80,000  | 150     | 8      | 9.341%  | 7.287%  | 5.645%  | 4.349%  | 3.339%  | 1.996%  | 1.255%  |
| \$80,000  | 200     | 8      | 7.701%  | 5.780%  | 4.299%  | 3.181%  | 2.356%  | 1.347%  | 0.860%  |
| \$80,000  | 300     | 8      | 5.854%  | 4.127%  | 2.886%  | 2.025%  | 1.446%  | 0.833%  | 0.604%  |
| \$80,000  | 400     | 8      | 4.739%  | 3.184%  | 2.132%  | 1.453%  | 1.032%  | 0.646%  | 0.533%  |
| \$80,000  | 500     | 8      | 4.067%  | 2.634%  | 1.711%  | 1.150%  | 0.831%  | 0.571%  | 0.511%  |
| \$80,000  | 600     | 8      | 3.552%  | 2.227%  | 1.415%  | 0.954%  | 0.711%  | 0.538%  | 0.506%  |
| \$80,000  | 700     | 8      | 3.161%  | 1.930%  | 1.214%  | 0.829%  | 0.640%  | 0.521%  | 0.503%  |
| \$80,000  | 800     | 8      | 2.853%  | 1.699%  | 1.060%  | 0.741%  | 0.595%  | 0.513%  | 0.502%  |
| \$80,000  | 900     | 8      | 2.596%  | 1.517%  | 0.948%  | 0.679%  | 0.565%  | 0.508%  | 0.501%  |
| \$80,000  | 1,000   | 8      | 2.398%  | 1.383%  | 0.870%  | 0.639%  | 0.547%  | 0.505%  | 0.501%  |
| \$80,000  | 1,500   | 8      | 1.713%  | 0.953%  | 0.643%  | 0.539%  | 0.510%  | 0.502%  | 0.501%  |
| \$80,000  | 2,000   | 8      | 1.347%  | 0.760%  | 0.565%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$80,000  | 3,000   | 8      | 0.956%  | 0.601%  | 0.519%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 4,000   | 8      | 0.765%  | 0.543%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 5,000   | 8      | 0.656%  | 0.521%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 10,000  | 8      | 0.520%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 20,000  | 8      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$90,000  | 5       | 8      | 63.440% | 61.642% | 59.914% | 58.252% | 56.641% | 53.583% | 50.725% |
| \$90,000  | 10      | 8      | 48.463% | 46.324% | 44.281% | 42.326% | 40.452% | 36.921% | 33.671% |
| \$90,000  | 15      | 8      | 40.101% | 37.760% | 35.534% | 33.415% | 31.390% | 27.611% | 24.155% |
| \$90,000  | 20      | 8      | 34.186% | 31.694% | 29.333% | 27.093% | 24.985% | 21.157% | 17.817% |
| \$90,000  | 25      | 8      | 29.763% | 27.207% | 24.826% | 22.613% | 20.574% | 16.979% | 13.967% |
| \$90,000  | 50      | 8      | 19.377% | 16.927% | 14.744% | 12.814% | 11.110% | 8.281%  | 6.145%  |
| \$90,000  | 100     | 8      | 12.656% | 10.399% | 8.494%  | 6.899%  | 5.584%  | 3.639%  | 2.384%  |
| \$90,000  | 150     | 8      | 9.749%  | 7.669%  | 5.995%  | 4.660%  | 3.610%  | 2.188%  | 1.380%  |
| \$90,000  | 200     | 8      | 8.041%  | 6.089%  | 4.573%  | 3.415%  | 2.553%  | 1.469%  | 0.930%  |
| \$90,000  | 300     | 8      | 6.120%  | 4.360%  | 3.081%  | 2.181%  | 1.563%  | 0.894%  | 0.631%  |
| \$90,000  | 400     | 8      | 4.957%  | 3.368%  | 2.276%  | 1.561%  | 1.107%  | 0.678%  | 0.544%  |
| \$90,000  | 500     | 8      | 4.260%  | 2.791%  | 1.830%  | 1.233%  | 0.885%  | 0.590%  | 0.516%  |
| \$90,000  | 600     | 8      | 3.722%  | 2.360%  | 1.510%  | 1.017%  | 0.748%  | 0.549%  | 0.509%  |
| \$90,000  | 700     | 8      | 3.315%  | 2.047%  | 1.294%  | 0.879%  | 0.668%  | 0.528%  | 0.504%  |
| \$90,000  | 800     | 8      | 2.993%  | 1.802%  | 1.127%  | 0.779%  | 0.616%  | 0.517%  | 0.502%  |
| \$90,000  | 900     | 8      | 2.724%  | 1.609%  | 1.005%  | 0.710%  | 0.580%  | 0.510%  | 0.502%  |
| \$90,000  | 1,000   | 8      | 2.518%  | 1.466%  | 0.919%  | 0.665%  | 0.559%  | 0.507%  | 0.501%  |
| \$90,000  | 1,500   | 8      | 1.803%  | 1.005%  | 0.667%  | 0.548%  | 0.513%  | 0.502%  | 0.501%  |
| \$90,000  | 2,000   | 8      | 1.421%  | 0.796%  | 0.578%  | 0.519%  | 0.506%  | 0.502%  | 0.501%  |
| \$90,000  | 3,000   | 8      | 1.008%  | 0.619%  | 0.524%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 4,000   | 8      | 0.800%  | 0.552%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 5,000   | 8      | 0.680%  | 0.525%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 10,000  | 8      | 0.523%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 20,000  | 8      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$100,000 | 5       | 8      | 64.273% | 62.506% | 60.811% | 59.176% | 57.594% | 54.592% | 51.788% |
| \$100,000 | 10      | 8      | 49.426% | 47.331% | 45.330% | 43.415% | 41.580% | 38.124% | 34.951% |
| \$100,000 | 15      | 8      | 41.116% | 38.826% | 36.650% | 34.578% | 32.599% | 28.911% | 25.539% |
| \$100,000 | 20      | 8      | 35.227% | 32.793% | 30.485% | 28.295% | 26.224% | 22.416% | 19.050% |
| \$100,000 | 25      | 8      | 30.801% | 28.278% | 25.916% | 23.710% | 21.666% | 18.021% | 14.931% |
| \$100,000 | 50      | 8      | 20.084% | 17.629% | 15.437% | 13.491% | 11.762% | 8.877%  | 6.667%  |
| \$100,000 | 100     | 8      | 13.136% | 10.858% | 8.929%  | 7.302%  | 5.953%  | 3.929%  | 2.603%  |
| \$100,000 | 150     | 8      | 10.136% | 8.034%  | 6.329%  | 4.959%  | 3.874%  | 2.379%  | 1.508%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$110,000 | 5,000   | 8      | 0.726%  | 0.535%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 10,000  | 8      | 0.531%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 20,000  | 8      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$120,000 | 5       | 8      | 65.544% | 63.828% | 62.179% | 60.585% | 59.047% | 56.134% | 53.412% |
| \$120,000 | 10      | 8      | 50.959% | 48.932% | 46.996% | 45.143% | 43.365% | 40.034% | 36.973% |
| \$120,000 | 15      | 8      | 42.724% | 40.515% | 38.417% | 36.415% | 34.510% | 30.959% | 27.719% |
| \$120,000 | 20      | 8      | 36.873% | 34.528% | 32.304% | 30.205% | 28.217% | 24.545% | 21.233% |
| \$120,000 | 25      | 8      | 32.485% | 30.054% | 27.761% | 25.610% | 23.592% | 19.942% | 16.769% |
| \$120,000 | 50      | 8      | 21.341% | 18.883% | 16.674% | 14.696% | 12.926% | 9.956%  | 7.631%  |
| \$120,000 | 100     | 8      | 13.988% | 11.681% | 9.709%  | 8.034%  | 6.626%  | 4.474%  | 3.029%  |
| \$120,000 | 150     | 8      | 10.828% | 8.689%  | 6.931%  | 5.506%  | 4.363%  | 2.739%  | 1.759%  |
| \$120,000 | 200     | 8      | 8.938%  | 6.920%  | 5.316%  | 4.064%  | 3.103%  | 1.836%  | 1.153%  |
| \$120,000 | 300     | 8      | 6.827%  | 4.987%  | 3.614%  | 2.615%  | 1.904%  | 1.082%  | 0.721%  |
| \$120,000 | 400     | 8      | 5.529%  | 3.856%  | 2.671%  | 1.861%  | 1.327%  | 0.776%  | 0.582%  |
| \$120,000 | 500     | 8      | 4.765%  | 3.211%  | 2.155%  | 1.470%  | 1.045%  | 0.650%  | 0.534%  |
| \$120,000 | 600     | 8      | 4.161%  | 2.713%  | 1.772%  | 1.195%  | 0.860%  | 0.583%  | 0.517%  |
| \$120,000 | 700     | 8      | 3.718%  | 2.361%  | 1.517%  | 1.024%  | 0.754%  | 0.551%  | 0.509%  |
| \$120,000 | 800     | 8      | 3.357%  | 2.078%  | 1.315%  | 0.895%  | 0.680%  | 0.532%  | 0.505%  |
| \$120,000 | 900     | 8      | 3.056%  | 1.854%  | 1.166%  | 0.805%  | 0.629%  | 0.519%  | 0.503%  |
| \$120,000 | 1,000   | 8      | 2.829%  | 1.689%  | 1.059%  | 0.744%  | 0.598%  | 0.513%  | 0.502%  |
| \$120,000 | 1,500   | 8      | 2.035%  | 1.147%  | 0.739%  | 0.578%  | 0.523%  | 0.503%  | 0.501%  |
| \$120,000 | 2,000   | 8      | 1.613%  | 0.896%  | 0.619%  | 0.532%  | 0.509%  | 0.502%  | 0.501%  |
| \$120,000 | 3,000   | 8      | 1.145%  | 0.673%  | 0.538%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$120,000 | 4,000   | 8      | 0.897%  | 0.581%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 5,000   | 8      | 0.748%  | 0.540%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 10,000  | 8      | 0.535%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 20,000  | 8      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$130,000 | 5       | 8      | 66.056% | 64.361% | 62.729% | 61.152% | 59.632% | 56.754% | 54.066% |
| \$130,000 | 10      | 8      | 51.577% | 49.576% | 47.666% | 45.838% | 44.083% | 40.800% | 37.784% |
| \$130,000 | 15      | 8      | 43.374% | 41.197% | 39.128% | 37.156% | 35.280% | 31.782% | 28.597% |
| \$130,000 | 20      | 8      | 37.541% | 35.230% | 33.043% | 30.978% | 29.023% | 25.414% | 22.162% |
| \$130,000 | 25      | 8      | 33.174% | 30.783% | 28.531% | 26.420% | 24.432% | 20.806% | 17.627% |
| \$130,000 | 50      | 8      | 21.910% | 19.450% | 17.235% | 15.239% | 13.452% | 10.445% | 8.074%  |
| \$130,000 | 100     | 8      | 14.367% | 12.050% | 10.060% | 8.366%  | 6.934%  | 4.729%  | 3.227%  |
| \$130,000 | 150     | 8      | 11.138% | 8.986%  | 7.205%  | 5.756%  | 4.587%  | 2.909%  | 1.880%  |
| \$130,000 | 200     | 8      | 9.201%  | 7.167%  | 5.538%  | 4.259%  | 3.271%  | 1.953%  | 1.227%  |
| \$130,000 | 300     | 8      | 7.031%  | 5.171%  | 3.772%  | 2.745%  | 2.009%  | 1.143%  | 0.752%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$130,000 | 400     | 8      | 5.695%  | 3.999%  | 2.788%  | 1.952%  | 1.396%  | 0.809%  | 0.595%  |
| \$130,000 | 500     | 8      | 4.911%  | 3.335%  | 2.252%  | 1.543%  | 1.095%  | 0.671%  | 0.541%  |
| \$130,000 | 600     | 8      | 4.290%  | 2.817%  | 1.851%  | 1.252%  | 0.897%  | 0.596%  | 0.520%  |
| \$130,000 | 700     | 8      | 3.833%  | 2.453%  | 1.584%  | 1.069%  | 0.782%  | 0.560%  | 0.510%  |
| \$130,000 | 800     | 8      | 3.461%  | 2.158%  | 1.372%  | 0.932%  | 0.701%  | 0.537%  | 0.506%  |
| \$130,000 | 900     | 8      | 3.152%  | 1.926%  | 1.215%  | 0.835%  | 0.645%  | 0.523%  | 0.503%  |
| \$130,000 | 1,000   | 8      | 2.918%  | 1.754%  | 1.102%  | 0.769%  | 0.611%  | 0.515%  | 0.502%  |
| \$130,000 | 1,500   | 8      | 2.102%  | 1.189%  | 0.762%  | 0.588%  | 0.527%  | 0.503%  | 0.501%  |
| \$130,000 | 2,000   | 8      | 1.668%  | 0.927%  | 0.632%  | 0.536%  | 0.510%  | 0.502%  | 0.501%  |
| \$130,000 | 3,000   | 8      | 1.185%  | 0.690%  | 0.543%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$130,000 | 4,000   | 8      | 0.927%  | 0.590%  | 0.517%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 5,000   | 8      | 0.770%  | 0.545%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 10,000  | 8      | 0.539%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 20,000  | 8      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$140,000 | 5       | 8      | 66.518% | 64.840% | 63.222% | 61.662% | 60.158% | 57.310% | 54.651% |
| \$140,000 | 10      | 8      | 52.120% | 50.142% | 48.254% | 46.446% | 44.713% | 41.474% | 38.496% |
| \$140,000 | 15      | 8      | 43.945% | 41.795% | 39.752% | 37.806% | 35.955% | 32.505% | 29.366% |
| \$140,000 | 20      | 8      | 38.132% | 35.851% | 33.695% | 31.660% | 29.734% | 26.179% | 22.981% |
| \$140,000 | 25      | 8      | 33.785% | 31.427% | 29.212% | 27.134% | 25.179% | 21.601% | 18.431% |
| \$140,000 | 50      | 8      | 22.451% | 19.993% | 17.773% | 15.765% | 13.961% | 10.919% | 8.501%  |
| \$140,000 | 100     | 8      | 14.728% | 12.403% | 10.398% | 8.685%  | 7.230%  | 4.978%  | 3.425%  |
| \$140,000 | 150     | 8      | 11.431% | 9.267%  | 7.467%  | 5.993%  | 4.800%  | 3.075%  | 1.999%  |
| \$140,000 | 200     | 8      | 9.448%  | 7.399%  | 5.748%  | 4.444%  | 3.432%  | 2.067%  | 1.301%  |
| \$140,000 | 300     | 8      | 7.222%  | 5.345%  | 3.922%  | 2.869%  | 2.111%  | 1.203%  | 0.784%  |
| \$140,000 | 400     | 8      | 5.851%  | 4.136%  | 2.901%  | 2.041%  | 1.463%  | 0.843%  | 0.609%  |
| \$140,000 | 500     | 8      | 5.049%  | 3.453%  | 2.346%  | 1.614%  | 1.145%  | 0.692%  | 0.548%  |
| \$140,000 | 600     | 8      | 4.411%  | 2.916%  | 1.927%  | 1.307%  | 0.933%  | 0.608%  | 0.524%  |
| \$140,000 | 700     | 8      | 3.934%  | 2.534%  | 1.643%  | 1.108%  | 0.806%  | 0.566%  | 0.511%  |
| \$140,000 | 800     | 8      | 3.558%  | 2.234%  | 1.426%  | 0.967%  | 0.722%  | 0.543%  | 0.507%  |
| \$140,000 | 900     | 8      | 3.242%  | 1.995%  | 1.262%  | 0.864%  | 0.662%  | 0.527%  | 0.504%  |
| \$140,000 | 1,000   | 8      | 3.002%  | 1.816%  | 1.144%  | 0.794%  | 0.625%  | 0.518%  | 0.502%  |
| \$140,000 | 1,500   | 8      | 2.165%  | 1.231%  | 0.785%  | 0.598%  | 0.531%  | 0.503%  | 0.501%  |
| \$140,000 | 2,000   | 8      | 1.721%  | 0.957%  | 0.645%  | 0.541%  | 0.511%  | 0.502%  | 0.501%  |
| \$140,000 | 3,000   | 8      | 1.224%  | 0.707%  | 0.549%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$140,000 | 4,000   | 8      | 0.955%  | 0.600%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 5,000   | 8      | 0.791%  | 0.550%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 10,000  | 8      | 0.543%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$140,000 | 20,000  | 8      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$150,000 | 5       | 8      | 66.914% | 65.251% | 63.645% | 62.098% | 60.609% | 57.786% | 55.153% |
| \$150,000 | 10      | 8      | 52.592% | 50.634% | 48.766% | 46.975% | 45.261% | 42.059% | 39.113% |
| \$150,000 | 15      | 8      | 44.444% | 42.318% | 40.296% | 38.373% | 36.543% | 33.135% | 30.036% |
| \$150,000 | 20      | 8      | 38.648% | 36.393% | 34.265% | 32.256% | 30.355% | 26.845% | 23.694% |
| \$150,000 | 25      | 8      | 34.322% | 31.993% | 29.810% | 27.761% | 25.834% | 22.308% | 19.168% |
| \$150,000 | 50      | 8      | 22.956% | 20.504% | 18.282% | 16.264% | 14.448% | 11.371% | 8.913%  |
| \$150,000 | 100     | 8      | 15.065% | 12.733% | 10.718% | 8.987%  | 7.511%  | 5.217%  | 3.617%  |
| \$150,000 | 150     | 8      | 11.706% | 9.531%  | 7.716%  | 6.218%  | 5.003%  | 3.235%  | 2.115%  |
| \$150,000 | 200     | 8      | 9.678%  | 7.615%  | 5.944%  | 4.619%  | 3.585%  | 2.176%  | 1.374%  |
| \$150,000 | 300     | 8      | 7.399%  | 5.506%  | 4.062%  | 2.987%  | 2.207%  | 1.262%  | 0.816%  |
| \$150,000 | 400     | 8      | 5.996%  | 4.265%  | 3.007%  | 2.125%  | 1.527%  | 0.876%  | 0.623%  |
| \$150,000 | 500     | 8      | 5.176%  | 3.561%  | 2.434%  | 1.680%  | 1.193%  | 0.714%  | 0.556%  |
| \$150,000 | 600     | 8      | 4.521%  | 3.007%  | 1.998%  | 1.359%  | 0.968%  | 0.621%  | 0.528%  |
| \$150,000 | 700     | 8      | 4.033%  | 2.614%  | 1.702%  | 1.149%  | 0.833%  | 0.575%  | 0.514%  |
| \$150,000 | 800     | 8      | 3.648%  | 2.305%  | 1.477%  | 1.001%  | 0.743%  | 0.549%  | 0.508%  |
| \$150,000 | 900     | 8      | 3.326%  | 2.059%  | 1.306%  | 0.892%  | 0.679%  | 0.531%  | 0.504%  |
| \$150,000 | 1,000   | 8      | 3.080%  | 1.875%  | 1.183%  | 0.818%  | 0.638%  | 0.521%  | 0.503%  |
| \$150,000 | 1,500   | 8      | 2.225%  | 1.270%  | 0.807%  | 0.609%  | 0.535%  | 0.504%  | 0.501%  |
| \$150,000 | 2,000   | 8      | 1.770%  | 0.985%  | 0.658%  | 0.546%  | 0.513%  | 0.502%  | 0.501%  |
| \$150,000 | 3,000   | 8      | 1.260%  | 0.724%  | 0.554%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$150,000 | 4,000   | 8      | 0.982%  | 0.609%  | 0.521%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 5,000   | 8      | 0.811%  | 0.556%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 10,000  | 8      | 0.548%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 20,000  | 8      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$160,000 | 5       | 8      | 67.000% | 65.345% | 63.752% | 62.214% | 60.733% | 57.933% | 55.332% |
| \$160,000 | 10      | 8      | 52.497% | 50.533% | 48.660% | 46.877% | 45.172% | 41.971% | 39.036% |
| \$160,000 | 15      | 8      | 44.802% | 42.689% | 40.684% | 38.785% | 36.983% | 33.631% | 30.582% |
| \$160,000 | 20      | 8      | 39.572% | 37.346% | 35.238% | 33.247% | 31.368% | 27.898% | 24.774% |
| \$160,000 | 25      | 8      | 34.989% | 32.700% | 30.553% | 28.528% | 26.623% | 23.133% | 20.028% |
| \$160,000 | 50      | 8      | 23.632% | 21.219% | 19.022% | 17.032% | 15.227% | 12.125% | 9.616%  |
| \$160,000 | 100     | 8      | 15.200% | 12.916% | 10.931% | 9.225%  | 7.762%  | 5.461%  | 3.832%  |
| \$160,000 | 150     | 8      | 11.871% | 9.708%  | 7.892%  | 6.388%  | 5.153%  | 3.341%  | 2.180%  |
| \$160,000 | 200     | 8      | 9.825%  | 7.768%  | 6.098%  | 4.765%  | 3.710%  | 2.253%  | 1.415%  |
| \$160,000 | 300     | 8      | 7.509%  | 5.642%  | 4.204%  | 3.120%  | 2.320%  | 1.338%  | 0.862%  |
| \$160,000 | 400     | 8      | 6.188%  | 4.460%  | 3.187%  | 2.277%  | 1.647%  | 0.942%  | 0.653%  |
| \$160,000 | 500     | 8      | 5.301%  | 3.677%  | 2.538%  | 1.768%  | 1.264%  | 0.753%  | 0.575%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$160,000 | 600     | 8      | 4.677%  | 3.153%  | 2.119%  | 1.450%  | 1.035%  | 0.654%  | 0.540%  |
| \$160,000 | 700     | 8      | 4.156%  | 2.717%  | 1.778%  | 1.199%  | 0.864%  | 0.588%  | 0.520%  |
| \$160,000 | 800     | 8      | 3.807%  | 2.427%  | 1.559%  | 1.049%  | 0.770%  | 0.555%  | 0.511%  |
| \$160,000 | 900     | 8      | 3.440%  | 2.145%  | 1.359%  | 0.919%  | 0.692%  | 0.534%  | 0.505%  |
| \$160,000 | 1,000   | 8      | 3.149%  | 1.926%  | 1.212%  | 0.830%  | 0.642%  | 0.523%  | 0.504%  |
| \$160,000 | 1,500   | 8      | 2.311%  | 1.322%  | 0.832%  | 0.619%  | 0.538%  | 0.504%  | 0.501%  |
| \$160,000 | 2,000   | 8      | 1.803%  | 1.004%  | 0.666%  | 0.547%  | 0.512%  | 0.502%  | 0.501%  |
| \$160,000 | 3,000   | 8      | 1.259%  | 0.721%  | 0.552%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$160,000 | 4,000   | 8      | 0.980%  | 0.610%  | 0.522%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 5,000   | 8      | 0.811%  | 0.557%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 10,000  | 8      | 0.550%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 20,000  | 8      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$170,000 | 5       | 8      | 67.559% | 65.918% | 64.335% | 62.810% | 61.343% | 58.563% | 55.972% |
| \$170,000 | 10      | 8      | 53.349% | 51.425% | 49.587% | 47.825% | 46.142% | 42.999% | 40.107% |
| \$170,000 | 15      | 8      | 45.261% | 43.174% | 41.188% | 39.301% | 37.507% | 34.165% | 31.135% |
| \$170,000 | 20      | 8      | 39.502% | 37.291% | 35.209% | 33.242% | 31.382% | 27.949% | 24.873% |
| \$170,000 | 25      | 8      | 35.215% | 32.936% | 30.804% | 28.802% | 26.920% | 23.481% | 20.417% |
| \$170,000 | 50      | 8      | 23.852% | 21.421% | 19.203% | 17.181% | 15.351% | 12.217% | 9.688%  |
| \$170,000 | 100     | 8      | 15.675% | 13.338% | 11.306% | 9.549%  | 8.036%  | 5.669%  | 3.990%  |
| \$170,000 | 150     | 8      | 12.208% | 10.014% | 8.174%  | 6.641%  | 5.383%  | 3.535%  | 2.339%  |
| \$170,000 | 200     | 8      | 10.094% | 8.011%  | 6.310%  | 4.945%  | 3.873%  | 2.385%  | 1.517%  |
| \$170,000 | 300     | 8      | 7.721%  | 5.801%  | 4.321%  | 3.208%  | 2.387%  | 1.376%  | 0.881%  |
| \$170,000 | 400     | 8      | 6.261%  | 4.500%  | 3.205%  | 2.283%  | 1.649%  | 0.941%  | 0.652%  |
| \$170,000 | 500     | 8      | 5.410%  | 3.762%  | 2.597%  | 1.806%  | 1.287%  | 0.756%  | 0.572%  |
| \$170,000 | 600     | 8      | 4.725%  | 3.178%  | 2.131%  | 1.456%  | 1.035%  | 0.648%  | 0.537%  |
| \$170,000 | 700     | 8      | 4.216%  | 2.762%  | 1.813%  | 1.228%  | 0.884%  | 0.593%  | 0.518%  |
| \$170,000 | 800     | 8      | 3.808%  | 2.432%  | 1.570%  | 1.062%  | 0.779%  | 0.560%  | 0.510%  |
| \$170,000 | 900     | 8      | 3.480%  | 2.178%  | 1.390%  | 0.946%  | 0.710%  | 0.539%  | 0.506%  |
| \$170,000 | 1,000   | 8      | 3.224%  | 1.984%  | 1.258%  | 0.864%  | 0.664%  | 0.527%  | 0.504%  |
| \$170,000 | 1,500   | 8      | 2.335%  | 1.344%  | 0.849%  | 0.629%  | 0.543%  | 0.505%  | 0.501%  |
| \$170,000 | 2,000   | 8      | 1.860%  | 1.038%  | 0.684%  | 0.555%  | 0.516%  | 0.503%  | 0.501%  |
| \$170,000 | 3,000   | 8      | 1.328%  | 0.755%  | 0.566%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$170,000 | 4,000   | 8      | 1.032%  | 0.627%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 5,000   | 8      | 0.847%  | 0.566%  | 0.512%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 10,000  | 8      | 0.556%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 20,000  | 8      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$180,000 | 5       | 8      | 67.818% | 66.186% | 64.612% | 63.097% | 61.639% | 58.875% | 56.301% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$180,000 | 10      | 8      | 53.650% | 51.738% | 49.912% | 48.162% | 46.492% | 43.373% | 40.503% |
| \$180,000 | 15      | 8      | 45.591% | 43.519% | 41.548% | 39.676% | 37.896% | 34.582% | 31.579% |
| \$180,000 | 20      | 8      | 39.852% | 37.659% | 35.594% | 33.645% | 31.801% | 28.401% | 25.355% |
| \$180,000 | 25      | 8      | 35.580% | 33.322% | 31.210% | 29.227% | 27.365% | 23.959% | 20.927% |
| \$180,000 | 50      | 8      | 24.245% | 21.827% | 19.613% | 17.593% | 15.762% | 12.606% | 10.045% |
| \$180,000 | 100     | 8      | 15.944% | 13.607% | 11.568% | 9.800%  | 8.274%  | 5.877%  | 4.165%  |
| \$180,000 | 150     | 8      | 12.429% | 10.229% | 8.378%  | 6.832%  | 5.556%  | 3.673%  | 2.445%  |
| \$180,000 | 200     | 8      | 10.278% | 8.185%  | 6.473%  | 5.093%  | 4.004%  | 2.482%  | 1.585%  |
| \$180,000 | 300     | 8      | 7.864%  | 5.933%  | 4.438%  | 3.309%  | 2.470%  | 1.428%  | 0.911%  |
| \$180,000 | 400     | 8      | 6.378%  | 4.605%  | 3.294%  | 2.356%  | 1.704%  | 0.972%  | 0.667%  |
| \$180,000 | 500     | 8      | 5.514%  | 3.852%  | 2.670%  | 1.864%  | 1.330%  | 0.777%  | 0.580%  |
| \$180,000 | 600     | 8      | 4.814%  | 3.254%  | 2.191%  | 1.501%  | 1.067%  | 0.661%  | 0.541%  |
| \$180,000 | 700     | 8      | 4.296%  | 2.828%  | 1.864%  | 1.264%  | 0.909%  | 0.602%  | 0.521%  |
| \$180,000 | 800     | 8      | 3.881%  | 2.491%  | 1.614%  | 1.092%  | 0.798%  | 0.567%  | 0.512%  |
| \$180,000 | 900     | 8      | 3.548%  | 2.231%  | 1.428%  | 0.970%  | 0.725%  | 0.544%  | 0.507%  |
| \$180,000 | 1,000   | 8      | 3.289%  | 2.033%  | 1.292%  | 0.886%  | 0.676%  | 0.530%  | 0.504%  |
| \$180,000 | 1,500   | 8      | 2.383%  | 1.377%  | 0.868%  | 0.639%  | 0.547%  | 0.506%  | 0.501%  |
| \$180,000 | 2,000   | 8      | 1.900%  | 1.063%  | 0.696%  | 0.560%  | 0.517%  | 0.503%  | 0.501%  |
| \$180,000 | 3,000   | 8      | 1.358%  | 0.770%  | 0.571%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$180,000 | 4,000   | 8      | 1.055%  | 0.636%  | 0.527%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 5,000   | 8      | 0.865%  | 0.571%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 10,000  | 8      | 0.561%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 20,000  | 8      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$190,000 | 5       | 8      | 68.034% | 66.409% | 64.842% | 63.335% | 61.885% | 59.136% | 56.576% |
| \$190,000 | 10      | 8      | 53.912% | 52.011% | 50.195% | 48.457% | 46.798% | 43.699% | 40.847% |
| \$190,000 | 15      | 8      | 45.879% | 43.821% | 41.863% | 40.004% | 38.236% | 34.946% | 31.967% |
| \$190,000 | 20      | 8      | 40.159% | 37.983% | 35.934% | 33.999% | 32.170% | 28.797% | 25.778% |
| \$190,000 | 25      | 8      | 35.903% | 33.664% | 31.570% | 29.604% | 27.758% | 24.383% | 21.377% |
| \$190,000 | 50      | 8      | 24.603% | 22.200% | 19.992% | 17.976% | 16.145% | 12.974% | 10.383% |
| \$190,000 | 100     | 8      | 16.192% | 13.856% | 11.813% | 10.035% | 8.497%  | 6.072%  | 4.331%  |
| \$190,000 | 150     | 8      | 12.632% | 10.428% | 8.567%  | 7.008%  | 5.718%  | 3.803%  | 2.545%  |
| \$190,000 | 200     | 8      | 10.447% | 8.346%  | 6.623%  | 5.230%  | 4.125%  | 2.573%  | 1.649%  |
| \$190,000 | 300     | 8      | 7.997%  | 6.055%  | 4.548%  | 3.404%  | 2.549%  | 1.479%  | 0.941%  |
| \$190,000 | 400     | 8      | 6.486%  | 4.703%  | 3.377%  | 2.424%  | 1.757%  | 1.002%  | 0.681%  |
| \$190,000 | 500     | 8      | 5.609%  | 3.935%  | 2.738%  | 1.917%  | 1.371%  | 0.797%  | 0.588%  |
| \$190,000 | 600     | 8      | 4.897%  | 3.324%  | 2.247%  | 1.542%  | 1.097%  | 0.674%  | 0.545%  |
| \$190,000 | 700     | 8      | 4.371%  | 2.889%  | 1.912%  | 1.298%  | 0.932%  | 0.611%  | 0.523%  |

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$190,000 | 800     | 8      | 3.950%  | 2.547%  | 1.655%  | 1.120%  | 0.816%  | 0.573%  | 0.514%  |
| \$190,000 | 900     | 8      | 3.611%  | 2.281%  | 1.464%  | 0.994%  | 0.740%  | 0.548%  | 0.508%  |
| \$190,000 | 1,000   | 8      | 3.348%  | 2.080%  | 1.324%  | 0.906%  | 0.688%  | 0.534%  | 0.505%  |
| \$190,000 | 1,500   | 8      | 2.429%  | 1.408%  | 0.887%  | 0.649%  | 0.552%  | 0.506%  | 0.501%  |
| \$190,000 | 2,000   | 8      | 1.938%  | 1.086%  | 0.707%  | 0.565%  | 0.519%  | 0.503%  | 0.501%  |
| \$190,000 | 3,000   | 8      | 1.386%  | 0.784%  | 0.576%  | 0.518%  | 0.505%  | 0.502%  | 0.501%  |
| \$190,000 | 4,000   | 8      | 1.077%  | 0.644%  | 0.530%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 5,000   | 8      | 0.881%  | 0.576%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 10,000  | 8      | 0.565%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 20,000  | 8      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$200,000 | 5       | 8      | 68.221% | 66.602% | 65.042% | 63.542% | 62.098% | 59.362% | 56.815% |
| \$200,000 | 10      | 8      | 54.144% | 52.253% | 50.446% | 48.717% | 47.068% | 43.986% | 41.151% |
| \$200,000 | 15      | 8      | 46.136% | 44.089% | 42.143% | 40.296% | 38.539% | 35.270% | 32.312% |
| \$200,000 | 20      | 8      | 40.431% | 38.270% | 36.235% | 34.313% | 32.497% | 29.149% | 26.153% |
| \$200,000 | 25      | 8      | 36.188% | 33.966% | 31.887% | 29.936% | 28.104% | 24.755% | 21.774% |
| \$200,000 | 50      | 8      | 24.921% | 22.533% | 20.333% | 18.323% | 16.494% | 13.315% | 10.699% |
| \$200,000 | 100     | 8      | 16.417% | 14.080% | 12.035% | 10.249% | 8.700%  | 6.251%  | 4.484%  |
| \$200,000 | 150     | 8      | 12.817% | 10.609% | 8.740%  | 7.172%  | 5.870%  | 3.925%  | 2.640%  |
| \$200,000 | 200     | 8      | 10.605% | 8.497%  | 6.764%  | 5.359%  | 4.239%  | 2.660%  | 1.709%  |
| \$200,000 | 300     | 8      | 8.120%  | 6.169%  | 4.650%  | 3.492%  | 2.623%  | 1.527%  | 0.970%  |
| \$200,000 | 400     | 8      | 6.587%  | 4.794%  | 3.455%  | 2.489%  | 1.806%  | 1.030%  | 0.695%  |
| \$200,000 | 500     | 8      | 5.697%  | 4.012%  | 2.802%  | 1.968%  | 1.409%  | 0.815%  | 0.596%  |
| \$200,000 | 600     | 8      | 4.974%  | 3.390%  | 2.300%  | 1.581%  | 1.125%  | 0.686%  | 0.550%  |
| \$200,000 | 700     | 8      | 4.440%  | 2.947%  | 1.957%  | 1.331%  | 0.954%  | 0.619%  | 0.526%  |
| \$200,000 | 800     | 8      | 4.013%  | 2.598%  | 1.694%  | 1.147%  | 0.833%  | 0.579%  | 0.515%  |
| \$200,000 | 900     | 8      | 3.670%  | 2.327%  | 1.498%  | 1.016%  | 0.754%  | 0.552%  | 0.509%  |
| \$200,000 | 1,000   | 8      | 3.404%  | 2.123%  | 1.354%  | 0.925%  | 0.699%  | 0.537%  | 0.506%  |
| \$200,000 | 1,500   | 8      | 2.471%  | 1.437%  | 0.905%  | 0.658%  | 0.556%  | 0.507%  | 0.501%  |
| \$200,000 | 2,000   | 8      | 1.973%  | 1.107%  | 0.718%  | 0.569%  | 0.520%  | 0.503%  | 0.501%  |
| \$200,000 | 3,000   | 8      | 1.413%  | 0.797%  | 0.581%  | 0.520%  | 0.506%  | 0.502%  | 0.501%  |
| \$200,000 | 4,000   | 8      | 1.097%  | 0.653%  | 0.532%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 5,000   | 8      | 0.896%  | 0.581%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 10,000  | 8      | 0.569%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 20,000  | 8      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$225,000 | 5       | 8      | 68.605% | 66.999% | 65.454% | 63.967% | 62.537% | 59.828% | 57.306% |
| \$225,000 | 10      | 8      | 54.628% | 52.758% | 50.969% | 49.260% | 47.632% | 44.586% | 41.785% |
| \$225,000 | 15      | 8      | 46.693% | 44.670% | 42.749% | 40.925% | 39.190% | 35.966% | 33.052% |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$225,000 | 20      | 8      | 41.023% | 38.893% | 36.886% | 34.991% | 33.202% | 29.905% | 26.958% |
| \$225,000 | 25      | 8      | 36.804% | 34.617% | 32.571% | 30.650% | 28.848% | 25.553% | 22.623% |
| \$225,000 | 50      | 8      | 25.601% | 23.250% | 21.080% | 19.092% | 17.274% | 14.093% | 11.447% |
| \$225,000 | 100     | 8      | 16.925% | 14.588% | 12.539% | 10.742% | 9.174%  | 6.670%  | 4.849%  |
| \$225,000 | 150     | 8      | 13.234% | 11.019% | 9.136%  | 7.548%  | 6.220%  | 4.214%  | 2.864%  |
| \$225,000 | 200     | 8      | 10.966% | 8.844%  | 7.091%  | 5.659%  | 4.509%  | 2.867%  | 1.856%  |
| \$225,000 | 300     | 8      | 8.402%  | 6.429%  | 4.885%  | 3.697%  | 2.798%  | 1.641%  | 1.038%  |
| \$225,000 | 400     | 8      | 6.818%  | 5.002%  | 3.634%  | 2.637%  | 1.924%  | 1.097%  | 0.729%  |
| \$225,000 | 500     | 8      | 5.897%  | 4.188%  | 2.949%  | 2.084%  | 1.497%  | 0.861%  | 0.615%  |
| \$225,000 | 600     | 8      | 5.150%  | 3.541%  | 2.422%  | 1.673%  | 1.192%  | 0.715%  | 0.560%  |
| \$225,000 | 700     | 8      | 4.599%  | 3.080%  | 2.060%  | 1.407%  | 1.006%  | 0.640%  | 0.532%  |
| \$225,000 | 800     | 8      | 4.159%  | 2.718%  | 1.784%  | 1.210%  | 0.874%  | 0.593%  | 0.519%  |
| \$225,000 | 900     | 8      | 3.796%  | 2.428%  | 1.571%  | 1.065%  | 0.784%  | 0.560%  | 0.511%  |
| \$225,000 | 1,000   | 8      | 3.530%  | 2.222%  | 1.424%  | 0.970%  | 0.727%  | 0.545%  | 0.507%  |
| \$225,000 | 1,500   | 8      | 2.567%  | 1.504%  | 0.946%  | 0.679%  | 0.566%  | 0.508%  | 0.501%  |
| \$225,000 | 2,000   | 8      | 2.052%  | 1.157%  | 0.744%  | 0.581%  | 0.524%  | 0.503%  | 0.501%  |
| \$225,000 | 3,000   | 8      | 1.472%  | 0.827%  | 0.593%  | 0.524%  | 0.506%  | 0.502%  | 0.501%  |
| \$225,000 | 4,000   | 8      | 1.143%  | 0.671%  | 0.537%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 5,000   | 8      | 0.931%  | 0.592%  | 0.517%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 10,000  | 8      | 0.578%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 20,000  | 8      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$250,000 | 5       | 8      | 68.896% | 67.300% | 65.765% | 64.289% | 62.869% | 60.180% | 57.677% |
| \$250,000 | 10      | 8      | 54.996% | 53.141% | 51.366% | 49.673% | 48.060% | 45.041% | 42.266% |
| \$250,000 | 15      | 8      | 47.128% | 45.123% | 43.221% | 41.416% | 39.697% | 36.508% | 33.627% |
| \$250,000 | 20      | 8      | 41.473% | 39.366% | 37.381% | 35.508% | 33.738% | 30.481% | 27.569% |
| \$250,000 | 25      | 8      | 37.282% | 35.122% | 33.099% | 31.203% | 29.423% | 26.170% | 23.279% |
| \$250,000 | 50      | 8      | 26.135% | 23.816% | 21.678% | 19.716% | 17.917% | 14.751% | 12.099% |
| \$250,000 | 100     | 8      | 17.361% | 15.026% | 12.972% | 11.166% | 9.590%  | 7.043%  | 5.172%  |
| \$250,000 | 150     | 8      | 13.591% | 11.372% | 9.479%  | 7.874%  | 6.528%  | 4.471%  | 3.069%  |
| \$250,000 | 200     | 8      | 11.276% | 9.145%  | 7.376%  | 5.923%  | 4.747%  | 3.054%  | 1.993%  |
| \$250,000 | 300     | 8      | 8.641%  | 6.654%  | 5.090%  | 3.877%  | 2.952%  | 1.744%  | 1.102%  |
| \$250,000 | 400     | 8      | 7.012%  | 5.180%  | 3.790%  | 2.766%  | 2.027%  | 1.158%  | 0.760%  |
| \$250,000 | 500     | 8      | 6.066%  | 4.338%  | 3.075%  | 2.185%  | 1.574%  | 0.902%  | 0.633%  |
| \$250,000 | 600     | 8      | 5.302%  | 3.673%  | 2.528%  | 1.754%  | 1.250%  | 0.742%  | 0.570%  |
| \$250,000 | 700     | 8      | 4.735%  | 3.195%  | 2.152%  | 1.475%  | 1.053%  | 0.659%  | 0.539%  |
| \$250,000 | 800     | 8      | 4.282%  | 2.821%  | 1.862%  | 1.266%  | 0.911%  | 0.606%  | 0.523%  |
| \$250,000 | 900     | 8      | 3.910%  | 2.520%  | 1.639%  | 1.111%  | 0.813%  | 0.570%  | 0.513%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$300,000 | 50      | 8      | 26.791% | 24.511% | 22.411% | 20.488% | 18.723% | 15.608% | 12.978% |
| \$300,000 | 100     | 8      | 17.950% | 15.634% | 13.583% | 11.766% | 10.178% | 7.592%  | 5.646%  |
| \$300,000 | 150     | 8      | 14.090% | 11.868% | 9.966%  | 8.344%  | 6.972%  | 4.854%  | 3.386%  |
| \$300,000 | 200     | 8      | 11.700% | 9.561%  | 7.774%  | 6.297%  | 5.091%  | 3.329%  | 2.201%  |
| \$300,000 | 300     | 8      | 8.969%  | 6.967%  | 5.377%  | 4.133%  | 3.173%  | 1.900%  | 1.202%  |
| \$300,000 | 400     | 8      | 7.271%  | 5.418%  | 4.003%  | 2.947%  | 2.176%  | 1.248%  | 0.811%  |
| \$300,000 | 500     | 8      | 6.290%  | 4.540%  | 3.247%  | 2.326%  | 1.685%  | 0.962%  | 0.662%  |
| \$300,000 | 600     | 8      | 5.503%  | 3.850%  | 2.673%  | 1.866%  | 1.333%  | 0.784%  | 0.586%  |
| \$300,000 | 700     | 8      | 4.920%  | 3.353%  | 2.277%  | 1.570%  | 1.121%  | 0.688%  | 0.550%  |
| \$300,000 | 800     | 8      | 4.450%  | 2.962%  | 1.972%  | 1.344%  | 0.963%  | 0.626%  | 0.529%  |
| \$300,000 | 900     | 8      | 4.064%  | 2.647%  | 1.734%  | 1.177%  | 0.855%  | 0.585%  | 0.517%  |
| \$300,000 | 1,000   | 8      | 3.778%  | 2.420%  | 1.568%  | 1.066%  | 0.785%  | 0.561%  | 0.511%  |
| \$300,000 | 1,500   | 8      | 2.757%  | 1.641%  | 1.032%  | 0.726%  | 0.588%  | 0.512%  | 0.502%  |
| \$300,000 | 2,000   | 8      | 2.208%  | 1.258%  | 0.799%  | 0.605%  | 0.534%  | 0.504%  | 0.501%  |
| \$300,000 | 3,000   | 8      | 1.589%  | 0.890%  | 0.619%  | 0.532%  | 0.509%  | 0.502%  | 0.501%  |
| \$300,000 | 4,000   | 8      | 1.235%  | 0.711%  | 0.549%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$300,000 | 5,000   | 8      | 1.002%  | 0.617%  | 0.523%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 10,000  | 8      | 0.598%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 20,000  | 8      | 0.409%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$325,000 | 5       | 8      | 69.350% | 67.770% | 66.252% | 64.794% | 63.390% | 60.732% | 58.259% |
| \$325,000 | 10      | 8      | 55.569% | 53.738% | 51.986% | 50.317% | 48.728% | 45.752% | 43.019% |
| \$325,000 | 15      | 8      | 47.846% | 45.871% | 44.000% | 42.224% | 40.533% | 37.401% | 34.573% |
| \$325,000 | 20      | 8      | 42.213% | 40.143% | 38.193% | 36.353% | 34.615% | 31.421% | 28.568% |
| \$325,000 | 25      | 8      | 38.083% | 35.965% | 33.982% | 32.123% | 30.378% | 27.193% | 24.367% |
| \$325,000 | 50      | 8      | 27.044% | 24.779% | 22.694% | 20.786% | 19.034% | 15.945% | 13.336% |
| \$325,000 | 100     | 8      | 18.197% | 15.891% | 13.848% | 12.034% | 10.442% | 7.843%  | 5.875%  |
| \$325,000 | 150     | 8      | 14.308% | 12.090% | 10.184% | 8.557%  | 7.177%  | 5.035%  | 3.537%  |
| \$325,000 | 200     | 8      | 11.890% | 9.749%  | 7.956%  | 6.470%  | 5.251%  | 3.459%  | 2.301%  |
| \$325,000 | 300     | 8      | 9.116%  | 7.108%  | 5.507%  | 4.252%  | 3.277%  | 1.974%  | 1.251%  |
| \$325,000 | 400     | 8      | 7.388%  | 5.527%  | 4.101%  | 3.031%  | 2.247%  | 1.292%  | 0.836%  |
| \$325,000 | 500     | 8      | 6.391%  | 4.631%  | 3.326%  | 2.391%  | 1.736%  | 0.992%  | 0.677%  |
| \$325,000 | 600     | 8      | 5.594%  | 3.931%  | 2.741%  | 1.919%  | 1.372%  | 0.804%  | 0.594%  |
| \$325,000 | 700     | 8      | 5.003%  | 3.425%  | 2.335%  | 1.615%  | 1.154%  | 0.702%  | 0.555%  |
| \$325,000 | 800     | 8      | 4.527%  | 3.027%  | 2.023%  | 1.381%  | 0.989%  | 0.636%  | 0.533%  |
| \$325,000 | 900     | 8      | 4.134%  | 2.705%  | 1.778%  | 1.208%  | 0.876%  | 0.592%  | 0.519%  |
| \$325,000 | 1,000   | 8      | 3.845%  | 2.474%  | 1.609%  | 1.094%  | 0.803%  | 0.567%  | 0.512%  |
| \$325,000 | 1,500   | 8      | 2.807%  | 1.677%  | 1.055%  | 0.740%  | 0.595%  | 0.513%  | 0.502%  |

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$325,000 | 2,000   | 8      | 2.249%  | 1.285%  | 0.814%  | 0.613%  | 0.536%  | 0.504%  | 0.501%  |
| \$325,000 | 3,000   | 8      | 1.619%  | 0.907%  | 0.626%  | 0.535%  | 0.509%  | 0.502%  | 0.501%  |
| \$325,000 | 4,000   | 8      | 1.258%  | 0.721%  | 0.552%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$325,000 | 5,000   | 8      | 1.020%  | 0.624%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 10,000  | 8      | 0.603%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 20,000  | 8      | 0.409%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$350,000 | 5       | 8      | 69.435% | 67.859% | 66.345% | 64.890% | 63.489% | 60.837% | 58.370% |
| \$350,000 | 10      | 8      | 55.681% | 53.854% | 52.108% | 50.444% | 48.859% | 45.892% | 43.167% |
| \$350,000 | 15      | 8      | 47.998% | 46.030% | 44.165% | 42.395% | 40.710% | 37.590% | 34.773% |
| \$350,000 | 20      | 8      | 42.369% | 40.307% | 38.364% | 36.531% | 34.799% | 31.618% | 28.777% |
| \$350,000 | 25      | 8      | 38.250% | 36.141% | 34.166% | 32.315% | 30.577% | 27.406% | 24.593% |
| \$350,000 | 50      | 8      | 27.227% | 24.972% | 22.899% | 21.002% | 19.259% | 16.188% | 13.596% |
| \$350,000 | 100     | 8      | 18.382% | 16.086% | 14.050% | 12.240% | 10.649% | 8.042%  | 6.060%  |
| \$350,000 | 150     | 8      | 14.474% | 12.262% | 10.356% | 8.724%  | 7.338%  | 5.179%  | 3.658%  |
| \$350,000 | 200     | 8      | 12.039% | 9.898%  | 8.100%  | 6.608%  | 5.381%  | 3.566%  | 2.385%  |
| \$350,000 | 300     | 8      | 9.235%  | 7.223%  | 5.615%  | 4.350%  | 3.365%  | 2.038%  | 1.294%  |
| \$350,000 | 400     | 8      | 7.485%  | 5.618%  | 4.183%  | 3.103%  | 2.307%  | 1.331%  | 0.859%  |
| \$350,000 | 500     | 8      | 6.473%  | 4.705%  | 3.391%  | 2.446%  | 1.780%  | 1.017%  | 0.690%  |
| \$350,000 | 600     | 8      | 5.670%  | 3.997%  | 2.798%  | 1.964%  | 1.406%  | 0.821%  | 0.602%  |
| \$350,000 | 700     | 8      | 5.071%  | 3.485%  | 2.384%  | 1.652%  | 1.181%  | 0.715%  | 0.560%  |
| \$350,000 | 800     | 8      | 4.590%  | 3.081%  | 2.066%  | 1.413%  | 1.011%  | 0.645%  | 0.536%  |
| \$350,000 | 900     | 8      | 4.192%  | 2.753%  | 1.816%  | 1.235%  | 0.895%  | 0.599%  | 0.521%  |
| \$350,000 | 1,000   | 8      | 3.900%  | 2.519%  | 1.643%  | 1.117%  | 0.818%  | 0.573%  | 0.514%  |
| \$350,000 | 1,500   | 8      | 2.847%  | 1.707%  | 1.075%  | 0.751%  | 0.601%  | 0.514%  | 0.502%  |
| \$350,000 | 2,000   | 8      | 2.281%  | 1.307%  | 0.827%  | 0.619%  | 0.539%  | 0.505%  | 0.501%  |
| \$350,000 | 3,000   | 8      | 1.643%  | 0.921%  | 0.632%  | 0.537%  | 0.510%  | 0.502%  | 0.501%  |
| \$350,000 | 4,000   | 8      | 1.277%  | 0.730%  | 0.555%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$350,000 | 5,000   | 8      | 1.035%  | 0.629%  | 0.526%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 10,000  | 8      | 0.608%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 20,000  | 8      | 0.409%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$375,000 | 5       | 8      | 69.506% | 67.933% | 66.421% | 64.969% | 63.570% | 60.924% | 58.462% |
| \$375,000 | 10      | 8      | 55.777% | 53.954% | 52.212% | 50.552% | 48.971% | 46.011% | 43.294% |
| \$375,000 | 15      | 8      | 48.134% | 46.171% | 44.312% | 42.547% | 40.867% | 37.757% | 34.949% |
| \$375,000 | 20      | 8      | 42.503% | 40.447% | 38.510% | 36.683% | 34.956% | 31.786% | 28.955% |
| \$375,000 | 25      | 8      | 38.389% | 36.287% | 34.318% | 32.474% | 30.742% | 27.582% | 24.780% |
| \$375,000 | 50      | 8      | 27.379% | 25.133% | 23.069% | 21.180% | 19.446% | 16.390% | 13.811% |
| \$375,000 | 100     | 8      | 18.540% | 16.255% | 14.225% | 12.421% | 10.833% | 8.221%  | 6.229%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$375,000 | 150     | 8      | 14.619% | 12.412% | 10.508% | 8.875%  | 7.484%  | 5.309%  | 3.771%  |
| \$375,000 | 200     | 8      | 12.172% | 10.031% | 8.229%  | 6.732%  | 5.498%  | 3.664%  | 2.462%  |
| \$375,000 | 300     | 8      | 9.344%  | 7.329%  | 5.716%  | 4.441%  | 3.448%  | 2.100%  | 1.335%  |
| \$375,000 | 400     | 8      | 7.574%  | 5.701%  | 4.260%  | 3.170%  | 2.365%  | 1.370%  | 0.882%  |
| \$375,000 | 500     | 8      | 6.549%  | 4.774%  | 3.452%  | 2.497%  | 1.822%  | 1.041%  | 0.704%  |
| \$375,000 | 600     | 8      | 5.740%  | 4.059%  | 2.851%  | 2.006%  | 1.438%  | 0.837%  | 0.609%  |
| \$375,000 | 700     | 8      | 5.134%  | 3.539%  | 2.430%  | 1.687%  | 1.207%  | 0.728%  | 0.565%  |
| \$375,000 | 800     | 8      | 4.647%  | 3.129%  | 2.105%  | 1.442%  | 1.031%  | 0.653%  | 0.539%  |
| \$375,000 | 900     | 8      | 4.244%  | 2.797%  | 1.850%  | 1.260%  | 0.911%  | 0.605%  | 0.523%  |
| \$375,000 | 1,000   | 8      | 3.950%  | 2.560%  | 1.674%  | 1.139%  | 0.832%  | 0.577%  | 0.515%  |
| \$375,000 | 1,500   | 8      | 2.883%  | 1.734%  | 1.093%  | 0.762%  | 0.606%  | 0.515%  | 0.502%  |
| \$375,000 | 2,000   | 8      | 2.310%  | 1.327%  | 0.839%  | 0.624%  | 0.541%  | 0.505%  | 0.501%  |
| \$375,000 | 3,000   | 8      | 1.665%  | 0.933%  | 0.638%  | 0.539%  | 0.511%  | 0.502%  | 0.501%  |
| \$375,000 | 4,000   | 8      | 1.293%  | 0.738%  | 0.558%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$375,000 | 5,000   | 8      | 1.048%  | 0.635%  | 0.527%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 10,000  | 8      | 0.612%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 20,000  | 8      | 0.410%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$400,000 | 5       | 8      | 69.574% | 68.003% | 66.494% | 65.044% | 63.648% | 61.007% | 58.549% |
| \$400,000 | 10      | 8      | 55.868% | 54.049% | 52.310% | 50.654% | 49.077% | 46.123% | 43.412% |
| \$400,000 | 15      | 8      | 48.262% | 46.305% | 44.450% | 42.690% | 41.015% | 37.913% | 35.114% |
| \$400,000 | 20      | 8      | 42.627% | 40.576% | 38.645% | 36.823% | 35.101% | 31.941% | 29.119% |
| \$400,000 | 25      | 8      | 38.519% | 36.422% | 34.460% | 32.621% | 30.895% | 27.745% | 24.953% |
| \$400,000 | 50      | 8      | 27.517% | 25.279% | 23.223% | 21.342% | 19.615% | 16.571% | 14.004% |
| \$400,000 | 100     | 8      | 18.681% | 16.406% | 14.384% | 12.585% | 11.001% | 8.392%  | 6.391%  |
| \$400,000 | 150     | 8      | 14.754% | 12.551% | 10.650% | 9.017%  | 7.623%  | 5.436%  | 3.881%  |
| \$400,000 | 200     | 8      | 12.296% | 10.156% | 8.352%  | 6.850%  | 5.610%  | 3.759%  | 2.537%  |
| \$400,000 | 300     | 8      | 9.445%  | 7.429%  | 5.811%  | 4.528%  | 3.526%  | 2.159%  | 1.375%  |
| \$400,000 | 400     | 8      | 7.657%  | 5.780%  | 4.331%  | 3.234%  | 2.419%  | 1.407%  | 0.905%  |
| \$400,000 | 500     | 8      | 6.620%  | 4.838%  | 3.509%  | 2.546%  | 1.862%  | 1.065%  | 0.717%  |
| \$400,000 | 600     | 8      | 5.804%  | 4.117%  | 2.900%  | 2.046%  | 1.469%  | 0.853%  | 0.616%  |
| \$400,000 | 700     | 8      | 5.192%  | 3.590%  | 2.473%  | 1.720%  | 1.231%  | 0.739%  | 0.571%  |
| \$400,000 | 800     | 8      | 4.699%  | 3.174%  | 2.142%  | 1.469%  | 1.051%  | 0.662%  | 0.542%  |
| \$400,000 | 900     | 8      | 4.293%  | 2.838%  | 1.882%  | 1.283%  | 0.927%  | 0.612%  | 0.525%  |
| \$400,000 | 1,000   | 8      | 3.996%  | 2.598%  | 1.703%  | 1.160%  | 0.846%  | 0.582%  | 0.516%  |
| \$400,000 | 1,500   | 8      | 2.916%  | 1.760%  | 1.110%  | 0.772%  | 0.611%  | 0.516%  | 0.503%  |
| \$400,000 | 2,000   | 8      | 2.337%  | 1.345%  | 0.849%  | 0.630%  | 0.544%  | 0.505%  | 0.501%  |
| \$400,000 | 3,000   | 8      | 1.685%  | 0.944%  | 0.643%  | 0.541%  | 0.511%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$400,000 | 4,000   | 8      | 1.309%  | 0.745%  | 0.561%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$400,000 | 5,000   | 8      | 1.061%  | 0.639%  | 0.529%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 10,000  | 8      | 0.616%  | 0.515%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 20,000  | 8      | 0.410%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$425,000 | 5       | 8      | 69.637% | 68.069% | 66.562% | 65.114% | 63.720% | 61.083% | 58.629% |
| \$425,000 | 10      | 8      | 55.953% | 54.136% | 52.400% | 50.748% | 49.174% | 46.225% | 43.520% |
| \$425,000 | 15      | 8      | 48.382% | 46.429% | 44.579% | 42.822% | 41.152% | 38.058% | 35.265% |
| \$425,000 | 20      | 8      | 42.741% | 40.696% | 38.769% | 36.951% | 35.234% | 32.082% | 29.268% |
| \$425,000 | 25      | 8      | 38.639% | 36.548% | 34.591% | 32.758% | 31.036% | 27.895% | 25.111% |
| \$425,000 | 50      | 8      | 27.643% | 25.411% | 23.362% | 21.488% | 19.767% | 16.735% | 14.178% |
| \$425,000 | 100     | 8      | 18.806% | 16.540% | 14.526% | 12.733% | 11.154% | 8.548%  | 6.542%  |
| \$425,000 | 150     | 8      | 14.877% | 12.678% | 10.780% | 9.149%  | 7.753%  | 5.556%  | 3.987%  |
| \$425,000 | 200     | 8      | 12.412% | 10.273% | 8.468%  | 6.962%  | 5.716%  | 3.851%  | 2.610%  |
| \$425,000 | 300     | 8      | 9.538%  | 7.520%  | 5.899%  | 4.609%  | 3.598%  | 2.213%  | 1.414%  |
| \$425,000 | 400     | 8      | 7.733%  | 5.852%  | 4.398%  | 3.294%  | 2.471%  | 1.441%  | 0.926%  |
| \$425,000 | 500     | 8      | 6.684%  | 4.897%  | 3.562%  | 2.591%  | 1.899%  | 1.087%  | 0.729%  |
| \$425,000 | 600     | 8      | 5.863%  | 4.170%  | 2.945%  | 2.083%  | 1.498%  | 0.869%  | 0.624%  |
| \$425,000 | 700     | 8      | 5.245%  | 3.637%  | 2.512%  | 1.751%  | 1.254%  | 0.751%  | 0.576%  |
| \$425,000 | 800     | 8      | 4.746%  | 3.216%  | 2.175%  | 1.495%  | 1.069%  | 0.670%  | 0.545%  |
| \$425,000 | 900     | 8      | 4.337%  | 2.876%  | 1.912%  | 1.305%  | 0.942%  | 0.618%  | 0.527%  |
| \$425,000 | 1,000   | 8      | 4.038%  | 2.632%  | 1.730%  | 1.179%  | 0.858%  | 0.587%  | 0.518%  |
| \$425,000 | 1,500   | 8      | 2.946%  | 1.783%  | 1.125%  | 0.781%  | 0.616%  | 0.517%  | 0.503%  |
| \$425,000 | 2,000   | 8      | 2.362%  | 1.362%  | 0.859%  | 0.635%  | 0.546%  | 0.505%  | 0.501%  |
| \$425,000 | 3,000   | 8      | 1.703%  | 0.955%  | 0.648%  | 0.543%  | 0.512%  | 0.502%  | 0.501%  |
| \$425,000 | 4,000   | 8      | 1.323%  | 0.752%  | 0.563%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$425,000 | 5,000   | 8      | 1.072%  | 0.644%  | 0.530%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 10,000  | 8      | 0.620%  | 0.515%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 20,000  | 8      | 0.410%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$450,000 | 5       | 8      | 69.694% | 68.127% | 66.623% | 65.177% | 63.784% | 61.151% | 58.700% |
| \$450,000 | 10      | 8      | 56.029% | 54.215% | 52.482% | 50.833% | 49.261% | 46.317% | 43.617% |
| \$450,000 | 15      | 8      | 48.487% | 46.537% | 44.690% | 42.938% | 41.270% | 38.183% | 35.397% |
| \$450,000 | 20      | 8      | 42.842% | 40.801% | 38.877% | 37.064% | 35.350% | 32.205% | 29.397% |
| \$450,000 | 25      | 8      | 38.742% | 36.656% | 34.703% | 32.874% | 31.156% | 28.022% | 25.245% |
| \$450,000 | 50      | 8      | 27.748% | 25.522% | 23.479% | 21.610% | 19.894% | 16.870% | 14.322% |
| \$450,000 | 100     | 8      | 18.914% | 16.655% | 14.648% | 12.861% | 11.286% | 8.685%  | 6.679%  |
| \$450,000 | 150     | 8      | 14.984% | 12.790% | 10.894% | 9.265%  | 7.869%  | 5.666%  | 4.083%  |
| \$450,000 | 200     | 8      | 12.513% | 10.376% | 8.570%  | 7.062%  | 5.811%  | 3.933%  | 2.677%  |

\* Applied to projected claims under ISL

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Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$450,000 | 300     | 8      | 9.621%  | 7.603%  | 5.978%  | 4.682%  | 3.664%  | 2.264%  | 1.451%  |
| \$450,000 | 400     | 8      | 7.802%  | 5.918%  | 4.460%  | 3.349%  | 2.519%  | 1.474%  | 0.946%  |
| \$450,000 | 500     | 8      | 6.742%  | 4.950%  | 3.609%  | 2.631%  | 1.932%  | 1.108%  | 0.741%  |
| \$450,000 | 600     | 8      | 5.915%  | 4.216%  | 2.985%  | 2.116%  | 1.524%  | 0.882%  | 0.630%  |
| \$450,000 | 700     | 8      | 5.291%  | 3.678%  | 2.546%  | 1.778%  | 1.274%  | 0.761%  | 0.580%  |
| \$450,000 | 800     | 8      | 4.787%  | 3.251%  | 2.204%  | 1.516%  | 1.085%  | 0.677%  | 0.548%  |
| \$450,000 | 900     | 8      | 4.373%  | 2.907%  | 1.936%  | 1.323%  | 0.954%  | 0.623%  | 0.529%  |
| \$450,000 | 1,000   | 8      | 4.073%  | 2.662%  | 1.752%  | 1.195%  | 0.869%  | 0.591%  | 0.519%  |
| \$450,000 | 1,500   | 8      | 2.972%  | 1.802%  | 1.138%  | 0.789%  | 0.621%  | 0.518%  | 0.503%  |
| \$450,000 | 2,000   | 8      | 2.383%  | 1.376%  | 0.868%  | 0.639%  | 0.548%  | 0.506%  | 0.501%  |
| \$450,000 | 3,000   | 8      | 1.718%  | 0.964%  | 0.653%  | 0.545%  | 0.512%  | 0.502%  | 0.501%  |
| \$450,000 | 4,000   | 8      | 1.335%  | 0.758%  | 0.565%  | 0.515%  | 0.504%  | 0.502%  | 0.501%  |
| \$450,000 | 5,000   | 8      | 1.082%  | 0.648%  | 0.531%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 10,000  | 8      | 0.623%  | 0.516%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 20,000  | 8      | 0.410%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$475,000 | 5       | 8      | 69.742% | 68.178% | 66.674% | 65.230% | 63.839% | 61.209% | 58.761% |
| \$475,000 | 10      | 8      | 56.094% | 54.282% | 52.552% | 50.905% | 49.336% | 46.396% | 43.700% |
| \$475,000 | 15      | 8      | 48.578% | 46.632% | 44.789% | 43.039% | 41.375% | 38.293% | 35.512% |
| \$475,000 | 20      | 8      | 42.933% | 40.895% | 38.975% | 37.165% | 35.454% | 32.316% | 29.514% |
| \$475,000 | 25      | 8      | 38.834% | 36.752% | 34.802% | 32.977% | 31.262% | 28.135% | 25.365% |
| \$475,000 | 50      | 8      | 27.844% | 25.623% | 23.585% | 21.720% | 20.009% | 16.994% | 14.453% |
| \$475,000 | 100     | 8      | 19.010% | 16.759% | 14.758% | 12.977% | 11.407% | 8.812%  | 6.808%  |
| \$475,000 | 150     | 8      | 15.083% | 12.895% | 11.002% | 9.374%  | 7.980%  | 5.772%  | 4.178%  |
| \$475,000 | 200     | 8      | 12.607% | 10.473% | 8.667%  | 7.157%  | 5.904%  | 4.014%  | 2.744%  |
| \$475,000 | 300     | 8      | 9.700%  | 7.682%  | 6.055%  | 4.754%  | 3.729%  | 2.316%  | 1.488%  |
| \$475,000 | 400     | 8      | 7.869%  | 5.983%  | 4.519%  | 3.402%  | 2.566%  | 1.506%  | 0.966%  |
| \$475,000 | 500     | 8      | 6.798%  | 5.003%  | 3.656%  | 2.672%  | 1.965%  | 1.129%  | 0.753%  |
| \$475,000 | 600     | 8      | 5.966%  | 4.262%  | 3.025%  | 2.148%  | 1.549%  | 0.896%  | 0.637%  |
| \$475,000 | 700     | 8      | 5.336%  | 3.717%  | 2.579%  | 1.804%  | 1.294%  | 0.771%  | 0.585%  |
| \$475,000 | 800     | 8      | 4.826%  | 3.285%  | 2.231%  | 1.537%  | 1.100%  | 0.684%  | 0.550%  |
| \$475,000 | 900     | 8      | 4.409%  | 2.937%  | 1.960%  | 1.340%  | 0.966%  | 0.628%  | 0.530%  |
| \$475,000 | 1,000   | 8      | 4.107%  | 2.690%  | 1.774%  | 1.211%  | 0.879%  | 0.595%  | 0.520%  |
| \$475,000 | 1,500   | 8      | 2.997%  | 1.821%  | 1.151%  | 0.797%  | 0.626%  | 0.519%  | 0.503%  |
| \$475,000 | 2,000   | 8      | 2.403%  | 1.391%  | 0.877%  | 0.644%  | 0.550%  | 0.506%  | 0.501%  |
| \$475,000 | 3,000   | 8      | 1.734%  | 0.973%  | 0.657%  | 0.546%  | 0.513%  | 0.502%  | 0.501%  |
| \$475,000 | 4,000   | 8      | 1.347%  | 0.764%  | 0.568%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$475,000 | 5,000   | 8      | 1.092%  | 0.652%  | 0.532%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$475,000 | 10,000  | 8      | 0.626%  | 0.516%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$475,000 | 20,000  | 8      | 0.410%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$500,000 | 5       | 8      | 69.782% | 68.218% | 66.716% | 65.274% | 63.884% | 61.256% | 58.811% |
| \$500,000 | 10      | 8      | 56.152% | 54.342% | 52.614% | 50.969% | 49.402% | 46.466% | 43.774% |
| \$500,000 | 15      | 8      | 48.664% | 46.721% | 44.881% | 43.134% | 41.472% | 38.397% | 35.620% |
| \$500,000 | 20      | 8      | 43.019% | 40.984% | 39.068% | 37.261% | 35.553% | 32.421% | 29.624% |
| \$500,000 | 25      | 8      | 38.917% | 36.839% | 34.893% | 33.071% | 31.359% | 28.238% | 25.473% |
| \$500,000 | 50      | 8      | 27.931% | 25.715% | 23.681% | 21.821% | 20.114% | 17.106% | 14.572% |
| \$500,000 | 100     | 8      | 19.095% | 16.850% | 14.854% | 13.079% | 11.514% | 8.926%  | 6.925%  |
| \$500,000 | 150     | 8      | 15.172% | 12.990% | 11.100% | 9.475%  | 8.081%  | 5.872%  | 4.270%  |
| \$500,000 | 200     | 8      | 12.694% | 10.563% | 8.758%  | 7.248%  | 5.992%  | 4.092%  | 2.809%  |
| \$500,000 | 300     | 8      | 9.775%  | 7.756%  | 6.127%  | 4.823%  | 3.792%  | 2.365%  | 1.525%  |
| \$500,000 | 400     | 8      | 7.933%  | 6.045%  | 4.576%  | 3.453%  | 2.611%  | 1.539%  | 0.986%  |
| \$500,000 | 500     | 8      | 6.852%  | 5.053%  | 3.701%  | 2.710%  | 1.998%  | 1.150%  | 0.764%  |
| \$500,000 | 600     | 8      | 6.015%  | 4.306%  | 3.063%  | 2.180%  | 1.574%  | 0.910%  | 0.643%  |
| \$500,000 | 700     | 8      | 5.379%  | 3.755%  | 2.611%  | 1.830%  | 1.314%  | 0.780%  | 0.589%  |
| \$500,000 | 800     | 8      | 4.864%  | 3.317%  | 2.258%  | 1.558%  | 1.115%  | 0.690%  | 0.553%  |
| \$500,000 | 900     | 8      | 4.443%  | 2.967%  | 1.984%  | 1.358%  | 0.978%  | 0.633%  | 0.532%  |
| \$500,000 | 1,000   | 8      | 4.141%  | 2.718%  | 1.796%  | 1.227%  | 0.890%  | 0.599%  | 0.521%  |
| \$500,000 | 1,500   | 8      | 3.021%  | 1.840%  | 1.164%  | 0.805%  | 0.630%  | 0.520%  | 0.503%  |
| \$500,000 | 2,000   | 8      | 2.423%  | 1.405%  | 0.885%  | 0.648%  | 0.552%  | 0.506%  | 0.501%  |
| \$500,000 | 3,000   | 8      | 1.748%  | 0.982%  | 0.661%  | 0.548%  | 0.513%  | 0.502%  | 0.501%  |
| \$500,000 | 4,000   | 8      | 1.359%  | 0.770%  | 0.570%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$500,000 | 5,000   | 8      | 1.101%  | 0.656%  | 0.533%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 10,000  | 8      | 0.630%  | 0.517%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 20,000  | 8      | 0.410%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$35,000  | 700     | 9      | 2.013%  | 1.131%  | 0.729%  | 0.573%  | 0.521%  | 0.503%  | 0.501%  |
| \$35,000  | 800     | 9      | 1.808%  | 1.004%  | 0.665%  | 0.547%  | 0.512%  | 0.502%  | 0.501%  |
| \$35,000  | 900     | 9      | 1.638%  | 0.907%  | 0.621%  | 0.531%  | 0.508%  | 0.502%  | 0.501%  |
| \$35,000  | 1,000   | 9      | 1.504%  | 0.837%  | 0.593%  | 0.522%  | 0.506%  | 0.502%  | 0.501%  |
| \$35,000  | 1,500   | 9      | 1.064%  | 0.639%  | 0.528%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 2,000   | 9      | 0.846%  | 0.565%  | 0.512%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 3,000   | 9      | 0.648%  | 0.520%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 4,000   | 9      | 0.570%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 5,000   | 9      | 0.536%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 10,000  | 9      | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$40,000  | 5       | 9      | 53.631% | 51.448% | 49.340% | 47.299% | 45.322% | 41.560% | 38.017% |
| \$40,000  | 10      | 9      | 37.213% | 34.527% | 31.976% | 29.572% | 27.314% | 23.214% | 19.683% |
| \$40,000  | 15      | 9      | 29.068% | 26.449% | 24.043% | 21.834% | 19.811% | 16.259% | 13.271% |
| \$40,000  | 20      | 9      | 24.386% | 21.831% | 19.498% | 17.372% | 15.444% | 12.120% | 9.448%  |
| \$40,000  | 25      | 9      | 21.232% | 18.717% | 16.451% | 14.415% | 12.600% | 9.555%  | 7.182%  |
| \$40,000  | 50      | 9      | 13.692% | 11.374% | 9.387%  | 7.705%  | 6.303%  | 4.194%  | 2.788%  |
| \$40,000  | 100     | 9      | 8.767%  | 6.733%  | 5.123%  | 3.874%  | 2.922%  | 1.690%  | 1.044%  |
| \$40,000  | 150     | 9      | 6.639%  | 4.819%  | 3.464%  | 2.487%  | 1.800%  | 1.018%  | 0.688%  |
| \$40,000  | 200     | 9      | 5.477%  | 3.802%  | 2.619%  | 1.814%  | 1.287%  | 0.754%  | 0.571%  |
| \$40,000  | 300     | 9      | 4.113%  | 2.662%  | 1.727%  | 1.161%  | 0.838%  | 0.578%  | 0.516%  |
| \$40,000  | 400     | 9      | 3.316%  | 2.043%  | 1.288%  | 0.875%  | 0.665%  | 0.527%  | 0.504%  |
| \$40,000  | 500     | 9      | 2.804%  | 1.667%  | 1.039%  | 0.727%  | 0.588%  | 0.510%  | 0.501%  |
| \$40,000  | 600     | 9      | 2.431%  | 1.406%  | 0.882%  | 0.643%  | 0.550%  | 0.506%  | 0.501%  |
| \$40,000  | 700     | 9      | 2.146%  | 1.215%  | 0.773%  | 0.592%  | 0.528%  | 0.503%  | 0.501%  |
| \$40,000  | 800     | 9      | 1.927%  | 1.075%  | 0.700%  | 0.560%  | 0.517%  | 0.502%  | 0.501%  |
| \$40,000  | 900     | 9      | 1.748%  | 0.969%  | 0.649%  | 0.540%  | 0.511%  | 0.502%  | 0.501%  |
| \$40,000  | 1,000   | 9      | 1.605%  | 0.891%  | 0.615%  | 0.529%  | 0.508%  | 0.502%  | 0.501%  |
| \$40,000  | 1,500   | 9      | 1.134%  | 0.666%  | 0.535%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 2,000   | 9      | 0.898%  | 0.581%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 3,000   | 9      | 0.676%  | 0.525%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 4,000   | 9      | 0.586%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 5,000   | 9      | 0.545%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 10,000  | 9      | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$45,000  | 5       | 9      | 54.997% | 52.873% | 50.819% | 48.832% | 46.912% | 43.258% | 39.816% |
| \$45,000  | 10      | 9      | 38.796% | 36.188% | 33.693% | 31.310% | 29.045% | 24.896% | 21.249% |

\* Applied to projected claims under ISL

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AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$45,000  | 15      | 9      | 30.377% | 27.742% | 25.302% | 23.056% | 20.996% | 17.368% | 14.309% |
| \$45,000  | 20      | 9      | 25.431% | 22.866% | 20.523% | 18.380% | 16.422% | 13.024% | 10.271% |
| \$45,000  | 25      | 9      | 22.152% | 19.626% | 17.338% | 15.281% | 13.434% | 10.308% | 7.850%  |
| \$45,000  | 50      | 9      | 14.300% | 11.958% | 9.939%  | 8.221%  | 6.776%  | 4.576%  | 3.081%  |
| \$45,000  | 100     | 9      | 9.184%  | 7.117%  | 5.467%  | 4.171%  | 3.175%  | 1.860%  | 1.144%  |
| \$45,000  | 150     | 9      | 6.969%  | 5.115%  | 3.717%  | 2.695%  | 1.965%  | 1.112%  | 0.734%  |
| \$45,000  | 200     | 9      | 5.754%  | 4.042%  | 2.816%  | 1.967%  | 1.399%  | 0.806%  | 0.592%  |
| \$45,000  | 300     | 9      | 4.330%  | 2.837%  | 1.860%  | 1.253%  | 0.898%  | 0.598%  | 0.521%  |
| \$45,000  | 400     | 9      | 3.489%  | 2.176%  | 1.381%  | 0.933%  | 0.698%  | 0.535%  | 0.505%  |
| \$45,000  | 500     | 9      | 2.958%  | 1.778%  | 1.110%  | 0.768%  | 0.609%  | 0.514%  | 0.502%  |
| \$45,000  | 600     | 9      | 2.565%  | 1.498%  | 0.937%  | 0.671%  | 0.562%  | 0.508%  | 0.501%  |
| \$45,000  | 700     | 9      | 2.268%  | 1.295%  | 0.817%  | 0.612%  | 0.536%  | 0.504%  | 0.501%  |
| \$45,000  | 800     | 9      | 2.039%  | 1.144%  | 0.735%  | 0.575%  | 0.521%  | 0.503%  | 0.501%  |
| \$45,000  | 900     | 9      | 1.849%  | 1.028%  | 0.676%  | 0.551%  | 0.514%  | 0.502%  | 0.501%  |
| \$45,000  | 1,000   | 9      | 1.699%  | 0.943%  | 0.638%  | 0.537%  | 0.510%  | 0.502%  | 0.501%  |
| \$45,000  | 1,500   | 9      | 1.200%  | 0.694%  | 0.544%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$45,000  | 2,000   | 9      | 0.948%  | 0.597%  | 0.518%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 3,000   | 9      | 0.704%  | 0.530%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 4,000   | 9      | 0.602%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 5,000   | 9      | 0.554%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 10,000  | 9      | 0.509%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$50,000  | 5       | 9      | 56.165% | 54.089% | 52.081% | 50.143% | 48.272% | 44.704% | 41.348% |
| \$50,000  | 10      | 9      | 40.155% | 37.625% | 35.202% | 32.877% | 30.641% | 26.476% | 22.766% |
| \$50,000  | 15      | 9      | 31.603% | 28.955% | 26.493% | 24.216% | 22.115% | 18.395% | 15.264% |
| \$50,000  | 20      | 9      | 26.399% | 23.822% | 21.460% | 19.300% | 17.324% | 13.875% | 11.044% |
| \$50,000  | 25      | 9      | 22.991% | 20.458% | 18.156% | 16.079% | 14.206% | 11.014% | 8.486%  |
| \$50,000  | 50      | 9      | 14.862% | 12.501% | 10.458% | 8.706%  | 7.224%  | 4.941%  | 3.365%  |
| \$50,000  | 100     | 9      | 9.574%  | 7.479%  | 5.792%  | 4.456%  | 3.419%  | 2.027%  | 1.248%  |
| \$50,000  | 150     | 9      | 7.276%  | 5.392%  | 3.957%  | 2.894%  | 2.124%  | 1.206%  | 0.782%  |
| \$50,000  | 200     | 9      | 6.011%  | 4.266%  | 3.001%  | 2.114%  | 1.510%  | 0.860%  | 0.614%  |
| \$50,000  | 300     | 9      | 4.530%  | 3.001%  | 1.985%  | 1.342%  | 0.958%  | 0.620%  | 0.527%  |
| \$50,000  | 400     | 9      | 3.651%  | 2.302%  | 1.470%  | 0.991%  | 0.732%  | 0.544%  | 0.507%  |
| \$50,000  | 500     | 9      | 3.102%  | 1.884%  | 1.180%  | 0.808%  | 0.630%  | 0.518%  | 0.502%  |
| \$50,000  | 600     | 9      | 2.691%  | 1.587%  | 0.991%  | 0.700%  | 0.575%  | 0.510%  | 0.502%  |
| \$50,000  | 700     | 9      | 2.382%  | 1.371%  | 0.861%  | 0.633%  | 0.544%  | 0.505%  | 0.501%  |
| \$50,000  | 800     | 9      | 2.143%  | 1.211%  | 0.770%  | 0.590%  | 0.527%  | 0.503%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$50,000  | 900     | 9      | 1.944%  | 1.086%  | 0.705%  | 0.562%  | 0.517%  | 0.503%  | 0.501%  |
| \$50,000  | 1,000   | 9      | 1.788%  | 0.995%  | 0.661%  | 0.546%  | 0.512%  | 0.502%  | 0.501%  |
| \$50,000  | 1,500   | 9      | 1.263%  | 0.722%  | 0.552%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$50,000  | 2,000   | 9      | 0.995%  | 0.613%  | 0.522%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 3,000   | 9      | 0.731%  | 0.536%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 4,000   | 9      | 0.619%  | 0.515%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 5,000   | 9      | 0.564%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 10,000  | 9      | 0.510%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$55,000  | 5       | 9      | 57.169% | 55.131% | 53.164% | 51.268% | 49.437% | 45.944% | 42.662% |
| \$55,000  | 10      | 9      | 41.324% | 38.857% | 36.495% | 34.225% | 32.044% | 27.937% | 24.188% |
| \$55,000  | 15      | 9      | 32.730% | 30.084% | 27.615% | 25.314% | 23.176% | 19.369% | 16.161% |
| \$55,000  | 20      | 9      | 27.296% | 24.706% | 22.324% | 20.143% | 18.147% | 14.660% | 11.767% |
| \$55,000  | 25      | 9      | 23.745% | 21.209% | 18.899% | 16.805% | 14.910% | 11.669% | 9.083%  |
| \$55,000  | 50      | 9      | 15.383% | 13.006% | 10.942% | 9.163%  | 7.646%  | 5.289%  | 3.643%  |
| \$55,000  | 100     | 9      | 9.936%  | 7.818%  | 6.097%  | 4.726%  | 3.651%  | 2.189%  | 1.352%  |
| \$55,000  | 150     | 9      | 7.560%  | 5.649%  | 4.181%  | 3.081%  | 2.276%  | 1.298%  | 0.833%  |
| \$55,000  | 200     | 9      | 6.247%  | 4.474%  | 3.174%  | 2.254%  | 1.617%  | 0.915%  | 0.638%  |
| \$55,000  | 300     | 9      | 4.715%  | 3.155%  | 2.105%  | 1.429%  | 1.017%  | 0.641%  | 0.534%  |
| \$55,000  | 400     | 9      | 3.803%  | 2.422%  | 1.557%  | 1.048%  | 0.766%  | 0.554%  | 0.509%  |
| \$55,000  | 500     | 9      | 3.237%  | 1.985%  | 1.248%  | 0.848%  | 0.651%  | 0.523%  | 0.503%  |
| \$55,000  | 600     | 9      | 2.810%  | 1.672%  | 1.045%  | 0.730%  | 0.589%  | 0.512%  | 0.502%  |
| \$55,000  | 700     | 9      | 2.489%  | 1.444%  | 0.904%  | 0.655%  | 0.554%  | 0.506%  | 0.501%  |
| \$55,000  | 800     | 9      | 2.241%  | 1.274%  | 0.805%  | 0.606%  | 0.533%  | 0.504%  | 0.501%  |
| \$55,000  | 900     | 9      | 2.034%  | 1.142%  | 0.734%  | 0.575%  | 0.522%  | 0.503%  | 0.501%  |
| \$55,000  | 1,000   | 9      | 1.872%  | 1.045%  | 0.685%  | 0.555%  | 0.515%  | 0.502%  | 0.501%  |
| \$55,000  | 1,500   | 9      | 1.322%  | 0.750%  | 0.562%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$55,000  | 2,000   | 9      | 1.041%  | 0.630%  | 0.526%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 3,000   | 9      | 0.758%  | 0.542%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 4,000   | 9      | 0.635%  | 0.517%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 5,000   | 9      | 0.574%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 10,000  | 9      | 0.510%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$60,000  | 5       | 9      | 58.029% | 56.026% | 54.096% | 52.236% | 50.437% | 47.008% | 43.791% |
| \$60,000  | 10      | 9      | 42.339% | 39.926% | 37.614% | 35.392% | 33.261% | 29.244% | 25.526% |
| \$60,000  | 15      | 9      | 33.763% | 31.135% | 28.668% | 26.356% | 24.192% | 20.314% | 17.020% |
| \$60,000  | 20      | 9      | 28.146% | 25.540% | 23.143% | 20.935% | 18.915% | 15.386% | 12.447% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$60,000  | 25      | 9      | 24.439% | 21.896% | 19.583% | 17.473% | 15.562% | 12.280% | 9.646%  |
| \$60,000  | 50      | 9      | 15.868% | 13.476% | 11.394% | 9.594%  | 8.046%  | 5.623%  | 3.912%  |
| \$60,000  | 100     | 9      | 10.269% | 8.129%  | 6.381%  | 4.978%  | 3.872%  | 2.345%  | 1.455%  |
| \$60,000  | 150     | 9      | 7.824%  | 5.890%  | 4.393%  | 3.258%  | 2.421%  | 1.389%  | 0.882%  |
| \$60,000  | 200     | 9      | 6.465%  | 4.667%  | 3.338%  | 2.386%  | 1.720%  | 0.969%  | 0.662%  |
| \$60,000  | 300     | 9      | 4.885%  | 3.298%  | 2.217%  | 1.513%  | 1.074%  | 0.663%  | 0.541%  |
| \$60,000  | 400     | 9      | 3.945%  | 2.535%  | 1.639%  | 1.102%  | 0.800%  | 0.564%  | 0.511%  |
| \$60,000  | 500     | 9      | 3.363%  | 2.081%  | 1.313%  | 0.888%  | 0.674%  | 0.528%  | 0.503%  |
| \$60,000  | 600     | 9      | 2.921%  | 1.753%  | 1.097%  | 0.759%  | 0.603%  | 0.515%  | 0.502%  |
| \$60,000  | 700     | 9      | 2.590%  | 1.514%  | 0.946%  | 0.677%  | 0.563%  | 0.507%  | 0.501%  |
| \$60,000  | 800     | 9      | 2.333%  | 1.335%  | 0.839%  | 0.623%  | 0.540%  | 0.504%  | 0.501%  |
| \$60,000  | 900     | 9      | 2.119%  | 1.196%  | 0.762%  | 0.588%  | 0.526%  | 0.503%  | 0.501%  |
| \$60,000  | 1,000   | 9      | 1.951%  | 1.093%  | 0.709%  | 0.565%  | 0.518%  | 0.503%  | 0.501%  |
| \$60,000  | 1,500   | 9      | 1.379%  | 0.776%  | 0.571%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$60,000  | 2,000   | 9      | 1.085%  | 0.647%  | 0.530%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 3,000   | 9      | 0.784%  | 0.549%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 4,000   | 9      | 0.652%  | 0.520%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 5,000   | 9      | 0.584%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 10,000  | 9      | 0.511%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$65,000  | 5       | 9      | 58.783% | 56.812% | 54.914% | 53.083% | 51.313% | 47.939% | 44.779% |
| \$65,000  | 10      | 9      | 43.239% | 40.872% | 38.601% | 36.422% | 34.335% | 30.397% | 26.754% |
| \$65,000  | 15      | 9      | 34.713% | 32.115% | 29.659% | 27.344% | 25.167% | 21.240% | 17.865% |
| \$65,000  | 20      | 9      | 28.951% | 26.338% | 23.920% | 21.694% | 19.648% | 16.071% | 13.085% |
| \$65,000  | 25      | 9      | 25.095% | 22.544% | 20.219% | 18.097% | 16.170% | 12.859% | 10.180% |
| \$65,000  | 50      | 9      | 16.322% | 13.920% | 11.821% | 9.999%  | 8.427%  | 5.946%  | 4.174%  |
| \$65,000  | 100     | 9      | 10.582% | 8.423%  | 6.649%  | 5.218%  | 4.082%  | 2.497%  | 1.557%  |
| \$65,000  | 150     | 9      | 8.071%  | 6.117%  | 4.592%  | 3.426%  | 2.560%  | 1.477%  | 0.932%  |
| \$65,000  | 200     | 9      | 6.668%  | 4.848%  | 3.492%  | 2.510%  | 1.818%  | 1.024%  | 0.687%  |
| \$65,000  | 300     | 9      | 5.044%  | 3.433%  | 2.323%  | 1.592%  | 1.129%  | 0.686%  | 0.549%  |
| \$65,000  | 400     | 9      | 4.069%  | 2.634%  | 1.712%  | 1.151%  | 0.831%  | 0.572%  | 0.512%  |
| \$65,000  | 500     | 9      | 3.480%  | 2.171%  | 1.375%  | 0.927%  | 0.696%  | 0.533%  | 0.504%  |
| \$65,000  | 600     | 9      | 3.024%  | 1.829%  | 1.146%  | 0.788%  | 0.618%  | 0.518%  | 0.503%  |
| \$65,000  | 700     | 9      | 2.683%  | 1.580%  | 0.987%  | 0.699%  | 0.574%  | 0.509%  | 0.501%  |
| \$65,000  | 800     | 9      | 2.418%  | 1.393%  | 0.873%  | 0.641%  | 0.547%  | 0.505%  | 0.501%  |
| \$65,000  | 900     | 9      | 2.198%  | 1.247%  | 0.791%  | 0.601%  | 0.532%  | 0.504%  | 0.501%  |
| \$65,000  | 1,000   | 9      | 2.025%  | 1.138%  | 0.733%  | 0.575%  | 0.522%  | 0.503%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$65,000  | 1,500   | 9      | 1.432%  | 0.803%  | 0.581%  | 0.520%  | 0.505%  | 0.502%  | 0.501%  |
| \$65,000  | 2,000   | 9      | 1.127%  | 0.663%  | 0.535%  | 0.508%  | 0.504%  | 0.502%  | 0.501%  |
| \$65,000  | 3,000   | 9      | 0.810%  | 0.556%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 4,000   | 9      | 0.668%  | 0.523%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 5,000   | 9      | 0.594%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 10,000  | 9      | 0.512%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$70,000  | 5       | 9      | 59.481% | 57.539% | 55.670% | 53.866% | 52.120% | 48.798% | 45.689% |
| \$70,000  | 10      | 9      | 44.067% | 41.739% | 39.507% | 37.368% | 35.318% | 31.453% | 27.879% |
| \$70,000  | 15      | 9      | 35.597% | 33.038% | 30.604% | 28.296% | 26.116% | 22.163% | 18.719% |
| \$70,000  | 20      | 9      | 29.735% | 27.118% | 24.689% | 22.441% | 20.375% | 16.742% | 13.709% |
| \$70,000  | 25      | 9      | 25.737% | 23.177% | 20.835% | 18.702% | 16.760% | 13.421% | 10.699% |
| \$70,000  | 50      | 9      | 16.760% | 14.350% | 12.237% | 10.394% | 8.800%  | 6.264%  | 4.435%  |
| \$70,000  | 100     | 9      | 10.878% | 8.702%  | 6.908%  | 5.450%  | 4.285%  | 2.645%  | 1.658%  |
| \$70,000  | 150     | 9      | 8.307%  | 6.335%  | 4.785%  | 3.590%  | 2.697%  | 1.566%  | 0.984%  |
| \$70,000  | 200     | 9      | 6.861%  | 5.020%  | 3.642%  | 2.632%  | 1.915%  | 1.078%  | 0.714%  |
| \$70,000  | 300     | 9      | 5.196%  | 3.563%  | 2.427%  | 1.670%  | 1.184%  | 0.710%  | 0.557%  |
| \$70,000  | 400     | 9      | 4.194%  | 2.734%  | 1.787%  | 1.203%  | 0.864%  | 0.583%  | 0.515%  |
| \$70,000  | 500     | 9      | 3.592%  | 2.258%  | 1.437%  | 0.967%  | 0.719%  | 0.540%  | 0.505%  |
| \$70,000  | 600     | 9      | 3.123%  | 1.902%  | 1.195%  | 0.817%  | 0.634%  | 0.521%  | 0.503%  |
| \$70,000  | 700     | 9      | 2.771%  | 1.643%  | 1.027%  | 0.721%  | 0.585%  | 0.511%  | 0.502%  |
| \$70,000  | 800     | 9      | 2.500%  | 1.450%  | 0.906%  | 0.658%  | 0.555%  | 0.506%  | 0.501%  |
| \$70,000  | 900     | 9      | 2.273%  | 1.297%  | 0.818%  | 0.614%  | 0.537%  | 0.504%  | 0.501%  |
| \$70,000  | 1,000   | 9      | 2.095%  | 1.183%  | 0.756%  | 0.586%  | 0.526%  | 0.503%  | 0.501%  |
| \$70,000  | 1,500   | 9      | 1.483%  | 0.829%  | 0.591%  | 0.523%  | 0.506%  | 0.502%  | 0.501%  |
| \$70,000  | 2,000   | 9      | 1.167%  | 0.680%  | 0.540%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$70,000  | 3,000   | 9      | 0.835%  | 0.563%  | 0.512%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 4,000   | 9      | 0.684%  | 0.526%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 5,000   | 9      | 0.604%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 10,000  | 9      | 0.513%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$75,000  | 5       | 9      | 60.132% | 58.217% | 56.374% | 54.594% | 52.872% | 49.597% | 46.533% |
| \$75,000  | 10      | 9      | 44.828% | 42.535% | 40.338% | 38.235% | 36.218% | 32.418% | 28.909% |
| \$75,000  | 15      | 9      | 36.405% | 33.887% | 31.487% | 29.196% | 27.025% | 23.059% | 19.567% |
| \$75,000  | 20      | 9      | 30.486% | 27.871% | 25.435% | 23.174% | 21.086% | 17.403% | 14.321% |
| \$75,000  | 25      | 9      | 26.360% | 23.791% | 21.436% | 19.287% | 17.331% | 13.961% | 11.202% |
| \$75,000  | 50      | 9      | 17.179% | 14.762% | 12.636% | 10.777% | 9.161%  | 6.578%  | 4.695%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$75,000  | 100     | 9      | 11.161% | 8.969%  | 7.155%  | 5.672%  | 4.481%  | 2.789%  | 1.760%  |
| \$75,000  | 150     | 9      | 8.531%  | 6.541%  | 4.968%  | 3.748%  | 2.830%  | 1.654%  | 1.036%  |
| \$75,000  | 200     | 9      | 7.044%  | 5.184%  | 3.784%  | 2.749%  | 2.008%  | 1.133%  | 0.742%  |
| \$75,000  | 300     | 9      | 5.340%  | 3.687%  | 2.526%  | 1.745%  | 1.238%  | 0.734%  | 0.566%  |
| \$75,000  | 400     | 9      | 4.314%  | 2.831%  | 1.860%  | 1.254%  | 0.897%  | 0.594%  | 0.518%  |
| \$75,000  | 500     | 9      | 3.698%  | 2.342%  | 1.497%  | 1.006%  | 0.742%  | 0.546%  | 0.506%  |
| \$75,000  | 600     | 9      | 3.217%  | 1.973%  | 1.243%  | 0.846%  | 0.650%  | 0.524%  | 0.504%  |
| \$75,000  | 700     | 9      | 2.855%  | 1.704%  | 1.066%  | 0.743%  | 0.596%  | 0.513%  | 0.502%  |
| \$75,000  | 800     | 9      | 2.578%  | 1.503%  | 0.939%  | 0.675%  | 0.563%  | 0.508%  | 0.501%  |
| \$75,000  | 900     | 9      | 2.345%  | 1.345%  | 0.846%  | 0.628%  | 0.543%  | 0.505%  | 0.501%  |
| \$75,000  | 1,000   | 9      | 2.161%  | 1.226%  | 0.780%  | 0.597%  | 0.530%  | 0.503%  | 0.501%  |
| \$75,000  | 1,500   | 9      | 1.532%  | 0.854%  | 0.601%  | 0.526%  | 0.507%  | 0.502%  | 0.501%  |
| \$75,000  | 2,000   | 9      | 1.206%  | 0.697%  | 0.545%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$75,000  | 3,000   | 9      | 0.860%  | 0.570%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 4,000   | 9      | 0.701%  | 0.529%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 5,000   | 9      | 0.614%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 10,000  | 9      | 0.514%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$80,000  | 5       | 9      | 60.717% | 58.826% | 57.005% | 55.245% | 53.545% | 50.313% | 47.288% |
| \$80,000  | 10      | 9      | 45.510% | 43.248% | 41.084% | 39.013% | 37.025% | 33.284% | 29.830% |
| \$80,000  | 15      | 9      | 37.129% | 34.649% | 32.284% | 30.022% | 27.871% | 23.906% | 20.389% |
| \$80,000  | 20      | 9      | 31.182% | 28.582% | 26.145% | 23.877% | 21.771% | 18.047% | 14.913% |
| \$80,000  | 25      | 9      | 26.956% | 24.379% | 22.015% | 19.850% | 17.880% | 14.477% | 11.683% |
| \$80,000  | 50      | 9      | 17.563% | 15.144% | 13.006% | 11.134% | 9.501%  | 6.874%  | 4.943%  |
| \$80,000  | 100     | 9      | 11.423% | 9.219%  | 7.387%  | 5.882%  | 4.668%  | 2.928%  | 1.858%  |
| \$80,000  | 150     | 9      | 8.742%  | 6.735%  | 5.143%  | 3.900%  | 2.958%  | 1.739%  | 1.088%  |
| \$80,000  | 200     | 9      | 7.215%  | 5.340%  | 3.917%  | 2.861%  | 2.097%  | 1.186%  | 0.769%  |
| \$80,000  | 300     | 9      | 5.475%  | 3.803%  | 2.620%  | 1.817%  | 1.291%  | 0.757%  | 0.575%  |
| \$80,000  | 400     | 9      | 4.426%  | 2.923%  | 1.930%  | 1.303%  | 0.930%  | 0.606%  | 0.521%  |
| \$80,000  | 500     | 9      | 3.799%  | 2.421%  | 1.554%  | 1.043%  | 0.765%  | 0.553%  | 0.508%  |
| \$80,000  | 600     | 9      | 3.304%  | 2.039%  | 1.288%  | 0.874%  | 0.665%  | 0.528%  | 0.504%  |
| \$80,000  | 700     | 9      | 2.934%  | 1.761%  | 1.103%  | 0.764%  | 0.607%  | 0.515%  | 0.502%  |
| \$80,000  | 800     | 9      | 2.651%  | 1.554%  | 0.970%  | 0.692%  | 0.571%  | 0.509%  | 0.501%  |
| \$80,000  | 900     | 9      | 2.411%  | 1.390%  | 0.872%  | 0.641%  | 0.548%  | 0.505%  | 0.501%  |
| \$80,000  | 1,000   | 9      | 2.224%  | 1.267%  | 0.802%  | 0.607%  | 0.534%  | 0.504%  | 0.501%  |
| \$80,000  | 1,500   | 9      | 1.577%  | 0.879%  | 0.611%  | 0.529%  | 0.508%  | 0.502%  | 0.501%  |
| \$80,000  | 2,000   | 9      | 1.243%  | 0.713%  | 0.550%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$80,000  | 3,000   | 9      | 0.884%  | 0.577%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 4,000   | 9      | 0.716%  | 0.532%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 5,000   | 9      | 0.625%  | 0.516%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 10,000  | 9      | 0.516%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$90,000  | 5       | 9      | 61.744% | 59.895% | 58.110% | 56.387% | 54.723% | 51.565% | 48.611% |
| \$90,000  | 10      | 9      | 46.692% | 44.484% | 42.376% | 40.356% | 38.418% | 34.777% | 31.420% |
| \$90,000  | 15      | 9      | 38.378% | 35.964% | 33.658% | 31.460% | 29.366% | 25.459% | 21.925% |
| \$90,000  | 20      | 9      | 32.435% | 29.865% | 27.449% | 25.184% | 23.069% | 19.278% | 16.053% |
| \$90,000  | 25      | 9      | 28.062% | 25.486% | 23.109% | 20.922% | 18.927% | 15.456% | 12.583% |
| \$90,000  | 50      | 9      | 18.269% | 15.843% | 13.692% | 11.799% | 10.140% | 7.435%  | 5.422%  |
| \$90,000  | 100     | 9      | 11.907% | 9.680%  | 7.814%  | 6.274%  | 5.017%  | 3.192%  | 2.050%  |
| \$90,000  | 150     | 9      | 9.129%  | 7.095%  | 5.466%  | 4.186%  | 3.202%  | 1.907%  | 1.192%  |
| \$90,000  | 200     | 9      | 7.535%  | 5.630%  | 4.170%  | 3.075%  | 2.269%  | 1.291%  | 0.826%  |
| \$90,000  | 300     | 9      | 5.726%  | 4.020%  | 2.799%  | 1.955%  | 1.394%  | 0.806%  | 0.594%  |
| \$90,000  | 400     | 9      | 4.632%  | 3.093%  | 2.061%  | 1.398%  | 0.994%  | 0.630%  | 0.528%  |
| \$90,000  | 500     | 9      | 3.983%  | 2.568%  | 1.662%  | 1.116%  | 0.810%  | 0.567%  | 0.511%  |
| \$90,000  | 600     | 9      | 3.465%  | 2.162%  | 1.373%  | 0.928%  | 0.696%  | 0.535%  | 0.506%  |
| \$90,000  | 700     | 9      | 3.078%  | 1.868%  | 1.175%  | 0.806%  | 0.629%  | 0.519%  | 0.503%  |
| \$90,000  | 800     | 9      | 2.784%  | 1.649%  | 1.030%  | 0.725%  | 0.587%  | 0.511%  | 0.502%  |
| \$90,000  | 900     | 9      | 2.532%  | 1.475%  | 0.923%  | 0.667%  | 0.560%  | 0.507%  | 0.501%  |
| \$90,000  | 1,000   | 9      | 2.337%  | 1.343%  | 0.845%  | 0.628%  | 0.543%  | 0.505%  | 0.501%  |
| \$90,000  | 1,500   | 9      | 1.662%  | 0.925%  | 0.632%  | 0.536%  | 0.509%  | 0.502%  | 0.501%  |
| \$90,000  | 2,000   | 9      | 1.313%  | 0.745%  | 0.560%  | 0.514%  | 0.505%  | 0.502%  | 0.501%  |
| \$90,000  | 3,000   | 9      | 0.929%  | 0.591%  | 0.517%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 4,000   | 9      | 0.746%  | 0.539%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 5,000   | 9      | 0.644%  | 0.519%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 10,000  | 9      | 0.518%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$100,000 | 5       | 9      | 62.597% | 60.779% | 59.025% | 57.332% | 55.698% | 52.601% | 49.707% |
| \$100,000 | 10      | 9      | 47.682% | 45.520% | 43.456% | 41.478% | 39.582% | 36.022% | 32.743% |
| \$100,000 | 15      | 9      | 39.414% | 37.051% | 34.795% | 32.650% | 30.606% | 26.789% | 23.309% |
| \$100,000 | 20      | 9      | 33.496% | 30.978% | 28.597% | 26.351% | 24.246% | 20.434% | 17.143% |
| \$100,000 | 25      | 9      | 29.063% | 26.500% | 24.122% | 21.927% | 19.913% | 16.375% | 13.424% |
| \$100,000 | 50      | 9      | 18.924% | 16.493% | 14.331% | 12.422% | 10.739% | 7.967%  | 5.884%  |
| \$100,000 | 100     | 9      | 12.345% | 10.099% | 8.206%  | 6.635%  | 5.341%  | 3.441%  | 2.232%  |
| \$100,000 | 150     | 9      | 9.482%  | 7.423%  | 5.763%  | 4.451%  | 3.430%  | 2.067%  | 1.295%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$110,000 | 5,000   | 9      | 0.684%  | 0.526%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 10,000  | 9      | 0.524%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$120,000 | 5       | 9      | 63.960% | 62.190% | 60.485% | 58.840% | 57.256% | 54.250% | 51.453% |
| \$120,000 | 10      | 9      | 49.282% | 47.194% | 45.197% | 43.286% | 41.458% | 38.027% | 34.872% |
| \$120,000 | 15      | 9      | 41.092% | 38.808% | 36.637% | 34.573% | 32.606% | 28.938% | 25.608% |
| \$120,000 | 20      | 9      | 35.218% | 32.798% | 30.509% | 28.346% | 26.301% | 22.540% | 19.213% |
| \$120,000 | 25      | 9      | 30.790% | 28.289% | 25.946% | 23.771% | 21.750% | 18.136% | 15.049% |
| \$120,000 | 50      | 9      | 20.108% | 17.668% | 15.490% | 13.551% | 11.824% | 8.949%  | 6.752%  |
| \$120,000 | 100     | 9      | 13.140% | 10.860% | 8.925%  | 7.299%  | 5.946%  | 3.917%  | 2.589%  |
| \$120,000 | 150     | 9      | 10.123% | 8.023%  | 6.315%  | 4.943%  | 3.860%  | 2.374%  | 1.504%  |
| \$120,000 | 200     | 9      | 8.370%  | 6.391%  | 4.841%  | 3.652%  | 2.752%  | 1.599%  | 1.005%  |
| \$120,000 | 300     | 9      | 6.380%  | 4.593%  | 3.280%  | 2.340%  | 1.687%  | 0.957%  | 0.661%  |
| \$120,000 | 400     | 9      | 5.165%  | 3.543%  | 2.416%  | 1.663%  | 1.181%  | 0.708%  | 0.554%  |
| \$120,000 | 500     | 9      | 4.446%  | 2.947%  | 1.949%  | 1.317%  | 0.941%  | 0.612%  | 0.522%  |
| \$120,000 | 600     | 9      | 3.873%  | 2.481%  | 1.602%  | 1.079%  | 0.788%  | 0.560%  | 0.512%  |
| \$120,000 | 700     | 9      | 3.453%  | 2.155%  | 1.372%  | 0.930%  | 0.699%  | 0.537%  | 0.506%  |
| \$120,000 | 800     | 9      | 3.123%  | 1.901%  | 1.195%  | 0.823%  | 0.640%  | 0.522%  | 0.503%  |
| \$120,000 | 900     | 9      | 2.842%  | 1.697%  | 1.063%  | 0.744%  | 0.598%  | 0.514%  | 0.502%  |
| \$120,000 | 1,000   | 9      | 2.627%  | 1.545%  | 0.967%  | 0.693%  | 0.573%  | 0.509%  | 0.501%  |
| \$120,000 | 1,500   | 9      | 1.879%  | 1.053%  | 0.692%  | 0.558%  | 0.516%  | 0.502%  | 0.501%  |
| \$120,000 | 2,000   | 9      | 1.492%  | 0.834%  | 0.593%  | 0.524%  | 0.507%  | 0.502%  | 0.501%  |
| \$120,000 | 3,000   | 9      | 1.052%  | 0.636%  | 0.527%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 4,000   | 9      | 0.831%  | 0.561%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 5,000   | 9      | 0.703%  | 0.530%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 10,000  | 9      | 0.527%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$130,000 | 5       | 9      | 64.486% | 62.736% | 61.049% | 59.424% | 57.860% | 54.890% | 52.130% |
| \$130,000 | 10      | 9      | 49.918% | 47.859% | 45.889% | 44.004% | 42.202% | 38.822% | 35.717% |
| \$130,000 | 15      | 9      | 41.757% | 39.505% | 37.368% | 35.335% | 33.399% | 29.791% | 26.520% |
| \$130,000 | 20      | 9      | 35.903% | 33.522% | 31.271% | 29.146% | 27.136% | 23.439% | 20.134% |
| \$130,000 | 25      | 9      | 31.503% | 29.042% | 26.734% | 24.581% | 22.570% | 18.950% | 15.828% |
| \$130,000 | 50      | 9      | 20.641% | 18.199% | 16.012% | 14.060% | 12.315% | 9.400%  | 7.153%  |
| \$130,000 | 100     | 9      | 13.499% | 11.207% | 9.255%  | 7.608%  | 6.228%  | 4.144%  | 2.763%  |
| \$130,000 | 150     | 9      | 10.415% | 8.299%  | 6.569%  | 5.171%  | 4.061%  | 2.520%  | 1.605%  |
| \$130,000 | 200     | 9      | 8.618%  | 6.619%  | 5.044%  | 3.828%  | 2.902%  | 1.698%  | 1.065%  |
| \$130,000 | 300     | 9      | 6.573%  | 4.764%  | 3.425%  | 2.460%  | 1.780%  | 1.008%  | 0.686%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$130,000 | 400     | 9      | 5.322%  | 3.679%  | 2.524%  | 1.746%  | 1.241%  | 0.735%  | 0.564%  |
| \$130,000 | 500     | 9      | 4.584%  | 3.061%  | 2.038%  | 1.382%  | 0.984%  | 0.628%  | 0.527%  |
| \$130,000 | 600     | 9      | 3.995%  | 2.580%  | 1.675%  | 1.129%  | 0.819%  | 0.570%  | 0.514%  |
| \$130,000 | 700     | 9      | 3.563%  | 2.241%  | 1.433%  | 0.970%  | 0.723%  | 0.543%  | 0.507%  |
| \$130,000 | 800     | 9      | 3.223%  | 1.977%  | 1.247%  | 0.854%  | 0.657%  | 0.526%  | 0.504%  |
| \$130,000 | 900     | 9      | 2.934%  | 1.764%  | 1.107%  | 0.770%  | 0.612%  | 0.516%  | 0.502%  |
| \$130,000 | 1,000   | 9      | 2.712%  | 1.605%  | 1.005%  | 0.714%  | 0.584%  | 0.510%  | 0.501%  |
| \$130,000 | 1,500   | 9      | 1.943%  | 1.092%  | 0.712%  | 0.566%  | 0.519%  | 0.503%  | 0.501%  |
| \$130,000 | 2,000   | 9      | 1.545%  | 0.862%  | 0.605%  | 0.527%  | 0.507%  | 0.502%  | 0.501%  |
| \$130,000 | 3,000   | 9      | 1.090%  | 0.650%  | 0.531%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 4,000   | 9      | 0.858%  | 0.568%  | 0.512%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 5,000   | 9      | 0.722%  | 0.534%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 10,000  | 9      | 0.530%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$140,000 | 5       | 9      | 64.954% | 63.221% | 61.551% | 59.943% | 58.396% | 55.460% | 52.732% |
| \$140,000 | 10      | 9      | 50.482% | 48.446% | 46.500% | 44.639% | 42.860% | 39.525% | 36.465% |
| \$140,000 | 15      | 9      | 42.351% | 40.128% | 38.021% | 36.016% | 34.107% | 30.552% | 27.334% |
| \$140,000 | 20      | 9      | 36.518% | 34.171% | 31.955% | 29.863% | 27.885% | 24.249% | 20.992% |
| \$140,000 | 25      | 9      | 32.145% | 29.721% | 27.454% | 25.331% | 23.338% | 19.726% | 16.592% |
| \$140,000 | 50      | 9      | 21.155% | 18.713% | 16.518% | 14.551% | 12.792% | 9.841%  | 7.542%  |
| \$140,000 | 100     | 9      | 13.842% | 11.540% | 9.573%  | 7.906%  | 6.502%  | 4.366%  | 2.935%  |
| \$140,000 | 150     | 9      | 10.695% | 8.564%  | 6.814%  | 5.393%  | 4.256%  | 2.665%  | 1.707%  |
| \$140,000 | 200     | 9      | 8.856%  | 6.839%  | 5.241%  | 4.000%  | 3.049%  | 1.798%  | 1.125%  |
| \$140,000 | 300     | 9      | 6.757%  | 4.928%  | 3.564%  | 2.575%  | 1.872%  | 1.059%  | 0.712%  |
| \$140,000 | 400     | 9      | 5.472%  | 3.808%  | 2.628%  | 1.827%  | 1.302%  | 0.763%  | 0.575%  |
| \$140,000 | 500     | 9      | 4.717%  | 3.172%  | 2.126%  | 1.445%  | 1.027%  | 0.645%  | 0.532%  |
| \$140,000 | 600     | 9      | 4.112%  | 2.675%  | 1.746%  | 1.177%  | 0.851%  | 0.581%  | 0.517%  |
| \$140,000 | 700     | 9      | 3.668%  | 2.323%  | 1.492%  | 1.009%  | 0.746%  | 0.550%  | 0.508%  |
| \$140,000 | 800     | 9      | 3.317%  | 2.049%  | 1.297%  | 0.885%  | 0.675%  | 0.531%  | 0.504%  |
| \$140,000 | 900     | 9      | 3.021%  | 1.828%  | 1.150%  | 0.795%  | 0.625%  | 0.519%  | 0.502%  |
| \$140,000 | 1,000   | 9      | 2.793%  | 1.664%  | 1.043%  | 0.735%  | 0.594%  | 0.512%  | 0.502%  |
| \$140,000 | 1,500   | 9      | 2.004%  | 1.130%  | 0.732%  | 0.575%  | 0.522%  | 0.503%  | 0.501%  |
| \$140,000 | 2,000   | 9      | 1.596%  | 0.889%  | 0.616%  | 0.531%  | 0.509%  | 0.502%  | 0.501%  |
| \$140,000 | 3,000   | 9      | 1.126%  | 0.665%  | 0.536%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 4,000   | 9      | 0.884%  | 0.576%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 5,000   | 9      | 0.740%  | 0.538%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 10,000  | 9      | 0.533%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$140,000 | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$150,000 | 5       | 9      | 65.363% | 63.645% | 61.990% | 60.398% | 58.864% | 55.958% | 53.260% |
| \$150,000 | 10      | 9      | 50.979% | 48.964% | 47.039% | 45.200% | 43.440% | 40.145% | 37.124% |
| \$150,000 | 15      | 9      | 42.875% | 40.680% | 38.597% | 36.617% | 34.731% | 31.224% | 28.052% |
| \$150,000 | 20      | 9      | 37.060% | 34.743% | 32.558% | 30.495% | 28.545% | 24.963% | 21.758% |
| \$150,000 | 25      | 9      | 32.712% | 30.323% | 28.091% | 26.001% | 24.034% | 20.445% | 17.309% |
| \$150,000 | 50      | 9      | 21.643% | 19.201% | 17.002% | 15.021% | 13.250% | 10.264% | 7.919%  |
| \$150,000 | 100     | 9      | 14.168% | 11.859% | 9.879%  | 8.194%  | 6.769%  | 4.585%  | 3.105%  |
| \$150,000 | 150     | 9      | 10.961% | 8.817%  | 7.048%  | 5.605%  | 4.445%  | 2.807%  | 1.808%  |
| \$150,000 | 200     | 9      | 9.080%  | 7.047%  | 5.429%  | 4.164%  | 3.190%  | 1.895%  | 1.186%  |
| \$150,000 | 300     | 9      | 6.932%  | 5.084%  | 3.697%  | 2.686%  | 1.961%  | 1.110%  | 0.738%  |
| \$150,000 | 400     | 9      | 5.614%  | 3.931%  | 2.729%  | 1.905%  | 1.360%  | 0.790%  | 0.586%  |
| \$150,000 | 500     | 9      | 4.841%  | 3.277%  | 2.209%  | 1.507%  | 1.069%  | 0.662%  | 0.538%  |
| \$150,000 | 600     | 9      | 4.221%  | 2.764%  | 1.813%  | 1.224%  | 0.881%  | 0.592%  | 0.520%  |
| \$150,000 | 700     | 9      | 3.766%  | 2.400%  | 1.548%  | 1.046%  | 0.769%  | 0.557%  | 0.510%  |
| \$150,000 | 800     | 9      | 3.405%  | 2.117%  | 1.344%  | 0.915%  | 0.692%  | 0.535%  | 0.505%  |
| \$150,000 | 900     | 9      | 3.102%  | 1.889%  | 1.190%  | 0.819%  | 0.639%  | 0.522%  | 0.503%  |
| \$150,000 | 1,000   | 9      | 2.869%  | 1.720%  | 1.079%  | 0.756%  | 0.605%  | 0.514%  | 0.502%  |
| \$150,000 | 1,500   | 9      | 2.062%  | 1.167%  | 0.752%  | 0.584%  | 0.525%  | 0.503%  | 0.501%  |
| \$150,000 | 2,000   | 9      | 1.643%  | 0.915%  | 0.628%  | 0.535%  | 0.510%  | 0.502%  | 0.501%  |
| \$150,000 | 3,000   | 9      | 1.160%  | 0.680%  | 0.540%  | 0.509%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 4,000   | 9      | 0.909%  | 0.584%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 5,000   | 9      | 0.758%  | 0.542%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 10,000  | 9      | 0.537%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$160,000 | 5       | 9      | 65.686% | 63.987% | 62.350% | 60.778% | 59.269% | 56.417% | 53.746% |
| \$160,000 | 10      | 9      | 51.108% | 49.108% | 47.196% | 45.371% | 43.630% | 40.366% | 37.367% |
| \$160,000 | 15      | 9      | 43.227% | 41.066% | 39.018% | 37.077% | 35.234% | 31.808% | 28.696% |
| \$160,000 | 20      | 9      | 38.017% | 35.741% | 33.593% | 31.567% | 29.651% | 26.117% | 22.945% |
| \$160,000 | 25      | 9      | 33.518% | 31.173% | 28.968% | 26.898% | 24.954% | 21.404% | 18.264% |
| \$160,000 | 50      | 9      | 22.438% | 20.023% | 17.837% | 15.858% | 14.075% | 11.041% | 8.627%  |
| \$160,000 | 100     | 9      | 14.349% | 12.078% | 10.123% | 8.460%  | 7.051%  | 4.869%  | 3.358%  |
| \$160,000 | 150     | 9      | 11.225% | 9.091%  | 7.320%  | 5.867%  | 4.687%  | 2.984%  | 1.926%  |
| \$160,000 | 200     | 9      | 9.266%  | 7.240%  | 5.618%  | 4.337%  | 3.340%  | 1.997%  | 1.248%  |
| \$160,000 | 300     | 9      | 7.077%  | 5.249%  | 3.860%  | 2.828%  | 2.082%  | 1.190%  | 0.780%  |
| \$160,000 | 400     | 9      | 5.830%  | 4.141%  | 2.916%  | 2.061%  | 1.482%  | 0.855%  | 0.614%  |
| \$160,000 | 500     | 9      | 4.991%  | 3.413%  | 2.325%  | 1.605%  | 1.146%  | 0.701%  | 0.556%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$160,000 | 600     | 9      | 4.393%  | 2.914%  | 1.932%  | 1.314%  | 0.941%  | 0.616%  | 0.529%  |
| \$160,000 | 700     | 9      | 3.901%  | 2.512%  | 1.627%  | 1.097%  | 0.797%  | 0.566%  | 0.514%  |
| \$160,000 | 800     | 9      | 3.577%  | 2.246%  | 1.430%  | 0.965%  | 0.719%  | 0.542%  | 0.508%  |
| \$160,000 | 900     | 9      | 3.222%  | 1.978%  | 1.243%  | 0.847%  | 0.651%  | 0.525%  | 0.504%  |
| \$160,000 | 1,000   | 9      | 2.949%  | 1.775%  | 1.111%  | 0.769%  | 0.610%  | 0.516%  | 0.502%  |
| \$160,000 | 1,500   | 9      | 2.148%  | 1.215%  | 0.772%  | 0.591%  | 0.527%  | 0.503%  | 0.501%  |
| \$160,000 | 2,000   | 9      | 1.666%  | 0.925%  | 0.630%  | 0.533%  | 0.509%  | 0.502%  | 0.501%  |
| \$160,000 | 3,000   | 9      | 1.160%  | 0.677%  | 0.538%  | 0.509%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 4,000   | 9      | 0.908%  | 0.585%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 5,000   | 9      | 0.757%  | 0.543%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 10,000  | 9      | 0.538%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$170,000 | 5       | 9      | 66.025% | 64.332% | 62.701% | 61.134% | 59.624% | 56.766% | 54.115% |
| \$170,000 | 10      | 9      | 51.786% | 49.806% | 47.915% | 46.110% | 44.383% | 41.152% | 38.194% |
| \$170,000 | 15      | 9      | 43.732% | 41.581% | 39.539% | 37.599% | 35.750% | 32.322% | 29.224% |
| \$170,000 | 20      | 9      | 37.951% | 35.683% | 33.547% | 31.530% | 29.628% | 26.134% | 23.010% |
| \$170,000 | 25      | 9      | 33.649% | 31.319% | 29.146% | 27.106% | 25.190% | 21.684% | 18.582% |
| \$170,000 | 50      | 9      | 22.515% | 20.086% | 17.881% | 15.885% | 14.090% | 11.049% | 8.628%  |
| \$170,000 | 100     | 9      | 14.758% | 12.440% | 10.440% | 8.723%  | 7.263%  | 4.999%  | 3.435%  |
| \$170,000 | 150     | 9      | 11.443% | 9.280%  | 7.480%  | 5.999%  | 4.798%  | 3.075%  | 2.002%  |
| \$170,000 | 200     | 9      | 9.483%  | 7.425%  | 5.772%  | 4.469%  | 3.452%  | 2.078%  | 1.307%  |
| \$170,000 | 300     | 9      | 7.245%  | 5.368%  | 3.941%  | 2.888%  | 2.126%  | 1.209%  | 0.789%  |
| \$170,000 | 400     | 9      | 5.872%  | 4.157%  | 2.915%  | 2.051%  | 1.470%  | 0.845%  | 0.609%  |
| \$170,000 | 500     | 9      | 5.067%  | 3.469%  | 2.362%  | 1.623%  | 1.151%  | 0.697%  | 0.550%  |
| \$170,000 | 600     | 9      | 4.418%  | 2.927%  | 1.936%  | 1.311%  | 0.939%  | 0.613%  | 0.526%  |
| \$170,000 | 700     | 9      | 3.935%  | 2.535%  | 1.647%  | 1.113%  | 0.810%  | 0.569%  | 0.512%  |
| \$170,000 | 800     | 9      | 3.564%  | 2.242%  | 1.432%  | 0.971%  | 0.726%  | 0.544%  | 0.507%  |
| \$170,000 | 900     | 9      | 3.249%  | 2.001%  | 1.266%  | 0.866%  | 0.664%  | 0.528%  | 0.504%  |
| \$170,000 | 1,000   | 9      | 3.007%  | 1.822%  | 1.147%  | 0.796%  | 0.626%  | 0.519%  | 0.502%  |
| \$170,000 | 1,500   | 9      | 2.169%  | 1.236%  | 0.789%  | 0.601%  | 0.532%  | 0.504%  | 0.501%  |
| \$170,000 | 2,000   | 9      | 1.730%  | 0.964%  | 0.650%  | 0.543%  | 0.512%  | 0.502%  | 0.501%  |
| \$170,000 | 3,000   | 9      | 1.223%  | 0.707%  | 0.548%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$170,000 | 4,000   | 9      | 0.955%  | 0.600%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 5,000   | 9      | 0.791%  | 0.550%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 10,000  | 9      | 0.543%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$180,000 | 5       | 9      | 66.305% | 64.621% | 63.001% | 61.445% | 59.944% | 57.106% | 54.476% |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$180,000 | 10      | 9      | 52.120% | 50.154% | 48.278% | 46.487% | 44.774% | 41.569% | 38.638% |
| \$180,000 | 15      | 9      | 44.097% | 41.964% | 39.940% | 38.016% | 36.183% | 32.789% | 29.722% |
| \$180,000 | 20      | 9      | 38.335% | 36.088% | 33.971% | 31.975% | 30.092% | 26.636% | 23.546% |
| \$180,000 | 25      | 9      | 34.054% | 31.750% | 29.600% | 27.582% | 25.686% | 22.219% | 19.153% |
| \$180,000 | 50      | 9      | 22.913% | 20.492% | 18.290% | 16.291% | 14.487% | 11.421% | 8.966%  |
| \$180,000 | 100     | 9      | 15.030% | 12.710% | 10.701% | 8.972%  | 7.498%  | 5.200%  | 3.597%  |
| \$180,000 | 150     | 9      | 11.666% | 9.497%  | 7.683%  | 6.186%  | 4.967%  | 3.206%  | 2.097%  |
| \$180,000 | 200     | 9      | 9.670%  | 7.603%  | 5.935%  | 4.614%  | 3.578%  | 2.169%  | 1.367%  |
| \$180,000 | 300     | 9      | 7.390%  | 5.500%  | 4.056%  | 2.983%  | 2.205%  | 1.258%  | 0.814%  |
| \$180,000 | 400     | 9      | 5.992%  | 4.262%  | 3.003%  | 2.120%  | 1.522%  | 0.873%  | 0.621%  |
| \$180,000 | 500     | 9      | 5.171%  | 3.558%  | 2.433%  | 1.678%  | 1.191%  | 0.715%  | 0.556%  |
| \$180,000 | 600     | 9      | 4.508%  | 3.002%  | 1.994%  | 1.353%  | 0.967%  | 0.624%  | 0.529%  |
| \$180,000 | 700     | 9      | 4.017%  | 2.601%  | 1.696%  | 1.147%  | 0.832%  | 0.576%  | 0.514%  |
| \$180,000 | 800     | 9      | 3.637%  | 2.300%  | 1.474%  | 0.999%  | 0.743%  | 0.549%  | 0.508%  |
| \$180,000 | 900     | 9      | 3.317%  | 2.053%  | 1.303%  | 0.889%  | 0.677%  | 0.531%  | 0.504%  |
| \$180,000 | 1,000   | 9      | 3.071%  | 1.869%  | 1.179%  | 0.815%  | 0.637%  | 0.521%  | 0.503%  |
| \$180,000 | 1,500   | 9      | 2.218%  | 1.268%  | 0.808%  | 0.609%  | 0.535%  | 0.504%  | 0.501%  |
| \$180,000 | 2,000   | 9      | 1.770%  | 0.988%  | 0.661%  | 0.547%  | 0.513%  | 0.502%  | 0.501%  |
| \$180,000 | 3,000   | 9      | 1.253%  | 0.720%  | 0.553%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$180,000 | 4,000   | 9      | 0.977%  | 0.608%  | 0.520%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 5,000   | 9      | 0.807%  | 0.555%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 10,000  | 9      | 0.547%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$190,000 | 5       | 9      | 66.557% | 64.883% | 63.273% | 61.725% | 60.232% | 57.414% | 54.801% |
| \$190,000 | 10      | 9      | 52.421% | 50.468% | 48.605% | 46.826% | 45.126% | 41.946% | 39.037% |
| \$190,000 | 15      | 9      | 44.429% | 42.312% | 40.304% | 38.394% | 36.576% | 33.212% | 30.174% |
| \$190,000 | 20      | 9      | 38.683% | 36.455% | 34.358% | 32.379% | 30.514% | 27.091% | 24.032% |
| \$190,000 | 25      | 9      | 34.423% | 32.141% | 30.012% | 28.014% | 26.137% | 22.706% | 19.673% |
| \$190,000 | 50      | 9      | 23.290% | 20.877% | 18.678% | 16.679% | 14.870% | 11.780% | 9.295%  |
| \$190,000 | 100     | 9      | 15.287% | 12.964% | 10.947% | 9.209%  | 7.721%  | 5.393%  | 3.754%  |
| \$190,000 | 150     | 9      | 11.877% | 9.701%  | 7.874%  | 6.364%  | 5.129%  | 3.332%  | 2.190%  |
| \$190,000 | 200     | 9      | 9.846%  | 7.771%  | 6.089%  | 4.752%  | 3.699%  | 2.257%  | 1.427%  |
| \$190,000 | 300     | 9      | 7.527%  | 5.626%  | 4.167%  | 3.076%  | 2.281%  | 1.306%  | 0.840%  |
| \$190,000 | 400     | 9      | 6.105%  | 4.362%  | 3.087%  | 2.187%  | 1.572%  | 0.900%  | 0.632%  |
| \$190,000 | 500     | 9      | 5.269%  | 3.642%  | 2.502%  | 1.731%  | 1.229%  | 0.732%  | 0.563%  |
| \$190,000 | 600     | 9      | 4.594%  | 3.074%  | 2.050%  | 1.394%  | 0.995%  | 0.635%  | 0.532%  |
| \$190,000 | 700     | 9      | 4.094%  | 2.664%  | 1.743%  | 1.180%  | 0.853%  | 0.583%  | 0.516%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$190,000 | 800     | 9      | 3.707%  | 2.356%  | 1.515%  | 1.026%  | 0.759%  | 0.554%  | 0.509%  |
| \$190,000 | 900     | 9      | 3.382%  | 2.103%  | 1.338%  | 0.911%  | 0.690%  | 0.535%  | 0.505%  |
| \$190,000 | 1,000   | 9      | 3.131%  | 1.915%  | 1.209%  | 0.833%  | 0.647%  | 0.524%  | 0.503%  |
| \$190,000 | 1,500   | 9      | 2.265%  | 1.300%  | 0.825%  | 0.618%  | 0.538%  | 0.505%  | 0.501%  |
| \$190,000 | 2,000   | 9      | 1.808%  | 1.010%  | 0.672%  | 0.551%  | 0.514%  | 0.502%  | 0.501%  |
| \$190,000 | 3,000   | 9      | 1.281%  | 0.733%  | 0.557%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$190,000 | 4,000   | 9      | 0.998%  | 0.615%  | 0.522%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 5,000   | 9      | 0.822%  | 0.559%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 10,000  | 9      | 0.550%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 20,000  | 9      | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$200,000 | 5       | 9      | 66.764% | 65.098% | 63.496% | 61.956% | 60.471% | 57.668% | 55.070% |
| \$200,000 | 10      | 9      | 52.665% | 50.723% | 48.870% | 47.102% | 45.413% | 42.252% | 39.363% |
| \$200,000 | 15      | 9      | 44.704% | 42.601% | 40.605% | 38.708% | 36.903% | 33.564% | 30.549% |
| \$200,000 | 20      | 9      | 38.975% | 36.764% | 34.682% | 32.718% | 30.868% | 27.474% | 24.440% |
| \$200,000 | 25      | 9      | 34.731% | 32.469% | 30.357% | 28.376% | 26.514% | 23.114% | 20.110% |
| \$200,000 | 50      | 9      | 23.623% | 21.220% | 19.023% | 17.027% | 15.214% | 12.104% | 9.591%  |
| \$200,000 | 100     | 9      | 15.512% | 13.188% | 11.165% | 9.419%  | 7.920%  | 5.566%  | 3.896%  |
| \$200,000 | 150     | 9      | 12.064% | 9.882%  | 8.045%  | 6.523%  | 5.275%  | 3.446%  | 2.275%  |
| \$200,000 | 200     | 9      | 10.003% | 7.921%  | 6.228%  | 4.876%  | 3.809%  | 2.337%  | 1.482%  |
| \$200,000 | 300     | 9      | 7.649%  | 5.738%  | 4.266%  | 3.160%  | 2.350%  | 1.349%  | 0.864%  |
| \$200,000 | 400     | 9      | 6.205%  | 4.451%  | 3.162%  | 2.247%  | 1.618%  | 0.925%  | 0.644%  |
| \$200,000 | 500     | 9      | 5.356%  | 3.717%  | 2.564%  | 1.779%  | 1.264%  | 0.748%  | 0.569%  |
| \$200,000 | 600     | 9      | 4.670%  | 3.139%  | 2.100%  | 1.431%  | 1.021%  | 0.645%  | 0.535%  |
| \$200,000 | 700     | 9      | 4.163%  | 2.720%  | 1.785%  | 1.210%  | 0.873%  | 0.590%  | 0.518%  |
| \$200,000 | 800     | 9      | 3.770%  | 2.407%  | 1.552%  | 1.051%  | 0.774%  | 0.559%  | 0.511%  |
| \$200,000 | 900     | 9      | 3.439%  | 2.148%  | 1.370%  | 0.932%  | 0.702%  | 0.538%  | 0.505%  |
| \$200,000 | 1,000   | 9      | 3.186%  | 1.956%  | 1.238%  | 0.851%  | 0.657%  | 0.526%  | 0.503%  |
| \$200,000 | 1,500   | 9      | 2.307%  | 1.328%  | 0.842%  | 0.626%  | 0.541%  | 0.505%  | 0.501%  |
| \$200,000 | 2,000   | 9      | 1.843%  | 1.031%  | 0.682%  | 0.554%  | 0.515%  | 0.502%  | 0.501%  |
| \$200,000 | 3,000   | 9      | 1.306%  | 0.745%  | 0.562%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$200,000 | 4,000   | 9      | 1.018%  | 0.622%  | 0.524%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 5,000   | 9      | 0.836%  | 0.563%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 10,000  | 9      | 0.553%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 20,000  | 9      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$225,000 | 5       | 9      | 67.195% | 65.544% | 63.959% | 62.433% | 60.963% | 58.192% | 55.624% |
| \$225,000 | 10      | 9      | 53.176% | 51.256% | 49.426% | 47.678% | 46.010% | 42.891% | 40.041% |
| \$225,000 | 15      | 9      | 45.283% | 43.207% | 41.238% | 39.366% | 37.586% | 34.298% | 31.331% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$225,000 | 20      | 9      | 39.583% | 37.405% | 35.354% | 33.422% | 31.602% | 28.263% | 25.282% |
| \$225,000 | 25      | 9      | 35.368% | 33.145% | 31.068% | 29.119% | 27.289% | 23.949% | 21.003% |
| \$225,000 | 50      | 9      | 24.317% | 21.941% | 19.761% | 17.770% | 15.959% | 12.826% | 10.259% |
| \$225,000 | 100     | 9      | 15.998% | 13.674% | 11.643% | 9.879%  | 8.359%  | 5.955%  | 4.221%  |
| \$225,000 | 150     | 9      | 12.467% | 10.274% | 8.420%  | 6.872%  | 5.598%  | 3.703%  | 2.469%  |
| \$225,000 | 200     | 9      | 10.342% | 8.246%  | 6.531%  | 5.150%  | 4.051%  | 2.515%  | 1.607%  |
| \$225,000 | 300     | 9      | 7.914%  | 5.981%  | 4.482%  | 3.345%  | 2.502%  | 1.447%  | 0.920%  |
| \$225,000 | 400     | 9      | 6.421%  | 4.645%  | 3.327%  | 2.380%  | 1.722%  | 0.982%  | 0.670%  |
| \$225,000 | 500     | 9      | 5.544%  | 3.882%  | 2.699%  | 1.885%  | 1.343%  | 0.786%  | 0.584%  |
| \$225,000 | 600     | 9      | 4.836%  | 3.281%  | 2.212%  | 1.514%  | 1.079%  | 0.670%  | 0.543%  |
| \$225,000 | 700     | 9      | 4.314%  | 2.844%  | 1.880%  | 1.279%  | 0.918%  | 0.607%  | 0.523%  |
| \$225,000 | 800     | 9      | 3.900%  | 2.511%  | 1.630%  | 1.103%  | 0.806%  | 0.569%  | 0.512%  |
| \$225,000 | 900     | 9      | 3.564%  | 2.247%  | 1.440%  | 0.979%  | 0.730%  | 0.546%  | 0.507%  |
| \$225,000 | 1,000   | 9      | 3.304%  | 2.048%  | 1.302%  | 0.891%  | 0.680%  | 0.532%  | 0.504%  |
| \$225,000 | 1,500   | 9      | 2.397%  | 1.390%  | 0.878%  | 0.644%  | 0.549%  | 0.506%  | 0.501%  |
| \$225,000 | 2,000   | 9      | 1.918%  | 1.076%  | 0.704%  | 0.563%  | 0.518%  | 0.503%  | 0.501%  |
| \$225,000 | 3,000   | 9      | 1.363%  | 0.772%  | 0.572%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$225,000 | 4,000   | 9      | 1.060%  | 0.638%  | 0.528%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 5,000   | 9      | 0.868%  | 0.572%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 10,000  | 9      | 0.561%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 20,000  | 9      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$250,000 | 5       | 9      | 67.558% | 65.920% | 64.349% | 62.836% | 61.378% | 58.633% | 56.088% |
| \$250,000 | 10      | 9      | 53.606% | 51.704% | 49.892% | 48.161% | 46.510% | 43.424% | 40.604% |
| \$250,000 | 15      | 9      | 45.768% | 43.715% | 41.766% | 39.914% | 38.156% | 34.908% | 31.979% |
| \$250,000 | 20      | 9      | 40.090% | 37.939% | 35.913% | 34.005% | 32.209% | 28.915% | 25.975% |
| \$250,000 | 25      | 9      | 35.901% | 33.709% | 31.658% | 29.736% | 27.930% | 24.640% | 21.738% |
| \$250,000 | 50      | 9      | 24.903% | 22.557% | 20.401% | 18.426% | 16.623% | 13.488% | 10.888% |
| \$250,000 | 100     | 9      | 16.431% | 14.108% | 12.073% | 10.298% | 8.762%  | 6.311%  | 4.530%  |
| \$250,000 | 150     | 9      | 12.825% | 10.624% | 8.759%  | 7.192%  | 5.895%  | 3.946%  | 2.656%  |
| \$250,000 | 200     | 9      | 10.648% | 8.540%  | 6.810%  | 5.403%  | 4.278%  | 2.685%  | 1.727%  |
| \$250,000 | 300     | 9      | 8.153%  | 6.204%  | 4.680%  | 3.517%  | 2.645%  | 1.542%  | 0.975%  |
| \$250,000 | 400     | 9      | 6.618%  | 4.823%  | 3.480%  | 2.506%  | 1.820%  | 1.037%  | 0.697%  |
| \$250,000 | 500     | 9      | 5.715%  | 4.031%  | 2.823%  | 1.982%  | 1.416%  | 0.822%  | 0.599%  |
| \$250,000 | 600     | 9      | 4.987%  | 3.410%  | 2.316%  | 1.590%  | 1.134%  | 0.693%  | 0.552%  |
| \$250,000 | 700     | 9      | 4.452%  | 2.959%  | 1.967%  | 1.342%  | 0.962%  | 0.624%  | 0.528%  |
| \$250,000 | 800     | 9      | 4.024%  | 2.612%  | 1.706%  | 1.155%  | 0.840%  | 0.581%  | 0.516%  |
| \$250,000 | 900     | 9      | 3.678%  | 2.337%  | 1.506%  | 1.023%  | 0.757%  | 0.555%  | 0.509%  |

\* Applied to projected claims under ISL



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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$300,000 | 50      | 9      | 25.681% | 23.383% | 21.271% | 19.333% | 17.560% | 14.448% | 11.843% |
| \$300,000 | 100     | 9      | 17.075% | 14.755% | 12.715% | 10.929% | 9.376%  | 6.860%  | 5.012%  |
| \$300,000 | 150     | 9      | 13.356% | 11.151% | 9.271%  | 7.685%  | 6.355%  | 4.334%  | 2.964%  |
| \$300,000 | 200     | 9      | 11.106% | 8.986%  | 7.234%  | 5.793%  | 4.631%  | 2.959%  | 1.925%  |
| \$300,000 | 300     | 9      | 8.507%  | 6.536%  | 4.981%  | 3.781%  | 2.871%  | 1.693%  | 1.068%  |
| \$300,000 | 400     | 9      | 6.900%  | 5.081%  | 3.707%  | 2.693%  | 1.970%  | 1.124%  | 0.743%  |
| \$300,000 | 500     | 9      | 5.960%  | 4.247%  | 3.003%  | 2.126%  | 1.528%  | 0.879%  | 0.625%  |
| \$300,000 | 600     | 9      | 5.205%  | 3.598%  | 2.467%  | 1.705%  | 1.217%  | 0.731%  | 0.566%  |
| \$300,000 | 700     | 9      | 4.648%  | 3.125%  | 2.098%  | 1.438%  | 1.029%  | 0.651%  | 0.537%  |
| \$300,000 | 800     | 9      | 4.202%  | 2.759%  | 1.817%  | 1.234%  | 0.892%  | 0.599%  | 0.521%  |
| \$300,000 | 900     | 9      | 3.834%  | 2.462%  | 1.598%  | 1.085%  | 0.796%  | 0.566%  | 0.511%  |
| \$300,000 | 1,000   | 9      | 3.566%  | 2.253%  | 1.449%  | 0.985%  | 0.736%  | 0.548%  | 0.508%  |
| \$300,000 | 1,500   | 9      | 2.595%  | 1.529%  | 0.962%  | 0.689%  | 0.570%  | 0.509%  | 0.502%  |
| \$300,000 | 2,000   | 9      | 2.082%  | 1.179%  | 0.756%  | 0.585%  | 0.526%  | 0.503%  | 0.501%  |
| \$300,000 | 3,000   | 9      | 1.485%  | 0.834%  | 0.595%  | 0.524%  | 0.506%  | 0.502%  | 0.501%  |
| \$300,000 | 4,000   | 9      | 1.153%  | 0.676%  | 0.538%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 5,000   | 9      | 0.939%  | 0.595%  | 0.518%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 10,000  | 9      | 0.580%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 20,000  | 9      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$325,000 | 5       | 9      | 68.107% | 66.491% | 64.940% | 63.446% | 62.011% | 59.306% | 56.798% |
| \$325,000 | 10      | 9      | 54.299% | 52.427% | 50.644% | 48.943% | 47.318% | 44.289% | 41.519% |
| \$325,000 | 15      | 9      | 46.616% | 44.600% | 42.688% | 40.871% | 39.150% | 35.971% | 33.106% |
| \$325,000 | 20      | 9      | 40.954% | 38.846% | 36.862% | 34.996% | 33.239% | 30.023% | 27.151% |
| \$325,000 | 25      | 9      | 36.837% | 34.696% | 32.692% | 30.814% | 29.049% | 25.843% | 23.017% |
| \$325,000 | 50      | 9      | 25.944% | 23.662% | 21.566% | 19.644% | 17.886% | 14.796% | 12.199% |
| \$325,000 | 100     | 9      | 17.316% | 15.004% | 12.965% | 11.175% | 9.618%  | 7.083%  | 5.206%  |
| \$325,000 | 150     | 9      | 13.563% | 11.358% | 9.474%  | 7.880%  | 6.542%  | 4.494%  | 3.095%  |
| \$325,000 | 200     | 9      | 11.284% | 9.162%  | 7.402%  | 5.952%  | 4.775%  | 3.074%  | 2.011%  |
| \$325,000 | 300     | 9      | 8.645%  | 6.666%  | 5.100%  | 3.888%  | 2.963%  | 1.755%  | 1.108%  |
| \$325,000 | 400     | 9      | 7.009%  | 5.181%  | 3.795%  | 2.768%  | 2.031%  | 1.161%  | 0.763%  |
| \$325,000 | 500     | 9      | 6.055%  | 4.331%  | 3.073%  | 2.183%  | 1.573%  | 0.904%  | 0.636%  |
| \$325,000 | 600     | 9      | 5.290%  | 3.671%  | 2.528%  | 1.752%  | 1.251%  | 0.747%  | 0.573%  |
| \$325,000 | 700     | 9      | 4.726%  | 3.191%  | 2.151%  | 1.477%  | 1.057%  | 0.663%  | 0.541%  |
| \$325,000 | 800     | 9      | 4.272%  | 2.818%  | 1.862%  | 1.266%  | 0.914%  | 0.607%  | 0.524%  |
| \$325,000 | 900     | 9      | 3.897%  | 2.514%  | 1.637%  | 1.112%  | 0.813%  | 0.572%  | 0.513%  |
| \$325,000 | 1,000   | 9      | 3.627%  | 2.301%  | 1.485%  | 1.009%  | 0.750%  | 0.553%  | 0.509%  |
| \$325,000 | 1,500   | 9      | 2.641%  | 1.562%  | 0.983%  | 0.700%  | 0.575%  | 0.510%  | 0.502%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$325,000 | 2,000   | 9      | 2.119%  | 1.203%  | 0.769%  | 0.591%  | 0.528%  | 0.503%  | 0.501%  |
| \$325,000 | 3,000   | 9      | 1.512%  | 0.849%  | 0.601%  | 0.526%  | 0.507%  | 0.502%  | 0.501%  |
| \$325,000 | 4,000   | 9      | 1.175%  | 0.685%  | 0.541%  | 0.509%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 5,000   | 9      | 0.956%  | 0.601%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 10,000  | 9      | 0.584%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 20,000  | 9      | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$350,000 | 5       | 9      | 68.196% | 66.583% | 65.036% | 63.546% | 62.114% | 59.417% | 56.915% |
| \$350,000 | 10      | 9      | 54.413% | 52.546% | 50.768% | 49.073% | 47.453% | 44.434% | 41.673% |
| \$350,000 | 15      | 9      | 46.772% | 44.763% | 42.858% | 41.048% | 39.333% | 36.167% | 33.315% |
| \$350,000 | 20      | 9      | 41.114% | 39.014% | 37.038% | 35.180% | 33.431% | 30.229% | 27.370% |
| \$350,000 | 25      | 9      | 37.015% | 34.884% | 32.889% | 31.020% | 29.263% | 26.073% | 23.262% |
| \$350,000 | 50      | 9      | 26.146% | 23.877% | 21.793% | 19.882% | 18.136% | 15.066% | 12.483% |
| \$350,000 | 100     | 9      | 17.510% | 15.206% | 13.172% | 11.381% | 9.820%  | 7.274%  | 5.375%  |
| \$350,000 | 150     | 9      | 13.733% | 11.529% | 9.643%  | 8.044%  | 6.699%  | 4.632%  | 3.210%  |
| \$350,000 | 200     | 9      | 11.435% | 9.311%  | 7.546%  | 6.089%  | 4.900%  | 3.174%  | 2.087%  |
| \$350,000 | 300     | 9      | 8.764%  | 6.778%  | 5.205%  | 3.983%  | 3.045%  | 1.811%  | 1.145%  |
| \$350,000 | 400     | 9      | 7.103%  | 5.268%  | 3.873%  | 2.835%  | 2.086%  | 1.194%  | 0.782%  |
| \$350,000 | 500     | 9      | 6.136%  | 4.403%  | 3.135%  | 2.233%  | 1.613%  | 0.926%  | 0.646%  |
| \$350,000 | 600     | 9      | 5.363%  | 3.735%  | 2.581%  | 1.794%  | 1.281%  | 0.762%  | 0.579%  |
| \$350,000 | 700     | 9      | 4.792%  | 3.249%  | 2.197%  | 1.512%  | 1.082%  | 0.674%  | 0.545%  |
| \$350,000 | 800     | 9      | 4.333%  | 2.869%  | 1.902%  | 1.295%  | 0.933%  | 0.614%  | 0.526%  |
| \$350,000 | 900     | 9      | 3.953%  | 2.560%  | 1.672%  | 1.137%  | 0.830%  | 0.577%  | 0.514%  |
| \$350,000 | 1,000   | 9      | 3.681%  | 2.344%  | 1.517%  | 1.030%  | 0.764%  | 0.557%  | 0.510%  |
| \$350,000 | 1,500   | 9      | 2.680%  | 1.591%  | 1.001%  | 0.710%  | 0.580%  | 0.511%  | 0.502%  |
| \$350,000 | 2,000   | 9      | 2.151%  | 1.224%  | 0.781%  | 0.596%  | 0.530%  | 0.504%  | 0.501%  |
| \$350,000 | 3,000   | 9      | 1.536%  | 0.861%  | 0.606%  | 0.528%  | 0.507%  | 0.502%  | 0.501%  |
| \$350,000 | 4,000   | 9      | 1.193%  | 0.693%  | 0.543%  | 0.509%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 5,000   | 9      | 0.970%  | 0.606%  | 0.520%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 10,000  | 9      | 0.588%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 20,000  | 9      | 0.409%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$375,000 | 5       | 9      | 68.268% | 66.658% | 65.113% | 63.626% | 62.198% | 59.506% | 57.010% |
| \$375,000 | 10      | 9      | 54.509% | 52.646% | 50.873% | 49.181% | 47.566% | 44.555% | 41.801% |
| \$375,000 | 15      | 9      | 46.908% | 44.905% | 43.005% | 41.201% | 39.492% | 36.337% | 33.495% |
| \$375,000 | 20      | 9      | 41.252% | 39.159% | 37.190% | 35.339% | 33.595% | 30.405% | 27.557% |
| \$375,000 | 25      | 9      | 37.166% | 35.042% | 33.055% | 31.193% | 29.443% | 26.266% | 23.466% |
| \$375,000 | 50      | 9      | 26.312% | 24.052% | 21.978% | 20.077% | 18.340% | 15.287% | 12.718% |
| \$375,000 | 100     | 9      | 17.676% | 15.380% | 13.351% | 11.562% | 10.000% | 7.446%  | 5.533%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$375,000 | 150     | 9      | 13.878% | 11.677% | 9.791%  | 8.188%  | 6.837%  | 4.754%  | 3.313%  |
| \$375,000 | 200     | 9      | 11.566% | 9.441%  | 7.672%  | 6.209%  | 5.012%  | 3.265%  | 2.156%  |
| \$375,000 | 300     | 9      | 8.870%  | 6.879%  | 5.299%  | 4.069%  | 3.120%  | 1.863%  | 1.179%  |
| \$375,000 | 400     | 9      | 7.188%  | 5.346%  | 3.943%  | 2.897%  | 2.137%  | 1.226%  | 0.799%  |
| \$375,000 | 500     | 9      | 6.208%  | 4.469%  | 3.192%  | 2.279%  | 1.649%  | 0.946%  | 0.656%  |
| \$375,000 | 600     | 9      | 5.430%  | 3.793%  | 2.630%  | 1.832%  | 1.309%  | 0.775%  | 0.584%  |
| \$375,000 | 700     | 9      | 4.851%  | 3.301%  | 2.238%  | 1.542%  | 1.104%  | 0.684%  | 0.548%  |
| \$375,000 | 800     | 9      | 4.387%  | 2.915%  | 1.937%  | 1.321%  | 0.951%  | 0.621%  | 0.528%  |
| \$375,000 | 900     | 9      | 4.003%  | 2.601%  | 1.703%  | 1.159%  | 0.844%  | 0.582%  | 0.516%  |
| \$375,000 | 1,000   | 9      | 3.728%  | 2.383%  | 1.545%  | 1.050%  | 0.775%  | 0.561%  | 0.511%  |
| \$375,000 | 1,500   | 9      | 2.715%  | 1.616%  | 1.017%  | 0.719%  | 0.584%  | 0.511%  | 0.502%  |
| \$375,000 | 2,000   | 9      | 2.179%  | 1.242%  | 0.791%  | 0.601%  | 0.532%  | 0.504%  | 0.501%  |
| \$375,000 | 3,000   | 9      | 1.556%  | 0.872%  | 0.611%  | 0.529%  | 0.508%  | 0.502%  | 0.501%  |
| \$375,000 | 4,000   | 9      | 1.209%  | 0.700%  | 0.545%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$375,000 | 5,000   | 9      | 0.982%  | 0.611%  | 0.521%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 10,000  | 9      | 0.592%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 20,000  | 9      | 0.409%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$400,000 | 5       | 9      | 68.334% | 66.727% | 65.185% | 63.700% | 62.275% | 59.588% | 57.096% |
| \$400,000 | 10      | 9      | 54.597% | 52.739% | 50.969% | 49.281% | 47.670% | 44.666% | 41.919% |
| \$400,000 | 15      | 9      | 47.034% | 45.036% | 43.142% | 41.342% | 39.638% | 36.493% | 33.660% |
| \$400,000 | 20      | 9      | 41.377% | 39.290% | 37.327% | 35.481% | 33.743% | 30.563% | 27.725% |
| \$400,000 | 25      | 9      | 37.303% | 35.186% | 33.206% | 31.349% | 29.605% | 26.440% | 23.651% |
| \$400,000 | 50      | 9      | 26.458% | 24.206% | 22.141% | 20.248% | 18.520% | 15.480% | 12.925% |
| \$400,000 | 100     | 9      | 17.825% | 15.537% | 13.514% | 11.729% | 10.167% | 7.608%  | 5.684%  |
| \$400,000 | 150     | 9      | 14.009% | 11.813% | 9.928%  | 8.322%  | 6.966%  | 4.870%  | 3.413%  |
| \$400,000 | 200     | 9      | 11.687% | 9.562%  | 7.790%  | 6.321%  | 5.118%  | 3.351%  | 2.223%  |
| \$400,000 | 300     | 9      | 8.968%  | 6.974%  | 5.388%  | 4.150%  | 3.192%  | 1.914%  | 1.214%  |
| \$400,000 | 400     | 9      | 7.268%  | 5.421%  | 4.010%  | 2.956%  | 2.187%  | 1.257%  | 0.817%  |
| \$400,000 | 500     | 9      | 6.277%  | 4.531%  | 3.245%  | 2.324%  | 1.685%  | 0.967%  | 0.667%  |
| \$400,000 | 600     | 9      | 5.493%  | 3.849%  | 2.676%  | 1.869%  | 1.336%  | 0.789%  | 0.590%  |
| \$400,000 | 700     | 9      | 4.908%  | 3.350%  | 2.278%  | 1.572%  | 1.126%  | 0.694%  | 0.552%  |
| \$400,000 | 800     | 9      | 4.439%  | 2.959%  | 1.971%  | 1.346%  | 0.968%  | 0.628%  | 0.531%  |
| \$400,000 | 900     | 9      | 4.050%  | 2.640%  | 1.734%  | 1.181%  | 0.859%  | 0.588%  | 0.517%  |
| \$400,000 | 1,000   | 9      | 3.766%  | 2.413%  | 1.567%  | 1.065%  | 0.784%  | 0.563%  | 0.511%  |
| \$400,000 | 1,500   | 9      | 2.747%  | 1.639%  | 1.032%  | 0.728%  | 0.588%  | 0.512%  | 0.502%  |
| \$400,000 | 2,000   | 9      | 2.206%  | 1.260%  | 0.801%  | 0.606%  | 0.534%  | 0.504%  | 0.501%  |
| \$400,000 | 3,000   | 9      | 1.575%  | 0.883%  | 0.616%  | 0.531%  | 0.508%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

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Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$400,000 | 4,000   | 9      | 1.224%  | 0.707%  | 0.548%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$400,000 | 5,000   | 9      | 0.994%  | 0.615%  | 0.522%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 10,000  | 9      | 0.596%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 20,000  | 9      | 0.409%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$425,000 | 5       | 9      | 68.395% | 66.791% | 65.251% | 63.768% | 62.345% | 59.664% | 57.176% |
| \$425,000 | 10      | 9      | 54.678% | 52.824% | 51.057% | 49.373% | 47.764% | 44.767% | 42.026% |
| \$425,000 | 15      | 9      | 47.150% | 45.157% | 43.266% | 41.471% | 39.772% | 36.636% | 33.810% |
| \$425,000 | 20      | 9      | 41.490% | 39.408% | 37.450% | 35.610% | 33.877% | 30.706% | 27.875% |
| \$425,000 | 25      | 9      | 37.428% | 35.317% | 33.342% | 31.491% | 29.752% | 26.597% | 23.817% |
| \$425,000 | 50      | 9      | 26.589% | 24.346% | 22.288% | 20.403% | 18.681% | 15.655% | 13.110% |
| \$425,000 | 100     | 9      | 17.959% | 15.679% | 13.662% | 11.882% | 10.323% | 7.761%  | 5.829%  |
| \$425,000 | 150     | 9      | 14.130% | 11.938% | 10.055% | 8.449%  | 7.089%  | 4.981%  | 3.511%  |
| \$425,000 | 200     | 9      | 11.800% | 9.675%  | 7.901%  | 6.428%  | 5.219%  | 3.435%  | 2.289%  |
| \$425,000 | 300     | 9      | 9.060%  | 7.064%  | 5.472%  | 4.227%  | 3.261%  | 1.965%  | 1.248%  |
| \$425,000 | 400     | 9      | 7.344%  | 5.491%  | 4.074%  | 3.012%  | 2.235%  | 1.288%  | 0.835%  |
| \$425,000 | 500     | 9      | 6.340%  | 4.590%  | 3.296%  | 2.367%  | 1.719%  | 0.987%  | 0.677%  |
| \$425,000 | 600     | 9      | 5.552%  | 3.901%  | 2.720%  | 1.904%  | 1.363%  | 0.803%  | 0.596%  |
| \$425,000 | 700     | 9      | 4.960%  | 3.396%  | 2.317%  | 1.601%  | 1.147%  | 0.705%  | 0.556%  |
| \$425,000 | 800     | 9      | 4.487%  | 3.000%  | 2.003%  | 1.370%  | 0.985%  | 0.635%  | 0.533%  |
| \$425,000 | 900     | 9      | 4.094%  | 2.677%  | 1.763%  | 1.202%  | 0.873%  | 0.593%  | 0.519%  |
| \$425,000 | 1,000   | 9      | 3.808%  | 2.447%  | 1.593%  | 1.083%  | 0.796%  | 0.566%  | 0.512%  |
| \$425,000 | 1,500   | 9      | 2.777%  | 1.662%  | 1.047%  | 0.736%  | 0.593%  | 0.513%  | 0.502%  |
| \$425,000 | 2,000   | 9      | 2.231%  | 1.276%  | 0.810%  | 0.610%  | 0.535%  | 0.504%  | 0.501%  |
| \$425,000 | 3,000   | 9      | 1.593%  | 0.893%  | 0.620%  | 0.532%  | 0.509%  | 0.502%  | 0.501%  |
| \$425,000 | 4,000   | 9      | 1.238%  | 0.713%  | 0.550%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$425,000 | 5,000   | 9      | 1.005%  | 0.619%  | 0.523%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 10,000  | 9      | 0.599%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 20,000  | 9      | 0.409%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$450,000 | 5       | 9      | 68.447% | 66.845% | 65.306% | 63.825% | 62.405% | 59.727% | 57.242% |
| \$450,000 | 10      | 9      | 54.747% | 52.895% | 51.131% | 49.450% | 47.844% | 44.852% | 42.115% |
| \$450,000 | 15      | 9      | 47.246% | 45.257% | 43.370% | 41.578% | 39.883% | 36.753% | 33.933% |
| \$450,000 | 20      | 9      | 41.584% | 39.506% | 37.552% | 35.716% | 33.987% | 30.823% | 27.999% |
| \$450,000 | 25      | 9      | 37.526% | 35.420% | 33.449% | 31.602% | 29.868% | 26.720% | 23.947% |
| \$450,000 | 50      | 9      | 26.691% | 24.452% | 22.401% | 20.520% | 18.804% | 15.787% | 13.251% |
| \$450,000 | 100     | 9      | 18.062% | 15.789% | 13.778% | 12.002% | 10.445% | 7.884%  | 5.947%  |
| \$450,000 | 150     | 9      | 14.228% | 12.040% | 10.158% | 8.553%  | 7.191%  | 5.073%  | 3.590%  |
| \$450,000 | 200     | 9      | 11.890% | 9.766%  | 7.990%  | 6.514%  | 5.300%  | 3.502%  | 2.342%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$450,000 | 300     | 9      | 9.134%  | 7.136%  | 5.539%  | 4.289%  | 3.317%  | 2.006%  | 1.276%  |
| \$450,000 | 400     | 9      | 7.404%  | 5.548%  | 4.125%  | 3.058%  | 2.275%  | 1.313%  | 0.850%  |
| \$450,000 | 500     | 9      | 6.391%  | 4.636%  | 3.336%  | 2.401%  | 1.746%  | 1.003%  | 0.686%  |
| \$450,000 | 600     | 9      | 5.598%  | 3.942%  | 2.754%  | 1.932%  | 1.385%  | 0.813%  | 0.601%  |
| \$450,000 | 700     | 9      | 5.001%  | 3.431%  | 2.347%  | 1.624%  | 1.163%  | 0.712%  | 0.560%  |
| \$450,000 | 800     | 9      | 4.523%  | 3.031%  | 2.028%  | 1.388%  | 0.998%  | 0.640%  | 0.535%  |
| \$450,000 | 900     | 9      | 4.127%  | 2.705%  | 1.784%  | 1.217%  | 0.883%  | 0.597%  | 0.520%  |
| \$450,000 | 1,000   | 9      | 3.839%  | 2.473%  | 1.613%  | 1.097%  | 0.805%  | 0.569%  | 0.513%  |
| \$450,000 | 1,500   | 9      | 2.800%  | 1.679%  | 1.058%  | 0.743%  | 0.596%  | 0.513%  | 0.502%  |
| \$450,000 | 2,000   | 9      | 2.249%  | 1.289%  | 0.817%  | 0.614%  | 0.537%  | 0.504%  | 0.501%  |
| \$450,000 | 3,000   | 9      | 1.607%  | 0.901%  | 0.624%  | 0.533%  | 0.509%  | 0.502%  | 0.501%  |
| \$450,000 | 4,000   | 9      | 1.249%  | 0.718%  | 0.551%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$450,000 | 5,000   | 9      | 1.014%  | 0.622%  | 0.524%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 10,000  | 9      | 0.602%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 20,000  | 9      | 0.409%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$475,000 | 5       | 9      | 68.493% | 66.892% | 65.355% | 63.876% | 62.457% | 59.782% | 57.300% |
| \$475,000 | 10      | 9      | 54.807% | 52.958% | 51.196% | 49.516% | 47.913% | 44.925% | 42.192% |
| \$475,000 | 15      | 9      | 47.329% | 45.343% | 43.458% | 41.670% | 39.977% | 36.853% | 34.038% |
| \$475,000 | 20      | 9      | 41.665% | 39.591% | 37.641% | 35.808% | 34.081% | 30.923% | 28.104% |
| \$475,000 | 25      | 9      | 37.610% | 35.507% | 33.540% | 31.697% | 29.965% | 26.824% | 24.056% |
| \$475,000 | 50      | 9      | 26.778% | 24.545% | 22.498% | 20.622% | 18.910% | 15.900% | 13.371% |
| \$475,000 | 100     | 9      | 18.150% | 15.884% | 13.878% | 12.106% | 10.552% | 7.993%  | 6.054%  |
| \$475,000 | 150     | 9      | 14.315% | 12.130% | 10.251% | 8.646%  | 7.283%  | 5.157%  | 3.665%  |
| \$475,000 | 200     | 9      | 11.970% | 9.848%  | 8.071%  | 6.592%  | 5.374%  | 3.565%  | 2.391%  |
| \$475,000 | 300     | 9      | 9.201%  | 7.202%  | 5.601%  | 4.346%  | 3.369%  | 2.045%  | 1.302%  |
| \$475,000 | 400     | 9      | 7.459%  | 5.600%  | 4.173%  | 3.100%  | 2.311%  | 1.337%  | 0.865%  |
| \$475,000 | 500     | 9      | 6.436%  | 4.678%  | 3.373%  | 2.432%  | 1.772%  | 1.018%  | 0.694%  |
| \$475,000 | 600     | 9      | 5.640%  | 3.978%  | 2.785%  | 1.957%  | 1.404%  | 0.823%  | 0.605%  |
| \$475,000 | 700     | 9      | 5.037%  | 3.462%  | 2.373%  | 1.644%  | 1.178%  | 0.719%  | 0.563%  |
| \$475,000 | 800     | 9      | 4.555%  | 3.058%  | 2.049%  | 1.404%  | 1.009%  | 0.645%  | 0.536%  |
| \$475,000 | 900     | 9      | 4.156%  | 2.729%  | 1.802%  | 1.230%  | 0.892%  | 0.600%  | 0.521%  |
| \$475,000 | 1,000   | 9      | 3.867%  | 2.496%  | 1.630%  | 1.108%  | 0.812%  | 0.572%  | 0.514%  |
| \$475,000 | 1,500   | 9      | 2.821%  | 1.694%  | 1.068%  | 0.748%  | 0.599%  | 0.514%  | 0.503%  |
| \$475,000 | 2,000   | 9      | 2.265%  | 1.300%  | 0.824%  | 0.617%  | 0.538%  | 0.504%  | 0.501%  |
| \$475,000 | 3,000   | 9      | 1.619%  | 0.907%  | 0.627%  | 0.534%  | 0.509%  | 0.502%  | 0.501%  |
| \$475,000 | 4,000   | 9      | 1.258%  | 0.722%  | 0.553%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$475,000 | 5,000   | 9      | 1.021%  | 0.625%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$475,000 | 10,000  | 9      | 0.604%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$475,000 | 20,000  | 9      | 0.409%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$500,000 | 5       | 9      | 68.538% | 66.939% | 65.404% | 63.926% | 62.509% | 59.837% | 57.358% |
| \$500,000 | 10      | 9      | 54.867% | 53.020% | 51.260% | 49.583% | 47.982% | 44.998% | 42.269% |
| \$500,000 | 15      | 9      | 47.411% | 45.428% | 43.547% | 41.761% | 40.071% | 36.953% | 34.143% |
| \$500,000 | 20      | 9      | 41.747% | 39.676% | 37.729% | 35.899% | 34.176% | 31.024% | 28.210% |
| \$500,000 | 25      | 9      | 37.694% | 35.595% | 33.631% | 31.791% | 30.063% | 26.928% | 24.166% |
| \$500,000 | 50      | 9      | 26.866% | 24.637% | 22.594% | 20.723% | 19.015% | 16.013% | 13.491% |
| \$500,000 | 100     | 9      | 18.239% | 15.979% | 13.979% | 12.212% | 10.662% | 8.106%  | 6.165%  |
| \$500,000 | 150     | 9      | 14.404% | 12.223% | 10.346% | 8.742%  | 7.379%  | 5.248%  | 3.744%  |
| \$500,000 | 200     | 9      | 12.054% | 9.933%  | 8.155%  | 6.674%  | 5.453%  | 3.633%  | 2.445%  |
| \$500,000 | 300     | 9      | 9.271%  | 7.272%  | 5.667%  | 4.407%  | 3.424%  | 2.087%  | 1.331%  |
| \$500,000 | 400     | 9      | 7.517%  | 5.655%  | 4.223%  | 3.145%  | 2.350%  | 1.363%  | 0.881%  |
| \$500,000 | 500     | 9      | 6.484%  | 4.723%  | 3.413%  | 2.465%  | 1.799%  | 1.035%  | 0.703%  |
| \$500,000 | 600     | 9      | 5.684%  | 4.017%  | 2.818%  | 1.985%  | 1.426%  | 0.833%  | 0.610%  |
| \$500,000 | 700     | 9      | 5.075%  | 3.496%  | 2.401%  | 1.666%  | 1.194%  | 0.727%  | 0.566%  |
| \$500,000 | 800     | 9      | 4.588%  | 3.087%  | 2.072%  | 1.421%  | 1.021%  | 0.650%  | 0.538%  |
| \$500,000 | 900     | 9      | 4.186%  | 2.754%  | 1.822%  | 1.245%  | 0.902%  | 0.604%  | 0.522%  |
| \$500,000 | 1,000   | 9      | 3.896%  | 2.520%  | 1.648%  | 1.121%  | 0.820%  | 0.575%  | 0.514%  |
| \$500,000 | 1,500   | 9      | 2.842%  | 1.710%  | 1.078%  | 0.754%  | 0.602%  | 0.515%  | 0.503%  |
| \$500,000 | 2,000   | 9      | 2.283%  | 1.312%  | 0.830%  | 0.620%  | 0.539%  | 0.505%  | 0.501%  |
| \$500,000 | 3,000   | 9      | 1.632%  | 0.915%  | 0.630%  | 0.536%  | 0.510%  | 0.502%  | 0.501%  |
| \$500,000 | 4,000   | 9      | 1.268%  | 0.727%  | 0.554%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$500,000 | 5,000   | 9      | 1.029%  | 0.628%  | 0.526%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 10,000  | 9      | 0.607%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 20,000  | 9      | 0.409%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

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AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$35,000  | 700     | 10     | 1.850%  | 1.032%  | 0.681%  | 0.554%  | 0.515%  | 0.502%  | 0.501%  |
| \$35,000  | 800     | 10     | 1.655%  | 0.918%  | 0.627%  | 0.534%  | 0.509%  | 0.502%  | 0.501%  |
| \$35,000  | 900     | 10     | 1.500%  | 0.835%  | 0.592%  | 0.522%  | 0.506%  | 0.502%  | 0.501%  |
| \$35,000  | 1,000   | 10     | 1.377%  | 0.774%  | 0.569%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$35,000  | 1,500   | 10     | 0.977%  | 0.606%  | 0.520%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 2,000   | 10     | 0.782%  | 0.547%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 3,000   | 10     | 0.612%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 4,000   | 10     | 0.552%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 5,000   | 10     | 0.527%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 10,000  | 10     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$40,000  | 5       | 10     | 51.266% | 48.991% | 46.794% | 44.674% | 42.623% | 38.716% | 35.041% |
| \$40,000  | 10      | 10     | 34.965% | 32.261% | 29.722% | 27.344% | 25.128% | 21.191% | 17.854% |
| \$40,000  | 15      | 10     | 27.323% | 24.731% | 22.350% | 20.164% | 18.169% | 14.672% | 11.763% |
| \$40,000  | 20      | 10     | 22.869% | 20.319% | 18.006% | 15.913% | 14.026% | 10.821% | 8.297%  |
| \$40,000  | 25      | 10     | 19.880% | 17.385% | 15.154% | 13.165% | 11.399% | 8.474%  | 6.249%  |
| \$40,000  | 50      | 10     | 12.797% | 10.508% | 8.572%  | 6.956%  | 5.623%  | 3.658%  | 2.387%  |
| \$40,000  | 100     | 10     | 8.165%  | 6.177%  | 4.631%  | 3.452%  | 2.572%  | 1.463%  | 0.917%  |
| \$40,000  | 150     | 10     | 6.166%  | 4.402%  | 3.116%  | 2.206%  | 1.582%  | 0.898%  | 0.634%  |
| \$40,000  | 200     | 10     | 5.064%  | 3.454%  | 2.340%  | 1.605%  | 1.137%  | 0.689%  | 0.548%  |
| \$40,000  | 300     | 10     | 3.810%  | 2.419%  | 1.550%  | 1.043%  | 0.764%  | 0.556%  | 0.510%  |
| \$40,000  | 400     | 10     | 3.069%  | 1.858%  | 1.166%  | 0.801%  | 0.624%  | 0.518%  | 0.503%  |
| \$40,000  | 500     | 10     | 2.590%  | 1.515%  | 0.945%  | 0.676%  | 0.563%  | 0.507%  | 0.501%  |
| \$40,000  | 600     | 10     | 2.242%  | 1.280%  | 0.809%  | 0.609%  | 0.535%  | 0.504%  | 0.501%  |
| \$40,000  | 700     | 10     | 1.975%  | 1.107%  | 0.717%  | 0.569%  | 0.520%  | 0.503%  | 0.501%  |
| \$40,000  | 800     | 10     | 1.767%  | 0.981%  | 0.655%  | 0.543%  | 0.512%  | 0.502%  | 0.501%  |
| \$40,000  | 900     | 10     | 1.603%  | 0.889%  | 0.614%  | 0.529%  | 0.508%  | 0.502%  | 0.501%  |
| \$40,000  | 1,000   | 10     | 1.472%  | 0.821%  | 0.587%  | 0.521%  | 0.506%  | 0.502%  | 0.501%  |
| \$40,000  | 1,500   | 10     | 1.041%  | 0.629%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 2,000   | 10     | 0.828%  | 0.560%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 3,000   | 10     | 0.636%  | 0.518%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 4,000   | 10     | 0.564%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 5,000   | 10     | 0.533%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 10,000  | 10     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$45,000  | 5       | 10     | 52.649% | 50.435% | 48.301% | 46.240% | 44.248% | 40.453% | 36.889% |
| \$45,000  | 10      | 10     | 36.506% | 33.828% | 31.294% | 28.907% | 26.670% | 22.625% | 19.148% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$45,000  | 15      | 10     | 28.485% | 25.875% | 23.471% | 21.266% | 19.239% | 15.690% | 12.719% |
| \$45,000  | 20      | 10     | 23.836% | 21.283% | 18.953% | 16.836% | 14.918% | 11.640% | 9.021%  |
| \$45,000  | 25      | 10     | 20.740% | 18.233% | 15.980% | 13.962% | 12.160% | 9.154%  | 6.840%  |
| \$45,000  | 50      | 10     | 13.367% | 11.052% | 9.084%  | 7.434%  | 6.058%  | 4.000%  | 2.647%  |
| \$45,000  | 100     | 10     | 8.561%  | 6.540%  | 4.949%  | 3.726%  | 2.799%  | 1.609%  | 1.000%  |
| \$45,000  | 150     | 10     | 6.476%  | 4.675%  | 3.345%  | 2.391%  | 1.725%  | 0.975%  | 0.669%  |
| \$45,000  | 200     | 10     | 5.323%  | 3.675%  | 2.517%  | 1.739%  | 1.233%  | 0.730%  | 0.562%  |
| \$45,000  | 300     | 10     | 4.005%  | 2.575%  | 1.663%  | 1.119%  | 0.811%  | 0.569%  | 0.513%  |
| \$45,000  | 400     | 10     | 3.233%  | 1.980%  | 1.247%  | 0.850%  | 0.651%  | 0.524%  | 0.503%  |
| \$45,000  | 500     | 10     | 2.736%  | 1.617%  | 1.008%  | 0.709%  | 0.578%  | 0.509%  | 0.501%  |
| \$45,000  | 600     | 10     | 2.368%  | 1.363%  | 0.856%  | 0.631%  | 0.545%  | 0.505%  | 0.501%  |
| \$45,000  | 700     | 10     | 2.088%  | 1.178%  | 0.754%  | 0.584%  | 0.526%  | 0.503%  | 0.501%  |
| \$45,000  | 800     | 10     | 1.870%  | 1.042%  | 0.684%  | 0.554%  | 0.515%  | 0.502%  | 0.501%  |
| \$45,000  | 900     | 10     | 1.697%  | 0.941%  | 0.637%  | 0.537%  | 0.510%  | 0.502%  | 0.501%  |
| \$45,000  | 1,000   | 10     | 1.560%  | 0.867%  | 0.605%  | 0.526%  | 0.507%  | 0.502%  | 0.501%  |
| \$45,000  | 1,500   | 10     | 1.101%  | 0.653%  | 0.531%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 2,000   | 10     | 0.871%  | 0.572%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 3,000   | 10     | 0.659%  | 0.522%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 4,000   | 10     | 0.577%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 5,000   | 10     | 0.540%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 10,000  | 10     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$50,000  | 5       | 10     | 53.830% | 51.670% | 49.588% | 47.578% | 45.636% | 41.934% | 38.462% |
| \$50,000  | 10      | 10     | 37.879% | 35.258% | 32.749% | 30.369% | 28.125% | 24.028% | 20.434% |
| \$50,000  | 15      | 10     | 29.586% | 26.954% | 24.528% | 22.293% | 20.236% | 16.623% | 13.599% |
| \$50,000  | 20      | 10     | 24.724% | 22.166% | 19.826% | 17.689% | 15.749% | 12.410% | 9.713%  |
| \$50,000  | 25      | 10     | 21.527% | 19.011% | 16.741% | 14.699% | 12.869% | 9.795%  | 7.403%  |
| \$50,000  | 50      | 10     | 13.895% | 11.560% | 9.565%  | 7.879%  | 6.469%  | 4.325%  | 2.897%  |
| \$50,000  | 100     | 10     | 8.928%  | 6.878%  | 5.249%  | 3.984%  | 3.016%  | 1.752%  | 1.084%  |
| \$50,000  | 150     | 10     | 6.762%  | 4.930%  | 3.561%  | 2.567%  | 1.863%  | 1.053%  | 0.706%  |
| \$50,000  | 200     | 10     | 5.563%  | 3.881%  | 2.685%  | 1.867%  | 1.326%  | 0.772%  | 0.579%  |
| \$50,000  | 300     | 10     | 4.192%  | 2.725%  | 1.775%  | 1.196%  | 0.861%  | 0.585%  | 0.517%  |
| \$50,000  | 400     | 10     | 3.385%  | 2.096%  | 1.327%  | 0.900%  | 0.679%  | 0.531%  | 0.504%  |
| \$50,000  | 500     | 10     | 2.871%  | 1.713%  | 1.068%  | 0.743%  | 0.595%  | 0.511%  | 0.501%  |
| \$50,000  | 600     | 10     | 2.486%  | 1.443%  | 0.903%  | 0.654%  | 0.555%  | 0.506%  | 0.501%  |
| \$50,000  | 700     | 10     | 2.194%  | 1.246%  | 0.791%  | 0.601%  | 0.532%  | 0.504%  | 0.501%  |
| \$50,000  | 800     | 10     | 1.967%  | 1.101%  | 0.713%  | 0.566%  | 0.519%  | 0.503%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$50,000  | 900     | 10     | 1.785%  | 0.992%  | 0.660%  | 0.545%  | 0.512%  | 0.502%  | 0.501%  |
| \$50,000  | 1,000   | 10     | 1.641%  | 0.911%  | 0.624%  | 0.532%  | 0.508%  | 0.502%  | 0.501%  |
| \$50,000  | 1,500   | 10     | 1.158%  | 0.676%  | 0.538%  | 0.509%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 2,000   | 10     | 0.914%  | 0.585%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 3,000   | 10     | 0.682%  | 0.526%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 4,000   | 10     | 0.590%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 5,000   | 10     | 0.547%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 10,000  | 10     | 0.509%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$55,000  | 5       | 10     | 54.849% | 52.735% | 50.696% | 48.730% | 46.828% | 43.209% | 39.816% |
| \$55,000  | 10      | 10     | 39.063% | 36.505% | 34.054% | 31.709% | 29.472% | 25.348% | 21.700% |
| \$55,000  | 15      | 10     | 30.616% | 27.972% | 25.523% | 23.259% | 21.171% | 17.489% | 14.403% |
| \$55,000  | 20      | 10     | 25.546% | 22.975% | 20.626% | 18.477% | 16.520% | 13.127% | 10.370% |
| \$55,000  | 25      | 10     | 22.240% | 19.720% | 17.437% | 15.376% | 13.523% | 10.394% | 7.935%  |
| \$55,000  | 50      | 10     | 14.382% | 12.031% | 10.014% | 8.295%  | 6.852%  | 4.637%  | 3.137%  |
| \$55,000  | 100     | 10     | 9.268%  | 7.192%  | 5.530%  | 4.228%  | 3.223%  | 1.890%  | 1.168%  |
| \$55,000  | 150     | 10     | 7.027%  | 5.167%  | 3.765%  | 2.735%  | 1.996%  | 1.130%  | 0.744%  |
| \$55,000  | 200     | 10     | 5.786%  | 4.075%  | 2.844%  | 1.991%  | 1.418%  | 0.817%  | 0.596%  |
| \$55,000  | 300     | 10     | 4.367%  | 2.867%  | 1.883%  | 1.272%  | 0.911%  | 0.602%  | 0.522%  |
| \$55,000  | 400     | 10     | 3.529%  | 2.207%  | 1.404%  | 0.948%  | 0.707%  | 0.538%  | 0.506%  |
| \$55,000  | 500     | 10     | 2.998%  | 1.806%  | 1.128%  | 0.777%  | 0.613%  | 0.514%  | 0.502%  |
| \$55,000  | 600     | 10     | 2.597%  | 1.520%  | 0.950%  | 0.678%  | 0.565%  | 0.508%  | 0.502%  |
| \$55,000  | 700     | 10     | 2.293%  | 1.312%  | 0.827%  | 0.618%  | 0.539%  | 0.504%  | 0.501%  |
| \$55,000  | 800     | 10     | 2.058%  | 1.158%  | 0.743%  | 0.578%  | 0.523%  | 0.503%  | 0.501%  |
| \$55,000  | 900     | 10     | 1.869%  | 1.042%  | 0.684%  | 0.554%  | 0.515%  | 0.503%  | 0.501%  |
| \$55,000  | 1,000   | 10     | 1.719%  | 0.955%  | 0.643%  | 0.539%  | 0.510%  | 0.502%  | 0.501%  |
| \$55,000  | 1,500   | 10     | 1.213%  | 0.700%  | 0.545%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$55,000  | 2,000   | 10     | 0.955%  | 0.599%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 3,000   | 10     | 0.705%  | 0.530%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 4,000   | 10     | 0.603%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 5,000   | 10     | 0.555%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 10,000  | 10     | 0.509%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$60,000  | 5       | 10     | 55.750% | 53.675% | 51.675% | 49.745% | 47.879% | 44.333% | 41.011% |
| \$60,000  | 10      | 10     | 40.117% | 37.615% | 35.222% | 32.930% | 30.732% | 26.611% | 22.928% |
| \$60,000  | 15      | 10     | 31.592% | 28.948% | 26.485% | 24.195% | 22.077% | 18.327% | 15.174% |
| \$60,000  | 20      | 10     | 26.327% | 23.746% | 21.382% | 19.221% | 17.247% | 13.811% | 10.997% |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$60,000  | 25      | 10     | 22.905% | 20.378% | 18.083% | 16.009% | 14.136% | 10.961% | 8.447%  |
| \$60,000  | 50      | 10     | 14.836% | 12.476% | 10.436% | 8.693%  | 7.217%  | 4.937%  | 3.373%  |
| \$60,000  | 100     | 10     | 9.586%  | 7.486%  | 5.796%  | 4.460%  | 3.422%  | 2.025%  | 1.254%  |
| \$60,000  | 150     | 10     | 7.277%  | 5.393%  | 3.960%  | 2.897%  | 2.126%  | 1.208%  | 0.785%  |
| \$60,000  | 200     | 10     | 5.995%  | 4.258%  | 2.996%  | 2.111%  | 1.510%  | 0.862%  | 0.615%  |
| \$60,000  | 300     | 10     | 4.530%  | 3.001%  | 1.987%  | 1.346%  | 0.960%  | 0.619%  | 0.527%  |
| \$60,000  | 400     | 10     | 3.664%  | 2.313%  | 1.479%  | 0.997%  | 0.736%  | 0.546%  | 0.507%  |
| \$60,000  | 500     | 10     | 3.119%  | 1.895%  | 1.186%  | 0.811%  | 0.631%  | 0.518%  | 0.502%  |
| \$60,000  | 600     | 10     | 2.702%  | 1.594%  | 0.995%  | 0.702%  | 0.576%  | 0.510%  | 0.502%  |
| \$60,000  | 700     | 10     | 2.388%  | 1.375%  | 0.864%  | 0.635%  | 0.546%  | 0.505%  | 0.501%  |
| \$60,000  | 800     | 10     | 2.145%  | 1.213%  | 0.772%  | 0.592%  | 0.528%  | 0.503%  | 0.501%  |
| \$60,000  | 900     | 10     | 1.949%  | 1.090%  | 0.708%  | 0.564%  | 0.518%  | 0.503%  | 0.501%  |
| \$60,000  | 1,000   | 10     | 1.793%  | 0.998%  | 0.663%  | 0.546%  | 0.512%  | 0.502%  | 0.501%  |
| \$60,000  | 1,500   | 10     | 1.266%  | 0.723%  | 0.553%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$60,000  | 2,000   | 10     | 0.994%  | 0.613%  | 0.522%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 3,000   | 10     | 0.728%  | 0.535%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 4,000   | 10     | 0.617%  | 0.515%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 5,000   | 10     | 0.563%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 10,000  | 10     | 0.510%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$65,000  | 5       | 10     | 56.547% | 54.506% | 52.540% | 50.642% | 48.808% | 45.323% | 42.066% |
| \$65,000  | 10      | 10     | 41.054% | 38.602% | 36.258% | 34.014% | 31.860% | 27.804% | 24.101% |
| \$65,000  | 15      | 10     | 32.515% | 29.881% | 27.412% | 25.108% | 22.965% | 19.150% | 15.931% |
| \$65,000  | 20      | 10     | 27.074% | 24.485% | 22.105% | 19.929% | 17.938% | 14.464% | 11.601% |
| \$65,000  | 25      | 10     | 23.531% | 20.998% | 18.695% | 16.608% | 14.722% | 11.509% | 8.948%  |
| \$65,000  | 50      | 10     | 15.271% | 12.901% | 10.843% | 9.075%  | 7.572%  | 5.232%  | 3.606%  |
| \$65,000  | 100     | 10     | 9.889%  | 7.769%  | 6.051%  | 4.685%  | 3.615%  | 2.159%  | 1.339%  |
| \$65,000  | 150     | 10     | 7.514%  | 5.608%  | 4.147%  | 3.053%  | 2.253%  | 1.285%  | 0.826%  |
| \$65,000  | 200     | 10     | 6.191%  | 4.431%  | 3.142%  | 2.227%  | 1.599%  | 0.908%  | 0.635%  |
| \$65,000  | 300     | 10     | 4.683%  | 3.129%  | 2.086%  | 1.417%  | 1.008%  | 0.638%  | 0.532%  |
| \$65,000  | 400     | 10     | 3.791%  | 2.413%  | 1.550%  | 1.044%  | 0.765%  | 0.554%  | 0.508%  |
| \$65,000  | 500     | 10     | 3.232%  | 1.980%  | 1.243%  | 0.845%  | 0.649%  | 0.522%  | 0.502%  |
| \$65,000  | 600     | 10     | 2.800%  | 1.664%  | 1.040%  | 0.727%  | 0.588%  | 0.512%  | 0.502%  |
| \$65,000  | 700     | 10     | 2.476%  | 1.436%  | 0.899%  | 0.653%  | 0.554%  | 0.506%  | 0.501%  |
| \$65,000  | 800     | 10     | 2.227%  | 1.266%  | 0.801%  | 0.605%  | 0.533%  | 0.504%  | 0.501%  |
| \$65,000  | 900     | 10     | 2.024%  | 1.136%  | 0.732%  | 0.574%  | 0.521%  | 0.503%  | 0.501%  |
| \$65,000  | 1,000   | 10     | 1.863%  | 1.040%  | 0.683%  | 0.554%  | 0.515%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$65,000  | 1,500   | 10     | 1.316%  | 0.747%  | 0.561%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$65,000  | 2,000   | 10     | 1.033%  | 0.627%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 3,000   | 10     | 0.750%  | 0.540%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 4,000   | 10     | 0.631%  | 0.517%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 5,000   | 10     | 0.571%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 10,000  | 10     | 0.510%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$70,000  | 5       | 10     | 57.256% | 55.246% | 53.310% | 51.440% | 49.635% | 46.205% | 43.004% |
| \$70,000  | 10      | 10     | 41.896% | 39.489% | 37.189% | 34.986% | 32.871% | 28.895% | 25.227% |
| \$70,000  | 15      | 10     | 33.383% | 30.765% | 28.301% | 25.991% | 23.830% | 19.963% | 16.676% |
| \$70,000  | 20      | 10     | 27.799% | 25.201% | 22.808% | 20.612% | 18.602% | 15.087% | 12.180% |
| \$70,000  | 25      | 10     | 24.126% | 21.585% | 19.273% | 17.176% | 15.279% | 12.032% | 9.428%  |
| \$70,000  | 50      | 10     | 15.685% | 13.303% | 11.231% | 9.440%  | 7.913%  | 5.517%  | 3.835%  |
| \$70,000  | 100     | 10     | 10.174% | 8.036%  | 6.293%  | 4.899%  | 3.802%  | 2.291%  | 1.425%  |
| \$70,000  | 150     | 10     | 7.737%  | 5.812%  | 4.326%  | 3.203%  | 2.377%  | 1.361%  | 0.868%  |
| \$70,000  | 200     | 10     | 6.375%  | 4.595%  | 3.280%  | 2.339%  | 1.686%  | 0.955%  | 0.656%  |
| \$70,000  | 300     | 10     | 4.828%  | 3.250%  | 2.181%  | 1.487%  | 1.056%  | 0.657%  | 0.539%  |
| \$70,000  | 400     | 10     | 3.910%  | 2.508%  | 1.620%  | 1.090%  | 0.793%  | 0.563%  | 0.510%  |
| \$70,000  | 500     | 10     | 3.339%  | 2.062%  | 1.298%  | 0.878%  | 0.668%  | 0.526%  | 0.503%  |
| \$70,000  | 600     | 10     | 2.893%  | 1.731%  | 1.083%  | 0.752%  | 0.600%  | 0.514%  | 0.502%  |
| \$70,000  | 700     | 10     | 2.561%  | 1.494%  | 0.934%  | 0.672%  | 0.562%  | 0.507%  | 0.501%  |
| \$70,000  | 800     | 10     | 2.304%  | 1.317%  | 0.830%  | 0.619%  | 0.539%  | 0.505%  | 0.501%  |
| \$70,000  | 900     | 10     | 2.095%  | 1.181%  | 0.755%  | 0.585%  | 0.525%  | 0.503%  | 0.501%  |
| \$70,000  | 1,000   | 10     | 1.930%  | 1.080%  | 0.703%  | 0.562%  | 0.517%  | 0.502%  | 0.501%  |
| \$70,000  | 1,500   | 10     | 1.364%  | 0.770%  | 0.569%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$70,000  | 2,000   | 10     | 1.070%  | 0.641%  | 0.528%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 3,000   | 10     | 0.773%  | 0.545%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 4,000   | 10     | 0.645%  | 0.519%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 5,000   | 10     | 0.579%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 10,000  | 10     | 0.511%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$75,000  | 5       | 10     | 57.921% | 55.939% | 54.029% | 52.185% | 50.407% | 47.029% | 43.877% |
| \$75,000  | 10      | 10     | 42.676% | 40.311% | 38.050% | 35.883% | 33.804% | 29.901% | 26.297% |
| \$75,000  | 15      | 10     | 34.194% | 31.600% | 29.148% | 26.838% | 24.669% | 20.764% | 17.409% |
| \$75,000  | 20      | 10     | 28.494% | 25.890% | 23.485% | 21.271% | 19.239% | 15.682% | 12.733% |
| \$75,000  | 25      | 10     | 24.691% | 22.143% | 19.821% | 17.712% | 15.805% | 12.530% | 9.884%  |
| \$75,000  | 50      | 10     | 16.078% | 13.685% | 11.597% | 9.790%  | 8.242%  | 5.797%  | 4.060%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$75,000  | 100     | 10     | 10.443% | 8.290%  | 6.524%  | 5.104%  | 3.981%  | 2.421%  | 1.511%  |
| \$75,000  | 150     | 10     | 7.948%  | 6.006%  | 4.496%  | 3.348%  | 2.496%  | 1.437%  | 0.909%  |
| \$75,000  | 200     | 10     | 6.551%  | 4.751%  | 3.413%  | 2.447%  | 1.769%  | 1.001%  | 0.677%  |
| \$75,000  | 300     | 10     | 4.966%  | 3.367%  | 2.273%  | 1.555%  | 1.104%  | 0.676%  | 0.546%  |
| \$75,000  | 400     | 10     | 4.017%  | 2.593%  | 1.682%  | 1.132%  | 0.819%  | 0.570%  | 0.511%  |
| \$75,000  | 500     | 10     | 3.441%  | 2.140%  | 1.352%  | 0.912%  | 0.687%  | 0.531%  | 0.504%  |
| \$75,000  | 600     | 10     | 2.983%  | 1.797%  | 1.126%  | 0.776%  | 0.612%  | 0.516%  | 0.502%  |
| \$75,000  | 700     | 10     | 2.641%  | 1.551%  | 0.969%  | 0.690%  | 0.571%  | 0.509%  | 0.501%  |
| \$75,000  | 800     | 10     | 2.377%  | 1.366%  | 0.858%  | 0.633%  | 0.545%  | 0.505%  | 0.501%  |
| \$75,000  | 900     | 10     | 2.162%  | 1.225%  | 0.779%  | 0.595%  | 0.529%  | 0.504%  | 0.501%  |
| \$75,000  | 1,000   | 10     | 1.993%  | 1.119%  | 0.723%  | 0.571%  | 0.520%  | 0.503%  | 0.501%  |
| \$75,000  | 1,500   | 10     | 1.410%  | 0.792%  | 0.577%  | 0.518%  | 0.505%  | 0.502%  | 0.501%  |
| \$75,000  | 2,000   | 10     | 1.105%  | 0.655%  | 0.532%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 3,000   | 10     | 0.794%  | 0.551%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 4,000   | 10     | 0.659%  | 0.521%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 5,000   | 10     | 0.588%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 10,000  | 10     | 0.512%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$80,000  | 5       | 10     | 58.527% | 56.570% | 54.683% | 52.863% | 51.109% | 47.778% | 44.671% |
| \$80,000  | 10      | 10     | 43.391% | 41.061% | 38.835% | 36.700% | 34.655% | 30.816% | 27.273% |
| \$80,000  | 15      | 10     | 34.942% | 32.379% | 29.947% | 27.643% | 25.474% | 21.543% | 18.134% |
| \$80,000  | 20      | 10     | 29.162% | 26.558% | 24.142% | 21.913% | 19.858% | 16.259% | 13.266% |
| \$80,000  | 25      | 10     | 25.239% | 22.683% | 20.350% | 18.230% | 16.311% | 13.007% | 10.326% |
| \$80,000  | 50      | 10     | 16.449% | 14.049% | 11.948% | 10.127% | 8.558%  | 6.068%  | 4.281%  |
| \$80,000  | 100     | 10     | 10.697% | 8.529%  | 6.744%  | 5.301%  | 4.153%  | 2.546%  | 1.595%  |
| \$80,000  | 150     | 10     | 8.147%  | 6.190%  | 4.659%  | 3.488%  | 2.611%  | 1.510%  | 0.952%  |
| \$80,000  | 200     | 10     | 6.718%  | 4.898%  | 3.539%  | 2.550%  | 1.850%  | 1.046%  | 0.699%  |
| \$80,000  | 300     | 10     | 5.096%  | 3.478%  | 2.361%  | 1.620%  | 1.150%  | 0.695%  | 0.552%  |
| \$80,000  | 400     | 10     | 4.125%  | 2.680%  | 1.746%  | 1.176%  | 0.847%  | 0.579%  | 0.513%  |
| \$80,000  | 500     | 10     | 3.537%  | 2.215%  | 1.404%  | 0.945%  | 0.706%  | 0.535%  | 0.504%  |
| \$80,000  | 600     | 10     | 3.067%  | 1.859%  | 1.167%  | 0.801%  | 0.625%  | 0.519%  | 0.503%  |
| \$80,000  | 700     | 10     | 2.716%  | 1.604%  | 1.002%  | 0.708%  | 0.579%  | 0.510%  | 0.501%  |
| \$80,000  | 800     | 10     | 2.446%  | 1.413%  | 0.886%  | 0.648%  | 0.551%  | 0.506%  | 0.501%  |
| \$80,000  | 900     | 10     | 2.226%  | 1.266%  | 0.802%  | 0.606%  | 0.534%  | 0.504%  | 0.501%  |
| \$80,000  | 1,000   | 10     | 2.053%  | 1.157%  | 0.743%  | 0.579%  | 0.523%  | 0.503%  | 0.501%  |
| \$80,000  | 1,500   | 10     | 1.454%  | 0.814%  | 0.585%  | 0.521%  | 0.505%  | 0.502%  | 0.501%  |
| \$80,000  | 2,000   | 10     | 1.139%  | 0.669%  | 0.536%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$80,000  | 3,000   | 10     | 0.816%  | 0.557%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 4,000   | 10     | 0.672%  | 0.523%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 5,000   | 10     | 0.596%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 10,000  | 10     | 0.513%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$90,000  | 5       | 10     | 59.590% | 57.675% | 55.829% | 54.051% | 52.337% | 49.088% | 46.058% |
| \$90,000  | 10      | 10     | 44.639% | 42.371% | 40.202% | 38.124% | 36.137% | 32.406% | 28.967% |
| \$90,000  | 15      | 10     | 36.251% | 33.758% | 31.382% | 29.116% | 26.967% | 23.027% | 19.554% |
| \$90,000  | 20      | 10     | 30.404% | 27.810% | 25.390% | 23.136% | 21.051% | 17.367% | 14.287% |
| \$90,000  | 25      | 10     | 26.275% | 23.706% | 21.353% | 19.211% | 17.266% | 13.902% | 11.159% |
| \$90,000  | 50      | 10     | 17.138% | 14.732% | 12.611% | 10.763% | 9.158%  | 6.588%  | 4.712%  |
| \$90,000  | 100     | 10     | 11.164% | 8.970%  | 7.153%  | 5.669%  | 4.478%  | 2.786%  | 1.762%  |
| \$90,000  | 150     | 10     | 8.514%  | 6.530%  | 4.960%  | 3.749%  | 2.831%  | 1.654%  | 1.037%  |
| \$90,000  | 200     | 10     | 7.024%  | 5.172%  | 3.775%  | 2.744%  | 2.004%  | 1.135%  | 0.744%  |
| \$90,000  | 300     | 10     | 5.336%  | 3.684%  | 2.526%  | 1.745%  | 1.239%  | 0.735%  | 0.567%  |
| \$90,000  | 400     | 10     | 4.324%  | 2.842%  | 1.868%  | 1.260%  | 0.903%  | 0.598%  | 0.518%  |
| \$90,000  | 500     | 10     | 3.715%  | 2.354%  | 1.503%  | 1.010%  | 0.745%  | 0.546%  | 0.506%  |
| \$90,000  | 600     | 10     | 3.222%  | 1.975%  | 1.245%  | 0.848%  | 0.650%  | 0.524%  | 0.504%  |
| \$90,000  | 700     | 10     | 2.855%  | 1.704%  | 1.065%  | 0.744%  | 0.597%  | 0.513%  | 0.502%  |
| \$90,000  | 800     | 10     | 2.574%  | 1.501%  | 0.939%  | 0.675%  | 0.564%  | 0.508%  | 0.501%  |
| \$90,000  | 900     | 10     | 2.343%  | 1.345%  | 0.846%  | 0.628%  | 0.543%  | 0.505%  | 0.501%  |
| \$90,000  | 1,000   | 10     | 2.162%  | 1.227%  | 0.781%  | 0.597%  | 0.530%  | 0.503%  | 0.501%  |
| \$90,000  | 1,500   | 10     | 1.535%  | 0.857%  | 0.602%  | 0.526%  | 0.507%  | 0.502%  | 0.501%  |
| \$90,000  | 2,000   | 10     | 1.204%  | 0.696%  | 0.544%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$90,000  | 3,000   | 10     | 0.857%  | 0.568%  | 0.512%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 4,000   | 10     | 0.699%  | 0.528%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 5,000   | 10     | 0.613%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 10,000  | 10     | 0.514%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$100,000 | 5       | 10     | 60.458% | 58.576% | 56.765% | 55.021% | 53.338% | 50.156% | 47.190% |
| \$100,000 | 10      | 10     | 45.661% | 43.443% | 41.319% | 39.289% | 37.349% | 33.706% | 30.351% |
| \$100,000 | 15      | 10     | 37.323% | 34.887% | 32.565% | 30.355% | 28.249% | 24.345% | 20.858% |
| \$100,000 | 20      | 10     | 31.471% | 28.906% | 26.497% | 24.243% | 22.145% | 18.403% | 15.236% |
| \$100,000 | 25      | 10     | 27.208% | 24.638% | 22.274% | 20.113% | 18.140% | 14.716% | 11.907% |
| \$100,000 | 50      | 10     | 17.754% | 15.345% | 13.212% | 11.342% | 9.706%  | 7.069%  | 5.117%  |
| \$100,000 | 100     | 10     | 11.578% | 9.366%  | 7.524%  | 6.006%  | 4.774%  | 3.010%  | 1.922%  |
| \$100,000 | 150     | 10     | 8.843%  | 6.835%  | 5.233%  | 3.989%  | 3.034%  | 1.790%  | 1.121%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$110,000 | 5,000   | 10     | 0.646%  | 0.519%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 10,000  | 10     | 0.518%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$120,000 | 5       | 10     | 61.867% | 60.040% | 58.283% | 56.590% | 54.963% | 51.883% | 49.017% |
| \$120,000 | 10      | 10     | 47.307% | 45.162% | 43.113% | 41.158% | 39.288% | 35.779% | 32.559% |
| \$120,000 | 15      | 10     | 39.044% | 36.695% | 34.460% | 32.337% | 30.319% | 26.567% | 23.168% |
| \$120,000 | 20      | 10     | 33.242% | 30.763% | 28.416% | 26.203% | 24.120% | 20.351% | 17.079% |
| \$120,000 | 25      | 10     | 28.877% | 26.335% | 23.981% | 21.804% | 19.795% | 16.261% | 13.322% |
| \$120,000 | 50      | 10     | 18.867% | 16.450% | 14.297% | 12.389% | 10.713% | 7.965%  | 5.884%  |
| \$120,000 | 100     | 10     | 12.317% | 10.075% | 8.190%  | 6.617%  | 5.323%  | 3.432%  | 2.228%  |
| \$120,000 | 150     | 10     | 9.437%  | 7.385%  | 5.735%  | 4.429%  | 3.414%  | 2.053%  | 1.290%  |
| \$120,000 | 200     | 10     | 7.801%  | 5.879%  | 4.390%  | 3.261%  | 2.426%  | 1.392%  | 0.885%  |
| \$120,000 | 300     | 10     | 5.947%  | 4.214%  | 2.959%  | 2.084%  | 1.491%  | 0.855%  | 0.616%  |
| \$120,000 | 400     | 10     | 4.822%  | 3.257%  | 2.188%  | 1.492%  | 1.060%  | 0.660%  | 0.537%  |
| \$120,000 | 500     | 10     | 4.150%  | 2.703%  | 1.758%  | 1.182%  | 0.852%  | 0.579%  | 0.513%  |
| \$120,000 | 600     | 10     | 3.611%  | 2.274%  | 1.453%  | 0.980%  | 0.727%  | 0.544%  | 0.508%  |
| \$120,000 | 700     | 10     | 3.205%  | 1.964%  | 1.238%  | 0.846%  | 0.652%  | 0.525%  | 0.504%  |
| \$120,000 | 800     | 10     | 2.894%  | 1.730%  | 1.084%  | 0.756%  | 0.605%  | 0.515%  | 0.502%  |
| \$120,000 | 900     | 10     | 2.635%  | 1.547%  | 0.967%  | 0.691%  | 0.572%  | 0.509%  | 0.501%  |
| \$120,000 | 1,000   | 10     | 2.437%  | 1.412%  | 0.886%  | 0.649%  | 0.552%  | 0.506%  | 0.501%  |
| \$120,000 | 1,500   | 10     | 1.741%  | 0.972%  | 0.653%  | 0.543%  | 0.511%  | 0.502%  | 0.501%  |
| \$120,000 | 2,000   | 10     | 1.372%  | 0.773%  | 0.570%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$120,000 | 3,000   | 10     | 0.967%  | 0.604%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 4,000   | 10     | 0.773%  | 0.545%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 5,000   | 10     | 0.662%  | 0.522%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 10,000  | 10     | 0.520%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$130,000 | 5       | 10     | 62.420% | 60.615% | 58.880% | 57.208% | 55.603% | 52.562% | 49.737% |
| \$130,000 | 10      | 10     | 47.967% | 45.851% | 43.833% | 41.908% | 40.065% | 36.611% | 33.444% |
| \$130,000 | 15      | 10     | 39.735% | 37.421% | 35.223% | 33.133% | 31.150% | 27.464% | 24.129% |
| \$130,000 | 20      | 10     | 33.962% | 31.523% | 29.218% | 27.041% | 24.984% | 21.237% | 17.952% |
| \$130,000 | 25      | 10     | 29.602% | 27.089% | 24.751% | 22.579% | 20.567% | 17.004% | 14.007% |
| \$130,000 | 50      | 10     | 19.373% | 16.953% | 14.793% | 12.870% | 11.176% | 8.382%  | 6.247%  |
| \$130,000 | 100     | 10     | 12.656% | 10.404% | 8.499%  | 6.900%  | 5.580%  | 3.636%  | 2.376%  |
| \$130,000 | 150     | 10     | 9.711%  | 7.641%  | 5.969%  | 4.637%  | 3.594%  | 2.180%  | 1.375%  |
| \$130,000 | 200     | 10     | 8.034%  | 6.091%  | 4.577%  | 3.422%  | 2.559%  | 1.476%  | 0.934%  |
| \$130,000 | 300     | 10     | 6.128%  | 4.372%  | 3.092%  | 2.189%  | 1.572%  | 0.897%  | 0.633%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$130,000 | 400     | 10     | 4.969%  | 3.379%  | 2.285%  | 1.565%  | 1.111%  | 0.681%  | 0.544%  |
| \$130,000 | 500     | 10     | 4.281%  | 2.809%  | 1.839%  | 1.239%  | 0.888%  | 0.592%  | 0.516%  |
| \$130,000 | 600     | 10     | 3.725%  | 2.364%  | 1.517%  | 1.022%  | 0.752%  | 0.551%  | 0.510%  |
| \$130,000 | 700     | 10     | 3.308%  | 2.042%  | 1.291%  | 0.879%  | 0.671%  | 0.530%  | 0.505%  |
| \$130,000 | 800     | 10     | 2.986%  | 1.799%  | 1.129%  | 0.783%  | 0.619%  | 0.518%  | 0.503%  |
| \$130,000 | 900     | 10     | 2.720%  | 1.608%  | 1.006%  | 0.712%  | 0.582%  | 0.511%  | 0.502%  |
| \$130,000 | 1,000   | 10     | 2.516%  | 1.467%  | 0.919%  | 0.667%  | 0.560%  | 0.507%  | 0.501%  |
| \$130,000 | 1,500   | 10     | 1.801%  | 1.007%  | 0.669%  | 0.549%  | 0.513%  | 0.502%  | 0.501%  |
| \$130,000 | 2,000   | 10     | 1.422%  | 0.798%  | 0.579%  | 0.519%  | 0.506%  | 0.502%  | 0.501%  |
| \$130,000 | 3,000   | 10     | 1.001%  | 0.616%  | 0.522%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 4,000   | 10     | 0.796%  | 0.551%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 5,000   | 10     | 0.678%  | 0.525%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 10,000  | 10     | 0.523%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$140,000 | 5       | 10     | 62.910% | 61.124% | 59.407% | 57.755% | 56.168% | 53.163% | 50.373% |
| \$140,000 | 10      | 10     | 48.547% | 46.457% | 44.465% | 42.565% | 40.746% | 37.340% | 34.219% |
| \$140,000 | 15      | 10     | 40.345% | 38.061% | 35.895% | 33.837% | 31.883% | 28.254% | 24.975% |
| \$140,000 | 20      | 10     | 34.599% | 32.195% | 29.925% | 27.783% | 25.760% | 22.056% | 18.775% |
| \$140,000 | 25      | 10     | 30.255% | 27.778% | 25.463% | 23.304% | 21.295% | 17.718% | 14.681% |
| \$140,000 | 50      | 10     | 19.857% | 17.434% | 15.268% | 13.335% | 11.624% | 8.788%  | 6.604%  |
| \$140,000 | 100     | 10     | 12.978% | 10.716% | 8.793%  | 7.173%  | 5.829%  | 3.833%  | 2.523%  |
| \$140,000 | 150     | 10     | 9.971%  | 7.886%  | 6.194%  | 4.839%  | 3.767%  | 2.306%  | 1.460%  |
| \$140,000 | 200     | 10     | 8.256%  | 6.295%  | 4.757%  | 3.577%  | 2.690%  | 1.560%  | 0.985%  |
| \$140,000 | 300     | 10     | 6.301%  | 4.523%  | 3.219%  | 2.292%  | 1.651%  | 0.938%  | 0.652%  |
| \$140,000 | 400     | 10     | 5.109%  | 3.498%  | 2.379%  | 1.636%  | 1.162%  | 0.702%  | 0.552%  |
| \$140,000 | 500     | 10     | 4.404%  | 2.911%  | 1.917%  | 1.294%  | 0.924%  | 0.604%  | 0.519%  |
| \$140,000 | 600     | 10     | 3.827%  | 2.444%  | 1.574%  | 1.059%  | 0.775%  | 0.556%  | 0.510%  |
| \$140,000 | 700     | 10     | 3.405%  | 2.116%  | 1.343%  | 0.912%  | 0.689%  | 0.535%  | 0.506%  |
| \$140,000 | 800     | 10     | 3.074%  | 1.864%  | 1.172%  | 0.809%  | 0.632%  | 0.521%  | 0.503%  |
| \$140,000 | 900     | 10     | 2.800%  | 1.666%  | 1.043%  | 0.732%  | 0.593%  | 0.513%  | 0.502%  |
| \$140,000 | 1,000   | 10     | 2.591%  | 1.519%  | 0.952%  | 0.684%  | 0.569%  | 0.508%  | 0.501%  |
| \$140,000 | 1,500   | 10     | 1.858%  | 1.041%  | 0.686%  | 0.556%  | 0.515%  | 0.502%  | 0.501%  |
| \$140,000 | 2,000   | 10     | 1.469%  | 0.822%  | 0.589%  | 0.522%  | 0.506%  | 0.502%  | 0.501%  |
| \$140,000 | 3,000   | 10     | 1.034%  | 0.628%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 4,000   | 10     | 0.819%  | 0.558%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 5,000   | 10     | 0.694%  | 0.528%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 10,000  | 10     | 0.525%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$140,000 | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$150,000 | 5       | 10     | 63.336% | 61.567% | 59.865% | 58.232% | 56.660% | 53.686% | 50.927% |
| \$150,000 | 10      | 10     | 49.059% | 46.993% | 45.025% | 43.146% | 41.349% | 37.985% | 34.904% |
| \$150,000 | 15      | 10     | 40.888% | 38.632% | 36.492% | 34.462% | 32.534% | 28.957% | 25.727% |
| \$150,000 | 20      | 10     | 35.164% | 32.793% | 30.555% | 28.443% | 26.453% | 22.802% | 19.543% |
| \$150,000 | 25      | 10     | 30.843% | 28.403% | 26.117% | 23.977% | 21.979% | 18.401% | 15.338% |
| \$150,000 | 50      | 10     | 20.319% | 17.895% | 15.721% | 13.780% | 12.054% | 9.178%  | 6.951%  |
| \$150,000 | 100     | 10     | 13.286% | 11.015% | 9.075%  | 7.436%  | 6.070%  | 4.027%  | 2.668%  |
| \$150,000 | 150     | 10     | 10.219% | 8.119%  | 6.408%  | 5.031%  | 3.936%  | 2.428%  | 1.544%  |
| \$150,000 | 200     | 10     | 8.466%  | 6.488%  | 4.927%  | 3.726%  | 2.817%  | 1.642%  | 1.035%  |
| \$150,000 | 300     | 10     | 6.464%  | 4.666%  | 3.342%  | 2.392%  | 1.729%  | 0.980%  | 0.672%  |
| \$150,000 | 400     | 10     | 5.242%  | 3.611%  | 2.471%  | 1.705%  | 1.212%  | 0.724%  | 0.560%  |
| \$150,000 | 500     | 10     | 4.520%  | 3.007%  | 1.992%  | 1.348%  | 0.960%  | 0.617%  | 0.523%  |
| \$150,000 | 600     | 10     | 3.929%  | 2.525%  | 1.634%  | 1.100%  | 0.801%  | 0.564%  | 0.512%  |
| \$150,000 | 700     | 10     | 3.497%  | 2.188%  | 1.393%  | 0.944%  | 0.708%  | 0.540%  | 0.507%  |
| \$150,000 | 800     | 10     | 3.156%  | 1.927%  | 1.215%  | 0.834%  | 0.647%  | 0.524%  | 0.504%  |
| \$150,000 | 900     | 10     | 2.876%  | 1.721%  | 1.079%  | 0.753%  | 0.603%  | 0.515%  | 0.502%  |
| \$150,000 | 1,000   | 10     | 2.662%  | 1.570%  | 0.983%  | 0.701%  | 0.577%  | 0.509%  | 0.501%  |
| \$150,000 | 1,500   | 10     | 1.913%  | 1.074%  | 0.703%  | 0.562%  | 0.518%  | 0.502%  | 0.501%  |
| \$150,000 | 2,000   | 10     | 1.514%  | 0.845%  | 0.598%  | 0.525%  | 0.507%  | 0.502%  | 0.501%  |
| \$150,000 | 3,000   | 10     | 1.066%  | 0.640%  | 0.528%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 4,000   | 10     | 0.841%  | 0.564%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 5,000   | 10     | 0.709%  | 0.531%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 10,000  | 10     | 0.528%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$160,000 | 5       | 10     | 63.688% | 61.946% | 60.273% | 58.664% | 57.112% | 54.176% | 51.449% |
| \$160,000 | 10      | 10     | 49.211% | 47.168% | 45.225% | 43.370% | 41.598% | 38.281% | 35.242% |
| \$160,000 | 15      | 10     | 41.425% | 39.212% | 37.115% | 35.124% | 33.236% | 29.741% | 26.571% |
| \$160,000 | 20      | 10     | 36.251% | 33.923% | 31.726% | 29.659% | 27.702% | 24.099% | 20.868% |
| \$160,000 | 25      | 10     | 31.810% | 29.407% | 27.153% | 25.043% | 23.059% | 19.472% | 16.363% |
| \$160,000 | 50      | 10     | 21.043% | 18.630% | 16.458% | 14.506% | 12.762% | 9.837%  | 7.545%  |
| \$160,000 | 100     | 10     | 13.481% | 11.231% | 9.317%  | 7.702%  | 6.346%  | 4.282%  | 2.896%  |
| \$160,000 | 150     | 10     | 10.461% | 8.364%  | 6.644%  | 5.250%  | 4.133%  | 2.565%  | 1.626%  |
| \$160,000 | 200     | 10     | 8.612%  | 6.626%  | 5.056%  | 3.841%  | 2.912%  | 1.700%  | 1.061%  |
| \$160,000 | 300     | 10     | 6.569%  | 4.789%  | 3.459%  | 2.496%  | 1.818%  | 1.039%  | 0.700%  |
| \$160,000 | 400     | 10     | 5.405%  | 3.768%  | 2.609%  | 1.816%  | 1.296%  | 0.761%  | 0.574%  |
| \$160,000 | 500     | 10     | 4.607%  | 3.088%  | 2.065%  | 1.410%  | 1.007%  | 0.640%  | 0.534%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$160,000 | 600     | 10     | 4.061%  | 2.642%  | 1.726%  | 1.167%  | 0.845%  | 0.582%  | 0.517%  |
| \$160,000 | 700     | 10     | 3.617%  | 2.287%  | 1.463%  | 0.986%  | 0.732%  | 0.547%  | 0.509%  |
| \$160,000 | 800     | 10     | 3.312%  | 2.042%  | 1.287%  | 0.874%  | 0.666%  | 0.528%  | 0.505%  |
| \$160,000 | 900     | 10     | 2.981%  | 1.795%  | 1.119%  | 0.772%  | 0.611%  | 0.516%  | 0.502%  |
| \$160,000 | 1,000   | 10     | 2.725%  | 1.611%  | 1.006%  | 0.710%  | 0.580%  | 0.510%  | 0.502%  |
| \$160,000 | 1,500   | 10     | 1.980%  | 1.108%  | 0.715%  | 0.566%  | 0.518%  | 0.503%  | 0.501%  |
| \$160,000 | 2,000   | 10     | 1.530%  | 0.850%  | 0.597%  | 0.523%  | 0.506%  | 0.502%  | 0.501%  |
| \$160,000 | 3,000   | 10     | 1.066%  | 0.639%  | 0.527%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 4,000   | 10     | 0.842%  | 0.565%  | 0.512%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 5,000   | 10     | 0.711%  | 0.532%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 10,000  | 10     | 0.529%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$170,000 | 5       | 10     | 64.044% | 62.303% | 60.628% | 59.023% | 57.477% | 54.556% | 51.849% |
| \$170,000 | 10      | 10     | 49.904% | 47.877% | 45.948% | 44.105% | 42.344% | 39.050% | 36.034% |
| \$170,000 | 15      | 10     | 41.789% | 39.580% | 37.485% | 35.501% | 33.614% | 30.124% | 26.973% |
| \$170,000 | 20      | 10     | 36.108% | 33.789% | 31.605% | 29.544% | 27.607% | 24.050% | 20.870% |
| \$170,000 | 25      | 10     | 31.834% | 29.455% | 27.228% | 25.139% | 23.180% | 19.635% | 16.557% |
| \$170,000 | 50      | 10     | 21.157% | 18.730% | 16.546% | 14.590% | 12.842% | 9.901%  | 7.598%  |
| \$170,000 | 100     | 10     | 13.846% | 11.562% | 9.596%  | 7.926%  | 6.523%  | 4.396%  | 2.952%  |
| \$170,000 | 150     | 10     | 10.672% | 8.550%  | 6.804%  | 5.386%  | 4.250%  | 2.661%  | 1.705%  |
| \$170,000 | 200     | 10     | 8.850%  | 6.841%  | 5.243%  | 4.002%  | 3.052%  | 1.800%  | 1.132%  |
| \$170,000 | 300     | 10     | 6.761%  | 4.929%  | 3.566%  | 2.577%  | 1.875%  | 1.060%  | 0.713%  |
| \$170,000 | 400     | 10     | 5.484%  | 3.820%  | 2.641%  | 1.836%  | 1.307%  | 0.768%  | 0.577%  |
| \$170,000 | 500     | 10     | 4.732%  | 3.185%  | 2.132%  | 1.449%  | 1.029%  | 0.644%  | 0.530%  |
| \$170,000 | 600     | 10     | 4.116%  | 2.677%  | 1.746%  | 1.177%  | 0.851%  | 0.580%  | 0.517%  |
| \$170,000 | 700     | 10     | 3.664%  | 2.318%  | 1.487%  | 1.005%  | 0.744%  | 0.550%  | 0.509%  |
| \$170,000 | 800     | 10     | 3.307%  | 2.042%  | 1.293%  | 0.883%  | 0.674%  | 0.531%  | 0.505%  |
| \$170,000 | 900     | 10     | 3.015%  | 1.824%  | 1.146%  | 0.792%  | 0.624%  | 0.519%  | 0.502%  |
| \$170,000 | 1,000   | 10     | 2.792%  | 1.664%  | 1.044%  | 0.735%  | 0.594%  | 0.512%  | 0.502%  |
| \$170,000 | 1,500   | 10     | 2.013%  | 1.136%  | 0.735%  | 0.576%  | 0.522%  | 0.503%  | 0.501%  |
| \$170,000 | 2,000   | 10     | 1.596%  | 0.889%  | 0.616%  | 0.531%  | 0.508%  | 0.502%  | 0.501%  |
| \$170,000 | 3,000   | 10     | 1.124%  | 0.664%  | 0.535%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 4,000   | 10     | 0.883%  | 0.576%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 5,000   | 10     | 0.738%  | 0.538%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 10,000  | 10     | 0.533%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$180,000 | 5       | 10     | 64.359% | 62.630% | 60.967% | 59.374% | 57.839% | 54.941% | 52.257% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$180,000 | 10      | 10     | 50.272% | 48.263% | 46.349% | 44.522% | 42.776% | 39.512% | 36.524% |
| \$180,000 | 15      | 10     | 42.186% | 39.997% | 37.922% | 35.956% | 34.088% | 30.634% | 27.518% |
| \$180,000 | 20      | 10     | 36.519% | 34.224% | 32.062% | 30.024% | 28.109% | 24.593% | 21.450% |
| \$180,000 | 25      | 10     | 32.265% | 29.913% | 27.711% | 25.646% | 23.711% | 20.199% | 17.126% |
| \$180,000 | 50      | 10     | 21.549% | 19.126% | 16.936% | 14.974% | 13.216% | 10.247% | 7.907%  |
| \$180,000 | 100     | 10     | 14.107% | 11.815% | 9.841%  | 8.158%  | 6.738%  | 4.572%  | 3.091%  |
| \$180,000 | 150     | 10     | 10.883% | 8.752%  | 6.992%  | 5.554%  | 4.401%  | 2.774%  | 1.785%  |
| \$180,000 | 200     | 10     | 9.028%  | 7.006%  | 5.392%  | 4.133%  | 3.164%  | 1.878%  | 1.181%  |
| \$180,000 | 300     | 10     | 6.899%  | 5.052%  | 3.671%  | 2.665%  | 1.945%  | 1.101%  | 0.733%  |
| \$180,000 | 400     | 10     | 5.596%  | 3.918%  | 2.721%  | 1.898%  | 1.354%  | 0.790%  | 0.586%  |
| \$180,000 | 500     | 10     | 4.831%  | 3.268%  | 2.198%  | 1.498%  | 1.063%  | 0.658%  | 0.535%  |
| \$180,000 | 600     | 10     | 4.204%  | 2.748%  | 1.799%  | 1.215%  | 0.875%  | 0.589%  | 0.519%  |
| \$180,000 | 700     | 10     | 3.741%  | 2.379%  | 1.531%  | 1.035%  | 0.763%  | 0.555%  | 0.510%  |
| \$180,000 | 800     | 10     | 3.377%  | 2.097%  | 1.331%  | 0.907%  | 0.688%  | 0.534%  | 0.505%  |
| \$180,000 | 900     | 10     | 3.079%  | 1.872%  | 1.179%  | 0.812%  | 0.635%  | 0.521%  | 0.503%  |
| \$180,000 | 1,000   | 10     | 2.853%  | 1.709%  | 1.073%  | 0.752%  | 0.603%  | 0.514%  | 0.502%  |
| \$180,000 | 1,500   | 10     | 2.060%  | 1.166%  | 0.751%  | 0.583%  | 0.525%  | 0.503%  | 0.501%  |
| \$180,000 | 2,000   | 10     | 1.634%  | 0.910%  | 0.625%  | 0.534%  | 0.509%  | 0.502%  | 0.501%  |
| \$180,000 | 3,000   | 10     | 1.151%  | 0.675%  | 0.538%  | 0.509%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 4,000   | 10     | 0.903%  | 0.583%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 5,000   | 10     | 0.753%  | 0.541%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 10,000  | 10     | 0.536%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$190,000 | 5       | 10     | 64.635% | 62.917% | 61.266% | 59.682% | 58.157% | 55.280% | 52.616% |
| \$190,000 | 10      | 10     | 50.597% | 48.602% | 46.702% | 44.889% | 43.156% | 39.919% | 36.955% |
| \$190,000 | 15      | 10     | 42.538% | 40.367% | 38.310% | 36.361% | 34.508% | 31.087% | 28.001% |
| \$190,000 | 20      | 10     | 36.890% | 34.615% | 32.473% | 30.456% | 28.560% | 25.079% | 21.969% |
| \$190,000 | 25      | 10     | 32.654% | 30.326% | 28.146% | 26.102% | 24.189% | 20.715% | 17.659% |
| \$190,000 | 50      | 10     | 21.914% | 19.496% | 17.304% | 15.335% | 13.567% | 10.575% | 8.200%  |
| \$190,000 | 100     | 10     | 14.351% | 12.053% | 10.073% | 8.378%  | 6.944%  | 4.741%  | 3.227%  |
| \$190,000 | 150     | 10     | 11.083% | 8.944%  | 7.171%  | 5.717%  | 4.546%  | 2.884%  | 1.865%  |
| \$190,000 | 200     | 10     | 9.195%  | 7.162%  | 5.534%  | 4.259%  | 3.272%  | 1.955%  | 1.230%  |
| \$190,000 | 300     | 10     | 7.028%  | 5.170%  | 3.772%  | 2.749%  | 2.013%  | 1.141%  | 0.754%  |
| \$190,000 | 400     | 10     | 5.702%  | 4.010%  | 2.797%  | 1.958%  | 1.398%  | 0.812%  | 0.595%  |
| \$190,000 | 500     | 10     | 4.923%  | 3.347%  | 2.260%  | 1.545%  | 1.096%  | 0.672%  | 0.539%  |
| \$190,000 | 600     | 10     | 4.285%  | 2.814%  | 1.849%  | 1.250%  | 0.899%  | 0.598%  | 0.521%  |
| \$190,000 | 700     | 10     | 3.806%  | 2.430%  | 1.568%  | 1.059%  | 0.777%  | 0.558%  | 0.510%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$190,000 | 800     | 10     | 3.442%  | 2.147%  | 1.367%  | 0.930%  | 0.702%  | 0.538%  | 0.506%  |
| \$190,000 | 900     | 10     | 3.139%  | 1.918%  | 1.210%  | 0.831%  | 0.645%  | 0.524%  | 0.503%  |
| \$190,000 | 1,000   | 10     | 2.909%  | 1.750%  | 1.100%  | 0.768%  | 0.611%  | 0.515%  | 0.502%  |
| \$190,000 | 1,500   | 10     | 2.104%  | 1.194%  | 0.766%  | 0.590%  | 0.527%  | 0.503%  | 0.501%  |
| \$190,000 | 2,000   | 10     | 1.669%  | 0.930%  | 0.634%  | 0.537%  | 0.510%  | 0.502%  | 0.501%  |
| \$190,000 | 3,000   | 10     | 1.177%  | 0.687%  | 0.542%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$190,000 | 4,000   | 10     | 0.922%  | 0.589%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 5,000   | 10     | 0.766%  | 0.544%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 10,000  | 10     | 0.538%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$200,000 | 5       | 10     | 64.869% | 63.159% | 61.519% | 59.944% | 58.428% | 55.567% | 52.921% |
| \$200,000 | 10      | 10     | 50.876% | 48.894% | 47.007% | 45.205% | 43.484% | 40.271% | 37.328% |
| \$200,000 | 15      | 10     | 42.848% | 40.693% | 38.651% | 36.717% | 34.880% | 31.487% | 28.428% |
| \$200,000 | 20      | 10     | 37.216% | 34.960% | 32.835% | 30.837% | 28.957% | 25.509% | 22.428% |
| \$200,000 | 25      | 10     | 32.999% | 30.692% | 28.532% | 26.507% | 24.613% | 21.174% | 18.144% |
| \$200,000 | 50      | 10     | 22.253% | 19.841% | 17.651% | 15.674% | 13.898% | 10.883% | 8.478%  |
| \$200,000 | 100     | 10     | 14.579% | 12.276% | 10.289% | 8.586%  | 7.139%  | 4.902%  | 3.358%  |
| \$200,000 | 150     | 10     | 11.269% | 9.124%  | 7.340%  | 5.871%  | 4.684%  | 2.990%  | 1.942%  |
| \$200,000 | 200     | 10     | 9.354%  | 7.311%  | 5.671%  | 4.380%  | 3.376%  | 2.029%  | 1.278%  |
| \$200,000 | 300     | 10     | 7.149%  | 5.281%  | 3.869%  | 2.829%  | 2.077%  | 1.180%  | 0.774%  |
| \$200,000 | 400     | 10     | 5.801%  | 4.098%  | 2.870%  | 2.015%  | 1.441%  | 0.834%  | 0.605%  |
| \$200,000 | 500     | 10     | 5.010%  | 3.421%  | 2.320%  | 1.590%  | 1.128%  | 0.685%  | 0.544%  |
| \$200,000 | 600     | 10     | 4.361%  | 2.878%  | 1.897%  | 1.284%  | 0.922%  | 0.606%  | 0.523%  |
| \$200,000 | 700     | 10     | 3.875%  | 2.485%  | 1.608%  | 1.086%  | 0.795%  | 0.563%  | 0.511%  |
| \$200,000 | 800     | 10     | 3.504%  | 2.196%  | 1.401%  | 0.952%  | 0.715%  | 0.542%  | 0.507%  |
| \$200,000 | 900     | 10     | 3.196%  | 1.961%  | 1.240%  | 0.849%  | 0.655%  | 0.526%  | 0.503%  |
| \$200,000 | 1,000   | 10     | 2.962%  | 1.790%  | 1.127%  | 0.784%  | 0.619%  | 0.517%  | 0.502%  |
| \$200,000 | 1,500   | 10     | 2.145%  | 1.221%  | 0.781%  | 0.596%  | 0.530%  | 0.503%  | 0.501%  |
| \$200,000 | 2,000   | 10     | 1.703%  | 0.949%  | 0.642%  | 0.540%  | 0.511%  | 0.502%  | 0.501%  |
| \$200,000 | 3,000   | 10     | 1.202%  | 0.697%  | 0.545%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$200,000 | 4,000   | 10     | 0.940%  | 0.595%  | 0.518%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 5,000   | 10     | 0.779%  | 0.548%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 10,000  | 10     | 0.541%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$225,000 | 5       | 10     | 65.355% | 63.663% | 62.043% | 60.485% | 58.988% | 56.164% | 53.554% |
| \$225,000 | 10      | 10     | 51.452% | 49.498% | 47.636% | 45.859% | 44.161% | 40.997% | 38.097% |
| \$225,000 | 15      | 10     | 43.503% | 41.379% | 39.371% | 37.466% | 35.660% | 32.327% | 29.320% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$225,000 | 20      | 10     | 37.902% | 35.684% | 33.595% | 31.635% | 29.789% | 26.407% | 23.386% |
| \$225,000 | 25      | 10     | 33.717% | 31.452% | 29.332% | 27.347% | 25.493% | 22.126% | 19.160% |
| \$225,000 | 50      | 10     | 22.987% | 20.593% | 18.414% | 16.436% | 14.647% | 11.584% | 9.117%  |
| \$225,000 | 100     | 10     | 15.085% | 12.773% | 10.771% | 9.052%  | 7.583%  | 5.275%  | 3.666%  |
| \$225,000 | 150     | 10     | 11.683% | 9.525%  | 7.718%  | 6.222%  | 5.001%  | 3.237%  | 2.125%  |
| \$225,000 | 200     | 10     | 9.708%  | 7.647%  | 5.982%  | 4.656%  | 3.617%  | 2.202%  | 1.394%  |
| \$225,000 | 300     | 10     | 7.421%  | 5.531%  | 4.087%  | 3.011%  | 2.225%  | 1.272%  | 0.823%  |
| \$225,000 | 400     | 10     | 6.023%  | 4.296%  | 3.034%  | 2.146%  | 1.540%  | 0.886%  | 0.627%  |
| \$225,000 | 500     | 10     | 5.204%  | 3.588%  | 2.457%  | 1.693%  | 1.201%  | 0.718%  | 0.556%  |
| \$225,000 | 600     | 10     | 4.532%  | 3.020%  | 2.006%  | 1.363%  | 0.976%  | 0.627%  | 0.529%  |
| \$225,000 | 700     | 10     | 4.029%  | 2.609%  | 1.700%  | 1.150%  | 0.836%  | 0.577%  | 0.514%  |
| \$225,000 | 800     | 10     | 3.644%  | 2.307%  | 1.481%  | 1.004%  | 0.746%  | 0.551%  | 0.509%  |
| \$225,000 | 900     | 10     | 3.323%  | 2.059%  | 1.308%  | 0.893%  | 0.679%  | 0.532%  | 0.504%  |
| \$225,000 | 1,000   | 10     | 3.083%  | 1.880%  | 1.187%  | 0.820%  | 0.639%  | 0.522%  | 0.503%  |
| \$225,000 | 1,500   | 10     | 2.239%  | 1.283%  | 0.816%  | 0.613%  | 0.536%  | 0.504%  | 0.501%  |
| \$225,000 | 2,000   | 10     | 1.779%  | 0.993%  | 0.662%  | 0.547%  | 0.513%  | 0.502%  | 0.501%  |
| \$225,000 | 3,000   | 10     | 1.258%  | 0.723%  | 0.554%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$225,000 | 4,000   | 10     | 0.981%  | 0.610%  | 0.521%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 5,000   | 10     | 0.809%  | 0.556%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 10,000  | 10     | 0.547%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 20,000  | 10     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$250,000 | 5       | 10     | 65.748% | 64.071% | 62.465% | 60.922% | 59.439% | 56.643% | 54.061% |
| \$250,000 | 10      | 10     | 51.917% | 49.984% | 48.140% | 46.382% | 44.704% | 41.575% | 38.710% |
| \$250,000 | 15      | 10     | 44.026% | 41.927% | 39.943% | 38.062% | 36.279% | 32.992% | 30.025% |
| \$250,000 | 20      | 10     | 38.446% | 36.256% | 34.196% | 32.264% | 30.444% | 27.111% | 24.137% |
| \$250,000 | 25      | 10     | 34.289% | 32.056% | 29.967% | 28.012% | 26.187% | 22.876% | 19.959% |
| \$250,000 | 50      | 10     | 23.600% | 21.228% | 19.063% | 17.094% | 15.306% | 12.212% | 9.697%  |
| \$250,000 | 100     | 10     | 15.509% | 13.195% | 11.186% | 9.452%  | 7.965%  | 5.609%  | 3.943%  |
| \$250,000 | 150     | 10     | 12.030% | 9.863%  | 8.040%  | 6.524%  | 5.279%  | 3.455%  | 2.290%  |
| \$250,000 | 200     | 10     | 10.004% | 7.930%  | 6.244%  | 4.893%  | 3.825%  | 2.354%  | 1.498%  |
| \$250,000 | 300     | 10     | 7.650%  | 5.743%  | 4.274%  | 3.169%  | 2.355%  | 1.354%  | 0.868%  |
| \$250,000 | 400     | 10     | 6.213%  | 4.465%  | 3.176%  | 2.260%  | 1.629%  | 0.933%  | 0.649%  |
| \$250,000 | 500     | 10     | 5.367%  | 3.730%  | 2.574%  | 1.784%  | 1.267%  | 0.749%  | 0.567%  |
| \$250,000 | 600     | 10     | 4.679%  | 3.143%  | 2.102%  | 1.433%  | 1.025%  | 0.647%  | 0.535%  |
| \$250,000 | 700     | 10     | 4.161%  | 2.716%  | 1.781%  | 1.207%  | 0.874%  | 0.590%  | 0.518%  |
| \$250,000 | 800     | 10     | 3.757%  | 2.396%  | 1.545%  | 1.047%  | 0.773%  | 0.558%  | 0.510%  |
| \$250,000 | 900     | 10     | 3.431%  | 2.143%  | 1.368%  | 0.931%  | 0.701%  | 0.538%  | 0.505%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$300,000 | 50      | 10     | 24.517% | 22.195% | 20.069% | 18.124% | 16.352% | 13.259% | 10.691% |
| \$300,000 | 100     | 10     | 16.199% | 13.889% | 11.869% | 10.119% | 8.605%  | 6.179%  | 4.427%  |
| \$300,000 | 150     | 10     | 12.604% | 10.424% | 8.576%  | 7.034%  | 5.754%  | 3.839%  | 2.582%  |
| \$300,000 | 200     | 10     | 10.490% | 8.399%  | 6.683%  | 5.292%  | 4.182%  | 2.621%  | 1.683%  |
| \$300,000 | 300     | 10     | 8.024%  | 6.091%  | 4.584%  | 3.435%  | 2.575%  | 1.495%  | 0.951%  |
| \$300,000 | 400     | 10     | 6.516%  | 4.738%  | 3.410%  | 2.452%  | 1.781%  | 1.016%  | 0.689%  |
| \$300,000 | 500     | 10     | 5.627%  | 3.955%  | 2.761%  | 1.933%  | 1.380%  | 0.802%  | 0.590%  |
| \$300,000 | 600     | 10     | 4.909%  | 3.339%  | 2.258%  | 1.548%  | 1.106%  | 0.682%  | 0.547%  |
| \$300,000 | 700     | 10     | 4.369%  | 2.890%  | 1.915%  | 1.303%  | 0.938%  | 0.614%  | 0.525%  |
| \$300,000 | 800     | 10     | 3.945%  | 2.549%  | 1.659%  | 1.125%  | 0.823%  | 0.574%  | 0.514%  |
| \$300,000 | 900     | 10     | 3.603%  | 2.279%  | 1.466%  | 0.996%  | 0.741%  | 0.549%  | 0.508%  |
| \$300,000 | 1,000   | 10     | 3.349%  | 2.085%  | 1.329%  | 0.909%  | 0.691%  | 0.535%  | 0.505%  |
| \$300,000 | 1,500   | 10     | 2.444%  | 1.422%  | 0.897%  | 0.653%  | 0.553%  | 0.506%  | 0.501%  |
| \$300,000 | 2,000   | 10     | 1.949%  | 1.094%  | 0.711%  | 0.566%  | 0.519%  | 0.503%  | 0.501%  |
| \$300,000 | 3,000   | 10     | 1.382%  | 0.782%  | 0.575%  | 0.518%  | 0.505%  | 0.502%  | 0.501%  |
| \$300,000 | 4,000   | 10     | 1.075%  | 0.645%  | 0.530%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 5,000   | 10     | 0.878%  | 0.576%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 10,000  | 10     | 0.563%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 20,000  | 10     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$325,000 | 5       | 10     | 66.432% | 64.784% | 63.204% | 61.687% | 60.229% | 57.485% | 54.953% |
| \$325,000 | 10      | 10     | 52.791% | 50.895% | 49.088% | 47.366% | 45.723% | 42.662% | 39.861% |
| \$325,000 | 15      | 10     | 45.047% | 42.997% | 41.059% | 39.222% | 37.485% | 34.282% | 31.393% |
| \$325,000 | 20      | 10     | 39.498% | 37.362% | 35.356% | 33.476% | 31.704% | 28.464% | 25.579% |
| \$325,000 | 25      | 10     | 35.407% | 33.233% | 31.202% | 29.306% | 27.534% | 24.326% | 21.502% |
| \$325,000 | 50      | 10     | 24.861% | 22.560% | 20.455% | 18.529% | 16.769% | 13.689% | 11.123% |
| \$325,000 | 100     | 10     | 16.492% | 14.184% | 12.165% | 10.409% | 8.885%  | 6.432%  | 4.647%  |
| \$325,000 | 150     | 10     | 12.847% | 10.665% | 8.809%  | 7.256%  | 5.963%  | 4.013%  | 2.717%  |
| \$325,000 | 200     | 10     | 10.699% | 8.599%  | 6.873%  | 5.467%  | 4.340%  | 2.740%  | 1.769%  |
| \$325,000 | 300     | 10     | 8.181%  | 6.239%  | 4.718%  | 3.551%  | 2.672%  | 1.561%  | 0.991%  |
| \$325,000 | 400     | 10     | 6.643%  | 4.854%  | 3.510%  | 2.535%  | 1.848%  | 1.055%  | 0.709%  |
| \$325,000 | 500     | 10     | 5.738%  | 4.051%  | 2.841%  | 1.998%  | 1.431%  | 0.827%  | 0.601%  |
| \$325,000 | 600     | 10     | 5.006%  | 3.422%  | 2.327%  | 1.601%  | 1.143%  | 0.699%  | 0.554%  |
| \$325,000 | 700     | 10     | 4.457%  | 2.965%  | 1.974%  | 1.346%  | 0.968%  | 0.627%  | 0.529%  |
| \$325,000 | 800     | 10     | 4.026%  | 2.615%  | 1.710%  | 1.160%  | 0.846%  | 0.582%  | 0.516%  |
| \$325,000 | 900     | 10     | 3.676%  | 2.338%  | 1.509%  | 1.025%  | 0.759%  | 0.555%  | 0.509%  |
| \$325,000 | 1,000   | 10     | 3.419%  | 2.140%  | 1.369%  | 0.935%  | 0.706%  | 0.539%  | 0.506%  |
| \$325,000 | 1,500   | 10     | 2.497%  | 1.459%  | 0.920%  | 0.665%  | 0.558%  | 0.507%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$325,000 | 2,000   | 10     | 1.993%  | 1.122%  | 0.725%  | 0.572%  | 0.521%  | 0.503%  | 0.501%  |
| \$325,000 | 3,000   | 10     | 1.415%  | 0.799%  | 0.581%  | 0.520%  | 0.505%  | 0.502%  | 0.501%  |
| \$325,000 | 4,000   | 10     | 1.100%  | 0.655%  | 0.532%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 5,000   | 10     | 0.897%  | 0.582%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 10,000  | 10     | 0.568%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 20,000  | 10     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$350,000 | 5       | 10     | 66.556% | 64.913% | 63.339% | 61.826% | 60.374% | 57.640% | 55.117% |
| \$350,000 | 10      | 10     | 52.958% | 51.070% | 49.270% | 47.555% | 45.920% | 42.872% | 40.084% |
| \$350,000 | 15      | 10     | 45.256% | 43.216% | 41.287% | 39.460% | 37.732% | 34.547% | 31.674% |
| \$350,000 | 20      | 10     | 39.711% | 37.586% | 35.592% | 33.721% | 31.960% | 28.739% | 25.873% |
| \$350,000 | 25      | 10     | 35.639% | 33.477% | 31.458% | 29.574% | 27.814% | 24.627% | 21.822% |
| \$350,000 | 50      | 10     | 25.128% | 22.845% | 20.756% | 18.846% | 17.100% | 14.038% | 11.478% |
| \$350,000 | 100     | 10     | 16.731% | 14.429% | 12.410% | 10.652% | 9.121%  | 6.648%  | 4.837%  |
| \$350,000 | 150     | 10     | 13.050% | 10.866% | 9.006%  | 7.444%  | 6.142%  | 4.164%  | 2.839%  |
| \$350,000 | 200     | 10     | 10.877% | 8.771%  | 7.037%  | 5.620%  | 4.478%  | 2.847%  | 1.847%  |
| \$350,000 | 300     | 10     | 8.316%  | 6.367%  | 4.835%  | 3.653%  | 2.760%  | 1.619%  | 1.027%  |
| \$350,000 | 400     | 10     | 6.752%  | 4.953%  | 3.596%  | 2.608%  | 1.907%  | 1.089%  | 0.726%  |
| \$350,000 | 500     | 10     | 5.831%  | 4.132%  | 2.909%  | 2.053%  | 1.474%  | 0.849%  | 0.612%  |
| \$350,000 | 600     | 10     | 5.088%  | 3.494%  | 2.386%  | 1.645%  | 1.175%  | 0.714%  | 0.560%  |
| \$350,000 | 700     | 10     | 4.532%  | 3.030%  | 2.025%  | 1.384%  | 0.993%  | 0.638%  | 0.533%  |
| \$350,000 | 800     | 10     | 4.095%  | 2.672%  | 1.753%  | 1.191%  | 0.866%  | 0.589%  | 0.518%  |
| \$350,000 | 900     | 10     | 3.739%  | 2.389%  | 1.548%  | 1.051%  | 0.776%  | 0.561%  | 0.510%  |
| \$350,000 | 1,000   | 10     | 3.479%  | 2.187%  | 1.403%  | 0.957%  | 0.720%  | 0.543%  | 0.507%  |
| \$350,000 | 1,500   | 10     | 2.543%  | 1.491%  | 0.939%  | 0.676%  | 0.563%  | 0.508%  | 0.501%  |
| \$350,000 | 2,000   | 10     | 2.031%  | 1.146%  | 0.738%  | 0.577%  | 0.523%  | 0.503%  | 0.501%  |
| \$350,000 | 3,000   | 10     | 1.442%  | 0.813%  | 0.587%  | 0.521%  | 0.506%  | 0.502%  | 0.501%  |
| \$350,000 | 4,000   | 10     | 1.121%  | 0.663%  | 0.535%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 5,000   | 10     | 0.913%  | 0.587%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 10,000  | 10     | 0.573%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 20,000  | 10     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$375,000 | 5       | 10     | 66.656% | 65.018% | 63.447% | 61.938% | 60.491% | 57.764% | 55.249% |
| \$375,000 | 10      | 10     | 53.089% | 51.206% | 49.413% | 47.702% | 46.073% | 43.036% | 40.257% |
| \$375,000 | 15      | 10     | 45.427% | 43.395% | 41.473% | 39.653% | 37.933% | 34.761% | 31.902% |
| \$375,000 | 20      | 10     | 39.885% | 37.769% | 35.784% | 33.921% | 32.168% | 28.962% | 26.110% |
| \$375,000 | 25      | 10     | 35.827% | 33.676% | 31.666% | 29.792% | 28.041% | 24.870% | 22.080% |
| \$375,000 | 50      | 10     | 25.343% | 23.073% | 20.996% | 19.100% | 17.365% | 14.323% | 11.772% |
| \$375,000 | 100     | 10     | 16.931% | 14.635% | 12.620% | 10.860% | 9.325%  | 6.837%  | 5.005%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$375,000 | 150     | 10     | 13.221% | 11.037% | 9.174%  | 7.606%  | 6.297%  | 4.298%  | 2.947%  |
| \$375,000 | 200     | 10     | 11.028% | 8.919%  | 7.178%  | 5.751%  | 4.599%  | 2.941%  | 1.916%  |
| \$375,000 | 300     | 10     | 8.433%  | 6.478%  | 4.937%  | 3.744%  | 2.837%  | 1.671%  | 1.059%  |
| \$375,000 | 400     | 10     | 6.846%  | 5.039%  | 3.671%  | 2.670%  | 1.959%  | 1.120%  | 0.742%  |
| \$375,000 | 500     | 10     | 5.912%  | 4.204%  | 2.970%  | 2.103%  | 1.513%  | 0.870%  | 0.621%  |
| \$375,000 | 600     | 10     | 5.159%  | 3.555%  | 2.437%  | 1.684%  | 1.203%  | 0.727%  | 0.566%  |
| \$375,000 | 700     | 10     | 4.597%  | 3.086%  | 2.069%  | 1.417%  | 1.017%  | 0.648%  | 0.536%  |
| \$375,000 | 800     | 10     | 4.155%  | 2.722%  | 1.792%  | 1.219%  | 0.884%  | 0.596%  | 0.520%  |
| \$375,000 | 900     | 10     | 3.786%  | 2.428%  | 1.576%  | 1.071%  | 0.788%  | 0.563%  | 0.511%  |
| \$375,000 | 1,000   | 10     | 3.531%  | 2.229%  | 1.433%  | 0.977%  | 0.732%  | 0.547%  | 0.508%  |
| \$375,000 | 1,500   | 10     | 2.581%  | 1.518%  | 0.956%  | 0.685%  | 0.568%  | 0.508%  | 0.502%  |
| \$375,000 | 2,000   | 10     | 2.063%  | 1.166%  | 0.748%  | 0.582%  | 0.525%  | 0.503%  | 0.501%  |
| \$375,000 | 3,000   | 10     | 1.465%  | 0.825%  | 0.591%  | 0.523%  | 0.506%  | 0.502%  | 0.501%  |
| \$375,000 | 4,000   | 10     | 1.139%  | 0.671%  | 0.537%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 5,000   | 10     | 0.927%  | 0.592%  | 0.517%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 10,000  | 10     | 0.576%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 20,000  | 10     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$400,000 | 5       | 10     | 66.735% | 65.100% | 63.533% | 62.027% | 60.583% | 57.862% | 55.354% |
| \$400,000 | 10      | 10     | 53.191% | 51.313% | 49.524% | 47.817% | 46.192% | 43.163% | 40.393% |
| \$400,000 | 15      | 10     | 45.567% | 43.541% | 41.625% | 39.811% | 38.097% | 34.936% | 32.086% |
| \$400,000 | 20      | 10     | 40.025% | 37.916% | 35.938% | 34.082% | 32.335% | 29.139% | 26.300% |
| \$400,000 | 25      | 10     | 35.980% | 33.836% | 31.834% | 29.967% | 28.223% | 25.064% | 22.286% |
| \$400,000 | 50      | 10     | 25.509% | 23.250% | 21.182% | 19.295% | 17.569% | 14.543% | 12.005% |
| \$400,000 | 100     | 10     | 17.088% | 14.798% | 12.787% | 11.027% | 9.491%  | 6.991%  | 5.144%  |
| \$400,000 | 150     | 10     | 13.355% | 11.173% | 9.307%  | 7.736%  | 6.420%  | 4.406%  | 3.037%  |
| \$400,000 | 200     | 10     | 11.149% | 9.039%  | 7.291%  | 5.859%  | 4.698%  | 3.019%  | 1.975%  |
| \$400,000 | 300     | 10     | 8.529%  | 6.568%  | 5.020%  | 3.818%  | 2.901%  | 1.715%  | 1.087%  |
| \$400,000 | 400     | 10     | 6.922%  | 5.109%  | 3.733%  | 2.724%  | 2.003%  | 1.147%  | 0.756%  |
| \$400,000 | 500     | 10     | 5.978%  | 4.263%  | 3.020%  | 2.143%  | 1.545%  | 0.887%  | 0.630%  |
| \$400,000 | 600     | 10     | 5.219%  | 3.607%  | 2.480%  | 1.718%  | 1.228%  | 0.739%  | 0.571%  |
| \$400,000 | 700     | 10     | 4.652%  | 3.133%  | 2.106%  | 1.445%  | 1.037%  | 0.657%  | 0.540%  |
| \$400,000 | 800     | 10     | 4.205%  | 2.764%  | 1.824%  | 1.242%  | 0.900%  | 0.602%  | 0.522%  |
| \$400,000 | 900     | 10     | 3.832%  | 2.465%  | 1.605%  | 1.091%  | 0.801%  | 0.568%  | 0.512%  |
| \$400,000 | 1,000   | 10     | 3.575%  | 2.264%  | 1.459%  | 0.995%  | 0.742%  | 0.550%  | 0.509%  |
| \$400,000 | 1,500   | 10     | 2.613%  | 1.541%  | 0.970%  | 0.693%  | 0.572%  | 0.509%  | 0.502%  |
| \$400,000 | 2,000   | 10     | 2.088%  | 1.182%  | 0.757%  | 0.586%  | 0.526%  | 0.503%  | 0.501%  |
| \$400,000 | 3,000   | 10     | 1.484%  | 0.835%  | 0.595%  | 0.524%  | 0.506%  | 0.502%  | 0.501%  |

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$400,000 | 4,000   | 10     | 1.153%  | 0.677%  | 0.539%  | 0.509%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 5,000   | 10     | 0.938%  | 0.595%  | 0.518%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 10,000  | 10     | 0.579%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 20,000  | 10     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$425,000 | 5       | 10     | 66.808% | 65.176% | 63.611% | 62.108% | 60.666% | 57.952% | 55.448% |
| \$425,000 | 10      | 10     | 53.283% | 51.408% | 49.623% | 47.921% | 46.299% | 43.277% | 40.513% |
| \$425,000 | 15      | 10     | 45.692% | 43.672% | 41.761% | 39.952% | 38.243% | 35.091% | 32.251% |
| \$425,000 | 20      | 10     | 40.153% | 38.050% | 36.078% | 34.227% | 32.486% | 29.300% | 26.471% |
| \$425,000 | 25      | 10     | 36.120% | 33.983% | 31.987% | 30.126% | 28.388% | 25.241% | 22.473% |
| \$425,000 | 50      | 10     | 25.660% | 23.409% | 21.350% | 19.472% | 17.753% | 14.741% | 12.217% |
| \$425,000 | 100     | 10     | 17.233% | 14.951% | 12.943% | 11.186% | 9.648%  | 7.142%  | 5.281%  |
| \$425,000 | 150     | 10     | 13.477% | 11.299% | 9.432%  | 7.858%  | 6.536%  | 4.510%  | 3.123%  |
| \$425,000 | 200     | 10     | 11.260% | 9.151%  | 7.398%  | 5.961%  | 4.792%  | 3.095%  | 2.032%  |
| \$425,000 | 300     | 10     | 8.617%  | 6.652%  | 5.099%  | 3.889%  | 2.963%  | 1.757%  | 1.115%  |
| \$425,000 | 400     | 10     | 6.994%  | 5.175%  | 3.792%  | 2.774%  | 2.045%  | 1.173%  | 0.770%  |
| \$425,000 | 500     | 10     | 6.040%  | 4.319%  | 3.067%  | 2.182%  | 1.576%  | 0.905%  | 0.638%  |
| \$425,000 | 600     | 10     | 5.275%  | 3.656%  | 2.522%  | 1.751%  | 1.252%  | 0.750%  | 0.576%  |
| \$425,000 | 700     | 10     | 4.703%  | 3.177%  | 2.142%  | 1.472%  | 1.056%  | 0.666%  | 0.543%  |
| \$425,000 | 800     | 10     | 4.251%  | 2.804%  | 1.855%  | 1.265%  | 0.915%  | 0.608%  | 0.524%  |
| \$425,000 | 900     | 10     | 3.875%  | 2.501%  | 1.632%  | 1.110%  | 0.814%  | 0.573%  | 0.513%  |
| \$425,000 | 1,000   | 10     | 3.615%  | 2.297%  | 1.483%  | 1.011%  | 0.753%  | 0.553%  | 0.509%  |
| \$425,000 | 1,500   | 10     | 2.642%  | 1.563%  | 0.984%  | 0.701%  | 0.575%  | 0.510%  | 0.502%  |
| \$425,000 | 2,000   | 10     | 2.113%  | 1.198%  | 0.766%  | 0.590%  | 0.527%  | 0.503%  | 0.501%  |
| \$425,000 | 3,000   | 10     | 1.502%  | 0.844%  | 0.599%  | 0.525%  | 0.507%  | 0.502%  | 0.501%  |
| \$425,000 | 4,000   | 10     | 1.166%  | 0.682%  | 0.540%  | 0.509%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 5,000   | 10     | 0.948%  | 0.599%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 10,000  | 10     | 0.582%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 20,000  | 10     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$450,000 | 5       | 10     | 66.871% | 65.242% | 63.679% | 62.179% | 60.740% | 58.030% | 55.530% |
| \$450,000 | 10      | 10     | 53.364% | 51.493% | 49.711% | 48.012% | 46.394% | 43.378% | 40.620% |
| \$450,000 | 15      | 10     | 45.803% | 43.787% | 41.881% | 40.077% | 38.372% | 35.228% | 32.396% |
| \$450,000 | 20      | 10     | 40.265% | 38.167% | 36.201% | 34.355% | 32.618% | 29.442% | 26.621% |
| \$450,000 | 25      | 10     | 36.241% | 34.111% | 32.121% | 30.266% | 28.533% | 25.396% | 22.637% |
| \$450,000 | 50      | 10     | 25.794% | 23.551% | 21.500% | 19.629% | 17.917% | 14.918% | 12.405% |
| \$450,000 | 100     | 10     | 17.365% | 15.090% | 13.088% | 11.334% | 9.797%  | 7.286%  | 5.414%  |
| \$450,000 | 150     | 10     | 13.591% | 11.417% | 9.552%  | 7.974%  | 6.648%  | 4.611%  | 3.208%  |
| \$450,000 | 200     | 10     | 11.366% | 9.257%  | 7.501%  | 6.058%  | 4.882%  | 3.170%  | 2.089%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$450,000 | 300     | 10     | 8.703%  | 6.734%  | 5.176%  | 3.959%  | 3.025%  | 1.801%  | 1.143%  |
| \$450,000 | 400     | 10     | 7.064%  | 5.239%  | 3.851%  | 2.825%  | 2.087%  | 1.200%  | 0.785%  |
| \$450,000 | 500     | 10     | 6.100%  | 4.373%  | 3.114%  | 2.221%  | 1.607%  | 0.922%  | 0.646%  |
| \$450,000 | 600     | 10     | 5.330%  | 3.705%  | 2.562%  | 1.783%  | 1.277%  | 0.762%  | 0.581%  |
| \$450,000 | 700     | 10     | 4.752%  | 3.220%  | 2.177%  | 1.499%  | 1.075%  | 0.675%  | 0.546%  |
| \$450,000 | 800     | 10     | 4.297%  | 2.843%  | 1.885%  | 1.286%  | 0.930%  | 0.614%  | 0.526%  |
| \$450,000 | 900     | 10     | 3.917%  | 2.536%  | 1.658%  | 1.130%  | 0.826%  | 0.577%  | 0.514%  |
| \$450,000 | 1,000   | 10     | 3.654%  | 2.329%  | 1.507%  | 1.027%  | 0.763%  | 0.557%  | 0.510%  |
| \$450,000 | 1,500   | 10     | 2.670%  | 1.584%  | 0.997%  | 0.708%  | 0.579%  | 0.510%  | 0.502%  |
| \$450,000 | 2,000   | 10     | 2.136%  | 1.213%  | 0.774%  | 0.594%  | 0.529%  | 0.504%  | 0.501%  |
| \$450,000 | 3,000   | 10     | 1.520%  | 0.853%  | 0.603%  | 0.526%  | 0.507%  | 0.502%  | 0.501%  |
| \$450,000 | 4,000   | 10     | 1.179%  | 0.688%  | 0.542%  | 0.509%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 5,000   | 10     | 0.958%  | 0.603%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 10,000  | 10     | 0.585%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 20,000  | 10     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$475,000 | 5       | 10     | 66.925% | 65.298% | 63.737% | 62.239% | 60.802% | 58.096% | 55.600% |
| \$475,000 | 10      | 10     | 53.430% | 51.561% | 49.782% | 48.085% | 46.470% | 43.459% | 40.705% |
| \$475,000 | 15      | 10     | 45.889% | 43.877% | 41.974% | 40.173% | 38.472% | 35.334% | 32.508% |
| \$475,000 | 20      | 10     | 40.352% | 38.257% | 36.296% | 34.453% | 32.720% | 29.550% | 26.736% |
| \$475,000 | 25      | 10     | 36.332% | 34.205% | 32.220% | 30.369% | 28.640% | 25.510% | 22.757% |
| \$475,000 | 50      | 10     | 25.891% | 23.654% | 21.608% | 19.743% | 18.035% | 15.044% | 12.540% |
| \$475,000 | 100     | 10     | 17.461% | 15.193% | 13.196% | 11.445% | 9.909%  | 7.397%  | 5.517%  |
| \$475,000 | 150     | 10     | 13.679% | 11.507% | 9.644%  | 8.066%  | 6.736%  | 4.690%  | 3.277%  |
| \$475,000 | 200     | 10     | 11.445% | 9.337%  | 7.580%  | 6.132%  | 4.952%  | 3.227%  | 2.131%  |
| \$475,000 | 300     | 10     | 8.769%  | 6.798%  | 5.236%  | 4.014%  | 3.073%  | 1.835%  | 1.166%  |
| \$475,000 | 400     | 10     | 7.118%  | 5.289%  | 3.896%  | 2.864%  | 2.120%  | 1.221%  | 0.797%  |
| \$475,000 | 500     | 10     | 6.145%  | 4.414%  | 3.150%  | 2.251%  | 1.631%  | 0.936%  | 0.653%  |
| \$475,000 | 600     | 10     | 5.371%  | 3.741%  | 2.593%  | 1.808%  | 1.295%  | 0.771%  | 0.585%  |
| \$475,000 | 700     | 10     | 4.788%  | 3.252%  | 2.203%  | 1.519%  | 1.090%  | 0.682%  | 0.549%  |
| \$475,000 | 800     | 10     | 4.329%  | 2.870%  | 1.906%  | 1.302%  | 0.941%  | 0.618%  | 0.527%  |
| \$475,000 | 900     | 10     | 3.946%  | 2.560%  | 1.677%  | 1.143%  | 0.835%  | 0.580%  | 0.515%  |
| \$475,000 | 1,000   | 10     | 3.682%  | 2.351%  | 1.524%  | 1.039%  | 0.770%  | 0.559%  | 0.511%  |
| \$475,000 | 1,500   | 10     | 2.691%  | 1.599%  | 1.007%  | 0.714%  | 0.582%  | 0.511%  | 0.502%  |
| \$475,000 | 2,000   | 10     | 2.153%  | 1.224%  | 0.780%  | 0.596%  | 0.530%  | 0.504%  | 0.501%  |
| \$475,000 | 3,000   | 10     | 1.532%  | 0.860%  | 0.606%  | 0.527%  | 0.507%  | 0.502%  | 0.501%  |
| \$475,000 | 4,000   | 10     | 1.189%  | 0.692%  | 0.543%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$475,000 | 5,000   | 10     | 0.966%  | 0.605%  | 0.520%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$475,000 | 10,000  | 10     | 0.588%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$475,000 | 20,000  | 10     | 0.409%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$500,000 | 5       | 10     | 66.972% | 65.346% | 63.788% | 62.291% | 60.855% | 58.152% | 55.659% |
| \$500,000 | 10      | 10     | 53.489% | 51.622% | 49.845% | 48.151% | 46.538% | 43.530% | 40.781% |
| \$500,000 | 15      | 10     | 45.966% | 43.958% | 42.057% | 40.260% | 38.561% | 35.429% | 32.608% |
| \$500,000 | 20      | 10     | 40.429% | 38.338% | 36.380% | 34.540% | 32.810% | 29.646% | 26.837% |
| \$500,000 | 25      | 10     | 36.411% | 34.288% | 32.306% | 30.459% | 28.733% | 25.609% | 22.861% |
| \$500,000 | 50      | 10     | 25.975% | 23.742% | 21.701% | 19.840% | 18.136% | 15.153% | 12.655% |
| \$500,000 | 100     | 10     | 17.545% | 15.283% | 13.290% | 11.542% | 10.008% | 7.496%  | 5.612%  |
| \$500,000 | 150     | 10     | 13.758% | 11.588% | 9.727%  | 8.150%  | 6.818%  | 4.763%  | 3.341%  |
| \$500,000 | 200     | 10     | 11.517% | 9.410%  | 7.651%  | 6.200%  | 5.016%  | 3.280%  | 2.172%  |
| \$500,000 | 300     | 10     | 8.829%  | 6.857%  | 5.290%  | 4.063%  | 3.118%  | 1.866%  | 1.188%  |
| \$500,000 | 400     | 10     | 7.167%  | 5.334%  | 3.938%  | 2.901%  | 2.150%  | 1.240%  | 0.808%  |
| \$500,000 | 500     | 10     | 6.185%  | 4.451%  | 3.182%  | 2.277%  | 1.652%  | 0.948%  | 0.659%  |
| \$500,000 | 600     | 10     | 5.408%  | 3.773%  | 2.619%  | 1.830%  | 1.312%  | 0.779%  | 0.589%  |
| \$500,000 | 700     | 10     | 4.820%  | 3.280%  | 2.226%  | 1.536%  | 1.102%  | 0.687%  | 0.551%  |
| \$500,000 | 800     | 10     | 4.357%  | 2.894%  | 1.924%  | 1.316%  | 0.951%  | 0.622%  | 0.529%  |
| \$500,000 | 900     | 10     | 3.972%  | 2.581%  | 1.693%  | 1.155%  | 0.843%  | 0.583%  | 0.516%  |
| \$500,000 | 1,000   | 10     | 3.699%  | 2.365%  | 1.534%  | 1.045%  | 0.773%  | 0.559%  | 0.510%  |
| \$500,000 | 1,500   | 10     | 2.709%  | 1.612%  | 1.016%  | 0.719%  | 0.584%  | 0.511%  | 0.502%  |
| \$500,000 | 2,000   | 10     | 2.168%  | 1.234%  | 0.785%  | 0.599%  | 0.531%  | 0.504%  | 0.501%  |
| \$500,000 | 3,000   | 10     | 1.543%  | 0.866%  | 0.608%  | 0.528%  | 0.507%  | 0.502%  | 0.501%  |
| \$500,000 | 4,000   | 10     | 1.197%  | 0.696%  | 0.544%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$500,000 | 5,000   | 10     | 0.972%  | 0.607%  | 0.521%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 10,000  | 10     | 0.590%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 20,000  | 10     | 0.409%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

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AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$35,000  | 700     | 11     | 1.718%  | 0.954%  | 0.643%  | 0.539%  | 0.510%  | 0.502%  | 0.501%  |
| \$35,000  | 800     | 11     | 1.535%  | 0.853%  | 0.599%  | 0.524%  | 0.506%  | 0.502%  | 0.501%  |
| \$35,000  | 900     | 11     | 1.393%  | 0.781%  | 0.572%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$35,000  | 1,000   | 11     | 1.279%  | 0.728%  | 0.553%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$35,000  | 1,500   | 11     | 0.912%  | 0.585%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 2,000   | 11     | 0.737%  | 0.537%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 3,000   | 11     | 0.590%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 4,000   | 11     | 0.541%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 5,000   | 11     | 0.521%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 10,000  | 11     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$40,000  | 5       | 11     | 49.382% | 47.028% | 44.757% | 42.561% | 40.439% | 36.395% | 32.598% |
| \$40,000  | 10      | 11     | 33.019% | 30.321% | 27.809% | 25.479% | 23.333% | 19.545% | 16.353% |
| \$40,000  | 15      | 11     | 25.906% | 23.320% | 20.950% | 18.790% | 16.813% | 13.374% | 10.567% |
| \$40,000  | 20      | 11     | 21.650% | 19.114% | 16.825% | 14.761% | 12.918% | 9.825%  | 7.405%  |
| \$40,000  | 25      | 11     | 18.831% | 16.356% | 14.154% | 12.204% | 10.486% | 7.682%  | 5.585%  |
| \$40,000  | 50      | 11     | 12.135% | 9.880%  | 7.991%  | 6.426%  | 5.148%  | 3.285%  | 2.115%  |
| \$40,000  | 100     | 11     | 7.699%  | 5.757%  | 4.259%  | 3.133%  | 2.309%  | 1.302%  | 0.824%  |
| \$40,000  | 150     | 11     | 5.802%  | 4.082%  | 2.850%  | 1.996%  | 1.420%  | 0.816%  | 0.598%  |
| \$40,000  | 200     | 11     | 4.770%  | 3.208%  | 2.146%  | 1.458%  | 1.034%  | 0.648%  | 0.536%  |
| \$40,000  | 300     | 11     | 3.569%  | 2.229%  | 1.412%  | 0.951%  | 0.710%  | 0.542%  | 0.507%  |
| \$40,000  | 400     | 11     | 2.869%  | 1.709%  | 1.066%  | 0.741%  | 0.594%  | 0.512%  | 0.502%  |
| \$40,000  | 500     | 11     | 2.417%  | 1.392%  | 0.870%  | 0.636%  | 0.545%  | 0.505%  | 0.501%  |
| \$40,000  | 600     | 11     | 2.087%  | 1.178%  | 0.753%  | 0.583%  | 0.525%  | 0.503%  | 0.501%  |
| \$40,000  | 700     | 11     | 1.835%  | 1.022%  | 0.675%  | 0.551%  | 0.514%  | 0.502%  | 0.501%  |
| \$40,000  | 800     | 11     | 1.640%  | 0.909%  | 0.623%  | 0.532%  | 0.508%  | 0.502%  | 0.501%  |
| \$40,000  | 900     | 11     | 1.489%  | 0.829%  | 0.590%  | 0.522%  | 0.506%  | 0.502%  | 0.501%  |
| \$40,000  | 1,000   | 11     | 1.368%  | 0.769%  | 0.567%  | 0.515%  | 0.505%  | 0.502%  | 0.501%  |
| \$40,000  | 1,500   | 11     | 0.970%  | 0.604%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 2,000   | 11     | 0.778%  | 0.546%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 3,000   | 11     | 0.609%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 4,000   | 11     | 0.551%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 5,000   | 11     | 0.526%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 10,000  | 11     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$45,000  | 5       | 11     | 50.831% | 48.544% | 46.336% | 44.206% | 42.147% | 38.226% | 34.550% |
| \$45,000  | 10      | 11     | 34.521% | 31.831% | 29.304% | 26.944% | 24.746% | 20.844% | 17.546% |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$45,000  | 15      | 11     | 27.005% | 24.413% | 22.032% | 19.848% | 17.852% | 14.357% | 11.459% |
| \$45,000  | 20      | 11     | 22.590% | 20.047% | 17.737% | 15.650% | 13.768% | 10.590% | 8.079%  |
| \$45,000  | 25      | 11     | 19.657% | 17.166% | 14.943% | 12.962% | 11.207% | 8.318%  | 6.131%  |
| \$45,000  | 50      | 11     | 12.690% | 10.410% | 8.488%  | 6.884%  | 5.560%  | 3.607%  | 2.351%  |
| \$45,000  | 100     | 11     | 8.081%  | 6.103%  | 4.561%  | 3.388%  | 2.517%  | 1.430%  | 0.893%  |
| \$45,000  | 150     | 11     | 6.101%  | 4.342%  | 3.066%  | 2.167%  | 1.549%  | 0.880%  | 0.626%  |
| \$45,000  | 200     | 11     | 5.019%  | 3.417%  | 2.310%  | 1.578%  | 1.116%  | 0.681%  | 0.546%  |
| \$45,000  | 300     | 11     | 3.761%  | 2.379%  | 1.520%  | 1.021%  | 0.751%  | 0.553%  | 0.510%  |
| \$45,000  | 400     | 11     | 3.026%  | 1.823%  | 1.140%  | 0.784%  | 0.616%  | 0.516%  | 0.502%  |
| \$45,000  | 500     | 11     | 2.554%  | 1.486%  | 0.925%  | 0.664%  | 0.557%  | 0.506%  | 0.501%  |
| \$45,000  | 600     | 11     | 2.207%  | 1.255%  | 0.794%  | 0.601%  | 0.532%  | 0.504%  | 0.501%  |
| \$45,000  | 700     | 11     | 1.942%  | 1.086%  | 0.706%  | 0.563%  | 0.518%  | 0.503%  | 0.501%  |
| \$45,000  | 800     | 11     | 1.737%  | 0.963%  | 0.647%  | 0.540%  | 0.510%  | 0.502%  | 0.501%  |
| \$45,000  | 900     | 11     | 1.578%  | 0.876%  | 0.609%  | 0.527%  | 0.507%  | 0.502%  | 0.501%  |
| \$45,000  | 1,000   | 11     | 1.450%  | 0.809%  | 0.582%  | 0.519%  | 0.506%  | 0.502%  | 0.501%  |
| \$45,000  | 1,500   | 11     | 1.026%  | 0.624%  | 0.524%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 2,000   | 11     | 0.817%  | 0.557%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 3,000   | 11     | 0.629%  | 0.517%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 4,000   | 11     | 0.561%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 5,000   | 11     | 0.531%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 10,000  | 11     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$50,000  | 5       | 11     | 52.078% | 49.846% | 47.695% | 45.619% | 43.612% | 39.797% | 36.226% |
| \$50,000  | 10      | 11     | 35.914% | 33.243% | 30.722% | 28.354% | 26.136% | 22.131% | 18.711% |
| \$50,000  | 15      | 11     | 28.044% | 25.440% | 23.043% | 20.836% | 18.814% | 15.272% | 12.306% |
| \$50,000  | 20      | 11     | 23.460% | 20.909% | 18.586% | 16.474% | 14.568% | 11.321% | 8.724%  |
| \$50,000  | 25      | 11     | 20.422% | 17.924% | 15.679% | 13.673% | 11.889% | 8.925%  | 6.655%  |
| \$50,000  | 50      | 11     | 13.212% | 10.909% | 8.957%  | 7.319%  | 5.953%  | 3.917%  | 2.586%  |
| \$50,000  | 100     | 11     | 8.440%  | 6.430%  | 4.849%  | 3.633%  | 2.719%  | 1.558%  | 0.965%  |
| \$50,000  | 150     | 11     | 6.380%  | 4.586%  | 3.270%  | 2.331%  | 1.677%  | 0.946%  | 0.656%  |
| \$50,000  | 200     | 11     | 5.249%  | 3.611%  | 2.465%  | 1.695%  | 1.199%  | 0.716%  | 0.558%  |
| \$50,000  | 300     | 11     | 3.932%  | 2.515%  | 1.619%  | 1.086%  | 0.790%  | 0.564%  | 0.512%  |
| \$50,000  | 400     | 11     | 3.173%  | 1.933%  | 1.213%  | 0.828%  | 0.639%  | 0.521%  | 0.503%  |
| \$50,000  | 500     | 11     | 2.682%  | 1.576%  | 0.979%  | 0.693%  | 0.570%  | 0.508%  | 0.501%  |
| \$50,000  | 600     | 11     | 2.318%  | 1.328%  | 0.835%  | 0.620%  | 0.540%  | 0.505%  | 0.501%  |
| \$50,000  | 700     | 11     | 2.041%  | 1.148%  | 0.737%  | 0.576%  | 0.522%  | 0.503%  | 0.501%  |
| \$50,000  | 800     | 11     | 1.828%  | 1.016%  | 0.671%  | 0.549%  | 0.513%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$50,000  | 900     | 11     | 1.661%  | 0.921%  | 0.628%  | 0.534%  | 0.509%  | 0.502%  | 0.501%  |
| \$50,000  | 1,000   | 11     | 1.527%  | 0.849%  | 0.598%  | 0.524%  | 0.506%  | 0.502%  | 0.501%  |
| \$50,000  | 1,500   | 11     | 1.079%  | 0.644%  | 0.529%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 2,000   | 11     | 0.855%  | 0.568%  | 0.512%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 3,000   | 11     | 0.649%  | 0.520%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 4,000   | 11     | 0.572%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 5,000   | 11     | 0.537%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 10,000  | 11     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$55,000  | 5       | 11     | 53.143% | 50.959% | 48.856% | 46.825% | 44.865% | 41.139% | 37.657% |
| \$55,000  | 10      | 11     | 37.153% | 34.527% | 32.026% | 29.659% | 27.433% | 23.381% | 19.849% |
| \$55,000  | 15      | 11     | 29.023% | 26.404% | 23.984% | 21.755% | 19.705% | 16.102% | 13.091% |
| \$55,000  | 20      | 11     | 24.248% | 21.693% | 19.357% | 17.231% | 15.301% | 11.997% | 9.331%  |
| \$55,000  | 25      | 11     | 21.120% | 18.611% | 16.351% | 14.324% | 12.514% | 9.488%  | 7.143%  |
| \$55,000  | 50      | 11     | 13.689% | 11.369% | 9.389%  | 7.718%  | 6.316%  | 4.208%  | 2.807%  |
| \$55,000  | 100     | 11     | 8.768%  | 6.731%  | 5.116%  | 3.862%  | 2.910%  | 1.681%  | 1.037%  |
| \$55,000  | 150     | 11     | 6.634%  | 4.812%  | 3.459%  | 2.485%  | 1.799%  | 1.012%  | 0.686%  |
| \$55,000  | 200     | 11     | 5.461%  | 3.791%  | 2.611%  | 1.808%  | 1.281%  | 0.751%  | 0.571%  |
| \$55,000  | 300     | 11     | 4.097%  | 2.649%  | 1.718%  | 1.154%  | 0.832%  | 0.578%  | 0.515%  |
| \$55,000  | 400     | 11     | 3.309%  | 2.036%  | 1.283%  | 0.871%  | 0.663%  | 0.527%  | 0.504%  |
| \$55,000  | 500     | 11     | 2.803%  | 1.661%  | 1.033%  | 0.722%  | 0.584%  | 0.510%  | 0.501%  |
| \$55,000  | 600     | 11     | 2.423%  | 1.398%  | 0.876%  | 0.640%  | 0.548%  | 0.505%  | 0.501%  |
| \$55,000  | 700     | 11     | 2.136%  | 1.208%  | 0.769%  | 0.590%  | 0.527%  | 0.503%  | 0.501%  |
| \$55,000  | 800     | 11     | 1.914%  | 1.068%  | 0.697%  | 0.559%  | 0.516%  | 0.503%  | 0.501%  |
| \$55,000  | 900     | 11     | 1.740%  | 0.966%  | 0.647%  | 0.540%  | 0.511%  | 0.502%  | 0.501%  |
| \$55,000  | 1,000   | 11     | 1.600%  | 0.888%  | 0.614%  | 0.529%  | 0.508%  | 0.502%  | 0.501%  |
| \$55,000  | 1,500   | 11     | 1.130%  | 0.665%  | 0.535%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 2,000   | 11     | 0.892%  | 0.579%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 3,000   | 11     | 0.669%  | 0.523%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 4,000   | 11     | 0.584%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 5,000   | 11     | 0.543%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 10,000  | 11     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$60,000  | 5       | 11     | 54.075% | 51.934% | 49.871% | 47.881% | 45.960% | 42.313% | 38.906% |
| \$60,000  | 10      | 11     | 38.266% | 35.699% | 33.243% | 30.897% | 28.669% | 24.594% | 20.993% |
| \$60,000  | 15      | 11     | 29.971% | 27.335% | 24.895% | 22.641% | 20.564% | 16.896% | 13.833% |
| \$60,000  | 20      | 11     | 25.001% | 22.438% | 20.090% | 17.953% | 16.005% | 12.648% | 9.925%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$60,000  | 25      | 11     | 21.777% | 19.264% | 16.987% | 14.946% | 13.113% | 10.032% | 7.622%  |
| \$60,000  | 50      | 11     | 14.140% | 11.807% | 9.801%  | 8.099%  | 6.667%  | 4.490%  | 3.023%  |
| \$60,000  | 100     | 11     | 9.075%  | 7.014%  | 5.369%  | 4.082%  | 3.095%  | 1.802%  | 1.111%  |
| \$60,000  | 150     | 11     | 6.871%  | 5.026%  | 3.641%  | 2.634%  | 1.917%  | 1.080%  | 0.719%  |
| \$60,000  | 200     | 11     | 5.661%  | 3.964%  | 2.752%  | 1.918%  | 1.362%  | 0.789%  | 0.586%  |
| \$60,000  | 300     | 11     | 4.254%  | 2.776%  | 1.814%  | 1.220%  | 0.875%  | 0.592%  | 0.519%  |
| \$60,000  | 400     | 11     | 3.439%  | 2.136%  | 1.352%  | 0.914%  | 0.687%  | 0.533%  | 0.505%  |
| \$60,000  | 500     | 11     | 2.918%  | 1.744%  | 1.086%  | 0.751%  | 0.599%  | 0.512%  | 0.501%  |
| \$60,000  | 600     | 11     | 2.523%  | 1.467%  | 0.917%  | 0.661%  | 0.557%  | 0.507%  | 0.501%  |
| \$60,000  | 700     | 11     | 2.226%  | 1.267%  | 0.801%  | 0.605%  | 0.533%  | 0.504%  | 0.501%  |
| \$60,000  | 800     | 11     | 1.998%  | 1.119%  | 0.722%  | 0.570%  | 0.520%  | 0.503%  | 0.501%  |
| \$60,000  | 900     | 11     | 1.815%  | 1.009%  | 0.668%  | 0.548%  | 0.513%  | 0.502%  | 0.501%  |
| \$60,000  | 1,000   | 11     | 1.670%  | 0.927%  | 0.631%  | 0.534%  | 0.509%  | 0.502%  | 0.501%  |
| \$60,000  | 1,500   | 11     | 1.179%  | 0.685%  | 0.541%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$60,000  | 2,000   | 11     | 0.928%  | 0.590%  | 0.517%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 3,000   | 11     | 0.689%  | 0.527%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 4,000   | 11     | 0.595%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 5,000   | 11     | 0.550%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 10,000  | 11     | 0.509%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$65,000  | 5       | 11     | 54.905% | 52.801% | 50.773% | 48.819% | 46.933% | 43.357% | 40.016% |
| \$65,000  | 10      | 11     | 39.255% | 36.742% | 34.336% | 32.033% | 29.828% | 25.741% | 22.107% |
| \$65,000  | 15      | 11     | 30.868% | 28.227% | 25.769% | 23.493% | 21.387% | 17.662% | 14.540% |
| \$65,000  | 20      | 11     | 25.713% | 23.138% | 20.782% | 18.630% | 16.670% | 13.267% | 10.494% |
| \$65,000  | 25      | 11     | 22.389% | 19.869% | 17.585% | 15.528% | 13.680% | 10.552% | 8.087%  |
| \$65,000  | 50      | 11     | 14.564% | 12.218% | 10.191% | 8.462%  | 7.003%  | 4.763%  | 3.233%  |
| \$65,000  | 100     | 11     | 9.368%  | 7.283%  | 5.610%  | 4.295%  | 3.274%  | 1.921%  | 1.185%  |
| \$65,000  | 150     | 11     | 7.098%  | 5.229%  | 3.818%  | 2.779%  | 2.032%  | 1.148%  | 0.753%  |
| \$65,000  | 200     | 11     | 5.851%  | 4.129%  | 2.889%  | 2.026%  | 1.443%  | 0.829%  | 0.603%  |
| \$65,000  | 300     | 11     | 4.403%  | 2.898%  | 1.908%  | 1.286%  | 0.918%  | 0.607%  | 0.523%  |
| \$65,000  | 400     | 11     | 3.560%  | 2.230%  | 1.418%  | 0.957%  | 0.712%  | 0.539%  | 0.506%  |
| \$65,000  | 500     | 11     | 3.026%  | 1.823%  | 1.137%  | 0.781%  | 0.614%  | 0.515%  | 0.502%  |
| \$65,000  | 600     | 11     | 2.617%  | 1.532%  | 0.956%  | 0.682%  | 0.566%  | 0.508%  | 0.501%  |
| \$65,000  | 700     | 11     | 2.311%  | 1.323%  | 0.833%  | 0.620%  | 0.539%  | 0.504%  | 0.501%  |
| \$65,000  | 800     | 11     | 2.076%  | 1.168%  | 0.748%  | 0.581%  | 0.524%  | 0.503%  | 0.501%  |
| \$65,000  | 900     | 11     | 1.887%  | 1.052%  | 0.688%  | 0.556%  | 0.515%  | 0.503%  | 0.501%  |
| \$65,000  | 1,000   | 11     | 1.736%  | 0.965%  | 0.647%  | 0.540%  | 0.511%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$65,000  | 1,500   | 11     | 1.226%  | 0.706%  | 0.547%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$65,000  | 2,000   | 11     | 0.963%  | 0.602%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 3,000   | 11     | 0.709%  | 0.531%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 4,000   | 11     | 0.607%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 5,000   | 11     | 0.556%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 10,000  | 11     | 0.509%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$70,000  | 5       | 11     | 55.646% | 53.575% | 51.580% | 49.657% | 47.802% | 44.289% | 41.008% |
| \$70,000  | 10      | 11     | 40.143% | 37.676% | 35.318% | 33.059% | 30.896% | 26.837% | 23.172% |
| \$70,000  | 15      | 11     | 31.718% | 29.082% | 26.617% | 24.321% | 22.192% | 18.412% | 15.229% |
| \$70,000  | 20      | 11     | 26.397% | 23.812% | 21.445% | 19.279% | 17.304% | 13.863% | 11.045% |
| \$70,000  | 25      | 11     | 22.968% | 20.444% | 18.157% | 16.087% | 14.223% | 11.055% | 8.544%  |
| \$70,000  | 50      | 11     | 14.967% | 12.609% | 10.564% | 8.811%  | 7.325%  | 5.028%  | 3.441%  |
| \$70,000  | 100     | 11     | 9.647%  | 7.540%  | 5.842%  | 4.499%  | 3.448%  | 2.039%  | 1.260%  |
| \$70,000  | 150     | 11     | 7.314%  | 5.424%  | 3.987%  | 2.920%  | 2.147%  | 1.216%  | 0.788%  |
| \$70,000  | 200     | 11     | 6.030%  | 4.287%  | 3.020%  | 2.130%  | 1.524%  | 0.870%  | 0.620%  |
| \$70,000  | 300     | 11     | 4.544%  | 3.016%  | 1.998%  | 1.351%  | 0.962%  | 0.623%  | 0.528%  |
| \$70,000  | 400     | 11     | 3.676%  | 2.321%  | 1.483%  | 1.000%  | 0.738%  | 0.546%  | 0.507%  |
| \$70,000  | 500     | 11     | 3.130%  | 1.901%  | 1.188%  | 0.811%  | 0.630%  | 0.518%  | 0.502%  |
| \$70,000  | 600     | 11     | 2.706%  | 1.595%  | 0.995%  | 0.703%  | 0.577%  | 0.510%  | 0.502%  |
| \$70,000  | 700     | 11     | 2.392%  | 1.379%  | 0.865%  | 0.636%  | 0.546%  | 0.505%  | 0.501%  |
| \$70,000  | 800     | 11     | 2.151%  | 1.216%  | 0.774%  | 0.593%  | 0.528%  | 0.503%  | 0.501%  |
| \$70,000  | 900     | 11     | 1.955%  | 1.094%  | 0.709%  | 0.565%  | 0.518%  | 0.503%  | 0.501%  |
| \$70,000  | 1,000   | 11     | 1.800%  | 1.002%  | 0.665%  | 0.547%  | 0.513%  | 0.502%  | 0.501%  |
| \$70,000  | 1,500   | 11     | 1.272%  | 0.726%  | 0.554%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$70,000  | 2,000   | 11     | 0.997%  | 0.614%  | 0.522%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 3,000   | 11     | 0.729%  | 0.535%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 4,000   | 11     | 0.619%  | 0.515%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 5,000   | 11     | 0.563%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 10,000  | 11     | 0.510%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$75,000  | 5       | 11     | 56.319% | 54.276% | 52.310% | 50.416% | 48.590% | 45.130% | 41.905% |
| \$75,000  | 10      | 11     | 40.948% | 38.523% | 36.205% | 33.986% | 31.862% | 27.865% | 24.196% |
| \$75,000  | 15      | 11     | 32.509% | 29.884% | 27.421% | 25.114% | 22.962% | 19.134% | 15.894% |
| \$75,000  | 20      | 11     | 27.049% | 24.455% | 22.075% | 19.895% | 17.899% | 14.424% | 11.567% |
| \$75,000  | 25      | 11     | 23.511% | 20.981% | 18.690% | 16.608% | 14.730% | 11.529% | 8.976%  |
| \$75,000  | 50      | 11     | 15.343% | 12.973% | 10.913% | 9.141%  | 7.632%  | 5.281%  | 3.642%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$75,000  | 100     | 11     | 9.906%  | 7.781%  | 6.061%  | 4.692%  | 3.614%  | 2.153%  | 1.333%  |
| \$75,000  | 150     | 11     | 7.515%  | 5.607%  | 4.147%  | 3.055%  | 2.257%  | 1.282%  | 0.824%  |
| \$75,000  | 200     | 11     | 6.197%  | 4.436%  | 3.144%  | 2.231%  | 1.602%  | 0.910%  | 0.637%  |
| \$75,000  | 300     | 11     | 4.676%  | 3.126%  | 2.083%  | 1.413%  | 1.004%  | 0.639%  | 0.534%  |
| \$75,000  | 400     | 11     | 3.784%  | 2.407%  | 1.545%  | 1.040%  | 0.763%  | 0.553%  | 0.508%  |
| \$75,000  | 500     | 11     | 3.227%  | 1.974%  | 1.237%  | 0.841%  | 0.646%  | 0.521%  | 0.503%  |
| \$75,000  | 600     | 11     | 2.790%  | 1.655%  | 1.033%  | 0.725%  | 0.587%  | 0.511%  | 0.502%  |
| \$75,000  | 700     | 11     | 2.469%  | 1.431%  | 0.896%  | 0.651%  | 0.553%  | 0.506%  | 0.501%  |
| \$75,000  | 800     | 11     | 2.221%  | 1.262%  | 0.798%  | 0.604%  | 0.533%  | 0.504%  | 0.501%  |
| \$75,000  | 900     | 11     | 2.019%  | 1.134%  | 0.730%  | 0.573%  | 0.521%  | 0.503%  | 0.501%  |
| \$75,000  | 1,000   | 11     | 1.860%  | 1.037%  | 0.682%  | 0.553%  | 0.515%  | 0.502%  | 0.501%  |
| \$75,000  | 1,500   | 11     | 1.315%  | 0.746%  | 0.561%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$75,000  | 2,000   | 11     | 1.030%  | 0.626%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 3,000   | 11     | 0.748%  | 0.539%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 4,000   | 11     | 0.631%  | 0.517%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 5,000   | 11     | 0.570%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 10,000  | 11     | 0.510%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$80,000  | 5       | 11     | 56.931% | 54.915% | 52.974% | 51.106% | 49.305% | 45.895% | 42.719% |
| \$80,000  | 10      | 11     | 41.684% | 39.297% | 37.015% | 34.833% | 32.743% | 28.812% | 25.181% |
| \$80,000  | 15      | 11     | 33.247% | 30.638% | 28.180% | 25.870% | 23.707% | 19.838% | 16.541% |
| \$80,000  | 20      | 11     | 27.669% | 25.071% | 22.679% | 20.482% | 18.471% | 14.959% | 12.066% |
| \$80,000  | 25      | 11     | 24.023% | 21.487% | 19.189% | 17.098% | 15.208% | 11.977% | 9.385%  |
| \$80,000  | 50      | 11     | 15.699% | 13.319% | 11.244% | 9.455%  | 7.928%  | 5.527%  | 3.839%  |
| \$80,000  | 100     | 11     | 10.149% | 8.009%  | 6.268%  | 4.876%  | 3.772%  | 2.263%  | 1.405%  |
| \$80,000  | 150     | 11     | 7.703%  | 5.780%  | 4.298%  | 3.182%  | 2.361%  | 1.346%  | 0.859%  |
| \$80,000  | 200     | 11     | 6.353%  | 4.574%  | 3.262%  | 2.325%  | 1.675%  | 0.950%  | 0.654%  |
| \$80,000  | 300     | 11     | 4.798%  | 3.229%  | 2.164%  | 1.473%  | 1.045%  | 0.654%  | 0.539%  |
| \$80,000  | 400     | 11     | 3.886%  | 2.487%  | 1.604%  | 1.080%  | 0.787%  | 0.561%  | 0.510%  |
| \$80,000  | 500     | 11     | 3.319%  | 2.043%  | 1.285%  | 0.870%  | 0.662%  | 0.525%  | 0.503%  |
| \$80,000  | 600     | 11     | 2.870%  | 1.713%  | 1.070%  | 0.746%  | 0.597%  | 0.513%  | 0.502%  |
| \$80,000  | 700     | 11     | 2.540%  | 1.481%  | 0.925%  | 0.667%  | 0.560%  | 0.507%  | 0.501%  |
| \$80,000  | 800     | 11     | 2.287%  | 1.305%  | 0.823%  | 0.616%  | 0.538%  | 0.504%  | 0.501%  |
| \$80,000  | 900     | 11     | 2.080%  | 1.172%  | 0.750%  | 0.582%  | 0.525%  | 0.503%  | 0.501%  |
| \$80,000  | 1,000   | 11     | 1.916%  | 1.071%  | 0.698%  | 0.560%  | 0.517%  | 0.502%  | 0.501%  |
| \$80,000  | 1,500   | 11     | 1.355%  | 0.766%  | 0.568%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$80,000  | 2,000   | 11     | 1.061%  | 0.637%  | 0.528%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$80,000  | 3,000   | 11     | 0.767%  | 0.544%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 4,000   | 11     | 0.643%  | 0.518%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 5,000   | 11     | 0.577%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 10,000  | 11     | 0.511%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$90,000  | 5       | 11     | 58.018% | 56.049% | 54.154% | 52.330% | 50.575% | 47.250% | 44.159% |
| \$90,000  | 10      | 11     | 42.987% | 40.665% | 38.448% | 36.327% | 34.296% | 30.477% | 26.959% |
| \$90,000  | 15      | 11     | 34.599% | 32.039% | 29.607% | 27.306% | 25.144% | 21.225% | 17.831% |
| \$90,000  | 20      | 11     | 28.861% | 26.264% | 23.853% | 21.625% | 19.576% | 15.995% | 13.022% |
| \$90,000  | 25      | 11     | 25.001% | 22.456% | 20.135% | 18.027% | 16.115% | 12.832% | 10.170% |
| \$90,000  | 50      | 11     | 16.371% | 13.978% | 11.880% | 10.061% | 8.498%  | 6.011%  | 4.231%  |
| \$90,000  | 100     | 11     | 10.604% | 8.439%  | 6.661%  | 5.227%  | 4.078%  | 2.481%  | 1.550%  |
| \$90,000  | 150     | 11     | 8.059%  | 6.104%  | 4.584%  | 3.426%  | 2.563%  | 1.474%  | 0.931%  |
| \$90,000  | 200     | 11     | 6.649%  | 4.836%  | 3.485%  | 2.507%  | 1.817%  | 1.029%  | 0.691%  |
| \$90,000  | 300     | 11     | 5.030%  | 3.426%  | 2.319%  | 1.588%  | 1.126%  | 0.688%  | 0.551%  |
| \$90,000  | 400     | 11     | 4.069%  | 2.634%  | 1.713%  | 1.153%  | 0.834%  | 0.574%  | 0.512%  |
| \$90,000  | 500     | 11     | 3.491%  | 2.176%  | 1.376%  | 0.927%  | 0.695%  | 0.533%  | 0.504%  |
| \$90,000  | 600     | 11     | 3.019%  | 1.822%  | 1.142%  | 0.787%  | 0.619%  | 0.518%  | 0.502%  |
| \$90,000  | 700     | 11     | 2.674%  | 1.575%  | 0.983%  | 0.698%  | 0.575%  | 0.509%  | 0.501%  |
| \$90,000  | 800     | 11     | 2.410%  | 1.388%  | 0.871%  | 0.640%  | 0.548%  | 0.505%  | 0.501%  |
| \$90,000  | 900     | 11     | 2.193%  | 1.245%  | 0.789%  | 0.600%  | 0.532%  | 0.504%  | 0.501%  |
| \$90,000  | 1,000   | 11     | 2.021%  | 1.136%  | 0.732%  | 0.575%  | 0.522%  | 0.503%  | 0.501%  |
| \$90,000  | 1,500   | 11     | 1.433%  | 0.804%  | 0.582%  | 0.520%  | 0.505%  | 0.502%  | 0.501%  |
| \$90,000  | 2,000   | 11     | 1.121%  | 0.661%  | 0.534%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 3,000   | 11     | 0.804%  | 0.553%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 4,000   | 11     | 0.666%  | 0.522%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 5,000   | 11     | 0.592%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 10,000  | 11     | 0.512%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$100,000 | 5       | 11     | 58.941% | 57.010% | 55.153% | 53.367% | 51.650% | 48.398% | 45.375% |
| \$100,000 | 10      | 11     | 44.086% | 41.818% | 39.654% | 37.584% | 35.603% | 31.877% | 28.452% |
| \$100,000 | 15      | 11     | 35.745% | 33.245% | 30.862% | 28.595% | 26.450% | 22.529% | 19.079% |
| \$100,000 | 20      | 11     | 29.935% | 27.347% | 24.933% | 22.690% | 20.616% | 16.961% | 13.907% |
| \$100,000 | 25      | 11     | 25.902% | 23.349% | 21.009% | 18.878% | 16.945% | 13.611% | 10.888% |
| \$100,000 | 50      | 11     | 16.980% | 14.580% | 12.467% | 10.622% | 9.029%  | 6.472%  | 4.609%  |
| \$100,000 | 100     | 11     | 11.019% | 8.832%  | 7.024%  | 5.552%  | 4.367%  | 2.690%  | 1.693%  |
| \$100,000 | 150     | 11     | 8.384%  | 6.404%  | 4.850%  | 3.656%  | 2.754%  | 1.598%  | 1.005%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$110,000 | 5,000   | 11     | 0.620%  | 0.515%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 10,000  | 11     | 0.515%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$120,000 | 5       | 11     | 60.418% | 58.548% | 56.751% | 55.025% | 53.363% | 50.227% | 47.313% |
| \$120,000 | 10      | 11     | 45.803% | 43.618% | 41.533% | 39.540% | 37.631% | 34.052% | 30.767% |
| \$120,000 | 15      | 11     | 37.525% | 35.118% | 32.826% | 30.654% | 28.588% | 24.755% | 21.303% |
| \$120,000 | 20      | 11     | 31.719% | 29.187% | 26.804% | 24.570% | 22.488% | 18.752% | 15.561% |
| \$120,000 | 25      | 11     | 27.499% | 24.950% | 22.598% | 20.437% | 18.458% | 15.021% | 12.185% |
| \$120,000 | 50      | 11     | 18.049% | 15.636% | 13.503% | 11.626% | 9.980%  | 7.306%  | 5.318%  |
| \$120,000 | 100     | 11     | 11.738% | 9.519%  | 7.665%  | 6.133%  | 4.885%  | 3.081%  | 1.966%  |
| \$120,000 | 150     | 11     | 8.959%  | 6.933%  | 5.325%  | 4.070%  | 3.106%  | 1.834%  | 1.151%  |
| \$120,000 | 200     | 11     | 7.401%  | 5.513%  | 4.068%  | 2.992%  | 2.204%  | 1.260%  | 0.812%  |
| \$120,000 | 300     | 11     | 5.624%  | 3.934%  | 2.730%  | 1.903%  | 1.357%  | 0.791%  | 0.591%  |
| \$120,000 | 400     | 11     | 4.554%  | 3.031%  | 2.015%  | 1.368%  | 0.975%  | 0.626%  | 0.527%  |
| \$120,000 | 500     | 11     | 3.922%  | 2.516%  | 1.621%  | 1.088%  | 0.792%  | 0.561%  | 0.510%  |
| \$120,000 | 600     | 11     | 3.397%  | 2.107%  | 1.336%  | 0.907%  | 0.685%  | 0.533%  | 0.506%  |
| \$120,000 | 700     | 11     | 3.015%  | 1.823%  | 1.144%  | 0.789%  | 0.621%  | 0.518%  | 0.502%  |
| \$120,000 | 800     | 11     | 2.722%  | 1.606%  | 1.003%  | 0.711%  | 0.582%  | 0.511%  | 0.502%  |
| \$120,000 | 900     | 11     | 2.478%  | 1.437%  | 0.900%  | 0.655%  | 0.556%  | 0.507%  | 0.501%  |
| \$120,000 | 1,000   | 11     | 2.289%  | 1.311%  | 0.828%  | 0.619%  | 0.539%  | 0.504%  | 0.501%  |
| \$120,000 | 1,500   | 11     | 1.633%  | 0.910%  | 0.626%  | 0.534%  | 0.509%  | 0.502%  | 0.501%  |
| \$120,000 | 2,000   | 11     | 1.281%  | 0.731%  | 0.556%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$120,000 | 3,000   | 11     | 0.907%  | 0.584%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 4,000   | 11     | 0.732%  | 0.536%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 5,000   | 11     | 0.634%  | 0.517%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 10,000  | 11     | 0.517%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$130,000 | 5       | 11     | 61.003% | 59.156% | 57.383% | 55.680% | 54.040% | 50.948% | 48.078% |
| \$130,000 | 10      | 11     | 46.490% | 44.338% | 42.283% | 40.320% | 38.439% | 34.919% | 31.687% |
| \$130,000 | 15      | 11     | 38.236% | 35.864% | 33.612% | 31.476% | 29.447% | 25.683% | 22.277% |
| \$130,000 | 20      | 11     | 32.458% | 29.964% | 27.611% | 25.401% | 23.328% | 19.587% | 16.356% |
| \$130,000 | 25      | 11     | 28.208% | 25.671% | 23.325% | 21.159% | 19.170% | 15.684% | 12.795% |
| \$130,000 | 50      | 11     | 18.521% | 16.106% | 13.962% | 12.072% | 10.407% | 7.688%  | 5.647%  |
| \$130,000 | 100     | 11     | 12.054% | 9.823%  | 7.950%  | 6.396%  | 5.119%  | 3.261%  | 2.096%  |
| \$130,000 | 150     | 11     | 9.214%  | 7.169%  | 5.538%  | 4.257%  | 3.266%  | 1.946%  | 1.222%  |
| \$130,000 | 200     | 11     | 7.618%  | 5.709%  | 4.239%  | 3.137%  | 2.323%  | 1.333%  | 0.853%  |
| \$130,000 | 300     | 11     | 5.793%  | 4.080%  | 2.851%  | 1.998%  | 1.428%  | 0.826%  | 0.605%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$130,000 | 400     | 11     | 4.691%  | 3.144%  | 2.102%  | 1.432%  | 1.019%  | 0.643%  | 0.532%  |
| \$130,000 | 500     | 11     | 4.036%  | 2.608%  | 1.688%  | 1.133%  | 0.820%  | 0.569%  | 0.511%  |
| \$130,000 | 600     | 11     | 3.504%  | 2.189%  | 1.393%  | 0.943%  | 0.706%  | 0.539%  | 0.507%  |
| \$130,000 | 700     | 11     | 3.111%  | 1.894%  | 1.191%  | 0.818%  | 0.637%  | 0.522%  | 0.503%  |
| \$130,000 | 800     | 11     | 2.809%  | 1.669%  | 1.043%  | 0.733%  | 0.593%  | 0.513%  | 0.502%  |
| \$130,000 | 900     | 11     | 2.557%  | 1.493%  | 0.934%  | 0.673%  | 0.564%  | 0.508%  | 0.501%  |
| \$130,000 | 1,000   | 11     | 2.363%  | 1.362%  | 0.857%  | 0.633%  | 0.546%  | 0.505%  | 0.501%  |
| \$130,000 | 1,500   | 11     | 1.689%  | 0.942%  | 0.640%  | 0.539%  | 0.510%  | 0.502%  | 0.501%  |
| \$130,000 | 2,000   | 11     | 1.327%  | 0.752%  | 0.563%  | 0.515%  | 0.505%  | 0.502%  | 0.501%  |
| \$130,000 | 3,000   | 11     | 0.937%  | 0.594%  | 0.517%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 4,000   | 11     | 0.752%  | 0.540%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 5,000   | 11     | 0.647%  | 0.519%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 10,000  | 11     | 0.518%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$140,000 | 5       | 11     | 61.519% | 59.693% | 57.941% | 56.257% | 54.639% | 51.585% | 48.753% |
| \$140,000 | 10      | 11     | 47.086% | 44.962% | 42.934% | 40.997% | 39.142% | 35.671% | 32.486% |
| \$140,000 | 15      | 11     | 38.860% | 36.521% | 34.303% | 32.200% | 30.203% | 26.501% | 23.151% |
| \$140,000 | 20      | 11     | 33.110% | 30.655% | 28.338% | 26.158% | 24.105% | 20.375% | 17.126% |
| \$140,000 | 25      | 11     | 28.860% | 26.346% | 24.011% | 21.849% | 19.857% | 16.338% | 13.394% |
| \$140,000 | 50      | 11     | 18.970% | 16.553% | 14.401% | 12.499% | 10.818% | 8.060%  | 5.969%  |
| \$140,000 | 100     | 11     | 12.355% | 10.112% | 8.222%  | 6.650%  | 5.347%  | 3.436%  | 2.224%  |
| \$140,000 | 150     | 11     | 9.459%  | 7.398%  | 5.745%  | 4.439%  | 3.424%  | 2.057%  | 1.294%  |
| \$140,000 | 200     | 11     | 7.826%  | 5.898%  | 4.405%  | 3.278%  | 2.440%  | 1.406%  | 0.896%  |
| \$140,000 | 300     | 11     | 5.956%  | 4.223%  | 2.969%  | 2.091%  | 1.499%  | 0.862%  | 0.620%  |
| \$140,000 | 400     | 11     | 4.823%  | 3.255%  | 2.190%  | 1.496%  | 1.064%  | 0.662%  | 0.538%  |
| \$140,000 | 500     | 11     | 4.153%  | 2.703%  | 1.759%  | 1.183%  | 0.852%  | 0.580%  | 0.514%  |
| \$140,000 | 600     | 11     | 3.607%  | 2.270%  | 1.450%  | 0.980%  | 0.728%  | 0.545%  | 0.508%  |
| \$140,000 | 700     | 11     | 3.203%  | 1.964%  | 1.239%  | 0.847%  | 0.653%  | 0.525%  | 0.504%  |
| \$140,000 | 800     | 11     | 2.893%  | 1.730%  | 1.083%  | 0.756%  | 0.605%  | 0.516%  | 0.502%  |
| \$140,000 | 900     | 11     | 2.634%  | 1.547%  | 0.967%  | 0.690%  | 0.572%  | 0.509%  | 0.501%  |
| \$140,000 | 1,000   | 11     | 2.435%  | 1.411%  | 0.886%  | 0.648%  | 0.552%  | 0.506%  | 0.501%  |
| \$140,000 | 1,500   | 11     | 1.744%  | 0.973%  | 0.654%  | 0.544%  | 0.512%  | 0.502%  | 0.501%  |
| \$140,000 | 2,000   | 11     | 1.371%  | 0.774%  | 0.571%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$140,000 | 3,000   | 11     | 0.967%  | 0.604%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 4,000   | 11     | 0.772%  | 0.545%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 5,000   | 11     | 0.661%  | 0.522%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 10,000  | 11     | 0.520%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$140,000 | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$150,000 | 5       | 11     | 61.973% | 60.166% | 58.433% | 56.766% | 55.166% | 52.145% | 49.347% |
| \$150,000 | 10      | 11     | 47.617% | 45.517% | 43.513% | 41.599% | 39.766% | 36.341% | 33.198% |
| \$150,000 | 15      | 11     | 39.418% | 37.107% | 34.920% | 32.845% | 30.876% | 27.229% | 23.931% |
| \$150,000 | 20      | 11     | 33.697% | 31.276% | 28.994% | 26.847% | 24.821% | 21.120% | 17.864% |
| \$150,000 | 25      | 11     | 29.461% | 26.975% | 24.658% | 22.505% | 20.515% | 16.976% | 13.987% |
| \$150,000 | 50      | 11     | 19.403% | 16.985% | 14.828% | 12.913% | 11.219% | 8.421%  | 6.286%  |
| \$150,000 | 100     | 11     | 12.647% | 10.392% | 8.486%  | 6.896%  | 5.571%  | 3.610%  | 2.353%  |
| \$150,000 | 150     | 11     | 9.693%  | 7.619%  | 5.945%  | 4.618%  | 3.579%  | 2.166%  | 1.366%  |
| \$150,000 | 200     | 11     | 8.025%  | 6.079%  | 4.564%  | 3.415%  | 2.556%  | 1.477%  | 0.938%  |
| \$150,000 | 300     | 11     | 6.111%  | 4.358%  | 3.083%  | 2.182%  | 1.569%  | 0.898%  | 0.636%  |
| \$150,000 | 400     | 11     | 4.950%  | 3.362%  | 2.274%  | 1.560%  | 1.108%  | 0.680%  | 0.545%  |
| \$150,000 | 500     | 11     | 4.265%  | 2.795%  | 1.829%  | 1.231%  | 0.883%  | 0.590%  | 0.517%  |
| \$150,000 | 600     | 11     | 3.705%  | 2.347%  | 1.505%  | 1.016%  | 0.750%  | 0.551%  | 0.510%  |
| \$150,000 | 700     | 11     | 3.290%  | 2.030%  | 1.284%  | 0.876%  | 0.669%  | 0.529%  | 0.505%  |
| \$150,000 | 800     | 11     | 2.972%  | 1.789%  | 1.121%  | 0.778%  | 0.617%  | 0.518%  | 0.503%  |
| \$150,000 | 900     | 11     | 2.707%  | 1.599%  | 1.000%  | 0.708%  | 0.581%  | 0.511%  | 0.501%  |
| \$150,000 | 1,000   | 11     | 2.503%  | 1.458%  | 0.915%  | 0.663%  | 0.559%  | 0.507%  | 0.501%  |
| \$150,000 | 1,500   | 11     | 1.796%  | 1.004%  | 0.669%  | 0.550%  | 0.514%  | 0.502%  | 0.501%  |
| \$150,000 | 2,000   | 11     | 1.414%  | 0.795%  | 0.579%  | 0.520%  | 0.506%  | 0.502%  | 0.501%  |
| \$150,000 | 3,000   | 11     | 0.996%  | 0.614%  | 0.522%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 4,000   | 11     | 0.792%  | 0.550%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 5,000   | 11     | 0.674%  | 0.524%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 10,000  | 11     | 0.522%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$160,000 | 5       | 11     | 62.346% | 60.567% | 58.859% | 57.217% | 55.639% | 52.661% | 49.893% |
| \$160,000 | 10      | 11     | 47.846% | 45.768% | 43.791% | 41.906% | 40.111% | 36.752% | 33.668% |
| \$160,000 | 15      | 11     | 40.055% | 37.806% | 35.676% | 33.654% | 31.734% | 28.177% | 24.962% |
| \$160,000 | 20      | 11     | 34.899% | 32.533% | 30.298% | 28.190% | 26.201% | 22.549% | 19.287% |
| \$160,000 | 25      | 11     | 30.456% | 28.005% | 25.711% | 23.570% | 21.581% | 18.018% | 14.970% |
| \$160,000 | 50      | 11     | 20.014% | 17.610% | 15.456% | 13.534% | 11.821% | 8.963%  | 6.765%  |
| \$160,000 | 100     | 11     | 12.757% | 10.537% | 8.658%  | 7.079%  | 5.772%  | 3.819%  | 2.532%  |
| \$160,000 | 150     | 11     | 9.860%  | 7.793%  | 6.116%  | 4.776%  | 3.719%  | 2.260%  | 1.423%  |
| \$160,000 | 200     | 11     | 8.118%  | 6.169%  | 4.650%  | 3.488%  | 2.612%  | 1.501%  | 0.944%  |
| \$160,000 | 300     | 11     | 6.193%  | 4.452%  | 3.174%  | 2.264%  | 1.633%  | 0.934%  | 0.650%  |
| \$160,000 | 400     | 11     | 5.084%  | 3.491%  | 2.383%  | 1.643%  | 1.169%  | 0.701%  | 0.552%  |
| \$160,000 | 500     | 11     | 4.318%  | 2.850%  | 1.882%  | 1.274%  | 0.914%  | 0.604%  | 0.522%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$160,000 | 600     | 11     | 3.803%  | 2.436%  | 1.573%  | 1.061%  | 0.778%  | 0.560%  | 0.512%  |
| \$160,000 | 700     | 11     | 3.389%  | 2.110%  | 1.338%  | 0.906%  | 0.685%  | 0.534%  | 0.506%  |
| \$160,000 | 800     | 11     | 3.099%  | 1.882%  | 1.180%  | 0.810%  | 0.631%  | 0.521%  | 0.503%  |
| \$160,000 | 900     | 11     | 2.792%  | 1.657%  | 1.032%  | 0.723%  | 0.587%  | 0.511%  | 0.502%  |
| \$160,000 | 1,000   | 11     | 2.555%  | 1.492%  | 0.933%  | 0.671%  | 0.563%  | 0.507%  | 0.502%  |
| \$160,000 | 1,500   | 11     | 1.856%  | 1.034%  | 0.680%  | 0.552%  | 0.514%  | 0.502%  | 0.501%  |
| \$160,000 | 2,000   | 11     | 1.433%  | 0.801%  | 0.578%  | 0.518%  | 0.505%  | 0.502%  | 0.501%  |
| \$160,000 | 3,000   | 11     | 1.003%  | 0.615%  | 0.521%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 4,000   | 11     | 0.797%  | 0.553%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 5,000   | 11     | 0.677%  | 0.525%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 10,000  | 11     | 0.524%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$170,000 | 5       | 11     | 62.720% | 60.944% | 59.240% | 57.603% | 56.033% | 53.068% | 50.325% |
| \$170,000 | 10      | 11     | 48.506% | 46.446% | 44.482% | 42.604% | 40.810% | 37.459% | 34.383% |
| \$170,000 | 15      | 11     | 40.347% | 38.087% | 35.948% | 33.921% | 31.997% | 28.440% | 25.228% |
| \$170,000 | 20      | 11     | 34.675% | 32.311% | 30.088% | 27.994% | 26.021% | 22.405% | 19.185% |
| \$170,000 | 25      | 11     | 30.478% | 28.052% | 25.781% | 23.663% | 21.691% | 18.144% | 15.106% |
| \$170,000 | 50      | 11     | 20.192% | 17.771% | 15.608% | 13.673% | 11.955% | 9.090%  | 6.880%  |
| \$170,000 | 100     | 11     | 13.176% | 10.903% | 8.972%  | 7.347%  | 5.986%  | 3.940%  | 2.602%  |
| \$170,000 | 150     | 11     | 10.118% | 8.020%  | 6.312%  | 4.945%  | 3.866%  | 2.373%  | 1.506%  |
| \$170,000 | 200     | 11     | 8.385%  | 6.409%  | 4.856%  | 3.667%  | 2.769%  | 1.614%  | 1.020%  |
| \$170,000 | 300     | 11     | 6.389%  | 4.603%  | 3.291%  | 2.350%  | 1.699%  | 0.968%  | 0.668%  |
| \$170,000 | 400     | 11     | 5.176%  | 3.556%  | 2.429%  | 1.676%  | 1.191%  | 0.716%  | 0.558%  |
| \$170,000 | 500     | 11     | 4.465%  | 2.960%  | 1.956%  | 1.321%  | 0.943%  | 0.611%  | 0.523%  |
| \$170,000 | 600     | 11     | 3.874%  | 2.482%  | 1.602%  | 1.081%  | 0.790%  | 0.561%  | 0.512%  |
| \$170,000 | 700     | 11     | 3.448%  | 2.152%  | 1.369%  | 0.930%  | 0.700%  | 0.537%  | 0.506%  |
| \$170,000 | 800     | 11     | 3.115%  | 1.896%  | 1.193%  | 0.821%  | 0.640%  | 0.523%  | 0.503%  |
| \$170,000 | 900     | 11     | 2.837%  | 1.694%  | 1.061%  | 0.743%  | 0.598%  | 0.514%  | 0.502%  |
| \$170,000 | 1,000   | 11     | 2.626%  | 1.545%  | 0.969%  | 0.692%  | 0.573%  | 0.509%  | 0.501%  |
| \$170,000 | 1,500   | 11     | 1.891%  | 1.061%  | 0.696%  | 0.560%  | 0.517%  | 0.502%  | 0.501%  |
| \$170,000 | 2,000   | 11     | 1.491%  | 0.834%  | 0.594%  | 0.524%  | 0.507%  | 0.502%  | 0.501%  |
| \$170,000 | 3,000   | 11     | 1.050%  | 0.634%  | 0.527%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 4,000   | 11     | 0.829%  | 0.561%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 5,000   | 11     | 0.699%  | 0.529%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 10,000  | 11     | 0.526%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$180,000 | 5       | 11     | 63.029% | 61.266% | 59.574% | 57.949% | 56.391% | 53.450% | 50.729% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$180,000 | 10      | 11     | 48.879% | 46.836% | 44.888% | 43.025% | 41.247% | 37.926% | 34.879% |
| \$180,000 | 15      | 11     | 40.741% | 38.503% | 36.384% | 34.377% | 32.473% | 28.953% | 25.777% |
| \$180,000 | 20      | 11     | 35.090% | 32.749% | 30.549% | 28.479% | 26.528% | 22.953% | 19.768% |
| \$180,000 | 25      | 11     | 30.910% | 28.511% | 26.267% | 24.171% | 22.213% | 18.678% | 15.632% |
| \$180,000 | 50      | 11     | 20.552% | 18.130% | 15.964% | 14.023% | 12.294% | 9.400%  | 7.158%  |
| \$180,000 | 100     | 11     | 13.414% | 11.137% | 9.195%  | 7.554%  | 6.178%  | 4.096%  | 2.721%  |
| \$180,000 | 150     | 11     | 10.311% | 8.204%  | 6.481%  | 5.096%  | 3.999%  | 2.471%  | 1.573%  |
| \$180,000 | 200     | 11     | 8.547%  | 6.559%  | 4.990%  | 3.783%  | 2.868%  | 1.679%  | 1.060%  |
| \$180,000 | 300     | 11     | 6.514%  | 4.714%  | 3.385%  | 2.428%  | 1.760%  | 1.001%  | 0.684%  |
| \$180,000 | 400     | 11     | 5.279%  | 3.644%  | 2.499%  | 1.730%  | 1.230%  | 0.734%  | 0.565%  |
| \$180,000 | 500     | 11     | 4.554%  | 3.034%  | 2.014%  | 1.363%  | 0.971%  | 0.622%  | 0.525%  |
| \$180,000 | 600     | 11     | 3.954%  | 2.546%  | 1.649%  | 1.113%  | 0.810%  | 0.568%  | 0.514%  |
| \$180,000 | 700     | 11     | 3.519%  | 2.207%  | 1.408%  | 0.955%  | 0.714%  | 0.541%  | 0.507%  |
| \$180,000 | 800     | 11     | 3.179%  | 1.944%  | 1.226%  | 0.841%  | 0.651%  | 0.525%  | 0.504%  |
| \$180,000 | 900     | 11     | 2.896%  | 1.737%  | 1.090%  | 0.759%  | 0.606%  | 0.515%  | 0.502%  |
| \$180,000 | 1,000   | 11     | 2.681%  | 1.585%  | 0.994%  | 0.706%  | 0.580%  | 0.510%  | 0.501%  |
| \$180,000 | 1,500   | 11     | 1.934%  | 1.087%  | 0.710%  | 0.566%  | 0.519%  | 0.503%  | 0.501%  |
| \$180,000 | 2,000   | 11     | 1.526%  | 0.853%  | 0.602%  | 0.526%  | 0.507%  | 0.502%  | 0.501%  |
| \$180,000 | 3,000   | 11     | 1.075%  | 0.644%  | 0.529%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 4,000   | 11     | 0.847%  | 0.566%  | 0.512%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 5,000   | 11     | 0.711%  | 0.532%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 10,000  | 11     | 0.528%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$190,000 | 5       | 11     | 63.311% | 61.560% | 59.878% | 58.265% | 56.718% | 53.798% | 51.097% |
| \$190,000 | 10      | 11     | 49.218% | 47.190% | 45.257% | 43.408% | 41.645% | 38.351% | 35.331% |
| \$190,000 | 15      | 11     | 41.103% | 38.884% | 36.784% | 34.795% | 32.907% | 29.421% | 26.279% |
| \$190,000 | 20      | 11     | 35.469% | 33.150% | 30.973% | 28.923% | 26.992% | 23.455% | 20.306% |
| \$190,000 | 25      | 11     | 31.306% | 28.931% | 26.712% | 24.640% | 22.699% | 19.187% | 16.139% |
| \$190,000 | 50      | 11     | 20.897% | 18.475% | 16.305% | 14.358% | 12.619% | 9.699%  | 7.428%  |
| \$190,000 | 100     | 11     | 13.641% | 11.359% | 9.409%  | 7.753%  | 6.364%  | 4.249%  | 2.838%  |
| \$190,000 | 150     | 11     | 10.496% | 8.380%  | 6.644%  | 5.242%  | 4.127%  | 2.568%  | 1.641%  |
| \$190,000 | 200     | 11     | 8.702%  | 6.703%  | 5.120%  | 3.896%  | 2.964%  | 1.744%  | 1.100%  |
| \$190,000 | 300     | 11     | 6.635%  | 4.821%  | 3.476%  | 2.504%  | 1.819%  | 1.034%  | 0.700%  |
| \$190,000 | 400     | 11     | 5.377%  | 3.730%  | 2.568%  | 1.782%  | 1.268%  | 0.752%  | 0.572%  |
| \$190,000 | 500     | 11     | 4.641%  | 3.107%  | 2.071%  | 1.404%  | 0.999%  | 0.633%  | 0.528%  |
| \$190,000 | 600     | 11     | 4.030%  | 2.607%  | 1.695%  | 1.144%  | 0.830%  | 0.574%  | 0.515%  |
| \$190,000 | 700     | 11     | 3.587%  | 2.260%  | 1.446%  | 0.980%  | 0.729%  | 0.545%  | 0.508%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$190,000 | 800     | 11     | 3.240%  | 1.991%  | 1.258%  | 0.861%  | 0.662%  | 0.528%  | 0.504%  |
| \$190,000 | 900     | 11     | 2.953%  | 1.780%  | 1.117%  | 0.776%  | 0.615%  | 0.517%  | 0.502%  |
| \$190,000 | 1,000   | 11     | 2.734%  | 1.624%  | 1.018%  | 0.720%  | 0.586%  | 0.511%  | 0.501%  |
| \$190,000 | 1,500   | 11     | 1.975%  | 1.113%  | 0.723%  | 0.571%  | 0.521%  | 0.503%  | 0.501%  |
| \$190,000 | 2,000   | 11     | 1.559%  | 0.870%  | 0.609%  | 0.529%  | 0.508%  | 0.502%  | 0.501%  |
| \$190,000 | 3,000   | 11     | 1.098%  | 0.654%  | 0.532%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 4,000   | 11     | 0.864%  | 0.571%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 5,000   | 11     | 0.723%  | 0.535%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 10,000  | 11     | 0.530%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$200,000 | 5       | 11     | 63.555% | 61.814% | 60.142% | 58.539% | 57.001% | 54.100% | 51.417% |
| \$200,000 | 10      | 11     | 49.514% | 47.500% | 45.579% | 43.743% | 41.993% | 38.723% | 35.726% |
| \$200,000 | 15      | 11     | 41.425% | 39.223% | 37.139% | 35.166% | 33.294% | 29.838% | 26.726% |
| \$200,000 | 20      | 11     | 35.807% | 33.508% | 31.350% | 29.318% | 27.405% | 23.902% | 20.785% |
| \$200,000 | 25      | 11     | 31.660% | 29.306% | 27.109% | 25.058% | 23.136% | 19.650% | 16.609% |
| \$200,000 | 50      | 11     | 21.220% | 18.800% | 16.626% | 14.675% | 12.927% | 9.983%  | 7.684%  |
| \$200,000 | 100     | 11     | 13.852% | 11.567% | 9.609%  | 7.941%  | 6.539%  | 4.395%  | 2.951%  |
| \$200,000 | 150     | 11     | 10.671% | 8.547%  | 6.799%  | 5.382%  | 4.250%  | 2.661%  | 1.707%  |
| \$200,000 | 200     | 11     | 8.850%  | 6.840%  | 5.244%  | 4.005%  | 3.059%  | 1.808%  | 1.141%  |
| \$200,000 | 300     | 11     | 6.750%  | 4.924%  | 3.564%  | 2.576%  | 1.877%  | 1.067%  | 0.716%  |
| \$200,000 | 400     | 11     | 5.469%  | 3.811%  | 2.634%  | 1.834%  | 1.305%  | 0.769%  | 0.579%  |
| \$200,000 | 500     | 11     | 4.723%  | 3.175%  | 2.125%  | 1.444%  | 1.026%  | 0.644%  | 0.532%  |
| \$200,000 | 600     | 11     | 4.102%  | 2.665%  | 1.738%  | 1.174%  | 0.849%  | 0.581%  | 0.517%  |
| \$200,000 | 700     | 11     | 3.650%  | 2.310%  | 1.481%  | 1.004%  | 0.744%  | 0.549%  | 0.509%  |
| \$200,000 | 800     | 11     | 3.298%  | 2.035%  | 1.289%  | 0.880%  | 0.672%  | 0.531%  | 0.505%  |
| \$200,000 | 900     | 11     | 3.006%  | 1.819%  | 1.144%  | 0.791%  | 0.623%  | 0.519%  | 0.502%  |
| \$200,000 | 1,000   | 11     | 2.784%  | 1.659%  | 1.042%  | 0.733%  | 0.593%  | 0.512%  | 0.501%  |
| \$200,000 | 1,500   | 11     | 2.014%  | 1.137%  | 0.735%  | 0.577%  | 0.523%  | 0.503%  | 0.501%  |
| \$200,000 | 2,000   | 11     | 1.591%  | 0.887%  | 0.616%  | 0.531%  | 0.509%  | 0.502%  | 0.501%  |
| \$200,000 | 3,000   | 11     | 1.121%  | 0.663%  | 0.535%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 4,000   | 11     | 0.880%  | 0.576%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 5,000   | 11     | 0.735%  | 0.537%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 10,000  | 11     | 0.532%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$225,000 | 5       | 11     | 64.078% | 62.358% | 60.707% | 59.125% | 57.607% | 54.746% | 52.099% |
| \$225,000 | 10      | 11     | 50.124% | 48.137% | 46.241% | 44.433% | 42.709% | 39.487% | 36.538% |
| \$225,000 | 15      | 11     | 42.104% | 39.939% | 37.888% | 35.948% | 34.109% | 30.713% | 27.663% |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$225,000 | 20      | 11     | 36.520% | 34.262% | 32.143% | 30.149% | 28.273% | 24.839% | 21.787% |
| \$225,000 | 25      | 11     | 32.406% | 30.097% | 27.944% | 25.936% | 24.054% | 20.642% | 17.649% |
| \$225,000 | 50      | 11     | 21.938% | 19.533% | 17.354% | 15.391% | 13.627% | 10.636% | 8.268%  |
| \$225,000 | 100     | 11     | 14.332% | 12.038% | 10.065% | 8.375%  | 6.943%  | 4.735%  | 3.224%  |
| \$225,000 | 150     | 11     | 11.063% | 8.924%  | 7.153%  | 5.704%  | 4.537%  | 2.881%  | 1.865%  |
| \$225,000 | 200     | 11     | 9.186%  | 7.156%  | 5.532%  | 4.260%  | 3.277%  | 1.962%  | 1.238%  |
| \$225,000 | 300     | 11     | 7.011%  | 5.160%  | 3.766%  | 2.743%  | 2.013%  | 1.146%  | 0.756%  |
| \$225,000 | 400     | 11     | 5.681%  | 3.997%  | 2.788%  | 1.954%  | 1.394%  | 0.812%  | 0.597%  |
| \$225,000 | 500     | 11     | 4.908%  | 3.332%  | 2.251%  | 1.537%  | 1.091%  | 0.671%  | 0.540%  |
| \$225,000 | 600     | 11     | 4.265%  | 2.799%  | 1.839%  | 1.245%  | 0.897%  | 0.598%  | 0.521%  |
| \$225,000 | 700     | 11     | 3.796%  | 2.426%  | 1.566%  | 1.061%  | 0.779%  | 0.559%  | 0.511%  |
| \$225,000 | 800     | 11     | 3.430%  | 2.138%  | 1.361%  | 0.927%  | 0.699%  | 0.538%  | 0.506%  |
| \$225,000 | 900     | 11     | 3.128%  | 1.911%  | 1.206%  | 0.829%  | 0.643%  | 0.523%  | 0.503%  |
| \$225,000 | 1,000   | 11     | 2.898%  | 1.744%  | 1.097%  | 0.766%  | 0.610%  | 0.515%  | 0.502%  |
| \$225,000 | 1,500   | 11     | 2.102%  | 1.193%  | 0.766%  | 0.590%  | 0.528%  | 0.503%  | 0.501%  |
| \$225,000 | 2,000   | 11     | 1.662%  | 0.926%  | 0.633%  | 0.537%  | 0.510%  | 0.502%  | 0.501%  |
| \$225,000 | 3,000   | 11     | 1.173%  | 0.685%  | 0.541%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$225,000 | 4,000   | 11     | 0.918%  | 0.588%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 5,000   | 11     | 0.762%  | 0.544%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 10,000  | 11     | 0.537%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$250,000 | 5       | 11     | 64.539% | 62.836% | 61.202% | 59.638% | 58.136% | 55.307% | 52.693% |
| \$250,000 | 10      | 11     | 50.641% | 48.677% | 46.802% | 45.016% | 43.313% | 40.131% | 37.222% |
| \$250,000 | 15      | 11     | 42.681% | 40.544% | 38.521% | 36.607% | 34.796% | 31.450% | 28.449% |
| \$250,000 | 20      | 11     | 37.117% | 34.894% | 32.806% | 30.842% | 28.997% | 25.619% | 22.620% |
| \$250,000 | 25      | 11     | 33.033% | 30.761% | 28.644% | 26.669% | 24.821% | 21.470% | 18.532% |
| \$250,000 | 50      | 11     | 22.575% | 20.190% | 18.022% | 16.057% | 14.281% | 11.253% | 8.831%  |
| \$250,000 | 100     | 11     | 14.769% | 12.471% | 10.484% | 8.777%  | 7.321%  | 5.060%  | 3.488%  |
| \$250,000 | 150     | 11     | 11.421% | 9.270%  | 7.480%  | 6.008%  | 4.811%  | 3.093%  | 2.021%  |
| \$250,000 | 200     | 11     | 9.492%  | 7.447%  | 5.798%  | 4.497%  | 3.484%  | 2.110%  | 1.334%  |
| \$250,000 | 300     | 11     | 7.247%  | 5.374%  | 3.950%  | 2.898%  | 2.139%  | 1.222%  | 0.797%  |
| \$250,000 | 400     | 11     | 5.873%  | 4.167%  | 2.930%  | 2.065%  | 1.478%  | 0.855%  | 0.615%  |
| \$250,000 | 500     | 11     | 5.076%  | 3.476%  | 2.368%  | 1.626%  | 1.154%  | 0.698%  | 0.549%  |
| \$250,000 | 600     | 11     | 4.414%  | 2.923%  | 1.933%  | 1.312%  | 0.942%  | 0.615%  | 0.526%  |
| \$250,000 | 700     | 11     | 3.923%  | 2.527%  | 1.641%  | 1.111%  | 0.810%  | 0.567%  | 0.512%  |
| \$250,000 | 800     | 11     | 3.551%  | 2.233%  | 1.429%  | 0.971%  | 0.726%  | 0.545%  | 0.508%  |
| \$250,000 | 900     | 11     | 3.238%  | 1.995%  | 1.264%  | 0.866%  | 0.664%  | 0.528%  | 0.503%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$300,000 | 50      | 11     | 23.524% | 21.180% | 19.041% | 17.093% | 15.322% | 12.262% | 9.773%  |
| \$300,000 | 100     | 11     | 15.447% | 13.152% | 11.150% | 9.421%  | 7.934%  | 5.599%  | 3.941%  |
| \$300,000 | 150     | 11     | 11.987% | 9.819%  | 8.005%  | 6.499%  | 5.266%  | 3.449%  | 2.289%  |
| \$300,000 | 200     | 11     | 9.975%  | 7.906%  | 6.226%  | 4.883%  | 3.823%  | 2.357%  | 1.501%  |
| \$300,000 | 300     | 11     | 7.618%  | 5.716%  | 4.250%  | 3.153%  | 2.349%  | 1.354%  | 0.870%  |
| \$300,000 | 400     | 11     | 6.177%  | 4.437%  | 3.159%  | 2.249%  | 1.621%  | 0.929%  | 0.649%  |
| \$300,000 | 500     | 11     | 5.334%  | 3.700%  | 2.550%  | 1.769%  | 1.258%  | 0.745%  | 0.567%  |
| \$300,000 | 600     | 11     | 4.643%  | 3.116%  | 2.083%  | 1.422%  | 1.017%  | 0.645%  | 0.535%  |
| \$300,000 | 700     | 11     | 4.129%  | 2.696%  | 1.768%  | 1.200%  | 0.869%  | 0.588%  | 0.517%  |
| \$300,000 | 800     | 11     | 3.737%  | 2.382%  | 1.538%  | 1.043%  | 0.771%  | 0.559%  | 0.511%  |
| \$300,000 | 900     | 11     | 3.408%  | 2.128%  | 1.358%  | 0.925%  | 0.699%  | 0.537%  | 0.505%  |
| \$300,000 | 1,000   | 11     | 3.165%  | 1.945%  | 1.234%  | 0.849%  | 0.656%  | 0.526%  | 0.503%  |
| \$300,000 | 1,500   | 11     | 2.309%  | 1.330%  | 0.842%  | 0.626%  | 0.542%  | 0.505%  | 0.501%  |
| \$300,000 | 2,000   | 11     | 1.830%  | 1.024%  | 0.678%  | 0.553%  | 0.515%  | 0.502%  | 0.501%  |
| \$300,000 | 3,000   | 11     | 1.294%  | 0.740%  | 0.559%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$300,000 | 4,000   | 11     | 1.007%  | 0.619%  | 0.523%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 5,000   | 11     | 0.828%  | 0.561%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 10,000  | 11     | 0.551%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 20,000  | 11     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$325,000 | 5       | 11     | 65.377% | 63.705% | 62.105% | 60.571% | 59.098% | 56.331% | 53.771% |
| \$325,000 | 10      | 11     | 51.609% | 49.685% | 47.850% | 46.105% | 44.440% | 41.332% | 38.496% |
| \$325,000 | 15      | 11     | 43.798% | 41.712% | 39.742% | 37.878% | 36.116% | 32.863% | 29.951% |
| \$325,000 | 20      | 11     | 38.261% | 36.099% | 34.069% | 32.163% | 30.371% | 27.097% | 24.195% |
| \$325,000 | 25      | 11     | 34.225% | 32.022% | 29.973% | 28.058% | 26.269% | 23.030% | 20.197% |
| \$325,000 | 50      | 11     | 23.885% | 21.564% | 19.443% | 17.508% | 15.744% | 12.691% | 10.184% |
| \$325,000 | 100     | 11     | 15.732% | 13.437% | 11.432% | 9.697%  | 8.199%  | 5.832%  | 4.144%  |
| \$325,000 | 150     | 11     | 12.222% | 10.050% | 8.226%  | 6.709%  | 5.461%  | 3.607%  | 2.408%  |
| \$325,000 | 200     | 11     | 10.176% | 8.099%  | 6.407%  | 5.050%  | 3.970%  | 2.464%  | 1.576%  |
| \$325,000 | 300     | 11     | 7.772%  | 5.859%  | 4.378%  | 3.261%  | 2.439%  | 1.412%  | 0.903%  |
| \$325,000 | 400     | 11     | 6.302%  | 4.548%  | 3.254%  | 2.327%  | 1.682%  | 0.963%  | 0.666%  |
| \$325,000 | 500     | 11     | 5.440%  | 3.791%  | 2.627%  | 1.829%  | 1.303%  | 0.767%  | 0.576%  |
| \$325,000 | 600     | 11     | 4.737%  | 3.196%  | 2.146%  | 1.469%  | 1.051%  | 0.660%  | 0.540%  |
| \$325,000 | 700     | 11     | 4.214%  | 2.767%  | 1.823%  | 1.239%  | 0.894%  | 0.597%  | 0.520%  |
| \$325,000 | 800     | 11     | 3.807%  | 2.438%  | 1.579%  | 1.070%  | 0.788%  | 0.563%  | 0.511%  |
| \$325,000 | 900     | 11     | 3.478%  | 2.184%  | 1.398%  | 0.951%  | 0.714%  | 0.541%  | 0.506%  |
| \$325,000 | 1,000   | 11     | 3.233%  | 1.997%  | 1.270%  | 0.872%  | 0.669%  | 0.529%  | 0.504%  |
| \$325,000 | 1,500   | 11     | 2.360%  | 1.365%  | 0.862%  | 0.636%  | 0.546%  | 0.505%  | 0.501%  |

\* Applied to projected claims under ISL



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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$325,000 | 2,000   | 11     | 1.872%  | 1.049%  | 0.690%  | 0.558%  | 0.517%  | 0.503%  | 0.501%  |
| \$325,000 | 3,000   | 11     | 1.325%  | 0.754%  | 0.564%  | 0.515%  | 0.505%  | 0.502%  | 0.501%  |
| \$325,000 | 4,000   | 11     | 1.030%  | 0.628%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 5,000   | 11     | 0.845%  | 0.566%  | 0.512%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 10,000  | 11     | 0.555%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 20,000  | 11     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$350,000 | 5       | 11     | 65.519% | 63.853% | 62.259% | 60.732% | 59.265% | 56.509% | 53.960% |
| \$350,000 | 10      | 11     | 51.801% | 49.886% | 48.060% | 46.323% | 44.667% | 41.574% | 38.753% |
| \$350,000 | 15      | 11     | 44.029% | 41.955% | 39.996% | 38.143% | 36.391% | 33.160% | 30.267% |
| \$350,000 | 20      | 11     | 38.500% | 36.351% | 34.334% | 32.440% | 30.659% | 27.409% | 24.527% |
| \$350,000 | 25      | 11     | 34.485% | 32.297% | 30.262% | 28.361% | 26.585% | 23.371% | 20.561% |
| \$350,000 | 50      | 11     | 24.189% | 21.887% | 19.786% | 17.866% | 16.113% | 13.071% | 10.563% |
| \$350,000 | 100     | 11     | 15.986% | 13.694% | 11.687% | 9.947%  | 8.442%  | 6.050%  | 4.333%  |
| \$350,000 | 150     | 11     | 12.431% | 10.258% | 8.427%  | 6.901%  | 5.639%  | 3.755%  | 2.523%  |
| \$350,000 | 200     | 11     | 10.361% | 8.278%  | 6.575%  | 5.205%  | 4.109%  | 2.567%  | 1.648%  |
| \$350,000 | 300     | 11     | 7.913%  | 5.992%  | 4.497%  | 3.365%  | 2.524%  | 1.468%  | 0.937%  |
| \$350,000 | 400     | 11     | 6.416%  | 4.651%  | 3.343%  | 2.400%  | 1.741%  | 0.995%  | 0.682%  |
| \$350,000 | 500     | 11     | 5.538%  | 3.876%  | 2.697%  | 1.885%  | 1.346%  | 0.788%  | 0.585%  |
| \$350,000 | 600     | 11     | 4.823%  | 3.270%  | 2.205%  | 1.513%  | 1.082%  | 0.673%  | 0.545%  |
| \$350,000 | 700     | 11     | 4.292%  | 2.833%  | 1.873%  | 1.275%  | 0.919%  | 0.607%  | 0.523%  |
| \$350,000 | 800     | 11     | 3.878%  | 2.496%  | 1.623%  | 1.100%  | 0.807%  | 0.569%  | 0.513%  |
| \$350,000 | 900     | 11     | 3.543%  | 2.236%  | 1.436%  | 0.976%  | 0.729%  | 0.545%  | 0.507%  |
| \$350,000 | 1,000   | 11     | 3.295%  | 2.045%  | 1.304%  | 0.893%  | 0.681%  | 0.532%  | 0.505%  |
| \$350,000 | 1,500   | 11     | 2.407%  | 1.397%  | 0.881%  | 0.645%  | 0.550%  | 0.506%  | 0.501%  |
| \$350,000 | 2,000   | 11     | 1.911%  | 1.073%  | 0.701%  | 0.562%  | 0.518%  | 0.503%  | 0.501%  |
| \$350,000 | 3,000   | 11     | 1.354%  | 0.769%  | 0.570%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$350,000 | 4,000   | 11     | 1.052%  | 0.636%  | 0.527%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 5,000   | 11     | 0.861%  | 0.571%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 10,000  | 11     | 0.559%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 20,000  | 11     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$375,000 | 5       | 11     | 65.627% | 63.966% | 62.377% | 60.854% | 59.391% | 56.645% | 54.104% |
| \$375,000 | 10      | 11     | 51.959% | 50.050% | 48.231% | 46.501% | 44.851% | 41.770% | 38.963% |
| \$375,000 | 15      | 11     | 44.221% | 42.156% | 40.206% | 38.362% | 36.619% | 33.404% | 30.527% |
| \$375,000 | 20      | 11     | 38.696% | 36.558% | 34.550% | 32.666% | 30.895% | 27.662% | 24.798% |
| \$375,000 | 25      | 11     | 34.695% | 32.519% | 30.496% | 28.605% | 26.839% | 23.646% | 20.853% |
| \$375,000 | 50      | 11     | 24.434% | 22.148% | 20.061% | 18.156% | 16.416% | 13.389% | 10.884% |
| \$375,000 | 100     | 11     | 16.204% | 13.916% | 11.909% | 10.167% | 8.656%  | 6.245%  | 4.504%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$375,000 | 150     | 11     | 12.610% | 10.438% | 8.602%  | 7.070%  | 5.797%  | 3.889%  | 2.629%  |
| \$375,000 | 200     | 11     | 10.519% | 8.432%  | 6.722%  | 5.341%  | 4.232%  | 2.660%  | 1.714%  |
| \$375,000 | 300     | 11     | 8.035%  | 6.108%  | 4.602%  | 3.456%  | 2.599%  | 1.518%  | 0.967%  |
| \$375,000 | 400     | 11     | 6.514%  | 4.740%  | 3.420%  | 2.465%  | 1.793%  | 1.024%  | 0.697%  |
| \$375,000 | 500     | 11     | 5.623%  | 3.950%  | 2.760%  | 1.935%  | 1.385%  | 0.806%  | 0.593%  |
| \$375,000 | 600     | 11     | 4.898%  | 3.334%  | 2.257%  | 1.553%  | 1.110%  | 0.686%  | 0.550%  |
| \$375,000 | 700     | 11     | 4.360%  | 2.890%  | 1.918%  | 1.308%  | 0.941%  | 0.616%  | 0.526%  |
| \$375,000 | 800     | 11     | 3.940%  | 2.547%  | 1.662%  | 1.128%  | 0.825%  | 0.574%  | 0.515%  |
| \$375,000 | 900     | 11     | 3.600%  | 2.281%  | 1.470%  | 0.999%  | 0.743%  | 0.549%  | 0.508%  |
| \$375,000 | 1,000   | 11     | 3.349%  | 2.088%  | 1.334%  | 0.913%  | 0.693%  | 0.536%  | 0.505%  |
| \$375,000 | 1,500   | 11     | 2.447%  | 1.425%  | 0.898%  | 0.654%  | 0.554%  | 0.507%  | 0.501%  |
| \$375,000 | 2,000   | 11     | 1.945%  | 1.093%  | 0.711%  | 0.567%  | 0.520%  | 0.503%  | 0.501%  |
| \$375,000 | 3,000   | 11     | 1.378%  | 0.781%  | 0.574%  | 0.518%  | 0.505%  | 0.502%  | 0.501%  |
| \$375,000 | 4,000   | 11     | 1.070%  | 0.643%  | 0.529%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 5,000   | 11     | 0.875%  | 0.575%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 10,000  | 11     | 0.563%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 20,000  | 11     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$400,000 | 5       | 11     | 65.712% | 64.055% | 62.470% | 60.950% | 59.491% | 56.752% | 54.217% |
| \$400,000 | 10      | 11     | 52.085% | 50.181% | 48.368% | 46.644% | 44.999% | 41.929% | 39.131% |
| \$400,000 | 15      | 11     | 44.383% | 42.325% | 40.382% | 38.545% | 36.809% | 33.608% | 30.743% |
| \$400,000 | 20      | 11     | 38.861% | 36.731% | 34.732% | 32.856% | 31.092% | 27.875% | 25.025% |
| \$400,000 | 25      | 11     | 34.873% | 32.707% | 30.693% | 28.811% | 27.054% | 23.877% | 21.098% |
| \$400,000 | 50      | 11     | 24.636% | 22.363% | 20.289% | 18.396% | 16.666% | 13.657% | 11.159% |
| \$400,000 | 100     | 11     | 16.390% | 14.108% | 12.103% | 10.359% | 8.845%  | 6.419%  | 4.657%  |
| \$400,000 | 150     | 11     | 12.766% | 10.595% | 8.758%  | 7.218%  | 5.938%  | 4.010%  | 2.725%  |
| \$400,000 | 200     | 11     | 10.659% | 8.568%  | 6.852%  | 5.464%  | 4.344%  | 2.746%  | 1.776%  |
| \$400,000 | 300     | 11     | 8.143%  | 6.211%  | 4.696%  | 3.538%  | 2.668%  | 1.565%  | 0.995%  |
| \$400,000 | 400     | 11     | 6.602%  | 4.819%  | 3.489%  | 2.523%  | 1.840%  | 1.052%  | 0.711%  |
| \$400,000 | 500     | 11     | 5.698%  | 4.016%  | 2.816%  | 1.980%  | 1.419%  | 0.824%  | 0.601%  |
| \$400,000 | 600     | 11     | 4.964%  | 3.391%  | 2.304%  | 1.589%  | 1.136%  | 0.698%  | 0.554%  |
| \$400,000 | 700     | 11     | 4.420%  | 2.941%  | 1.959%  | 1.338%  | 0.962%  | 0.625%  | 0.528%  |
| \$400,000 | 800     | 11     | 3.996%  | 2.593%  | 1.697%  | 1.152%  | 0.841%  | 0.580%  | 0.516%  |
| \$400,000 | 900     | 11     | 3.651%  | 2.323%  | 1.500%  | 1.020%  | 0.756%  | 0.554%  | 0.509%  |
| \$400,000 | 1,000   | 11     | 3.396%  | 2.126%  | 1.361%  | 0.931%  | 0.703%  | 0.539%  | 0.506%  |
| \$400,000 | 1,500   | 11     | 2.483%  | 1.450%  | 0.914%  | 0.662%  | 0.558%  | 0.507%  | 0.501%  |
| \$400,000 | 2,000   | 11     | 1.974%  | 1.111%  | 0.720%  | 0.570%  | 0.521%  | 0.503%  | 0.501%  |
| \$400,000 | 3,000   | 11     | 1.400%  | 0.791%  | 0.578%  | 0.519%  | 0.505%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$400,000 | 4,000   | 11     | 1.086%  | 0.649%  | 0.531%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 5,000   | 11     | 0.887%  | 0.579%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 10,000  | 11     | 0.566%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 20,000  | 11     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$425,000 | 5       | 11     | 65.781% | 64.127% | 62.545% | 61.029% | 59.573% | 56.839% | 54.310% |
| \$425,000 | 10      | 11     | 52.186% | 50.286% | 48.477% | 46.757% | 45.117% | 42.054% | 39.264% |
| \$425,000 | 15      | 11     | 44.516% | 42.465% | 40.527% | 38.696% | 36.966% | 33.775% | 30.920% |
| \$425,000 | 20      | 11     | 38.998% | 36.875% | 34.882% | 33.013% | 31.255% | 28.049% | 25.210% |
| \$425,000 | 25      | 11     | 35.022% | 32.864% | 30.857% | 28.982% | 27.232% | 24.068% | 21.300% |
| \$425,000 | 50      | 11     | 24.803% | 22.540% | 20.476% | 18.591% | 16.871% | 13.878% | 11.390% |
| \$425,000 | 100     | 11     | 16.547% | 14.270% | 12.268% | 10.524% | 9.007%  | 6.571%  | 4.792%  |
| \$425,000 | 150     | 11     | 12.895% | 10.725% | 8.888%  | 7.343%  | 6.057%  | 4.113%  | 2.808%  |
| \$425,000 | 200     | 11     | 10.776% | 8.682%  | 6.963%  | 5.568%  | 4.439%  | 2.820%  | 1.832%  |
| \$425,000 | 300     | 11     | 8.233%  | 6.297%  | 4.776%  | 3.608%  | 2.729%  | 1.606%  | 1.021%  |
| \$425,000 | 400     | 11     | 6.676%  | 4.888%  | 3.548%  | 2.574%  | 1.882%  | 1.077%  | 0.724%  |
| \$425,000 | 500     | 11     | 5.761%  | 4.073%  | 2.863%  | 2.019%  | 1.449%  | 0.840%  | 0.608%  |
| \$425,000 | 600     | 11     | 5.021%  | 3.440%  | 2.345%  | 1.620%  | 1.159%  | 0.708%  | 0.558%  |
| \$425,000 | 700     | 11     | 4.472%  | 2.986%  | 1.994%  | 1.364%  | 0.980%  | 0.632%  | 0.531%  |
| \$425,000 | 800     | 11     | 4.043%  | 2.633%  | 1.728%  | 1.174%  | 0.855%  | 0.585%  | 0.518%  |
| \$425,000 | 900     | 11     | 3.695%  | 2.359%  | 1.528%  | 1.039%  | 0.768%  | 0.557%  | 0.510%  |
| \$425,000 | 1,000   | 11     | 3.438%  | 2.159%  | 1.385%  | 0.947%  | 0.713%  | 0.542%  | 0.507%  |
| \$425,000 | 1,500   | 11     | 2.513%  | 1.472%  | 0.927%  | 0.669%  | 0.561%  | 0.508%  | 0.501%  |
| \$425,000 | 2,000   | 11     | 1.999%  | 1.127%  | 0.728%  | 0.574%  | 0.522%  | 0.503%  | 0.501%  |
| \$425,000 | 3,000   | 11     | 1.418%  | 0.801%  | 0.582%  | 0.520%  | 0.505%  | 0.502%  | 0.501%  |
| \$425,000 | 4,000   | 11     | 1.100%  | 0.655%  | 0.533%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 5,000   | 11     | 0.898%  | 0.583%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 10,000  | 11     | 0.569%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 20,000  | 11     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$450,000 | 5       | 11     | 65.850% | 64.199% | 62.620% | 61.106% | 59.653% | 56.925% | 54.400% |
| \$450,000 | 10      | 11     | 52.278% | 50.382% | 48.578% | 46.861% | 45.225% | 42.169% | 39.387% |
| \$450,000 | 15      | 11     | 44.641% | 42.595% | 40.663% | 38.837% | 37.112% | 33.932% | 31.086% |
| \$450,000 | 20      | 11     | 39.127% | 37.010% | 35.024% | 33.161% | 31.408% | 28.213% | 25.385% |
| \$450,000 | 25      | 11     | 35.161% | 33.011% | 31.011% | 29.142% | 27.398% | 24.246% | 21.489% |
| \$450,000 | 50      | 11     | 24.959% | 22.706% | 20.650% | 18.774% | 17.062% | 14.085% | 11.610% |
| \$450,000 | 100     | 11     | 16.699% | 14.427% | 12.429% | 10.686% | 9.167%  | 6.724%  | 4.930%  |
| \$450,000 | 150     | 11     | 13.022% | 10.854% | 9.017%  | 7.469%  | 6.176%  | 4.218%  | 2.894%  |
| \$450,000 | 200     | 11     | 10.893% | 8.798%  | 7.074%  | 5.673%  | 4.536%  | 2.897%  | 1.890%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$450,000 | 300     | 11     | 8.325%  | 6.384%  | 4.857%  | 3.680%  | 2.790%  | 1.648%  | 1.048%  |
| \$450,000 | 400     | 11     | 6.750%  | 4.957%  | 3.609%  | 2.626%  | 1.925%  | 1.103%  | 0.737%  |
| \$450,000 | 500     | 11     | 5.826%  | 4.130%  | 2.912%  | 2.058%  | 1.481%  | 0.857%  | 0.616%  |
| \$450,000 | 600     | 11     | 5.079%  | 3.490%  | 2.387%  | 1.653%  | 1.183%  | 0.719%  | 0.563%  |
| \$450,000 | 700     | 11     | 4.523%  | 3.030%  | 2.030%  | 1.391%  | 0.999%  | 0.641%  | 0.534%  |
| \$450,000 | 800     | 11     | 4.091%  | 2.673%  | 1.759%  | 1.197%  | 0.870%  | 0.591%  | 0.519%  |
| \$450,000 | 900     | 11     | 3.738%  | 2.395%  | 1.555%  | 1.058%  | 0.780%  | 0.562%  | 0.511%  |
| \$450,000 | 1,000   | 11     | 3.479%  | 2.193%  | 1.410%  | 0.963%  | 0.723%  | 0.545%  | 0.507%  |
| \$450,000 | 1,500   | 11     | 2.544%  | 1.493%  | 0.940%  | 0.676%  | 0.565%  | 0.508%  | 0.501%  |
| \$450,000 | 2,000   | 11     | 2.024%  | 1.143%  | 0.737%  | 0.577%  | 0.523%  | 0.503%  | 0.501%  |
| \$450,000 | 3,000   | 11     | 1.436%  | 0.810%  | 0.586%  | 0.521%  | 0.506%  | 0.502%  | 0.501%  |
| \$450,000 | 4,000   | 11     | 1.114%  | 0.661%  | 0.534%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 5,000   | 11     | 0.908%  | 0.586%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 10,000  | 11     | 0.572%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 20,000  | 11     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$475,000 | 5       | 11     | 65.908% | 64.259% | 62.683% | 61.171% | 59.720% | 56.996% | 54.475% |
| \$475,000 | 10      | 11     | 52.348% | 50.455% | 48.654% | 46.940% | 45.307% | 42.257% | 39.479% |
| \$475,000 | 15      | 11     | 44.738% | 42.697% | 40.769% | 38.947% | 37.226% | 34.053% | 31.215% |
| \$475,000 | 20      | 11     | 39.228% | 37.117% | 35.135% | 33.276% | 31.528% | 28.341% | 25.521% |
| \$475,000 | 25      | 11     | 35.270% | 33.125% | 31.130% | 29.266% | 27.527% | 24.384% | 21.635% |
| \$475,000 | 50      | 11     | 25.080% | 22.833% | 20.785% | 18.916% | 17.210% | 14.244% | 11.778% |
| \$475,000 | 100     | 11     | 16.815% | 14.548% | 12.555% | 10.813% | 9.295%  | 6.847%  | 5.042%  |
| \$475,000 | 150     | 11     | 13.122% | 10.957% | 9.119%  | 7.569%  | 6.271%  | 4.302%  | 2.964%  |
| \$475,000 | 200     | 11     | 10.984% | 8.888%  | 7.161%  | 5.756%  | 4.612%  | 2.957%  | 1.935%  |
| \$475,000 | 300     | 11     | 8.397%  | 6.453%  | 4.922%  | 3.739%  | 2.840%  | 1.683%  | 1.070%  |
| \$475,000 | 400     | 11     | 6.808%  | 5.011%  | 3.658%  | 2.667%  | 1.959%  | 1.124%  | 0.748%  |
| \$475,000 | 500     | 11     | 5.876%  | 4.176%  | 2.951%  | 2.090%  | 1.505%  | 0.870%  | 0.622%  |
| \$475,000 | 600     | 11     | 5.125%  | 3.530%  | 2.420%  | 1.679%  | 1.203%  | 0.728%  | 0.567%  |
| \$475,000 | 700     | 11     | 4.564%  | 3.066%  | 2.059%  | 1.412%  | 1.015%  | 0.648%  | 0.536%  |
| \$475,000 | 800     | 11     | 4.129%  | 2.705%  | 1.784%  | 1.214%  | 0.882%  | 0.595%  | 0.521%  |
| \$475,000 | 900     | 11     | 3.766%  | 2.417%  | 1.571%  | 1.069%  | 0.787%  | 0.563%  | 0.511%  |
| \$475,000 | 1,000   | 11     | 3.512%  | 2.219%  | 1.429%  | 0.976%  | 0.731%  | 0.547%  | 0.508%  |
| \$475,000 | 1,500   | 11     | 2.567%  | 1.510%  | 0.951%  | 0.682%  | 0.567%  | 0.509%  | 0.502%  |
| \$475,000 | 2,000   | 11     | 2.043%  | 1.155%  | 0.743%  | 0.580%  | 0.525%  | 0.503%  | 0.501%  |
| \$475,000 | 3,000   | 11     | 1.451%  | 0.818%  | 0.589%  | 0.522%  | 0.506%  | 0.502%  | 0.501%  |
| \$475,000 | 4,000   | 11     | 1.124%  | 0.665%  | 0.535%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$475,000 | 5,000   | 11     | 0.916%  | 0.589%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$475,000 | 10,000  | 11     | 0.574%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$475,000 | 20,000  | 11     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$500,000 | 5       | 11     | 65.957% | 64.310% | 62.735% | 61.225% | 59.777% | 57.056% | 54.538% |
| \$500,000 | 10      | 11     | 52.408% | 50.518% | 48.719% | 47.008% | 45.377% | 42.331% | 39.559% |
| \$500,000 | 15      | 11     | 44.818% | 42.780% | 40.856% | 39.037% | 37.319% | 34.153% | 31.319% |
| \$500,000 | 20      | 11     | 39.311% | 37.203% | 35.225% | 33.370% | 31.625% | 28.445% | 25.630% |
| \$500,000 | 25      | 11     | 35.354% | 33.214% | 31.223% | 29.363% | 27.627% | 24.492% | 21.749% |
| \$500,000 | 50      | 11     | 25.174% | 22.933% | 20.890% | 19.026% | 17.325% | 14.367% | 11.910% |
| \$500,000 | 100     | 11     | 16.908% | 14.646% | 12.656% | 10.917% | 9.399%  | 6.948%  | 5.135%  |
| \$500,000 | 150     | 11     | 13.205% | 11.042% | 9.204%  | 7.653%  | 6.352%  | 4.373%  | 3.024%  |
| \$500,000 | 200     | 11     | 11.058% | 8.962%  | 7.233%  | 5.824%  | 4.675%  | 3.007%  | 1.973%  |
| \$500,000 | 300     | 11     | 8.458%  | 6.511%  | 4.976%  | 3.788%  | 2.883%  | 1.713%  | 1.090%  |
| \$500,000 | 400     | 11     | 6.857%  | 5.056%  | 3.698%  | 2.701%  | 1.987%  | 1.142%  | 0.758%  |
| \$500,000 | 500     | 11     | 5.917%  | 4.213%  | 2.982%  | 2.116%  | 1.526%  | 0.882%  | 0.628%  |
| \$500,000 | 600     | 11     | 5.163%  | 3.563%  | 2.448%  | 1.701%  | 1.219%  | 0.736%  | 0.570%  |
| \$500,000 | 700     | 11     | 4.597%  | 3.095%  | 2.082%  | 1.430%  | 1.027%  | 0.653%  | 0.539%  |
| \$500,000 | 800     | 11     | 4.159%  | 2.730%  | 1.803%  | 1.228%  | 0.892%  | 0.599%  | 0.522%  |
| \$500,000 | 900     | 11     | 3.793%  | 2.439%  | 1.588%  | 1.081%  | 0.795%  | 0.566%  | 0.511%  |
| \$500,000 | 1,000   | 11     | 3.537%  | 2.240%  | 1.444%  | 0.986%  | 0.737%  | 0.549%  | 0.509%  |
| \$500,000 | 1,500   | 11     | 2.586%  | 1.524%  | 0.959%  | 0.687%  | 0.569%  | 0.509%  | 0.502%  |
| \$500,000 | 2,000   | 11     | 2.059%  | 1.165%  | 0.749%  | 0.583%  | 0.525%  | 0.503%  | 0.501%  |
| \$500,000 | 3,000   | 11     | 1.462%  | 0.824%  | 0.591%  | 0.523%  | 0.506%  | 0.502%  | 0.501%  |
| \$500,000 | 4,000   | 11     | 1.133%  | 0.669%  | 0.536%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 5,000   | 11     | 0.923%  | 0.591%  | 0.517%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 10,000  | 11     | 0.576%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 20,000  | 11     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$35,000  | 700     | 12     | 1.609%  | 0.894%  | 0.618%  | 0.530%  | 0.508%  | 0.502%  | 0.501%  |
| \$35,000  | 800     | 12     | 1.440%  | 0.804%  | 0.581%  | 0.519%  | 0.505%  | 0.502%  | 0.501%  |
| \$35,000  | 900     | 12     | 1.309%  | 0.741%  | 0.558%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$35,000  | 1,000   | 12     | 1.201%  | 0.693%  | 0.543%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$35,000  | 1,500   | 12     | 0.861%  | 0.570%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 2,000   | 12     | 0.704%  | 0.530%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 3,000   | 12     | 0.575%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 4,000   | 12     | 0.534%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 5,000   | 12     | 0.518%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 10,000  | 12     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$40,000  | 5       | 12     | 47.507% | 45.078% | 42.733% | 40.463% | 38.267% | 34.091% | 30.169% |
| \$40,000  | 10      | 12     | 31.275% | 28.594% | 26.117% | 23.834% | 21.741% | 18.051% | 14.946% |
| \$40,000  | 15      | 12     | 24.708% | 22.125% | 19.765% | 17.618% | 15.667% | 12.294% | 9.579%  |
| \$40,000  | 20      | 12     | 20.579% | 18.052% | 15.778% | 13.751% | 11.952% | 8.961%  | 6.660%  |
| \$40,000  | 25      | 12     | 17.864% | 15.409% | 13.235% | 11.327% | 9.663%  | 6.986%  | 4.995%  |
| \$40,000  | 50      | 12     | 11.453% | 9.235%  | 7.393%  | 5.885%  | 4.662%  | 2.916%  | 1.853%  |
| \$40,000  | 100     | 12     | 7.261%  | 5.366%  | 3.924%  | 2.856%  | 2.086%  | 1.174%  | 0.761%  |
| \$40,000  | 150     | 12     | 5.491%  | 3.815%  | 2.632%  | 1.825%  | 1.296%  | 0.761%  | 0.578%  |
| \$40,000  | 200     | 12     | 4.523%  | 3.000%  | 1.987%  | 1.343%  | 0.956%  | 0.618%  | 0.527%  |
| \$40,000  | 300     | 12     | 3.371%  | 2.075%  | 1.302%  | 0.880%  | 0.669%  | 0.531%  | 0.505%  |
| \$40,000  | 400     | 12     | 2.709%  | 1.593%  | 0.993%  | 0.701%  | 0.574%  | 0.510%  | 0.502%  |
| \$40,000  | 500     | 12     | 2.279%  | 1.301%  | 0.819%  | 0.612%  | 0.535%  | 0.504%  | 0.501%  |
| \$40,000  | 600     | 12     | 1.963%  | 1.100%  | 0.713%  | 0.566%  | 0.519%  | 0.503%  | 0.501%  |
| \$40,000  | 700     | 12     | 1.720%  | 0.955%  | 0.644%  | 0.540%  | 0.511%  | 0.502%  | 0.501%  |
| \$40,000  | 800     | 12     | 1.539%  | 0.855%  | 0.600%  | 0.525%  | 0.507%  | 0.502%  | 0.501%  |
| \$40,000  | 900     | 12     | 1.399%  | 0.784%  | 0.573%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$40,000  | 1,000   | 12     | 1.285%  | 0.730%  | 0.554%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$40,000  | 1,500   | 12     | 0.914%  | 0.586%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 2,000   | 12     | 0.740%  | 0.538%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 3,000   | 12     | 0.591%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 4,000   | 12     | 0.542%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 5,000   | 12     | 0.522%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 10,000  | 12     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$45,000  | 5       | 12     | 49.024% | 46.667% | 44.388% | 42.186% | 40.060% | 36.015% | 32.220% |
| \$45,000  | 10      | 12     | 32.690% | 30.001% | 27.491% | 25.165% | 23.022% | 19.246% | 16.058% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$45,000  | 15      | 12     | 25.756% | 23.170% | 20.798% | 18.631% | 16.658% | 13.217% | 10.411% |
| \$45,000  | 20      | 12     | 21.484% | 18.942% | 16.650% | 14.595% | 12.758% | 9.681%  | 7.288%  |
| \$45,000  | 25      | 12     | 18.650% | 16.177% | 13.983% | 12.042% | 10.340% | 7.576%  | 5.496%  |
| \$45,000  | 50      | 12     | 11.979% | 9.735%  | 7.859%  | 6.309%  | 5.043%  | 3.209%  | 2.061%  |
| \$45,000  | 100     | 12     | 7.621%  | 5.689%  | 4.204%  | 3.088%  | 2.273%  | 1.284%  | 0.818%  |
| \$45,000  | 150     | 12     | 5.770%  | 4.055%  | 2.829%  | 1.980%  | 1.409%  | 0.814%  | 0.600%  |
| \$45,000  | 200     | 12     | 4.758%  | 3.194%  | 2.137%  | 1.452%  | 1.029%  | 0.645%  | 0.535%  |
| \$45,000  | 300     | 12     | 3.553%  | 2.214%  | 1.399%  | 0.941%  | 0.704%  | 0.540%  | 0.507%  |
| \$45,000  | 400     | 12     | 2.859%  | 1.700%  | 1.061%  | 0.738%  | 0.593%  | 0.513%  | 0.502%  |
| \$45,000  | 500     | 12     | 2.409%  | 1.388%  | 0.868%  | 0.636%  | 0.545%  | 0.505%  | 0.501%  |
| \$45,000  | 600     | 12     | 2.076%  | 1.170%  | 0.749%  | 0.581%  | 0.524%  | 0.503%  | 0.501%  |
| \$45,000  | 700     | 12     | 1.821%  | 1.014%  | 0.671%  | 0.550%  | 0.514%  | 0.502%  | 0.501%  |
| \$45,000  | 800     | 12     | 1.631%  | 0.904%  | 0.621%  | 0.531%  | 0.508%  | 0.502%  | 0.501%  |
| \$45,000  | 900     | 12     | 1.483%  | 0.826%  | 0.588%  | 0.521%  | 0.506%  | 0.502%  | 0.501%  |
| \$45,000  | 1,000   | 12     | 1.362%  | 0.767%  | 0.567%  | 0.515%  | 0.505%  | 0.502%  | 0.501%  |
| \$45,000  | 1,500   | 12     | 0.966%  | 0.604%  | 0.520%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 2,000   | 12     | 0.776%  | 0.547%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 3,000   | 12     | 0.608%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 4,000   | 12     | 0.550%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 5,000   | 12     | 0.526%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 10,000  | 12     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$50,000  | 5       | 12     | 50.323% | 48.022% | 45.800% | 43.659% | 41.591% | 37.658% | 33.971% |
| \$50,000  | 10      | 12     | 34.025% | 31.337% | 28.818% | 26.461% | 24.274% | 20.393% | 17.113% |
| \$50,000  | 15      | 12     | 26.725% | 24.130% | 21.744% | 19.563% | 17.569% | 14.072% | 11.195% |
| \$50,000  | 20      | 12     | 22.317% | 19.770% | 17.462% | 15.385% | 13.519% | 10.367% | 7.888%  |
| \$50,000  | 25      | 12     | 19.379% | 16.897% | 14.678% | 12.711% | 10.977% | 8.136%  | 5.974%  |
| \$50,000  | 50      | 12     | 12.472% | 10.206% | 8.299%  | 6.709%  | 5.405%  | 3.492%  | 2.265%  |
| \$50,000  | 100     | 12     | 7.960%  | 5.996%  | 4.472%  | 3.314%  | 2.458%  | 1.396%  | 0.880%  |
| \$50,000  | 150     | 12     | 6.032%  | 4.283%  | 3.018%  | 2.130%  | 1.521%  | 0.870%  | 0.624%  |
| \$50,000  | 200     | 12     | 4.975%  | 3.375%  | 2.280%  | 1.557%  | 1.102%  | 0.674%  | 0.544%  |
| \$50,000  | 300     | 12     | 3.721%  | 2.345%  | 1.493%  | 1.001%  | 0.739%  | 0.550%  | 0.509%  |
| \$50,000  | 400     | 12     | 2.997%  | 1.802%  | 1.127%  | 0.776%  | 0.612%  | 0.516%  | 0.503%  |
| \$50,000  | 500     | 12     | 2.529%  | 1.471%  | 0.917%  | 0.661%  | 0.556%  | 0.506%  | 0.501%  |
| \$50,000  | 600     | 12     | 2.182%  | 1.237%  | 0.785%  | 0.597%  | 0.531%  | 0.504%  | 0.501%  |
| \$50,000  | 700     | 12     | 1.915%  | 1.070%  | 0.698%  | 0.561%  | 0.517%  | 0.503%  | 0.501%  |
| \$50,000  | 800     | 12     | 1.716%  | 0.952%  | 0.642%  | 0.538%  | 0.510%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$50,000  | 900     | 12     | 1.561%  | 0.867%  | 0.605%  | 0.526%  | 0.507%  | 0.502%  | 0.501%  |
| \$50,000  | 1,000   | 12     | 1.435%  | 0.803%  | 0.580%  | 0.519%  | 0.505%  | 0.502%  | 0.501%  |
| \$50,000  | 1,500   | 12     | 1.015%  | 0.621%  | 0.524%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 2,000   | 12     | 0.811%  | 0.556%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 3,000   | 12     | 0.625%  | 0.516%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 4,000   | 12     | 0.559%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 5,000   | 12     | 0.530%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 10,000  | 12     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$55,000  | 5       | 12     | 51.437% | 49.186% | 47.016% | 44.925% | 42.907% | 39.067% | 35.478% |
| \$55,000  | 10      | 12     | 35.255% | 32.583% | 30.067% | 27.707% | 25.493% | 21.516% | 18.132% |
| \$55,000  | 15      | 12     | 27.633% | 25.023% | 22.626% | 20.425% | 18.404% | 14.867% | 11.935% |
| \$55,000  | 20      | 12     | 23.085% | 20.536% | 18.213% | 16.114% | 14.227% | 11.013% | 8.457%  |
| \$55,000  | 25      | 12     | 20.052% | 17.560% | 15.325% | 13.332% | 11.572% | 8.661%  | 6.428%  |
| \$55,000  | 50      | 12     | 12.930% | 10.646% | 8.712%  | 7.087%  | 5.749%  | 3.762%  | 2.464%  |
| \$55,000  | 100     | 12     | 8.278%  | 6.287%  | 4.727%  | 3.530%  | 2.636%  | 1.508%  | 0.942%  |
| \$55,000  | 150     | 12     | 6.276%  | 4.497%  | 3.197%  | 2.273%  | 1.632%  | 0.926%  | 0.650%  |
| \$55,000  | 200     | 12     | 5.177%  | 3.546%  | 2.416%  | 1.659%  | 1.174%  | 0.704%  | 0.554%  |
| \$55,000  | 300     | 12     | 3.871%  | 2.464%  | 1.579%  | 1.057%  | 0.772%  | 0.559%  | 0.511%  |
| \$55,000  | 400     | 12     | 3.128%  | 1.898%  | 1.191%  | 0.814%  | 0.633%  | 0.520%  | 0.503%  |
| \$55,000  | 500     | 12     | 2.644%  | 1.550%  | 0.965%  | 0.686%  | 0.567%  | 0.507%  | 0.501%  |
| \$55,000  | 600     | 12     | 2.281%  | 1.302%  | 0.821%  | 0.614%  | 0.537%  | 0.504%  | 0.501%  |
| \$55,000  | 700     | 12     | 2.004%  | 1.124%  | 0.725%  | 0.572%  | 0.521%  | 0.503%  | 0.501%  |
| \$55,000  | 800     | 12     | 1.797%  | 0.999%  | 0.664%  | 0.546%  | 0.512%  | 0.502%  | 0.501%  |
| \$55,000  | 900     | 12     | 1.636%  | 0.907%  | 0.622%  | 0.532%  | 0.508%  | 0.502%  | 0.501%  |
| \$55,000  | 1,000   | 12     | 1.504%  | 0.839%  | 0.594%  | 0.523%  | 0.506%  | 0.502%  | 0.501%  |
| \$55,000  | 1,500   | 12     | 1.063%  | 0.639%  | 0.528%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 2,000   | 12     | 0.846%  | 0.566%  | 0.512%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 3,000   | 12     | 0.643%  | 0.519%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 4,000   | 12     | 0.569%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 5,000   | 12     | 0.535%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 10,000  | 12     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$60,000  | 5       | 12     | 52.394% | 50.186% | 48.061% | 46.014% | 44.036% | 40.278% | 36.773% |
| \$60,000  | 10      | 12     | 36.376% | 33.734% | 31.228% | 28.867% | 26.647% | 22.610% | 19.122% |
| \$60,000  | 15      | 12     | 28.496% | 25.873% | 23.459% | 21.236% | 19.189% | 15.608% | 12.631% |
| \$60,000  | 20      | 12     | 23.800% | 21.246% | 18.916% | 16.800% | 14.894% | 11.630% | 9.005%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$60,000  | 25      | 12     | 20.678% | 18.181% | 15.931% | 13.919% | 12.133% | 9.166%  | 6.865%  |
| \$60,000  | 50      | 12     | 13.363% | 11.061% | 9.100%  | 7.446%  | 6.076%  | 4.022%  | 2.658%  |
| \$60,000  | 100     | 12     | 8.575%  | 6.558%  | 4.966%  | 3.735%  | 2.808%  | 1.617%  | 1.004%  |
| \$60,000  | 150     | 12     | 6.501%  | 4.696%  | 3.365%  | 2.409%  | 1.739%  | 0.982%  | 0.676%  |
| \$60,000  | 200     | 12     | 5.365%  | 3.706%  | 2.545%  | 1.758%  | 1.246%  | 0.735%  | 0.565%  |
| \$60,000  | 300     | 12     | 4.019%  | 2.583%  | 1.667%  | 1.116%  | 0.809%  | 0.570%  | 0.514%  |
| \$60,000  | 400     | 12     | 3.250%  | 1.990%  | 1.253%  | 0.852%  | 0.653%  | 0.524%  | 0.504%  |
| \$60,000  | 500     | 12     | 2.752%  | 1.626%  | 1.012%  | 0.711%  | 0.579%  | 0.509%  | 0.501%  |
| \$60,000  | 600     | 12     | 2.375%  | 1.365%  | 0.856%  | 0.631%  | 0.544%  | 0.505%  | 0.501%  |
| \$60,000  | 700     | 12     | 2.088%  | 1.177%  | 0.753%  | 0.584%  | 0.526%  | 0.503%  | 0.501%  |
| \$60,000  | 800     | 12     | 1.875%  | 1.045%  | 0.686%  | 0.554%  | 0.515%  | 0.502%  | 0.501%  |
| \$60,000  | 900     | 12     | 1.706%  | 0.947%  | 0.639%  | 0.538%  | 0.510%  | 0.502%  | 0.501%  |
| \$60,000  | 1,000   | 12     | 1.570%  | 0.873%  | 0.608%  | 0.527%  | 0.507%  | 0.502%  | 0.501%  |
| \$60,000  | 1,500   | 12     | 1.108%  | 0.657%  | 0.533%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 2,000   | 12     | 0.879%  | 0.576%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 3,000   | 12     | 0.660%  | 0.522%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 4,000   | 12     | 0.579%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 5,000   | 12     | 0.540%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 10,000  | 12     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$65,000  | 5       | 12     | 53.263% | 51.096% | 49.011% | 47.001% | 45.060% | 41.376% | 37.942% |
| \$65,000  | 10      | 12     | 37.403% | 34.810% | 32.334% | 29.980% | 27.756% | 23.696% | 20.123% |
| \$65,000  | 15      | 12     | 29.336% | 26.702% | 24.268% | 22.020% | 19.947% | 16.319% | 13.299% |
| \$65,000  | 20      | 12     | 24.479% | 21.919% | 19.582% | 17.456% | 15.531% | 12.220% | 9.543%  |
| \$65,000  | 25      | 12     | 21.270% | 18.767% | 16.508% | 14.480% | 12.673% | 9.655%  | 7.292%  |
| \$65,000  | 50      | 12     | 13.779% | 11.460% | 9.475%  | 7.795%  | 6.394%  | 4.277%  | 2.850%  |
| \$65,000  | 100     | 12     | 8.859%  | 6.818%  | 5.198%  | 3.935%  | 2.976%  | 1.725%  | 1.068%  |
| \$65,000  | 150     | 12     | 6.717%  | 4.887%  | 3.528%  | 2.542%  | 1.843%  | 1.040%  | 0.702%  |
| \$65,000  | 200     | 12     | 5.545%  | 3.862%  | 2.670%  | 1.856%  | 1.317%  | 0.767%  | 0.578%  |
| \$65,000  | 300     | 12     | 4.160%  | 2.698%  | 1.752%  | 1.175%  | 0.846%  | 0.583%  | 0.517%  |
| \$65,000  | 400     | 12     | 3.365%  | 2.078%  | 1.314%  | 0.889%  | 0.674%  | 0.529%  | 0.505%  |
| \$65,000  | 500     | 12     | 2.855%  | 1.700%  | 1.058%  | 0.737%  | 0.592%  | 0.511%  | 0.501%  |
| \$65,000  | 600     | 12     | 2.465%  | 1.426%  | 0.892%  | 0.649%  | 0.552%  | 0.506%  | 0.501%  |
| \$65,000  | 700     | 12     | 2.169%  | 1.229%  | 0.781%  | 0.597%  | 0.530%  | 0.503%  | 0.501%  |
| \$65,000  | 800     | 12     | 1.949%  | 1.090%  | 0.708%  | 0.564%  | 0.518%  | 0.503%  | 0.501%  |
| \$65,000  | 900     | 12     | 1.774%  | 0.985%  | 0.657%  | 0.544%  | 0.512%  | 0.502%  | 0.501%  |
| \$65,000  | 1,000   | 12     | 1.633%  | 0.908%  | 0.623%  | 0.532%  | 0.509%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$65,000  | 1,500   | 12     | 1.153%  | 0.675%  | 0.539%  | 0.509%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 2,000   | 12     | 0.911%  | 0.586%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 3,000   | 12     | 0.678%  | 0.525%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 4,000   | 12     | 0.589%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 5,000   | 12     | 0.546%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 10,000  | 12     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$70,000  | 5       | 12     | 54.051% | 51.921% | 49.871% | 47.894% | 45.987% | 42.372% | 39.000% |
| \$70,000  | 10      | 12     | 38.330% | 35.788% | 33.357% | 31.029% | 28.811% | 24.733% | 21.123% |
| \$70,000  | 15      | 12     | 30.145% | 27.502% | 25.052% | 22.779% | 20.684% | 17.009% | 13.942% |
| \$70,000  | 20      | 12     | 25.126% | 22.561% | 20.217% | 18.080% | 16.140% | 12.788% | 10.066% |
| \$70,000  | 25      | 12     | 21.827% | 19.324% | 17.057% | 15.018% | 13.190% | 10.130% | 7.711%  |
| \$70,000  | 50      | 12     | 14.172% | 11.840% | 9.834%  | 8.129%  | 6.700%  | 4.525%  | 3.040%  |
| \$70,000  | 100     | 12     | 9.127%  | 7.064%  | 5.418%  | 4.127%  | 3.137%  | 1.832%  | 1.134%  |
| \$70,000  | 150     | 12     | 6.923%  | 5.071%  | 3.686%  | 2.672%  | 1.946%  | 1.099%  | 0.730%  |
| \$70,000  | 200     | 12     | 5.716%  | 4.010%  | 2.792%  | 1.952%  | 1.388%  | 0.801%  | 0.591%  |
| \$70,000  | 300     | 12     | 4.294%  | 2.808%  | 1.834%  | 1.233%  | 0.884%  | 0.596%  | 0.521%  |
| \$70,000  | 400     | 12     | 3.475%  | 2.162%  | 1.372%  | 0.927%  | 0.695%  | 0.534%  | 0.505%  |
| \$70,000  | 500     | 12     | 2.953%  | 1.771%  | 1.104%  | 0.763%  | 0.606%  | 0.513%  | 0.501%  |
| \$70,000  | 600     | 12     | 2.551%  | 1.484%  | 0.927%  | 0.667%  | 0.560%  | 0.507%  | 0.501%  |
| \$70,000  | 700     | 12     | 2.246%  | 1.280%  | 0.809%  | 0.610%  | 0.536%  | 0.504%  | 0.501%  |
| \$70,000  | 800     | 12     | 2.020%  | 1.134%  | 0.731%  | 0.573%  | 0.521%  | 0.503%  | 0.501%  |
| \$70,000  | 900     | 12     | 1.838%  | 1.024%  | 0.675%  | 0.551%  | 0.514%  | 0.502%  | 0.501%  |
| \$70,000  | 1,000   | 12     | 1.694%  | 0.942%  | 0.638%  | 0.537%  | 0.510%  | 0.502%  | 0.501%  |
| \$70,000  | 1,500   | 12     | 1.196%  | 0.694%  | 0.544%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$70,000  | 2,000   | 12     | 0.942%  | 0.596%  | 0.518%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 3,000   | 12     | 0.696%  | 0.529%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 4,000   | 12     | 0.599%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 5,000   | 12     | 0.551%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 10,000  | 12     | 0.509%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$75,000  | 5       | 12     | 54.766% | 52.668% | 50.649% | 48.703% | 46.825% | 43.272% | 39.957% |
| \$75,000  | 10      | 12     | 39.173% | 36.677% | 34.289% | 32.001% | 29.811% | 25.732% | 22.096% |
| \$75,000  | 15      | 12     | 30.912% | 28.271% | 25.804% | 23.513% | 21.399% | 17.680% | 14.558% |
| \$75,000  | 20      | 12     | 25.745% | 23.173% | 20.819% | 18.673% | 16.715% | 13.330% | 10.567% |
| \$75,000  | 25      | 12     | 22.354% | 19.851% | 17.577% | 15.528% | 13.684% | 10.582% | 8.118%  |
| \$75,000  | 50      | 12     | 14.542% | 12.197% | 10.173% | 8.447%  | 6.993%  | 4.761%  | 3.225%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$75,000  | 100     | 12     | 9.378%  | 7.296%  | 5.627%  | 4.310%  | 3.292%  | 1.936%  | 1.198%  |
| \$75,000  | 150     | 12     | 7.116%  | 5.246%  | 3.836%  | 2.796%  | 2.046%  | 1.157%  | 0.760%  |
| \$75,000  | 200     | 12     | 5.878%  | 4.151%  | 2.908%  | 2.044%  | 1.458%  | 0.836%  | 0.605%  |
| \$75,000  | 300     | 12     | 4.421%  | 2.912%  | 1.915%  | 1.290%  | 0.921%  | 0.609%  | 0.525%  |
| \$75,000  | 400     | 12     | 3.579%  | 2.243%  | 1.429%  | 0.963%  | 0.717%  | 0.540%  | 0.506%  |
| \$75,000  | 500     | 12     | 3.047%  | 1.839%  | 1.149%  | 0.789%  | 0.619%  | 0.516%  | 0.502%  |
| \$75,000  | 600     | 12     | 2.632%  | 1.541%  | 0.961%  | 0.686%  | 0.569%  | 0.508%  | 0.501%  |
| \$75,000  | 700     | 12     | 2.319%  | 1.329%  | 0.837%  | 0.623%  | 0.541%  | 0.504%  | 0.501%  |
| \$75,000  | 800     | 12     | 2.087%  | 1.176%  | 0.753%  | 0.583%  | 0.525%  | 0.503%  | 0.501%  |
| \$75,000  | 900     | 12     | 1.899%  | 1.060%  | 0.693%  | 0.559%  | 0.516%  | 0.502%  | 0.501%  |
| \$75,000  | 1,000   | 12     | 1.752%  | 0.975%  | 0.653%  | 0.543%  | 0.512%  | 0.502%  | 0.501%  |
| \$75,000  | 1,500   | 12     | 1.237%  | 0.712%  | 0.550%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$75,000  | 2,000   | 12     | 0.973%  | 0.606%  | 0.520%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 3,000   | 12     | 0.713%  | 0.532%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 4,000   | 12     | 0.609%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 5,000   | 12     | 0.557%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 10,000  | 12     | 0.509%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$80,000  | 5       | 12     | 55.407% | 53.338% | 51.346% | 49.426% | 47.576% | 44.077% | 40.814% |
| \$80,000  | 10      | 12     | 39.936% | 37.480% | 35.130% | 32.880% | 30.726% | 26.682% | 23.024% |
| \$80,000  | 15      | 12     | 31.631% | 28.996% | 26.523% | 24.217% | 22.089% | 18.324% | 15.148% |
| \$80,000  | 20      | 12     | 26.335% | 23.754% | 21.391% | 19.232% | 17.258% | 13.842% | 11.044% |
| \$80,000  | 25      | 12     | 22.851% | 20.343% | 18.065% | 16.005% | 14.150% | 11.009% | 8.508%  |
| \$80,000  | 50      | 12     | 14.887% | 12.531% | 10.492% | 8.749%  | 7.271%  | 4.988%  | 3.405%  |
| \$80,000  | 100     | 12     | 9.613%  | 7.513%  | 5.823%  | 4.483%  | 3.439%  | 2.036%  | 1.261%  |
| \$80,000  | 150     | 12     | 7.297%  | 5.410%  | 3.978%  | 2.915%  | 2.141%  | 1.214%  | 0.789%  |
| \$80,000  | 200     | 12     | 6.030%  | 4.285%  | 3.020%  | 2.133%  | 1.526%  | 0.871%  | 0.620%  |
| \$80,000  | 300     | 12     | 4.542%  | 3.012%  | 1.991%  | 1.345%  | 0.957%  | 0.622%  | 0.529%  |
| \$80,000  | 400     | 12     | 3.678%  | 2.320%  | 1.484%  | 1.000%  | 0.738%  | 0.546%  | 0.508%  |
| \$80,000  | 500     | 12     | 3.136%  | 1.905%  | 1.192%  | 0.815%  | 0.633%  | 0.518%  | 0.502%  |
| \$80,000  | 600     | 12     | 2.708%  | 1.595%  | 0.994%  | 0.704%  | 0.578%  | 0.509%  | 0.501%  |
| \$80,000  | 700     | 12     | 2.389%  | 1.376%  | 0.864%  | 0.636%  | 0.547%  | 0.505%  | 0.501%  |
| \$80,000  | 800     | 12     | 2.151%  | 1.217%  | 0.775%  | 0.593%  | 0.529%  | 0.503%  | 0.501%  |
| \$80,000  | 900     | 12     | 1.957%  | 1.096%  | 0.711%  | 0.566%  | 0.519%  | 0.503%  | 0.501%  |
| \$80,000  | 1,000   | 12     | 1.806%  | 1.007%  | 0.668%  | 0.548%  | 0.513%  | 0.502%  | 0.501%  |
| \$80,000  | 1,500   | 12     | 1.275%  | 0.729%  | 0.555%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$80,000  | 2,000   | 12     | 1.002%  | 0.616%  | 0.523%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$80,000  | 3,000   | 12     | 0.730%  | 0.536%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 4,000   | 12     | 0.620%  | 0.515%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 5,000   | 12     | 0.563%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 10,000  | 12     | 0.510%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$90,000  | 5       | 12     | 56.538% | 54.517% | 52.573% | 50.700% | 48.898% | 45.490% | 42.318% |
| \$90,000  | 10      | 12     | 41.283% | 38.896% | 36.612% | 34.429% | 32.337% | 28.410% | 24.789% |
| \$90,000  | 15      | 12     | 32.961% | 30.347% | 27.881% | 25.573% | 23.422% | 19.578% | 16.301% |
| \$90,000  | 20      | 12     | 27.459% | 24.869% | 22.484% | 20.297% | 18.294% | 14.810% | 11.946% |
| \$90,000  | 25      | 12     | 23.781% | 21.255% | 18.969% | 16.894% | 15.019% | 11.807% | 9.243%  |
| \$90,000  | 50      | 12     | 15.531% | 13.158% | 11.095% | 9.318%  | 7.801%  | 5.424%  | 3.753%  |
| \$90,000  | 100     | 12     | 10.050% | 7.920%  | 6.192%  | 4.808%  | 3.718%  | 2.231%  | 1.384%  |
| \$90,000  | 150     | 12     | 7.635%  | 5.716%  | 4.243%  | 3.139%  | 2.323%  | 1.324%  | 0.849%  |
| \$90,000  | 200     | 12     | 6.312%  | 4.532%  | 3.227%  | 2.299%  | 1.656%  | 0.939%  | 0.650%  |
| \$90,000  | 300     | 12     | 4.763%  | 3.197%  | 2.136%  | 1.450%  | 1.028%  | 0.649%  | 0.538%  |
| \$90,000  | 400     | 12     | 3.860%  | 2.466%  | 1.589%  | 1.070%  | 0.781%  | 0.559%  | 0.510%  |
| \$90,000  | 500     | 12     | 3.300%  | 2.028%  | 1.275%  | 0.865%  | 0.661%  | 0.524%  | 0.503%  |
| \$90,000  | 600     | 12     | 2.850%  | 1.697%  | 1.059%  | 0.741%  | 0.596%  | 0.513%  | 0.502%  |
| \$90,000  | 700     | 12     | 2.517%  | 1.464%  | 0.916%  | 0.663%  | 0.559%  | 0.507%  | 0.501%  |
| \$90,000  | 800     | 12     | 2.268%  | 1.294%  | 0.817%  | 0.614%  | 0.537%  | 0.504%  | 0.501%  |
| \$90,000  | 900     | 12     | 2.065%  | 1.163%  | 0.747%  | 0.582%  | 0.524%  | 0.503%  | 0.501%  |
| \$90,000  | 1,000   | 12     | 1.906%  | 1.066%  | 0.697%  | 0.560%  | 0.517%  | 0.502%  | 0.501%  |
| \$90,000  | 1,500   | 12     | 1.348%  | 0.763%  | 0.567%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$90,000  | 2,000   | 12     | 1.057%  | 0.637%  | 0.528%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 3,000   | 12     | 0.763%  | 0.543%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 4,000   | 12     | 0.640%  | 0.518%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 5,000   | 12     | 0.575%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 10,000  | 12     | 0.510%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$100,000 | 5       | 12     | 57.481% | 55.500% | 53.595% | 51.762% | 50.002% | 46.669% | 43.570% |
| \$100,000 | 10      | 12     | 42.420% | 40.089% | 37.861% | 35.731% | 33.691% | 29.865% | 26.343% |
| \$100,000 | 15      | 12     | 34.134% | 31.557% | 29.117% | 26.824% | 24.675% | 20.781% | 17.420% |
| \$100,000 | 20      | 12     | 28.493% | 25.902% | 23.504% | 21.289% | 19.257% | 15.704% | 12.764% |
| \$100,000 | 25      | 12     | 24.632% | 22.095% | 19.789% | 17.701% | 15.805% | 12.541% | 9.917%  |
| \$100,000 | 50      | 12     | 16.116% | 13.734% | 11.650% | 9.845%  | 8.293%  | 5.837%  | 4.088%  |
| \$100,000 | 100     | 12     | 10.446% | 8.294%  | 6.534%  | 5.112%  | 3.983%  | 2.420%  | 1.509%  |
| \$100,000 | 150     | 12     | 7.946%  | 5.999%  | 4.491%  | 3.349%  | 2.496%  | 1.433%  | 0.910%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$110,000 | 5,000   | 12     | 0.600%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 10,000  | 12     | 0.513%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$120,000 | 5       | 12     | 58.967% | 57.048% | 55.205% | 53.437% | 51.735% | 48.520% | 45.536% |
| \$120,000 | 10      | 12     | 44.201% | 41.955% | 39.812% | 37.763% | 35.805% | 32.130% | 28.762% |
| \$120,000 | 15      | 12     | 35.967% | 33.490% | 31.145% | 28.922% | 26.813% | 22.929% | 19.501% |
| \$120,000 | 20      | 12     | 30.248% | 27.688% | 25.293% | 23.062% | 20.994% | 17.330% | 14.237% |
| \$120,000 | 25      | 12     | 26.134% | 23.592% | 21.259% | 19.127% | 17.190% | 13.844% | 11.106% |
| \$120,000 | 50      | 12     | 17.136% | 14.740% | 12.629% | 10.782% | 9.173%  | 6.595%  | 4.713%  |
| \$120,000 | 100     | 12     | 11.136% | 8.949%  | 7.138%  | 5.658%  | 4.462%  | 2.771%  | 1.753%  |
| \$120,000 | 150     | 12     | 8.498%  | 6.504%  | 4.938%  | 3.731%  | 2.818%  | 1.641%  | 1.033%  |
| \$120,000 | 200     | 12     | 7.031%  | 5.174%  | 3.773%  | 2.744%  | 2.010%  | 1.141%  | 0.748%  |
| \$120,000 | 300     | 12     | 5.331%  | 3.678%  | 2.517%  | 1.738%  | 1.231%  | 0.734%  | 0.569%  |
| \$120,000 | 400     | 12     | 4.315%  | 2.832%  | 1.861%  | 1.257%  | 0.902%  | 0.598%  | 0.519%  |
| \$120,000 | 500     | 12     | 3.713%  | 2.350%  | 1.499%  | 1.008%  | 0.744%  | 0.547%  | 0.507%  |
| \$120,000 | 600     | 12     | 3.213%  | 1.967%  | 1.238%  | 0.846%  | 0.653%  | 0.526%  | 0.504%  |
| \$120,000 | 700     | 12     | 2.842%  | 1.696%  | 1.060%  | 0.743%  | 0.598%  | 0.513%  | 0.502%  |
| \$120,000 | 800     | 12     | 2.567%  | 1.497%  | 0.936%  | 0.674%  | 0.564%  | 0.508%  | 0.501%  |
| \$120,000 | 900     | 12     | 2.338%  | 1.342%  | 0.846%  | 0.628%  | 0.544%  | 0.505%  | 0.501%  |
| \$120,000 | 1,000   | 12     | 2.161%  | 1.228%  | 0.782%  | 0.597%  | 0.530%  | 0.503%  | 0.501%  |
| \$120,000 | 1,500   | 12     | 1.536%  | 0.858%  | 0.604%  | 0.527%  | 0.507%  | 0.502%  | 0.501%  |
| \$120,000 | 2,000   | 12     | 1.206%  | 0.698%  | 0.546%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$120,000 | 3,000   | 12     | 0.856%  | 0.568%  | 0.512%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 4,000   | 12     | 0.698%  | 0.529%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 5,000   | 12     | 0.612%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 10,000  | 12     | 0.514%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$130,000 | 5       | 12     | 59.571% | 57.678% | 55.860% | 54.117% | 52.438% | 49.270% | 46.333% |
| \$130,000 | 10      | 12     | 44.917% | 42.705% | 40.595% | 38.578% | 36.653% | 33.038% | 29.730% |
| \$130,000 | 15      | 12     | 36.699% | 34.264% | 31.961% | 29.779% | 27.708% | 23.871% | 20.448% |
| \$130,000 | 20      | 12     | 31.002% | 28.471% | 26.091% | 23.868% | 21.799% | 18.104% | 14.951% |
| \$130,000 | 25      | 12     | 26.817% | 24.282% | 21.947% | 19.801% | 17.841% | 14.454% | 11.665% |
| \$130,000 | 50      | 12     | 17.597% | 15.195% | 13.075% | 11.213% | 9.582%  | 6.951%  | 5.013%  |
| \$130,000 | 100     | 12     | 11.445% | 9.244%  | 7.414%  | 5.909%  | 4.685%  | 2.938%  | 1.872%  |
| \$130,000 | 150     | 12     | 8.748%  | 6.734%  | 5.145%  | 3.910%  | 2.969%  | 1.744%  | 1.096%  |
| \$130,000 | 200     | 12     | 7.243%  | 5.365%  | 3.939%  | 2.881%  | 2.120%  | 1.207%  | 0.784%  |
| \$130,000 | 300     | 12     | 5.495%  | 3.819%  | 2.631%  | 1.826%  | 1.296%  | 0.764%  | 0.581%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$130,000 | 400     | 12     | 4.447%  | 2.941%  | 1.945%  | 1.317%  | 0.941%  | 0.613%  | 0.523%  |
| \$130,000 | 500     | 12     | 3.831%  | 2.443%  | 1.567%  | 1.053%  | 0.771%  | 0.555%  | 0.509%  |
| \$130,000 | 600     | 12     | 3.317%  | 2.046%  | 1.293%  | 0.880%  | 0.672%  | 0.530%  | 0.505%  |
| \$130,000 | 700     | 12     | 2.935%  | 1.764%  | 1.105%  | 0.768%  | 0.611%  | 0.516%  | 0.502%  |
| \$130,000 | 800     | 12     | 2.652%  | 1.557%  | 0.972%  | 0.694%  | 0.573%  | 0.509%  | 0.501%  |
| \$130,000 | 900     | 12     | 2.415%  | 1.394%  | 0.876%  | 0.644%  | 0.550%  | 0.506%  | 0.501%  |
| \$130,000 | 1,000   | 12     | 2.233%  | 1.275%  | 0.809%  | 0.610%  | 0.535%  | 0.504%  | 0.501%  |
| \$130,000 | 1,500   | 12     | 1.590%  | 0.888%  | 0.616%  | 0.531%  | 0.508%  | 0.502%  | 0.501%  |
| \$130,000 | 2,000   | 12     | 1.249%  | 0.717%  | 0.552%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$130,000 | 3,000   | 12     | 0.884%  | 0.577%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 4,000   | 12     | 0.717%  | 0.533%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 5,000   | 12     | 0.624%  | 0.516%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 10,000  | 12     | 0.515%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$140,000 | 5       | 12     | 60.112% | 58.240% | 56.445% | 54.724% | 53.066% | 49.938% | 47.042% |
| \$140,000 | 10      | 12     | 45.544% | 43.364% | 41.282% | 39.294% | 37.394% | 33.835% | 30.579% |
| \$140,000 | 15      | 12     | 37.348% | 34.951% | 32.684% | 30.537% | 28.499% | 24.726% | 21.331% |
| \$140,000 | 20      | 12     | 31.677% | 29.179% | 26.826% | 24.618% | 22.555% | 18.848% | 15.653% |
| \$140,000 | 25      | 12     | 27.456% | 24.933% | 22.601% | 20.450% | 18.475% | 15.044% | 12.208% |
| \$140,000 | 50      | 12     | 18.030% | 15.625% | 13.497% | 11.621% | 9.975%  | 7.297%  | 5.306%  |
| \$140,000 | 100     | 12     | 11.737% | 9.523%  | 7.676%  | 6.148%  | 4.899%  | 3.101%  | 1.989%  |
| \$140,000 | 150     | 12     | 8.983%  | 6.952%  | 5.341%  | 4.082%  | 3.115%  | 1.844%  | 1.159%  |
| \$140,000 | 200     | 12     | 7.444%  | 5.547%  | 4.098%  | 3.014%  | 2.227%  | 1.272%  | 0.820%  |
| \$140,000 | 300     | 12     | 5.652%  | 3.954%  | 2.740%  | 1.911%  | 1.360%  | 0.794%  | 0.593%  |
| \$140,000 | 400     | 12     | 4.572%  | 3.045%  | 2.025%  | 1.375%  | 0.981%  | 0.628%  | 0.528%  |
| \$140,000 | 500     | 12     | 3.942%  | 2.532%  | 1.632%  | 1.097%  | 0.799%  | 0.564%  | 0.511%  |
| \$140,000 | 600     | 12     | 3.416%  | 2.122%  | 1.345%  | 0.913%  | 0.691%  | 0.535%  | 0.506%  |
| \$140,000 | 700     | 12     | 3.024%  | 1.829%  | 1.148%  | 0.793%  | 0.624%  | 0.519%  | 0.502%  |
| \$140,000 | 800     | 12     | 2.732%  | 1.614%  | 1.008%  | 0.714%  | 0.583%  | 0.511%  | 0.502%  |
| \$140,000 | 900     | 12     | 2.488%  | 1.445%  | 0.906%  | 0.659%  | 0.557%  | 0.507%  | 0.501%  |
| \$140,000 | 1,000   | 12     | 2.301%  | 1.321%  | 0.835%  | 0.623%  | 0.541%  | 0.504%  | 0.501%  |
| \$140,000 | 1,500   | 12     | 1.642%  | 0.916%  | 0.629%  | 0.535%  | 0.509%  | 0.502%  | 0.501%  |
| \$140,000 | 2,000   | 12     | 1.291%  | 0.737%  | 0.558%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$140,000 | 3,000   | 12     | 0.911%  | 0.585%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 4,000   | 12     | 0.735%  | 0.537%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 5,000   | 12     | 0.636%  | 0.518%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 10,000  | 12     | 0.517%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL



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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$140,000 | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$150,000 | 5       | 12     | 60.589% | 58.737% | 56.963% | 55.259% | 53.621% | 50.530% | 47.668% |
| \$150,000 | 10      | 12     | 46.097% | 43.942% | 41.885% | 39.923% | 38.047% | 34.535% | 31.325% |
| \$150,000 | 15      | 12     | 37.925% | 35.562% | 33.328% | 31.212% | 29.202% | 25.488% | 22.143% |
| \$150,000 | 20      | 12     | 32.281% | 29.817% | 27.494% | 25.311% | 23.260% | 19.555% | 16.336% |
| \$150,000 | 25      | 12     | 28.051% | 25.546% | 23.221% | 21.072% | 19.091% | 15.619% | 12.739% |
| \$150,000 | 50      | 12     | 18.442% | 16.033% | 13.898% | 12.011% | 10.351% | 7.631%  | 5.595%  |
| \$150,000 | 100     | 12     | 12.016% | 9.790%  | 7.927%  | 6.380%  | 5.107%  | 3.259%  | 2.103%  |
| \$150,000 | 150     | 12     | 9.207%  | 7.161%  | 5.530%  | 4.248%  | 3.256%  | 1.941%  | 1.221%  |
| \$150,000 | 200     | 12     | 7.633%  | 5.719%  | 4.249%  | 3.143%  | 2.331%  | 1.337%  | 0.857%  |
| \$150,000 | 300     | 12     | 5.798%  | 4.082%  | 2.846%  | 1.994%  | 1.422%  | 0.825%  | 0.605%  |
| \$150,000 | 400     | 12     | 4.691%  | 3.144%  | 2.103%  | 1.432%  | 1.020%  | 0.644%  | 0.533%  |
| \$150,000 | 500     | 12     | 4.040%  | 2.611%  | 1.690%  | 1.136%  | 0.823%  | 0.570%  | 0.512%  |
| \$150,000 | 600     | 12     | 3.508%  | 2.193%  | 1.396%  | 0.945%  | 0.709%  | 0.540%  | 0.507%  |
| \$150,000 | 700     | 12     | 3.107%  | 1.892%  | 1.190%  | 0.818%  | 0.638%  | 0.522%  | 0.503%  |
| \$150,000 | 800     | 12     | 2.808%  | 1.669%  | 1.043%  | 0.733%  | 0.593%  | 0.513%  | 0.502%  |
| \$150,000 | 900     | 12     | 2.558%  | 1.494%  | 0.936%  | 0.674%  | 0.564%  | 0.508%  | 0.501%  |
| \$150,000 | 1,000   | 12     | 2.366%  | 1.365%  | 0.860%  | 0.636%  | 0.546%  | 0.505%  | 0.501%  |
| \$150,000 | 1,500   | 12     | 1.692%  | 0.944%  | 0.641%  | 0.539%  | 0.511%  | 0.502%  | 0.501%  |
| \$150,000 | 2,000   | 12     | 1.331%  | 0.755%  | 0.565%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$150,000 | 3,000   | 12     | 0.938%  | 0.594%  | 0.517%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 4,000   | 12     | 0.752%  | 0.541%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 5,000   | 12     | 0.647%  | 0.519%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 10,000  | 12     | 0.518%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$160,000 | 5       | 12     | 61.008% | 59.195% | 57.452% | 55.782% | 54.178% | 51.146% | 48.322% |
| \$160,000 | 10      | 12     | 46.536% | 44.406% | 42.378% | 40.447% | 38.602% | 35.154% | 31.998% |
| \$160,000 | 15      | 12     | 38.761% | 36.467% | 34.294% | 32.232% | 30.280% | 26.673% | 23.417% |
| \$160,000 | 20      | 12     | 33.569% | 31.153% | 28.877% | 26.732% | 24.710% | 21.027% | 17.795% |
| \$160,000 | 25      | 12     | 29.173% | 26.692% | 24.385% | 22.246% | 20.271% | 16.753% | 13.789% |
| \$160,000 | 50      | 12     | 19.041% | 16.655% | 14.529% | 12.635% | 10.960% | 8.201%  | 6.113%  |
| \$160,000 | 100     | 12     | 12.100% | 9.904%  | 8.065%  | 6.539%  | 5.290%  | 3.441%  | 2.255%  |
| \$160,000 | 150     | 12     | 9.303%  | 7.273%  | 5.646%  | 4.359%  | 3.358%  | 2.014%  | 1.266%  |
| \$160,000 | 200     | 12     | 7.663%  | 5.753%  | 4.284%  | 3.175%  | 2.356%  | 1.344%  | 0.860%  |
| \$160,000 | 300     | 12     | 5.825%  | 4.136%  | 2.914%  | 2.061%  | 1.481%  | 0.857%  | 0.616%  |
| \$160,000 | 400     | 12     | 4.781%  | 3.237%  | 2.184%  | 1.496%  | 1.064%  | 0.658%  | 0.538%  |
| \$160,000 | 500     | 12     | 4.063%  | 2.643%  | 1.726%  | 1.166%  | 0.844%  | 0.580%  | 0.515%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$160,000 | 600     | 12     | 3.575%  | 2.257%  | 1.446%  | 0.978%  | 0.727%  | 0.545%  | 0.508%  |
| \$160,000 | 700     | 12     | 3.177%  | 1.951%  | 1.229%  | 0.840%  | 0.648%  | 0.524%  | 0.504%  |
| \$160,000 | 800     | 12     | 2.906%  | 1.741%  | 1.088%  | 0.756%  | 0.604%  | 0.515%  | 0.502%  |
| \$160,000 | 900     | 12     | 2.615%  | 1.533%  | 0.955%  | 0.682%  | 0.568%  | 0.508%  | 0.502%  |
| \$160,000 | 1,000   | 12     | 2.392%  | 1.382%  | 0.868%  | 0.639%  | 0.549%  | 0.506%  | 0.501%  |
| \$160,000 | 1,500   | 12     | 1.734%  | 0.963%  | 0.647%  | 0.540%  | 0.510%  | 0.502%  | 0.501%  |
| \$160,000 | 2,000   | 12     | 1.339%  | 0.756%  | 0.562%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$160,000 | 3,000   | 12     | 0.945%  | 0.596%  | 0.517%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 4,000   | 12     | 0.754%  | 0.542%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 5,000   | 12     | 0.649%  | 0.520%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 10,000  | 12     | 0.519%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$170,000 | 5       | 12     | 61.379% | 59.560% | 57.820% | 56.146% | 54.540% | 51.510% | 48.705% |
| \$170,000 | 10      | 12     | 47.024% | 44.913% | 42.898% | 40.978% | 39.140% | 35.710% | 32.576% |
| \$170,000 | 15      | 12     | 38.893% | 36.587% | 34.406% | 32.340% | 30.380% | 26.765% | 23.512% |
| \$170,000 | 20      | 12     | 33.301% | 30.896% | 28.633% | 26.504% | 24.499% | 20.833% | 17.607% |
| \$170,000 | 25      | 12     | 29.098% | 26.639% | 24.343% | 22.209% | 20.233% | 16.723% | 13.759% |
| \$170,000 | 50      | 12     | 19.206% | 16.795% | 14.649% | 12.743% | 11.056% | 8.268%  | 6.153%  |
| \$170,000 | 100     | 12     | 12.527% | 10.282% | 8.389%  | 6.809%  | 5.497%  | 3.562%  | 2.326%  |
| \$170,000 | 150     | 12     | 9.619%  | 7.549%  | 5.879%  | 4.558%  | 3.524%  | 2.129%  | 1.344%  |
| \$170,000 | 200     | 12     | 7.982%  | 6.038%  | 4.530%  | 3.383%  | 2.530%  | 1.463%  | 0.931%  |
| \$170,000 | 300     | 12     | 6.066%  | 4.318%  | 3.043%  | 2.149%  | 1.541%  | 0.885%  | 0.631%  |
| \$170,000 | 400     | 12     | 4.909%  | 3.327%  | 2.247%  | 1.537%  | 1.094%  | 0.674%  | 0.543%  |
| \$170,000 | 500     | 12     | 4.232%  | 2.769%  | 1.809%  | 1.218%  | 0.875%  | 0.589%  | 0.516%  |
| \$170,000 | 600     | 12     | 3.678%  | 2.326%  | 1.490%  | 1.006%  | 0.746%  | 0.551%  | 0.509%  |
| \$170,000 | 700     | 12     | 3.259%  | 2.006%  | 1.268%  | 0.865%  | 0.664%  | 0.528%  | 0.504%  |
| \$170,000 | 800     | 12     | 2.946%  | 1.770%  | 1.108%  | 0.771%  | 0.612%  | 0.517%  | 0.502%  |
| \$170,000 | 900     | 12     | 2.684%  | 1.583%  | 0.991%  | 0.704%  | 0.579%  | 0.510%  | 0.501%  |
| \$170,000 | 1,000   | 12     | 2.485%  | 1.446%  | 0.909%  | 0.660%  | 0.557%  | 0.506%  | 0.501%  |
| \$170,000 | 1,500   | 12     | 1.783%  | 0.996%  | 0.666%  | 0.549%  | 0.513%  | 0.502%  | 0.501%  |
| \$170,000 | 2,000   | 12     | 1.404%  | 0.791%  | 0.578%  | 0.519%  | 0.506%  | 0.502%  | 0.501%  |
| \$170,000 | 3,000   | 12     | 0.988%  | 0.612%  | 0.521%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 4,000   | 12     | 0.786%  | 0.549%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 5,000   | 12     | 0.670%  | 0.523%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 10,000  | 12     | 0.521%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$180,000 | 5       | 12     | 61.697% | 59.892% | 58.165% | 56.503% | 54.910% | 51.905% | 49.124% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$180,000 | 10      | 12     | 47.408% | 45.314% | 43.317% | 41.413% | 39.591% | 36.195% | 33.091% |
| \$180,000 | 15      | 12     | 39.296% | 37.012% | 34.854% | 32.808% | 30.869% | 27.295% | 24.078% |
| \$180,000 | 20      | 12     | 33.724% | 31.344% | 29.105% | 26.999% | 25.019% | 21.387% | 18.174% |
| \$180,000 | 25      | 12     | 29.538% | 27.104% | 24.829% | 22.709% | 20.739% | 17.226% | 14.235% |
| \$180,000 | 50      | 12     | 19.545% | 17.136% | 14.985% | 13.071% | 11.374% | 8.559%  | 6.408%  |
| \$180,000 | 100     | 12     | 12.756% | 10.503% | 8.598%  | 7.003%  | 5.675%  | 3.704%  | 2.431%  |
| \$180,000 | 150     | 12     | 9.803%  | 7.724%  | 6.039%  | 4.699%  | 3.647%  | 2.218%  | 1.403%  |
| \$180,000 | 200     | 12     | 8.138%  | 6.181%  | 4.656%  | 3.493%  | 2.622%  | 1.522%  | 0.965%  |
| \$180,000 | 300     | 12     | 6.185%  | 4.422%  | 3.131%  | 2.219%  | 1.595%  | 0.913%  | 0.644%  |
| \$180,000 | 400     | 12     | 5.004%  | 3.409%  | 2.311%  | 1.585%  | 1.128%  | 0.689%  | 0.548%  |
| \$180,000 | 500     | 12     | 4.317%  | 2.839%  | 1.863%  | 1.256%  | 0.900%  | 0.598%  | 0.519%  |
| \$180,000 | 600     | 12     | 3.753%  | 2.385%  | 1.533%  | 1.034%  | 0.763%  | 0.556%  | 0.510%  |
| \$180,000 | 700     | 12     | 3.326%  | 2.058%  | 1.303%  | 0.887%  | 0.676%  | 0.531%  | 0.505%  |
| \$180,000 | 800     | 12     | 3.007%  | 1.815%  | 1.138%  | 0.788%  | 0.621%  | 0.519%  | 0.503%  |
| \$180,000 | 900     | 12     | 2.740%  | 1.623%  | 1.016%  | 0.718%  | 0.586%  | 0.512%  | 0.501%  |
| \$180,000 | 1,000   | 12     | 2.537%  | 1.483%  | 0.931%  | 0.672%  | 0.562%  | 0.507%  | 0.501%  |
| \$180,000 | 1,500   | 12     | 1.823%  | 1.020%  | 0.677%  | 0.553%  | 0.515%  | 0.502%  | 0.501%  |
| \$180,000 | 2,000   | 12     | 1.438%  | 0.808%  | 0.584%  | 0.521%  | 0.506%  | 0.502%  | 0.501%  |
| \$180,000 | 3,000   | 12     | 1.011%  | 0.620%  | 0.523%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 4,000   | 12     | 0.802%  | 0.553%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 5,000   | 12     | 0.680%  | 0.525%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 10,000  | 12     | 0.523%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$190,000 | 5       | 12     | 61.990% | 60.198% | 58.482% | 56.832% | 55.250% | 52.268% | 49.507% |
| \$190,000 | 10      | 12     | 47.761% | 45.682% | 43.702% | 41.813% | 40.006% | 36.639% | 33.564% |
| \$190,000 | 15      | 12     | 39.666% | 37.403% | 35.264% | 33.237% | 31.317% | 27.779% | 24.596% |
| \$190,000 | 20      | 12     | 34.112% | 31.755% | 29.539% | 27.455% | 25.496% | 21.902% | 18.712% |
| \$190,000 | 25      | 12     | 29.945% | 27.536% | 25.283% | 23.180% | 21.221% | 17.712% | 14.708% |
| \$190,000 | 50      | 12     | 19.868% | 17.460% | 15.305% | 13.383% | 11.677% | 8.838%  | 6.653%  |
| \$190,000 | 100     | 12     | 12.973% | 10.714% | 8.798%  | 7.189%  | 5.847%  | 3.843%  | 2.534%  |
| \$190,000 | 150     | 12     | 9.979%  | 7.890%  | 6.193%  | 4.834%  | 3.766%  | 2.304%  | 1.461%  |
| \$190,000 | 200     | 12     | 8.284%  | 6.317%  | 4.777%  | 3.597%  | 2.710%  | 1.579%  | 0.999%  |
| \$190,000 | 300     | 12     | 6.297%  | 4.522%  | 3.216%  | 2.288%  | 1.647%  | 0.941%  | 0.657%  |
| \$190,000 | 400     | 12     | 5.096%  | 3.488%  | 2.373%  | 1.632%  | 1.161%  | 0.703%  | 0.554%  |
| \$190,000 | 500     | 12     | 4.398%  | 2.906%  | 1.914%  | 1.292%  | 0.924%  | 0.606%  | 0.521%  |
| \$190,000 | 600     | 12     | 3.817%  | 2.436%  | 1.569%  | 1.058%  | 0.777%  | 0.559%  | 0.511%  |
| \$190,000 | 700     | 12     | 3.389%  | 2.107%  | 1.337%  | 0.909%  | 0.688%  | 0.534%  | 0.505%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$190,000 | 800     | 12     | 3.065%  | 1.858%  | 1.166%  | 0.805%  | 0.630%  | 0.521%  | 0.503%  |
| \$190,000 | 900     | 12     | 2.793%  | 1.662%  | 1.041%  | 0.732%  | 0.593%  | 0.513%  | 0.502%  |
| \$190,000 | 1,000   | 12     | 2.587%  | 1.518%  | 0.953%  | 0.684%  | 0.568%  | 0.508%  | 0.501%  |
| \$190,000 | 1,500   | 12     | 1.861%  | 1.044%  | 0.689%  | 0.558%  | 0.516%  | 0.502%  | 0.501%  |
| \$190,000 | 2,000   | 12     | 1.469%  | 0.824%  | 0.591%  | 0.523%  | 0.506%  | 0.502%  | 0.501%  |
| \$190,000 | 3,000   | 12     | 1.033%  | 0.629%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 4,000   | 12     | 0.817%  | 0.558%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 5,000   | 12     | 0.691%  | 0.528%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 10,000  | 12     | 0.525%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$200,000 | 5       | 12     | 62.253% | 60.473% | 58.767% | 57.128% | 55.556% | 52.595% | 49.852% |
| \$200,000 | 10      | 12     | 48.073% | 46.008% | 44.043% | 42.166% | 40.373% | 37.033% | 33.982% |
| \$200,000 | 15      | 12     | 39.998% | 37.753% | 35.631% | 33.620% | 31.717% | 28.212% | 25.058% |
| \$200,000 | 20      | 12     | 34.460% | 32.123% | 29.928% | 27.863% | 25.922% | 22.363% | 19.203% |
| \$200,000 | 25      | 12     | 30.310% | 27.923% | 25.691% | 23.607% | 21.663% | 18.164% | 15.154% |
| \$200,000 | 50      | 12     | 20.171% | 17.762% | 15.604% | 13.677% | 11.962% | 9.099%  | 6.885%  |
| \$200,000 | 100     | 12     | 13.173% | 10.911% | 8.985%  | 7.364%  | 6.009%  | 3.975%  | 2.633%  |
| \$200,000 | 150     | 12     | 10.143% | 8.046%  | 6.337%  | 4.963%  | 3.877%  | 2.387%  | 1.518%  |
| \$200,000 | 200     | 12     | 8.421%  | 6.444%  | 4.891%  | 3.696%  | 2.794%  | 1.634%  | 1.033%  |
| \$200,000 | 300     | 12     | 6.403%  | 4.615%  | 3.296%  | 2.353%  | 1.699%  | 0.968%  | 0.670%  |
| \$200,000 | 400     | 12     | 5.183%  | 3.562%  | 2.433%  | 1.677%  | 1.193%  | 0.718%  | 0.559%  |
| \$200,000 | 500     | 12     | 4.474%  | 2.969%  | 1.963%  | 1.327%  | 0.948%  | 0.615%  | 0.524%  |
| \$200,000 | 600     | 12     | 3.884%  | 2.490%  | 1.608%  | 1.084%  | 0.794%  | 0.564%  | 0.512%  |
| \$200,000 | 700     | 12     | 3.449%  | 2.153%  | 1.369%  | 0.930%  | 0.700%  | 0.537%  | 0.506%  |
| \$200,000 | 800     | 12     | 3.119%  | 1.899%  | 1.193%  | 0.822%  | 0.639%  | 0.523%  | 0.503%  |
| \$200,000 | 900     | 12     | 2.843%  | 1.699%  | 1.064%  | 0.745%  | 0.599%  | 0.514%  | 0.502%  |
| \$200,000 | 1,000   | 12     | 2.633%  | 1.551%  | 0.973%  | 0.695%  | 0.573%  | 0.509%  | 0.501%  |
| \$200,000 | 1,500   | 12     | 1.897%  | 1.066%  | 0.700%  | 0.562%  | 0.518%  | 0.502%  | 0.501%  |
| \$200,000 | 2,000   | 12     | 1.499%  | 0.839%  | 0.597%  | 0.525%  | 0.507%  | 0.502%  | 0.501%  |
| \$200,000 | 3,000   | 12     | 1.054%  | 0.637%  | 0.527%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 4,000   | 12     | 0.832%  | 0.562%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 5,000   | 12     | 0.701%  | 0.530%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 10,000  | 12     | 0.526%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$225,000 | 5       | 12     | 62.837% | 61.081% | 59.397% | 57.782% | 56.231% | 53.314% | 50.612% |
| \$225,000 | 10      | 12     | 48.748% | 46.714% | 44.779% | 42.930% | 41.167% | 37.883% | 34.884% |
| \$225,000 | 15      | 12     | 40.732% | 38.526% | 36.441% | 34.466% | 32.600% | 29.163% | 26.072% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$225,000 | 20      | 12     | 35.224% | 32.932% | 30.779% | 28.757% | 26.855% | 23.371% | 20.285% |
| \$225,000 | 25      | 12     | 31.109% | 28.769% | 26.585% | 24.547% | 22.643% | 19.199% | 16.196% |
| \$225,000 | 50      | 12     | 20.887% | 18.480% | 16.313% | 14.372% | 12.638% | 9.721%  | 7.448%  |
| \$225,000 | 100     | 12     | 13.640% | 11.371% | 9.425%  | 7.776%  | 6.393%  | 4.293%  | 2.878%  |
| \$225,000 | 150     | 12     | 10.524% | 8.411%  | 6.677%  | 5.269%  | 4.146%  | 2.587%  | 1.657%  |
| \$225,000 | 200     | 12     | 8.744%  | 6.744%  | 5.162%  | 3.933%  | 2.996%  | 1.769%  | 1.117%  |
| \$225,000 | 300     | 12     | 6.652%  | 4.837%  | 3.487%  | 2.509%  | 1.822%  | 1.037%  | 0.703%  |
| \$225,000 | 400     | 12     | 5.388%  | 3.739%  | 2.576%  | 1.787%  | 1.273%  | 0.755%  | 0.574%  |
| \$225,000 | 500     | 12     | 4.651%  | 3.118%  | 2.080%  | 1.412%  | 1.005%  | 0.637%  | 0.530%  |
| \$225,000 | 600     | 12     | 4.042%  | 2.617%  | 1.702%  | 1.149%  | 0.835%  | 0.577%  | 0.515%  |
| \$225,000 | 700     | 12     | 3.590%  | 2.263%  | 1.447%  | 0.981%  | 0.730%  | 0.545%  | 0.507%  |
| \$225,000 | 800     | 12     | 3.246%  | 1.995%  | 1.260%  | 0.863%  | 0.662%  | 0.528%  | 0.504%  |
| \$225,000 | 900     | 12     | 2.960%  | 1.785%  | 1.121%  | 0.778%  | 0.616%  | 0.518%  | 0.502%  |
| \$225,000 | 1,000   | 12     | 2.742%  | 1.630%  | 1.023%  | 0.723%  | 0.587%  | 0.511%  | 0.501%  |
| \$225,000 | 1,500   | 12     | 1.983%  | 1.119%  | 0.727%  | 0.574%  | 0.521%  | 0.503%  | 0.501%  |
| \$225,000 | 2,000   | 12     | 1.568%  | 0.876%  | 0.612%  | 0.530%  | 0.508%  | 0.502%  | 0.501%  |
| \$225,000 | 3,000   | 12     | 1.103%  | 0.656%  | 0.533%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 4,000   | 12     | 0.867%  | 0.572%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 5,000   | 12     | 0.726%  | 0.535%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 10,000  | 12     | 0.531%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$250,000 | 5       | 12     | 63.329% | 61.594% | 59.927% | 58.331% | 56.798% | 53.917% | 51.247% |
| \$250,000 | 10      | 12     | 49.303% | 47.294% | 45.382% | 43.556% | 41.817% | 38.579% | 35.621% |
| \$250,000 | 15      | 12     | 41.346% | 39.171% | 37.116% | 35.171% | 33.334% | 29.952% | 26.914% |
| \$250,000 | 20      | 12     | 35.864% | 33.607% | 31.489% | 29.501% | 27.631% | 24.207% | 21.181% |
| \$250,000 | 25      | 12     | 31.775% | 29.475% | 27.329% | 25.328% | 23.461% | 20.080% | 17.120% |
| \$250,000 | 50      | 12     | 21.524% | 19.130% | 16.963% | 15.012% | 13.263% | 10.303% | 7.974%  |
| \$250,000 | 100     | 12     | 14.065% | 11.791% | 9.831%  | 8.160%  | 6.753%  | 4.595%  | 3.117%  |
| \$250,000 | 150     | 12     | 10.868% | 8.741%  | 6.986%  | 5.552%  | 4.398%  | 2.777%  | 1.794%  |
| \$250,000 | 200     | 12     | 9.035%  | 7.019%  | 5.411%  | 4.153%  | 3.186%  | 1.903%  | 1.200%  |
| \$250,000 | 300     | 12     | 6.878%  | 5.039%  | 3.661%  | 2.654%  | 1.939%  | 1.104%  | 0.737%  |
| \$250,000 | 400     | 12     | 5.572%  | 3.900%  | 2.710%  | 1.892%  | 1.348%  | 0.792%  | 0.588%  |
| \$250,000 | 500     | 12     | 4.812%  | 3.255%  | 2.189%  | 1.493%  | 1.061%  | 0.660%  | 0.538%  |
| \$250,000 | 600     | 12     | 4.184%  | 2.734%  | 1.789%  | 1.210%  | 0.875%  | 0.591%  | 0.519%  |
| \$250,000 | 700     | 12     | 3.719%  | 2.365%  | 1.520%  | 1.030%  | 0.760%  | 0.554%  | 0.509%  |
| \$250,000 | 800     | 12     | 3.362%  | 2.085%  | 1.322%  | 0.902%  | 0.685%  | 0.534%  | 0.505%  |
| \$250,000 | 900     | 12     | 3.066%  | 1.865%  | 1.175%  | 0.810%  | 0.633%  | 0.521%  | 0.503%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$300,000 | 50      | 12     | 22.521% | 20.159% | 18.015% | 16.069% | 14.309% | 11.296% | 8.891%  |
| \$300,000 | 100     | 12     | 14.765% | 12.483% | 10.506% | 8.808%  | 7.364%  | 5.119%  | 3.545%  |
| \$300,000 | 150     | 12     | 11.434% | 9.288%  | 7.499%  | 6.030%  | 4.836%  | 3.112%  | 2.037%  |
| \$300,000 | 200     | 12     | 9.515%  | 7.476%  | 5.832%  | 4.528%  | 3.513%  | 2.137%  | 1.353%  |
| \$300,000 | 300     | 12     | 7.248%  | 5.376%  | 3.953%  | 2.901%  | 2.141%  | 1.226%  | 0.800%  |
| \$300,000 | 400     | 12     | 5.874%  | 4.168%  | 2.933%  | 2.071%  | 1.484%  | 0.859%  | 0.618%  |
| \$300,000 | 500     | 12     | 5.074%  | 3.480%  | 2.372%  | 1.633%  | 1.159%  | 0.702%  | 0.552%  |
| \$300,000 | 600     | 12     | 4.416%  | 2.928%  | 1.936%  | 1.316%  | 0.946%  | 0.618%  | 0.527%  |
| \$300,000 | 700     | 12     | 3.921%  | 2.527%  | 1.641%  | 1.111%  | 0.811%  | 0.569%  | 0.512%  |
| \$300,000 | 800     | 12     | 3.551%  | 2.234%  | 1.428%  | 0.971%  | 0.726%  | 0.545%  | 0.507%  |
| \$300,000 | 900     | 12     | 3.239%  | 1.997%  | 1.266%  | 0.867%  | 0.665%  | 0.528%  | 0.504%  |
| \$300,000 | 1,000   | 12     | 3.006%  | 1.825%  | 1.152%  | 0.798%  | 0.627%  | 0.520%  | 0.502%  |
| \$300,000 | 1,500   | 12     | 2.188%  | 1.251%  | 0.798%  | 0.605%  | 0.533%  | 0.504%  | 0.501%  |
| \$300,000 | 2,000   | 12     | 1.733%  | 0.968%  | 0.652%  | 0.544%  | 0.512%  | 0.502%  | 0.501%  |
| \$300,000 | 3,000   | 12     | 1.223%  | 0.708%  | 0.549%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$300,000 | 4,000   | 12     | 0.953%  | 0.600%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 5,000   | 12     | 0.788%  | 0.550%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 10,000  | 12     | 0.543%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$325,000 | 5       | 12     | 64.266% | 62.565% | 60.935% | 59.373% | 57.875% | 55.059% | 52.450% |
| \$325,000 | 10      | 12     | 50.362% | 48.401% | 46.532% | 44.751% | 43.057% | 39.903% | 37.024% |
| \$325,000 | 15      | 12     | 42.564% | 40.449% | 38.450% | 36.562% | 34.781% | 31.504% | 28.563% |
| \$325,000 | 20      | 12     | 37.127% | 34.938% | 32.884% | 30.959% | 29.147% | 25.841% | 22.927% |
| \$325,000 | 25      | 12     | 33.087% | 30.861% | 28.788% | 26.857% | 25.058% | 21.802% | 18.953% |
| \$325,000 | 50      | 12     | 22.902% | 20.560% | 18.428% | 16.490% | 14.736% | 11.714% | 9.282%  |
| \$325,000 | 100     | 12     | 15.049% | 12.767% | 10.784% | 9.078%  | 7.621%  | 5.345%  | 3.733%  |
| \$325,000 | 150     | 12     | 11.667% | 9.515%  | 7.715%  | 6.230%  | 5.021%  | 3.259%  | 2.144%  |
| \$325,000 | 200     | 12     | 9.710%  | 7.662%  | 6.005%  | 4.685%  | 3.649%  | 2.238%  | 1.421%  |
| \$325,000 | 300     | 12     | 7.397%  | 5.514%  | 4.074%  | 3.004%  | 2.226%  | 1.280%  | 0.830%  |
| \$325,000 | 400     | 12     | 5.995%  | 4.276%  | 3.026%  | 2.146%  | 1.542%  | 0.890%  | 0.632%  |
| \$325,000 | 500     | 12     | 5.179%  | 3.570%  | 2.447%  | 1.691%  | 1.201%  | 0.722%  | 0.559%  |
| \$325,000 | 600     | 12     | 4.510%  | 3.007%  | 1.998%  | 1.361%  | 0.977%  | 0.630%  | 0.531%  |
| \$325,000 | 700     | 12     | 4.005%  | 2.596%  | 1.693%  | 1.148%  | 0.835%  | 0.577%  | 0.514%  |
| \$325,000 | 800     | 12     | 3.627%  | 2.296%  | 1.473%  | 1.001%  | 0.745%  | 0.551%  | 0.508%  |
| \$325,000 | 900     | 12     | 3.309%  | 2.052%  | 1.305%  | 0.891%  | 0.679%  | 0.532%  | 0.505%  |
| \$325,000 | 1,000   | 12     | 3.074%  | 1.876%  | 1.187%  | 0.819%  | 0.639%  | 0.523%  | 0.503%  |
| \$325,000 | 1,500   | 12     | 2.239%  | 1.284%  | 0.817%  | 0.614%  | 0.537%  | 0.504%  | 0.501%  |

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$325,000 | 2,000   | 12     | 1.775%  | 0.992%  | 0.663%  | 0.548%  | 0.513%  | 0.502%  | 0.501%  |
| \$325,000 | 3,000   | 12     | 1.253%  | 0.721%  | 0.553%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$325,000 | 4,000   | 12     | 0.975%  | 0.608%  | 0.521%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 5,000   | 12     | 0.804%  | 0.555%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 10,000  | 12     | 0.546%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$350,000 | 5       | 12     | 64.409% | 62.714% | 61.091% | 59.535% | 58.043% | 55.239% | 52.640% |
| \$350,000 | 10      | 12     | 50.556% | 48.604% | 46.744% | 44.971% | 43.287% | 40.149% | 37.284% |
| \$350,000 | 15      | 12     | 42.796% | 40.693% | 38.704% | 36.829% | 35.058% | 31.802% | 28.880% |
| \$350,000 | 20      | 12     | 37.368% | 35.193% | 33.153% | 31.240% | 29.439% | 26.157% | 23.264% |
| \$350,000 | 25      | 12     | 33.348% | 31.137% | 29.079% | 27.162% | 25.375% | 22.146% | 19.319% |
| \$350,000 | 50      | 12     | 23.202% | 20.878% | 18.760% | 16.833% | 15.084% | 12.067% | 9.619%  |
| \$350,000 | 100     | 12     | 15.282% | 12.999% | 11.015% | 9.303%  | 7.838%  | 5.535%  | 3.895%  |
| \$350,000 | 150     | 12     | 11.859% | 9.702%  | 7.896%  | 6.400%  | 5.179%  | 3.386%  | 2.239%  |
| \$350,000 | 200     | 12     | 9.876%  | 7.821%  | 6.154%  | 4.821%  | 3.768%  | 2.324%  | 1.480%  |
| \$350,000 | 300     | 12     | 7.524%  | 5.632%  | 4.178%  | 3.094%  | 2.300%  | 1.326%  | 0.856%  |
| \$350,000 | 400     | 12     | 6.097%  | 4.367%  | 3.104%  | 2.209%  | 1.592%  | 0.916%  | 0.645%  |
| \$350,000 | 500     | 12     | 5.267%  | 3.645%  | 2.509%  | 1.740%  | 1.238%  | 0.738%  | 0.566%  |
| \$350,000 | 600     | 12     | 4.587%  | 3.072%  | 2.050%  | 1.400%  | 1.004%  | 0.641%  | 0.534%  |
| \$350,000 | 700     | 12     | 4.075%  | 2.654%  | 1.738%  | 1.180%  | 0.855%  | 0.584%  | 0.516%  |
| \$350,000 | 800     | 12     | 3.692%  | 2.348%  | 1.512%  | 1.026%  | 0.761%  | 0.555%  | 0.510%  |
| \$350,000 | 900     | 12     | 3.368%  | 2.098%  | 1.338%  | 0.912%  | 0.691%  | 0.536%  | 0.505%  |
| \$350,000 | 1,000   | 12     | 3.130%  | 1.919%  | 1.216%  | 0.837%  | 0.649%  | 0.525%  | 0.503%  |
| \$350,000 | 1,500   | 12     | 2.282%  | 1.313%  | 0.833%  | 0.622%  | 0.540%  | 0.505%  | 0.501%  |
| \$350,000 | 2,000   | 12     | 1.810%  | 1.013%  | 0.673%  | 0.552%  | 0.515%  | 0.502%  | 0.501%  |
| \$350,000 | 3,000   | 12     | 1.278%  | 0.733%  | 0.557%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$350,000 | 4,000   | 12     | 0.994%  | 0.614%  | 0.522%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 5,000   | 12     | 0.818%  | 0.559%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 10,000  | 12     | 0.549%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$375,000 | 5       | 12     | 64.532% | 62.842% | 61.225% | 59.674% | 58.188% | 55.394% | 52.804% |
| \$375,000 | 10      | 12     | 50.724% | 48.781% | 46.927% | 45.162% | 43.485% | 40.361% | 37.510% |
| \$375,000 | 15      | 12     | 42.999% | 40.906% | 38.927% | 37.062% | 35.300% | 32.062% | 29.157% |
| \$375,000 | 20      | 12     | 37.576% | 35.412% | 33.383% | 31.481% | 29.690% | 26.428% | 23.555% |
| \$375,000 | 25      | 12     | 33.574% | 31.376% | 29.331% | 27.426% | 25.651% | 22.443% | 19.636% |
| \$375,000 | 50      | 12     | 23.466% | 21.160% | 19.058% | 17.144% | 15.403% | 12.394% | 9.941%  |
| \$375,000 | 100     | 12     | 15.502% | 13.220% | 11.233% | 9.518%  | 8.045%  | 5.719%  | 4.055%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$375,000 | 150     | 12     | 12.037% | 9.878%  | 8.067%  | 6.562%  | 5.330%  | 3.510%  | 2.334%  |
| \$375,000 | 200     | 12     | 10.033% | 7.972%  | 6.296%  | 4.950%  | 3.883%  | 2.409%  | 1.540%  |
| \$375,000 | 300     | 12     | 7.645%  | 5.744%  | 4.280%  | 3.180%  | 2.371%  | 1.372%  | 0.883%  |
| \$375,000 | 400     | 12     | 6.194%  | 4.454%  | 3.180%  | 2.271%  | 1.641%  | 0.943%  | 0.658%  |
| \$375,000 | 500     | 12     | 5.350%  | 3.718%  | 2.569%  | 1.787%  | 1.274%  | 0.755%  | 0.573%  |
| \$375,000 | 600     | 12     | 4.661%  | 3.135%  | 2.099%  | 1.437%  | 1.029%  | 0.652%  | 0.538%  |
| \$375,000 | 700     | 12     | 4.142%  | 2.710%  | 1.781%  | 1.210%  | 0.875%  | 0.592%  | 0.518%  |
| \$375,000 | 800     | 12     | 3.754%  | 2.398%  | 1.548%  | 1.051%  | 0.776%  | 0.560%  | 0.511%  |
| \$375,000 | 900     | 12     | 3.424%  | 2.142%  | 1.369%  | 0.933%  | 0.703%  | 0.539%  | 0.506%  |
| \$375,000 | 1,000   | 12     | 3.183%  | 1.960%  | 1.244%  | 0.855%  | 0.659%  | 0.527%  | 0.504%  |
| \$375,000 | 1,500   | 12     | 2.322%  | 1.340%  | 0.849%  | 0.629%  | 0.543%  | 0.505%  | 0.501%  |
| \$375,000 | 2,000   | 12     | 1.842%  | 1.033%  | 0.683%  | 0.556%  | 0.516%  | 0.502%  | 0.501%  |
| \$375,000 | 3,000   | 12     | 1.302%  | 0.744%  | 0.561%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$375,000 | 4,000   | 12     | 1.012%  | 0.621%  | 0.524%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 5,000   | 12     | 0.832%  | 0.562%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 10,000  | 12     | 0.553%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 20,000  | 12     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$400,000 | 5       | 12     | 64.636% | 62.950% | 61.338% | 59.791% | 58.310% | 55.524% | 52.942% |
| \$400,000 | 10      | 12     | 50.873% | 48.936% | 47.089% | 45.332% | 43.661% | 40.549% | 37.709% |
| \$400,000 | 15      | 12     | 43.183% | 41.099% | 39.129% | 37.272% | 35.520% | 32.297% | 29.407% |
| \$400,000 | 20      | 12     | 37.763% | 35.610% | 33.591% | 31.698% | 29.916% | 26.672% | 23.815% |
| \$400,000 | 25      | 12     | 33.775% | 31.589% | 29.555% | 27.661% | 25.895% | 22.707% | 19.918% |
| \$400,000 | 50      | 12     | 23.703% | 21.413% | 19.325% | 17.425% | 15.695% | 12.698% | 10.247% |
| \$400,000 | 100     | 12     | 15.711% | 13.432% | 11.443% | 9.726%  | 8.246%  | 5.900%  | 4.213%  |
| \$400,000 | 150     | 12     | 12.208% | 10.049% | 8.231%  | 6.718%  | 5.477%  | 3.634%  | 2.429%  |
| \$400,000 | 200     | 12     | 10.184% | 8.117%  | 6.433%  | 5.077%  | 3.997%  | 2.493%  | 1.599%  |
| \$400,000 | 300     | 12     | 7.763%  | 5.854%  | 4.378%  | 3.265%  | 2.442%  | 1.418%  | 0.911%  |
| \$400,000 | 400     | 12     | 6.289%  | 4.539%  | 3.253%  | 2.332%  | 1.689%  | 0.969%  | 0.672%  |
| \$400,000 | 500     | 12     | 5.431%  | 3.788%  | 2.628%  | 1.834%  | 1.310%  | 0.772%  | 0.580%  |
| \$400,000 | 600     | 12     | 4.733%  | 3.196%  | 2.148%  | 1.473%  | 1.054%  | 0.663%  | 0.541%  |
| \$400,000 | 700     | 12     | 4.206%  | 2.764%  | 1.823%  | 1.240%  | 0.894%  | 0.599%  | 0.520%  |
| \$400,000 | 800     | 12     | 3.806%  | 2.439%  | 1.579%  | 1.071%  | 0.788%  | 0.563%  | 0.511%  |
| \$400,000 | 900     | 12     | 3.478%  | 2.185%  | 1.400%  | 0.953%  | 0.715%  | 0.542%  | 0.506%  |
| \$400,000 | 1,000   | 12     | 3.234%  | 2.000%  | 1.272%  | 0.872%  | 0.669%  | 0.530%  | 0.504%  |
| \$400,000 | 1,500   | 12     | 2.360%  | 1.366%  | 0.864%  | 0.637%  | 0.547%  | 0.506%  | 0.501%  |
| \$400,000 | 2,000   | 12     | 1.874%  | 1.052%  | 0.692%  | 0.559%  | 0.517%  | 0.503%  | 0.501%  |
| \$400,000 | 3,000   | 12     | 1.325%  | 0.755%  | 0.565%  | 0.515%  | 0.505%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$400,000 | 4,000   | 12     | 1.029%  | 0.627%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 5,000   | 12     | 0.844%  | 0.566%  | 0.512%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 10,000  | 12     | 0.556%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 20,000  | 12     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$425,000 | 5       | 12     | 64.710% | 63.027% | 61.418% | 59.875% | 58.398% | 55.618% | 53.042% |
| \$425,000 | 10      | 12     | 50.998% | 49.067% | 47.225% | 45.473% | 43.807% | 40.706% | 37.875% |
| \$425,000 | 15      | 12     | 43.337% | 41.260% | 39.297% | 37.447% | 35.701% | 32.491% | 29.613% |
| \$425,000 | 20      | 12     | 37.919% | 35.774% | 33.763% | 31.878% | 30.103% | 26.873% | 24.029% |
| \$425,000 | 25      | 12     | 33.942% | 31.765% | 29.740% | 27.854% | 26.096% | 22.924% | 20.148% |
| \$425,000 | 50      | 12     | 23.894% | 21.616% | 19.540% | 17.651% | 15.931% | 12.948% | 10.502% |
| \$425,000 | 100     | 12     | 15.885% | 13.612% | 11.622% | 9.903%  | 8.420%  | 6.059%  | 4.352%  |
| \$425,000 | 150     | 12     | 12.350% | 10.191% | 8.370%  | 6.851%  | 5.602%  | 3.740%  | 2.513%  |
| \$425,000 | 200     | 12     | 10.310% | 8.239%  | 6.550%  | 5.186%  | 4.095%  | 2.567%  | 1.652%  |
| \$425,000 | 300     | 12     | 7.859%  | 5.945%  | 4.461%  | 3.338%  | 2.503%  | 1.459%  | 0.935%  |
| \$425,000 | 400     | 12     | 6.368%  | 4.610%  | 3.315%  | 2.383%  | 1.731%  | 0.993%  | 0.683%  |
| \$425,000 | 500     | 12     | 5.498%  | 3.848%  | 2.678%  | 1.873%  | 1.340%  | 0.787%  | 0.586%  |
| \$425,000 | 600     | 12     | 4.793%  | 3.246%  | 2.189%  | 1.504%  | 1.077%  | 0.673%  | 0.545%  |
| \$425,000 | 700     | 12     | 4.261%  | 2.810%  | 1.859%  | 1.267%  | 0.912%  | 0.606%  | 0.523%  |
| \$425,000 | 800     | 12     | 3.856%  | 2.480%  | 1.610%  | 1.093%  | 0.802%  | 0.567%  | 0.512%  |
| \$425,000 | 900     | 12     | 3.524%  | 2.221%  | 1.428%  | 0.971%  | 0.726%  | 0.545%  | 0.507%  |
| \$425,000 | 1,000   | 12     | 3.277%  | 2.034%  | 1.296%  | 0.888%  | 0.678%  | 0.533%  | 0.505%  |
| \$425,000 | 1,500   | 12     | 2.393%  | 1.388%  | 0.877%  | 0.644%  | 0.550%  | 0.506%  | 0.501%  |
| \$425,000 | 2,000   | 12     | 1.901%  | 1.068%  | 0.700%  | 0.563%  | 0.518%  | 0.503%  | 0.501%  |
| \$425,000 | 3,000   | 12     | 1.345%  | 0.765%  | 0.569%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$425,000 | 4,000   | 12     | 1.043%  | 0.633%  | 0.527%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 5,000   | 12     | 0.855%  | 0.569%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 10,000  | 12     | 0.558%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 20,000  | 12     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$450,000 | 5       | 12     | 64.777% | 63.097% | 61.491% | 59.951% | 58.477% | 55.703% | 53.132% |
| \$450,000 | 10      | 12     | 51.108% | 49.181% | 47.344% | 45.597% | 43.935% | 40.843% | 38.020% |
| \$450,000 | 15      | 12     | 43.472% | 41.401% | 39.444% | 37.600% | 35.860% | 32.661% | 29.793% |
| \$450,000 | 20      | 12     | 38.058% | 35.919% | 33.916% | 32.037% | 30.268% | 27.050% | 24.218% |
| \$450,000 | 25      | 12     | 34.091% | 31.922% | 29.904% | 28.027% | 26.275% | 23.116% | 20.352% |
| \$450,000 | 50      | 12     | 24.062% | 21.795% | 19.729% | 17.850% | 16.139% | 13.172% | 10.733% |
| \$450,000 | 100     | 12     | 16.045% | 13.776% | 11.789% | 10.067% | 8.582%  | 6.209%  | 4.482%  |
| \$450,000 | 150     | 12     | 12.480% | 10.322% | 8.498%  | 6.975%  | 5.718%  | 3.840%  | 2.592%  |
| \$450,000 | 200     | 12     | 10.426% | 8.352%  | 6.658%  | 5.287%  | 4.188%  | 2.637%  | 1.702%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$450,000 | 300     | 12     | 7.948%  | 6.031%  | 4.538%  | 3.406%  | 2.561%  | 1.498%  | 0.959%  |
| \$450,000 | 400     | 12     | 6.441%  | 4.676%  | 3.373%  | 2.432%  | 1.771%  | 1.015%  | 0.695%  |
| \$450,000 | 500     | 12     | 5.561%  | 3.903%  | 2.725%  | 1.911%  | 1.369%  | 0.802%  | 0.593%  |
| \$450,000 | 600     | 12     | 4.849%  | 3.294%  | 2.228%  | 1.535%  | 1.099%  | 0.682%  | 0.549%  |
| \$450,000 | 700     | 12     | 4.311%  | 2.853%  | 1.893%  | 1.292%  | 0.929%  | 0.613%  | 0.525%  |
| \$450,000 | 800     | 12     | 3.903%  | 2.519%  | 1.640%  | 1.113%  | 0.815%  | 0.572%  | 0.514%  |
| \$450,000 | 900     | 12     | 3.567%  | 2.256%  | 1.453%  | 0.989%  | 0.737%  | 0.549%  | 0.508%  |
| \$450,000 | 1,000   | 12     | 3.318%  | 2.066%  | 1.319%  | 0.903%  | 0.687%  | 0.535%  | 0.505%  |
| \$450,000 | 1,500   | 12     | 2.423%  | 1.409%  | 0.890%  | 0.650%  | 0.553%  | 0.507%  | 0.501%  |
| \$450,000 | 2,000   | 12     | 1.925%  | 1.083%  | 0.708%  | 0.566%  | 0.519%  | 0.503%  | 0.501%  |
| \$450,000 | 3,000   | 12     | 1.363%  | 0.773%  | 0.572%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$450,000 | 4,000   | 12     | 1.057%  | 0.638%  | 0.528%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 5,000   | 12     | 0.865%  | 0.572%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 10,000  | 12     | 0.561%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 20,000  | 12     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$475,000 | 5       | 12     | 64.838% | 63.161% | 61.558% | 60.021% | 58.549% | 55.780% | 53.213% |
| \$475,000 | 10      | 12     | 51.194% | 49.271% | 47.437% | 45.694% | 44.036% | 40.951% | 38.134% |
| \$475,000 | 15      | 12     | 43.584% | 41.518% | 39.567% | 37.727% | 35.993% | 32.802% | 29.943% |
| \$475,000 | 20      | 12     | 38.175% | 36.042% | 34.045% | 32.171% | 30.408% | 27.200% | 24.378% |
| \$475,000 | 25      | 12     | 34.219% | 32.057% | 30.046% | 28.174% | 26.429% | 23.280% | 20.527% |
| \$475,000 | 50      | 12     | 24.206% | 21.948% | 19.891% | 18.019% | 16.317% | 13.364% | 10.935% |
| \$475,000 | 100     | 12     | 16.186% | 13.922% | 11.937% | 10.215% | 8.727%  | 6.345%  | 4.603%  |
| \$475,000 | 150     | 12     | 12.597% | 10.439% | 8.614%  | 7.086%  | 5.824%  | 3.931%  | 2.664%  |
| \$475,000 | 200     | 12     | 10.532% | 8.455%  | 6.757%  | 5.378%  | 4.271%  | 2.703%  | 1.750%  |
| \$475,000 | 300     | 12     | 8.030%  | 6.109%  | 4.611%  | 3.470%  | 2.615%  | 1.535%  | 0.981%  |
| \$475,000 | 400     | 12     | 6.507%  | 4.737%  | 3.426%  | 2.477%  | 1.808%  | 1.038%  | 0.707%  |
| \$475,000 | 500     | 12     | 5.619%  | 3.955%  | 2.768%  | 1.946%  | 1.396%  | 0.816%  | 0.599%  |
| \$475,000 | 600     | 12     | 4.900%  | 3.338%  | 2.265%  | 1.563%  | 1.119%  | 0.691%  | 0.552%  |
| \$475,000 | 700     | 12     | 4.357%  | 2.893%  | 1.924%  | 1.315%  | 0.945%  | 0.620%  | 0.527%  |
| \$475,000 | 800     | 12     | 3.946%  | 2.554%  | 1.666%  | 1.132%  | 0.828%  | 0.576%  | 0.515%  |
| \$475,000 | 900     | 12     | 3.606%  | 2.287%  | 1.477%  | 1.005%  | 0.748%  | 0.552%  | 0.509%  |
| \$475,000 | 1,000   | 12     | 3.355%  | 2.096%  | 1.340%  | 0.917%  | 0.695%  | 0.537%  | 0.506%  |
| \$475,000 | 1,500   | 12     | 2.450%  | 1.428%  | 0.901%  | 0.656%  | 0.556%  | 0.507%  | 0.501%  |
| \$475,000 | 2,000   | 12     | 1.948%  | 1.097%  | 0.714%  | 0.569%  | 0.520%  | 0.503%  | 0.501%  |
| \$475,000 | 3,000   | 12     | 1.379%  | 0.782%  | 0.575%  | 0.518%  | 0.505%  | 0.502%  | 0.501%  |
| \$475,000 | 4,000   | 12     | 1.068%  | 0.643%  | 0.529%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$475,000 | 5,000   | 12     | 0.874%  | 0.575%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$475,000 | 10,000  | 12     | 0.563%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$475,000 | 20,000  | 12     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$500,000 | 5       | 12     | 64.896% | 63.222% | 61.621% | 60.086% | 58.617% | 55.852% | 53.290% |
| \$500,000 | 10      | 12     | 51.273% | 49.354% | 47.524% | 45.784% | 44.130% | 41.051% | 38.240% |
| \$500,000 | 15      | 12     | 43.686% | 41.625% | 39.678% | 37.844% | 36.113% | 32.931% | 30.079% |
| \$500,000 | 20      | 12     | 38.283% | 36.155% | 34.163% | 32.294% | 30.536% | 27.337% | 24.524% |
| \$500,000 | 25      | 12     | 34.335% | 32.179% | 30.173% | 28.308% | 26.567% | 23.429% | 20.685% |
| \$500,000 | 50      | 12     | 24.338% | 22.088% | 20.039% | 18.175% | 16.479% | 13.540% | 11.122% |
| \$500,000 | 100     | 12     | 16.318% | 14.059% | 12.078% | 10.357% | 8.868%  | 6.478%  | 4.721%  |
| \$500,000 | 150     | 12     | 12.709% | 10.552% | 8.726%  | 7.195%  | 5.927%  | 4.020%  | 2.737%  |
| \$500,000 | 200     | 12     | 10.633% | 8.554%  | 6.851%  | 5.467%  | 4.353%  | 2.766%  | 1.797%  |
| \$500,000 | 300     | 12     | 8.108%  | 6.184%  | 4.680%  | 3.531%  | 2.668%  | 1.572%  | 1.004%  |
| \$500,000 | 400     | 12     | 6.571%  | 4.796%  | 3.478%  | 2.522%  | 1.844%  | 1.060%  | 0.718%  |
| \$500,000 | 500     | 12     | 5.673%  | 4.004%  | 2.809%  | 1.979%  | 1.422%  | 0.830%  | 0.605%  |
| \$500,000 | 600     | 12     | 4.949%  | 3.381%  | 2.301%  | 1.591%  | 1.139%  | 0.700%  | 0.556%  |
| \$500,000 | 700     | 12     | 4.402%  | 2.930%  | 1.954%  | 1.337%  | 0.960%  | 0.626%  | 0.529%  |
| \$500,000 | 800     | 12     | 3.987%  | 2.588%  | 1.693%  | 1.151%  | 0.840%  | 0.580%  | 0.516%  |
| \$500,000 | 900     | 12     | 3.644%  | 2.318%  | 1.500%  | 1.021%  | 0.758%  | 0.555%  | 0.510%  |
| \$500,000 | 1,000   | 12     | 3.390%  | 2.124%  | 1.361%  | 0.931%  | 0.703%  | 0.540%  | 0.507%  |
| \$500,000 | 1,500   | 12     | 2.476%  | 1.446%  | 0.912%  | 0.662%  | 0.558%  | 0.508%  | 0.501%  |
| \$500,000 | 2,000   | 12     | 1.969%  | 1.110%  | 0.721%  | 0.572%  | 0.522%  | 0.503%  | 0.501%  |
| \$500,000 | 3,000   | 12     | 1.394%  | 0.789%  | 0.578%  | 0.519%  | 0.505%  | 0.502%  | 0.501%  |
| \$500,000 | 4,000   | 12     | 1.080%  | 0.647%  | 0.531%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 5,000   | 12     | 0.883%  | 0.578%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 10,000  | 12     | 0.566%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 20,000  | 12     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$35,000  | 700     | 13     | 1.549%  | 0.862%  | 0.604%  | 0.526%  | 0.507%  | 0.502%  | 0.501%  |
| \$35,000  | 800     | 13     | 1.386%  | 0.778%  | 0.571%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$35,000  | 900     | 13     | 1.260%  | 0.720%  | 0.551%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$35,000  | 1,000   | 13     | 1.157%  | 0.675%  | 0.537%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 1,500   | 13     | 0.832%  | 0.561%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 2,000   | 13     | 0.685%  | 0.526%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 3,000   | 13     | 0.567%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 4,000   | 13     | 0.530%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 5,000   | 13     | 0.516%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 10,000  | 13     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$40,000  | 5       | 13     | 46.456% | 43.992% | 41.611% | 39.307% | 37.077% | 32.831% | 28.842% |
| \$40,000  | 10      | 13     | 30.434% | 27.767% | 25.306% | 23.048% | 20.978% | 17.328% | 14.262% |
| \$40,000  | 15      | 13     | 24.071% | 21.490% | 19.137% | 17.001% | 15.064% | 11.745% | 9.087%  |
| \$40,000  | 20      | 13     | 20.021% | 17.508% | 15.254% | 13.247% | 11.473% | 8.538%  | 6.303%  |
| \$40,000  | 25      | 13     | 17.377% | 14.937% | 12.783% | 10.895% | 9.258%  | 6.632%  | 4.703%  |
| \$40,000  | 50      | 13     | 11.134% | 8.931%  | 7.110%  | 5.628%  | 4.436%  | 2.750%  | 1.737%  |
| \$40,000  | 100     | 13     | 7.055%  | 5.179%  | 3.763%  | 2.725%  | 1.980%  | 1.110%  | 0.729%  |
| \$40,000  | 150     | 13     | 5.316%  | 3.668%  | 2.512%  | 1.734%  | 1.228%  | 0.729%  | 0.566%  |
| \$40,000  | 200     | 13     | 4.378%  | 2.884%  | 1.899%  | 1.280%  | 0.914%  | 0.603%  | 0.522%  |
| \$40,000  | 300     | 13     | 3.260%  | 1.991%  | 1.245%  | 0.847%  | 0.651%  | 0.526%  | 0.504%  |
| \$40,000  | 400     | 13     | 2.617%  | 1.529%  | 0.954%  | 0.680%  | 0.565%  | 0.508%  | 0.501%  |
| \$40,000  | 500     | 13     | 2.198%  | 1.248%  | 0.789%  | 0.598%  | 0.530%  | 0.503%  | 0.501%  |
| \$40,000  | 600     | 13     | 1.893%  | 1.058%  | 0.693%  | 0.558%  | 0.516%  | 0.503%  | 0.501%  |
| \$40,000  | 700     | 13     | 1.658%  | 0.921%  | 0.629%  | 0.534%  | 0.509%  | 0.502%  | 0.501%  |
| \$40,000  | 800     | 13     | 1.484%  | 0.826%  | 0.589%  | 0.521%  | 0.506%  | 0.502%  | 0.501%  |
| \$40,000  | 900     | 13     | 1.349%  | 0.760%  | 0.564%  | 0.514%  | 0.505%  | 0.502%  | 0.501%  |
| \$40,000  | 1,000   | 13     | 1.238%  | 0.709%  | 0.548%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$40,000  | 1,500   | 13     | 0.884%  | 0.577%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 2,000   | 13     | 0.720%  | 0.533%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 3,000   | 13     | 0.582%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 4,000   | 13     | 0.537%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 5,000   | 13     | 0.519%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 10,000  | 13     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$45,000  | 5       | 13     | 48.013% | 45.621% | 43.310% | 41.075% | 38.916% | 34.807% | 30.949% |
| \$45,000  | 10      | 13     | 31.821% | 29.133% | 26.638% | 24.337% | 22.220% | 18.493% | 15.356% |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$45,000  | 15      | 13     | 25.110% | 22.526% | 20.165% | 18.011% | 16.052% | 12.656% | 9.908%  |
| \$45,000  | 20      | 13     | 20.918% | 18.387% | 16.114% | 14.076% | 12.265% | 9.241%  | 6.908%  |
| \$45,000  | 25      | 13     | 18.149% | 15.692% | 13.514% | 11.594% | 9.918%  | 7.204%  | 5.181%  |
| \$45,000  | 50      | 13     | 11.655% | 9.425%  | 7.568%  | 6.042%  | 4.805%  | 3.030%  | 1.933%  |
| \$45,000  | 100     | 13     | 7.410%  | 5.498%  | 4.037%  | 2.952%  | 2.161%  | 1.216%  | 0.782%  |
| \$45,000  | 150     | 13     | 5.593%  | 3.904%  | 2.705%  | 1.882%  | 1.336%  | 0.779%  | 0.585%  |
| \$45,000  | 200     | 13     | 4.609%  | 3.074%  | 2.044%  | 1.384%  | 0.983%  | 0.628%  | 0.529%  |
| \$45,000  | 300     | 13     | 3.439%  | 2.127%  | 1.339%  | 0.904%  | 0.683%  | 0.534%  | 0.506%  |
| \$45,000  | 400     | 13     | 2.764%  | 1.633%  | 1.019%  | 0.716%  | 0.582%  | 0.511%  | 0.502%  |
| \$45,000  | 500     | 13     | 2.326%  | 1.332%  | 0.836%  | 0.621%  | 0.539%  | 0.504%  | 0.501%  |
| \$45,000  | 600     | 13     | 2.004%  | 1.126%  | 0.727%  | 0.572%  | 0.521%  | 0.503%  | 0.501%  |
| \$45,000  | 700     | 13     | 1.758%  | 0.977%  | 0.654%  | 0.544%  | 0.512%  | 0.502%  | 0.501%  |
| \$45,000  | 800     | 13     | 1.573%  | 0.873%  | 0.608%  | 0.527%  | 0.507%  | 0.502%  | 0.501%  |
| \$45,000  | 900     | 13     | 1.430%  | 0.800%  | 0.579%  | 0.518%  | 0.505%  | 0.502%  | 0.501%  |
| \$45,000  | 1,000   | 13     | 1.313%  | 0.744%  | 0.559%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$45,000  | 1,500   | 13     | 0.933%  | 0.593%  | 0.517%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 2,000   | 13     | 0.754%  | 0.541%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 3,000   | 13     | 0.597%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 4,000   | 13     | 0.545%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 5,000   | 13     | 0.523%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 10,000  | 13     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$50,000  | 5       | 13     | 49.364% | 47.033% | 44.781% | 42.607% | 40.509% | 36.514% | 32.771% |
| \$50,000  | 10      | 13     | 33.140% | 30.449% | 27.932% | 25.591% | 23.428% | 19.607% | 16.381% |
| \$50,000  | 15      | 13     | 26.056% | 23.466% | 21.097% | 18.932% | 16.949% | 13.495% | 10.675% |
| \$50,000  | 20      | 13     | 21.737% | 19.198% | 16.909% | 14.850% | 13.003% | 9.902%  | 7.488%  |
| \$50,000  | 25      | 13     | 18.865% | 16.394% | 14.193% | 12.247% | 10.537% | 7.744%  | 5.641%  |
| \$50,000  | 50      | 13     | 12.136% | 9.886%  | 7.997%  | 6.430%  | 5.154%  | 3.299%  | 2.124%  |
| \$50,000  | 100     | 13     | 7.742%  | 5.798%  | 4.298%  | 3.169%  | 2.339%  | 1.323%  | 0.839%  |
| \$50,000  | 150     | 13     | 5.850%  | 4.127%  | 2.888%  | 2.026%  | 1.443%  | 0.830%  | 0.607%  |
| \$50,000  | 200     | 13     | 4.823%  | 3.252%  | 2.183%  | 1.485%  | 1.051%  | 0.655%  | 0.537%  |
| \$50,000  | 300     | 13     | 3.605%  | 2.256%  | 1.430%  | 0.962%  | 0.716%  | 0.543%  | 0.508%  |
| \$50,000  | 400     | 13     | 2.902%  | 1.733%  | 1.083%  | 0.751%  | 0.600%  | 0.514%  | 0.502%  |
| \$50,000  | 500     | 13     | 2.445%  | 1.413%  | 0.883%  | 0.644%  | 0.549%  | 0.505%  | 0.501%  |
| \$50,000  | 600     | 13     | 2.109%  | 1.191%  | 0.761%  | 0.587%  | 0.527%  | 0.503%  | 0.501%  |
| \$50,000  | 700     | 13     | 1.851%  | 1.032%  | 0.680%  | 0.554%  | 0.515%  | 0.502%  | 0.501%  |
| \$50,000  | 800     | 13     | 1.658%  | 0.920%  | 0.628%  | 0.534%  | 0.509%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$50,000  | 900     | 13     | 1.508%  | 0.839%  | 0.594%  | 0.523%  | 0.506%  | 0.502%  | 0.501%  |
| \$50,000  | 1,000   | 13     | 1.384%  | 0.778%  | 0.571%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$50,000  | 1,500   | 13     | 0.981%  | 0.609%  | 0.521%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 2,000   | 13     | 0.787%  | 0.549%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 3,000   | 13     | 0.613%  | 0.515%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 4,000   | 13     | 0.553%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 5,000   | 13     | 0.527%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 10,000  | 13     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$55,000  | 5       | 13     | 50.535% | 48.255% | 46.055% | 43.936% | 41.888% | 37.992% | 34.349% |
| \$55,000  | 10      | 13     | 34.374% | 31.692% | 29.173% | 26.811% | 24.605% | 20.686% | 17.369% |
| \$55,000  | 15      | 13     | 26.948% | 24.350% | 21.967% | 19.781% | 17.780% | 14.287% | 11.406% |
| \$55,000  | 20      | 13     | 22.505% | 19.959% | 17.655% | 15.578% | 13.706% | 10.536% | 8.042%  |
| \$55,000  | 25      | 13     | 19.535% | 17.052% | 14.832% | 12.862% | 11.125% | 8.261%  | 6.081%  |
| \$55,000  | 50      | 13     | 12.586% | 10.317% | 8.398%  | 6.798%  | 5.486%  | 3.557%  | 2.313%  |
| \$55,000  | 100     | 13     | 8.052%  | 6.081%  | 4.546%  | 3.379%  | 2.511%  | 1.428%  | 0.898%  |
| \$55,000  | 150     | 13     | 6.092%  | 4.337%  | 3.063%  | 2.166%  | 1.549%  | 0.883%  | 0.631%  |
| \$55,000  | 200     | 13     | 5.023%  | 3.419%  | 2.315%  | 1.583%  | 1.120%  | 0.682%  | 0.546%  |
| \$55,000  | 300     | 13     | 3.762%  | 2.379%  | 1.518%  | 1.019%  | 0.750%  | 0.553%  | 0.510%  |
| \$55,000  | 400     | 13     | 3.031%  | 1.828%  | 1.144%  | 0.788%  | 0.619%  | 0.517%  | 0.503%  |
| \$55,000  | 500     | 13     | 2.558%  | 1.491%  | 0.929%  | 0.668%  | 0.559%  | 0.506%  | 0.501%  |
| \$55,000  | 600     | 13     | 2.207%  | 1.254%  | 0.795%  | 0.602%  | 0.533%  | 0.504%  | 0.501%  |
| \$55,000  | 700     | 13     | 1.939%  | 1.084%  | 0.706%  | 0.564%  | 0.519%  | 0.503%  | 0.501%  |
| \$55,000  | 800     | 13     | 1.738%  | 0.965%  | 0.648%  | 0.541%  | 0.511%  | 0.502%  | 0.501%  |
| \$55,000  | 900     | 13     | 1.580%  | 0.878%  | 0.610%  | 0.528%  | 0.508%  | 0.502%  | 0.501%  |
| \$55,000  | 1,000   | 13     | 1.452%  | 0.812%  | 0.584%  | 0.520%  | 0.506%  | 0.502%  | 0.501%  |
| \$55,000  | 1,500   | 13     | 1.027%  | 0.626%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 2,000   | 13     | 0.820%  | 0.558%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 3,000   | 13     | 0.630%  | 0.517%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 4,000   | 13     | 0.561%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 5,000   | 13     | 0.531%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 10,000  | 13     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$60,000  | 5       | 13     | 51.540% | 49.305% | 47.153% | 45.077% | 43.072% | 39.262% | 35.703% |
| \$60,000  | 10      | 13     | 35.511% | 32.845% | 30.329% | 27.963% | 25.744% | 21.738% | 18.321% |
| \$60,000  | 15      | 13     | 27.796% | 25.187% | 22.789% | 20.581% | 18.558% | 15.030% | 12.097% |
| \$60,000  | 20      | 13     | 23.226% | 20.675% | 18.359% | 16.263% | 14.369% | 11.141% | 8.576%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$60,000  | 25      | 13     | 20.163% | 17.670% | 15.434% | 13.441% | 11.679% | 8.752%  | 6.505%  |
| \$60,000  | 50      | 13     | 13.009% | 10.721% | 8.776%  | 7.147%  | 5.803%  | 3.804%  | 2.496%  |
| \$60,000  | 100     | 13     | 8.346%  | 6.349%  | 4.781%  | 3.580%  | 2.677%  | 1.533%  | 0.957%  |
| \$60,000  | 150     | 13     | 6.317%  | 4.534%  | 3.229%  | 2.299%  | 1.652%  | 0.936%  | 0.655%  |
| \$60,000  | 200     | 13     | 5.210%  | 3.577%  | 2.441%  | 1.679%  | 1.187%  | 0.710%  | 0.556%  |
| \$60,000  | 300     | 13     | 3.904%  | 2.491%  | 1.599%  | 1.073%  | 0.782%  | 0.561%  | 0.512%  |
| \$60,000  | 400     | 13     | 3.154%  | 1.919%  | 1.205%  | 0.824%  | 0.639%  | 0.521%  | 0.503%  |
| \$60,000  | 500     | 13     | 2.666%  | 1.566%  | 0.975%  | 0.692%  | 0.570%  | 0.508%  | 0.501%  |
| \$60,000  | 600     | 13     | 2.301%  | 1.316%  | 0.829%  | 0.618%  | 0.539%  | 0.505%  | 0.501%  |
| \$60,000  | 700     | 13     | 2.022%  | 1.136%  | 0.732%  | 0.575%  | 0.522%  | 0.503%  | 0.501%  |
| \$60,000  | 800     | 13     | 1.814%  | 1.009%  | 0.669%  | 0.549%  | 0.513%  | 0.502%  | 0.501%  |
| \$60,000  | 900     | 13     | 1.650%  | 0.916%  | 0.626%  | 0.533%  | 0.509%  | 0.502%  | 0.501%  |
| \$60,000  | 1,000   | 13     | 1.517%  | 0.846%  | 0.597%  | 0.524%  | 0.507%  | 0.502%  | 0.501%  |
| \$60,000  | 1,500   | 13     | 1.071%  | 0.642%  | 0.529%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 2,000   | 13     | 0.852%  | 0.567%  | 0.512%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 3,000   | 13     | 0.646%  | 0.520%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 4,000   | 13     | 0.570%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 5,000   | 13     | 0.536%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 10,000  | 13     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$65,000  | 5       | 13     | 52.429% | 50.234% | 48.123% | 46.086% | 44.119% | 40.387% | 36.903% |
| \$65,000  | 10      | 13     | 36.549% | 33.915% | 31.411% | 29.045% | 26.820% | 22.767% | 19.255% |
| \$65,000  | 15      | 13     | 28.604% | 25.981% | 23.564% | 21.335% | 19.291% | 15.723% | 12.747% |
| \$65,000  | 20      | 13     | 23.896% | 21.343% | 19.018% | 16.907% | 14.995% | 11.718% | 9.093%  |
| \$65,000  | 25      | 13     | 20.751% | 18.251% | 16.003% | 13.992% | 12.207% | 9.226%  | 6.917%  |
| \$65,000  | 50      | 13     | 13.415% | 11.107% | 9.138%  | 7.482%  | 6.110%  | 4.047%  | 2.678%  |
| \$65,000  | 100     | 13     | 8.625%  | 6.603%  | 5.006%  | 3.773%  | 2.838%  | 1.636%  | 1.018%  |
| \$65,000  | 150     | 13     | 6.528%  | 4.719%  | 3.386%  | 2.427%  | 1.752%  | 0.989%  | 0.679%  |
| \$65,000  | 200     | 13     | 5.386%  | 3.728%  | 2.564%  | 1.773%  | 1.255%  | 0.740%  | 0.567%  |
| \$65,000  | 300     | 13     | 4.043%  | 2.603%  | 1.682%  | 1.128%  | 0.817%  | 0.573%  | 0.514%  |
| \$65,000  | 400     | 13     | 3.269%  | 2.006%  | 1.264%  | 0.860%  | 0.658%  | 0.526%  | 0.504%  |
| \$65,000  | 500     | 13     | 2.768%  | 1.638%  | 1.020%  | 0.716%  | 0.582%  | 0.510%  | 0.501%  |
| \$65,000  | 600     | 13     | 2.391%  | 1.375%  | 0.863%  | 0.635%  | 0.547%  | 0.505%  | 0.501%  |
| \$65,000  | 700     | 13     | 2.102%  | 1.186%  | 0.758%  | 0.587%  | 0.527%  | 0.503%  | 0.501%  |
| \$65,000  | 800     | 13     | 1.887%  | 1.053%  | 0.690%  | 0.557%  | 0.516%  | 0.502%  | 0.501%  |
| \$65,000  | 900     | 13     | 1.716%  | 0.953%  | 0.642%  | 0.539%  | 0.511%  | 0.502%  | 0.501%  |
| \$65,000  | 1,000   | 13     | 1.578%  | 0.879%  | 0.611%  | 0.528%  | 0.508%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$65,000  | 1,500   | 13     | 1.114%  | 0.659%  | 0.534%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 2,000   | 13     | 0.883%  | 0.577%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 3,000   | 13     | 0.663%  | 0.522%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 4,000   | 13     | 0.579%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 5,000   | 13     | 0.541%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 10,000  | 13     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$70,000  | 5       | 13     | 53.234% | 51.078% | 49.001% | 46.998% | 45.066% | 41.403% | 37.985% |
| \$70,000  | 10      | 13     | 37.487% | 34.900% | 32.425% | 30.069% | 27.842% | 23.770% | 20.187% |
| \$70,000  | 15      | 13     | 29.379% | 26.747% | 24.308% | 22.061% | 19.999% | 16.386% | 13.368% |
| \$70,000  | 20      | 13     | 24.525% | 21.970% | 19.635% | 17.512% | 15.585% | 12.267% | 9.591%  |
| \$70,000  | 25      | 13     | 21.300% | 18.796% | 16.538% | 14.510% | 12.706% | 9.679%  | 7.314%  |
| \$70,000  | 50      | 13     | 13.799% | 11.475% | 9.485%  | 7.804%  | 6.406%  | 4.283%  | 2.857%  |
| \$70,000  | 100     | 13     | 8.887%  | 6.843%  | 5.220%  | 3.959%  | 2.995%  | 1.738%  | 1.079%  |
| \$70,000  | 150     | 13     | 6.728%  | 4.898%  | 3.539%  | 2.551%  | 1.850%  | 1.043%  | 0.705%  |
| \$70,000  | 200     | 13     | 5.553%  | 3.872%  | 2.681%  | 1.864%  | 1.322%  | 0.771%  | 0.579%  |
| \$70,000  | 300     | 13     | 4.174%  | 2.709%  | 1.762%  | 1.183%  | 0.852%  | 0.585%  | 0.517%  |
| \$70,000  | 400     | 13     | 3.378%  | 2.088%  | 1.321%  | 0.895%  | 0.678%  | 0.531%  | 0.505%  |
| \$70,000  | 500     | 13     | 2.865%  | 1.708%  | 1.064%  | 0.740%  | 0.594%  | 0.512%  | 0.501%  |
| \$70,000  | 600     | 13     | 2.475%  | 1.432%  | 0.897%  | 0.652%  | 0.554%  | 0.506%  | 0.501%  |
| \$70,000  | 700     | 13     | 2.178%  | 1.236%  | 0.785%  | 0.599%  | 0.532%  | 0.503%  | 0.501%  |
| \$70,000  | 800     | 13     | 1.957%  | 1.095%  | 0.711%  | 0.566%  | 0.519%  | 0.503%  | 0.501%  |
| \$70,000  | 900     | 13     | 1.779%  | 0.989%  | 0.659%  | 0.545%  | 0.512%  | 0.502%  | 0.501%  |
| \$70,000  | 1,000   | 13     | 1.638%  | 0.911%  | 0.625%  | 0.533%  | 0.509%  | 0.502%  | 0.501%  |
| \$70,000  | 1,500   | 13     | 1.156%  | 0.677%  | 0.539%  | 0.509%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 2,000   | 13     | 0.913%  | 0.586%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 3,000   | 13     | 0.680%  | 0.525%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 4,000   | 13     | 0.589%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 5,000   | 13     | 0.546%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 10,000  | 13     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$75,000  | 5       | 13     | 53.973% | 51.851% | 49.806% | 47.834% | 45.933% | 42.332% | 38.974% |
| \$75,000  | 10      | 13     | 38.348% | 35.807% | 33.374% | 31.046% | 28.828% | 24.740% | 21.127% |
| \$75,000  | 15      | 13     | 30.128% | 27.486% | 25.033% | 22.767% | 20.686% | 17.027% | 13.963% |
| \$75,000  | 20      | 13     | 25.128% | 22.567% | 20.223% | 18.088% | 16.147% | 12.794% | 10.074% |
| \$75,000  | 25      | 13     | 21.822% | 19.315% | 17.048% | 15.009% | 13.186% | 10.118% | 7.702%  |
| \$75,000  | 50      | 13     | 14.162% | 11.824% | 9.816%  | 8.114%  | 6.690%  | 4.513%  | 3.033%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$75,000  | 100     | 13     | 9.135%  | 7.071%  | 5.425%  | 4.136%  | 3.145%  | 1.836%  | 1.139%  |
| \$75,000  | 150     | 13     | 6.918%  | 5.067%  | 3.685%  | 2.672%  | 1.946%  | 1.097%  | 0.731%  |
| \$75,000  | 200     | 13     | 5.711%  | 4.009%  | 2.794%  | 1.953%  | 1.389%  | 0.802%  | 0.592%  |
| \$75,000  | 300     | 13     | 4.298%  | 2.812%  | 1.839%  | 1.237%  | 0.887%  | 0.597%  | 0.521%  |
| \$75,000  | 400     | 13     | 3.481%  | 2.168%  | 1.377%  | 0.931%  | 0.698%  | 0.536%  | 0.506%  |
| \$75,000  | 500     | 13     | 2.958%  | 1.775%  | 1.107%  | 0.764%  | 0.607%  | 0.514%  | 0.502%  |
| \$75,000  | 600     | 13     | 2.555%  | 1.487%  | 0.930%  | 0.669%  | 0.562%  | 0.507%  | 0.501%  |
| \$75,000  | 700     | 13     | 2.251%  | 1.283%  | 0.812%  | 0.611%  | 0.537%  | 0.504%  | 0.501%  |
| \$75,000  | 800     | 13     | 2.023%  | 1.136%  | 0.732%  | 0.574%  | 0.522%  | 0.503%  | 0.501%  |
| \$75,000  | 900     | 13     | 1.839%  | 1.025%  | 0.676%  | 0.552%  | 0.515%  | 0.502%  | 0.501%  |
| \$75,000  | 1,000   | 13     | 1.694%  | 0.943%  | 0.639%  | 0.538%  | 0.510%  | 0.502%  | 0.501%  |
| \$75,000  | 1,500   | 13     | 1.196%  | 0.694%  | 0.544%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$75,000  | 2,000   | 13     | 0.943%  | 0.596%  | 0.518%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 3,000   | 13     | 0.696%  | 0.529%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 4,000   | 13     | 0.599%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 5,000   | 13     | 0.551%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 10,000  | 13     | 0.509%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$80,000  | 5       | 13     | 54.638% | 52.545% | 50.528% | 48.585% | 46.712% | 43.166% | 39.863% |
| \$80,000  | 10      | 13     | 39.129% | 36.629% | 34.237% | 31.947% | 29.753% | 25.670% | 22.037% |
| \$80,000  | 15      | 13     | 30.841% | 28.197% | 25.733% | 23.454% | 21.352% | 17.647% | 14.535% |
| \$80,000  | 20      | 13     | 25.704% | 23.135% | 20.783% | 18.635% | 16.681% | 13.298% | 10.536% |
| \$80,000  | 25      | 13     | 22.313% | 19.805% | 17.530% | 15.482% | 13.644% | 10.537% | 8.078%  |
| \$80,000  | 50      | 13     | 14.503% | 12.156% | 10.130% | 8.410%  | 6.962%  | 4.734%  | 3.204%  |
| \$80,000  | 100     | 13     | 9.366%  | 7.285%  | 5.615%  | 4.302%  | 3.286%  | 1.931%  | 1.198%  |
| \$80,000  | 150     | 13     | 7.096%  | 5.228%  | 3.823%  | 2.786%  | 2.038%  | 1.150%  | 0.758%  |
| \$80,000  | 200     | 13     | 5.861%  | 4.140%  | 2.902%  | 2.039%  | 1.454%  | 0.834%  | 0.605%  |
| \$80,000  | 300     | 13     | 4.416%  | 2.910%  | 1.914%  | 1.289%  | 0.922%  | 0.610%  | 0.524%  |
| \$80,000  | 400     | 13     | 3.579%  | 2.244%  | 1.430%  | 0.965%  | 0.718%  | 0.541%  | 0.507%  |
| \$80,000  | 500     | 13     | 3.046%  | 1.839%  | 1.149%  | 0.789%  | 0.619%  | 0.516%  | 0.502%  |
| \$80,000  | 600     | 13     | 2.631%  | 1.540%  | 0.962%  | 0.686%  | 0.570%  | 0.508%  | 0.501%  |
| \$80,000  | 700     | 13     | 2.319%  | 1.329%  | 0.838%  | 0.624%  | 0.542%  | 0.504%  | 0.501%  |
| \$80,000  | 800     | 13     | 2.085%  | 1.176%  | 0.753%  | 0.584%  | 0.525%  | 0.503%  | 0.501%  |
| \$80,000  | 900     | 13     | 1.896%  | 1.059%  | 0.693%  | 0.559%  | 0.517%  | 0.503%  | 0.501%  |
| \$80,000  | 1,000   | 13     | 1.748%  | 0.974%  | 0.653%  | 0.543%  | 0.512%  | 0.502%  | 0.501%  |
| \$80,000  | 1,500   | 13     | 1.234%  | 0.710%  | 0.549%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$80,000  | 2,000   | 13     | 0.971%  | 0.606%  | 0.520%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$80,000  | 3,000   | 13     | 0.712%  | 0.532%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 4,000   | 13     | 0.608%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 5,000   | 13     | 0.557%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 10,000  | 13     | 0.509%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$90,000  | 5       | 13     | 55.820% | 53.777% | 51.810% | 49.916% | 48.094% | 44.645% | 41.437% |
| \$90,000  | 10      | 13     | 40.520% | 38.091% | 35.769% | 33.548% | 31.420% | 27.423% | 23.779% |
| \$90,000  | 15      | 13     | 32.184% | 29.554% | 27.089% | 24.792% | 22.660% | 18.863% | 15.655% |
| \$90,000  | 20      | 13     | 26.815% | 24.234% | 21.860% | 19.687% | 17.701% | 14.261% | 11.426% |
| \$90,000  | 25      | 13     | 23.242% | 20.725% | 18.442% | 16.376% | 14.510% | 11.333% | 8.806%  |
| \$90,000  | 50      | 13     | 15.146% | 12.783% | 10.730% | 8.978%  | 7.486%  | 5.161%  | 3.543%  |
| \$90,000  | 100     | 13     | 9.798%  | 7.686%  | 5.976%  | 4.618%  | 3.558%  | 2.117%  | 1.314%  |
| \$90,000  | 150     | 13     | 7.430%  | 5.530%  | 4.083%  | 3.003%  | 2.213%  | 1.256%  | 0.813%  |
| \$90,000  | 200     | 13     | 6.140%  | 4.384%  | 3.106%  | 2.203%  | 1.579%  | 0.900%  | 0.633%  |
| \$90,000  | 300     | 13     | 4.636%  | 3.092%  | 2.055%  | 1.391%  | 0.989%  | 0.635%  | 0.532%  |
| \$90,000  | 400     | 13     | 3.761%  | 2.387%  | 1.533%  | 1.033%  | 0.758%  | 0.552%  | 0.509%  |
| \$90,000  | 500     | 13     | 3.209%  | 1.961%  | 1.230%  | 0.837%  | 0.645%  | 0.522%  | 0.503%  |
| \$90,000  | 600     | 13     | 2.773%  | 1.641%  | 1.024%  | 0.721%  | 0.587%  | 0.511%  | 0.502%  |
| \$90,000  | 700     | 13     | 2.447%  | 1.416%  | 0.888%  | 0.649%  | 0.553%  | 0.506%  | 0.501%  |
| \$90,000  | 800     | 13     | 2.202%  | 1.250%  | 0.794%  | 0.603%  | 0.533%  | 0.504%  | 0.501%  |
| \$90,000  | 900     | 13     | 2.004%  | 1.125%  | 0.727%  | 0.573%  | 0.522%  | 0.503%  | 0.501%  |
| \$90,000  | 1,000   | 13     | 1.847%  | 1.032%  | 0.681%  | 0.554%  | 0.515%  | 0.502%  | 0.501%  |
| \$90,000  | 1,500   | 13     | 1.305%  | 0.743%  | 0.560%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$90,000  | 2,000   | 13     | 1.025%  | 0.625%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 3,000   | 13     | 0.744%  | 0.539%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 4,000   | 13     | 0.627%  | 0.516%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 5,000   | 13     | 0.568%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 10,000  | 13     | 0.510%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$100,000 | 5       | 13     | 56.825% | 54.824% | 52.899% | 51.048% | 49.268% | 45.900% | 42.771% |
| \$100,000 | 10      | 13     | 41.708% | 39.340% | 37.077% | 34.912% | 32.839% | 28.953% | 25.389% |
| \$100,000 | 15      | 13     | 33.391% | 30.791% | 28.345% | 26.051% | 23.905% | 20.041% | 16.740% |
| \$100,000 | 20      | 13     | 27.848% | 25.257% | 22.864% | 20.663% | 18.651% | 15.142% | 12.240% |
| \$100,000 | 25      | 13     | 24.090% | 21.559% | 19.265% | 17.183% | 15.297% | 12.063% | 9.474%  |
| \$100,000 | 50      | 13     | 15.732% | 13.354% | 11.282% | 9.498%  | 7.970%  | 5.562%  | 3.869%  |
| \$100,000 | 100     | 13     | 10.190% | 8.053%  | 6.310%  | 4.913%  | 3.811%  | 2.297%  | 1.430%  |
| \$100,000 | 150     | 13     | 7.734%  | 5.806%  | 4.323%  | 3.206%  | 2.379%  | 1.360%  | 0.870%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$110,000 | 5,000   | 13     | 0.591%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 10,000  | 13     | 0.512%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$120,000 | 5       | 13     | 58.398% | 56.463% | 54.604% | 52.820% | 51.102% | 47.860% | 44.850% |
| \$120,000 | 10      | 13     | 43.573% | 41.296% | 39.122% | 37.044% | 35.056% | 31.341% | 27.933% |
| \$120,000 | 15      | 13     | 35.314% | 32.814% | 30.442% | 28.194% | 26.065% | 22.179% | 18.758% |
| \$120,000 | 20      | 13     | 29.610% | 27.034% | 24.631% | 22.402% | 20.343% | 16.708% | 13.671% |
| \$120,000 | 25      | 13     | 25.575% | 23.032% | 20.707% | 18.586% | 16.660% | 13.341% | 10.640% |
| \$120,000 | 50      | 13     | 16.742% | 14.349% | 12.250% | 10.416% | 8.828%  | 6.296%  | 4.468%  |
| \$120,000 | 100     | 13     | 10.874% | 8.697%  | 6.903%  | 5.445%  | 4.273%  | 2.631%  | 1.658%  |
| \$120,000 | 150     | 13     | 8.276%  | 6.303%  | 4.760%  | 3.577%  | 2.689%  | 1.559%  | 0.983%  |
| \$120,000 | 200     | 13     | 6.848%  | 5.013%  | 3.636%  | 2.633%  | 1.920%  | 1.090%  | 0.723%  |
| \$120,000 | 300     | 13     | 5.195%  | 3.562%  | 2.427%  | 1.669%  | 1.181%  | 0.712%  | 0.561%  |
| \$120,000 | 400     | 13     | 4.211%  | 2.748%  | 1.798%  | 1.213%  | 0.872%  | 0.587%  | 0.516%  |
| \$120,000 | 500     | 13     | 3.620%  | 2.277%  | 1.449%  | 0.974%  | 0.724%  | 0.541%  | 0.506%  |
| \$120,000 | 600     | 13     | 3.133%  | 1.907%  | 1.198%  | 0.823%  | 0.640%  | 0.523%  | 0.503%  |
| \$120,000 | 700     | 13     | 2.770%  | 1.644%  | 1.028%  | 0.724%  | 0.589%  | 0.512%  | 0.502%  |
| \$120,000 | 800     | 13     | 2.497%  | 1.449%  | 0.908%  | 0.660%  | 0.557%  | 0.507%  | 0.501%  |
| \$120,000 | 900     | 13     | 2.275%  | 1.301%  | 0.823%  | 0.617%  | 0.539%  | 0.505%  | 0.501%  |
| \$120,000 | 1,000   | 13     | 2.100%  | 1.189%  | 0.762%  | 0.589%  | 0.527%  | 0.503%  | 0.501%  |
| \$120,000 | 1,500   | 13     | 1.490%  | 0.834%  | 0.594%  | 0.524%  | 0.507%  | 0.502%  | 0.501%  |
| \$120,000 | 2,000   | 13     | 1.170%  | 0.683%  | 0.541%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$120,000 | 3,000   | 13     | 0.833%  | 0.562%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 4,000   | 13     | 0.683%  | 0.526%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 5,000   | 13     | 0.602%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 10,000  | 13     | 0.513%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$130,000 | 5       | 13     | 59.050% | 57.142% | 55.311% | 53.551% | 51.860% | 48.669% | 45.705% |
| \$130,000 | 10      | 13     | 44.333% | 42.093% | 39.954% | 37.910% | 35.957% | 32.311% | 28.962% |
| \$130,000 | 15      | 13     | 36.091% | 33.636% | 31.307% | 29.099% | 27.002% | 23.139% | 19.706% |
| \$130,000 | 20      | 13     | 30.382% | 27.825% | 25.434% | 23.207% | 21.137% | 17.457% | 14.355% |
| \$130,000 | 25      | 13     | 26.258% | 23.717% | 21.382% | 19.242% | 17.295% | 13.935% | 11.182% |
| \$130,000 | 50      | 13     | 17.199% | 14.801% | 12.690% | 10.838% | 9.227%  | 6.641%  | 4.755%  |
| \$130,000 | 100     | 13     | 11.181% | 8.988%  | 7.175%  | 5.691%  | 4.491%  | 2.792%  | 1.772%  |
| \$130,000 | 150     | 13     | 8.525%  | 6.532%  | 4.964%  | 3.752%  | 2.837%  | 1.658%  | 1.042%  |
| \$130,000 | 200     | 13     | 7.057%  | 5.201%  | 3.797%  | 2.765%  | 2.027%  | 1.152%  | 0.755%  |
| \$130,000 | 300     | 13     | 5.357%  | 3.701%  | 2.538%  | 1.755%  | 1.243%  | 0.740%  | 0.572%  |

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$130,000 | 400     | 13     | 4.343%  | 2.855%  | 1.880%  | 1.270%  | 0.909%  | 0.600%  | 0.520%  |
| \$130,000 | 500     | 13     | 3.737%  | 2.369%  | 1.514%  | 1.017%  | 0.750%  | 0.549%  | 0.508%  |
| \$130,000 | 600     | 13     | 3.237%  | 1.985%  | 1.251%  | 0.855%  | 0.658%  | 0.527%  | 0.504%  |
| \$130,000 | 700     | 13     | 2.862%  | 1.711%  | 1.071%  | 0.749%  | 0.601%  | 0.514%  | 0.502%  |
| \$130,000 | 800     | 13     | 2.581%  | 1.508%  | 0.943%  | 0.679%  | 0.566%  | 0.508%  | 0.501%  |
| \$130,000 | 900     | 13     | 2.351%  | 1.352%  | 0.852%  | 0.632%  | 0.545%  | 0.505%  | 0.501%  |
| \$130,000 | 1,000   | 13     | 2.172%  | 1.236%  | 0.787%  | 0.601%  | 0.532%  | 0.504%  | 0.501%  |
| \$130,000 | 1,500   | 13     | 1.544%  | 0.863%  | 0.606%  | 0.527%  | 0.507%  | 0.502%  | 0.501%  |
| \$130,000 | 2,000   | 13     | 1.213%  | 0.701%  | 0.547%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$130,000 | 3,000   | 13     | 0.861%  | 0.570%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 4,000   | 13     | 0.701%  | 0.529%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 5,000   | 13     | 0.613%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 10,000  | 13     | 0.514%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$140,000 | 5       | 13     | 59.637% | 57.752% | 55.946% | 54.209% | 52.541% | 49.395% | 46.472% |
| \$140,000 | 10      | 13     | 45.003% | 42.795% | 40.687% | 38.674% | 36.751% | 33.164% | 29.870% |
| \$140,000 | 15      | 13     | 36.780% | 34.365% | 32.075% | 29.904% | 27.842% | 24.028% | 20.600% |
| \$140,000 | 20      | 13     | 31.085% | 28.557% | 26.184% | 23.965% | 21.896% | 18.190% | 15.031% |
| \$140,000 | 25      | 13     | 26.906% | 24.372% | 22.032% | 19.880% | 17.914% | 14.511% | 11.706% |
| \$140,000 | 50      | 13     | 17.632% | 15.231% | 13.110% | 11.243% | 9.613%  | 6.979%  | 5.038%  |
| \$140,000 | 100     | 13     | 11.474% | 9.266%  | 7.435%  | 5.927%  | 4.702%  | 2.950%  | 1.884%  |
| \$140,000 | 150     | 13     | 8.762%  | 6.750%  | 5.160%  | 3.923%  | 2.981%  | 1.755%  | 1.103%  |
| \$140,000 | 200     | 13     | 7.258%  | 5.381%  | 3.953%  | 2.895%  | 2.132%  | 1.215%  | 0.789%  |
| \$140,000 | 300     | 13     | 5.514%  | 3.836%  | 2.647%  | 1.839%  | 1.305%  | 0.768%  | 0.582%  |
| \$140,000 | 400     | 13     | 4.469%  | 2.958%  | 1.959%  | 1.326%  | 0.947%  | 0.614%  | 0.524%  |
| \$140,000 | 500     | 13     | 3.848%  | 2.457%  | 1.578%  | 1.060%  | 0.777%  | 0.557%  | 0.510%  |
| \$140,000 | 600     | 13     | 3.335%  | 2.060%  | 1.303%  | 0.887%  | 0.676%  | 0.532%  | 0.505%  |
| \$140,000 | 700     | 13     | 2.950%  | 1.776%  | 1.114%  | 0.774%  | 0.614%  | 0.517%  | 0.502%  |
| \$140,000 | 800     | 13     | 2.662%  | 1.565%  | 0.978%  | 0.698%  | 0.576%  | 0.510%  | 0.502%  |
| \$140,000 | 900     | 13     | 2.424%  | 1.402%  | 0.881%  | 0.647%  | 0.552%  | 0.506%  | 0.501%  |
| \$140,000 | 1,000   | 13     | 2.240%  | 1.281%  | 0.813%  | 0.613%  | 0.537%  | 0.504%  | 0.501%  |
| \$140,000 | 1,500   | 13     | 1.595%  | 0.890%  | 0.617%  | 0.531%  | 0.508%  | 0.502%  | 0.501%  |
| \$140,000 | 2,000   | 13     | 1.254%  | 0.720%  | 0.553%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$140,000 | 3,000   | 13     | 0.888%  | 0.578%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 4,000   | 13     | 0.718%  | 0.533%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 5,000   | 13     | 0.625%  | 0.516%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 10,000  | 13     | 0.515%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$140,000 | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$150,000 | 5       | 13     | 60.161% | 58.298% | 56.513% | 54.798% | 53.150% | 50.043% | 47.157% |
| \$150,000 | 10      | 13     | 45.592% | 43.411% | 41.331% | 39.344% | 37.449% | 33.913% | 30.667% |
| \$150,000 | 15      | 13     | 37.398% | 35.016% | 32.761% | 30.621% | 28.591% | 24.835% | 21.437% |
| \$150,000 | 20      | 13     | 31.724% | 29.227% | 26.880% | 24.674% | 22.611% | 18.895% | 15.696% |
| \$150,000 | 25      | 13     | 27.515% | 24.994% | 22.656% | 20.498% | 18.519% | 15.072% | 12.218% |
| \$150,000 | 50      | 13     | 18.043% | 15.638% | 13.508% | 11.628% | 9.982%  | 7.305%  | 5.315%  |
| \$150,000 | 100     | 13     | 11.747% | 9.527%  | 7.678%  | 6.151%  | 4.903%  | 3.101%  | 1.992%  |
| \$150,000 | 150     | 13     | 8.983%  | 6.955%  | 5.343%  | 4.084%  | 3.119%  | 1.848%  | 1.162%  |
| \$150,000 | 200     | 13     | 7.445%  | 5.550%  | 4.100%  | 3.019%  | 2.232%  | 1.276%  | 0.822%  |
| \$150,000 | 300     | 13     | 5.659%  | 3.961%  | 2.750%  | 1.918%  | 1.364%  | 0.796%  | 0.594%  |
| \$150,000 | 400     | 13     | 4.586%  | 3.055%  | 2.033%  | 1.381%  | 0.983%  | 0.629%  | 0.528%  |
| \$150,000 | 500     | 13     | 3.944%  | 2.534%  | 1.634%  | 1.097%  | 0.799%  | 0.563%  | 0.510%  |
| \$150,000 | 600     | 13     | 3.427%  | 2.131%  | 1.353%  | 0.918%  | 0.693%  | 0.536%  | 0.506%  |
| \$150,000 | 700     | 13     | 3.033%  | 1.837%  | 1.155%  | 0.797%  | 0.627%  | 0.520%  | 0.503%  |
| \$150,000 | 800     | 13     | 2.737%  | 1.619%  | 1.012%  | 0.717%  | 0.585%  | 0.512%  | 0.502%  |
| \$150,000 | 900     | 13     | 2.493%  | 1.449%  | 0.910%  | 0.661%  | 0.558%  | 0.507%  | 0.501%  |
| \$150,000 | 1,000   | 13     | 2.305%  | 1.324%  | 0.837%  | 0.625%  | 0.542%  | 0.505%  | 0.501%  |
| \$150,000 | 1,500   | 13     | 1.644%  | 0.917%  | 0.629%  | 0.535%  | 0.510%  | 0.502%  | 0.501%  |
| \$150,000 | 2,000   | 13     | 1.294%  | 0.738%  | 0.559%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$150,000 | 3,000   | 13     | 0.914%  | 0.587%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 4,000   | 13     | 0.735%  | 0.537%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 5,000   | 13     | 0.636%  | 0.518%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 10,000  | 13     | 0.517%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$160,000 | 5       | 13     | 60.549% | 58.727% | 56.977% | 55.298% | 53.685% | 50.623% | 47.779% |
| \$160,000 | 10      | 13     | 46.040% | 43.893% | 41.847% | 39.891% | 38.023% | 34.533% | 31.342% |
| \$160,000 | 15      | 13     | 38.220% | 35.897% | 33.697% | 31.612% | 29.640% | 25.983% | 22.672% |
| \$160,000 | 20      | 13     | 32.989% | 30.543% | 28.239% | 26.070% | 24.036% | 20.340% | 17.121% |
| \$160,000 | 25      | 13     | 28.616% | 26.121% | 23.806% | 21.662% | 19.682% | 16.184% | 13.270% |
| \$160,000 | 50      | 13     | 18.636% | 16.250% | 14.126% | 12.244% | 10.582% | 7.865%  | 5.818%  |
| \$160,000 | 100     | 13     | 11.806% | 9.620%  | 7.798%  | 6.294%  | 5.066%  | 3.263%  | 2.127%  |
| \$160,000 | 150     | 13     | 9.065%  | 7.048%  | 5.440%  | 4.175%  | 3.199%  | 1.905%  | 1.195%  |
| \$160,000 | 200     | 13     | 7.474%  | 5.580%  | 4.133%  | 3.046%  | 2.251%  | 1.280%  | 0.825%  |
| \$160,000 | 300     | 13     | 5.687%  | 4.016%  | 2.815%  | 1.982%  | 1.422%  | 0.828%  | 0.605%  |
| \$160,000 | 400     | 13     | 4.666%  | 3.140%  | 2.109%  | 1.441%  | 1.026%  | 0.643%  | 0.533%  |
| \$160,000 | 500     | 13     | 3.962%  | 2.561%  | 1.664%  | 1.122%  | 0.815%  | 0.570%  | 0.513%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$160,000 | 600     | 13     | 3.484%  | 2.187%  | 1.397%  | 0.946%  | 0.708%  | 0.540%  | 0.507%  |
| \$160,000 | 700     | 13     | 3.095%  | 1.888%  | 1.186%  | 0.814%  | 0.634%  | 0.521%  | 0.503%  |
| \$160,000 | 800     | 13     | 2.825%  | 1.684%  | 1.051%  | 0.735%  | 0.593%  | 0.513%  | 0.502%  |
| \$160,000 | 900     | 13     | 2.540%  | 1.480%  | 0.923%  | 0.665%  | 0.560%  | 0.507%  | 0.501%  |
| \$160,000 | 1,000   | 13     | 2.325%  | 1.336%  | 0.842%  | 0.626%  | 0.543%  | 0.505%  | 0.501%  |
| \$160,000 | 1,500   | 13     | 1.684%  | 0.935%  | 0.634%  | 0.536%  | 0.509%  | 0.502%  | 0.501%  |
| \$160,000 | 2,000   | 13     | 1.302%  | 0.739%  | 0.557%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$160,000 | 3,000   | 13     | 0.919%  | 0.588%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 4,000   | 13     | 0.738%  | 0.539%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 5,000   | 13     | 0.638%  | 0.519%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 10,000  | 13     | 0.518%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$170,000 | 5       | 13     | 61.017% | 59.191% | 57.439% | 55.759% | 54.145% | 51.103% | 48.278% |
| \$170,000 | 10      | 13     | 46.588% | 44.453% | 42.418% | 40.477% | 38.629% | 35.176% | 32.011% |
| \$170,000 | 15      | 13     | 38.439% | 36.114% | 33.915% | 31.831% | 29.856% | 26.198% | 22.895% |
| \$170,000 | 20      | 13     | 32.810% | 30.378% | 28.089% | 25.930% | 23.899% | 20.199% | 16.969% |
| \$170,000 | 25      | 13     | 28.605% | 26.120% | 23.801% | 21.650% | 19.663% | 16.148% | 13.211% |
| \$170,000 | 50      | 13     | 18.802% | 16.390% | 14.246% | 12.347% | 10.675% | 7.924%  | 5.852%  |
| \$170,000 | 100     | 13     | 12.253% | 10.014% | 8.134%  | 6.570%  | 5.282%  | 3.394%  | 2.202%  |
| \$170,000 | 150     | 13     | 9.393%  | 7.335%  | 5.687%  | 4.388%  | 3.378%  | 2.027%  | 1.278%  |
| \$170,000 | 200     | 13     | 7.793%  | 5.865%  | 4.379%  | 3.255%  | 2.424%  | 1.396%  | 0.890%  |
| \$170,000 | 300     | 13     | 5.928%  | 4.194%  | 2.943%  | 2.068%  | 1.478%  | 0.852%  | 0.617%  |
| \$170,000 | 400     | 13     | 4.802%  | 3.237%  | 2.174%  | 1.484%  | 1.055%  | 0.658%  | 0.538%  |
| \$170,000 | 500     | 13     | 4.136%  | 2.689%  | 1.750%  | 1.176%  | 0.849%  | 0.580%  | 0.514%  |
| \$170,000 | 600     | 13     | 3.596%  | 2.261%  | 1.445%  | 0.977%  | 0.729%  | 0.546%  | 0.508%  |
| \$170,000 | 700     | 13     | 3.184%  | 1.950%  | 1.231%  | 0.843%  | 0.652%  | 0.525%  | 0.504%  |
| \$170,000 | 800     | 13     | 2.875%  | 1.719%  | 1.076%  | 0.753%  | 0.604%  | 0.515%  | 0.502%  |
| \$170,000 | 900     | 13     | 2.619%  | 1.538%  | 0.963%  | 0.689%  | 0.572%  | 0.510%  | 0.501%  |
| \$170,000 | 1,000   | 13     | 2.423%  | 1.404%  | 0.884%  | 0.649%  | 0.552%  | 0.506%  | 0.501%  |
| \$170,000 | 1,500   | 13     | 1.735%  | 0.969%  | 0.653%  | 0.544%  | 0.512%  | 0.502%  | 0.501%  |
| \$170,000 | 2,000   | 13     | 1.367%  | 0.773%  | 0.572%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$170,000 | 3,000   | 13     | 0.963%  | 0.604%  | 0.520%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 4,000   | 13     | 0.768%  | 0.544%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 5,000   | 13     | 0.658%  | 0.521%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 10,000  | 13     | 0.520%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$180,000 | 5       | 13     | 61.361% | 59.549% | 57.811% | 56.145% | 54.545% | 51.529% | 48.729% |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$180,000 | 10      | 13     | 47.001% | 44.885% | 42.869% | 40.947% | 39.118% | 35.699% | 32.568% |
| \$180,000 | 15      | 13     | 38.870% | 36.569% | 34.393% | 32.331% | 30.379% | 26.762% | 23.499% |
| \$180,000 | 20      | 13     | 33.263% | 30.859% | 28.596% | 26.462% | 24.452% | 20.779% | 17.551% |
| \$180,000 | 25      | 13     | 29.073% | 26.610% | 24.307% | 22.167% | 20.183% | 16.654% | 13.679% |
| \$180,000 | 50      | 13     | 19.147% | 16.730% | 14.581% | 12.675% | 10.991% | 8.210%  | 6.104%  |
| \$180,000 | 100     | 13     | 12.482% | 10.236% | 8.344%  | 6.763%  | 5.458%  | 3.533%  | 2.303%  |
| \$180,000 | 150     | 13     | 9.577%  | 7.508%  | 5.843%  | 4.525%  | 3.497%  | 2.112%  | 1.334%  |
| \$180,000 | 200     | 13     | 7.948%  | 6.007%  | 4.504%  | 3.363%  | 2.513%  | 1.453%  | 0.922%  |
| \$180,000 | 300     | 13     | 6.046%  | 4.299%  | 3.030%  | 2.138%  | 1.531%  | 0.879%  | 0.629%  |
| \$180,000 | 400     | 13     | 4.898%  | 3.318%  | 2.238%  | 1.531%  | 1.088%  | 0.672%  | 0.543%  |
| \$180,000 | 500     | 13     | 4.221%  | 2.758%  | 1.802%  | 1.213%  | 0.873%  | 0.589%  | 0.516%  |
| \$180,000 | 600     | 13     | 3.671%  | 2.320%  | 1.487%  | 1.005%  | 0.745%  | 0.551%  | 0.509%  |
| \$180,000 | 700     | 13     | 3.251%  | 2.001%  | 1.265%  | 0.865%  | 0.664%  | 0.528%  | 0.504%  |
| \$180,000 | 800     | 13     | 2.936%  | 1.764%  | 1.105%  | 0.770%  | 0.612%  | 0.517%  | 0.503%  |
| \$180,000 | 900     | 13     | 2.675%  | 1.578%  | 0.988%  | 0.703%  | 0.578%  | 0.511%  | 0.501%  |
| \$180,000 | 1,000   | 13     | 2.476%  | 1.441%  | 0.907%  | 0.660%  | 0.557%  | 0.507%  | 0.501%  |
| \$180,000 | 1,500   | 13     | 1.776%  | 0.993%  | 0.664%  | 0.548%  | 0.513%  | 0.502%  | 0.501%  |
| \$180,000 | 2,000   | 13     | 1.400%  | 0.790%  | 0.578%  | 0.519%  | 0.506%  | 0.502%  | 0.501%  |
| \$180,000 | 3,000   | 13     | 0.986%  | 0.612%  | 0.521%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 4,000   | 13     | 0.783%  | 0.548%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 5,000   | 13     | 0.668%  | 0.523%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 10,000  | 13     | 0.521%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$190,000 | 5       | 13     | 61.682% | 59.884% | 58.159% | 56.506% | 54.918% | 51.926% | 49.149% |
| \$190,000 | 10      | 13     | 47.386% | 45.289% | 43.290% | 41.386% | 39.574% | 36.186% | 33.087% |
| \$190,000 | 15      | 13     | 39.274% | 36.997% | 34.841% | 32.800% | 30.869% | 27.290% | 24.065% |
| \$190,000 | 20      | 13     | 33.687% | 31.309% | 29.069% | 26.959% | 24.972% | 21.333% | 18.117% |
| \$190,000 | 25      | 13     | 29.514% | 27.074% | 24.792% | 22.664% | 20.688% | 17.154% | 14.149% |
| \$190,000 | 50      | 13     | 19.480% | 17.061% | 14.906% | 12.993% | 11.298% | 8.490%  | 6.352%  |
| \$190,000 | 100     | 13     | 12.703% | 10.452% | 8.548%  | 6.952%  | 5.632%  | 3.671%  | 2.405%  |
| \$190,000 | 150     | 13     | 9.755%  | 7.675%  | 5.995%  | 4.660%  | 3.614%  | 2.196%  | 1.389%  |
| \$190,000 | 200     | 13     | 8.097%  | 6.143%  | 4.625%  | 3.467%  | 2.600%  | 1.508%  | 0.955%  |
| \$190,000 | 300     | 13     | 6.161%  | 4.400%  | 3.116%  | 2.206%  | 1.583%  | 0.906%  | 0.641%  |
| \$190,000 | 400     | 13     | 4.991%  | 3.397%  | 2.300%  | 1.577%  | 1.121%  | 0.686%  | 0.548%  |
| \$190,000 | 500     | 13     | 4.303%  | 2.826%  | 1.854%  | 1.249%  | 0.896%  | 0.597%  | 0.519%  |
| \$190,000 | 600     | 13     | 3.744%  | 2.378%  | 1.528%  | 1.032%  | 0.763%  | 0.555%  | 0.511%  |
| \$190,000 | 700     | 13     | 3.316%  | 2.050%  | 1.300%  | 0.886%  | 0.676%  | 0.531%  | 0.505%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$190,000 | 800     | 13     | 2.996%  | 1.808%  | 1.134%  | 0.787%  | 0.622%  | 0.519%  | 0.503%  |
| \$190,000 | 900     | 13     | 2.729%  | 1.617%  | 1.013%  | 0.717%  | 0.585%  | 0.512%  | 0.502%  |
| \$190,000 | 1,000   | 13     | 2.527%  | 1.477%  | 0.928%  | 0.672%  | 0.563%  | 0.507%  | 0.501%  |
| \$190,000 | 1,500   | 13     | 1.816%  | 1.016%  | 0.676%  | 0.553%  | 0.515%  | 0.502%  | 0.501%  |
| \$190,000 | 2,000   | 13     | 1.433%  | 0.806%  | 0.584%  | 0.521%  | 0.506%  | 0.502%  | 0.501%  |
| \$190,000 | 3,000   | 13     | 1.008%  | 0.620%  | 0.523%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 4,000   | 13     | 0.798%  | 0.552%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 5,000   | 13     | 0.679%  | 0.525%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 10,000  | 13     | 0.523%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$200,000 | 5       | 13     | 61.976% | 60.190% | 58.478% | 56.836% | 55.260% | 52.289% | 49.532% |
| \$200,000 | 10      | 13     | 47.734% | 45.652% | 43.670% | 41.782% | 39.985% | 36.625% | 33.555% |
| \$200,000 | 15      | 13     | 39.644% | 37.387% | 35.251% | 33.229% | 31.316% | 27.770% | 24.580% |
| \$200,000 | 20      | 13     | 34.074% | 31.718% | 29.500% | 27.412% | 25.445% | 21.843% | 18.649% |
| \$200,000 | 25      | 13     | 29.917% | 27.500% | 25.238% | 23.127% | 21.161% | 17.630% | 14.607% |
| \$200,000 | 50      | 13     | 19.796% | 17.378% | 15.216% | 13.297% | 11.594% | 8.761%  | 6.590%  |
| \$200,000 | 100     | 13     | 12.912% | 10.656% | 8.742%  | 7.133%  | 5.797%  | 3.805%  | 2.504%  |
| \$200,000 | 150     | 13     | 9.925%  | 7.837%  | 6.143%  | 4.790%  | 3.729%  | 2.278%  | 1.443%  |
| \$200,000 | 200     | 13     | 8.238%  | 6.274%  | 4.741%  | 3.567%  | 2.685%  | 1.563%  | 0.987%  |
| \$200,000 | 300     | 13     | 6.271%  | 4.497%  | 3.198%  | 2.272%  | 1.635%  | 0.934%  | 0.653%  |
| \$200,000 | 400     | 13     | 5.080%  | 3.474%  | 2.361%  | 1.623%  | 1.153%  | 0.700%  | 0.553%  |
| \$200,000 | 500     | 13     | 4.382%  | 2.891%  | 1.904%  | 1.284%  | 0.920%  | 0.605%  | 0.521%  |
| \$200,000 | 600     | 13     | 3.807%  | 2.428%  | 1.564%  | 1.055%  | 0.776%  | 0.559%  | 0.511%  |
| \$200,000 | 700     | 13     | 3.379%  | 2.098%  | 1.333%  | 0.907%  | 0.688%  | 0.534%  | 0.505%  |
| \$200,000 | 800     | 13     | 3.052%  | 1.850%  | 1.162%  | 0.804%  | 0.630%  | 0.521%  | 0.503%  |
| \$200,000 | 900     | 13     | 2.782%  | 1.655%  | 1.038%  | 0.730%  | 0.592%  | 0.513%  | 0.502%  |
| \$200,000 | 1,000   | 13     | 2.576%  | 1.511%  | 0.950%  | 0.683%  | 0.568%  | 0.508%  | 0.501%  |
| \$200,000 | 1,500   | 13     | 1.854%  | 1.039%  | 0.687%  | 0.557%  | 0.516%  | 0.502%  | 0.501%  |
| \$200,000 | 2,000   | 13     | 1.464%  | 0.822%  | 0.590%  | 0.523%  | 0.506%  | 0.502%  | 0.501%  |
| \$200,000 | 3,000   | 13     | 1.029%  | 0.628%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 4,000   | 13     | 0.813%  | 0.556%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 5,000   | 13     | 0.689%  | 0.527%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 10,000  | 13     | 0.525%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$225,000 | 5       | 13     | 62.614% | 60.853% | 59.166% | 57.549% | 55.998% | 53.072% | 50.359% |
| \$225,000 | 10      | 13     | 48.467% | 46.419% | 44.470% | 42.616% | 40.851% | 37.549% | 34.538% |
| \$225,000 | 15      | 13     | 40.438% | 38.223% | 36.127% | 34.146% | 32.269% | 28.796% | 25.677% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$225,000 | 20      | 13     | 34.896% | 32.587% | 30.414% | 28.371% | 26.446% | 22.926% | 19.806% |
| \$225,000 | 25      | 13     | 30.766% | 28.401% | 26.189% | 24.123% | 22.192% | 18.693% | 15.661% |
| \$225,000 | 50      | 13     | 20.510% | 18.094% | 15.924% | 13.986% | 12.264% | 9.380%  | 7.139%  |
| \$225,000 | 100     | 13     | 13.380% | 11.116% | 9.181%  | 7.543%  | 6.174%  | 4.115%  | 2.737%  |
| \$225,000 | 150     | 13     | 10.310% | 8.201%  | 6.480%  | 5.091%  | 3.993%  | 2.470%  | 1.574%  |
| \$225,000 | 200     | 13     | 8.562%  | 6.574%  | 5.008%  | 3.799%  | 2.881%  | 1.693%  | 1.066%  |
| \$225,000 | 300     | 13     | 6.519%  | 4.717%  | 3.385%  | 2.425%  | 1.754%  | 0.998%  | 0.684%  |
| \$225,000 | 400     | 13     | 5.285%  | 3.649%  | 2.501%  | 1.730%  | 1.230%  | 0.734%  | 0.565%  |
| \$225,000 | 500     | 13     | 4.560%  | 3.040%  | 2.020%  | 1.367%  | 0.975%  | 0.626%  | 0.527%  |
| \$225,000 | 600     | 13     | 3.966%  | 2.556%  | 1.657%  | 1.119%  | 0.816%  | 0.571%  | 0.514%  |
| \$225,000 | 700     | 13     | 3.521%  | 2.209%  | 1.410%  | 0.957%  | 0.716%  | 0.541%  | 0.507%  |
| \$225,000 | 800     | 13     | 3.180%  | 1.946%  | 1.227%  | 0.843%  | 0.652%  | 0.526%  | 0.504%  |
| \$225,000 | 900     | 13     | 2.900%  | 1.741%  | 1.093%  | 0.762%  | 0.608%  | 0.516%  | 0.502%  |
| \$225,000 | 1,000   | 13     | 2.686%  | 1.590%  | 0.999%  | 0.709%  | 0.581%  | 0.510%  | 0.501%  |
| \$225,000 | 1,500   | 13     | 1.940%  | 1.092%  | 0.713%  | 0.568%  | 0.520%  | 0.503%  | 0.501%  |
| \$225,000 | 2,000   | 13     | 1.533%  | 0.858%  | 0.604%  | 0.527%  | 0.508%  | 0.502%  | 0.501%  |
| \$225,000 | 3,000   | 13     | 1.078%  | 0.647%  | 0.530%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 4,000   | 13     | 0.848%  | 0.567%  | 0.512%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 5,000   | 13     | 0.713%  | 0.532%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 10,000  | 13     | 0.529%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$250,000 | 5       | 13     | 63.155% | 61.415% | 59.750% | 58.153% | 56.622% | 53.734% | 51.056% |
| \$250,000 | 10      | 13     | 49.081% | 47.061% | 45.139% | 43.312% | 41.573% | 38.321% | 35.357% |
| \$250,000 | 15      | 13     | 41.107% | 38.925% | 36.863% | 34.915% | 33.068% | 29.655% | 26.594% |
| \$250,000 | 20      | 13     | 35.592% | 33.321% | 31.186% | 29.178% | 27.289% | 23.836% | 20.783% |
| \$250,000 | 25      | 13     | 31.485% | 29.161% | 26.991% | 24.966% | 23.072% | 19.636% | 16.625% |
| \$250,000 | 50      | 13     | 21.169% | 18.759% | 16.586% | 14.635% | 12.892% | 9.963%  | 7.668%  |
| \$250,000 | 100     | 13     | 13.813% | 11.544% | 9.591%  | 7.930%  | 6.533%  | 4.412%  | 2.970%  |
| \$250,000 | 150     | 13     | 10.662% | 8.538%  | 6.793%  | 5.372%  | 4.242%  | 2.656%  | 1.703%  |
| \$250,000 | 200     | 13     | 8.858%  | 6.850%  | 5.257%  | 4.018%  | 3.067%  | 1.819%  | 1.145%  |
| \$250,000 | 300     | 13     | 6.748%  | 4.922%  | 3.560%  | 2.568%  | 1.868%  | 1.062%  | 0.715%  |
| \$250,000 | 400     | 13     | 5.474%  | 3.811%  | 2.635%  | 1.833%  | 1.304%  | 0.768%  | 0.579%  |
| \$250,000 | 500     | 13     | 4.726%  | 3.180%  | 2.130%  | 1.448%  | 1.030%  | 0.647%  | 0.534%  |
| \$250,000 | 600     | 13     | 4.113%  | 2.675%  | 1.745%  | 1.180%  | 0.855%  | 0.583%  | 0.517%  |
| \$250,000 | 700     | 13     | 3.653%  | 2.312%  | 1.483%  | 1.005%  | 0.745%  | 0.549%  | 0.508%  |
| \$250,000 | 800     | 13     | 3.298%  | 2.036%  | 1.289%  | 0.882%  | 0.674%  | 0.531%  | 0.505%  |
| \$250,000 | 900     | 13     | 3.009%  | 1.822%  | 1.147%  | 0.794%  | 0.625%  | 0.519%  | 0.503%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$300,000 | 50      | 13     | 22.231% | 19.850% | 17.691% | 15.737% | 13.974% | 10.981% | 8.598%  |
| \$300,000 | 100     | 13     | 14.534% | 12.254% | 10.285% | 8.595%  | 7.157%  | 4.937%  | 3.397%  |
| \$300,000 | 150     | 13     | 11.242% | 9.097%  | 7.316%  | 5.857%  | 4.676%  | 2.984%  | 1.940%  |
| \$300,000 | 200     | 13     | 9.352%  | 7.319%  | 5.685%  | 4.397%  | 3.395%  | 2.050%  | 1.293%  |
| \$300,000 | 300     | 13     | 7.128%  | 5.263%  | 3.856%  | 2.815%  | 2.068%  | 1.179%  | 0.775%  |
| \$300,000 | 400     | 13     | 5.784%  | 4.085%  | 2.863%  | 2.014%  | 1.438%  | 0.834%  | 0.607%  |
| \$300,000 | 500     | 13     | 5.000%  | 3.413%  | 2.317%  | 1.589%  | 1.128%  | 0.688%  | 0.548%  |
| \$300,000 | 600     | 13     | 4.355%  | 2.875%  | 1.897%  | 1.287%  | 0.925%  | 0.609%  | 0.524%  |
| \$300,000 | 700     | 13     | 3.866%  | 2.481%  | 1.607%  | 1.087%  | 0.795%  | 0.563%  | 0.510%  |
| \$300,000 | 800     | 13     | 3.495%  | 2.190%  | 1.398%  | 0.951%  | 0.714%  | 0.542%  | 0.507%  |
| \$300,000 | 900     | 13     | 3.191%  | 1.960%  | 1.240%  | 0.851%  | 0.656%  | 0.526%  | 0.504%  |
| \$300,000 | 1,000   | 13     | 2.961%  | 1.791%  | 1.130%  | 0.784%  | 0.620%  | 0.518%  | 0.502%  |
| \$300,000 | 1,500   | 13     | 2.152%  | 1.226%  | 0.785%  | 0.599%  | 0.531%  | 0.504%  | 0.501%  |
| \$300,000 | 2,000   | 13     | 1.704%  | 0.951%  | 0.645%  | 0.541%  | 0.511%  | 0.502%  | 0.501%  |
| \$300,000 | 3,000   | 13     | 1.202%  | 0.699%  | 0.546%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$300,000 | 4,000   | 13     | 0.937%  | 0.595%  | 0.518%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 5,000   | 13     | 0.777%  | 0.548%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 10,000  | 13     | 0.541%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$325,000 | 5       | 13     | 64.207% | 62.509% | 60.884% | 59.327% | 57.835% | 55.020% | 52.411% |
| \$325,000 | 10      | 13     | 50.279% | 48.313% | 46.446% | 44.672% | 42.979% | 39.823% | 36.954% |
| \$325,000 | 15      | 13     | 42.444% | 40.328% | 38.331% | 36.445% | 34.657% | 31.363% | 28.411% |
| \$325,000 | 20      | 13     | 36.993% | 34.796% | 32.735% | 30.798% | 28.979% | 25.657% | 22.729% |
| \$325,000 | 25      | 13     | 32.926% | 30.686% | 28.599% | 26.653% | 24.831% | 21.536% | 18.649% |
| \$325,000 | 50      | 13     | 22.663% | 20.301% | 18.154% | 16.209% | 14.445% | 11.435% | 9.017%  |
| \$325,000 | 100     | 13     | 14.839% | 12.557% | 10.581% | 8.881%  | 7.429%  | 5.171%  | 3.593%  |
| \$325,000 | 150     | 13     | 11.490% | 9.339%  | 7.545%  | 6.072%  | 4.872%  | 3.135%  | 2.050%  |
| \$325,000 | 200     | 13     | 9.562%  | 7.519%  | 5.870%  | 4.562%  | 3.539%  | 2.154%  | 1.361%  |
| \$325,000 | 300     | 13     | 7.288%  | 5.411%  | 3.985%  | 2.925%  | 2.157%  | 1.233%  | 0.804%  |
| \$325,000 | 400     | 13     | 5.916%  | 4.203%  | 2.962%  | 2.093%  | 1.499%  | 0.865%  | 0.621%  |
| \$325,000 | 500     | 13     | 5.114%  | 3.512%  | 2.398%  | 1.651%  | 1.172%  | 0.707%  | 0.555%  |
| \$325,000 | 600     | 13     | 4.458%  | 2.961%  | 1.963%  | 1.335%  | 0.957%  | 0.621%  | 0.528%  |
| \$325,000 | 700     | 13     | 3.957%  | 2.556%  | 1.663%  | 1.126%  | 0.820%  | 0.571%  | 0.512%  |
| \$325,000 | 800     | 13     | 3.579%  | 2.257%  | 1.445%  | 0.982%  | 0.733%  | 0.547%  | 0.508%  |
| \$325,000 | 900     | 13     | 3.267%  | 2.019%  | 1.281%  | 0.877%  | 0.670%  | 0.530%  | 0.504%  |
| \$325,000 | 1,000   | 13     | 3.035%  | 1.846%  | 1.167%  | 0.807%  | 0.632%  | 0.520%  | 0.503%  |
| \$325,000 | 1,500   | 13     | 2.208%  | 1.263%  | 0.805%  | 0.609%  | 0.535%  | 0.504%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$325,000 | 2,000   | 13     | 1.750%  | 0.977%  | 0.656%  | 0.546%  | 0.513%  | 0.502%  | 0.501%  |
| \$325,000 | 3,000   | 13     | 1.235%  | 0.714%  | 0.551%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$325,000 | 4,000   | 13     | 0.961%  | 0.603%  | 0.520%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 5,000   | 13     | 0.794%  | 0.552%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 10,000  | 13     | 0.545%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$350,000 | 5       | 13     | 64.411% | 62.721% | 61.104% | 59.556% | 58.071% | 55.271% | 52.677% |
| \$350,000 | 10      | 13     | 50.533% | 48.578% | 46.723% | 44.960% | 43.278% | 40.143% | 37.294% |
| \$350,000 | 15      | 13     | 42.730% | 40.628% | 38.646% | 36.772% | 34.997% | 31.729% | 28.800% |
| \$350,000 | 20      | 13     | 37.298% | 35.117% | 33.072% | 31.150% | 29.346% | 26.054% | 23.152% |
| \$350,000 | 25      | 13     | 33.248% | 31.026% | 28.957% | 27.028% | 25.222% | 21.958% | 19.099% |
| \$350,000 | 50      | 13     | 23.030% | 20.687% | 18.553% | 16.617% | 14.858% | 11.840% | 9.396%  |
| \$350,000 | 100     | 13     | 15.107% | 12.824% | 10.842% | 9.135%  | 7.673%  | 5.385%  | 3.773%  |
| \$350,000 | 150     | 13     | 11.708% | 9.553%  | 7.750%  | 6.263%  | 5.050%  | 3.275%  | 2.152%  |
| \$350,000 | 200     | 13     | 9.747%  | 7.696%  | 6.035%  | 4.710%  | 3.670%  | 2.248%  | 1.424%  |
| \$350,000 | 300     | 13     | 7.430%  | 5.543%  | 4.101%  | 3.025%  | 2.239%  | 1.285%  | 0.833%  |
| \$350,000 | 400     | 13     | 6.032%  | 4.308%  | 3.050%  | 2.165%  | 1.555%  | 0.894%  | 0.634%  |
| \$350,000 | 500     | 13     | 5.214%  | 3.598%  | 2.469%  | 1.707%  | 1.213%  | 0.725%  | 0.562%  |
| \$350,000 | 600     | 13     | 4.547%  | 3.036%  | 2.022%  | 1.378%  | 0.987%  | 0.633%  | 0.532%  |
| \$350,000 | 700     | 13     | 4.037%  | 2.622%  | 1.713%  | 1.161%  | 0.842%  | 0.579%  | 0.514%  |
| \$350,000 | 800     | 13     | 3.652%  | 2.315%  | 1.488%  | 1.010%  | 0.750%  | 0.552%  | 0.509%  |
| \$350,000 | 900     | 13     | 3.335%  | 2.072%  | 1.318%  | 0.900%  | 0.684%  | 0.533%  | 0.505%  |
| \$350,000 | 1,000   | 13     | 3.099%  | 1.895%  | 1.200%  | 0.827%  | 0.643%  | 0.523%  | 0.503%  |
| \$350,000 | 1,500   | 13     | 2.257%  | 1.295%  | 0.823%  | 0.617%  | 0.538%  | 0.504%  | 0.501%  |
| \$350,000 | 2,000   | 13     | 1.789%  | 1.001%  | 0.667%  | 0.550%  | 0.514%  | 0.502%  | 0.501%  |
| \$350,000 | 3,000   | 13     | 1.264%  | 0.727%  | 0.555%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$350,000 | 4,000   | 13     | 0.983%  | 0.611%  | 0.521%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 5,000   | 13     | 0.810%  | 0.557%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 10,000  | 13     | 0.548%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$375,000 | 5       | 13     | 64.555% | 62.872% | 61.261% | 59.720% | 58.240% | 55.452% | 52.869% |
| \$375,000 | 10      | 13     | 50.725% | 48.780% | 46.934% | 45.180% | 43.505% | 40.387% | 37.555% |
| \$375,000 | 15      | 13     | 42.953% | 40.863% | 38.892% | 37.029% | 35.263% | 32.017% | 29.107% |
| \$375,000 | 20      | 13     | 37.536% | 35.369% | 33.336% | 31.427% | 29.635% | 26.366% | 23.486% |
| \$375,000 | 25      | 13     | 33.508% | 31.301% | 29.247% | 27.331% | 25.538% | 22.299% | 19.464% |
| \$375,000 | 50      | 13     | 23.335% | 21.011% | 18.892% | 16.967% | 15.216% | 12.201% | 9.740%  |
| \$375,000 | 100     | 13     | 15.345% | 13.062% | 11.077% | 9.363%  | 7.893%  | 5.580%  | 3.939%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$375,000 | 150     | 13     | 11.902% | 9.745%  | 7.934%  | 6.437%  | 5.211%  | 3.406%  | 2.248%  |
| \$375,000 | 200     | 13     | 9.915%  | 7.858%  | 6.185%  | 4.846%  | 3.791%  | 2.336%  | 1.483%  |
| \$375,000 | 300     | 13     | 7.558%  | 5.663%  | 4.206%  | 3.115%  | 2.314%  | 1.333%  | 0.860%  |
| \$375,000 | 400     | 13     | 6.135%  | 4.401%  | 3.130%  | 2.229%  | 1.606%  | 0.921%  | 0.646%  |
| \$375,000 | 500     | 13     | 5.304%  | 3.676%  | 2.533%  | 1.757%  | 1.250%  | 0.743%  | 0.569%  |
| \$375,000 | 600     | 13     | 4.626%  | 3.103%  | 2.075%  | 1.417%  | 1.013%  | 0.644%  | 0.535%  |
| \$375,000 | 700     | 13     | 4.108%  | 2.681%  | 1.758%  | 1.193%  | 0.863%  | 0.586%  | 0.516%  |
| \$375,000 | 800     | 13     | 3.717%  | 2.368%  | 1.527%  | 1.036%  | 0.766%  | 0.557%  | 0.510%  |
| \$375,000 | 900     | 13     | 3.395%  | 2.119%  | 1.352%  | 0.922%  | 0.697%  | 0.537%  | 0.506%  |
| \$375,000 | 1,000   | 13     | 3.157%  | 1.939%  | 1.230%  | 0.845%  | 0.654%  | 0.525%  | 0.503%  |
| \$375,000 | 1,500   | 13     | 2.300%  | 1.325%  | 0.840%  | 0.625%  | 0.541%  | 0.505%  | 0.501%  |
| \$375,000 | 2,000   | 13     | 1.825%  | 1.022%  | 0.677%  | 0.554%  | 0.515%  | 0.502%  | 0.501%  |
| \$375,000 | 3,000   | 13     | 1.290%  | 0.739%  | 0.560%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$375,000 | 4,000   | 13     | 1.002%  | 0.618%  | 0.523%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 5,000   | 13     | 0.825%  | 0.561%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 10,000  | 13     | 0.551%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 20,000  | 13     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$400,000 | 5       | 13     | 64.678% | 63.001% | 61.397% | 59.860% | 58.386% | 55.608% | 53.035% |
| \$400,000 | 10      | 13     | 50.894% | 48.956% | 47.119% | 45.372% | 43.705% | 40.601% | 37.784% |
| \$400,000 | 15      | 13     | 43.151% | 41.071% | 39.110% | 37.256% | 35.500% | 32.272% | 29.379% |
| \$400,000 | 20      | 13     | 37.746% | 35.591% | 33.569% | 31.671% | 29.889% | 26.642% | 23.781% |
| \$400,000 | 25      | 13     | 33.735% | 31.542% | 29.501% | 27.597% | 25.816% | 22.599% | 19.785% |
| \$400,000 | 50      | 13     | 23.603% | 21.297% | 19.195% | 17.282% | 15.540% | 12.533% | 10.064% |
| \$400,000 | 100     | 13     | 15.571% | 13.288% | 11.300% | 9.581%  | 8.105%  | 5.769%  | 4.100%  |
| \$400,000 | 150     | 13     | 12.088% | 9.927%  | 8.110%  | 6.604%  | 5.367%  | 3.533%  | 2.343%  |
| \$400,000 | 200     | 13     | 10.077% | 8.014%  | 6.331%  | 4.978%  | 3.908%  | 2.422%  | 1.543%  |
| \$400,000 | 300     | 13     | 7.682%  | 5.779%  | 4.309%  | 3.204%  | 2.388%  | 1.381%  | 0.888%  |
| \$400,000 | 400     | 13     | 6.235%  | 4.491%  | 3.208%  | 2.292%  | 1.655%  | 0.949%  | 0.659%  |
| \$400,000 | 500     | 13     | 5.390%  | 3.751%  | 2.595%  | 1.806%  | 1.287%  | 0.760%  | 0.576%  |
| \$400,000 | 600     | 13     | 4.702%  | 3.168%  | 2.127%  | 1.456%  | 1.040%  | 0.656%  | 0.539%  |
| \$400,000 | 700     | 13     | 4.176%  | 2.738%  | 1.802%  | 1.224%  | 0.883%  | 0.593%  | 0.519%  |
| \$400,000 | 800     | 13     | 3.773%  | 2.412%  | 1.559%  | 1.057%  | 0.779%  | 0.560%  | 0.510%  |
| \$400,000 | 900     | 13     | 3.452%  | 2.164%  | 1.384%  | 0.942%  | 0.709%  | 0.540%  | 0.506%  |
| \$400,000 | 1,000   | 13     | 3.212%  | 1.982%  | 1.259%  | 0.863%  | 0.664%  | 0.528%  | 0.504%  |
| \$400,000 | 1,500   | 13     | 2.342%  | 1.353%  | 0.856%  | 0.633%  | 0.545%  | 0.505%  | 0.501%  |
| \$400,000 | 2,000   | 13     | 1.859%  | 1.042%  | 0.687%  | 0.558%  | 0.517%  | 0.502%  | 0.501%  |
| \$400,000 | 3,000   | 13     | 1.315%  | 0.750%  | 0.564%  | 0.515%  | 0.505%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL



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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$400,000 | 4,000   | 13     | 1.021%  | 0.624%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 5,000   | 13     | 0.838%  | 0.565%  | 0.512%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 10,000  | 13     | 0.555%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 20,000  | 13     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$425,000 | 5       | 13     | 64.788% | 63.116% | 61.516% | 59.984% | 58.514% | 55.745% | 53.181% |
| \$425,000 | 10      | 13     | 51.045% | 49.114% | 47.284% | 45.544% | 43.883% | 40.792% | 37.987% |
| \$425,000 | 15      | 13     | 43.329% | 41.258% | 39.306% | 37.460% | 35.712% | 32.500% | 29.621% |
| \$425,000 | 20      | 13     | 37.933% | 35.787% | 33.776% | 31.887% | 30.114% | 26.885% | 24.040% |
| \$425,000 | 25      | 13     | 33.934% | 31.752% | 29.722% | 27.828% | 26.057% | 22.859% | 20.062% |
| \$425,000 | 50      | 13     | 23.837% | 21.546% | 19.459% | 17.560% | 15.829% | 12.832% | 10.363% |
| \$425,000 | 100     | 13     | 15.777% | 13.497% | 11.508% | 9.784%  | 8.304%  | 5.948%  | 4.254%  |
| \$425,000 | 150     | 13     | 12.259% | 10.096% | 8.273%  | 6.759%  | 5.513%  | 3.653%  | 2.434%  |
| \$425,000 | 200     | 13     | 10.225% | 8.158%  | 6.466%  | 5.102%  | 4.019%  | 2.505%  | 1.600%  |
| \$425,000 | 300     | 13     | 7.795%  | 5.884%  | 4.404%  | 3.286%  | 2.457%  | 1.426%  | 0.914%  |
| \$425,000 | 400     | 13     | 6.326%  | 4.573%  | 3.279%  | 2.350%  | 1.702%  | 0.975%  | 0.672%  |
| \$425,000 | 500     | 13     | 5.468%  | 3.819%  | 2.651%  | 1.851%  | 1.321%  | 0.777%  | 0.583%  |
| \$425,000 | 600     | 13     | 4.771%  | 3.226%  | 2.174%  | 1.491%  | 1.065%  | 0.667%  | 0.543%  |
| \$425,000 | 700     | 13     | 4.239%  | 2.790%  | 1.842%  | 1.253%  | 0.902%  | 0.601%  | 0.521%  |
| \$425,000 | 800     | 13     | 3.830%  | 2.458%  | 1.594%  | 1.080%  | 0.793%  | 0.564%  | 0.511%  |
| \$425,000 | 900     | 13     | 3.504%  | 2.206%  | 1.414%  | 0.962%  | 0.721%  | 0.543%  | 0.507%  |
| \$425,000 | 1,000   | 13     | 3.261%  | 2.020%  | 1.286%  | 0.880%  | 0.673%  | 0.530%  | 0.504%  |
| \$425,000 | 1,500   | 13     | 2.379%  | 1.378%  | 0.871%  | 0.640%  | 0.548%  | 0.506%  | 0.501%  |
| \$425,000 | 2,000   | 13     | 1.889%  | 1.061%  | 0.696%  | 0.561%  | 0.518%  | 0.503%  | 0.501%  |
| \$425,000 | 3,000   | 13     | 1.337%  | 0.761%  | 0.568%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$425,000 | 4,000   | 13     | 1.037%  | 0.631%  | 0.526%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 5,000   | 13     | 0.851%  | 0.568%  | 0.512%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 10,000  | 13     | 0.558%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 20,000  | 13     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$450,000 | 5       | 13     | 64.880% | 63.212% | 61.616% | 60.088% | 58.622% | 55.860% | 53.303% |
| \$450,000 | 10      | 13     | 51.179% | 49.254% | 47.430% | 45.696% | 44.040% | 40.960% | 38.166% |
| \$450,000 | 15      | 13     | 43.484% | 41.421% | 39.477% | 37.638% | 35.897% | 32.698% | 29.832% |
| \$450,000 | 20      | 13     | 38.097% | 35.960% | 33.956% | 32.076% | 30.311% | 27.097% | 24.266% |
| \$450,000 | 25      | 13     | 34.109% | 31.937% | 29.916% | 28.031% | 26.269% | 23.086% | 20.305% |
| \$450,000 | 50      | 13     | 24.040% | 21.763% | 19.689% | 17.802% | 16.082% | 13.099% | 10.634% |
| \$450,000 | 100     | 13     | 15.965% | 13.688% | 11.698% | 9.972%  | 8.487%  | 6.115%  | 4.399%  |
| \$450,000 | 150     | 13     | 12.413% | 10.250% | 8.422%  | 6.902%  | 5.647%  | 3.764%  | 2.521%  |
| \$450,000 | 200     | 13     | 10.360% | 8.289%  | 6.590%  | 5.217%  | 4.121%  | 2.582%  | 1.655%  |

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$450,000 | 300     | 13     | 7.898%  | 5.982%  | 4.492%  | 3.362%  | 2.521%  | 1.469%  | 0.940%  |
| \$450,000 | 400     | 13     | 6.410%  | 4.648%  | 3.345%  | 2.404%  | 1.745%  | 1.000%  | 0.685%  |
| \$450,000 | 500     | 13     | 5.539%  | 3.882%  | 2.703%  | 1.893%  | 1.353%  | 0.793%  | 0.590%  |
| \$450,000 | 600     | 13     | 4.833%  | 3.280%  | 2.217%  | 1.524%  | 1.089%  | 0.677%  | 0.546%  |
| \$450,000 | 700     | 13     | 4.295%  | 2.838%  | 1.879%  | 1.280%  | 0.920%  | 0.608%  | 0.523%  |
| \$450,000 | 800     | 13     | 3.882%  | 2.500%  | 1.625%  | 1.102%  | 0.807%  | 0.569%  | 0.513%  |
| \$450,000 | 900     | 13     | 3.552%  | 2.243%  | 1.442%  | 0.981%  | 0.732%  | 0.546%  | 0.508%  |
| \$450,000 | 1,000   | 13     | 3.306%  | 2.055%  | 1.310%  | 0.896%  | 0.682%  | 0.533%  | 0.505%  |
| \$450,000 | 1,500   | 13     | 2.412%  | 1.401%  | 0.884%  | 0.647%  | 0.551%  | 0.506%  | 0.501%  |
| \$450,000 | 2,000   | 13     | 1.917%  | 1.077%  | 0.705%  | 0.565%  | 0.519%  | 0.503%  | 0.501%  |
| \$450,000 | 3,000   | 13     | 1.357%  | 0.771%  | 0.571%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$450,000 | 4,000   | 13     | 1.053%  | 0.637%  | 0.528%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 5,000   | 13     | 0.862%  | 0.572%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 10,000  | 13     | 0.561%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 20,000  | 13     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$475,000 | 5       | 13     | 64.950% | 63.285% | 61.693% | 60.168% | 58.705% | 55.948% | 53.397% |
| \$475,000 | 10      | 13     | 51.281% | 49.362% | 47.542% | 45.812% | 44.160% | 41.089% | 38.303% |
| \$475,000 | 15      | 13     | 43.611% | 41.554% | 39.616% | 37.782% | 36.046% | 32.858% | 30.002% |
| \$475,000 | 20      | 13     | 38.233% | 36.103% | 34.106% | 32.231% | 30.473% | 27.271% | 24.451% |
| \$475,000 | 25      | 13     | 34.256% | 32.092% | 30.078% | 28.200% | 26.445% | 23.275% | 20.505% |
| \$475,000 | 50      | 13     | 24.205% | 21.938% | 19.874% | 17.996% | 16.285% | 13.317% | 10.857% |
| \$475,000 | 100     | 13     | 16.122% | 13.848% | 11.860% | 10.132% | 8.643%  | 6.260%  | 4.525%  |
| \$475,000 | 150     | 13     | 12.541% | 10.379% | 8.547%  | 7.022%  | 5.760%  | 3.860%  | 2.597%  |
| \$475,000 | 200     | 13     | 10.474% | 8.400%  | 6.696%  | 5.314%  | 4.209%  | 2.650%  | 1.703%  |
| \$475,000 | 300     | 13     | 7.985%  | 6.064%  | 4.567%  | 3.428%  | 2.577%  | 1.507%  | 0.963%  |
| \$475,000 | 400     | 13     | 6.481%  | 4.711%  | 3.401%  | 2.450%  | 1.783%  | 1.022%  | 0.696%  |
| \$475,000 | 500     | 13     | 5.599%  | 3.935%  | 2.747%  | 1.928%  | 1.381%  | 0.807%  | 0.595%  |
| \$475,000 | 600     | 13     | 4.886%  | 3.326%  | 2.254%  | 1.553%  | 1.109%  | 0.686%  | 0.550%  |
| \$475,000 | 700     | 13     | 4.343%  | 2.878%  | 1.910%  | 1.303%  | 0.936%  | 0.614%  | 0.525%  |
| \$475,000 | 800     | 13     | 3.926%  | 2.536%  | 1.653%  | 1.121%  | 0.819%  | 0.573%  | 0.514%  |
| \$475,000 | 900     | 13     | 3.593%  | 2.276%  | 1.467%  | 0.997%  | 0.742%  | 0.549%  | 0.508%  |
| \$475,000 | 1,000   | 13     | 3.344%  | 2.085%  | 1.332%  | 0.910%  | 0.691%  | 0.535%  | 0.505%  |
| \$475,000 | 1,500   | 13     | 2.441%  | 1.420%  | 0.896%  | 0.654%  | 0.554%  | 0.506%  | 0.501%  |
| \$475,000 | 2,000   | 13     | 1.940%  | 1.092%  | 0.712%  | 0.568%  | 0.520%  | 0.503%  | 0.501%  |
| \$475,000 | 3,000   | 13     | 1.374%  | 0.780%  | 0.575%  | 0.518%  | 0.505%  | 0.502%  | 0.501%  |
| \$475,000 | 4,000   | 13     | 1.065%  | 0.642%  | 0.529%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$475,000 | 5,000   | 13     | 0.872%  | 0.575%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$475,000 | 10,000  | 13     | 0.563%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$475,000 | 20,000  | 13     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$500,000 | 5       | 13     | 65.011% | 63.349% | 61.759% | 60.237% | 58.776% | 56.024% | 53.477% |
| \$500,000 | 10      | 13     | 51.368% | 49.452% | 47.637% | 45.910% | 44.262% | 41.198% | 38.418% |
| \$500,000 | 15      | 13     | 43.720% | 41.668% | 39.735% | 37.906% | 36.175% | 32.996% | 30.148% |
| \$500,000 | 20      | 13     | 38.347% | 36.222% | 34.231% | 32.362% | 30.608% | 27.417% | 24.605% |
| \$500,000 | 25      | 13     | 34.377% | 32.220% | 30.212% | 28.340% | 26.590% | 23.431% | 20.670% |
| \$500,000 | 50      | 13     | 24.342% | 22.083% | 20.027% | 18.156% | 16.453% | 13.499% | 11.045% |
| \$500,000 | 100     | 13     | 16.255% | 13.984% | 11.998% | 10.269% | 8.777%  | 6.385%  | 4.634%  |
| \$500,000 | 150     | 13     | 12.650% | 10.488% | 8.655%  | 7.125%  | 5.858%  | 3.944%  | 2.664%  |
| \$500,000 | 200     | 13     | 10.571% | 8.494%  | 6.786%  | 5.399%  | 4.285%  | 2.708%  | 1.746%  |
| \$500,000 | 300     | 13     | 8.059%  | 6.135%  | 4.632%  | 3.484%  | 2.626%  | 1.540%  | 0.984%  |
| \$500,000 | 400     | 13     | 6.541%  | 4.766%  | 3.449%  | 2.491%  | 1.816%  | 1.041%  | 0.706%  |
| \$500,000 | 500     | 13     | 5.650%  | 3.980%  | 2.785%  | 1.959%  | 1.405%  | 0.819%  | 0.601%  |
| \$500,000 | 600     | 13     | 4.932%  | 3.365%  | 2.286%  | 1.578%  | 1.127%  | 0.694%  | 0.553%  |
| \$500,000 | 700     | 13     | 4.384%  | 2.914%  | 1.938%  | 1.324%  | 0.951%  | 0.620%  | 0.527%  |
| \$500,000 | 800     | 13     | 3.965%  | 2.568%  | 1.677%  | 1.138%  | 0.830%  | 0.576%  | 0.515%  |
| \$500,000 | 900     | 13     | 3.628%  | 2.305%  | 1.488%  | 1.012%  | 0.751%  | 0.552%  | 0.509%  |
| \$500,000 | 1,000   | 13     | 3.377%  | 2.112%  | 1.350%  | 0.922%  | 0.698%  | 0.537%  | 0.506%  |
| \$500,000 | 1,500   | 13     | 2.465%  | 1.437%  | 0.906%  | 0.659%  | 0.556%  | 0.507%  | 0.501%  |
| \$500,000 | 2,000   | 13     | 1.960%  | 1.104%  | 0.718%  | 0.570%  | 0.521%  | 0.503%  | 0.501%  |
| \$500,000 | 3,000   | 13     | 1.389%  | 0.787%  | 0.577%  | 0.519%  | 0.505%  | 0.502%  | 0.501%  |
| \$500,000 | 4,000   | 13     | 1.076%  | 0.646%  | 0.530%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 5,000   | 13     | 0.880%  | 0.577%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 10,000  | 13     | 0.566%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 20,000  | 13     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$35,000  | 700     | 14     | 1.501%  | 0.837%  | 0.595%  | 0.523%  | 0.507%  | 0.502%  | 0.501%  |
| \$35,000  | 800     | 14     | 1.344%  | 0.758%  | 0.564%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$35,000  | 900     | 14     | 1.220%  | 0.702%  | 0.545%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$35,000  | 1,000   | 14     | 1.121%  | 0.660%  | 0.533%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 1,500   | 14     | 0.810%  | 0.555%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 2,000   | 14     | 0.672%  | 0.524%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 3,000   | 14     | 0.561%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 4,000   | 14     | 0.527%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 5,000   | 14     | 0.515%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 10,000  | 14     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$40,000  | 5       | 14     | 45.627% | 43.124% | 40.703% | 38.365% | 36.101% | 31.784% | 27.728% |
| \$40,000  | 10      | 14     | 29.749% | 27.093% | 24.653% | 22.416% | 20.364% | 16.741% | 13.699% |
| \$40,000  | 15      | 14     | 23.544% | 20.968% | 18.622% | 16.496% | 14.575% | 11.294% | 8.688%  |
| \$40,000  | 20      | 14     | 19.577% | 17.073% | 14.832% | 12.840% | 11.083% | 8.197%  | 6.012%  |
| \$40,000  | 25      | 14     | 16.998% | 14.564% | 12.425% | 10.561% | 8.948%  | 6.366%  | 4.490%  |
| \$40,000  | 50      | 14     | 10.883% | 8.692%  | 6.890%  | 5.430%  | 4.264%  | 2.622%  | 1.650%  |
| \$40,000  | 100     | 14     | 6.878%  | 5.022%  | 3.630%  | 2.617%  | 1.895%  | 1.061%  | 0.705%  |
| \$40,000  | 150     | 14     | 5.174%  | 3.547%  | 2.414%  | 1.658%  | 1.174%  | 0.707%  | 0.557%  |
| \$40,000  | 200     | 14     | 4.258%  | 2.786%  | 1.825%  | 1.228%  | 0.882%  | 0.591%  | 0.519%  |
| \$40,000  | 300     | 14     | 3.173%  | 1.926%  | 1.202%  | 0.821%  | 0.637%  | 0.522%  | 0.504%  |
| \$40,000  | 400     | 14     | 2.542%  | 1.477%  | 0.923%  | 0.665%  | 0.558%  | 0.507%  | 0.501%  |
| \$40,000  | 500     | 14     | 2.132%  | 1.206%  | 0.767%  | 0.589%  | 0.527%  | 0.503%  | 0.501%  |
| \$40,000  | 600     | 14     | 1.837%  | 1.025%  | 0.677%  | 0.552%  | 0.515%  | 0.502%  | 0.501%  |
| \$40,000  | 700     | 14     | 1.608%  | 0.894%  | 0.618%  | 0.531%  | 0.508%  | 0.502%  | 0.501%  |
| \$40,000  | 800     | 14     | 1.439%  | 0.804%  | 0.580%  | 0.519%  | 0.505%  | 0.502%  | 0.501%  |
| \$40,000  | 900     | 14     | 1.307%  | 0.740%  | 0.558%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$40,000  | 1,000   | 14     | 1.200%  | 0.693%  | 0.542%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$40,000  | 1,500   | 14     | 0.860%  | 0.570%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 2,000   | 14     | 0.705%  | 0.530%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 3,000   | 14     | 0.575%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 4,000   | 14     | 0.534%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 5,000   | 14     | 0.518%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 10,000  | 14     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$45,000  | 5       | 14     | 47.231% | 44.801% | 42.456% | 40.190% | 37.998% | 33.820% | 29.904% |
| \$45,000  | 10      | 14     | 31.095% | 28.417% | 25.938% | 23.658% | 21.570% | 17.884% | 14.781% |

\* Applied to projected claims under ISL

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AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$45,000  | 15      | 14     | 24.568% | 21.986% | 19.630% | 17.492% | 15.546% | 12.188% | 9.486%  |
| \$45,000  | 20      | 14     | 20.458% | 17.936% | 15.672% | 13.652% | 11.859% | 8.883%  | 6.598%  |
| \$45,000  | 25      | 14     | 17.757% | 15.309% | 13.146% | 11.247% | 9.593%  | 6.925%  | 4.953%  |
| \$45,000  | 50      | 14     | 11.397% | 9.181%  | 7.341%  | 5.837%  | 4.624%  | 2.893%  | 1.836%  |
| \$45,000  | 100     | 14     | 7.228%  | 5.334%  | 3.897%  | 2.836%  | 2.069%  | 1.160%  | 0.754%  |
| \$45,000  | 150     | 14     | 5.443%  | 3.777%  | 2.600%  | 1.801%  | 1.277%  | 0.752%  | 0.576%  |
| \$45,000  | 200     | 14     | 4.484%  | 2.971%  | 1.965%  | 1.327%  | 0.946%  | 0.614%  | 0.526%  |
| \$45,000  | 300     | 14     | 3.350%  | 2.059%  | 1.293%  | 0.876%  | 0.667%  | 0.530%  | 0.505%  |
| \$45,000  | 400     | 14     | 2.687%  | 1.579%  | 0.986%  | 0.698%  | 0.574%  | 0.509%  | 0.502%  |
| \$45,000  | 500     | 14     | 2.258%  | 1.288%  | 0.812%  | 0.610%  | 0.535%  | 0.504%  | 0.501%  |
| \$45,000  | 600     | 14     | 1.946%  | 1.091%  | 0.709%  | 0.565%  | 0.519%  | 0.503%  | 0.501%  |
| \$45,000  | 700     | 14     | 1.706%  | 0.948%  | 0.641%  | 0.539%  | 0.511%  | 0.502%  | 0.501%  |
| \$45,000  | 800     | 14     | 1.528%  | 0.849%  | 0.598%  | 0.524%  | 0.506%  | 0.502%  | 0.501%  |
| \$45,000  | 900     | 14     | 1.387%  | 0.778%  | 0.571%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$45,000  | 1,000   | 14     | 1.274%  | 0.726%  | 0.553%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$45,000  | 1,500   | 14     | 0.908%  | 0.584%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 2,000   | 14     | 0.737%  | 0.537%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 3,000   | 14     | 0.590%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 4,000   | 14     | 0.541%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 5,000   | 14     | 0.521%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 10,000  | 14     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$50,000  | 5       | 14     | 48.617% | 46.252% | 43.970% | 41.766% | 39.634% | 35.577% | 31.781% |
| \$50,000  | 10      | 14     | 32.379% | 29.689% | 27.181% | 24.860% | 22.721% | 18.960% | 15.780% |
| \$50,000  | 15      | 14     | 25.499% | 22.913% | 20.554% | 18.400% | 16.434% | 13.016% | 10.237% |
| \$50,000  | 20      | 14     | 21.266% | 18.734% | 16.456% | 14.412% | 12.583% | 9.529%  | 7.160%  |
| \$50,000  | 25      | 14     | 18.462% | 16.001% | 13.819% | 11.888% | 10.200% | 7.454%  | 5.400%  |
| \$50,000  | 50      | 14     | 11.875% | 9.636%  | 7.764%  | 6.221%  | 4.966%  | 3.153%  | 2.020%  |
| \$50,000  | 100     | 14     | 7.556%  | 5.628%  | 4.152%  | 3.048%  | 2.240%  | 1.262%  | 0.806%  |
| \$50,000  | 150     | 14     | 5.696%  | 3.994%  | 2.779%  | 1.940%  | 1.379%  | 0.799%  | 0.595%  |
| \$50,000  | 200     | 14     | 4.696%  | 3.146%  | 2.101%  | 1.424%  | 1.010%  | 0.638%  | 0.533%  |
| \$50,000  | 300     | 14     | 3.513%  | 2.185%  | 1.381%  | 0.930%  | 0.699%  | 0.538%  | 0.507%  |
| \$50,000  | 400     | 14     | 2.823%  | 1.676%  | 1.047%  | 0.732%  | 0.591%  | 0.512%  | 0.502%  |
| \$50,000  | 500     | 14     | 2.376%  | 1.367%  | 0.857%  | 0.631%  | 0.544%  | 0.505%  | 0.501%  |
| \$50,000  | 600     | 14     | 2.049%  | 1.154%  | 0.741%  | 0.578%  | 0.524%  | 0.503%  | 0.501%  |
| \$50,000  | 700     | 14     | 1.798%  | 1.000%  | 0.665%  | 0.548%  | 0.513%  | 0.502%  | 0.501%  |
| \$50,000  | 800     | 14     | 1.610%  | 0.893%  | 0.616%  | 0.530%  | 0.508%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$50,000  | 900     | 14     | 1.462%  | 0.815%  | 0.584%  | 0.520%  | 0.506%  | 0.502%  | 0.501%  |
| \$50,000  | 1,000   | 14     | 1.344%  | 0.758%  | 0.564%  | 0.515%  | 0.505%  | 0.502%  | 0.501%  |
| \$50,000  | 1,500   | 14     | 0.954%  | 0.600%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 2,000   | 14     | 0.769%  | 0.545%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 3,000   | 14     | 0.605%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 4,000   | 14     | 0.548%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 5,000   | 14     | 0.525%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 10,000  | 14     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$55,000  | 5       | 14     | 49.835% | 47.526% | 45.301% | 43.148% | 41.069% | 37.119% | 33.424% |
| \$55,000  | 10      | 14     | 33.602% | 30.910% | 28.391% | 26.036% | 23.852% | 19.994% | 16.735% |
| \$55,000  | 15      | 14     | 26.374% | 23.785% | 21.414% | 19.244% | 17.262% | 13.800% | 10.954% |
| \$55,000  | 20      | 14     | 22.026% | 19.487% | 17.198% | 15.132% | 13.273% | 10.149% | 7.703%  |
| \$55,000  | 25      | 14     | 19.123% | 16.651% | 14.448% | 12.494% | 10.773% | 7.956%  | 5.829%  |
| \$55,000  | 50      | 14     | 12.322% | 10.062% | 8.162%  | 6.583%  | 5.292%  | 3.404%  | 2.200%  |
| \$55,000  | 100     | 14     | 7.863%  | 5.908%  | 4.394%  | 3.252%  | 2.407%  | 1.363%  | 0.861%  |
| \$55,000  | 150     | 14     | 5.935%  | 4.201%  | 2.950%  | 2.076%  | 1.481%  | 0.848%  | 0.616%  |
| \$55,000  | 200     | 14     | 4.894%  | 3.311%  | 2.229%  | 1.519%  | 1.075%  | 0.663%  | 0.540%  |
| \$55,000  | 300     | 14     | 3.668%  | 2.305%  | 1.467%  | 0.986%  | 0.731%  | 0.547%  | 0.509%  |
| \$55,000  | 400     | 14     | 2.951%  | 1.769%  | 1.107%  | 0.767%  | 0.608%  | 0.515%  | 0.502%  |
| \$55,000  | 500     | 14     | 2.487%  | 1.443%  | 0.902%  | 0.654%  | 0.554%  | 0.506%  | 0.501%  |
| \$55,000  | 600     | 14     | 2.146%  | 1.216%  | 0.774%  | 0.593%  | 0.529%  | 0.504%  | 0.501%  |
| \$55,000  | 700     | 14     | 1.884%  | 1.051%  | 0.689%  | 0.557%  | 0.516%  | 0.503%  | 0.501%  |
| \$55,000  | 800     | 14     | 1.689%  | 0.937%  | 0.635%  | 0.536%  | 0.510%  | 0.502%  | 0.501%  |
| \$55,000  | 900     | 14     | 1.533%  | 0.852%  | 0.599%  | 0.524%  | 0.507%  | 0.502%  | 0.501%  |
| \$55,000  | 1,000   | 14     | 1.410%  | 0.791%  | 0.576%  | 0.518%  | 0.505%  | 0.502%  | 0.501%  |
| \$55,000  | 1,500   | 14     | 0.998%  | 0.615%  | 0.522%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 2,000   | 14     | 0.800%  | 0.553%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 3,000   | 14     | 0.620%  | 0.516%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 4,000   | 14     | 0.556%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 5,000   | 14     | 0.529%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 10,000  | 14     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$60,000  | 5       | 14     | 50.881% | 48.620% | 46.438% | 44.332% | 42.299% | 38.441% | 34.833% |
| \$60,000  | 10      | 14     | 34.733% | 32.051% | 29.530% | 27.166% | 24.952% | 20.999% | 17.657% |
| \$60,000  | 15      | 14     | 27.204% | 24.611% | 22.222% | 20.032% | 18.033% | 14.540% | 11.639% |
| \$60,000  | 20      | 14     | 22.738% | 20.197% | 17.894% | 15.809% | 13.928% | 10.742% | 8.224%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$60,000  | 25      | 14     | 19.744% | 17.261% | 15.040% | 13.066% | 11.318% | 8.436%  | 6.240%  |
| \$60,000  | 50      | 14     | 12.738% | 10.458% | 8.535%  | 6.925%  | 5.599%  | 3.643%  | 2.377%  |
| \$60,000  | 100     | 14     | 8.151%  | 6.170%  | 4.624%  | 3.447%  | 2.567%  | 1.463%  | 0.917%  |
| \$60,000  | 150     | 14     | 6.158%  | 4.395%  | 3.114%  | 2.207%  | 1.580%  | 0.898%  | 0.638%  |
| \$60,000  | 200     | 14     | 5.078%  | 3.467%  | 2.353%  | 1.612%  | 1.139%  | 0.689%  | 0.549%  |
| \$60,000  | 300     | 14     | 3.813%  | 2.420%  | 1.550%  | 1.041%  | 0.764%  | 0.557%  | 0.511%  |
| \$60,000  | 400     | 14     | 3.071%  | 1.858%  | 1.166%  | 0.801%  | 0.627%  | 0.519%  | 0.503%  |
| \$60,000  | 500     | 14     | 2.593%  | 1.516%  | 0.946%  | 0.677%  | 0.564%  | 0.507%  | 0.501%  |
| \$60,000  | 600     | 14     | 2.238%  | 1.275%  | 0.807%  | 0.608%  | 0.535%  | 0.504%  | 0.501%  |
| \$60,000  | 700     | 14     | 1.966%  | 1.101%  | 0.714%  | 0.568%  | 0.520%  | 0.503%  | 0.501%  |
| \$60,000  | 800     | 14     | 1.763%  | 0.980%  | 0.655%  | 0.543%  | 0.512%  | 0.502%  | 0.501%  |
| \$60,000  | 900     | 14     | 1.601%  | 0.889%  | 0.614%  | 0.529%  | 0.508%  | 0.502%  | 0.501%  |
| \$60,000  | 1,000   | 14     | 1.473%  | 0.823%  | 0.588%  | 0.521%  | 0.506%  | 0.502%  | 0.501%  |
| \$60,000  | 1,500   | 14     | 1.041%  | 0.631%  | 0.526%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 2,000   | 14     | 0.831%  | 0.561%  | 0.511%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 3,000   | 14     | 0.635%  | 0.518%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 4,000   | 14     | 0.564%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 5,000   | 14     | 0.533%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 10,000  | 14     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$65,000  | 5       | 14     | 51.793% | 49.574% | 47.432% | 45.366% | 43.374% | 39.594% | 36.063% |
| \$65,000  | 10      | 14     | 35.771% | 33.110% | 30.593% | 28.223% | 26.002% | 21.978% | 18.540% |
| \$65,000  | 15      | 14     | 27.989% | 25.383% | 22.979% | 20.769% | 18.752% | 15.227% | 12.280% |
| \$65,000  | 20      | 14     | 23.405% | 20.859% | 18.542% | 16.443% | 14.544% | 11.306% | 8.725%  |
| \$65,000  | 25      | 14     | 20.324% | 17.833% | 15.598% | 13.604% | 11.836% | 8.896%  | 6.637%  |
| \$65,000  | 50      | 14     | 13.131% | 10.834% | 8.887%  | 7.252%  | 5.896%  | 3.874%  | 2.550%  |
| \$65,000  | 100     | 14     | 8.424%  | 6.420%  | 4.843%  | 3.635%  | 2.724%  | 1.562%  | 0.973%  |
| \$65,000  | 150     | 14     | 6.367%  | 4.578%  | 3.268%  | 2.330%  | 1.675%  | 0.947%  | 0.660%  |
| \$65,000  | 200     | 14     | 5.250%  | 3.614%  | 2.471%  | 1.702%  | 1.202%  | 0.716%  | 0.558%  |
| \$65,000  | 300     | 14     | 3.942%  | 2.522%  | 1.623%  | 1.090%  | 0.793%  | 0.565%  | 0.512%  |
| \$65,000  | 400     | 14     | 3.183%  | 1.942%  | 1.222%  | 0.835%  | 0.645%  | 0.523%  | 0.504%  |
| \$65,000  | 500     | 14     | 2.692%  | 1.586%  | 0.988%  | 0.700%  | 0.575%  | 0.509%  | 0.501%  |
| \$65,000  | 600     | 14     | 2.324%  | 1.332%  | 0.839%  | 0.623%  | 0.542%  | 0.505%  | 0.501%  |
| \$65,000  | 700     | 14     | 2.043%  | 1.150%  | 0.739%  | 0.578%  | 0.524%  | 0.503%  | 0.501%  |
| \$65,000  | 800     | 14     | 1.834%  | 1.021%  | 0.675%  | 0.551%  | 0.514%  | 0.502%  | 0.501%  |
| \$65,000  | 900     | 14     | 1.666%  | 0.924%  | 0.630%  | 0.535%  | 0.509%  | 0.502%  | 0.501%  |
| \$65,000  | 1,000   | 14     | 1.533%  | 0.854%  | 0.601%  | 0.525%  | 0.507%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$65,000  | 1,500   | 14     | 1.083%  | 0.647%  | 0.531%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 2,000   | 14     | 0.861%  | 0.570%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 3,000   | 14     | 0.651%  | 0.520%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 4,000   | 14     | 0.573%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 5,000   | 14     | 0.537%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 10,000  | 14     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$70,000  | 5       | 14     | 52.615% | 50.432% | 48.326% | 46.297% | 44.341% | 40.631% | 37.169% |
| \$70,000  | 10      | 14     | 36.724% | 34.098% | 31.596% | 29.228% | 26.999% | 22.945% | 19.422% |
| \$70,000  | 15      | 14     | 28.746% | 26.124% | 23.703% | 21.478% | 19.437% | 15.873% | 12.889% |
| \$70,000  | 20      | 14     | 24.029% | 21.478% | 19.152% | 17.040% | 15.127% | 11.843% | 9.209%  |
| \$70,000  | 25      | 14     | 20.868% | 18.371% | 16.124% | 14.113% | 12.326% | 9.337%  | 7.020%  |
| \$70,000  | 50      | 14     | 13.506% | 11.192% | 9.223%  | 7.564%  | 6.181%  | 4.100%  | 2.721%  |
| \$70,000  | 100     | 14     | 8.680%  | 6.655%  | 5.053%  | 3.815%  | 2.874%  | 1.660%  | 1.030%  |
| \$70,000  | 150     | 14     | 6.562%  | 4.751%  | 3.414%  | 2.449%  | 1.769%  | 0.997%  | 0.683%  |
| \$70,000  | 200     | 14     | 5.414%  | 3.754%  | 2.585%  | 1.789%  | 1.265%  | 0.744%  | 0.569%  |
| \$70,000  | 300     | 14     | 4.069%  | 2.625%  | 1.699%  | 1.141%  | 0.825%  | 0.575%  | 0.515%  |
| \$70,000  | 400     | 14     | 3.288%  | 2.021%  | 1.276%  | 0.869%  | 0.663%  | 0.527%  | 0.504%  |
| \$70,000  | 500     | 14     | 2.786%  | 1.653%  | 1.030%  | 0.723%  | 0.586%  | 0.511%  | 0.501%  |
| \$70,000  | 600     | 14     | 2.407%  | 1.387%  | 0.871%  | 0.639%  | 0.549%  | 0.505%  | 0.501%  |
| \$70,000  | 700     | 14     | 2.117%  | 1.197%  | 0.764%  | 0.590%  | 0.528%  | 0.503%  | 0.501%  |
| \$70,000  | 800     | 14     | 1.902%  | 1.062%  | 0.695%  | 0.559%  | 0.516%  | 0.502%  | 0.501%  |
| \$70,000  | 900     | 14     | 1.727%  | 0.959%  | 0.646%  | 0.540%  | 0.511%  | 0.502%  | 0.501%  |
| \$70,000  | 1,000   | 14     | 1.590%  | 0.885%  | 0.614%  | 0.529%  | 0.508%  | 0.502%  | 0.501%  |
| \$70,000  | 1,500   | 14     | 1.123%  | 0.663%  | 0.535%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 2,000   | 14     | 0.890%  | 0.579%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 3,000   | 14     | 0.666%  | 0.523%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 4,000   | 14     | 0.581%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 5,000   | 14     | 0.542%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 10,000  | 14     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$75,000  | 5       | 14     | 53.375% | 51.224% | 49.151% | 47.156% | 45.233% | 41.587% | 38.187% |
| \$75,000  | 10      | 14     | 37.605% | 35.024% | 32.553% | 30.198% | 27.967% | 23.899% | 20.315% |
| \$75,000  | 15      | 14     | 29.481% | 26.847% | 24.409% | 22.167% | 20.110% | 16.497% | 13.477% |
| \$75,000  | 20      | 14     | 24.626% | 22.070% | 19.734% | 17.610% | 15.687% | 12.363% | 9.681%  |
| \$75,000  | 25      | 14     | 21.388% | 18.884% | 16.628% | 14.604% | 12.798% | 9.764%  | 7.395%  |
| \$75,000  | 50      | 14     | 13.865% | 11.537% | 9.547%  | 7.865%  | 6.458%  | 4.323%  | 2.889%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$75,000  | 100     | 14     | 8.925%  | 6.880%  | 5.254%  | 3.990%  | 3.021%  | 1.756%  | 1.088%  |
| \$75,000  | 150     | 14     | 6.749%  | 4.918%  | 3.557%  | 2.566%  | 1.862%  | 1.047%  | 0.707%  |
| \$75,000  | 200     | 14     | 5.569%  | 3.888%  | 2.695%  | 1.874%  | 1.328%  | 0.773%  | 0.580%  |
| \$75,000  | 300     | 14     | 4.191%  | 2.724%  | 1.773%  | 1.192%  | 0.858%  | 0.586%  | 0.518%  |
| \$75,000  | 400     | 14     | 3.388%  | 2.098%  | 1.329%  | 0.902%  | 0.681%  | 0.531%  | 0.505%  |
| \$75,000  | 500     | 14     | 2.876%  | 1.717%  | 1.071%  | 0.745%  | 0.597%  | 0.513%  | 0.501%  |
| \$75,000  | 600     | 14     | 2.485%  | 1.440%  | 0.902%  | 0.655%  | 0.556%  | 0.506%  | 0.501%  |
| \$75,000  | 700     | 14     | 2.188%  | 1.243%  | 0.789%  | 0.601%  | 0.533%  | 0.504%  | 0.501%  |
| \$75,000  | 800     | 14     | 1.966%  | 1.101%  | 0.714%  | 0.567%  | 0.519%  | 0.503%  | 0.501%  |
| \$75,000  | 900     | 14     | 1.786%  | 0.993%  | 0.661%  | 0.546%  | 0.513%  | 0.502%  | 0.501%  |
| \$75,000  | 1,000   | 14     | 1.645%  | 0.916%  | 0.627%  | 0.534%  | 0.509%  | 0.502%  | 0.501%  |
| \$75,000  | 1,500   | 14     | 1.161%  | 0.679%  | 0.540%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$75,000  | 2,000   | 14     | 0.918%  | 0.588%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 3,000   | 14     | 0.682%  | 0.526%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 4,000   | 14     | 0.590%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 5,000   | 14     | 0.547%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 10,000  | 14     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$80,000  | 5       | 14     | 54.057% | 51.936% | 49.893% | 47.928% | 46.035% | 42.446% | 39.102% |
| \$80,000  | 10      | 14     | 38.408% | 35.869% | 33.438% | 31.111% | 28.892% | 24.810% | 21.203% |
| \$80,000  | 15      | 14     | 30.188% | 27.544% | 25.096% | 22.838% | 20.760% | 17.098% | 14.041% |
| \$80,000  | 20      | 14     | 25.197% | 22.635% | 20.290% | 18.154% | 16.217% | 12.861% | 10.137% |
| \$80,000  | 25      | 14     | 21.879% | 19.373% | 17.107% | 15.073% | 13.250% | 10.176% | 7.759%  |
| \$80,000  | 50      | 14     | 14.205% | 11.864% | 9.856%  | 8.154%  | 6.724%  | 4.538%  | 3.053%  |
| \$80,000  | 100     | 14     | 9.155%  | 7.091%  | 5.444%  | 4.153%  | 3.160%  | 1.847%  | 1.144%  |
| \$80,000  | 150     | 14     | 6.927%  | 5.076%  | 3.693%  | 2.678%  | 1.950%  | 1.097%  | 0.731%  |
| \$80,000  | 200     | 14     | 5.717%  | 4.016%  | 2.800%  | 1.957%  | 1.391%  | 0.802%  | 0.591%  |
| \$80,000  | 300     | 14     | 4.306%  | 2.819%  | 1.845%  | 1.243%  | 0.891%  | 0.598%  | 0.521%  |
| \$80,000  | 400     | 14     | 3.484%  | 2.172%  | 1.381%  | 0.935%  | 0.700%  | 0.536%  | 0.506%  |
| \$80,000  | 500     | 14     | 2.961%  | 1.779%  | 1.111%  | 0.768%  | 0.609%  | 0.515%  | 0.502%  |
| \$80,000  | 600     | 14     | 2.559%  | 1.491%  | 0.932%  | 0.671%  | 0.563%  | 0.507%  | 0.501%  |
| \$80,000  | 700     | 14     | 2.255%  | 1.287%  | 0.814%  | 0.613%  | 0.537%  | 0.504%  | 0.501%  |
| \$80,000  | 800     | 14     | 2.027%  | 1.139%  | 0.734%  | 0.576%  | 0.522%  | 0.503%  | 0.501%  |
| \$80,000  | 900     | 14     | 1.842%  | 1.026%  | 0.677%  | 0.553%  | 0.515%  | 0.502%  | 0.501%  |
| \$80,000  | 1,000   | 14     | 1.697%  | 0.945%  | 0.640%  | 0.538%  | 0.510%  | 0.502%  | 0.501%  |
| \$80,000  | 1,500   | 14     | 1.198%  | 0.695%  | 0.545%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$80,000  | 2,000   | 14     | 0.945%  | 0.597%  | 0.518%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$80,000  | 3,000   | 14     | 0.698%  | 0.529%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 4,000   | 14     | 0.599%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 5,000   | 14     | 0.552%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 10,000  | 14     | 0.509%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$90,000  | 5       | 14     | 55.265% | 53.196% | 51.208% | 49.296% | 47.452% | 43.964% | 40.717% |
| \$90,000  | 10      | 14     | 39.839% | 37.374% | 35.016% | 32.761% | 30.604% | 26.558% | 22.909% |
| \$90,000  | 15      | 14     | 31.525% | 28.890% | 26.428% | 24.144% | 22.028% | 18.277% | 15.125% |
| \$90,000  | 20      | 14     | 26.288% | 23.710% | 21.346% | 19.188% | 17.220% | 13.810% | 11.011% |
| \$90,000  | 25      | 14     | 22.801% | 20.292% | 18.016% | 15.961% | 14.108% | 10.964% | 8.468%  |
| \$90,000  | 50      | 14     | 14.842% | 12.484% | 10.445% | 8.708%  | 7.233%  | 4.955%  | 3.381%  |
| \$90,000  | 100     | 14     | 9.585%  | 7.488%  | 5.800%  | 4.464%  | 3.426%  | 2.026%  | 1.257%  |
| \$90,000  | 150     | 14     | 7.259%  | 5.376%  | 3.951%  | 2.893%  | 2.123%  | 1.199%  | 0.783%  |
| \$90,000  | 200     | 14     | 5.995%  | 4.258%  | 3.002%  | 2.117%  | 1.513%  | 0.863%  | 0.617%  |
| \$90,000  | 300     | 14     | 4.523%  | 3.000%  | 1.984%  | 1.342%  | 0.956%  | 0.622%  | 0.528%  |
| \$90,000  | 400     | 14     | 3.664%  | 2.312%  | 1.480%  | 0.999%  | 0.738%  | 0.546%  | 0.508%  |
| \$90,000  | 500     | 14     | 3.123%  | 1.898%  | 1.189%  | 0.814%  | 0.633%  | 0.520%  | 0.502%  |
| \$90,000  | 600     | 14     | 2.698%  | 1.589%  | 0.992%  | 0.703%  | 0.578%  | 0.510%  | 0.502%  |
| \$90,000  | 700     | 14     | 2.381%  | 1.372%  | 0.862%  | 0.636%  | 0.547%  | 0.505%  | 0.501%  |
| \$90,000  | 800     | 14     | 2.142%  | 1.213%  | 0.773%  | 0.594%  | 0.529%  | 0.503%  | 0.501%  |
| \$90,000  | 900     | 14     | 1.947%  | 1.090%  | 0.709%  | 0.566%  | 0.519%  | 0.503%  | 0.501%  |
| \$90,000  | 1,000   | 14     | 1.795%  | 1.002%  | 0.666%  | 0.548%  | 0.513%  | 0.502%  | 0.501%  |
| \$90,000  | 1,500   | 14     | 1.268%  | 0.726%  | 0.554%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$90,000  | 2,000   | 14     | 0.998%  | 0.615%  | 0.522%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 3,000   | 14     | 0.728%  | 0.535%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 4,000   | 14     | 0.618%  | 0.515%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 5,000   | 14     | 0.562%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 10,000  | 14     | 0.509%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$100,000 | 5       | 14     | 56.293% | 54.270% | 52.327% | 50.458% | 48.659% | 45.255% | 42.086% |
| \$100,000 | 10      | 14     | 41.060% | 38.658% | 36.362% | 34.168% | 32.070% | 28.129% | 24.509% |
| \$100,000 | 15      | 14     | 32.743% | 30.128% | 27.677% | 25.383% | 23.241% | 19.412% | 16.166% |
| \$100,000 | 20      | 14     | 27.304% | 24.714% | 22.331% | 20.145% | 18.149% | 14.681% | 11.821% |
| \$100,000 | 25      | 14     | 23.643% | 21.123% | 18.841% | 16.767% | 14.888% | 11.690% | 9.131%  |
| \$100,000 | 50      | 14     | 15.426% | 13.056% | 10.996% | 9.224%  | 7.712%  | 5.349%  | 3.698%  |
| \$100,000 | 100     | 14     | 9.976%  | 7.854%  | 6.131%  | 4.755%  | 3.676%  | 2.198%  | 1.367%  |
| \$100,000 | 150     | 14     | 7.563%  | 5.651%  | 4.188%  | 3.092%  | 2.284%  | 1.298%  | 0.836%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$110,000 | 5,000   | 14     | 0.584%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 10,000  | 14     | 0.511%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$120,000 | 5       | 14     | 57.913% | 55.961% | 54.087% | 52.285% | 50.552% | 47.278% | 44.230% |
| \$120,000 | 10      | 14     | 42.991% | 40.684% | 38.485% | 36.384% | 34.373% | 30.609% | 27.149% |
| \$120,000 | 15      | 14     | 34.753% | 32.224% | 29.825% | 27.554% | 25.411% | 21.519% | 18.128% |
| \$120,000 | 20      | 14     | 29.078% | 26.490% | 24.086% | 21.864% | 19.816% | 16.228% | 13.243% |
| \$120,000 | 25      | 14     | 25.126% | 22.592% | 20.279% | 18.171% | 16.257% | 12.971% | 10.303% |
| \$120,000 | 50      | 14     | 16.450% | 14.062% | 11.966% | 10.147% | 8.574%  | 6.077%  | 4.288%  |
| \$120,000 | 100     | 14     | 10.667% | 8.504%  | 6.726%  | 5.286%  | 4.136%  | 2.527%  | 1.586%  |
| \$120,000 | 150     | 14     | 8.104%  | 6.147%  | 4.618%  | 3.457%  | 2.586%  | 1.491%  | 0.943%  |
| \$120,000 | 200     | 14     | 6.699%  | 4.880%  | 3.523%  | 2.541%  | 1.845%  | 1.045%  | 0.701%  |
| \$120,000 | 300     | 14     | 5.076%  | 3.463%  | 2.348%  | 1.610%  | 1.141%  | 0.695%  | 0.553%  |
| \$120,000 | 400     | 14     | 4.111%  | 2.668%  | 1.738%  | 1.172%  | 0.846%  | 0.578%  | 0.514%  |
| \$120,000 | 500     | 14     | 3.531%  | 2.208%  | 1.401%  | 0.945%  | 0.707%  | 0.537%  | 0.506%  |
| \$120,000 | 600     | 14     | 3.054%  | 1.849%  | 1.160%  | 0.799%  | 0.627%  | 0.520%  | 0.503%  |
| \$120,000 | 700     | 14     | 2.702%  | 1.596%  | 0.997%  | 0.707%  | 0.580%  | 0.510%  | 0.501%  |
| \$120,000 | 800     | 14     | 2.436%  | 1.408%  | 0.883%  | 0.648%  | 0.552%  | 0.506%  | 0.501%  |
| \$120,000 | 900     | 14     | 2.216%  | 1.261%  | 0.801%  | 0.607%  | 0.535%  | 0.504%  | 0.501%  |
| \$120,000 | 1,000   | 14     | 2.045%  | 1.154%  | 0.743%  | 0.580%  | 0.524%  | 0.503%  | 0.501%  |
| \$120,000 | 1,500   | 14     | 1.451%  | 0.814%  | 0.586%  | 0.521%  | 0.506%  | 0.502%  | 0.501%  |
| \$120,000 | 2,000   | 14     | 1.140%  | 0.670%  | 0.537%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$120,000 | 3,000   | 14     | 0.814%  | 0.557%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 4,000   | 14     | 0.671%  | 0.524%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 5,000   | 14     | 0.595%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 10,000  | 14     | 0.512%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$130,000 | 5       | 14     | 58.578% | 56.655% | 54.808% | 53.034% | 51.327% | 48.105% | 45.105% |
| \$130,000 | 10      | 14     | 43.772% | 41.504% | 39.343% | 37.278% | 35.303% | 31.607% | 28.213% |
| \$130,000 | 15      | 14     | 35.570% | 33.087% | 30.730% | 28.491% | 26.369% | 22.484% | 19.062% |
| \$130,000 | 20      | 14     | 29.866% | 27.293% | 24.893% | 22.662% | 20.601% | 16.961% | 13.910% |
| \$130,000 | 25      | 14     | 25.811% | 23.273% | 20.945% | 18.818% | 16.888% | 13.559% | 10.842% |
| \$130,000 | 50      | 14     | 16.906% | 14.510% | 12.403% | 10.563% | 8.968%  | 6.416%  | 4.565%  |
| \$130,000 | 100     | 14     | 10.975% | 8.796%  | 6.997%  | 5.530%  | 4.350%  | 2.683%  | 1.696%  |
| \$130,000 | 150     | 14     | 8.351%  | 6.373%  | 4.819%  | 3.627%  | 2.730%  | 1.585%  | 0.998%  |
| \$130,000 | 200     | 14     | 6.907%  | 5.065%  | 3.680%  | 2.670%  | 1.950%  | 1.104%  | 0.731%  |
| \$130,000 | 300     | 14     | 5.235%  | 3.598%  | 2.457%  | 1.693%  | 1.201%  | 0.721%  | 0.563%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$130,000 | 400     | 14     | 4.241%  | 2.773%  | 1.817%  | 1.227%  | 0.882%  | 0.590%  | 0.517%  |
| \$130,000 | 500     | 14     | 3.648%  | 2.299%  | 1.466%  | 0.986%  | 0.731%  | 0.544%  | 0.507%  |
| \$130,000 | 600     | 14     | 3.156%  | 1.925%  | 1.211%  | 0.830%  | 0.644%  | 0.524%  | 0.503%  |
| \$130,000 | 700     | 14     | 2.792%  | 1.661%  | 1.039%  | 0.731%  | 0.592%  | 0.513%  | 0.502%  |
| \$130,000 | 800     | 14     | 2.519%  | 1.465%  | 0.918%  | 0.666%  | 0.560%  | 0.507%  | 0.501%  |
| \$130,000 | 900     | 14     | 2.292%  | 1.312%  | 0.829%  | 0.621%  | 0.540%  | 0.505%  | 0.501%  |
| \$130,000 | 1,000   | 14     | 2.116%  | 1.200%  | 0.767%  | 0.592%  | 0.528%  | 0.503%  | 0.501%  |
| \$130,000 | 1,500   | 14     | 1.504%  | 0.842%  | 0.597%  | 0.524%  | 0.507%  | 0.502%  | 0.501%  |
| \$130,000 | 2,000   | 14     | 1.182%  | 0.687%  | 0.542%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$130,000 | 3,000   | 14     | 0.841%  | 0.564%  | 0.512%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 4,000   | 14     | 0.688%  | 0.527%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 5,000   | 14     | 0.606%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 10,000  | 14     | 0.513%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$140,000 | 5       | 14     | 59.183% | 57.286% | 55.463% | 53.713% | 52.031% | 48.854% | 45.896% |
| \$140,000 | 10      | 14     | 44.475% | 42.241% | 40.114% | 38.080% | 36.137% | 32.502% | 29.165% |
| \$140,000 | 15      | 14     | 36.299% | 33.858% | 31.540% | 29.338% | 27.250% | 23.390% | 19.958% |
| \$140,000 | 20      | 14     | 30.591% | 28.039% | 25.650% | 23.421% | 21.353% | 17.676% | 14.563% |
| \$140,000 | 25      | 14     | 26.458% | 23.922% | 21.585% | 19.442% | 17.495% | 14.124% | 11.358% |
| \$140,000 | 50      | 14     | 17.334% | 14.935% | 12.815% | 10.959% | 9.344%  | 6.744%  | 4.839%  |
| \$140,000 | 100     | 14     | 11.268% | 9.073%  | 7.255%  | 5.765%  | 4.557%  | 2.837%  | 1.805%  |
| \$140,000 | 150     | 14     | 8.585%  | 6.588%  | 5.011%  | 3.793%  | 2.870%  | 1.678%  | 1.055%  |
| \$140,000 | 200     | 14     | 7.104%  | 5.242%  | 3.833%  | 2.797%  | 2.052%  | 1.165%  | 0.763%  |
| \$140,000 | 300     | 14     | 5.389%  | 3.729%  | 2.563%  | 1.774%  | 1.260%  | 0.748%  | 0.574%  |
| \$140,000 | 400     | 14     | 4.365%  | 2.875%  | 1.894%  | 1.282%  | 0.917%  | 0.603%  | 0.521%  |
| \$140,000 | 500     | 14     | 3.759%  | 2.386%  | 1.528%  | 1.027%  | 0.756%  | 0.551%  | 0.509%  |
| \$140,000 | 600     | 14     | 3.253%  | 1.999%  | 1.261%  | 0.860%  | 0.660%  | 0.528%  | 0.504%  |
| \$140,000 | 700     | 14     | 2.879%  | 1.724%  | 1.080%  | 0.754%  | 0.604%  | 0.515%  | 0.502%  |
| \$140,000 | 800     | 14     | 2.599%  | 1.521%  | 0.951%  | 0.684%  | 0.569%  | 0.509%  | 0.501%  |
| \$140,000 | 900     | 14     | 2.364%  | 1.361%  | 0.857%  | 0.635%  | 0.547%  | 0.506%  | 0.501%  |
| \$140,000 | 1,000   | 14     | 2.184%  | 1.244%  | 0.792%  | 0.603%  | 0.533%  | 0.504%  | 0.501%  |
| \$140,000 | 1,500   | 14     | 1.555%  | 0.869%  | 0.608%  | 0.528%  | 0.508%  | 0.502%  | 0.501%  |
| \$140,000 | 2,000   | 14     | 1.223%  | 0.705%  | 0.548%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$140,000 | 3,000   | 14     | 0.867%  | 0.572%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 4,000   | 14     | 0.705%  | 0.530%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 5,000   | 14     | 0.617%  | 0.515%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 10,000  | 14     | 0.514%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$140,000 | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$150,000 | 5       | 14     | 59.744% | 57.869% | 56.070% | 54.341% | 52.682% | 49.544% | 46.625% |
| \$150,000 | 10      | 14     | 45.112% | 42.910% | 40.812% | 38.807% | 36.892% | 33.312% | 30.026% |
| \$150,000 | 15      | 14     | 36.958% | 34.553% | 32.271% | 30.104% | 28.050% | 24.238% | 20.812% |
| \$150,000 | 20      | 14     | 31.264% | 28.738% | 26.365% | 24.145% | 22.079% | 18.379% | 15.212% |
| \$150,000 | 25      | 14     | 27.079% | 24.548% | 22.208% | 20.055% | 18.091% | 14.678% | 11.862% |
| \$150,000 | 50      | 14     | 17.745% | 15.342% | 13.212% | 11.342% | 9.710%  | 7.063%  | 5.109%  |
| \$150,000 | 100     | 14     | 11.545% | 9.337%  | 7.501%  | 5.988%  | 4.757%  | 2.988%  | 1.910%  |
| \$150,000 | 150     | 14     | 8.807%  | 6.793%  | 5.195%  | 3.953%  | 3.006%  | 1.769%  | 1.112%  |
| \$150,000 | 200     | 14     | 7.291%  | 5.411%  | 3.979%  | 2.918%  | 2.149%  | 1.225%  | 0.794%  |
| \$150,000 | 300     | 14     | 5.534%  | 3.854%  | 2.664%  | 1.852%  | 1.318%  | 0.774%  | 0.585%  |
| \$150,000 | 400     | 14     | 4.482%  | 2.971%  | 1.968%  | 1.334%  | 0.952%  | 0.617%  | 0.524%  |
| \$150,000 | 500     | 14     | 3.862%  | 2.469%  | 1.588%  | 1.067%  | 0.781%  | 0.559%  | 0.510%  |
| \$150,000 | 600     | 14     | 3.345%  | 2.068%  | 1.309%  | 0.889%  | 0.677%  | 0.532%  | 0.505%  |
| \$150,000 | 700     | 14     | 2.961%  | 1.785%  | 1.120%  | 0.777%  | 0.616%  | 0.518%  | 0.502%  |
| \$150,000 | 800     | 14     | 2.674%  | 1.574%  | 0.984%  | 0.701%  | 0.578%  | 0.511%  | 0.502%  |
| \$150,000 | 900     | 14     | 2.432%  | 1.408%  | 0.885%  | 0.649%  | 0.553%  | 0.507%  | 0.501%  |
| \$150,000 | 1,000   | 14     | 2.248%  | 1.287%  | 0.816%  | 0.614%  | 0.538%  | 0.504%  | 0.501%  |
| \$150,000 | 1,500   | 14     | 1.604%  | 0.895%  | 0.619%  | 0.532%  | 0.509%  | 0.502%  | 0.501%  |
| \$150,000 | 2,000   | 14     | 1.262%  | 0.723%  | 0.554%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$150,000 | 3,000   | 14     | 0.893%  | 0.580%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 4,000   | 14     | 0.722%  | 0.534%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 5,000   | 14     | 0.628%  | 0.516%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 10,000  | 14     | 0.516%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$160,000 | 5       | 14     | 60.109% | 58.270% | 56.506% | 54.814% | 53.187% | 50.100% | 47.235% |
| \$160,000 | 10      | 14     | 45.598% | 43.430% | 41.361% | 39.388% | 37.504% | 33.984% | 30.770% |
| \$160,000 | 15      | 14     | 37.710% | 35.367% | 33.145% | 31.038% | 29.043% | 25.342% | 21.987% |
| \$160,000 | 20      | 14     | 32.514% | 30.035% | 27.700% | 25.508% | 23.457% | 19.748% | 16.546% |
| \$160,000 | 25      | 14     | 28.115% | 25.598% | 23.271% | 21.122% | 19.145% | 15.675% | 12.803% |
| \$160,000 | 50      | 14     | 18.298% | 15.910% | 13.790% | 11.917% | 10.271% | 7.586%  | 5.575%  |
| \$160,000 | 100     | 14     | 11.579% | 9.401%  | 7.589%  | 6.098%  | 4.886%  | 3.124%  | 2.024%  |
| \$160,000 | 150     | 14     | 8.896%  | 6.887%  | 5.293%  | 4.047%  | 3.092%  | 1.832%  | 1.151%  |
| \$160,000 | 200     | 14     | 7.333%  | 5.454%  | 4.021%  | 2.952%  | 2.174%  | 1.234%  | 0.799%  |
| \$160,000 | 300     | 14     | 5.571%  | 3.914%  | 2.730%  | 1.916%  | 1.374%  | 0.804%  | 0.594%  |
| \$160,000 | 400     | 14     | 4.568%  | 3.058%  | 2.046%  | 1.397%  | 0.997%  | 0.632%  | 0.531%  |
| \$160,000 | 500     | 14     | 3.879%  | 2.494%  | 1.617%  | 1.091%  | 0.796%  | 0.564%  | 0.512%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$160,000 | 600     | 14     | 3.410%  | 2.130%  | 1.357%  | 0.920%  | 0.694%  | 0.537%  | 0.506%  |
| \$160,000 | 700     | 14     | 3.031%  | 1.840%  | 1.154%  | 0.794%  | 0.624%  | 0.519%  | 0.503%  |
| \$160,000 | 800     | 14     | 2.763%  | 1.639%  | 1.023%  | 0.719%  | 0.586%  | 0.511%  | 0.502%  |
| \$160,000 | 900     | 14     | 2.484%  | 1.442%  | 0.901%  | 0.654%  | 0.556%  | 0.506%  | 0.501%  |
| \$160,000 | 1,000   | 14     | 2.272%  | 1.301%  | 0.822%  | 0.617%  | 0.539%  | 0.505%  | 0.501%  |
| \$160,000 | 1,500   | 14     | 1.643%  | 0.912%  | 0.624%  | 0.532%  | 0.508%  | 0.502%  | 0.501%  |
| \$160,000 | 2,000   | 14     | 1.270%  | 0.725%  | 0.552%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$160,000 | 3,000   | 14     | 0.900%  | 0.582%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 4,000   | 14     | 0.724%  | 0.536%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 5,000   | 14     | 0.629%  | 0.517%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 10,000  | 14     | 0.517%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$170,000 | 5       | 14     | 60.683% | 58.845% | 57.084% | 55.393% | 53.770% | 50.700% | 47.845% |
| \$170,000 | 10      | 14     | 46.191% | 44.042% | 41.992% | 40.036% | 38.171% | 34.680% | 31.481% |
| \$170,000 | 15      | 14     | 38.081% | 35.736% | 33.513% | 31.406% | 29.408% | 25.703% | 22.354% |
| \$170,000 | 20      | 14     | 32.425% | 29.962% | 27.639% | 25.455% | 23.407% | 19.695% | 16.479% |
| \$170,000 | 25      | 14     | 28.205% | 25.698% | 23.367% | 21.212% | 19.228% | 15.737% | 12.833% |
| \$170,000 | 50      | 14     | 18.515% | 16.103% | 13.960% | 12.068% | 10.405% | 7.683%  | 5.643%  |
| \$170,000 | 100     | 14     | 12.058% | 9.833%  | 7.964%  | 6.412%  | 5.137%  | 3.282%  | 2.120%  |
| \$170,000 | 150     | 14     | 9.222%  | 7.176%  | 5.540%  | 4.256%  | 3.265%  | 1.947%  | 1.225%  |
| \$170,000 | 200     | 14     | 7.638%  | 5.725%  | 4.255%  | 3.150%  | 2.338%  | 1.342%  | 0.858%  |
| \$170,000 | 300     | 14     | 5.802%  | 4.085%  | 2.854%  | 2.001%  | 1.429%  | 0.827%  | 0.607%  |
| \$170,000 | 400     | 14     | 4.699%  | 3.150%  | 2.107%  | 1.435%  | 1.021%  | 0.644%  | 0.533%  |
| \$170,000 | 500     | 14     | 4.046%  | 2.616%  | 1.696%  | 1.139%  | 0.826%  | 0.573%  | 0.513%  |
| \$170,000 | 600     | 14     | 3.514%  | 2.198%  | 1.400%  | 0.947%  | 0.710%  | 0.541%  | 0.507%  |
| \$170,000 | 700     | 14     | 3.113%  | 1.897%  | 1.195%  | 0.822%  | 0.640%  | 0.523%  | 0.503%  |
| \$170,000 | 800     | 14     | 2.811%  | 1.673%  | 1.047%  | 0.737%  | 0.595%  | 0.514%  | 0.502%  |
| \$170,000 | 900     | 14     | 2.558%  | 1.495%  | 0.938%  | 0.676%  | 0.566%  | 0.509%  | 0.501%  |
| \$170,000 | 1,000   | 14     | 2.367%  | 1.366%  | 0.862%  | 0.637%  | 0.548%  | 0.505%  | 0.501%  |
| \$170,000 | 1,500   | 14     | 1.694%  | 0.946%  | 0.642%  | 0.540%  | 0.511%  | 0.502%  | 0.501%  |
| \$170,000 | 2,000   | 14     | 1.335%  | 0.757%  | 0.565%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$170,000 | 3,000   | 14     | 0.942%  | 0.596%  | 0.518%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 4,000   | 14     | 0.754%  | 0.541%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 5,000   | 14     | 0.649%  | 0.520%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 10,000  | 14     | 0.519%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$180,000 | 5       | 14     | 61.064% | 59.242% | 57.495% | 55.820% | 54.211% | 51.170% | 48.341% |

\* Applied to projected claims under ISL



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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$180,000 | 10      | 14     | 46.640% | 44.512% | 42.482% | 40.546% | 38.701% | 35.247% | 32.085% |
| \$180,000 | 15      | 14     | 38.548% | 36.228% | 34.029% | 31.948% | 29.973% | 26.313% | 23.008% |
| \$180,000 | 20      | 14     | 32.911% | 30.477% | 28.181% | 26.022% | 23.993% | 20.291% | 17.067% |
| \$180,000 | 25      | 14     | 28.698% | 26.211% | 23.890% | 21.741% | 19.756% | 16.239% | 13.295% |
| \$180,000 | 50      | 14     | 18.864% | 16.448% | 14.301% | 12.400% | 10.725% | 7.972%  | 5.895%  |
| \$180,000 | 100     | 14     | 12.289% | 10.056% | 8.175%  | 6.607%  | 5.313%  | 3.419%  | 2.220%  |
| \$180,000 | 150     | 14     | 9.410%  | 7.350%  | 5.698%  | 4.396%  | 3.386%  | 2.031%  | 1.280%  |
| \$180,000 | 200     | 14     | 7.794%  | 5.867%  | 4.382%  | 3.258%  | 2.427%  | 1.398%  | 0.890%  |
| \$180,000 | 300     | 14     | 5.923%  | 4.191%  | 2.942%  | 2.070%  | 1.481%  | 0.853%  | 0.618%  |
| \$180,000 | 400     | 14     | 4.796%  | 3.231%  | 2.170%  | 1.481%  | 1.053%  | 0.657%  | 0.537%  |
| \$180,000 | 500     | 14     | 4.132%  | 2.686%  | 1.748%  | 1.175%  | 0.848%  | 0.580%  | 0.515%  |
| \$180,000 | 600     | 14     | 3.590%  | 2.257%  | 1.442%  | 0.974%  | 0.726%  | 0.546%  | 0.508%  |
| \$180,000 | 700     | 14     | 3.180%  | 1.948%  | 1.229%  | 0.843%  | 0.652%  | 0.526%  | 0.504%  |
| \$180,000 | 800     | 14     | 2.873%  | 1.718%  | 1.077%  | 0.753%  | 0.604%  | 0.516%  | 0.502%  |
| \$180,000 | 900     | 14     | 2.615%  | 1.536%  | 0.963%  | 0.690%  | 0.572%  | 0.510%  | 0.501%  |
| \$180,000 | 1,000   | 14     | 2.420%  | 1.403%  | 0.884%  | 0.649%  | 0.553%  | 0.506%  | 0.501%  |
| \$180,000 | 1,500   | 14     | 1.735%  | 0.970%  | 0.653%  | 0.544%  | 0.512%  | 0.502%  | 0.501%  |
| \$180,000 | 2,000   | 14     | 1.368%  | 0.773%  | 0.571%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$180,000 | 3,000   | 14     | 0.965%  | 0.604%  | 0.520%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 4,000   | 14     | 0.769%  | 0.545%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 5,000   | 14     | 0.660%  | 0.522%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 10,000  | 14     | 0.520%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$190,000 | 5       | 14     | 61.411% | 59.603% | 57.871% | 56.210% | 54.614% | 51.598% | 48.794% |
| \$190,000 | 10      | 14     | 47.053% | 44.944% | 42.933% | 41.016% | 39.188% | 35.769% | 32.640% |
| \$190,000 | 15      | 14     | 38.981% | 36.684% | 34.507% | 32.449% | 30.495% | 26.877% | 23.611% |
| \$190,000 | 20      | 14     | 33.359% | 30.951% | 28.683% | 26.549% | 24.542% | 20.861% | 17.638% |
| \$190,000 | 25      | 14     | 29.157% | 26.691% | 24.387% | 22.248% | 20.264% | 16.733% | 13.753% |
| \$190,000 | 50      | 14     | 19.199% | 16.780% | 14.628% | 12.718% | 11.033% | 8.251%  | 6.141%  |
| \$190,000 | 100     | 14     | 12.512% | 10.271% | 8.380%  | 6.796%  | 5.487%  | 3.555%  | 2.320%  |
| \$190,000 | 150     | 14     | 9.590%  | 7.519%  | 5.851%  | 4.532%  | 3.503%  | 2.114%  | 1.334%  |
| \$190,000 | 200     | 14     | 7.944%  | 6.003%  | 4.503%  | 3.362%  | 2.513%  | 1.452%  | 0.921%  |
| \$190,000 | 300     | 14     | 6.039%  | 4.293%  | 3.027%  | 2.137%  | 1.532%  | 0.880%  | 0.630%  |
| \$190,000 | 400     | 14     | 4.889%  | 3.310%  | 2.232%  | 1.527%  | 1.085%  | 0.671%  | 0.542%  |
| \$190,000 | 500     | 14     | 4.214%  | 2.753%  | 1.798%  | 1.211%  | 0.871%  | 0.588%  | 0.517%  |
| \$190,000 | 600     | 14     | 3.663%  | 2.315%  | 1.483%  | 1.001%  | 0.742%  | 0.550%  | 0.509%  |
| \$190,000 | 700     | 14     | 3.246%  | 1.998%  | 1.264%  | 0.864%  | 0.663%  | 0.528%  | 0.504%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$190,000 | 800     | 14     | 2.933%  | 1.762%  | 1.106%  | 0.770%  | 0.613%  | 0.517%  | 0.502%  |
| \$190,000 | 900     | 14     | 2.670%  | 1.575%  | 0.987%  | 0.703%  | 0.579%  | 0.511%  | 0.502%  |
| \$190,000 | 1,000   | 14     | 2.472%  | 1.439%  | 0.905%  | 0.660%  | 0.558%  | 0.507%  | 0.501%  |
| \$190,000 | 1,500   | 14     | 1.775%  | 0.993%  | 0.664%  | 0.548%  | 0.513%  | 0.502%  | 0.501%  |
| \$190,000 | 2,000   | 14     | 1.400%  | 0.789%  | 0.577%  | 0.519%  | 0.505%  | 0.502%  | 0.501%  |
| \$190,000 | 3,000   | 14     | 0.987%  | 0.612%  | 0.521%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 4,000   | 14     | 0.784%  | 0.549%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 5,000   | 14     | 0.670%  | 0.523%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 10,000  | 14     | 0.521%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$200,000 | 5       | 14     | 61.736% | 59.942% | 58.222% | 56.574% | 54.990% | 51.997% | 49.216% |
| \$200,000 | 10      | 14     | 47.437% | 45.346% | 43.352% | 41.452% | 39.640% | 36.252% | 33.153% |
| \$200,000 | 15      | 14     | 39.383% | 37.107% | 34.952% | 32.914% | 30.978% | 27.398% | 24.169% |
| \$200,000 | 20      | 14     | 33.775% | 31.390% | 29.147% | 27.036% | 25.050% | 21.400% | 18.186% |
| \$200,000 | 25      | 14     | 29.587% | 27.142% | 24.856% | 22.730% | 20.751% | 17.214% | 14.203% |
| \$200,000 | 50      | 14     | 19.516% | 17.095% | 14.937% | 13.021% | 11.324% | 8.517%  | 6.377%  |
| \$200,000 | 100     | 14     | 12.726% | 10.478% | 8.576%  | 6.978%  | 5.654%  | 3.688%  | 2.420%  |
| \$200,000 | 150     | 14     | 9.763%  | 7.682%  | 6.000%  | 4.663%  | 3.617%  | 2.196%  | 1.388%  |
| \$200,000 | 200     | 14     | 8.087%  | 6.134%  | 4.619%  | 3.462%  | 2.597%  | 1.506%  | 0.953%  |
| \$200,000 | 300     | 14     | 6.149%  | 4.391%  | 3.109%  | 2.203%  | 1.582%  | 0.906%  | 0.641%  |
| \$200,000 | 400     | 14     | 4.978%  | 3.386%  | 2.292%  | 1.572%  | 1.116%  | 0.684%  | 0.547%  |
| \$200,000 | 500     | 14     | 4.293%  | 2.818%  | 1.848%  | 1.246%  | 0.894%  | 0.596%  | 0.519%  |
| \$200,000 | 600     | 14     | 3.734%  | 2.371%  | 1.523%  | 1.028%  | 0.759%  | 0.555%  | 0.510%  |
| \$200,000 | 700     | 14     | 3.308%  | 2.046%  | 1.297%  | 0.885%  | 0.675%  | 0.531%  | 0.505%  |
| \$200,000 | 800     | 14     | 2.990%  | 1.805%  | 1.134%  | 0.787%  | 0.622%  | 0.519%  | 0.503%  |
| \$200,000 | 900     | 14     | 2.722%  | 1.613%  | 1.011%  | 0.716%  | 0.586%  | 0.512%  | 0.502%  |
| \$200,000 | 1,000   | 14     | 2.521%  | 1.473%  | 0.927%  | 0.671%  | 0.563%  | 0.507%  | 0.501%  |
| \$200,000 | 1,500   | 14     | 1.813%  | 1.015%  | 0.675%  | 0.552%  | 0.515%  | 0.502%  | 0.501%  |
| \$200,000 | 2,000   | 14     | 1.431%  | 0.805%  | 0.583%  | 0.521%  | 0.506%  | 0.502%  | 0.501%  |
| \$200,000 | 3,000   | 14     | 1.008%  | 0.619%  | 0.523%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 4,000   | 14     | 0.799%  | 0.553%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 5,000   | 14     | 0.680%  | 0.525%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 10,000  | 14     | 0.523%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$225,000 | 5       | 14     | 62.447% | 60.682% | 58.991% | 57.370% | 55.812% | 52.868% | 50.137% |
| \$225,000 | 10      | 14     | 48.268% | 46.213% | 44.256% | 42.394% | 40.614% | 37.293% | 34.260% |
| \$225,000 | 15      | 14     | 40.262% | 38.031% | 35.922% | 33.926% | 32.033% | 28.532% | 25.381% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$225,000 | 20      | 14     | 34.680% | 32.346% | 30.154% | 28.094% | 26.154% | 22.590% | 19.437% |
| \$225,000 | 25      | 14     | 30.524% | 28.133% | 25.898% | 23.811% | 21.858% | 18.332% | 15.290% |
| \$225,000 | 50      | 14     | 20.253% | 17.831% | 15.662% | 13.727% | 12.009% | 9.146%  | 6.936%  |
| \$225,000 | 100     | 14     | 13.214% | 10.955% | 9.027%  | 7.401%  | 6.043%  | 4.006%  | 2.659%  |
| \$225,000 | 150     | 14     | 10.164% | 8.062%  | 6.347%  | 4.975%  | 3.888%  | 2.395%  | 1.522%  |
| \$225,000 | 200     | 14     | 8.424%  | 6.444%  | 4.895%  | 3.702%  | 2.799%  | 1.638%  | 1.032%  |
| \$225,000 | 300     | 14     | 6.407%  | 4.621%  | 3.303%  | 2.361%  | 1.704%  | 0.973%  | 0.672%  |
| \$225,000 | 400     | 14     | 5.190%  | 3.567%  | 2.437%  | 1.681%  | 1.194%  | 0.718%  | 0.560%  |
| \$225,000 | 500     | 14     | 4.480%  | 2.973%  | 1.967%  | 1.330%  | 0.950%  | 0.617%  | 0.525%  |
| \$225,000 | 600     | 14     | 3.893%  | 2.498%  | 1.615%  | 1.089%  | 0.797%  | 0.565%  | 0.512%  |
| \$225,000 | 700     | 14     | 3.457%  | 2.161%  | 1.377%  | 0.936%  | 0.704%  | 0.539%  | 0.506%  |
| \$225,000 | 800     | 14     | 3.124%  | 1.905%  | 1.201%  | 0.828%  | 0.644%  | 0.524%  | 0.504%  |
| \$225,000 | 900     | 14     | 2.846%  | 1.703%  | 1.070%  | 0.749%  | 0.602%  | 0.515%  | 0.502%  |
| \$225,000 | 1,000   | 14     | 2.636%  | 1.555%  | 0.977%  | 0.698%  | 0.576%  | 0.509%  | 0.501%  |
| \$225,000 | 1,500   | 14     | 1.901%  | 1.068%  | 0.701%  | 0.563%  | 0.518%  | 0.503%  | 0.501%  |
| \$225,000 | 2,000   | 14     | 1.502%  | 0.841%  | 0.597%  | 0.525%  | 0.507%  | 0.502%  | 0.501%  |
| \$225,000 | 3,000   | 14     | 1.057%  | 0.638%  | 0.528%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 4,000   | 14     | 0.834%  | 0.562%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 5,000   | 14     | 0.704%  | 0.530%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 10,000  | 14     | 0.527%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$250,000 | 5       | 14     | 63.023% | 61.280% | 59.612% | 58.012% | 56.474% | 53.571% | 50.879% |
| \$250,000 | 10      | 14     | 48.931% | 46.905% | 44.978% | 43.144% | 41.393% | 38.126% | 35.146% |
| \$250,000 | 15      | 14     | 40.977% | 38.782% | 36.710% | 34.747% | 32.888% | 29.452% | 26.364% |
| \$250,000 | 20      | 14     | 35.421% | 33.129% | 30.979% | 28.960% | 27.056% | 23.566% | 20.482% |
| \$250,000 | 25      | 14     | 31.292% | 28.947% | 26.759% | 24.714% | 22.797% | 19.318% | 16.278% |
| \$250,000 | 50      | 14     | 20.927% | 18.506% | 16.333% | 14.383% | 12.646% | 9.737%  | 7.464%  |
| \$250,000 | 100     | 14     | 13.654% | 11.388% | 9.442%  | 7.790%  | 6.406%  | 4.307%  | 2.887%  |
| \$250,000 | 150     | 14     | 10.523% | 8.404%  | 6.663%  | 5.259%  | 4.137%  | 2.578%  | 1.649%  |
| \$250,000 | 200     | 14     | 8.725%  | 6.723%  | 5.144%  | 3.919%  | 2.984%  | 1.763%  | 1.110%  |
| \$250,000 | 300     | 14     | 6.640%  | 4.827%  | 3.478%  | 2.504%  | 1.817%  | 1.036%  | 0.703%  |
| \$250,000 | 400     | 14     | 5.381%  | 3.732%  | 2.569%  | 1.782%  | 1.268%  | 0.752%  | 0.573%  |
| \$250,000 | 500     | 14     | 4.647%  | 3.112%  | 2.077%  | 1.409%  | 1.003%  | 0.637%  | 0.531%  |
| \$250,000 | 600     | 14     | 4.041%  | 2.618%  | 1.703%  | 1.149%  | 0.835%  | 0.577%  | 0.516%  |
| \$250,000 | 700     | 14     | 3.591%  | 2.265%  | 1.450%  | 0.983%  | 0.732%  | 0.546%  | 0.508%  |
| \$250,000 | 800     | 14     | 3.245%  | 1.997%  | 1.263%  | 0.866%  | 0.665%  | 0.529%  | 0.504%  |
| \$250,000 | 900     | 14     | 2.957%  | 1.784%  | 1.123%  | 0.780%  | 0.619%  | 0.518%  | 0.503%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$300,000 | 50      | 14     | 22.029% | 19.631% | 17.460% | 15.499% | 13.738% | 10.759% | 8.393%  |
| \$300,000 | 100     | 14     | 14.389% | 12.111% | 10.144% | 8.455%  | 7.028%  | 4.833%  | 3.308%  |
| \$300,000 | 150     | 14     | 11.119% | 8.973%  | 7.197%  | 5.745%  | 4.572%  | 2.902%  | 1.882%  |
| \$300,000 | 200     | 14     | 9.225%  | 7.196%  | 5.571%  | 4.298%  | 3.309%  | 1.988%  | 1.254%  |
| \$300,000 | 300     | 14     | 7.024%  | 5.172%  | 3.775%  | 2.749%  | 2.015%  | 1.150%  | 0.760%  |
| \$300,000 | 400     | 14     | 5.698%  | 4.008%  | 2.797%  | 1.960%  | 1.399%  | 0.815%  | 0.599%  |
| \$300,000 | 500     | 14     | 4.924%  | 3.346%  | 2.264%  | 1.548%  | 1.098%  | 0.676%  | 0.544%  |
| \$300,000 | 600     | 14     | 4.287%  | 2.819%  | 1.853%  | 1.255%  | 0.904%  | 0.601%  | 0.522%  |
| \$300,000 | 700     | 14     | 3.813%  | 2.441%  | 1.578%  | 1.068%  | 0.784%  | 0.562%  | 0.511%  |
| \$300,000 | 800     | 14     | 3.446%  | 2.152%  | 1.372%  | 0.934%  | 0.704%  | 0.539%  | 0.506%  |
| \$300,000 | 900     | 14     | 3.142%  | 1.923%  | 1.217%  | 0.837%  | 0.648%  | 0.525%  | 0.504%  |
| \$300,000 | 1,000   | 14     | 2.915%  | 1.758%  | 1.108%  | 0.772%  | 0.614%  | 0.517%  | 0.502%  |
| \$300,000 | 1,500   | 14     | 2.115%  | 1.203%  | 0.772%  | 0.593%  | 0.529%  | 0.503%  | 0.501%  |
| \$300,000 | 2,000   | 14     | 1.675%  | 0.935%  | 0.637%  | 0.539%  | 0.511%  | 0.502%  | 0.501%  |
| \$300,000 | 3,000   | 14     | 1.182%  | 0.690%  | 0.543%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$300,000 | 4,000   | 14     | 0.924%  | 0.591%  | 0.517%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 5,000   | 14     | 0.768%  | 0.545%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 10,000  | 14     | 0.539%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$325,000 | 5       | 14     | 64.162% | 62.465% | 60.841% | 59.283% | 57.785% | 54.960% | 52.347% |
| \$325,000 | 10      | 14     | 50.226% | 48.260% | 46.391% | 44.611% | 42.914% | 39.751% | 36.876% |
| \$325,000 | 15      | 14     | 42.390% | 40.268% | 38.265% | 36.370% | 34.574% | 31.265% | 28.300% |
| \$325,000 | 20      | 14     | 36.911% | 34.704% | 32.635% | 30.692% | 28.859% | 25.519% | 22.567% |
| \$325,000 | 25      | 14     | 32.841% | 30.589% | 28.491% | 26.528% | 24.693% | 21.362% | 18.437% |
| \$325,000 | 50      | 14     | 22.487% | 20.107% | 17.945% | 15.987% | 14.221% | 11.219% | 8.816%  |
| \$325,000 | 100     | 14     | 14.706% | 12.423% | 10.449% | 8.748%  | 7.305%  | 5.068%  | 3.504%  |
| \$325,000 | 150     | 14     | 11.376% | 9.222%  | 7.432%  | 5.960%  | 4.770%  | 3.052%  | 1.991%  |
| \$325,000 | 200     | 14     | 9.442%  | 7.401%  | 5.759%  | 4.465%  | 3.455%  | 2.092%  | 1.322%  |
| \$325,000 | 300     | 14     | 7.190%  | 5.322%  | 3.907%  | 2.858%  | 2.104%  | 1.203%  | 0.789%  |
| \$325,000 | 400     | 14     | 5.834%  | 4.130%  | 2.898%  | 2.041%  | 1.460%  | 0.846%  | 0.612%  |
| \$325,000 | 500     | 14     | 5.044%  | 3.448%  | 2.347%  | 1.611%  | 1.143%  | 0.695%  | 0.551%  |
| \$325,000 | 600     | 14     | 4.394%  | 2.907%  | 1.920%  | 1.303%  | 0.936%  | 0.613%  | 0.526%  |
| \$325,000 | 700     | 14     | 3.902%  | 2.512%  | 1.630%  | 1.103%  | 0.805%  | 0.567%  | 0.512%  |
| \$325,000 | 800     | 14     | 3.532%  | 2.220%  | 1.420%  | 0.966%  | 0.723%  | 0.544%  | 0.507%  |
| \$325,000 | 900     | 14     | 3.221%  | 1.984%  | 1.259%  | 0.863%  | 0.663%  | 0.529%  | 0.504%  |
| \$325,000 | 1,000   | 14     | 2.991%  | 1.815%  | 1.145%  | 0.794%  | 0.626%  | 0.519%  | 0.502%  |
| \$325,000 | 1,500   | 14     | 2.174%  | 1.240%  | 0.793%  | 0.603%  | 0.533%  | 0.504%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$325,000 | 2,000   | 14     | 1.723%  | 0.962%  | 0.649%  | 0.543%  | 0.512%  | 0.502%  | 0.501%  |
| \$325,000 | 3,000   | 14     | 1.217%  | 0.705%  | 0.548%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$325,000 | 4,000   | 14     | 0.950%  | 0.599%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 5,000   | 14     | 0.786%  | 0.550%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 10,000  | 14     | 0.543%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$350,000 | 5       | 14     | 64.378% | 62.690% | 61.076% | 59.526% | 58.037% | 55.228% | 52.630% |
| \$350,000 | 10      | 14     | 50.493% | 48.539% | 46.683% | 44.914% | 43.229% | 40.088% | 37.235% |
| \$350,000 | 15      | 14     | 42.691% | 40.585% | 38.598% | 36.717% | 34.936% | 31.655% | 28.716% |
| \$350,000 | 20      | 14     | 37.241% | 35.052% | 33.002% | 31.075% | 29.258% | 25.951% | 23.027% |
| \$350,000 | 25      | 14     | 33.188% | 30.957% | 28.878% | 26.935% | 25.117% | 21.820% | 18.926% |
| \$350,000 | 50      | 14     | 22.875% | 20.512% | 18.363% | 16.412% | 14.648% | 11.629% | 9.199%  |
| \$350,000 | 100     | 14     | 14.981% | 12.698% | 10.716% | 9.008%  | 7.554%  | 5.286%  | 3.684%  |
| \$350,000 | 150     | 14     | 11.603% | 9.443%  | 7.643%  | 6.158%  | 4.951%  | 3.194%  | 2.095%  |
| \$350,000 | 200     | 14     | 9.635%  | 7.584%  | 5.929%  | 4.616%  | 3.587%  | 2.187%  | 1.385%  |
| \$350,000 | 300     | 14     | 7.337%  | 5.458%  | 4.026%  | 2.959%  | 2.187%  | 1.254%  | 0.817%  |
| \$350,000 | 400     | 14     | 5.956%  | 4.239%  | 2.989%  | 2.114%  | 1.516%  | 0.875%  | 0.625%  |
| \$350,000 | 500     | 14     | 5.150%  | 3.539%  | 2.421%  | 1.669%  | 1.184%  | 0.713%  | 0.557%  |
| \$350,000 | 600     | 14     | 4.488%  | 2.985%  | 1.981%  | 1.347%  | 0.965%  | 0.625%  | 0.530%  |
| \$350,000 | 700     | 14     | 3.986%  | 2.581%  | 1.682%  | 1.139%  | 0.828%  | 0.575%  | 0.514%  |
| \$350,000 | 800     | 14     | 3.610%  | 2.281%  | 1.465%  | 0.995%  | 0.741%  | 0.550%  | 0.509%  |
| \$350,000 | 900     | 14     | 3.293%  | 2.040%  | 1.297%  | 0.887%  | 0.677%  | 0.532%  | 0.505%  |
| \$350,000 | 1,000   | 14     | 3.059%  | 1.866%  | 1.180%  | 0.815%  | 0.638%  | 0.522%  | 0.503%  |
| \$350,000 | 1,500   | 14     | 2.226%  | 1.275%  | 0.812%  | 0.612%  | 0.536%  | 0.504%  | 0.501%  |
| \$350,000 | 2,000   | 14     | 1.765%  | 0.987%  | 0.660%  | 0.547%  | 0.513%  | 0.502%  | 0.501%  |
| \$350,000 | 3,000   | 14     | 1.248%  | 0.719%  | 0.553%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$350,000 | 4,000   | 14     | 0.972%  | 0.607%  | 0.520%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 5,000   | 14     | 0.803%  | 0.554%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 10,000  | 14     | 0.546%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$375,000 | 5       | 14     | 64.556% | 62.876% | 61.268% | 59.725% | 58.244% | 55.448% | 52.863% |
| \$375,000 | 10      | 14     | 50.718% | 48.775% | 46.930% | 45.171% | 43.495% | 40.373% | 37.539% |
| \$375,000 | 15      | 14     | 42.941% | 40.849% | 38.873% | 37.004% | 35.236% | 31.978% | 29.060% |
| \$375,000 | 20      | 14     | 37.514% | 35.341% | 33.306% | 31.392% | 29.588% | 26.309% | 23.409% |
| \$375,000 | 25      | 14     | 33.484% | 31.270% | 29.207% | 27.279% | 25.476% | 22.207% | 19.339% |
| \$375,000 | 50      | 14     | 23.214% | 20.870% | 18.732% | 16.791% | 15.032% | 12.006% | 9.554%  |
| \$375,000 | 100     | 14     | 15.231% | 12.947% | 10.961% | 9.247%  | 7.784%  | 5.487%  | 3.855%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$375,000 | 150     | 14     | 11.806% | 9.644%  | 7.836%  | 6.339%  | 5.118%  | 3.327%  | 2.194%  |
| \$375,000 | 200     | 14     | 9.809%  | 7.751%  | 6.084%  | 4.756%  | 3.711%  | 2.276%  | 1.445%  |
| \$375,000 | 300     | 14     | 7.472%  | 5.583%  | 4.136%  | 3.053%  | 2.264%  | 1.302%  | 0.844%  |
| \$375,000 | 400     | 14     | 6.066%  | 4.337%  | 3.072%  | 2.181%  | 1.569%  | 0.903%  | 0.638%  |
| \$375,000 | 500     | 14     | 5.245%  | 3.621%  | 2.488%  | 1.722%  | 1.223%  | 0.730%  | 0.564%  |
| \$375,000 | 600     | 14     | 4.572%  | 3.056%  | 2.036%  | 1.388%  | 0.993%  | 0.636%  | 0.533%  |
| \$375,000 | 700     | 14     | 4.062%  | 2.643%  | 1.729%  | 1.172%  | 0.849%  | 0.582%  | 0.516%  |
| \$375,000 | 800     | 14     | 3.679%  | 2.337%  | 1.505%  | 1.021%  | 0.757%  | 0.555%  | 0.510%  |
| \$375,000 | 900     | 14     | 3.357%  | 2.090%  | 1.332%  | 0.909%  | 0.690%  | 0.535%  | 0.505%  |
| \$375,000 | 1,000   | 14     | 3.120%  | 1.912%  | 1.211%  | 0.835%  | 0.648%  | 0.524%  | 0.503%  |
| \$375,000 | 1,500   | 14     | 2.272%  | 1.305%  | 0.829%  | 0.620%  | 0.540%  | 0.505%  | 0.501%  |
| \$375,000 | 2,000   | 14     | 1.803%  | 1.009%  | 0.671%  | 0.551%  | 0.514%  | 0.502%  | 0.501%  |
| \$375,000 | 3,000   | 14     | 1.275%  | 0.732%  | 0.557%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$375,000 | 4,000   | 14     | 0.992%  | 0.614%  | 0.522%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 5,000   | 14     | 0.818%  | 0.559%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 10,000  | 14     | 0.550%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 20,000  | 14     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$400,000 | 5       | 14     | 64.706% | 63.033% | 61.431% | 59.894% | 58.419% | 55.634% | 53.060% |
| \$400,000 | 10      | 14     | 50.911% | 48.977% | 47.140% | 45.389% | 43.722% | 40.616% | 37.798% |
| \$400,000 | 15      | 14     | 43.154% | 41.074% | 39.109% | 37.250% | 35.492% | 32.254% | 29.355% |
| \$400,000 | 20      | 14     | 37.744% | 35.584% | 33.562% | 31.660% | 29.867% | 26.611% | 23.731% |
| \$400,000 | 25      | 14     | 33.735% | 31.537% | 29.487% | 27.572% | 25.781% | 22.537% | 19.691% |
| \$400,000 | 50      | 14     | 23.505% | 21.180% | 19.057% | 17.125% | 15.374% | 12.352% | 9.881%  |
| \$400,000 | 100     | 14     | 15.460% | 13.174% | 11.185% | 9.466%  | 7.995%  | 5.673%  | 4.016%  |
| \$400,000 | 150     | 14     | 11.993% | 9.828%  | 8.013%  | 6.507%  | 5.273%  | 3.453%  | 2.288%  |
| \$400,000 | 200     | 14     | 9.972%  | 7.907%  | 6.230%  | 4.887%  | 3.827%  | 2.362%  | 1.503%  |
| \$400,000 | 300     | 14     | 7.597%  | 5.700%  | 4.240%  | 3.141%  | 2.338%  | 1.349%  | 0.871%  |
| \$400,000 | 400     | 14     | 6.168%  | 4.428%  | 3.152%  | 2.245%  | 1.619%  | 0.929%  | 0.650%  |
| \$400,000 | 500     | 14     | 5.333%  | 3.698%  | 2.551%  | 1.771%  | 1.260%  | 0.747%  | 0.570%  |
| \$400,000 | 600     | 14     | 4.650%  | 3.123%  | 2.088%  | 1.427%  | 1.019%  | 0.647%  | 0.536%  |
| \$400,000 | 700     | 14     | 4.131%  | 2.701%  | 1.773%  | 1.204%  | 0.870%  | 0.590%  | 0.518%  |
| \$400,000 | 800     | 14     | 3.743%  | 2.389%  | 1.543%  | 1.047%  | 0.773%  | 0.560%  | 0.511%  |
| \$400,000 | 900     | 14     | 3.416%  | 2.136%  | 1.365%  | 0.930%  | 0.702%  | 0.539%  | 0.506%  |
| \$400,000 | 1,000   | 14     | 3.176%  | 1.955%  | 1.241%  | 0.853%  | 0.659%  | 0.527%  | 0.504%  |
| \$400,000 | 1,500   | 14     | 2.315%  | 1.334%  | 0.846%  | 0.628%  | 0.543%  | 0.505%  | 0.501%  |
| \$400,000 | 2,000   | 14     | 1.838%  | 1.029%  | 0.681%  | 0.555%  | 0.516%  | 0.502%  | 0.501%  |
| \$400,000 | 3,000   | 14     | 1.301%  | 0.743%  | 0.561%  | 0.514%  | 0.505%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$400,000 | 4,000   | 14     | 1.011%  | 0.621%  | 0.524%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 5,000   | 14     | 0.832%  | 0.563%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 10,000  | 14     | 0.553%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 20,000  | 14     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$425,000 | 5       | 14     | 64.821% | 63.153% | 61.557% | 60.024% | 58.553% | 55.778% | 53.213% |
| \$425,000 | 10      | 14     | 51.066% | 49.139% | 47.309% | 45.566% | 43.905% | 40.813% | 38.008% |
| \$425,000 | 15      | 14     | 43.335% | 41.264% | 39.308% | 37.458% | 35.708% | 32.487% | 29.603% |
| \$425,000 | 20      | 14     | 37.937% | 35.788% | 33.777% | 31.884% | 30.101% | 26.865% | 24.001% |
| \$425,000 | 25      | 14     | 33.945% | 31.759% | 29.721% | 27.817% | 26.037% | 22.812% | 19.986% |
| \$425,000 | 50      | 14     | 23.751% | 21.442% | 19.335% | 17.415% | 15.672% | 12.657% | 10.177% |
| \$425,000 | 100     | 14     | 15.665% | 13.381% | 11.388% | 9.665%  | 8.188%  | 5.845%  | 4.162%  |
| \$425,000 | 150     | 14     | 12.162% | 9.994%  | 8.173%  | 6.659%  | 5.415%  | 3.568%  | 2.374%  |
| \$425,000 | 200     | 14     | 10.120% | 8.049%  | 6.362%  | 5.008%  | 3.933%  | 2.440%  | 1.557%  |
| \$425,000 | 300     | 14     | 7.711%  | 5.806%  | 4.334%  | 3.222%  | 2.405%  | 1.393%  | 0.896%  |
| \$425,000 | 400     | 14     | 6.261%  | 4.511%  | 3.224%  | 2.303%  | 1.665%  | 0.954%  | 0.662%  |
| \$425,000 | 500     | 14     | 5.413%  | 3.767%  | 2.608%  | 1.817%  | 1.294%  | 0.763%  | 0.577%  |
| \$425,000 | 600     | 14     | 4.720%  | 3.182%  | 2.135%  | 1.462%  | 1.044%  | 0.657%  | 0.540%  |
| \$425,000 | 700     | 14     | 4.194%  | 2.753%  | 1.813%  | 1.233%  | 0.889%  | 0.597%  | 0.520%  |
| \$425,000 | 800     | 14     | 3.794%  | 2.429%  | 1.573%  | 1.066%  | 0.785%  | 0.562%  | 0.511%  |
| \$425,000 | 900     | 14     | 3.469%  | 2.177%  | 1.394%  | 0.949%  | 0.714%  | 0.542%  | 0.507%  |
| \$425,000 | 1,000   | 14     | 3.226%  | 1.994%  | 1.268%  | 0.870%  | 0.668%  | 0.529%  | 0.504%  |
| \$425,000 | 1,500   | 14     | 2.352%  | 1.360%  | 0.861%  | 0.635%  | 0.546%  | 0.505%  | 0.501%  |
| \$425,000 | 2,000   | 14     | 1.869%  | 1.048%  | 0.690%  | 0.559%  | 0.517%  | 0.503%  | 0.501%  |
| \$425,000 | 3,000   | 14     | 1.323%  | 0.754%  | 0.565%  | 0.515%  | 0.505%  | 0.502%  | 0.501%  |
| \$425,000 | 4,000   | 14     | 1.028%  | 0.627%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 5,000   | 14     | 0.845%  | 0.566%  | 0.512%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 10,000  | 14     | 0.556%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 20,000  | 14     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$450,000 | 5       | 14     | 64.927% | 63.265% | 61.672% | 60.144% | 58.678% | 55.912% | 53.354% |
| \$450,000 | 10      | 14     | 51.211% | 49.291% | 47.468% | 45.731% | 44.076% | 40.996% | 38.203% |
| \$450,000 | 15      | 14     | 43.502% | 41.441% | 39.492% | 37.650% | 35.908% | 32.703% | 29.833% |
| \$450,000 | 20      | 14     | 38.118% | 35.979% | 33.977% | 32.093% | 30.318% | 27.100% | 24.252% |
| \$450,000 | 25      | 14     | 34.141% | 31.966% | 29.938% | 28.045% | 26.274% | 23.068% | 20.259% |
| \$450,000 | 50      | 14     | 23.981% | 21.688% | 19.595% | 17.689% | 15.957% | 12.951% | 10.471% |
| \$450,000 | 100     | 14     | 15.866% | 13.584% | 11.589% | 9.864%  | 8.380%  | 6.017%  | 4.310%  |
| \$450,000 | 150     | 14     | 12.329% | 10.157% | 8.332%  | 6.809%  | 5.556%  | 3.684%  | 2.463%  |
| \$450,000 | 200     | 14     | 10.264% | 8.188%  | 6.492%  | 5.128%  | 4.040%  | 2.521%  | 1.613%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$450,000 | 300     | 14     | 7.822%  | 5.911%  | 4.428%  | 3.303%  | 2.474%  | 1.437%  | 0.922%  |
| \$450,000 | 400     | 14     | 6.352%  | 4.593%  | 3.295%  | 2.362%  | 1.711%  | 0.980%  | 0.675%  |
| \$450,000 | 500     | 14     | 5.491%  | 3.836%  | 2.664%  | 1.862%  | 1.328%  | 0.780%  | 0.584%  |
| \$450,000 | 600     | 14     | 4.789%  | 3.240%  | 2.182%  | 1.498%  | 1.069%  | 0.668%  | 0.544%  |
| \$450,000 | 700     | 14     | 4.256%  | 2.805%  | 1.854%  | 1.262%  | 0.908%  | 0.604%  | 0.522%  |
| \$450,000 | 800     | 14     | 3.851%  | 2.475%  | 1.607%  | 1.089%  | 0.800%  | 0.567%  | 0.512%  |
| \$450,000 | 900     | 14     | 3.520%  | 2.218%  | 1.424%  | 0.969%  | 0.726%  | 0.545%  | 0.507%  |
| \$450,000 | 1,000   | 14     | 3.276%  | 2.032%  | 1.295%  | 0.887%  | 0.678%  | 0.532%  | 0.505%  |
| \$450,000 | 1,500   | 14     | 2.389%  | 1.385%  | 0.875%  | 0.643%  | 0.549%  | 0.506%  | 0.501%  |
| \$450,000 | 2,000   | 14     | 1.899%  | 1.066%  | 0.699%  | 0.562%  | 0.518%  | 0.503%  | 0.501%  |
| \$450,000 | 3,000   | 14     | 1.346%  | 0.765%  | 0.569%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$450,000 | 4,000   | 14     | 1.045%  | 0.634%  | 0.527%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 5,000   | 14     | 0.858%  | 0.570%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 10,000  | 14     | 0.559%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 20,000  | 14     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$475,000 | 5       | 14     | 65.015% | 63.356% | 61.768% | 60.243% | 58.780% | 56.021% | 53.470% |
| \$475,000 | 10      | 14     | 51.334% | 49.420% | 47.602% | 45.871% | 44.221% | 41.152% | 38.369% |
| \$475,000 | 15      | 14     | 43.644% | 41.590% | 39.648% | 37.812% | 36.077% | 32.885% | 30.027% |
| \$475,000 | 20      | 14     | 38.271% | 36.140% | 34.146% | 32.270% | 30.503% | 27.300% | 24.464% |
| \$475,000 | 25      | 14     | 34.308% | 32.143% | 30.124% | 28.239% | 26.476% | 23.286% | 20.491% |
| \$475,000 | 50      | 14     | 24.176% | 21.896% | 19.815% | 17.921% | 16.200% | 13.206% | 10.729% |
| \$475,000 | 100     | 14     | 16.044% | 13.766% | 11.771% | 10.042% | 8.553%  | 6.174%  | 4.445%  |
| \$475,000 | 150     | 14     | 12.477% | 10.304% | 8.473%  | 6.945%  | 5.685%  | 3.790%  | 2.546%  |
| \$475,000 | 200     | 14     | 10.391% | 8.313%  | 6.611%  | 5.236%  | 4.137%  | 2.594%  | 1.665%  |
| \$475,000 | 300     | 14     | 7.923%  | 6.006%  | 4.514%  | 3.378%  | 2.536%  | 1.479%  | 0.946%  |
| \$475,000 | 400     | 14     | 6.434%  | 4.666%  | 3.360%  | 2.415%  | 1.754%  | 1.004%  | 0.687%  |
| \$475,000 | 500     | 14     | 5.561%  | 3.898%  | 2.716%  | 1.902%  | 1.359%  | 0.795%  | 0.590%  |
| \$475,000 | 600     | 14     | 4.851%  | 3.293%  | 2.225%  | 1.530%  | 1.091%  | 0.678%  | 0.547%  |
| \$475,000 | 700     | 14     | 4.311%  | 2.852%  | 1.890%  | 1.288%  | 0.926%  | 0.611%  | 0.524%  |
| \$475,000 | 800     | 14     | 3.901%  | 2.516%  | 1.638%  | 1.110%  | 0.813%  | 0.572%  | 0.514%  |
| \$475,000 | 900     | 14     | 3.566%  | 2.255%  | 1.451%  | 0.987%  | 0.737%  | 0.549%  | 0.508%  |
| \$475,000 | 1,000   | 14     | 3.319%  | 2.067%  | 1.319%  | 0.902%  | 0.687%  | 0.535%  | 0.505%  |
| \$475,000 | 1,500   | 14     | 2.422%  | 1.408%  | 0.889%  | 0.649%  | 0.552%  | 0.506%  | 0.501%  |
| \$475,000 | 2,000   | 14     | 1.926%  | 1.083%  | 0.707%  | 0.566%  | 0.519%  | 0.503%  | 0.501%  |
| \$475,000 | 3,000   | 14     | 1.366%  | 0.775%  | 0.573%  | 0.518%  | 0.505%  | 0.502%  | 0.501%  |
| \$475,000 | 4,000   | 14     | 1.060%  | 0.639%  | 0.529%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$475,000 | 5,000   | 14     | 0.869%  | 0.574%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$475,000 | 10,000  | 14     | 0.562%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$475,000 | 20,000  | 14     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$500,000 | 5       | 14     | 65.079% | 63.424% | 61.838% | 60.316% | 58.856% | 56.103% | 53.556% |
| \$500,000 | 10      | 14     | 51.427% | 49.518% | 47.704% | 45.977% | 44.331% | 41.270% | 38.494% |
| \$500,000 | 15      | 14     | 43.759% | 41.711% | 39.774% | 37.943% | 36.213% | 33.031% | 30.182% |
| \$500,000 | 20      | 14     | 38.394% | 36.270% | 34.282% | 32.411% | 30.650% | 27.459% | 24.632% |
| \$500,000 | 25      | 14     | 34.441% | 32.283% | 30.271% | 28.392% | 26.636% | 23.457% | 20.673% |
| \$500,000 | 50      | 14     | 24.327% | 22.056% | 19.985% | 18.100% | 16.387% | 13.406% | 10.933% |
| \$500,000 | 100     | 14     | 16.187% | 13.913% | 11.917% | 10.186% | 8.694%  | 6.304%  | 4.556%  |
| \$500,000 | 150     | 14     | 12.596% | 10.422% | 8.587%  | 7.055%  | 5.788%  | 3.877%  | 2.614%  |
| \$500,000 | 200     | 14     | 10.495% | 8.414%  | 6.707%  | 5.325%  | 4.216%  | 2.655%  | 1.709%  |
| \$500,000 | 300     | 14     | 8.005%  | 6.084%  | 4.585%  | 3.439%  | 2.588%  | 1.514%  | 0.967%  |
| \$500,000 | 400     | 14     | 6.499%  | 4.726%  | 3.412%  | 2.458%  | 1.789%  | 1.025%  | 0.698%  |
| \$500,000 | 500     | 14     | 5.617%  | 3.947%  | 2.757%  | 1.935%  | 1.384%  | 0.808%  | 0.595%  |
| \$500,000 | 600     | 14     | 4.901%  | 3.336%  | 2.259%  | 1.555%  | 1.110%  | 0.686%  | 0.550%  |
| \$500,000 | 700     | 14     | 4.355%  | 2.889%  | 1.918%  | 1.309%  | 0.940%  | 0.617%  | 0.526%  |
| \$500,000 | 800     | 14     | 3.942%  | 2.549%  | 1.663%  | 1.128%  | 0.825%  | 0.576%  | 0.515%  |
| \$500,000 | 900     | 14     | 3.604%  | 2.285%  | 1.473%  | 1.002%  | 0.746%  | 0.552%  | 0.509%  |
| \$500,000 | 1,000   | 14     | 3.355%  | 2.094%  | 1.339%  | 0.915%  | 0.694%  | 0.537%  | 0.506%  |
| \$500,000 | 1,500   | 14     | 2.448%  | 1.426%  | 0.900%  | 0.655%  | 0.555%  | 0.507%  | 0.501%  |
| \$500,000 | 2,000   | 14     | 1.948%  | 1.096%  | 0.714%  | 0.569%  | 0.520%  | 0.503%  | 0.501%  |
| \$500,000 | 3,000   | 14     | 1.382%  | 0.783%  | 0.576%  | 0.519%  | 0.505%  | 0.502%  | 0.501%  |
| \$500,000 | 4,000   | 14     | 1.072%  | 0.644%  | 0.530%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 5,000   | 14     | 0.878%  | 0.576%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 10,000  | 14     | 0.564%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 20,000  | 14     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$35,000  | 700     | 15     | 1.452%  | 0.812%  | 0.585%  | 0.520%  | 0.506%  | 0.502%  | 0.501%  |
| \$35,000  | 800     | 15     | 1.300%  | 0.738%  | 0.557%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$35,000  | 900     | 15     | 1.180%  | 0.685%  | 0.540%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$35,000  | 1,000   | 15     | 1.085%  | 0.646%  | 0.529%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 1,500   | 15     | 0.788%  | 0.550%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 2,000   | 15     | 0.657%  | 0.521%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 3,000   | 15     | 0.555%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 4,000   | 15     | 0.524%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 5,000   | 15     | 0.514%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 10,000  | 15     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$40,000  | 5       | 15     | 44.650% | 42.098% | 39.629% | 37.246% | 34.941% | 30.537% | 26.458% |
| \$40,000  | 10      | 15     | 28.990% | 26.347% | 23.924% | 21.703% | 19.663% | 16.069% | 13.059% |
| \$40,000  | 15      | 15     | 22.967% | 20.393% | 18.057% | 15.947% | 14.045% | 10.814% | 8.266%  |
| \$40,000  | 20      | 15     | 19.079% | 16.584% | 14.360% | 12.389% | 10.658% | 7.820%  | 5.698%  |
| \$40,000  | 25      | 15     | 16.573% | 14.152% | 12.026% | 10.180% | 8.592%  | 6.067%  | 4.242%  |
| \$40,000  | 50      | 15     | 10.627% | 8.448%  | 6.666%  | 5.230%  | 4.085%  | 2.491%  | 1.565%  |
| \$40,000  | 100     | 15     | 6.695%  | 4.860%  | 3.490%  | 2.500%  | 1.804%  | 1.011%  | 0.680%  |
| \$40,000  | 150     | 15     | 5.033%  | 3.424%  | 2.314%  | 1.583%  | 1.120%  | 0.682%  | 0.548%  |
| \$40,000  | 200     | 15     | 4.137%  | 2.686%  | 1.749%  | 1.175%  | 0.847%  | 0.579%  | 0.515%  |
| \$40,000  | 300     | 15     | 3.075%  | 1.852%  | 1.153%  | 0.792%  | 0.622%  | 0.519%  | 0.503%  |
| \$40,000  | 400     | 15     | 2.461%  | 1.421%  | 0.889%  | 0.647%  | 0.551%  | 0.506%  | 0.501%  |
| \$40,000  | 500     | 15     | 2.062%  | 1.161%  | 0.743%  | 0.578%  | 0.523%  | 0.503%  | 0.501%  |
| \$40,000  | 600     | 15     | 1.776%  | 0.989%  | 0.660%  | 0.545%  | 0.512%  | 0.502%  | 0.501%  |
| \$40,000  | 700     | 15     | 1.555%  | 0.865%  | 0.606%  | 0.527%  | 0.507%  | 0.502%  | 0.501%  |
| \$40,000  | 800     | 15     | 1.391%  | 0.781%  | 0.572%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$40,000  | 900     | 15     | 1.263%  | 0.721%  | 0.551%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$40,000  | 1,000   | 15     | 1.161%  | 0.677%  | 0.538%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 1,500   | 15     | 0.836%  | 0.563%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 2,000   | 15     | 0.688%  | 0.527%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 3,000   | 15     | 0.568%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 4,000   | 15     | 0.530%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 5,000   | 15     | 0.516%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 10,000  | 15     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$45,000  | 5       | 15     | 46.278% | 43.801% | 41.413% | 39.107% | 36.871% | 32.618% | 28.642% |
| \$45,000  | 10      | 15     | 30.287% | 27.620% | 25.162% | 22.907% | 20.838% | 17.190% | 14.132% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$45,000  | 15      | 15     | 23.976% | 21.398% | 19.053% | 16.926% | 14.996% | 11.683% | 9.038%  |
| \$45,000  | 20      | 15     | 19.938% | 17.426% | 15.176% | 13.176% | 11.406% | 8.481%  | 6.259%  |
| \$45,000  | 25      | 15     | 17.314% | 14.875% | 12.724% | 10.846% | 9.214%  | 6.598%  | 4.681%  |
| \$45,000  | 50      | 15     | 11.132% | 8.926%  | 7.105%  | 5.624%  | 4.433%  | 2.749%  | 1.739%  |
| \$45,000  | 100     | 15     | 7.037%  | 5.164%  | 3.749%  | 2.711%  | 1.970%  | 1.104%  | 0.724%  |
| \$45,000  | 150     | 15     | 5.297%  | 3.649%  | 2.495%  | 1.719%  | 1.217%  | 0.725%  | 0.564%  |
| \$45,000  | 200     | 15     | 4.358%  | 2.865%  | 1.883%  | 1.269%  | 0.908%  | 0.599%  | 0.521%  |
| \$45,000  | 300     | 15     | 3.247%  | 1.981%  | 1.238%  | 0.843%  | 0.649%  | 0.525%  | 0.504%  |
| \$45,000  | 400     | 15     | 2.602%  | 1.518%  | 0.948%  | 0.678%  | 0.564%  | 0.508%  | 0.501%  |
| \$45,000  | 500     | 15     | 2.184%  | 1.239%  | 0.785%  | 0.597%  | 0.530%  | 0.503%  | 0.501%  |
| \$45,000  | 600     | 15     | 1.882%  | 1.052%  | 0.689%  | 0.556%  | 0.516%  | 0.503%  | 0.501%  |
| \$45,000  | 700     | 15     | 1.650%  | 0.916%  | 0.627%  | 0.534%  | 0.509%  | 0.502%  | 0.501%  |
| \$45,000  | 800     | 15     | 1.477%  | 0.823%  | 0.588%  | 0.521%  | 0.506%  | 0.502%  | 0.501%  |
| \$45,000  | 900     | 15     | 1.341%  | 0.756%  | 0.563%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$45,000  | 1,000   | 15     | 1.232%  | 0.707%  | 0.547%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$45,000  | 1,500   | 15     | 0.881%  | 0.576%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 2,000   | 15     | 0.718%  | 0.533%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 3,000   | 15     | 0.581%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 4,000   | 15     | 0.537%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 5,000   | 15     | 0.519%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 10,000  | 15     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$50,000  | 5       | 15     | 47.669% | 45.260% | 42.939% | 40.692% | 38.520% | 34.398% | 30.542% |
| \$50,000  | 10      | 15     | 31.523% | 28.837% | 26.345% | 24.048% | 21.939% | 18.228% | 15.102% |
| \$50,000  | 15      | 15     | 24.887% | 22.308% | 19.958% | 17.815% | 15.862% | 12.486% | 9.760%  |
| \$50,000  | 20      | 15     | 20.728% | 18.204% | 15.939% | 13.910% | 12.107% | 9.101%  | 6.791%  |
| \$50,000  | 25      | 15     | 17.998% | 15.545% | 13.373% | 11.462% | 9.798%  | 7.102%  | 5.101%  |
| \$50,000  | 50      | 15     | 11.598% | 9.368%  | 7.514%  | 5.994%  | 4.764%  | 2.999%  | 1.912%  |
| \$50,000  | 100     | 15     | 7.358%  | 5.451%  | 3.996%  | 2.914%  | 2.133%  | 1.199%  | 0.771%  |
| \$50,000  | 150     | 15     | 5.541%  | 3.859%  | 2.666%  | 1.852%  | 1.314%  | 0.768%  | 0.582%  |
| \$50,000  | 200     | 15     | 4.564%  | 3.035%  | 2.012%  | 1.360%  | 0.967%  | 0.621%  | 0.527%  |
| \$50,000  | 300     | 15     | 3.406%  | 2.102%  | 1.322%  | 0.894%  | 0.678%  | 0.532%  | 0.506%  |
| \$50,000  | 400     | 15     | 2.733%  | 1.611%  | 1.005%  | 0.709%  | 0.579%  | 0.510%  | 0.502%  |
| \$50,000  | 500     | 15     | 2.297%  | 1.314%  | 0.827%  | 0.616%  | 0.537%  | 0.504%  | 0.501%  |
| \$50,000  | 600     | 15     | 1.981%  | 1.112%  | 0.719%  | 0.569%  | 0.520%  | 0.503%  | 0.501%  |
| \$50,000  | 700     | 15     | 1.738%  | 0.966%  | 0.649%  | 0.542%  | 0.511%  | 0.502%  | 0.501%  |
| \$50,000  | 800     | 15     | 1.556%  | 0.864%  | 0.604%  | 0.526%  | 0.507%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$50,000  | 900     | 15     | 1.413%  | 0.791%  | 0.575%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$50,000  | 1,000   | 15     | 1.299%  | 0.737%  | 0.557%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$50,000  | 1,500   | 15     | 0.925%  | 0.590%  | 0.517%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 2,000   | 15     | 0.749%  | 0.540%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 3,000   | 15     | 0.595%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 4,000   | 15     | 0.544%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 5,000   | 15     | 0.522%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 10,000  | 15     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$55,000  | 5       | 15     | 48.920% | 46.572% | 44.305% | 42.113% | 39.998% | 35.993% | 32.240% |
| \$55,000  | 10      | 15     | 32.726% | 30.033% | 27.517% | 25.181% | 23.026% | 19.231% | 16.032% |
| \$55,000  | 15      | 15     | 25.750% | 23.168% | 20.808% | 18.651% | 16.680% | 13.253% | 10.462% |
| \$55,000  | 20      | 15     | 21.478% | 18.945% | 16.667% | 14.615% | 12.779% | 9.700%  | 7.312%  |
| \$55,000  | 25      | 15     | 18.647% | 16.180% | 13.990% | 12.053% | 10.356% | 7.586%  | 5.512%  |
| \$55,000  | 50      | 15     | 12.039% | 9.789%  | 7.905%  | 6.350%  | 5.083%  | 3.243%  | 2.085%  |
| \$55,000  | 100     | 15     | 7.662%  | 5.727%  | 4.235%  | 3.113%  | 2.293%  | 1.296%  | 0.822%  |
| \$55,000  | 150     | 15     | 5.777%  | 4.062%  | 2.834%  | 1.983%  | 1.411%  | 0.814%  | 0.601%  |
| \$55,000  | 200     | 15     | 4.760%  | 3.198%  | 2.139%  | 1.452%  | 1.028%  | 0.644%  | 0.533%  |
| \$55,000  | 300     | 15     | 3.558%  | 2.219%  | 1.405%  | 0.947%  | 0.709%  | 0.540%  | 0.507%  |
| \$55,000  | 400     | 15     | 2.857%  | 1.701%  | 1.063%  | 0.741%  | 0.595%  | 0.513%  | 0.502%  |
| \$55,000  | 500     | 15     | 2.405%  | 1.387%  | 0.869%  | 0.637%  | 0.546%  | 0.505%  | 0.501%  |
| \$55,000  | 600     | 15     | 2.075%  | 1.171%  | 0.750%  | 0.582%  | 0.525%  | 0.503%  | 0.501%  |
| \$55,000  | 700     | 15     | 1.822%  | 1.015%  | 0.671%  | 0.550%  | 0.514%  | 0.502%  | 0.501%  |
| \$55,000  | 800     | 15     | 1.632%  | 0.906%  | 0.622%  | 0.532%  | 0.508%  | 0.502%  | 0.501%  |
| \$55,000  | 900     | 15     | 1.482%  | 0.826%  | 0.589%  | 0.521%  | 0.506%  | 0.502%  | 0.501%  |
| \$55,000  | 1,000   | 15     | 1.363%  | 0.767%  | 0.567%  | 0.515%  | 0.505%  | 0.502%  | 0.501%  |
| \$55,000  | 1,500   | 15     | 0.968%  | 0.605%  | 0.520%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 2,000   | 15     | 0.779%  | 0.547%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 3,000   | 15     | 0.609%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 4,000   | 15     | 0.551%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 5,000   | 15     | 0.526%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 10,000  | 15     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$60,000  | 5       | 15     | 50.020% | 47.722% | 45.502% | 43.360% | 41.299% | 37.389% | 33.731% |
| \$60,000  | 10      | 15     | 33.863% | 31.172% | 28.649% | 26.287% | 24.091% | 20.202% | 16.927% |
| \$60,000  | 15      | 15     | 26.572% | 23.985% | 21.607% | 19.437% | 17.452% | 13.986% | 11.135% |
| \$60,000  | 20      | 15     | 22.189% | 19.652% | 17.360% | 15.290% | 13.428% | 10.284% | 7.823%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$60,000  | 25      | 15     | 19.262% | 16.784% | 14.575% | 12.618% | 10.891% | 8.054%  | 5.914%  |
| \$60,000  | 50      | 15     | 12.452% | 10.183% | 8.275%  | 6.688%  | 5.386%  | 3.477%  | 2.257%  |
| \$60,000  | 100     | 15     | 7.948%  | 5.987%  | 4.461%  | 3.304%  | 2.448%  | 1.390%  | 0.874%  |
| \$60,000  | 150     | 15     | 6.000%  | 4.256%  | 2.995%  | 2.112%  | 1.508%  | 0.862%  | 0.622%  |
| \$60,000  | 200     | 15     | 4.944%  | 3.353%  | 2.261%  | 1.542%  | 1.089%  | 0.668%  | 0.541%  |
| \$60,000  | 300     | 15     | 3.703%  | 2.333%  | 1.486%  | 1.000%  | 0.740%  | 0.549%  | 0.509%  |
| \$60,000  | 400     | 15     | 2.976%  | 1.787%  | 1.119%  | 0.773%  | 0.612%  | 0.516%  | 0.503%  |
| \$60,000  | 500     | 15     | 2.509%  | 1.458%  | 0.910%  | 0.658%  | 0.555%  | 0.506%  | 0.501%  |
| \$60,000  | 600     | 15     | 2.166%  | 1.228%  | 0.780%  | 0.595%  | 0.530%  | 0.504%  | 0.501%  |
| \$60,000  | 700     | 15     | 1.903%  | 1.063%  | 0.695%  | 0.559%  | 0.517%  | 0.502%  | 0.501%  |
| \$60,000  | 800     | 15     | 1.706%  | 0.947%  | 0.640%  | 0.538%  | 0.510%  | 0.502%  | 0.501%  |
| \$60,000  | 900     | 15     | 1.549%  | 0.861%  | 0.602%  | 0.526%  | 0.507%  | 0.502%  | 0.501%  |
| \$60,000  | 1,000   | 15     | 1.424%  | 0.798%  | 0.578%  | 0.519%  | 0.505%  | 0.502%  | 0.501%  |
| \$60,000  | 1,500   | 15     | 1.010%  | 0.619%  | 0.523%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 2,000   | 15     | 0.808%  | 0.555%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 3,000   | 15     | 0.624%  | 0.516%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 4,000   | 15     | 0.558%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 5,000   | 15     | 0.530%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 10,000  | 15     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$65,000  | 5       | 15     | 50.980% | 48.723% | 46.545% | 44.450% | 42.433% | 38.604% | 35.031% |
| \$65,000  | 10      | 15     | 34.907% | 32.227% | 29.700% | 27.332% | 25.111% | 21.140% | 17.782% |
| \$65,000  | 15      | 15     | 27.343% | 24.744% | 22.350% | 20.161% | 18.166% | 14.668% | 11.765% |
| \$65,000  | 20      | 15     | 22.852% | 20.311% | 18.006% | 15.919% | 14.037% | 10.835% | 8.309%  |
| \$65,000  | 25      | 15     | 19.835% | 17.348% | 15.125% | 13.146% | 11.396% | 8.499%  | 6.296%  |
| \$65,000  | 50      | 15     | 12.840% | 10.551% | 8.621%  | 7.007%  | 5.671%  | 3.701%  | 2.423%  |
| \$65,000  | 100     | 15     | 8.217%  | 6.232%  | 4.675%  | 3.487%  | 2.598%  | 1.483%  | 0.926%  |
| \$65,000  | 150     | 15     | 6.208%  | 4.438%  | 3.148%  | 2.234%  | 1.600%  | 0.909%  | 0.642%  |
| \$65,000  | 200     | 15     | 5.117%  | 3.500%  | 2.378%  | 1.629%  | 1.150%  | 0.693%  | 0.549%  |
| \$65,000  | 300     | 15     | 3.839%  | 2.440%  | 1.564%  | 1.051%  | 0.771%  | 0.558%  | 0.511%  |
| \$65,000  | 400     | 15     | 3.087%  | 1.869%  | 1.173%  | 0.806%  | 0.629%  | 0.519%  | 0.503%  |
| \$65,000  | 500     | 15     | 2.607%  | 1.526%  | 0.951%  | 0.679%  | 0.565%  | 0.508%  | 0.501%  |
| \$65,000  | 600     | 15     | 2.251%  | 1.283%  | 0.811%  | 0.609%  | 0.536%  | 0.504%  | 0.501%  |
| \$65,000  | 700     | 15     | 1.978%  | 1.109%  | 0.718%  | 0.569%  | 0.520%  | 0.503%  | 0.501%  |
| \$65,000  | 800     | 15     | 1.775%  | 0.987%  | 0.658%  | 0.545%  | 0.512%  | 0.502%  | 0.501%  |
| \$65,000  | 900     | 15     | 1.611%  | 0.894%  | 0.617%  | 0.530%  | 0.508%  | 0.502%  | 0.501%  |
| \$65,000  | 1,000   | 15     | 1.482%  | 0.827%  | 0.590%  | 0.522%  | 0.506%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$65,000  | 1,500   | 15     | 1.050%  | 0.634%  | 0.527%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 2,000   | 15     | 0.836%  | 0.563%  | 0.512%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 3,000   | 15     | 0.638%  | 0.518%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 4,000   | 15     | 0.566%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 5,000   | 15     | 0.534%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 10,000  | 15     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$70,000  | 5       | 15     | 51.831% | 49.610% | 47.473% | 45.418% | 43.440% | 39.682% | 36.185% |
| \$70,000  | 10      | 15     | 35.872% | 33.211% | 30.692% | 28.318% | 26.092% | 22.060% | 18.612% |
| \$70,000  | 15      | 15     | 28.077% | 25.463% | 23.055% | 20.848% | 18.835% | 15.302% | 12.359% |
| \$70,000  | 20      | 15     | 23.467% | 20.921% | 18.604% | 16.505% | 14.604% | 11.357% | 8.774%  |
| \$70,000  | 25      | 15     | 20.370% | 17.877% | 15.642% | 13.644% | 11.874% | 8.925%  | 6.665%  |
| \$70,000  | 50      | 15     | 13.205% | 10.899% | 8.948%  | 7.309%  | 5.947%  | 3.917%  | 2.585%  |
| \$70,000  | 100     | 15     | 8.471%  | 6.463%  | 4.880%  | 3.662%  | 2.745%  | 1.576%  | 0.979%  |
| \$70,000  | 150     | 15     | 6.401%  | 4.609%  | 3.293%  | 2.350%  | 1.690%  | 0.956%  | 0.663%  |
| \$70,000  | 200     | 15     | 5.280%  | 3.639%  | 2.489%  | 1.713%  | 1.210%  | 0.719%  | 0.558%  |
| \$70,000  | 300     | 15     | 3.959%  | 2.535%  | 1.633%  | 1.096%  | 0.798%  | 0.566%  | 0.512%  |
| \$70,000  | 400     | 15     | 3.191%  | 1.947%  | 1.226%  | 0.837%  | 0.646%  | 0.523%  | 0.504%  |
| \$70,000  | 500     | 15     | 2.700%  | 1.591%  | 0.991%  | 0.700%  | 0.575%  | 0.509%  | 0.501%  |
| \$70,000  | 600     | 15     | 2.332%  | 1.336%  | 0.841%  | 0.624%  | 0.542%  | 0.505%  | 0.501%  |
| \$70,000  | 700     | 15     | 2.050%  | 1.154%  | 0.741%  | 0.579%  | 0.524%  | 0.503%  | 0.501%  |
| \$70,000  | 800     | 15     | 1.841%  | 1.026%  | 0.677%  | 0.552%  | 0.514%  | 0.502%  | 0.501%  |
| \$70,000  | 900     | 15     | 1.671%  | 0.928%  | 0.631%  | 0.535%  | 0.509%  | 0.502%  | 0.501%  |
| \$70,000  | 1,000   | 15     | 1.538%  | 0.857%  | 0.602%  | 0.526%  | 0.507%  | 0.502%  | 0.501%  |
| \$70,000  | 1,500   | 15     | 1.088%  | 0.649%  | 0.531%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 2,000   | 15     | 0.864%  | 0.571%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 3,000   | 15     | 0.653%  | 0.521%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 4,000   | 15     | 0.574%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 5,000   | 15     | 0.538%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 10,000  | 15     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$75,000  | 5       | 15     | 52.607% | 50.422% | 48.321% | 46.303% | 44.358% | 40.666% | 37.236% |
| \$75,000  | 10      | 15     | 36.765% | 34.138% | 31.634% | 29.262% | 27.032% | 22.975% | 19.449% |
| \$75,000  | 15      | 15     | 28.785% | 26.156% | 23.734% | 21.513% | 19.474% | 15.906% | 12.927% |
| \$75,000  | 20      | 15     | 24.049% | 21.499% | 19.173% | 17.062% | 15.146% | 11.859% | 9.224%  |
| \$75,000  | 25      | 15     | 20.880% | 18.382% | 16.135% | 14.123% | 12.333% | 9.338%  | 7.023%  |
| \$75,000  | 50      | 15     | 13.554% | 11.233% | 9.261%  | 7.599%  | 6.215%  | 4.128%  | 2.745%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$75,000  | 100     | 15     | 8.710%  | 6.682%  | 5.076%  | 3.832%  | 2.885%  | 1.668%  | 1.033%  |
| \$75,000  | 150     | 15     | 6.585%  | 4.772%  | 3.431%  | 2.463%  | 1.778%  | 1.003%  | 0.686%  |
| \$75,000  | 200     | 15     | 5.432%  | 3.770%  | 2.597%  | 1.796%  | 1.270%  | 0.745%  | 0.568%  |
| \$75,000  | 300     | 15     | 4.078%  | 2.632%  | 1.704%  | 1.145%  | 0.829%  | 0.576%  | 0.515%  |
| \$75,000  | 400     | 15     | 3.290%  | 2.021%  | 1.277%  | 0.869%  | 0.663%  | 0.527%  | 0.504%  |
| \$75,000  | 500     | 15     | 2.788%  | 1.654%  | 1.030%  | 0.722%  | 0.586%  | 0.511%  | 0.501%  |
| \$75,000  | 600     | 15     | 2.408%  | 1.387%  | 0.870%  | 0.639%  | 0.548%  | 0.505%  | 0.501%  |
| \$75,000  | 700     | 15     | 2.119%  | 1.198%  | 0.764%  | 0.590%  | 0.528%  | 0.503%  | 0.501%  |
| \$75,000  | 800     | 15     | 1.904%  | 1.064%  | 0.695%  | 0.559%  | 0.516%  | 0.502%  | 0.501%  |
| \$75,000  | 900     | 15     | 1.729%  | 0.960%  | 0.646%  | 0.540%  | 0.511%  | 0.502%  | 0.501%  |
| \$75,000  | 1,000   | 15     | 1.591%  | 0.886%  | 0.614%  | 0.530%  | 0.508%  | 0.502%  | 0.501%  |
| \$75,000  | 1,500   | 15     | 1.124%  | 0.664%  | 0.535%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 2,000   | 15     | 0.891%  | 0.579%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 3,000   | 15     | 0.667%  | 0.523%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 4,000   | 15     | 0.582%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 5,000   | 15     | 0.542%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 10,000  | 15     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$80,000  | 5       | 15     | 53.309% | 51.156% | 49.089% | 47.103% | 45.187% | 41.557% | 38.185% |
| \$80,000  | 10      | 15     | 37.581% | 34.996% | 32.522% | 30.165% | 27.937% | 23.867% | 20.288% |
| \$80,000  | 15      | 15     | 29.469% | 26.835% | 24.399% | 22.161% | 20.102% | 16.490% | 13.475% |
| \$80,000  | 20      | 15     | 24.605% | 22.050% | 19.715% | 17.594% | 15.666% | 12.342% | 9.663%  |
| \$80,000  | 25      | 15     | 21.366% | 18.864% | 16.607% | 14.583% | 12.774% | 9.738%  | 7.373%  |
| \$80,000  | 50      | 15     | 13.886% | 11.552% | 9.560%  | 7.879%  | 6.472%  | 4.336%  | 2.902%  |
| \$80,000  | 100     | 15     | 8.937%  | 6.890%  | 5.261%  | 3.993%  | 3.020%  | 1.756%  | 1.085%  |
| \$80,000  | 150     | 15     | 6.760%  | 4.927%  | 3.564%  | 2.572%  | 1.865%  | 1.050%  | 0.708%  |
| \$80,000  | 200     | 15     | 5.576%  | 3.896%  | 2.700%  | 1.876%  | 1.330%  | 0.773%  | 0.579%  |
| \$80,000  | 300     | 15     | 4.191%  | 2.724%  | 1.774%  | 1.193%  | 0.860%  | 0.587%  | 0.518%  |
| \$80,000  | 400     | 15     | 3.383%  | 2.093%  | 1.327%  | 0.900%  | 0.680%  | 0.531%  | 0.505%  |
| \$80,000  | 500     | 15     | 2.871%  | 1.714%  | 1.068%  | 0.743%  | 0.596%  | 0.513%  | 0.502%  |
| \$80,000  | 600     | 15     | 2.480%  | 1.436%  | 0.899%  | 0.654%  | 0.555%  | 0.506%  | 0.501%  |
| \$80,000  | 700     | 15     | 2.184%  | 1.241%  | 0.788%  | 0.601%  | 0.532%  | 0.503%  | 0.501%  |
| \$80,000  | 800     | 15     | 1.963%  | 1.100%  | 0.714%  | 0.567%  | 0.519%  | 0.503%  | 0.501%  |
| \$80,000  | 900     | 15     | 1.783%  | 0.992%  | 0.660%  | 0.546%  | 0.512%  | 0.502%  | 0.501%  |
| \$80,000  | 1,000   | 15     | 1.641%  | 0.914%  | 0.626%  | 0.534%  | 0.509%  | 0.502%  | 0.501%  |
| \$80,000  | 1,500   | 15     | 1.160%  | 0.679%  | 0.539%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$80,000  | 2,000   | 15     | 0.917%  | 0.588%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$80,000  | 3,000   | 15     | 0.682%  | 0.526%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 4,000   | 15     | 0.591%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 5,000   | 15     | 0.547%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 10,000  | 15     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$90,000  | 5       | 15     | 54.566% | 52.473% | 50.465% | 48.532% | 46.668% | 43.150% | 39.875% |
| \$90,000  | 10      | 15     | 39.043% | 36.535% | 34.136% | 31.846% | 29.651% | 25.574% | 21.953% |
| \$90,000  | 15      | 15     | 30.786% | 28.145% | 25.696% | 23.424% | 21.326% | 17.624% | 14.528% |
| \$90,000  | 20      | 15     | 25.667% | 23.096% | 20.746% | 18.599% | 16.649% | 13.270% | 10.509% |
| \$90,000  | 25      | 15     | 22.278% | 19.772% | 17.500% | 15.454% | 13.614% | 10.512% | 8.055%  |
| \$90,000  | 50      | 15     | 14.508% | 12.154% | 10.130% | 8.411%  | 6.962%  | 4.736%  | 3.211%  |
| \$90,000  | 100     | 15     | 9.360%  | 7.281%  | 5.612%  | 4.298%  | 3.278%  | 1.928%  | 1.192%  |
| \$90,000  | 150     | 15     | 7.089%  | 5.223%  | 3.818%  | 2.782%  | 2.033%  | 1.147%  | 0.756%  |
| \$90,000  | 200     | 15     | 5.850%  | 4.134%  | 2.898%  | 2.033%  | 1.447%  | 0.830%  | 0.601%  |
| \$90,000  | 300     | 15     | 4.403%  | 2.900%  | 1.908%  | 1.289%  | 0.921%  | 0.609%  | 0.524%  |
| \$90,000  | 400     | 15     | 3.560%  | 2.229%  | 1.422%  | 0.962%  | 0.716%  | 0.540%  | 0.507%  |
| \$90,000  | 500     | 15     | 3.029%  | 1.829%  | 1.142%  | 0.786%  | 0.618%  | 0.517%  | 0.502%  |
| \$90,000  | 600     | 15     | 2.616%  | 1.531%  | 0.957%  | 0.684%  | 0.569%  | 0.508%  | 0.502%  |
| \$90,000  | 700     | 15     | 2.307%  | 1.322%  | 0.834%  | 0.622%  | 0.541%  | 0.504%  | 0.501%  |
| \$90,000  | 800     | 15     | 2.076%  | 1.170%  | 0.751%  | 0.583%  | 0.525%  | 0.503%  | 0.501%  |
| \$90,000  | 900     | 15     | 1.885%  | 1.053%  | 0.690%  | 0.558%  | 0.516%  | 0.503%  | 0.501%  |
| \$90,000  | 1,000   | 15     | 1.737%  | 0.968%  | 0.650%  | 0.542%  | 0.511%  | 0.502%  | 0.501%  |
| \$90,000  | 1,500   | 15     | 1.227%  | 0.707%  | 0.548%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$90,000  | 2,000   | 15     | 0.968%  | 0.605%  | 0.520%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 3,000   | 15     | 0.711%  | 0.532%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 4,000   | 15     | 0.608%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 5,000   | 15     | 0.557%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 10,000  | 15     | 0.509%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$100,000 | 5       | 15     | 55.647% | 53.604% | 51.645% | 49.756% | 47.939% | 44.513% | 41.320% |
| \$100,000 | 10      | 15     | 40.310% | 37.866% | 35.536% | 33.307% | 31.175% | 27.173% | 23.532% |
| \$100,000 | 15      | 15     | 32.009% | 29.386% | 26.931% | 24.641% | 22.510% | 18.728% | 15.538% |
| \$100,000 | 20      | 15     | 26.663% | 24.083% | 21.711% | 19.540% | 17.561% | 14.132% | 11.306% |
| \$100,000 | 25      | 15     | 23.114% | 20.604% | 18.324% | 16.257% | 14.392% | 11.231% | 8.708%  |
| \$100,000 | 50      | 15     | 15.086% | 12.718% | 10.670% | 8.919%  | 7.429%  | 5.120%  | 3.515%  |
| \$100,000 | 100     | 15     | 9.753%  | 7.645%  | 5.940%  | 4.585%  | 3.525%  | 2.096%  | 1.298%  |
| \$100,000 | 150     | 15     | 7.393%  | 5.497%  | 4.055%  | 2.980%  | 2.194%  | 1.243%  | 0.807%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$110,000 | 5,000   | 15     | 0.577%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 10,000  | 15     | 0.511%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$120,000 | 5       | 15     | 57.334% | 55.369% | 53.478% | 51.662% | 49.920% | 46.629% | 43.558% |
| \$120,000 | 10      | 15     | 42.292% | 39.954% | 37.723% | 35.592% | 33.554% | 29.738% | 26.233% |
| \$120,000 | 15      | 15     | 34.060% | 31.502% | 29.080% | 26.794% | 24.648% | 20.767% | 17.415% |
| \$120,000 | 20      | 15     | 28.420% | 25.828% | 23.428% | 21.217% | 19.184% | 15.642% | 12.708% |
| \$120,000 | 25      | 15     | 24.579% | 22.050% | 19.746% | 17.650% | 15.748% | 12.492% | 9.862%  |
| \$120,000 | 50      | 15     | 16.086% | 13.699% | 11.620% | 9.818%  | 8.265%  | 5.813%  | 4.080%  |
| \$120,000 | 100     | 15     | 10.429% | 8.281%  | 6.518%  | 5.097%  | 3.969%  | 2.408%  | 1.502%  |
| \$120,000 | 150     | 15     | 7.927%  | 5.981%  | 4.475%  | 3.334%  | 2.485%  | 1.425%  | 0.907%  |
| \$120,000 | 200     | 15     | 6.546%  | 4.745%  | 3.410%  | 2.447%  | 1.769%  | 1.000%  | 0.677%  |
| \$120,000 | 300     | 15     | 4.948%  | 3.355%  | 2.263%  | 1.548%  | 1.097%  | 0.677%  | 0.547%  |
| \$120,000 | 400     | 15     | 4.000%  | 2.578%  | 1.672%  | 1.128%  | 0.818%  | 0.569%  | 0.512%  |
| \$120,000 | 500     | 15     | 3.433%  | 2.133%  | 1.348%  | 0.911%  | 0.687%  | 0.532%  | 0.505%  |
| \$120,000 | 600     | 15     | 2.969%  | 1.785%  | 1.118%  | 0.775%  | 0.614%  | 0.517%  | 0.503%  |
| \$120,000 | 700     | 15     | 2.625%  | 1.541%  | 0.964%  | 0.690%  | 0.572%  | 0.509%  | 0.501%  |
| \$120,000 | 800     | 15     | 2.366%  | 1.361%  | 0.857%  | 0.634%  | 0.546%  | 0.505%  | 0.501%  |
| \$120,000 | 900     | 15     | 2.151%  | 1.219%  | 0.777%  | 0.596%  | 0.530%  | 0.504%  | 0.501%  |
| \$120,000 | 1,000   | 15     | 1.985%  | 1.117%  | 0.724%  | 0.572%  | 0.521%  | 0.503%  | 0.501%  |
| \$120,000 | 1,500   | 15     | 1.406%  | 0.792%  | 0.578%  | 0.519%  | 0.505%  | 0.502%  | 0.501%  |
| \$120,000 | 2,000   | 15     | 1.106%  | 0.656%  | 0.533%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 3,000   | 15     | 0.794%  | 0.551%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 4,000   | 15     | 0.658%  | 0.522%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 5,000   | 15     | 0.587%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 10,000  | 15     | 0.511%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$130,000 | 5       | 15     | 58.022% | 56.085% | 54.222% | 52.436% | 50.724% | 47.485% | 44.463% |
| \$130,000 | 10      | 15     | 43.100% | 40.805% | 38.613% | 36.521% | 34.519% | 30.778% | 27.343% |
| \$130,000 | 15      | 15     | 34.910% | 32.396% | 30.009% | 27.744% | 25.609% | 21.720% | 18.319% |
| \$130,000 | 20      | 15     | 29.211% | 26.625% | 24.222% | 21.998% | 19.949% | 16.348% | 13.353% |
| \$130,000 | 25      | 15     | 25.254% | 22.717% | 20.395% | 18.283% | 16.370% | 13.070% | 10.390% |
| \$130,000 | 50      | 15     | 16.534% | 14.144% | 12.049% | 10.227% | 8.647%  | 6.142%  | 4.347%  |
| \$130,000 | 100     | 15     | 10.732% | 8.568%  | 6.784%  | 5.333%  | 4.175%  | 2.558%  | 1.604%  |
| \$130,000 | 150     | 15     | 8.169%  | 6.202%  | 4.669%  | 3.500%  | 2.623%  | 1.514%  | 0.958%  |
| \$130,000 | 200     | 15     | 6.748%  | 4.924%  | 3.562%  | 2.572%  | 1.869%  | 1.056%  | 0.705%  |
| \$130,000 | 300     | 15     | 5.103%  | 3.486%  | 2.368%  | 1.627%  | 1.152%  | 0.701%  | 0.555%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$130,000 | 400     | 15     | 4.127%  | 2.681%  | 1.748%  | 1.181%  | 0.851%  | 0.580%  | 0.515%  |
| \$130,000 | 500     | 15     | 3.548%  | 2.221%  | 1.410%  | 0.951%  | 0.710%  | 0.538%  | 0.506%  |
| \$130,000 | 600     | 15     | 3.070%  | 1.860%  | 1.167%  | 0.804%  | 0.630%  | 0.520%  | 0.503%  |
| \$130,000 | 700     | 15     | 2.715%  | 1.605%  | 1.004%  | 0.712%  | 0.582%  | 0.511%  | 0.501%  |
| \$130,000 | 800     | 15     | 2.448%  | 1.416%  | 0.889%  | 0.651%  | 0.554%  | 0.506%  | 0.501%  |
| \$130,000 | 900     | 15     | 2.226%  | 1.268%  | 0.805%  | 0.609%  | 0.536%  | 0.504%  | 0.501%  |
| \$130,000 | 1,000   | 15     | 2.055%  | 1.161%  | 0.747%  | 0.583%  | 0.525%  | 0.503%  | 0.501%  |
| \$130,000 | 1,500   | 15     | 1.459%  | 0.818%  | 0.588%  | 0.522%  | 0.506%  | 0.502%  | 0.501%  |
| \$130,000 | 2,000   | 15     | 1.148%  | 0.673%  | 0.538%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$130,000 | 3,000   | 15     | 0.820%  | 0.558%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 4,000   | 15     | 0.675%  | 0.524%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 5,000   | 15     | 0.598%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 10,000  | 15     | 0.512%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$140,000 | 5       | 15     | 58.638% | 56.725% | 54.889% | 53.131% | 51.444% | 48.250% | 45.270% |
| \$140,000 | 10      | 15     | 43.820% | 41.560% | 39.404% | 37.345% | 35.377% | 31.700% | 28.327% |
| \$140,000 | 15      | 15     | 35.659% | 33.187% | 30.839% | 28.608% | 26.495% | 22.615% | 19.184% |
| \$140,000 | 20      | 15     | 29.940% | 27.369% | 24.971% | 22.740% | 20.680% | 17.032% | 13.977% |
| \$140,000 | 25      | 15     | 25.892% | 23.350% | 21.015% | 18.889% | 16.959% | 13.616% | 10.891% |
| \$140,000 | 50      | 15     | 16.952% | 14.557% | 12.451% | 10.612% | 9.010%  | 6.456%  | 4.606%  |
| \$140,000 | 100     | 15     | 11.018% | 8.838%  | 7.036%  | 5.560%  | 4.374%  | 2.703%  | 1.706%  |
| \$140,000 | 150     | 15     | 8.398%  | 6.412%  | 4.856%  | 3.660%  | 2.757%  | 1.602%  | 1.010%  |
| \$140,000 | 200     | 15     | 6.940%  | 5.095%  | 3.707%  | 2.692%  | 1.966%  | 1.113%  | 0.734%  |
| \$140,000 | 300     | 15     | 5.251%  | 3.612%  | 2.469%  | 1.704%  | 1.208%  | 0.725%  | 0.564%  |
| \$140,000 | 400     | 15     | 4.248%  | 2.779%  | 1.822%  | 1.233%  | 0.885%  | 0.592%  | 0.518%  |
| \$140,000 | 500     | 15     | 3.656%  | 2.306%  | 1.470%  | 0.990%  | 0.733%  | 0.545%  | 0.507%  |
| \$140,000 | 600     | 15     | 3.165%  | 1.932%  | 1.215%  | 0.833%  | 0.646%  | 0.524%  | 0.504%  |
| \$140,000 | 700     | 15     | 2.801%  | 1.667%  | 1.043%  | 0.734%  | 0.593%  | 0.513%  | 0.502%  |
| \$140,000 | 800     | 15     | 2.527%  | 1.471%  | 0.921%  | 0.668%  | 0.562%  | 0.508%  | 0.501%  |
| \$140,000 | 900     | 15     | 2.297%  | 1.315%  | 0.832%  | 0.622%  | 0.541%  | 0.505%  | 0.501%  |
| \$140,000 | 1,000   | 15     | 2.122%  | 1.204%  | 0.770%  | 0.593%  | 0.529%  | 0.503%  | 0.501%  |
| \$140,000 | 1,500   | 15     | 1.509%  | 0.844%  | 0.598%  | 0.525%  | 0.507%  | 0.502%  | 0.501%  |
| \$140,000 | 2,000   | 15     | 1.187%  | 0.690%  | 0.543%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$140,000 | 3,000   | 15     | 0.846%  | 0.565%  | 0.512%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 4,000   | 15     | 0.691%  | 0.528%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 5,000   | 15     | 0.608%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 10,000  | 15     | 0.514%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$140,000 | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$150,000 | 5       | 15     | 59.210% | 57.320% | 55.509% | 53.775% | 52.110% | 48.957% | 46.017% |
| \$150,000 | 10      | 15     | 44.478% | 42.249% | 40.125% | 38.095% | 36.159% | 32.539% | 29.220% |
| \$150,000 | 15      | 15     | 36.339% | 33.904% | 31.592% | 29.398% | 27.316% | 23.464% | 20.024% |
| \$150,000 | 20      | 15     | 30.622% | 28.072% | 25.685% | 23.457% | 21.391% | 17.707% | 14.595% |
| \$150,000 | 25      | 15     | 26.502% | 23.962% | 21.622% | 19.482% | 17.534% | 14.148% | 11.376% |
| \$150,000 | 50      | 15     | 17.350% | 14.951% | 12.834% | 10.979% | 9.360%  | 6.760%  | 4.859%  |
| \$150,000 | 100     | 15     | 11.288% | 9.094%  | 7.274%  | 5.776%  | 4.563%  | 2.844%  | 1.805%  |
| \$150,000 | 150     | 15     | 8.614%  | 6.612%  | 5.033%  | 3.813%  | 2.886%  | 1.688%  | 1.062%  |
| \$150,000 | 200     | 15     | 7.122%  | 5.258%  | 3.847%  | 2.808%  | 2.059%  | 1.168%  | 0.763%  |
| \$150,000 | 300     | 15     | 5.392%  | 3.732%  | 2.566%  | 1.777%  | 1.262%  | 0.749%  | 0.574%  |
| \$150,000 | 400     | 15     | 4.363%  | 2.873%  | 1.894%  | 1.283%  | 0.918%  | 0.604%  | 0.521%  |
| \$150,000 | 500     | 15     | 3.758%  | 2.387%  | 1.528%  | 1.027%  | 0.756%  | 0.552%  | 0.509%  |
| \$150,000 | 600     | 15     | 3.255%  | 2.000%  | 1.262%  | 0.861%  | 0.661%  | 0.528%  | 0.504%  |
| \$150,000 | 700     | 15     | 2.882%  | 1.726%  | 1.081%  | 0.755%  | 0.605%  | 0.515%  | 0.502%  |
| \$150,000 | 800     | 15     | 2.601%  | 1.522%  | 0.953%  | 0.685%  | 0.570%  | 0.509%  | 0.501%  |
| \$150,000 | 900     | 15     | 2.365%  | 1.361%  | 0.858%  | 0.635%  | 0.547%  | 0.506%  | 0.501%  |
| \$150,000 | 1,000   | 15     | 2.185%  | 1.245%  | 0.793%  | 0.604%  | 0.534%  | 0.504%  | 0.501%  |
| \$150,000 | 1,500   | 15     | 1.557%  | 0.869%  | 0.609%  | 0.529%  | 0.508%  | 0.502%  | 0.501%  |
| \$150,000 | 2,000   | 15     | 1.226%  | 0.707%  | 0.548%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$150,000 | 3,000   | 15     | 0.871%  | 0.573%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 4,000   | 15     | 0.707%  | 0.531%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 5,000   | 15     | 0.618%  | 0.515%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 10,000  | 15     | 0.515%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$160,000 | 5       | 15     | 59.674% | 57.822% | 56.048% | 54.347% | 52.708% | 49.601% | 46.711% |
| \$160,000 | 10      | 15     | 45.089% | 42.895% | 40.800% | 38.798% | 36.886% | 33.325% | 30.064% |
| \$160,000 | 15      | 15     | 37.141% | 34.764% | 32.509% | 30.369% | 28.339% | 24.576% | 21.181% |
| \$160,000 | 20      | 15     | 31.915% | 29.406% | 27.048% | 24.836% | 22.770% | 19.065% | 15.899% |
| \$160,000 | 25      | 15     | 27.519% | 24.991% | 22.666% | 20.525% | 18.561% | 15.130% | 12.305% |
| \$160,000 | 50      | 15     | 17.918% | 15.530% | 13.419% | 11.562% | 9.931%  | 7.286%  | 5.315%  |
| \$160,000 | 100     | 15     | 11.315% | 9.150%  | 7.352%  | 5.880%  | 4.687%  | 2.970%  | 1.913%  |
| \$160,000 | 150     | 15     | 8.689%  | 6.694%  | 5.118%  | 3.894%  | 2.964%  | 1.747%  | 1.098%  |
| \$160,000 | 200     | 15     | 7.161%  | 5.299%  | 3.887%  | 2.842%  | 2.086%  | 1.183%  | 0.773%  |
| \$160,000 | 300     | 15     | 5.444%  | 3.802%  | 2.638%  | 1.844%  | 1.322%  | 0.778%  | 0.582%  |
| \$160,000 | 400     | 15     | 4.459%  | 2.967%  | 1.976%  | 1.345%  | 0.963%  | 0.619%  | 0.527%  |
| \$160,000 | 500     | 15     | 3.788%  | 2.422%  | 1.563%  | 1.055%  | 0.774%  | 0.558%  | 0.510%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$160,000 | 600     | 15     | 3.327%  | 2.065%  | 1.311%  | 0.892%  | 0.678%  | 0.533%  | 0.506%  |
| \$160,000 | 700     | 15     | 2.956%  | 1.785%  | 1.118%  | 0.773%  | 0.613%  | 0.517%  | 0.503%  |
| \$160,000 | 800     | 15     | 2.693%  | 1.589%  | 0.991%  | 0.702%  | 0.578%  | 0.510%  | 0.502%  |
| \$160,000 | 900     | 15     | 2.419%  | 1.398%  | 0.875%  | 0.641%  | 0.550%  | 0.506%  | 0.501%  |
| \$160,000 | 1,000   | 15     | 2.211%  | 1.260%  | 0.799%  | 0.606%  | 0.535%  | 0.504%  | 0.501%  |
| \$160,000 | 1,500   | 15     | 1.599%  | 0.888%  | 0.614%  | 0.529%  | 0.507%  | 0.502%  | 0.501%  |
| \$160,000 | 2,000   | 15     | 1.237%  | 0.710%  | 0.547%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$160,000 | 3,000   | 15     | 0.875%  | 0.574%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 4,000   | 15     | 0.709%  | 0.532%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 5,000   | 15     | 0.619%  | 0.516%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 10,000  | 15     | 0.515%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$170,000 | 5       | 15     | 60.167% | 58.316% | 56.547% | 54.852% | 53.222% | 50.137% | 47.265% |
| \$170,000 | 10      | 15     | 45.589% | 43.413% | 41.340% | 39.362% | 37.477% | 33.950% | 30.723% |
| \$170,000 | 15      | 15     | 37.487% | 35.115% | 32.864% | 30.732% | 28.707% | 24.952% | 21.549% |
| \$170,000 | 20      | 15     | 31.798% | 29.304% | 26.954% | 24.749% | 22.691% | 18.976% | 15.789% |
| \$170,000 | 25      | 15     | 27.610% | 25.084% | 22.748% | 20.595% | 18.617% | 15.155% | 12.295% |
| \$170,000 | 50      | 15     | 18.097% | 15.692% | 13.559% | 11.674% | 10.028% | 7.354%  | 5.362%  |
| \$170,000 | 100     | 15     | 11.790% | 9.574%  | 7.721%  | 6.184%  | 4.929%  | 3.119%  | 2.001%  |
| \$170,000 | 150     | 15     | 9.015%  | 6.984%  | 5.366%  | 4.102%  | 3.133%  | 1.857%  | 1.166%  |
| \$170,000 | 200     | 15     | 7.458%  | 5.562%  | 4.111%  | 3.029%  | 2.238%  | 1.279%  | 0.821%  |
| \$170,000 | 300     | 15     | 5.652%  | 3.955%  | 2.748%  | 1.918%  | 1.366%  | 0.797%  | 0.594%  |
| \$170,000 | 400     | 15     | 4.573%  | 3.047%  | 2.027%  | 1.378%  | 0.982%  | 0.629%  | 0.528%  |
| \$170,000 | 500     | 15     | 3.937%  | 2.529%  | 1.631%  | 1.095%  | 0.798%  | 0.564%  | 0.511%  |
| \$170,000 | 600     | 15     | 3.420%  | 2.126%  | 1.349%  | 0.915%  | 0.692%  | 0.536%  | 0.506%  |
| \$170,000 | 700     | 15     | 3.029%  | 1.835%  | 1.153%  | 0.797%  | 0.627%  | 0.520%  | 0.503%  |
| \$170,000 | 800     | 15     | 2.735%  | 1.618%  | 1.013%  | 0.718%  | 0.586%  | 0.512%  | 0.502%  |
| \$170,000 | 900     | 15     | 2.488%  | 1.446%  | 0.908%  | 0.661%  | 0.559%  | 0.508%  | 0.501%  |
| \$170,000 | 1,000   | 15     | 2.301%  | 1.322%  | 0.837%  | 0.625%  | 0.542%  | 0.505%  | 0.501%  |
| \$170,000 | 1,500   | 15     | 1.644%  | 0.918%  | 0.629%  | 0.536%  | 0.510%  | 0.502%  | 0.501%  |
| \$170,000 | 2,000   | 15     | 1.297%  | 0.739%  | 0.559%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$170,000 | 3,000   | 15     | 0.918%  | 0.588%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 4,000   | 15     | 0.738%  | 0.538%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 5,000   | 15     | 0.639%  | 0.518%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 10,000  | 15     | 0.517%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$180,000 | 5       | 15     | 60.566% | 58.733% | 56.980% | 55.302% | 53.686% | 50.630% | 47.786% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$180,000 | 10      | 15     | 46.055% | 43.902% | 41.850% | 39.894% | 38.030% | 34.543% | 31.354% |
| \$180,000 | 15      | 15     | 37.972% | 35.626% | 33.402% | 31.295% | 29.295% | 25.585% | 22.225% |
| \$180,000 | 20      | 15     | 32.301% | 29.836% | 27.512% | 25.328% | 23.278% | 19.566% | 16.361% |
| \$180,000 | 25      | 15     | 28.106% | 25.594% | 23.265% | 21.115% | 19.128% | 15.636% | 12.736% |
| \$180,000 | 50      | 15     | 18.442% | 16.035% | 13.895% | 12.001% | 10.341% | 7.637%  | 5.604%  |
| \$180,000 | 100     | 15     | 12.021% | 9.796%  | 7.930%  | 6.377%  | 5.103%  | 3.253%  | 2.098%  |
| \$180,000 | 150     | 15     | 9.201%  | 7.155%  | 5.521%  | 4.238%  | 3.250%  | 1.938%  | 1.217%  |
| \$180,000 | 200     | 15     | 7.611%  | 5.701%  | 4.235%  | 3.133%  | 2.323%  | 1.332%  | 0.850%  |
| \$180,000 | 300     | 15     | 5.771%  | 4.058%  | 2.833%  | 1.984%  | 1.416%  | 0.821%  | 0.604%  |
| \$180,000 | 400     | 15     | 4.668%  | 3.126%  | 2.089%  | 1.422%  | 1.013%  | 0.641%  | 0.532%  |
| \$180,000 | 500     | 15     | 4.021%  | 2.598%  | 1.682%  | 1.130%  | 0.819%  | 0.571%  | 0.513%  |
| \$180,000 | 600     | 15     | 3.494%  | 2.184%  | 1.389%  | 0.940%  | 0.707%  | 0.540%  | 0.507%  |
| \$180,000 | 700     | 15     | 3.096%  | 1.884%  | 1.186%  | 0.817%  | 0.638%  | 0.522%  | 0.503%  |
| \$180,000 | 800     | 15     | 2.795%  | 1.662%  | 1.041%  | 0.733%  | 0.594%  | 0.514%  | 0.502%  |
| \$180,000 | 900     | 15     | 2.543%  | 1.485%  | 0.931%  | 0.673%  | 0.565%  | 0.509%  | 0.501%  |
| \$180,000 | 1,000   | 15     | 2.354%  | 1.358%  | 0.857%  | 0.635%  | 0.547%  | 0.505%  | 0.501%  |
| \$180,000 | 1,500   | 15     | 1.685%  | 0.940%  | 0.640%  | 0.539%  | 0.511%  | 0.502%  | 0.501%  |
| \$180,000 | 2,000   | 15     | 1.329%  | 0.755%  | 0.565%  | 0.515%  | 0.505%  | 0.502%  | 0.501%  |
| \$180,000 | 3,000   | 15     | 0.939%  | 0.595%  | 0.518%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 4,000   | 15     | 0.753%  | 0.541%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 5,000   | 15     | 0.648%  | 0.520%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 10,000  | 15     | 0.518%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$190,000 | 5       | 15     | 60.935% | 59.118% | 57.382% | 55.718% | 54.116% | 51.085% | 48.267% |
| \$190,000 | 10      | 15     | 46.488% | 44.356% | 42.324% | 40.388% | 38.542% | 35.093% | 31.939% |
| \$190,000 | 15      | 15     | 38.423% | 36.100% | 33.901% | 31.818% | 29.840% | 26.172% | 22.855% |
| \$190,000 | 20      | 15     | 32.769% | 30.332% | 28.034% | 25.874% | 23.840% | 20.138% | 16.924% |
| \$190,000 | 25      | 15     | 28.577% | 26.083% | 23.767% | 21.619% | 19.631% | 16.114% | 13.178% |
| \$190,000 | 50      | 15     | 18.776% | 16.367% | 14.221% | 12.318% | 10.646% | 7.912%  | 5.841%  |
| \$190,000 | 100     | 15     | 12.244% | 10.013% | 8.134%  | 6.565%  | 5.274%  | 3.387%  | 2.195%  |
| \$190,000 | 150     | 15     | 9.381%  | 7.322%  | 5.673%  | 4.372%  | 3.365%  | 2.018%  | 1.269%  |
| \$190,000 | 200     | 15     | 7.759%  | 5.836%  | 4.355%  | 3.234%  | 2.406%  | 1.385%  | 0.880%  |
| \$190,000 | 300     | 15     | 5.886%  | 4.159%  | 2.916%  | 2.050%  | 1.466%  | 0.846%  | 0.615%  |
| \$190,000 | 400     | 15     | 4.760%  | 3.204%  | 2.150%  | 1.467%  | 1.044%  | 0.654%  | 0.537%  |
| \$190,000 | 500     | 15     | 4.103%  | 2.664%  | 1.732%  | 1.164%  | 0.841%  | 0.578%  | 0.514%  |
| \$190,000 | 600     | 15     | 3.567%  | 2.241%  | 1.430%  | 0.966%  | 0.722%  | 0.544%  | 0.508%  |
| \$190,000 | 700     | 15     | 3.161%  | 1.934%  | 1.220%  | 0.837%  | 0.649%  | 0.525%  | 0.504%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$190,000 | 800     | 15     | 2.855%  | 1.705%  | 1.069%  | 0.749%  | 0.603%  | 0.515%  | 0.502%  |
| \$190,000 | 900     | 15     | 2.598%  | 1.523%  | 0.955%  | 0.686%  | 0.571%  | 0.510%  | 0.501%  |
| \$190,000 | 1,000   | 15     | 2.405%  | 1.393%  | 0.878%  | 0.646%  | 0.552%  | 0.506%  | 0.501%  |
| \$190,000 | 1,500   | 15     | 1.724%  | 0.963%  | 0.650%  | 0.543%  | 0.512%  | 0.502%  | 0.501%  |
| \$190,000 | 2,000   | 15     | 1.361%  | 0.770%  | 0.570%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$190,000 | 3,000   | 15     | 0.961%  | 0.602%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 4,000   | 15     | 0.767%  | 0.545%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 5,000   | 15     | 0.658%  | 0.521%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 10,000  | 15     | 0.520%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$200,000 | 5       | 15     | 61.269% | 59.467% | 57.745% | 56.093% | 54.503% | 51.496% | 48.701% |
| \$200,000 | 10      | 15     | 46.884% | 44.770% | 42.756% | 40.839% | 39.010% | 35.594% | 32.472% |
| \$200,000 | 15      | 15     | 38.835% | 36.534% | 34.357% | 32.294% | 30.337% | 26.706% | 23.428% |
| \$200,000 | 20      | 15     | 33.194% | 30.782% | 28.509% | 26.373% | 24.357% | 20.675% | 17.458% |
| \$200,000 | 25      | 15     | 29.009% | 26.536% | 24.233% | 22.093% | 20.104% | 16.574% | 13.604% |
| \$200,000 | 50      | 15     | 19.087% | 16.675% | 14.525% | 12.613% | 10.933% | 8.171%  | 6.070%  |
| \$200,000 | 100     | 15     | 12.453% | 10.215% | 8.325%  | 6.743%  | 5.436%  | 3.515%  | 2.289%  |
| \$200,000 | 150     | 15     | 9.550%  | 7.480%  | 5.817%  | 4.498%  | 3.474%  | 2.095%  | 1.320%  |
| \$200,000 | 200     | 15     | 7.898%  | 5.962%  | 4.467%  | 3.330%  | 2.486%  | 1.435%  | 0.910%  |
| \$200,000 | 300     | 15     | 5.995%  | 4.254%  | 2.996%  | 2.113%  | 1.513%  | 0.871%  | 0.626%  |
| \$200,000 | 400     | 15     | 4.848%  | 3.278%  | 2.208%  | 1.509%  | 1.074%  | 0.666%  | 0.541%  |
| \$200,000 | 500     | 15     | 4.181%  | 2.727%  | 1.780%  | 1.197%  | 0.862%  | 0.585%  | 0.516%  |
| \$200,000 | 600     | 15     | 3.637%  | 2.295%  | 1.468%  | 0.992%  | 0.737%  | 0.549%  | 0.509%  |
| \$200,000 | 700     | 15     | 3.223%  | 1.981%  | 1.252%  | 0.857%  | 0.660%  | 0.527%  | 0.504%  |
| \$200,000 | 800     | 15     | 2.911%  | 1.747%  | 1.096%  | 0.765%  | 0.611%  | 0.517%  | 0.502%  |
| \$200,000 | 900     | 15     | 2.650%  | 1.560%  | 0.978%  | 0.698%  | 0.577%  | 0.511%  | 0.502%  |
| \$200,000 | 1,000   | 15     | 2.453%  | 1.426%  | 0.898%  | 0.656%  | 0.556%  | 0.506%  | 0.501%  |
| \$200,000 | 1,500   | 15     | 1.761%  | 0.984%  | 0.660%  | 0.547%  | 0.513%  | 0.502%  | 0.501%  |
| \$200,000 | 2,000   | 15     | 1.391%  | 0.785%  | 0.576%  | 0.519%  | 0.505%  | 0.502%  | 0.501%  |
| \$200,000 | 3,000   | 15     | 0.982%  | 0.610%  | 0.521%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 4,000   | 15     | 0.781%  | 0.548%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 5,000   | 15     | 0.668%  | 0.523%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 10,000  | 15     | 0.521%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$225,000 | 5       | 15     | 61.994% | 60.224% | 58.532% | 56.906% | 55.343% | 52.385% | 49.640% |
| \$225,000 | 10      | 15     | 47.751% | 45.677% | 43.701% | 41.823% | 40.030% | 36.685% | 33.632% |
| \$225,000 | 15      | 15     | 39.752% | 37.498% | 35.369% | 33.350% | 31.437% | 27.887% | 24.692% |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$225,000 | 20      | 15     | 34.129% | 31.770% | 29.551% | 27.466% | 25.498% | 21.896% | 18.709% |
| \$225,000 | 25      | 15     | 29.970% | 27.551% | 25.292% | 23.180% | 21.208% | 17.672% | 14.646% |
| \$225,000 | 50      | 15     | 19.822% | 17.401% | 15.236% | 13.312% | 11.608% | 8.783%  | 6.613%  |
| \$225,000 | 100     | 15     | 12.934% | 10.681% | 8.768%  | 7.159%  | 5.817%  | 3.818%  | 2.516%  |
| \$225,000 | 150     | 15     | 9.942%  | 7.849%  | 6.153%  | 4.798%  | 3.735%  | 2.283%  | 1.445%  |
| \$225,000 | 200     | 15     | 8.223%  | 6.260%  | 4.731%  | 3.559%  | 2.676%  | 1.557%  | 0.983%  |
| \$225,000 | 300     | 15     | 6.248%  | 4.478%  | 3.185%  | 2.263%  | 1.629%  | 0.932%  | 0.654%  |
| \$225,000 | 400     | 15     | 5.053%  | 3.452%  | 2.346%  | 1.613%  | 1.147%  | 0.698%  | 0.552%  |
| \$225,000 | 500     | 15     | 4.364%  | 2.877%  | 1.894%  | 1.277%  | 0.914%  | 0.604%  | 0.521%  |
| \$225,000 | 600     | 15     | 3.792%  | 2.418%  | 1.556%  | 1.049%  | 0.772%  | 0.558%  | 0.510%  |
| \$225,000 | 700     | 15     | 3.368%  | 2.092%  | 1.329%  | 0.905%  | 0.687%  | 0.534%  | 0.505%  |
| \$225,000 | 800     | 15     | 3.042%  | 1.844%  | 1.160%  | 0.803%  | 0.631%  | 0.521%  | 0.503%  |
| \$225,000 | 900     | 15     | 2.770%  | 1.647%  | 1.033%  | 0.729%  | 0.592%  | 0.513%  | 0.502%  |
| \$225,000 | 1,000   | 15     | 2.566%  | 1.505%  | 0.947%  | 0.682%  | 0.569%  | 0.508%  | 0.501%  |
| \$225,000 | 1,500   | 15     | 1.848%  | 1.036%  | 0.685%  | 0.556%  | 0.516%  | 0.502%  | 0.501%  |
| \$225,000 | 2,000   | 15     | 1.461%  | 0.820%  | 0.589%  | 0.522%  | 0.506%  | 0.502%  | 0.501%  |
| \$225,000 | 3,000   | 15     | 1.030%  | 0.627%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 4,000   | 15     | 0.815%  | 0.557%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 5,000   | 15     | 0.691%  | 0.528%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 10,000  | 15     | 0.525%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$250,000 | 5       | 15     | 62.579% | 60.834% | 59.165% | 57.561% | 56.018% | 53.102% | 50.396% |
| \$250,000 | 10      | 15     | 48.462% | 46.419% | 44.477% | 42.629% | 40.866% | 37.578% | 34.581% |
| \$250,000 | 15      | 15     | 40.507% | 38.293% | 36.201% | 34.219% | 32.341% | 28.858% | 25.732% |
| \$250,000 | 20      | 15     | 34.909% | 32.593% | 30.420% | 28.375% | 26.447% | 22.925% | 19.802% |
| \$250,000 | 25      | 15     | 30.776% | 28.408% | 26.195% | 24.121% | 22.181% | 18.671% | 15.628% |
| \$250,000 | 50      | 15     | 20.495% | 18.073% | 15.896% | 13.958% | 12.235% | 9.359%  | 7.123%  |
| \$250,000 | 100     | 15     | 13.370% | 11.108% | 9.174%  | 7.541%  | 6.171%  | 4.108%  | 2.736%  |
| \$250,000 | 150     | 15     | 10.301% | 8.188%  | 6.465%  | 5.079%  | 3.980%  | 2.463%  | 1.567%  |
| \$250,000 | 200     | 15     | 8.521%  | 6.536%  | 4.977%  | 3.772%  | 2.858%  | 1.677%  | 1.056%  |
| \$250,000 | 300     | 15     | 6.479%  | 4.684%  | 3.358%  | 2.405%  | 1.740%  | 0.992%  | 0.683%  |
| \$250,000 | 400     | 15     | 5.243%  | 3.614%  | 2.476%  | 1.711%  | 1.218%  | 0.729%  | 0.564%  |
| \$250,000 | 500     | 15     | 4.531%  | 3.014%  | 2.002%  | 1.354%  | 0.965%  | 0.623%  | 0.527%  |
| \$250,000 | 600     | 15     | 3.939%  | 2.536%  | 1.642%  | 1.107%  | 0.809%  | 0.569%  | 0.513%  |
| \$250,000 | 700     | 15     | 3.501%  | 2.195%  | 1.400%  | 0.950%  | 0.713%  | 0.541%  | 0.506%  |
| \$250,000 | 800     | 15     | 3.161%  | 1.934%  | 1.221%  | 0.840%  | 0.651%  | 0.526%  | 0.504%  |
| \$250,000 | 900     | 15     | 2.880%  | 1.727%  | 1.085%  | 0.759%  | 0.607%  | 0.516%  | 0.502%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$300,000 | 50      | 15     | 21.593% | 19.183% | 17.005% | 15.051% | 13.302% | 10.348% | 8.017%  |
| \$300,000 | 100     | 15     | 14.094% | 11.820% | 9.861%  | 8.186%  | 6.778%  | 4.615%  | 3.132%  |
| \$300,000 | 150     | 15     | 10.891% | 8.750%  | 6.987%  | 5.554%  | 4.402%  | 2.773%  | 1.789%  |
| \$300,000 | 200     | 15     | 9.015%  | 6.997%  | 5.393%  | 4.139%  | 3.172%  | 1.890%  | 1.192%  |
| \$300,000 | 300     | 15     | 6.859%  | 5.024%  | 3.649%  | 2.644%  | 1.931%  | 1.101%  | 0.737%  |
| \$300,000 | 400     | 15     | 5.556%  | 3.886%  | 2.698%  | 1.884%  | 1.342%  | 0.789%  | 0.588%  |
| \$300,000 | 500     | 15     | 4.803%  | 3.243%  | 2.183%  | 1.487%  | 1.057%  | 0.658%  | 0.538%  |
| \$300,000 | 600     | 15     | 4.180%  | 2.731%  | 1.786%  | 1.208%  | 0.873%  | 0.590%  | 0.519%  |
| \$300,000 | 700     | 15     | 3.717%  | 2.365%  | 1.521%  | 1.029%  | 0.760%  | 0.555%  | 0.509%  |
| \$300,000 | 800     | 15     | 3.357%  | 2.084%  | 1.324%  | 0.904%  | 0.687%  | 0.535%  | 0.506%  |
| \$300,000 | 900     | 15     | 3.061%  | 1.862%  | 1.175%  | 0.812%  | 0.636%  | 0.522%  | 0.503%  |
| \$300,000 | 1,000   | 15     | 2.841%  | 1.703%  | 1.072%  | 0.752%  | 0.604%  | 0.515%  | 0.502%  |
| \$300,000 | 1,500   | 15     | 2.059%  | 1.167%  | 0.753%  | 0.585%  | 0.526%  | 0.503%  | 0.501%  |
| \$300,000 | 2,000   | 15     | 1.631%  | 0.911%  | 0.626%  | 0.535%  | 0.509%  | 0.502%  | 0.501%  |
| \$300,000 | 3,000   | 15     | 1.152%  | 0.677%  | 0.539%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$300,000 | 4,000   | 15     | 0.902%  | 0.583%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 5,000   | 15     | 0.753%  | 0.541%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 10,000  | 15     | 0.536%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$325,000 | 5       | 15     | 63.780% | 62.085% | 60.460% | 58.899% | 57.398% | 54.566% | 51.939% |
| \$325,000 | 10      | 15     | 49.863% | 47.884% | 46.005% | 44.217% | 42.511% | 39.337% | 36.451% |
| \$325,000 | 15      | 15     | 42.004% | 39.868% | 37.849% | 35.939% | 34.126% | 30.780% | 27.785% |
| \$325,000 | 20      | 15     | 36.473% | 34.246% | 32.159% | 30.193% | 28.346% | 24.980% | 21.996% |
| \$325,000 | 25      | 15     | 32.397% | 30.127% | 28.005% | 26.021% | 24.166% | 20.803% | 17.847% |
| \$325,000 | 50      | 15     | 22.067% | 19.668% | 17.498% | 15.541% | 13.786% | 10.802% | 8.433%  |
| \$325,000 | 100     | 15     | 14.411% | 12.133% | 10.165% | 8.477%  | 7.051%  | 4.849%  | 3.322%  |
| \$325,000 | 150     | 15     | 11.147% | 8.997%  | 7.219%  | 5.767%  | 4.593%  | 2.917%  | 1.894%  |
| \$325,000 | 200     | 15     | 9.231%  | 7.200%  | 5.577%  | 4.303%  | 3.315%  | 1.989%  | 1.257%  |
| \$325,000 | 300     | 15     | 7.025%  | 5.175%  | 3.780%  | 2.752%  | 2.018%  | 1.153%  | 0.763%  |
| \$325,000 | 400     | 15     | 5.693%  | 4.007%  | 2.797%  | 1.962%  | 1.401%  | 0.817%  | 0.600%  |
| \$325,000 | 500     | 15     | 4.923%  | 3.345%  | 2.265%  | 1.549%  | 1.099%  | 0.676%  | 0.544%  |
| \$325,000 | 600     | 15     | 4.286%  | 2.818%  | 1.852%  | 1.255%  | 0.903%  | 0.601%  | 0.522%  |
| \$325,000 | 700     | 15     | 3.813%  | 2.441%  | 1.577%  | 1.067%  | 0.784%  | 0.562%  | 0.511%  |
| \$325,000 | 800     | 15     | 3.443%  | 2.151%  | 1.371%  | 0.935%  | 0.705%  | 0.540%  | 0.507%  |
| \$325,000 | 900     | 15     | 3.141%  | 1.923%  | 1.216%  | 0.837%  | 0.649%  | 0.525%  | 0.504%  |
| \$325,000 | 1,000   | 15     | 2.917%  | 1.759%  | 1.109%  | 0.774%  | 0.615%  | 0.517%  | 0.502%  |
| \$325,000 | 1,500   | 15     | 2.117%  | 1.204%  | 0.772%  | 0.594%  | 0.529%  | 0.503%  | 0.501%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$325,000 | 2,000   | 15     | 1.678%  | 0.937%  | 0.638%  | 0.539%  | 0.511%  | 0.502%  | 0.501%  |
| \$325,000 | 3,000   | 15     | 1.186%  | 0.691%  | 0.544%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$325,000 | 4,000   | 15     | 0.927%  | 0.591%  | 0.517%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 5,000   | 15     | 0.770%  | 0.546%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 10,000  | 15     | 0.539%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$350,000 | 5       | 15     | 64.038% | 62.354% | 60.738% | 59.187% | 57.696% | 54.882% | 52.273% |
| \$350,000 | 10      | 15     | 50.179% | 48.214% | 46.350% | 44.574% | 42.883% | 39.734% | 36.874% |
| \$350,000 | 15      | 15     | 42.348% | 40.230% | 38.227% | 36.334% | 34.536% | 31.223% | 28.258% |
| \$350,000 | 20      | 15     | 36.836% | 34.630% | 32.562% | 30.616% | 28.787% | 25.457% | 22.505% |
| \$350,000 | 25      | 15     | 32.780% | 30.533% | 28.432% | 26.469% | 24.634% | 21.309% | 18.389% |
| \$350,000 | 50      | 15     | 22.487% | 20.105% | 17.945% | 15.993% | 14.234% | 11.229% | 8.826%  |
| \$350,000 | 100     | 15     | 14.701% | 12.420% | 10.445% | 8.748%  | 7.306%  | 5.070%  | 3.506%  |
| \$350,000 | 150     | 15     | 11.383% | 9.227%  | 7.436%  | 5.969%  | 4.776%  | 3.058%  | 1.995%  |
| \$350,000 | 200     | 15     | 9.431%  | 7.389%  | 5.750%  | 4.458%  | 3.449%  | 2.085%  | 1.320%  |
| \$350,000 | 300     | 15     | 7.178%  | 5.315%  | 3.901%  | 2.854%  | 2.101%  | 1.203%  | 0.790%  |
| \$350,000 | 400     | 15     | 5.819%  | 4.119%  | 2.890%  | 2.036%  | 1.457%  | 0.846%  | 0.613%  |
| \$350,000 | 500     | 15     | 5.033%  | 3.440%  | 2.341%  | 1.607%  | 1.140%  | 0.693%  | 0.550%  |
| \$350,000 | 600     | 15     | 4.384%  | 2.899%  | 1.914%  | 1.299%  | 0.933%  | 0.612%  | 0.526%  |
| \$350,000 | 700     | 15     | 3.894%  | 2.506%  | 1.625%  | 1.099%  | 0.803%  | 0.567%  | 0.511%  |
| \$350,000 | 800     | 15     | 3.523%  | 2.215%  | 1.416%  | 0.964%  | 0.722%  | 0.545%  | 0.508%  |
| \$350,000 | 900     | 15     | 3.216%  | 1.980%  | 1.255%  | 0.861%  | 0.663%  | 0.528%  | 0.504%  |
| \$350,000 | 1,000   | 15     | 2.988%  | 1.812%  | 1.144%  | 0.795%  | 0.627%  | 0.520%  | 0.503%  |
| \$350,000 | 1,500   | 15     | 2.172%  | 1.239%  | 0.792%  | 0.603%  | 0.533%  | 0.504%  | 0.501%  |
| \$350,000 | 2,000   | 15     | 1.722%  | 0.962%  | 0.649%  | 0.543%  | 0.512%  | 0.502%  | 0.501%  |
| \$350,000 | 3,000   | 15     | 1.219%  | 0.706%  | 0.548%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$350,000 | 4,000   | 15     | 0.950%  | 0.599%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 5,000   | 15     | 0.787%  | 0.550%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 10,000  | 15     | 0.543%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$375,000 | 5       | 15     | 64.246% | 62.571% | 60.963% | 59.420% | 57.936% | 55.137% | 52.542% |
| \$375,000 | 10      | 15     | 50.430% | 48.478% | 46.625% | 44.860% | 43.180% | 40.053% | 37.214% |
| \$375,000 | 15      | 15     | 42.628% | 40.525% | 38.536% | 36.657% | 34.871% | 31.584% | 28.644% |
| \$375,000 | 20      | 15     | 37.139% | 34.951% | 32.899% | 30.968% | 29.155% | 25.855% | 22.930% |
| \$375,000 | 25      | 15     | 33.100% | 30.872% | 28.788% | 26.843% | 25.024% | 21.731% | 18.840% |
| \$375,000 | 50      | 15     | 22.847% | 20.481% | 18.334% | 16.390% | 14.633% | 11.613% | 9.184%  |
| \$375,000 | 100     | 15     | 14.957% | 12.676% | 10.695% | 8.991%  | 7.537%  | 5.273%  | 3.676%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$375,000 | 150     | 15     | 11.595% | 9.434%  | 7.634%  | 6.153%  | 4.948%  | 3.191%  | 2.093%  |
| \$375,000 | 200     | 15     | 9.611%  | 7.561%  | 5.909%  | 4.600%  | 3.573%  | 2.175%  | 1.380%  |
| \$375,000 | 300     | 15     | 7.317%  | 5.443%  | 4.014%  | 2.950%  | 2.180%  | 1.251%  | 0.817%  |
| \$375,000 | 400     | 15     | 5.934%  | 4.221%  | 2.976%  | 2.105%  | 1.510%  | 0.873%  | 0.625%  |
| \$375,000 | 500     | 15     | 5.132%  | 3.525%  | 2.410%  | 1.661%  | 1.179%  | 0.710%  | 0.556%  |
| \$375,000 | 600     | 15     | 4.471%  | 2.972%  | 1.970%  | 1.340%  | 0.960%  | 0.623%  | 0.529%  |
| \$375,000 | 700     | 15     | 3.973%  | 2.571%  | 1.673%  | 1.132%  | 0.824%  | 0.574%  | 0.513%  |
| \$375,000 | 800     | 15     | 3.596%  | 2.272%  | 1.458%  | 0.991%  | 0.738%  | 0.549%  | 0.509%  |
| \$375,000 | 900     | 15     | 3.283%  | 2.032%  | 1.291%  | 0.883%  | 0.676%  | 0.532%  | 0.505%  |
| \$375,000 | 1,000   | 15     | 3.051%  | 1.860%  | 1.176%  | 0.814%  | 0.637%  | 0.522%  | 0.503%  |
| \$375,000 | 1,500   | 15     | 2.220%  | 1.271%  | 0.810%  | 0.611%  | 0.536%  | 0.504%  | 0.501%  |
| \$375,000 | 2,000   | 15     | 1.762%  | 0.985%  | 0.659%  | 0.547%  | 0.513%  | 0.502%  | 0.501%  |
| \$375,000 | 3,000   | 15     | 1.248%  | 0.719%  | 0.553%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$375,000 | 4,000   | 15     | 0.972%  | 0.607%  | 0.520%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 5,000   | 15     | 0.803%  | 0.554%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 10,000  | 15     | 0.546%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$400,000 | 5       | 15     | 64.420% | 62.752% | 61.151% | 59.614% | 58.136% | 55.351% | 52.767% |
| \$400,000 | 10      | 15     | 50.640% | 48.698% | 46.855% | 45.099% | 43.429% | 40.319% | 37.497% |
| \$400,000 | 15      | 15     | 42.865% | 40.774% | 38.797% | 36.928% | 35.153% | 31.888% | 28.968% |
| \$400,000 | 20      | 15     | 37.394% | 35.221% | 33.181% | 31.263% | 29.464% | 26.188% | 23.285% |
| \$400,000 | 25      | 15     | 33.371% | 31.159% | 29.090% | 27.159% | 25.355% | 22.088% | 19.221% |
| \$400,000 | 50      | 15     | 23.155% | 20.806% | 18.672% | 16.736% | 14.984% | 11.959% | 9.509%  |
| \$400,000 | 100     | 15     | 15.187% | 12.906% | 10.921% | 9.212%  | 7.748%  | 5.458%  | 3.833%  |
| \$400,000 | 150     | 15     | 11.784% | 9.619%  | 7.813%  | 6.321%  | 5.104%  | 3.314%  | 2.185%  |
| \$400,000 | 200     | 15     | 9.775%  | 7.716%  | 6.053%  | 4.730%  | 3.688%  | 2.259%  | 1.437%  |
| \$400,000 | 300     | 15     | 7.443%  | 5.559%  | 4.117%  | 3.038%  | 2.252%  | 1.295%  | 0.842%  |
| \$400,000 | 400     | 15     | 6.036%  | 4.313%  | 3.055%  | 2.168%  | 1.559%  | 0.899%  | 0.637%  |
| \$400,000 | 500     | 15     | 5.220%  | 3.601%  | 2.473%  | 1.710%  | 1.215%  | 0.726%  | 0.562%  |
| \$400,000 | 600     | 15     | 4.550%  | 3.038%  | 2.021%  | 1.377%  | 0.985%  | 0.633%  | 0.532%  |
| \$400,000 | 700     | 15     | 4.043%  | 2.629%  | 1.717%  | 1.163%  | 0.844%  | 0.581%  | 0.515%  |
| \$400,000 | 800     | 15     | 3.660%  | 2.324%  | 1.495%  | 1.015%  | 0.753%  | 0.554%  | 0.510%  |
| \$400,000 | 900     | 15     | 3.343%  | 2.078%  | 1.323%  | 0.904%  | 0.687%  | 0.535%  | 0.505%  |
| \$400,000 | 1,000   | 15     | 3.108%  | 1.903%  | 1.206%  | 0.832%  | 0.647%  | 0.524%  | 0.503%  |
| \$400,000 | 1,500   | 15     | 2.263%  | 1.300%  | 0.826%  | 0.619%  | 0.539%  | 0.505%  | 0.501%  |
| \$400,000 | 2,000   | 15     | 1.798%  | 1.005%  | 0.669%  | 0.550%  | 0.514%  | 0.502%  | 0.501%  |
| \$400,000 | 3,000   | 15     | 1.274%  | 0.731%  | 0.557%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$400,000 | 4,000   | 15     | 0.991%  | 0.613%  | 0.522%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 5,000   | 15     | 0.817%  | 0.558%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 10,000  | 15     | 0.550%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 20,000  | 15     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$425,000 | 5       | 15     | 64.572% | 62.909% | 61.314% | 59.782% | 58.310% | 55.535% | 52.961% |
| \$425,000 | 10      | 15     | 50.825% | 48.892% | 47.056% | 45.309% | 43.646% | 40.553% | 37.744% |
| \$425,000 | 15      | 15     | 43.074% | 40.993% | 39.026% | 37.167% | 35.401% | 32.155% | 29.253% |
| \$425,000 | 20      | 15     | 37.617% | 35.457% | 33.428% | 31.521% | 29.733% | 26.478% | 23.593% |
| \$425,000 | 25      | 15     | 33.611% | 31.412% | 29.356% | 27.437% | 25.644% | 22.399% | 19.554% |
| \$425,000 | 50      | 15     | 23.427% | 21.096% | 18.976% | 17.049% | 15.303% | 12.279% | 9.814%  |
| \$425,000 | 100     | 15     | 15.401% | 13.119% | 11.132% | 9.417%  | 7.947%  | 5.633%  | 3.982%  |
| \$425,000 | 150     | 15     | 11.959% | 9.790%  | 7.977%  | 6.478%  | 5.247%  | 3.430%  | 2.272%  |
| \$425,000 | 200     | 15     | 9.924%  | 7.860%  | 6.187%  | 4.852%  | 3.795%  | 2.338%  | 1.490%  |
| \$425,000 | 300     | 15     | 7.558%  | 5.667%  | 4.212%  | 3.119%  | 2.319%  | 1.338%  | 0.866%  |
| \$425,000 | 400     | 15     | 6.130%  | 4.397%  | 3.127%  | 2.226%  | 1.605%  | 0.924%  | 0.648%  |
| \$425,000 | 500     | 15     | 5.302%  | 3.671%  | 2.530%  | 1.755%  | 1.248%  | 0.741%  | 0.568%  |
| \$425,000 | 600     | 15     | 4.622%  | 3.098%  | 2.069%  | 1.412%  | 1.010%  | 0.643%  | 0.535%  |
| \$425,000 | 700     | 15     | 4.108%  | 2.682%  | 1.758%  | 1.191%  | 0.863%  | 0.587%  | 0.517%  |
| \$425,000 | 800     | 15     | 3.719%  | 2.371%  | 1.530%  | 1.038%  | 0.768%  | 0.559%  | 0.511%  |
| \$425,000 | 900     | 15     | 3.397%  | 2.120%  | 1.354%  | 0.924%  | 0.699%  | 0.538%  | 0.506%  |
| \$425,000 | 1,000   | 15     | 3.160%  | 1.942%  | 1.233%  | 0.849%  | 0.657%  | 0.527%  | 0.504%  |
| \$425,000 | 1,500   | 15     | 2.302%  | 1.326%  | 0.841%  | 0.626%  | 0.542%  | 0.505%  | 0.501%  |
| \$425,000 | 2,000   | 15     | 1.829%  | 1.024%  | 0.678%  | 0.554%  | 0.515%  | 0.502%  | 0.501%  |
| \$425,000 | 3,000   | 15     | 1.297%  | 0.741%  | 0.560%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$425,000 | 4,000   | 15     | 1.008%  | 0.619%  | 0.523%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 5,000   | 15     | 0.829%  | 0.562%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 10,000  | 15     | 0.553%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 20,000  | 15     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$450,000 | 5       | 15     | 64.695% | 63.037% | 61.447% | 59.920% | 58.452% | 55.687% | 53.122% |
| \$450,000 | 10      | 15     | 50.986% | 49.061% | 47.232% | 45.492% | 43.836% | 40.756% | 37.960% |
| \$450,000 | 15      | 15     | 43.259% | 41.187% | 39.229% | 37.378% | 35.621% | 32.392% | 29.505% |
| \$450,000 | 20      | 15     | 37.816% | 35.667% | 33.648% | 31.752% | 29.973% | 26.738% | 23.869% |
| \$450,000 | 25      | 15     | 33.829% | 31.641% | 29.597% | 27.689% | 25.908% | 22.683% | 19.857% |
| \$450,000 | 50      | 15     | 23.676% | 21.362% | 19.257% | 17.342% | 15.603% | 12.586% | 10.113% |
| \$450,000 | 100     | 15     | 15.606% | 13.325% | 11.336% | 9.617%  | 8.141%  | 5.804%  | 4.130%  |
| \$450,000 | 150     | 15     | 12.126% | 9.956%  | 8.137%  | 6.629%  | 5.388%  | 3.544%  | 2.358%  |
| \$450,000 | 200     | 15     | 10.071% | 8.000%  | 6.318%  | 4.971%  | 3.902%  | 2.417%  | 1.545%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$450,000 | 300     | 15     | 7.671%  | 5.772%  | 4.305%  | 3.199%  | 2.385%  | 1.382%  | 0.891%  |
| \$450,000 | 400     | 15     | 6.222%  | 4.480%  | 3.198%  | 2.283%  | 1.651%  | 0.949%  | 0.660%  |
| \$450,000 | 500     | 15     | 5.381%  | 3.740%  | 2.586%  | 1.800%  | 1.282%  | 0.757%  | 0.574%  |
| \$450,000 | 600     | 15     | 4.692%  | 3.157%  | 2.115%  | 1.448%  | 1.034%  | 0.653%  | 0.538%  |
| \$450,000 | 700     | 15     | 4.171%  | 2.734%  | 1.797%  | 1.220%  | 0.882%  | 0.594%  | 0.519%  |
| \$450,000 | 800     | 15     | 3.770%  | 2.411%  | 1.559%  | 1.057%  | 0.779%  | 0.561%  | 0.511%  |
| \$450,000 | 900     | 15     | 3.450%  | 2.162%  | 1.383%  | 0.943%  | 0.710%  | 0.541%  | 0.507%  |
| \$450,000 | 1,000   | 15     | 3.210%  | 1.981%  | 1.259%  | 0.866%  | 0.666%  | 0.529%  | 0.504%  |
| \$450,000 | 1,500   | 15     | 2.340%  | 1.352%  | 0.856%  | 0.633%  | 0.545%  | 0.505%  | 0.501%  |
| \$450,000 | 2,000   | 15     | 1.860%  | 1.043%  | 0.687%  | 0.557%  | 0.516%  | 0.503%  | 0.501%  |
| \$450,000 | 3,000   | 15     | 1.319%  | 0.752%  | 0.564%  | 0.515%  | 0.505%  | 0.502%  | 0.501%  |
| \$450,000 | 4,000   | 15     | 1.024%  | 0.626%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 5,000   | 15     | 0.842%  | 0.565%  | 0.512%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 10,000  | 15     | 0.556%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 20,000  | 15     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$475,000 | 5       | 15     | 64.797% | 63.144% | 61.558% | 60.035% | 58.572% | 55.815% | 53.257% |
| \$475,000 | 10      | 15     | 51.124% | 49.207% | 47.385% | 45.651% | 44.001% | 40.933% | 38.149% |
| \$475,000 | 15      | 15     | 43.425% | 41.362% | 39.413% | 37.569% | 35.819% | 32.606% | 29.733% |
| \$475,000 | 20      | 15     | 37.995% | 35.856% | 33.847% | 31.960% | 30.190% | 26.972% | 24.118% |
| \$475,000 | 25      | 15     | 34.025% | 31.848% | 29.815% | 27.917% | 26.146% | 22.939% | 20.131% |
| \$475,000 | 50      | 15     | 23.902% | 21.603% | 19.514% | 17.612% | 15.884% | 12.875% | 10.401% |
| \$475,000 | 100     | 15     | 15.803% | 13.525% | 11.533% | 9.811%  | 8.329%  | 5.973%  | 4.275%  |
| \$475,000 | 150     | 15     | 12.289% | 10.117% | 8.292%  | 6.777%  | 5.526%  | 3.657%  | 2.444%  |
| \$475,000 | 200     | 15     | 10.213% | 8.138%  | 6.448%  | 5.089%  | 4.007%  | 2.496%  | 1.600%  |
| \$475,000 | 300     | 15     | 7.781%  | 5.876%  | 4.398%  | 3.279%  | 2.452%  | 1.425%  | 0.916%  |
| \$475,000 | 400     | 15     | 6.313%  | 4.561%  | 3.269%  | 2.341%  | 1.697%  | 0.974%  | 0.673%  |
| \$475,000 | 500     | 15     | 5.458%  | 3.808%  | 2.642%  | 1.844%  | 1.315%  | 0.773%  | 0.581%  |
| \$475,000 | 600     | 15     | 4.760%  | 3.215%  | 2.162%  | 1.482%  | 1.058%  | 0.663%  | 0.542%  |
| \$475,000 | 700     | 15     | 4.232%  | 2.785%  | 1.837%  | 1.249%  | 0.901%  | 0.601%  | 0.521%  |
| \$475,000 | 800     | 15     | 3.825%  | 2.457%  | 1.593%  | 1.080%  | 0.794%  | 0.566%  | 0.512%  |
| \$475,000 | 900     | 15     | 3.501%  | 2.202%  | 1.412%  | 0.962%  | 0.721%  | 0.544%  | 0.507%  |
| \$475,000 | 1,000   | 15     | 3.259%  | 2.019%  | 1.286%  | 0.882%  | 0.676%  | 0.532%  | 0.505%  |
| \$475,000 | 1,500   | 15     | 2.377%  | 1.377%  | 0.871%  | 0.641%  | 0.549%  | 0.506%  | 0.501%  |
| \$475,000 | 2,000   | 15     | 1.891%  | 1.061%  | 0.696%  | 0.561%  | 0.518%  | 0.503%  | 0.501%  |
| \$475,000 | 3,000   | 15     | 1.342%  | 0.763%  | 0.568%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$475,000 | 4,000   | 15     | 1.041%  | 0.632%  | 0.526%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$475,000 | 5,000   | 15     | 0.855%  | 0.569%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL



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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$475,000 | 10,000  | 15     | 0.559%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$475,000 | 20,000  | 15     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$500,000 | 5       | 15     | 64.879% | 63.229% | 61.647% | 60.128% | 58.667% | 55.917% | 53.365% |
| \$500,000 | 10      | 15     | 51.240% | 49.328% | 47.512% | 45.783% | 44.139% | 41.081% | 38.306% |
| \$500,000 | 15      | 15     | 43.565% | 41.509% | 39.566% | 37.728% | 35.985% | 32.785% | 29.923% |
| \$500,000 | 20      | 15     | 38.143% | 36.012% | 34.010% | 32.131% | 30.369% | 27.165% | 24.323% |
| \$500,000 | 25      | 15     | 34.186% | 32.018% | 29.992% | 28.103% | 26.339% | 23.148% | 20.354% |
| \$500,000 | 50      | 15     | 24.090% | 21.804% | 19.727% | 17.837% | 16.118% | 13.120% | 10.649% |
| \$500,000 | 100     | 15     | 15.974% | 13.698% | 11.706% | 9.981%  | 8.493%  | 6.121%  | 4.403%  |
| \$500,000 | 150     | 15     | 12.431% | 10.258% | 8.429%  | 6.907%  | 5.647%  | 3.757%  | 2.522%  |
| \$500,000 | 200     | 15     | 10.335% | 8.257%  | 6.560%  | 5.191%  | 4.099%  | 2.567%  | 1.650%  |
| \$500,000 | 300     | 15     | 7.876%  | 5.965%  | 4.479%  | 3.349%  | 2.511%  | 1.464%  | 0.939%  |
| \$500,000 | 400     | 15     | 6.390%  | 4.630%  | 3.329%  | 2.391%  | 1.737%  | 0.997%  | 0.684%  |
| \$500,000 | 500     | 15     | 5.523%  | 3.865%  | 2.690%  | 1.882%  | 1.344%  | 0.788%  | 0.586%  |
| \$500,000 | 600     | 15     | 4.817%  | 3.264%  | 2.201%  | 1.512%  | 1.079%  | 0.673%  | 0.545%  |
| \$500,000 | 700     | 15     | 4.283%  | 2.829%  | 1.870%  | 1.273%  | 0.917%  | 0.608%  | 0.523%  |
| \$500,000 | 800     | 15     | 3.872%  | 2.495%  | 1.622%  | 1.100%  | 0.806%  | 0.570%  | 0.514%  |
| \$500,000 | 900     | 15     | 3.544%  | 2.237%  | 1.437%  | 0.978%  | 0.732%  | 0.547%  | 0.508%  |
| \$500,000 | 1,000   | 15     | 3.299%  | 2.051%  | 1.308%  | 0.897%  | 0.684%  | 0.534%  | 0.505%  |
| \$500,000 | 1,500   | 15     | 2.408%  | 1.398%  | 0.883%  | 0.647%  | 0.551%  | 0.506%  | 0.501%  |
| \$500,000 | 2,000   | 15     | 1.916%  | 1.077%  | 0.704%  | 0.564%  | 0.519%  | 0.503%  | 0.501%  |
| \$500,000 | 3,000   | 15     | 1.361%  | 0.772%  | 0.572%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$500,000 | 4,000   | 15     | 1.055%  | 0.637%  | 0.528%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 5,000   | 15     | 0.865%  | 0.572%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 10,000  | 15     | 0.561%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 20,000  | 15     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$35,000  | 700     | 16     | 1.411%  | 0.792%  | 0.577%  | 0.518%  | 0.505%  | 0.502%  | 0.501%  |
| \$35,000  | 800     | 16     | 1.264%  | 0.721%  | 0.552%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$35,000  | 900     | 16     | 1.147%  | 0.671%  | 0.536%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 1,000   | 16     | 1.056%  | 0.635%  | 0.527%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 1,500   | 16     | 0.771%  | 0.546%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 2,000   | 16     | 0.646%  | 0.519%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 3,000   | 16     | 0.551%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 4,000   | 16     | 0.522%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 5,000   | 16     | 0.513%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 10,000  | 16     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$40,000  | 5       | 16     | 43.820% | 41.229% | 38.724% | 36.305% | 33.962% | 29.490% | 25.442% |
| \$40,000  | 10      | 16     | 28.363% | 25.731% | 23.316% | 21.098% | 19.064% | 15.495% | 12.518% |
| \$40,000  | 15      | 16     | 22.458% | 19.887% | 17.563% | 15.466% | 13.581% | 10.397% | 7.902%  |
| \$40,000  | 20      | 16     | 18.666% | 16.181% | 13.970% | 12.017% | 10.307% | 7.520%  | 5.440%  |
| \$40,000  | 25      | 16     | 16.231% | 13.816% | 11.708% | 9.878%  | 8.309%  | 5.823%  | 4.045%  |
| \$40,000  | 50      | 16     | 10.380% | 8.217%  | 6.453%  | 5.038%  | 3.916%  | 2.369%  | 1.483%  |
| \$40,000  | 100     | 16     | 6.530%  | 4.716%  | 3.371%  | 2.403%  | 1.727%  | 0.969%  | 0.661%  |
| \$40,000  | 150     | 16     | 4.905%  | 3.316%  | 2.230%  | 1.519%  | 1.076%  | 0.664%  | 0.541%  |
| \$40,000  | 200     | 16     | 4.032%  | 2.601%  | 1.685%  | 1.132%  | 0.820%  | 0.570%  | 0.513%  |
| \$40,000  | 300     | 16     | 2.995%  | 1.793%  | 1.115%  | 0.770%  | 0.610%  | 0.516%  | 0.503%  |
| \$40,000  | 400     | 16     | 2.396%  | 1.377%  | 0.863%  | 0.634%  | 0.545%  | 0.506%  | 0.501%  |
| \$40,000  | 500     | 16     | 2.008%  | 1.127%  | 0.726%  | 0.570%  | 0.520%  | 0.503%  | 0.501%  |
| \$40,000  | 600     | 16     | 1.728%  | 0.962%  | 0.647%  | 0.541%  | 0.511%  | 0.502%  | 0.501%  |
| \$40,000  | 700     | 16     | 1.511%  | 0.843%  | 0.596%  | 0.524%  | 0.507%  | 0.502%  | 0.501%  |
| \$40,000  | 800     | 16     | 1.353%  | 0.762%  | 0.565%  | 0.515%  | 0.504%  | 0.502%  | 0.501%  |
| \$40,000  | 900     | 16     | 1.228%  | 0.705%  | 0.546%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$40,000  | 1,000   | 16     | 1.130%  | 0.664%  | 0.534%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 1,500   | 16     | 0.817%  | 0.558%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 2,000   | 16     | 0.676%  | 0.525%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 3,000   | 16     | 0.563%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 4,000   | 16     | 0.528%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 5,000   | 16     | 0.515%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 10,000  | 16     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$45,000  | 5       | 16     | 45.507% | 42.996% | 40.574% | 38.232% | 35.963% | 31.640% | 27.589% |
| \$45,000  | 10      | 16     | 29.626% | 26.968% | 24.525% | 22.284% | 20.227% | 16.615% | 13.584% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$45,000  | 15      | 16     | 23.461% | 20.886% | 18.552% | 16.433% | 14.520% | 11.249% | 8.657%  |
| \$45,000  | 20      | 16     | 19.525% | 17.017% | 14.781% | 12.799% | 11.050% | 8.169%  | 5.993%  |
| \$45,000  | 25      | 16     | 16.975% | 14.543% | 12.407% | 10.541% | 8.926%  | 6.350%  | 4.475%  |
| \$45,000  | 50      | 16     | 10.887% | 8.693%  | 6.891%  | 5.428%  | 4.258%  | 2.620%  | 1.650%  |
| \$45,000  | 100     | 16     | 6.867%  | 5.014%  | 3.622%  | 2.607%  | 1.887%  | 1.057%  | 0.702%  |
| \$45,000  | 150     | 16     | 5.164%  | 3.536%  | 2.405%  | 1.651%  | 1.168%  | 0.704%  | 0.556%  |
| \$45,000  | 200     | 16     | 4.250%  | 2.776%  | 1.816%  | 1.222%  | 0.877%  | 0.589%  | 0.518%  |
| \$45,000  | 300     | 16     | 3.164%  | 1.919%  | 1.198%  | 0.818%  | 0.636%  | 0.522%  | 0.504%  |
| \$45,000  | 400     | 16     | 2.534%  | 1.471%  | 0.918%  | 0.662%  | 0.557%  | 0.507%  | 0.501%  |
| \$45,000  | 500     | 16     | 2.127%  | 1.202%  | 0.765%  | 0.588%  | 0.526%  | 0.503%  | 0.501%  |
| \$45,000  | 600     | 16     | 1.832%  | 1.022%  | 0.675%  | 0.551%  | 0.514%  | 0.502%  | 0.501%  |
| \$45,000  | 700     | 16     | 1.604%  | 0.892%  | 0.616%  | 0.530%  | 0.508%  | 0.502%  | 0.501%  |
| \$45,000  | 800     | 16     | 1.436%  | 0.802%  | 0.580%  | 0.519%  | 0.505%  | 0.502%  | 0.501%  |
| \$45,000  | 900     | 16     | 1.304%  | 0.739%  | 0.557%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$45,000  | 1,000   | 16     | 1.199%  | 0.693%  | 0.542%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$45,000  | 1,500   | 16     | 0.861%  | 0.570%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 2,000   | 16     | 0.704%  | 0.530%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 3,000   | 16     | 0.575%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 4,000   | 16     | 0.534%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 5,000   | 16     | 0.518%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 10,000  | 16     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$50,000  | 5       | 16     | 46.953% | 44.514% | 42.158% | 39.880% | 37.674% | 33.485% | 29.556% |
| \$50,000  | 10      | 16     | 30.835% | 28.153% | 25.677% | 23.401% | 21.315% | 17.645% | 14.562% |
| \$50,000  | 15      | 16     | 24.372% | 21.797% | 19.455% | 17.323% | 15.384% | 12.047% | 9.371%  |
| \$50,000  | 20      | 16     | 20.316% | 17.797% | 15.539% | 13.531% | 11.746% | 8.783%  | 6.519%  |
| \$50,000  | 25      | 16     | 17.660% | 15.212% | 13.051% | 11.156% | 9.504%  | 6.846%  | 4.885%  |
| \$50,000  | 50      | 16     | 11.355% | 9.136%  | 7.301%  | 5.799%  | 4.586%  | 2.866%  | 1.819%  |
| \$50,000  | 100     | 16     | 7.184%  | 5.297%  | 3.864%  | 2.805%  | 2.044%  | 1.147%  | 0.746%  |
| \$50,000  | 150     | 16     | 5.408%  | 3.744%  | 2.574%  | 1.780%  | 1.261%  | 0.745%  | 0.572%  |
| \$50,000  | 200     | 16     | 4.454%  | 2.943%  | 1.942%  | 1.310%  | 0.934%  | 0.609%  | 0.523%  |
| \$50,000  | 300     | 16     | 3.323%  | 2.039%  | 1.279%  | 0.867%  | 0.663%  | 0.528%  | 0.505%  |
| \$50,000  | 400     | 16     | 2.664%  | 1.562%  | 0.974%  | 0.691%  | 0.571%  | 0.509%  | 0.501%  |
| \$50,000  | 500     | 16     | 2.239%  | 1.275%  | 0.805%  | 0.606%  | 0.533%  | 0.504%  | 0.501%  |
| \$50,000  | 600     | 16     | 1.930%  | 1.080%  | 0.703%  | 0.562%  | 0.518%  | 0.503%  | 0.501%  |
| \$50,000  | 700     | 16     | 1.691%  | 0.940%  | 0.637%  | 0.537%  | 0.510%  | 0.502%  | 0.501%  |
| \$50,000  | 800     | 16     | 1.515%  | 0.843%  | 0.596%  | 0.523%  | 0.506%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$50,000  | 900     | 16     | 1.376%  | 0.773%  | 0.569%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$50,000  | 1,000   | 16     | 1.265%  | 0.722%  | 0.551%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$50,000  | 1,500   | 16     | 0.904%  | 0.583%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 2,000   | 16     | 0.733%  | 0.536%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 3,000   | 16     | 0.588%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 4,000   | 16     | 0.540%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 5,000   | 16     | 0.521%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 10,000  | 16     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$55,000  | 5       | 16     | 48.235% | 45.856% | 43.557% | 41.333% | 39.189% | 35.113% | 31.291% |
| \$55,000  | 10      | 16     | 32.004% | 29.306% | 26.799% | 24.486% | 22.360% | 18.621% | 15.472% |
| \$55,000  | 15      | 16     | 25.224% | 22.648% | 20.298% | 18.152% | 16.192% | 12.801% | 10.054% |
| \$55,000  | 20      | 16     | 21.057% | 18.531% | 16.259% | 14.220% | 12.404% | 9.366%  | 7.019%  |
| \$55,000  | 25      | 16     | 18.295% | 15.834% | 13.652% | 11.729% | 10.047% | 7.317%  | 5.277%  |
| \$55,000  | 50      | 16     | 11.788% | 9.549%  | 7.682%  | 6.148%  | 4.900%  | 3.105%  | 1.988%  |
| \$55,000  | 100     | 16     | 7.483%  | 5.565%  | 4.095%  | 2.997%  | 2.198%  | 1.238%  | 0.793%  |
| \$55,000  | 150     | 16     | 5.639%  | 3.943%  | 2.737%  | 1.907%  | 1.354%  | 0.788%  | 0.590%  |
| \$55,000  | 200     | 16     | 4.647%  | 3.103%  | 2.065%  | 1.398%  | 0.993%  | 0.631%  | 0.529%  |
| \$55,000  | 300     | 16     | 3.473%  | 2.154%  | 1.358%  | 0.916%  | 0.691%  | 0.535%  | 0.506%  |
| \$55,000  | 400     | 16     | 2.786%  | 1.649%  | 1.029%  | 0.721%  | 0.585%  | 0.511%  | 0.502%  |
| \$55,000  | 500     | 16     | 2.344%  | 1.346%  | 0.845%  | 0.625%  | 0.541%  | 0.505%  | 0.501%  |
| \$55,000  | 600     | 16     | 2.022%  | 1.137%  | 0.732%  | 0.574%  | 0.522%  | 0.503%  | 0.501%  |
| \$55,000  | 700     | 16     | 1.774%  | 0.987%  | 0.658%  | 0.545%  | 0.512%  | 0.502%  | 0.501%  |
| \$55,000  | 800     | 16     | 1.590%  | 0.882%  | 0.612%  | 0.528%  | 0.507%  | 0.502%  | 0.501%  |
| \$55,000  | 900     | 16     | 1.444%  | 0.806%  | 0.581%  | 0.519%  | 0.505%  | 0.502%  | 0.501%  |
| \$55,000  | 1,000   | 16     | 1.327%  | 0.750%  | 0.561%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$55,000  | 1,500   | 16     | 0.945%  | 0.597%  | 0.518%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 2,000   | 16     | 0.762%  | 0.543%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 3,000   | 16     | 0.601%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 4,000   | 16     | 0.547%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 5,000   | 16     | 0.524%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 10,000  | 16     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$60,000  | 5       | 16     | 49.372% | 47.043% | 44.793% | 42.623% | 40.530% | 36.552% | 32.828% |
| \$60,000  | 10      | 16     | 33.122% | 30.427% | 27.901% | 25.553% | 23.387% | 19.566% | 16.343% |
| \$60,000  | 15      | 16     | 26.032% | 23.451% | 21.089% | 18.930% | 16.955% | 13.520% | 10.711% |
| \$60,000  | 20      | 16     | 21.759% | 19.227% | 16.942% | 14.880% | 13.035% | 9.930%  | 7.512%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$60,000  | 25      | 16     | 18.900% | 16.427% | 14.227% | 12.280% | 10.569% | 7.771%  | 5.665%  |
| \$60,000  | 50      | 16     | 12.197% | 9.938%  | 8.046%  | 6.481%  | 5.199%  | 3.336%  | 2.155%  |
| \$60,000  | 100     | 16     | 7.767%  | 5.821%  | 4.317%  | 3.183%  | 2.348%  | 1.328%  | 0.841%  |
| \$60,000  | 150     | 16     | 5.859%  | 4.134%  | 2.894%  | 2.031%  | 1.447%  | 0.832%  | 0.609%  |
| \$60,000  | 200     | 16     | 4.829%  | 3.257%  | 2.184%  | 1.485%  | 1.051%  | 0.653%  | 0.536%  |
| \$60,000  | 300     | 16     | 3.616%  | 2.265%  | 1.437%  | 0.966%  | 0.720%  | 0.544%  | 0.508%  |
| \$60,000  | 400     | 16     | 2.903%  | 1.734%  | 1.083%  | 0.752%  | 0.601%  | 0.514%  | 0.502%  |
| \$60,000  | 500     | 16     | 2.446%  | 1.415%  | 0.885%  | 0.645%  | 0.550%  | 0.506%  | 0.501%  |
| \$60,000  | 600     | 16     | 2.111%  | 1.193%  | 0.761%  | 0.587%  | 0.527%  | 0.503%  | 0.501%  |
| \$60,000  | 700     | 16     | 1.853%  | 1.033%  | 0.679%  | 0.554%  | 0.515%  | 0.502%  | 0.501%  |
| \$60,000  | 800     | 16     | 1.661%  | 0.922%  | 0.629%  | 0.534%  | 0.509%  | 0.502%  | 0.501%  |
| \$60,000  | 900     | 16     | 1.509%  | 0.839%  | 0.594%  | 0.522%  | 0.506%  | 0.502%  | 0.501%  |
| \$60,000  | 1,000   | 16     | 1.388%  | 0.779%  | 0.571%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$60,000  | 1,500   | 16     | 0.984%  | 0.610%  | 0.521%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 2,000   | 16     | 0.790%  | 0.550%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 3,000   | 16     | 0.615%  | 0.515%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 4,000   | 16     | 0.554%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 5,000   | 16     | 0.527%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 10,000  | 16     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$65,000  | 5       | 16     | 50.364% | 48.079% | 45.872% | 43.749% | 41.701% | 37.807% | 34.170% |
| \$65,000  | 10      | 16     | 34.163% | 31.471% | 28.944% | 26.577% | 24.374% | 20.468% | 17.174% |
| \$65,000  | 15      | 16     | 26.790% | 24.199% | 21.820% | 19.650% | 17.666% | 14.192% | 11.330% |
| \$65,000  | 20      | 16     | 22.418% | 19.880% | 17.582% | 15.504% | 13.634% | 10.471% | 7.987%  |
| \$65,000  | 25      | 16     | 19.465% | 16.983% | 14.765% | 12.798% | 11.061% | 8.203%  | 6.035%  |
| \$65,000  | 50      | 16     | 12.580% | 10.302% | 8.388%  | 6.795%  | 5.483%  | 3.556%  | 2.318%  |
| \$65,000  | 100     | 16     | 8.032%  | 6.062%  | 4.527%  | 3.360%  | 2.492%  | 1.417%  | 0.890%  |
| \$65,000  | 150     | 16     | 6.065%  | 4.313%  | 3.043%  | 2.151%  | 1.537%  | 0.877%  | 0.628%  |
| \$65,000  | 200     | 16     | 5.000%  | 3.401%  | 2.297%  | 1.569%  | 1.108%  | 0.677%  | 0.544%  |
| \$65,000  | 300     | 16     | 3.750%  | 2.370%  | 1.513%  | 1.015%  | 0.749%  | 0.552%  | 0.509%  |
| \$65,000  | 400     | 16     | 3.013%  | 1.814%  | 1.136%  | 0.783%  | 0.617%  | 0.517%  | 0.503%  |
| \$65,000  | 500     | 16     | 2.542%  | 1.481%  | 0.924%  | 0.665%  | 0.558%  | 0.507%  | 0.501%  |
| \$65,000  | 600     | 16     | 2.194%  | 1.246%  | 0.790%  | 0.600%  | 0.532%  | 0.504%  | 0.501%  |
| \$65,000  | 700     | 16     | 1.927%  | 1.077%  | 0.701%  | 0.562%  | 0.518%  | 0.503%  | 0.501%  |
| \$65,000  | 800     | 16     | 1.729%  | 0.960%  | 0.646%  | 0.540%  | 0.510%  | 0.502%  | 0.501%  |
| \$65,000  | 900     | 16     | 1.571%  | 0.872%  | 0.607%  | 0.526%  | 0.507%  | 0.502%  | 0.501%  |
| \$65,000  | 1,000   | 16     | 1.444%  | 0.808%  | 0.582%  | 0.519%  | 0.506%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$65,000  | 1,500   | 16     | 1.023%  | 0.624%  | 0.524%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 2,000   | 16     | 0.817%  | 0.557%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 3,000   | 16     | 0.629%  | 0.517%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 4,000   | 16     | 0.561%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 5,000   | 16     | 0.531%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 10,000  | 16     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$70,000  | 5       | 16     | 51.236% | 48.988% | 46.824% | 44.741% | 42.730% | 38.911% | 35.349% |
| \$70,000  | 10      | 16     | 35.127% | 32.449% | 29.922% | 27.553% | 25.331% | 21.351% | 17.977% |
| \$70,000  | 15      | 16     | 27.504% | 24.902% | 22.509% | 20.322% | 18.327% | 14.821% | 11.917% |
| \$70,000  | 20      | 16     | 23.027% | 20.482% | 18.174% | 16.083% | 14.195% | 10.980% | 8.440%  |
| \$70,000  | 25      | 16     | 19.993% | 17.503% | 15.272% | 13.286% | 11.526% | 8.616%  | 6.390%  |
| \$70,000  | 50      | 16     | 12.937% | 10.643% | 8.709%  | 7.090%  | 5.750%  | 3.764%  | 2.475%  |
| \$70,000  | 100     | 16     | 8.282%  | 6.290%  | 4.727%  | 3.530%  | 2.633%  | 1.505%  | 0.940%  |
| \$70,000  | 150     | 16     | 6.258%  | 4.483%  | 3.185%  | 2.265%  | 1.624%  | 0.921%  | 0.648%  |
| \$70,000  | 200     | 16     | 5.160%  | 3.538%  | 2.406%  | 1.650%  | 1.165%  | 0.701%  | 0.552%  |
| \$70,000  | 300     | 16     | 3.869%  | 2.463%  | 1.580%  | 1.059%  | 0.775%  | 0.559%  | 0.510%  |
| \$70,000  | 400     | 16     | 3.116%  | 1.891%  | 1.187%  | 0.813%  | 0.633%  | 0.520%  | 0.503%  |
| \$70,000  | 500     | 16     | 2.633%  | 1.544%  | 0.962%  | 0.684%  | 0.567%  | 0.508%  | 0.501%  |
| \$70,000  | 600     | 16     | 2.274%  | 1.298%  | 0.819%  | 0.613%  | 0.538%  | 0.504%  | 0.501%  |
| \$70,000  | 700     | 16     | 1.997%  | 1.121%  | 0.723%  | 0.571%  | 0.521%  | 0.503%  | 0.501%  |
| \$70,000  | 800     | 16     | 1.793%  | 0.997%  | 0.663%  | 0.546%  | 0.512%  | 0.502%  | 0.501%  |
| \$70,000  | 900     | 16     | 1.629%  | 0.903%  | 0.620%  | 0.531%  | 0.508%  | 0.502%  | 0.501%  |
| \$70,000  | 1,000   | 16     | 1.498%  | 0.836%  | 0.593%  | 0.523%  | 0.506%  | 0.502%  | 0.501%  |
| \$70,000  | 1,500   | 16     | 1.059%  | 0.638%  | 0.528%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 2,000   | 16     | 0.844%  | 0.565%  | 0.512%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 3,000   | 16     | 0.643%  | 0.519%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 4,000   | 16     | 0.568%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 5,000   | 16     | 0.535%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 10,000  | 16     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$75,000  | 5       | 16     | 52.021% | 49.809% | 47.683% | 45.634% | 43.658% | 39.906% | 36.410% |
| \$75,000  | 10      | 16     | 36.027% | 33.369% | 30.852% | 28.480% | 26.255% | 22.221% | 18.765% |
| \$75,000  | 15      | 16     | 28.191% | 25.576% | 23.171% | 20.966% | 18.953% | 15.416% | 12.477% |
| \$75,000  | 20      | 16     | 23.601% | 21.051% | 18.735% | 16.631% | 14.728% | 11.470% | 8.879%  |
| \$75,000  | 25      | 16     | 20.496% | 17.999% | 15.759% | 13.757% | 11.976% | 9.017%  | 6.738%  |
| \$75,000  | 50      | 16     | 13.279% | 10.969% | 9.017%  | 7.374%  | 6.010%  | 3.968%  | 2.629%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$75,000  | 100     | 16     | 8.519%  | 6.506%  | 4.919%  | 3.695%  | 2.769%  | 1.592%  | 0.990%  |
| \$75,000  | 150     | 16     | 6.439%  | 4.643%  | 3.320%  | 2.374%  | 1.710%  | 0.966%  | 0.668%  |
| \$75,000  | 200     | 16     | 5.311%  | 3.667%  | 2.510%  | 1.729%  | 1.222%  | 0.725%  | 0.561%  |
| \$75,000  | 300     | 16     | 3.987%  | 2.557%  | 1.649%  | 1.106%  | 0.804%  | 0.568%  | 0.513%  |
| \$75,000  | 400     | 16     | 3.214%  | 1.964%  | 1.237%  | 0.843%  | 0.649%  | 0.524%  | 0.504%  |
| \$75,000  | 500     | 16     | 2.719%  | 1.604%  | 0.999%  | 0.704%  | 0.577%  | 0.510%  | 0.501%  |
| \$75,000  | 600     | 16     | 2.349%  | 1.348%  | 0.847%  | 0.627%  | 0.543%  | 0.505%  | 0.501%  |
| \$75,000  | 700     | 16     | 2.064%  | 1.163%  | 0.745%  | 0.581%  | 0.525%  | 0.503%  | 0.501%  |
| \$75,000  | 800     | 16     | 1.854%  | 1.033%  | 0.680%  | 0.553%  | 0.514%  | 0.502%  | 0.501%  |
| \$75,000  | 900     | 16     | 1.684%  | 0.934%  | 0.634%  | 0.536%  | 0.509%  | 0.502%  | 0.501%  |
| \$75,000  | 1,000   | 16     | 1.550%  | 0.863%  | 0.604%  | 0.526%  | 0.507%  | 0.502%  | 0.501%  |
| \$75,000  | 1,500   | 16     | 1.094%  | 0.651%  | 0.532%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 2,000   | 16     | 0.869%  | 0.572%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 3,000   | 16     | 0.657%  | 0.521%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 4,000   | 16     | 0.576%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 5,000   | 16     | 0.539%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 10,000  | 16     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$80,000  | 5       | 16     | 52.739% | 50.561% | 48.468% | 46.451% | 44.504% | 40.817% | 37.379% |
| \$80,000  | 10      | 16     | 36.865% | 34.241% | 31.742% | 29.375% | 27.145% | 23.089% | 19.564% |
| \$80,000  | 15      | 16     | 28.860% | 26.234% | 23.816% | 21.595% | 19.556% | 15.988% | 13.015% |
| \$80,000  | 20      | 16     | 24.150% | 21.595% | 19.269% | 17.156% | 15.238% | 11.943% | 9.304%  |
| \$80,000  | 25      | 16     | 20.975% | 18.475% | 16.226% | 14.210% | 12.411% | 9.406%  | 7.077%  |
| \$80,000  | 50      | 16     | 13.608% | 11.286% | 9.313%  | 7.650%  | 6.263%  | 4.170%  | 2.781%  |
| \$80,000  | 100     | 16     | 8.743%  | 6.712%  | 5.101%  | 3.852%  | 2.901%  | 1.677%  | 1.039%  |
| \$80,000  | 150     | 16     | 6.611%  | 4.796%  | 3.450%  | 2.479%  | 1.793%  | 1.011%  | 0.689%  |
| \$80,000  | 200     | 16     | 5.454%  | 3.789%  | 2.610%  | 1.806%  | 1.278%  | 0.750%  | 0.570%  |
| \$80,000  | 300     | 16     | 4.098%  | 2.648%  | 1.717%  | 1.153%  | 0.833%  | 0.578%  | 0.515%  |
| \$80,000  | 400     | 16     | 3.306%  | 2.035%  | 1.285%  | 0.873%  | 0.665%  | 0.527%  | 0.504%  |
| \$80,000  | 500     | 16     | 2.801%  | 1.663%  | 1.035%  | 0.724%  | 0.587%  | 0.511%  | 0.501%  |
| \$80,000  | 600     | 16     | 2.419%  | 1.395%  | 0.875%  | 0.641%  | 0.549%  | 0.506%  | 0.501%  |
| \$80,000  | 700     | 16     | 2.128%  | 1.203%  | 0.767%  | 0.591%  | 0.529%  | 0.503%  | 0.501%  |
| \$80,000  | 800     | 16     | 1.913%  | 1.069%  | 0.698%  | 0.560%  | 0.516%  | 0.502%  | 0.501%  |
| \$80,000  | 900     | 16     | 1.737%  | 0.965%  | 0.647%  | 0.541%  | 0.511%  | 0.502%  | 0.501%  |
| \$80,000  | 1,000   | 16     | 1.599%  | 0.890%  | 0.616%  | 0.530%  | 0.508%  | 0.502%  | 0.501%  |
| \$80,000  | 1,500   | 16     | 1.129%  | 0.665%  | 0.536%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 2,000   | 16     | 0.894%  | 0.580%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$80,000  | 3,000   | 16     | 0.670%  | 0.524%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 4,000   | 16     | 0.583%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 5,000   | 16     | 0.543%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 10,000  | 16     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$90,000  | 5       | 16     | 54.019% | 51.901% | 49.865% | 47.902% | 46.011% | 42.433% | 39.097% |
| \$90,000  | 10      | 16     | 38.360% | 35.817% | 33.385% | 31.057% | 28.839% | 24.762% | 21.159% |
| \$90,000  | 15      | 16     | 30.144% | 27.506% | 25.065% | 22.807% | 20.729% | 17.083% | 14.029% |
| \$90,000  | 20      | 16     | 25.180% | 22.617% | 20.271% | 18.138% | 16.198% | 12.841% | 10.118% |
| \$90,000  | 25      | 16     | 21.877% | 19.370% | 17.107% | 15.067% | 13.236% | 10.155% | 7.735%  |
| \$90,000  | 50      | 16     | 14.224% | 11.883% | 9.874%  | 8.173%  | 6.747%  | 4.561%  | 3.079%  |
| \$90,000  | 100     | 16     | 9.160%  | 7.096%  | 5.445%  | 4.149%  | 3.152%  | 1.843%  | 1.140%  |
| \$90,000  | 150     | 16     | 6.937%  | 5.088%  | 3.700%  | 2.682%  | 1.955%  | 1.103%  | 0.733%  |
| \$90,000  | 200     | 16     | 5.722%  | 4.023%  | 2.803%  | 1.957%  | 1.390%  | 0.803%  | 0.591%  |
| \$90,000  | 300     | 16     | 4.309%  | 2.821%  | 1.848%  | 1.244%  | 0.892%  | 0.598%  | 0.521%  |
| \$90,000  | 400     | 16     | 3.479%  | 2.167%  | 1.378%  | 0.932%  | 0.699%  | 0.536%  | 0.506%  |
| \$90,000  | 500     | 16     | 2.955%  | 1.774%  | 1.106%  | 0.764%  | 0.608%  | 0.515%  | 0.502%  |
| \$90,000  | 600     | 16     | 2.553%  | 1.487%  | 0.930%  | 0.669%  | 0.562%  | 0.507%  | 0.501%  |
| \$90,000  | 700     | 16     | 2.248%  | 1.282%  | 0.811%  | 0.611%  | 0.537%  | 0.504%  | 0.501%  |
| \$90,000  | 800     | 16     | 2.022%  | 1.136%  | 0.732%  | 0.575%  | 0.522%  | 0.503%  | 0.501%  |
| \$90,000  | 900     | 16     | 1.837%  | 1.024%  | 0.675%  | 0.551%  | 0.514%  | 0.502%  | 0.501%  |
| \$90,000  | 1,000   | 16     | 1.692%  | 0.942%  | 0.638%  | 0.538%  | 0.510%  | 0.502%  | 0.501%  |
| \$90,000  | 1,500   | 16     | 1.194%  | 0.693%  | 0.544%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$90,000  | 2,000   | 16     | 0.943%  | 0.596%  | 0.518%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 3,000   | 16     | 0.698%  | 0.529%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 4,000   | 16     | 0.599%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 5,000   | 16     | 0.552%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 10,000  | 16     | 0.509%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$100,000 | 5       | 16     | 55.122% | 53.054% | 51.065% | 49.149% | 47.305% | 43.820% | 40.566% |
| \$100,000 | 10      | 16     | 39.656% | 37.182% | 34.817% | 32.554% | 30.386% | 26.337% | 22.697% |
| \$100,000 | 15      | 16     | 31.353% | 28.721% | 26.264% | 23.980% | 21.865% | 18.137% | 15.000% |
| \$100,000 | 20      | 16     | 26.148% | 23.572% | 21.210% | 19.049% | 17.086% | 13.686% | 10.887% |
| \$100,000 | 25      | 16     | 22.707% | 20.197% | 17.922% | 15.863% | 14.006% | 10.864% | 8.373%  |
| \$100,000 | 50      | 16     | 14.795% | 12.436% | 10.400% | 8.664%  | 7.198%  | 4.933%  | 3.366%  |
| \$100,000 | 100     | 16     | 9.545%  | 7.453%  | 5.765%  | 4.429%  | 3.391%  | 2.004%  | 1.241%  |
| \$100,000 | 150     | 16     | 7.238%  | 5.358%  | 3.933%  | 2.875%  | 2.110%  | 1.195%  | 0.780%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$110,000 | 5,000   | 16     | 0.570%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 10,000  | 16     | 0.510%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$110,000 | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$120,000 | 5       | 16     | 56.837% | 54.844% | 52.928% | 51.086% | 49.317% | 45.969% | 42.840% |
| \$120,000 | 10      | 16     | 41.687% | 39.318% | 37.055% | 34.892% | 32.825% | 28.953% | 25.389% |
| \$120,000 | 15      | 16     | 33.406% | 30.818% | 28.375% | 26.081% | 23.934% | 20.083% | 16.786% |
| \$120,000 | 20      | 16     | 27.861% | 25.268% | 22.873% | 20.671% | 18.658% | 15.158% | 12.257% |
| \$120,000 | 25      | 16     | 24.141% | 21.618% | 19.320% | 17.229% | 15.336% | 12.102% | 9.504%  |
| \$120,000 | 50      | 16     | 15.781% | 13.400% | 11.330% | 9.542%  | 8.013%  | 5.605%  | 3.905%  |
| \$120,000 | 100     | 16     | 10.212% | 8.074%  | 6.328%  | 4.926%  | 3.822%  | 2.302%  | 1.432%  |
| \$120,000 | 150     | 16     | 7.764%  | 5.832%  | 4.345%  | 3.222%  | 2.393%  | 1.368%  | 0.874%  |
| \$120,000 | 200     | 16     | 6.407%  | 4.621%  | 3.304%  | 2.360%  | 1.699%  | 0.962%  | 0.659%  |
| \$120,000 | 300     | 16     | 4.844%  | 3.267%  | 2.193%  | 1.494%  | 1.058%  | 0.661%  | 0.541%  |
| \$120,000 | 400     | 16     | 3.912%  | 2.507%  | 1.621%  | 1.091%  | 0.794%  | 0.562%  | 0.510%  |
| \$120,000 | 500     | 16     | 3.349%  | 2.068%  | 1.302%  | 0.882%  | 0.671%  | 0.528%  | 0.504%  |
| \$120,000 | 600     | 16     | 2.897%  | 1.732%  | 1.083%  | 0.755%  | 0.604%  | 0.515%  | 0.502%  |
| \$120,000 | 700     | 16     | 2.559%  | 1.495%  | 0.935%  | 0.674%  | 0.564%  | 0.508%  | 0.501%  |
| \$120,000 | 800     | 16     | 2.306%  | 1.320%  | 0.833%  | 0.622%  | 0.540%  | 0.505%  | 0.501%  |
| \$120,000 | 900     | 16     | 2.098%  | 1.184%  | 0.758%  | 0.587%  | 0.526%  | 0.503%  | 0.501%  |
| \$120,000 | 1,000   | 16     | 1.936%  | 1.086%  | 0.707%  | 0.565%  | 0.519%  | 0.503%  | 0.501%  |
| \$120,000 | 1,500   | 16     | 1.369%  | 0.773%  | 0.571%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$120,000 | 2,000   | 16     | 1.077%  | 0.644%  | 0.530%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 3,000   | 16     | 0.777%  | 0.547%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 4,000   | 16     | 0.647%  | 0.520%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 5,000   | 16     | 0.580%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 10,000  | 16     | 0.511%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$120,000 | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$130,000 | 5       | 16     | 57.538% | 55.574% | 53.688% | 51.878% | 50.137% | 46.842% | 43.765% |
| \$130,000 | 10      | 16     | 42.512% | 40.184% | 37.963% | 35.839% | 33.813% | 30.017% | 26.525% |
| \$130,000 | 15      | 16     | 34.281% | 31.730% | 29.312% | 27.030% | 24.891% | 21.012% | 17.649% |
| \$130,000 | 20      | 16     | 28.650% | 26.057% | 23.652% | 21.437% | 19.404% | 15.844% | 12.890% |
| \$130,000 | 25      | 16     | 24.801% | 22.269% | 19.956% | 17.849% | 15.942% | 12.669% | 10.021% |
| \$130,000 | 50      | 16     | 16.224% | 13.836% | 11.752% | 9.945%  | 8.387%  | 5.922%  | 4.165%  |
| \$130,000 | 100     | 16     | 10.515% | 8.359%  | 6.590%  | 5.158%  | 4.024%  | 2.447%  | 1.528%  |
| \$130,000 | 150     | 16     | 8.003%  | 6.050%  | 4.535%  | 3.384%  | 2.527%  | 1.453%  | 0.923%  |
| \$130,000 | 200     | 16     | 6.605%  | 4.795%  | 3.452%  | 2.481%  | 1.795%  | 1.015%  | 0.684%  |
| \$130,000 | 300     | 16     | 4.998%  | 3.397%  | 2.296%  | 1.571%  | 1.111%  | 0.682%  | 0.549%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$130,000 | 400     | 16     | 4.038%  | 2.608%  | 1.695%  | 1.143%  | 0.826%  | 0.572%  | 0.513%  |
| \$130,000 | 500     | 16     | 3.462%  | 2.155%  | 1.363%  | 0.920%  | 0.693%  | 0.534%  | 0.505%  |
| \$130,000 | 600     | 16     | 2.997%  | 1.806%  | 1.131%  | 0.783%  | 0.618%  | 0.518%  | 0.503%  |
| \$130,000 | 700     | 16     | 2.649%  | 1.558%  | 0.974%  | 0.694%  | 0.574%  | 0.509%  | 0.501%  |
| \$130,000 | 800     | 16     | 2.388%  | 1.375%  | 0.864%  | 0.638%  | 0.547%  | 0.505%  | 0.501%  |
| \$130,000 | 900     | 16     | 2.173%  | 1.233%  | 0.785%  | 0.599%  | 0.531%  | 0.504%  | 0.501%  |
| \$130,000 | 1,000   | 16     | 2.005%  | 1.129%  | 0.730%  | 0.575%  | 0.522%  | 0.503%  | 0.501%  |
| \$130,000 | 1,500   | 16     | 1.420%  | 0.798%  | 0.580%  | 0.519%  | 0.505%  | 0.502%  | 0.501%  |
| \$130,000 | 2,000   | 16     | 1.117%  | 0.660%  | 0.534%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 3,000   | 16     | 0.802%  | 0.553%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 4,000   | 16     | 0.663%  | 0.522%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 5,000   | 16     | 0.590%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 10,000  | 16     | 0.512%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$140,000 | 5       | 16     | 58.167% | 56.231% | 54.371% | 52.589% | 50.874% | 47.626% | 44.596% |
| \$140,000 | 10      | 16     | 43.257% | 40.967% | 38.782% | 36.696% | 34.705% | 30.974% | 27.548% |
| \$140,000 | 15      | 16     | 35.069% | 32.561% | 30.178% | 27.922% | 25.793% | 21.909% | 18.506% |
| \$140,000 | 20      | 16     | 29.397% | 26.812% | 24.406% | 22.180% | 20.132% | 16.516% | 13.506% |
| \$140,000 | 25      | 16     | 25.438% | 22.898% | 20.571% | 18.449% | 16.528% | 13.217% | 10.523% |
| \$140,000 | 50      | 16     | 16.647% | 14.254% | 12.158% | 10.333% | 8.750%  | 6.232%  | 4.419%  |
| \$140,000 | 100     | 16     | 10.803% | 8.632%  | 6.843%  | 5.383%  | 4.221%  | 2.590%  | 1.626%  |
| \$140,000 | 150     | 16     | 8.232%  | 6.259%  | 4.719%  | 3.542%  | 2.660%  | 1.538%  | 0.973%  |
| \$140,000 | 200     | 16     | 6.795%  | 4.964%  | 3.595%  | 2.598%  | 1.889%  | 1.068%  | 0.710%  |
| \$140,000 | 300     | 16     | 5.145%  | 3.521%  | 2.395%  | 1.646%  | 1.165%  | 0.705%  | 0.557%  |
| \$140,000 | 400     | 16     | 4.158%  | 2.706%  | 1.768%  | 1.193%  | 0.858%  | 0.582%  | 0.515%  |
| \$140,000 | 500     | 16     | 3.571%  | 2.239%  | 1.422%  | 0.958%  | 0.715%  | 0.540%  | 0.506%  |
| \$140,000 | 600     | 16     | 3.091%  | 1.877%  | 1.178%  | 0.811%  | 0.634%  | 0.521%  | 0.503%  |
| \$140,000 | 700     | 16     | 2.734%  | 1.619%  | 1.012%  | 0.715%  | 0.584%  | 0.511%  | 0.501%  |
| \$140,000 | 800     | 16     | 2.466%  | 1.429%  | 0.896%  | 0.654%  | 0.555%  | 0.506%  | 0.501%  |
| \$140,000 | 900     | 16     | 2.244%  | 1.280%  | 0.811%  | 0.612%  | 0.537%  | 0.504%  | 0.501%  |
| \$140,000 | 1,000   | 16     | 2.072%  | 1.172%  | 0.752%  | 0.585%  | 0.526%  | 0.503%  | 0.501%  |
| \$140,000 | 1,500   | 16     | 1.470%  | 0.824%  | 0.590%  | 0.522%  | 0.506%  | 0.502%  | 0.501%  |
| \$140,000 | 2,000   | 16     | 1.156%  | 0.676%  | 0.539%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$140,000 | 3,000   | 16     | 0.827%  | 0.560%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 4,000   | 16     | 0.678%  | 0.525%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 5,000   | 16     | 0.600%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 10,000  | 16     | 0.513%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

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Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$140,000 | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$150,000 | 5       | 16     | 58.746% | 56.833% | 55.000% | 53.241% | 51.549% | 48.343% | 45.354% |
| \$150,000 | 10      | 16     | 43.927% | 41.670% | 39.517% | 37.465% | 35.505% | 31.832% | 28.465% |
| \$150,000 | 15      | 16     | 35.772% | 33.303% | 30.959% | 28.737% | 26.630% | 22.755% | 19.330% |
| \$150,000 | 20      | 16     | 30.090% | 27.519% | 25.120% | 22.891% | 20.831% | 17.168% | 14.105% |
| \$150,000 | 25      | 16     | 26.047% | 23.502% | 21.164% | 19.030% | 17.093% | 13.744% | 11.006% |
| \$150,000 | 50      | 16     | 17.044% | 14.647% | 12.541% | 10.698% | 9.097%  | 6.530%  | 4.667%  |
| \$150,000 | 100     | 16     | 11.076% | 8.891%  | 7.083%  | 5.599%  | 4.410%  | 2.729%  | 1.723%  |
| \$150,000 | 150     | 16     | 8.449%  | 6.458%  | 4.897%  | 3.695%  | 2.788%  | 1.622%  | 1.022%  |
| \$150,000 | 200     | 16     | 6.976%  | 5.126%  | 3.733%  | 2.712%  | 1.981%  | 1.121%  | 0.737%  |
| \$150,000 | 300     | 16     | 5.285%  | 3.639%  | 2.490%  | 1.718%  | 1.217%  | 0.727%  | 0.566%  |
| \$150,000 | 400     | 16     | 4.271%  | 2.799%  | 1.838%  | 1.242%  | 0.890%  | 0.594%  | 0.518%  |
| \$150,000 | 500     | 16     | 3.673%  | 2.319%  | 1.479%  | 0.995%  | 0.736%  | 0.546%  | 0.507%  |
| \$150,000 | 600     | 16     | 3.181%  | 1.944%  | 1.224%  | 0.838%  | 0.649%  | 0.525%  | 0.504%  |
| \$150,000 | 700     | 16     | 2.815%  | 1.678%  | 1.049%  | 0.736%  | 0.595%  | 0.513%  | 0.502%  |
| \$150,000 | 800     | 16     | 2.540%  | 1.480%  | 0.927%  | 0.670%  | 0.562%  | 0.508%  | 0.501%  |
| \$150,000 | 900     | 16     | 2.312%  | 1.325%  | 0.837%  | 0.625%  | 0.542%  | 0.505%  | 0.501%  |
| \$150,000 | 1,000   | 16     | 2.136%  | 1.213%  | 0.775%  | 0.595%  | 0.530%  | 0.503%  | 0.501%  |
| \$150,000 | 1,500   | 16     | 1.518%  | 0.849%  | 0.600%  | 0.525%  | 0.507%  | 0.502%  | 0.501%  |
| \$150,000 | 2,000   | 16     | 1.194%  | 0.692%  | 0.544%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$150,000 | 3,000   | 16     | 0.851%  | 0.567%  | 0.512%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 4,000   | 16     | 0.694%  | 0.528%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 5,000   | 16     | 0.610%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 10,000  | 16     | 0.514%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$160,000 | 5       | 16     | 59.371% | 57.502% | 55.707% | 53.982% | 52.320% | 49.174% | 46.236% |
| \$160,000 | 10      | 16     | 44.601% | 42.371% | 40.241% | 38.209% | 36.270% | 32.665% | 29.365% |
| \$160,000 | 15      | 16     | 36.620% | 34.214% | 31.934% | 29.767% | 27.707% | 23.901% | 20.499% |
| \$160,000 | 20      | 16     | 31.395% | 28.861% | 26.489% | 24.266% | 22.194% | 18.504% | 15.371% |
| \$160,000 | 25      | 16     | 27.030% | 24.498% | 22.169% | 20.030% | 18.075% | 14.675% | 11.881% |
| \$160,000 | 50      | 16     | 17.578% | 15.199% | 13.095% | 11.248% | 9.632%  | 7.022%  | 5.090%  |
| \$160,000 | 100     | 16     | 11.101% | 8.950%  | 7.167%  | 5.709%  | 4.531%  | 2.852%  | 1.827%  |
| \$160,000 | 150     | 16     | 8.509%  | 6.528%  | 4.967%  | 3.760%  | 2.851%  | 1.674%  | 1.051%  |
| \$160,000 | 200     | 16     | 7.005%  | 5.156%  | 3.763%  | 2.738%  | 2.003%  | 1.134%  | 0.747%  |
| \$160,000 | 300     | 16     | 5.317%  | 3.691%  | 2.545%  | 1.772%  | 1.268%  | 0.751%  | 0.571%  |
| \$160,000 | 400     | 16     | 4.357%  | 2.880%  | 1.907%  | 1.294%  | 0.928%  | 0.606%  | 0.523%  |
| \$160,000 | 500     | 16     | 3.703%  | 2.353%  | 1.512%  | 1.022%  | 0.754%  | 0.552%  | 0.510%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$160,000 | 600     | 16     | 3.245%  | 2.001%  | 1.265%  | 0.863%  | 0.661%  | 0.528%  | 0.505%  |
| \$160,000 | 700     | 16     | 2.881%  | 1.728%  | 1.080%  | 0.751%  | 0.602%  | 0.515%  | 0.503%  |
| \$160,000 | 800     | 16     | 2.625%  | 1.540%  | 0.961%  | 0.686%  | 0.570%  | 0.509%  | 0.502%  |
| \$160,000 | 900     | 16     | 2.357%  | 1.355%  | 0.850%  | 0.629%  | 0.544%  | 0.505%  | 0.501%  |
| \$160,000 | 1,000   | 16     | 2.156%  | 1.224%  | 0.778%  | 0.596%  | 0.531%  | 0.504%  | 0.501%  |
| \$160,000 | 1,500   | 16     | 1.558%  | 0.866%  | 0.605%  | 0.526%  | 0.507%  | 0.502%  | 0.501%  |
| \$160,000 | 2,000   | 16     | 1.207%  | 0.697%  | 0.544%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$160,000 | 3,000   | 16     | 0.856%  | 0.569%  | 0.512%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 4,000   | 16     | 0.696%  | 0.530%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 5,000   | 16     | 0.611%  | 0.515%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 10,000  | 16     | 0.514%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$170,000 | 5       | 16     | 59.748% | 57.877% | 56.088% | 54.368% | 52.715% | 49.579% | 46.662% |
| \$170,000 | 10      | 16     | 45.085% | 42.886% | 40.788% | 38.791% | 36.883% | 33.310% | 30.041% |
| \$170,000 | 15      | 16     | 36.980% | 34.577% | 32.301% | 30.145% | 28.097% | 24.292% | 20.870% |
| \$170,000 | 20      | 16     | 31.320% | 28.794% | 26.423% | 24.209% | 22.141% | 18.426% | 15.269% |
| \$170,000 | 25      | 16     | 27.173% | 24.634% | 22.285% | 20.133% | 18.165% | 14.739% | 11.910% |
| \$170,000 | 50      | 16     | 17.785% | 15.383% | 13.259% | 11.388% | 9.756%  | 7.108%  | 5.152%  |
| \$170,000 | 100     | 16     | 11.576% | 9.368%  | 7.526%  | 6.003%  | 4.767%  | 2.996%  | 1.913%  |
| \$170,000 | 150     | 16     | 8.849%  | 6.829%  | 5.227%  | 3.981%  | 3.031%  | 1.785%  | 1.121%  |
| \$170,000 | 200     | 16     | 7.310%  | 5.428%  | 3.991%  | 2.927%  | 2.155%  | 1.225%  | 0.791%  |
| \$170,000 | 300     | 16     | 5.542%  | 3.859%  | 2.668%  | 1.855%  | 1.318%  | 0.772%  | 0.583%  |
| \$170,000 | 400     | 16     | 4.481%  | 2.972%  | 1.969%  | 1.335%  | 0.952%  | 0.617%  | 0.525%  |
| \$170,000 | 500     | 16     | 3.860%  | 2.468%  | 1.586%  | 1.065%  | 0.779%  | 0.559%  | 0.510%  |
| \$170,000 | 600     | 16     | 3.345%  | 2.069%  | 1.309%  | 0.890%  | 0.678%  | 0.532%  | 0.505%  |
| \$170,000 | 700     | 16     | 2.963%  | 1.786%  | 1.120%  | 0.777%  | 0.615%  | 0.517%  | 0.502%  |
| \$170,000 | 800     | 16     | 2.675%  | 1.575%  | 0.985%  | 0.701%  | 0.578%  | 0.510%  | 0.502%  |
| \$170,000 | 900     | 16     | 2.435%  | 1.409%  | 0.885%  | 0.649%  | 0.553%  | 0.507%  | 0.501%  |
| \$170,000 | 1,000   | 16     | 2.252%  | 1.289%  | 0.817%  | 0.615%  | 0.538%  | 0.504%  | 0.501%  |
| \$170,000 | 1,500   | 16     | 1.605%  | 0.896%  | 0.619%  | 0.532%  | 0.509%  | 0.502%  | 0.501%  |
| \$170,000 | 2,000   | 16     | 1.264%  | 0.724%  | 0.554%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$170,000 | 3,000   | 16     | 0.897%  | 0.581%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 4,000   | 16     | 0.724%  | 0.534%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 5,000   | 16     | 0.629%  | 0.516%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 10,000  | 16     | 0.516%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$180,000 | 5       | 16     | 60.178% | 58.326% | 56.554% | 54.851% | 53.213% | 50.109% | 47.222% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$180,000 | 10      | 16     | 45.581% | 43.405% | 41.332% | 39.357% | 37.471% | 33.941% | 30.714% |
| \$180,000 | 15      | 16     | 37.497% | 35.122% | 32.874% | 30.745% | 28.724% | 24.967% | 21.575% |
| \$180,000 | 20      | 16     | 31.856% | 29.359% | 27.010% | 24.809% | 22.746% | 19.023% | 15.836% |
| \$180,000 | 25      | 16     | 27.687% | 25.157% | 22.813% | 20.657% | 18.677% | 15.216% | 12.347% |
| \$180,000 | 50      | 16     | 18.134% | 15.730% | 13.599% | 11.717% | 10.071% | 7.391%  | 5.393%  |
| \$180,000 | 100     | 16     | 11.808% | 9.592%  | 7.736%  | 6.195%  | 4.940%  | 3.127%  | 2.008%  |
| \$180,000 | 150     | 16     | 9.036%  | 7.002%  | 5.382%  | 4.117%  | 3.147%  | 1.864%  | 1.171%  |
| \$180,000 | 200     | 16     | 7.464%  | 5.568%  | 4.114%  | 3.029%  | 2.238%  | 1.277%  | 0.819%  |
| \$180,000 | 300     | 16     | 5.661%  | 3.962%  | 2.752%  | 1.920%  | 1.366%  | 0.795%  | 0.593%  |
| \$180,000 | 400     | 16     | 4.577%  | 3.051%  | 2.031%  | 1.380%  | 0.983%  | 0.629%  | 0.528%  |
| \$180,000 | 500     | 16     | 3.938%  | 2.531%  | 1.632%  | 1.095%  | 0.797%  | 0.564%  | 0.511%  |
| \$180,000 | 600     | 16     | 3.420%  | 2.127%  | 1.349%  | 0.916%  | 0.693%  | 0.536%  | 0.506%  |
| \$180,000 | 700     | 16     | 3.030%  | 1.836%  | 1.153%  | 0.796%  | 0.626%  | 0.519%  | 0.502%  |
| \$180,000 | 800     | 16     | 2.737%  | 1.619%  | 1.013%  | 0.717%  | 0.585%  | 0.512%  | 0.502%  |
| \$180,000 | 900     | 16     | 2.492%  | 1.449%  | 0.909%  | 0.661%  | 0.558%  | 0.507%  | 0.501%  |
| \$180,000 | 1,000   | 16     | 2.306%  | 1.325%  | 0.837%  | 0.625%  | 0.542%  | 0.505%  | 0.501%  |
| \$180,000 | 1,500   | 16     | 1.645%  | 0.918%  | 0.629%  | 0.535%  | 0.509%  | 0.502%  | 0.501%  |
| \$180,000 | 2,000   | 16     | 1.297%  | 0.739%  | 0.559%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$180,000 | 3,000   | 16     | 0.919%  | 0.588%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 4,000   | 16     | 0.739%  | 0.538%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 5,000   | 16     | 0.639%  | 0.518%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 10,000  | 16     | 0.517%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$190,000 | 5       | 16     | 60.575% | 58.740% | 56.983% | 55.296% | 53.672% | 50.596% | 47.737% |
| \$190,000 | 10      | 16     | 46.034% | 43.879% | 41.829% | 39.874% | 38.007% | 34.516% | 31.327% |
| \$190,000 | 15      | 16     | 37.966% | 35.618% | 33.397% | 31.292% | 29.294% | 25.581% | 22.230% |
| \$190,000 | 20      | 16     | 32.346% | 29.878% | 27.554% | 25.371% | 23.314% | 19.593% | 16.387% |
| \$190,000 | 25      | 16     | 28.167% | 25.650% | 23.313% | 21.157% | 19.170% | 15.679% | 12.774% |
| \$190,000 | 50      | 16     | 18.464% | 16.059% | 13.920% | 12.029% | 10.371% | 7.660%  | 5.627%  |
| \$190,000 | 100     | 16     | 12.027% | 9.803%  | 7.935%  | 6.379%  | 5.105%  | 3.254%  | 2.099%  |
| \$190,000 | 150     | 16     | 9.212%  | 7.166%  | 5.530%  | 4.246%  | 3.258%  | 1.942%  | 1.219%  |
| \$190,000 | 200     | 16     | 7.610%  | 5.700%  | 4.230%  | 3.127%  | 2.319%  | 1.327%  | 0.846%  |
| \$190,000 | 300     | 16     | 5.775%  | 4.060%  | 2.833%  | 1.983%  | 1.414%  | 0.818%  | 0.603%  |
| \$190,000 | 400     | 16     | 4.669%  | 3.128%  | 2.090%  | 1.423%  | 1.013%  | 0.641%  | 0.532%  |
| \$190,000 | 500     | 16     | 4.020%  | 2.597%  | 1.680%  | 1.129%  | 0.818%  | 0.570%  | 0.513%  |
| \$190,000 | 600     | 16     | 3.492%  | 2.182%  | 1.388%  | 0.940%  | 0.707%  | 0.540%  | 0.507%  |
| \$190,000 | 700     | 16     | 3.095%  | 1.884%  | 1.185%  | 0.815%  | 0.636%  | 0.522%  | 0.503%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$190,000 | 800     | 16     | 2.795%  | 1.661%  | 1.040%  | 0.732%  | 0.593%  | 0.513%  | 0.502%  |
| \$190,000 | 900     | 16     | 2.545%  | 1.486%  | 0.931%  | 0.673%  | 0.564%  | 0.508%  | 0.501%  |
| \$190,000 | 1,000   | 16     | 2.356%  | 1.359%  | 0.857%  | 0.635%  | 0.546%  | 0.505%  | 0.501%  |
| \$190,000 | 1,500   | 16     | 1.684%  | 0.939%  | 0.638%  | 0.539%  | 0.510%  | 0.502%  | 0.501%  |
| \$190,000 | 2,000   | 16     | 1.328%  | 0.753%  | 0.564%  | 0.515%  | 0.505%  | 0.502%  | 0.501%  |
| \$190,000 | 3,000   | 16     | 0.940%  | 0.595%  | 0.517%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 4,000   | 16     | 0.753%  | 0.541%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 5,000   | 16     | 0.648%  | 0.520%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 10,000  | 16     | 0.518%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$200,000 | 5       | 16     | 60.934% | 59.115% | 57.372% | 55.699% | 54.087% | 51.038% | 48.204% |
| \$200,000 | 10      | 16     | 46.453% | 44.317% | 42.287% | 40.351% | 38.502% | 35.046% | 31.892% |
| \$200,000 | 15      | 16     | 38.403% | 36.079% | 33.882% | 31.799% | 29.822% | 26.151% | 22.841% |
| \$200,000 | 20      | 16     | 32.800% | 30.359% | 28.063% | 25.899% | 23.857% | 20.144% | 16.927% |
| \$200,000 | 25      | 16     | 28.622% | 26.119% | 23.795% | 21.642% | 19.652% | 16.136% | 13.197% |
| \$200,000 | 50      | 16     | 18.782% | 16.375% | 14.230% | 12.332% | 10.660% | 7.923%  | 5.855%  |
| \$200,000 | 100     | 16     | 12.242% | 10.011% | 8.130%  | 6.560%  | 5.268%  | 3.382%  | 2.192%  |
| \$200,000 | 150     | 16     | 9.386%  | 7.328%  | 5.677%  | 4.375%  | 3.369%  | 2.019%  | 1.269%  |
| \$200,000 | 200     | 16     | 7.753%  | 5.829%  | 4.345%  | 3.223%  | 2.399%  | 1.377%  | 0.875%  |
| \$200,000 | 300     | 16     | 5.885%  | 4.157%  | 2.913%  | 2.046%  | 1.461%  | 0.842%  | 0.613%  |
| \$200,000 | 400     | 16     | 4.759%  | 3.203%  | 2.149%  | 1.466%  | 1.044%  | 0.653%  | 0.536%  |
| \$200,000 | 500     | 16     | 4.099%  | 2.661%  | 1.728%  | 1.162%  | 0.839%  | 0.577%  | 0.514%  |
| \$200,000 | 600     | 16     | 3.562%  | 2.237%  | 1.427%  | 0.966%  | 0.722%  | 0.544%  | 0.507%  |
| \$200,000 | 700     | 16     | 3.158%  | 1.931%  | 1.217%  | 0.835%  | 0.646%  | 0.524%  | 0.503%  |
| \$200,000 | 800     | 16     | 2.853%  | 1.703%  | 1.067%  | 0.747%  | 0.601%  | 0.515%  | 0.502%  |
| \$200,000 | 900     | 16     | 2.598%  | 1.523%  | 0.954%  | 0.685%  | 0.569%  | 0.509%  | 0.501%  |
| \$200,000 | 1,000   | 16     | 2.406%  | 1.393%  | 0.877%  | 0.645%  | 0.551%  | 0.506%  | 0.501%  |
| \$200,000 | 1,500   | 16     | 1.721%  | 0.961%  | 0.648%  | 0.542%  | 0.511%  | 0.502%  | 0.501%  |
| \$200,000 | 2,000   | 16     | 1.358%  | 0.768%  | 0.569%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$200,000 | 3,000   | 16     | 0.961%  | 0.602%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 4,000   | 16     | 0.767%  | 0.544%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 5,000   | 16     | 0.658%  | 0.521%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 10,000  | 16     | 0.520%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$225,000 | 5       | 16     | 61.712% | 59.926% | 58.214% | 56.570% | 54.985% | 51.991% | 49.213% |
| \$225,000 | 10      | 16     | 47.379% | 45.287% | 43.298% | 41.403% | 39.592% | 36.214% | 33.136% |
| \$225,000 | 15      | 16     | 39.369% | 37.097% | 34.950% | 32.916% | 30.984% | 27.402% | 24.181% |

\* Applied to projected claims under ISL



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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$225,000 | 20      | 16     | 33.799% | 31.417% | 29.179% | 27.066% | 25.070% | 21.416% | 18.202% |
| \$225,000 | 25      | 16     | 29.641% | 27.187% | 24.899% | 22.766% | 20.787% | 17.240% | 14.233% |
| \$225,000 | 50      | 16     | 19.521% | 17.107% | 14.951% | 13.035% | 11.337% | 8.533%  | 6.394%  |
| \$225,000 | 100     | 16     | 12.736% | 10.488% | 8.583%  | 6.982%  | 5.653%  | 3.686%  | 2.418%  |
| \$225,000 | 150     | 16     | 9.784%  | 7.703%  | 6.018%  | 4.676%  | 3.629%  | 2.207%  | 1.391%  |
| \$225,000 | 200     | 16     | 8.084%  | 6.130%  | 4.612%  | 3.453%  | 2.590%  | 1.497%  | 0.946%  |
| \$225,000 | 300     | 16     | 6.142%  | 4.382%  | 3.101%  | 2.196%  | 1.575%  | 0.901%  | 0.640%  |
| \$225,000 | 400     | 16     | 4.967%  | 3.378%  | 2.287%  | 1.569%  | 1.116%  | 0.684%  | 0.546%  |
| \$225,000 | 500     | 16     | 4.284%  | 2.811%  | 1.842%  | 1.242%  | 0.891%  | 0.595%  | 0.519%  |
| \$225,000 | 600     | 16     | 3.727%  | 2.366%  | 1.520%  | 1.026%  | 0.758%  | 0.554%  | 0.510%  |
| \$225,000 | 700     | 16     | 3.305%  | 2.043%  | 1.293%  | 0.882%  | 0.673%  | 0.530%  | 0.505%  |
| \$225,000 | 800     | 16     | 2.986%  | 1.801%  | 1.131%  | 0.785%  | 0.620%  | 0.519%  | 0.503%  |
| \$225,000 | 900     | 16     | 2.719%  | 1.610%  | 1.009%  | 0.715%  | 0.584%  | 0.512%  | 0.502%  |
| \$225,000 | 1,000   | 16     | 2.520%  | 1.472%  | 0.924%  | 0.670%  | 0.562%  | 0.507%  | 0.501%  |
| \$225,000 | 1,500   | 16     | 1.809%  | 1.012%  | 0.673%  | 0.551%  | 0.514%  | 0.502%  | 0.501%  |
| \$225,000 | 2,000   | 16     | 1.429%  | 0.803%  | 0.582%  | 0.520%  | 0.506%  | 0.502%  | 0.501%  |
| \$225,000 | 3,000   | 16     | 1.009%  | 0.619%  | 0.523%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 4,000   | 16     | 0.800%  | 0.553%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 5,000   | 16     | 0.680%  | 0.525%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 10,000  | 16     | 0.523%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$250,000 | 5       | 16     | 62.339% | 60.579% | 58.892% | 57.269% | 55.707% | 52.758% | 50.025% |
| \$250,000 | 10      | 16     | 48.141% | 46.085% | 44.131% | 42.267% | 40.488% | 37.173% | 34.157% |
| \$250,000 | 15      | 16     | 40.171% | 37.942% | 35.835% | 33.839% | 31.943% | 28.436% | 25.286% |
| \$250,000 | 20      | 16     | 34.629% | 32.295% | 30.103% | 28.033% | 26.078% | 22.508% | 19.339% |
| \$250,000 | 25      | 16     | 30.498% | 28.095% | 25.852% | 23.755% | 21.796% | 18.257% | 15.216% |
| \$250,000 | 50      | 16     | 20.195% | 17.775% | 15.608% | 13.677% | 11.959% | 9.101%  | 6.895%  |
| \$250,000 | 100     | 16     | 13.181% | 10.919% | 8.992%  | 7.369%  | 6.008%  | 3.971%  | 2.633%  |
| \$250,000 | 150     | 16     | 10.146% | 8.044%  | 6.332%  | 4.955%  | 3.873%  | 2.384%  | 1.509%  |
| \$250,000 | 200     | 16     | 8.385%  | 6.407%  | 4.858%  | 3.666%  | 2.769%  | 1.615%  | 1.016%  |
| \$250,000 | 300     | 16     | 6.375%  | 4.588%  | 3.275%  | 2.337%  | 1.685%  | 0.959%  | 0.667%  |
| \$250,000 | 400     | 16     | 5.158%  | 3.541%  | 2.417%  | 1.666%  | 1.186%  | 0.715%  | 0.558%  |
| \$250,000 | 500     | 16     | 4.453%  | 2.949%  | 1.949%  | 1.317%  | 0.941%  | 0.613%  | 0.524%  |
| \$250,000 | 600     | 16     | 3.869%  | 2.479%  | 1.600%  | 1.080%  | 0.791%  | 0.563%  | 0.512%  |
| \$250,000 | 700     | 16     | 3.438%  | 2.146%  | 1.365%  | 0.927%  | 0.699%  | 0.537%  | 0.506%  |
| \$250,000 | 800     | 16     | 3.106%  | 1.892%  | 1.191%  | 0.821%  | 0.640%  | 0.523%  | 0.504%  |
| \$250,000 | 900     | 16     | 2.830%  | 1.690%  | 1.060%  | 0.743%  | 0.599%  | 0.514%  | 0.502%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$300,000 | 50      | 16     | 21.349% | 18.933% | 16.757% | 14.800% | 13.053% | 10.115% | 7.797%  |
| \$300,000 | 100     | 16     | 13.942% | 11.663% | 9.703%  | 8.038%  | 6.634%  | 4.488%  | 3.032%  |
| \$300,000 | 150     | 16     | 10.765% | 8.633%  | 6.878%  | 5.450%  | 4.309%  | 2.705%  | 1.736%  |
| \$300,000 | 200     | 16     | 8.902%  | 6.888%  | 5.291%  | 4.046%  | 3.092%  | 1.833%  | 1.153%  |
| \$300,000 | 300     | 16     | 6.773%  | 4.944%  | 3.578%  | 2.585%  | 1.884%  | 1.070%  | 0.722%  |
| \$300,000 | 400     | 16     | 5.486%  | 3.826%  | 2.649%  | 1.844%  | 1.314%  | 0.774%  | 0.581%  |
| \$300,000 | 500     | 16     | 4.741%  | 3.190%  | 2.139%  | 1.455%  | 1.034%  | 0.648%  | 0.534%  |
| \$300,000 | 600     | 16     | 4.123%  | 2.683%  | 1.751%  | 1.183%  | 0.856%  | 0.584%  | 0.517%  |
| \$300,000 | 700     | 16     | 3.665%  | 2.324%  | 1.490%  | 1.008%  | 0.747%  | 0.550%  | 0.508%  |
| \$300,000 | 800     | 16     | 3.312%  | 2.049%  | 1.298%  | 0.888%  | 0.677%  | 0.532%  | 0.505%  |
| \$300,000 | 900     | 16     | 3.020%  | 1.831%  | 1.152%  | 0.798%  | 0.627%  | 0.520%  | 0.503%  |
| \$300,000 | 1,000   | 16     | 2.801%  | 1.674%  | 1.052%  | 0.740%  | 0.597%  | 0.513%  | 0.502%  |
| \$300,000 | 1,500   | 16     | 2.027%  | 1.145%  | 0.740%  | 0.579%  | 0.524%  | 0.503%  | 0.501%  |
| \$300,000 | 2,000   | 16     | 1.604%  | 0.895%  | 0.619%  | 0.532%  | 0.509%  | 0.502%  | 0.501%  |
| \$300,000 | 3,000   | 16     | 1.133%  | 0.668%  | 0.536%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 4,000   | 16     | 0.888%  | 0.578%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 5,000   | 16     | 0.742%  | 0.539%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 10,000  | 16     | 0.534%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$325,000 | 5       | 16     | 63.659% | 61.951% | 60.312% | 58.737% | 57.222% | 54.365% | 51.721% |
| \$325,000 | 10      | 16     | 49.710% | 47.727% | 45.840% | 44.041% | 42.328% | 39.141% | 36.248% |
| \$325,000 | 15      | 16     | 41.820% | 39.677% | 37.651% | 35.731% | 33.910% | 30.555% | 27.543% |
| \$325,000 | 20      | 16     | 36.352% | 34.117% | 32.013% | 30.029% | 28.164% | 24.767% | 21.749% |
| \$325,000 | 25      | 16     | 32.276% | 29.984% | 27.844% | 25.845% | 23.970% | 20.566% | 17.581% |
| \$325,000 | 50      | 16     | 21.827% | 19.422% | 17.246% | 15.285% | 13.528% | 10.558% | 8.199%  |
| \$325,000 | 100     | 16     | 14.258% | 11.973% | 10.002% | 8.320%  | 6.900%  | 4.715%  | 3.211%  |
| \$325,000 | 150     | 16     | 11.022% | 8.880%  | 7.108%  | 5.661%  | 4.496%  | 2.846%  | 1.838%  |
| \$325,000 | 200     | 16     | 9.117%  | 7.090%  | 5.474%  | 4.208%  | 3.230%  | 1.929%  | 1.215%  |
| \$325,000 | 300     | 16     | 6.939%  | 5.093%  | 3.706%  | 2.691%  | 1.969%  | 1.120%  | 0.747%  |
| \$325,000 | 400     | 16     | 5.622%  | 3.945%  | 2.747%  | 1.920%  | 1.370%  | 0.801%  | 0.593%  |
| \$325,000 | 500     | 16     | 4.859%  | 3.291%  | 2.219%  | 1.515%  | 1.075%  | 0.665%  | 0.540%  |
| \$325,000 | 600     | 16     | 4.227%  | 2.768%  | 1.815%  | 1.229%  | 0.886%  | 0.594%  | 0.520%  |
| \$325,000 | 700     | 16     | 3.759%  | 2.399%  | 1.544%  | 1.044%  | 0.769%  | 0.556%  | 0.509%  |
| \$325,000 | 800     | 16     | 3.397%  | 2.115%  | 1.345%  | 0.917%  | 0.694%  | 0.536%  | 0.506%  |
| \$325,000 | 900     | 16     | 3.098%  | 1.890%  | 1.192%  | 0.822%  | 0.640%  | 0.523%  | 0.503%  |
| \$325,000 | 1,000   | 16     | 2.876%  | 1.728%  | 1.087%  | 0.760%  | 0.608%  | 0.515%  | 0.502%  |
| \$325,000 | 1,500   | 16     | 2.084%  | 1.181%  | 0.760%  | 0.587%  | 0.527%  | 0.503%  | 0.501%  |

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$325,000 | 2,000   | 16     | 1.650%  | 0.920%  | 0.630%  | 0.536%  | 0.510%  | 0.502%  | 0.501%  |
| \$325,000 | 3,000   | 16     | 1.167%  | 0.683%  | 0.541%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$325,000 | 4,000   | 16     | 0.912%  | 0.586%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 5,000   | 16     | 0.759%  | 0.543%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 10,000  | 16     | 0.537%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$350,000 | 5       | 16     | 63.943% | 62.246% | 60.618% | 59.053% | 57.549% | 54.712% | 52.088% |
| \$350,000 | 10      | 16     | 50.060% | 48.093% | 46.221% | 44.437% | 42.739% | 39.581% | 36.716% |
| \$350,000 | 15      | 16     | 42.197% | 40.074% | 38.067% | 36.163% | 34.359% | 31.041% | 28.059% |
| \$350,000 | 20      | 16     | 36.748% | 34.535% | 32.451% | 30.488% | 28.643% | 25.286% | 22.302% |
| \$350,000 | 25      | 16     | 32.693% | 30.426% | 28.310% | 26.334% | 24.479% | 21.118% | 18.170% |
| \$350,000 | 50      | 16     | 22.268% | 19.876% | 17.708% | 15.746% | 13.984% | 10.985% | 8.590%  |
| \$350,000 | 100     | 16     | 14.555% | 12.267% | 10.289% | 8.592%  | 7.157%  | 4.936%  | 3.390%  |
| \$350,000 | 150     | 16     | 11.262% | 9.113%  | 7.327%  | 5.864%  | 4.676%  | 2.984%  | 1.939%  |
| \$350,000 | 200     | 16     | 9.320%  | 7.281%  | 5.649%  | 4.362%  | 3.364%  | 2.023%  | 1.277%  |
| \$350,000 | 300     | 16     | 7.094%  | 5.234%  | 3.828%  | 2.792%  | 2.051%  | 1.170%  | 0.773%  |
| \$350,000 | 400     | 16     | 5.750%  | 4.059%  | 2.841%  | 1.994%  | 1.425%  | 0.829%  | 0.604%  |
| \$350,000 | 500     | 16     | 4.971%  | 3.386%  | 2.296%  | 1.573%  | 1.116%  | 0.682%  | 0.546%  |
| \$350,000 | 600     | 16     | 4.325%  | 2.849%  | 1.877%  | 1.273%  | 0.915%  | 0.605%  | 0.523%  |
| \$350,000 | 700     | 16     | 3.841%  | 2.464%  | 1.592%  | 1.076%  | 0.788%  | 0.561%  | 0.510%  |
| \$350,000 | 800     | 16     | 3.478%  | 2.179%  | 1.390%  | 0.946%  | 0.711%  | 0.541%  | 0.507%  |
| \$350,000 | 900     | 16     | 3.174%  | 1.947%  | 1.231%  | 0.846%  | 0.653%  | 0.526%  | 0.504%  |
| \$350,000 | 1,000   | 16     | 2.947%  | 1.781%  | 1.122%  | 0.781%  | 0.619%  | 0.518%  | 0.502%  |
| \$350,000 | 1,500   | 16     | 2.138%  | 1.216%  | 0.778%  | 0.596%  | 0.530%  | 0.503%  | 0.501%  |
| \$350,000 | 2,000   | 16     | 1.694%  | 0.945%  | 0.641%  | 0.540%  | 0.511%  | 0.502%  | 0.501%  |
| \$350,000 | 3,000   | 16     | 1.199%  | 0.697%  | 0.545%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$350,000 | 4,000   | 16     | 0.935%  | 0.594%  | 0.517%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 5,000   | 16     | 0.776%  | 0.547%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 10,000  | 16     | 0.540%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$375,000 | 5       | 16     | 64.191% | 62.504% | 60.885% | 59.328% | 57.834% | 55.016% | 52.408% |
| \$375,000 | 10      | 16     | 50.361% | 48.407% | 46.548% | 44.776% | 43.091% | 39.958% | 37.117% |
| \$375,000 | 15      | 16     | 42.525% | 40.418% | 38.426% | 36.538% | 34.749% | 31.460% | 28.505% |
| \$375,000 | 20      | 16     | 37.095% | 34.901% | 32.835% | 30.889% | 29.062% | 25.738% | 22.784% |
| \$375,000 | 25      | 16     | 33.053% | 30.808% | 28.712% | 26.755% | 24.918% | 21.593% | 18.679% |
| \$375,000 | 50      | 16     | 22.662% | 20.286% | 18.126% | 16.171% | 14.405% | 11.385% | 8.959%  |
| \$375,000 | 100     | 16     | 14.828% | 12.537% | 10.553% | 8.846%  | 7.396%  | 5.144%  | 3.562%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$375,000 | 150     | 16     | 11.484% | 9.329%  | 7.532%  | 6.056%  | 4.850%  | 3.118%  | 2.039%  |
| \$375,000 | 200     | 16     | 9.507%  | 7.459%  | 5.812%  | 4.508%  | 3.490%  | 2.114%  | 1.337%  |
| \$375,000 | 300     | 16     | 7.237%  | 5.365%  | 3.944%  | 2.889%  | 2.129%  | 1.218%  | 0.799%  |
| \$375,000 | 400     | 16     | 5.868%  | 4.164%  | 2.929%  | 2.064%  | 1.479%  | 0.856%  | 0.616%  |
| \$375,000 | 500     | 16     | 5.073%  | 3.474%  | 2.367%  | 1.628%  | 1.154%  | 0.698%  | 0.551%  |
| \$375,000 | 600     | 16     | 4.415%  | 2.924%  | 1.935%  | 1.314%  | 0.942%  | 0.615%  | 0.526%  |
| \$375,000 | 700     | 16     | 3.923%  | 2.530%  | 1.642%  | 1.110%  | 0.809%  | 0.568%  | 0.512%  |
| \$375,000 | 800     | 16     | 3.553%  | 2.238%  | 1.433%  | 0.973%  | 0.728%  | 0.546%  | 0.508%  |
| \$375,000 | 900     | 16     | 3.242%  | 2.000%  | 1.267%  | 0.869%  | 0.666%  | 0.529%  | 0.504%  |
| \$375,000 | 1,000   | 16     | 3.012%  | 1.830%  | 1.155%  | 0.801%  | 0.629%  | 0.520%  | 0.503%  |
| \$375,000 | 1,500   | 16     | 2.188%  | 1.249%  | 0.797%  | 0.604%  | 0.533%  | 0.504%  | 0.501%  |
| \$375,000 | 2,000   | 16     | 1.735%  | 0.968%  | 0.652%  | 0.544%  | 0.512%  | 0.502%  | 0.501%  |
| \$375,000 | 3,000   | 16     | 1.229%  | 0.710%  | 0.549%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$375,000 | 4,000   | 16     | 0.957%  | 0.601%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 5,000   | 16     | 0.792%  | 0.551%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 10,000  | 16     | 0.544%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$400,000 | 5       | 16     | 64.380% | 62.701% | 61.089% | 59.540% | 58.053% | 55.249% | 52.653% |
| \$400,000 | 10      | 16     | 50.599% | 48.656% | 46.808% | 45.047% | 43.371% | 40.259% | 37.435% |
| \$400,000 | 15      | 16     | 42.786% | 40.691% | 38.712% | 36.836% | 35.059% | 31.794% | 28.861% |
| \$400,000 | 20      | 16     | 37.374% | 35.195% | 33.143% | 31.212% | 29.399% | 26.101% | 23.172% |
| \$400,000 | 25      | 16     | 33.345% | 31.117% | 29.038% | 27.096% | 25.274% | 21.978% | 19.090% |
| \$400,000 | 50      | 16     | 22.984% | 20.622% | 18.473% | 16.524% | 14.763% | 11.729% | 9.277%  |
| \$400,000 | 100     | 16     | 15.058% | 12.768% | 10.779% | 9.065%  | 7.604%  | 5.327%  | 3.714%  |
| \$400,000 | 150     | 16     | 11.673% | 9.513%  | 7.709%  | 6.222%  | 5.003%  | 3.237%  | 2.127%  |
| \$400,000 | 200     | 16     | 9.670%  | 7.614%  | 5.955%  | 4.637%  | 3.602%  | 2.197%  | 1.392%  |
| \$400,000 | 300     | 16     | 7.362%  | 5.480%  | 4.046%  | 2.975%  | 2.200%  | 1.261%  | 0.823%  |
| \$400,000 | 400     | 16     | 5.971%  | 4.256%  | 3.006%  | 2.126%  | 1.526%  | 0.881%  | 0.628%  |
| \$400,000 | 500     | 16     | 5.162%  | 3.550%  | 2.429%  | 1.676%  | 1.189%  | 0.714%  | 0.557%  |
| \$400,000 | 600     | 16     | 4.493%  | 2.990%  | 1.985%  | 1.351%  | 0.966%  | 0.625%  | 0.529%  |
| \$400,000 | 700     | 16     | 3.994%  | 2.588%  | 1.685%  | 1.140%  | 0.828%  | 0.575%  | 0.513%  |
| \$400,000 | 800     | 16     | 3.617%  | 2.289%  | 1.470%  | 0.997%  | 0.743%  | 0.551%  | 0.509%  |
| \$400,000 | 900     | 16     | 3.302%  | 2.046%  | 1.300%  | 0.889%  | 0.678%  | 0.532%  | 0.505%  |
| \$400,000 | 1,000   | 16     | 3.069%  | 1.872%  | 1.184%  | 0.818%  | 0.639%  | 0.522%  | 0.503%  |
| \$400,000 | 1,500   | 16     | 2.231%  | 1.278%  | 0.813%  | 0.612%  | 0.537%  | 0.504%  | 0.501%  |
| \$400,000 | 2,000   | 16     | 1.770%  | 0.989%  | 0.662%  | 0.547%  | 0.513%  | 0.502%  | 0.501%  |
| \$400,000 | 3,000   | 16     | 1.255%  | 0.722%  | 0.553%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$400,000 | 4,000   | 16     | 0.976%  | 0.608%  | 0.521%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 5,000   | 16     | 0.806%  | 0.555%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 10,000  | 16     | 0.547%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$425,000 | 5       | 16     | 64.561% | 62.890% | 61.283% | 59.741% | 58.260% | 55.470% | 52.885% |
| \$425,000 | 10      | 16     | 50.819% | 48.886% | 47.046% | 45.294% | 43.628% | 40.534% | 37.726% |
| \$425,000 | 15      | 16     | 43.026% | 40.943% | 38.974% | 37.108% | 35.343% | 32.099% | 29.184% |
| \$425,000 | 20      | 16     | 37.627% | 35.460% | 33.420% | 31.502% | 29.702% | 26.427% | 23.518% |
| \$425,000 | 25      | 16     | 33.610% | 31.397% | 29.333% | 27.403% | 25.594% | 22.323% | 19.459% |
| \$425,000 | 50      | 16     | 23.277% | 20.931% | 18.793% | 16.852% | 15.095% | 12.056% | 9.583%  |
| \$425,000 | 100     | 16     | 15.276% | 12.986% | 10.993% | 9.273%  | 7.802%  | 5.500%  | 3.860%  |
| \$425,000 | 150     | 16     | 11.851% | 9.684%  | 7.875%  | 6.378%  | 5.149%  | 3.350%  | 2.213%  |
| \$425,000 | 200     | 16     | 9.822%  | 7.760%  | 6.091%  | 4.759%  | 3.710%  | 2.276%  | 1.446%  |
| \$425,000 | 300     | 16     | 7.479%  | 5.588%  | 4.142%  | 3.057%  | 2.267%  | 1.304%  | 0.847%  |
| \$425,000 | 400     | 16     | 6.068%  | 4.342%  | 3.080%  | 2.185%  | 1.572%  | 0.905%  | 0.639%  |
| \$425,000 | 500     | 16     | 5.245%  | 3.621%  | 2.487%  | 1.721%  | 1.222%  | 0.729%  | 0.562%  |
| \$425,000 | 600     | 16     | 4.567%  | 3.052%  | 2.033%  | 1.386%  | 0.991%  | 0.634%  | 0.532%  |
| \$425,000 | 700     | 16     | 4.060%  | 2.643%  | 1.727%  | 1.169%  | 0.847%  | 0.581%  | 0.515%  |
| \$425,000 | 800     | 16     | 3.678%  | 2.338%  | 1.505%  | 1.021%  | 0.757%  | 0.555%  | 0.510%  |
| \$425,000 | 900     | 16     | 3.358%  | 2.089%  | 1.331%  | 0.908%  | 0.689%  | 0.535%  | 0.505%  |
| \$425,000 | 1,000   | 16     | 3.122%  | 1.913%  | 1.211%  | 0.835%  | 0.648%  | 0.525%  | 0.503%  |
| \$425,000 | 1,500   | 16     | 2.272%  | 1.305%  | 0.828%  | 0.619%  | 0.540%  | 0.505%  | 0.501%  |
| \$425,000 | 2,000   | 16     | 1.803%  | 1.008%  | 0.671%  | 0.551%  | 0.514%  | 0.502%  | 0.501%  |
| \$425,000 | 3,000   | 16     | 1.279%  | 0.733%  | 0.557%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$425,000 | 4,000   | 16     | 0.994%  | 0.614%  | 0.522%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 5,000   | 16     | 0.819%  | 0.559%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 10,000  | 16     | 0.550%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 20,000  | 16     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$450,000 | 5       | 16     | 64.722% | 63.057% | 61.456% | 59.919% | 58.444% | 55.666% | 53.091% |
| \$450,000 | 10      | 16     | 51.016% | 49.091% | 47.260% | 45.516% | 43.858% | 40.780% | 37.987% |
| \$450,000 | 15      | 16     | 43.244% | 41.171% | 39.212% | 37.356% | 35.600% | 32.376% | 29.478% |
| \$450,000 | 20      | 16     | 37.857% | 35.702% | 33.673% | 31.766% | 29.977% | 26.723% | 23.832% |
| \$450,000 | 25      | 16     | 33.853% | 31.653% | 29.603% | 27.684% | 25.888% | 22.640% | 19.796% |
| \$450,000 | 50      | 16     | 23.548% | 21.220% | 19.095% | 17.163% | 15.412% | 12.374% | 9.886%  |
| \$450,000 | 100     | 16     | 15.487% | 13.196% | 11.201% | 9.476%  | 7.999%  | 5.670%  | 4.005%  |
| \$450,000 | 150     | 16     | 12.022% | 9.850%  | 8.035%  | 6.530%  | 5.291%  | 3.462%  | 2.298%  |
| \$450,000 | 200     | 16     | 9.969%  | 7.902%  | 6.223%  | 4.880%  | 3.817%  | 2.355%  | 1.500%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$450,000 | 300     | 16     | 7.594%  | 5.694%  | 4.237%  | 3.139%  | 2.334%  | 1.346%  | 0.871%  |
| \$450,000 | 400     | 16     | 6.161%  | 4.426%  | 3.152%  | 2.243%  | 1.618%  | 0.930%  | 0.650%  |
| \$450,000 | 500     | 16     | 5.325%  | 3.691%  | 2.543%  | 1.766%  | 1.255%  | 0.744%  | 0.568%  |
| \$450,000 | 600     | 16     | 4.638%  | 3.112%  | 2.080%  | 1.421%  | 1.015%  | 0.644%  | 0.535%  |
| \$450,000 | 700     | 16     | 4.125%  | 2.695%  | 1.767%  | 1.197%  | 0.865%  | 0.588%  | 0.517%  |
| \$450,000 | 800     | 16     | 3.736%  | 2.385%  | 1.540%  | 1.044%  | 0.771%  | 0.559%  | 0.511%  |
| \$450,000 | 900     | 16     | 3.412%  | 2.131%  | 1.361%  | 0.928%  | 0.701%  | 0.538%  | 0.506%  |
| \$450,000 | 1,000   | 16     | 3.172%  | 1.952%  | 1.238%  | 0.852%  | 0.658%  | 0.527%  | 0.504%  |
| \$450,000 | 1,500   | 16     | 2.310%  | 1.331%  | 0.843%  | 0.627%  | 0.543%  | 0.505%  | 0.501%  |
| \$450,000 | 2,000   | 16     | 1.835%  | 1.027%  | 0.680%  | 0.554%  | 0.515%  | 0.502%  | 0.501%  |
| \$450,000 | 3,000   | 16     | 1.302%  | 0.743%  | 0.561%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$450,000 | 4,000   | 16     | 1.011%  | 0.620%  | 0.524%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 5,000   | 16     | 0.832%  | 0.562%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 10,000  | 16     | 0.553%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 20,000  | 16     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$475,000 | 5       | 16     | 64.852% | 63.191% | 61.596% | 60.064% | 58.593% | 55.825% | 53.258% |
| \$475,000 | 10      | 16     | 51.178% | 49.260% | 47.436% | 45.700% | 44.049% | 40.985% | 38.203% |
| \$475,000 | 15      | 16     | 43.429% | 41.366% | 39.416% | 37.568% | 35.820% | 32.613% | 29.730% |
| \$475,000 | 20      | 16     | 38.055% | 35.910% | 33.891% | 31.994% | 30.215% | 26.980% | 24.105% |
| \$475,000 | 25      | 16     | 34.069% | 31.881% | 29.842% | 27.933% | 26.148% | 22.920% | 20.094% |
| \$475,000 | 50      | 16     | 23.792% | 21.481% | 19.369% | 17.448% | 15.704% | 12.671% | 10.175% |
| \$475,000 | 100     | 16     | 15.685% | 13.394% | 11.397% | 9.667%  | 8.185%  | 5.833%  | 4.146%  |
| \$475,000 | 150     | 16     | 12.184% | 10.010% | 8.188%  | 6.676%  | 5.426%  | 3.572%  | 2.381%  |
| \$475,000 | 200     | 16     | 10.110% | 8.038%  | 6.351%  | 4.996%  | 3.921%  | 2.432%  | 1.554%  |
| \$475,000 | 300     | 16     | 7.702%  | 5.795%  | 4.327%  | 3.217%  | 2.399%  | 1.388%  | 0.895%  |
| \$475,000 | 400     | 16     | 6.250%  | 4.506%  | 3.221%  | 2.299%  | 1.662%  | 0.954%  | 0.662%  |
| \$475,000 | 500     | 16     | 5.401%  | 3.758%  | 2.598%  | 1.809%  | 1.288%  | 0.759%  | 0.574%  |
| \$475,000 | 600     | 16     | 4.706%  | 3.169%  | 2.125%  | 1.454%  | 1.038%  | 0.654%  | 0.538%  |
| \$475,000 | 700     | 16     | 4.185%  | 2.746%  | 1.806%  | 1.225%  | 0.884%  | 0.594%  | 0.519%  |
| \$475,000 | 800     | 16     | 3.785%  | 2.423%  | 1.568%  | 1.062%  | 0.782%  | 0.562%  | 0.511%  |
| \$475,000 | 900     | 16     | 3.463%  | 2.171%  | 1.389%  | 0.946%  | 0.712%  | 0.541%  | 0.507%  |
| \$475,000 | 1,000   | 16     | 3.221%  | 1.989%  | 1.264%  | 0.868%  | 0.667%  | 0.530%  | 0.504%  |
| \$475,000 | 1,500   | 16     | 2.347%  | 1.355%  | 0.858%  | 0.634%  | 0.546%  | 0.506%  | 0.501%  |
| \$475,000 | 2,000   | 16     | 1.865%  | 1.045%  | 0.688%  | 0.558%  | 0.517%  | 0.503%  | 0.501%  |
| \$475,000 | 3,000   | 16     | 1.323%  | 0.754%  | 0.565%  | 0.515%  | 0.505%  | 0.502%  | 0.501%  |
| \$475,000 | 4,000   | 16     | 1.027%  | 0.626%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$475,000 | 5,000   | 16     | 0.844%  | 0.566%  | 0.512%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$475,000 | 10,000  | 16     | 0.556%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$475,000 | 20,000  | 16     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$500,000 | 5       | 16     | 64.964% | 63.308% | 61.717% | 60.190% | 58.724% | 55.964% | 53.404% |
| \$500,000 | 10      | 16     | 51.322% | 49.411% | 47.593% | 45.863% | 44.218% | 41.167% | 38.396% |
| \$500,000 | 15      | 16     | 43.597% | 41.542% | 39.599% | 37.760% | 36.020% | 32.827% | 29.957% |
| \$500,000 | 20      | 16     | 38.233% | 36.097% | 34.087% | 32.199% | 30.429% | 27.210% | 24.350% |
| \$500,000 | 25      | 16     | 34.264% | 32.087% | 30.058% | 28.159% | 26.383% | 23.173% | 20.364% |
| \$500,000 | 50      | 16     | 24.013% | 21.717% | 19.619% | 17.711% | 15.975% | 12.949% | 10.452% |
| \$500,000 | 100     | 16     | 15.873% | 13.583% | 11.583% | 9.852%  | 8.364%  | 5.992%  | 4.284%  |
| \$500,000 | 150     | 16     | 12.340% | 10.163% | 8.336%  | 6.815%  | 5.557%  | 3.680%  | 2.462%  |
| \$500,000 | 200     | 16     | 10.246% | 8.169%  | 6.474%  | 5.109%  | 4.022%  | 2.508%  | 1.607%  |
| \$500,000 | 300     | 16     | 7.806%  | 5.893%  | 4.414%  | 3.293%  | 2.462%  | 1.429%  | 0.920%  |
| \$500,000 | 400     | 16     | 6.336%  | 4.584%  | 3.288%  | 2.354%  | 1.705%  | 0.978%  | 0.674%  |
| \$500,000 | 500     | 16     | 5.474%  | 3.822%  | 2.650%  | 1.851%  | 1.319%  | 0.774%  | 0.580%  |
| \$500,000 | 600     | 16     | 4.770%  | 3.223%  | 2.169%  | 1.487%  | 1.061%  | 0.663%  | 0.541%  |
| \$500,000 | 700     | 16     | 4.243%  | 2.794%  | 1.843%  | 1.252%  | 0.902%  | 0.601%  | 0.521%  |
| \$500,000 | 800     | 16     | 3.838%  | 2.466%  | 1.600%  | 1.084%  | 0.796%  | 0.566%  | 0.512%  |
| \$500,000 | 900     | 16     | 3.512%  | 2.210%  | 1.417%  | 0.964%  | 0.722%  | 0.544%  | 0.507%  |
| \$500,000 | 1,000   | 16     | 3.267%  | 2.025%  | 1.289%  | 0.884%  | 0.676%  | 0.532%  | 0.505%  |
| \$500,000 | 1,500   | 16     | 2.381%  | 1.379%  | 0.872%  | 0.641%  | 0.548%  | 0.506%  | 0.501%  |
| \$500,000 | 2,000   | 16     | 1.893%  | 1.062%  | 0.697%  | 0.561%  | 0.518%  | 0.503%  | 0.501%  |
| \$500,000 | 3,000   | 16     | 1.345%  | 0.764%  | 0.568%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$500,000 | 4,000   | 16     | 1.043%  | 0.632%  | 0.527%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 5,000   | 16     | 0.855%  | 0.569%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 10,000  | 16     | 0.559%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 20,000  | 16     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$35,000  | 700     | 17     | 1.371%  | 0.772%  | 0.570%  | 0.516%  | 0.505%  | 0.502%  | 0.501%  |
| \$35,000  | 800     | 17     | 1.227%  | 0.705%  | 0.547%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$35,000  | 900     | 17     | 1.113%  | 0.657%  | 0.533%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 1,000   | 17     | 1.027%  | 0.624%  | 0.524%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 1,500   | 17     | 0.754%  | 0.541%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 2,000   | 17     | 0.634%  | 0.517%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 3,000   | 17     | 0.546%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 4,000   | 17     | 0.520%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 5,000   | 17     | 0.512%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 10,000  | 17     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$35,000  | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$40,000  | 5       | 17     | 42.918% | 40.279% | 37.729% | 35.265% | 32.878% | 28.377% | 24.381% |
| \$40,000  | 10      | 17     | 27.764% | 25.143% | 22.733% | 20.524% | 18.499% | 14.941% | 11.996% |
| \$40,000  | 15      | 17     | 21.946% | 19.383% | 17.064% | 14.983% | 13.121% | 9.988%  | 7.541%  |
| \$40,000  | 20      | 17     | 18.233% | 15.754% | 13.556% | 11.624% | 9.935%  | 7.196%  | 5.168%  |
| \$40,000  | 25      | 17     | 15.844% | 13.440% | 11.349% | 9.546%  | 8.000%  | 5.558%  | 3.836%  |
| \$40,000  | 50      | 17     | 10.128% | 7.983%  | 6.239%  | 4.844%  | 3.748%  | 2.250%  | 1.404%  |
| \$40,000  | 100     | 17     | 6.372%  | 4.575%  | 3.254%  | 2.308%  | 1.653%  | 0.930%  | 0.643%  |
| \$40,000  | 150     | 17     | 4.775%  | 3.208%  | 2.143%  | 1.454%  | 1.031%  | 0.646%  | 0.535%  |
| \$40,000  | 200     | 17     | 3.924%  | 2.515%  | 1.622%  | 1.090%  | 0.794%  | 0.562%  | 0.511%  |
| \$40,000  | 300     | 17     | 2.918%  | 1.738%  | 1.080%  | 0.750%  | 0.600%  | 0.514%  | 0.502%  |
| \$40,000  | 400     | 17     | 2.335%  | 1.338%  | 0.841%  | 0.624%  | 0.540%  | 0.505%  | 0.501%  |
| \$40,000  | 500     | 17     | 1.954%  | 1.094%  | 0.709%  | 0.564%  | 0.518%  | 0.503%  | 0.501%  |
| \$40,000  | 600     | 17     | 1.679%  | 0.934%  | 0.635%  | 0.536%  | 0.510%  | 0.502%  | 0.501%  |
| \$40,000  | 700     | 17     | 1.467%  | 0.820%  | 0.588%  | 0.522%  | 0.506%  | 0.502%  | 0.501%  |
| \$40,000  | 800     | 17     | 1.313%  | 0.744%  | 0.559%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$40,000  | 900     | 17     | 1.192%  | 0.689%  | 0.542%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$40,000  | 1,000   | 17     | 1.098%  | 0.651%  | 0.531%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 1,500   | 17     | 0.797%  | 0.552%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 2,000   | 17     | 0.662%  | 0.522%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 3,000   | 17     | 0.557%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 4,000   | 17     | 0.525%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 5,000   | 17     | 0.514%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 10,000  | 17     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$40,000  | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$45,000  | 5       | 17     | 44.641% | 42.087% | 39.622% | 37.237% | 34.928% | 30.526% | 26.447% |
| \$45,000  | 10      | 17     | 28.982% | 26.337% | 23.906% | 21.676% | 19.630% | 16.040% | 13.028% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$45,000  | 15      | 17     | 22.933% | 20.364% | 18.034% | 15.929% | 14.031% | 10.816% | 8.271%  |
| \$45,000  | 20      | 17     | 19.077% | 16.576% | 14.349% | 12.385% | 10.659% | 7.829%  | 5.702%  |
| \$45,000  | 25      | 17     | 16.575% | 14.156% | 12.037% | 10.192% | 8.602%  | 6.072%  | 4.245%  |
| \$45,000  | 50      | 17     | 10.630% | 8.455%  | 6.672%  | 5.229%  | 4.083%  | 2.492%  | 1.564%  |
| \$45,000  | 100     | 17     | 6.704%  | 4.868%  | 3.500%  | 2.507%  | 1.809%  | 1.012%  | 0.682%  |
| \$45,000  | 150     | 17     | 5.029%  | 3.422%  | 2.313%  | 1.580%  | 1.118%  | 0.683%  | 0.547%  |
| \$45,000  | 200     | 17     | 4.137%  | 2.685%  | 1.747%  | 1.175%  | 0.847%  | 0.579%  | 0.516%  |
| \$45,000  | 300     | 17     | 3.084%  | 1.860%  | 1.159%  | 0.795%  | 0.623%  | 0.519%  | 0.503%  |
| \$45,000  | 400     | 17     | 2.471%  | 1.429%  | 0.894%  | 0.650%  | 0.552%  | 0.506%  | 0.501%  |
| \$45,000  | 500     | 17     | 2.070%  | 1.166%  | 0.746%  | 0.579%  | 0.523%  | 0.503%  | 0.501%  |
| \$45,000  | 600     | 17     | 1.780%  | 0.991%  | 0.661%  | 0.546%  | 0.513%  | 0.502%  | 0.501%  |
| \$45,000  | 700     | 17     | 1.557%  | 0.867%  | 0.606%  | 0.527%  | 0.507%  | 0.502%  | 0.501%  |
| \$45,000  | 800     | 17     | 1.394%  | 0.782%  | 0.573%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$45,000  | 900     | 17     | 1.265%  | 0.722%  | 0.552%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |
| \$45,000  | 1,000   | 17     | 1.165%  | 0.678%  | 0.538%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$45,000  | 1,500   | 17     | 0.840%  | 0.564%  | 0.512%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 2,000   | 17     | 0.689%  | 0.527%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 3,000   | 17     | 0.568%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 4,000   | 17     | 0.530%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 5,000   | 17     | 0.516%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 10,000  | 17     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$45,000  | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$50,000  | 5       | 17     | 46.127% | 43.646% | 41.250% | 38.933% | 36.692% | 32.426% | 28.429% |
| \$50,000  | 10      | 17     | 30.150% | 27.476% | 25.016% | 22.756% | 20.686% | 17.048% | 13.991% |
| \$50,000  | 15      | 17     | 23.840% | 21.268% | 18.933% | 16.810% | 14.888% | 11.598% | 8.970%  |
| \$50,000  | 20      | 17     | 19.859% | 17.343% | 15.094% | 13.103% | 11.342% | 8.427%  | 6.214%  |
| \$50,000  | 25      | 17     | 17.258% | 14.822% | 12.678% | 10.801% | 9.171%  | 6.560%  | 4.646%  |
| \$50,000  | 50      | 17     | 11.094% | 8.890%  | 7.074%  | 5.593%  | 4.403%  | 2.729%  | 1.726%  |
| \$50,000  | 100     | 17     | 7.016%  | 5.146%  | 3.735%  | 2.701%  | 1.961%  | 1.099%  | 0.723%  |
| \$50,000  | 150     | 17     | 5.269%  | 3.627%  | 2.477%  | 1.704%  | 1.206%  | 0.722%  | 0.562%  |
| \$50,000  | 200     | 17     | 4.338%  | 2.849%  | 1.870%  | 1.259%  | 0.901%  | 0.597%  | 0.521%  |
| \$50,000  | 300     | 17     | 3.239%  | 1.976%  | 1.237%  | 0.842%  | 0.648%  | 0.525%  | 0.504%  |
| \$50,000  | 400     | 17     | 2.598%  | 1.517%  | 0.947%  | 0.678%  | 0.564%  | 0.508%  | 0.501%  |
| \$50,000  | 500     | 17     | 2.179%  | 1.236%  | 0.783%  | 0.596%  | 0.529%  | 0.503%  | 0.501%  |
| \$50,000  | 600     | 17     | 1.877%  | 1.048%  | 0.688%  | 0.556%  | 0.516%  | 0.503%  | 0.501%  |
| \$50,000  | 700     | 17     | 1.643%  | 0.913%  | 0.626%  | 0.534%  | 0.509%  | 0.502%  | 0.501%  |
| \$50,000  | 800     | 17     | 1.471%  | 0.820%  | 0.587%  | 0.521%  | 0.506%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$50,000  | 900     | 17     | 1.336%  | 0.754%  | 0.562%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$50,000  | 1,000   | 17     | 1.229%  | 0.705%  | 0.546%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$50,000  | 1,500   | 17     | 0.881%  | 0.576%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 2,000   | 17     | 0.717%  | 0.533%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 3,000   | 17     | 0.580%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 4,000   | 17     | 0.536%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 5,000   | 17     | 0.519%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 10,000  | 17     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$50,000  | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$55,000  | 5       | 17     | 47.446% | 45.028% | 42.691% | 40.433% | 38.252% | 34.106% | 30.223% |
| \$55,000  | 10      | 17     | 31.279% | 28.585% | 26.091% | 23.797% | 21.694% | 17.995% | 14.886% |
| \$55,000  | 15      | 17     | 24.686% | 22.116% | 19.770% | 17.632% | 15.689% | 12.341% | 9.634%  |
| \$55,000  | 20      | 17     | 20.593% | 18.068% | 15.800% | 13.783% | 11.989% | 8.997%  | 6.704%  |
| \$55,000  | 25      | 17     | 17.892% | 15.442% | 13.275% | 11.371% | 9.710%  | 7.023%  | 5.029%  |
| \$55,000  | 50      | 17     | 11.522% | 9.298%  | 7.451%  | 5.936%  | 4.709%  | 2.960%  | 1.886%  |
| \$55,000  | 100     | 17     | 7.310%  | 5.411%  | 3.962%  | 2.888%  | 2.110%  | 1.186%  | 0.767%  |
| \$55,000  | 150     | 17     | 5.497%  | 3.822%  | 2.636%  | 1.827%  | 1.295%  | 0.762%  | 0.578%  |
| \$55,000  | 200     | 17     | 4.528%  | 3.005%  | 1.988%  | 1.343%  | 0.956%  | 0.617%  | 0.526%  |
| \$55,000  | 300     | 17     | 3.386%  | 2.087%  | 1.313%  | 0.888%  | 0.674%  | 0.531%  | 0.505%  |
| \$55,000  | 400     | 17     | 2.718%  | 1.601%  | 0.999%  | 0.705%  | 0.577%  | 0.510%  | 0.502%  |
| \$55,000  | 500     | 17     | 2.282%  | 1.303%  | 0.821%  | 0.613%  | 0.536%  | 0.504%  | 0.501%  |
| \$55,000  | 600     | 17     | 1.967%  | 1.103%  | 0.715%  | 0.567%  | 0.520%  | 0.503%  | 0.501%  |
| \$55,000  | 700     | 17     | 1.724%  | 0.958%  | 0.646%  | 0.541%  | 0.511%  | 0.502%  | 0.501%  |
| \$55,000  | 800     | 17     | 1.544%  | 0.857%  | 0.602%  | 0.525%  | 0.507%  | 0.502%  | 0.501%  |
| \$55,000  | 900     | 17     | 1.402%  | 0.785%  | 0.573%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$55,000  | 1,000   | 17     | 1.289%  | 0.733%  | 0.555%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$55,000  | 1,500   | 17     | 0.920%  | 0.588%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 2,000   | 17     | 0.744%  | 0.539%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 3,000   | 17     | 0.593%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 4,000   | 17     | 0.542%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 5,000   | 17     | 0.522%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 10,000  | 17     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$55,000  | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$60,000  | 5       | 17     | 48.612% | 46.246% | 43.962% | 41.758% | 39.629% | 35.587% | 31.803% |
| \$60,000  | 10      | 17     | 32.365% | 29.659% | 27.139% | 24.810% | 22.663% | 18.893% | 15.724% |
| \$60,000  | 15      | 17     | 25.478% | 22.903% | 20.549% | 18.399% | 16.438% | 13.039% | 10.266% |
| \$60,000  | 20      | 17     | 21.280% | 18.749% | 16.467% | 14.423% | 12.601% | 9.540%  | 7.174%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$60,000  | 25      | 17     | 18.488% | 16.025% | 13.838% | 11.910% | 10.219% | 7.466%  | 5.402%  |
| \$60,000  | 50      | 17     | 11.919% | 9.675%  | 7.802%  | 6.257%  | 4.998%  | 3.179%  | 2.042%  |
| \$60,000  | 100     | 17     | 7.587%  | 5.659%  | 4.176%  | 3.067%  | 2.254%  | 1.272%  | 0.812%  |
| \$60,000  | 150     | 17     | 5.712%  | 4.007%  | 2.787%  | 1.946%  | 1.383%  | 0.802%  | 0.595%  |
| \$60,000  | 200     | 17     | 4.706%  | 3.153%  | 2.103%  | 1.425%  | 1.011%  | 0.637%  | 0.532%  |
| \$60,000  | 300     | 17     | 3.525%  | 2.194%  | 1.388%  | 0.935%  | 0.700%  | 0.538%  | 0.507%  |
| \$60,000  | 400     | 17     | 2.831%  | 1.682%  | 1.050%  | 0.733%  | 0.591%  | 0.512%  | 0.502%  |
| \$60,000  | 500     | 17     | 2.379%  | 1.369%  | 0.858%  | 0.631%  | 0.544%  | 0.505%  | 0.501%  |
| \$60,000  | 600     | 17     | 2.052%  | 1.156%  | 0.742%  | 0.578%  | 0.524%  | 0.503%  | 0.501%  |
| \$60,000  | 700     | 17     | 1.801%  | 1.002%  | 0.666%  | 0.548%  | 0.513%  | 0.502%  | 0.501%  |
| \$60,000  | 800     | 17     | 1.613%  | 0.894%  | 0.617%  | 0.530%  | 0.508%  | 0.502%  | 0.501%  |
| \$60,000  | 900     | 17     | 1.465%  | 0.816%  | 0.585%  | 0.520%  | 0.506%  | 0.502%  | 0.501%  |
| \$60,000  | 1,000   | 17     | 1.347%  | 0.760%  | 0.564%  | 0.515%  | 0.504%  | 0.502%  | 0.501%  |
| \$60,000  | 1,500   | 17     | 0.958%  | 0.601%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 2,000   | 17     | 0.771%  | 0.545%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 3,000   | 17     | 0.606%  | 0.514%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 4,000   | 17     | 0.548%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 5,000   | 17     | 0.525%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 10,000  | 17     | 0.507%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$60,000  | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$65,000  | 5       | 17     | 49.643% | 47.323% | 45.087% | 42.928% | 40.847% | 36.895% | 33.198% |
| \$65,000  | 10      | 17     | 33.392% | 30.686% | 28.153% | 25.793% | 23.609% | 19.760% | 16.524% |
| \$65,000  | 15      | 17     | 26.220% | 23.637% | 21.274% | 19.115% | 17.141% | 13.699% | 10.871% |
| \$65,000  | 20      | 17     | 21.924% | 19.385% | 17.093% | 15.030% | 13.178% | 10.059% | 7.628%  |
| \$65,000  | 25      | 17     | 19.045% | 16.570% | 14.367% | 12.416% | 10.700% | 7.887%  | 5.760%  |
| \$65,000  | 50      | 17     | 12.294% | 10.032% | 8.135%  | 6.561%  | 5.273%  | 3.390%  | 2.195%  |
| \$65,000  | 100     | 17     | 7.849%  | 5.895%  | 4.382%  | 3.239%  | 2.394%  | 1.357%  | 0.858%  |
| \$65,000  | 150     | 17     | 5.916%  | 4.183%  | 2.933%  | 2.061%  | 1.469%  | 0.843%  | 0.613%  |
| \$65,000  | 200     | 17     | 4.875%  | 3.295%  | 2.213%  | 1.506%  | 1.065%  | 0.659%  | 0.539%  |
| \$65,000  | 300     | 17     | 3.657%  | 2.296%  | 1.460%  | 0.981%  | 0.727%  | 0.546%  | 0.508%  |
| \$65,000  | 400     | 17     | 2.938%  | 1.759%  | 1.100%  | 0.761%  | 0.605%  | 0.515%  | 0.502%  |
| \$65,000  | 500     | 17     | 2.473%  | 1.432%  | 0.894%  | 0.650%  | 0.551%  | 0.506%  | 0.501%  |
| \$65,000  | 600     | 17     | 2.133%  | 1.207%  | 0.769%  | 0.590%  | 0.528%  | 0.504%  | 0.501%  |
| \$65,000  | 700     | 17     | 1.873%  | 1.045%  | 0.686%  | 0.556%  | 0.516%  | 0.502%  | 0.501%  |
| \$65,000  | 800     | 17     | 1.678%  | 0.931%  | 0.633%  | 0.535%  | 0.509%  | 0.502%  | 0.501%  |
| \$65,000  | 900     | 17     | 1.525%  | 0.847%  | 0.597%  | 0.523%  | 0.507%  | 0.502%  | 0.501%  |
| \$65,000  | 1,000   | 17     | 1.402%  | 0.787%  | 0.574%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$65,000  | 1,500   | 17     | 0.995%  | 0.614%  | 0.522%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 2,000   | 17     | 0.797%  | 0.552%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 3,000   | 17     | 0.619%  | 0.515%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 4,000   | 17     | 0.555%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 5,000   | 17     | 0.528%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 10,000  | 17     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$65,000  | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$70,000  | 5       | 17     | 50.555% | 48.276% | 46.082% | 43.966% | 41.926% | 38.053% | 34.432% |
| \$70,000  | 10      | 17     | 34.361% | 31.660% | 29.125% | 26.748% | 24.536% | 20.607% | 17.301% |
| \$70,000  | 15      | 17     | 26.925% | 24.332% | 21.957% | 19.789% | 17.804% | 14.324% | 11.453% |
| \$70,000  | 20      | 17     | 22.528% | 19.985% | 17.682% | 15.604% | 13.729% | 10.558% | 8.067%  |
| \$70,000  | 25      | 17     | 19.572% | 17.088% | 14.868% | 12.899% | 11.160% | 8.294%  | 6.107%  |
| \$70,000  | 50      | 17     | 12.649% | 10.370% | 8.452%  | 6.852%  | 5.535%  | 3.594%  | 2.347%  |
| \$70,000  | 100     | 17     | 8.095%  | 6.120%  | 4.578%  | 3.404%  | 2.529%  | 1.440%  | 0.904%  |
| \$70,000  | 150     | 17     | 6.107%  | 4.349%  | 3.072%  | 2.172%  | 1.553%  | 0.884%  | 0.631%  |
| \$70,000  | 200     | 17     | 5.035%  | 3.430%  | 2.319%  | 1.584%  | 1.119%  | 0.682%  | 0.546%  |
| \$70,000  | 300     | 17     | 3.781%  | 2.393%  | 1.529%  | 1.026%  | 0.755%  | 0.554%  | 0.510%  |
| \$70,000  | 400     | 17     | 3.040%  | 1.833%  | 1.148%  | 0.790%  | 0.620%  | 0.517%  | 0.503%  |
| \$70,000  | 500     | 17     | 2.561%  | 1.493%  | 0.930%  | 0.668%  | 0.559%  | 0.507%  | 0.501%  |
| \$70,000  | 600     | 17     | 2.211%  | 1.257%  | 0.796%  | 0.603%  | 0.533%  | 0.504%  | 0.501%  |
| \$70,000  | 700     | 17     | 1.942%  | 1.087%  | 0.707%  | 0.564%  | 0.519%  | 0.503%  | 0.501%  |
| \$70,000  | 800     | 17     | 1.741%  | 0.967%  | 0.649%  | 0.541%  | 0.511%  | 0.502%  | 0.501%  |
| \$70,000  | 900     | 17     | 1.581%  | 0.877%  | 0.609%  | 0.527%  | 0.507%  | 0.502%  | 0.501%  |
| \$70,000  | 1,000   | 17     | 1.455%  | 0.813%  | 0.584%  | 0.520%  | 0.506%  | 0.502%  | 0.501%  |
| \$70,000  | 1,500   | 17     | 1.030%  | 0.627%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 2,000   | 17     | 0.823%  | 0.559%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 3,000   | 17     | 0.631%  | 0.517%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 4,000   | 17     | 0.562%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 5,000   | 17     | 0.532%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 10,000  | 17     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$70,000  | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$75,000  | 5       | 17     | 51.370% | 49.130% | 46.972% | 44.894% | 42.891% | 39.089% | 35.534% |
| \$75,000  | 10      | 17     | 35.267% | 32.579% | 30.044% | 27.665% | 25.435% | 21.441% | 18.056% |
| \$75,000  | 15      | 17     | 27.594% | 24.991% | 22.604% | 20.420% | 18.417% | 14.911% | 12.001% |
| \$75,000  | 20      | 17     | 23.093% | 20.547% | 18.235% | 16.142% | 14.251% | 11.033% | 8.490%  |
| \$75,000  | 25      | 17     | 20.069% | 17.579% | 15.346% | 13.360% | 11.601% | 8.685%  | 6.446%  |
| \$75,000  | 50      | 17     | 12.983% | 10.689% | 8.752%  | 7.128%  | 5.786%  | 3.790%  | 2.493%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$75,000  | 100     | 17     | 8.327%  | 6.332%  | 4.765%  | 3.563%  | 2.660%  | 1.523%  | 0.950%  |
| \$75,000  | 150     | 17     | 6.287%  | 4.506%  | 3.205%  | 2.278%  | 1.635%  | 0.926%  | 0.650%  |
| \$75,000  | 200     | 17     | 5.184%  | 3.557%  | 2.421%  | 1.660%  | 1.172%  | 0.704%  | 0.554%  |
| \$75,000  | 300     | 17     | 3.890%  | 2.479%  | 1.590%  | 1.066%  | 0.778%  | 0.560%  | 0.511%  |
| \$75,000  | 400     | 17     | 3.135%  | 1.904%  | 1.195%  | 0.817%  | 0.635%  | 0.520%  | 0.503%  |
| \$75,000  | 500     | 17     | 2.645%  | 1.551%  | 0.965%  | 0.686%  | 0.568%  | 0.508%  | 0.501%  |
| \$75,000  | 600     | 17     | 2.284%  | 1.305%  | 0.823%  | 0.615%  | 0.538%  | 0.504%  | 0.501%  |
| \$75,000  | 700     | 17     | 2.007%  | 1.127%  | 0.727%  | 0.573%  | 0.522%  | 0.503%  | 0.501%  |
| \$75,000  | 800     | 17     | 1.801%  | 1.001%  | 0.665%  | 0.547%  | 0.513%  | 0.502%  | 0.501%  |
| \$75,000  | 900     | 17     | 1.635%  | 0.907%  | 0.622%  | 0.531%  | 0.508%  | 0.502%  | 0.501%  |
| \$75,000  | 1,000   | 17     | 1.505%  | 0.839%  | 0.594%  | 0.523%  | 0.506%  | 0.502%  | 0.501%  |
| \$75,000  | 1,500   | 17     | 1.065%  | 0.640%  | 0.528%  | 0.507%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 2,000   | 17     | 0.847%  | 0.566%  | 0.512%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 3,000   | 17     | 0.645%  | 0.519%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 4,000   | 17     | 0.569%  | 0.509%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 5,000   | 17     | 0.535%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 10,000  | 17     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$75,000  | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$80,000  | 5       | 17     | 52.106% | 49.900% | 47.777% | 45.732% | 43.761% | 40.021% | 36.527% |
| \$80,000  | 10      | 17     | 36.116% | 33.450% | 30.923% | 28.542% | 26.309% | 22.271% | 18.807% |
| \$80,000  | 15      | 17     | 28.242% | 25.631% | 23.230% | 21.027% | 19.007% | 15.471% | 12.529% |
| \$80,000  | 20      | 17     | 23.629% | 21.080% | 18.761% | 16.656% | 14.749% | 11.491% | 8.898%  |
| \$80,000  | 25      | 17     | 20.542% | 18.047% | 15.804% | 13.803% | 12.024% | 9.062%  | 6.774%  |
| \$80,000  | 50      | 17     | 13.302% | 10.995% | 9.039%  | 7.394%  | 6.028%  | 3.981%  | 2.637%  |
| \$80,000  | 100     | 17     | 8.546%  | 6.533%  | 4.942%  | 3.715%  | 2.787%  | 1.604%  | 0.996%  |
| \$80,000  | 150     | 17     | 6.456%  | 4.655%  | 3.330%  | 2.380%  | 1.715%  | 0.968%  | 0.669%  |
| \$80,000  | 200     | 17     | 5.326%  | 3.678%  | 2.519%  | 1.735%  | 1.226%  | 0.727%  | 0.562%  |
| \$80,000  | 300     | 17     | 4.000%  | 2.567%  | 1.655%  | 1.110%  | 0.806%  | 0.568%  | 0.513%  |
| \$80,000  | 400     | 17     | 3.226%  | 1.972%  | 1.241%  | 0.845%  | 0.650%  | 0.523%  | 0.504%  |
| \$80,000  | 500     | 17     | 2.724%  | 1.607%  | 1.000%  | 0.705%  | 0.577%  | 0.509%  | 0.501%  |
| \$80,000  | 600     | 17     | 2.353%  | 1.351%  | 0.849%  | 0.628%  | 0.544%  | 0.505%  | 0.501%  |
| \$80,000  | 700     | 17     | 2.069%  | 1.166%  | 0.748%  | 0.582%  | 0.525%  | 0.503%  | 0.501%  |
| \$80,000  | 800     | 17     | 1.858%  | 1.035%  | 0.681%  | 0.553%  | 0.514%  | 0.502%  | 0.501%  |
| \$80,000  | 900     | 17     | 1.687%  | 0.936%  | 0.634%  | 0.536%  | 0.509%  | 0.502%  | 0.501%  |
| \$80,000  | 1,000   | 17     | 1.553%  | 0.865%  | 0.605%  | 0.526%  | 0.507%  | 0.502%  | 0.501%  |
| \$80,000  | 1,500   | 17     | 1.097%  | 0.653%  | 0.532%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 2,000   | 17     | 0.871%  | 0.573%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$80,000  | 3,000   | 17     | 0.658%  | 0.521%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 4,000   | 17     | 0.576%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 5,000   | 17     | 0.539%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 10,000  | 17     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$80,000  | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$90,000  | 5       | 17     | 53.410% | 51.263% | 49.199% | 47.212% | 45.297% | 41.667% | 38.274% |
| \$90,000  | 10      | 17     | 37.630% | 35.034% | 32.552% | 30.188% | 27.952% | 23.880% | 20.299% |
| \$90,000  | 15      | 17     | 29.474% | 26.846% | 24.417% | 22.176% | 20.119% | 16.517% | 13.504% |
| \$90,000  | 20      | 17     | 24.625% | 22.068% | 19.733% | 17.609% | 15.677% | 12.352% | 9.673%  |
| \$90,000  | 25      | 17     | 21.420% | 18.916% | 16.659% | 14.632% | 12.819% | 9.776%  | 7.402%  |
| \$90,000  | 50      | 17     | 13.899% | 11.570% | 9.577%  | 7.894%  | 6.487%  | 4.347%  | 2.912%  |
| \$90,000  | 100     | 17     | 8.949%  | 6.902%  | 5.272%  | 4.000%  | 3.025%  | 1.758%  | 1.089%  |
| \$90,000  | 150     | 17     | 6.771%  | 4.935%  | 3.568%  | 2.574%  | 1.868%  | 1.052%  | 0.708%  |
| \$90,000  | 200     | 17     | 5.587%  | 3.903%  | 2.703%  | 1.877%  | 1.329%  | 0.775%  | 0.580%  |
| \$90,000  | 300     | 17     | 4.206%  | 2.734%  | 1.781%  | 1.196%  | 0.860%  | 0.586%  | 0.517%  |
| \$90,000  | 400     | 17     | 3.393%  | 2.100%  | 1.329%  | 0.900%  | 0.680%  | 0.531%  | 0.505%  |
| \$90,000  | 500     | 17     | 2.873%  | 1.713%  | 1.066%  | 0.742%  | 0.595%  | 0.512%  | 0.502%  |
| \$90,000  | 600     | 17     | 2.481%  | 1.438%  | 0.900%  | 0.654%  | 0.555%  | 0.506%  | 0.501%  |
| \$90,000  | 700     | 17     | 2.186%  | 1.241%  | 0.788%  | 0.600%  | 0.532%  | 0.504%  | 0.501%  |
| \$90,000  | 800     | 17     | 1.964%  | 1.100%  | 0.713%  | 0.566%  | 0.519%  | 0.503%  | 0.501%  |
| \$90,000  | 900     | 17     | 1.783%  | 0.991%  | 0.660%  | 0.545%  | 0.512%  | 0.502%  | 0.501%  |
| \$90,000  | 1,000   | 17     | 1.643%  | 0.914%  | 0.626%  | 0.533%  | 0.509%  | 0.502%  | 0.501%  |
| \$90,000  | 1,500   | 17     | 1.160%  | 0.678%  | 0.539%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$90,000  | 2,000   | 17     | 0.918%  | 0.588%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 3,000   | 17     | 0.683%  | 0.526%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 4,000   | 17     | 0.591%  | 0.512%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 5,000   | 17     | 0.547%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 10,000  | 17     | 0.508%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$90,000  | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$100,000 | 5       | 17     | 54.532% | 52.438% | 50.424% | 48.486% | 46.619% | 43.080% | 39.772% |
| \$100,000 | 10      | 17     | 38.950% | 36.425% | 34.011% | 31.702% | 29.496% | 25.411% | 21.789% |
| \$100,000 | 15      | 17     | 30.654% | 28.017% | 25.565% | 23.293% | 21.202% | 17.521% | 14.432% |
| \$100,000 | 20      | 17     | 25.562% | 22.991% | 20.638% | 18.491% | 16.540% | 13.164% | 10.411% |
| \$100,000 | 25      | 17     | 22.229% | 19.721% | 17.450% | 15.401% | 13.561% | 10.455% | 8.002%  |
| \$100,000 | 50      | 17     | 14.455% | 12.105% | 10.085% | 8.367%  | 6.922%  | 4.696%  | 3.179%  |
| \$100,000 | 100     | 17     | 9.324%  | 7.248%  | 5.582%  | 4.269%  | 3.253%  | 1.910%  | 1.183%  |
| \$100,000 | 150     | 17     | 7.066%  | 5.200%  | 3.794%  | 2.760%  | 2.016%  | 1.138%  | 0.750%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$130,000 | 400     | 17     | 3.944%  | 2.533%  | 1.638%  | 1.102%  | 0.800%  | 0.563%  | 0.510%  |
| \$130,000 | 500     | 17     | 3.374%  | 2.086%  | 1.314%  | 0.889%  | 0.674%  | 0.528%  | 0.504%  |
| \$130,000 | 600     | 17     | 2.919%  | 1.748%  | 1.093%  | 0.760%  | 0.606%  | 0.515%  | 0.502%  |
| \$130,000 | 700     | 17     | 2.581%  | 1.509%  | 0.944%  | 0.678%  | 0.566%  | 0.508%  | 0.501%  |
| \$130,000 | 800     | 17     | 2.327%  | 1.333%  | 0.841%  | 0.625%  | 0.542%  | 0.505%  | 0.501%  |
| \$130,000 | 900     | 17     | 2.115%  | 1.195%  | 0.764%  | 0.589%  | 0.527%  | 0.503%  | 0.501%  |
| \$130,000 | 1,000   | 17     | 1.953%  | 1.096%  | 0.712%  | 0.567%  | 0.519%  | 0.503%  | 0.501%  |
| \$130,000 | 1,500   | 17     | 1.381%  | 0.779%  | 0.573%  | 0.517%  | 0.505%  | 0.502%  | 0.501%  |
| \$130,000 | 2,000   | 17     | 1.086%  | 0.648%  | 0.531%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 3,000   | 17     | 0.783%  | 0.548%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 4,000   | 17     | 0.651%  | 0.520%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 5,000   | 17     | 0.582%  | 0.510%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 10,000  | 17     | 0.511%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$130,000 | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$140,000 | 5       | 17     | 57.663% | 55.708% | 53.831% | 52.026% | 50.288% | 46.993% | 43.922% |
| \$140,000 | 10      | 17     | 42.637% | 40.307% | 38.086% | 35.967% | 33.941% | 30.151% | 26.677% |
| \$140,000 | 15      | 17     | 34.423% | 31.876% | 29.464% | 27.187% | 25.052% | 21.171% | 17.802% |
| \$140,000 | 20      | 17     | 28.769% | 26.173% | 23.766% | 21.551% | 19.514% | 15.945% | 12.990% |
| \$140,000 | 25      | 17     | 24.919% | 22.383% | 20.065% | 17.957% | 16.052% | 12.776% | 10.113% |
| \$140,000 | 50      | 17     | 16.289% | 13.899% | 11.810% | 9.995%  | 8.431%  | 5.952%  | 4.186%  |
| \$140,000 | 100     | 17     | 10.563% | 8.406%  | 6.631%  | 5.195%  | 4.055%  | 2.468%  | 1.543%  |
| \$140,000 | 150     | 17     | 8.051%  | 6.091%  | 4.567%  | 3.410%  | 2.548%  | 1.465%  | 0.930%  |
| \$140,000 | 200     | 17     | 6.645%  | 4.827%  | 3.477%  | 2.500%  | 1.809%  | 1.023%  | 0.689%  |
| \$140,000 | 300     | 17     | 5.032%  | 3.422%  | 2.314%  | 1.584%  | 1.120%  | 0.684%  | 0.549%  |
| \$140,000 | 400     | 17     | 4.064%  | 2.629%  | 1.708%  | 1.151%  | 0.831%  | 0.572%  | 0.512%  |
| \$140,000 | 500     | 17     | 3.482%  | 2.169%  | 1.372%  | 0.924%  | 0.694%  | 0.533%  | 0.505%  |
| \$140,000 | 600     | 17     | 3.013%  | 1.818%  | 1.138%  | 0.786%  | 0.620%  | 0.518%  | 0.503%  |
| \$140,000 | 700     | 17     | 2.666%  | 1.569%  | 0.981%  | 0.697%  | 0.575%  | 0.509%  | 0.501%  |
| \$140,000 | 800     | 17     | 2.404%  | 1.386%  | 0.871%  | 0.640%  | 0.549%  | 0.506%  | 0.501%  |
| \$140,000 | 900     | 17     | 2.187%  | 1.242%  | 0.790%  | 0.601%  | 0.532%  | 0.504%  | 0.501%  |
| \$140,000 | 1,000   | 17     | 2.019%  | 1.138%  | 0.734%  | 0.576%  | 0.522%  | 0.503%  | 0.501%  |
| \$140,000 | 1,500   | 17     | 1.431%  | 0.804%  | 0.582%  | 0.520%  | 0.506%  | 0.502%  | 0.501%  |
| \$140,000 | 2,000   | 17     | 1.125%  | 0.663%  | 0.535%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 3,000   | 17     | 0.806%  | 0.554%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 4,000   | 17     | 0.666%  | 0.523%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 5,000   | 17     | 0.592%  | 0.511%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$140,000 | 10,000  | 17     | 0.512%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$140,000 | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$150,000 | 5       | 17     | 58.252% | 56.322% | 54.470% | 52.689% | 50.975% | 47.724% | 44.695% |
| \$150,000 | 10      | 17     | 43.325% | 41.031% | 38.846% | 36.760% | 34.767% | 31.040% | 27.626% |
| \$150,000 | 15      | 17     | 35.152% | 32.647% | 30.268% | 28.016% | 25.892% | 22.008% | 18.599% |
| \$150,000 | 20      | 17     | 29.463% | 26.877% | 24.469% | 22.245% | 20.191% | 16.573% | 13.566% |
| \$150,000 | 25      | 17     | 25.512% | 22.967% | 20.637% | 18.517% | 16.596% | 13.281% | 10.578% |
| \$150,000 | 50      | 17     | 16.675% | 14.279% | 12.181% | 10.349% | 8.764%  | 6.237%  | 4.420%  |
| \$150,000 | 100     | 17     | 10.829% | 8.658%  | 6.864%  | 5.403%  | 4.236%  | 2.602%  | 1.633%  |
| \$150,000 | 150     | 17     | 8.264%  | 6.286%  | 4.739%  | 3.557%  | 2.671%  | 1.545%  | 0.976%  |
| \$150,000 | 200     | 17     | 6.820%  | 4.984%  | 3.610%  | 2.609%  | 1.897%  | 1.072%  | 0.714%  |
| \$150,000 | 300     | 17     | 5.168%  | 3.537%  | 2.405%  | 1.653%  | 1.170%  | 0.704%  | 0.557%  |
| \$150,000 | 400     | 17     | 4.175%  | 2.719%  | 1.775%  | 1.197%  | 0.861%  | 0.583%  | 0.515%  |
| \$150,000 | 500     | 17     | 3.582%  | 2.247%  | 1.426%  | 0.959%  | 0.715%  | 0.539%  | 0.506%  |
| \$150,000 | 600     | 17     | 3.101%  | 1.883%  | 1.182%  | 0.812%  | 0.633%  | 0.521%  | 0.503%  |
| \$150,000 | 700     | 17     | 2.744%  | 1.626%  | 1.016%  | 0.717%  | 0.584%  | 0.511%  | 0.501%  |
| \$150,000 | 800     | 17     | 2.477%  | 1.436%  | 0.900%  | 0.655%  | 0.555%  | 0.506%  | 0.501%  |
| \$150,000 | 900     | 17     | 2.253%  | 1.286%  | 0.814%  | 0.613%  | 0.537%  | 0.504%  | 0.501%  |
| \$150,000 | 1,000   | 17     | 2.081%  | 1.178%  | 0.755%  | 0.586%  | 0.526%  | 0.503%  | 0.501%  |
| \$150,000 | 1,500   | 17     | 1.478%  | 0.827%  | 0.591%  | 0.523%  | 0.506%  | 0.502%  | 0.501%  |
| \$150,000 | 2,000   | 17     | 1.161%  | 0.678%  | 0.539%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$150,000 | 3,000   | 17     | 0.830%  | 0.561%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 4,000   | 17     | 0.680%  | 0.525%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 5,000   | 17     | 0.601%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 10,000  | 17     | 0.513%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$150,000 | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$160,000 | 5       | 17     | 58.899% | 57.002% | 55.182% | 53.427% | 51.740% | 48.539% | 45.553% |
| \$160,000 | 10      | 17     | 43.964% | 41.706% | 39.555% | 37.503% | 35.550% | 31.903% | 28.562% |
| \$160,000 | 15      | 17     | 36.006% | 33.571% | 31.266% | 29.071% | 26.984% | 23.152% | 19.759% |
| \$160,000 | 20      | 17     | 30.771% | 28.221% | 25.829% | 23.599% | 21.534% | 17.874% | 14.782% |
| \$160,000 | 25      | 17     | 26.496% | 23.956% | 21.629% | 19.502% | 17.558% | 14.193% | 11.442% |
| \$160,000 | 50      | 17     | 17.228% | 14.847% | 12.752% | 10.916% | 9.316%  | 6.740%  | 4.853%  |
| \$160,000 | 100     | 17     | 10.871% | 8.727%  | 6.959%  | 5.518%  | 4.363%  | 2.728%  | 1.736%  |
| \$160,000 | 150     | 17     | 8.320%  | 6.353%  | 4.810%  | 3.626%  | 2.738%  | 1.598%  | 1.007%  |
| \$160,000 | 200     | 17     | 6.852%  | 5.019%  | 3.648%  | 2.643%  | 1.927%  | 1.090%  | 0.724%  |
| \$160,000 | 300     | 17     | 5.195%  | 3.585%  | 2.460%  | 1.706%  | 1.220%  | 0.730%  | 0.563%  |
| \$160,000 | 400     | 17     | 4.260%  | 2.800%  | 1.844%  | 1.250%  | 0.898%  | 0.596%  | 0.519%  |
| \$160,000 | 500     | 17     | 3.618%  | 2.284%  | 1.462%  | 0.987%  | 0.734%  | 0.547%  | 0.508%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$160,000 | 600     | 17     | 3.167%  | 1.941%  | 1.223%  | 0.837%  | 0.647%  | 0.525%  | 0.504%  |
| \$160,000 | 700     | 17     | 2.812%  | 1.677%  | 1.047%  | 0.732%  | 0.592%  | 0.513%  | 0.502%  |
| \$160,000 | 800     | 17     | 2.564%  | 1.497%  | 0.934%  | 0.670%  | 0.563%  | 0.508%  | 0.501%  |
| \$160,000 | 900     | 17     | 2.300%  | 1.316%  | 0.828%  | 0.618%  | 0.540%  | 0.505%  | 0.501%  |
| \$160,000 | 1,000   | 17     | 2.103%  | 1.189%  | 0.759%  | 0.587%  | 0.527%  | 0.503%  | 0.501%  |
| \$160,000 | 1,500   | 17     | 1.518%  | 0.845%  | 0.597%  | 0.523%  | 0.506%  | 0.502%  | 0.501%  |
| \$160,000 | 2,000   | 17     | 1.175%  | 0.683%  | 0.540%  | 0.509%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 3,000   | 17     | 0.836%  | 0.563%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 4,000   | 17     | 0.683%  | 0.527%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 5,000   | 17     | 0.603%  | 0.513%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 10,000  | 17     | 0.513%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$160,000 | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$170,000 | 5       | 17     | 59.277% | 57.391% | 55.580% | 53.840% | 52.164% | 48.990% | 46.033% |
| \$170,000 | 10      | 17     | 44.505% | 42.272% | 40.145% | 38.115% | 36.177% | 32.560% | 29.249% |
| \$170,000 | 15      | 17     | 36.397% | 33.963% | 31.653% | 29.467% | 27.389% | 23.538% | 20.105% |
| \$170,000 | 20      | 17     | 30.710% | 28.155% | 25.768% | 23.543% | 21.471% | 17.784% | 14.677% |
| \$170,000 | 25      | 17     | 26.615% | 24.067% | 21.722% | 19.581% | 17.627% | 14.235% | 11.458% |
| \$170,000 | 50      | 17     | 17.394% | 14.991% | 12.874% | 11.016% | 9.396%  | 6.787%  | 4.876%  |
| \$170,000 | 100     | 17     | 11.322% | 9.125%  | 7.299%  | 5.796%  | 4.583%  | 2.857%  | 1.813%  |
| \$170,000 | 150     | 17     | 8.662%  | 6.652%  | 5.066%  | 3.840%  | 2.909%  | 1.700%  | 1.070%  |
| \$170,000 | 200     | 17     | 7.150%  | 5.280%  | 3.863%  | 2.818%  | 2.068%  | 1.172%  | 0.764%  |
| \$170,000 | 300     | 17     | 5.421%  | 3.754%  | 2.579%  | 1.787%  | 1.268%  | 0.747%  | 0.573%  |
| \$170,000 | 400     | 17     | 4.380%  | 2.887%  | 1.903%  | 1.288%  | 0.920%  | 0.604%  | 0.520%  |
| \$170,000 | 500     | 17     | 3.767%  | 2.392%  | 1.530%  | 1.027%  | 0.755%  | 0.550%  | 0.508%  |
| \$170,000 | 600     | 17     | 3.262%  | 2.005%  | 1.264%  | 0.862%  | 0.660%  | 0.528%  | 0.504%  |
| \$170,000 | 700     | 17     | 2.889%  | 1.731%  | 1.084%  | 0.755%  | 0.604%  | 0.515%  | 0.502%  |
| \$170,000 | 800     | 17     | 2.610%  | 1.529%  | 0.956%  | 0.685%  | 0.569%  | 0.509%  | 0.501%  |
| \$170,000 | 900     | 17     | 2.375%  | 1.368%  | 0.861%  | 0.637%  | 0.547%  | 0.506%  | 0.501%  |
| \$170,000 | 1,000   | 17     | 2.196%  | 1.252%  | 0.796%  | 0.605%  | 0.533%  | 0.504%  | 0.501%  |
| \$170,000 | 1,500   | 17     | 1.564%  | 0.873%  | 0.610%  | 0.529%  | 0.508%  | 0.502%  | 0.501%  |
| \$170,000 | 2,000   | 17     | 1.230%  | 0.708%  | 0.549%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$170,000 | 3,000   | 17     | 0.874%  | 0.574%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 4,000   | 17     | 0.709%  | 0.531%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 5,000   | 17     | 0.620%  | 0.515%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 10,000  | 17     | 0.515%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$170,000 | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$180,000 | 5       | 17     | 59.711% | 57.843% | 56.050% | 54.327% | 52.667% | 49.525% | 46.597% |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$180,000 | 10      | 17     | 45.004% | 42.797% | 40.694% | 38.688% | 36.772% | 33.200% | 29.932% |
| \$180,000 | 15      | 17     | 36.919% | 34.513% | 32.233% | 30.076% | 28.024% | 24.211% | 20.788% |
| \$180,000 | 20      | 17     | 31.248% | 28.717% | 26.346% | 24.126% | 22.057% | 18.353% | 15.206% |
| \$180,000 | 25      | 17     | 27.112% | 24.570% | 22.223% | 20.074% | 18.108% | 14.680% | 11.866% |
| \$180,000 | 50      | 17     | 17.726% | 15.321% | 13.196% | 11.326% | 9.693%  | 7.049%  | 5.097%  |
| \$180,000 | 100     | 17     | 11.548% | 9.340%  | 7.499%  | 5.980%  | 4.746%  | 2.978%  | 1.901%  |
| \$180,000 | 150     | 17     | 8.842%  | 6.820%  | 5.214%  | 3.970%  | 3.018%  | 1.775%  | 1.116%  |
| \$180,000 | 200     | 17     | 7.299%  | 5.415%  | 3.980%  | 2.916%  | 2.147%  | 1.220%  | 0.789%  |
| \$180,000 | 300     | 17     | 5.536%  | 3.852%  | 2.659%  | 1.849%  | 1.314%  | 0.768%  | 0.582%  |
| \$180,000 | 400     | 17     | 4.474%  | 2.964%  | 1.963%  | 1.331%  | 0.949%  | 0.615%  | 0.523%  |
| \$180,000 | 500     | 17     | 3.850%  | 2.459%  | 1.579%  | 1.059%  | 0.775%  | 0.556%  | 0.509%  |
| \$180,000 | 600     | 17     | 3.334%  | 2.060%  | 1.302%  | 0.885%  | 0.674%  | 0.531%  | 0.505%  |
| \$180,000 | 700     | 17     | 2.954%  | 1.779%  | 1.116%  | 0.773%  | 0.613%  | 0.517%  | 0.502%  |
| \$180,000 | 800     | 17     | 2.670%  | 1.571%  | 0.982%  | 0.699%  | 0.576%  | 0.510%  | 0.501%  |
| \$180,000 | 900     | 17     | 2.430%  | 1.405%  | 0.883%  | 0.648%  | 0.552%  | 0.506%  | 0.501%  |
| \$180,000 | 1,000   | 17     | 2.247%  | 1.286%  | 0.816%  | 0.614%  | 0.537%  | 0.504%  | 0.501%  |
| \$180,000 | 1,500   | 17     | 1.603%  | 0.894%  | 0.619%  | 0.532%  | 0.508%  | 0.502%  | 0.501%  |
| \$180,000 | 2,000   | 17     | 1.261%  | 0.722%  | 0.553%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$180,000 | 3,000   | 17     | 0.895%  | 0.580%  | 0.514%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 4,000   | 17     | 0.723%  | 0.534%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 5,000   | 17     | 0.629%  | 0.516%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 10,000  | 17     | 0.516%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$180,000 | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$190,000 | 5       | 17     | 60.117% | 58.266% | 56.489% | 54.781% | 53.135% | 50.023% | 47.121% |
| \$190,000 | 10      | 17     | 45.464% | 43.279% | 41.198% | 39.213% | 37.319% | 33.787% | 30.557% |
| \$190,000 | 15      | 17     | 37.395% | 35.016% | 32.763% | 30.630% | 28.602% | 24.834% | 21.435% |
| \$190,000 | 20      | 17     | 31.739% | 29.234% | 26.883% | 24.673% | 22.609% | 18.896% | 15.719% |
| \$190,000 | 25      | 17     | 27.580% | 25.046% | 22.704% | 20.548% | 18.571% | 15.112% | 12.261% |
| \$190,000 | 50      | 17     | 18.040% | 15.634% | 13.503% | 11.623% | 9.976%  | 7.301%  | 5.313%  |
| \$190,000 | 100     | 17     | 11.759% | 9.543%  | 7.688%  | 6.154%  | 4.901%  | 3.096%  | 1.986%  |
| \$190,000 | 150     | 17     | 9.011%  | 6.977%  | 5.354%  | 4.092%  | 3.123%  | 1.846%  | 1.160%  |
| \$190,000 | 200     | 17     | 7.439%  | 5.542%  | 4.091%  | 3.008%  | 2.222%  | 1.267%  | 0.814%  |
| \$190,000 | 300     | 17     | 5.645%  | 3.946%  | 2.736%  | 1.909%  | 1.359%  | 0.789%  | 0.590%  |
| \$190,000 | 400     | 17     | 4.563%  | 3.037%  | 2.019%  | 1.372%  | 0.977%  | 0.626%  | 0.526%  |
| \$190,000 | 500     | 17     | 3.928%  | 2.522%  | 1.625%  | 1.090%  | 0.794%  | 0.562%  | 0.511%  |
| \$190,000 | 600     | 17     | 3.403%  | 2.113%  | 1.339%  | 0.909%  | 0.687%  | 0.535%  | 0.505%  |
| \$190,000 | 700     | 17     | 3.016%  | 1.825%  | 1.146%  | 0.791%  | 0.622%  | 0.518%  | 0.502%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$190,000 | 800     | 17     | 2.726%  | 1.611%  | 1.008%  | 0.713%  | 0.583%  | 0.511%  | 0.502%  |
| \$190,000 | 900     | 17     | 2.482%  | 1.441%  | 0.905%  | 0.659%  | 0.557%  | 0.507%  | 0.501%  |
| \$190,000 | 1,000   | 17     | 2.296%  | 1.318%  | 0.834%  | 0.623%  | 0.541%  | 0.504%  | 0.501%  |
| \$190,000 | 1,500   | 17     | 1.640%  | 0.915%  | 0.628%  | 0.535%  | 0.509%  | 0.502%  | 0.501%  |
| \$190,000 | 2,000   | 17     | 1.292%  | 0.736%  | 0.558%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$190,000 | 3,000   | 17     | 0.915%  | 0.587%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 4,000   | 17     | 0.736%  | 0.537%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 5,000   | 17     | 0.637%  | 0.518%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 10,000  | 17     | 0.517%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$190,000 | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$200,000 | 5       | 17     | 60.499% | 58.662% | 56.900% | 55.206% | 53.574% | 50.489% | 47.613% |
| \$200,000 | 10      | 17     | 45.894% | 43.730% | 41.668% | 39.703% | 37.829% | 34.333% | 31.141% |
| \$200,000 | 15      | 17     | 37.842% | 35.487% | 33.259% | 31.149% | 29.143% | 25.417% | 22.056% |
| \$200,000 | 20      | 17     | 32.201% | 29.724% | 27.396% | 25.200% | 23.143% | 19.431% | 16.232% |
| \$200,000 | 25      | 17     | 28.030% | 25.509% | 23.174% | 21.015% | 19.031% | 15.543% | 12.655% |
| \$200,000 | 50      | 17     | 18.348% | 15.941% | 13.803% | 11.915% | 10.256% | 7.554%  | 5.532%  |
| \$200,000 | 100     | 17     | 11.966% | 9.742%  | 7.874%  | 6.326%  | 5.055%  | 3.215%  | 2.073%  |
| \$200,000 | 150     | 17     | 9.177%  | 7.132%  | 5.493%  | 4.214%  | 3.229%  | 1.920%  | 1.205%  |
| \$200,000 | 200     | 17     | 7.577%  | 5.668%  | 4.200%  | 3.100%  | 2.298%  | 1.314%  | 0.840%  |
| \$200,000 | 300     | 17     | 5.753%  | 4.039%  | 2.813%  | 1.969%  | 1.404%  | 0.811%  | 0.600%  |
| \$200,000 | 400     | 17     | 4.650%  | 3.109%  | 2.076%  | 1.413%  | 1.005%  | 0.637%  | 0.530%  |
| \$200,000 | 500     | 17     | 3.998%  | 2.578%  | 1.665%  | 1.117%  | 0.811%  | 0.566%  | 0.511%  |
| \$200,000 | 600     | 17     | 3.471%  | 2.166%  | 1.376%  | 0.932%  | 0.701%  | 0.538%  | 0.506%  |
| \$200,000 | 700     | 17     | 3.077%  | 1.870%  | 1.176%  | 0.809%  | 0.632%  | 0.521%  | 0.503%  |
| \$200,000 | 800     | 17     | 2.781%  | 1.651%  | 1.033%  | 0.728%  | 0.590%  | 0.513%  | 0.502%  |
| \$200,000 | 900     | 17     | 2.532%  | 1.477%  | 0.926%  | 0.670%  | 0.562%  | 0.508%  | 0.501%  |
| \$200,000 | 1,000   | 17     | 2.343%  | 1.350%  | 0.852%  | 0.632%  | 0.545%  | 0.505%  | 0.501%  |
| \$200,000 | 1,500   | 17     | 1.676%  | 0.935%  | 0.637%  | 0.538%  | 0.510%  | 0.502%  | 0.501%  |
| \$200,000 | 2,000   | 17     | 1.321%  | 0.750%  | 0.563%  | 0.515%  | 0.505%  | 0.502%  | 0.501%  |
| \$200,000 | 3,000   | 17     | 0.935%  | 0.593%  | 0.517%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 4,000   | 17     | 0.750%  | 0.540%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 5,000   | 17     | 0.646%  | 0.519%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 10,000  | 17     | 0.518%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$200,000 | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$225,000 | 5       | 17     | 61.337% | 59.533% | 57.803% | 56.140% | 54.538% | 51.511% | 48.690% |
| \$225,000 | 10      | 17     | 46.861% | 44.742% | 42.726% | 40.804% | 38.974% | 35.559% | 32.446% |
| \$225,000 | 15      | 17     | 38.843% | 36.542% | 34.370% | 32.308% | 30.351% | 26.719% | 23.453% |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$225,000 | 20      | 17     | 33.233% | 30.820% | 28.548% | 26.406% | 24.387% | 20.705% | 17.486% |
| \$225,000 | 25      | 17     | 29.067% | 26.585% | 24.277% | 22.131% | 20.141% | 16.608% | 13.641% |
| \$225,000 | 50      | 17     | 19.083% | 16.672% | 14.522% | 12.615% | 10.929% | 8.165%  | 6.064%  |
| \$225,000 | 100     | 17     | 12.458% | 10.216% | 8.323%  | 6.740%  | 5.433%  | 3.511%  | 2.288%  |
| \$225,000 | 150     | 17     | 9.578%  | 7.508%  | 5.835%  | 4.514%  | 3.489%  | 2.103%  | 1.323%  |
| \$225,000 | 200     | 17     | 7.910%  | 5.972%  | 4.467%  | 3.328%  | 2.485%  | 1.433%  | 0.909%  |
| \$225,000 | 300     | 17     | 6.010%  | 4.264%  | 3.001%  | 2.118%  | 1.517%  | 0.869%  | 0.625%  |
| \$225,000 | 400     | 17     | 4.860%  | 3.286%  | 2.214%  | 1.515%  | 1.077%  | 0.666%  | 0.540%  |
| \$225,000 | 500     | 17     | 4.184%  | 2.729%  | 1.779%  | 1.196%  | 0.861%  | 0.583%  | 0.515%  |
| \$225,000 | 600     | 17     | 3.635%  | 2.294%  | 1.468%  | 0.992%  | 0.736%  | 0.548%  | 0.508%  |
| \$225,000 | 700     | 17     | 3.224%  | 1.981%  | 1.251%  | 0.855%  | 0.657%  | 0.526%  | 0.504%  |
| \$225,000 | 800     | 17     | 2.915%  | 1.749%  | 1.097%  | 0.764%  | 0.609%  | 0.516%  | 0.502%  |
| \$225,000 | 900     | 17     | 2.654%  | 1.563%  | 0.980%  | 0.699%  | 0.576%  | 0.510%  | 0.501%  |
| \$225,000 | 1,000   | 17     | 2.457%  | 1.429%  | 0.899%  | 0.656%  | 0.556%  | 0.506%  | 0.501%  |
| \$225,000 | 1,500   | 17     | 1.763%  | 0.985%  | 0.660%  | 0.546%  | 0.513%  | 0.502%  | 0.501%  |
| \$225,000 | 2,000   | 17     | 1.392%  | 0.784%  | 0.575%  | 0.518%  | 0.505%  | 0.502%  | 0.501%  |
| \$225,000 | 3,000   | 17     | 0.983%  | 0.610%  | 0.521%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 4,000   | 17     | 0.782%  | 0.548%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 5,000   | 17     | 0.668%  | 0.523%  | 0.506%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 10,000  | 17     | 0.521%  | 0.506%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$225,000 | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$250,000 | 5       | 17     | 61.990% | 60.213% | 58.508% | 56.868% | 55.291% | 52.309% | 49.532% |
| \$250,000 | 10      | 17     | 47.648% | 45.566% | 43.585% | 41.698% | 39.903% | 36.553% | 33.503% |
| \$250,000 | 15      | 17     | 39.665% | 37.409% | 35.279% | 33.257% | 31.338% | 27.783% | 24.592% |
| \$250,000 | 20      | 17     | 34.083% | 31.721% | 29.495% | 27.400% | 25.427% | 21.815% | 18.615% |
| \$250,000 | 25      | 17     | 29.943% | 27.511% | 25.239% | 23.119% | 21.140% | 17.601% | 14.580% |
| \$250,000 | 50      | 17     | 19.742% | 17.325% | 15.165% | 13.244% | 11.539% | 8.719%  | 6.554%  |
| \$250,000 | 100     | 17     | 12.896% | 10.640% | 8.727%  | 7.116%  | 5.779%  | 3.785%  | 2.491%  |
| \$250,000 | 150     | 17     | 9.937%  | 7.845%  | 6.144%  | 4.787%  | 3.725%  | 2.274%  | 1.434%  |
| \$250,000 | 200     | 17     | 8.211%  | 6.248%  | 4.712%  | 3.539%  | 2.661%  | 1.546%  | 0.975%  |
| \$250,000 | 300     | 17     | 6.241%  | 4.469%  | 3.172%  | 2.256%  | 1.622%  | 0.925%  | 0.650%  |
| \$250,000 | 400     | 17     | 5.047%  | 3.446%  | 2.340%  | 1.609%  | 1.144%  | 0.695%  | 0.550%  |
| \$250,000 | 500     | 17     | 4.350%  | 2.866%  | 1.883%  | 1.269%  | 0.908%  | 0.600%  | 0.519%  |
| \$250,000 | 600     | 17     | 3.782%  | 2.410%  | 1.551%  | 1.046%  | 0.769%  | 0.557%  | 0.511%  |
| \$250,000 | 700     | 17     | 3.356%  | 2.081%  | 1.320%  | 0.898%  | 0.681%  | 0.532%  | 0.505%  |
| \$250,000 | 800     | 17     | 3.034%  | 1.837%  | 1.155%  | 0.798%  | 0.627%  | 0.520%  | 0.503%  |
| \$250,000 | 900     | 17     | 2.763%  | 1.641%  | 1.029%  | 0.726%  | 0.589%  | 0.512%  | 0.502%  |

\* Applied to projected claims under ISL



BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

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

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$300,000 | 50      | 17     | 20.911% | 18.492% | 16.319% | 14.368% | 12.636% | 9.730%  | 7.454%  |
| \$300,000 | 100     | 17     | 13.674% | 11.397% | 9.447%  | 7.796%  | 6.408%  | 4.298%  | 2.885%  |
| \$300,000 | 150     | 17     | 10.574% | 8.448%  | 6.704%  | 5.289%  | 4.164%  | 2.596%  | 1.657%  |
| \$300,000 | 200     | 17     | 8.743%  | 6.739%  | 5.152%  | 3.923%  | 2.986%  | 1.762%  | 1.107%  |
| \$300,000 | 300     | 17     | 6.648%  | 4.831%  | 3.480%  | 2.506%  | 1.820%  | 1.033%  | 0.701%  |
| \$300,000 | 400     | 17     | 5.380%  | 3.733%  | 2.571%  | 1.785%  | 1.270%  | 0.751%  | 0.571%  |
| \$300,000 | 500     | 17     | 4.642%  | 3.108%  | 2.073%  | 1.405%  | 1.000%  | 0.633%  | 0.529%  |
| \$300,000 | 600     | 17     | 4.032%  | 2.609%  | 1.696%  | 1.144%  | 0.830%  | 0.575%  | 0.514%  |
| \$300,000 | 700     | 17     | 3.584%  | 2.260%  | 1.444%  | 0.978%  | 0.728%  | 0.544%  | 0.507%  |
| \$300,000 | 800     | 17     | 3.240%  | 1.994%  | 1.260%  | 0.863%  | 0.662%  | 0.528%  | 0.504%  |
| \$300,000 | 900     | 17     | 2.953%  | 1.780%  | 1.119%  | 0.778%  | 0.616%  | 0.518%  | 0.502%  |
| \$300,000 | 1,000   | 17     | 2.737%  | 1.627%  | 1.022%  | 0.723%  | 0.588%  | 0.511%  | 0.501%  |
| \$300,000 | 1,500   | 17     | 1.980%  | 1.115%  | 0.725%  | 0.572%  | 0.521%  | 0.503%  | 0.501%  |
| \$300,000 | 2,000   | 17     | 1.567%  | 0.874%  | 0.611%  | 0.529%  | 0.508%  | 0.502%  | 0.501%  |
| \$300,000 | 3,000   | 17     | 1.105%  | 0.657%  | 0.533%  | 0.508%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 4,000   | 17     | 0.869%  | 0.573%  | 0.513%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 5,000   | 17     | 0.728%  | 0.536%  | 0.507%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 10,000  | 17     | 0.531%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$300,000 | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$325,000 | 5       | 17     | 63.396% | 61.674% | 60.020% | 58.432% | 56.906% | 54.019% | 51.335% |
| \$325,000 | 10      | 17     | 49.322% | 47.317% | 45.410% | 43.599% | 41.873% | 38.662% | 35.742% |
| \$325,000 | 15      | 17     | 41.434% | 39.273% | 37.228% | 35.290% | 33.449% | 30.062% | 27.023% |
| \$325,000 | 20      | 17     | 35.939% | 33.679% | 31.555% | 29.557% | 27.678% | 24.250% | 21.204% |
| \$325,000 | 25      | 17     | 31.856% | 29.542% | 27.380% | 25.356% | 23.461% | 20.029% | 17.018% |
| \$325,000 | 50      | 17     | 21.403% | 18.990% | 16.814% | 14.857% | 13.112% | 10.173% | 7.853%  |
| \$325,000 | 100     | 17     | 13.999% | 11.716% | 9.753%  | 8.085%  | 6.680%  | 4.526%  | 3.063%  |
| \$325,000 | 150     | 17     | 10.839% | 8.703%  | 6.941%  | 5.505%  | 4.355%  | 2.740%  | 1.760%  |
| \$325,000 | 200     | 17     | 8.966%  | 6.947%  | 5.341%  | 4.089%  | 3.128%  | 1.859%  | 1.170%  |
| \$325,000 | 300     | 17     | 6.818%  | 4.984%  | 3.612%  | 2.614%  | 1.907%  | 1.084%  | 0.726%  |
| \$325,000 | 400     | 17     | 5.520%  | 3.855%  | 2.671%  | 1.862%  | 1.326%  | 0.778%  | 0.582%  |
| \$325,000 | 500     | 17     | 4.764%  | 3.212%  | 2.155%  | 1.466%  | 1.041%  | 0.650%  | 0.534%  |
| \$325,000 | 600     | 17     | 4.140%  | 2.696%  | 1.761%  | 1.189%  | 0.860%  | 0.585%  | 0.517%  |
| \$325,000 | 700     | 17     | 3.680%  | 2.335%  | 1.498%  | 1.014%  | 0.750%  | 0.550%  | 0.508%  |
| \$325,000 | 800     | 17     | 3.327%  | 2.060%  | 1.306%  | 0.892%  | 0.679%  | 0.532%  | 0.505%  |
| \$325,000 | 900     | 17     | 3.033%  | 1.840%  | 1.159%  | 0.801%  | 0.629%  | 0.520%  | 0.503%  |
| \$325,000 | 1,000   | 17     | 2.813%  | 1.682%  | 1.057%  | 0.743%  | 0.599%  | 0.513%  | 0.502%  |
| \$325,000 | 1,500   | 17     | 2.038%  | 1.152%  | 0.744%  | 0.580%  | 0.524%  | 0.503%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$325,000 | 2,000   | 17     | 1.614%  | 0.900%  | 0.621%  | 0.533%  | 0.509%  | 0.502%  | 0.501%  |
| \$325,000 | 3,000   | 17     | 1.140%  | 0.671%  | 0.537%  | 0.509%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 4,000   | 17     | 0.893%  | 0.580%  | 0.515%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 5,000   | 17     | 0.746%  | 0.540%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 10,000  | 17     | 0.534%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$325,000 | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$350,000 | 5       | 17     | 63.702% | 61.993% | 60.350% | 58.774% | 57.259% | 54.393% | 51.731% |
| \$350,000 | 10      | 17     | 49.693% | 47.705% | 45.815% | 44.020% | 42.310% | 39.131% | 36.239% |
| \$350,000 | 15      | 17     | 41.836% | 39.696% | 37.670% | 35.750% | 33.928% | 30.579% | 27.574% |
| \$350,000 | 20      | 17     | 36.369% | 34.131% | 32.031% | 30.056% | 28.199% | 24.812% | 21.805% |
| \$350,000 | 25      | 17     | 32.308% | 30.020% | 27.885% | 25.885% | 24.013% | 20.626% | 17.652% |
| \$350,000 | 50      | 17     | 21.856% | 19.454% | 17.280% | 15.319% | 13.565% | 10.596% | 8.236%  |
| \$350,000 | 100     | 17     | 14.300% | 12.013% | 10.041% | 8.358%  | 6.937%  | 4.747%  | 3.238%  |
| \$350,000 | 150     | 17     | 11.082% | 8.938%  | 7.162%  | 5.707%  | 4.535%  | 2.878%  | 1.859%  |
| \$350,000 | 200     | 17     | 9.170%  | 7.139%  | 5.516%  | 4.244%  | 3.262%  | 1.952%  | 1.230%  |
| \$350,000 | 300     | 17     | 6.977%  | 5.127%  | 3.735%  | 2.716%  | 1.990%  | 1.132%  | 0.751%  |
| \$350,000 | 400     | 17     | 5.651%  | 3.970%  | 2.766%  | 1.935%  | 1.381%  | 0.805%  | 0.593%  |
| \$350,000 | 500     | 17     | 4.878%  | 3.308%  | 2.232%  | 1.524%  | 1.081%  | 0.667%  | 0.540%  |
| \$350,000 | 600     | 17     | 4.240%  | 2.779%  | 1.822%  | 1.233%  | 0.888%  | 0.595%  | 0.520%  |
| \$350,000 | 700     | 17     | 3.769%  | 2.407%  | 1.550%  | 1.048%  | 0.771%  | 0.557%  | 0.509%  |
| \$350,000 | 800     | 17     | 3.408%  | 2.124%  | 1.351%  | 0.921%  | 0.696%  | 0.537%  | 0.506%  |
| \$350,000 | 900     | 17     | 3.109%  | 1.898%  | 1.197%  | 0.825%  | 0.642%  | 0.523%  | 0.503%  |
| \$350,000 | 1,000   | 17     | 2.885%  | 1.735%  | 1.091%  | 0.763%  | 0.609%  | 0.515%  | 0.502%  |
| \$350,000 | 1,500   | 17     | 2.093%  | 1.186%  | 0.763%  | 0.589%  | 0.527%  | 0.503%  | 0.501%  |
| \$350,000 | 2,000   | 17     | 1.658%  | 0.924%  | 0.632%  | 0.536%  | 0.510%  | 0.502%  | 0.501%  |
| \$350,000 | 3,000   | 17     | 1.172%  | 0.685%  | 0.541%  | 0.509%  | 0.504%  | 0.502%  | 0.501%  |
| \$350,000 | 4,000   | 17     | 0.916%  | 0.588%  | 0.516%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 5,000   | 17     | 0.762%  | 0.544%  | 0.508%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 10,000  | 17     | 0.537%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$350,000 | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$375,000 | 5       | 17     | 63.978% | 62.279% | 60.646% | 59.081% | 57.576% | 54.729% | 52.087% |
| \$375,000 | 10      | 17     | 50.030% | 48.058% | 46.183% | 44.404% | 42.708% | 39.557% | 36.690% |
| \$375,000 | 15      | 17     | 42.204% | 40.083% | 38.074% | 36.171% | 34.367% | 31.051% | 28.078% |
| \$375,000 | 20      | 17     | 36.764% | 34.547% | 32.467% | 30.513% | 28.675% | 25.326% | 22.354% |
| \$375,000 | 25      | 17     | 32.723% | 30.458% | 28.346% | 26.368% | 24.519% | 21.172% | 18.235% |
| \$375,000 | 50      | 17     | 22.285% | 19.896% | 17.729% | 15.768% | 14.009% | 11.009% | 8.614%  |
| \$375,000 | 100     | 17     | 14.591% | 12.300% | 10.321% | 8.624%  | 7.190%  | 4.964%  | 3.413%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$375,000 | 150     | 17     | 11.316% | 9.165%  | 7.378%  | 5.907%  | 4.716%  | 3.016%  | 1.960%  |
| \$375,000 | 200     | 17     | 9.369%  | 7.328%  | 5.689%  | 4.397%  | 3.395%  | 2.046%  | 1.291%  |
| \$375,000 | 300     | 17     | 7.131%  | 5.267%  | 3.857%  | 2.817%  | 2.072%  | 1.182%  | 0.777%  |
| \$375,000 | 400     | 17     | 5.777%  | 4.081%  | 2.859%  | 2.008%  | 1.436%  | 0.833%  | 0.605%  |
| \$375,000 | 500     | 17     | 4.987%  | 3.401%  | 2.308%  | 1.581%  | 1.121%  | 0.684%  | 0.545%  |
| \$375,000 | 600     | 17     | 4.335%  | 2.858%  | 1.883%  | 1.276%  | 0.917%  | 0.605%  | 0.523%  |
| \$375,000 | 700     | 17     | 3.855%  | 2.476%  | 1.601%  | 1.083%  | 0.793%  | 0.564%  | 0.511%  |
| \$375,000 | 800     | 17     | 3.487%  | 2.185%  | 1.395%  | 0.949%  | 0.713%  | 0.542%  | 0.507%  |
| \$375,000 | 900     | 17     | 3.181%  | 1.953%  | 1.235%  | 0.848%  | 0.655%  | 0.526%  | 0.504%  |
| \$375,000 | 1,000   | 17     | 2.953%  | 1.786%  | 1.125%  | 0.783%  | 0.620%  | 0.518%  | 0.502%  |
| \$375,000 | 1,500   | 17     | 2.145%  | 1.221%  | 0.781%  | 0.597%  | 0.530%  | 0.504%  | 0.501%  |
| \$375,000 | 2,000   | 17     | 1.701%  | 0.949%  | 0.643%  | 0.540%  | 0.511%  | 0.502%  | 0.501%  |
| \$375,000 | 3,000   | 17     | 1.204%  | 0.699%  | 0.546%  | 0.510%  | 0.504%  | 0.502%  | 0.501%  |
| \$375,000 | 4,000   | 17     | 0.939%  | 0.595%  | 0.518%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 5,000   | 17     | 0.779%  | 0.548%  | 0.509%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 10,000  | 17     | 0.541%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$375,000 | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$400,000 | 5       | 17     | 64.213% | 62.523% | 60.899% | 59.343% | 57.846% | 55.016% | 52.390% |
| \$400,000 | 10      | 17     | 50.321% | 48.361% | 46.501% | 44.733% | 43.049% | 39.923% | 37.077% |
| \$400,000 | 15      | 17     | 42.520% | 40.414% | 38.421% | 36.532% | 34.742% | 31.456% | 28.508% |
| \$400,000 | 20      | 17     | 37.103% | 34.904% | 32.842% | 30.905% | 29.085% | 25.767% | 22.824% |
| \$400,000 | 25      | 17     | 33.081% | 30.836% | 28.743% | 26.784% | 24.953% | 21.640% | 18.735% |
| \$400,000 | 50      | 17     | 22.661% | 20.286% | 18.127% | 16.174% | 14.412% | 11.391% | 8.967%  |
| \$400,000 | 100     | 17     | 14.851% | 12.559% | 10.574% | 8.866%  | 7.419%  | 5.162%  | 3.576%  |
| \$400,000 | 150     | 17     | 11.527% | 9.371%  | 7.572%  | 6.090%  | 4.883%  | 3.144%  | 2.056%  |
| \$400,000 | 200     | 17     | 9.548%  | 7.498%  | 5.846%  | 4.537%  | 3.517%  | 2.134%  | 1.350%  |
| \$400,000 | 300     | 17     | 7.269%  | 5.394%  | 3.969%  | 2.910%  | 2.148%  | 1.229%  | 0.802%  |
| \$400,000 | 400     | 17     | 5.890%  | 4.183%  | 2.944%  | 2.076%  | 1.487%  | 0.859%  | 0.616%  |
| \$400,000 | 500     | 17     | 5.086%  | 3.485%  | 2.376%  | 1.634%  | 1.159%  | 0.700%  | 0.551%  |
| \$400,000 | 600     | 17     | 4.421%  | 2.930%  | 1.938%  | 1.316%  | 0.944%  | 0.616%  | 0.526%  |
| \$400,000 | 700     | 17     | 3.926%  | 2.533%  | 1.643%  | 1.112%  | 0.810%  | 0.569%  | 0.512%  |
| \$400,000 | 800     | 17     | 3.557%  | 2.241%  | 1.435%  | 0.975%  | 0.728%  | 0.546%  | 0.508%  |
| \$400,000 | 900     | 17     | 3.246%  | 2.003%  | 1.269%  | 0.869%  | 0.667%  | 0.529%  | 0.504%  |
| \$400,000 | 1,000   | 17     | 3.015%  | 1.832%  | 1.156%  | 0.801%  | 0.630%  | 0.520%  | 0.503%  |
| \$400,000 | 1,500   | 17     | 2.193%  | 1.252%  | 0.798%  | 0.605%  | 0.533%  | 0.504%  | 0.501%  |
| \$400,000 | 2,000   | 17     | 1.740%  | 0.971%  | 0.653%  | 0.544%  | 0.512%  | 0.502%  | 0.501%  |
| \$400,000 | 3,000   | 17     | 1.232%  | 0.711%  | 0.550%  | 0.511%  | 0.504%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

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 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$400,000 | 4,000   | 17     | 0.960%  | 0.602%  | 0.519%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 5,000   | 17     | 0.794%  | 0.552%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 10,000  | 17     | 0.544%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$400,000 | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$425,000 | 5       | 17     | 64.415% | 62.733% | 61.117% | 59.568% | 58.079% | 55.262% | 52.650% |
| \$425,000 | 10      | 17     | 50.571% | 48.622% | 46.773% | 45.016% | 43.342% | 40.236% | 37.409% |
| \$425,000 | 15      | 17     | 42.794% | 40.701% | 38.720% | 36.844% | 35.067% | 31.806% | 28.879% |
| \$425,000 | 20      | 17     | 37.398% | 35.214% | 33.167% | 31.245% | 29.439% | 26.148% | 23.229% |
| \$425,000 | 25      | 17     | 33.390% | 31.163% | 29.085% | 27.142% | 25.327% | 22.044% | 19.166% |
| \$425,000 | 50      | 17     | 22.988% | 20.629% | 18.480% | 16.533% | 14.774% | 11.740% | 9.290%  |
| \$425,000 | 100     | 17     | 15.083% | 12.792% | 10.801% | 9.086%  | 7.628%  | 5.345%  | 3.728%  |
| \$425,000 | 150     | 17     | 11.715% | 9.554%  | 7.749%  | 6.257%  | 5.037%  | 3.263%  | 2.146%  |
| \$425,000 | 200     | 17     | 9.710%  | 7.651%  | 5.989%  | 4.666%  | 3.630%  | 2.216%  | 1.404%  |
| \$425,000 | 300     | 17     | 7.394%  | 5.510%  | 4.072%  | 2.997%  | 2.219%  | 1.273%  | 0.827%  |
| \$425,000 | 400     | 17     | 5.994%  | 4.275%  | 3.021%  | 2.138%  | 1.535%  | 0.883%  | 0.627%  |
| \$425,000 | 500     | 17     | 5.175%  | 3.562%  | 2.439%  | 1.683%  | 1.194%  | 0.715%  | 0.557%  |
| \$425,000 | 600     | 17     | 4.499%  | 2.996%  | 1.989%  | 1.353%  | 0.969%  | 0.625%  | 0.528%  |
| \$425,000 | 700     | 17     | 3.997%  | 2.590%  | 1.687%  | 1.142%  | 0.829%  | 0.575%  | 0.513%  |
| \$425,000 | 800     | 17     | 3.621%  | 2.292%  | 1.471%  | 0.999%  | 0.743%  | 0.550%  | 0.509%  |
| \$425,000 | 900     | 17     | 3.305%  | 2.048%  | 1.301%  | 0.890%  | 0.679%  | 0.532%  | 0.505%  |
| \$425,000 | 1,000   | 17     | 3.071%  | 1.874%  | 1.184%  | 0.818%  | 0.640%  | 0.522%  | 0.503%  |
| \$425,000 | 1,500   | 17     | 2.235%  | 1.280%  | 0.814%  | 0.613%  | 0.536%  | 0.504%  | 0.501%  |
| \$425,000 | 2,000   | 17     | 1.775%  | 0.992%  | 0.662%  | 0.547%  | 0.513%  | 0.502%  | 0.501%  |
| \$425,000 | 3,000   | 17     | 1.258%  | 0.723%  | 0.554%  | 0.512%  | 0.504%  | 0.502%  | 0.501%  |
| \$425,000 | 4,000   | 17     | 0.979%  | 0.609%  | 0.521%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 5,000   | 17     | 0.808%  | 0.556%  | 0.510%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 10,000  | 17     | 0.547%  | 0.507%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$425,000 | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$450,000 | 5       | 17     | 64.610% | 62.935% | 61.325% | 59.784% | 58.300% | 55.496% | 52.898% |
| \$450,000 | 10      | 17     | 50.805% | 48.867% | 47.028% | 45.281% | 43.616% | 40.528% | 37.717% |
| \$450,000 | 15      | 17     | 43.049% | 40.967% | 38.998% | 37.132% | 35.367% | 32.128% | 29.221% |
| \$450,000 | 20      | 17     | 37.664% | 35.494% | 33.461% | 31.551% | 29.758% | 26.491% | 23.593% |
| \$450,000 | 25      | 17     | 33.671% | 31.459% | 29.395% | 27.466% | 25.665% | 22.408% | 19.553% |
| \$450,000 | 50      | 17     | 23.289% | 20.946% | 18.808% | 16.870% | 15.115% | 12.075% | 9.604%  |
| \$450,000 | 100     | 17     | 15.302% | 13.013% | 11.019% | 9.297%  | 7.828%  | 5.522%  | 3.876%  |
| \$450,000 | 150     | 17     | 11.894% | 9.727%  | 7.914%  | 6.414%  | 5.183%  | 3.376%  | 2.232%  |
| \$450,000 | 200     | 17     | 9.863%  | 7.797%  | 6.125%  | 4.789%  | 3.738%  | 2.296%  | 1.457%  |

\* Applied to projected claims under ISL

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EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$450,000 | 300     | 17     | 7.514%  | 5.621%  | 4.170%  | 3.081%  | 2.288%  | 1.316%  | 0.852%  |
| \$450,000 | 400     | 17     | 6.092%  | 4.362%  | 3.096%  | 2.197%  | 1.581%  | 0.907%  | 0.638%  |
| \$450,000 | 500     | 17     | 5.259%  | 3.635%  | 2.498%  | 1.730%  | 1.227%  | 0.731%  | 0.563%  |
| \$450,000 | 600     | 17     | 4.574%  | 3.059%  | 2.038%  | 1.389%  | 0.994%  | 0.635%  | 0.531%  |
| \$450,000 | 700     | 17     | 4.065%  | 2.646%  | 1.729%  | 1.171%  | 0.848%  | 0.581%  | 0.515%  |
| \$450,000 | 800     | 17     | 3.683%  | 2.341%  | 1.507%  | 1.023%  | 0.758%  | 0.555%  | 0.510%  |
| \$450,000 | 900     | 17     | 3.362%  | 2.092%  | 1.332%  | 0.909%  | 0.690%  | 0.535%  | 0.505%  |
| \$450,000 | 1,000   | 17     | 3.124%  | 1.914%  | 1.211%  | 0.835%  | 0.649%  | 0.525%  | 0.503%  |
| \$450,000 | 1,500   | 17     | 2.276%  | 1.307%  | 0.829%  | 0.620%  | 0.539%  | 0.505%  | 0.501%  |
| \$450,000 | 2,000   | 17     | 1.808%  | 1.011%  | 0.672%  | 0.551%  | 0.514%  | 0.502%  | 0.501%  |
| \$450,000 | 3,000   | 17     | 1.282%  | 0.734%  | 0.558%  | 0.513%  | 0.504%  | 0.502%  | 0.501%  |
| \$450,000 | 4,000   | 17     | 0.998%  | 0.616%  | 0.522%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 5,000   | 17     | 0.822%  | 0.559%  | 0.511%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 10,000  | 17     | 0.550%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$450,000 | 20,000  | 17     | 0.407%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$475,000 | 5       | 17     | 64.766% | 63.096% | 61.493% | 59.958% | 58.480% | 55.686% | 53.098% |
| \$475,000 | 10      | 17     | 51.006% | 49.076% | 47.246% | 45.507% | 43.851% | 40.779% | 37.982% |
| \$475,000 | 15      | 17     | 43.269% | 41.198% | 39.239% | 37.382% | 35.627% | 32.407% | 29.517% |
| \$475,000 | 20      | 17     | 37.896% | 35.739% | 33.717% | 31.819% | 30.037% | 26.791% | 23.912% |
| \$475,000 | 25      | 17     | 33.919% | 31.721% | 29.670% | 27.754% | 25.965% | 22.730% | 19.896% |
| \$475,000 | 50      | 17     | 23.564% | 21.238% | 19.113% | 17.184% | 15.434% | 12.394% | 9.908%  |
| \$475,000 | 100     | 17     | 15.511% | 13.220% | 11.225% | 9.498%  | 8.021%  | 5.692%  | 4.021%  |
| \$475,000 | 150     | 17     | 12.063% | 9.890%  | 8.071%  | 6.563%  | 5.322%  | 3.487%  | 2.316%  |
| \$475,000 | 200     | 17     | 10.009% | 7.936%  | 6.255%  | 4.907%  | 3.844%  | 2.373%  | 1.511%  |
| \$475,000 | 300     | 17     | 7.626%  | 5.726%  | 4.263%  | 3.161%  | 2.354%  | 1.358%  | 0.876%  |
| \$475,000 | 400     | 17     | 6.184%  | 4.444%  | 3.167%  | 2.254%  | 1.626%  | 0.931%  | 0.649%  |
| \$475,000 | 500     | 17     | 5.339%  | 3.704%  | 2.554%  | 1.774%  | 1.260%  | 0.746%  | 0.568%  |
| \$475,000 | 600     | 17     | 4.645%  | 3.118%  | 2.085%  | 1.424%  | 1.018%  | 0.645%  | 0.535%  |
| \$475,000 | 700     | 17     | 4.129%  | 2.699%  | 1.769%  | 1.199%  | 0.866%  | 0.588%  | 0.517%  |
| \$475,000 | 800     | 17     | 3.740%  | 2.387%  | 1.541%  | 1.045%  | 0.772%  | 0.559%  | 0.511%  |
| \$475,000 | 900     | 17     | 3.415%  | 2.134%  | 1.362%  | 0.928%  | 0.701%  | 0.538%  | 0.506%  |
| \$475,000 | 1,000   | 17     | 3.173%  | 1.952%  | 1.237%  | 0.851%  | 0.658%  | 0.527%  | 0.504%  |
| \$475,000 | 1,500   | 17     | 2.313%  | 1.332%  | 0.844%  | 0.627%  | 0.542%  | 0.505%  | 0.501%  |
| \$475,000 | 2,000   | 17     | 1.839%  | 1.030%  | 0.680%  | 0.554%  | 0.516%  | 0.502%  | 0.501%  |
| \$475,000 | 3,000   | 17     | 1.305%  | 0.745%  | 0.561%  | 0.514%  | 0.504%  | 0.502%  | 0.501%  |
| \$475,000 | 4,000   | 17     | 1.015%  | 0.622%  | 0.524%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$475,000 | 5,000   | 17     | 0.834%  | 0.563%  | 0.512%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |

\* Applied to projected claims under ISL

BLUE CROSS AND BLUE SHIELD OF VERMONT and THE VERMONT HEALTH PLAN  
 Q3 2020 LARGE GROUP RATING PROGRAM FILING

EXHIBIT 6A

AGGREGATE STOP LOSS RATE FACTORS\*

| ISL limit | Members | Months | 110%    | 115%    | 120%    | 125%    | 130%    | 140%    | 150%    |
|-----------|---------|--------|---------|---------|---------|---------|---------|---------|---------|
| \$475,000 | 10,000  | 17     | 0.553%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$475,000 | 20,000  | 17     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |
| \$500,000 | 5       | 17     | 64.900% | 63.236% | 61.638% | 60.107% | 58.634% | 55.850% | 53.272% |
| \$500,000 | 10      | 17     | 51.178% | 49.256% | 47.434% | 45.702% | 44.053% | 40.995% | 38.211% |
| \$500,000 | 15      | 17     | 43.462% | 41.399% | 39.449% | 37.600% | 35.854% | 32.651% | 29.776% |
| \$500,000 | 20      | 17     | 38.098% | 35.952% | 33.940% | 32.052% | 30.281% | 27.053% | 24.189% |
| \$500,000 | 25      | 17     | 34.139% | 31.953% | 29.914% | 28.008% | 26.231% | 23.016% | 20.200% |
| \$500,000 | 50      | 17     | 23.810% | 21.500% | 19.389% | 17.471% | 15.726% | 12.690% | 10.196% |
| \$500,000 | 100     | 17     | 15.706% | 13.415% | 11.419% | 9.688%  | 8.205%  | 5.852%  | 4.160%  |
| \$500,000 | 150     | 17     | 12.222% | 10.046% | 8.221%  | 6.705%  | 5.454%  | 3.593%  | 2.398%  |
| \$500,000 | 200     | 17     | 10.146% | 8.069%  | 6.378%  | 5.020%  | 3.945%  | 2.448%  | 1.563%  |
| \$500,000 | 300     | 17     | 7.731%  | 5.823%  | 4.350%  | 3.236%  | 2.416%  | 1.398%  | 0.899%  |
| \$500,000 | 400     | 17     | 6.269%  | 4.521%  | 3.232%  | 2.308%  | 1.668%  | 0.954%  | 0.661%  |
| \$500,000 | 500     | 17     | 5.412%  | 3.768%  | 2.606%  | 1.815%  | 1.290%  | 0.761%  | 0.574%  |
| \$500,000 | 600     | 17     | 4.710%  | 3.174%  | 2.129%  | 1.456%  | 1.041%  | 0.654%  | 0.538%  |
| \$500,000 | 700     | 17     | 4.188%  | 2.748%  | 1.806%  | 1.226%  | 0.884%  | 0.594%  | 0.519%  |
| \$500,000 | 800     | 17     | 3.786%  | 2.424%  | 1.568%  | 1.063%  | 0.783%  | 0.562%  | 0.511%  |
| \$500,000 | 900     | 17     | 3.464%  | 2.172%  | 1.389%  | 0.946%  | 0.712%  | 0.541%  | 0.507%  |
| \$500,000 | 1,000   | 17     | 3.220%  | 1.988%  | 1.262%  | 0.867%  | 0.667%  | 0.529%  | 0.504%  |
| \$500,000 | 1,500   | 17     | 2.348%  | 1.356%  | 0.858%  | 0.634%  | 0.545%  | 0.505%  | 0.501%  |
| \$500,000 | 2,000   | 17     | 1.868%  | 1.047%  | 0.689%  | 0.558%  | 0.517%  | 0.502%  | 0.501%  |
| \$500,000 | 3,000   | 17     | 1.326%  | 0.755%  | 0.565%  | 0.515%  | 0.505%  | 0.502%  | 0.501%  |
| \$500,000 | 4,000   | 17     | 1.031%  | 0.628%  | 0.525%  | 0.506%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 5,000   | 17     | 0.846%  | 0.567%  | 0.512%  | 0.505%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 10,000  | 17     | 0.556%  | 0.508%  | 0.505%  | 0.504%  | 0.503%  | 0.502%  | 0.501%  |
| \$500,000 | 20,000  | 17     | 0.408%  | 0.406%  | 0.405%  | 0.404%  | 0.403%  | 0.402%  | 0.401%  |

\* Applied to projected claims under ISL

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$30,000      | 5       | 31.953%   | 30.047%    |
| \$30,000      | 10      | 21.338%   | 19.342%    |
| \$30,000      | 15      | 17.176%   | 15.195%    |
| \$30,000      | 20      | 14.519%   | 12.564%    |
| \$30,000      | 25      | 12.786%   | 10.871%    |
| \$30,000      | 50      | 8.621%    | 6.802%     |
| \$30,000      | 100     | 5.815%    | 4.154%     |
| \$30,000      | 150     | 4.587%    | 3.041%     |
| \$30,000      | 200     | 3.905%    | 2.436%     |
| \$30,000      | 300     | 3.063%    | 1.711%     |
| \$30,000      | 400     | 2.550%    | 1.301%     |
| \$30,000      | 500     | 2.195%    | 1.032%     |
| \$30,000      | 600     | 1.927%    | 0.838%     |
| \$30,000      | 700     | 1.708%    | 0.687%     |
| \$30,000      | 800     | 1.544%    | 0.578%     |
| \$30,000      | 900     | 1.407%    | 0.493%     |
| \$30,000      | 1,000   | 1.290%    | 0.423%     |
| \$30,000      | 1,500   | 0.871%    | 0.209%     |
| \$30,000      | 2,000   | 0.633%    | 0.113%     |
| \$30,000      | 3,000   | 0.370%    | 0.037%     |
| \$30,000      | 4,000   | 0.244%    | 0.014%     |
| \$30,000      | 5,000   | 0.169%    | 0.006%     |
| \$30,000      | 10,000  | 0.042%    | 0.001%     |
| \$30,000      | 20,000  | 0.004%    | 0.001%     |
| \$35,000      | 5       | 33.452%   | 31.625%    |
| \$35,000      | 10      | 22.494%   | 20.484%    |
| \$35,000      | 15      | 18.101%   | 16.121%    |
| \$35,000      | 20      | 15.312%   | 13.354%    |
| \$35,000      | 25      | 13.473%   | 11.549%    |
| \$35,000      | 50      | 9.094%    | 7.258%     |
| \$35,000      | 100     | 6.141%    | 4.457%     |
| \$35,000      | 150     | 4.852%    | 3.280%     |
| \$35,000      | 200     | 4.132%    | 2.635%     |
| \$35,000      | 300     | 3.249%    | 1.866%     |
| \$35,000      | 400     | 2.710%    | 1.428%     |
| \$35,000      | 500     | 2.340%    | 1.142%     |
| \$35,000      | 600     | 2.061%    | 0.933%     |

\* Applied to projected claims under pooling



EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$35,000      | 700     | 1.834%    | 0.772%     |
| \$35,000      | 800     | 1.662%    | 0.654%     |
| \$35,000      | 900     | 1.519%    | 0.562%     |
| \$35,000      | 1,000   | 1.398%    | 0.487%     |
| \$35,000      | 1,500   | 0.957%    | 0.249%     |
| \$35,000      | 2,000   | 0.704%    | 0.139%     |
| \$35,000      | 3,000   | 0.418%    | 0.048%     |
| \$35,000      | 4,000   | 0.278%    | 0.020%     |
| \$35,000      | 5,000   | 0.195%    | 0.009%     |
| \$35,000      | 10,000  | 0.051%    | 0.001%     |
| \$35,000      | 20,000  | 0.005%    | 0.001%     |
| \$40,000      | 5       | 34.669%   | 32.906%    |
| \$40,000      | 10      | 23.562%   | 21.543%    |
| \$40,000      | 15      | 18.918%   | 16.947%    |
| \$40,000      | 20      | 16.016%   | 14.057%    |
| \$40,000      | 25      | 14.086%   | 12.156%    |
| \$40,000      | 50      | 9.516%    | 7.668%     |
| \$40,000      | 100     | 6.438%    | 4.734%     |
| \$40,000      | 150     | 5.091%    | 3.495%     |
| \$40,000      | 200     | 4.338%    | 2.817%     |
| \$40,000      | 300     | 3.417%    | 2.006%     |
| \$40,000      | 400     | 2.853%    | 1.543%     |
| \$40,000      | 500     | 2.469%    | 1.241%     |
| \$40,000      | 600     | 2.179%    | 1.020%     |
| \$40,000      | 700     | 1.945%    | 0.850%     |
| \$40,000      | 800     | 1.766%    | 0.723%     |
| \$40,000      | 900     | 1.619%    | 0.626%     |
| \$40,000      | 1,000   | 1.493%    | 0.545%     |
| \$40,000      | 1,500   | 1.034%    | 0.286%     |
| \$40,000      | 2,000   | 0.769%    | 0.164%     |
| \$40,000      | 3,000   | 0.462%    | 0.060%     |
| \$40,000      | 4,000   | 0.311%    | 0.025%     |
| \$40,000      | 5,000   | 0.219%    | 0.011%     |
| \$40,000      | 10,000  | 0.059%    | 0.001%     |
| \$40,000      | 20,000  | 0.006%    | 0.001%     |
| \$45,000      | 5       | 35.681%   | 33.968%    |
| \$45,000      | 10      | 24.550%   | 22.534%    |

\* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$45,000      | 15      | 19.650%   | 17.680%    |
| \$45,000      | 20      | 16.649%   | 14.690%    |
| \$45,000      | 25      | 14.641%   | 12.706%    |
| \$45,000      | 50      | 9.895%    | 8.036%     |
| \$45,000      | 100     | 6.706%    | 4.985%     |
| \$45,000      | 150     | 5.306%    | 3.690%     |
| \$45,000      | 200     | 4.523%    | 2.981%     |
| \$45,000      | 300     | 3.566%    | 2.133%     |
| \$45,000      | 400     | 2.980%    | 1.647%     |
| \$45,000      | 500     | 2.584%    | 1.332%     |
| \$45,000      | 600     | 2.285%    | 1.100%     |
| \$45,000      | 700     | 2.044%    | 0.921%     |
| \$45,000      | 800     | 1.859%    | 0.787%     |
| \$45,000      | 900     | 1.707%    | 0.684%     |
| \$45,000      | 1,000   | 1.578%    | 0.600%     |
| \$45,000      | 1,500   | 1.104%    | 0.322%     |
| \$45,000      | 2,000   | 0.828%    | 0.189%     |
| \$45,000      | 3,000   | 0.504%    | 0.072%     |
| \$45,000      | 4,000   | 0.343%    | 0.031%     |
| \$45,000      | 5,000   | 0.242%    | 0.014%     |
| \$45,000      | 10,000  | 0.067%    | 0.001%     |
| \$45,000      | 20,000  | 0.007%    | 0.001%     |
| \$50,000      | 5       | 36.547%   | 34.877%    |
| \$50,000      | 10      | 25.467%   | 23.469%    |
| \$50,000      | 15      | 20.331%   | 18.358%    |
| \$50,000      | 20      | 17.233%   | 15.273%    |
| \$50,000      | 25      | 15.154%   | 13.216%    |
| \$50,000      | 50      | 10.248%   | 8.381%     |
| \$50,000      | 100     | 6.957%    | 5.223%     |
| \$50,000      | 150     | 5.506%    | 3.873%     |
| \$50,000      | 200     | 4.692%    | 3.134%     |
| \$50,000      | 300     | 3.702%    | 2.251%     |
| \$50,000      | 400     | 3.098%    | 1.744%     |
| \$50,000      | 500     | 2.691%    | 1.417%     |
| \$50,000      | 600     | 2.381%    | 1.173%     |
| \$50,000      | 700     | 2.134%    | 0.987%     |
| \$50,000      | 800     | 1.945%    | 0.848%     |

\* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$50,000      | 900     | 1.788%    | 0.739%     |
| \$50,000      | 1,000   | 1.656%    | 0.651%     |
| \$50,000      | 1,500   | 1.169%    | 0.357%     |
| \$50,000      | 2,000   | 0.883%    | 0.214%     |
| \$50,000      | 3,000   | 0.544%    | 0.084%     |
| \$50,000      | 4,000   | 0.373%    | 0.038%     |
| \$50,000      | 5,000   | 0.265%    | 0.017%     |
| \$50,000      | 10,000  | 0.075%    | 0.001%     |
| \$50,000      | 20,000  | 0.008%    | 0.001%     |
| \$55,000      | 5       | 37.292%   | 35.657%    |
| \$55,000      | 10      | 26.305%   | 24.329%    |
| \$55,000      | 15      | 20.973%   | 18.994%    |
| \$55,000      | 20      | 17.769%   | 15.810%    |
| \$55,000      | 25      | 15.625%   | 13.687%    |
| \$55,000      | 50      | 10.575%   | 8.702%     |
| \$55,000      | 100     | 7.192%    | 5.446%     |
| \$55,000      | 150     | 5.691%    | 4.044%     |
| \$55,000      | 200     | 4.849%    | 3.275%     |
| \$55,000      | 300     | 3.829%    | 2.361%     |
| \$55,000      | 400     | 3.207%    | 1.836%     |
| \$55,000      | 500     | 2.790%    | 1.497%     |
| \$55,000      | 600     | 2.471%    | 1.243%     |
| \$55,000      | 700     | 2.217%    | 1.049%     |
| \$55,000      | 800     | 2.023%    | 0.904%     |
| \$55,000      | 900     | 1.863%    | 0.791%     |
| \$55,000      | 1,000   | 1.728%    | 0.699%     |
| \$55,000      | 1,500   | 1.229%    | 0.390%     |
| \$55,000      | 2,000   | 0.935%    | 0.238%     |
| \$55,000      | 3,000   | 0.583%    | 0.096%     |
| \$55,000      | 4,000   | 0.401%    | 0.044%     |
| \$55,000      | 5,000   | 0.286%    | 0.021%     |
| \$55,000      | 10,000  | 0.083%    | 0.002%     |
| \$55,000      | 20,000  | 0.009%    | 0.001%     |
| \$60,000      | 5       | 37.932%   | 36.327%    |
| \$60,000      | 10      | 27.053%   | 25.114%    |
| \$60,000      | 15      | 21.586%   | 19.598%    |
| \$60,000      | 20      | 18.268%   | 16.311%    |

\* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$60,000      | 25      | 16.062%   | 14.126%    |
| \$60,000      | 50      | 10.882%   | 9.005%     |
| \$60,000      | 100     | 7.410%    | 5.653%     |
| \$60,000      | 150     | 5.861%    | 4.202%     |
| \$60,000      | 200     | 4.994%    | 3.406%     |
| \$60,000      | 300     | 3.948%    | 2.464%     |
| \$60,000      | 400     | 3.309%    | 1.921%     |
| \$60,000      | 500     | 2.883%    | 1.573%     |
| \$60,000      | 600     | 2.555%    | 1.309%     |
| \$60,000      | 700     | 2.295%    | 1.108%     |
| \$60,000      | 800     | 2.098%    | 0.958%     |
| \$60,000      | 900     | 1.933%    | 0.840%     |
| \$60,000      | 1,000   | 1.795%    | 0.745%     |
| \$60,000      | 1,500   | 1.285%    | 0.422%     |
| \$60,000      | 2,000   | 0.983%    | 0.261%     |
| \$60,000      | 3,000   | 0.619%    | 0.108%     |
| \$60,000      | 4,000   | 0.429%    | 0.051%     |
| \$60,000      | 5,000   | 0.307%    | 0.024%     |
| \$60,000      | 10,000  | 0.090%    | 0.002%     |
| \$60,000      | 20,000  | 0.011%    | 0.001%     |
| \$65,000      | 5       | 38.513%   | 36.935%    |
| \$65,000      | 10      | 27.732%   | 25.833%    |
| \$65,000      | 15      | 22.178%   | 20.186%    |
| \$65,000      | 20      | 18.745%   | 16.786%    |
| \$65,000      | 25      | 16.476%   | 14.540%    |
| \$65,000      | 50      | 11.176%   | 9.296%     |
| \$65,000      | 100     | 7.618%    | 5.852%     |
| \$65,000      | 150     | 6.024%    | 4.353%     |
| \$65,000      | 200     | 5.132%    | 3.532%     |
| \$65,000      | 300     | 4.061%    | 2.563%     |
| \$65,000      | 400     | 3.405%    | 2.002%     |
| \$65,000      | 500     | 2.971%    | 1.645%     |
| \$65,000      | 600     | 2.634%    | 1.372%     |
| \$65,000      | 700     | 2.369%    | 1.164%     |
| \$65,000      | 800     | 2.168%    | 1.010%     |
| \$65,000      | 900     | 1.999%    | 0.888%     |
| \$65,000      | 1,000   | 1.859%    | 0.790%     |

\* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$65,000      | 1,500   | 1.338%    | 0.453%     |
| \$65,000      | 2,000   | 1.029%    | 0.284%     |
| \$65,000      | 3,000   | 0.654%    | 0.121%     |
| \$65,000      | 4,000   | 0.456%    | 0.058%     |
| \$65,000      | 5,000   | 0.328%    | 0.028%     |
| \$65,000      | 10,000  | 0.098%    | 0.002%     |
| \$65,000      | 20,000  | 0.012%    | 0.001%     |
| \$70,000      | 5       | 39.040%   | 37.487%    |
| \$70,000      | 10      | 28.345%   | 26.482%    |
| \$70,000      | 15      | 22.739%   | 20.753%    |
| \$70,000      | 20      | 19.202%   | 17.239%    |
| \$70,000      | 25      | 16.868%   | 14.930%    |
| \$70,000      | 50      | 11.455%   | 9.571%     |
| \$70,000      | 100     | 7.814%    | 6.040%     |
| \$70,000      | 150     | 6.178%    | 4.497%     |
| \$70,000      | 200     | 5.263%    | 3.652%     |
| \$70,000      | 300     | 4.167%    | 2.657%     |
| \$70,000      | 400     | 3.495%    | 2.078%     |
| \$70,000      | 500     | 3.054%    | 1.713%     |
| \$70,000      | 600     | 2.709%    | 1.432%     |
| \$70,000      | 700     | 2.439%    | 1.218%     |
| \$70,000      | 800     | 2.234%    | 1.060%     |
| \$70,000      | 900     | 2.060%    | 0.933%     |
| \$70,000      | 1,000   | 1.918%    | 0.832%     |
| \$70,000      | 1,500   | 1.388%    | 0.483%     |
| \$70,000      | 2,000   | 1.072%    | 0.306%     |
| \$70,000      | 3,000   | 0.687%    | 0.133%     |
| \$70,000      | 4,000   | 0.483%    | 0.065%     |
| \$70,000      | 5,000   | 0.348%    | 0.032%     |
| \$70,000      | 10,000  | 0.105%    | 0.002%     |
| \$70,000      | 20,000  | 0.013%    | 0.001%     |
| \$75,000      | 5       | 39.517%   | 37.987%    |
| \$75,000      | 10      | 28.903%   | 27.072%    |
| \$75,000      | 15      | 23.267%   | 21.289%    |
| \$75,000      | 20      | 19.637%   | 17.673%    |
| \$75,000      | 25      | 17.239%   | 15.299%    |
| \$75,000      | 50      | 11.717%   | 9.830%     |

\* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$75,000      | 100     | 7.998%    | 6.216%     |
| \$75,000      | 150     | 6.322%    | 4.632%     |
| \$75,000      | 200     | 5.386%    | 3.765%     |
| \$75,000      | 300     | 4.268%    | 2.746%     |
| \$75,000      | 400     | 3.580%    | 2.151%     |
| \$75,000      | 500     | 3.132%    | 1.779%     |
| \$75,000      | 600     | 2.780%    | 1.488%     |
| \$75,000      | 700     | 2.504%    | 1.270%     |
| \$75,000      | 800     | 2.296%    | 1.107%     |
| \$75,000      | 900     | 2.118%    | 0.976%     |
| \$75,000      | 1,000   | 1.975%    | 0.872%     |
| \$75,000      | 1,500   | 1.435%    | 0.512%     |
| \$75,000      | 2,000   | 1.113%    | 0.327%     |
| \$75,000      | 3,000   | 0.719%    | 0.145%     |
| \$75,000      | 4,000   | 0.508%    | 0.073%     |
| \$75,000      | 5,000   | 0.368%    | 0.036%     |
| \$75,000      | 10,000  | 0.112%    | 0.002%     |
| \$75,000      | 20,000  | 0.015%    | 0.001%     |
| \$80,000      | 5       | 39.945%   | 38.436%    |
| \$80,000      | 10      | 29.409%   | 27.606%    |
| \$80,000      | 15      | 23.760%   | 21.793%    |
| \$80,000      | 20      | 20.051%   | 18.086%    |
| \$80,000      | 25      | 17.586%   | 15.647%    |
| \$80,000      | 50      | 11.961%   | 10.072%    |
| \$80,000      | 100     | 8.170%    | 6.380%     |
| \$80,000      | 150     | 6.457%    | 4.759%     |
| \$80,000      | 200     | 5.501%    | 3.872%     |
| \$80,000      | 300     | 4.361%    | 2.830%     |
| \$80,000      | 400     | 3.660%    | 2.221%     |
| \$80,000      | 500     | 3.206%    | 1.841%     |
| \$80,000      | 600     | 2.846%    | 1.542%     |
| \$80,000      | 700     | 2.565%    | 1.318%     |
| \$80,000      | 800     | 2.354%    | 1.152%     |
| \$80,000      | 900     | 2.173%    | 1.016%     |
| \$80,000      | 1,000   | 2.027%    | 0.910%     |
| \$80,000      | 1,500   | 1.479%    | 0.539%     |
| \$80,000      | 2,000   | 1.151%    | 0.347%     |

\* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$80,000      | 3,000   | 0.749%    | 0.157%     |
| \$80,000      | 4,000   | 0.531%    | 0.080%     |
| \$80,000      | 5,000   | 0.387%    | 0.040%     |
| \$80,000      | 10,000  | 0.118%    | 0.003%     |
| \$80,000      | 20,000  | 0.016%    | 0.001%     |
| \$90,000      | 5       | 40.700%   | 39.227%    |
| \$90,000      | 10      | 30.302%   | 28.549%    |
| \$90,000      | 15      | 24.660%   | 22.724%    |
| \$90,000      | 20      | 20.835%   | 18.873%    |
| \$90,000      | 25      | 18.236%   | 16.298%    |
| \$90,000      | 50      | 12.417%   | 10.523%    |
| \$90,000      | 100     | 8.488%    | 6.686%     |
| \$90,000      | 150     | 6.706%    | 4.995%     |
| \$90,000      | 200     | 5.713%    | 4.069%     |
| \$90,000      | 300     | 4.534%    | 2.985%     |
| \$90,000      | 400     | 3.807%    | 2.348%     |
| \$90,000      | 500     | 3.342%    | 1.956%     |
| \$90,000      | 600     | 2.968%    | 1.641%     |
| \$90,000      | 700     | 2.678%    | 1.408%     |
| \$90,000      | 800     | 2.459%    | 1.234%     |
| \$90,000      | 900     | 2.272%    | 1.092%     |
| \$90,000      | 1,000   | 2.121%    | 0.980%     |
| \$90,000      | 1,500   | 1.558%    | 0.590%     |
| \$90,000      | 2,000   | 1.222%    | 0.386%     |
| \$90,000      | 3,000   | 0.805%    | 0.180%     |
| \$90,000      | 4,000   | 0.576%    | 0.094%     |
| \$90,000      | 5,000   | 0.422%    | 0.049%     |
| \$90,000      | 10,000  | 0.132%    | 0.003%     |
| \$90,000      | 20,000  | 0.019%    | 0.001%     |
| \$100,000     | 5       | 41.331%   | 39.887%    |
| \$100,000     | 10      | 31.056%   | 29.345%    |
| \$100,000     | 15      | 25.439%   | 23.545%    |
| \$100,000     | 20      | 21.549%   | 19.596%    |
| \$100,000     | 25      | 18.836%   | 16.894%    |
| \$100,000     | 50      | 12.829%   | 10.933%    |
| \$100,000     | 100     | 8.776%    | 6.963%     |
| \$100,000     | 150     | 6.934%    | 5.213%     |

\* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$100,000     | 200     | 5.905%    | 4.250%     |
| \$100,000     | 300     | 4.693%    | 3.129%     |
| \$100,000     | 400     | 3.941%    | 2.466%     |
| \$100,000     | 500     | 3.466%    | 2.062%     |
| \$100,000     | 600     | 3.079%    | 1.733%     |
| \$100,000     | 700     | 2.781%    | 1.491%     |
| \$100,000     | 800     | 2.556%    | 1.310%     |
| \$100,000     | 900     | 2.363%    | 1.162%     |
| \$100,000     | 1,000   | 2.208%    | 1.045%     |
| \$100,000     | 1,500   | 1.631%    | 0.637%     |
| \$100,000     | 2,000   | 1.287%    | 0.424%     |
| \$100,000     | 3,000   | 0.857%    | 0.203%     |
| \$100,000     | 4,000   | 0.618%    | 0.108%     |
| \$100,000     | 5,000   | 0.455%    | 0.058%     |
| \$100,000     | 10,000  | 0.144%    | 0.004%     |
| \$100,000     | 20,000  | 0.022%    | 0.001%     |
| \$110,000     | 5       | 41.866%   | 40.446%    |
| \$110,000     | 10      | 31.697%   | 30.020%    |
| \$110,000     | 15      | 26.098%   | 24.241%    |
| \$110,000     | 20      | 22.181%   | 20.245%    |
| \$110,000     | 25      | 19.380%   | 17.440%    |
| \$110,000     | 50      | 13.202%   | 11.305%    |
| \$110,000     | 100     | 9.038%    | 7.216%     |
| \$110,000     | 150     | 7.144%    | 5.414%     |
| \$110,000     | 200     | 6.083%    | 4.418%     |
| \$110,000     | 300     | 4.839%    | 3.261%     |
| \$110,000     | 400     | 4.061%    | 2.573%     |
| \$110,000     | 500     | 3.577%    | 2.158%     |
| \$110,000     | 600     | 3.180%    | 1.818%     |
| \$110,000     | 700     | 2.874%    | 1.567%     |
| \$110,000     | 800     | 2.643%    | 1.380%     |
| \$110,000     | 900     | 2.445%    | 1.225%     |
| \$110,000     | 1,000   | 2.286%    | 1.105%     |
| \$110,000     | 1,500   | 1.696%    | 0.681%     |
| \$110,000     | 2,000   | 1.346%    | 0.458%     |
| \$110,000     | 3,000   | 0.904%    | 0.225%     |
| \$110,000     | 4,000   | 0.656%    | 0.122%     |

\* Applied to projected claims under pooling



EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$110,000     | 5,000   | 0.486%    | 0.066%     |
| \$110,000     | 10,000  | 0.156%    | 0.005%     |
| \$110,000     | 20,000  | 0.024%    | 0.001%     |
| \$120,000     | 5       | 42.327%   | 40.928%    |
| \$120,000     | 10      | 32.241%   | 30.592%    |
| \$120,000     | 15      | 26.654%   | 24.828%    |
| \$120,000     | 20      | 22.738%   | 20.825%    |
| \$120,000     | 25      | 19.879%   | 17.944%    |
| \$120,000     | 50      | 13.544%   | 11.646%    |
| \$120,000     | 100     | 9.274%    | 7.446%     |
| \$120,000     | 150     | 7.338%    | 5.599%     |
| \$120,000     | 200     | 6.247%    | 4.573%     |
| \$120,000     | 300     | 4.971%    | 3.383%     |
| \$120,000     | 400     | 4.171%    | 2.671%     |
| \$120,000     | 500     | 3.678%    | 2.245%     |
| \$120,000     | 600     | 3.272%    | 1.895%     |
| \$120,000     | 700     | 2.957%    | 1.636%     |
| \$120,000     | 800     | 2.722%    | 1.443%     |
| \$120,000     | 900     | 2.518%    | 1.283%     |
| \$120,000     | 1,000   | 2.356%    | 1.158%     |
| \$120,000     | 1,500   | 1.755%    | 0.721%     |
| \$120,000     | 2,000   | 1.399%    | 0.490%     |
| \$120,000     | 3,000   | 0.948%    | 0.245%     |
| \$120,000     | 4,000   | 0.691%    | 0.135%     |
| \$120,000     | 5,000   | 0.514%    | 0.075%     |
| \$120,000     | 10,000  | 0.167%    | 0.006%     |
| \$120,000     | 20,000  | 0.027%    | 0.001%     |
| \$130,000     | 5       | 42.733%   | 41.351%    |
| \$130,000     | 10      | 32.718%   | 31.093%    |
| \$130,000     | 15      | 27.139%   | 25.341%    |
| \$130,000     | 20      | 23.238%   | 21.352%    |
| \$130,000     | 25      | 20.347%   | 18.423%    |
| \$130,000     | 50      | 13.865%   | 11.969%    |
| \$130,000     | 100     | 9.494%    | 7.663%     |
| \$130,000     | 150     | 7.520%    | 5.774%     |
| \$130,000     | 200     | 6.404%    | 4.721%     |
| \$130,000     | 300     | 5.097%    | 3.498%     |

\* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$130,000     | 400     | 4.275%    | 2.764%     |
| \$130,000     | 500     | 3.773%    | 2.328%     |
| \$130,000     | 600     | 3.357%    | 1.968%     |
| \$130,000     | 700     | 3.036%    | 1.701%     |
| \$130,000     | 800     | 2.795%    | 1.502%     |
| \$130,000     | 900     | 2.586%    | 1.337%     |
| \$130,000     | 1,000   | 2.421%    | 1.209%     |
| \$130,000     | 1,500   | 1.810%    | 0.759%     |
| \$130,000     | 2,000   | 1.449%    | 0.521%     |
| \$130,000     | 3,000   | 0.989%    | 0.265%     |
| \$130,000     | 4,000   | 0.724%    | 0.148%     |
| \$130,000     | 5,000   | 0.541%    | 0.083%     |
| \$130,000     | 10,000  | 0.178%    | 0.007%     |
| \$130,000     | 20,000  | 0.030%    | 0.001%     |
| \$140,000     | 5       | 43.096%   | 41.730%    |
| \$140,000     | 10      | 33.136%   | 31.532%    |
| \$140,000     | 15      | 27.569%   | 25.795%    |
| \$140,000     | 20      | 23.682%   | 21.825%    |
| \$140,000     | 25      | 20.778%   | 18.870%    |
| \$140,000     | 50      | 14.166%   | 12.272%    |
| \$140,000     | 100     | 9.701%    | 7.867%     |
| \$140,000     | 150     | 7.691%    | 5.939%     |
| \$140,000     | 200     | 6.553%    | 4.862%     |
| \$140,000     | 300     | 5.215%    | 3.607%     |
| \$140,000     | 400     | 4.373%    | 2.852%     |
| \$140,000     | 500     | 3.862%    | 2.406%     |
| \$140,000     | 600     | 3.437%    | 2.037%     |
| \$140,000     | 700     | 3.110%    | 1.763%     |
| \$140,000     | 800     | 2.863%    | 1.559%     |
| \$140,000     | 900     | 2.650%    | 1.388%     |
| \$140,000     | 1,000   | 2.482%    | 1.257%     |
| \$140,000     | 1,500   | 1.862%    | 0.796%     |
| \$140,000     | 2,000   | 1.495%    | 0.550%     |
| \$140,000     | 3,000   | 1.027%    | 0.284%     |
| \$140,000     | 4,000   | 0.755%    | 0.160%     |
| \$140,000     | 5,000   | 0.567%    | 0.091%     |
| \$140,000     | 10,000  | 0.189%    | 0.008%     |

\* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$140,000     | 20,000  | 0.032%    | 0.001%     |
| \$150,000     | 5       | 43.416%   | 42.064%    |
| \$150,000     | 10      | 33.504%   | 31.919%    |
| \$150,000     | 15      | 27.950%   | 26.199%    |
| \$150,000     | 20      | 24.079%   | 22.248%    |
| \$150,000     | 25      | 21.176%   | 19.287%    |
| \$150,000     | 50      | 14.451%   | 12.561%    |
| \$150,000     | 100     | 9.899%    | 8.062%     |
| \$150,000     | 150     | 7.854%    | 6.096%     |
| \$150,000     | 200     | 6.694%    | 4.994%     |
| \$150,000     | 300     | 5.326%    | 3.710%     |
| \$150,000     | 400     | 4.465%    | 2.935%     |
| \$150,000     | 500     | 3.947%    | 2.479%     |
| \$150,000     | 600     | 3.512%    | 2.102%     |
| \$150,000     | 700     | 3.179%    | 1.821%     |
| \$150,000     | 800     | 2.928%    | 1.612%     |
| \$150,000     | 900     | 2.711%    | 1.437%     |
| \$150,000     | 1,000   | 2.539%    | 1.303%     |
| \$150,000     | 1,500   | 1.911%    | 0.830%     |
| \$150,000     | 2,000   | 1.539%    | 0.578%     |
| \$150,000     | 3,000   | 1.064%    | 0.303%     |
| \$150,000     | 4,000   | 0.786%    | 0.173%     |
| \$150,000     | 5,000   | 0.592%    | 0.099%     |
| \$150,000     | 10,000  | 0.199%    | 0.009%     |
| \$150,000     | 20,000  | 0.035%    | 0.001%     |
| \$160,000     | 5       | 43.679%   | 42.356%    |
| \$160,000     | 10      | 33.796%   | 32.226%    |
| \$160,000     | 15      | 28.481%   | 26.784%    |
| \$160,000     | 20      | 24.947%   | 23.149%    |
| \$160,000     | 25      | 21.932%   | 20.072%    |
| \$160,000     | 50      | 14.851%   | 12.980%    |
| \$160,000     | 100     | 9.933%    | 8.121%     |
| \$160,000     | 150     | 7.907%    | 6.163%     |
| \$160,000     | 200     | 6.710%    | 5.015%     |
| \$160,000     | 300     | 5.315%    | 3.728%     |
| \$160,000     | 400     | 4.517%    | 2.997%     |
| \$160,000     | 500     | 3.957%    | 2.495%     |

\* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$160,000     | 600     | 3.555%    | 2.149%     |
| \$160,000     | 700     | 3.229%    | 1.870%     |
| \$160,000     | 800     | 3.007%    | 1.680%     |
| \$160,000     | 900     | 2.757%    | 1.477%     |
| \$160,000     | 1,000   | 2.562%    | 1.320%     |
| \$160,000     | 1,500   | 1.957%    | 0.860%     |
| \$160,000     | 2,000   | 1.550%    | 0.584%     |
| \$160,000     | 3,000   | 1.074%    | 0.307%     |
| \$160,000     | 4,000   | 0.787%    | 0.174%     |
| \$160,000     | 5,000   | 0.593%    | 0.100%     |
| \$160,000     | 10,000  | 0.207%    | 0.010%     |
| \$160,000     | 20,000  | 0.036%    | 0.001%     |
| \$170,000     | 5       | 43.946%   | 42.616%    |
| \$170,000     | 10      | 34.122%   | 32.568%    |
| \$170,000     | 15      | 28.589%   | 26.876%    |
| \$170,000     | 20      | 24.749%   | 22.962%    |
| \$170,000     | 25      | 21.866%   | 20.020%    |
| \$170,000     | 50      | 14.980%   | 13.095%    |
| \$170,000     | 100     | 10.261%   | 8.420%     |
| \$170,000     | 150     | 8.151%    | 6.384%     |
| \$170,000     | 200     | 6.952%    | 5.239%     |
| \$170,000     | 300     | 5.530%    | 3.897%     |
| \$170,000     | 400     | 4.634%    | 3.087%     |
| \$170,000     | 500     | 4.099%    | 2.613%     |
| \$170,000     | 600     | 3.648%    | 2.221%     |
| \$170,000     | 700     | 3.304%    | 1.927%     |
| \$170,000     | 800     | 3.044%    | 1.708%     |
| \$170,000     | 900     | 2.819%    | 1.525%     |
| \$170,000     | 1,000   | 2.643%    | 1.386%     |
| \$170,000     | 1,500   | 1.999%    | 0.894%     |
| \$170,000     | 2,000   | 1.618%    | 0.629%     |
| \$170,000     | 3,000   | 1.130%    | 0.338%     |
| \$170,000     | 4,000   | 0.841%    | 0.197%     |
| \$170,000     | 5,000   | 0.637%    | 0.115%     |
| \$170,000     | 10,000  | 0.219%    | 0.011%     |
| \$170,000     | 20,000  | 0.040%    | 0.001%     |
| \$180,000     | 5       | 44.159%   | 42.839%    |

\* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$180,000     | 10      | 34.377%   | 32.837%    |
| \$180,000     | 15      | 28.855%   | 27.158%    |
| \$180,000     | 20      | 25.027%   | 23.258%    |
| \$180,000     | 25      | 22.154%   | 20.328%    |
| \$180,000     | 50      | 15.216%   | 13.332%    |
| \$180,000     | 100     | 10.422%   | 8.580%     |
| \$180,000     | 150     | 8.284%    | 6.513%     |
| \$180,000     | 200     | 7.066%    | 5.347%     |
| \$180,000     | 300     | 5.619%    | 3.980%     |
| \$180,000     | 400     | 4.707%    | 3.154%     |
| \$180,000     | 500     | 4.166%    | 2.673%     |
| \$180,000     | 600     | 3.708%    | 2.273%     |
| \$180,000     | 700     | 3.358%    | 1.974%     |
| \$180,000     | 800     | 3.095%    | 1.751%     |
| \$180,000     | 900     | 2.867%    | 1.564%     |
| \$180,000     | 1,000   | 2.688%    | 1.422%     |
| \$180,000     | 1,500   | 2.038%    | 0.922%     |
| \$180,000     | 2,000   | 1.653%    | 0.652%     |
| \$180,000     | 3,000   | 1.160%    | 0.354%     |
| \$180,000     | 4,000   | 0.865%    | 0.208%     |
| \$180,000     | 5,000   | 0.657%    | 0.122%     |
| \$180,000     | 10,000  | 0.228%    | 0.012%     |
| \$180,000     | 20,000  | 0.042%    | 0.001%     |
| \$190,000     | 5       | 44.356%   | 43.044%    |
| \$190,000     | 10      | 34.612%   | 33.084%    |
| \$190,000     | 15      | 29.099%   | 27.417%    |
| \$190,000     | 20      | 25.283%   | 23.529%    |
| \$190,000     | 25      | 22.420%   | 20.613%    |
| \$190,000     | 50      | 15.440%   | 13.558%    |
| \$190,000     | 100     | 10.574%   | 8.732%     |
| \$190,000     | 150     | 8.410%    | 6.636%     |
| \$190,000     | 200     | 7.174%    | 5.450%     |
| \$190,000     | 300     | 5.704%    | 4.059%     |
| \$190,000     | 400     | 4.777%    | 3.218%     |
| \$190,000     | 500     | 4.230%    | 2.730%     |
| \$190,000     | 600     | 3.765%    | 2.323%     |
| \$190,000     | 700     | 3.410%    | 2.019%     |

\* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$190,000     | 800     | 3.143%    | 1.791%     |
| \$190,000     | 900     | 2.912%    | 1.601%     |
| \$190,000     | 1,000   | 2.731%    | 1.457%     |
| \$190,000     | 1,500   | 2.074%    | 0.949%     |
| \$190,000     | 2,000   | 1.686%    | 0.675%     |
| \$190,000     | 3,000   | 1.188%    | 0.369%     |
| \$190,000     | 4,000   | 0.889%    | 0.218%     |
| \$190,000     | 5,000   | 0.677%    | 0.130%     |
| \$190,000     | 10,000  | 0.237%    | 0.013%     |
| \$190,000     | 20,000  | 0.044%    | 0.001%     |
| \$200,000     | 5       | 44.533%   | 43.228%    |
| \$200,000     | 10      | 34.820%   | 33.302%    |
| \$200,000     | 15      | 29.317%   | 27.649%    |
| \$200,000     | 20      | 25.512%   | 23.773%    |
| \$200,000     | 25      | 22.659%   | 20.868%    |
| \$200,000     | 50      | 15.650%   | 13.771%    |
| \$200,000     | 100     | 10.714%   | 8.872%     |
| \$200,000     | 150     | 8.527%    | 6.751%     |
| \$200,000     | 200     | 7.274%    | 5.546%     |
| \$200,000     | 300     | 5.783%    | 4.133%     |
| \$200,000     | 400     | 4.843%    | 3.279%     |
| \$200,000     | 500     | 4.289%    | 2.783%     |
| \$200,000     | 600     | 3.818%    | 2.370%     |
| \$200,000     | 700     | 3.459%    | 2.061%     |
| \$200,000     | 800     | 3.188%    | 1.829%     |
| \$200,000     | 900     | 2.954%    | 1.636%     |
| \$200,000     | 1,000   | 2.770%    | 1.489%     |
| \$200,000     | 1,500   | 2.108%    | 0.974%     |
| \$200,000     | 2,000   | 1.717%    | 0.695%     |
| \$200,000     | 3,000   | 1.214%    | 0.384%     |
| \$200,000     | 4,000   | 0.911%    | 0.228%     |
| \$200,000     | 5,000   | 0.695%    | 0.137%     |
| \$200,000     | 10,000  | 0.246%    | 0.015%     |
| \$200,000     | 20,000  | 0.046%    | 0.001%     |
| \$225,000     | 5       | 44.924%   | 43.637%    |
| \$225,000     | 10      | 35.271%   | 33.775%    |
| \$225,000     | 15      | 29.802%   | 28.163%    |

\* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$225,000     | 20      | 26.018%   | 24.308%    |
| \$225,000     | 25      | 23.182%   | 21.427%    |
| \$225,000     | 50      | 16.137%   | 14.272%    |
| \$225,000     | 100     | 11.042%   | 9.199%     |
| \$225,000     | 150     | 8.800%    | 7.018%     |
| \$225,000     | 200     | 7.509%    | 5.772%     |
| \$225,000     | 300     | 5.968%    | 4.307%     |
| \$225,000     | 400     | 4.998%    | 3.422%     |
| \$225,000     | 500     | 4.427%    | 2.907%     |
| \$225,000     | 600     | 3.942%    | 2.480%     |
| \$225,000     | 700     | 3.572%    | 2.159%     |
| \$225,000     | 800     | 3.292%    | 1.918%     |
| \$225,000     | 900     | 3.052%    | 1.718%     |
| \$225,000     | 1,000   | 2.863%    | 1.565%     |
| \$225,000     | 1,500   | 2.188%    | 1.034%     |
| \$225,000     | 2,000   | 1.787%    | 0.743%     |
| \$225,000     | 3,000   | 1.274%    | 0.418%     |
| \$225,000     | 4,000   | 0.963%    | 0.253%     |
| \$225,000     | 5,000   | 0.739%    | 0.154%     |
| \$225,000     | 10,000  | 0.266%    | 0.017%     |
| \$225,000     | 20,000  | 0.052%    | 0.001%     |
| \$250,000     | 5       | 45.255%   | 43.981%    |
| \$250,000     | 10      | 35.642%   | 34.163%    |
| \$250,000     | 15      | 30.208%   | 28.593%    |
| \$250,000     | 20      | 26.441%   | 24.756%    |
| \$250,000     | 25      | 23.620%   | 21.894%    |
| \$250,000     | 50      | 16.566%   | 14.718%    |
| \$250,000     | 100     | 11.339%   | 9.497%     |
| \$250,000     | 150     | 9.045%    | 7.259%     |
| \$250,000     | 200     | 7.720%    | 5.976%     |
| \$250,000     | 300     | 6.134%    | 4.465%     |
| \$250,000     | 400     | 5.138%    | 3.551%     |
| \$250,000     | 500     | 4.552%    | 3.019%     |
| \$250,000     | 600     | 4.054%    | 2.580%     |
| \$250,000     | 700     | 3.674%    | 2.249%     |
| \$250,000     | 800     | 3.387%    | 2.000%     |
| \$250,000     | 900     | 3.140%    | 1.792%     |

\* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$250,000     | 1,000   | 2.948%    | 1.635%     |
| \$250,000     | 1,500   | 2.259%    | 1.089%     |
| \$250,000     | 2,000   | 1.850%    | 0.787%     |
| \$250,000     | 3,000   | 1.328%    | 0.450%     |
| \$250,000     | 4,000   | 1.008%    | 0.275%     |
| \$250,000     | 5,000   | 0.777%    | 0.170%     |
| \$250,000     | 10,000  | 0.285%    | 0.020%     |
| \$250,000     | 20,000  | 0.056%    | 0.001%     |
| \$275,000     | 5       | 45.530%   | 44.268%    |
| \$275,000     | 10      | 35.943%   | 34.478%    |
| \$275,000     | 15      | 30.544%   | 28.947%    |
| \$275,000     | 20      | 26.785%   | 25.120%    |
| \$275,000     | 25      | 23.974%   | 22.270%    |
| \$275,000     | 50      | 16.930%   | 15.097%    |
| \$275,000     | 100     | 11.597%   | 9.757%     |
| \$275,000     | 150     | 9.257%    | 7.468%     |
| \$275,000     | 200     | 7.902%    | 6.154%     |
| \$275,000     | 300     | 6.277%    | 4.603%     |
| \$275,000     | 400     | 5.258%    | 3.663%     |
| \$275,000     | 500     | 4.659%    | 3.117%     |
| \$275,000     | 600     | 4.150%    | 2.666%     |
| \$275,000     | 700     | 3.763%    | 2.327%     |
| \$275,000     | 800     | 3.468%    | 2.070%     |
| \$275,000     | 900     | 3.216%    | 1.856%     |
| \$275,000     | 1,000   | 3.021%    | 1.697%     |
| \$275,000     | 1,500   | 2.321%    | 1.136%     |
| \$275,000     | 2,000   | 1.904%    | 0.825%     |
| \$275,000     | 3,000   | 1.374%    | 0.477%     |
| \$275,000     | 4,000   | 1.048%    | 0.295%     |
| \$275,000     | 5,000   | 0.811%    | 0.185%     |
| \$275,000     | 10,000  | 0.302%    | 0.023%     |
| \$275,000     | 20,000  | 0.061%    | 0.001%     |
| \$300,000     | 5       | 45.736%   | 44.483%    |
| \$300,000     | 10      | 36.172%   | 34.718%    |
| \$300,000     | 15      | 30.808%   | 29.226%    |
| \$300,000     | 20      | 27.059%   | 25.410%    |
| \$300,000     | 25      | 24.256%   | 22.569%    |

\* Applied to projected claims under pooling



EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$300,000     | 50      | 17.231%   | 15.415%    |
| \$300,000     | 100     | 11.823%   | 9.986%     |
| \$300,000     | 150     | 9.443%    | 7.655%     |
| \$300,000     | 200     | 8.061%    | 6.312%     |
| \$300,000     | 300     | 6.403%    | 4.724%     |
| \$300,000     | 400     | 5.365%    | 3.763%     |
| \$300,000     | 500     | 4.753%    | 3.203%     |
| \$300,000     | 600     | 4.235%    | 2.743%     |
| \$300,000     | 700     | 3.840%    | 2.396%     |
| \$300,000     | 800     | 3.539%    | 2.132%     |
| \$300,000     | 900     | 3.282%    | 1.913%     |
| \$300,000     | 1,000   | 3.085%    | 1.751%     |
| \$300,000     | 1,500   | 2.375%    | 1.177%     |
| \$300,000     | 2,000   | 1.951%    | 0.859%     |
| \$300,000     | 3,000   | 1.414%    | 0.502%     |
| \$300,000     | 4,000   | 1.082%    | 0.313%     |
| \$300,000     | 5,000   | 0.841%    | 0.198%     |
| \$300,000     | 10,000  | 0.316%    | 0.026%     |
| \$300,000     | 20,000  | 0.064%    | 0.001%     |
| \$325,000     | 5       | 45.883%   | 44.637%    |
| \$325,000     | 10      | 36.351%   | 34.905%    |
| \$325,000     | 15      | 31.017%   | 29.446%    |
| \$325,000     | 20      | 27.277%   | 25.640%    |
| \$325,000     | 25      | 24.485%   | 22.812%    |
| \$325,000     | 50      | 17.481%   | 15.683%    |
| \$325,000     | 100     | 12.018%   | 10.185%    |
| \$325,000     | 150     | 9.605%    | 7.818%     |
| \$325,000     | 200     | 8.199%    | 6.448%     |
| \$325,000     | 300     | 6.511%    | 4.829%     |
| \$325,000     | 400     | 5.456%    | 3.848%     |
| \$325,000     | 500     | 4.833%    | 3.276%     |
| \$325,000     | 600     | 4.308%    | 2.808%     |
| \$325,000     | 700     | 3.906%    | 2.455%     |
| \$325,000     | 800     | 3.600%    | 2.185%     |
| \$325,000     | 900     | 3.339%    | 1.962%     |
| \$325,000     | 1,000   | 3.141%    | 1.798%     |
| \$325,000     | 1,500   | 2.421%    | 1.213%     |

\* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$325,000     | 2,000   | 1.992%    | 0.888%     |
| \$325,000     | 3,000   | 1.448%    | 0.523%     |
| \$325,000     | 4,000   | 1.112%    | 0.329%     |
| \$325,000     | 5,000   | 0.867%    | 0.209%     |
| \$325,000     | 10,000  | 0.329%    | 0.028%     |
| \$325,000     | 20,000  | 0.068%    | 0.001%     |
| \$350,000     | 5       | 45.978%   | 44.737%    |
| \$350,000     | 10      | 36.480%   | 35.040%    |
| \$350,000     | 15      | 31.171%   | 29.608%    |
| \$350,000     | 20      | 27.436%   | 25.809%    |
| \$350,000     | 25      | 24.657%   | 22.994%    |
| \$350,000     | 50      | 17.676%   | 15.892%    |
| \$350,000     | 100     | 12.178%   | 10.348%    |
| \$350,000     | 150     | 9.737%    | 7.952%     |
| \$350,000     | 200     | 8.316%    | 6.564%     |
| \$350,000     | 300     | 6.603%    | 4.918%     |
| \$350,000     | 400     | 5.531%    | 3.919%     |
| \$350,000     | 500     | 4.900%    | 3.338%     |
| \$350,000     | 600     | 4.369%    | 2.862%     |
| \$350,000     | 700     | 3.962%    | 2.504%     |
| \$350,000     | 800     | 3.651%    | 2.231%     |
| \$350,000     | 900     | 3.387%    | 2.004%     |
| \$350,000     | 1,000   | 3.187%    | 1.837%     |
| \$350,000     | 1,500   | 2.459%    | 1.243%     |
| \$350,000     | 2,000   | 2.025%    | 0.913%     |
| \$350,000     | 3,000   | 1.477%    | 0.541%     |
| \$350,000     | 4,000   | 1.136%    | 0.342%     |
| \$350,000     | 5,000   | 0.888%    | 0.219%     |
| \$350,000     | 10,000  | 0.341%    | 0.031%     |
| \$350,000     | 20,000  | 0.071%    | 0.001%     |
| \$375,000     | 5       | 46.060%   | 44.824%    |
| \$375,000     | 10      | 36.592%   | 35.158%    |
| \$375,000     | 15      | 31.306%   | 29.750%    |
| \$375,000     | 20      | 27.573%   | 25.954%    |
| \$375,000     | 25      | 24.806%   | 23.153%    |
| \$375,000     | 50      | 17.848%   | 16.077%    |
| \$375,000     | 100     | 12.326%   | 10.502%    |

\* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$375,000     | 150     | 9.860%    | 8.077%     |
| \$375,000     | 200     | 8.426%    | 6.674%     |
| \$375,000     | 300     | 6.690%    | 5.003%     |
| \$375,000     | 400     | 5.603%    | 3.987%     |
| \$375,000     | 500     | 4.963%    | 3.396%     |
| \$375,000     | 600     | 4.427%    | 2.914%     |
| \$375,000     | 700     | 4.014%    | 2.550%     |
| \$375,000     | 800     | 3.700%    | 2.274%     |
| \$375,000     | 900     | 3.432%    | 2.043%     |
| \$375,000     | 1,000   | 3.230%    | 1.874%     |
| \$375,000     | 1,500   | 2.494%    | 1.271%     |
| \$375,000     | 2,000   | 2.057%    | 0.936%     |
| \$375,000     | 3,000   | 1.503%    | 0.558%     |
| \$375,000     | 4,000   | 1.159%    | 0.354%     |
| \$375,000     | 5,000   | 0.908%    | 0.228%     |
| \$375,000     | 10,000  | 0.351%    | 0.033%     |
| \$375,000     | 20,000  | 0.074%    | 0.001%     |
| \$400,000     | 5       | 46.129%   | 44.896%    |
| \$400,000     | 10      | 36.691%   | 35.262%    |
| \$400,000     | 15      | 31.428%   | 29.879%    |
| \$400,000     | 20      | 27.697%   | 26.085%    |
| \$400,000     | 25      | 24.939%   | 23.294%    |
| \$400,000     | 50      | 18.002%   | 16.243%    |
| \$400,000     | 100     | 12.466%   | 10.648%    |
| \$400,000     | 150     | 9.977%    | 8.197%     |
| \$400,000     | 200     | 8.531%    | 6.780%     |
| \$400,000     | 300     | 6.773%    | 5.085%     |
| \$400,000     | 400     | 5.673%    | 4.053%     |
| \$400,000     | 500     | 5.023%    | 3.453%     |
| \$400,000     | 600     | 4.482%    | 2.964%     |
| \$400,000     | 700     | 4.065%    | 2.595%     |
| \$400,000     | 800     | 3.746%    | 2.315%     |
| \$400,000     | 900     | 3.475%    | 2.080%     |
| \$400,000     | 1,000   | 3.271%    | 1.910%     |
| \$400,000     | 1,500   | 2.528%    | 1.298%     |
| \$400,000     | 2,000   | 2.086%    | 0.958%     |
| \$400,000     | 3,000   | 1.528%    | 0.574%     |

\* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$400,000     | 4,000   | 1.181%    | 0.366%     |
| \$400,000     | 5,000   | 0.927%    | 0.237%     |
| \$400,000     | 10,000  | 0.362%    | 0.035%     |
| \$400,000     | 20,000  | 0.076%    | 0.001%     |
| \$425,000     | 5       | 46.178%   | 44.948%    |
| \$425,000     | 10      | 36.775%   | 35.350%    |
| \$425,000     | 15      | 31.530%   | 29.987%    |
| \$425,000     | 20      | 27.800%   | 26.195%    |
| \$425,000     | 25      | 25.049%   | 23.410%    |
| \$425,000     | 50      | 18.127%   | 16.377%    |
| \$425,000     | 100     | 12.583%   | 10.771%    |
| \$425,000     | 150     | 10.074%   | 8.296%     |
| \$425,000     | 200     | 8.619%    | 6.868%     |
| \$425,000     | 300     | 6.842%    | 5.152%     |
| \$425,000     | 400     | 5.730%    | 4.109%     |
| \$425,000     | 500     | 5.073%    | 3.500%     |
| \$425,000     | 600     | 4.527%    | 3.006%     |
| \$425,000     | 700     | 4.107%    | 2.633%     |
| \$425,000     | 800     | 3.785%    | 2.350%     |
| \$425,000     | 900     | 3.511%    | 2.113%     |
| \$425,000     | 1,000   | 3.307%    | 1.940%     |
| \$425,000     | 1,500   | 2.557%    | 1.321%     |
| \$425,000     | 2,000   | 2.111%    | 0.977%     |
| \$425,000     | 3,000   | 1.549%    | 0.587%     |
| \$425,000     | 4,000   | 1.199%    | 0.376%     |
| \$425,000     | 5,000   | 0.943%    | 0.245%     |
| \$425,000     | 10,000  | 0.370%    | 0.037%     |
| \$425,000     | 20,000  | 0.079%    | 0.001%     |
| \$450,000     | 5       | 46.223%   | 44.995%    |
| \$450,000     | 10      | 36.848%   | 35.426%    |
| \$450,000     | 15      | 31.620%   | 30.081%    |
| \$450,000     | 20      | 27.892%   | 26.292%    |
| \$450,000     | 25      | 25.148%   | 23.515%    |
| \$450,000     | 50      | 18.237%   | 16.494%    |
| \$450,000     | 100     | 12.689%   | 10.883%    |
| \$450,000     | 150     | 10.163%   | 8.387%     |
| \$450,000     | 200     | 8.699%    | 6.950%     |

\* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$450,000     | 300     | 6.907%    | 5.214%     |
| \$450,000     | 400     | 5.783%    | 4.160%     |
| \$450,000     | 500     | 5.119%    | 3.544%     |
| \$450,000     | 600     | 4.570%    | 3.045%     |
| \$450,000     | 700     | 4.146%    | 2.669%     |
| \$450,000     | 800     | 3.822%    | 2.383%     |
| \$450,000     | 900     | 3.546%    | 2.143%     |
| \$450,000     | 1,000   | 3.339%    | 1.969%     |
| \$450,000     | 1,500   | 2.583%    | 1.342%     |
| \$450,000     | 2,000   | 2.134%    | 0.994%     |
| \$450,000     | 3,000   | 1.568%    | 0.600%     |
| \$450,000     | 4,000   | 1.216%    | 0.386%     |
| \$450,000     | 5,000   | 0.958%    | 0.252%     |
| \$450,000     | 10,000  | 0.378%    | 0.039%     |
| \$450,000     | 20,000  | 0.081%    | 0.001%     |
| \$475,000     | 5       | 46.264%   | 45.038%    |
| \$475,000     | 10      | 36.906%   | 35.487%    |
| \$475,000     | 15      | 31.695%   | 30.160%    |
| \$475,000     | 20      | 27.970%   | 26.374%    |
| \$475,000     | 25      | 25.233%   | 23.604%    |
| \$475,000     | 50      | 18.331%   | 16.595%    |
| \$475,000     | 100     | 12.782%   | 10.981%    |
| \$475,000     | 150     | 10.242%   | 8.469%     |
| \$475,000     | 200     | 8.771%    | 7.023%     |
| \$475,000     | 300     | 6.965%    | 5.272%     |
| \$475,000     | 400     | 5.831%    | 4.206%     |
| \$475,000     | 500     | 5.161%    | 3.584%     |
| \$475,000     | 600     | 4.609%    | 3.081%     |
| \$475,000     | 700     | 4.182%    | 2.701%     |
| \$475,000     | 800     | 3.855%    | 2.413%     |
| \$475,000     | 900     | 3.577%    | 2.170%     |
| \$475,000     | 1,000   | 3.369%    | 1.994%     |
| \$475,000     | 1,500   | 2.607%    | 1.361%     |
| \$475,000     | 2,000   | 2.155%    | 1.010%     |
| \$475,000     | 3,000   | 1.586%    | 0.611%     |
| \$475,000     | 4,000   | 1.231%    | 0.394%     |
| \$475,000     | 5,000   | 0.971%    | 0.258%     |

\* Applied to projected claims under pooling

EXPERIENCE REFUND RISK CHARGE FACTORS\*

| Pooling Limit | Members | 5% Margin | 10% Margin |
|---------------|---------|-----------|------------|
| \$475,000     | 10,000  | 0.385%    | 0.040%     |
| \$475,000     | 20,000  | 0.083%    | 0.002%     |
| \$500,000     | 5       | 46.302%   | 45.078%    |
| \$500,000     | 10      | 36.959%   | 35.542%    |
| \$500,000     | 15      | 31.763%   | 30.231%    |
| \$500,000     | 20      | 28.041%   | 26.449%    |
| \$500,000     | 25      | 25.310%   | 23.685%    |
| \$500,000     | 50      | 18.418%   | 16.688%    |
| \$500,000     | 100     | 12.868%   | 11.073%    |
| \$500,000     | 150     | 10.317%   | 8.547%     |
| \$500,000     | 200     | 8.840%    | 7.094%     |
| \$500,000     | 300     | 7.020%    | 5.326%     |
| \$500,000     | 400     | 5.876%    | 4.250%     |
| \$500,000     | 500     | 5.202%    | 3.622%     |
| \$500,000     | 600     | 4.647%    | 3.116%     |
| \$500,000     | 700     | 4.217%    | 2.732%     |
| \$500,000     | 800     | 3.887%    | 2.442%     |
| \$500,000     | 900     | 3.607%    | 2.197%     |
| \$500,000     | 1,000   | 3.398%    | 2.019%     |
| \$500,000     | 1,500   | 2.629%    | 1.379%     |
| \$500,000     | 2,000   | 2.175%    | 1.025%     |
| \$500,000     | 3,000   | 1.602%    | 0.622%     |
| \$500,000     | 4,000   | 1.245%    | 0.402%     |
| \$500,000     | 5,000   | 0.983%    | 0.264%     |
| \$500,000     | 10,000  | 0.392%    | 0.042%     |
| \$500,000     | 20,000  | 0.085%    | 0.002%     |

\* Applied to projected claims under pooling

MEMBER MONTHS FOR FULL CREDIBILITY BY POOLING POINT

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

POOLING POINT by MEMBERSHIP

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



State: VermontGMCB Filing Company: TVHP  
 TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
 Product Name: Q3 2020 TVHP Large Group Rating Program Filing  
 Project Name/Number: /

**Rate Information**

Rate data applies to filing.

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

**Company Rate Information**

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|---------------|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| TVHP          | 1.900%                      | %                      |  | 700   | \$15,295,918                      | %                               | %                               |

SERFF Tracking #:

BCVT-132350492

State Tracking #:

Company Tracking #:

|                             |   |                        |      |
|-----------------------------|---|------------------------|------|
| <b>State:</b>               | VermontGMCB   | <b>Filing Company:</b> | TVHP |
| <b>TOI/Sub-TOI:</b>         | ML02 Multi-Line - Other/ML02.000 Multi-Line - Other |                        |      |
| <b>Product Name:</b>        | Q3 2020 TVHP Large Group Rating Program Filing      |                        |      |
| <b>Project Name/Number:</b> | /   |                        |      |

## Supporting Document Schedules

|                         |                                 |
|-------------------------|---------------------------------|
| <b>Bypassed - Item:</b> | Civil Union Rating Requirements |
| <b>Bypass Reason:</b>   | Not required.                   |
| <b>Attachment(s):</b>   |                                 |
| <b>Item Status:</b>     |                                 |
| <b>Status Date:</b>     |                                 |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Filing Compliance Certification  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Q3 2020 TVHP Large Group Rating Program Filing - Rate Filing Certification.pdf |
| <b>Item Status:</b>      |  |
| <b>Status Date:</b>      |  |

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

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Cover Letter  |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Q3 2020 TVHP Large Group Rating Program Filing - Cover Letter.pdf |
| <b>Item Status:</b>      |   |
| <b>Status Date:</b>      |   |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | F106 Form  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Q3 2020 TVHP Large Group Rating Program Filing - F106 Form.pdf |
| <b>Item Status:</b>      |  |
| <b>Status Date:</b>      |  |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Plain Language Summary  |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Q3 2020 TVHP Large Group Rating Program Filing - Plain Language Summary.pdf |
| <b>Item Status:</b>      |   |
| <b>Status Date:</b>      |   |

**SERFF Tracking #:**

BCVT-132350492

**State Tracking #:****Company Tracking #:**

**State:** VermontGMCB **Filing Company:** TVHP  
**TOI/Sub-TOI:** ML02 Multi-Line - Other/ML02.000 Multi-Line - Other  
**Product Name:** Q3 2020 TVHP Large Group Rating Program Filing  
**Project Name/Number:** /

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Appendix A  |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Q3 2020 TVHP Large Group Rating Program Filing - Appendix A.pdf |
| <b>Item Status:</b>      |   |
| <b>Status Date:</b>      |   |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Response to 3Q 2020 LG Rating Program Inquiry Letter 1   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to 3Q 2020 LG Rating Program Inquiry Letter 1.pdf<br>Q3 2020 LG Filing 05.06.2020 Inquiry – Q3.xlsx |
| <b>Item Status:</b>      |  |
| <b>Status Date:</b>      |  |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Response to 3Q 2020 LG Rating Program Inquiry Letter 2     |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to 3Q 2020 LG Rating Program Inquiry Letter 2.pdf |
| <b>Item Status:</b>      |  |
| <b>Status Date:</b>      |  |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Response to 3Q 2020 LG Rating Program Inquiry Letter 3     |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to 3Q 2020 LG Rating Program Inquiry Letter 3.pdf |
| <b>Item Status:</b>      |  |
| <b>Status Date:</b>      |  |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Response to 3Q 2020 LG Rating Program Inquiry Letter 4     |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to 3Q 2020 LG Rating Program Inquiry Letter 4.pdf |
| <b>Item Status:</b>      |  |
| <b>Status Date:</b>      |  |

SERFF Tracking #:

BCVT-132350492

State Tracking #:

Company Tracking #:

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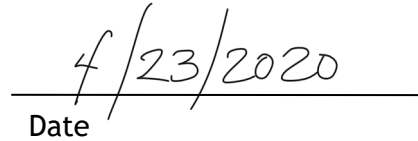
|                             |   |                        |      |
|-----------------------------|---|------------------------|------|
| <b>State:</b>               | VermontGMCB   | <b>Filing Company:</b> | TVHP |
| <b>TOI/Sub-TOI:</b>         | ML02 Multi-Line - Other/ML02.000 Multi-Line - Other |                        |      |
| <b>Product Name:</b>        | Q3 2020 TVHP Large Group Rating Program Filing      |                        |      |
| <b>Project Name/Number:</b> | /   |                        |      |

**Attachment Q3 2020 LG Filing 05.06.2020 Inquiry Q3.xlsx is not a PDF document and cannot be reproduced here.**

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

A handwritten signature in cursive script, appearing to read "Ruth Greene", written over a horizontal line.

Ruth Greene  
Vice President, Treasurer & Chief Financial Officer

A handwritten date "4/23/2020" written over a horizontal line.

Date

April 23, 2020

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

**Subject: Blue Cross and Blue Shield of Vermont - NAIC # 53295  
The Vermont Health Plan - NAIC # 95696  
Q3 2020 Large Group Rating Program Filing**

Dear Mr. Crompton:

Attached for the Green Mountain Care Board's review and approval is Blue Cross and Blue Shield of Vermont's and The Vermont Health Plan's Q3 2020 Large Group Rating Program Filing. As directed by the Board, this filing combines the various factor filings for large group rating components (trend, large claims, benefit relativity, administrative fees and contribution to reserve, and the formula itself) into a single filing.

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

Sincerely,



Ruth Greene

cc: Paul Schultz/BCBSVT  
Martine Lemieux/BCBSVT

NAIC#: 95696 Transmittal Date: 04/23/2020Company Name: The Vermont Health PlanAddress: PO Box 186City, State, Zip: Montpelier, VT 05601-0186Phone: ( ) (802) 371-3450Contact Person: Alison Partridge

Q3 2020 TVHP Large Group Rating Program Filing

 Amends a previously filing, Departmental File No.: \_\_\_\_\_

Approval Date: \_\_\_\_\_

Type of Filing:  Form(s)  Rate(s)

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

 Accident Only AD&D Advertising Blanket Cancer Expense Conversion Critical Illness Dental Disability Home Health Only Hospital Indemnity Limited Benefit Long Term Care  Qualified  Non-Qualified Major Medical Medicare Supplement Miscellaneous Nursing Home Only Organ Transplant Prescription Drug Student/Athlete Stop Loss/Excess Risk Travel Vision Other (**explain**)Comments: Health**MANDATORY - Filing Fee Information:**1. State of Domicile: Vermont2. **A: Filing fee for the Company's State of Domicile:** 150.00**B: Amount of filing fee being submitted with this filing:** 150.003. Is this fee based on state of domicile's retaliatory fee? Yes  No 4. Explain how each part of the fee was determined, show all calculations (use a separate sheet if necessary):  
\_\_\_\_\_5. Fee calculated by: (**Print Name**) Jude Daye(**Signature**) Jude DayeFailure to accurately and fully complete this form will result in the filing being **rejected**.

**Blue Cross and Blue Shield of Vermont and The Vermont Health Plan  
Q3 2020 Large Group Rating Program Filing  
Plain Language Summary**

Blue Cross and Blue Shield of Vermont (BCBSVT) and its subsidiary, The Vermont Health Plan (TVHP), are committed to the health of Vermonters, outstanding member experiences and responsible cost management for all of the people whose lives we touch. By pooling the populations covered by our products, we protect individuals from the unaffordable and potentially ruinous costs associated with significant illnesses or injuries. Our products promote preventive care, health maintenance, and health improvement, and we have in place strong utilization management programs that support members who require medical care and assure that they have access to high value care while avoiding unnecessary costs.

BCBSVT and TVHP also work with providers to dampen cost increases through reimbursement strategies that include incentives to both provide and properly manage care. Our vision is a transformed health care system in which every Vermonter has health care coverage and receives timely, effective, affordable care. None of this work is possible unless BCBSVT and TVHP remain financially healthy, and that requires premium rates that cover the medical expenses of the populations served.

BCBSVT and TVHP perform large group premium rating on a case-by-case basis. The rating process uses a formulaic approach that blends recent group claims experience with a manual rate according to a credibility formula. This filing establishes the rating formula, manual rate and accompanying factors that will be used for large group renewals beginning upon approval of this filing, most notably January 2021 renewals.

There are an estimated 4,500 contracts (7,900 members) currently enrolled in one of 41 BCBSVT large group plans that will be affected by this filing. TVHP has an estimated 700 contracts (1,300 members) enrolled in 8 large group plans that will be affected by this filing.

The filing describes in detail the formula used in the renewals, along with each of the factors included in that formula. These include large claims pooling factors, medical and pharmacy trends, and benefit relativities, along with the development of the manual rate. In addition, the filing details the calculation of administrative charges, the net cost of reinsurance, contribution to reserve, and state and federal assessments, all of which are included in the rate development. Finally, the filing discusses certain factors applicable only to specific products.

BCBSVT and TVHP are proposing paid trends of 7.8 percent for medical claims and 11.3 percent for pharmacy claims, for a total combined trend of 8.5 percent. Our proposed pharmacy trend is higher than the 7.9 percent that was approved in our most recent large group rating program filing. A one-time contract change lowered pharmacy trend last year, while the cost of brand and specialty drugs continue to escalate. The medical trend is lower than the 7.9 percent approved in the previous filing.

Our proposed manual rate, the projected average calendar year 2021 paid claims per member per month for groups impacted by this filing, is \$597.31.

Administrative charges have increased by 7.4 percent from the previous filing, which increases premium by 1.0 percent. Increasing administrative expenses are driven largely by lower membership volume.



**Blue Cross and Blue Shield of Vermont and The Vermont Health Plan  
Q3 2020 Large Group Rating Program Filing  
Plain Language Summary**

A contribution to reserves is required in order to maintain an adequate level of surplus. Surplus is a critical consumer protection that allows subscribers to receive needed care and providers to continue to receive payments for their services in the event of unforeseen adverse events that may otherwise impact BCBSVT's and TVHP's ability to pay claims. The contribution to reserves established in this filing will allow us to maintain a level of reserves that is in compliance with that ordered by the Vermont Department of Financial Regulation.

Unless otherwise noted, all brand and generic formulations of a product are considered specialty.

**Green** = Drugs distributed exclusively by Accredo.

**Red** = Drugs distributed by Accredo as part of a limited distribution network.

**Blue** = Drugs that are designated specialty but not dispersed by Accredo.

**ALPHA 1 DEFICIENCY**

- Aralast NP®
- Glaxsia™
- Prolastin C®
- Zemaira®

**ANTICOAGULANT**

- Arixtra®\* (fondaparinux sodium)
- Fragmin®\*
- Iprivask®
- Lovenox®\*(enoxaparin sodium)

**ASTHMA & ALLERGY**

- Cinqair®
- Dupixent®
- Fasenra™
- Nucala®
- Oralair®
- Xolair®

**BLOOD CELL DEFICIENCY**

- Aranesp®
- Cablivi®
- Doptelet®
- Epogen®
- Fulphila™
- Granix™
- Leukine®
- Mircera®
- Mozobil®
- Mulpleta®
- Neulasta®
- Neupogen®
- Nivestym™
- Nplate®
- Procrit®
- Promacta®
- Retacrit™
- Tavalisse™
- Udenyca™
- Zarxio™

**CANCER**

- Abraxane®
- Adcetris™
- Afinitor®
- Alecensa®
- Aliqopa™
- Alunbrig™
- Arranon®
- Arzerra®
- Asparlas™
- Avastin®
- Azedra®
- Balversa™
- Bavencio®
- Beleodaq™
- Belrapzo®
- Bendamustine®
- Bendeka™
- Besponsa™
- Blinicyto™
- Bortezomib
- Bosulif®
- Braftovi™
- Cabometyx™
- Calquence®
- Caprelsa®
- Cometriq™
- Copiktra™
- Cotellic®
- Cyramza™

**CANCER (cont'd)**

- Dacogen® (decitabine)
- Darzalex™
- Daurismo™
- Eligard®
- Elzonris™
- Empliciti™
- Erbitux®
- Erivedge™
- Erleada™
- Erwinaze®
- Evomela™
- Farydak®
- Firmagon®
- Folotyn®
- Gazyva™
- Gilotrif™
- Gleevec® (imatinib)
- Halaven™
- Herceptin®
- Herceptin Hylecta™
- Hycamtin® (capsules)
- Hycamtin® (topotecan injection)
- Ibrance®
- Iclusig®
- Idhifa®
- Imbruvica™
- Imfinzi™
- Imlygic™
- Inlyta®
- Inrebic®
- Intron A®
- Iressa®
- Istodax®
- Ixempra®
- Jakafi™
- Jevtana®
- Kadcyla™
- Kanjinti™
- Keppivance®
- Keytruda®
- Kisqali®
- Kisqali Femara®
- Kymriah™
- Kyprolis®
- Lartruvo™
- Lenvima™
- Libtayo®
- Lonsurf®
- Lorbrena®
- Lumoxiti™
- Lutathera®
- Lupron Depot®
- Lynparza™
- Marqibo®
- Matulane®
- Mekinist™
- Mektovi®
- Mvasi™
- Mylotarg™
- Nerlynx™
- Nexavar®
- Ninlaro®
- Nubeqa™
- Odomzo®
- Onivyde™
- Opdivo®
- Pegasis®
- Peg-Intron®
- Perjeta™
- Piqray®
- Polivy™
- Pomalyst®
- Portrazza™

**CANCER (cont'd)**

- Poteligeo®
- Proleukin®
- Provence®
- Purixan™
- Revlimid®
- Rituxan®
- Rituxan Hycela®
- Rozlytrek™
- Rubraca™
- Rydapt®
- Sprycel®
- Stivarga®
- Sutent®
- Sylatron™
- Sylvant™
- Synribo™
- Tafinlar®
- Tagrisso™
- Talzenna™
- Tarceva® (erlotinib)
- Targretin® (bexarotene)
- Tasigna®
- Tecentrig™
- Temodar® (temozolomide)
- Thalomid®
- Tibsovo®
- Torisel® (temsirolimus)
- Treanda®
- Turalio™
- Tykerb®
- Unituxin™
- Valchlor™
- Valstar®
- Vantas®
- Vectibix®
- Velcade®
- Venclexta™
- Verzenio™
- Vidaza® (azacitidine)
- Vistogard®
- Vitrakvi®
- Vizimpro®
- Votrient®
- Vyxeos™
- Xalkori®
- Xeloda® (capecitabine)
- Xgeva™
- Xofigo®
- Xospata®
- Xpovio™
- Xtandi®
- Yervoy™
- Yescarta™
- Yondelis®
- Yonsa®
- Zaltrap®
- Zejula™
- Zelboraf™
- Zoladex®
- Zolinza®
- Zometa® (zoledronic acid)
- Zydelig®
- Zykadia™
- Zytiga™ (abiraterone acetate)

**CONTRACEPTIVES**

- Kyleena™
- Liletta™
- Mirena®
- Nexplanon®
- Paragard®
- Skylla®

**CYSTIC FIBROSIS**

Bethkis®  
 Cayston®  
 Kalydeco™  
 Kitabis Pak™  
 Orkambi™  
 Pulmozyme®\*  
 Symdeko™  
 Tobi® (tobramycin)  
 Tobi Podhaler™

**ENDOCRINE DISORDERS**

Aveed™  
 Crystiva®  
 Egrifta®  
 Korlym®  
 Lupaneta Pack™  
 Lupron Depot-Ped®  
 Myalept™  
 Natpara®  
 Samsca®  
 Sandostatin® (octreotide acetate)  
 Sandostatin LAR Depot®  
 Signifor® LAR  
 Signifor®  
 Somatuline Depot®  
 Somavert®  
 Supprelin LA®  
 Testopel™  
 Triptodur™  
 Xermelo™

**ENZYME DEFICIENCIES**

Adagen®  
 Aldurazyme®  
 Brineura™  
 Carbaglu®  
 Cerdelga™  
 Cerezyme®  
 Cystadane®  
 Elaprase®  
 Eleyso™  
 Fabrazyme®  
 Galafold™  
 Kanuma™  
 Kuvan®  
 Lumizyme™  
 Mepsevii™  
 Naglazyme®  
 Nityr™  
 Orfadin® (nitisinone)  
 Palynziq™  
 Ravicti™  
 Revcovi™  
 Strensiq™  
 Sucraid®  
 Vimizim™  
 VPRIV™  
 Zavesca® (miglustat)

**GROWTH DEFICIENCY**

Genotropin®  
 Humatrope®  
 Increlex®  
 Macrilen®  
 Norditropin®  
 Nutropin AQ®  
 Omnitrope®  
 Saizen®  
 Serostim®  
 Zomacton®  
 Zorbitive®

**HEMOPHILIA**

Advate®  
 Adynovate™  
 Afstyla®  
 Alphanate®  
 Alphanine SD®  
 Aprolix™  
 Bebulin®  
 Benefix®  
 Coagadex®  
 Corifact®  
 DDAVP® (desmopressin acetate) (oral/nasal forms are not specialty)  
 Eloctate™

**HEMOPHILIA (cont'd)**

Feiba®  
 Fibryga®  
 Hemlibra®  
 HemoFil M®  
 Humate-P®  
 Idelvion®  
 Ixinity®  
 Jivi®  
 Koate®  
 Kogenate FS®  
 Kovaltry®  
 Mononine®  
 Novoeight®  
 Novoseven RT®  
 Nuwiq®  
 Obizur™  
 Profilnine SD®  
 Rebinyn®  
 Recombinate™  
 RiaSTAP®  
 Rixubis™  
 Stimate®  
 Tretten®  
 Vonvendit™  
 Wilate®  
 Xyntha®

**HEPATITIS C**

Epcclusa® (sofosbuvir/velpatasvir)  
 Harvoni® (ledipasvir/sofosbuvir)  
 Mavyret™  
 Ribavirin (Rebetol®, Ribasphere®, Ribapak®, Moderiba™)  
 Sovaldi®  
 Viekira Pak®  
 Vosevi®  
 Zepatier®

**HEREDITARY ANGIOEDEMA**

Berinert®  
 Cinryze®  
 Firazyr® (icatibant)  
 Haegarda®  
 Kalbitor®  
 Ruconest®  
 Takhzyro™

**HIGH BLOOD CHOLESTEROL**

Juxtapid®

**IDIOPATHIC PULMONARY FIBROSIS**

Esbriet™  
 OFEV®

**IMMUNE DEFICIENCY**

Bivigam™  
 Cutaquig®  
 Cuvitru™  
 CytoGam®  
 Flebogamma®  
 Gamastan S-D®  
 Gammagard Liquid®  
 Gammagard S-D®  
 Gammaked™  
 Gammaplex®  
 Gamunex-C®  
 Hizentra™  
 HyQvia™  
 Octagam®  
 Panzyga®  
 Privigen®

**INFERTILITY<sup>1</sup>**

(oral forms are not specialty)  
 Bravelle®  
 Cetrotide®  
 Chorionic Gonadotropin (brands include Novare®, Pregnyl®)  
 Crinone®  
 Endometrin®  
 Follistim AQ®

**INFERTILITY<sup>1</sup> (cont'd)**

Ganirelix (ganirelix acetate)  
 Gonal-F®  
 leuprolide  
 Menopur®  
 Ovidrel®  
 progesterone injection

**INFLAMMATORY CONDITIONS**

Actemra®  
 Arcalyst®  
 Benlysta®  
 Cimzia®  
 Cosentyx™  
 Enbrel®  
 Entyvio™  
 Humira®  
 Humira® (Pediatric)  
 Ilaris®  
 Ilumya™  
 Inflectra™  
 Kevzara®  
 Kineret®  
 Olumiant®  
 Orencia®  
 Otezla®  
 Remicade®  
 Renflexis™  
 Rinvoq™  
 Siliq™  
 Simponi™  
 Simponi Aria®  
 Skynizi™  
 Stelara™  
 Taltz®  
 Tremfya™  
 Xeljanz®  
 Xeljanz XR®

**IRON TOXICITY**

Exjade® (deferasirox)  
 Ferriprox®  
 Jadenu™

**MISCELLANEOUS DISEASES**

Acthar H.P. Gel®  
 Actimmune®  
 Apokyn®  
 Arestin®  
 Arikayce®  
 Austedo®  
 Botox®  
 Botox Cosmetic®  
 Ceprotin™  
 Chenodal®  
 Cholbam®  
 Cystagon®  
 Daraprim®  
 Diacomit®  
 Duopa™  
 Dysport®  
 Endari™  
 Epidiolex®  
 Gamifant®  
 Gattex®  
 Gocovri™  
 Hemangeo™  
 Hetlioz™  
 Inbrija™  
 Ingrezza™  
 Jynarque™  
 Keveyis®  
 Krystexxa®  
 Makena™ (hydroxyprogesterone caproate)  
 Myobloc®  
 Northera™  
 Nourianz™  
 Nuplazid™  
 Ocaliva™  
 Onpattro™  
 Prialt®  
 Procysbi™  
 Probuphine®  
 Prothelial™  
 Qutenza®  
 Sabril® (vigabatrin)  
 Sinuva™  
 Solesta®

1. Some products may be dispensed from Accredo and/or Freedom Fertility Pharmacy  
 2. Xyrem® is distributed through Express Scripts Specialty Distribution Services, Inc.

Disclaimer: Note that additional generic versions of listed medications may be available. Please consult your pharmacist to determine if a generic version of any particular specialty medication is available.

**MISCELLANEOUS DISEASES (cont'd)**

Soliris®  
 Sprix®  
 Spravato™  
 Sublocade™  
 Tegsedi™  
 Thiola®  
 Thyrogen®  
 Ultomiris™  
 Varithena®  
 Vigadron™  
 Vivitrol®  
 Vyleesi™  
 Vyndamax™  
 Vyndaqel®  
 Wakis®  
 Xenazine® (tetrabenazine)  
 Xeomin®  
 Xiaflex™  
 Xuriden™  
 Xyrem®<sup>2</sup>  
 Zecuity®  
 Zulresso™

**MULTIPLE SCLEROSIS**

Ampyra® (dalfampridine)  
 Aubagio®  
 Avonex®  
 Betaseron®  
 Copaxone® (glatiramer, Glatopa®)  
 Extavia®  
 Gilenya®  
 Lemtrada®  
 Mavenclad®  
 Mayzent®  
 mitoxantrone®  
 Ocrevus®  
 Plegridy®  
 Rebif®  
 Tecfidera®

**MULTIPLE SCLEROSIS (cont'd)**

Tysabri®

**MUSCULAR DYSTROPHIES**

Emflaza™  
 Exondys 51™  
 Firdapse®  
 Radicava™  
 Ruzurgi®  
 Spinraza™  
 Zolgensma®

**OPHTHALMIC CONDITIONS**

Cystaran™  
 Eylea®  
 Iluvien™  
 Jetrea®  
 Lucentis®  
 Luxturna™  
 Macugen®  
 Oxervate™  
 Ozurdex™  
 Retisert®  
 Visudyne®  
 Yutiq™

**OSTEOARTHRITIS**

Durolane®  
 Euflexxa®  
 Gel-One®  
 Gelsyn-3™  
 Genvisc 850®  
 Hyalgan®  
 Hymovis®  
 Monovisc®  
 Orthovisc®  
 Sodium hyaluronate  
 Supartz FX®  
 Synvisc®  
 Synvisc-One®  
 Visco-3™  
 Zilretta™

**OSTEOPOROSIS**

Boniva® (ibandronate) (*oral forms are not specialty*)  
 Evenity™  
 Forteo®  
 Prolia™  
 Reclast® (zoledronic acid)  
 Tymlos™

**PULMONARY**

**HYPERTENSION**

Adcirca® (tadalafil)  
 Adempas®  
 Flolan® (epoprostenol)  
 Flolan Diluent® (epoprostenol diluent)  
 Letairis® (ambrisentan)  
 Opsumit®  
 Orenitram™  
 Remodulin® (treprostinil)  
 Remodulin Diluent®  
 Revatio® (sildenafil citrate)  
 Tracleer® (bosentan)  
 Tyvaso®  
 Uptravi®  
 Veletri®  
 Ventavis®

**RESPIRATORY SYNCYTIAL VIRUS**

Synagis®

1. Some products may be dispensed from Accredo and/or Freedom Fertility Pharmacy  
 2. Xyrem® is distributed through Express Scripts Specialty Distribution Services, Inc.

Disclaimer: Note that additional generic versions of listed medications may be available. Please consult your pharmacist to determine if a generic version of any particular specialty medication is available.

May 15, 2020

Mr. Kevin Ruggeberg, A.S.A., M.A.A.A.  
Consulting Actuary  
Lewis & Ellis, Inc.

**Subject: Your 05/06/2020 Questions re: Blue Cross and Blue Shield of Vermont  
3Q 2020 Large Group Rating Program Filing (SERFF Tracking #: BCVT-131835151) and  
re: The Vermont Health Plan 3Q 2020 Large Group Rating Program Filing (SERFF Tracking  
#: BCVT-131835292)**

Dear Mr. Ruggeberg:

In response to your requests dated May 6, 2020, here are *your questions* and our answers:

*1. How do the utilization trends in Vermont compare to the Blue Trend Survey or other nationwide utilization trends?*

According to one survey released prior to the onset of the COVID-19 pandemic, medical trend was expected to increase in 2020<sup>1</sup>. One of the reasons listed for an escalation in trend was the utilization of services from individuals with chronic conditions.

A proprietary source notes increasing trends, with a listed source of medical utilization increases being the greater use of diagnostic tests and treatments.

Particular to Vermont, we note that in its large group filing, CIGNA developed both national and Vermont-specific medical trends<sup>2</sup>. The 2020 Vermont trend is 7.96 percent, compared to the national trend of 6.75 percent. While CIGNA commented they set their utilization and mix-of-service trend nationally, they noted, "In 2019, nationally as well in VT, we saw increased utilization above previous trends and expected forecasts leading to an increase vs. plan."<sup>3</sup>

In comparison, the filed medical utilization trend on this filing is lower than the approved trend on the Q3 2019 filing, which is favorable relative to the national trends noted above.

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<sup>1</sup> Medical Cost Trend: Behind the Numbers 2020, page 10  
<https://www.pwc.com/us/en/industries/health-industries/assets/pwc-hri-behind-the-numbers-2020.pdf>

<sup>2</sup> GMCB-001-20rr.

<sup>3</sup> Response to Objection 7:  
[https://ratereview.vermont.gov/sites/dfr/files/Objection%20Letter%20Cigna%20Responses%204\\_8\\_20\\_v2.pdf](https://ratereview.vermont.gov/sites/dfr/files/Objection%20Letter%20Cigna%20Responses%204_8_20_v2.pdf)

2. *Provide quantitative support for the unit cost trends on page 10 of the Actuarial Memorandum*

This question involves confidential and proprietary information and has been provided under separate cover.

In preparing the response to this objection, we discovered a formula error in the unit cost trend development. The correct BCBSVT Non-Managed Care unit cost trend is 4.4 percent rather than the reported 4.3 percent. The BCBSVT Managed Care and TVHP Managed Care trends remain 4.4 percent.

3. *Please provide Exhibits 2B, 2D, and 2E in excel format.*

Please see the attached file *Response to Q3 2020 LG Filing 05.06.2020 Inquiry - Q3.xlsx* for the requested exhibits.

4. *It appears that no adjustments were made to the experience for potential impacts of COVID-19 on future costs. Please describe the Company's rationale for not incorporating an impact.*

The COVID-19 pandemic introduces unique and immense uncertainty into actuarial projections of 2021 claims costs. The underlying demand for services that is reflected in our baseline trends certainly exists; however, it is far from clear whether the supply of those services will be affected by the pandemic or its fallout, thereby impacting utilization. Furthermore, there is little to no clarity related to additional costs that should be expected due to COVID-19 and with respect to the deferral of non-emergent care while social distancing measures are in effect.

There are four main categories of considerations regarding the cost of health care services in 2021.

Direct costs of COVID-19 treatment: Information is emerging on the cost of treating a COVID-19 patient experiencing varying degrees of severity and in different settings. However, the overall infection rate remains murky. While the current wave of infection seems to be diminishing, it is possible that additional waves will follow when social distancing is relaxed, at the onset of the winter flu season, or even as a continual challenge fueled by a lower but steady rate of transmission. It is likely that infection will continue until a vaccine is available. The intermediate-term cost of follow-up care for patients who have recovered from an initial bout with COVID-19 could be considerable. These additional costs will be countered by additional deferrals of non-emergent care should social distancing measures become necessary into 2021. It cannot be predicted with any degree of certainty which directional impact will be greater in 2021.

Costs of COVID-19 preventive services: Most experts suggest that the fastest a vaccine could reach the market is within 12 to 18 months. This time frame would place vaccine availability squarely within the time period covered by this filing. While there has been some speculation as to the potential cost of administering the vaccine, estimates vary widely. Current law would require that insurers cover these costs with no member liability. Depending upon their availability and the extent to which they play a role in the

government response to the pandemic, antibody tests may be pervasively used as well. These, too, would be covered at zero cost share. Future government actions will dictate the extent to which these costs impact insurer liability in 2021.

Impact of the deferral of non-emergent care: Some portion of deferred care will be foregone altogether, while other services will have only been delayed. The timing of the return of the delayed care will depend upon the timing and severity of additional waves of infection and periods of social distancing. It seems likely that many providers will be operating at or above capacity for at least a portion, and perhaps a significant portion, of 2021 as they endeavor to meet demand and to make up for lost revenue during periods of social distancing. Furthermore, there are concerns about a worsening of the health status of the population following the delay or elimination of preventive and other care. Mental health is of particular concern given the additional stress generated by the health and financial crisis. It is clear that population health will worsen as a result of the pandemic, but the magnitude of the deterioration is difficult to predict.

Impact of economic factors: The covered population itself may change substantially from the currently-enrolled population. It seems likely that continued unemployment will reduce the size of the large group market. There are some selection concerns inasmuch as younger, presumably healthier, employees may be more likely to be let go. Naturally, there is a revenue impact here as well, as uncollectible premium may increase.

The various impacts of the COVID-19 pandemic will impact 2020 and 2021 costs, and they will do so in both an upward and a downward direction. Based on information currently available, it is difficult to so much as predict an overall directional impact for the time period covered by this filing, particularly because future government actions will drive the timing and magnitude of many of the above considerations. We believe that it is entirely reasonable to forecast that the ongoing pandemic will increase claims costs beyond the levels projected within this filing. BCBSVT has long maintained that a pandemic is one reason to hold surplus. Given that the designed function of policyholder reserves is to weather the types of uncertainties created by a pandemic without resorting to extreme rate fluctuations, any increased cost due to the COVID-19 pandemic will be funded through policyholder reserves. Therefore, at the direction of management, the addition of a COVID-related factor of any magnitude would be offset by a reduction in CTR of equal and opposite magnitude, resulting in no change to the large group rates calculated based upon the formula and factors herein. Furthermore, based on information known at the time of filing, we see no reason to believe that the best estimate of the pandemic impact is a *decrease* in 2021 claims costs. BCBSVT senior management views BCBSVT's primary responsibility to Vermonters for the duration of the COVID-19 crisis as maintaining continuity of coverage and claims payments. This necessitates that BCBSVT continues to rate appropriately in order to provide flexibility to customers and providers who are struggling financially. We therefore include a COVID-19 impact of zero within these formulae and factors.

5. *Please confirm that the proposed rates for BCBSVT and TVHP differ only in relation to the network differences, or describe and support all other differences*

We confirm the proposed rates between BCBSVT and TVHP differ only in relation to network differences.

6. *Explain the apparent discrepancy between the "Impact of Formula and Factor Change" table in the memorandum and the "Manual Rate Development" table. The first shows a manual rate increase of 1.4% and an overall claims increase of 3.0%. The latter shows the manual rate increasing by about 9%.*

The "Impact of Formula and Factor Change" shows the total premium change attributable to the change in the manual rate. While the manual rate is increasing 9.0 percent, it affects the total premium to a lesser degree due to blending with experience and non-claim premium components.

7. *Please clarify the precise meaning of the values in "Impact of Formula and Factor Change".*
  - a. *What is the credibility of the hypothetical group use to calculate these figures?*
  - b. *Provide the change in manual rate claims for a (hypothetical) 0% credibility group.*
  - c. *The description says that it reflects "the impact of the trend factors outlined in this filing on experience claims". Does the 1.6% include the anticipated impact of changes to experience claims themselves? If not, please quantify this impact.*

This filing establishes the formula and factors used to rate fully insured large groups. As such, the primary effect of this filing on fully insured large groups are the formula and factors outlined in this filing. A predominant driver of the rate change for every group is the change in each group's underlying experience between when rates were developed for in-force premium and when rates will be developed for the subsequent rating period. Given this, each group will have a different rate change that is dependent on this experience. The increase outlined in the "Impact of Formula and Factor Change" section shows the increase a group with average credibility would see due to the changes in formulas and factors. Each group's specific experience change, which is based on factual data, will impact their rate as well. By removing the impact of the change in underlying experience, we remove the effect of the change in each group's experience over time, which will occur irrespective of this filing, and instead illustrate the impact of the change of formula and factors.

- a. The average credibility for large groups we expect to renew in 2021 is 78.6 percent.
  - b. For a hypothetical 0% credibility group, the change in manual claims is 9.0 percent, as reported in memo section 6.1. We note that there are no zero-credibility groups in our book.
  - c. As described above, the 1.6 percent does not include the impact of changes in any group's experience, as this quantity is unknowable prior to the time of rating and is particular to each group.
8. *Please list all differences between the prior rating manual and the proposed rating manual affecting insured groups, including age factor changes, etc.*

There are two changes to the rating manual:

- We updated the benefit relativity model to consider non-single contract tiers when calculating the actuarial value for a given plan design.
- We used simulated paid claims in the base data used to generate aggregate stop loss factors. We previously used allowed claims, which we believe underestimated the variance.



9. *For the insured groups affected by this filing in aggregate, compare the actual 2019 claims experience to the expected 2019 claims experience implied by last year's rate filing.*

The Q3 2019 rate filings are predominately used to develop rates for 2020. To develop a 2019 implied claim experience cost, we can remove a year of trend from the Q3 2019 manual rate. However, certain components of trend, such as unit cost increases and pharmacy discount factors, are not linear. To compute the 2019 experience implied by last year's rate filing, we divide the manual rate by the 12-month paid trend.

| 2019 Implied Claims Experience PMPM |             |          |
|-------------------------------------|-------------|----------|
| Q3 2019 Manual Rate                 | A           | \$548.01 |
| Q3 2019 Paid Trend                  | B           | 1.0831   |
| 2019 Implied Claims Experience PMPM | $C = A / B$ | \$505.95 |

Based on the 2020 manual rate, we expected \$505.95 PMPM in claims for 2019. The actual 2019 experience of groups affected by this filing serves as the experience base for the manual rate proposed in this filing. Using the information provided in the manual rate development, we calculate a 2019 paid claims amount in the table below.

| 2019 Actual Paid Claims PMPM                                  |                       |              |
|---|-----------------------|--------------|
| Incurred and Paid Experience Paid Claims, capped at \$350,000 | A                     | \$53,035,577 |
| Estimated IBNR  | B                     | \$399,235    |
| Expected Claims between \$350,000 and \$1,000,000             | C                     | \$1,620,270  |
| Total Member Months   | D                     | 108,619      |
| 2019 Actual Paid Claims PMPM                                  | $E = (A + B + C) / D$ | \$506.99     |
| 2019 Implied Claims Experience PMPM                           | F                     | \$505.95     |
| 2019 Actual to Implied Variance                               | $G = E / F$           | 0.2%         |

10. *Please confirm that the "Facility" and "Professional" claims used to develop utilization and unit cost trends exclude claims relating to pharmaceuticals covered by the medical benefit.*

We confirm the facility and professional claims in utilization and unit cost trend exclude pharmaceuticals covered by the medical benefit.

11. *Provide actual administrative costs PMPM for 2019.*

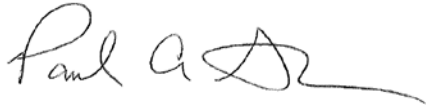
The experience period used to develop the administrative charges in the filing was January through November 2019. The experience PMPM for the large group lines of business was \$47.41. The administrative expenses including December 2019 are \$47.73 PMPM.

While answering this question, we discovered that we inadvertently neglected to remove the costs associated with GMCB billback charges for TVHP from the base experience. Doing so reduces the experience PMPM from the filing to \$46.96. Including December 2019 in the

experience, the PMPM is \$47.25. At the end of the review process, we will update the administrative charges to reflect the removal of the GMCB billback amounts for TVHP.

Please let us know if you have any further questions, or if we can provide additional clarity on any of the items above.

Sincerely,

A handwritten signature in cursive script, appearing to read "Paul Schultz", with a long horizontal flourish extending to the right.

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

June 5, 2020

Mr. Kevin Ruggeberg, A.S.A., M.A.A.A.  
Consulting Actuary  
Lewis & Ellis, Inc.

**Subject: Your 05/29/2020 Questions re: Blue Cross and Blue Shield of Vermont  
3Q 2020 Large Group Rating Program Filing (SERFF Tracking #: BCVT-131835151) and  
re: The Vermont Health Plan 3Q 2020 Large Group Rating Program Filing (SERFF Tracking  
#: BCVT-131835292)**

Dear Mr. Ruggeberg:

In response to your requests dated May 29, 2020, here are *your questions* and our answers:

*Please identify instances, if any, of deviations of more than 10% from the approved 2020 manual rate for large groups in these books of business, separately for BCBSVT and TVHP. For each instance of +/- 10% deviation from the approved manual rate, provide the magnitude of the deviation that is attributable to discretion as opposed to group experience and/or credibility as detailed in the rate filing.*

We rate groups primarily on the basis of their own experience. The formula as filed and approved by the GMCB dictates the degree to which the manual rate is used on any group. We did not deviate from the "approved manual rate" for any customer; the rates for every customer with experience that was other than fully credible depended in part on the exact manual rate that was approved by the GMCB.

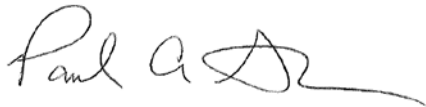
To provide a more complete answer to this question, we can use the concept of a "pure manual premium," which is the premium that would have been developed for each group using none of their own experience data. Of groups that have renewed with rates produced under the Q3 2019 filing, 19 of 41 had premiums that were more than ten percent different from their pure manual premium. The tables below show the amount of the deviation that is attributable to experience rating and the amount of the deviation attributable to underwriting judgment and management discretion.

| BCBSVT         |           |         |            |
|----------------|-----------|---------|------------|
| Group          | Deviation | Formula | Discretion |
| 1              | -14%      | 100%    | 0%         |
| 2              | -14%      | 97%     | 3%         |
| 3              | -11%      | 47%     | 53%        |
| 4              | 11%       | 100%    | 0%         |
| 5              | 15%       | 100%    | 0%         |
| 6              | -15%      | 100%    | 0%         |
| 7 <sup>2</sup> | -42%      | 0%      | 100%       |
| 8              | -14%      | 25%     | 75%        |
| 9              | -14%      | 100%    | 0%         |
| 10             | 20%       | 68%     | 32%        |
| 11             | -12%      | 61%     | 39%        |
| 12             | -23%      | 48%     | 52%        |
| 13             | -32%      | 72%     | 28%        |
| 14             | -14%      | 100%    | 0%         |

| TVHP           |           |         |            |
|----------------|-----------|---------|------------|
| Group          | Deviation | Formula | Discretion |
| 1              | 13%       | 100%    | 0%         |
| 2              | -19%      | 67%     | 33%        |
| 3 <sup>1</sup> | 46%       | 29%     | 71%        |
| 4              | -16%      | 95%     | 5%         |
| 5              | -13%      | 100%    | 0%         |

Please let us know if you have any further questions, or if we can provide additional clarity on any of the items above.

Sincerely,



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

<sup>1</sup> This group has a lengthy history of pervasive high claims. The usual pooling process does not result in rates that are appropriate relative to the risk insured.

<sup>2</sup> This is a small grandfathered group with characteristics that are significantly different from the typical customer in this product. The formula may not produce reasonable rates for groups that are extreme outliers.

June 8, 2020

Mr. Kevin Ruggeberg, A.S.A., M.A.A.A.  
Consulting Actuary  
Lewis & Ellis, Inc.

**Subject: Your 06/01/2020 Questions re: Blue Cross and Blue Shield of Vermont  
3Q 2020 Large Group Rating Program Filing (SERFF Tracking #: BCVT-131835151) and  
re: The Vermont Health Plan 3Q 2020 Large Group Rating Program Filing (SERFF Tracking  
#: BCVT-131835292)**

Dear Mr. Ruggeberg:

In response to your requests dated June 1, 2020, here are *your questions* and our answers:

- 1. It appears from the filing materials that the average group renewing during the rating period will experience a rate increase of approximately 7.0%. Understanding that this increase results both from formula/factor changes as well as the groups' actual experience, please confirm that this amount reflects a reasonable estimate based on information available at this time, or provide an alternate value. We note that while the precise, complete experience used for group-level rating is "unknowable prior to the time of rating." However, the basis for the manual rate in this filing is projecting 2019 claims (which are approximately known) forward to later periods.*

If we use the concept of a "pure manual premium," which is the premium that would have been developed for each group using none of their own experience data, we can approximate an aggregate increase.

| Renewal Year      | 2020         | 2021         |        | Increase |
|-------------------|--------------|--------------|--------|----------|
| Filing Year       | Q3 2019      | Q3 2020      |        |          |
| Manual Claims (1) | \$57,978,827 | \$62,658,628 | 8.1%   | 7.0%     |
| Admin             | \$5,225,067  | \$5,826,774  | 11.5%  | 0.9%     |
| CTR               | \$972,627    | \$1,029,271  | 5.8%   | 0.1%     |
| Federal Program   | \$1,413,208  | \$25,422     | -98.2% | -2.1%    |
| Additional Items  | \$1,041,873  | \$1,032,424  | -0.9%  | 0.0%     |
| Total             |              |              |        | 5.9%     |

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

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

This response should not be interpreted as the current filing resulting in a 5.9 percent premium increase for any specific group or for the full block of business.

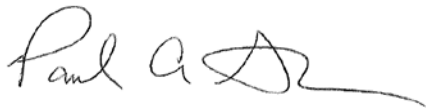
The actual premium impact of this formula and factor filing, compared to the filing currently approved for use in rating Vermont large groups, is the 1.9 percent reported in our actuarial memorandum.

*2. Provide more detail regarding the unit cost trends and hospital budgets.*

This question involves confidential and proprietary information and has been provided under separate cover.

Please let us know if you have any further questions, or if we can provide additional clarity on any of the items above.

Sincerely,

A handwritten signature in black ink, appearing to read "Paul Schultz", with a stylized flourish at the end.

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

June 9, 2020

Mr. Michael Barber  
General Counsel  
Green Mountain Care Board

**Subject: Your 06/03/2020 Questions re: Blue Cross Blue Shield of Vermont 2021 Large Group Filing (SERFF Tracking #: BCVT-131835151; GMCB Docket No. GMCB-002-20rr); The Vermont Health Plan 2021 Large Group Filing (SERFF Tracking #: BCVT-131835292; GMCB Docket No. GMCB-003-20rr); Blue Cross Blue Shield of Vermont 2021 Association Health Plan Filing (SERFF Tracking #: BCVT-132360219; GMCB Docket No. GMCB-004-20rr)**

Dear Mr. Barber:

Below, we respond to the Board's questions dated June 3, 2020, about the impact of the COVID-19 pandemic over the past three months and going forward. Before doing so, we provide some context and perspective for the Board's questions and our responses.

Nationwide, economists, actuaries, epidemiologists and public health officials are grappling with these questions, but no clear answers have emerged. As we explained in our response to Question 4 of the May 6 objections, BCBSVT cannot predict how the pandemic will play out. The overall financial impact of the pandemic on BCBSVT will include numerous factors that remain unknown, such as: additional expenses related to the pandemic and emergency state mandates; forgiven premiums through extended grace periods and employer outreach; deferred and foregone health care; the performance of financial markets, which among other effects directly impacts our reserves; and the unknown future curve of COVID-19 infections. There is no way to predict now what the overall financial impact of the pandemic will be over the course of 2020 and 2021.

The above-referenced rate requests for 2021 are based on actuarial analysis that was nearly complete before the pandemic. It represents our current best actuarial judgment for the cost of providing health care to our members in 2021 without regard to the impacts of the pandemic. If the pandemic increases our costs (because of deferral of care from 2020 into 2021, lost premiums, COVID-19 expenses, and so forth), the additional costs will be paid out of reserves. If the pandemic decreases costs below what would normally be expected for 2020 and/or 2021, the money saved will be added to policyholders' reserves and will mitigate future rate increases. As we explained in this and other filings, we view this as the proper function of reserves.

This outcome is also consistent with BCBSVT's Large Group and QHP experience over the years— each year, BCBSVT has sustained losses in these lines of business, has funded those losses out of policyholder reserves, and has not sought to apply a notional loss in Year N to its proposed rates for Year N+1. Similarly, it cuts against sound actuarial, regulatory, and competitive practice to apply a notional 2020 gain to 2021 rates.

Finally, the existing medical loss ratio (MLR) rebate process functions to return any and all excess gains to policyholders. Under Vermont and federal law, every dollar of gain beyond a certain threshold—in the case of insured large groups, the threshold is 85 percent—must be returned to policyholders in the form of a rebate. BCBSVT has always adhered and will always adhere to that process.

We note that a number of insurers nationwide have received favorable publicity by accelerating rebate payments for the 2019 and/or 2020 plan years. BCBSVT does not expect to owe rebates for either 2019 or 2020, *even in the implausible event that none of the care deferred this spring returns in the balance of 2020*, because our cost of insurance (that is, administrative costs plus contribution to policyholder reserves) is priced far below the maximum allowed by MLR thresholds. Unlike insurers who have issued rebates for 2019 or 2020, we have no rebate payments we could accelerate at this time. Our MLR remains and is expected to remain well above the Vermont and federal threshold. Said differently, we never charge these excess amounts to policyholders in the first place. We cannot return what we do not collect.

With these principles in mind, we will endeavor to answer the Board's questions as transparently and completely as possible. But we caution that focusing this rate review process on the current or predicted impacts of the pandemic will not be productive, because critical questions simply cannot be answered at this time.

In response to your requests dated June 3, 2020, here are [your questions](#) and our answers:

1. [Provide data on utilization and costs by service category for the 15-month period ending April 2020 and quantify the impact of utilization dampening associated with COVID-19, the value thereof, and the impact on reserves.](#)

Allowed costs by major service category for the 15-month period ending April 2020 can be found in the table on the next page. We note that these data would be entirely misleading without completing the claims—that is, because the reporting and payment of medical claims is not instantaneous, many services performed during the month of April, for instance, will not yet have appeared in the data by April 30 or even May 31. We have therefore applied the completion factors from our financial reporting models (best estimates before margin, as reviewed by independent auditors) to the allowed costs. For simplicity, we have applied the same completion factors to all medical service categories.



| BCBSVT/TVHP Large Group Completed Medical Allowed Claims |         |             |             |              |             |
|--|---------|-------------|-------------|--------------|-------------|
| Month  | Members | IP Facility | OP Facility | Professional | Other       |
| 201901   | 15309   | \$1,849,441 | \$3,496,340 | \$1,412,072  | \$938,285   |
| 201902   | 15090   | \$2,020,065 | \$3,069,427 | \$1,230,337  | \$858,711   |
| 201903   | 15083   | \$1,183,899 | \$3,401,108 | \$1,285,684  | \$959,154   |
| 201904   | 14853   | \$1,873,518 | \$3,258,624 | \$1,285,636  | \$976,235   |
| 201905   | 14812   | \$1,738,589 | \$3,456,858 | \$1,299,273  | \$1,039,115 |
| 201906   | 14618   | \$1,562,645 | \$3,257,237 | \$1,230,136  | \$908,251   |
| 201907   | 13903   | \$2,053,804 | \$3,147,011 | \$1,251,434  | \$940,050   |
| 201908   | 13870   | \$1,656,634 | \$3,069,436 | \$1,137,469  | \$979,976   |
| 201909   | 13814   | \$1,264,855 | \$2,897,672 | \$1,109,112  | \$939,389   |
| 201910   | 13398   | \$2,058,331 | \$3,525,321 | \$1,464,455  | \$1,019,120 |
| 201911   | 13397   | \$1,208,122 | \$3,029,143 | \$1,147,676  | \$849,405   |
| 201912   | 13354   | \$1,469,083 | \$3,312,294 | \$1,260,701  | \$945,565   |
| 202001   | 9148    | \$1,470,072 | \$2,232,160 | \$857,009    | \$591,416   |
| 202002   | 9104    | \$826,841   | \$2,262,859 | \$774,029    | \$519,273   |
| 202003   | 9095    | \$658,530   | \$1,808,459 | \$639,645    | \$566,849   |
| 202004   | 8994    | \$439,804   | \$1,748,721 | \$677,001    | \$757,096   |

The April 30 financials included approximately \$2 million, or about 9 percentage points of risk-based capital, of underwriting gains associated with the utilization dampening impact of the response to the COVID-19 pandemic.

2. *You state that “[s]ome portion of deferred care will be foregone altogether, while other services will have only been delayed” and that “the timing of the return of delayed care will depend on the timing and severity of additional waves of infection and periods of social distancing.” Provide any analyses you have developed regarding the amount and value of care that has been or will be deferred as a result of COVID-19 and the efforts being taken to prevent its spread, the portion of this deferred care that will be foregone, the portion that will be delayed, and the time period over which the deferred care that has been delayed will return.*

At this time, we cannot develop sufficiently reliable or useful estimates to support analyses of the type referenced in this question. This follows because of the ongoing uncertainty around the impact of COVID-19. We continue to review relevant literature on this topic which provide helpful assessments of potential considerations but do not offer conclusions or predictions; a list of some of those sources is provided here:

- Society of Actuary COVID-19 Resources  
<https://www.soa.org/programs/covid-19/research-podcast/>
- American Academy of Actuaries COVID-19 Resources  
<https://www.actuary.org/coronavirus>
- Milliman COVID-19 Hub  
<https://us.milliman.com/en/Health/Coronavirus-COVID-19>
- Oliver Wyman COVID-19 Hub  
<https://www.oliverwyman.com/our-expertise/hubs/coronavirus.html>

We are working to analyze and estimate the kinds of impacts referenced in this question, because those estimates are critical to understanding the impact of COVID-19 on future rate requests and on policyholder reserves in the future. In other words, it is very much in BCBSVT's interests, including and extending beyond the current rate filings, to understand these impacts as soon as possible. However, we are still too early in the process, and still facing too many COVID-related uncertainties, to perform those analyses with sufficient certainty to present to the Board.

3. *You identified several potential costs associated with COVID-19, including direct costs of treatment, costs of a vaccine, and costs associated with a decline in the health status of the population and noted that "any increased cost due to the COVID-19 pandemic will be funded through policyholder reserves." Quantify the additional costs you expect to incur in connection with COVID-19 for the plans covered by the above filings, including the number of COVID-19 cases and projected costs per case, and the expected impact on reserves.*

As we described in our response to Question 4 of the May 6 objections, we have identified numerous potential costs associated with COVID-19, including the direct cost of care, follow-up care, vaccine costs, the impact of the deferral of non-emergent care, and the impact of economic factors. We cannot quantify those anticipated costs at this time because of the ongoing uncertainty around the impact of COVID-19. Among other things, we have no reliable basis to predict the future number of COVID-19 cases in Vermont or the cost of treating those patients. As noted above, we are working to analyze and estimate the kinds of impacts referenced in this question, because those estimates are critical to understanding the impact of COVID-19 on future rate requests and on policyholder reserves in the future. In other words, it is very much in BCBSVT's interests, including and extending beyond the current rate filings, to understand these impacts as soon as possible. However, we are still too early in the process, and still facing too many COVID-related uncertainties, to perform those analyses with sufficient certainty to present to the Board.

4. *Provide the number and percentage of cases of COVID-19 you have had in Vermont to date and the costs of these cases.*

As of June 1, 2020, 34 BCBSVT members had received inpatient treatment with a diagnosis of COVID-19, with allowed charges totaling \$1,175,016. Additionally, 80 BCBSVT members had received outpatient treatment with a diagnosis of COVID-19, with allowed charges totaling \$70,479. Further, 3,353 BCBSVT members had claims incurred in an outpatient setting related to a screening for COVID-19, with allowed charges totaling \$867,968. Lastly, 4,590 BCBSVT members had claims for COVID-19 testing, with allowed charges totaling \$567,015. Note that due to provider lag in reporting claims, the reported number of cases and treatment costs will likely increase as time passes.

The portion of the above figures attributable to the BCBSVT/TVHP insured large group line of business totals about \$250,000 in allowed charges.

5. *Provide the increase or decrease in the membership (number and percentage) in the BCBSVT and TVHP Large Group plans covered by the above filings during the current rating period.*

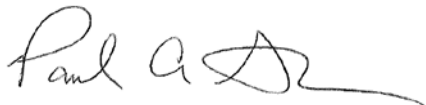
Vermont large groups have a variety of renewal dates throughout the calendar year. The concept of the “rating period” is therefore rather fluid for this market. We are interpreting the intention of your question to be to better understand how the economic crisis has impacted large group enrollment during the pandemic. We therefore provide in the table below the change in membership between January 31, 2020 and May 31, 2020, exclusive of groups with February, March, April or May anniversaries that did not renew with BCBSVT or TVHP.

| Company | Enrollment Change | Percentage Change |
|---------|-------------------|-------------------|
| BCBSVT  | -137              | -1.8%             |
| TVHP    | -3                | -0.2%             |

It is important to note that BCBSVT has provided very flexible payment options for large groups throughout the pandemic and economic slowdown. None of the reductions in membership are due to cancelation for non-payment.

Please let us know if you have any further questions, or if we can provide additional clarity on any of the items above.

Sincerely,



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